



HOUSING ELEMENT

**CITY OF PALATKA
COMPREHENSIVE PLAN**

Adopted July 10th, 2008

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Summary

Shelter is one of society's most basic needs, and a housing unit is the major financial investment of all families and households. It represents 20 to 30 percent and upward of personal budgets and for buyers it is a principal form of savings.

In Palatka, residential development represents approximately 35 percent of the City's land area. Services provided to the residents comprise a major portion of the local government expenditures.

The projected growth in Palatka is expected to require 837 additional dwelling units through the year 2020, and many of those are expected to be needed for low to moderate income households.

A major concern to Palatka, and all municipalities in the nation, is affordable housing. It is one of the most important issues in the building industry today for both builders and homebuyers, as soaring costs lock many buyers out of the housing market. In 2000, almost 35 percent of the City's householders earned 50 percent less than the average median income of \$18,129. Palatka has seen an increase in household wages over the past decade, although the percentage of low to moderate income households is expected to decrease in Palatka, the number of households requiring low and moderate priced homes and rental units will increase.

Introduction

The purpose of the Housing Element is to provide a plan for addressing all housing issues in a community. This element helps guide the City of Palatka in developing appropriate policies and methodologies that demonstrate its commitment to meet identified or projected deficits in the supply of housing. The plans, policies and methodologies address government activities as well as provide direction and assistance to private sector development.

The Housing Element is comprised of three sections. Section one presents an inventory of the City's housing supply based on the latest Census reports and the Affordable Housing Needs Assessment (AHNA) as required by Chapter 163 F.S. This 1993 legislative change was intended to provide local governments with a uniform method of data collection and preliminary analysis for the Housing Element.

Section two presents an analysis of population trends; projects future housing demand based on socioeconomic and demographic forecasts of population, households, and income; and recommends a housing delivery process with implementation strategies.

Section three presents housing goals, objectives, and policies designed to meet current and projected population and housing demands of Palatka, demonstrates consistency with the Putnam County Comprehensive Plan and the Strategic Regional Policy Plan, and satisfies the requirements of Chapter 163 F.S., and Rule 9J-5FAC.

The primary sources of statistical data used in the Housing Element are the 2000 U.S. Census data of Population and Housing, the Affordable Housing Needs Assessment (AHNA) from Shimberg Center for Affordable Housing, the Florida Estimates of Population 2006 published by University of Florida Bureau of Economic and Business Research (BEBR), and interviews with Palatka officials.

Demographic Trends

The City of Palatka is the largest of Putnam County’s five municipalities with a 2005 estimated population of 11,154, which equates to 15 percent of the total county population (University of Florida, Bureau of Economic and Business Research (BEBR). Table C-1 presents census estimates of population for the five municipalities and the unincorporated areas of Putnam County. The population in Palatka increased by 979 persons from 1980 to 2005. This reflects an average increase of 39 persons per year.

**Table C-1
Putnam County And Its Municipalities
County estimated And Projected Population, 1960 To 2020**

Year	Crescent City	Interlachen	Palatka	Pomona Park	Welaka	Unincorporated	Putnam County
1960	1,629	349	11,028	516	526	18,164	32,212
1970	1,734	478	9,310	578	496	23,828	36,424,
1980	1,722	848	10,175	791	492	36,521	50,549
1990	1,859	1,160	10,201	663	553	50,654	65,070
1995	1,843	1,376	10,705	758	575	54,259	69,516
2000	1,776	1,475	10,033	789	586	55,764	70,423
2005	1,783	1,470	11,185	797	613	57,947	73,764
2010	1,769	1,555	11,365	835	641	60,042	76,543
2015	1,752	1,636	12,247	871	670	62,426	79,546
2020	1,732	1,716	12,724	906	694	66,640	82,344

Source: 1960, 1970, 1980, 1990 and 2000 Census of Population BEBR Estimates of Population 2005, 2010, 2015 and 2020

A. Housing Inventory

1. Housing Units by Type

The City of Palatka’s estimated housing units including, single-family, multi-family and mobile homes was 4,340 in 2000. Single-family units represented approximately 65 percent of the total housing market with one unit attached and detached units. Multi-family units represented approximately 30 percent and mobile homes represented approximately 5 percent, see Table C-2.

Approximately 12.8 percent of the housing in Putnam County is located in Palatka. The distribution of housing units by type in Putnam County varies from Palatka. Single-family units represent approximately 49 percent of the market and multi-family approximately 6%. Mobile homes in the county represent 44.1 percent of the housing market. Single-family housing units in Palatka represent approximately 17 percent of the county total where multi-family units represent approximately 65 percent with mobile homes only representing approximately 1 percent of the housing share.

**Table C-2
Housing by Type
City of Palatka and Putnam County 2000**

Unit Type	Palatka		Putnam County	
	No.	Percent	No.	Percent
Single Family	2,830	65.2 %	16,704	49.32%
1 unit detached	2,651	61.1%	16,348	48.27%
1 unit attached	179	4.1%	356	1.1%
Multi-Family	1,327	30.5%	2048	6%
2 units	262	6.1%	444	1.31%
3 to 4 units	367	8.5%	614	1.81%
5 to 9 units	245	5.6%	317	.94%
10 to 19 units	26	.6%	59	.17%
20 or more units	427	9.8%	614	15.87%
Mobile Homes	177	4.1%	14,935	44.1%
Other	6	.14%	183	.54%
Total	4,340		33,870	

Source: U.S. Census 2000 Summary File 3(SF3)
Percentages may not add up to 100% due to rounding

2. Housing Units by Tenure

Table C-3 presents occupancy status. The occupancy rate in Palatka is 90 % as compared to the county rate of 82%.

