



City of Mexico Beach
Planning & Zoning Board Regular Meeting
Tuesday, October 17, 2017
Public Workshop 12:00 P.M.
Civic Center – 105 N. 31st Street

Post 1 Don Coakley	Alternate Post 1	Vacant
Post 2 Jim Bush	Alternate Post 2	Vacant
Post 3 Jack Kerigan		
Post 4 Bill Driver		
Post 5 Elizabeth Wilker		

ROLL CALL

COMPREHENSIVE PLAN DISCUSSION

1. Presentation of current Comprehensive Plan in comparison to statutory requirements of 163.3178(2)(f).
2. Input from community regarding coastal areas vulnerable to flooding.
3. Direction from Planning and Zoning Board regarding changes to the Comprehensive Plan.

MISCELLANEOUS

1. Next Comp Plan Meeting.
2. Other Various and Sundry Items.

ADJOURN

*Anyone deciding to appeal a decision by the Board on any matter considered at this or any subsequent meeting will need a record of the proceedings, and for purposes of that appeal, may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

**You are hereby notified that in accordance with Florida Statutes, you have the right to appeal any decision made by the Board with respect to any matter considered at the above referenced meeting. You may need to ensure that a verbatim record of the proceedings is made which may need to include evidence and testimony upon which the appeal is based. Any person requiring a special accommodation at this meeting because of a disability or physical impairment should contact Adrian Welle, City Clerk, at 114 N 22nd Street, Mexico Beach, Florida 32410; or by phone at (850) 648-5700 at least five calendar days prior to the meeting. If you are hearing or speech impaired, and you possess TDD equipment, you may contact the City Clerk using the Florida Dual Party Relay System, which can be reached at 1-800-955-8770 (TDD).

~~VIII~~ ~~3.~~ HOUSING ELEMENT

Purpose

The purpose of this element is to provide ~~plans and policies~~strategies which will ~~assist the City in provide guidance and support to meeting identified or projected deficits in the supply the provision~~ of housing, correct substandard or unsafe housing conditions, and maximize private sector involvement in the delivery of safe, sanitary and affordable housing.

~~(1)~~ ~~Substandard Housing~~

~~The definition of substandard housing shall be the same as "Unsafe Building" found in the Florida Building Code, which shall prevail if a conflict exists or arises. This includes all buildings, which are unsafe, unsanitary, or do not provide adequate egress, or which constitute a fire hazard, or are otherwise dangerous to human life, or which in relation to existing use constitute a hazard to public health and safety.~~

~~(2)~~ ~~Goals, Objectives and Policies~~

GOAL H1: ~~PROVIDE THE CIRCUMSTANCES AND CONDITIONS NECESSARY TO ASSIST IN THE MAINTENANCE OF~~ PROVIDE CONDITIONS FOR AN ADEQUATE SUPPLY OF SAFE, SANITARY, AND AFFORDABLE HOUSING IN A VARIETY OF TYPES, SIZES, AND LOCATIONS.

Objective 3.1: Provide ~~an adequate environment systems to support for~~ a variety of housing types to accommodate the needs of the existing population, anticipated population growth, and households with special housing needs.

Policy 3.1.1: ~~The City shall designate and maintain on its future land use map, land use categories and densities which provide for a varied and functional mix of housing types.~~ Future Land Use categories as adopted on the Future Land Use Map and described in this Plan in the Future Land Use Element shall provide for a variety of types and densities of housing options.

Policy 3.1.2: To make provision for workforce housing, accessory dwelling units shall be allowed in any Future Land Use category that allows for residential dwelling regardless of the assigned density to the subject Future Land Use category under the following conditions:

- a) The accessory dwelling unit cannot exceed in square footage of heated and cooled space forty (40) percent of the primary dwelling square footage of heated and cooled square footage.
- b) The accessory dwelling unit must be located behind the front of the primary structure, unless otherwise attached to the primary structure.

c) The accessory dwelling unit cannot house more than one family.

Policy 3.1.3: As an option for low cost housing, Mexico Beach shall continue to permit manufactured homes that bear an insignia of approval as described in the Florida Manufactured Building Act of 1979 in any Future Land Use category that allows for single family residential development.

Policy 3.1.4: No restriction shall be placed on the location of low-income or workforce housing within the City limits outside of the regulatory framework of the Future Land Use category requirements located in the Future Land Use Element.

Policy 3.1.5: A study of a density bonus program for the provision of workforce housing shall be conducted to understand if the program would benefit the provision of workforce housing within the city.

Policy 3.1.6: The City shall coordinate with developers of housing for low- and moderate-income families by maintaining adequate infrastructure capacities to accommodate such developments.

Policy 3.1.7: Coordination with private developers on the location and construction of workforce housing within the city shall be a high priority.

Policy 3.1.8: The Land Development Regulations shall include processes that streamline the permitting process when workforce housing at least twenty-five (25) percent of the development plan.

Policy 3.1.9: By 2019, Mexico Beach shall amend its fee schedule to reduce application and examine the reduction of other fees for the development of affordable housing projects.

Policy 3.1.10: The City shall investigate the feasibility of establishing selected housing programs through coordination with the Department of Economic Opportunity. Such programs shall be based on actual need and be financially feasible for the City.

Policy 3.1.11: Development that proposes a mixture of uses and housing types to serve a range of income levels shall be supported by the City through incentives outlined in the Land Development Regulations.

Policy 3.1.12: During each scheduled evaluation of this Plan, the City shall analyze the capacity of developable vacant lands against the City's population projections for the next ten years, to determine if adequate lands are available to support the projected population growth.

~~**Objective 3.2:** Provide the regulatory circumstances and necessary infrastructure to promote the construction of affordable housing within the City. **NOTE: Merged into above.**~~

~~**Policy 3.2.1:** The City will coordinate with private developers on the location and construction of affordable housing within the city. **See Policy 3.1.5 and 3.1.6**~~

~~**Objective 3.3:** The City will undertake measures to eliminate substandard housing conditions within the City. **NOTE: Merged with next objective.**~~

~~**Policy 3.3.1:** The City will use its building inspection authority to enforce provisions of the Florida Building Code relative to substandard housing or unsafe buildings.~~

~~**Objective 3.42:** Incorporate provisions in the land development regulations, which address structural and aesthetic improvement of existing housing. Support the conservation, rehabilitation, or demolition of substandard housing.~~

~~**Policy 3.42.1:** The City shall incorporate provisions for eyesore, nuisance and junk control in its land development regulations.~~

~~**Policy 3.42.2:** The City shall coordinate with the Department of Community Affairs and the Florida Homebuilders Association to establish reasonable "minimum liveability standards" for housing stock within the city. The City shall retain information and/or educational materials at City Hall for residents and homeowners to utilize when seeking federal and state funding to rehabilitate their homes.~~

~~**Policy 3.32.13:** The City will use its building inspection authority to enforce provisions of the Florida Building Code relative to substandard housing or unsafe buildings.~~

~~**Policy 3.2.4:** Mexico Beach shall seek funding through the Florida Small Cities Community Development Block Grant Program (CDBG) to support rehabilitation of substandard housing to benefit low- and moderate-income persons in order to eliminate slum and blight, as defined by Florida Statutes.~~

~~**Policy 3.2.5:** Uniform an equitable treatment for persons and businesses displaced by state and local government programs shall be consistent with §421.55, Florida Statutes.~~

~~**Objective 3.5:** The City shall adopt provisions in its land development regulations, which provide for the location of housing for low and moderate-income families, and for state approved mobile homes parks.~~

~~**Policy 3.5.1:** The City shall allow affordable housing for qualified (low and moderate income) families within areas approved by the City Council of the "Residential General" land use district.~~

~~**Policy 3.5.2:** Principles and criteria guiding the location of housing for low and moderate income families are: 1) Design must conform to provisions specified in the City's land development regulations; 2) Construction must conform to the provisions of the Florida Building Code; and, 3) Densities and intensities must conform to standards specified in the Future Land Use Element of this Plan. NOTE: I was unsure as to why we were stating they have to follow the regulations. This would apply to all development, not just housing.~~

