



AGENDA REPORT
September 6, 2018

Public Hearing, Re: Housing Authority of Brevard County (Michael Bean/Steve Monroe/Scott Knox) requests a change of zoning classification from PUD to RU-2-15. (18PZ00051) (District 2)

SUBJECT:

Public Hearing, Re: Housing Authority of Brevard County (Michael Bean/Steve Monroe) requests a change of Zoning classification from Planned Unit Development (PUD) to Medium Density Multi-Family Residential (RU-2-15). The property is 11.88 +/- acres, located on the south side of Citrus Blvd., approx. 400 ft. west of N. Courtenay Pkwy. (No assigned address. In the Merritt Island Redevelopment Area.) (18PZ00051) (District 2)

FISCAL IMPACT:

None.

DEPT/OFFICE:

Planning and Development

REQUESTED ACTION:

It is requested that the Board of County Commissioners conduct a public hearing to consider the request for a change of zoning classification from PUD to RU-2-15.

SUMMARY EXPLANATION and BACKGROUND:

The Housing Authority of Brevard County is seeking a change of zoning classification for the purpose of allowing the property to be developed as multi-family residential containing up to 178 units. Prior PUD zoning adopted under **Z-11040** (April 7, 2005) was never developed within the three (3) year time limit noted in Section 62-1449 (a). Pursuant to Section 62-1453 the PUD and Preliminary Development Plan that proposed the development of a 444 room Independent Living Facility (ILF) with a 76-unit multi-family component on 17.59 acres (520 units in total) are considered to be inactive. The site was cleared and multiple buildings were demolished but no building development was initiated. Prior to the PUD zoning action the property retained RU-2-15.

Two parcels (5.71 acres) which are not included in this rezoning request will retain the inactive PUD zoning. An addendum to the staff comments describes the history of the greater area within the inactive PUD.

The Board may wish to consider whether the proposed multi-family rezoning application is compatible with the adjacent single-family zoning being on three sides. This portion of the

site increases the multi-family residential yield up to the 178 units compared to the 76 envisioned with the PUD and removes the ILF use of 444 units.

On July 9, 2018, the Planning and Zoning Board heard the request and unanimously recommended denial.

On July 24, 2018, the applicant requested to be automatically tabled to the September 6, 2018, BCC meeting.

ATTACHMENTS:

Description

- ▣ **Administrative Policies**
- ▣ **Staff Comments**
- ▣ **Addendum to Staff Comments**
- ▣ **Maps**
- ▣ **FYI School Concurency**
- ▣ **FYI MIRA Memo**
- ▣ **FYI Concept Plan 08/15/18**

RESOLUTION NO. 18PZ00051

On motion by Commissioner Barfield, seconded by Commissioner Tobia, the following resolution was adopted by a unanimous vote:

WHEREAS, HOUSING AUTHORITY OF BREVARD COUNTY has applied for a change of classification from PUD (Planned Unit Development) to RU-2-15 (Medium Density Multi-Family Residential), on property described as Lot 64, Nevins Subdivision, as recorded in ORB 725, Pages 38 – 39, of the Public Records of Brevard County, Florida; Lot 8, Merritt Apartment Sites, as recorded in ORB 6004, Pages 1566 – 1567, of the Public Records of Brevard County, Florida, less and except Lot 19, Block A, Plat of Hibiscus Park; and Lot 66.10, Nevins Subdivision, as recorded in ORB 6004, Pages 1566 – 1567, of the Public Records of Brevard County, Florida, less and except Lot 19, Block A, Plat of Hibiscus Park. (11.88 +/- acres) Located on the south side of Citrus Blvd., approx. 400 ft. west of N. Courtenay Pkwy. (No assigned address. In the Merritt Island Redevelopment Area.); and

Section 26, Township 24S, Range 36E, and,

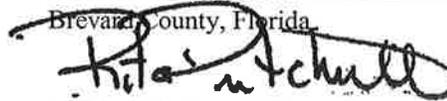
WHEREAS, a public hearing of the Brevard County Planning & Zoning Board was advertised and held, as required by law, and after hearing all interested parties and considering the adjacent areas, the Brevard County Planning & Zoning Board recommended that the application be denied; and,

WHEREAS, the Board, after considering said application and the Brevard County Planning & Zoning Board’s recommendation, and hearing all interested parties, and after due and proper consideration having been given to the matter, find that the application should be Approved; now therefore,

BE IT RESOLVED by the Board of County Commissioners of Brevard County, Florida, that the requested change of classification from PUD to RU-2-15 be APPROVED. The Planning & Development Director, or designee, is hereby directed to make this change on the official zoning maps of Brevard County, Florida.

BE IT FURTHER RESOLVED that this resolution shall become effective as of September 6, 2018.

BOARD OF COUNTY COMMISSIONERS
Brevard County, Florida



by Rita Pritchett, Chair
Brevard County Commission

As approved by Brevard County Commission on September 6, 2018.

ATTEST:



SCOTT ELLIS, CLERK
(SEAL)

(P&Z Hearing – July 9, 2018)

Please note: A Conditional Use Permit will generally expire on the three year anniversary of its approval if the use is not established prior to that date. Conditional Use Permits for Towers and Antennas shall expire if a site plan for the tower is not submitted within one (1) year of approval or if construction does not commence within two years of approval. A PUD Preliminary Development Plan expires if a final development plan is not filed within three years.

THE GRANTING OF THIS ZONING DOES NOT GUARANTEE PHYSICAL DEVELOPMENT OF THE PROPERTY. AT THE TIME OF DEVELOPMENT, SAID DEVELOPMENT MUST BE IN ACCORDANCE WITH THE CRITERIA OF THE BREVARD COUNTY COMPREHENSIVE PLAN AND OTHER APPLICABLE LAWS AND ORDINANCES.

ADMINISTRATIVE POLICIES OF THE FUTURE LAND USE ELEMENT

Administrative Policies in the Future Land Use Element establish the expertise of staff with regard to zoning and land use issues and set forth criteria when considering a rezoning action or request for Conditional Use Permit, as follows:

Administrative Policy 1

The Brevard County zoning official, planners and the director of the planning and development staff, however designated, are recognized as expert witnesses for the purposes of Comprehensive Plan amendments as well as zoning, conditional use, special exception and variance applications.

Administrative Policy 2

Upon Board request, members of the Brevard County planning and development staff shall be required to present written analysis and a recommendation, which shall constitute an expert opinion, on all applications for zoning, conditional uses, comprehensive plan appeals, vested rights or other applications for development approval that come before the Board of County Commissioners for quasi-judicial review and action. The Board may table an item if additional time is required to obtain the analysis requested or to hire an expert witness if the Board deems such action appropriate. Staff input may include the following:

Criteria:

- A. Staff shall analyze an application for consistency or compliance with comprehensive plan policies, zoning approval criteria and other applicable written standards.
- B. Staff shall conduct site visits of property which are the subject of analysis and recommendation. As part of the site visit, the staff shall take a videotape or photographs where helpful to the analysis and conduct an inventory of surrounding existing uses. Aerial photographs shall also be used where they would aid in an understanding of the issues of the case.
- C. In cases where staff analysis is required, both the applicant and the staff shall present proposed findings of fact for consideration by the Board.
- D. For re-zoning applications where a specific use has not been proposed, the worst case adverse impacts of potential uses available under the applicable land use classification shall be evaluated by the staff.

Administrative Policy 3

Compatibility with existing or proposed land uses shall be a factor in determining where a rezoning or any application involving a specific proposed use is being considered. Compatibility shall be evaluated by considering the following factors, at a minimum:

Criteria:

- A. Whether the proposed use(s) would have hours of operation, lighting, odor, noise levels, traffic, or site activity that would significantly diminish the enjoyment of, safety or quality of life in

- existing neighborhoods within the area which could foreseeably be affected by the proposed use;
- B. Whether the proposed use(s) would cause a material reduction (five per cent or more) in the value of existing abutting lands or approved development.
 - C. Whether the proposed use(s) is/are consistent with an emerging or existing pattern of surrounding development as determined through an analysis of:
 - 1. historical land use patterns;
 - 2. actual development over the immediately preceding three years; and
 - 3. development approved within the past three years but not yet constructed.
 - D. Whether the proposed use(s) would result in a material violation of relevant policies in any elements of the Comprehensive Plan.

Administrative Policy 4

Character of a neighborhood or area shall be a factor for consideration whenever a rezoning or any application involving a specific proposed use is reviewed. The character of the area must not be materially or adversely affected by the proposed rezoning or land use application. In evaluating the character of an area, the following factors shall be considered:

Criteria:

- A. The proposed use must not materially and adversely impact an established residential neighborhood by introducing types or intensity of traffic (including but not limited to volume, time of day of traffic activity, type of vehicles, etc.), parking, trip generation, commercial activity or industrial activity that is not already present within the identified boundaries of the neighborhood.
- B. In determining whether an established residential neighborhood exists, the following factors must be present:
 - 1. The area must have clearly established boundaries, such as roads, open spaces, rivers, lakes, lagoons, or similar features.
 - 2. Sporadic or occasional neighborhood commercial uses shall not preclude the existence of an existing residential neighborhood, particularly if the commercial use is non-conforming or pre-dates the surrounding residential use.
 - 3. An area shall be presumed not to be primarily residential but shall be deemed transitional where multiple commercial, industrial or other non-residential uses have been applied for and approved during the previous five (5) years.

Administrative Policy 5

In addition to the factors specified in Administrative Policies 2, 3, and 4, in reviewing a rezoning, conditional use permit or other application for development approval, the impact of the proposed use or uses on transportation facilities either serving the site or impacted by the use(s) shall be considered. In evaluating whether substantial and adverse transportation impacts are likely to result if an application is approved, the staff shall consider the following criteria:

Criteria:

- A. Whether adopted levels of service will be compromised;
- B. Whether the physical quality of the existing road system that will serve the proposed use(s) is sufficient to support the use(s) without significant deterioration;
- C. Whether the surrounding existing road system is of sufficient width and construction quality to serve the proposed use(s) without the need for substantial public improvements;
- D. Whether the surrounding existing road system is of such width and construction quality that the proposed use(s) would realistically pose a potential for material danger to public safety in the surrounding area;
- E. Whether the proposed use(s) would be likely to result in such a material and adverse change in traffic capacity of a road or roads in the surrounding area such that either design capacities would be significantly exceeded or a de facto change in functional classification would result;
- F. Whether the proposed use(s) would cause such material and adverse changes in the types of traffic that would be generated on the surrounding road system, that physical deterioration of the surrounding road system would be likely;
- G. Whether projected traffic impacts of the proposed use(s) would materially and adversely impact the safety or welfare of residents in existing residential neighborhoods.

Administrative Policy 6

The use(s) proposed under the rezoning, conditional use or other application for development approval must be consistent with (a) all written land development policies set forth in these administrative policies; and (b) the future land use element, coastal management element, conservation element, potable water element, sanitary sewer element, solid waste management element, capital improvements element, recreation and open space element, surface water element and transportation elements of the comprehensive plan.

Administrative Policy 7

Proposed use(s) shall not cause or substantially aggravate any (a) substantial drainage problem on surrounding properties; or (b) significant, adverse and unmitigatable impact on significant natural wetlands, water bodies or habitat for listed species.

Administrative Policy 8

These policies, the staff analysis based upon these policies and the applicant's written analysis, if any, shall be incorporated into the record of every quasi-judicial review application for development approval presented to the Board including rezoning, conditional use permits and vested rights determinations."

Section 62-1151 (c) of the Code of Ordinances of Brevard County directs "The planning and zoning board shall recommend to the board of county commissioners the denial or approval of each application for amendment to the official zoning maps based upon a consideration of the following factors:

- (1) The character of the land use of the property surrounding the property being considered.
- (2) The change in conditions of the land use of the property being considered and the surrounding property since the establishment of the current applicable zoning classification, special use or conditional use.
- (3) The impact of the proposed zoning classification or conditional use on available and projected traffic patterns, water and sewer systems, other public facilities and utilities and the established character of the surrounding property.
- (4) The compatibility of the proposed zoning classification or conditional use with existing land use plans for the affected area.
- (5) The appropriateness of the proposed zoning classification or conditional use based upon a consideration of the applicable provisions and conditions contained in this article and other applicable laws, ordinances and regulations relating to zoning and land use regulations and based upon a consideration of the public health, safety and welfare.

The minutes of the planning and zoning board shall specify the reasons for the recommendation of approval or denial of each application."

CONDITIONAL USE PERMITS (CUPs)

In addition to the specific requirements for each Conditional Use Permit (CUP), Section 62-1901 provides that the following approval procedure and general standards of review are to be applied to all CUP requests, as applicable.

- (b) *Approval procedure.* An application for a specific conditional use within the applicable zoning classification shall be submitted and considered in the same manner and according to the same procedure as an amendment to the official zoning map as specified in section 62-1151. The approval of a conditional use shall authorize an additional use for the affected parcel of real property in addition to those permitted in the applicable zoning classification. The initial burden is on the applicant to demonstrate that all applicable standards and criteria are met. Applications which do not satisfy this burden cannot be approved. If the applicant meets its initial burden, then the Board has the burden to show, by substantial and competent evidence, that the applicant has failed to meet such standards and the request is adverse to the public interest. As part of the approval of the conditional use permit, the Board may prescribe appropriate and reasonable conditions and safeguards to reduce the impact of the proposed use on adjacent and nearby properties or the neighborhood. A nearby property, for the purpose of this section, is defined as any property which, because of the character of the proposed use, lies within the area which may be substantially and adversely impacted by such use...

...In stating grounds in support of an application for a conditional use permit, it is necessary to show how the request fulfills both the general and specific standards for review. The applicant must show the effect the granting of the conditional use permit will have on adjacent and nearby properties, including, but not limited to traffic and pedestrian flow and safety, curb-cuts, off-street loading and parking, off-street pickup of passengers, odor, glare and noise, particulates, smoke, fumes and other emissions, refuse and service areas, drainage, screening and buffering for protection of adjacent and nearby properties, and open space and economic impact on nearby properties. The applicant, at his discretion, may choose to present expert testimony where necessary to show the effect of granting the conditional use permit.

(c) *General standards of review.*

- (1) The planning and zoning board and the board of county commissioners shall base the denial or approval of each application for a conditional use based upon a consideration of the factors specified in section 62-1151(c) plus a determination that the following general standards are satisfied. The Board shall make the determination whether an application meets the intent of this section.
 - a. The proposed conditional use will not result in a substantial and adverse impact on adjacent and nearby properties due to: (1) the number of persons anticipated to be using, residing or working under the conditional use; (2) noise, odor, particulates, smoke, fumes and other emissions, or other nuisance activities generated by the conditional use; or (3) the increase of traffic within the vicinity caused by the proposed conditional use.
 - b. The proposed use will be compatible with the character of adjacent and nearby properties with regard to use, function, operation, hours of operation, type and amount of traffic generated, building size and setback, and parking availability.
 - c. The proposed use will not cause a substantial diminution in value of abutting residential property. A substantial diminution shall be irrebuttably presumed to have occurred if abutting property suffers a 15% reduction in value as a result of the proposed conditional use. A reduction of 10% of the value of abutting property shall create a rebuttable presumption that a substantial diminution has occurred. The Board of County Commissioners carries the burden to show, as evidenced by either testimony from or an appraisal conducted by an MAI certified appraiser, that a substantial diminution in value would occur. The applicant may rebut the findings with his own expert witnesses.
- (2) The following specific standards shall be considered, when applicable, in making a determination that the general standards specified in subsection (1) of this section are satisfied:
 - a. Ingress and egress to the property and proposed structures thereon, with particular reference to automotive and pedestrian safety and convenience, traffic flow and control, and access in case of fire and catastrophe, shall be: (1) adequate to serve the proposed use without burdening adjacent and nearby uses, and (2) built to applicable county standards, if any. Burdening adjacent and nearby uses means increasing existing traffic on the closest collector or arterial road by more than 20%, or 10% if the new traffic is primarily comprised of heavy vehicles, except where the affected road is at Level of Service A or B. New traffic generated by the proposed use shall not cause the adopted level of service for transportation on applicable roadways, as determined by applicable Brevard County standards, to be exceeded. Where the design of a public road to be used by the proposed use is physically inadequate to handle the

numbers, types or weights of vehicles expected to be generated by the proposed use without damage to the road, the conditional use permit cannot be approved without a commitment to improve the road to a standard adequate to handle the proposed traffic, or to maintain the road through a maintenance bond or other means as required by the Board of County Commissioners.

- b. The noise, glare, odor, particulates, smoke, fumes or other emissions from the conditional use shall not substantially interfere with the use or enjoyment of the adjacent and nearby property.
- c. Noise levels for a conditional use are governed by section 62-2271.
- d. The proposed conditional use shall not cause the adopted level of service for solid waste disposal applicable to the property or area covered by such level of service, to be exceeded.
- e. The proposed conditional use shall not cause the adopted level of service for potable water or wastewater applicable to the property or the area covered by such level of service, to be exceeded by the proposed use.
- f. The proposed conditional use must have existing or proposed screening or buffering, with reference to type, dimensions and character to eliminate or reduce substantial, adverse nuisance, sight, or noise impacts on adjacent and nearby properties containing less intensive uses.
- g. Proposed signs and exterior lighting shall not cause unreasonable glare or hazard to traffic safety, or interference with the use or enjoyment of adjacent and nearby properties.
- h. Hours of operation of the proposed use shall be consistent with the use and enjoyment of the properties in the surrounding residential community, if any. For commercial and industrial uses adjacent to or near residential uses, the hours of operation shall not adversely affect the use and enjoyment of the residential character of the area.
- i. The height of the proposed use shall be compatible with the character of the area, and the maximum height of any habitable structure shall be not more than thirty-five (35) feet higher than the highest residence within 1000 feet of the property line.
- j. Off-street parking and loading areas, where required, shall not be created or maintained in a manner which adversely impacts or impairs the use and enjoyment of adjacent and nearby properties. For existing structures, the applicant shall provide competent, substantial evidence to demonstrate that actual or anticipated parking shall not be greater than that which is approved as part of the site plan under applicable county standards.

FACTORS TO CONSIDER FOR A REZONING REQUEST

Section 62-1151(c) sets forth factors to consider in connection with a rezoning request, as follows:

“...The planning and zoning board shall recommend to the board of county commissioners the denial or approval of each application for amendment to the official zoning maps based upon a consideration of the following factors:

- (1) The character of the land use of the property surrounding the property being considered.
- (2) The change in conditions of the land use of the property being considered and the surrounding property since the establishment of the current applicable zoning classification, special use or conditional use.
- (3) The impact of the proposed zoning classification or conditional use on available and projected traffic patterns, water and sewer systems, other public facilities and utilities and the established character of the surrounding property.
- (4) The compatibility of the proposed zoning classification or conditional use with existing land use plans for the affected area.
- (5) The appropriateness of the proposed zoning classification or conditional use based upon a consideration of the applicable provisions and conditions contained in this article and other applicable laws, ordinances and regulations relating to zoning and land use regulations and based upon a consideration of the public health, safety and welfare...”

These staff comments contain references to zoning classifications found in the Brevard County Zoning Regulations, Chapter 62, Article VI, Code of Ordinances of Brevard County. These references include brief summaries of some of the characteristics of that zoning classification. Reference to each zoning classification shall be deemed to incorporate the full text of the section or sections defining and regulating that classification into the Zoning file and Public Record for that item.

These staff comments contain references to sections of the Code of Ordinances of Brevard County. Reference to each code section shall be deemed to incorporate the section into the Zoning file and Public Record for that item.

These staff comments contain references to Policies of the Brevard County Brevard County Comprehensive Plan. Reference to each Policy shall be deemed to incorporate the entire Policy into the Zoning file and Public Record for that item.

These staff comments refer to previous zoning actions which are part of the Public Records of Brevard County, Florida. These records will be referred to by reference to the file number. Reference to zoning files are intended to make the entire contents of the cited file a part of the Zoning file and Public Record for that item.

DEFINITIONS OF CONCURRENCY TERMS

Maximum Acceptable Volume (MAV): Maximum acceptable daily volume that a roadway can carry at the adopted Level of Service (LOS).

Current Volume: Building permit related trips added to the latest MPO traffic counts.

Volume with Development (VOL W/DEV.): Equals Current Volume plus trip generation projected for the proposed development.

Volume/Maximum Acceptable Volume (VOL/MAV): Equals the ratio of current traffic volume to the maximum acceptable roadway volume.

Volume/Maximum Acceptable Volume with Development (VOL/MAV W/DEV): Ratio of volume with development to the Maximum Acceptable Volume.

Acceptable Level of Service (ALOS): Acceptable Level of Service currently adopted by the County.

Current Level of Service (CURRENT LOS): The Level of Service at which a roadway is currently operating.

Level of Service with Development (LOS W/DEV): The LOS that a proposed development may generate on a roadway.

REZONING REVIEW WORKSHEET

18PZ00051

Commission District # 2

Hearing Dates:

P&Z 07/09/18

BCC 08/02/18

Owner Name: HOUSING AUTHORITY OF BREVARD COUNTY

Request: PUD to RU-2-15

Subject Property:

Parcel ID# 24-36-26-BX-*-64; 24-36-26-58-*-8; 24-36-26-BX-*-66.10

Tax Acct.# 2419272; 2420473; 2419284

Location: South side of Citrus Blvd., approx. 400 ft. west of N. Courtenay Pkwy.

Address: No assigned address. In the Merritt Island area.

Acreage: 11.88 +/-

Consistency with Land Use Regulations

- YES Current zoning can be considered under the Future Land Use Designation. Sec. 62-1255
- YES Proposal can be considered under the Future Land Use Designation. Sec. 62-1255
- YES Would proposal maintain acceptable Levels of Service (LOS) (XIII 1.6.C)

	CURRENT	PROPOSED
Zoning	PUD inactive	RU-2-15
Potential*	0	178 MF units
Can be Considered under FLU MAP	YES RESIDENTIAL 15	YES RESIDENTIAL 15

*Zoning potential for concurrency analysis purposes only, subject to applicable land development regulations.

	ADT	PM PEAK		
Trips from Existing Zoning	0	0	Segment Number	060A
Trips from Proposed Zoning	1,184	110	Segment Name	N. Courtenay Needle - Lucas
Maximum Acceptable Volume (MAV)	41,790	3,761	Acceptable LOS	D
Current Volume	34,513	3,106	Directional Split	0.51
Volume With Proposed Development	35,697	3,213	ITE CODE	
Current Volume / MAV	82.59%	82.59%	220	
Volume / MAV with Proposal	85.42%	85.42%		
Current LOS	D	D		
OS With Proposal	D	D		
Findings	<input checked="" type="checkbox"/> Non-Deficiency		<input type="checkbox"/> Deficiency	

Background & Purpose of Request

The Housing Authority of Brevard County (HABC) is seeking a change of zoning classification from Planned Unit Development (PUD) to Medium-Density Multi-Family Residential (RU-2-15) for the purpose of developing a 178-unit multi-family residential development. Prior zoning adopted under **Z-11040** (April 7, 2005) was never developed within the three (3) year time limit noted in Section 62-1449 (a) and is considered inactive under Section 62-1453 of Brevard County Code. The site was cleared and multiple buildings were demolished but no building development was initiated. The prior request changed the Zoning classification from Medium-Density Multi-Family Residential (RU-2-15) zoning on 14.62 acres and General Retail Commercial (BU-1) on 2.97 acres to Planned Unit Development (PUD) for housing of the elderly and non-elderly disabled people. The Preliminary Development Plan proposed that the site be developed as a 444 room Independent Living Facility (ILF) with a 76-unit multi-family component on 17.59 acres (520 units in total). The current zoning request is for only 178 multi-family apartment units on 11.88 acres.

Land Use Compatibility

This site retains the Residential 15 (Res 15) Future Land Use designation.

FLUE Policy 1.4 – addresses the Residential 15 Future Land Use designation affords the second highest density allowance, permitting a maximum residential density of up to fifteen (15) units per acre. This land use category allows single and multi-family residential development.

The proposed RU-2-15 zoning classification is consistent with the FLUM and, based upon the site acreage of 11.88 acres, would allow for single-family or multi-family development of up to 178 units.

The Board should evaluate the compatibility of this application within the context of the Board's Administrative Policies 1 - 8 of the Future Land Use Element, as outlined on pages 2 through 5 of the Administrative Policies.

Environmental Constraints

Please refer to comments provided by the Natural Resource Management Department.

Applicable Land Use Policies

This 11.88 acre parcel of the prior 17.59 acre PUD application lies within the Merritt Island Redevelopment Agency's (MIRA) District Boundary. This application proposes the redevelopment of a prior Brevard County housing project. The property to the north and south retains the Single-Family Residential (RU-1-9) Zoning classification. The RU-1-9 classification permits single-family residential development on lots of 6,600 square feet (minimum). The minimum house size is 900 square feet. Property to the east is zoned BU-1, RU-2-15 and includes a remnant of the prior PUD submittal. The BU-1 classification allows retail commercial land uses on minimum 7,500 square foot lots. The BU-1 classification does not permit warehousing or wholesaling. The RU-2-15 classification permits multi-family residential uses or single-family residences at a density of up to 15 units per acre on 7,500 square foot lots. Property to the west is zoned RU-1-9 and Single-Family Residential (RU-1-11). The RU-1-11 Zoning classification permits single family residences on minimum 7,500 square foot lots, with a minimum width and depth of 75 feet. The minimum house size is 1,100 square feet. RU-1-11 does not permit horses, barns or horticulture.

The most recent Zoning changes occurred to a parcel lying west of this site under **13PZ-00065** which was a rezoning from EU to RU-1-13 with a Binding Development Plan limiting the minimum house size to 2,000 square feet to maintain the character of the area. The Zoning Resolution is dated November 20, 2013. The second most recent zoning change occurred to the north on October 4, 2012 under **12PZ-00053** which approved a Small Scale Comprehensive Plan amendment from Recreation (REC) to Residential 6 (Res 6) and a zoning change

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from Government Managed Lands (GML) to Institutional Use Low Intensity (IN(L)) for the Greater Mount Olive African Methodist Episcopal Church. No other recent zoning trends have been identified within a half mile radius of this site.

As this site proposes more than 15 multi-family units, open space will be required pursuant to Section 62-1372 (6) of Brevard County Code; however, a concept plan has not been submitted for staff's review. Landscaping, visual buffering, recreational open space and setbacks may become issues raised during the public hearing process but will be administratively evaluated as part of the site plan review phase of the land development process pursuant to Article VIII, Section 62-3202 of Brevard County Code.

At this time, the Mila Elementary School, Jefferson Middle School and Merritt Island High School are projected to have enough capacity for the total of projected and potential students from the HABC Citrus Boulevard development.

For Board Consideration

The Board may wish to consider whether the proposed multi-family zoning application is compatible with the adjacent single-family zoning being on three sides. This portion of the site increases the residential yield from 76 to 178 units and removes the ILF use of 444 units.

Although open space is required for development of more than 15 multi-family units, a concept plan has not been submitted as a part of this application. Landscaping, visual buffering, recreational open space and setbacks will be administratively evaluated as part of future site plan review. The Board may wish to consider whether additional buffering from the adjacent single-family developed parcels to the west and the south should be clarified as a part of this request.

NATURAL RESOURCES MANAGEMENT DEPARTMENT
Rezoning Review

SUMMARY

Item #: 18PZ00051	Applicant: Monroe - Bean
Zoning Request: PUD to RU-2-15	
P&Z Hearing Date: 07/09/18	BCC Hearing Date: 08/02/18

This is a preliminary review based on environmental maps available to the Natural Resources Management (NRM) Department at the time of this review and does not include a site inspection to verify the accuracy of this information. This review does not ensure whether or not a proposed use, specific site design, or development of the property can be permitted under current Federal, State, or County Regulations. In that this process is not the appropriate venue for site plan review, specific site designs that may be submitted with the rezoning will be deemed conceptual and any comments or omissions relative to specific site design do not provide vested rights or waivers from these regulations, unless specifically requested by the owner and approved by the Board of County Commissioners. If the owner has any questions regarding this information, he/she is encouraged to contact NRM prior to submittal of any development or construction plans.

Natural Resource	Preliminary Assessment	Natural Resource	Preliminary Assessment
Hydric Soils/Wetlands	Not mapped	Coastal Protection	N/A
Aquifer Recharge Soils	Mapped	Surface Waters	N/A
Floodplains	Not mapped	Wildlife	Potential

Comments:

**This review relates to the following property: Twp. 24, Rng. 36, Sec. 26;
Tax ID Nos. 2419272, 2420473, & 2419284**

The subject parcel contains mapped aquifer recharge soils (Pomello –Urban land complex) as shown on the United States Department of Agriculture (USDA) Soils Conservation Service Soils Survey (SCSSS) Map. The applicant is hereby notified of the development and impervious restrictions within Conservation Element Policy 10.2 and the Aquifer Protection Ordinance.

Information available to NRM indicates that federally and/or state protected species may be present on the property. Specifically, gopher tortoises can be found in areas of aquifer recharge soils. Prior to any plan, permit submittal, or development activity, including land clearing, the applicant should obtain any necessary permits or clearance letters from the Florida Fish and Wildlife Conservation Commission and/or U.S. Fish and Wildlife Service, as applicable.

The subject parcel contains a mapped polygon of SJRWMD Florida Land Use and Cover Classification System (FLUCCS) code 4200 – Upland Hardwood Forest. Heritage Specimen Trees (greater than 24 inches in diameter) are included in this FLUCCS code and may reside on the parcel. Per Brevard County Landscaping, Land Clearing and Tree Protection ordinance, Section 62-4331(3), the purpose and intent of the ordinance is to encourage the protection of heritage Specimen Trees. In addition, per Section 62-4341(18), Specimen Trees shall be preserved or relocated on site to the Greatest Extent Feasible. Per Section 62-4332, Definitions, Greatest Extent Feasible shall include, but not be limited to, relocation of roads, buildings, ponds, increasing building height to reduce building footprint or reducing Vehicular Use Areas. The applicant is advised to refer to Article XIII, Division 2, entitled Land Clearing, Landscaping,

Staff Comments: Page 5
(18PZ00051)
07/09/18 PZ // 08/02/18 BCC

and Tree Protection, for additional preservation and canopy coverage standards required for plat approval. Land clearing is not permitted without prior authorization by NRM.

ADDENDUM TO REZONING REVIEW WORKSHEET
18PZ00051
July 16, 2018

Planned Unit Development (PUD) History Requested at Planning & Zoning Board Meeting

At the July 9, 2018 Planning & Zoning Board meeting, during public comment, staff was asked about the impact of the rezoning request on the two parcels owned by Baxley Manor, LLC that are joined within the inactive PUD, but outside of this proposal for rezoning. The additional information included below expands the background analysis from merely the three parcels included within the rezoning request, to include an analysis of two additional parcels, totaling the five parcels included within the currently inactive PUD.

As noted in the staff comments, this site's Zoning classification is Planned Unit Development (PUD), and is considered inactive under Section 62-1453 of Brevard County Code, as the Final Engineered Development Plan was never submitted within the three (3) year time limit required by Section 62-1449 (a). The current rezoning request seeking the RU-2-15 Zoning classification on the three vacant parcels comprising 11.88 acres of the greater 17.59 acre inactive PUD which would allow for 178 multi-family apartment units to be constructed. A occupied 190-unit apartment complex and vacant 6,603 sq. ft. office building remain as nonconforming uses on the remainder of the PUD site.