**Table C-3
Housing Units by Tenure, 2000
City of Palatka and Putnam County**

	Palatka		Putnam County	
	No.	Pct.	No.	Pct.
Occupied Units	3,948	90%	27,839	82%
Vacant Units	392	10%	6,031	18%
Total	4,340	100%	33,870	100%

Source: Shimberg Center for Affordable Housing, AHNA; U.S. Census 2000
Percentages may not add up to 100 due to rounding

3. Housing Units by Age

The age of the housing stock in Palatka and Putnam County is indicated in Table C-4. As housing stock ages and becomes obsolete it is replaced by new units. An analysis of historic housing typically shows decline over time of units built in previous decades.

Palatka experienced the largest increase in housing units between 1970 and 1979. Approximately 25 percent of the total housing units were constructed during this time, which was consistent with the county. Although Putnam County continued to increase at a consistent rate over the past three decades, Palatka has seen a consistent reduction for the same period.

Table C-4
Age of Housing Units, 2000
City of Palatka and Putnam County

Year Built	Palatka		Putnam County	
	No.	Pct.	No.	Pct.
1990-2000	406	9.4%	7,023	20.7%
1980-1989	701	16.2%	8,825	26.1%
1970-1979	1,080	25.0%	8,544	25.2%
1960-1969	661	15.2%	4,082	12.1%
1950-1959	871	20.0%	2,878	8.5%
1940-1949	240	5.5%	1,064	3.1%
1939 or earlier	381	8.8%	1,448	4.3%
Total	4,340	100%	33,870	100%

Source: Shimberg Center for Affordable Housing, AHNA; 2000 U.S. Census of Population
Percentages may not add up to 100 due to rounding

B. Rent Characteristics

United States Census Bureau statistics on rent are tabulated from sample counts of data for “specified renter-occupied” housing units which include renter-occupied units except one-family houses on ten or more acres. This accounts for the difference of 241 renter-occupied units when comparing Table C-5 renter occupied units with previous tables citing a total of 2,056 renters.

Table C-5 presents 2000 counts of renter-occupied units in Palatka and Putnam County by gross rent paid. Approximately 32 percent of the City’s renters experienced rents of under \$200.00 compared to approximately 15 percent for the county.

Table C-5
Gross Rent for Specified Renter-Occupied Housing Units, 2000
City of Palatka and Putnam County

Rent per Month	Palatka		Putnam County	
	No.	Pct.	No.	Pct.
<\$200	572	31.5%	817	14.8%
\$200-\$299	221	12.2%	703	12.8%
\$300-\$499	645	35.5%	2,347	42.6%
\$500-\$759	278	15.3%	932	16.9%
\$750-\$999	40	2.2%	146	26.5%
\$1000-\$1499	16	.88%	29	.53%
\$1500 or more	0	0%	0	0%
No Cash rent	43	2.4%	534	9.7%
Total	1,815	100%	5,508	100%

Source: Shimberg Center for Affordable Housing, AHNA; U.S. Census 2000
Percentages may not add up to 100 due to rounding

C. Monthly Cost of Owner-Occupied Units

The data in Table C-6 reflects that approximately 41 percent of the counted housing units in the City were not mortgaged. The greatest percent of owner-occupied units with a mortgage have a monthly cost ranging from \$600 to \$699. Monthly costs for owner-occupied units without a mortgage on an average ranged from \$150 to \$250.

**Table C-6
Costs With and Without Mortgage for Owner-occupied Units, 2000
City of Palatka and Putnam County**

Monthly Cost	Palatka		Putnam County	
	Count	Percentage	Count	Percentage
with A Mortgage	1,058	54.9%	6,189	54.6%
<\$200	0	0%	17	.27%
\$200 to \$299	51	4.8%	115	1.9%
\$300 to \$399	85	8%	429	6.9%
\$400 to \$499	129	12.2%	803	13%
\$500 to \$599	162	15.3%	928	15%
\$600 to \$699	203	19.2%	938	15%
\$700 to \$799	119	11.2%	669	11%
\$800 to \$899	127	12%	622	10.1%
\$900 to \$999	51	4.8%	444	7.2%
\$1000 to \$1249	54	5.1%	599	9.7%
\$1250 to \$1499	19	1.8%	282	4.6%
\$1500 to \$1999	43	4.1%	225	3.6%
\$2000 to \$2499	15	1.4%	69	1.1%
\$2500 to \$2999	0	0%	31	.5%
> \$3000	0	0%	18	.3%
Monthly Cost without A Mortgage	870	45.1%	5,136	45.3%
< \$100	1	.11%	273	5.3%
\$100 to \$149	114	13.1%	721	14.0%
\$150 to \$199	259	29.8%	1,370	26.7%
\$200 to \$249	204	23.4%	1,171	22.8%
\$250 to \$299	46	5.3%	666	13.0%
\$300 to \$349	119	13.7%	369	7.2%
\$350 to \$399	35	4.0%	184	3.6%
\$400 to \$499	51	5.9%	200	3.9%
\$500 to \$599	20	2.3%	119	2.3%
\$600 to \$699	0	0%	25	.48%
\$700 to \$799	8	1.0%	19	.37%
\$800 to \$899	0	0%	7	.13%
\$900 to \$999	0	0%	0	0%
>\$1000	0	0%	12%	.23%

