

Marion County Housing Study



NOVEMBER 2025

**Prepared by the ECFRPC
For Marion County**



TABLE OF CONTENTS

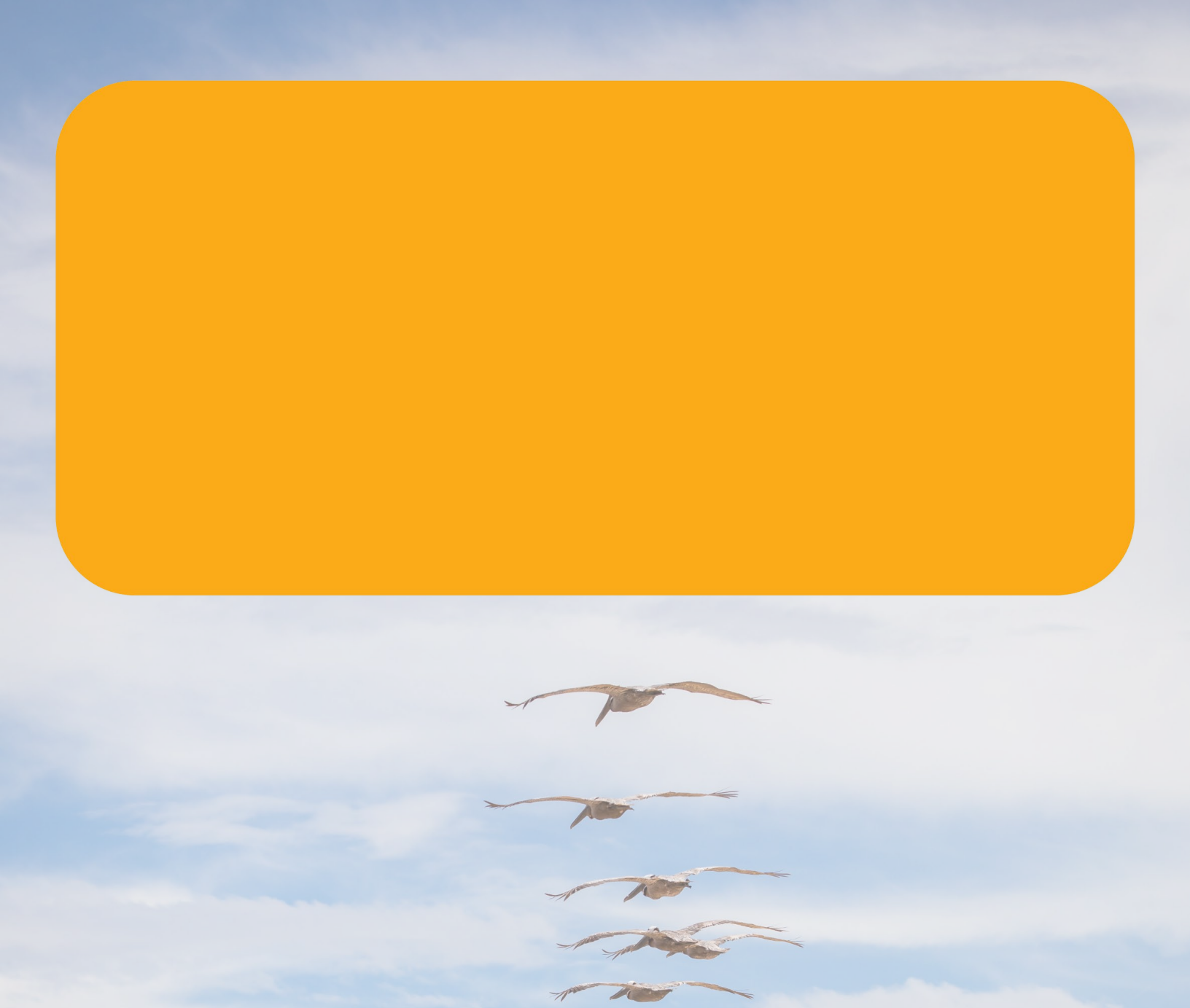
List of Figures	3
Appendices	4
Preface	5
Purpose	6
Methodology	7
Definitions	8
Homeowner House Affordability Based on Income	9
Population and Housing Estimates and Projections.....	10
Tenure by Household Income	11
Renter Characteristics	13
Current Rental Affordability	14
Comparing Current Rental Households to Future Demand	17
Current (2023) Outlook.....	18
Future (2050) Outlook.....	18
Homeowner Characteristics.....	19
Current Owner Affordability	20
Comparing Current Owner Households to Future Demand.....	24
Current (2023) Outlook.....	25
Future (2050) Outlook	25
Current vs Future Housing Mix.....	26
Marion County's Balanced Housing Profile for 2050.....	28
Interpretation of Model outputs on mobile home/other	29
Housing Asset and Resilience Policy Tool (HARP)	30
References.....	31
Appendices	32

List of Figures

Figure 1: Single Family Housing Small Lot & Large Lot.....	8
Figure 2: Housing Affordability based on income.....	9
Figure 3: Marion County pop. projections and housing estimates.....	10
Figure 4: Tenure by Household Income.....	11
Figure 5: Tenure by Housing Type.....	11
Figure 6: Rental Housing Affordability.....	14
Figure 7: Income by % of household income spent on housing.....	14
Figure 8: Rentals vs affordable occupied units.....	15
Figure 9: Tenure by Age of Renters.....	16
Figure 10: Current rental stock vs Future Demand.....	17
Figure 11: Rental Current Conditions vs Future Conditions.....	18
Figure 12: Owner Housing Affordability.....	20
Figure 13: Ownership rate by age & income.....	20
Figure 14: Owner units vs affordable units.....	22
Figure 15: Tenure by Age of Homeowners.....	22
Figure 16: Owner stock vs Future Demand.....	24
Figure 17: Owner Current Conditions vs Future	25
Figure 18: Current vs Future Housing Mix.....	26
Figure 19: Future Housing Preferences.....	26
Figure 20: Future Balanced Housing profile.....	28

Appendices

Appendix A	32
Geography and Population Forecasts for Marion County (2023–2050)	
Appendix B	33
Comparing Household Incomes with Actual Monthly Housing Costs	
Appendix C	34
Current Rental Affordability	
Appendix D	35
Current Owner Affordability	
Appendix E	36
Age and Income Parameters	
Appendix F	37
Future Cohort Projections	
Appendix G	38
Projected Housing and Households	
Appendix H	39
Future Housing Preferences	



01



Purpose

In 2013, Arthur “Chris” Nelson, a renowned professor of urban planning at the University of Arizona, published his book “Reshaping Metropolitan America,” with the book’s main message: Act now, before it’s too late. The premise of the book is focused on the rapidly changing housing demographics that we are seeing across the United States. The book predicts that by 2050, most of America will be living in “megapolitan” areas. Furthermore, it is elaborated that the Baby Boomer generation, which made up 84% of the real estate market for most of the past 50 years, will begin to drive the new demand for rentals, smaller lots, and smaller homes as they reach the latter years of their life cycle. He suggests that a future sustainable housing mix should be one that recognizes single-family housing is no longer the only type of housing that should be available. He emphasizes that a balanced mix of housing maintains 62% single-family housing, 15% townhomes, and 23% multifamily housing for the overall housing stock.

How does this relate to Marion County’s outlook on housing? Marion County is part of the new megapolitan region, or mega-region, known as the Central Florida mega-region. From one side of the coast to the other, Central Florida is currently home to 8 million people, and future outlooks point towards an increase in population for the entire region. As a result, Marion County will continue to see an influx of new residents, requiring new housing solutions to address not only availability but also affordability.

This analysis is specific to Marion County. The purpose is to conduct a housing inventory, analyze the current supply and demand of housing, and compare it with future projections. This study relies on data retrieved from the U.S. Census American Community Survey (ACS) as well as population data from the University of Florida’s Bureau of Economic and Business Research (BEBR) and the UF’s Shimberg Center for Housing Studies for future household projections. This report will provide an understanding of housing in Marion County that will, in turn, lead to policy suggestions and strategies for its future housing stock. The Housing Asset and Resilience Policy (HARP) Tool introduced at the end of the report can be used to identify vulnerable housing tracts and direct mitigation efforts to reduce vulnerability.

Methodology

In this analysis, the methodology centers on the Balanced Housing Model created by Envision Tomorrow (ET). ET is an open-source suite of planning tools that encompasses analysis tools and scenario design tools. ET's tools were created and developed by Fregonese Associates in close collaboration with the University of Utah's Metropolitan Research Center.

ET's Balanced Housing model operates as an app through a Microsoft Excel workbook. The model generates its projections by leveraging demographic data from the ACS. They are as follows:

- B01001. Sex by Age
 - B26001. Group Quarters
 - B25002. Occupancy Status
- B25118. Tenure by Household Income in the Past 12 Months
- B25070. Gross Rent as a Percentage of Household Income in the Past 12 Months B25063. Gross Rent
- B25091. Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months
 - B25087. Mortgage Status and Selected Monthly Owner Costs
- B19037. Age of Householder by Household Income in the Past 12 Months (in Inflation-Adjusted Dollars)
 - B25007. Tenure by Age of Householder
- B25119. Median Household Income in the Past 12 Months (In Inflation-Adjusted Dollars) By Tenure
 - B25032. Tenure by Units in Structure

These data inputs, combined with ESRI's Tapestry data, generate the tables and charts that present the balanced housing model's results. This report highlights the model's most relevant results related to housing supply in Marion County. Detailed input tables and additional model outputs are provided in the appendices at the end of this document.

Definitions

Small Lot



< 7,000 Sq Ft

Figure 1: Single Family Housing Small Lot & Large Lot

Large Lot



7,000 Sq Ft +

Source: Envision Tomorrow

The ET model addresses single-family housing, multifamily housing, along with townhomes and mobile or other forms of housing. Single-family housing is divided into two categories: small lot and large lot. As shown by Figure 1, a small lot is defined as homes that are less than 7,000 square feet in area. Large lot homes are defined as anything with greater than 7,000 square feet in area. Although both are forms of single-family housing, there is a clear distinction between the two, as small lot homes may be more suitable for future demand tendencies in the housing market. As families shrink in size and the number of people per household decreases, the demand for smaller houses to accommodate different circumstances will be higher. Smaller homes also demand less in terms of maintenance, which is also becoming a more attractive quality for homebuyers to look for in the market.

Current situation:

Total number of Marion County Rental Units:

37,263 units

Total number of Marion County Homeowner units: 122,533 units

income levels	< 30%	30%-50% (40% assumed)	50% +
<\$15k	\$50k-\$60k	\$70k	\$85k-\$90k
\$15k < \$35k	\$90k-\$110k	\$120k	\$140k-\$150k
\$35k < \$50k	\$140k-\$160k	\$200k	\$240k-\$250k
\$50k < \$75k	\$220k-\$260k	\$300k	\$360k-\$370k
\$75k < \$100k	\$300k-\$350k	\$420k	\$480k-\$500k
\$100k < \$150k	\$430k-\$500k	\$600k	\$700k-\$720k
\$150k	\$600k +	\$850k	\$1,000,000 +

Figure 2: Housing Affordability based on income

Source: ECFRPC

Homeowner House Affordability Based on Income

To create a baseline of examples of affordable homeownership for each income bracket used in the model, some assumptions will be made in order to determine rough estimates.