The nonconforming office building and apartment complex, located on the two parcels within the inactive PUD but outside of this request, were nonconforming before rezoning to PUD. While the PUD Zoning intended to resolve the nonconformity, once the PUD became inactive, these uses returned to their previous nonconforming status. Listed below are the various actions which have transpired over the area within the 17.59 acre inactive PUD's history:

Originally, well before the PUD was conceived of or any parcels were master planned, all of the 5 parcels making up the greater PUD area were zoned AU. The northeastern portion was rezoned from AU to BU-1 under zoning action number **Z-347** on May 5, 1960. The southern portion was rezoned under **Z-732** from AU to RU-3 on June 7, 1962. The remaining northwestern and central portions were rezoned from AU to RU-3, a no longer utilized Zoning classification which allowed for up to 30 dwelling units per acre, under **Z-963** on April 4, 1963 and **Z-1409** on June 4, 1964. A 190 unit apartment complex and office building were then constructed, originally platted on August 20, 1963 under the title of Merritt Apartments Sites, recorded in PB 18 PG 1. The apartment complex became a nonconforming use when the Brevard County Code was revised, removing the multi-family residential for the list of permitted uses within the BU-1 Zoning classification. Additionally, two Zoning actions heard back in 1966 attempted to approve alcoholic beverage consumption within a portion of the building, identified in Zoning Resolutions: **Z-1995**, denied on November 10, 1966 and on December 22, 1966 under **Z-2029**.

In 1973, in **Ordinance 73-13**, the residentially-zoned portion of today's inactive PUD was administratively rezoned to recognize several new Zoning classifications. The central area was rezoned from RU-3 to RU-2-15, reducing the development potential from 30 to 15 units per acre. The northern portion had its Zoning classification changed from RU-3 to RU-2-30 and retained its 30 units per acre density. On April 3, 2001, this northern portion was then down-zoned from RU-2-30 to RU-2-15 under **Z-10530A**.

On April 7, 2005, Zoning action **Z-11040** changed the Zoning on all five parcels from Medium-Density Multi-Family Residential (RU-2-15) on 14.62 acres and General Retail Commercial (BU-1) on 2.97 acres to Planned Unit Development (PUD). The Preliminary Development Plan proposed that the site be developed as a 444 room Independent Living Facility (ILF) with a 76-unit multi-family component on 17.59 acres (520 units in total) that was to be developed in three (3) phases. As a part of the PUD's Phase #1 demolition plans, 15 duplex buildings and one single-family house sites were demolished, but no dwelling units were added to the site while the PUD zoning was active and after no other activity occurred within the PUD,

A 6,603 sq. ft. office building which formerly housed the Housing Authority Executive Offices and two apartment buildings containing 190 units were also identified for demolition in Phases #2 and #3 within the inactive PUD's Preliminary Development Plan. Instead of demolishing the existing nonconforming apartment complex and office building as planned, both parcels were sold by the Brevard Housing Authority and none of the three buildings on the two parcels were ever removed. Both parcels were sold a second time to the current owner, Baxley Manor LLC, and the apartment complex was refurbished and remains occupied with tenants today, while the office building lies vacant.

Relevant Planned Unit Development (PUD) Code Provisions

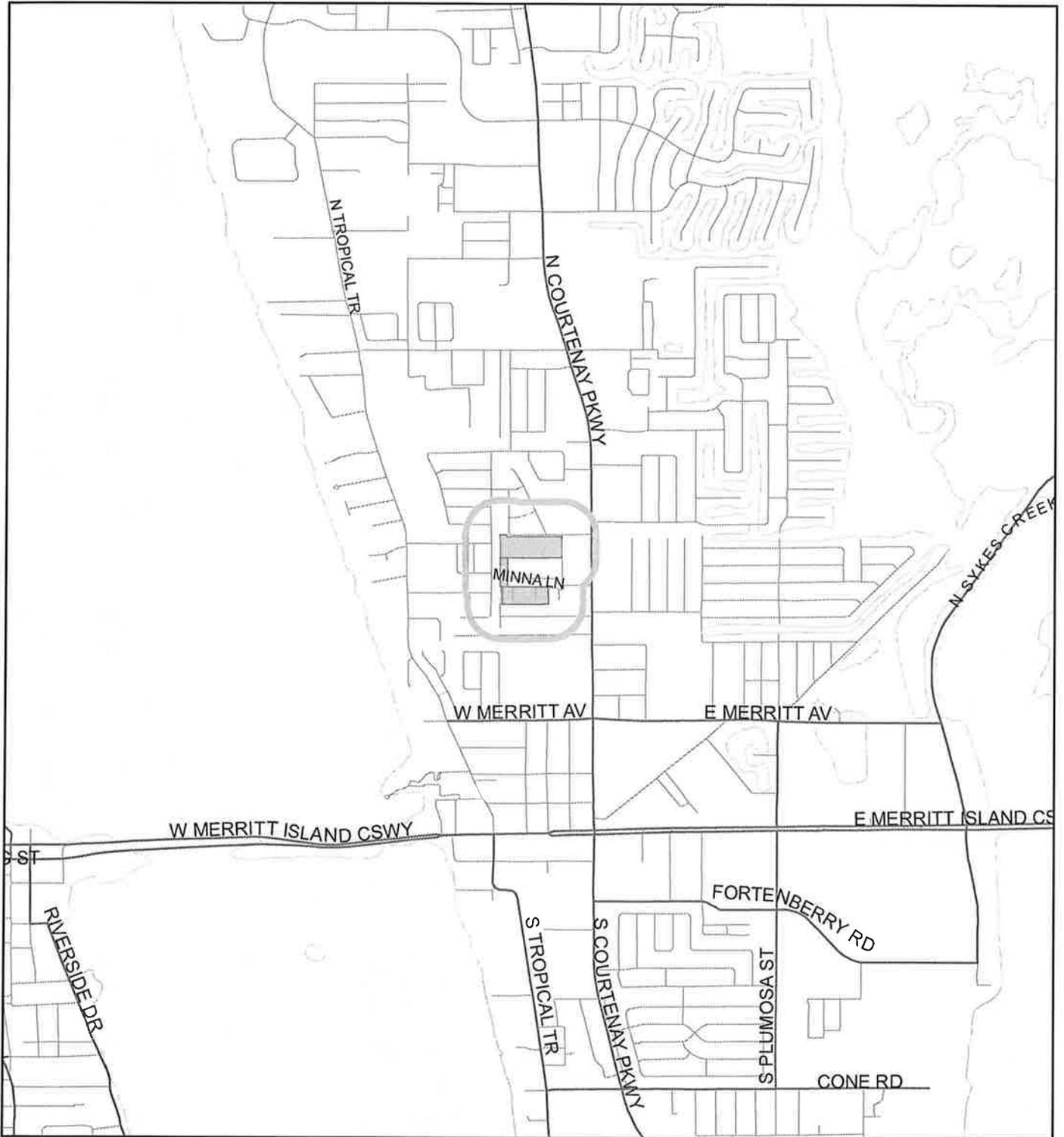
Sec. 62-1449. Same—Approval of final development plan; site plans.

(a) *Time limits.* The developer shall have three years from the date of the approval of the preliminary development plan for a planned unit development classification in which to file a final development plan application for the entire property or any stage thereof. However, where a preliminary development plan approved under this section also constitutes some or all of a development of regional impact pursuant to F.S. Ch. 380, such preliminary development plan shall have the same lifetime as prescribed in the development order of the DRI. At the request of the developer, the zoning official may extend the period required for filing of such application for successive periods of one year each unless and until the comprehensive plan has been amended causing the preliminary development plan to become inconsistent with the comprehensive plan.

Sec. 62-1453. Same—Termination of PUD zone.

Failure to submit final development plan. Failure of the developer to submit a final development plan for the entire development or a stage within the time periods specified in section 62-1449 shall cause approval of the complete preliminary development plan to be considered inactive pending reapplication by the applicant or administrative action by the board of county commissioners pursuant to section 62-1152.

LOCATION MAP
HOUSING AUTHORITY OF BREVARD COUNTY
18PZ00051



1:24,000 or 1 inch = 2,000 feet

Buffer Distance: 500 feet

This map was compiled from recorded documents and does not reflect an actual survey. The Brevard County Board of County Commissioners does not assume responsibility for errors or omissions hereon.

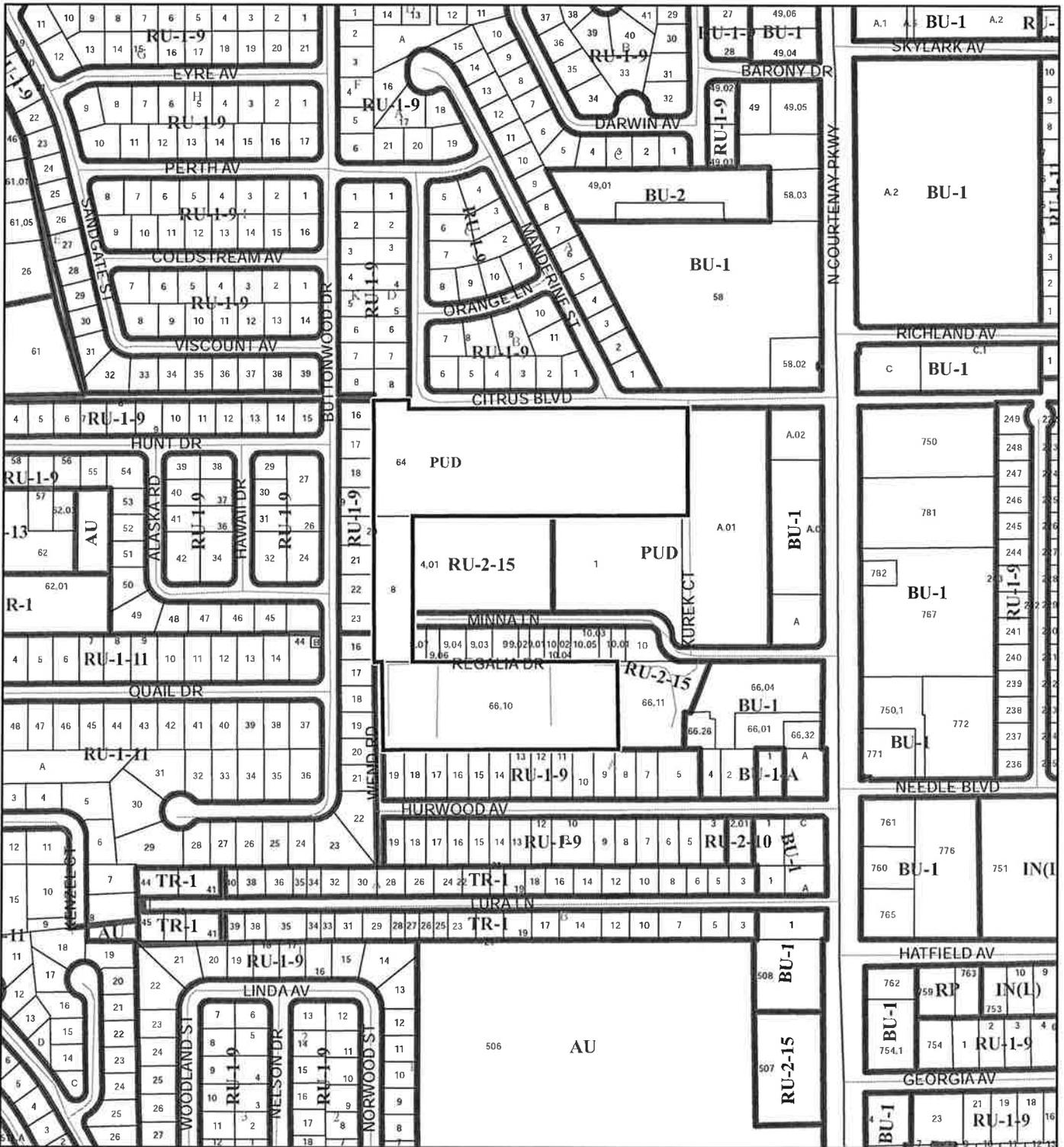
Produced by BoCC - GIS Date: 5/16/2018

-  Buffer
-  Subject Property

ZONING MAP

HOUSING AUTHORITY OF BREVARD COUNTY

18PZ00051



1:4,800 or 1 inch = 400 feet

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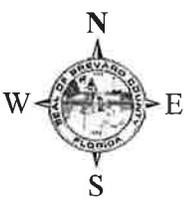
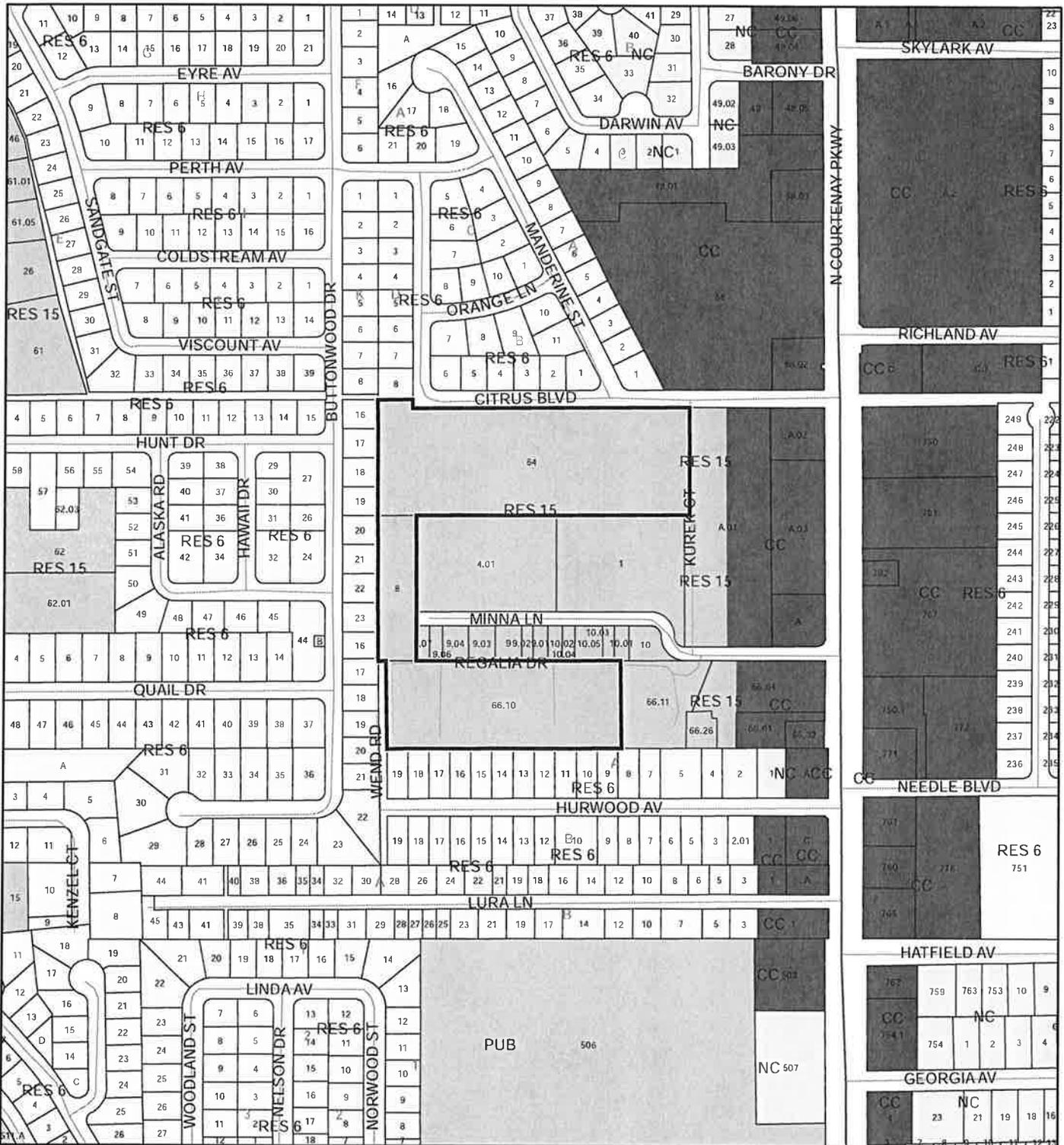
Produced by BoCC - GIS Date: 5/16/2018

- Subject Property
- Parcels
- Zoning

FUTURE LAND USE MAP

HOUSING AUTHORITY OF BREVARD COUNTY

18PZ00051



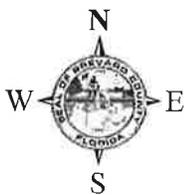
1:4,800 or 1 inch = 400 feet

— Subject Property
□ Parcels

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AERIAL MAP
HOUSING AUTHORITY OF BREVARD COUNTY
18PZ00051



1:4,800 or 1 inch = 400 feet

PHOTO YEAR: 2018

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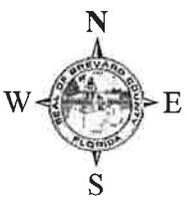
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-  Subject Property
-  Parcels

NWI WETLANDS MAP

HOUSING AUTHORITY OF BREVARD COUNTY

18PZ0051



1:4,800 or 1 inch = 400 feet

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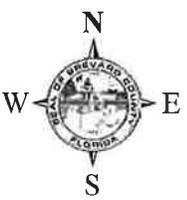
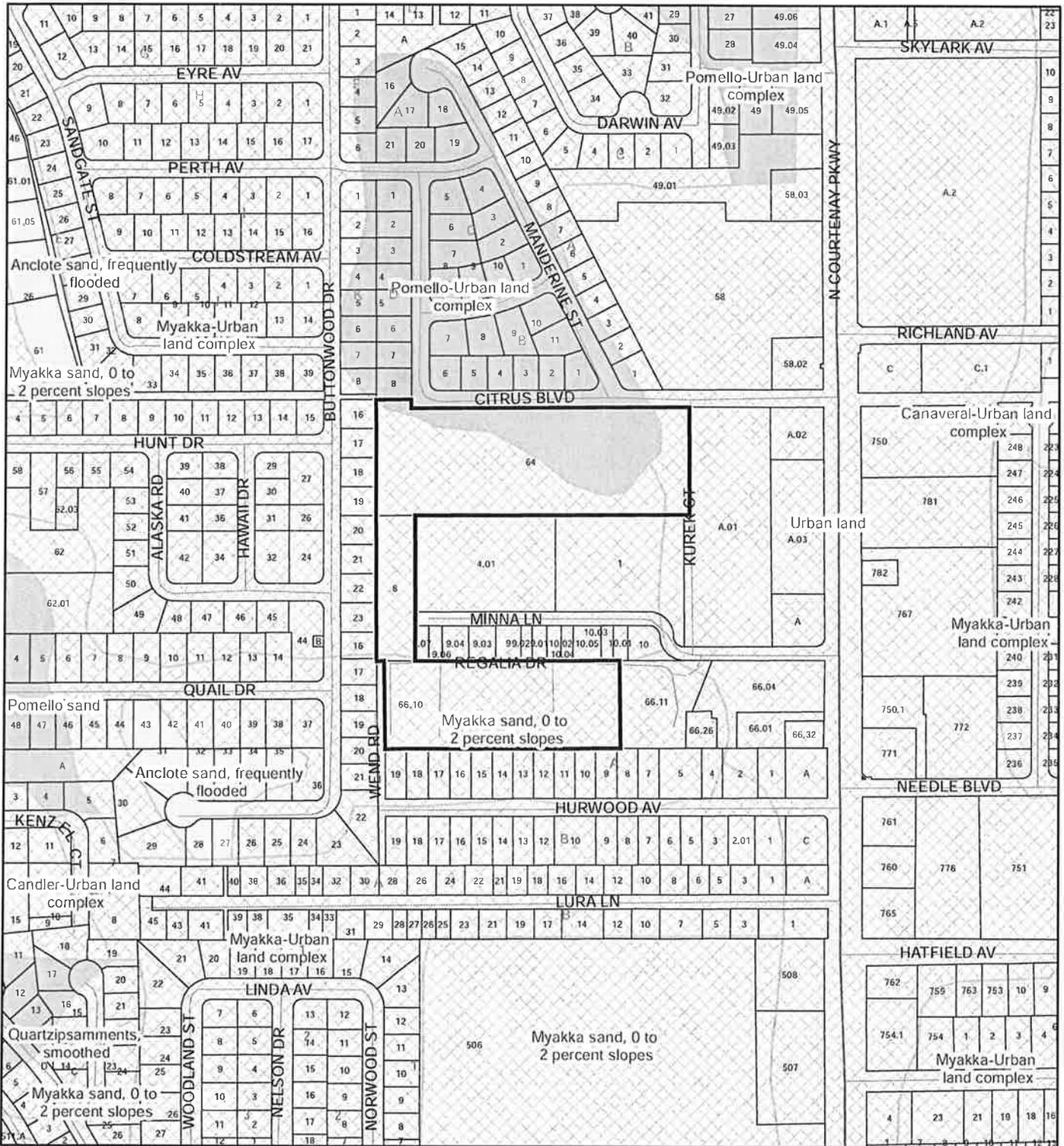
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- National Wetlands Inventory (NWI)**
- Estuarine and Marine Deepwater
 - Estuarine and Marine Wetland
 - Freshwater Emergent Wetland
 - Freshwater Forested/Shrub Wetland
 - Freshwater Pond
 - Lake
 - Other
 - Riverine
 - Subject Property
 - Parcels

USDA SCSSS SOILS MAP

HOUSING AUTHORITY OF BREVARD COUNTY

18PZ00051



1:4,800 or 1 inch = 400 feet

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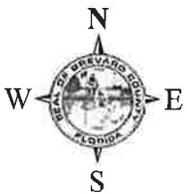
USDA SCSSS Soils

-  Aquifer and Hydric
-  Aquifer
-  Hydric
-  None
-  Subject Property
-  Parcels

FEMA FLOOD ZONES MAP

HOUSING AUTHORITY OF BREVARD COUNTY

18PZ00051



1:4,800 or 1 inch = 400 feet

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FEMA Flood Zones

- | | | |
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EAGLE NESTS MAP

HOUSING AUTHORITY OF BREVARD COUNTY

18PZ00051



1:4,800 or 1 inch = 400 feet

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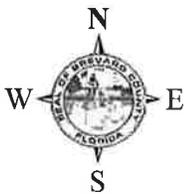
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- Subject Property
- Parcels
- Eagle Nests FWS 2010

SCRUB JAY OCCUPANCY MAP

HOUSING AUTHORITY OF BREVARD COUNTY

18PZ00051



1:4,800 or 1 inch = 400 feet

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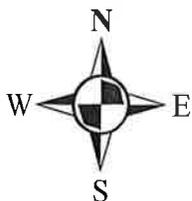
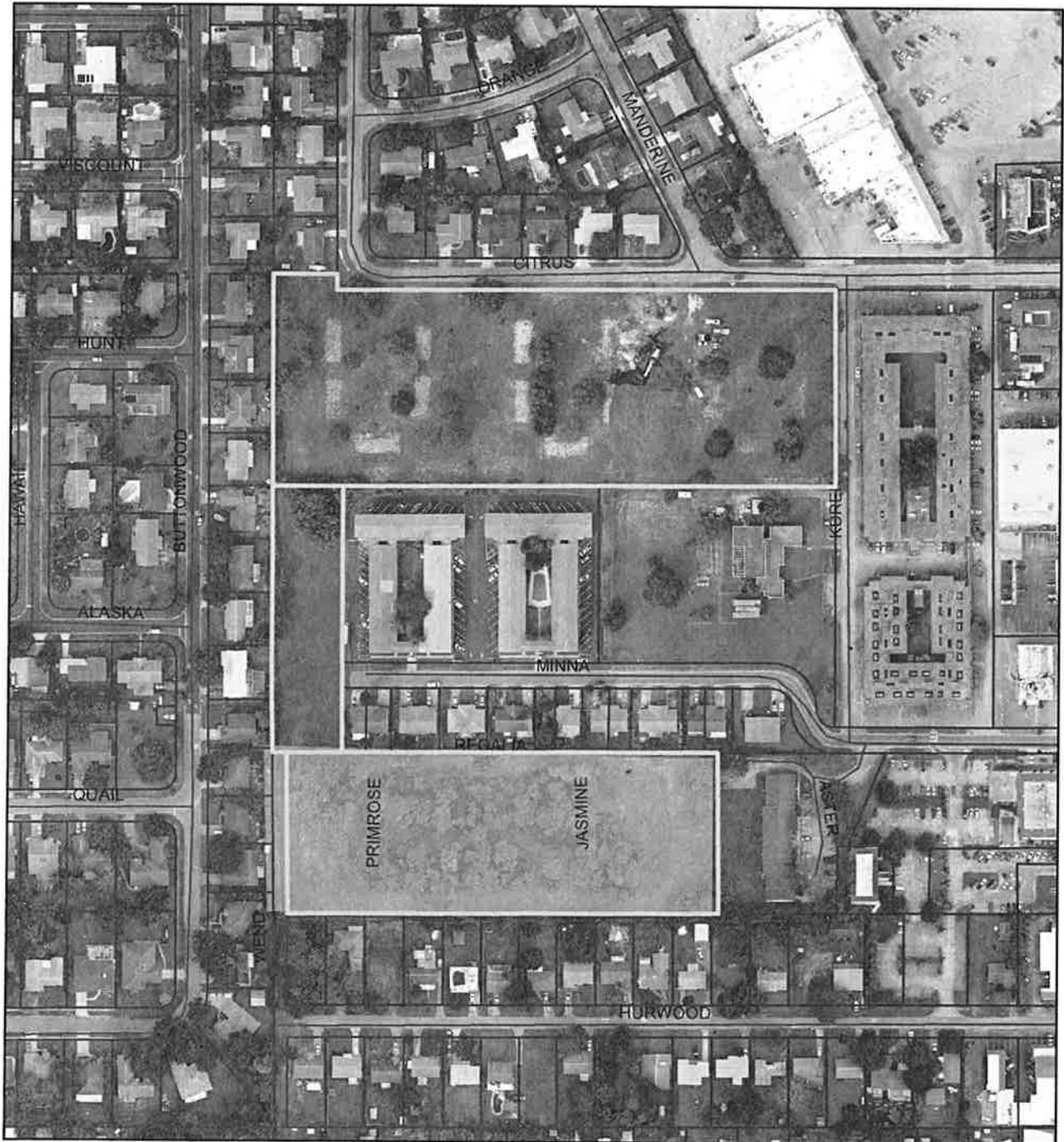
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-  Subject Property
-  Parcels
-  Scrub Jay Occupancy

SJRWMD FLUCCS MAP

Code 4200 - Upland Hardwood Forest

18PZ00051



0 0.0275 0.055 0.11 Miles

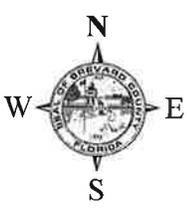
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Legend	
LCCODE	
	4200

HOUSING AUTHORITY OF BREVARD OWNED PROPERTIES

HOUSING AUTHORITY OF BREVARD COUNTY

18PZ00051



1:4,800 or 1 inch = 400 feet

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-  Subject Property
-  Parcels
-  Housing Authority Properties

School Board of Brevard County

2700 Judge Fran Jamieson Way • Viera, FL 32940-6699
Desmond K. Blackburn, Ph.D., Superintendent

FYI School Concurrency
18PZ00051
Housing Authority



May 8, 2018

Mr. George Ritchie
Planning & Development Department
Brevard County Board of County Commissioners
2726 Judge Fran Jamieson Way
Viera, Florida 32940

**RE: Proposed HABC Citrus Boulevard Development
School Capacity Availability Determination Letter CD-2018-13**

Dear Mr. Ritchie,

We received a completed *School Facility Planning & Concurrency Application* for the referenced development. The subject property includes Tax Account 2419272 (Parcel ID: 24-36-26-BX-*-64), Tax Account 2420473 (Parcel ID: 24-36-26-58-*-8) and Tax Account 2419284 (Parcel ID: 24-36-26-BX-*-66.10) containing approximately 11.88 acres in Brevard County, Florida. The proposed multi-family development includes 178 homes. The School Impact Analysis of this proposed development has been undertaken and the following information is provided for your use.

The calculations used to analyze the prospective student impact are consistent with the methodology outlined in Section 13.2 of the *Interlocal Agreement for Public School Facility Planning & School Concurrency (ILA-2014)*. The following capacity analysis is performed using capacities/projected students as shown in years 2018-19 to 2022-23 of the *Brevard County Public Schools Financially Feasible Plan for School Years 2017-18 to 2022-23* which is attached for reference.

Multi-Family Homes		178	
Students Generated	Student Generation Rates	Calculated Students Generated	Rounded Number of Students
Elementary	0.27	48.06	48
Middle	0.06	10.68	11
High	0.1	17.8	18
Total	0.43		77

Planning & Project Management
Facilities Services
Phone: (321) 633-1000 x450 • FAX: (321) 633-4646

**FISH Capacity (including relocatables) from the
Financially Feasible Plan Data and Analysis for School Years 2017-18 to 2021-22**

School	2018-19	2019-20	2020-21	2021-22	2022-23
Mila	707	707	707	707	707
Jefferson	854	854	854	854	854
Merritt Island	1,915	1,915	1,915	1,915	1,915

Projected Student Membership

School	2018-19	2019-20	2020-21	2021-22	2022-23
Mila	489	482	474	470	469
Jefferson	644	652	639	617	589
Merritt Island	1,532	1,537	1,527	1,544	1,550

Students Generated by Previously Issued SCADL Reservations

School	2018-19	2019-20	2020-21	2021-22	2022-23
Mila	-	-	-	-	-
Jefferson	28	37	45	45	45
Merritt Island	54	72	88	88	88

**Cumulative Students Generated by
Proposed Development**

School	2018-19	2019-20	2020-21	2021-22	2022-23
Mila	-	-	-	-	48
Jefferson	-	-	-	-	11
Merritt Island	-	-	-	-	18

**Total Projected Student Membership (includes
Cumulative Impact of Proposed Development)**

School	2018-19	2019-20	2020-21	2021-22	2022-23
Mila	489	482	474	470	517
Jefferson	672	689	684	662	645
Merritt Island	1,586	1,609	1,615	1,632	1,656

**Projected Available Capacity =
FISH Capacity - Total Projected Student Membership**

School	2018-19	2019-20	2020-21	2021-22	2022-23
Mila	218	225	233	237	190
Jefferson	182	165	170	192	209
Merritt Island	329	306	300	283	259

At this time, Mila Elementary School, Jefferson Middle School and Merritt Island High School are projected to have enough capacity for the total of projected and potential students from the HABC Citrus Boulevard development.

This is a **non-binding** review; a *Concurrency Determination* must to be performed by the School District prior to a Final Development Order and the issuance of a Concurrency Evaluation Finding of Nondeficiency by the Local Government.

We appreciate the opportunity to review this proposed project. Please let us know if you require additional information.

Sincerely,

A handwritten signature in black ink, appearing to read "David G. Lindemann". The signature is fluid and cursive, with a long horizontal stroke at the end.

