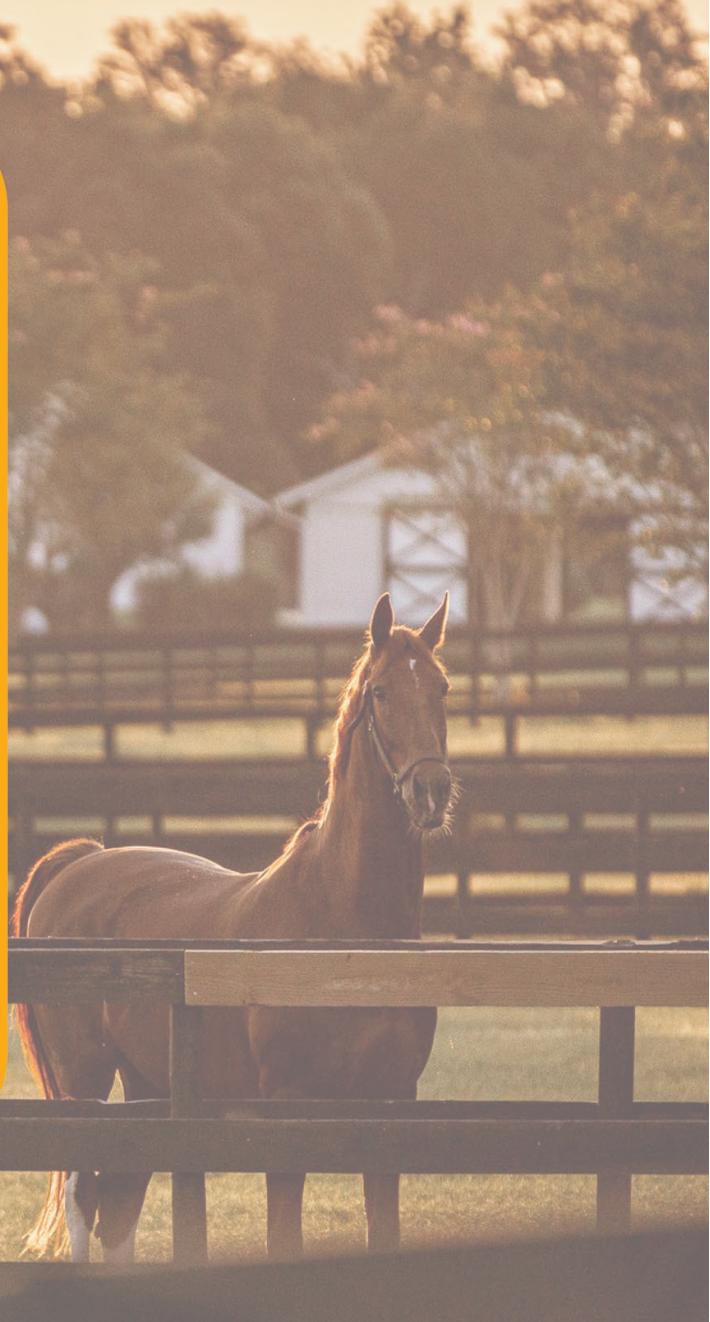


# Marion County Housing Study

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NOVEMBER 2025

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**Prepared by the ECFRPC  
For Marion County**



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# 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**

### Large Lot



**7,000 Sq Ft +**

Figure 1: Single Family Housing Small Lot & Large Lot

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 |
| Households                | 159,796 |
| Persons in Group Quarters | 8,430   |
| Persons Per Household     | 2.37    |
| Population                | 526,500 |
| Households                | 227,054 |
| Persons in Group Quarters | 11,448  |
| 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