~~**Policy 3.5.3:** The City shall coordinate with developers of housing for low and moderate income families by maintaining adequate infrastructure capacities to accommodate such developments.~~

~~**Policy 3.5.4:** The City shall investigate the feasibility of establishing selected housing programs through coordination with the Department of Community Affairs. Such programs must be based on actual need and be financially feasible for the City. Moved to Objective 3.1~~

~~**Policy 3.5.5:** Location of mobile homes must conform to density, intensity and performance standards specified in the Future Land Use Element, and tie-down requirements specified in the Florida Building Code and/or the Flood Damage Prevention Ordinance.~~

~~**Objective 3.63:** The City shall adopt provisions in its land development regulations, which allow Provide for the location of group homes and foster care facilities licensed by Department of Health various state agencies in residential areas.~~

~~**Policy 3.6.1:** Group homes and foster care facilities will be allowed in "Residential" land use districts in conformance with the densities and intensities specified in the Future Land Use Element. NOTE added below.~~

~~**Policy 3.63.21:** Pursuant to §419.001, Florida Statutes, Community residential homes which operate as the functional equivalent of a family (defined as a dwelling which provides a living environment for 7 to 14 unrelated clients of Department of Health including disabled or handicapped persons, developmentally disabled persons, non-dangerous mentally ill persons or children) shall be located in accordance with the following principles and criteria: NOTE: I removed definition because the statute is slightly different. The Departments include: Elderly Affairs, Agency for Persons with Disabilities, Juvenile Justice, Children and Families, or Agency for Health Care Administration. It is preferable to refer to the statute.~~

- ~~4a) A community residential home of six or fewer residents shall be allowed in the "Residential Low Density" district in any Future Land Use category which~~

~~allows residential development when 6 or fewer residents are located in a single-family, noncommercial, residential dwellings provided that such homes are not located within a radius of 1,000 feet of another existing home with six or fewer residents or within a radius of 1,200 feet of another existing community residential home with greater than six residents one another; and~~

- ~~2b) a community residential home shall be allowed in the "Tourist Residential" district provided that such homes are not located within 1,200 feet of one another or within 500 feet of a "Residential Low-Density" district when location of such home is presumed to substantially alter the nature and character of the area. The applicant or agent provides information from the sponsoring agency with the most recently published data compiled from the licensing entities that identifies all community residential homes within the jurisdictional limits of Mexico Beach. NOTE: Florida Statute prevents the local government from restricting the location of these. They must be allowable wherever single family and multi-family is allowed.~~
- ~~c) At the time of home occupancy, the sponsoring agency must notify the Mexico Beach City Administrator that the home is licensed by the licensing entity.~~

Objective 3.74: Provide infrastructure and public facilities capacity to allow for the location of households with special housing needs including low- and moderate-income household, group home and foster care facilities, mobile homes, and rural and farmworker households.

Policy 3.74.1: The City shall make available, within the limits of realistic financial feasibility, infrastructure and public facilities capacity to accommodate households with special needs.

~~**Objective 3.85:** The City shall use the most current census data to identify historically significant housing within the City. Protect historically significant structures and districts.~~

~~**Policy 3.85.1:** The City shall apply for grant funds available through the Department of State, Division of Archives and History to conduct a study which will identify historically significant housing. The City shall coordinate with the Florida Department of State, Division of Historical Resources, to identify and classify structures within the city limits, at such time a structure(s) may be identified as historically significant.~~

~~**Objective 3.9:** Establish a procedure for the conservation of historically significant housing, if any such housing is located within the City.~~

~~**Policy 3.9.1:** The City shall incorporate measures to conserve historically significant housing into its development review process.~~

Objective 3.106: Provide procedures for the conservation, rehabilitation or demolition of housing.

~~**Policy 3.106.1:** The City shall provide for the conservation of housing. To promote housing conservation, the City shall continue to schedule public infrastructure and supporting infrastructure facilities improvements to all existing neighborhoods and multi-family developments as the needs are identified.~~

~~**Policy 3.6.2:** Mexico Beach supports the use of Community Development Block Grant programs to make improvements to housing stock and public infrastructure.~~

~~**Policy 3.106.23:** Rehabilitation and demolition strategies are contained in the City's land development regulations. Only a Florida Certified Building Official or Building Code Administrator may issue a non-voluntary demolition or removal order to a substandard housing unit after inspection of the subject dwelling.~~

~~**Policy 3.6.4:** The Mexico Beach Land Development Regulations shall further the intent of this objective in procedure for any vacation, demolition, or removal of any unfit or unsafe dwelling or structure.~~

Objective 3.117: Formulate a housing implementation program.

Policy 3.117.1: Due to limited financial and staff resources the City is unable to provide a full-scale housing or public assistance program. Activities specified in preceding objectives and other policies which promote housing implementation are as follows:

1. Designate and maintain areas on the Future Land Use Map to accommodate existing and future housing needs.
2. Provide, or require provision of, infrastructure and public facilities capacity to accommodate existing and future housing needs including those of low and moderate income families, group and foster care facilities, mobile homes, and rural and farmworker households.
3. Allow location of housing for low and moderate income households, mobile homes, group homes and foster care facilities in "Residential" land use districts consistent with standards specified in the Future Land Use Element.
4. Negotiate or otherwise coordinate with private sector housing suppliers to promote availability of affordable housing within the city.
5. Identify substandard housing or unsafe buildings and use Florida Building Code provisions and land development regulations to correct housing deficiencies including elimination of eyesores and establishment of minimum livability criteria.

~~(4) Requirements for Capital Improvements Implementation~~

~~Implementation of this element will not require land acquisition, construction or other fiscal outlay for capital improvements.~~

Mexico Beach Population Projections by Age 2000 - 2040

Age	Permanent Residents							
	YEAR							
	2000	2010	2016	2020	2025	2030	2035	2040
0-4	31	19	28	39	44	46	48	50
5-9	30	39	39	37	42	46	49	50
10-14	32	42	32	27	36	52	58	60
15-19	33	33	40	47	47	42	47	52
20-24	27	46	58	65	51	41	54	77
25-29	40	41	43	44	49	59	60	52
30-34	44	44	65	76	89	100	78	63
35-39	56	43	44	49	51	49	55	66
40-44	61	51	52	54	74	89	104	116
45-49	68	78	68	66	64	71	73	71
50-54	103	99	105	92	88	93	127	151
55-59	76	95	115	120	102	97	95	103
60-64	107	108	108	112	119	99	96	100
65-69	107	113	142	151	176	183	156	147
70-74	76	80	84	88	84	88	92	77
75+	126	141	172	196	226	253	282	302
Total	1,017	1,072	1,195	1,263	1,342	1,408	1,474	1,537

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on 2000 and 2010 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida.

HOUSING ELEMENT DATA AND ANALYSIS

The purpose of this analysis is to provide background data to the City in development of appropriate plans and policies to meet identified or projected deficits in the supply of housing and for guidance in development of the Housing Element Goals, Objectives and Policies.

I. Historical Housing Data

Mexico Beach’s historical housing inventory is shown in Table 3.1. The decade with the greatest number of residential home permits issued in Mexico Beach since 1940 was 2000-2009 with 34.1% of the total. The decade following that 1980 – 1989 records the second greatest number of residential home permits with 25% of the total. Approximately 46.7% of the housing structures permitted within the City were permitted since 1990, so are less than 30 years old. Bay County’s housing stock is generally older than that of Mexico Beach.

Table 3.1 Mexico Beach and Bay County Housing Construction by Decade

Year Structure Built	Mexico Beach		Bay County	
	Number of Units	Percent of Total	Number of Units	Percent of Total
2010 or later	32	1.6	1,238	0.1
2000 - 2009	670	34.1	22,951	22.9
1990 – 1999	215	11	18,385	18.4
1980 – 1989	489	25	24,984	25
1970 – 1979	305	15.5	13,789	13.8
1960 – 1969	91	4.6	6,305	6.3
1950 – 1959	105	5.3	6,948	6.9
1940 – 1949	48	2.4	3,546	3.5
1939 or earlier	9	0.5	1,963	2
TOTAL	1,964		100,109	

Source: U.S. Census American Community Survey 5-Year Estimates 2011-2015

NOTE: Sales data is through year 2014.