David G. Lindemann, AICP
Manager - Facilities Planning & Intergovernmental Coordination
Planning & Project Management, Facilities Services

Enclosure: *Brevard County Public Schools Financially Feasible Plan for School Years 2017-18 to 2022-23*

Copy: Susan Hann, Director Planning & Project Management
File CD-2018-13

Brevard County Public Schools

Financially Feasible Plan To Maintain Utilization Rates Lower than the 100% Level of Service

Data and Analysis for School Years 2017-18 to 2022-23



School	Type	Grades	Utilization Factor	School Year 2017-18			School Year 2018-19			School Year 2019-20			School Year 2020-21			School Year 2021-22			School Year 2022-23		
				FISH Capacity	10/13/17 Member-ship	Total Capacity Utilization	Future FISH Capacity	Student Projection	Total Capacity Utilization	Future FISH Capacity	Student Projection	Total Capacity Utilization	Future FISH Capacity	Student Projection	Total Capacity Utilization	Future FISH Capacity	Student Projection	Total Capacity Utilization	Future FISH Capacity	Student Projection	Total Capacity Utilization
Summary Highest Utilization Elementary Schools: 97% Highest Utilization Middle Schools: 92% Highest Utilization Jr / Sr High Schools: 85% Highest Utilization High Schools: 94%																					
Elementary School Concurrency Service Areas																					
New Central Elementary	Elementary	K-5	100%	-	0%	-	751	685	0%	751	682	91%	870	681	78%	870	681	78%	870	681	78%
Allen	Elementary	PK-5	100%	751	89%	751	751	685	91%	751	682	91%	870	681	78%	870	681	78%	870	681	78%
Anderson	Elementary	K-5	100%	884	83%	884	884	735	83%	884	735	83%	970	735	83%	970	735	83%	970	735	83%
Apalachee	Elementary	K-5	100%	902	97%	902	902	841	93%	902	841	93%	970	841	87%	970	841	87%	970	841	87%
Apollo	Elementary	PK-6	100%	747	87%	747	747	675	90%	747	669	89%	870	669	77%	870	669	77%	870	669	77%
Audubon	Elementary	PK-6	100%	781	74%	781	781	554	72%	781	554	72%	870	554	64%	870	554	64%	870	554	64%
Cambridge	Elementary	PK-6	100%	765	89%	765	765	680	89%	765	680	89%	870	680	78%	870	680	78%	870	680	78%
Capri View	Elementary	PK-6	100%	548	69%	548	548	381	69%	548	381	69%	670	381	56%	670	381	56%	670	381	56%
Carroll	Elementary	K-5	100%	751	87%	751	751	652	87%	751	652	87%	870	652	75%	870	652	75%	870	652	75%
Challenger 7	Elementary	PK-6	100%	573	65%	573	573	425	74%	573	425	74%	670	425	63%	670	425	63%	670	425	63%
Colman	Elementary	PK-6	100%	751	68%	751	751	554	74%	751	554	74%	870	554	64%	870	554	64%	870	554	64%
Columbus	Elementary	K-5	100%	693	85%	693	693	543	78%	693	543	78%	870	543	62%	870	543	62%	870	543	62%
Crescent	Elementary	PK-6	100%	1,154	88%	1,154	1,154	888	77%	1,154	888	77%	1,154	888	77%	1,154	888	77%	1,154	888	77%
Croton	Elementary	PK-6	100%	795	77%	795	795	553	70%	795	553	70%	870	553	63%	870	553	63%	870	553	63%
Discovery	Elementary	PK-6	100%	980	57%	980	980	594	61%	980	594	61%	1,078	594	55%	1,078	594	55%	1,078	594	55%
Endeavour	Elementary	PK-6	100%	880	81%	880	880	729	83%	880	729	83%	970	729	75%	970	729	75%	970	729	75%
Enterprise	Elementary	K-5	100%	729	77%	729	729	585	80%	729	585	80%	870	585	67%	870	585	67%	870	585	67%
Fairglens	Elementary	PK-6	100%	797	86%	797	797	716	90%	797	716	90%	870	716	81%	870	716	81%	870	716	81%
Fingert	Elementary	K-5	100%	711	43%	711	711	438	62%	711	438	62%	870	438	50%	870	438	50%	870	438	50%
Gallop	Elementary	PK-6	100%	711	79%	711	711	570	79%	711	570	79%	870	570	66%	870	570	66%	870	570	66%
Garwood City	Elementary	PK-6	100%	588	76%	588	588	438	74%	588	438	74%	670	438	64%	670	438	64%	670	438	64%
Hobbs	Elementary	PK-6	100%	525	52%	525	525	381	73%	525	381	73%	670	381	57%	670	381	57%	670	381	57%
Holland	Elementary	PK-6	100%	605	80%	605	605	485	80%	605	485	80%	670	485	72%	670	485	72%	670	485	72%
Imperial Estates	Elementary	K-5	100%	728	84%	728	728	638	88%	728	638	88%	870	638	74%	870	638	74%	870	638	74%
Indianist	Elementary	K-5	100%	798	93%	798	798	768	96%	798	768	96%	870	768	88%	870	768	88%	870	768	88%
Jupiter	Elementary	PK-6	100%	930	81%	930	930	831	89%	930	831	89%	1,078	831	77%	1,078	831	77%	1,078	831	77%
Leclair	Elementary	PK-6	100%	592	73%	592	592	459	78%	592	459	78%	670	459	68%	670	459	68%	670	459	68%
Longleaf	Elementary	PK-6	100%	780	79%	780	780	657	84%	780	657	84%	870	657	75%	870	657	75%	870	657	75%
Longport	Elementary	PK-6	100%	954	96%	954	954	923	97%	954	923	97%	1,078	923	86%	1,078	923	86%	1,078	923	86%
Manatee	Elementary	K-5	100%	918	90%	918	918	753	82%	918	753	82%	1,078	753	69%	1,078	753	69%	1,078	753	69%
Manatee	Elementary	PK-6	100%	918	90%	918	918	753	82%	918	753	82%	1,078	753	69%	1,078	753	69%	1,078	753	69%
McCallie	Elementary	K-5	100%	1,114	100%	1,114	1,114	827	74%	1,114	827	74%	1,114	827	74%	1,114	827	74%	1,114	827	74%
Meadowlands Intermediate	Elementary	K-5	100%	1,524	76%	1,524	1,524	1,144	76%	1,524	1,144	76%	1,524	1,144	76%	1,524	1,144	76%	1,524	1,144	76%
Meadowlands Primary	Elementary	PK-6	100%	824	77%	824	824	653	77%	824	653	77%	970	653	67%	970	653	67%	970	653	67%
Mia	Elementary	PK-5	100%	707	48%	707	707	482	68%	707	482	68%	870	482	55%	870	482	55%	870	482	55%
Mims	Elementary	PK-5	100%	725	51%	725	725	559	77%	725	559	77%	870	559	64%	870	559	64%	870	559	64%
Oak Park	Elementary	PK-5	100%	972	89%	972	972	892	92%	972	892	92%	1,078	892	83%	1,078	892	83%	1,078	892	83%
Ocean Breeze	Elementary	PK-5	100%	654	57%	654	654	513	78%	654	513	78%	770	513	77%	770	513	77%	770	513	77%
Palm Bay	Elementary	PK-6	100%	1,005	81%	1,005	1,005	804	80%	1,005	804	80%	1,114	804	72%	1,114	804	72%	1,114	804	72%
Pinewood	Elementary	PK-6	100%	573	63%	573	573	436	76%	573	436	76%	670	436	65%	670	436	65%	670	436	65%
Port Malabar	Elementary	PK-6	100%	952	73%	952	952	723	76%	952	723	76%	1,078	723	67%	1,078	723	67%	1,078	723	67%
Quart	Elementary	PK-6	100%	1,038	96%	1,038	1,038	1,015	97%	1,038	1,015	97%	1,114	1,015	91%	1,114	1,015	91%	1,114	1,015	91%
Riverside	Elementary	PK-6	100%	777	64%	777	777	648	83%	777	648	83%	870	648	74%	870	648	74%	870	648	74%
Rosewell	Elementary	PK-6	100%	599	65%	599	599	488	81%	599	488	81%	670	488	72%	670	488	72%	670	488	72%
Sabal	Elementary	PK-6	100%	340	45%	340	340	259	76%	340	259	76%	470	259	55%	470	259	55%	470	259	55%
Salon	Elementary	PK-6	100%	785	69%	785	785	638	81%	785	638	81%	870	638	73%	870	638	73%	870	638	73%
Sea Park	Elementary	PK-6	100%	676	78%	676	676	569	84%	676	569	84%	770	569	70%	770	569	70%	770	569	70%
Seaside	Elementary	PK-6	100%	461	59%	461	461	340	74%	461	340	74%	570	340	59%	570	340	59%	570	340	59%
South Lake	Elementary	PK-6	100%	609	70%	609	609	442	73%	609	442	73%	770	442	57%	770	442	57%	770	442	57%
South Lakes	Elementary	PK-6	100%	465	64%	465	465	300	65%	465	300	65%	570	300	52%	570	300	52%	570	300	52%
South Shore	Elementary	PK-6	100%	917	83%	917	917	813	89%	917	813	89%	1,078	813	75%	1,078	813	75%	1,078	813	75%
Sturtevant	Elementary	PK-6	100%	755	68%	755	755	636	85%	755	636	85%	870	636	73%	870	636	73%	870	636	73%
Surfside	Elementary	K-5	100%	686	91%	686	686	596	87%	686	596	87%	770	596	75%	770	596	75%	770	596	75%
Tampa	Elementary	PK-6	100%	445	63%	445	445	348	78%	445	348	78%	570	348	60%	570	348	60%	570	348	60%
Tranier	Elementary	PK-6	100%	874	85%	874	874	798	91%	874	798	91%	970	798	82%	970	798	82%	970	798	82%
Turner	Elementary	PK-6	100%	674	69%	674	674	563	83%	674	563	83%	770	563	70%	770	563	70%	770	563	70%
University Park	Elementary	PK-6	100%	811	63%	811	811	611	75%	811	611	75%	970	611	63%	970	611	63%	970	611	63%
Westside	Elementary	PK-6	100%	857	73%	857	857	723	83%	857	723	83%	970	723	74%	970	723	74%	970	723	74%
Williams	Elementary	PK-6	100%	564	73%	564	564	448	79%	564	448	79%	670	448	66%	670	44				

Middle School Concurrency Service Areas													
Area	Grade	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	
Central	7-8	1,525	1,121	74%	1,525	1,186	78%	1,525	1,320	87%	1,525	1,256	82%
DeLaure	7-8	941	801	85%	941	870	92%	941	900	96%	941	900	96%
Hoover	7-8	659	533	81%	659	479	73%	659	486	74%	659	482	73%
Jackson	7-8	654	548	84%	654	540	83%	654	552	84%	654	552	84%
Jefferson	7-8	854	629	74%	854	644	75%	854	662	78%	854	617	72%
Johnson	7-8	1,000	803	80%	1,000	788	79%	1,000	803	80%	1,000	789	79%
Kennedy	7-8	813	682	84%	813	722	89%	813	707	87%	813	743	91%
Madison	7-8	743	460	62%	743	419	56%	743	531	71%	743	416	56%
McNeil	7-8	611	386	63%	611	472	77%	611	438	72%	611	441	72%
Northwest	7-8	1,177	842	72%	1,177	824	70%	1,177	984	84%	1,177	960	82%
Stowe	7-8	1,013	822	81%	1,013	827	82%	1,013	959	95%	1,013	979	97%
Middle Totals		9,990	7,627		9,990	7,700		10,959	8,622		10,127	8,559	

Junior / Senior High School Concurrency Service Areas													
Area	Grade	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	
Coona	Jr / Sr High	1,782	1,598	90%	1,782	1,639	92%	2,052	1,813	88%	2,052	1,891	92%
Cocoa Beach	Jr / Sr High	1,466	1,004	68%	1,466	982	67%	1,466	947	65%	1,466	941	64%
Space Coast	Jr / Sr High	1,812	1,597	88%	1,812	1,597	88%	1,812	1,595	88%	1,812	1,589	88%
Jr / Sr High Totals		5,060	4,200		5,060	4,218		5,330	4,368		5,330	4,376	

Senior High School Concurrency Service Areas													
Area	Grade	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	
Astoriauf	9-12	1,446	1,070	74%	1,446	1,066	73%	1,446	1,121	78%	1,446	1,191	82%
Bayside	9-12	2,235	1,718	77%	2,235	1,606	72%	2,235	1,563	70%	2,235	1,589	71%
Earl Galle	9-12	2,209	1,657	75%	2,209	1,678	76%	2,209	1,805	82%	2,209	1,855	84%
Honolulu	9-12	2,314	1,776	77%	2,314	1,721	74%	2,314	1,708	74%	2,314	1,757	76%
Melbourne	9-12	2,356	2,217	94%	2,356	2,189	93%	2,356	2,206	94%	2,356	2,257	96%
North Island	9-12	1,915	1,569	82%	1,915	1,532	80%	1,915	1,527	80%	1,915	1,544	81%
Palm Bay	9-12	2,513	1,587	63%	2,513	1,629	65%	2,513	1,645	65%	2,513	1,621	65%
Roadside	9-12	1,689	1,537	91%	1,689	1,532	91%	1,689	1,547	92%	1,689	1,540	91%
Satellite	9-12	1,516	1,338	88%	1,516	1,329	88%	1,516	1,339	89%	1,516	1,343	89%
Trusville	9-12	1,872	1,412	75%	1,872	1,470	79%	1,872	1,427	76%	1,872	1,412	75%
Viera	9-12	2,277	2,109	93%	2,277	2,181	96%	2,277	2,207	97%	2,277	2,202	97%
High Totals		22,442	17,990		22,442	18,003		22,442	18,125		22,442	18,456	

Schools of Choice (Not Concurrency Service Areas)													
Area	Grade	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	Enrollment	Capacity	
Freedom 7	Elementary	475	408	86%	475	414	87%	475	414	87%	475	414	87%
Shawson	Elementary	569	495	87%	569	508	89%	569	508	89%	569	508	89%
West Melbourne	Elementary	618	550	89%	618	552	89%	618	552	89%	618	552	89%
Edgewood	Jr / Sr High	1,072	943	88%	1,072	959	89%	1,072	950	89%	1,072	950	89%
West Shore	Jr / Sr High	1,264	955	76%	1,264	956	76%	1,264	956	76%	1,264	956	76%
Schools of Choice		3,998	3,351		3,998	3,380		3,998	3,380		3,998	3,380	
Brevard Totals		83,382	66,690		83,384	67,318		84,309	68,317		85,168	68,993	

Notes

- FISH Capacity is the sum of the factored permanent capacity and the factored relocatable capacity. Permanent and relocatable capacities for 2017-18 are reported from the FISH database as of October 13, 2018.
- Student Membership is reported from the Fall Final Membership Count (10/13/18).
- Days Demographics SchoolSite Enrollment Forecasting Extension for ArcGIS estimates future student populations by analyzing the following data:
 - Development Projections from Brevard County Local Government Jurisdictions
 - Brevard County School Concurrency Student Generation Multipliers (SGM)
 - Fall Membership student addresses and corresponding concurrency service areas
 - Student Mobility Rates / Cohort Survival Rates
 - Brevard County Birth rates by zip code
- Days Demographics estimates are then adjusted using the following factors:
 - PK (Pre-Kindergarten) and AH (daycare for students with infants) enrollment number are assumed to be constant
 - Current From/To attendance patterns are assumed to remain constant.
 - Nonrecoded student addresses are assumed to continue in their attendance schools.
 - Charter School Growth.
- In order to maintain utilization rates lower than the 100% Level of Service, Permanent Capacity and Relocatable Classrooms are assumed to add future student stations as necessary.
- Relocatable Classrooms are assumed to add future student stations as listed below:
 - Primary relocatable classrooms (Grades K-3) = 18 student stations, Intermediate (Grades 4-8) relocatable classrooms = 22 student stations, and High School (Grades 9-12) relocatable classrooms = 25 student stations
 - Intermediate relocatable classrooms are proposed to be added at Apollo Elementary, Challenger 7 Elementary, Coquina Elementary, Imperial Estates Elementary, Pinewood Elementary, Quest Elementary, Summit Elementary, Sunrise Elementary, Delaura Middle School, Jackson Middle School and Kennedy Middle School (Total of 142 Classrooms).
 - High school relocatable classrooms are proposed to be added at Viera High (Total of 8 Classrooms)
- Redistricting was approved for the 2018-19 school year and the projected enrollment for 2018-19 is adjusted for these areas. Future redistricting is planned for a new central area elementary school in 2020-21.
- The following proposals for additional permanent capacity are included in this analysis:
 - A 12 classroom addition at Cocoa Jr/Sr High School is assumed to add 300 student stations starting in 2019-20
 - A new central area elementary is assumed to add 870 student stations starting in 2020-21. Student enrollment projections were adjusted for the 2020-21 school year.



MERRITT ISLAND
REDEVELOPMENT AGENCY

FYI MIRA Memo
18PZ00051
Housing Authority

DATE: July 5, 2018

TO: Tad Calkins, Zoning & Development Director
Erin Sterk, Planning & Zoning Manager
Jennifer Jones, Special Projects Coordinator

FROM: Cindy Thurman, MIRA Land Development Manager
on Behalf of the MIRA Board of Directors

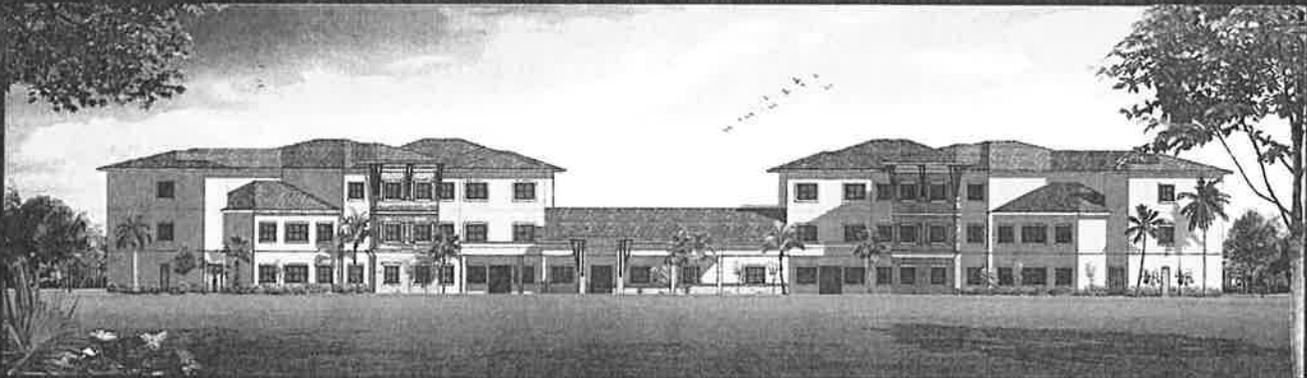
RE: **Housing Authority of Brevard County - 18PZ00051**

On June 28, 2018, the Merritt Island Redevelopment Agency's Board of Directors voted unanimously to recommend approval of the requested zoning to RU-2-15.

The MIRA Board understands that the project will only move forward through the rezoning in order to facilitate acquiring grants. The anticipated 178 units is significantly less than what was proposed under the expired PUD zoning previously approved on this site and the timeline for new development is dependent upon receiving grants.

The MIRA office has had many calls regarding this request. Surrounding residents maintain that access to this assemblage of property is historically inadequate.

FYI Concept Plan
18PZ00051
Housing Authority
(Submitted 08/15/18)



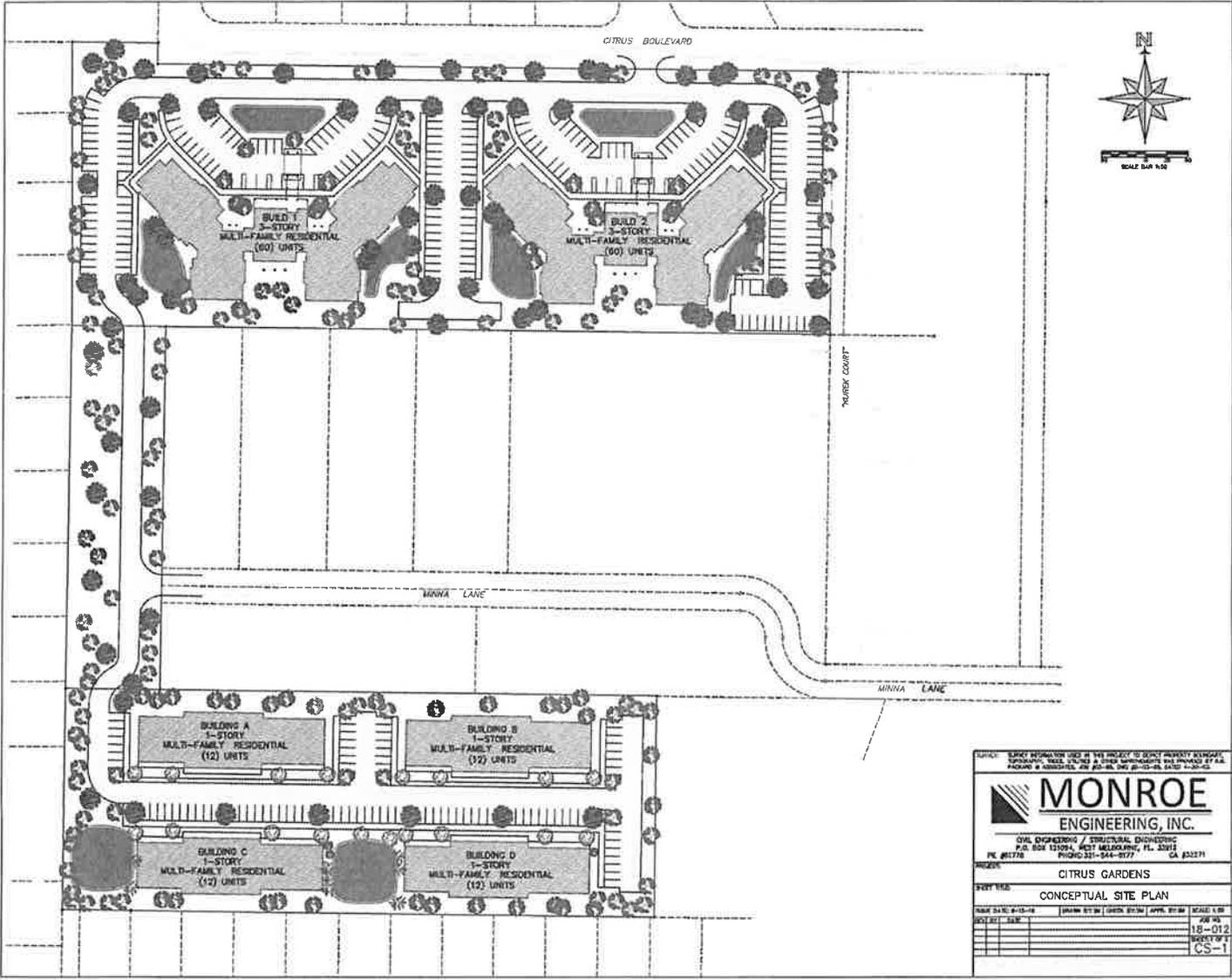
Citrus Gardens

Citrus Boulevard
Merritt Island, Florida

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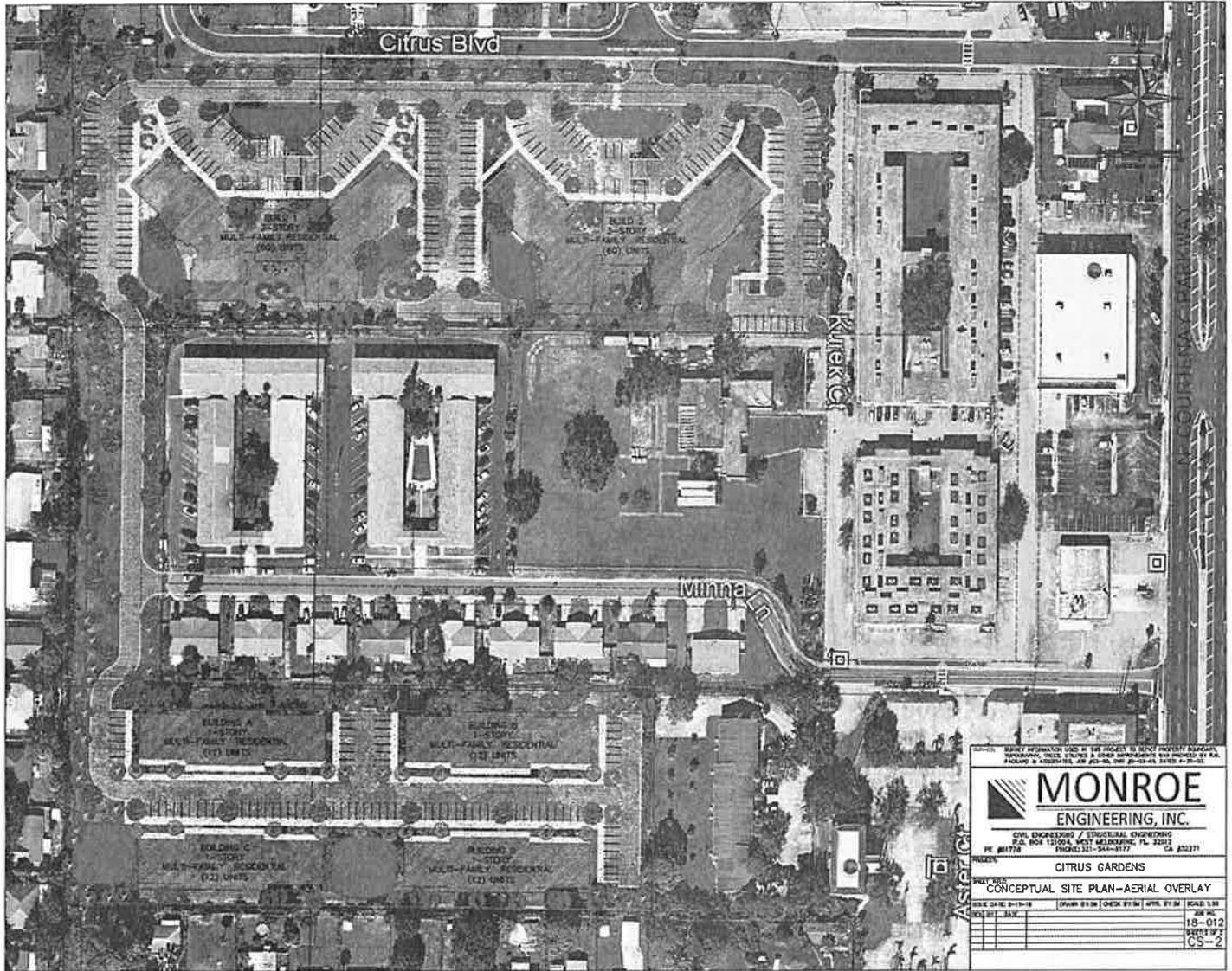




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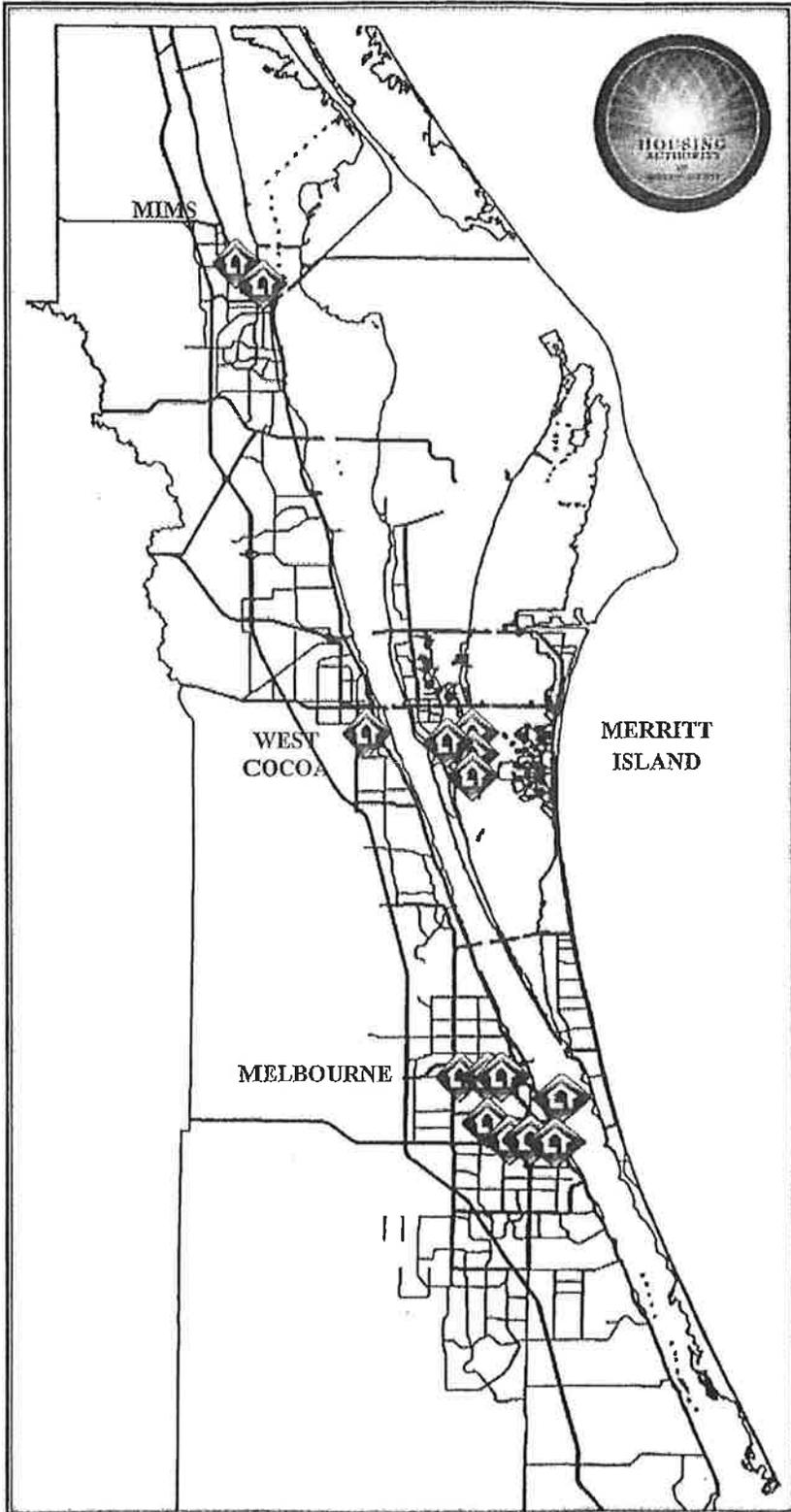
PROJECT: CITRUS GARDENS
 SHEET TITLE: CONCEPTUAL SITE PLAN
 DRAWN DATE: 8-15-18 | DRAWN BY: [] | CHECK BY: [] | APPROVED BY: [] | SCALE: 1/8" = 1'-0"
 SHEET NO.: 18-012
 SHEET OF: CS-1



NOTES: ALL INFORMATION USED IN THIS PROJECT IS DEEMED TO BE CORRECT AND ACCURATE. ENGINEERING, ARCHITECTURE & DESIGN PROFESSIONALS ARE LICENSED IN FL. PAULINO & ASSOCIATES, INC. 2015-04-15 2015-04-15 2015-04-15
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 PE #11778 ENGINEER 31-344-0177 CA #20231

PROJECT: CITRUS GARDENS
 DRAWING TITLE: CONCEPTUAL SITE PLAN-AERIAL OVERLAY
 DATE: 04-15-18 (DRAW BY) (CHECK BY) (DATE) (SCALE) (SHEET NO.)
 15-012
 CS-2