Source: Shimberg Center for Affordable Housing, AHNA; U. S. Census
Percentages may not add up to 100 due to rounding

D. Housing Values

The value of a dwelling unit is the Census respondent's estimate of how much the property (house and lot) would sell for, if it were for sale. Value data are presented in Table C-7 for "specified owner-occupied" housing units, which are limited to owner-occupied one-family houses on less than 10 acres without a commercial establishment or medical office on the property.

The median value of owner-occupied housing units in Palatka in 2000 was \$ \$51,600. Approximately 48 percent or 920 housing units had values below \$50,000.

Table C-7
Value of specified owner-occupied Housing Units, 2000
City of Palatka and Putnam County

Value	Palatka		Putnam County	
	No.	Pct.	No.	Pct.
Less than \$50,000	920	47.7%	3,415	30.2%
\$50,000 to \$99,999	853	44.2%	5,271	46.5%
\$100,000 to \$149,999	82	4.3%	1,481	13.1%
\$150,000 to \$199,999	51	2.6%	658	5.8%
\$200,000 to \$299,999	15	.78%	378	3.3%
\$300,000 to \$499,999	7	.36%	103	.9%
\$500,000 to \$999,999	0	0%	18	.16%
> 1,000,000	0	0%	0	0%
Total	1,928		11,325	

Source: Shimberg Center for Affordable Housing, AHNA; U. S. Census
Percentages may not add up to 100% due to rounding

E. Housing Rent or Cost to Income Ratio

The selected monthly housing costs are expressed as percentages of monthly household income (total household income in 1979 divided by 12 months). The percentage is presented for the same owner-occupied units for which selected monthly owner costs were tabulated; thus the statistics reflect the exclusion of certain owner-occupied units. Units occupied by house-holds that reported no income of a net loss comprise the category, "Not computed."

Florida's Affordable Housing Study Commission has established a standard definition of "affordable" as it pertains to housing; no more than 30 percent to 35 percent of household income spent on housing costs. Table C-8 presents housing rent and cost to income ratio data for Palatka: approximately 31 percent of all households earned less than \$10,000; of that group (1,120 units), 605 (31 percent) spent 35 percent or more of their incomes on housing costs. The data also shows that approximately 62 percent of all units spent less than 30 percent of their incomes on housing.

Table C-8
Monthly Housing Costs as a Percentage of Income 2000

	Owner Occupied	Renter Occupied
Less than 15%	917	314
15 to 19 %	263	188
20 to 24 %	148	160
25 to 29 %	107	269
30 to 34 %	73	134
35% or more	407	586
Not Computed	13	164
Total	1,928	1,815

Source: Shimberg Center for Affordable Housing, AHNA; U.S. Census

Table C-9, located on the following page, presents rent or cost to income ratio data for Putnam County for comparison purposes. Approximately 21 percent of all 1999 Census-counted households in the county spent less than 30 percent of their incomes on housing. Of the owners earning less than \$10,000, 30 percent spent 35 percent or more of their incomes on housing compared to 20 percent in Palatka. Of the renters in the county earning less than \$10,000, 38% spent 35 percent or more of their incomes on housing compared to 29 percent in Palatka.

Table C-9
Housing Costs as a Percentage of Income 2000
Putnam County

Owner –Occupied Units	Income Ranges					
	Pct. Of Income spent on Housing	Less than \$10,000	\$10,000 to \$19,999	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999
Less than 30%	285	969	2,010	1,851	2,068	1,809
30 to 34.9%	57	111	158	61	33	0
35% or more	662	597	355	57	27	11
Not Computed	183	0	0	0	0	21
Renter-Occupied Units						
Less than 30%	342	553	1045	563	303	88
30 to 34.9%	73	219	57	11	0	0
35% or more	1,019	405	50	0	0	0
Not Computed	415	152	121	37	53	2
Total Units						
Less than 30%	627	1,522	3,055	2,414	2,371	1,897
30 to 34.9%	130	330	215	72	33	0
35% or more	1,681	1,002	405	57	27	11
Not Computed	598	152	121	37	53	23
Total	3,036	3,006	3,796	2,580	2,484	1,931

Source: Shimberg Center for Affordable Housing, AHNA; U.S. Census
Percentages may not add up to 100 due to rounding

F. Substandard Housing Units

Housing units are considered substandard if they lack complete plumbing, complete kitchen facilities, central heating, and bathrooms and if they are overcrowded. Units are “lacking complete plumbing or exclusive use when” (1) all three specified plumbing facilities (hot and cold piped water, flush toilet, and a bathtub or shower) are present inside the unit, but are used by another household; (2) some but not all of the facilities are present; or (3) none of the three specified plumbing facilities is present. The Census Bureau defines these criteria as follows:

- Complete kitchen facilities: (1) installed sink with piped water, (2) range or cook stove, and (3) mechanical refrigerator; all located in the structure.
- Units lacking central heat are without any of the standard heating facilities; steam or hot water system; central warm-air furnace with ducts to individual rooms; electric heat pump; other built-in electric units which are permanently installed in the floors, walls, ceilings, or baseboards, and are a part of the electrical installation of the building.
- The Census derives a person-per-person measure by dividing the number of persons in each occupied housing unit by the number of rooms in the unit. An “overcrowded condition” is considered to exist when the ratio is 1.01 persons or more per room.
- A complete bathroom is a room with a flush toilet, bathtub or shower, and a wash basin with piped hot and cold water for the exclusive use of the occupants of the housing unit.

Table 10
Owner and Renter Occupied Housing Conditions 2000
City of Palatka

Condition	Palatka		Putnam County	
	No.	Pct.	No.	Pct.
Plumbing				
- Units with complete plumbing	3,948	100%	27,691	99.5%
- Units without complete plumbing	0	0	148	.53%
Total	3,948	100%	27,839	100%
Kitchen				
- Units with complete kitchen	3,948	100%	27,713	99.55%
- Units without complete kitchen	0	0	126	.5%
Total	3,948	100%	27,839	100%
Central Heating System				
- Units with complete heating	3,737	94.6%	26,661	95.7%
- Units without complete heating	211	5.3%	1,178	4.2%
Total	3,948	100%	27,839	100%
Persons per Room				
- units w/ 1 or less persons per room	3,711	94%	26,510	95.2%
- units w/ more than 1 persons per room	57	1.4%	1,329	4.8%
Total	3,948	100%	27,839	100%

Source: Shimberg Center for Affordable Housing, AHNA; U.S. Census 2000 Summary Table 3 (SF3)

Percentages may not add up to 100 due to rounding

G. Subsidized Housing

Currently, the need for assisted housing for the very low to moderate income population of Palatka is not being met. This is the determination of the Palatka Housing Authority which has a waiting list of needy applicants for housing and has responsibility for the City, five miles beyond the City's limits, the municipalities of Crescent City and Welaka, and the unincorporated areas of the county.

The Palatka Housing Authority is able to house qualified applicants in 484 units in seven conventional public housing complexes in Palatka; these are presented in Table C-11. The Authority also has the utilization of 295 Section 8 certificates/vouchers for units scattered throughout the City and county.

**Table C-11
Inventory of Renter-Occupied Subsidized Housing, Palatka**

Public Housing Development	No. of Units	Location
Rosa K. Ragsdale	84	Moody Road
Westover Manor	30	Campbell
Lemon Heights	20	Main and Saylor
James A. Long	100	Bronson & Olive
Northside Homes	116	Btw. 14 th & 19 th
Madison Court	34	17 th St.
Frank G. George	100	St. Johns River
Source: Palatka Housing Authority, 2007		

H. Group Homes

The Florida Department of Children and Families has licensed eight Adult Congregate Living Facilities (ACLF) in the City which house 238 persons. Table C-12 lists these with their locations and capacities.

**Table C-12
Group Homes in Palatka, 2007**

Facility	Location	Capacity
Arlington House ACLF	203 S. Moody Road	150
Husson Avenue Apartments – ARC	110-112 Husson Avenue	8
Kennedy Street Home – ARC	2901 Kennedy Street	12
Kiva of Palatka	201 Zeagler Drive	35
Silver Lake Home – ARC	3004 Silver Lake Drive	6
Tyrell Oaks	2201 Husson Avenue	18
Westover Home - ARC	1717 Westover Drive	9
ARC Group Home	1015 10 th Street	15
Source: Florida Department of Children and Families, Adult Services		

I. Seasonal Units

According to the 2000 Census, all but 6 of the City's total dwelling units were identified as year round units. The 6 non-year-round units are assumed to be seasonal units, representing approximately 0.14 percent of the total units in the City.

J. Mobile Home Parks

Two mobile home parks are located on the west side of the City of Palatka. Villa Farms, off State Road 20 at Round Lake Road contains 65 units.. Viking Manor is located off St. Johns Avenue at Jr. College Road; the site contains 70 units.

K. Historically Significant Housing

The City of Palatka was chartered in 1853 as the county seat of Putnam County and maintains several of its original buildings. The following properties are listed on the National Register of Historical Sites:

- The Bronson Mulholland House, a Greek Revival residential structure, located at Madison Street near First Street is used as a City-owned museum facility;
- St. Marks Episcopal Church located on North Second Street at Main is used as a church facility.
- Old A.C.L. Union Depot located at 200 N. Twelfth Street.

The first two structures are located in one of the two historical districts in Palatka that were recently assigned National Registry recognition. Figure A-2 depicts the boundaries of the North National Register District and the South District; both are located in the eastern area of the City near the St. Johns River.

Documentation and applications are in process to have several buildings in the City included on the National Register: the First Presbyterian Church, the City Hall, and the Putnam Museum. No other residential structures are located on the National Register.