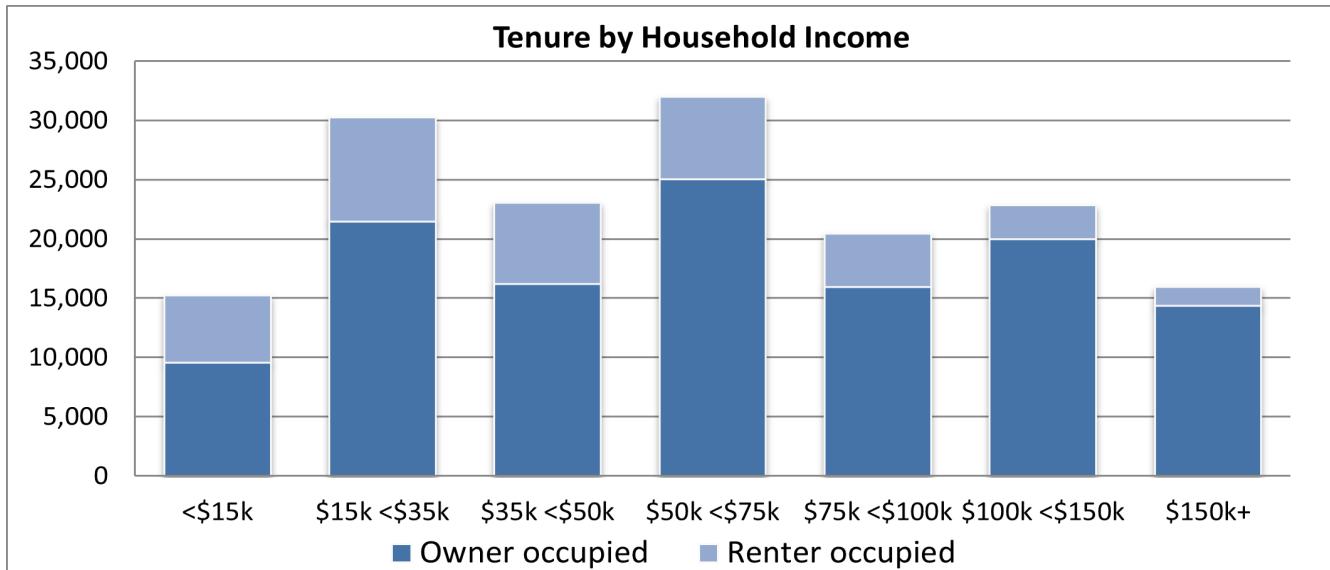


Figure 4: Tenure by Household Income

Source: ET Balanced Housing Model, V 3.5.2

## Housing Type by Tenure

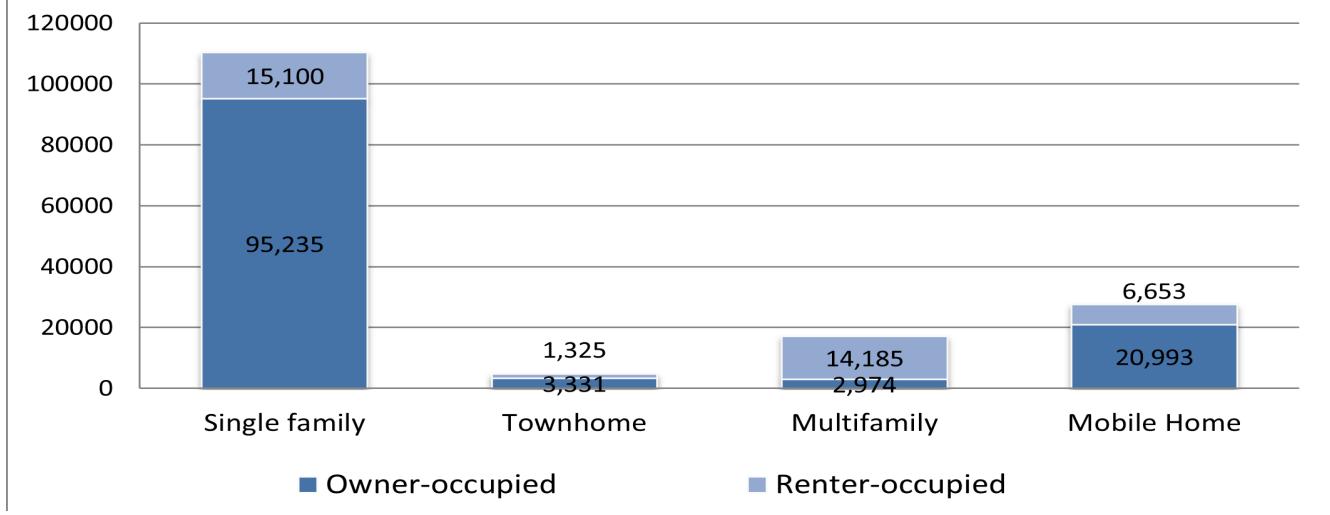


Figure 5: Tenure by Housing Type

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

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# RENTER CHARACTERISTICS

02

## Current Rental Affordability

Rental Housing Affordability