Housing Authority of Brevard County Properties



- 🏠 Citrus Court - Old Dixie Hwy., Mims, FL
- 🏠 Citrus Court - Wiley Ave., Mims, FL
- 🏠 Field Court - Courtenay Pkwy., Merritt Island, FL
- 🏠 Walton Court - Player Lane, Merritt Island, FL
- 🏠 East Mims Landing - Warren Street, Mims, FL
- 🏠 East Mims Landing - Harry T. Moore, Mims, FL
- 🏠 East Mims Landing - Main Street, Mims, FL
- 🏠 Lake View Pointe - Lake View Blvd., Cocoa, FL
- 🏠 Lake View Pointe - Lake Circle, Cocoa, FL
- 🏠 Woodland Oaks - Lincoln Ave., Merritt Island, FL
- 🏠 Woodland Oaks - Roosevelt Ave., Merritt Island, FL
- 🏠 Woodland Oaks - Player Lane, Merritt Island, FL
- 🏠 Hopkins Place - 300 Monroe Street, Melbourne, FL
- 🏠 Palm Harbor Village - Monroe Street, Melbourne, FL
- 🏠 Palm Harbor Village - Pelham Street, Melbourne, FL
- 🏠 Palm Harbor Village - Saxon Street, Melbourne, FL
- 🏠 Garden Apt. - 4000 N. Riverside Dr., IHB, FL
- 🏠 Tucker Heights - McClendon Street, Melbourne, FL
- 🏠 Tucker Heights - Mathers Street, Melbourne, FL
- 🏠 Shady Oaks Village - Arthur Circle, Melbourne, FL
- 🏠 Shady Oaks Village - Marywood Rd., Melbourne, FL
- 🏠 Shady Oaks Village - White Road, Melbourne, FL

Melbourne Housing Authority Properties

- 🏠 Booker Heights - Roberts Street, Melbourne, FL
- 🏠 Booker Heights - Reddick Street, Melbourne, FL
- 🏠 Booker Heights - Walker Street, Melbourne, FL
- 🏠 Booker Heights - Walls Street, Melbourne, FL
- 🏠 Villas of Harbor City - E. University, Melbourne, FL
- 🏠 Temple Terrace - Temple Terrace, St., Melbourne, FL
- 🏠 Tucker Heights - Mathers Street, Melbourne, FL
- 🏠 Tucker Heights - Mitchell Street, Melbourne, FL
- 🏠 Tucker Heights - Steele Street, Melbourne, FL
- 🏠 Tucker Heights - Hickory Street, Melbourne, FL

Bureau of Labor Statistics

Area:Palm Bay-Melbourne-Titusville, FL
Period:May 2017

Occupation (SOC code)	Annual median wage ⁽²⁾
Preschool Teachers, Except Special Education(252011)	22280
Substitute Teachers(253098)	25320
Library Technicians(254031)	32010
Teacher Assistants(259041)	27570
Floral Designers(271023)	26880
Pharmacy Technicians(292052)	30010
Home Health Aides(311011)	23030
Nursing Assistants(311014)	25230
Orderlies(311015)	24380
Physical Therapist Aides(312022)	26050
Medical Assistants(319092)	29900
Veterinary Assistants and Laboratory Animal Caretakers(319096)	26100
Phlebotomists(319097)	29870
Security Guards(339032)	23960
Crossing Guards(339091)	23050
Lifeguards, Ski Patrol, and Other Recreational Protective Service Workers(339092)	22750
First-Line Supervisors of Food Preparation and Serving Workers(351012)	33130
Cooks, Fast Food(352011)	19420
Cooks, Institution and Cafeteria(352012)	24640
Cooks, Restaurant(352014)	23700
Cooks, Short Order(352015)	24240
Food Preparation Workers(352021)	22210
Combined Food Preparation and Serving Workers, Including Fast Food(353021)	19280
Counter Attendants, Cafeteria, Food Concession, and Coffee Shop(353022)	18940
Waiters and Waitresses(353031)	22370
Food Servers, Nonrestaurant(353041)	19310
Dining Room and Cafeteria Attendants and Bartender Helpers(359011)	18890

Bureau of Labor Statistics

Dishwashers(359021)	19180
Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop(359031)	19280
Food Preparation and Serving Related Workers, All Other(359099)	24990
Janitors and Cleaners, Except Maids and Housekeeping Cleaners(372011)	21740
Maids and Housekeeping Cleaners(372012)	19810
Pest Control Workers(372021)	25670
Landscaping and Groundskeeping Workers(373011)	24590
Ushers, Lobby Attendants, and Ticket Takers(393031)	19400
Funeral Attendants(394021)	24810
Hairdressers, Hairstylists, and Cosmetologists(395012)	23050
Skincare Specialists(395094)	28730
Childcare Workers(399011)	22030
Recreation Workers(399032)	24420
Residential Advisors(399041)	23540
Personal Care and Service Workers, All Other(399099)	23000
Counter and Rental Clerks(412021)	26060
Real Estate Sales Agents(419022)	33320
Telemarketers(419041)	27330
Switchboard Operators, Including Answering Service(432011)	26060
Bookkeeping, Accounting, and Auditing Clerks(433031)	32050
Tellers(433071)	28660
Hotel, Motel, and Resort Desk Clerks(434081)	20670
Library Assistants, Clerical(434121)	27530
Receptionists and Information Clerks(434171)	26280
Shipping, Receiving, and Traffic Clerks(435071)	29450
Stock Clerks and Order Fillers(435081)	24080
Office Clerks, General(439061)	28470
Farmworkers and Laborers, Crop, Nursery, and Greenhouse(452092)	21390
Construction Laborers(472061)	29380
Painters, Construction and Maintenance(472141)	32540
Roofers(472181)	29750
Helpers--Carpenters(473012)	33130

Bureau of Labor Statistics

Helpers--Electricians(473013)	25750
Helpers--Pipelayers, Plumbers, Pipefitters, and Steamfitters(473015)	26540
Helpers, Construction Trades, All Other(473019)	26750

(2)Annual wages have been calculated by multiplying the hourly mean wage by 2,080 hours.

SOC code: Standard Occupational Classification code -- see <http://www.bls.gov/soc/home.htm>

Date extracted on :Aug 14, 2018

Citrus Gardens
Merritt Island, FL.
Workforce Housing

Developer: TBD

Funding Source: Tax Credit 4%, Bond, Grants

FY 2018 MTSP Income Limit Area	<u>Median Family Income</u>	Income Limit Category	1 Person	2 Person	3 Person	4 Person
Palm Bay-Melbourne- Titusville, FL MSA	\$64,800	<u>50 Percent Income Limits</u>	\$22,700	\$25,950	\$29,200	\$32,400
		<u>60 Percent Income Limits</u>	\$27,240	\$31,140	\$35,040	\$38,880

Fair Market Rent 2018

Rents will be based year of CO

FY2018 SAFMRs By Unit Bedrooms				
<u>Efficiency</u>	<u>One- Bedroom</u>	Two-Bedroom	<u>Three- Bedroom</u>	<u>Four- Bedroom</u>
\$610	\$750	\$950	\$1,320	\$1,620

*New construction can be placed at 110% of FMR

Palm Bay-Melbourne-Titusville, Florida

U.S. Department of Housing and Urban Development | Office of Policy Development and Research | As of December 1, 2017



Housing Market Area



The Palm Bay-Melbourne-Titusville Housing Market Area (hereafter, Palm Bay HMA) is coterminous with the Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area and consists of Brevard County. The HMA, situated along the Atlantic Coast approximately 35 miles east of Orlando, is a major destination for retirees and tourists because of its warm climate, more than 70 miles of coastline, Port Canaveral, and the Kennedy Space Center. Nicknamed Florida's Space Coast, the HMA is the primary launch site for most National Aeronautics and Space Administration (NASA) missions and home to a growing private aerospace industry.

Market Details

Economic Conditions 2
 Population and Households 5
 Housing Market Trends 7
 Data Profile 12

Summary

Economy

Economic conditions in the Palm Bay HMA have strengthened since 2013, and nonfarm payrolls are currently near the previous high of 215,500 in 2006. Nonfarm payrolls totaled 214,900 during the 12 months ending November 2017, up by 6,600 jobs, or 3.2 percent, from the previous 12 months. The unemployment rate fell to 4.4 percent from 5.2 percent a year ago. Nonfarm payrolls are expected to grow an average of 1.7 percent a year during the 3-year forecast period.

Sales Market

The sales housing market in the HMA is balanced, with a vacancy rate currently estimated at 1.4 percent, down from 3.8 percent in April 2010. New and existing home sales totaled 13,650 during the 12 months ending November 2017, down by 1,850, or 12 percent, from the previous 12 months. During the forecast period, demand is estimated for 5,950 new homes (Table 1). The 1,150 homes currently under construction in the HMA will satisfy some of the demand.

Rental Market

The rental housing market in the HMA is balanced, with an estimated rental vacancy rate of 8.4 percent, down from 14.5 percent in April 2010. During the forecast period, demand is estimated for 1,975 new market-rate rental units. The 730 units currently under construction and approximately 490 units expected to begin construction within the next 18 months will satisfy most of the demand during the first 2 years of the forecast period (Table 1).

Table 1. Housing Demand in the Palm Bay HMA* During the Forecast Period

	Palm Bay HMA*	
	Sales Units	Rental Units
Total demand	5,950	1,975
Under construction	1,150	730

* Palm Bay-Melbourne-Titusville HMA.

Notes: Total demand represents estimated production necessary to achieve a balanced market at the end of the forecast period. Units under construction as of December 1, 2017. The forecast period is December 1, 2017, to December 1, 2020.

Source: Estimates by analyst

Economic Conditions

The economy in the Palm Bay HMA has strengthened since 2013, when economic conditions were weak and the HMA was still reeling from the housing market crisis of the late 2000s. During the 12 months ending November 2017, nonfarm payrolls in the HMA rose by 6,600 jobs, or 3.2 percent, to 214,900 following a gain of 6,900 jobs, or 3.4 percent, a year earlier (Table 2). The payroll growth rate during the past 12 months was more than double the 1.5-percent growth rate for the nation. The unemployment rate in the HMA fell to 4.4 percent from 5.2 percent a year earlier.

The current rate of nonfarm payroll growth is higher than the rate during the economic expansion of the early to mid-2000s. Although the nation recovered from the 2001 recession, the unemployment rate in the HMA rose to 5.9 percent in 2002, and payrolls remained relatively stable, averaging 192,300 jobs from 2001 through 2002. Declines in the manufacturing and the professional and business services sectors, which decreased by 1,000 and

800 jobs, or 3.9 and 2.4 percent, annually, offset gains in the education and health services and the government sectors, which rose by 700 and 600 jobs, or 2.9 and 2.3 percent, annually, respectively. During the next 4 years, high demand for residential and commercial construction and steady net in-migration to the HMA fueled growth. From 2003 through 2006, nonfarm payrolls in the HMA rose an average of 5,800 jobs, or 2.9 percent, annually, and the unemployment rate fell to a low of 3.3 percent in 2006. All employment sectors expanded during the period, with growth led by the mining, logging, and construction sector, which increased by an average of 1,400 jobs, or 9.3 percent, annually because of strong demand for housing. A significant portion of the rise in residential construction during the period consisted of condominiums, which, in the HMA, are mostly second homes and investment properties. The professional and business services sector recovered previous losses, adding an average of 1,100 jobs, or 3.3 percent, annually and reaching a new high of 36,700 in 2006, as employment expanded to serve new customers in the HMA.

In 2007, local economic conditions weakened, and net in-migration to the HMA slowed rapidly. The housing markets weakened, and the mining, logging, and construction sector recorded heavy losses. From 2007 through 2013, the sector decreased an average of 1,300 jobs, or 9.4 percent, annually. Moreover, the professional and business services and the manufacturing sectors declined by averages of 1,300 and 600 jobs, or 4.1 and 2.8 percent, a year, respectively. The negative impact of the housing crisis and the national recession on the

Table 2. 12-Month Average Nonfarm Payroll Jobs in the Palm Bay HMA,* by Sector

	12 Months Ending		Absolute Change	Percent Change
	November 2016	November 2017		
Total nonfarm payroll jobs	208,300	214,900	6,600	3.2
Goods-producing sectors	34,500	37,200	2,700	7.8
Mining, logging, & construction	12,300	13,800	1,500	12.2
Manufacturing	22,200	23,400	1,200	5.4
Service-providing sectors	173,800	177,700	3,900	2.2
Wholesale & retail trade	33,100	33,600	500	1.5
Transportation & utilities	3,400	3,600	200	5.9
Information	2,200	2,300	100	4.5
Financial activities	7,600	7,800	200	2.6
Professional & business services	29,600	30,500	900	3.0
Education & health services	35,100	36,100	1,000	2.8
Leisure & hospitality	26,400	26,900	500	1.9
Other services	8,500	8,700	200	2.4
Government	27,800	28,100	300	1.1

* Palm Bay-Melbourne-Titusville HMA.

Notes: Numbers may not add to totals because of rounding. Based on 12-month averages through November 2016 and November 2017.

Source: U.S. Bureau of Labor Statistics

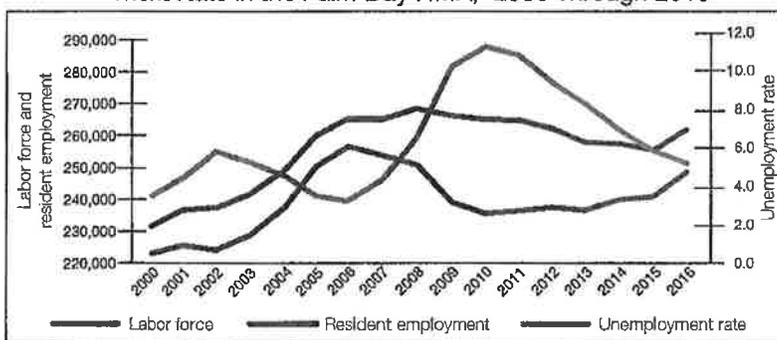
HMA further deepened when the government and government contractors laid off more than 7,000 employees after NASA ended the Space Shuttle program in 2011. The unemployment rate spiked during the downturn, reaching 11.3 percent during 2010 and averaging 10.5 percent from 2009 through 2012 (Figure 1). Although weak consumer spending in the HMA adversely affected most nonfarm payroll sectors, the education and health services sector continued expanding during the downturn because of the demand for healthcare services by the large elderly population. From 2007 through 2013, the sector added an average of 700 jobs annually, an increase of 2.2 percent a year.

Following the retirement of the Space Shuttle program, private industry began to take over development of advanced rockets and spacecraft, spurring competition to transport cargo to and from the International Space Station, expand satellite communications, and develop space tourism. In addition, in 2014, the defense contractor Northrop Grumman Corporation announced a \$500 million expansion of its campus at Orlando Melbourne International Airport and plans to add 1,800 jobs to help design and manufacture the Air Force's new stealth bomber.

The availability of jobs and low real estate prices during the mid-2010s prompted population growth, and net in-migration to the HMA has risen to the highest levels since the mid-2000s. From 2014 through 2016, nonfarm payrolls expanded an average of 5,400 jobs, or 2.7 percent, annually, and 9 of the 11 payroll sectors gained jobs. During the period, the leisure and hospitality and the mining, logging, and construction sectors expanded the most, rising averages of 1,200 and 1,100 jobs, or 5.0 and 10.9 percent, annually, respectively, and the unemployment rate in the HMA fell to 5.2 percent in 2016. The catalyst for job growth in the mining, logging, and construction sector from 2014 through 2016 was the recovery in the housing market, which led to increased residential construction.

During the 12 months ending November 2017, the mining, logging, and construction sector led job growth in the HMA, expanding to 13,800 jobs, an increase of 1,500, or 12.2 percent, the highest level since 2007. This increase followed a gain of 1,300 jobs, or 11.4 percent, a year earlier. The demand for construction workers rose after Hurricane Irma battered the HMA in September 2017. The storm affected nearly 6,700 homes and caused nearly \$200 million in property damage (Brevard County). Moreover, growth in the tourism industry resulted in a need for infrastructure improvements. Work is nearly complete on the \$30 million expansion of the U.S. Specialty Sports Association Space Coast Complex and stadium. The upgraded venue, with 15 baseball fields, is expected to host approximately 50 events annually, with the first tournament in January 2018. Approximately 75,000 hotel room nights a year during its

Figure 1. Trends in Labor Force, Resident Employment, and Unemployment Rate in the Palm Bay HMA,* 2000 Through 2016



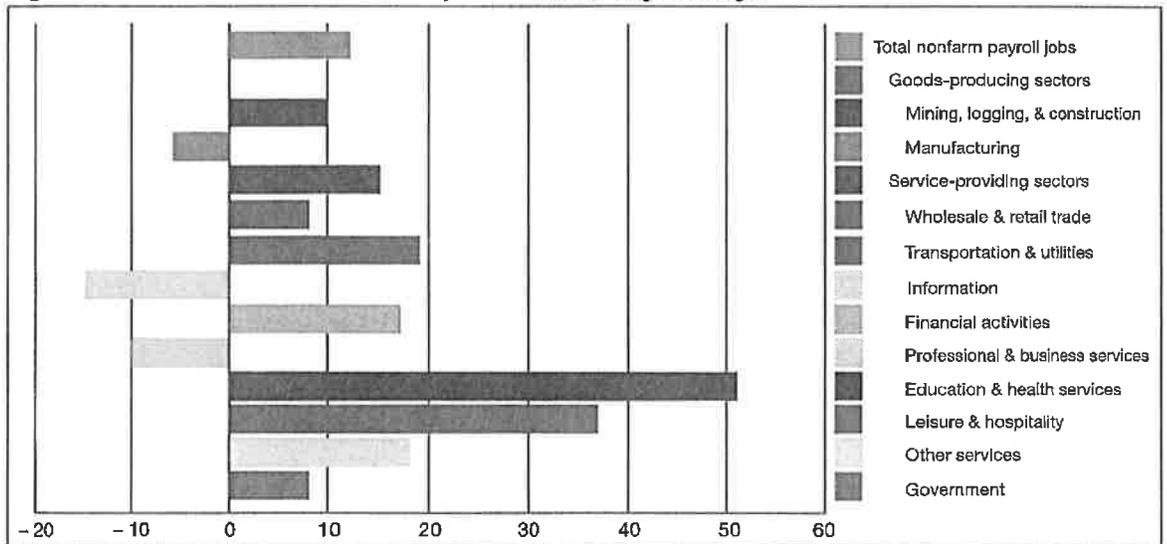
* Palm Bay-Melbourne-Titusville HMA.

Source: U.S. Bureau of Labor Statistics

first 3 years of operation and 100,000 nights annually afterward are expected following the expansion. The leisure and hospitality sector has been one of the fastest growing employment sectors in the HMA since 2000 (Figure 2). Port Canaveral, the second busiest cruise port in the nation, supports the tourism industry in the HMA. During the 12 months ending November 2017, the leisure and hospitality sector expanded by 500 jobs, or 1.9 percent, compared with an increase of 1,100 jobs, or 4.3 percent, during the previous 12 months.

Demand for health care, especially among the elderly population of the HMA, contributed to growth in the education and health services sector. It is the largest payroll sector in the HMA, with 36,100 jobs, accounting for nearly 17 percent of all nonfarm jobs (Figure 3). During the 12 months ending November 2017, the sector added 1,000 jobs, a gain of 2.8 percent compared with 1,300 jobs, or 3.8 percent, a year earlier. Health First is the largest employer in the HMA, with more than 8,000 employees (Table 3). Earlier in 2017, the new Parrish Medical

Figure 2. Sector Growth in the Palm Bay HMA,* Percentage Change, 2000 to Current

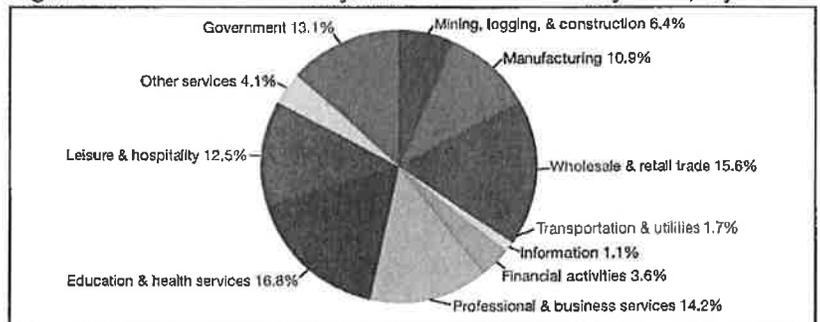


* Palm Bay-Melbourne-Titusville HMA.

Notes: Current is based on 12-month averages through November 2017. During this period, payrolls in the goods-producing sectors showed no net change.

Source: U.S. Bureau of Labor Statistics

Figure 3. Current Nonfarm Payroll Jobs in the Palm Bay HMA,* by Sector



* Palm Bay-Melbourne-Titusville HMA.

Note: Based on 12-month averages through November 2017.

Source: U.S. Bureau of Labor Statistics

Table 3. Major Employers in the Palm Bay HMA*

Name of Employer	Nonfarm Payroll Sector	Number of Employees
Health First	Education & health services	8,000–8,999
Harris Corporation	Manufacturing	6,000–6,999
Brevard County	Government	3,000–3,999
National Aeronautics and Space Administration (NASA)	Government	2,000–2,999
Northrop Grumman Corporation	Manufacturing	2,000–2,999
Rockledge Regional Medical Center	Education & health services	2,000–2,999
Eastern Florida State College	Government	1,000–1,999
Florida Institute of Technology	Education & health services	1,000–1,999
Lockheed Martin Corporation	Manufacturing	1,000–1,999
Rockwell Collins	Manufacturing	1,000–1,999

* Palm Bay-Melbourne-Titusville HMA.

Note: Excludes local school districts.

Source: Space Coast Economic Development Commission, 2017 second quarter data

Center-Mayo Clinic medical office building in the city of Titusville was completed. The 50,000-square-foot facility is expected to create more than 200 new jobs by 2020.

The presence of NASA and growth in the aerospace industry since 2014 have contributed to job gains in the manufacturing and the professional and business services sectors. The manufacturing sector contains 4 of the 10 largest employers in the HMA. In 2016, aircraft maker Embraer S.A. expanded its presence in the HMA by opening a new 50,000-square-foot manufacturing facility to produce airplane seats. The \$8 million investment was Embraer's fourth expansion project in the HMA since 2008, which created 150 new jobs (Embraer). In March 2017, OneWeb Satellites began construction of a 150,000-square-foot satellite manufacturing facility, scheduled to be complete in early 2018, that will result in more than 300 new jobs. The investment totals \$85 million (Space Coast Economic Development

Commission). During the 12 months ending November 2017, the manufacturing and the professional and business services sectors expanded by 1,200 and 900 jobs, or 5.4 and 3.0 percent, following gains of 1,400 and 600 jobs, or 6.6 and 2.0 percent, a year earlier, respectively.

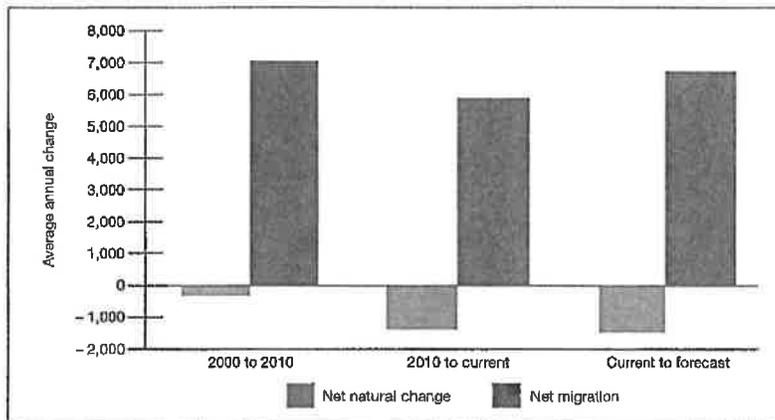
Continued expansions in the aerospace, healthcare, and travel industries will contribute to growth during the 3-year forecast period. Nonfarm payrolls are expected to increase an average of 1.7 percent annually. Work is nearly complete on Blue Origin's new orbital launch complex at Kennedy Space Center, a capital investment of \$205 million that will create 330 new jobs by 2026. Lockheed Martin Corporation plans to invest \$80 million and move 300 jobs to the HMA by 2020 to work on ballistic missile development. The leisure and hospitality sector is expected to add jobs when two hotels currently under construction and four more in planning are completed.

Population and Households

Since 2010, population growth has been moderate, because the economic recovery in the Palm Bay HMA began much later than in the nation. As of December 1, 2017, the population of the HMA is estimated at 577,400, an increase of 0.8 percent annually since 2010 compared with a 1.3-percent annual growth rate during the 2000s. All population growth in the HMA since 2010 has been the result of net in-migration (Figure 4). The HMA is a popular retirement community, with 31 percent of the population aged 60 or older, up from 25 percent in 2000. In 2016, the median

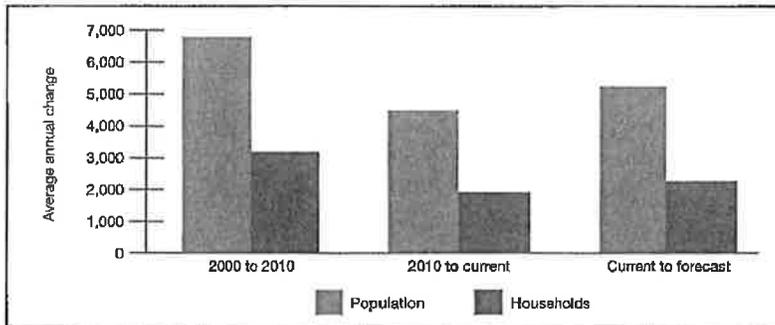
age was 47.3 years, substantially higher than the median age of 37.9 years in the nation (2016 American Community Survey [ACS] 1-year data). The HMA does not have a major urban center, and nearly one-half of the population resides in an unincorporated portion of Brevard County. The cities of Palm Bay, Melbourne, and Titusville, with populations of approximately 111,100, 81,200, and 46,000, together account for nearly 40 percent of the total HMA population. Figure 5 shows population and household growth in the HMA from 2000 to the forecast date.

Figure 4. Components of Population Change in the Palm Bay HMA,* 2000 to Forecast



* Palm Bay-Melbourne-Titusville HMA.
 Notes: The current date is December 1, 2017. The forecast date is December 1, 2020.
 Sources: 2000 and 2010–2000 Census and 2010 Census; current and forecast—estimates by analyst

Figure 5. Population and Household Growth in the Palm Bay HMA,* 2000 to Forecast



* Palm Bay-Melbourne-Titusville HMA.
 Notes: The current date is December 1, 2017. The forecast date is December 1, 2020.
 Sources: 2000 and 2010–2000 Census and 2010 Census; current and forecast—estimates by analyst

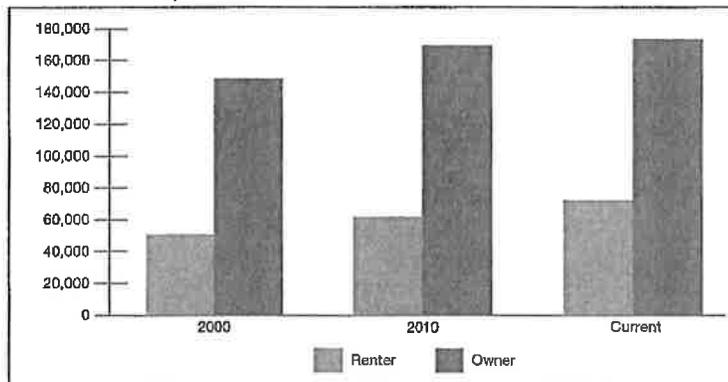
The strongest period of population growth in the HMA occurred from 2003 to 2005 during the housing boom. During the period, well-paying construction jobs attracted workers to the HMA, and in-migration of retirees increased. Population growth averaged 12,550 people, or 2.5 percent, annually, with net natural decline (resident births minus resident deaths) that averaged 430 annually offsetting in-migration (U.S. Census Bureau decennial census counts and population estimates as of July 1). From 2005 to 2007, population growth in the HMA slowed to an average of 4,900 people, or 0.9 percent, annually. During the next 5 years, weak economic conditions, caused by the housing market crash, national recession, and the end of the Space Shuttle program, led to a further slowdown in population growth. From 2007 to 2012, net in-migration to the HMA fell to an average of 1,800, and population growth averaged 1,325, or 0.2 percent, annually as net natural decline accelerated. With an improving national economy and housing markets, retirees again began to move to the HMA. In addition, expanding aerospace and defense industries prompted people to

Population and Households *Continued*

relocate to the HMA to fill available jobs. Since 2013, population growth has averaged 6,325 people, or 1.1 percent, annually, with all the growth a result of net in-migration. During the next 3 years, the population of the HMA is forecast to grow by an average of 5,200, or 0.9 percent, annually, and net in-migration is expected to account for all population growth.

The current number of households in the HMA is estimated at 243,800, an average growth of 1,850, or 0.8 percent, annually since 2010 compared with an average increase of 3,150, or 1.5 percent, annually during the 2000s. Renter households have accounted for roughly 72 percent of net household formations since 2010 compared with 33 percent during the 2000s. As a result, the homeownership rate fell to an estimated 70.9 percent as of the current date, down from 73.5 percent in 2010 and 74.6 percent in 2000 (Table DP-1 at the end of this report). During the 3-year forecast period, improving economic conditions and availability of reasonably priced homes in the HMA are expected to slow the decline in the homeownership rate, and the number of households is expected to grow by an average of 2,225, or 0.9 percent, annually. Figure 6 shows the number of households by tenure in the HMA since 2000.

Figure 6. Number of Households by Tenure in the Palm Bay HMA,* 2000 to Current



* Palm Bay-Melbourne-Titusville HMA.

Note: The current date is December 1, 2017.

Sources: 2000 and 2010—2000 Census and 2010 Census; current—estimates by analyst

Housing Market Trends

Sales Market

The sales housing market in the Palm Bay HMA is currently balanced, with an estimated vacancy rate of 1.4 percent, down from 3.8 percent in April 2010. Conditions are improving in the sales market due to the expanding economy and increased in-migration compared with earlier in the decade. During November 2017, a 2.8-month supply of inventory of single-family homes (including townhomes) was on the market, up slightly from a 2.5-month supply a year earlier, while the supply of condominiums declined

to 3.4 months from 3.6 months during the same time (Space Coast Association of Realtors).

Existing home sales rebounded from the number of homes sold during the economic recession but fell during the past year largely because of a limited supply of homes available for sale. In the HMA, sales of existing homes (including single-family homes and townhomes) totaled 10,150 during the 12 months ending November 2017, down by 1,575 homes, or 14 percent,

Housing Market Trends

Sales Market *Continued*

from the previous 12 months (Metrostudy, A Hanley Wood Company). The average sales price of an existing single-family home during the 12 months ending November 2017 was \$227,100, up \$20,500, or 10 percent, from a year earlier but 6 percent below the previous high in 2006. Existing home sales in the HMA peaked at 15,100 in 2005 and fell precipitously by an average of 3,100 sales, or 27 percent, annually to a low of 5,775 homes sold in 2008, partly because of tightened lending standards. Existing home sales rebounded somewhat during the next 3 years, averaging 6,625 home sales annually from 2009 through 2011. A year later, existing home sales began to rise and continued to grow as the economic recovery strengthened. From 2012 through 2015, existing home sales increased by an average of 3,100 sales, or nearly 16 percent, annually to 11,700 homes sold. Growth slowed significantly in 2016, when existing home sales grew 1 percent to 11,800. Although home sales peaked in 2005, the average sales price for an existing home did not peak until a year later at \$242,400. Following this high, the average sales price for an existing single-family home fell for 5 consecutive years to a low of \$142,200 in 2011. The average price for existing single-family homes began to rise in 2012 and reached \$208,000 in 2016, an average gain of \$13,150, or 8 percent, annually.