Assumptions:

- 30-year fixed mortgage
- 6% interest rate
- 75% of housing budget goes to principal + interest
- Small (10%) down payment included in the price
- Taxes not accounted for

With these simplifying assumptions about mortgages, it establishes the rough estimates of house prices that are affordable to own in each income range. These are only estimates made on the above assumptions, as real costs are influenced by interest rate, down payment, taxes, insurance, and local housing costs.

Population and Housing Estimates and Projections

2023		2050	
Population	387,697	Population	526,500
Households	159,796	Households	227,054
Persons in Group Quarters	8,430	Persons in Group Quarters	11,448
Persons Per Household	2.37	Persons Per Household	2.27

Figure 3: Marion County population projections

Source: UF's BEBR Projections

According to the University of Florida's BEBR report on population change from 2010 to 2020, Marion County experienced a population increase of 13.5%. This places Marion County as the 23rd fastest-growing county in the state of Florida within the 10-year frame. These findings allow us to see a clear trend in growth in terms of population that will most likely continue in the coming years. An increase in population equates to an increase in housing for new residents in the area.

As of 2023's ACS projections, Marion County is reported to have an estimated population of 387,697 people, with approximately 2.4 people per household on average and 159,796 households. When compared to the projections for 2050, the county's population is expected to grow further as more people settle in the Central Florida megaregion. BEBR's 2050 projections expect a population of 526,500 people across the county, an increase of approximately 138,803 people in the next 25 years. Household projections for the year 2050 are estimated at 227,054 units, with the number of people per household decreasing slightly in the future projection. This represents the growing trend of a decreasing number of people per household that has been seen at the national level. The growing trend of one-person households is the motivation for increased demand in smaller lots and multifamily housing as the traditional nuclear family continues to decrease in size in the future.

Tenure by Household Income

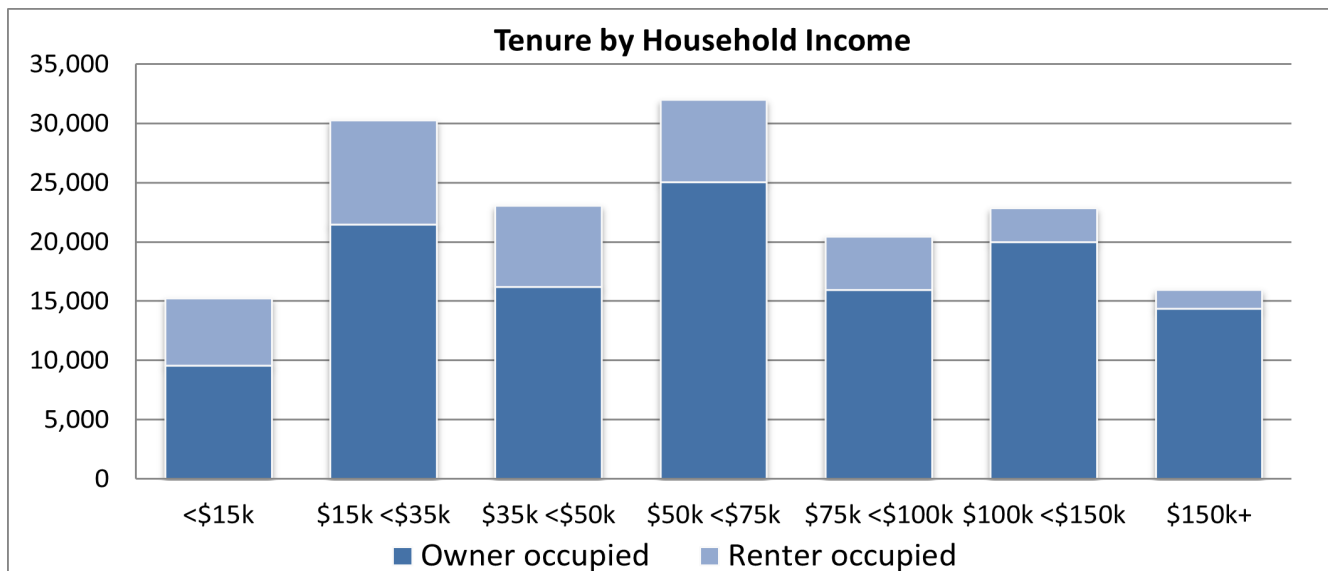


Figure 4: Tenure by Household Income

Source: ET Balanced Housing Model, V 3.5.2

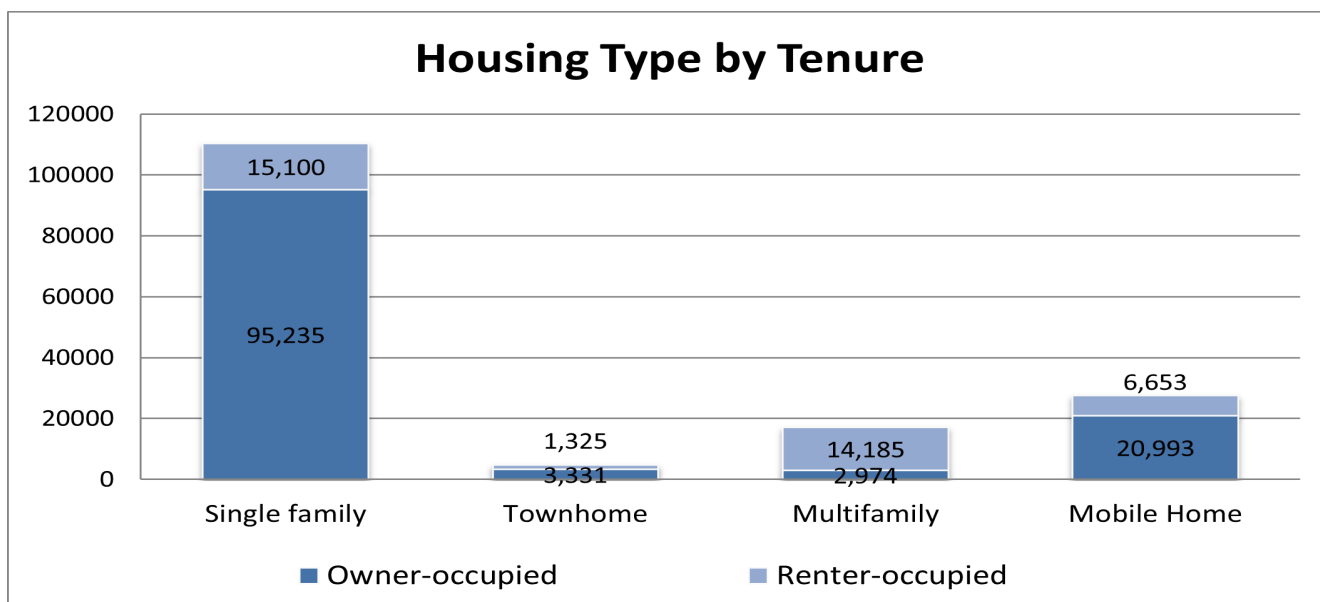


Figure 5: Tenure by Housing Type

Source: ET Balanced Housing Model, V 3.5.2

Figure 4 presents the bar graph of tenure by household income. It depicts the current proportion of owners to renter-occupied units by income levels. Owner-occupied units dominate across each pay range and even more so for higher income groups. The highest number of occupied units is affordable to the \$50k to \$75k pay range, with slightly over 30,000 occupied units. 25,000 of those are owner-occupied. The second most occupied units are those in the \$15k to \$35k income range.

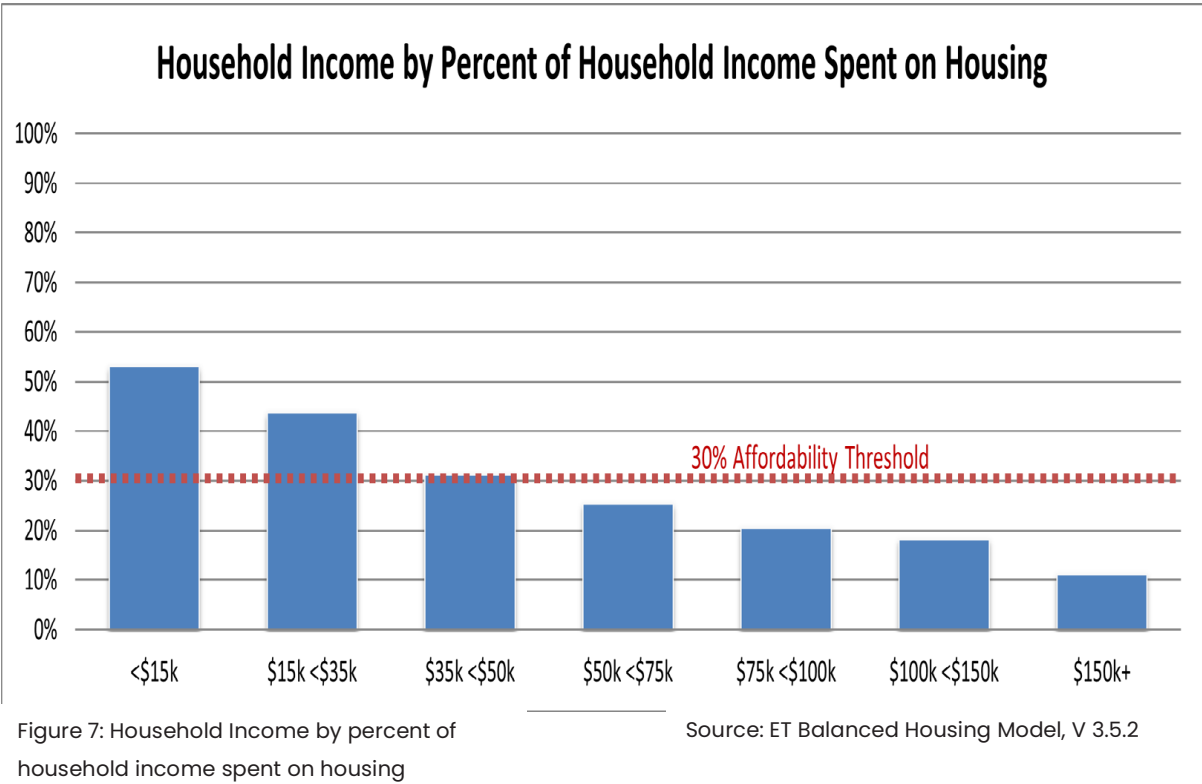
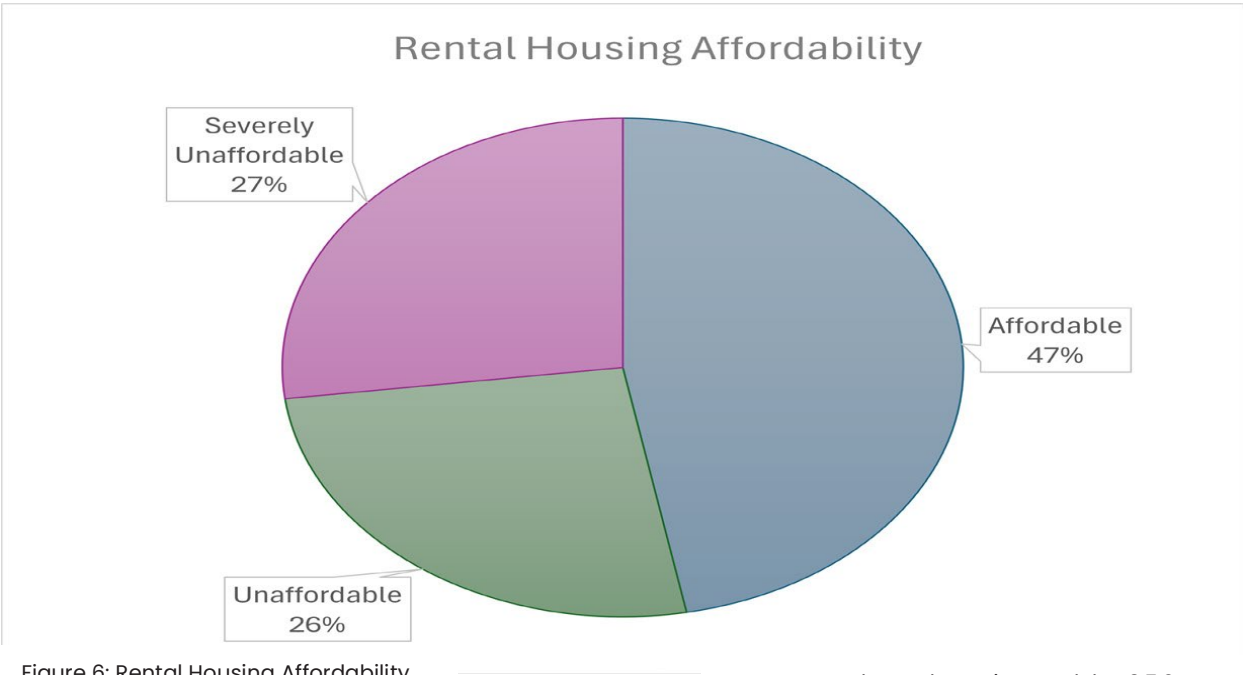
Figure 5 presents the tenure by housing type in Marion County. The single-family column is substantially greater than the other housing types. This popular housing type is a result of urban sprawl and the reorganization of housing from urban to suburban communities