Homes Built Before 1939

According to the U.S. Census data, only nine homes were built within the city limits prior to 1939. The Census does not provide information as to whether these homes are still in existence or have since been otherwise removed or demolished.

The most recent Decennial Census data is reflected in Table 3.2 below. This data shows that permanent occupied units, both owner-occupied and renter-occupied, totaled 563 units of the 1,852 total creating a permanent occupancy rate of approximately 30% of all dwellings within the City limits. These figures are an accurate representation of actual conditions, where the 2015 and 2016 figures further in this report are estimates projected from the 2010 Census counts.

Table 3.2 2010 Decennial Census Figures

2010 Census Housing Units						
Permanent Occupied Units	Permanent Occupancy Rate	Vacant Units ¹	Vacancy Rate	Total Housing Units	Vacant Seasonal	Seasonal Vacancy Rate of Total Units
563	30.4%	1,289	69.6%	1,852	864	46.7%

Source: U.S. Census Bureau, 2010 Decennial Census

¹ Units are classified as vacant when the individuals responding to the Census have a usual residence elsewhere in addition to new units not yet occupied if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place.

Historical Sales Data

Table 3.3 represents the data compiled by the Shimberg Center for Housing Studies and depicts the mean sales price of a dwelling unit by type, from 1996 – 2016. These figures are adjusted to 2016 dollars. The types of dwellings include single-family, mobile home, and condominium.

This table is a good indicator of the types of home individuals or families were purchasing in an historical context. Outside factors not recognized or shown are market availability, cost burden to the average purchaser, or geographical location of the unit. The mean sales price is the average of all homes sold, where Table 3.4 shows the median price.

Table 3.3 Mean Cost of a Dwelling Unit by Type in 2016 Dollars

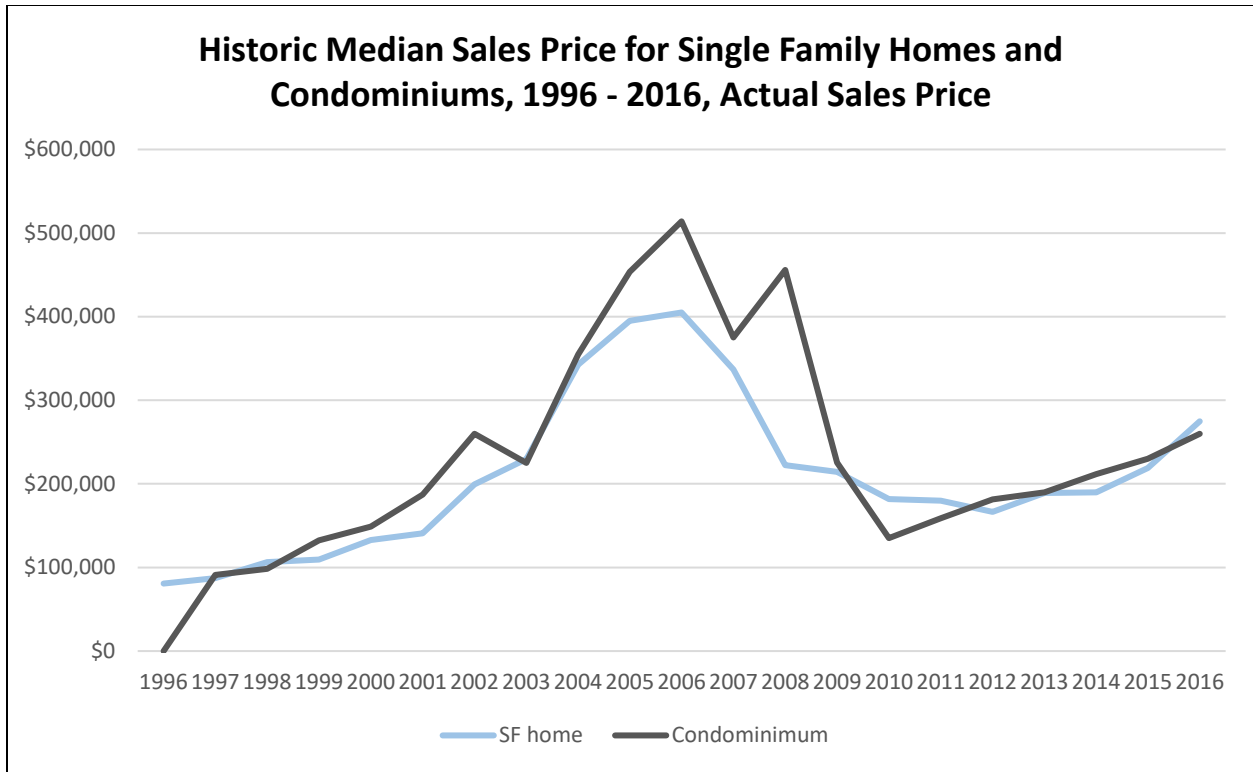
Year of Sale	Single Family			Mobile Home			Condominium		
	Nominal Sales Price	Real Sales Price, 2016 Dollars	Number of Sales	Nominal Sales Price	Real Sales Price, 2016 Dollars	Number of Sales	Nominal Sales Price	Real Sales Price, 2016 Dollars	Number of Sales
2016	\$298,572.00	\$298,572.00	39	\$112,667.00	\$112,667.00	3	\$247,954.00	\$247,954.00	35
2015	\$234,535.00	\$237,009.00	79	\$92,375.00	\$93,349.00	8	\$234,414.00	\$236,887.00	29
2014	\$227,241.00	\$229,929.00	63	\$97,167.00	\$98,316.00	3	\$235,872.00	\$238,662.00	32
2013	\$232,525.00	\$239,012.00	48	\$93,000.00	\$95,594.00	4	\$208,886.00	\$214,713.00	65
2012	\$193,191.00	\$201,521.00	58	\$95,000.00	\$99,096.00	4	\$198,458.00	\$207,016.00	53
2011	\$196,277.00	\$209,019.00	42	\$122,667.00	\$130,630.00	3	\$176,403.00	\$187,855.00	30
2010	\$220,893.00	\$242,567.00	28	\$96,629.00	\$106,110.00	7	\$134,989.00	\$148,235.00	39
2009	\$243,508.00	\$271,888.00	40	\$104,700.00	\$116,903.00	5	\$267,713.00	\$298,914.00	16
2008	\$283,232.00	\$315,214.00	28	\$108,857.00	\$121,149.00	7	\$425,600.00	\$473,658.00	5
2007	\$369,103.00	\$426,436.00	30	\$165,833.00	\$191,592.00	6	\$433,667.00	\$501,028.00	3
2006	\$500,771.00	\$594,914.00	42	\$200,000.00	\$237,599.00	1	\$497,525.00	\$591,058.00	20
2005	\$488,949.00	\$599,607.00	121	\$251,250.00	\$308,113.00	10	\$461,250.00	\$565,639.00	4
2004	\$373,255.00	\$473,237.00	113	\$172,995.00	\$219,335.00	21	\$372,071.00	\$471,737.00	7
2003	\$257,162.00	\$334,729.00	112	\$98,618.00	\$128,364.00	11	\$253,000.00	\$329,313.00	9
2002	\$237,957.00	\$316,791.00	91	\$76,723.00	\$102,141.00	13	\$260,000.00	\$346,137.00	2
2001	\$154,187.00	\$208,632.00	62	\$76,094.00	\$102,963.00	16	\$187,000.00	\$253,031.00	1
2000	\$154,877.00	\$215,407.00	53	\$61,083.00	\$84,956.00	19	\$141,333.00	\$196,570.00	3
1999	\$147,094.00	\$211,459.00	51	\$54,644.00	\$78,554.00	16	\$132,500.00	\$190,479.00	2
1998	\$113,078.00	\$166,149.00	46	\$53,231.00	\$78,213.00	13	\$99,500.00	\$146,198.00	3
1997	\$98,690.00	\$147,266.00	48	\$40,000.00	\$59,688.00	8	\$91,000.00	\$135,791.00	1
1996	\$106,030.00	\$161,849.00	44	\$40,500.00	\$61,821.00	8	NA	NA	NA

The Shimberg Center reports median home sales prices in its Florida Housing Data Clearinghouse for single family homes based upon the Florida Department of Revenue Sales Data Files. Table 3.4 and the following graph shows the historical Mexico Beach sales figures from 1996 to 2016 in actual numbers (not adjusted for inflation). This table shows that during the real estate boom of the 2005/2006 years, Mexico Beach experienced the same rise in home values as was the trend at the time. The year with the highest median sales price for a single family home was 2006 where the median home price was \$405,000 and the median condominium price was \$514,000.