A substantial decline in the rate of mortgage delinquencies since the housing crisis contributed to balanced housing market conditions. As of November 2017, 3.4 percent of all mortgage loans in the HMA were seriously delinquent (90 or more days delinquent or in foreclosure) or had transitioned into real estate owned (REO) status, up slightly from 3.0

percent in November 2016 but far below the peak of 15.6 percent in January 2012 (CoreLogic, Inc.). In November 2017, the rate of seriously delinquent loans and REO properties in the HMA was lower than the 4.4-percent rate in Florida, where delinquencies peaked at a rate of 18.8 percent in February 2010. During the 12 months ending November 2017, REO sales totaled 990 and accounted for 7 percent of all home sales in the HMA compared with a high of 3,700 during 2014, when REO sales accounted for 27 percent of all home sales. The average sales price of an REO property was \$156,000 during the 12 months ending November 2017, about 34 percent below the average existing home sales price.

During the 12 months ending November 2017, sales of new single-family homes in the HMA accounted for 9 percent of all sales and totaled 1,225, an increase of 30, or 2 percent, from the previous 12 months. New home sales peaked at 4,100 in 2006 and then declined by an average of 600 homes, or 29 percent, annually to 530 homes sold in 2012. Following that 6-year decline, sales of new single-family homes rebounded in 2013 and continued to grow in response to improving economic conditions. From 2013 through 2016, new home sales rose by an average of 170 homes, or 23 percent, annually. During the 12 months ending November 2017, the average sales price of a new home was \$323,600, a gain of \$37,600, or 13 percent, from a year earlier. By comparison, the price of a new single-family home in the HMA averaged \$246,600 in 2006 before declining an average of 8 percent annually to \$191,600 in 2009, as economic conditions worsened. New home sales prices began to increase before the

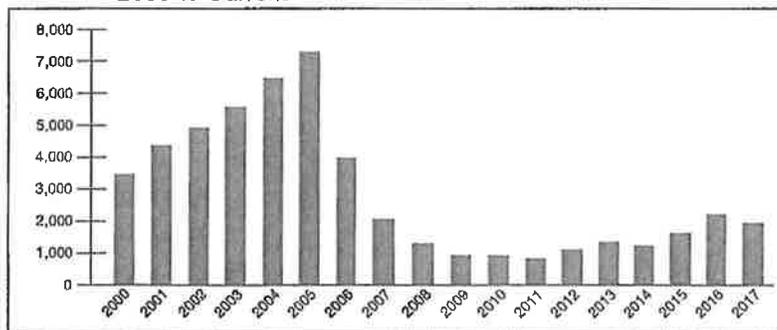
local economy started to recover from the past recession, likely because the supply of new homes fell sharply following the housing market crisis. The average sales price of a new home was unchanged in 2010 and began to increase in 2011; growth averaged 6 percent annually to \$256,500 in 2015. A year later, the average sales price of a new single-family home was \$287,800 as annual price growth accelerated to 12 percent.

Condominium sales, which are predominately oceanfront structures that typically serve as seasonal second homes, have rebounded since the lows during the past recession. Condominium sales peaked in 2005 at 4,075 units, with newly constructed units accounting for approximately 22 percent of all condominium sales. The housing crisis severely affected the local market, and condominium sales decreased an average of 20 percent annually to 1,300 units in 2010. Since then, the condominium market recovered slowly to 2,650 units sold in 2015, an average increase of 15 percent annually. During the 12 months ending November 2017, sales of condominiums in the HMA totaled 2,250, a decline of 310 units, or 12 percent, from a year earlier; new unit sales accounted for less than

1 percent. Investor activity in the condominium sales market has been strong during the past 12 months, with approximately 56 percent of all condominiums in the HMA purchased by absentee owners, up from 55 percent a year earlier and from a recent low of 45 percent in 2007. The average sales price of a condominium unit peaked in 2006 at \$254,000 and declined an average of nearly 9 percent annually to \$134,600 in 2013. With improving economic and home sales market conditions, the average sales price of a condominium has risen since 2013 by an average of \$10,900, or 7 percent, annually to \$178,300 during the 12 months ending November 2017.

Builders in the HMA have responded to higher demand for new homes caused, in part, by higher net-in migration since 2013. Single-family homebuilding, as measured by the number of single-family homes permitted, totaled 2,050 during the 12 months ending November 2017, up 75 homes, or 4 percent, from the previous 12 months (preliminary data). Single-family construction peaked in 2005 at 7,325, after rising for 5 consecutive years an average of 16 percent annually, fueled by the national housing boom and strong population growth (Figure 7). During the next 4 years, the housing crisis significantly affected the HMA, and single-family home construction decreased an average of 41 percent annually to 880 homes in 2009 and remained near this level through 2011. Home construction started to rebound in 2012, when 1,125 homes were permitted. By 2016, the number of homes permitted reached 2,175, an average increase of 260 homes, or 18 percent, annually.

Figure 7. Single-Family Homes Permitted in the Palm Bay HMA,* 2000 to Current



* Palm Bay-Melbourne-Titusville HMA.

Notes: Includes townhomes. Current includes data through November 2017.

Sources: U.S. Census Bureau, Building Permits Survey; estimates by analyst

Housing Market Trends

Sales Market *Continued*

Construction is under way on Cashel Village, a 56-lot final phase of the 560-home Capron Ridge planned community north of the city of Melbourne. Single-family homes at

Cashel Village, ranging from 1,600 to 3,000 square feet, will be priced starting in the \$340,000s. Currently, 27 lots have sold. Early in 2018, work is expected to begin on a new 112-unit luxury condominium building on Merritt Island. When complete in 2019, the property will consist of two- and three-bedroom units from 1,335 to 2,180 square feet priced from \$269,900 to \$519,900.

Table 4. Estimated Demand for New Market-Rate Sales Housing in the Palm Bay HMA* During the Forecast Period

Price Range (\$)		Units of Demand	Percent of Total
From	To		
127,000	199,999	360	6.0
200,000	299,999	2,075	35.0
300,000	399,999	1,425	24.0
400,000	499,999	890	15.0
500,000	599,999	480	8.0
600,000	699,999	240	4.0
700,000	799,999	180	3.0
800,000	and higher	300	5.0

* Palm Bay-Melbourne-Titusville HMA.

Notes: The 1,150 homes currently under construction in the HMA will likely satisfy some of the forecast demand. The forecast period is December 1, 2017, to December 1, 2020.

Source: Estimates by analyst

During the 3-year forecast period, demand is estimated for 5,950 new homes (Table 1). The 1,150 homes currently under construction will satisfy a portion of that demand. Demand will be greatest for new homes in the \$200,000-to-\$399,999 range (Table 4).

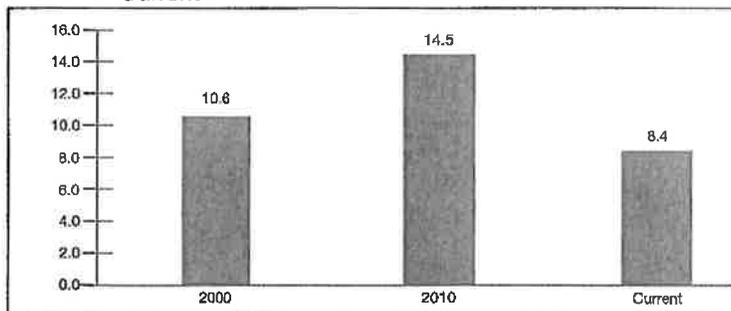
Rental Market

The rental housing market (including single-family homes, mobile homes, and apartments) in the Palm Bay HMA is currently balanced, with an overall estimated rental vacancy rate of 8.4 percent, down from 14.5 percent in April 2010 (Figure 8). Limited multifamily construction activity and an increase in net in-migration to the HMA since 2013 have contributed to a decline in rental vacancies. In 2016,

an estimated 44 percent of renter households lived in single-family homes, up from 42 percent in 2010 (2016 and 2010 ACS 1-year data).

The apartment market in the HMA is tight with a 2.4-percent vacancy rate during the third quarter of 2017, down from slightly tight conditions with a vacancy rate of 3.4 percent a year earlier (Reis, Inc.). The average rent for an apartment is currently \$924, a gain of \$34, or nearly 4 percent, from a year earlier. During the economic downturn in the HMA, many apartment units constructed from 2004 through 2008 were left unabsorbed. In 2009, the apartment vacancy rate peaked at 12.5 percent, and the average rent declined 1 percent for the second consecutive year to \$725. As multifamily construction fell to historically low levels and the absorption of previously vacant units increased, the apartment vacancy rate

Figure 8. Rental Vacancy Rates in the Palm Bay HMA,* 2000 to Current



* Palm Bay-Melbourne-Titusville HMA.

Note: The current date is December 1, 2017.

Sources: 2000 and 2010—2000 Census and 2010 Census; current—estimates by analyst

started to fall and reached 2.5 percent in 2014. From 2010 through 2011, rent growth averaged only 1 percent annually but rose to an average of 3 percent a year from 2012 through 2014 as the demand for apartment units exceeded the added supply. Since 2014, the apartment vacancy rate rose to 3.2 percent in 2016, as new apartment units became a part of the rental inventory. The apartment market remained tight, and rent growth accelerated further, averaging 6 percent annually from 2015 to 2016.

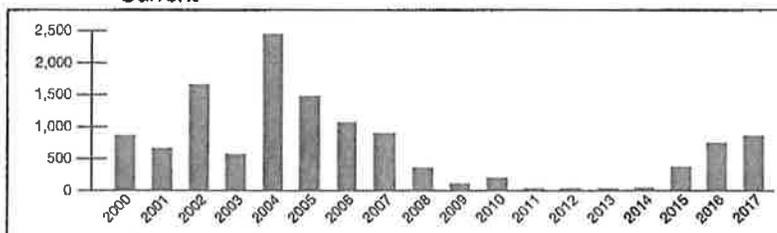
During the past 3 years, improving economic conditions and strong demand for new apartment units, fueled by increasing net-in migration, resulted in the highest level of multifamily construction in the HMA since 2008, as measured by the number of multifamily units permitted (Figure 9). Multifamily production during the past 12 months continued to increase as 840 multifamily units were permitted during the 12 months ending November 2017, up by 70 units, or 9 percent, from a year earlier (preliminary data). Early in the 2000s, multifamily construction in the HMA was elevated in 2002 and 2004, when 1,675 and 2,450 multifamily units were permitted. More than 40 percent of all units built in those years were new projects in the cities of Melbourne, Titusville, and Rockledge. Following the high

of 2004, multifamily construction fell precipitously for 5 consecutive years to 110 units permitted in 2009, an average decline of 46 percent annually. In 2010, multifamily construction rebounded to 220 units permitted, however the shutdown of the Space Shuttle Program further contributed to weak economic conditions in the HMA, and multifamily construction declined to an average of only 30 units annually from 2011 through 2014. A year later, multifamily construction rose significantly, as builders increased the pipeline of new multifamily homes in response to high demand and tight apartment market conditions. An average of 570 multifamily units were permitted annually from 2015 through 2016.

Most of the multifamily units permitted in the HMA are for apartments, but condominiums have made up a varying portion of them since 2000. From 2000 through 2006, production of new condominiums in the HMA accounted for 44 percent of all multifamily construction. Following the housing boom, condominium permitting, as a share of all multifamily units permitted, declined to 7 percent from 2007 through 2016. Builders recently responded to rising demand. During the 12 months ending November 2017, approximately 31 percent of multifamily units permitted were condominiums.

Some of the recent apartment developments in the HMA include Marisol at Viera in the master-planned community of Viera. The 282-unit luxury resort-style development opened in 2016 and is nearly completely leased up. Marisol at Viera rents one-bedroom units from \$1,276 to \$1,354, two-bedroom units from \$1,602 to \$1,706,

Figure 9. Multifamily Units Permitted in the Palm Bay HMA,* 2000 to Current



* Palm Bay-Melbourne-Titusville HMA.

Notes: Excludes townhomes. Current includes data through November 2017.

Sources: U.S. Census Bureau, Building Permits Survey; estimates by analyst

Housing Market Trends

Rental Market *Continued*

and three-bedroom units from \$1,828 to \$1,848. Early in 2018, construction is expected to commence on the 171-unit Highline Apartments in the city of Melbourne. When complete in 2019, this property will offer 14 studios, 75 one-bedroom units, and 82 two-bedroom units with starting rents ranging from \$1,225 to \$1,550.

During the 3-year forecast period, demand is estimated for 1,975 new

market-rate rental units (Table 1). Demand is expected to be greatest for two-bedroom units that rent from \$1,350 to \$1,549 (Table 5). The 730 units currently under construction and approximately 490 additional units, with construction planned to commence during the next 18 months, will satisfy approximately two-thirds of the demand during the forecast period.

Table 5. Estimated Demand for New Market-Rate Rental Housing in the Palm Bay HMA* During the Forecast Period

Zero Bedrooms		One Bedroom		Two Bedrooms		Three or More Bedrooms	
Monthly Rent (\$)	Units of Demand	Monthly Rent (\$)	Units of Demand	Monthly Rent (\$)	Units of Demand	Monthly Rent (\$)	Units of Demand
900 to 1,099	60	950 to 1,149	200	1,150 to 1,349	290	1,350 to 1,549	110
1,100 or more	40	1,150 to 1,349	250	1,350 to 1,549	350	1,550 to 1,749	160
		1,350 or more	80	1,550 to 1,749	210	1,750 to 1,949	110
				1,750 or more	55	1,950 or more	50
Total	100	Total	530	Total	910	Total	430

* Palm Bay-Melbourne-Titusville HMA.

Notes: Numbers may not add to totals because of rounding. Monthly rent does not include utilities or concessions. The 730 units currently under construction will likely satisfy some of the estimated demand. The forecast period is December 1, 2017, to December 1, 2020.

Source: Estimates by analyst

Data Profile

Table DP-1. Palm Bay HMA* Data Profile, 2000 to Current

	2000	2010	Current	Average Annual Change (%)	
				2000 to 2010	2010 to Current
Total resident employment	223,468	235,757	257,200	0.5	1.3
Unemployment rate	3.6%	11.3%	4.4%		
Nonfarm payroll jobs	191,800	193,900	214,900	0.1	1.5
Total population	476,230	543,376	577,400	1.3	0.8
Total households	198,195	229,692	243,800	1.5	0.8
Owner households	147,885	168,841	172,800	1.3	0.3
Percent owner	74.6%	73.5%	70.9%		
Renter households	50,310	60,851	71,000	1.9	2.0
Percent renter	25.4%	26.5%	29.1%		
Total housing units	222,072	269,864	277,700	2.0	0.4
Owner vacancy rate	2.3%	3.8%	1.4%		
Rental vacancy rate	10.6%	14.5%	8.4%		
Median Family Income	\$48,300	\$62,200	\$58,300	2.6	-0.9

* Palm Bay-Melbourne-Titusville HMA.

Notes: Numbers may not add to totals because of rounding. Employment data represent annual averages for 2000, 2010, and the 12 months through November 2017. Median Family Incomes are for 1999, 2009, and 2016. The current date is December 1, 2017.

Sources: U.S. Census Bureau; U.S. Department of Housing and Urban Development; estimates by analyst

Data Definitions and Sources

2000: 4/1/2000—U.S. Decennial Census
 2010: 4/1/2010—U.S. Decennial Census
 Current date: 12/1/2017—Estimates by the analyst
 Forecast period: 12/1/2017–12/1/2020—Estimates by the analyst

The metropolitan statistical area definition in this report is based on the delineations established by the Office of Management and Budget (OMB) in the OMB Bulletin dated February 28, 2013.

Demand: The demand estimates in the analysis are not a forecast of building activity. They are the estimates of the total housing production needed to achieve a balanced market at the end of the 3-year forecast period given conditions on the as-of date of the analysis, growth, losses, and excess vacancies. The estimates do not account for units currently under construction or units in the development pipeline.

Other Vacant Units: In this analysis conducted by the U.S. Department of Housing and Urban Development (HUD), other vacant units include all vacant units that are not available for sale or for rent. The term therefore includes units rented or sold but not occupied; held for seasonal, recreational, or occasional use; used by migrant workers; and the category specified as “other” vacant by the Census Bureau.

Building Permits: Building permits do not necessarily reflect all residential building activity that occurs in an HMA. Some units are constructed or created without a building permit or are issued a different type of building permit. For example, some units classified as commercial structures are not reflected in the residential building permits.

As a result, the analyst, through diligent fieldwork, makes an estimate of this additional construction activity. Some of these estimates are included in the discussions of single-family and multifamily building permits.

For additional data pertaining to the housing market for this HMA, go to huduser.gov/publications/pdf/CMARtables_PalmBay_Melbourne_TitusvilleFL_18.pdf.

Contact Information

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 Chicago HUD Regional Office
 312-913-8894
tomasz.m.kukawski@hud.gov

This analysis has been prepared for the assistance and guidance of HUD in its operations. The factual information, findings, and conclusions may also be useful to builders, mortgagees, and others concerned with local housing market conditions and trends. The analysis does not purport to make determinations regarding the acceptability of any mortgage insurance proposals that may be under consideration by the Department.

The factual framework for this analysis follows the guidelines and methods developed by the Economic and Market Analysis Division within HUD. The analysis and findings are as thorough and current as possible based on information available on the as-of date from local and national sources. As such, findings or conclusions may be modified by subsequent developments. HUD expresses its appreciation to those industry sources and state and local government officials who provided data and information on local economic and housing market conditions.

For additional reports on other market areas, please go to huduser.gov/portal/ushmc/chma_archive.html.

ID #18PZ00051
H(7) 9/6/18
Housing Authority

Brevard County Board of County Commissioners
Planning & Development Department
2725 Judge Fran Jamieson Way, Building A
Viera, FL 32940

Dear Sirs or Mesdames:

This letter is regarding the request to change the zoning on property owned by the Public Housing Department of Brevard County located off State Road 3, Merritt Island, FL.

I live and own property on Hurwood Av and would be adversely affected by the proposed multi-housing to be build on the south side of Citrus Blvd. My concerns are many that would be detrimental to the peaceful life I have lived at my address since 1961.

The situations or results of completing this project that would impact my life include:

1. The high crime rate that is associated with Public housing,
2. The decrease in property values and the economical downturns statistically caused by Public housing,
3. Privacy will become a priceless commodity when the second and third story residents can look into the homes on the north side of Hurwood Av., and into the yards of those on the south side. This will reveal our everyday lives to the scrutiny of strangers,
4. Public safety will negatively be impacted by increased traffic, in and out, by not only these new residents, but also by fire trucks, ambulances and Sheriff vehicles,
5. Water drainage is already a major concern that can only grow worse with 178 new apartments,
6. From north bound State Road 3, there are no left turn lanes to either Minna Ln., or Lura Ln which will result in horrendous traffic problems,
7. Children playing in the newly built up streets will cause further dangers and problems,
8. Where will the streets be to provide entrance and egress to these homes?

Lastly, There are other concerns that are equally important, or more so, to be considered. Presently I watch missiles and rockets from my front yard and experience great enjoyment and pride in doing so as my late husband spent many years from the beginning of the space industry employed in insuring that these missiles, and shuttles were carefully and safely launched. Also, this wooded area not only produces oxygen that we all need, but provides homes to the many Scrub Jays, Ospreys and Gopher Tortoises that live there. There are no buildings that can provide oxygen nor can they provide homes for these wild creatures that we must protect.

Therefore, I beseech you to as carefully consider all the negative aspects of developing this property as you will, I'm sure, consider the positive.

Sincerely,



Betty J. Lemmon

BEFORE THE BREVARD COUNTY COMMISSION

IN RE: REZONING APPLICATION OF HOUSING AUTHORITY OF BREVARD COUNTY

CASE NO: 18PZ00051

_____ /

SWORN STATEMENT OF MICHAL L. BEAN

Before me the undersigned authority, did appear Michael L. Bean, who being duly sworn and deposed did say as follows:

1. That he is chief executive officer for the Housing Authority of Brevard County.
2. That the attached zoning application is a true copy of the original that I signed;
3. That the Housing Authority of Brevard County (HABC) is seeking a change of zoning classification from Planned Unit Development (PUD) that expired in or around 2008 to Medium-Density Multi-Family Residential (RU-2-15) for the purpose of developing up to 178-unit multi-family residential development.
4. That, prior PUD zoning on the property was never developed within the three (3) year time limit required in Section 62-1449 (a).
5. That the site was partially cleared, and multiple buildings were demolished along the Citrus Blvd. subject site but no new construction was initiated.
6. That the prior Zoning classification of Planned Unit Development (PUD) supported development for housing of the elderly and non-elderly disabled people.
7. That the Preliminary Development Plan proposed under that PUD zoning would have allowed the site to be developed as a 444 room Independent Living Facility (ILF) with a 76-unit multi-family component on 17.59 acres for 520 units in total.
8. That the current zoning request is for only 178 multi-family apartment units on 11.88 acres.
9. That This 11.88-acre parcel of the prior 17.59-acre PUD application lies within the Merritt Island Redevelopment Agency's (MIRA) District Boundary.
10. That this application has been reviewed and unanimously recommended for approval by the MIRA Board.
11. That HABC, as current owner of record, intends to develop this 11.88 acres in substantial conformity with the concept plan shown in the exhibits submitted at the public hearing, which I have personally reviewed and approved.
12. That the proposed project involves approximately 48 rental units to be built as single-story units on the south side of the property and that those units will substantially resemble those units shown in the Power Point exhibit provided to the Board.

13. That approximately 130 rental units will be constructed in two three-story buildings on the north side of the property and that those units will look substantially similar to those shown in the Power Point exhibit.
14. That the target market for the rental units will be families or persons with a mean family income of \$22,700 – \$51,800, 50%-80% AMI.
15. That the site will not have Public Housing subsidized units integrated into its development.
16. That based on experience in other similar developed projects, the demographics of the target market are geared toward workforce housing that will draw occupations in the income range that include firefighters, EMS providers, teachers, nurses and police among other service oriented jobs.
17. That the projected rental range for units will be approximately \$920 to \$1,590 per month under 2019 Small Area Fair Market Rent values published annually.
18. That the HABC has generated a qualified waiting list of approximately 1,600 people who are in the market for rental housing in Brevard County.



By: Michael L. Bean, CEO

Sworn to and subscribed before me, the undersigned notary public:



Notary Public

My Commission expires:

Seal



BEFORE THE BREVARD COUNTY COMMISSION

IN RE: REZONING APPLICATION OF HOUSING AUTHORITY OF BREVARD COUNTY

CASE NO: 18PZ00051

REQUEST FOR ADMINISTRATIVE OR OFFICIAL NOTICE

The Housing Authority of Brevard County hereby request the Brevard County Board of County Commissioners, sitting in its capacity as a quasi-judicial Board in this rezoning application case, hereby requests the Board to take administrative or official notice of the following documents presented to the Board in this case:

1. *Palm Bay-Melbourne-Titusville, Florida Comprehensive Housing Market Analysis*, published by the U.S. Department of Housing and Urban Development, Office of Policy Development and Research, December 1, 2017; <https://www.huduser.gov/portal/publications/pdf/PalmBayFL-comp.pdf> ; retrieved September 5, 2018 (attached)
2. Out of Reach 2018: The High Cost of Housing, published by the National Low Income Housing Coalition; http://nlihc.org/sites/default/files/oor/OOR_2018.pdf ; retrieved September 5, 2018 (attached)



 Scott L. Knox, Esq.
 Widerman Malek PL
 1900 West New Haven Ave.
 Melbourne, FL 32904

Palm Bay-Melbourne-Titusville, Florida

U.S. Department of Housing and Urban Development | Office of Policy Development and Research | As of December 1, 2017



Housing Market Area



The Palm Bay-Melbourne-Titusville Housing Market Area (hereafter, Palm Bay HMA) is coterminous with the Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area and consists of Brevard County. The HMA, situated along the Atlantic Coast approximately 35 miles east of Orlando, is a major destination for retirees and tourists because of its warm climate, more than 70 miles of coastline, Port Canaveral, and the Kennedy Space Center. Nicknamed Florida's Space Coast, the HMA is the primary launch site for most National Aeronautics and Space Administration (NASA) missions and home to a growing private aerospace industry.

Market Details

Economic Conditions 2
 Population and Households 5
 Housing Market Trends 7
 Data Profile 12

Summary

Economy

Economic conditions in the Palm Bay HMA have strengthened since 2013, and nonfarm payrolls are currently near the previous high of 215,500 in 2006. Nonfarm payrolls totaled 214,900 during the 12 months ending November 2017, up by 6,600 jobs, or 3.2 percent, from the previous 12 months. The unemployment rate fell to 4.4 percent from 5.2 percent a year ago. Nonfarm payrolls are expected to grow an average of 1.7 percent a year during the 3-year forecast period.

Sales Market

The sales housing market in the HMA is balanced, with a vacancy rate currently estimated at 1.4 percent, down from 3.8 percent in April 2010. New and existing home sales totaled 13,650 during the 12 months ending November 2017, down by 1,850, or 12 percent, from the previous 12 months. During the forecast period, demand is estimated for 5,950 new homes (Table 1). The 1,150 homes currently under construction in the HMA will satisfy some of the demand.

Rental Market

The rental housing market in the HMA is balanced, with an estimated rental vacancy rate of 8.4 percent, down from 14.5 percent in April 2010. During the forecast period, demand is estimated for 1,975 new market-rate rental units. The 730 units currently under construction and approximately 490 units expected to begin construction within the next 18 months will satisfy most of the demand during the first 2 years of the forecast period (Table 1).

Table 1. Housing Demand in the Palm Bay HMA* During the Forecast Period

	Palm Bay HMA*	
	Sales Units	Rental Units
Total demand	5,950	1,975
Under construction	1,150	730

* Palm Bay-Melbourne-Titusville HMA.
 Notes: Total demand represents estimated production necessary to achieve a balanced market at the end of the forecast period. Units under construction as of December 1, 2017. The forecast period is December 1, 2017, to December 1, 2020.
 Source: Estimates by analyst

Economic Conditions

The economy in the Palm Bay HMA has strengthened since 2013, when economic conditions were weak and the HMA was still reeling from the housing market crisis of the late 2000s. During the 12 months ending November 2017, nonfarm payrolls in the HMA rose by 6,600 jobs, or 3.2 percent, to 214,900 following a gain of 6,900 jobs, or 3.4 percent, a year earlier (Table 2). The payroll growth rate during the past 12 months was more than double the 1.5-percent growth rate for the nation. The unemployment rate in the HMA fell to 4.4 percent from 5.2 percent a year earlier.

The current rate of nonfarm payroll growth is higher than the rate during the economic expansion of the early to mid-2000s. Although the nation recovered from the 2001 recession, the unemployment rate in the HMA rose to 5.9 percent in 2002, and payrolls remained relatively stable, averaging 192,300 jobs from 2001 through 2002. Declines in the manufacturing and the professional and business services sectors, which decreased by 1,000 and

800 jobs, or 3.9 and 2.4 percent, annually, offset gains in the education and health services and the government sectors, which rose by 700 and 600 jobs, or 2.9 and 2.3 percent, annually, respectively. During the next 4 years, high demand for residential and commercial construction and steady net in-migration to the HMA fueled growth. From 2003 through 2006, nonfarm payrolls in the HMA rose an average of 5,800 jobs, or 2.9 percent, annually, and the unemployment rate fell to a low of 3.3 percent in 2006. All employment sectors expanded during the period, with growth led by the mining, logging, and construction sector, which increased by an average of 1,400 jobs, or 9.3 percent, annually because of strong demand for housing. A significant portion of the rise in residential construction during the period consisted of condominiums, which, in the HMA, are mostly second homes and investment properties. The professional and business services sector recovered previous losses, adding an average of 1,100 jobs, or 3.3 percent, annually and reaching a new high of 36,700 in 2006, as employment expanded to serve new customers in the HMA.

In 2007, local economic conditions weakened, and net in-migration to the HMA slowed rapidly. The housing markets weakened, and the mining, logging, and construction sector recorded heavy losses. From 2007 through 2013, the sector decreased an average of 1,300 jobs, or 9.4 percent, annually. Moreover, the professional and business services and the manufacturing sectors declined by averages of 1,300 and 600 jobs, or 4.1 and 2.8 percent, a year, respectively. The negative impact of the housing crisis and the national recession on the

Table 2. 12-Month Average Nonfarm Payroll Jobs in the Palm Bay HMA,* by Sector

	12 Months Ending		Absolute Change	Percent Change
	November 2016	November 2017		
Total nonfarm payroll jobs	208,300	214,900	6,600	3.2
Goods-producing sectors	34,500	37,200	2,700	7.8
Mining, logging, & construction	12,300	13,800	1,500	12.2
Manufacturing	22,200	23,400	1,200	5.4
Service-providing sectors	173,800	177,700	3,900	2.2
Wholesale & retail trade	33,100	33,800	500	1.5
Transportation & utilities	3,400	3,600	200	5.9
Information	2,200	2,300	100	4.5
Financial activities	7,600	7,800	200	2.6
Professional & business services	29,600	30,500	900	3.0
Education & health services	35,100	36,100	1,000	2.8
Leisure & hospitality	26,400	26,900	500	1.9
Other services	8,500	8,700	200	2.4
Government	27,800	28,100	300	1.1

* Palm Bay-Melbourne-Titusville HMA.

Notes: Numbers may not add to totals because of rounding. Based on 12-month averages through November 2016 and November 2017.

Source: U.S. Bureau of Labor Statistics

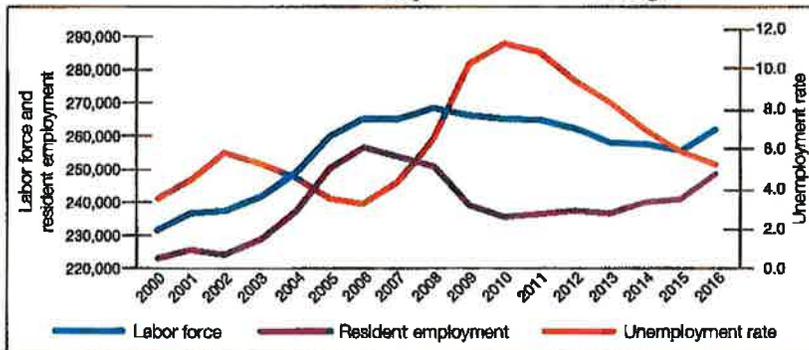
HMA further deepened when the government and government contractors laid off more than 7,000 employees after NASA ended the Space Shuttle program in 2011. The unemployment rate spiked during the downturn, reaching 11.3 percent during 2010 and averaging 10.5 percent from 2009 through 2012 (Figure 1). Although weak consumer spending in the HMA adversely affected most nonfarm payroll sectors, the education and health services sector continued expanding during the downturn because of the demand for healthcare services by the large elderly population. From 2007 through 2013, the sector added an average of 700 jobs annually, an increase of 2.2 percent a year.