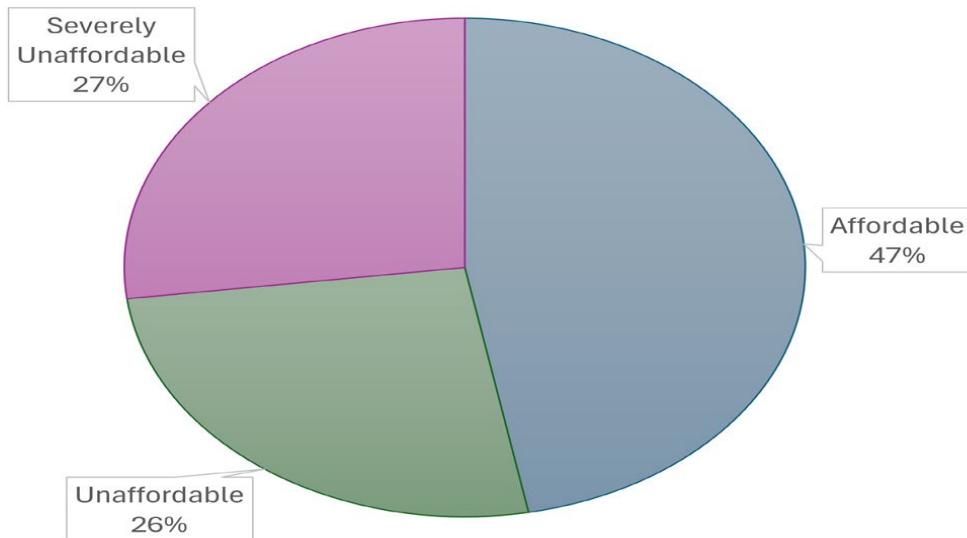


Figure 6: Rental Housing Affordability

Source: ET Balanced Housing Model, V 3.5.2

Household Income by Percent of Household Income Spent on Housing

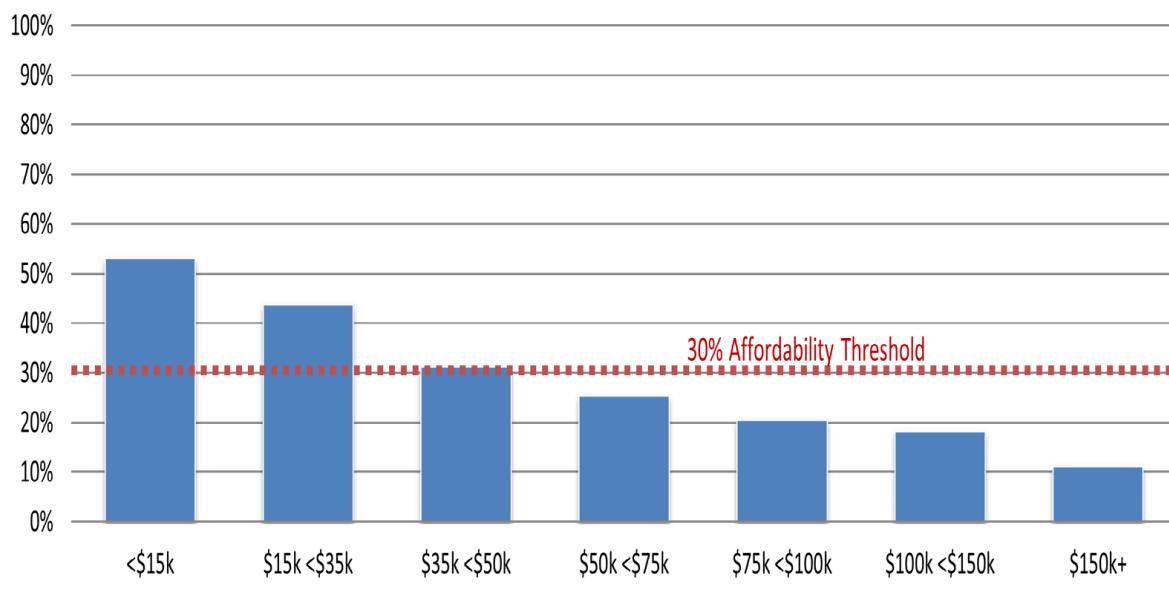


Figure 7: Household Income by percent of household income spent on housing

Source: ET Balanced Housing Model, V 3.5.2

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.