Table 3.4 Median Sales Prices for Single Family Homes and Condominiums, 1996-2016, Actual Sales Price

Year	Housing Type	
	SF home	Condominium
2016	\$275,000	\$259,900
2015	\$218,900	\$230,000
2014	\$190,000	\$211,500
2013	\$189,000	\$190,000
2012	\$166,500	\$181,500
2011	\$180,000	\$159,000
2010	\$182,000	\$135,000
2009	\$214,500	\$225,500
2008	\$222,500	\$456,000
2007	\$337,000	\$375,000
2006	\$405,000	\$514,000
2005	\$395,000	\$453,500
2004	\$342,500	\$355,000
2003	\$229,800	\$225,000
2002	\$199,500	\$260,000
2001	\$140,750	\$187,000
2000	\$132,700	\$149,000
1999	\$109,500	\$132,500
1998	\$106,500	\$98,500
1997	\$87,250	\$91,000
1996	\$80,750	NA

Source: Compiled by the Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse, as sourced from the Florida Department of Revenue, Sales Data Files.



The historical sales data reaching back to the year 2000 shows the number of homes sold with a recording of homestead exemptions and without homestead exemptions (this data shows in the tax rolls the following year of purchase). Tables 3.5 and 3.6 show the median sales price and number of sales for single-family homes and condominium units with and without homestead exemptions.

In comparing the two tables following, we can assert that single-family home sales have been stronger in recent years than condominium sales. This may be to the availability of the market, or simple consumer preference. Mobile home sales data can be found following in Table 3.7. These tables show that from 2010 – 2016, thirty-two (32) mobile homes were sold, 357 single-family homes were sold, and 283 condominium homes were sold in Mexico Beach whether as a second or primary home.

Table 3.5 Single Family Home Sales Representing Homestead Exemption Status, 2000 - 2016

Year of Sale	Without Homestead Exemption in Year Following Sale (except sales in 2016 which use 2016 homestead record)			With Homestead Exemption in Year Following Sale (except sales in 2016 which use 2016 homestead record)			Total Single-Family Sales
	# of Sales	Median Sales Price	Real Median Sales Price (2016 \$)	# of Sales	Median Sales Price	Real Median Sales Price (2016 \$)	
2016	34	\$275,000.00	\$275,000.00	5	\$274,000.00	\$274,000.00	39
2015	70	\$218,450.00	\$220,754.00	9	\$323,500.00	\$326,912.00	79
2014	58	\$200,000.00	\$202,366.00	5	\$180,700.00	\$182,838.00	63
2013	37	\$178,000.00	\$182,966.00	11	\$218,500.00	\$224,595.00	48
2012	52	\$166,500.00	\$173,679.00	6	\$167,900.00	\$175,140.00	58
2011	40	\$180,000.00	\$191,685.00	2	\$187,000.00	\$199,140.00	42
2010	24	\$202,500.00	\$222,369.00	4	\$167,500.00	\$183,935.00	28
2009	37	\$219,000.00	\$244,524.00	3	\$189,000.00	\$211,028.00	40
2008	23	\$210,000.00	\$233,713.00	5	\$235,000.00	\$261,536.00	28
2007	26	\$350,000.00	\$404,366.00	4	\$337,000.00	\$389,346.00	30
2006	38	\$430,000.00	\$510,838.00	4	\$299,000.00	\$355,211.00	42
2005	112	\$404,500.00	\$496,046.00	9	\$335,000.00	\$410,817.00	121
2004	104	\$349,500.00	\$443,119.00	9	\$325,000.00	\$412,057.00	113
2003	105	\$230,000.00	\$299,375.00	7	\$175,000.00	\$227,785.00	112
2002	85	\$210,000.00	\$279,572.00	6	\$146,000.00	\$194,369.00	91
2001	56	\$142,500.00	\$192,818.00	6	\$138,000.00	\$186,729.00	62
2000	41	\$135,000.00	\$187,761.00	12	\$109,950.00	\$152,921.00	53

Source: Shimberg Center, Bay County Property Appraiser tax rolls and Florida Department of Revenue, Sales Data Files.

Table 3.6 Condominium Sales Representing Homestead Exemption Status, 2000 – 2016

Year of Sale	Without Homestead Exemption in Year Following Sale (except sales in 2016 which use 2016 homestead record)			With Homestead Exemption in Year Following Sale (except sales in 2016 which use 2016 homestead record)			Total Condominium Sales
	# of Sales	Median Sales Price	Real Median Sales Price (2016 \$)	# of Sales	Median Sales Price	Real Median Sales Price (2016 \$)	
2016	31	\$259,900.00	\$259,900.00	4	\$271,000.00	\$271,000.00	35
2015	28	\$232,500.00	\$234,953.00	1	\$230,000.00	\$232,426.00	29
2014	31	\$213,000.00	\$215,520.00	1	\$203,000.00	\$205,401.00	32
2013	61	\$190,000.00	\$195,300.00	4	\$197,000.00	\$202,496.00	65
2012	50	\$183,250.00	\$191,151.00	3	\$180,000.00	\$187,761.00	53
2011	28	\$159,000.00	\$169,322.00	2	\$250,500.00	\$266,762.00	30
2010	38	\$133,000.00	\$146,050.00	1	\$350,000.00	\$384,342.00	39
2009	16	\$225,500.00	\$251,782.00	0	\$0.00	\$0.00	16
2008	5	\$456,000.00	\$507,491.00	0	\$0.00	\$0.00	5
2007	3	\$375,000.00	\$433,249.00	0	\$0.00	\$0.00	3
2006	20	\$514,000.00	\$610,630.00	0	\$0.00	\$0.00	20
2005	4	\$453,500.00	\$556,135.00	0	\$0.00	\$0.00	4
2004	7	\$355,000.00	\$450,093.00	0	\$0.00	\$0.00	7
2003	9	\$225,000.00	\$292,867.00	0	\$0.00	\$0.00	9
2002	1	\$225,000.00	\$299,541.00	1	\$295,000.00	\$392,732.00	2
2001	1	\$187,000.00	\$253,031.00	0	\$0.00	\$0.00	1
2000	3	\$149,000.00	\$207,233.00	0	\$0.00	\$0.00	3

Source: Shimberg Center, Bay County Property Appraiser tax rolls and Florida Department of Revenue, Sales Data Files.

As shown in the Table 3.9 found later in this report, manufactured housing and mobile home housing account for 12.5 percent of the housing stock in Mexico Beach. Manufactured homes sales peaked in Mexico Beach in 2004 and has steadily declined since that time. This pattern reflects the overall housing market in relation to the fluctuation of sales overall. Table 3.7 shows the mobile home/manufactured home sales within the city since 1996, and includes real property only.

Table 3.7 Number of Manufactured Home Sales 1996-2016

Year of Sale	Number of Units
2016	3
2015	8
2015	3
2013	4
2012	4
2011	3
2010	7
2009	5
2008	7
2007	6
2006	1
2005	10
2004	21
2003	11
2002	13
2001	16
2000	19
1999	16
1998	13
1997	8
1996	8

Source: Compiled by the Shimberg Center, based on Bay County Property Appraiser tax rolls and the Florida Department of Revenue, Sales Data Files.

II. Existing Conditions

The 2011-2015 Estimates projected in the American Community Survey produced by the U.S. Census estimated there were 1,964 housing units within Mexico Beach in 2015. Of these, 654 were considered permanent resident occupied housing units and 1,310 were considered not occupied by permanent residents. The Census classifies units as “vacant” when the person responding to the survey indicates the dwelling unit is not their primary home. Of the permanent occupied units, approximately 408 were owner-occupied and 246 were renter-occupied. This shows an approximate 60/40 split of owner to renter occupied units of the permanent population in Mexico Beach.