Following the retirement of the Space Shuttle program, private industry began to take over development of advanced rockets and spacecraft, spurring competition to transport cargo to and from the International Space Station, expand satellite communications, and develop space tourism. In addition, in 2014, the defense contractor Northrop Grumman Corporation announced a \$500 million expansion of its campus at Orlando Melbourne International Airport and plans to add 1,800 jobs to help design and manufacture the Air Force's new stealth bomber.

The availability of jobs and low real estate prices during the mid-2010s prompted population growth, and net in-migration to the HMA has risen to the highest levels since the mid-2000s. From 2014 through 2016, nonfarm payrolls expanded an average of 5,400 jobs, or 2.7 percent, annually, and 9 of the 11 payroll sectors gained jobs. During the period, the leisure and hospitality and the mining, logging, and construction sectors expanded the most, rising averages of 1,200 and 1,100 jobs, or 5.0 and 10.9 percent, annually, respectively, and the unemployment rate in the HMA fell to 5.2 percent in 2016. The catalyst for job growth in the mining, logging, and construction sector from 2014 through 2016 was the recovery in the housing market, which led to increased residential construction.

During the 12 months ending November 2017, the mining, logging, and construction sector led job growth in the HMA, expanding to 13,800 jobs, an increase of 1,500, or 12.2 percent, the highest level since 2007. This increase followed a gain of 1,300 jobs, or 11.4 percent, a year earlier. The demand for construction workers rose after Hurricane Irma battered the HMA in September 2017. The storm affected nearly 6,700 homes and caused nearly \$200 million in property damage (Brevard County). Moreover, growth in the tourism industry resulted in a need for infrastructure improvements. Work is nearly complete on the \$30 million expansion of the U.S. Specialty Sports Association Space Coast Complex and stadium. The upgraded venue, with 15 baseball fields, is expected to host approximately 50 events annually, with the first tournament in January 2018. Approximately 75,000 hotel room nights a year during its

Figure 1. Trends in Labor Force, Resident Employment, and Unemployment Rate in the Palm Bay HMA,* 2000 Through 2016

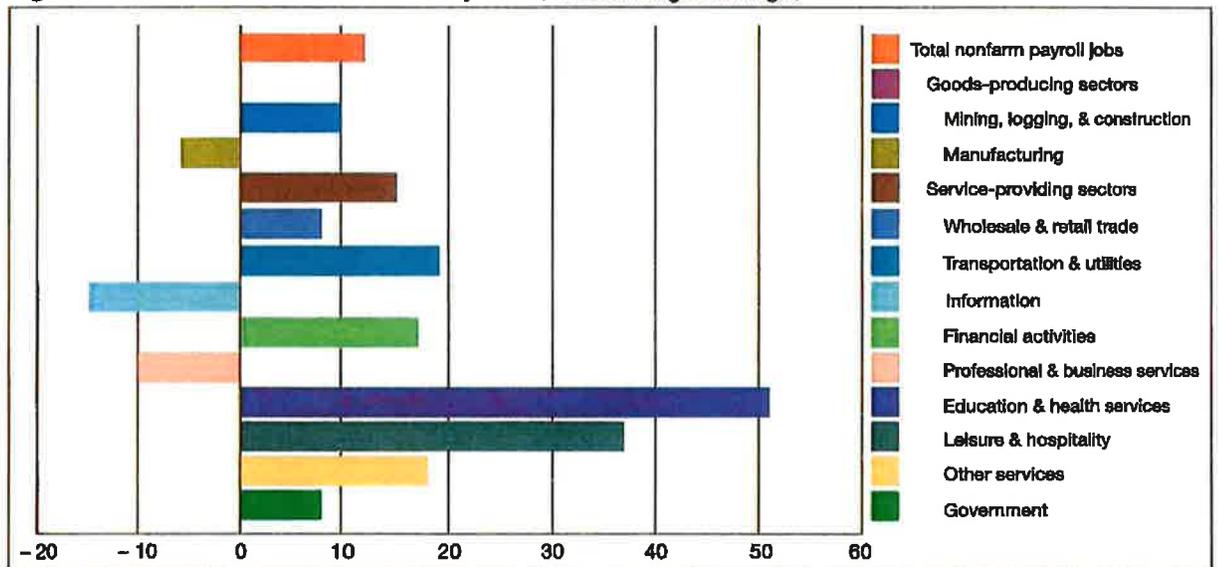


* Palm Bay-Melbourne-Titusville HMA.
Source: U.S. Bureau of Labor Statistics

first 3 years of operation and 100,000 nights annually afterward are expected following the expansion. The leisure and hospitality sector has been one of the fastest growing employment sectors in the HMA since 2000 (Figure 2). Port Canaveral, the second busiest cruise port in the nation, supports the tourism industry in the HMA. During the 12 months ending November 2017, the leisure and hospitality sector expanded by 500 jobs, or 1.9 percent, compared with an increase of 1,100 jobs, or 4.3 percent, during the previous 12 months.

Demand for health care, especially among the elderly population of the HMA, contributed to growth in the education and health services sector. It is the largest payroll sector in the HMA, with 36,100 jobs, accounting for nearly 17 percent of all nonfarm jobs (Figure 3). During the 12 months ending November 2017, the sector added 1,000 jobs, a gain of 2.8 percent compared with 1,300 jobs, or 3.8 percent, a year earlier. Health First is the largest employer in the HMA, with more than 8,000 employees (Table 3). Earlier in 2017, the new Parrish Medical

Figure 2. Sector Growth in the Palm Bay HMA,* Percentage Change, 2000 to Current

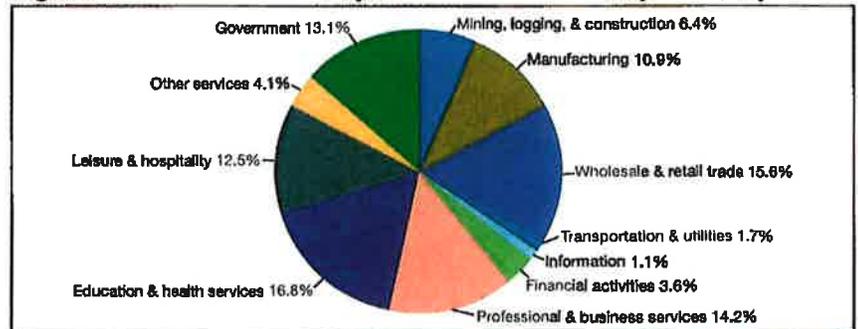


* Palm Bay-Melbourne-Titusville HMA.

Notes: Current is based on 12-month averages through November 2017. During this period, payrolls in the goods-producing sectors showed no net change.

Source: U.S. Bureau of Labor Statistics

Figure 3. Current Nonfarm Payroll Jobs in the Palm Bay HMA,* by Sector



* Palm Bay-Melbourne-Titusville HMA.

Note: Based on 12-month averages through November 2017.

Source: U.S. Bureau of Labor Statistics

Table 3. Major Employers in the Palm Bay HMA*

Name of Employer	Nonfarm Payroll Sector	Number of Employees
Health First	Education & health services	8,000-8,999
Harris Corporation	Manufacturing	8,000-8,999
Brevard County	Government	3,000-3,999
National Aeronautics and Space Administration (NASA)	Government	2,000-2,999
Northrop Grumman Corporation	Manufacturing	2,000-2,999
Rockledge Regional Medical Center	Education & health services	2,000-2,999
Eastern Florida State College	Government	1,000-1,999
Florida Institute of Technology	Education & health services	1,000-1,999
Lockheed Martin Corporation	Manufacturing	1,000-1,999
Rockwell Collins	Manufacturing	1,000-1,999

* Palm Bay-Melbourne-Titusville HMA.

Note: Excludes local school districts.

Source: Space Coast Economic Development Commission, 2017 second quarter data

Center-Mayo Clinic medical office building in the city of Titusville was completed. The 50,000-square-foot facility is expected to create more than 200 new jobs by 2020.

The presence of NASA and growth in the aerospace industry since 2014 have contributed to job gains in the manufacturing and the professional and business services sectors. The manufacturing sector contains 4 of the 10 largest employers in the HMA. In 2016, aircraft maker Embraer S.A. expanded its presence in the HMA by opening a new 50,000-square-foot manufacturing facility to produce airplane seats. The \$8 million investment was Embraer's fourth expansion project in the HMA since 2008, which created 150 new jobs (Embraer). In March 2017, OneWeb Satellites began construction of a 150,000-square-foot satellite manufacturing facility, scheduled to be complete in early 2018, that will result in more than 300 new jobs. The investment totals \$85 million (Space Coast Economic Development

Commission). During the 12 months ending November 2017, the manufacturing and the professional and business services sectors expanded by 1,200 and 900 jobs, or 5.4 and 3.0 percent, following gains of 1,400 and 600 jobs, or 6.6 and 2.0 percent, a year earlier, respectively.

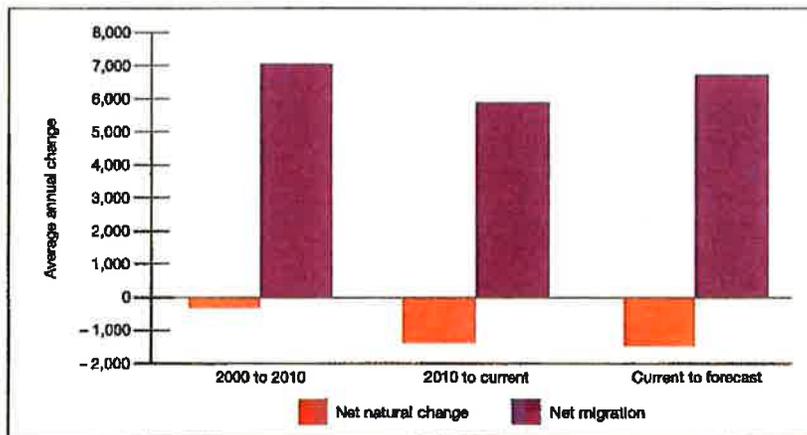
Continued expansions in the aerospace, healthcare, and travel industries will contribute to growth during the 3-year forecast period. Nonfarm payrolls are expected to increase an average of 1.7 percent annually. Work is nearly complete on Blue Origin's new orbital launch complex at Kennedy Space Center, a capital investment of \$205 million that will create 330 new jobs by 2026. Lockheed Martin Corporation plans to invest \$80 million and move 300 jobs to the HMA by 2020 to work on ballistic missile development. The leisure and hospitality sector is expected to add jobs when two hotels currently under construction and four more in planning are completed.

Population and Households

Since 2010, population growth has been moderate, because the economic recovery in the Palm Bay HMA began much later than in the nation. As of December 1, 2017, the population of the HMA is estimated at 577,400, an increase of 0.8 percent annually since 2010 compared with a 1.3-percent annual growth rate during the 2000s. All population growth in the HMA since 2010 has been the result of net in-migration (Figure 4). The HMA is a popular retirement community, with 31 percent of the population aged 60 or older, up from 25 percent in 2000. In 2016, the median

age was 47.3 years, substantially higher than the median age of 37.9 years in the nation (2016 American Community Survey [ACS] 1-year data). The HMA does not have a major urban center, and nearly one-half of the population resides in an unincorporated portion of Brevard County. The cities of Palm Bay, Melbourne, and Titusville, with populations of approximately 111,100, 81,200, and 46,000, together account for nearly 40 percent of the total HMA population. Figure 5 shows population and household growth in the HMA from 2000 to the forecast date.

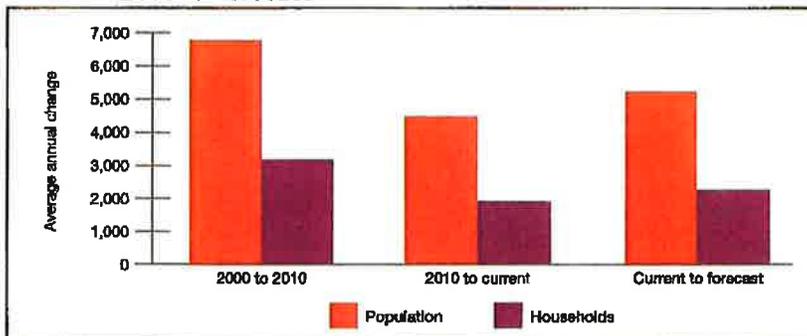
Figure 4. Components of Population Change in the Palm Bay HMA,* 2000 to Forecast



* Palm Bay-Melbourne-Titusville HMA.

Notes: The current date is December 1, 2017. The forecast date is December 1, 2020. Sources: 2000 and 2010–2000 Census and 2010 Census; current and forecast—estimates by analyst

Figure 5. Population and Household Growth in the Palm Bay HMA,* 2000 to Forecast



* Palm Bay-Melbourne-Titusville HMA.

Notes: The current date is December 1, 2017. The forecast date is December 1, 2020. Sources: 2000 and 2010–2000 Census and 2010 Census; current and forecast—estimates by analyst

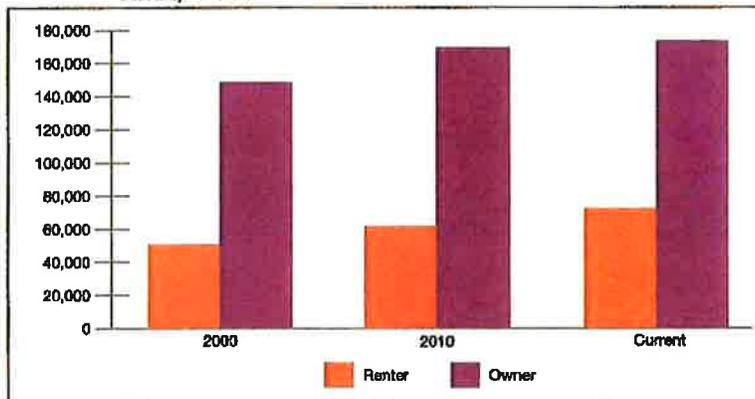
The strongest period of population growth in the HMA occurred from 2003 to 2005 during the housing boom. During the period, well-paying construction jobs attracted workers to the HMA, and in-migration of retirees increased. Population growth averaged 12,550 people, or 2.5 percent, annually, with net natural decline (resident births minus resident deaths) that averaged 430 annually offsetting in-migration (U.S. Census Bureau decennial census counts and population estimates as of July 1). From 2005 to 2007, population growth in the HMA slowed to an average of 4,900 people, or 0.9 percent, annually. During the next 5 years, weak economic conditions, caused by the housing market crash, national recession, and the end of the Space Shuttle program, led to a further slowdown in population growth. From 2007 to 2012, net in-migration to the HMA fell to an average of 1,800, and population growth averaged 1,325, or 0.2 percent, annually as net natural decline accelerated. With an improving national economy and housing markets, retirees again began to move to the HMA. In addition, expanding aerospace and defense industries prompted people to

Population and Households *Continued*

relocate to the HMA to fill available jobs. Since 2013, population growth has averaged 6,325 people, or 1.1 percent, annually, with all the growth a result of net in-migration. During the next 3 years, the population of the HMA is forecast to grow by an average of 5,200, or 0.9 percent, annually, and net in-migration is expected to account for all population growth.

The current number of households in the HMA is estimated at 243,800, an average growth of 1,850, or 0.8 percent, annually since 2010 compared with an average increase of 3,150, or 1.5 percent, annually during the 2000s. Renter households have accounted for roughly 72 percent of net household formations since 2010 compared with 33 percent during the 2000s. As a result, the homeownership rate fell to an estimated 70.9 percent as of the current date, down from 73.5 percent in 2010 and 74.6 percent in 2000 (Table DP-1 at the end of this report). During the 3-year forecast period, improving economic conditions and availability of reasonably priced homes in the HMA are expected to slow the decline in the homeownership rate, and the number of households is expected to grow by an average of 2,225, or 0.9 percent, annually. Figure 6 shows the number of households by tenure in the HMA since 2000.

Figure 6. Number of Households by Tenure in the Palm Bay HMA,* 2000 to Current



* Palm Bay-Melbourne-Titusville HMA.
 Note: The current date is December 1, 2017.
 Sources: 2000 and 2010—2000 Census and 2010 Census; current—estimates by analyst

Housing Market Trends

Sales Market

The sales housing market in the Palm Bay HMA is currently balanced, with an estimated vacancy rate of 1.4 percent, down from 3.8 percent in April 2010. Conditions are improving in the sales market due to the expanding economy and increased in-migration compared with earlier in the decade. During November 2017, a 2.8-month supply of inventory of single-family homes (including townhomes) was on the market, up slightly from a 2.5-month supply a year earlier, while the supply of condominiums declined

to 3.4 months from 3.6 months during the same time (Space Coast Association of Realtors).

Existing home sales rebounded from the number of homes sold during the economic recession but fell during the past year largely because of a limited supply of homes available for sale. In the HMA, sales of existing homes (including single-family homes and townhomes) totaled 10,150 during the 12 months ending November 2017, down by 1,575 homes, or 14 percent,

from the previous 12 months (Metrostudy, A Hanley Wood Company). The average sales price of an existing single-family home during the 12 months ending November 2017 was \$227,100, up \$20,500, or 10 percent, from a year earlier but 6 percent below the previous high in 2006. Existing home sales in the HMA peaked at 15,100 in 2005 and fell precipitously by an average of 3,100 sales, or 27 percent, annually to a low of 5,775 homes sold in 2008, partly because of tightened lending standards. Existing home sales rebounded somewhat during the next 3 years, averaging 6,625 home sales annually from 2009 through 2011. A year later, existing home sales began to rise and continued to grow as the economic recovery strengthened. From 2012 through 2015, existing home sales increased by an average of 3,100 sales, or nearly 16 percent, annually to 11,700 homes sold. Growth slowed significantly in 2016, when existing home sales grew 1 percent to 11,800. Although home sales peaked in 2005, the average sales price for an existing home did not peak until a year later at \$242,400. Following this high, the average sales price for an existing single-family home fell for 5 consecutive years to a low of \$142,200 in 2011. The average price for existing single-family homes began to rise in 2012 and reached \$208,000 in 2016, an average gain of \$13,150, or 8 percent, annually.

A substantial decline in the rate of mortgage delinquencies since the housing crisis contributed to balanced housing market conditions. As of November 2017, 3.4 percent of all mortgage loans in the HMA were seriously delinquent (90 or more days delinquent or in foreclosure) or had transitioned into real estate owned (REO) status, up slightly from 3.0

percent in November 2016 but far below the peak of 15.6 percent in January 2012 (CoreLogic, Inc.). In November 2017, the rate of seriously delinquent loans and REO properties in the HMA was lower than the 4.4-percent rate in Florida, where delinquencies peaked at a rate of 18.8 percent in February 2010. During the 12 months ending November 2017, REO sales totaled 990 and accounted for 7 percent of all home sales in the HMA compared with a high of 3,700 during 2014, when REO sales accounted for 27 percent of all home sales. The average sales price of an REO property was \$156,000 during the 12 months ending November 2017, about 34 percent below the average existing home sales price.

During the 12 months ending November 2017, sales of new single-family homes in the HMA accounted for 9 percent of all sales and totaled 1,225, an increase of 30, or 2 percent, from the previous 12 months. New home sales peaked at 4,100 in 2006 and then declined by an average of 600 homes, or 29 percent, annually to 530 homes sold in 2012. Following that 6-year decline, sales of new single-family homes rebounded in 2013 and continued to grow in response to improving economic conditions. From 2013 through 2016, new home sales rose by an average of 170 homes, or 23 percent, annually. During the 12 months ending November 2017, the average sales price of a new home was \$323,600, a gain of \$37,600, or 13 percent, from a year earlier. By comparison, the price of a new single-family home in the HMA averaged \$246,600 in 2006 before declining an average of 8 percent annually to \$191,600 in 2009, as economic conditions worsened. New home sales prices began to increase before the

Housing Market Trends
Sales Market Continued

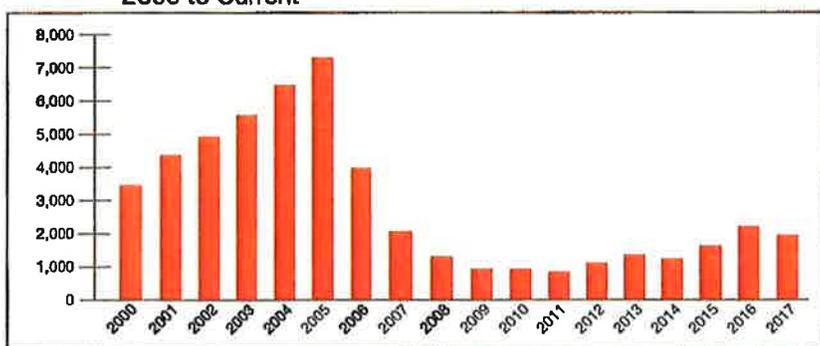
local economy started to recover from the past recession, likely because the supply of new homes fell sharply following the housing market crisis. The average sales price of a new home was unchanged in 2010 and began to increase in 2011; growth averaged 6 percent annually to \$256,500 in 2015. A year later, the average sales price of a new single-family home was \$287,800 as annual price growth accelerated to 12 percent.

Condominium sales, which are predominately oceanfront structures that typically serve as seasonal second homes, have rebounded since the lows during the past recession. Condominium sales peaked in 2005 at 4,075 units, with newly constructed units accounting for approximately 22 percent of all condominium sales. The housing crisis severely affected the local market, and condominium sales decreased an average of 20 percent annually to 1,300 units in 2010. Since then, the condominium market recovered slowly to 2,650 units sold in 2015, an average increase of 15 percent annually. During the 12 months ending November 2017, sales of condominiums in the HMA totaled 2,250, a decline of 310 units, or 12 percent, from a year earlier, new unit sales accounted for less than

1 percent. Investor activity in the condominium sales market has been strong during the past 12 months, with approximately 56 percent of all condominiums in the HMA purchased by absentee owners, up from 55 percent a year earlier and from a recent low of 45 percent in 2007. The average sales price of a condominium unit peaked in 2006 at \$254,000 and declined an average of nearly 9 percent annually to \$134,600 in 2013. With improving economic and home sales market conditions, the average sales price of a condominium has risen since 2013 by an average of \$10,900, or 7 percent, annually to \$178,300 during the 12 months ending November 2017.

Builders in the HMA have responded to higher demand for new homes caused, in part, by higher net-in migration since 2013. Single-family homebuilding, as measured by the number of single-family homes permitted, totaled 2,050 during the 12 months ending November 2017, up 75 homes, or 4 percent, from the previous 12 months (preliminary data). Single-family construction peaked in 2005 at 7,325, after rising for 5 consecutive years an average of 16 percent annually, fueled by the national housing boom and strong population growth (Figure 7). During the next 4 years, the housing crisis significantly affected the HMA, and single-family home construction decreased an average of 41 percent annually to 880 homes in 2009 and remained near this level through 2011. Home construction started to rebound in 2012, when 1,125 homes were permitted. By 2016, the number of homes permitted reached 2,175, an average increase of 260 homes, or 18 percent, annually.

Figure 7. Single-Family Homes Permitted in the Palm Bay HMA,* 2000 to Current



* Palm Bay-Melbourne-Titusville HMA.
Notes: Includes townhomes. Current includes data through November 2017.
Sources: U.S. Census Bureau, Building Permits Survey; estimates by analyst

Housing Market Trends

Sales Market Continued

Construction is under way on Cashel Village, a 56-lot final phase of the 560-home Capron Ridge planned community north of the city of Melbourne. Single-family homes at

Cashel Village, ranging from 1,600 to 3,000 square feet, will be priced starting in the \$340,000s. Currently, 27 lots have sold. Early in 2018, work is expected to begin on a new 112-unit luxury condominium building on Merritt Island. When complete in 2019, the property will consist of two- and three-bedroom units from 1,335 to 2,180 square feet priced from \$269,900 to \$519,900.

Table 4. Estimated Demand for New Market-Rate Sales Housing in the Palm Bay HMA* During the Forecast Period

Price Range (\$)		Units of Demand	Percent of Total
From	To		
127,000	199,999	360	6.0
200,000	299,999	2,075	35.0
300,000	399,999	1,425	24.0
400,000	499,999	890	15.0
500,000	599,999	480	8.0
600,000	699,999	240	4.0
700,000	799,999	180	3.0
800,000	and higher	300	5.0

* Palm Bay-Melbourne-Titusville HMA.

Notes: The 1,150 homes currently under construction in the HMA will likely satisfy some of the forecast demand. The forecast period is December 1, 2017, to December 1, 2020.

Source: Estimates by analyst

During the 3-year forecast period, demand is estimated for 5,950 new homes (Table 1). The 1,150 homes currently under construction will satisfy a portion of that demand. Demand will be greatest for new homes in the \$200,000-to-\$399,999 range (Table 4).

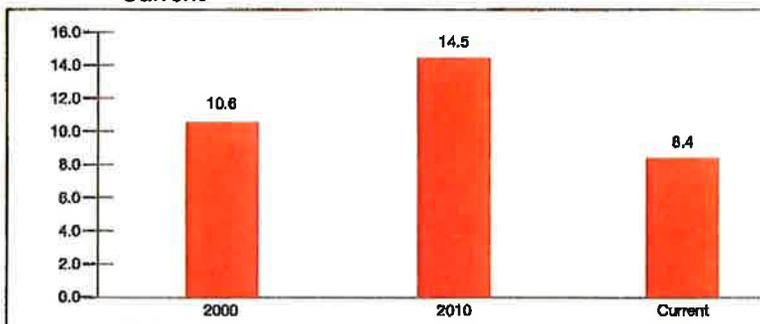
Rental Market

The rental housing market (including single-family homes, mobile homes, and apartments) in the Palm Bay HMA is currently balanced, with an overall estimated rental vacancy rate of 8.4 percent, down from 14.5 percent in April 2010 (Figure 8). Limited multifamily construction activity and an increase in net in-migration to the HMA since 2013 have contributed to a decline in rental vacancies. In 2016,

an estimated 44 percent of renter households lived in single-family homes, up from 42 percent in 2010 (2016 and 2010 ACS 1-year data).

The apartment market in the HMA is tight with a 2.4-percent vacancy rate during the third quarter of 2017, down from slightly tight conditions with a vacancy rate of 3.4 percent a year earlier (Reis, Inc.). The average rent for an apartment is currently \$924, a gain of \$34, or nearly 4 percent, from a year earlier. During the economic downturn in the HMA, many apartment units constructed from 2004 through 2008 were left unabsorbed. In 2009, the apartment vacancy rate peaked at 12.5 percent, and the average rent declined 1 percent for the second consecutive year to \$725. As multifamily construction fell to historically low levels and the absorption of previously vacant units increased, the apartment vacancy rate

Figure 8. Rental Vacancy Rates in the Palm Bay HMA,* 2000 to Current



* Palm Bay-Melbourne-Titusville HMA.

Note: The current date is December 1, 2017.

Sources: 2000 and 2010—2000 Census and 2010 Census; current—estimates by analyst

started to fall and reached 2.5 percent in 2014. From 2010 through 2011, rent growth averaged only 1 percent annually but rose to an average of 3 percent a year from 2012 through 2014 as the demand for apartment units exceeded the added supply. Since 2014, the apartment vacancy rate rose to 3.2 percent in 2016, as new apartment units became a part of the rental inventory. The apartment market remained tight, and rent growth accelerated further, averaging 6 percent annually from 2015 to 2016.

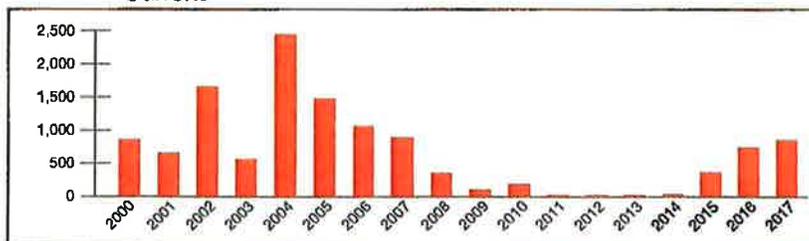
During the past 3 years, improving economic conditions and strong demand for new apartment units, fueled by increasing net-in migration, resulted in the highest level of multifamily construction in the HMA since 2008, as measured by the number of multifamily units permitted (Figure 9). Multifamily production during the past 12 months continued to increase as 840 multifamily units were permitted during the 12 months ending November 2017, up by 70 units, or 9 percent, from a year earlier (preliminary data). Early in the 2000s, multifamily construction in the HMA was elevated in 2002 and 2004, when 1,675 and 2,450 multifamily units were permitted. More than 40 percent of all units built in those years were new projects in the cities of Melbourne, Titusville, and Rockledge. Following the high

of 2004, multifamily construction fell precipitously for 5 consecutive years to 110 units permitted in 2009, an average decline of 46 percent annually. In 2010, multifamily construction rebounded to 220 units permitted, however the shutdown of the Space Shuttle Program further contributed to weak economic conditions in the HMA, and multifamily construction declined to an average of only 30 units annually from 2011 through 2014. A year later, multifamily construction rose significantly, as builders increased the pipeline of new multifamily homes in response to high demand and tight apartment market conditions. An average of 570 multifamily units were permitted annually from 2015 through 2016.

Most of the multifamily units permitted in the HMA are for apartments, but condominiums have made up a varying portion of them since 2000. From 2000 through 2006, production of new condominiums in the HMA accounted for 44 percent of all multifamily construction. Following the housing boom, condominium permitting, as a share of all multifamily units permitted, declined to 7 percent from 2007 through 2016. Builders recently responded to rising demand. During the 12 months ending November 2017, approximately 31 percent of multifamily units permitted were condominiums.

Some of the recent apartment developments in the HMA include Marisol at Viera in the master-planned community of Viera. The 282-unit luxury resort-style development opened in 2016 and is nearly completely leased up. Marisol at Viera rents one-bedroom units from \$1,276 to \$1,354, two-bedroom units from \$1,602 to \$1,706,

Figure 9. Multifamily Units Permitted in the Palm Bay HMA,* 2000 to Current



* Palm Bay-Melbourne-Titusville HMA.

Notes: Excludes townhomes. Current includes data through November 2017.

Sources: U.S. Census Bureau, Building Permits Survey; estimates by analyst

Housing Market Trends

Rental Market Continued

and three-bedroom units from \$1,828 to \$1,848. Early in 2018, construction is expected to commence on the 171-unit Highline Apartments in the city of Melbourne. When complete in 2019, this property will offer 14 studios, 75 one-bedroom units, and 82 two-bedroom units with starting rents ranging from \$1,225 to \$1,550.

During the 3-year forecast period, demand is estimated for 1,975 new

market-rate rental units (Table 1). Demand is expected to be greatest for two-bedroom units that rent from \$1,350 to \$1,549 (Table 5). The 730 units currently under construction and approximately 490 additional units, with construction planned to commence during the next 18 months, will satisfy approximately two-thirds of the demand during the forecast period.

Table 5. Estimated Demand for New Market-Rate Rental Housing in the Palm Bay HMA* During the Forecast Period

Zero Bedrooms		One Bedroom		Two Bedrooms		Three or More Bedrooms	
Monthly Rent (\$)	Units of Demand	Monthly Rent (\$)	Units of Demand	Monthly Rent (\$)	Units of Demand	Monthly Rent (\$)	Units of Demand
900 to 1,099	60	950 to 1,149	200	1,150 to 1,349	290	1,350 to 1,549	110
1,100 or more	40	1,150 to 1,349	250	1,350 to 1,549	350	1,550 to 1,749	160
		1,350 or more	80	1,550 to 1,749	210	1,750 to 1,949	110
				1,750 or more	55	1,950 or more	50
Total	100	Total	530	Total	910	Total	430

* Palm Bay-Melbourne-Titusville HMA.