RENTER

CHARACTERISTICS

02

Current Rental Affordability



The figures 6 and 7 demonstrate the current housing situation housing affordability situation for renters in Marion County. Affordable rental housing is defined as a household that spends less than 30% of its income on rent. The percentage of unaffordable housing reflects households spending 30%-50% of their income on rent. Severely Unaffordable represents the percentage of households paying over 50% of their income in rent.

In Marion County, more than half of all renters fall into the Unaffordable distinction, with 27% of all renters falling into the Severely Unaffordable category. The current situation for renters is problematic when factoring in other costs such as food, healthcare, and transportation. Figure 7 further demonstrates that the wealthier income brackets spend the least amount of their income on rent, with those making less than \$35k surpassing the 30% affordability threshold.

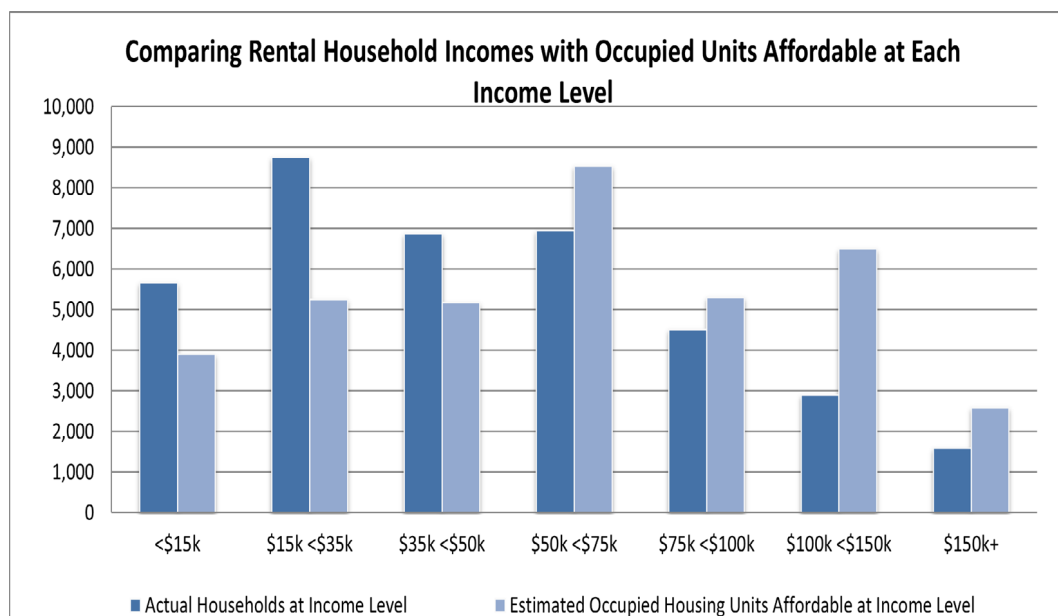


Figure 8: Rentals vs affordable occupied units

Source: ET Balanced Housing Model, V 3.5.2

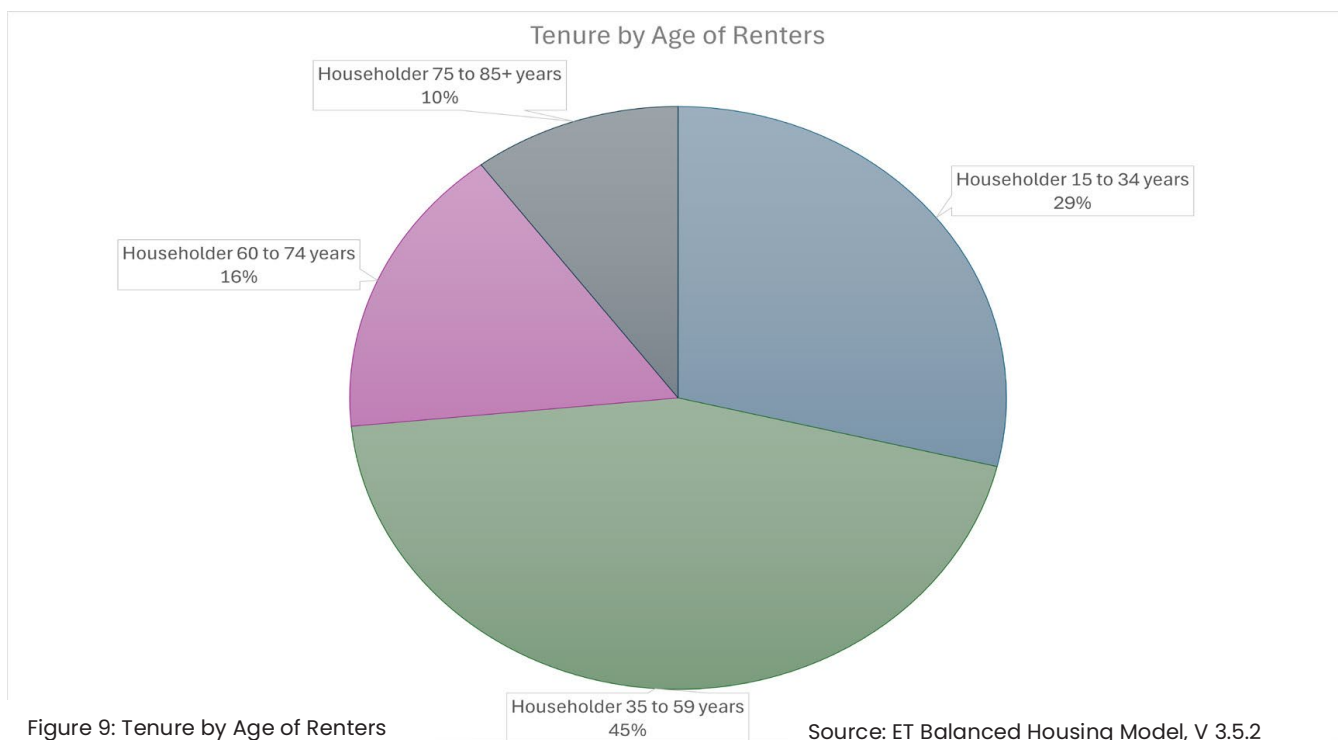


Figure 8 shows the number of actual rental households at various income levels (dark blue) compared to the actual number of occupied rentals that are affordable to each income level (light blue). As seen by the results in the graph, low-income renters have fewer affordable units, thus forcing them to rent units that are in higher income brackets due to a lack of stock at their respective income levels. As incomes increase, more affordable units become available, thus resulting in a surplus of housing units in the higher income brackets.

Figure 9 shows the tenure by age of renters in Marion County. The young to middle-aged make up roughly 75% of all renters. It is important to note that there is still a significant portion of renters who are in the older age brackets, as 60 to 85+ year olds make up 26% of all renters. This is likely due to the prevalence of 55+ communities in the area. Understanding tenure by age is essential for informing effective rental policies and assistance programs.

Comparing Current Rental Households to Future Demand

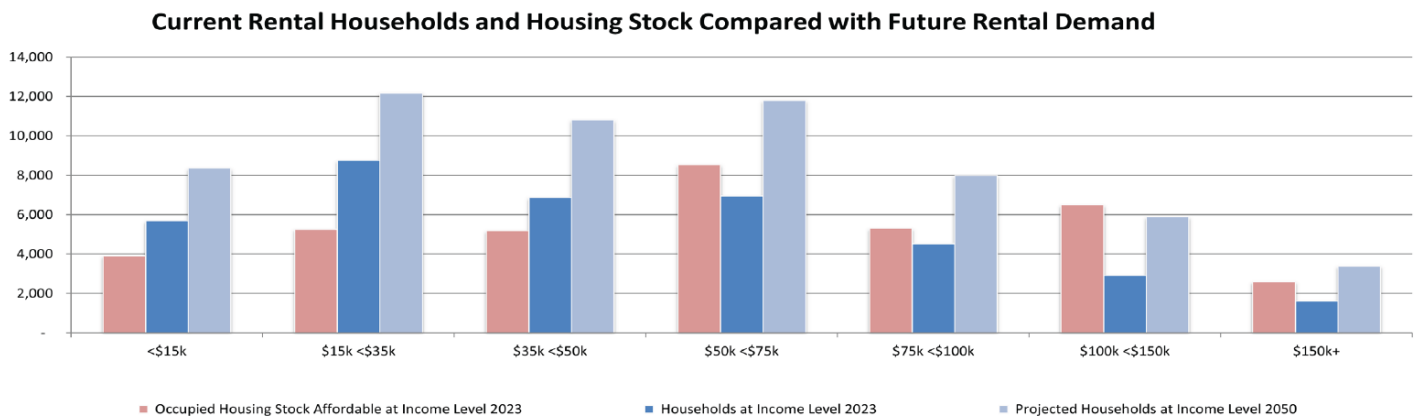


Figure 10: Current rental stock vs Future Demand

Source: ET Balanced Housing Model, V 3.5.2

Figure 10 shows the current and projected makeup of rental housing in Marion County for each income group. The red (left) bar demonstrates how many rentals are affordable (less than 30%) at each level; this can be interpreted as the supply of affordable units. The blue (middle) bar indicates how many rentals fall into the respective income level; this may be interpreted as the demand for affordable units. The grey (right) bar represents the projected number of households at each income level in the year 2050.