Additionally, this data shows that 12.2% of the permanent resident housing stock was owner-vacated or otherwise unoccupied. In other words, of the 654 permanent occupied units, 12.2% or approximately 78 homes were vacant. This can be due to the home having been placed on the market for sale, a new home that was not yet purchased, or other types of attrition. Table 3.8 below shows the 2011-2015 American Community Survey data results in tabular form. The graph following illustrates the makeup of the 2015 estimated housing makeup by occupancy.

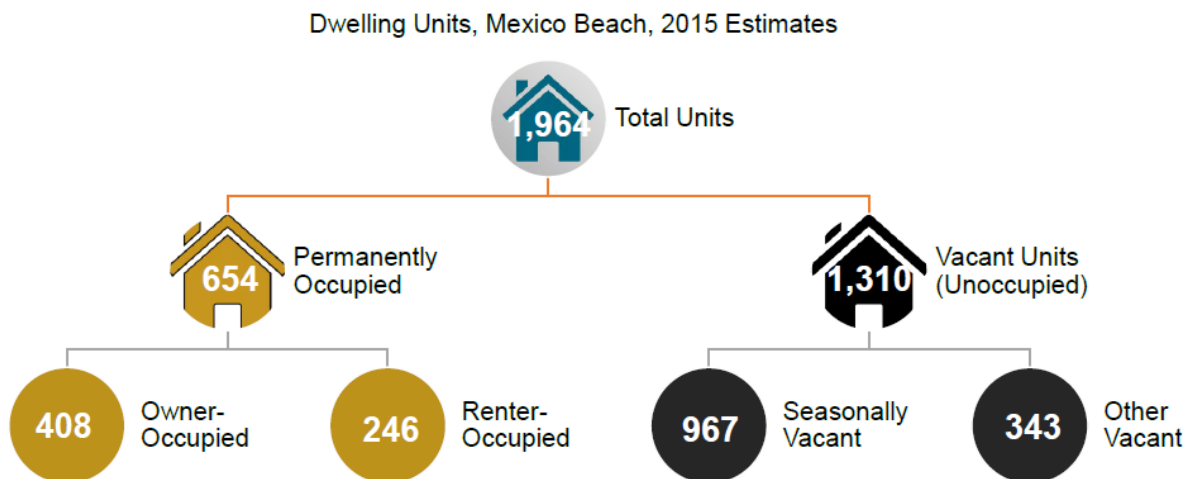
Table 3.8 Estimated Occupied/Vacant Housing Characteristics, 2015

2015 Estimated Housing Units						
Permanent Occupied Units	Permanent Occupancy Rate	Vacant Units ¹	Vacancy Rate	Total Housing Units	Vacant Seasonal ²	Seasonal Vacancy Rate of Total Units
654	33.3%	1,310	66.7%	1,964	967	49.2%

Source: U.S. Census American Community Survey 5-Year Estimates 2011-2015

¹ Units are classified as vacant when the individuals responding to the Census have a usual residence elsewhere in addition to new units not yet occupied if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place.

² Seasonal Vacant Units are housing units that are intended for occupancy only during certain seasons of the year and are found primarily in resort areas.



Of the estimated 1,964 dwelling units in Mexico Beach in 2015, 1,310 are estimated to be vacant, or approximately 66.7% of the total inventory. The Census classifies a vacant residential unit as once where the individuals responding to the Census have a usual residence elsewhere. Of those vacant units, 967 are estimated to be seasonal vacancies, or approximately half of the total units in Mexico Beach. Remember the Census is taken

in April, which is typically a shoulder season after spring break and before the summer peak season for the northern Gulf Coast of Florida.

Units in Structure

According to the U.S. Census, 2011-2015 American Community Survey, 5-Year Estimates, 932 or 47.5% of the total housing stock was categorized as “1-unit detached”. Another 246 units were categorized as mobile home, or 12.5% of the total (Table 3.9 below). Therefore, approximately 60% of the total housing stock in Mexico Beach is either a single family detached home or a mobile home, which includes manufactured homes.

Housing in Mexico Beach has been transitioning in recent years to multi-family housing. Of these types of structures, which is housing with any number of attached units, about 40% percent of the housing stock in Mexico Beach is represented as such in 2016.

Table 3.9 Units in Structure, 2015 Estimates

Units in Structure	Estimate	Percentage of Total
1-unit, detached	932	47.5
1-unit, attached	250	12.7
2 units	45	2.3
3 or 4 units	187	9.5
5 to 9 units	59	3.0
10 to 19 units	112	5.7
20 or more units	133	6.8
Mobile Home	246	12.5
Boat, RV, van, etc.	0	0.0
Total	1,964	100%

Source: U.S. Census, 2011-2015 American Community Survey, 5-Year Estimates.

Note: Counts are for number of units, not number of structures.

1-Unit, Attached--This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

2 or More Units--These are units in structures containing 2 or more housing units, further categorized as units in structures with 2, 3 or 4, 5 to 9, 10 to 19, 20 to 49, and 50 or more units.

Manufactured Homes and Mobile Home Parks

As a comparison to the U.S. Census estimate of 246 mobile home units in Mexico Beach (Table 3.9), as of October 2017 the Bay County Property Appraiser shows there are 201 parcels taxed as “mobile home” (Source: Bay County GIS parcel data). This could be a result of more than one mobile home of a parcel, or the placement of multiple units in a singular park.

The terms “mobile” home and “manufactured home” are often intertwined. The Florida Statutes §320.01(2) defines a mobile home as:

“a structure, transportable in one or more sections, which is 8 body feet or more in width and which is built on an integral chassis and designed to be used as a dwelling when connected to the required utilities and includes the plumbing, heating, air-conditioning, and electrical systems contained therein.”

A mobile home is required to have a sticker as described in §320.0815, F.S. It can be taxed as real property under certain conditions.

The same statute defines a “manufactured home” as:

“a mobile home fabricated on or after June 15, 1976, in an offsite manufacturing facility for installation or assembly at the building site, with each section bearing a seal certifying that it is built in compliance with the federal Manufactured Home Construction and Safety Standard Act.”

A manufactured home has insignia attached from the Department of Business and Professional Regulation to indicate compliance with the standards and rules established in Chapter 553, F.S., Building Construction Standards, and is taxed as real property.

Only one manufactured/mobile home park is licensed by the Department of Business and Professional Regulation (DPBR) within Mexico Beach. This is the Rustic Sands Campground located at 800 N. 15th Street and is permitted for 19 lots. As of the date of this analysis, the DPBR also shows this license as “delinquent”, where the owner has not yet renewed the license (Source: Florida Department of Business and Professional Regulation as of October 9, 2017).

The Department of Health lists mobile home/RV parks within Mexico Beach in Table 3.10 below.

Table 3.10 Mobile Home/RV Parks Licensed by the Florida Department of Health

Name of Park	Address of Park	Type	# spaces
Angela Estates	601 15th Street	Mobile Home	20
El Governor RV Park	1700 Highway 98	RV	1
Rustic Sands Resort Campground	800 N 15th Street	RV	25

Source: Bay County Department of Health, Environmental Health Tracking and Reporting, as of October 11, 2017

Apartment Units

According to the Florida Department of Business and Professional Regulation, as of October 11, 2017 there are no licensed apartment buildings within the City limits of Mexico Beach.

Condominium Units

According to the Florida Department of Business and Professional Regulation, there are nine licensed condominium buildings within Mexico Beach. These are listed in Table 3.11 below.

Table 3.11 Licensed Condominium Projects

Condo Name	Number of Units	Address	Status
Beach Club at Mexico Beach	48	1300 HWY 98	Approved/Recorded 01/01/2019
Beach Place	9	704 HWY 98	Approved/Recorded 01/01/2019
Palmetto Plantation	60	1120 15 th Street	Approved/Recorded 01/01/2019
Summerhouse At Mexico Beach	40	2202 HWY 98	Approved/Recorded 01/01/2019
Surfside Condos	18	118 E. 38 th Street	Approved/Recorded 01/01/2019
Tranquil Harbour	36	3700 HWY 98	Approved/Recorded 01/01/2019
Vue of Mexico Beach	18	2303 HWY 98	Approved/Recorded 01/01/2019

Condo Name	Number of Units	Address	Status
Water's Edge	4	109 29 th Street	Approved/Recorded 01/01/2019
West End Harbor	49	4000 HWY 98	Approved/Recorded 01/01/2019
TOTAL	282		

Source: Florida Department of Business and Professional Regulation as of October 10, 2017

As noted in Table 3.11 above, there are currently 282 condominium units within Mexico Beach. This accounts for 14.4% of the total dwelling units within the city limits.