The Florida Master Site File Inventory, includes approximately 495 residential structures in Palatka, most of which are sited within the two National Register Historical Districts. This Inventory, provided by the Florida Department of State, Bureau of Historic Preservation in the Division of Historical Resources, is presented in the Appendix to this Element.

L. Housing Construction Activity

According to available records maintained by the Palatka Building and Zoning Office, a net total of 55 single-family dwelling units have been added to the City's housing supply since the 2000 U.S. Census.

Table C-13 presents the residential building permit activity as reflected in the Palatka building permit records from 1999 to June 2007

**Table C-13
Building Permit Activity in Palatka**

	Single Family 1 Unit Detached	Single Family 1 Unit Attached	Demolitions
1999	15	2	12
2000	14	0	11
2001	22	5	4
2002	8	1	10
2003	7	1	11
2004	13	0	8
2005	16	0	9
2006	16	0	6
2007	15	0	9
Totals	126	9	80

Multi-Family

	Structures	Units	Demolitions
1999	8	61	1
2000	3	8	0
2001	5	123	0
2002	3	78	1
2003	8	128	2
2004	0	0	0
2005	0	0	0
2006	1	1	0
2007	0	0	2
Totals	28	399	6

Source: Palatka Building and Zoning Department

Housing Analysis

The Analysis Section of the Housing Element examines existing housing conditions in the City of Palatka. An estimate and projections of the City's population are presented which will create new housing demands through year 2020. Existing housing occupancy characteristics of the City are analyzed by housing type, size, income range, and cost. Land availability, the housing delivery process, and City regulations are addressed to assess needs, problems, and implementation strategies the City should consider in planning for decent and adequate housing for its citizens.

A. Population Projection of Households by Size

Population and household projections are based on 2000 U.S. Census data. As indicated in the previous section, much of the data used are from the 2006 Affordable Housing Needs Assessment (AHNA) prepared by the Shimberg Center for Affordable Housing. Estimates of population are derived from BEBR (Bureau of Economic and Business Research). Palatka's permanent resident population is estimated to have grown by 953 persons from 1990 to 2005, which equates to 64 persons per year. The 2005 estimated population for Palatka was 11,154. By 2010 the City's population is expected to increase to 11,365, and by 2020 the population is projected to grow to 12,649 (source: Shimberg Center for Affordable Housing, University of Florida).

As summarized in Table C-14, total households in Palatka grew from 3,891 households in 2000 to 4,526 households in 2005 a total increase of 635 households. Total households are expected to grow by 1,354 in 2020 for a total of 5,250 households. Palatka experienced an average household size of 2.6 persons per household (PPH) in 2000 and in 2005 the average household size decreased to 2.5 pph. Household size is projected to remain constant through 2015. Projections beyond 2015 indicate that the average household size will decrease to 2.4 in 2020.

According to a Florida Department of Business Regulations there are currently 1,386 hotel/motel rooms in Palatka, an increase of approximately 1,100 units between 1980 and 2000.

Table C-14
City of Palatka Household Estimates and Projections by Household Size

Household Size	2000	2005	2010	2015	2020
1 to 2	2,401	2,698	2,862	3,035	3,223
3 to 4	1,072	1,205	1,278	1,352	1,430
5 +	418	472	503	528	559
Total Households	3,891	4,526	4,594	4,943	5,250
Total Population	10,033	11,185	11,365	12,247	12,724
Persons per Household	2.6	2.5	2.5	2.5	2.4

Source: Shimberg Center for Affordable Housing, AHNA
Note: Totals may not add up to 100 due to rounding.

B. Projection of Households by Income Levels

Table C-15 indicates that approximately 35 percent of all households in Palatka earned less than 50 percent of the average median income (AMI). The 2000 U. S. Census data estimated the median household income for Palatka was \$18,129. Households earning less than 50 percent of the AMI are expected to increase to 39 percent by 2020.

Table C-15
Estimate and Projections of Palatka Household by Income Range

Household Income as % of Area Median Income (AMI)	1990	2000	2005	2010	2020
<=30% AMI	1,398	772	869	918	1,016
30.01 – 50% AMI	645	573	643	681	779
50.01 – 80% AMI	581	748	838	888	1,007
80.01 – 120% AMI	595	650	731	778	869
120.01+ %AMI	1,174	1,149	1,295	1,377	1,542
All Income Categories	4,738	3,892	4,376	4,642	5,213

Source: Shimberg Center for Affordable Housing, AHNA

An indicator of a potential housing demand for low-income households is the number of households with incomes below poverty level in a community. Table C-16, located on the following page, presents 2000 U. S. Census counts of households with incomes below poverty level and female-headed-households-with-children with incomes below poverty level.

Families with incomes below poverty level in Palatka was higher than within the county. Approximately 27.9 percent for the family households earned incomes below poverty level as compared to 15.8 percent in the county. Over 51 percent of all female heads of households with children in Palatka reported incomes below poverty level; the ratio in the county was 41.4 percent.