Notes: Numbers may not add to totals because of rounding. Monthly rent does not include utilities or concessions. The 730 units currently under construction will likely satisfy some of the estimated demand. The forecast period is December 1, 2017, to December 1, 2020.

Source: Estimates by analyst

Data Profile

Table DP-1. Palm Bay HMA* Data Profile, 2000 to Current

	2000	2010	Current	Average Annual Change (%)	
				2000 to 2010	2010 to Current
Total resident employment	223,468	235,757	257,200	0.5	1.3
Unemployment rate	3.6%	11.3%	4.4%		
Nonfarm payroll jobs	191,800	193,900	214,900	0.1	1.5
Total population	476,230	543,376	577,400	1.3	0.8
Total households	198,195	229,692	243,800	1.5	0.8
Owner households	147,885	168,841	172,800	1.3	0.3
Percent owner	74.6%	73.5%	70.9%		
Renter households	50,310	60,851	71,000	1.9	2.0
Percent renter	25.4%	26.5%	29.1%		
Total housing units	222,072	269,864	277,700	2.0	0.4
Owner vacancy rate	2.3%	3.8%	1.9%		
Rental vacancy rate	10.6%	14.5%	8.4%		
Median Family Income	\$48,300	\$62,200	\$58,300	2.6	-0.9

* Palm Bay-Melbourne-Titusville HMA.

Notes: Numbers may not add to totals because of rounding. Employment data represent annual averages for 2000, 2010, and the 12 months through November 2017. Median Family Incomes are for 1999, 2009, and 2016. The current date is December 1, 2017.

Sources: U.S. Census Bureau; U.S. Department of Housing and Urban Development; estimates by analyst

Data Definitions and Sources

2000: 4/1/2000—U.S. Decennial Census
 2010: 4/1/2010—U.S. Decennial Census
 Current date: 12/1/2017—Estimates by the analyst
 Forecast period: 12/1/2017–12/1/2020—Estimates by the analyst

The metropolitan statistical area definition in this report is based on the delineations established by the Office of Management and Budget (OMB) in the OMB Bulletin dated February 28, 2013.

Demand: The demand estimates in the analysis are not a forecast of building activity. They are the estimates of the total housing production needed to achieve a balanced market at the end of the 3-year forecast period given conditions on the as-of date of the analysis, growth, losses, and excess vacancies. The estimates do not account for units currently under construction or units in the development pipeline.

Other Vacant Units: In this analysis conducted by the U.S. Department of Housing and Urban Development (HUD), other vacant units include all vacant units that are not available for sale or for rent. The term therefore includes units rented or sold but not occupied; held for seasonal, recreational, or occasional use; used by migrant workers; and the category specified as “other” vacant by the Census Bureau.

Building Permits: Building permits do not necessarily reflect all residential building activity that occurs in an HMA. Some units are constructed or created without a building permit or are issued a different type of building permit. For example, some units classified as commercial structures are not reflected in the residential building permits.

As a result, the analyst, through diligent fieldwork, makes an estimate of this additional construction activity. Some of these estimates are included in the discussions of single-family and multifamily building permits.

For additional data pertaining to the housing market for this HMA, go to huduser.gov/publications/pdf/CMARtables_PalmBay_Melbourne_TitusvilleFL_18.pdf.

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This analysis has been prepared for the assistance and guidance of HUD in its operations. The factual information, findings, and conclusions may also be useful to builders, mortgagees, and others concerned with local housing market conditions and trends. The analysis does not purport to make determinations regarding the acceptability of any mortgage insurance proposals that may be under consideration by the Department.

The factual framework for this analysis follows the guidelines and methods developed by the Economic and Market Analysis Division within HUD. The analysis and findings are as thorough and current as possible based on information available on the as-of date from local and national sources. As such, findings or conclusions may be modified by subsequent developments. HUD expresses its appreciation to those industry sources and state and local government officials who provided data and information on local economic and housing market conditions.

For additional reports on other market areas, please go to huduser.gov/portal/ushmc/chma_archive.html.

2018

OUT of REACH

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Front Cover: Tent of a person experiencing homelessness on the 6th Street Bridge with the Los Angeles skyline in the background.

Photo courtesy of Citizen of the Planet

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2018

OUT **of** REACH

THE HIGH COST OF HOUSING

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PREFACE

BY U.S. SENATOR BERNIE SANDERS (I-VT)

Every American – regardless of income – should have a fundamental right to safe, decent, and affordable housing. Stable and affordable housing is not only essential for a person to live with dignity, but without it, economic opportunity is simply an illusion. It is difficult for families to keep up, and near impossible to get ahead or save for retirement or higher education. Without a stable home, children suffer emotionally and at school. Seniors cannot possibly retire with dignity and respect.

But that is precisely the reality for millions of American families all across this country – in rural areas like my state of Vermont as well as urban cities and even suburban communities. Make no mistake: while the housing market may have recovered for many, we are nonetheless experiencing an affordable housing crisis, especially for very low-income families.

That is because wages have been stagnant for decades, while the cost of housing keeps going up. In America today, nearly 11 million families pay more than half of their limited incomes toward rent and utilities. That leaves precious little for other essentials, like food, transportation and health care – much less a few extra dollars to take your kid to see a movie.

Meanwhile, almost half a million Americans are homeless on any given night. Many of them are working families with children, veterans, people with disabilities, and those suffering from mental illness. This is a national disgrace. I simply do not know how else to describe it.

The affordable housing crisis demands that we think big and act boldly. We must make a historic and sustained commitment to ensure that every family has an affordable place to live and thrive. This starts with significantly expanding federal investments in affordable housing through programs like the National Housing Trust Fund, the HOME program and other critically important

resources. We must extend rental assistance and other housing benefits to the millions of low income families who need help to make ends meet, but who have been turned away because Congress refuses to fund these programs at the level needed. We must stem the rising tide of evictions and invest in innovative strategies aimed at eliminating homelessness. And we must start to close the housing-wage gap by raising the minimum wage to at least \$15 an hour – so that no full-time worker lives in poverty.

Instead, President Trump and some in Congress have proposed eliminating or dramatically reducing federal investments in housing solutions working people depend on. And just months after passing a tax cut for the wealthy and profitable corporations, they have called for tripling rents and imposing unfair work requirements on millions of families who rely on public housing. These proposals will further hurt working families, make it harder to find a decent home, and will likely increase homelessness.

In the richest country in history, no family should have to make the awful choice between putting food on the table and keeping a roof over their heads. This is America. We have the resources to solve the affordable housing crisis. We have the solutions that work. What we need is the will to do what is right.

As you read this report, I urge you to join the National Low Income Housing Coalition and people across the country in lifting up your voice to call for ending homelessness and housing poverty in America. Now more than ever, we need millions of ordinary Americans to stand up and demand real change from the bottom up. Together, we can make sure every American has a secure and affordable place to call home.

Thank you,

Bernie Sanders



In America

today, nearly 11 million families pay more than half of their limited incomes toward rent and utilities.

SENATOR
BERNIE
SANDERS

INTRODUCTION

NLIHC's annual report, *Out of Reach*, documents the gap between wages and the cost of rental housing across the United States. The report's Housing Wage is an estimate of the hourly wage a full-time worker must earn to afford a rental home at HUD's fair market rent (FMR) without spending more than 30% of his or her income on housing costs. FMRs provide an estimate of what a family moving today can expect to pay for a modestly priced rental home in a given area. This year's findings demonstrate how far out of reach modestly priced housing is for the growing low-wage work force, despite recent wage growth, and for other vulnerable populations across the country.

The 2018 national Housing Wage is \$22.10 for a modest two-bedroom rental home and \$17.90 for a modest one-bedroom rental home. Among the 50 states and the District of Columbia, the two-bedroom Housing Wage ranges from \$13.84 in Arkansas to \$36.13 in Hawaii. The five metropolitan areas with the highest two-bedroom Housing Wages are Stamford-Norwalk, CT (\$38.19), Honolulu, HI (\$39.06), Oakland-Fremont, CA (\$44.79), San Jose-Sunnyvale-Santa Clara, CA (\$48.50), and San Francisco, CA (\$60.02).

A full-time worker earning the federal minimum wage of \$7.25 needs to work approximately 122 hours per week for all 52 weeks of the year, or approximately three full-time jobs, to afford a two-bedroom rental home at the national average fair market rent. The same worker needs to work 99 hours per week for all 52 weeks of the year, or approximately two and a half full-time jobs, to afford a one-bedroom home at the national average fair market rent.

In no state, metropolitan area, or county can a worker earning the federal minimum wage or prevailing state minimum wage afford a two-bedroom rental home at fair market rent by working a standard 40-hour week. In only 22 counties out of more than 3,000 counties nationwide can a full-time minimum-wage worker afford a one-bedroom rental home at fair market rent. These 22 counties are all located in states with a minimum wage higher than \$7.25. Higher minimum wages are important, but they are not the silver-bullet solution for housing affordability. Thirty-eight local jurisdictions have their own minimum wages higher than the state or federal minimum-wage, but all fall short of the local one-bedroom Housing Wage ([Appendix A](#)).

DEFINITIONS

Affordability in this report is consistent with the federal standard that no more than 30% of a household's gross income should be spent on rent and utilities. Households paying over 30% of their income are considered cost burdened. Households paying over 50% of their income are considered severely cost burdened.

Area Median Income (AMI) is used to determine income eligibility for affordable housing programs. The AMI is set according to family size and varies by region.

Extremely Low Income (ELI) refers to earning less than the poverty level or 30% of AMI.

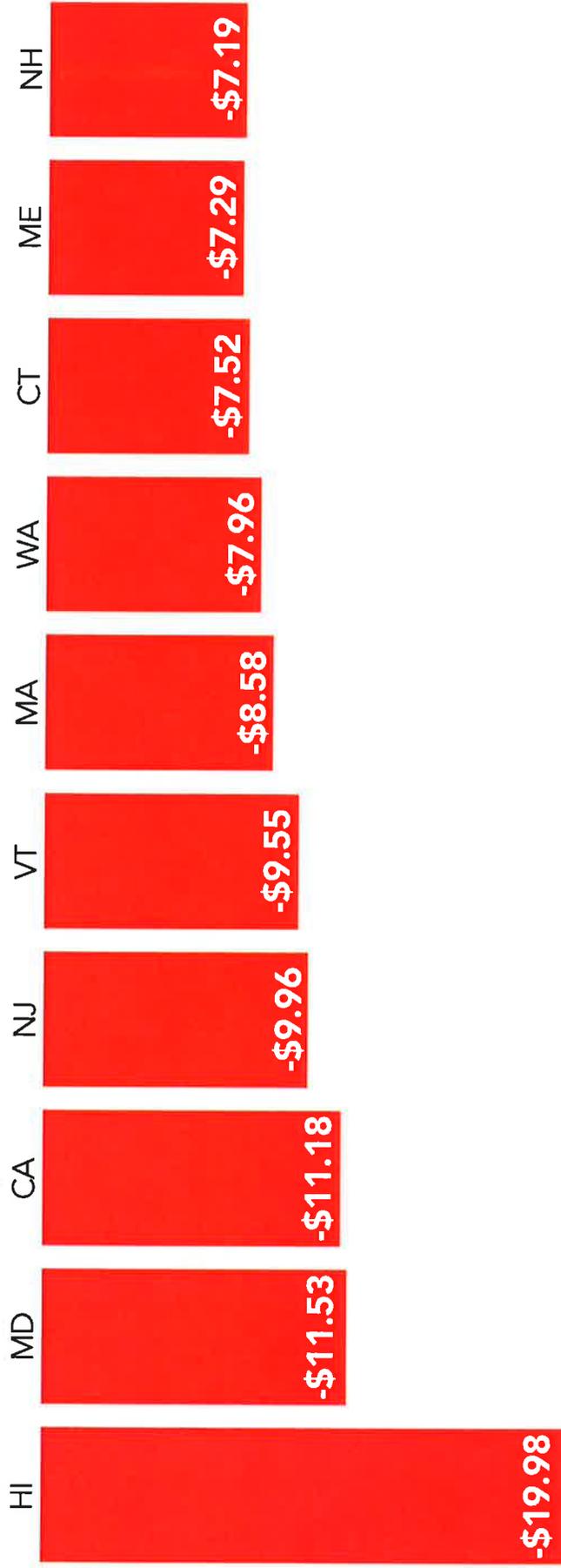
Housing Wage is the estimated full-time hourly wage a household must earn to afford a decent rental home at HUD's Fair Market Rent while spending no more than 30% of their income on housing costs.

Full-time work is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 34.5 hours per week, according to the Bureau of Labor Statistics.

Fair Market Rent (FMR) is typically the 40th percentile of gross rents for standard rental units. FMRs are determined by HUD on an annual basis, and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts.

Renter wage is the estimated mean hourly wage among renters, based on 2016 Bureau of Labor Statistics wage data, adjusted by the ratio of renter household income to the overall median household income reported in the ACS and projected to 2018.

FIGURE 1: STATES WITH THE LARGEST SHORTFALL BETWEEN AVERAGE RENTER WAGE AND TWO-BEDROOM HOUSING WAGE



Source: Housing wages are derived from HUD fair market rents. Average renter wages are derived from BLS OCEW, 2016, adjusted to 2018 dollars.

“The struggle to afford modest rental homes is not limited to minimum-wage workers.”

The struggle to afford modest rental homes is not limited to minimum-wage workers. NLHC estimates that the average renter’s hourly wage in the United States is \$16.88, which is \$5.22 below the

two-bedroom Housing Wage and \$1.02 below the one-bedroom Housing Wage. A significant gap exists between the average renter wage and the two-bedroom Housing Wage in many states (Figure 1). The 11.2 million extremely low income renters in the United States, those earning less than the greater of the poverty level or 30% of the area median income (AMI), fall particularly short of being able to afford modest rental homes. On average, extremely low income households of four people earn no more than \$26,420

annually and can afford at most \$660 per month for housing (Figure 2). The national average fair market rent for a one-bedroom home is \$931 per month and \$1,149 for a two-bedroom home, far from affordable for an extremely low income family.

Extremely low income households include people with disabilities who rely on Supplemental Security Income (SSI). A person with a disability whose sole source of income is the federal SSI can

FIGURE 2: RENTS ARE OUT OF REACH FOR MANY RENTERS

\$250

Rent Affordable to a Household Relying on SSI

\$377

Rent Affordable to a Household with One Full-Time Worker Earning the Federal Minimum Wage

\$660

Rent Affordable to Extremely Low Income Household

\$878

Rent Affordable to Full-Time Worker Earning the Average Renter Wage

\$931

2018 One-Bedroom FMR

\$1,149

2018 Two-Bedroom FMR

Fair Market Rent = Fair Market Rent.

Source: NLJHC calculation of a weighted-average HUD fair market rent. Affordable rent for average renter wage is based on BLS OCEW, 2016, adjusted to 2018 dollars. Other rents are based on HUD Income Limits and and Social Security Administration, 2018.

afford a monthly rent of just \$250, well below the national average fair market rent for a one-bedroom rental home. In fact, the monthly cost of a modest one-bedroom apartment is greater than an SSI recipient's *entire* income in 220 housing markets across 40 states and the District of Columbia, leaving no resources for food

and other necessities (Schaak, Sloane, Arienti, & Zovistoski, 2017). While modest rental homes are out of reach for many renters, particularly those with the lowest incomes, federal housing programs that provide much needed housing assistance to these vulnerable individuals and their families are chronically

underfunded. Three out of four eligible households in need of assistance receive none (Fischer & Sard, 2017). For those lucky enough to receive assistance, recent proposals in Congress and by the Trump administration to raise their rents threaten to undermine their housing stability. The remainder of this report discusses the reasons modest rental housing is out of reach for so many renters and policy recommendations to address the problem.

LOW WAGES AND THE GROWTH OF LOW WAGE WORK

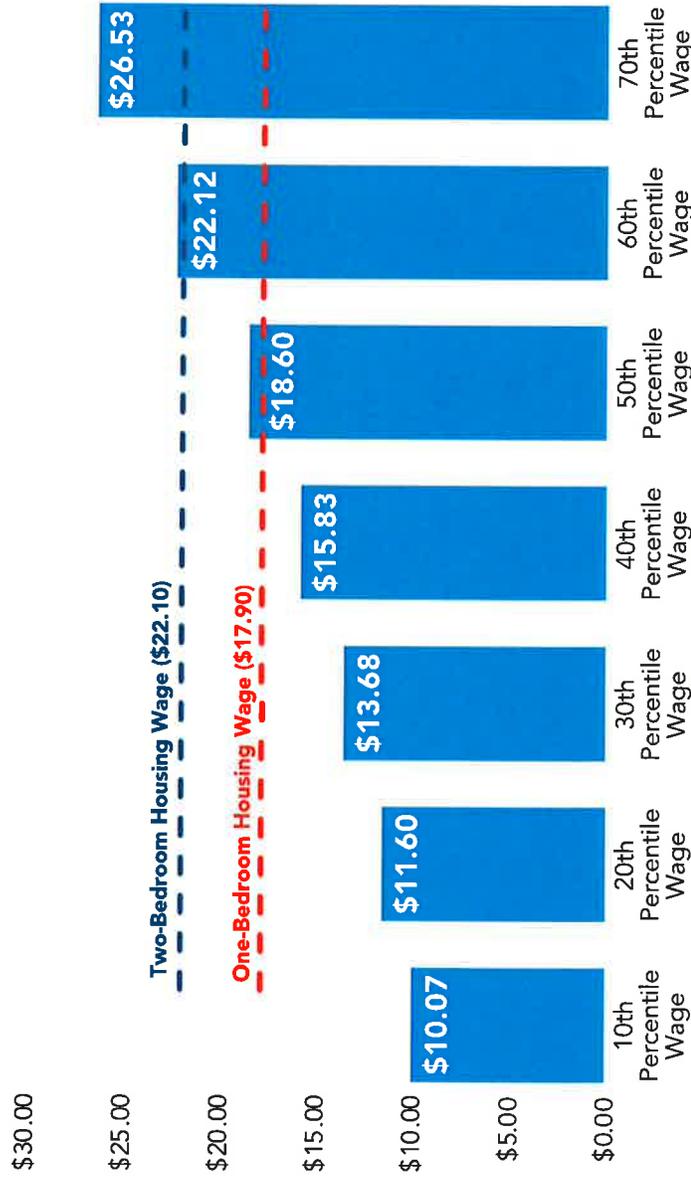
Low wages and wage inequality contribute to the gap between what people earn and the cost of their housing. Low-wage workers have recently seen modest wage growth as the economy has improved. Wages grew 3.7% from 2016 to 2017 for the lowest 10% of wage earners, due in part to improvements in the economy and state minimum wage increases (Gould, 2018). The lowest-paid workers saw greater gains in states with minimum wage increases than in states without. Wages remain too low, however, for many workers to afford modest rental homes at the fair market rents. Nationally, a full-time wage earner at the 40th percentile of the wage distribution (40% of workers earn less) cannot afford a modest one-bedroom apartment at the average fair

market rent without spending more than 30% of his or her income on the rent (Figure 3).

Wage inequality between the lowest-paid and highest-paid workers remains significant. A worker at the 95th percentile of the wage distribution earns an hourly wage more than six times that of a worker at the 10th percentile (Gould, 2018). Despite a small improvement during the past year, growing wage inequality has been a long-term trend. Between 1979

and 2016, real hourly wages increased 51.7% for workers at the 95th percentile of wages and 4.4% for workers at the 10th percentile. Previous research indicates that areas with greater income inequality are less affordable for low income households, suggesting housing markets are more responsive to the demand for housing among higher income households than to the needs of low income households (Holmes & Berube, 2016; Dong, 2017).

FIGURE 3: HOURLY WAGES BY PERCENTILE VS. ONE AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages are derived from HUD fair market rents. The hourly wages by percentile are from the Economic Policy Institute's State of Working America Data Library. Adjusted to 2018 dollars.

Low-wage work is expected to grow. Seven of the ten occupations projected to enjoy the greatest growth during the next decade, provide a median wage that is lower than the two-bedroom or one-bedroom Housing Wage (Figure 4). Many of these jobs are in the service sector.

The Bureau of Labor Statistics (2018) projects an increase of more than 770,000 personal care aides between 2016 and 2026, representing the greatest growth of any occupation. Their median hourly wage is \$11.32. The number of food preparation workers, who earn a median hourly wage of \$9.89, is expected to grow by nearly 580,000. The three occupations with the greatest projected growth that pay a median wage higher than the Housing Wage are general operations managers, software developers, and registered nurses: each require advanced degrees or significant experience. In tight high-cost housing markets, even these occupations may not provide wages sufficient to afford decent rental housing.

A SHORTAGE OF AFFORDABLE HOMES

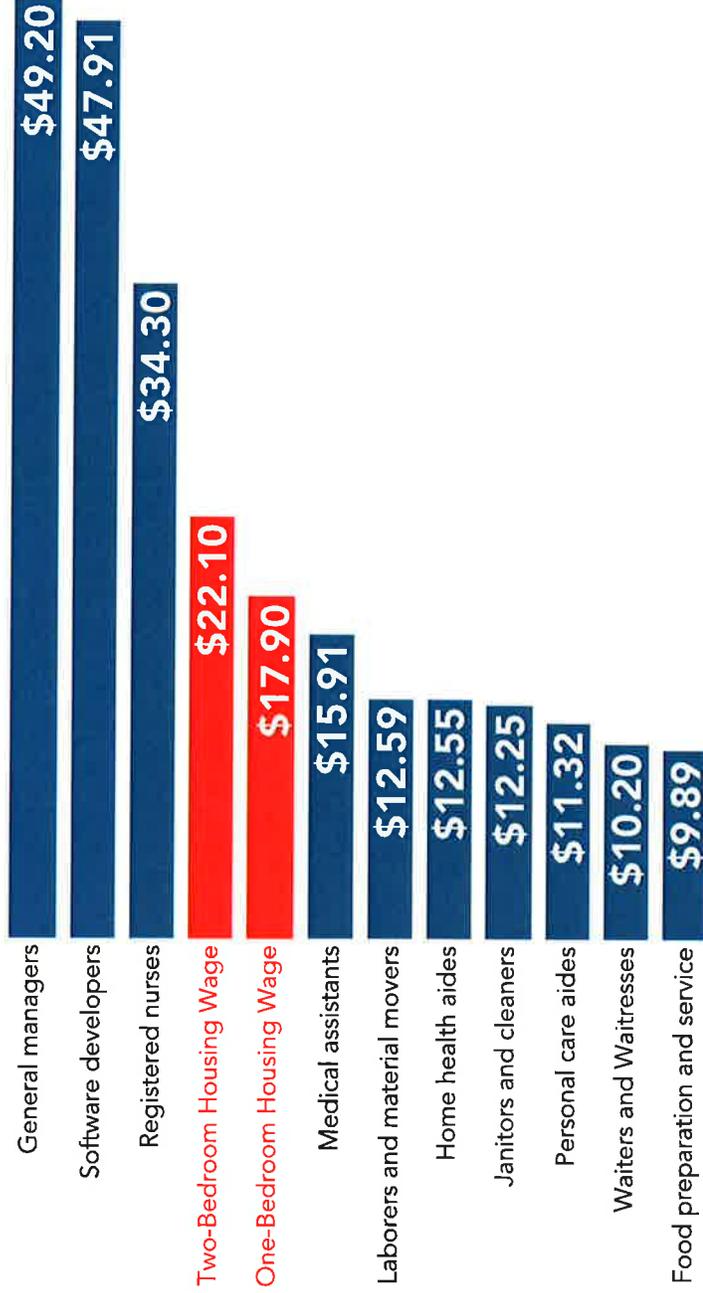
The demand for rental housing grew significantly during the past decade as a result of demographic shifts and the effects of the Great Recession. Between 2005 and 2016, the number of

“The demand for rental housing grew significantly during the past decade as a result of demographic shifts and the effects of the Great Recession.”

renters increased by nearly 10 million households to a record 43.3 million, pushing up rental prices (Joint Center for Housing Studies, 2017). A small dip to 43.1 million renter households and a slight increase in the rental vacancy rate from 6.9% to 7.2% in 2017 indicates the rental market is beginning to cool (U.S. Census Bureau, 2018), but a significant affordability challenge remains for low-wage workers and other vulnerable households.

New rental construction over the past decade has been largely geared toward the high end of the rental market, due to increasingly high development costs. According to the Joint Center for Housing Studies (2017), the number of homes renting for \$2,000 or more per month increased by 97% between 2005 and 2015 with the new development of high-end apartments and rising rents of existing apartments. During the same time, the number of homes renting for

FIGURE 4: HOUSING WAGE AND MEDIUM WAGES FOR OCCUPATIONS WITH HIGHEST PROJECTED GROWTH



Source: Housing wages are derived from HUD fair market rents. Employment projections from BLS Employment Projections Program. Occupational wages from May 2017 National Occupation Employment and Wage Estimates, Occupational Employment Statistics, BLS. Adjusted to 2018 dollars.

less than \$800 declined by 2%. While the rental market added more than 6.7 million housing units during this period, the number of units renting for less than \$800 declined by more than 260,000.

Most low income renters rely on older units that become affordable over time as newer units are developed. But this process, known as filtering, does not produce enough affordable rental homes to serve extremely low income renters. When rents reach a level that the majority of extremely low income renters could afford, landlords in strong housing markets have an economic incentive to redevelop their units for higher rents. Landlords in weak housing markets often find the cost of upkeep is higher than the rent they are able to collect, and they therefore decide to abandon maintenance on the housing or repurpose the property.

Absent public subsidy, the private market fails to provide sufficient housing affordable to the lowest income households. At the same time, three out of four low income households in need of housing assistance are denied federal help due to chronic underfunding (Fischer & Sard, 2017). The net result is a national shortage of 7.2 million rental homes affordable and available to the lowest income renters (NLHHC, 2018b). No state or major metropolitan area has an adequate supply.

FEDERAL POLICY SOLUTIONS

The findings of *Out of Reach 2018* highlight the significant shortfall between the incomes of low-wage workers and other vulnerable populations and the cost of modest rental homes. Seventy-one percent of extremely low income renters spend more than half of their incomes on housing, leaving them few resources for other necessities and putting them at risk of losing their homes given the difficulty of sustaining their rent payments (NLHHC, 2018b). The lack of stable housing can result in the loss of employment (Desmond & Gershenson, 2016) and in poor health (Sandel et al., 2018), and can interrupt student learning and lower academic achievement (Brennan, Reed, & Sturtevant, 2014). Nonetheless, the Trump Administration proposes reducing federal housing assistance for the lowest income households through budget cuts, increased rents, and arbitrary and administratively burdensome work requirements.

Congress provided a 10% increase to HUD's budget for fiscal year 2018 (FY18), an important step forward. However, funding for many of these programs remains well below FY10 levels and insufficient to fully meet the nation's needs (Figure 5). Adequate funding for these programs is necessary to solving the affordable rental housing crisis in America.

Tenant-based rental assistance like Housing Choice Vouchers is proven

to reduce homelessness and housing instability (Gubits et al., 2016). Voucher recipients find housing in the private market and contribute 30% of their incomes toward housing costs. The voucher pays the remaining costs up to the local housing agency's payment standard. Only one of four households in need of rental assistance receives any due to chronic underfunding. To meet the need, Congress should significantly increase funding for new vouchers.

“This year’s HTF allocation of \$266 million will be put to good use building and repairing homes affordable to the lowest income people, but its current funding level is inadequate to meet the need.”

An increase in capital investments in homes affordable for the lowest income renters is also needed. The national Housing Trust Fund (HTF) provides block grants to states for the creation or rehabilitation of homes for extremely low income and very low income households

earning up to 50% of their area median income. Funded by a modest contribution from Fannie Mae and Freddie Mac, at least 90% of HTF dollars must be used for rental housing and at least 75% of rental housing must benefit renters with extremely

low incomes. This year's HTF allocation of \$266 million will be put to good use building and repairing homes affordable to the lowest income people, but its current funding level is inadequate to meet the need. Congress should expand funding

to the HTF through comprehensive GSE reform, or other avenues, to no less than \$3.5 billion.

Rather than address the affordable housing crisis, the administration's proposed spending cuts for FY19 would, if enacted, lead to the largest reduction in affordable housing and community development investments in decades.

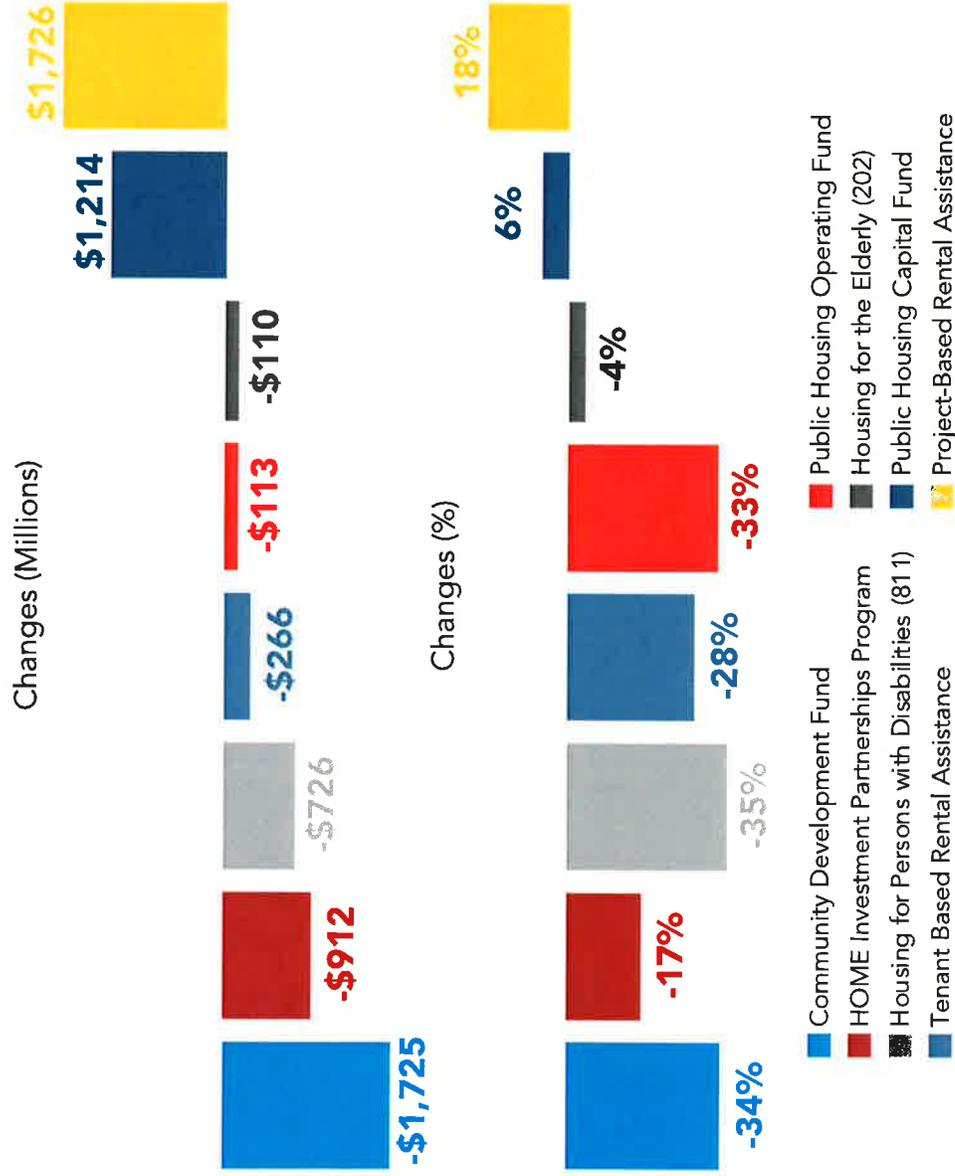
The proposed budget could lead to more than 200,000 families losing vital federal rental assistance and to the elimination of programs that support state and local efforts to address their housing needs (NLJHC, 2018a).