Second Home Market

Mexico Beach has a higher second home market than other cities within Bay County. Table 3.12 compares sales from 2000-2016 of those homes not recorded with a homestead exemption between Mexico Beach and Panama City Beach, the next largest second home market within Bay County. The homestead exemption is used as the primary determinant as to whether or not the dwelling unit is used for permanent occupancy.

From 2000 – 2016, 1,049 single family dwelling units and 353 condominium units were sold. Of those 942 single-family dwellings and 336 condominiums were not recorded with a homestead exemption. This equates to 89.8% of all single family dwelling units and 95% of all condominiums sold during that time period.

Table 3.12 Comparison of Second Home Market to Panama City Beach, Sales Data 2000 - 2016

City	Number SF Units Sold Non-Homestead	Total Number SF Units Sold	Percent of Total Sold	Number Condo Units Sold Non-Homestead	Total Number Condo Units Sold	Percent of Total Sold
Mexico Beach	942	1,049	89.8%	336	353	95%
Panama City Beach	3,145	5,043	62.4%	10,813	11,167	96.8%

Source: Compiled by the Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse, from Bay County Property Appraiser data and the Florida Department of Revenue, Sales Data Files.

Inventory of Interior Conditions, Substandard Housing

The American Community Survey Census data regarding the interior housing conditions in Mexico Beach are used to determine substandard housing conditions. Substandard housing conditions used here are those defined by the U.S. Census. The American Community Survey states “data about the number of occupants per room is used to measure the extent of overcrowding among our nation’s households. A housing unit is often considered overcrowded if it has more than one person per number of rooms in the dwelling.” Overcrowding is used as one measurement of substandard housing.

There are no occupied housing units in Mexico Beach that house more than one person per room according to the 2011-2015 American Community Survey 5-year Estimates.

As defined by the American Community Survey, complete kitchens are those with essential fixtures including a sink with piped water, a range, and a refrigerator. This data is used by the Housing and Urban Development (HUD) in the development of Fair Market Rents as shown elsewhere in this analysis. Kitchens without complete essential fixtures are another measurement of substandard housing.

Complete plumbing facilities are those with both hot and cold running water, a flush toilet, and a bathtub or shower. If a residence does not have all of these facilities, then it is considered “lacking complete plumbing facilities.” Again, this data is used by HUD in the development of Fair Market Rents. Complete plumbing facilities are another measurement of substandard housing.

No units in Mexico Beach were reported to lack complete plumbing fixtures or kitchen facilities.

Finally, substandard indicators include the use of heating fuel, which includes electricity. The American Community Survey uses this as a basic indicator of the adequacy of the housing stock.

Only eight of the 654 permanently-occupied dwelling units were reported to have no fuel for heating the home (fuel includes utility gas, bottled LP gas, and/or electricity).

As a result, there is virtually no substandard housing as defined by the Census within Mexico Beach with the only factor of any number being a dwelling unit without heating fuel. This percentage equals 1.2% of the total permanently-occupied housing stock.

(Source: 2011-2015 American Community Survey, 5-Year Estimates)

Government Assisted Housing

According to the Shimberg Florida Housing Data Clearinghouse, there are no publicly funded or public housing facilities within Mexico Beach.

Group Residence Housing

Group housing includes community residential homes, assisted living facilities, foster care facilities, and other social service residential care facilities. The Comprehensive Plan allows for group homes in land use categories that allow for single-family or multi-family uses if the home has six or fewer residents.

Currently, the Agency for Health Care Administration does not show any licensed facilities within Mexico Beach.

Historically Significant Structures

There are no historically significant structures listed on the National Register of Historic Places within the city limits of Mexico Beach.

III. Housing Unit Projections

To understand housing needs in the future, the population must be projected to understand the growth within the city. Table 3.13 following was compiled by the Shimberg Center for Housing Studies for local governments to use in preparation of the Comprehensive Plan. These projections below are used to determine housing need.

The projections show a moderate increase in population in Mexico Beach through the year 2040. Between 2000 and 2040 it is estimated the city will grow by approximately five-hundred persons, or by another fifty (50) percent of current residents. With an average of 1.9 persons per household (2010 Census figure), an additional 263 dwelling units will be needed by 2040. (Note: The 2000 Census household size was similar at 1.93 persons per household)

Table 3.13 Population Projections by Age 2000 - 2040

Age	Permanent Residents							
	YEAR							
	2000	2010	2016	2020	2025	2030	2035	2040
0-4	31	19	28	39	44	46	48	50
5-9	30	39	39	37	42	46	49	50
10-14	32	42	32	27	36	52	58	60
15-19	33	33	40	47	47	42	47	52
20-24	27	46	58	65	51	41	54	77
25-29	40	41	43	44	49	59	60	52
30-34	44	44	65	76	89	100	78	63
35-39	56	43	44	49	51	49	55	66
40-44	61	51	52	54	74	89	104	116
45-49	68	78	68	66	64	71	73	71
50-54	103	99	105	92	88	93	127	151
55-59	76	95	115	120	102	97	95	103
60-64	107	108	108	112	119	99	96	100
65-69	107	113	142	151	176	183	156	147
70-74	76	80	84	88	84	88	92	77
75+	126	141	172	196	226	253	282	302
Total	1,017	1,072	1,195	1,263	1,342	1,408	1,474	1,537

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on 2000 and 2010 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida.

The Shimberg Center for Housing Studies compiles household projections for local government analysis. The projections for Mexico Beach are as follows and are for permanent occupied housing units only (omitting seasonal housing):

Table 3.14 Projections of Household Demographic Data by Tenure, 2020 - 2040

2020		2025		2030		2035		2040	
Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
427	204	452	209	467	216	480	222	485	231
67.7%	32.2%	68.4%	31.6%	68.4%	31.6%	68.4%	31.6%	67.7%	32.3%

Source: Estimate and projections by Shimberg Center for Housing Studies, based on 2000 and 2010 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida.

IV. Affordability

The affordability of housing is outlined in Florida Statutes (§420.0004). This section of the statutes defines affordable as “monthly rents or monthly mortgage payments including taxes, insurance, and utilities that do not exceed thirty (30) percent of that amount which represents the percentage of the median adjusted gross annual income for the household”, and is categorized by “extremely-low”, “low-income”, “moderate-income” and “very-low income” persons. This is also referred to as gross rent or gross mortgage costs. The Mexico Beach Comprehensive Plan adopts all definitions from Florida Statutes into the Plan by reference (See Introduction section).

Extremely-low-income persons are those where the total annual income does not exceed 30 percent of the median annual adjusted gross income for households within the state. In other words, where HHI is less than 30% of the median annual adjusted gross income in *Florida*.

Very-low-income persons are those where the total annual adjusted gross household income of which does not exceed 50 percent of the median annual adjusted gross income for households within the state, or 50 percent of the median annual adjusted gross income for households within the MSA or county, as applicable. In other words, where the adjusted gross income is less than 50% of the median annual adjusted gross income in *Florida, MSA, or county*.

Low-income persons are those where the total annual adjusted gross household income (HHI) does not exceed 80 percent of the median annual adjusted gross income for household within the Panama City Metropolitan Statistical Area (MSA). In other words, where HHI is equal to or less than 80% of AMI for *Panama City MSA*.

Moderate-income persons are those where the total annual adjusted gross household income is less than 120 percent of the median annual adjusted gross income for households within the state, or 120% of the median annual adjusted gross income for households within the MSA or county, as applicable. In other words, where HHI is less than 120% of median annual adjusted gross income for *Panama City or Bay County*.