Table C-16
Poverty Status , 2000 (below poverty level)

	<u>City of Palatka</u>		<u>Putnam County</u>	
	Number	Percent	Number	Percent
Total Families	2,343		19,451	
Families with income below poverty level	653	27.9	3,080	15.8
Total Female Head of Household	900			
Female Head of Household with income below poverty level	465	51.7	1,382	41.4
Total Population	10,033		70,423	
Individuals with income below poverty level	3,251	33.1	14,449	20.9

Source: U.S. Census Bureau Summary, File 1 (SF1) and Summary File 3 (SF3)

C. Estimate and Projection of City Incomes

Incomes of City households will reflect the affordable price range of dwelling unit demand. The term "affordable housing" is used in regard to the percentage of a household's income spent on housing. Affordable housing is generally defined as housing which costs less than 30 percent to 35 percent of a household's annual income. Table C-17 depicts income ranges by definition using the calculated 2000 median for the City of \$18,129.

**Table C-17
Income Ranges for the City of Palatka, 2000**

Income Group	Ratio to Median Income	Income Limits
Very Low Income	Less than 50% of median	Less than \$ 9,065
Low Income	50% to 80% of median	\$9,065-\$14,503
Moderate Income	80% to 120% of median	\$9,065-\$21,755
Middle Income	120% to 150% of median	\$21,755 -\$27,194
Upper Mid-High	150% of median and more	\$27,194

Source: Shimberg Center for Affordable Housing, AHNA

D. Projected Housing by Tenure and Type

As indicated in Table C-3 of the Data Section of this element, occupied housing in Palatka was comprised of 53 percent owners and 47 percent renters in 2000. Low to moderate income range households are projected to comprise 58 percent of all new households, and it is assumed that many of those households will be unable to afford to purchase homes and will be renter households; therefore, the ratio of renter-occupied households is expected to rise. Table C-18, located on the following page, presents the projected new households by tenure and income range.

**Table C-18
Projected Increase in Cost-Burdened Households by Tenure and Income**

Household Income as % of Area Median Income (AMI)	2005-2010	2010-2015	2015-2020	Total
Owner				
<=30% AMI	7	7	9	23
30.01 – 50% AMI	3	4	5	12
50.01 – 80% AMI	2	4	4	10
80.01 – 120% AMI				
120.01+ %AMI				
Renter				
<=30% AMI	17	14	10	41
30.01 – 50% AMI	4	4	5	13
50.01 – 80% AMI	2	0	1	3
80.01 – 120% AMI				
120.01+ %AMI				

Source: Shimberg Center for Affordable Housing, AHNA

In 2000, single family units, attached and detached, represented 65 percent of all year round units in the City. Multi-family units represent 30 percent and mobile homes and other units represent 5 percent of all year-round units. For the subsequent planning periods the distribution of housing types is expected to remain constant. Table C-19, below, projects future housing need by type:

**Table C-19
Projected New Units by Unit Type**

	2005-2010	2010-2015	2015-2020
Total Units	268	272	297
Single Family*	175	177	193
Multi-Family**	80	82	89
Mobile Homes***	13	13	15

* Single family, attached and detached, households represented 65% of the market in 2000

**Multi- family households represented 30% of the market in 2000

***Mobile homes and other units represented 5%

Source: Northeast Florida Regional Council, 2007

E. Need of Rural or Farm Worker Housing

The 2000 Census of housing identified no migrant or farm worker units in Palatka. For the period of this Plan, farm worker housing is not expected to be required in the City.

Housing Density Projections

F. Housing Density Projections

Table C-20 projects the number of housing units by density (low, medium, high) through the year 2020 based on an extrapolation of housing mix that has remained constant throughout the previous planning period.

Table C-20, on the following page, projects the number of housing units by density (low, medium, high) through the year 2020 based on an extrapolation of housing mix that has remained constant throughout the previous planning period.

**Table C-20
Projected Housing Units by Density**

	2010		2015		2020	
	No.	Pct.	No.	Pct.	No.	Pct.
Total Units	4,643	100%	4,915	100%	5,212	100%
Low Density	2,786	60%	2,949	60%	3,128	60%
Medium Density	1,764	38%	1,868	38%	1,981	38%
High Density	93	2%	98	2%	104	2%

G. Land Requirements for Estimated Housing Need

Table C-21 relates the number of projected residential units to the amount of land required to support such demand. As shown, a total of 1,314 acres will be required to support residential land use within the City by year 2020.

**Table C-21
Projections of Land Requirements
For Projected Residential Units: 2020**

Year	Low Density 2-5 Units/Acre		Medium Density 5-10 Units/Acre		High Density 10-18 Units/Acre		Total Acres
	Units	Acres	Units	Acres	Units	Acres	
2010	2,786	928	1,764	235	93	6	1,167
2015	2,949	983	1,868	249	98	7	1,239
2020	3,128	1,043	1,981	264	104	7	1,314

H. Projected Housing Costs

According to the 2000 Census, the estimated median income was \$ 18,129 in Palatka which is used for the purposes of estimating feasible housing costs. . Table C- 22, on the following page, presents the number of households in the five income ranges using \$18,129 as the median income.