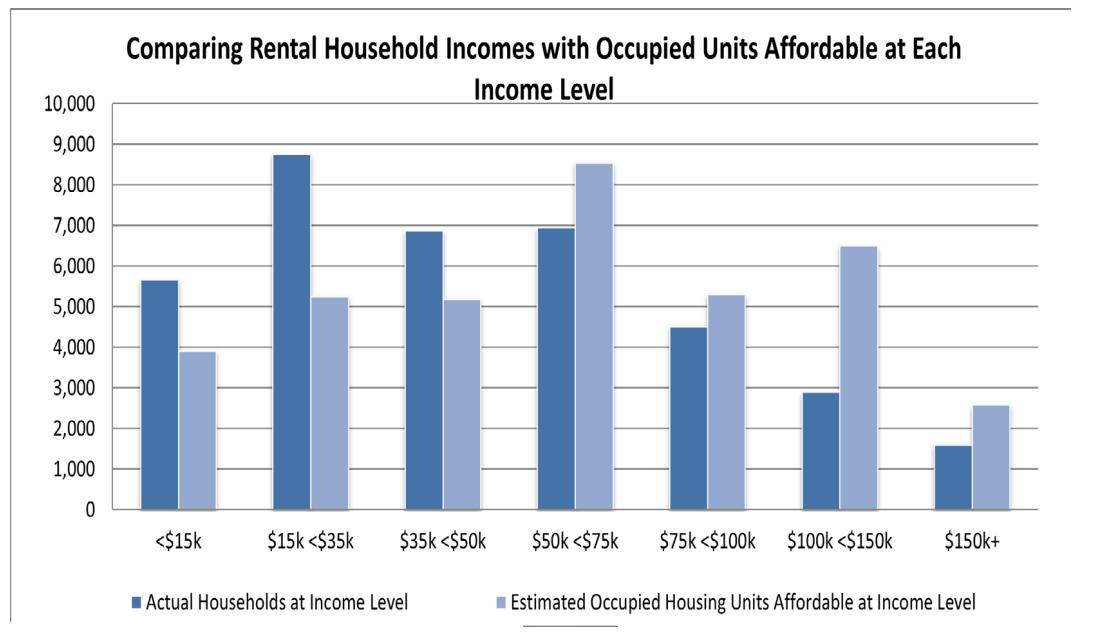


Figure 8: Rentals vs affordable occupied units

Source: ET Balanced Housing Model, V 3.5.2

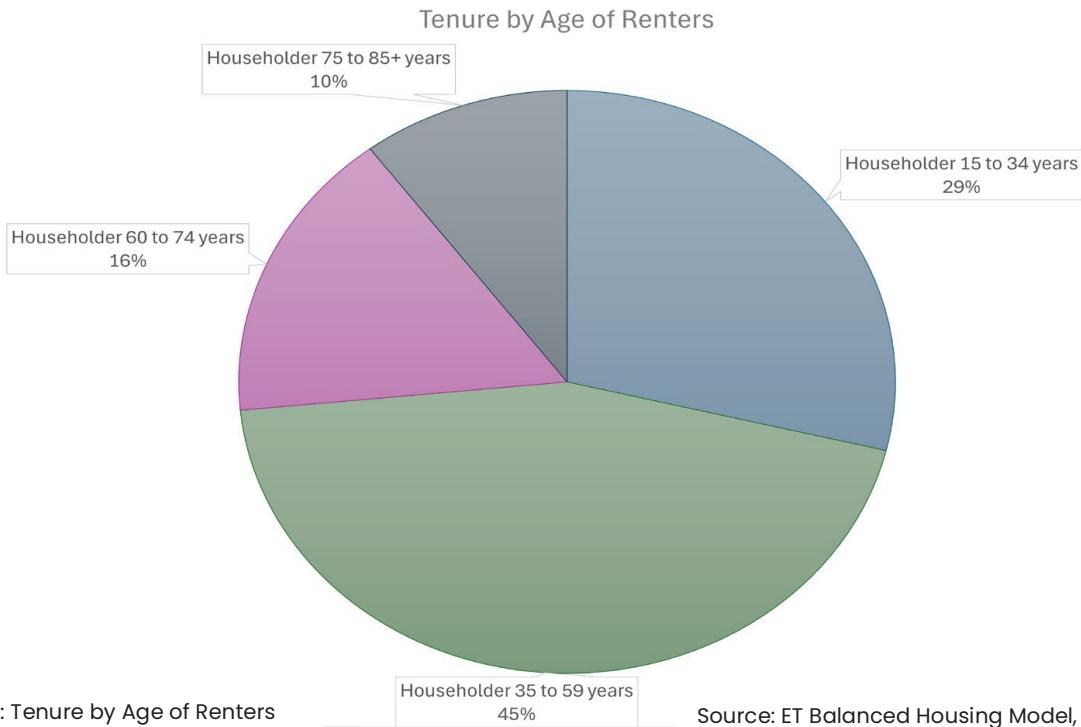


Figure 9: Tenure by Age of Renters