As evidenced by the chart, there will be a large uptick in demand for rental units at every income level by the year 2050. The income levels that will have the most demand for housing in 2050 will be in the range from below \$15k to \$100k. These findings indicate that all income levels will be affected by a shortage of available housing soon. Currently, the demand for rental units (red bar) exceeds the supply (blue bar) for income levels below \$50,000. These residents often end up renting units in higher income brackets, costing them more than 30% of their income. The following page addresses the shortages and surpluses of the current day (2023) and future outlook (2050).

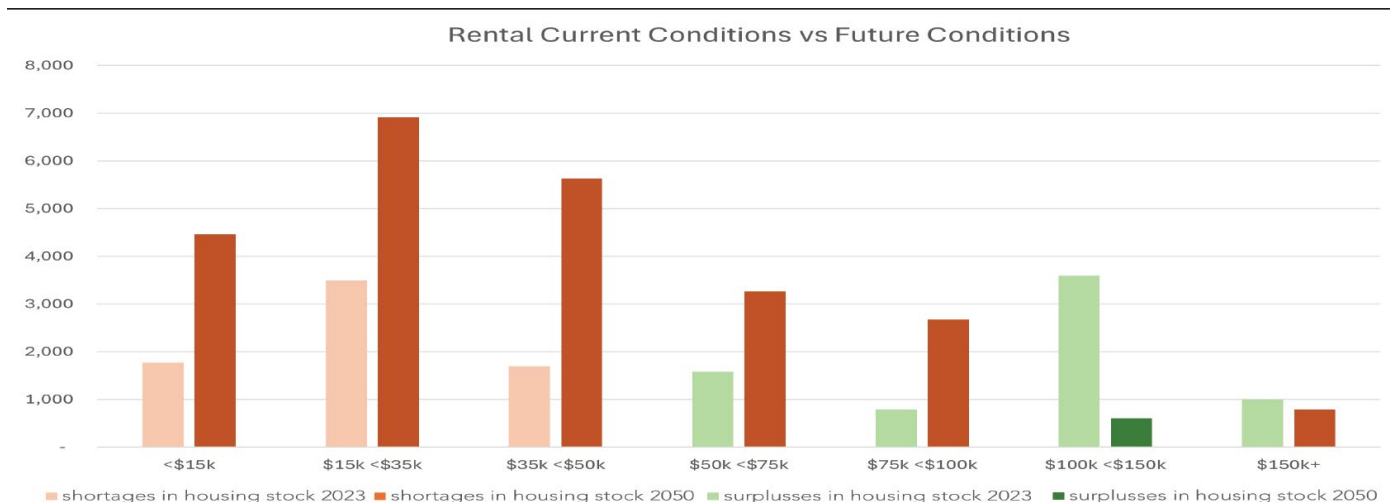


Figure 11: Rental Current Conditions vs Future Conditions

Source: ET Balanced Housing Model, V 3.5.2

Current (2023) Outlook

The income levels below \$50k each have shortages in terms of affordable rentals. The shortages in rental units are as follows:

<\$15k: 1,771 units

\$15k<\$35k: 3,499 units

\$35k<\$50k: 1,695 units

From \$50k to \$150k+ income levels, there is a surplus of rental units that are affordable at their respective income levels. The surpluses are as follows:

\$50k<\$75k: 1,580 units

\$75k<\$100k: 790 units

\$100k<\$150k: 3,596 units

\$150k+: 999 units

Future (2050) Outlook

The income levels below \$100k and above \$150k have shortages in terms of affordable rentals. The shortages in rental units are as follows:

<\$15k: 4,461 units

\$15k<\$35k: 6,912 units

\$35k<\$50k: 5,630 units

\$50k<\$75k: 3,268 units

\$75k<\$100k: 2,677 units

\$150k+: 790 units

The \$100k to \$150k+ income level has a surplus of rentals that are affordable at their respective income levels. The surpluses are as follows:

\$100k<\$150k: 606 units

HOMEOWNER CHARACTERISTICS

03

Current Owner Affordability

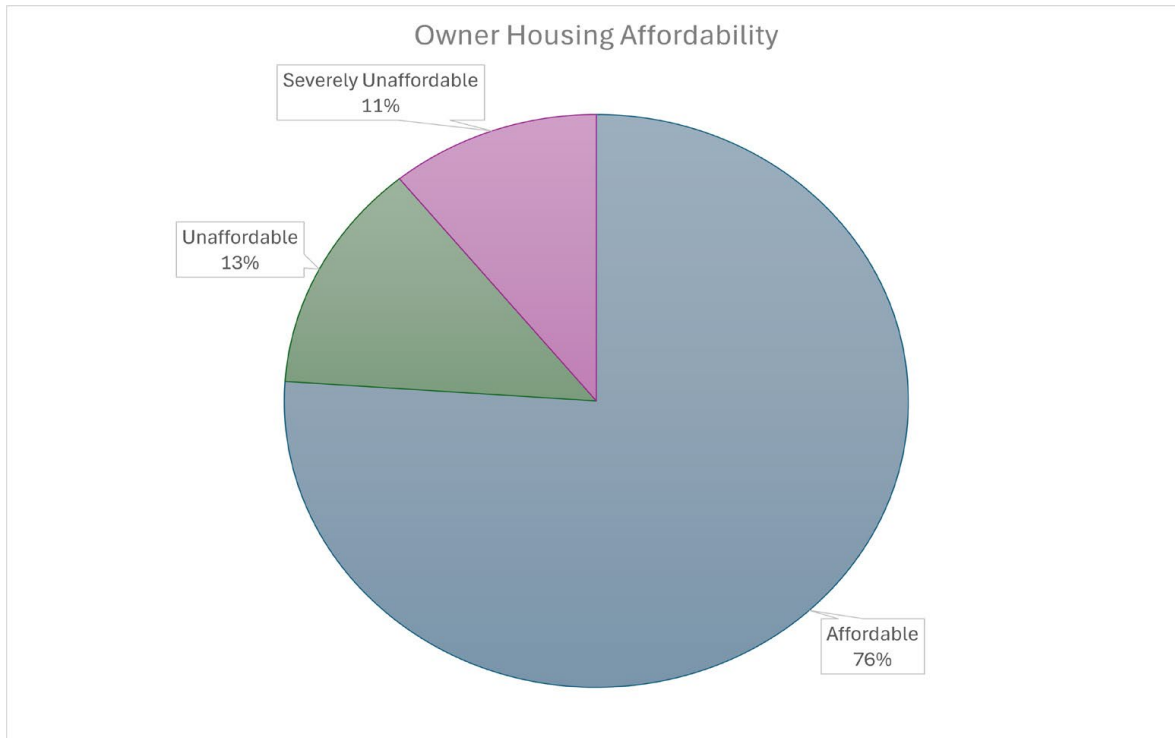


Figure 12: Owner Housing Affordability

Source: ET Balanced Housing Model, V 3.5.2

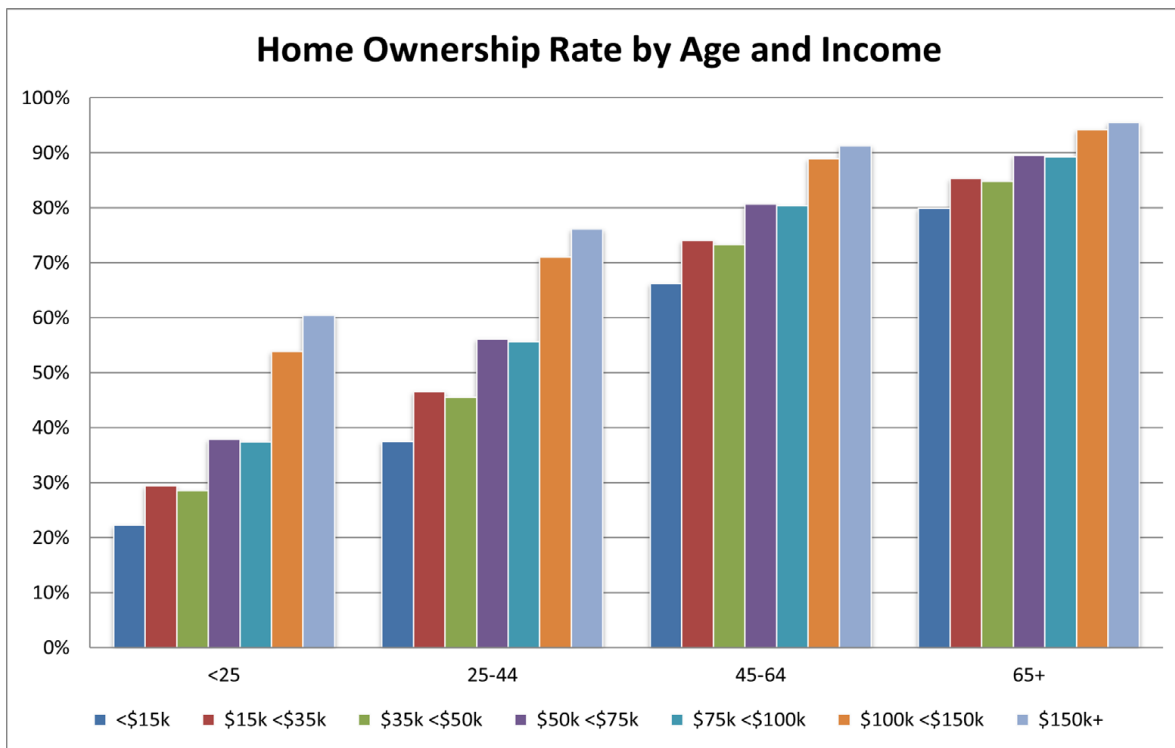


Figure 13: Ownership rate by age & income

Source: ET Balanced Housing Model, V 3.5.2

Figure 12 provides a snapshot of the percentages of owner-housing affordability in Marion County. For homeowners, there is a significantly higher percentage of affordability at 30% of income levels. Only 22% fall into the category of unaffordability, which is low when compared to the chart for affordability for renters (53%).

Owning a house offers a different kind of housing stability and affordability compared to renting. While rents increase, over time, homeownership provides more predictable housing expenses and a greater sense of control over one's living situation. In addition, homeowners build equity as they pay down their typical 30-year mortgages, further distinguishing the experience of owning from renting. However, the initial cost of purchasing a home can be challenging, often out of reach for first-time or younger buyers. Figure 13 shows the trend in greater homeownership rates for the older population, while the younger populations continue to face lower ownership rates.

Overall, homeownership remains a more stable and cost-effective housing option in Marion County, particularly as single detached homes continue to dominate the market.