For the limited number of families that receive federal housing assistance, recent proposals by the administration threaten to undermine their housing stability.

The administration seeks to cut housing benefits by imposing rent increases and arbitrary work requirements. The administration proposes increasing tenants' contributions toward rent from 30% of gross adjusted household income to 35% of gross household income, eliminating deductions for medical and childcare expenses, and tripling minimum rents on non-disabled households from \$50 per month to \$150. These reforms would result in an average rent increase of 44% on households with housing assistance (Fischer, 2018).

The vast majority of individuals and families in need of housing assistance are seniors, people with disabilities, caretakers for people with disabilities or very

FIGURE 5: CHANGES IN FUNDING LEVELS FOR KEY HUD PROGRAMS (FY10 ENACTED TO FY18 ENACTED)



Note: Adjusted for inflation.

young children, or are in the labor force (NLIHC, 2018b). No evidence indicates that work requirements would eliminate their need for housing assistance (Levy, Edmonds, & Simington, 2018). The low-wage employment typically available to low income households often fails to

sufficiently cover the costs of housing and other basic needs.

Rather than undermine the housing stability needed by families for economic growth and academic achievement, Congress should invest in key housing programs that serve as a safety net and

provide stable housing for the lowest income households. These programs include Housing Choice Vouchers, the national HTF, public housing, project-based rental assistance, and other federal rental housing programs serving the lowest income households.

THE NUMBERS IN THIS REPORT

Out of Reach data are available for every state, metropolitan area, and county at www.nlihc.org/oor. We encourage you to visit the site, click on your state, and select “more info” to see an interactive page on which you can choose specific metropolitan areas or counties in your state. The final pages of this report describe where the numbers come from and how to use them, identify the most expensive jurisdictions, and provide state data and rankings.

The Housing Wage varies considerably across the country. The Housing Wage for a modest two-bedroom rental home in the San Francisco metropolitan area, for example, is \$60.02, far higher than the national Housing Wage. On the other end of the price spectrum, the two-bedroom Housing Wage is \$11.65 in some of Alabama’s counties. Jurisdictions with lower-than-average Housing Wages, however, are not immune to a shortage of affordable rental homes. Jurisdictions with a low Housing Wage tend to have

less vibrant economies and lower-than-average household incomes, meaning a low Housing Wage is still out of reach for too many households.

The Housing Wage is based on HUD fair market rents (FMRs), which are the Department’s best estimate of what a family moving today can expect to pay for a modest rental home, not what all current renters are paying on average. The FMR is typically the 40th percentile of rents that a family can be expected to pay. The FMR is the basis for the rent payment standard for Housing Choice Vouchers and other HUD programs. They are typically applied uniformly within each FMR area, which is either a metropolitan area or nonmetropolitan county. Therefore, the Housing Wage does not reflect rent variations within a metropolitan area or nonmetropolitan county.

HUD has published Small Area FMRs based on U.S. Postal Service ZIP codes to better

reflect small-scale market conditions within metropolitan areas. NLIHC calculated the Housing Wage for each zip code to illustrate the variation in the Housing Wage within metropolitan areas. These wages can be found on-line at www.nlihc.org/oor.

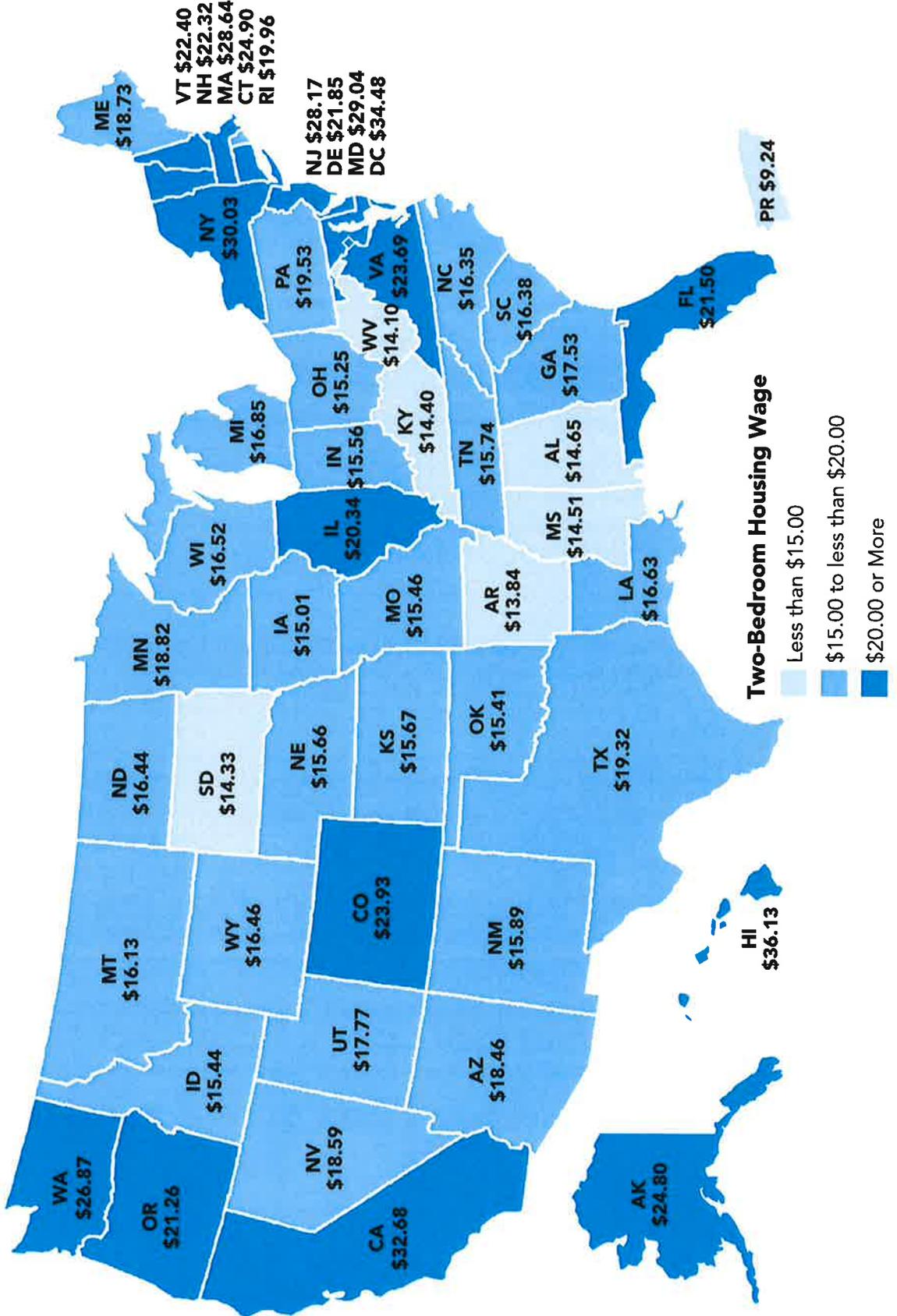
Readers are cautioned against comparing statistics in one edition of *Out of Reach* with those in another. Over time, HUD has changed its methodology for calculating FMRs and incomes. Since 2012, HUD has developed FMR estimates using American Community Survey (ACS) data to determine base rents. This methodology can introduce more year-to-year variability. From time to time, an area’s FMRs are based on local rent surveys rather than the ACS. For these reasons, readers should not compare this year’s report to previous editions of *Out of Reach* and assume that all differences reflect actual market dynamics. Please consult the appendices and NLIHC research staff for assistance with interpreting changes in the data.

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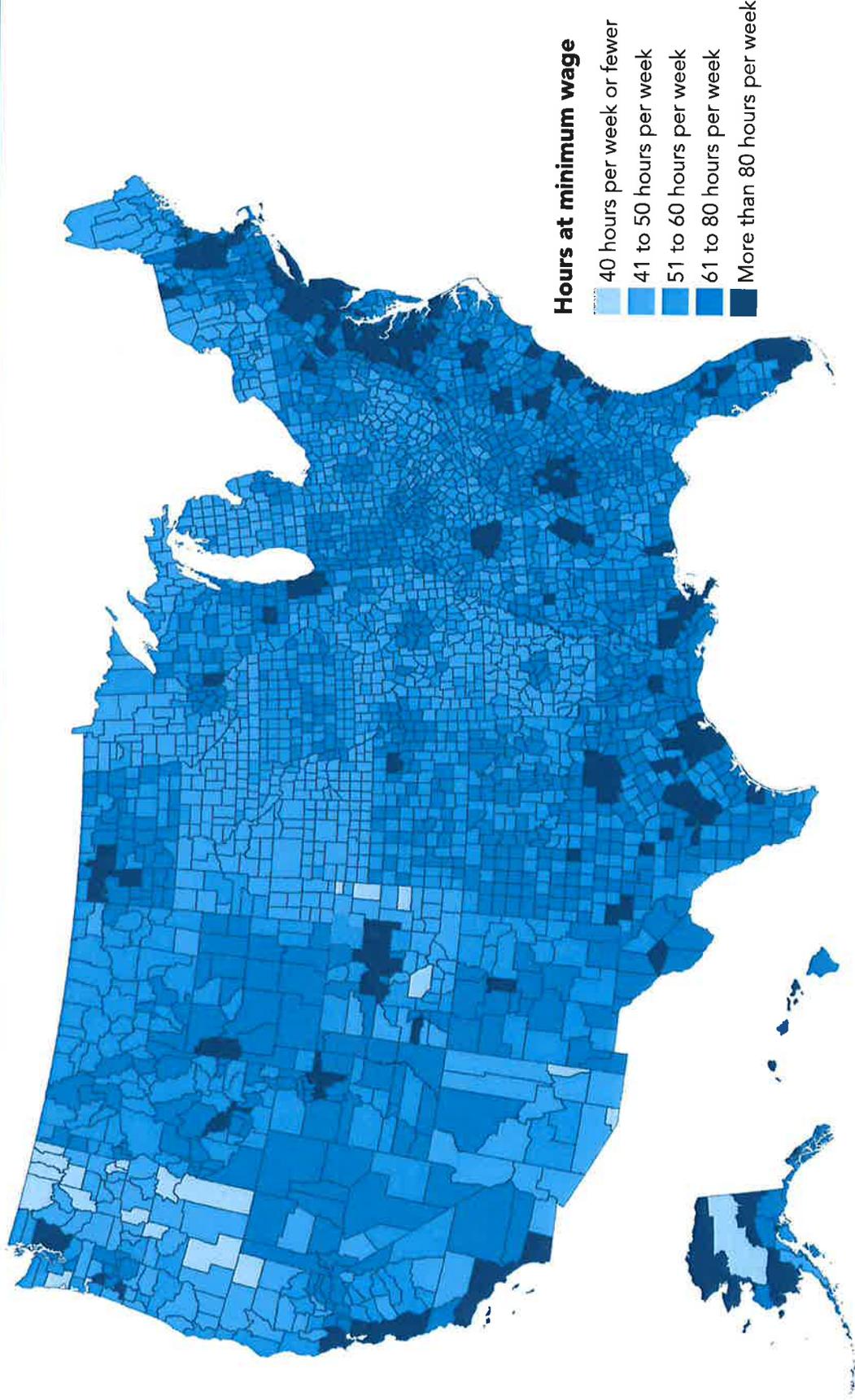
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2018 TWO-BEDROOM RENTAL HOUSING WAGES

Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a **TWO-BEDROOM RENTAL HOME**, without paying more than 30% of their income.



2018 HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT



*Note: New England states are displayed with HUD Fair Market Rent Areas. All other states are displayed at the county level. This map does not account for the 37 localities with minimum wages higher than the standard state or federal minimum wage. No local minimum wages are sufficient to afford a one-bedroom rental home at the Fair Market Rent with a 40-hour work week. The geographic variation of Oregon and New York's state minimum wages are reflected at the county level. Puerto Rico is excluded due to wage comparability issues.

MOST EXPENSIVE JURISDICTIONS

Metropolitan Areas	Housing Wage for Two-Bedroom FMR ¹	Metropolitan Counties ²	Housing Wage for Two-Bedroom FMR
San Francisco, CA HMFA ³	\$60.02	Marin County, CA	\$60.02
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$48.50	San Francisco County, CA	\$60.02
Oakland-Fremont, CA HMFA	\$44.79	San Mateo County, CA	\$60.02
Honolulu, HI MSA ⁴	\$39.06	Santa Clara County, CA	\$48.50
Stamford-Norwalk, CT HMFA	\$38.19	Alameda County, CA	\$44.79
Santa Cruz-Watsonville, CA MSA	\$37.79	Contra Costa County, CA	\$44.79
Santa Maria-Santa Barbara, CA MSA	\$36.87	Honolulu County, HI	\$39.06
Nassau-Suffolk, NY HMFA	\$36.12	Santa Cruz County, CA	\$37.79
Seattle-Bellevue, WA HMFA	\$36.12	Santa Barbara County, CA	\$36.87
Santa Ana-Anaheim-Irvine, CA HMFA	\$36.08	Nassau County, NY	\$36.12
State Nonmetropolitan Areas (Combined)	Housing Wage for Two-Bedroom FMR	Nonmetropolitan Counties (or County-Equivalents)	Housing Wage for Two-Bedroom FMR
Hawaii	\$26.41	Pitkin County, CO	\$33.40
Alaska	\$23.55	Aleutians West Census Area, AK	\$31.31
Massachusetts	\$22.90	Nantucket County, MA	\$30.23
Connecticut	\$21.00	Dukes County, MA	\$29.44
New Hampshire	\$20.37	Nome Census Area, AK	\$29.25
Vermont	\$19.18	Monroe County, FL	\$29.12
Colorado	\$18.77	Kauai County, HI	\$29.06
Maryland	\$18.53	Bethel Census Area, AK	\$28.48
California	\$18.36	Denali Borough, AK	\$28.04
Nevada	\$17.35	Eagle County, CO	\$28.00

1 FMR = Fair Market Rent.

2 Excludes metropolitan counties in New England.

3 HMFA = HUD Metro FMR Area. This term indicates that a portion of an Office of Management & Budget (OMB)-defined core-based statistical area (CBSA) is in the area to which the FMRs apply. HUD is required by OMB to alter the names of the metropolitan geographic entities it derives from CBSAs when the geographies are not the same as that established by the OMB.

4 MSA = Metropolitan Statistical Area. Geographic entities defined by OMB for use by the federal statistical agencies in collecting, tabulating, and publishing federal statistics. An MSA contains an urban core of 50,000 or more in population.

STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

Rank	State ¹	Housing Wage for Two-Bedroom FMR ²	Rank	State ¹	Housing Wage for Two-Bedroom FMR ²
1	Hawaii	\$36.13	29	Louisiana	\$16.63
3	California	\$32.68	30	Wisconsin	\$16.52
4	New York	\$30.03	31	Wyoming	\$16.46
5	Maryland	\$29.04	32	North Dakota	\$16.44
6	Massachusetts	\$28.64	33	South Carolina	\$16.38
7	New Jersey	\$28.17	34	North Carolina	\$16.35
8	Washington	\$26.87	35	Montana	\$16.13
9	Connecticut	\$24.90	36	New Mexico	\$15.89
10	Alaska	\$24.80	37	Tennessee	\$15.74
11	Colorado	\$23.93	38	Kansas	\$15.67
12	Virginia	\$23.69	39	Nebraska	\$15.66
13	Vermont	\$22.40	40	Indiana	\$15.56
14	New Hampshire	\$22.32	41	Missouri	\$15.46
15	Delaware	\$21.85	42	Idaho	\$15.44
16	Florida	\$21.50	43	Oklahoma	\$15.41
17	Oregon	\$21.26	44	Ohio	\$15.25
18	Illinois	\$20.34	45	Iowa	\$15.01
19	Rhode Island	\$19.96	46	Alabama	\$14.65
20	Pennsylvania	\$19.53	47	Mississippi	\$14.51
21	Texas	\$19.32	48	Kentucky	\$14.40
22	Minnesota	\$18.82	49	South Dakota	\$14.33
23	Maine	\$18.73	50	West Virginia	\$14.10
24	Nevada	\$18.59	51	Arkansas	\$13.84
25	Arizona	\$18.46	OTHER		
26	Utah	\$17.77	2	District of Columbia	\$34.48
27	Georgia	\$17.53	52	Puerto Rico	\$9.24
28	Michigan	\$16.85			

¹ Includes District of Columbia and Puerto Rico.

² FMR = Fair Market Rent.

STATE SUMMARY

State	FY18 HOUSING WAGE			HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to Afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$14.65	\$762	\$30,466	2.0	\$61,243	\$1,531	\$18,373	\$459	583,237	\$12.53	\$651	1.2	
Alaska	\$24.80	\$1,289	\$51,576	2.5	\$91,861	\$2,297	\$27,558	\$689	90,922	\$18.84	\$980	1.3	
Arizona	\$18.46	\$960	\$38,390	1.8	\$65,012	\$1,625	\$19,503	\$488	917,041	\$16.54	\$860	1.1	
Arkansas	\$13.84	\$720	\$28,794	1.6	\$56,038	\$1,401	\$16,811	\$420	392,028	\$13.05	\$679	1.1	
California	\$32.68	\$1,699	\$67,976	3.0	\$80,383	\$2,010	\$24,115	\$603	5,878,380	\$21.50	\$1,118	1.5	
Colorado	\$23.93	\$1,245	\$49,780	2.3	\$83,968	\$2,099	\$25,190	\$630	730,999	\$17.59	\$915	1.4	
Connecticut	\$24.90	\$1,295	\$51,799	2.5	\$97,574	\$2,439	\$29,272	\$732	454,490	\$17.38	\$904	1.4	
Delaware	\$21.85	\$1,136	\$45,439	2.6	\$79,885	\$1,997	\$23,965	\$599	101,111	\$16.99	\$884	1.3	
Florida	\$21.50	\$1,118	\$44,716	2.6	\$63,043	\$1,576	\$18,913	\$473	2,605,942	\$16.10	\$837	1.3	
Georgia	\$17.53	\$911	\$36,459	2.4	\$65,403	\$1,635	\$19,621	\$491	1,345,295	\$16.28	\$846	1.1	
Hawaii	\$36.13	\$1,879	\$75,158	3.6	\$90,623	\$2,266	\$27,187	\$680	192,176	\$16.16	\$840	2.2	
Idaho	\$15.44	\$803	\$32,122	2.1	\$63,373	\$1,584	\$19,012	\$475	185,569	\$12.19	\$634	1.3	
Illinois	\$20.34	\$1,058	\$42,304	2.5	\$79,475	\$1,987	\$23,843	\$596	1,635,043	\$16.78	\$873	1.2	
Indiana	\$15.56	\$809	\$32,359	2.1	\$67,395	\$1,685	\$20,219	\$505	786,317	\$13.44	\$699	1.2	
Iowa	\$15.01	\$781	\$31,226	2.1	\$72,385	\$1,810	\$21,716	\$543	359,522	\$12.50	\$650	1.2	
Kansas	\$15.67	\$815	\$32,584	2.2	\$70,075	\$1,752	\$21,022	\$526	375,515	\$13.41	\$697	1.2	
Kentucky	\$14.40	\$749	\$29,955	2.0	\$60,923	\$1,523	\$18,277	\$457	570,314	\$12.93	\$672	1.1	
Louisiana	\$16.63	\$865	\$34,597	2.3	\$62,538	\$1,563	\$18,761	\$469	598,613	\$14.07	\$732	1.2	
Maine	\$18.73	\$974	\$38,966	1.9	\$69,475	\$1,737	\$20,842	\$521	153,731	\$11.44	\$595	1.6	
Maryland	\$29.04	\$1,510	\$60,406	2.9	\$100,990	\$2,525	\$30,297	\$757	729,709	\$17.51	\$910	1.7	
Massachusetts	\$28.64	\$1,489	\$59,571	2.6	\$96,409	\$2,410	\$28,923	\$723	970,146	\$20.06	\$1,043	1.4	
Michigan	\$16.85	\$876	\$35,057	1.8	\$67,993	\$1,700	\$20,398	\$510	1,128,343	\$14.27	\$742	1.2	
Minnesota	\$18.82	\$979	\$39,141	2.0	\$84,726	\$2,118	\$25,418	\$635	609,699	\$14.84	\$772	1.3	
Mississippi	\$14.51	\$755	\$30,188	2.0	\$52,134	\$1,303	\$15,640	\$391	352,404	\$11.44	\$595	1.3	
Missouri	\$15.46	\$804	\$32,148	2.0	\$68,442	\$1,711	\$20,533	\$513	787,627	\$14.14	\$735	1.1	
Montana	\$16.13	\$839	\$33,545	1.9	\$65,839	\$1,646	\$19,752	\$494	135,346	\$12.23	\$636	1.3	
Nebraska	\$15.66	\$815	\$32,580	1.7	\$73,764	\$1,844	\$22,129	\$553	251,775	\$12.57	\$653	1.2	

1: BR = Bedroom.
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 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income.
 5: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

FLORIDA

STATE RANKING **#16***

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,118**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,726** monthly or **\$44,716** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.50
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$16.10
2-Bedroom Housing Wage	\$21.50
Number of Renter Households	2,605,942
Percent Renters	35%

104

Work Hours Per Week At
Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)

2.6

Number of Full-Time Jobs At
Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)

84

Work Hours Per Week At
Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

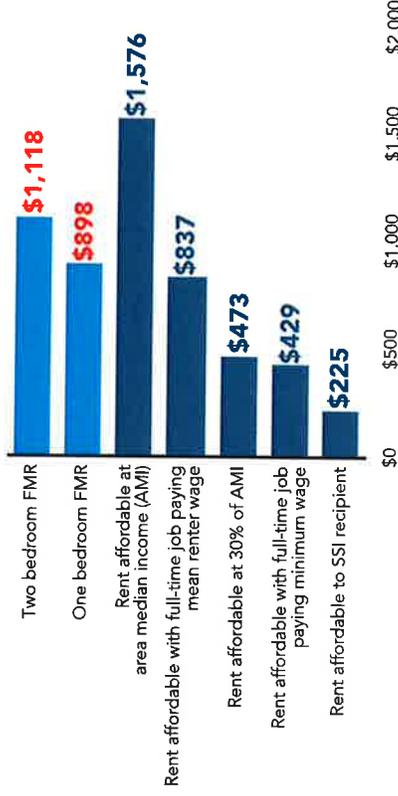
2.1

Number of Full-Time Jobs At
Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS

	HOUSING WAGE
Monroe County	\$29.12
West Palm Beach-Boca Raton HMIFA	\$27.35
Fort Lauderdale HMIFA	\$26.67
Miami-Miami Beach-Kendall HMFA	\$25.98
Naples-Immokalee-Marco Island MSA	\$23.46

MSA = Metropolitan Statistical Area, HMFA = HUD Metro FMR Area.
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



FY18 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR ³	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	\$21.50	\$1,118	\$44,716	2.6	\$63,043	\$1,576	\$18,913	\$473	2,605,942	35%	\$16.10	\$837	1.3
Combined Nonmetro Areas	\$16.39	\$852	\$34,090	2.0	\$52,685	\$1,317	\$15,805	\$395	69,364	29%	\$11.80	\$614	1.4
Metropolitan Areas													
Baker County HMFA	\$14.25	\$741	\$29,640	1.7	\$62,200	\$1,555	\$18,660	\$467	1,713	21%	\$8.61	\$448	1.7
Cape Coral-Fort Myers MSA	\$18.38	\$956	\$38,240	2.2	\$63,700	\$1,593	\$19,110	\$478	80,113	31%	\$14.38	\$748	1.3
Crestview-Fort Walton Beach-Destin HMFA	\$19.29	\$1,003	\$40,120	2.3	\$65,700	\$1,643	\$19,710	\$493	27,950	37%	\$13.83	\$719	1.4
Deltona-Daytona Beach-Ormond Beach HMFA	\$18.37	\$955	\$38,200	2.2	\$55,100	\$1,378	\$16,530	\$413	62,375	30%	\$12.56	\$653	1.5
Fort Lauderdale HMFA	\$26.67	\$1,387	\$55,480	3.2	\$65,700	\$1,643	\$19,710	\$493	250,634	37%	\$18.16	\$944	1.5
Gainesville MSA	\$17.19	\$894	\$35,760	2.1	\$71,300	\$1,783	\$21,390	\$535	45,681	45%	\$11.31	\$588	1.5
Gulf County HMFA	\$17.12	\$890	\$35,600	2.1	\$52,600	\$1,315	\$15,780	\$395	1,358	25%	\$12.58	\$654	1.4
Homosassa Springs MSA	\$15.35	\$798	\$31,920	1.9	\$52,400	\$1,310	\$15,720	\$393	11,144	18%	\$11.33	\$589	1.4
Jacksonville HMFA	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	186,981	36%	\$16.29	\$847	1.1
LakelandInter-Haven MSA	\$16.52	\$859	\$34,360	2.0	\$53,600	\$1,340	\$16,080	\$402	71,369	32%	\$14.74	\$766	1.1
Miami-Miami Beach-Kendall HMFA	\$25.98	\$1,351	\$54,040	3.1	\$52,300	\$1,308	\$15,690	\$392	404,450	47%	\$17.64	\$917	1.5
Naples-Immokalee-Marco Island MSA	\$23.46	\$1,220	\$48,800	2.8	\$75,000	\$1,875	\$22,500	\$563	37,288	28%	\$15.46	\$804	1.5
North Port-Sarasota-Bradenton MSA	\$20.73	\$1,078	\$43,120	2.5	\$70,300	\$1,758	\$21,090	\$527	87,971	28%	\$15.35	\$798	1.4
Ocala MSA	\$15.67	\$815	\$32,600	1.9	\$53,400	\$1,335	\$16,020	\$401	33,299	25%	\$13.49	\$702	1.2
Orlando-Kissimmee-Sanford MSA	\$21.08	\$1,096	\$43,840	2.6	\$62,900	\$1,573	\$18,870	\$472	324,980	40%	\$16.08	\$836	1.3
Palm Bay-Melbourne-Titusville MSA	\$19.58	\$1,018	\$40,720	2.4	\$64,800	\$1,620	\$19,440	\$486	63,537	28%	\$15.72	\$818	1.2
Palm Coast HMFA	\$18.60	\$967	\$38,680	2.3	\$58,900	\$1,473	\$17,670	\$442	8,817	23%	\$12.48	\$649	1.5
Panama City-Lynn Haven-Panama City Beach HMFA	\$19.13	\$995	\$39,800	2.3	\$64,700	\$1,618	\$19,410	\$485	25,997	38%	\$13.34	\$694	1.4
Pensacola-Ferry Pass-Brent MSA	\$16.27	\$846	\$33,840	2.0	\$65,200	\$1,630	\$19,560	\$489	62,104	35%	\$14.48	\$753	1.1

* 50th percentile FMR (See Appendix B).

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY18 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Port St. Lucie MSA	\$19.85	\$1,032	\$41,280	2.4	\$60,500	\$1,513	\$18,150	\$454	46,050	27%	\$13.22	\$688	1.5
Punta Gorda MSA	\$17.02	\$885	\$35,400	2.1	\$58,300	\$1,458	\$17,490	\$437	16,046	22%	\$12.26	\$638	1.4
Sebastian-Vero Beach MSA	\$17.15	\$892	\$35,680	2.1	\$64,600	\$1,615	\$19,380	\$485	14,694	25%	\$13.08	\$680	1.3
Sebring MSA	\$15.19	\$790	\$31,600	1.8	\$43,800	\$1,095	\$13,140	\$329	9,883	24%	\$10.56	\$549	1.4
Tallahassee HMFA	\$18.42	\$958	\$38,320	2.2	\$67,400	\$1,685	\$20,220	\$506	59,166	44%	\$12.04	\$626	1.5
Tampa-St. Petersburg-Clearwater MSA	\$20.10	\$1,045	\$41,800	2.4	\$63,900	\$1,598	\$19,170	\$479	419,514	36%	\$17.01	\$885	1.2
The Villages MSA	\$14.56	\$757	\$30,280	1.8	\$68,200	\$1,705	\$20,460	\$512	4,841	10%	\$10.74	\$559	1.4
Wakulla County HMFA	\$17.10	\$889	\$35,560	2.1	\$62,300	\$1,558	\$18,690	\$467	2,616	24%	\$10.68	\$556	1.6
Walton County HMFA	\$16.42	\$854	\$34,160	2.0	\$60,400	\$1,510	\$18,120	\$453	6,994	29%	\$13.00	\$676	1.3
West Palm Beach-Boca Raton HMFA *	\$27.35	\$1,422	\$56,880	3.3	\$74,300	\$1,858	\$22,290	\$557	169,013	31%	\$18.03	\$938	1.5
Counties													
Alachua County	\$17.19	\$894	\$35,760	2.1	\$71,300	\$1,783	\$21,390	\$535	44,579	46%	\$11.36	\$591	1.5
Baker County	\$14.25	\$741	\$29,640	1.7	\$62,200	\$1,555	\$18,660	\$467	1,713	21%	\$8.61	\$448	1.7
Bay County	\$19.13	\$995	\$39,800	2.3	\$64,700	\$1,618	\$19,410	\$485	25,997	38%	\$13.34	\$694	1.4
Bradford County	\$13.19	\$686	\$27,440	1.6	\$59,400	\$1,485	\$17,820	\$446	2,367	27%	\$10.74	\$559	1.2
Brevard County	\$19.58	\$1,018	\$40,720	2.4	\$64,800	\$1,620	\$19,440	\$486	63,537	28%	\$15.72	\$818	1.2
Broward County	\$26.67	\$1,387	\$55,480	3.2	\$65,700	\$1,643	\$19,710	\$493	250,634	37%	\$18.16	\$944	1.5
Calhoun County	\$13.19	\$686	\$27,440	1.6	\$46,000	\$1,150	\$13,800	\$345	790	17%	\$9.75	\$507	1.4
Charlotte County	\$17.02	\$885	\$35,400	2.1	\$58,300	\$1,458	\$17,490	\$437	16,046	22%	\$12.26	\$638	1.4
Citrus County	\$15.35	\$798	\$31,920	1.9	\$52,400	\$1,310	\$15,720	\$393	11,144	18%	\$11.33	\$589	1.4
Clay County	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	17,798	25%	\$12.28	\$638	1.5
Collier County	\$23.46	\$1,220	\$48,800	2.8	\$75,000	\$1,875	\$22,500	\$563	37,288	28%	\$15.46	\$804	1.5
Columbia County	\$15.08	\$784	\$31,360	1.8	\$64,100	\$1,603	\$19,230	\$481	6,645	28%	\$11.93	\$620	1.3
DeSoto County	\$13.90	\$723	\$28,920	1.7	\$42,300	\$1,058	\$12,690	\$317	3,586	31%	\$11.37	\$591	1.2

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