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

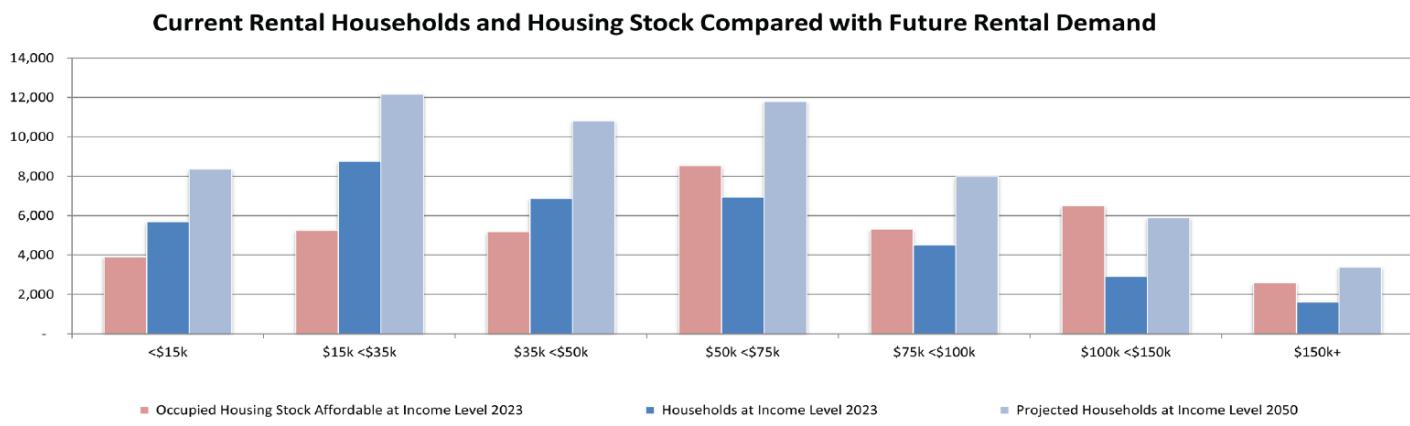


Figure 10: Current rental stock vs Future Demand

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).