**Table C-22
Income Ranges for the City of Palatka, 2000**

Income Group	Ratio to Median Income	Income Limits
Very Low Income	Less than 50% of median	Less than \$ 9,065
Low Income	50% to 80% of median	\$9,065-\$14,503
Moderate Income	80% to 120% of median	\$9,065-\$21,755
Middle Income	120% to 150% of median	\$21,755 -\$27,194
Upper Mid-High	150% of median and more	\$27,194

Based on the general rule of a household spending approximately two times its annual income for a house, and using the Table C-22 income ranges e, 19 percent of all households (that represent very low income households) will be able to spend no more than \$18,130 on a house purchase or spend \$306 per month for a rental unit. This rental amount is based on the Florida Affordable Housing Task Force's definition of "affordable" being no more than 35 percent of a household's monthly income, and includes utilities, insurance, maintenance and all related rental housing costs. Households in the low and moderate range will be able to afford no more than \$43,541 on a purchase price or \$735 (including all rental housing costs) on a monthly rental or approximately 34 percent. Middle and upper income range will be able to afford purchase prices up to \$54,388 and monthly rentals up to \$919 (including all related rental costs) this is approximately 46 percent. Upper middle and high income ranges should be able to afford housing units at market prices.

I. Housing Delivery System

The private sector has produced all residential development in the City of Palatka and this situation is expected to continue throughout the period of this Plan. The type, tenure, cost or rent, and income ranges of households to be served are presented in the previous tables. The non-profit organization, Habitat for Humanity, continues to build affordable housing in Palatka. The organization's goal is to build approximately four to five houses a year in the City.

No limitations or hindrances appear to exist in the City of Palatka with regard to availability of land or government restrictions to the housing delivery process. The projected housing units, if developed in the existing defined residential areas of the City, can be accommodated in available residential districts.

The Palatka Housing Authority provides housing units and services to almost all of the assisted housing applicants in all of Putnam County. Its area of authority consists of the municipalities of Palatka, Crescent City and Welaka, five miles around Palatka, and all of the unincorporated areas of the county. The majority of the subsidized units in Putnam County are in the City of Palatka. The Palatka Housing Authority experiences a one-year waiting list for assisted housing, reflecting an existing and growing demand for low and moderate priced housing units.

The various assisted housing opportunities that the Palatka Housing Authority is able to disperse amount to over 14 percent of all of Palatka's occupied dwelling units. This ratio compares to the City of Jacksonville's Housing and Urban Development administering to assisted rental units comprising less than three percent of the City's occupied units. The City of Palatka is unique in its concentration of assisted rental units for a community of its size. Strategies for locating future subsidized rental units in the county areas should be explored and pursued.

As previously noted the City's previous Community Development Block Grant (CDBG) programs have been effective and have aggressively targeted funding for providing and improving housing, services, and infrastructure in the City's low and moderate income neighborhoods. The City's low and moderate income neighborhoods are growing at a disproportionate rate, however, and the funding is having to be stretched farther than in previous years. As the assisted housing ages, it will need more maintenance and rehabilitation funding. Since federal funding for housing is not expected to increase and the State's housing programs are limited and highly competitive, the City should consider the formation of a local public/private partnership to promote, facilitate, develop, and finance the creation and maintenance of affordable housing to effectively meet the housing needs of its low and moderate income households.

J. Elimination of Substandard Housing Conditions

The City of Palatka contains areas where whole blocks of occupied housing units are in a state of substandard condition; these substandard areas of housing blight are in close proximity to the main arteries of the City and project a negative image for the City.

The identified blighted areas could be improved with a maintenance education program conducted with assisted housing tenants. Instructions on trash and garbage handling and pick up schedules, along with basic housekeeping and yard maintenance counseling would encourage and assist tenants in the blighted areas in pursuing self improvement.

K. Adequate Sites for Low and Moderate Income Housing

As indicated by the current high proportion of assisted housing units in Palatka, the City has and continues to provide adequate sites for low and moderate income housing. The City recognizes a continuing demand for affordable housing units to meet the needs of very low, lower and moderate income households. Some strategies the City can pursue, given its limited revenues, include: participating in a county and/or regional affordable housing task force to identify specific needs and solutions; present findings and make recommendations to the County Development Authority to address affordable housing as a function of creating jobs while improving the tax base; work with nonprofit organizations such as Habitat in the development

of affordable housing; and develop regular interaction with the Palatka Housing Authority to ensure mutual understanding of the City's affordable housing needs.

During the planning period, many older units will become available as certain households move upward in housing or to larger or smaller units. Several low-cost housing projects have been developed in and around the City; the Building and Zoning Department should be authorized to allow fast-track permitting for such projects.

L. Adequate Sites for Mobile Homes

The City of Palatka currently has two mobile home subdivisions within the City limits. The City shall comply with Florida Statute, Chapter 320.8285(5) for siting mobile homes.

M. Adequate Sites for Group Homes

The eight group home facilities cited in Table C-12 of the Data Section of this Element are located in City zoning districts R-2, R-3, and C-I. In the event a group home or foster care facility is proposed by a sponsoring agency, the City must allow such community residential housing to be allowed in single family or multi-family zoning in accordance with Chapter 419, Florida Statutes, Community Residential Homes.

N. Conservation, Rehabilitation or Demolition Activities

The City of Palatka Building and Zoning officials regularly identify substandard units and have in place a process of notifying owners of structural deficiencies and/or intent of condemnation procedures. The Palatka Code Enforcement Board has the authority to administer fines and has the power to impose liens on property whose owners fail to respond to deficiency notices. This process has worked effectively; as indicated in Table C-13, 86 dwelling units were demolished during the period 1990 – 2007.