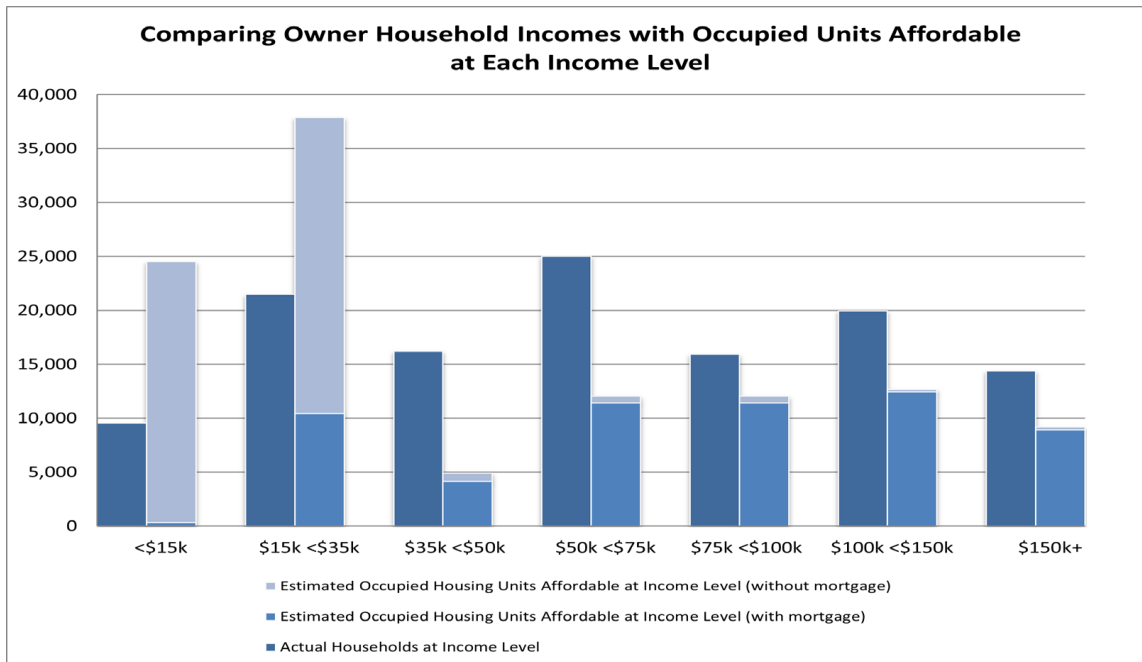


Figure 14: Owner units vs affordable units

Source: ET Balanced Housing Model, V 3.5.2

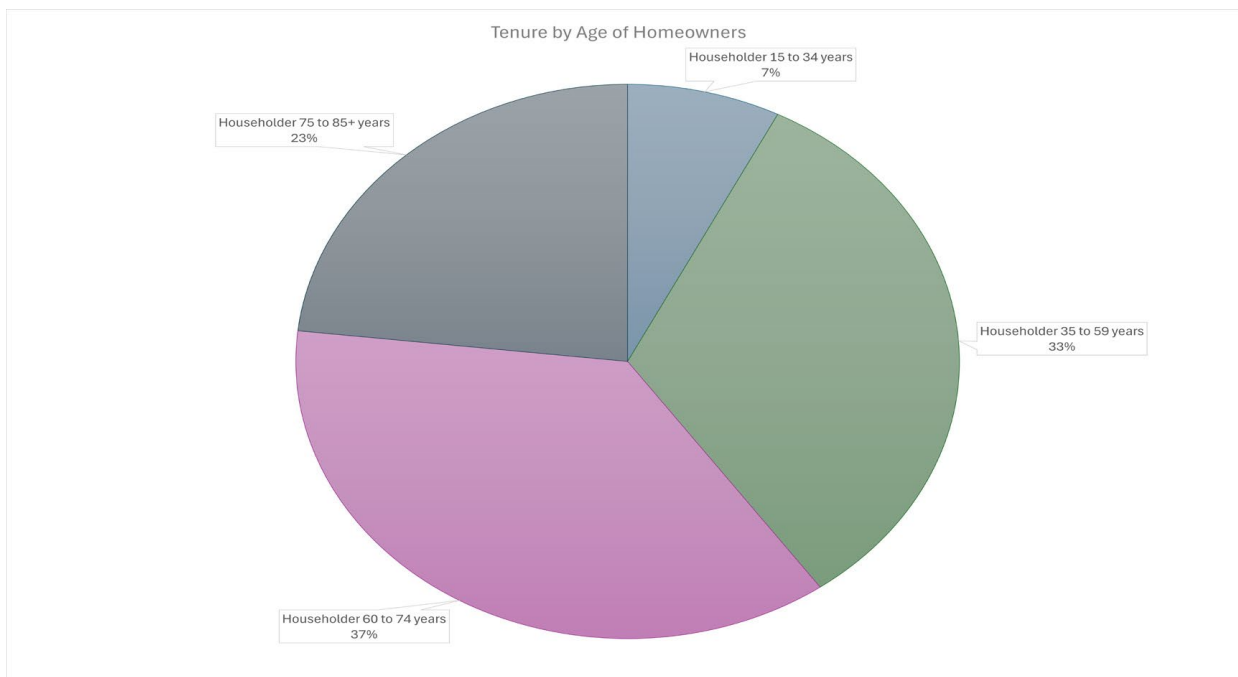


Figure 15: Tenure by Age of Homeowners

Source: ET Balanced Housing Model, V 3.5.2

Figure 14 shows how homeowner units at different income levels compare with the supply of affordable units. For incomes under \$35k, there is a shortage of affordable houses. Additionally, most households in this lower-income range occupy units owned outright, often through long-term or inherited ownership, highlighting the barriers new low-income buyers face. Middle-income households rely heavily on mortgages (light blue bars), reflecting active but debt-driven market participation. At higher incomes, the number of affordable units drops sharply, showing that affordability challenges are now reaching well beyond low- and moderate-income groups.

Figure 15 adds an age perspective, showing that 60 percent of homeowners in Marion County are aged 60 or older. These long-term owners hold much of the affordable stock, limiting turnover and availability for younger households. By contrast, only 40 percent of homeowners are under 60, reflecting the steep barriers younger buyers face in entering the market (Only 7% of residents under 35 years of age are homeowners).

Together, the two figures demonstrate that affordability pressures are both an income and age issue: low-income households are sustained by legacy ownership, middle-income households are debt-reliant, and younger buyers struggle to access homes as older households retain much of the affordable stock.

Comparing Current Owner Households to Future Demand

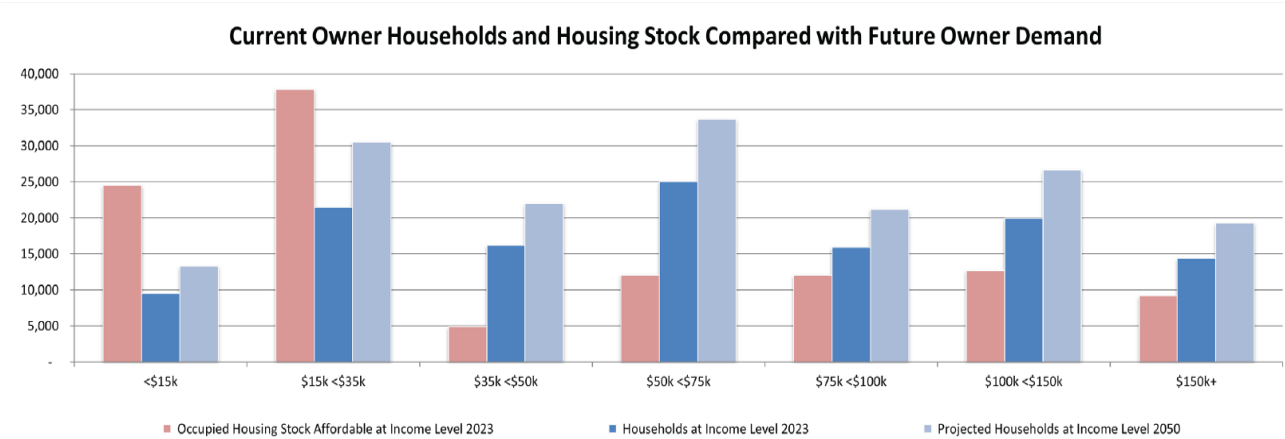
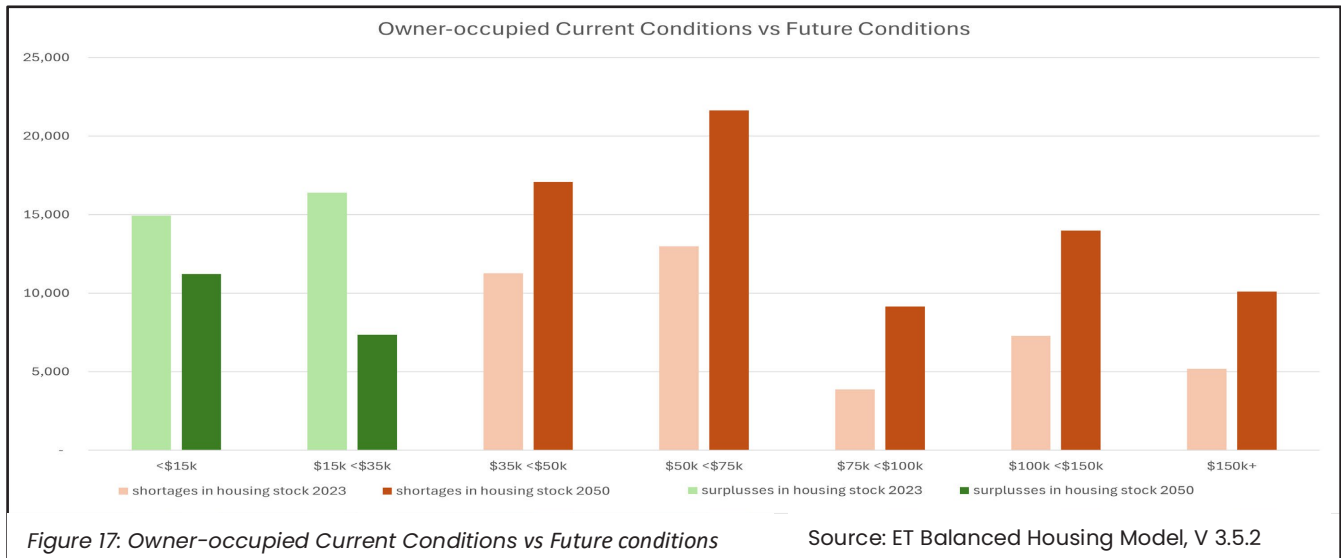


Figure 16: Owner stock vs Future Demand

Source: ET Balanced Housing Model, V 3.5.2

Figure 16 demonstrates the current makeup of owner-occupied housing in Marion County at each income group. The red (left) bar demonstrates how many units are affordable at each respective level; this can be interpreted as the supply for affordable units. The blue (middle) bar shows how many owner households currently fall into each income group. This represents the current demand for affordable ownership housing. The grey (right) bar then represents the projected number of units needed for each income level in the year 2050.