Existing Home Costs

The average single family home just value was \$185,029 in 2016, compared to the statewide just value of \$216,681. The mobile home just value was \$70,338 and the condominium average just value was \$187,559 for the same year. (Source: Compiled by the Shimberg Center Florida Housing Data Clearinghouse based upon Bay County Property Appraiser data) The property appraiser just value is defined by the Florida Administrative Code (12D-1.002) as “the price at which a property, if offered for sale in the open market, with a reasonable time for the seller to find a purchaser, would transfer for the cash or its equivalent, under prevailing market conditions between parties who have knowledge of the uses to which the property may be put, both seeking to maximize their gains and neither being in a position to take advantage of the exigencies of the other.”

The median home sales price in 2016 was \$275,000 compared to a statewide median sales price of \$212,000 and the condominium median sales price was \$259,900. The median home price is that which is the center point of all sales for that year. The average, or mean sales price for a home in 2016 was \$298,572. (Source: Compiled by the Shimberg Center Florida Housing Data Clearinghouse based upon the Florida Department of Revenue, Sales Data Files)

Rental Housing

The information in Table 3.15 below indicates the FY2018 fair market rent for the renter-occupied housing units in Mexico Beach as set by the U.S. Housing and Urban Development (HUD). The fair market rent charged should be between \$860 for an efficiency and \$1,190 for a four-bedroom home. HUD establishes these standards in hopes to reduce overpayment of rent by permanent occupants.

Table 3.15 Overview of Housing Value and Cost Characteristics

Housing Units ¹	% Housing Units Occupied ¹	Home-Ownership Occupancy Rate ¹	Average SF Home Just Value ²	HUD Fair Market Rent by # Bedrooms ³				
				Efficiency	1 BD	2 BD	3 BD	4 BD
1,964	654	66.7%	\$185,029	\$860	\$1,010	\$1,170	\$1,680	\$1,910

Sources:

¹2011-2015 American Community Survey 5-Year Estimates

²Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse, based upon Bay County Property Appraiser data (2016).

³U.S. Housing and Urban Development (2018 Fair Market Rents for zip code 32410)

https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2018_code/2018summary_sa.odn

NOTE: SF = single family

The gross rent in Mexico Beach is \$1,158 as reported by the 2011 – 2015 American Community Survey 5-Year Estimates, which is 15% higher than the state median gross

rent of \$1,002. Gross rent as a percentage of household income is reported in Table 3.16. The largest percentage of income paid is in over 35% range, or approximately 29% of all those who pay rent. This can be considered as unaffordable by the Florida statutory definition.

If an individual or family is paying more than thirty (30) percent of the household income in gross rent, the individual or family is considered to face an affordability challenge with housing, and the cost burden may strain the household financially. Table 3.16 below shows that thirty-nine (39) percent of those renting in Mexico Beach pay more than thirty (30) percent of their household income for gross rent.

Gross rent is defined by the Census as: “the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else).”

Table 3.16 Gross Rent as a Percentage of Household Income, Occupied Units

Percentage of Income	Number of Households	Percent of Total
Less than 15%	67	29.6
15.0 to 19.9%	34	15
20.0 to 24.9%	21	9.3
25.0 to 29.9%	16	7.1
30.0 to 34.9%	23	10.2
35.0% or greater	65	28.8
Total Paying Rent	226	100%

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates

Table 3.17 Occupied Units Paying Rent, Gross Amounts

Amount	Number of Households
Less than \$500	0
\$500 - \$999	70
\$1000 - \$1,499	90
\$1,500 - \$1,999	54
\$2,000 - \$2,499	12

Amount	Number of Households
\$2,500 - \$2,999	0
\$3,000 or more	0
No Rent Paid	20

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates

Of those permanently occupied dwelling units paying rent rather than a mortgage, the largest number of households are paying in the \$1,000 to \$1,499 range, or approximately 40% of the total households paying rent. Of the 226 occupied units paying rent, 31% of all households had rents below \$999.00 (Table 3.17). The data in Table 3.18 shows the household income projections in relation to the cost burden of a home. Gross rent or gross mortgage amounts are used to determine the cost burden.

Table 3.18 Household Income Projections in Relation to Cost of Home, 2020 - 2040

Household Income	Current and Projected Household Count						
	2010	2015	2020	2025	2030	2035	2040
30% AMI or less	44	47	49	51	53	55	55
30.1-50% AMI	48	50	53	55	57	57	59
50.1-80% AMI	44	47	49	52	54	55	55
80.1-120% AMI	115	122	128	134	139	142	146
more than 120% AMI	316	336	352	369	380	393	401

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on 2000 and 2010 U.S. Census data and population projections by the Bureau of Economic Business Research, University of Florida.

Note: AMI = Average Median Income

Housing Value

Table 3.19 below shows the 2015 estimated number of owner-occupied housing units by value in comparison to Bay County at large. This table does not discriminate among housing types and therefore includes manufactured homes, condominiums, and site-built homes.

Table 3.19 Value of Owner-Occupied Housing Units, Mexico Beach and Bay County

Value	Mexico Beach		Bay County	
	Number of Units	Percent of Total	Number of Units	Percent of Total
Less than \$50,000	15	3.7	4,055	9.7
\$50,000 - \$99,999	28	6.9	7,679	18.4
\$100,000 - \$149,999	48	11.8	7,664	18.4
\$150,000 - \$199,999	127	31.1	7,938	19
\$200,000 - \$299,999	100	24.5	8,135	19.5
\$300,000 - \$499,999	67	16.4	4,664	11.2
\$500,000 - \$999,999	23	5.6	1,301	3.1
\$1,000,000 or greater	0	0	301	0.7
TOTAL	408	100%	41,737	100%

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates

The largest percentage of owner-occupied housing units is grouped in the \$150,000 - \$199,999 category for Mexico Beach in comparison to Bay County where the ranges between \$50,000 - \$299,999 are virtually equal, with the largest category being the \$200,000 - \$299,999 range.

Analysis of Affordability

Monthly Cost Burden of Occupied Housing Units

Table 3.20 below projects the cost burden based upon household income for owners and renters (tenure) within Mexico Beach from 2000 – 2030. Housing tenure is sometimes used in research as a proxy for income or wealth, and can be an indicator for neighborhood stability as owner-occupied units are generally occupied by less transient persons. The Area Median Income (AMI) is used in the calculations below. The median household income in Mexico Beach was estimated to be \$53,553 in the 2011-2015 American Community Survey, 5-Year Estimates, with 13.5% of the population below the poverty level. In 2010, the median income was \$44,856 and in 1999 was \$30,926 (Source: American Community Surveys, 2006-2010 and 2010 Decennial Census).

Table 3.20 Projections of Households by Tenure, Household Income and Cost Burden, Mexico Beach, 2020 – 2040.

Household Income, Owner - 2020								
30.01-50% AMI			50.1-80% AMI			80.01-120% AMI		
Cost Burden			Cost Burden			Cost Burden		
<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%
14	4	6	18	25	4	39	7	35
Household Income, Renter - 2020								
30.01-50% AMI			50.1-80% AMI			80.01-120% AMI		
Cost Burden			Cost Burden			Cost Burden		
<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%
24	2	3	0	0	2	23	18	6
Household Income, Owner - 2025								
30.01-50% AMI			50.1-80% AMI			80.01-120% AMI		
Cost Burden			Cost Burden			Cost Burden		
<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%
15	5	7	19	26	5	42	8	37
Household Income, Renter - 2025								
30.01-50% AMI			50.1-80% AMI			80.01-120% AMI		
Cost Burden			Cost Burden			Cost Burden		
<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%
23	2	3	0	0	2	23	17	7
Household Income, Owner - 2030								
30.01-50% AMI			50.1-80% AMI			80.01-120% AMI		
Cost Burden			Cost Burden			Cost Burden		
<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%
16	5	7	20	27	5	44	8	38
Household Income, Renter - 2030								
30.01-50% AMI			50.1-80% AMI			80.01-120% AMI		
Cost Burden			Cost Burden			Cost Burden		
<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%
24	2	3	0	0	2	24	18	7
Household Income, Owner - 2035								
30.01-50% AMI			50.01-80% AMI			80.01-120% AMI		
Cost Burden			Cost Burden			Cost Burden		
<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%
16	5	7	21	27	5	44	8	40
Household Income, Renter - 2035								
30.01-50% AMI			50.01-80% AMI			80.01-120% AMI		
Cost Burden			Cost Burden			Cost Burden		

<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%
24	2	3	0	0	2	24	19	7
Household Income, Owner - 2040								
30.01-50% AMI			50.01-80% AMI			80.01-120% AMI		
Cost Burden			Cost Burden			Cost Burden		
<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%
16	5	7	20	28	5	45	8	40
Household Income, Renter - 2040								
30.01-50% AMI			50.01-80% AMI			80.01-120% AMI		
Cost Burden			Cost Burden			Cost Burden		
<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%	<=30%	30.01-50%	50.01+%
26	2	3	0	0	2	26	2	7

Source: Estimates and projections by Shimberg Center for Housing Studies, based on 2000 and 2010 U.S. Census data and populations projections by the Bureau of Economic and Business Research, University of Florida.