O. Identification of Historically Significant Housing

As noted in the Data Section of this Element, the Palatka Historical Society inventories and documents all City structures of historical significance. Preservation and rehabilitation projects are undertaken as funds become available.



HOUSING ELEMENT
Goals, Objectives and Policies

CITY OF PALATKA
COMPREHENSIVE PLAN

Adopted July 10th, 2008

Prepared by the Northeast Florida Regional Council
6850 Belfort Oaks Place
Jacksonville, Florida 32216
(904) 279-0880

HOUSING ELEMENT GOALS, OBJECTIVES, AND POLICIES

Goal C.1 9J-5.010(3)(a)
Plan for and assist providing adequate and affordable housing for the current and projected populations of the City.

Objective C.1.1 9J-5.010(3)(b)(1)
Upon Plan adoption, the City shall promote the provision of adequate and affordable housing in the city.

Policy C.1.1.1 9J-5.010(3)(c)(1)
The City shall participate in a Regional Affordable Housing Task Force and support its activities in identifying, analyzing, and addressing the growing need for affordable housing, and explore and support implementation of delivery of affordable housing.

Policy C.1.1.2 9J-5.010(3)(c)(1)
The Citizens Advisory Task Force shall work with non-profit organizations to assist in the development of affordable housing. The task force will also guide each CDBG grant application and consistently work with all interested and affected parties.

Policy C.1.1.3 9J-5.010(3)(c)1
When private sector interests request special exemptions, favorable tax treatment, public participation in funding, or other considerations, the City shall encourage those private sector interests to set aside resources necessary for the advancement of affordable housing.

Policy C.1.1.4 9J-5.010(3)(c)1
The City shall encourage agencies and organizations funded by the public sector to participate in endorsing and developing affordable housing.

Objective C.1.2 9J-5.010(3)(b)1, 4
The City shall ensure the provision of adequate housing for special needs households (housing for the homeless, handicapped, elderly).

Policy C.1.2.1 9J-5.010(3)(c)5
The City shall continue to evaluate special needs housing, housing for the homeless, temporary shelters and transitional housing, and target available funding to the areas of greatest need.

Objective C.1.3 9J-5.010(3)(b)2
Upon Plan adoption, the City shall target the rehabilitation of existing substandard units by adopting the following policies.

Policy C.1.3.1 9J-5.010(3)(c)4, 7
The City shall continue targeting CDBG funds, when available, in low income areas of the City, to remove or rehabilitate existing substandard units and improve existing infrastructure. The City shall continue participation in the State

Housing Initiative Partnership (SHIP) program in order to assist very low to low income borrowers with down payment and closing costs.

Policy C.1.3.3

The City shall continue to support and assist the Palatka Housing Authority in maintaining the condition and appearance of the subsidized housing units in the City.

Policy C.1.3.4 9J-5.010(3)(c)4

The City shall continue the practice of demolishing substandard housing structures through the City's Code Enforcement Board Procedures. The City will also employ the procedures for nuisance abatement.

Objective C.1.4 9J-5.010(3)(b)3

The City's Zoning Code shall continue to provide for the siting of housing for low and moderate income families, mobile homes and group home facilities.

Policy C.1.4.1 9J-5.010(3)(c)(6)

Upon Plan adoption, the City shall allow the siting of sheltered homes and similar group homes and foster home facilities in single family or multi-family zoning in accordance with Chapter 419, F.S.

Policy C.1.4.2 9J-5.010(3)(c)5

The City shall endorse the maintenance of existing permitting system so that affordable housing projects will not experience unnecessary delays.

Objective C.1.5 9J-5.010(3)(b)5

The City shall ensure the preservation of its historically significant housing assets by adopting the following policies.

Policy C.1.5.1 9J-5.010(3)(c)3

The City shall assist and support the local historical preservation organization in its efforts to identify and preserve structures of historical significance.

Policy C.1.5.2 9J-5.010(3)(c)3

The City shall assist the Historical Preservation Society in applying for and utilizing federal and state assistance programs.

Policy C.1.5.3 9J-5.010(3)(c)3

The City shall request the State Division of Historic Resources, Bureau of Historic Preservation to conduct a new survey of the City to identify all significant historic and architectural sites in the City and ensure their inclusion on the Florida Master Site File.

Objective C.1.6 9J-5.010(3)(b)6

When occupied dwelling units are demolished in a public action, the occupants will be ensured adequate temporary shelter or housing in accordance with the following policy.

Policy C.1.6.1 9J-5.010(3)(c)8

The City shall continue to ensure the provision of relocation housing in accordance with the Uniform Relocation Assistance Act.

Objective C.1.7 9J-5.010(3)(b)7

Upon Plan adoption, the City shall establish policies that commit the City to improve and maintain the quality and integrity of its residential neighborhoods.

Policy C.1.7.1 9J-5.010(3)(c)(3)

The City shall enforce current provisions regarding the elimination of non-conforming land uses to include all uses which are inconsistent with the Future Land Use Map 2020 or cannot be made compatible with adjacent land uses. New development or redevelopment shall require buffering between land uses of different densities or intensities of use that are sufficient to ensure compatibility between land uses.