The bar graph shows that there is a significant surplus at the lower income levels, possibly reflecting housing units built in a past economic era. From the income level of \$35k above, there are clear distinctions in shortages for each income level. This shortage is especially noticeable in the middle-income levels, as there is not enough housing stock being built specifically for these levels. Insufficient housing stock for higher income levels encourages them to occupy housing units that are affordable for lower income groups. The following page addresses the shortages and surpluses of the current-day situation (2023) and future owner housing outlooks (2050).



Current (2023) Outlook

Income levels below \$35k each have surpluses in terms of affordable owner-categorized housing. The current surpluses in units are as follows:

<\$15k: 14,942 units

\$15k<\$35k: 16,393 units

The income levels above \$35k each have shortages in terms of affordable owner-occupied housing. The current shortages in units are as follows:

\$35k<\$50k: 11,279 units

\$50k<\$75k: 12,982 units

\$75k<\$100k: 3,880 units

\$100k<\$150k: 7,294 units

\$150k+: 5,191 units

Future (2050) Outlook

The income levels below \$15k have surpluses in terms of affordable owner-categorized housing. The current surpluses in units are as follows:

<\$15k: 11,221 units

\$15k<\$35k: 7,351 units

The income levels above \$35k have shortages in terms of affordable owner-categorized housing. The future shortages in units are as follows:

\$35k<\$50k: 17,084 units

\$50k<\$75k: 21,648 units

\$75k<\$100k: 9,148 units

\$100k<\$150k: 13,986 units

\$150k+: 10,116 units

Current vs Future Housing Mix

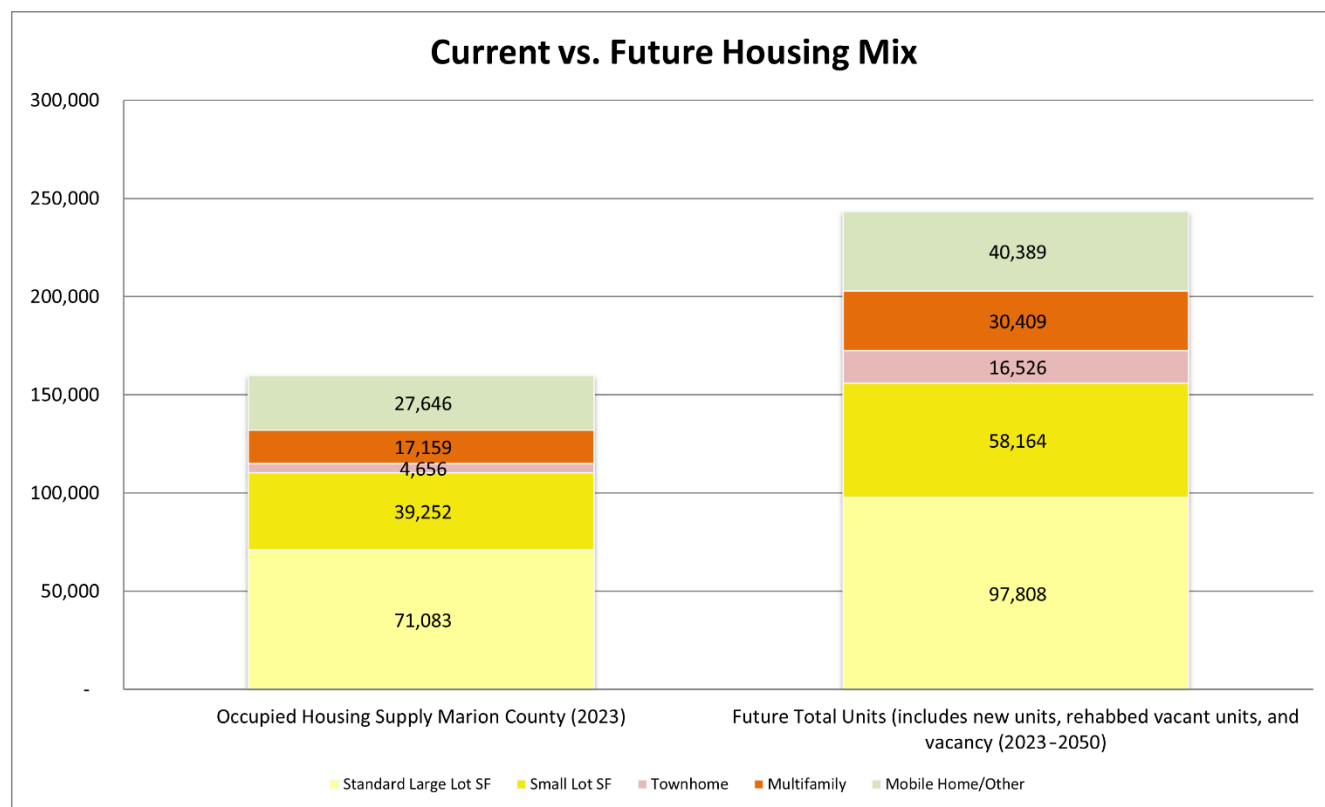


Figure 18: Current vs Future Housing Mix

Source: ET Balanced Housing Model, V 3.5.2

Future Housing Preferences for Marion County				
	Renter-Occupied Housing Supply Marion County 2023	Owner-Occupied Housing Supply Marion County 2023	Mix to Meet Demand Household Increment (Rental)	Mix to Meet Demand Household Increment (Owner)
Single Family	40.5%	77.7%	52.0%	55.5%
Standard and Large Lot SF	32.6%	69.5%	27.7%	33.3%
Small Lot SF	7.9%	8.3%	24.3%	22.1%
Townhome	3.6%	2.7%	14.8%	14.0%
Multifamily	38.1%	2.4%	19.3%	14.8%
Mobile Home/Other	17.9%	17.1%	13.9%	15.7%

Figure 19: Future Housing Preferences

Source: ET Balanced Housing Model, V 3.5.2

Figure 18 illustrates the current housing landscape (left) compared to a projected future distribution (right), by housing type. The figure demonstrates the steep uptick in overall units needed, as well as a more balanced distribution of housing types relative to demand. The redistribution of housing types will address disparities in affordability as the demand for middle housing increases soon.

Figure 19 shows projected housing options for renters and owners in 2050. Single-Family (SF = Single Family) types of housing are currently the most common housing type, totaling 41% of rentals and 78% of owner-occupied housing. In the future, SF housing continues to be the most common type of housing; however, it should lessen its dominance in the housing mix by 2050. For a more sustainable housing mix, SF housing types should be at 52% for renters and 55% for homeowners, respectively. Townhomes will also require a significant uptick in the future housing mix for standards to be met in 2050 for both renters and owners. From 4% and 3% to 15% and 14% respectively.

In the present day, multifamily housing types make up 38% of the housing mix for renters, and the model predicts this should come down to the level of 19%. However, for owners, there will be a greater need for multifamily housing as it only makes up 2% of the current housing mix but will need to make up 15% of the future housing mix. Mobile homes/other currently make up 18% of rentals and 17% of owner-occupied houses, which is relatively high in comparison to the other types, barring single-family houses. The model suggests mobile homes dropping slightly to 14% for renters and 16% for owners in 2050.

These projections outline a potential trajectory for the housing mix in Marion County by 2050, based on sustainability considerations.

Marion County's Balanced Housing Profile for 2050

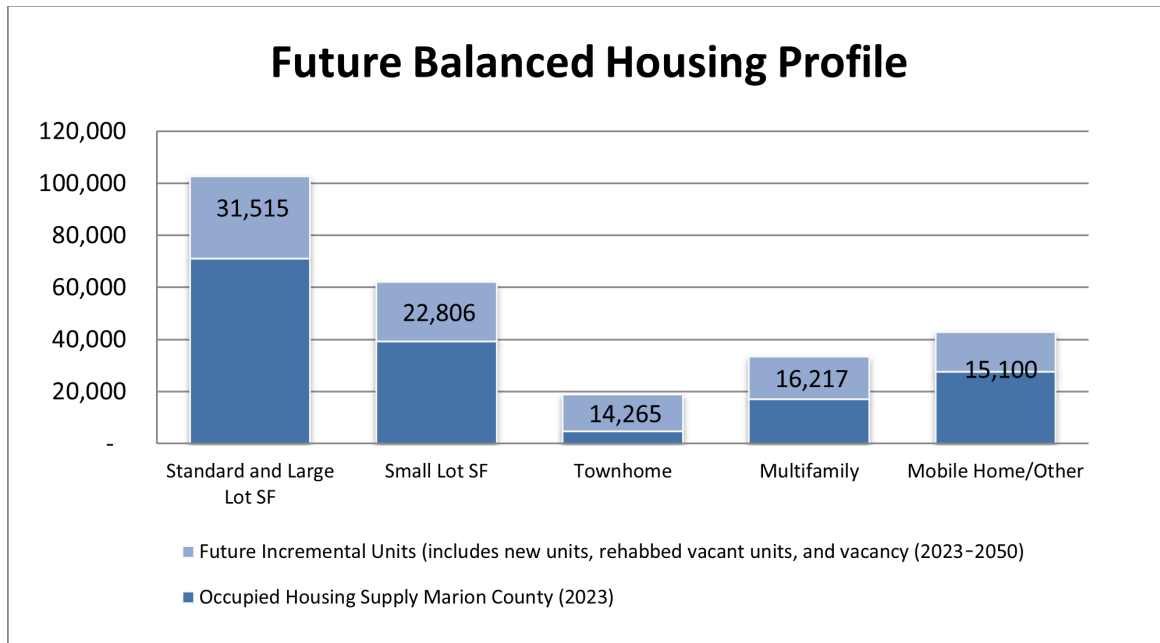


Figure 20: Future Balanced Housing profile

Source: ET Balanced Housing Model, V 3.5.2

Figure 20 shows the estimated number of new housing units by type, as projected under future development scenarios. The dark blue bars represent the current stock of each housing type. The upper grey bars are the incremental units that are needed to satisfy a balanced housing mix. These increases in housing are not only limited to building new units but also achieved by rehabbing vacant units and reusing vacant spaces that may be ignored or need environmental remediation (i.e., brownfields). The current supply of townhomes and multifamily units is insufficient, indicating a demand for increased development of these housing types. The projected increase in overall housing units is 99,903 units. For each housing type, the projected increase in the number of units needed to satisfy sustainable levels in 2050 is as follows:

- Single Family: 54,322 units
 - Standard Large Lot SF: 31,515 units
 - Small Lot SF: 22,806 units
- Townhome: 14,265 units
- Multifamily: 16,217 units
- Mobile Home/Other: 15,100 units

Interpretation of Model outputs on mobile home/other

While the balanced housing model identifies a future incremental demand of 15,100 units in Marion County, categorized as “mobile home/other,” this result should be interpreted in context. Due to Florida’s hurricane-prone climate, mobile homes present a less resilient and sustainable form of housing due to limited compliance with post-2002 wind-resistance building codes (Florida Building Commission, 2020). Although the model indicates this quantitative demand for mobile homes, planners and policymakers should treat this as a signal of an affordability gap. Alternative affordable and resilient housing types, such as modular or small-lot cottage-style units built to enhanced standards, will align better with regional resilience goals in the long term.