The U.S. Department Housing and Urban Development documents income limits based upon area median income. The 2017 Bay County figures are listed in Table 3.21

Table 3.21 Income Limits by Category

FY 2017 Income Limit Area	Household Median Income	FY 2017 Income Limit Category	Persons in Family					
			1	2	3	4	5	6
Bay County	\$56,700	Extremely Low	\$12,060	\$16,240	\$20,420	\$24,600	\$28,780	\$32,900*
		Very Low	\$19,850	\$22,700	\$25,550	\$28,350	\$30,650	\$32,900
		Low	\$31,750	\$36,300	\$40,850	\$45,350	\$49,000	\$52,650

Source: Housing and Urban Development, Economic and Market Analysis Division.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Estimated Housing Need

Based upon the household median income amount of \$56,700 for Bay County and the cumulative data provided in Table 3.21 above, Table 3.22 shows the projected number of available lower-income rental and owner-occupied units in Mexico Beach to 2040. These figures are based upon the definition of “affordability” as discussed earlier in this

report, or where gross housing costs are projected to be over thirty (30) percent of the household income. Therefore, those figures reported as “<=30% AMI” of the cost burden of the household were not included in the table.

Table 3.22 Total Projection of Need for Lower-Income Housing Units, Mexico Beach, 2010 – 2030.

	<i>Income Limits</i>	Owner-occupied Units			Renter-occupied Units		
		2020	2030	2040	2020	2030	2040
30-50% of AMI =	\$17,010- \$28,350	10	12	12	5	5	5
50-80% of AMI =	\$28,351- \$45,360	29	31	32	2	2	2
80-120% of AMI =	\$45,361- \$68,040	42	49	48	24	25	9
	TOTAL	81	92	92	31	32	16

Source: Tables 3.20 and 3.21

Overall need for housing without representation of income level need is shown below. This projection is based upon the population projections in Table 3.13 and the persons per household of 1.9.

Table 3.23 Basic Permanent Dwelling Unit Need, 2015-2040

	YEAR					
	2015	2020	2025	2030	2035	2040
Basic Permanent Dwelling Unit Need	654	665	706	741	776	809

Source: 2015 estimated figure is 2011-2015 American Community Survey, projections are derived from Table 3.10

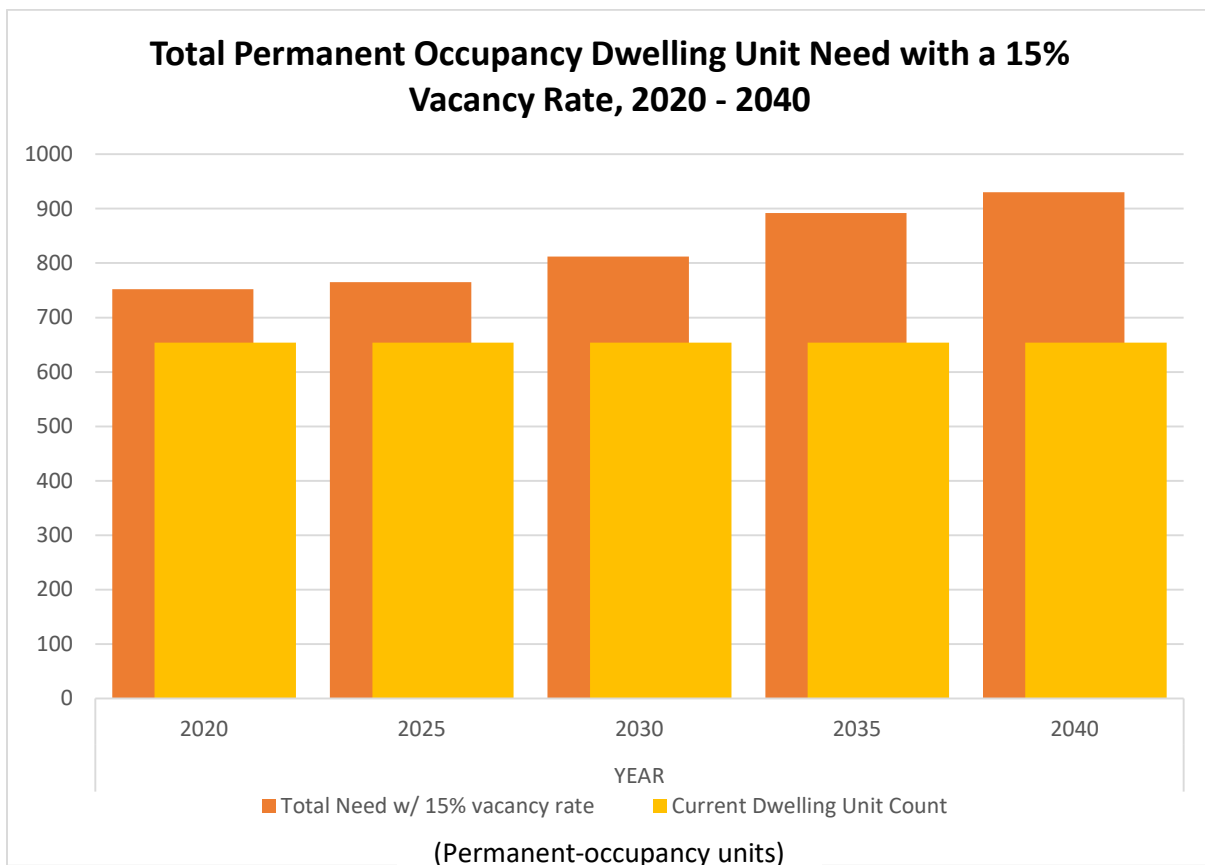
Vacancy Rate

In order to maintain the satisfactory movement of buyers and sellers, a fifteen (15) percent vacancy rate is typical for housing projections. To determine the number of future units necessary for an adequate vacancy rate, Table 3.24 and the following graph show the number of units necessary for permanently-occupied dwellings. As noted earlier in this report, Mexico Beach currently has a 12.2% permanently-occupied dwelling unit vacancy rate. This figure is slightly low for affordable market and movability purposes.

Table 3.24 Total Permanent Occupancy Dwelling Unit Need with a 15% Vacancy Rate, 2020 – 2040

	YEAR				
	2020	2025	2030	2035	2040
Future Dwelling Unit Need w/ 15% vacancy rate	752	765	812	892	930

Source: Table 3.20



Land Area Requirements for Future Housing Needs

Land requirements for future housing will be provided through redevelopment of parcels, development of currently vacant parcels, and annexation of future vacant lands. As an

example, the City has approved a mixed used development on approximately 462 acres on the west side of town and assigned a land use category that allows for up to two dwelling units per acre. Ordinance 513 specifically assigning the land use category to the parcel limits the dwelling unit development to 750 dwelling units, carrying the future need with a necessary vacancy rate for dwelling units in Mexico Beach well past the year 2035 once developed.

Considering the current permanently-occupied dwelling rate is 33.3% (Table 3.8), we can assume that an additional 750 dwelling units will have a similar permanent-occupancy rate, or 248 dwelling units. With the current permanent-occupancy dwelling unit count at 654, and additional 248 units will bring the total to 902 dwelling units, or the amount needed as projected through year 2035.