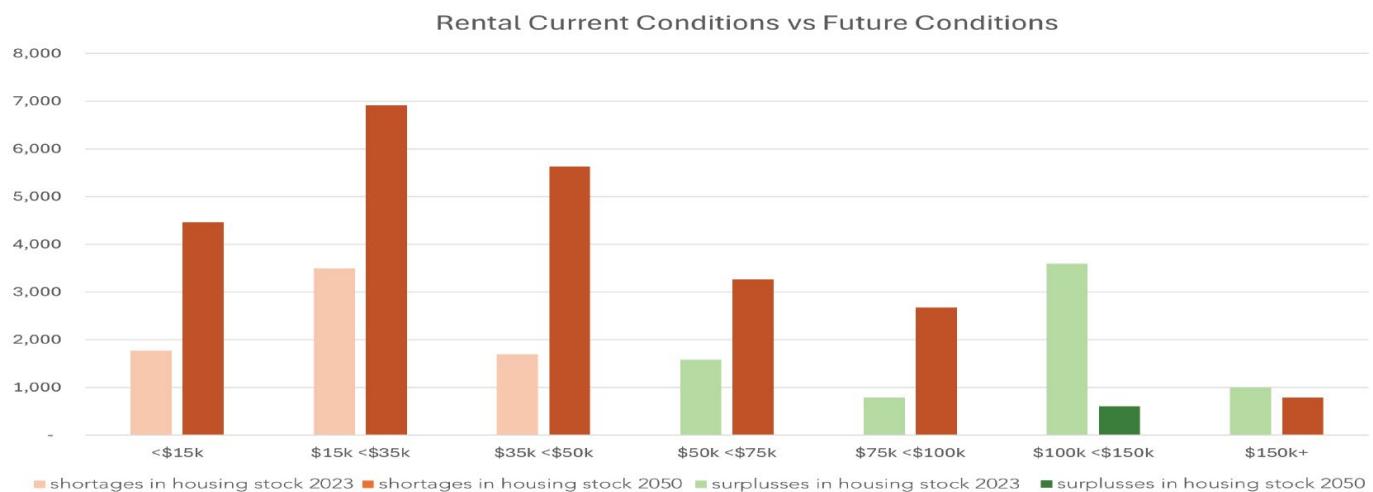


Figure 11: Rental Current Conditions vs Future Conditions

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

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# HOMEOWNER CHARACTERISTICS

03

## Current Owner Affordability

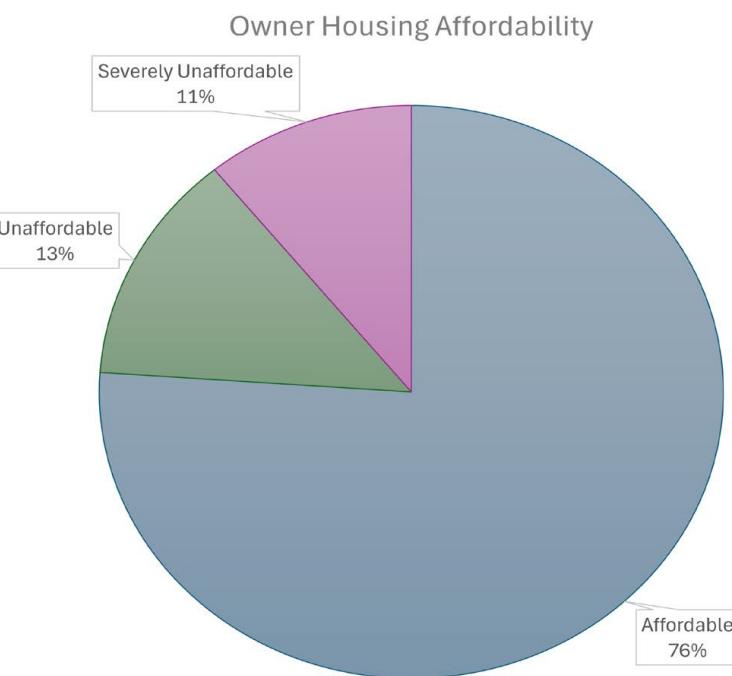


Figure 12: Owner Housing Affordability