Housing Asset and Resilience Policy Tool (HARP)

The East Central Florida Regional Resilience Collaborative (R2C) secured Resilient Florida (entity) funding from the Florida Department of Environmental Protection to increase resilience in East Central Florida. Housing has been identified as a driver of vulnerability and, therefore, is a key component of the proposed work. This work led to the creation of a hazard mitigation policy tool for informing disaster preparedness, including risks associated with climate change, specifically on affordable housing. Using Excel, a model was created that essentially identifies if any units in the current housing stock are found in vulnerable places. Vulnerable places that may be susceptible to flooding or other disaster-related events.

The HARP tool is available on the ECFRPC website ([here](#)). The Excel interface contains a self-assessment checklist that is organized into 16 tabs. Tabs 1–6 include the instructions, scoring and performance categories, housing mitigation best practices, and guidance on equity.

Tabs 7–15 are elements of the checklists that should be completed by the planner or practitioner most familiar with the content of the subject plan. Tabs 8–15 are scored checklists for each of the major plans, which have goals relevant to affordable housing resiliency. Tab 16 reports the cumulative score from each tab. The cumulative score demonstrates an area's specific vulnerabilities.

The HARP tool works at the regional, county, and local government levels. It was developed under a partnership of the ECFRPC, UF's Shimberg Center, and the Florida Housing Coalition.

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Appendix A

BASELINE AND SCENARIO ASSUMPTIONS

Worksheet Complete

Scenario Info	
Geography	Marion County
State	FLORIDA
Base Year	2023
Forecast Year	2050

2023	
Population	387,697
Households	159,796
Persons in Group Quarters	8,430
Persons Per Household	2.37
Vacancy Rate	12%
Vacant Units	23,657
Total Dwelling Units	183,453

2050	
Population	526,500
Households	227,054
Persons in Group Quarters	11,448
Persons Per Household	2.27

B01001. SEX BY AGE - Universe: TOTAL POPULATION	
	Estimate
Total:	387,697
Male:	187,158
Under 5 years	9,487
5 to 9 years	9,303
10 to 14 years	12,158
15 to 17 years	6,578
18 and 19 years	3,577
20 years	1,499
21 years	2,103
22 to 24 years	5,763
25 to 29 years	10,202
30 to 34 years	10,634
35 to 39 years	10,542
40 to 44 years	8,983
45 to 49 years	9,530
50 to 54 years	10,589
55 to 59 years	11,801
60 and 61 years	5,337
62 to 64 years	7,723
65 and 66 years	5,235
67 to 69 years	8,578
70 to 74 years	13,799
75 to 79 years	11,312
80 to 84 years	6,967
85 years and over	5,458
Female:	200,539
Under 5 years	8,832
5 to 9 years	9,662
10 to 14 years	10,586
15 to 17 years	6,326
18 and 19 years	3,238
20 years	1,790
21 years	1,636
22 to 24 years	5,663
25 to 29 years	10,272
30 to 34 years	11,162
35 to 39 years	10,800
40 to 44 years	10,049
45 to 49 years	10,272
50 to 54 years	11,533
55 to 59 years	15,204
60 and 61 years	5,663
62 to 64 years	7,744
65 and 66 years	6,922
67 to 69 years	10,280
70 to 74 years	15,226
75 to 79 years	11,993
80 to 84 years	8,301
85 years and over	7,385

Population Summary				
	2023	2050	2050 %	2050 Forecast
<25	98,201	146,342	27.8%	
25-44	82,644	114,389	21.7%	
45-64	95,396	123,168	23.4%	
65+	111,456	142,601	27.1%	

Householder Summary				
	2023	2050	2050 %	2050 Forecast
<25	3,580	5,780	2.5%	
25-44	35,903	53,840	23.7%	
45-64	52,114	72,899	32.1%	
65+	68,199	94,535	41.6%	

Appendix B

B25118. TENURE BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2023 INFLATION-ADJUSTED DOLLARS) - Universe: OCCUPIED HOUSING UNITS

Total:	159,796
Owner occupied:	122,533
Less than \$5,000	3,920
\$5,000 to \$9,999	1,598
\$10,000 to \$14,999	4,054
\$15,000 to \$19,999	4,314
\$20,000 to \$24,999	5,812
\$25,000 to \$34,999	11,344
\$35,000 to \$49,999	16,192
\$50,000 to \$74,999	25,030
\$75,000 to \$99,999	15,928
\$100,000 to \$149,999	19,969
\$150,000 or more	14,372
Renter occupied:	37,263
Less than \$5,000	2,431
\$5,000 to \$9,999	809
\$10,000 to \$14,999	2,432
\$15,000 to \$19,999	2,120
\$20,000 to \$24,999	2,449
\$25,000 to \$34,999	4,186
\$35,000 to \$49,999	6,870
\$50,000 to \$74,999	6,956
\$75,000 to \$99,999	4,517
\$100,000 to \$149,999	2,897
\$150,000 or more	1,596

B25002. OCCUPANCY STATUS - Universe: HOUSING UNITS

	Estimate
Total:	183,453
Occupied	159,796
Vacant	23,657

B25119. MEDIAN HOUSEHOLD INCOME THE PAST 12 MONTHS (IN 2023 INFLATION-ADJUSTED DOLLARS) BY

	Estimate
Total:	58,535
Owner occupied (dollars)	63,915
Renter occupied (dollars)	43,836

B25032. TENURE BY UNITS IN STRUCTURE - Universe: OCCUPIED HOUSING UNITS

	Estimate	
Total:	159,796	
Owner-occupied housing units:	122,533	
1 (detached)	95,235	78%
1 (attached)	3,331	3%
2 units	376	0%
3 or 4 units	1,127	1%
5 to 9 units	857	1%
10 to 19 units	319	0%
20 to 49 units	101	0%
50 or more units	194	0%
Mobile home	20,554	17%
Boat, RV, van, etc.	439	0%
Renter-occupied housing units:	37,263	30%
1, detached	15,100	41%
1, attached	1,325	4%
2	1,920	5%
3 or 4	3,214	9%
5 to 9	3,796	10%
10 to 19	1,878	5%
20 to 49	1,387	4%
50 or more	1,990	5%
Mobile home	6,522	18%
Boat, RV, van, etc.	131	0%

Total		
1 (detached)	110,335	69%
1 (attached)	4,656	3%
2 units	2,296	1%
3 or 4 units	4,341	3%
5 to 9 units	4,653	3%
10 to 19 units	2,197	1%
20 to 49 units	1,488	1%
50 or more units	2,184	1%
Mobile home	27,076	17%
Boat, RV, van, etc.	570	0%

Comparing Household Incomes with Actual Monthly Housing Costs	Actual Households at Income Level	Occupied Units Affordable at Income Level	Percent Match
Less than \$5,000	6,351	3,622	57%
\$5,000 to \$9,999	2,407	4,374	182%
\$10,000 to \$14,999	6,486	8,801	136%
\$15,000 to \$19,999	6,434	23,076	359%
\$20,000 to \$24,999	8,261	10,941	132%
\$25,000 to \$34,999	15,530	15,678	101%
\$35,000 to \$49,999	23,062	15,130	66%
\$50,000 to \$74,999	31,986	18,970	59%
\$75,000 to \$99,999	20,445	18,970	93%
\$100,000 to \$149,999	22,866	19,168	84%
\$150,000 or more	15,968	11,776	74%

Appendix C

CURRENT RENTAL AFFORDABILITY			
B25063. GROSS RENT - Universe: RENTER-OCCUPIED HOUSING UNITS			
	Estimate	Annual Inc. for Affordability	Upper Bound
Total:	37,263		
With cash rent:	33,978		
Less than \$100	0	\$3,960	\$99
\$100 to \$149	169	\$5,960	\$149
\$150 to \$199	113	\$7,960	\$199
\$200 to \$249	69	\$9,960	\$249
\$250 to \$299	147	\$11,960	\$299
\$300 to \$349	118	\$13,960	\$349
\$350 to \$399	462	\$15,960	\$399
\$400 to \$449	95	\$17,960	\$449
\$450 to \$499	515	\$19,960	\$499
\$500 to \$549	402	\$21,960	\$549
\$550 to \$599	400	\$23,960	\$599
\$600 to \$649	607	\$25,960	\$649
\$650 to \$699	512	\$27,960	\$699
\$700 to \$749	959	\$29,960	\$749
\$750 to \$799	1,304	\$31,960	\$799
\$800 to \$899	2,615	\$35,960	\$899
\$900 to \$999	2,560	\$39,960	\$999
\$1,000 to \$1,249	8,536	\$59,003	\$1,249
\$1,250 to \$1,499	5,307	\$87,410	\$1,499
\$1,500 to \$1,999	6,493	\$131,864	\$1,999
\$2,000 or more	2,595	\$267,202	\$2,499
No cash rent	3,285	\$0	No cash rent

B25070. GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS - Universe: RENTER-OCCUPIED HOUSING UNITS	
	Estimate
Total:	37,263
Less than 10%	1,619
10 to 15%	2,003
15 to 20%	3,923
20 to 25%	3,989
25 to 30%	4,013
30 to 35%	3,220
35 to 40%	2,068
40 to 50%	3,143
50% or more	9,010
Not computed	4,275

Rental Housing Affordability	
Affordable	47%
Unaffordable	26%
Severely Unaffordable	27%

Incomes of Renters	Occ'd Units Affordable at Inc. Level	
Renter occupied:	37,263	
Less than \$5,000	2,431	3,285
\$5,000 to \$9,999	809	351
\$10,000 to \$14,999	2,432	265
\$15,000 to \$19,999	2,120	1,072
\$20,000 to \$24,999	2,449	802
\$25,000 to \$34,999	4,186	3,382
\$35,000 to \$49,999	6,870	5,175
\$50,000 to \$74,999	6,956	8,536
75k <100k	4,517	5,307
100k <150k	2,897	6,493
150k+	1,596	2,595

Appendix D

CURRENT OWNER AFFORDABILITY

B25091. MORTGAGE STATUS BY SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS - Universe: OWNER-OCCUPIED HOUSING UNITS

	Estimate
Total:	122,533
Housing units with a mortgage:	60,812
Less than 10.0 percent	5,830
10.0 to 14.9 percent	10,304
15.0 to 19.9 percent	11,211
20.0 to 24.9 percent	9,370
25.0 to 29.9 percent	5,240
30.0 to 34.9 percent	4,344
35.0 to 39.9 percent	2,695
40.0 to 49.9 percent	3,754
50.0 percent or more	7,571
Not computed	493
Housing units without a mortgage:	61,721
Less than 10.0 percent	27,389
10.0 to 14.9 percent	11,605
15.0 to 19.9 percent	6,770
20.0 to 24.9 percent	4,380
25.0 to 29.9 percent	2,502
30.0 to 34.9 percent	1,574
35.0 to 39.9 percent	1,013
40.0 to 49.9 percent	1,346
50.0 percent or more	3,935
Not computed	1,207

Without Mortgages	
Less than 20%	45,764
20-30%	6,882
30-50%	3,933
50% or more	3,935

With Mortgages	
Less than 20%	27,345
20-30%	14,610
30-50%	10,793
50% or more	7,571

Owner Housing Affordability	
Affordable	77%
Unaffordable	12%
Severely Unaffordable	9%

B25087. MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS - Universe: OWNER-OCCUPIED HOUSING UNITS

	Estimate
Total:	122,533
Housing units with a mortgage:	60,812
Less than \$200	42
\$200 to \$299	66
\$300 to \$399	236
\$400 to \$499	487
\$500 to \$599	1,024
\$600 to \$699	1,929
\$700 to \$799	2,965
\$800 to \$899	4,038
\$900 to \$999	4,160
\$1,000 to \$1,249	12,204
\$1,250 to \$1,499	10,638
\$1,500 to \$1,999	12,424
\$2,000 to \$2,499	5,521
\$2,500 to \$2,999	2,085
\$3,000 or more	1,324
Housing units without a mortgage:	61,721
Less than \$100	337
\$100 to \$149	1,256
\$150 to \$199	2,794
\$200 to \$249	4,486
\$250 to \$299	4,033
\$300 to \$349	5,930
\$350 to \$399	5,334
\$400 to \$499	9,899
\$500 to \$599	9,115
\$600 to \$699	5,896
\$700 or more	5,019

	Estimate with Mortgage	Estimate without Mortgage	Total Est. Owner	Annual Income for Affordability	Housing Cost Midpoint
Total:	60,812	61,721	122,533		
Less than \$100	-	337	337	\$ 1,960	\$49
\$100 to \$199	42	4,050	4,092	\$ 5,960	\$149
\$200 to \$299	66	8,519	8,585	\$ 9,960	\$249
\$300 to \$399	236	11,264	11,500	\$ 13,960	\$349
\$400 to \$499	487	9,899	10,386	\$ 17,960	\$449
\$500 to \$599	1,024	9,115	10,139	\$ 21,960	\$549
\$600 to \$699	1,929	5,896	7,825	\$ 25,960	\$649
\$700 to \$799	2,965	1,506	4,471	\$ 29,960	\$749
\$800 to \$899	4,038	1,004	5,042	\$ 33,960	\$849
\$900 to \$999	4,160	753	4,913	\$ 44,831	\$949
\$1,000 to \$1,499	22,842	1,255	24,097	\$ 72,832	\$1,249
\$1,500 to \$1,999	12,424	251	12,675	\$ 115,373	\$1,749
\$2,000 or more	8,930	251	9,181	\$ 267,202	\$2,499

Incomes of Owners	Occupied Units Affordable at Income Level with Mortgage	Occupied Units Affordable at Income Level without Mortgage
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Owner occupied:	122,533	
Less than \$5,000	3,920	-
\$5,000 to \$9,999	1,598	108
\$10,000 to \$14,999	4,054	236
\$15,000 to \$19,999	4,314	487
\$20,000 to \$24,999	5,812	1,024
\$25,000 to \$34,999	11,344	8,932
\$35,000 to \$49,999	16,192	4,160
\$50,000 to \$74,999	25,030	11,421
\$75,000 to \$99,999	15,928	11,421
\$100,000 to \$149,999	19,969	12,424
\$150,000 or more	14,372	8,930

Appendix E

AGE/INCOME PARAMETERS

B25118. TENURE BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2023 INFLATION-ADJUSTED DOLLARS) - Universe: OCCUPIED HOUSING UNITS

	Estimate		
Total:	159,796		
Owner occupied:	122,533	Own	Rent
Less than \$5,000	3,920	62%	38%
\$5,000 to \$9,999	1,598	66%	34%
\$10,000 to \$14,999	4,054	63%	37%
\$15,000 to \$19,999	4,314	67%	33%
\$20,000 to \$24,999	5,812	70%	30%
\$25,000 to \$34,999	11,344	73%	27%
\$35,000 to \$49,999	16,192	70%	30%
\$50,000 to \$74,999	25,030	78%	22%
\$75,000 to \$99,999	15,928	78%	22%
\$100,000 to \$149,999	19,969	87%	13%
\$150,000 or more	14,372	90%	10%
Renter occupied:	37,263		
Less than \$5,000	2,431		
\$5,000 to \$9,999	809		
\$10,000 to \$14,999	2,432		
\$15,000 to \$19,999	2,120		
\$20,000 to \$24,999	2,449		
\$25,000 to \$34,999	4,186		
\$35,000 to \$49,999	6,870		
\$50,000 to \$74,999	6,956		
\$75,000 to \$99,999	4,517		
\$100,000 to \$149,999	2,897		
\$150,000 or more	1,596		

B25007. TENURE BY AGE OF HOUSEHOLDER - Universe: OCCUPIED HOUSING UNITS

	Estimate
Total:	159,796
Owner occupied:	122,533
Householder 15 to 24 years	1,287
Householder 25 to 34 years	7,872
Householder 35 to 44 years	11,530
Householder 45 to 54 years	16,227
Householder 55 to 59 years	12,276
Householder 60 to 64 years	12,864
Householder 65 to 74 years	32,007
Householder 75 to 84 years	21,634
Householder 85 years and over	6,836
Renter occupied:	37,263
Householder 15 to 24 years	2,293
Householder 25 to 34 years	8,434
Householder 35 to 44 years	8,067
Householder 45 to 54 years	5,835
Householder 55 to 59 years	2,740
Householder 60 to 64 years	2,172
Householder 65 to 74 years	3,905
Householder 75 to 84 years	2,669
Householder 85 years and over	1,148

Appendix F

B19037. AGE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2023 INFLATION-ADJUSTED DOLLARS) - Universe: HOUSEHOLDS

Estimate							
Total:	159,796	Householder 25 to 44 years:	35,903	Householder 45 to 64 years:	52,114	Householder 65 years and over:	68,199
Householder under 25 years:	3,580	Less than \$10,000	2,306	Less than \$10,000	2,649	Less than \$10,000	3,454
Less than \$10,000	349	\$10,000 to \$14,999	1,004	\$10,000 to \$14,999	1,958	\$10,000 to \$14,999	3,474
\$10,000 to \$14,999	50	\$15,000 to \$19,999	867	\$15,000 to \$19,999	1,475	\$15,000 to \$19,999	4,056
\$15,000 to \$19,999	36	\$20,000 to \$24,999	1,545	\$20,000 to \$24,999	1,634	\$20,000 to \$24,999	4,842
\$20,000 to \$24,999	240	\$25,000 to \$29,999	1,080	\$25,000 to \$29,999	2,313	\$25,000 to \$29,999	4,552
\$25,000 to \$29,999	152	\$30,000 to \$34,999	1,599	\$30,000 to \$34,999	2,073	\$30,000 to \$34,999	3,700
\$30,000 to \$34,999	61	\$35,000 to \$39,999	1,681	\$35,000 to \$39,999	2,453	\$35,000 to \$39,999	2,953
\$35,000 to \$39,999	267	\$40,000 to \$44,999	2,030	\$40,000 to \$44,999	2,441	\$40,000 to \$44,999	3,454
\$40,000 to \$44,999	223	\$45,000 to \$49,999	1,548	\$45,000 to \$49,999	2,157	\$45,000 to \$49,999	3,688
\$45,000 to \$49,999	167	\$50,000 to \$59,999	2,648	\$50,000 to \$59,999	3,662	\$50,000 to \$59,999	6,363
\$50,000 to \$59,999	425	\$60,000 to \$74,999	5,009	\$60,000 to \$74,999	6,013	\$60,000 to \$74,999	7,534
\$60,000 to \$74,999	332	\$75,000 to \$99,999	4,757	\$75,000 to \$99,999	6,332	\$75,000 to \$99,999	8,389
\$75,000 to \$99,999	967	\$100,000 to \$124,999	4,008	\$100,000 to \$124,999	4,987	\$100,000 to \$124,999	4,742
\$100,000 to \$124,999	90	\$125,000 to \$149,999	2,114	\$125,000 to \$149,999	4,598	\$125,000 to \$149,999	2,258
\$125,000 to \$149,999	69	\$150,000 to \$199,999	1,947	\$150,000 to \$199,999	4,095	\$150,000 to \$199,999	2,518
\$150,000 to \$199,999	121	\$200,000 or more	1,760	\$200,000 or more	3,274	\$200,000 or more	2,222
\$200,000 or more	31						

Appendix G

PROJECTED HOUSING AND HOUSEHOLDS

	Rental Units							
Marion County	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Occupied Housing Stock Affordable at Income Level 2023	3,901	5,256	5,175	8,536	5,307	6,493	2,595	37,263
Households at Income Level 2023	5,672	8,755	6,870	6,956	4,517	2,897	1,596	37,263
Projected Households at Income Level 2050	8,362	12,168	10,805	11,804	7,984	5,887	3,385	60,395
Projected Units at Income Level 2050	8,863	12,898	11,454	12,513	8,463	6,240	3,588	64,019
Target Units Needed to Replace Obsolete Stock	621	904	803	876	593	435	250	4,482
Target Units Needed to Meet Projected Demand by Income	5,583	8,546	7,082	4,853	3,749	182	1,243	31,238

	Owner Units							
Marion County	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Occupied Housing Stock Affordable at Income Level 2023	24,514	37,863	4,913	12,048	12,048	12,675	9,181	113,242
Households at Income Level 2023	9,572	21,470	16,192	25,030	15,928	19,969	14,372	122,533
Projected Households at Income Level 2050	13,293	30,512	21,997	33,696	21,196	26,661	19,297	166,652
Projected Units at Income Level 2050	44,682	22,437	34,370	21,620	17,002	17,301	12,574	169,986
Target Units Needed to Replace Obsolete Stock	3,135	1,574	2,412	1,515	1,192	1,213	881	11,922
Target Units Needed to Meet Projected Demand by Income	23,303	-	31,869	11,087	6,146	5,839	4,274	68,666

Appendix H

Future Housing Preferences for Marion County				
	Renter-Occupied Housing Supply Marion County 2023	Owner-Occupied Housing Supply Marion County 2023	Mix to Meet Demand Household Increment (Rental)	Mix to Meet Demand Household Increment (Owner)
Single Family	40.5%	77.7%	52.0%	55.5%
Standard and Large Lot SF	32.6%	69.5%	27.7%	33.3%
Small Lot SF	7.9%	8.3%	24.3%	22.1%
Townhome	3.6%	2.7%	14.8%	14.0%
Multifamily	38.1%	2.4%	19.3%	14.8%
Mobile Home/Other	17.9%	17.1%	13.9%	15.7%
A Balanced Housing Profile for Marion County in 2050				
	Occupied Housing Supply Marion County (2023)	Future Total Units (includes new units, rehabbed vacant units, and vacancy (2023-2050))	Future Incremental Units (includes new units, rehabbed vacant units, and vacancy (2023-2050))	Future Incremental Units % (2023-2050)
Single Family	110,335	155,972	54,322	54%
Standard Large Lot SF	71,083	97,808	31,515	32%
Small Lot SF	39,252	58,164	22,806	23%
Townhome	4,656	16,526	14,265	14%
Multifamily	17,159	30,409	16,217	16%
Mobile Home/Other	27,646	40,389	15,100	15%