Source: ET Balanced Housing Model, V 3.5.2

## Home Ownership Rate by Age and Income

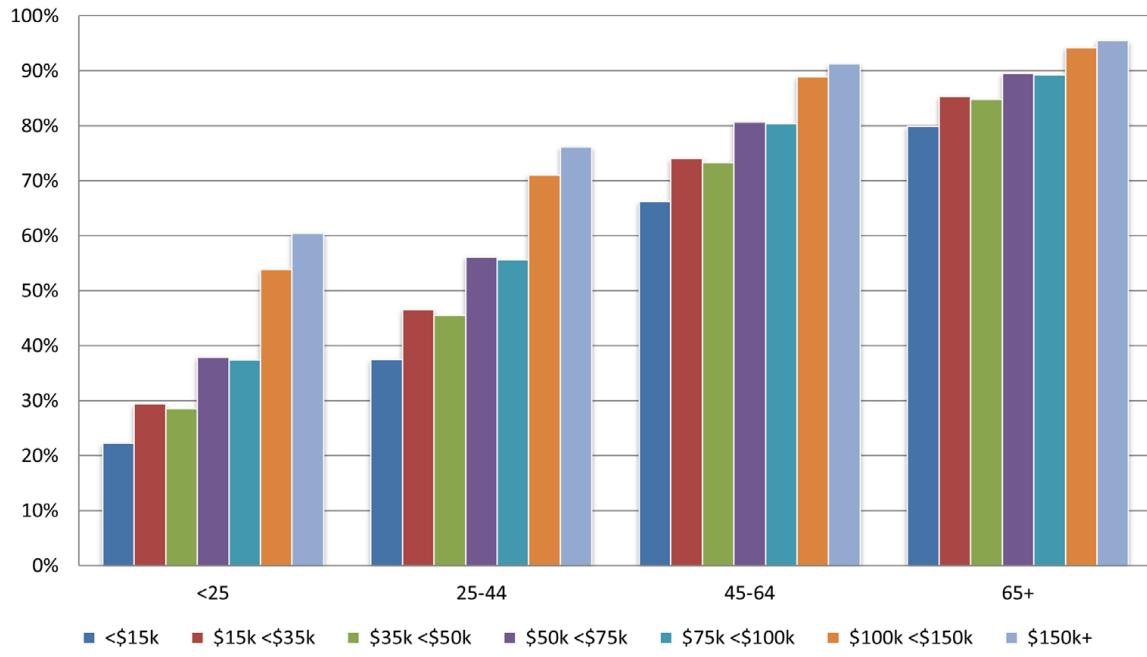


Figure 13: Ownership rate by age & income

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.

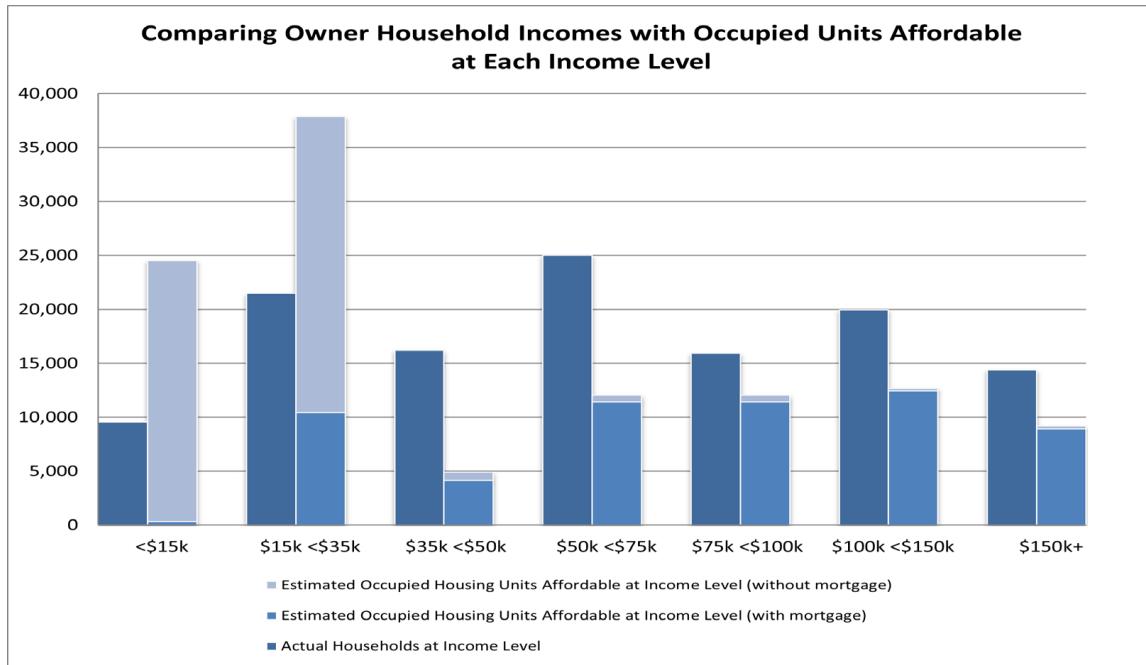


Figure 14: Owner units vs affordable units

Source: ET Balanced Housing Model, V 3.5.2

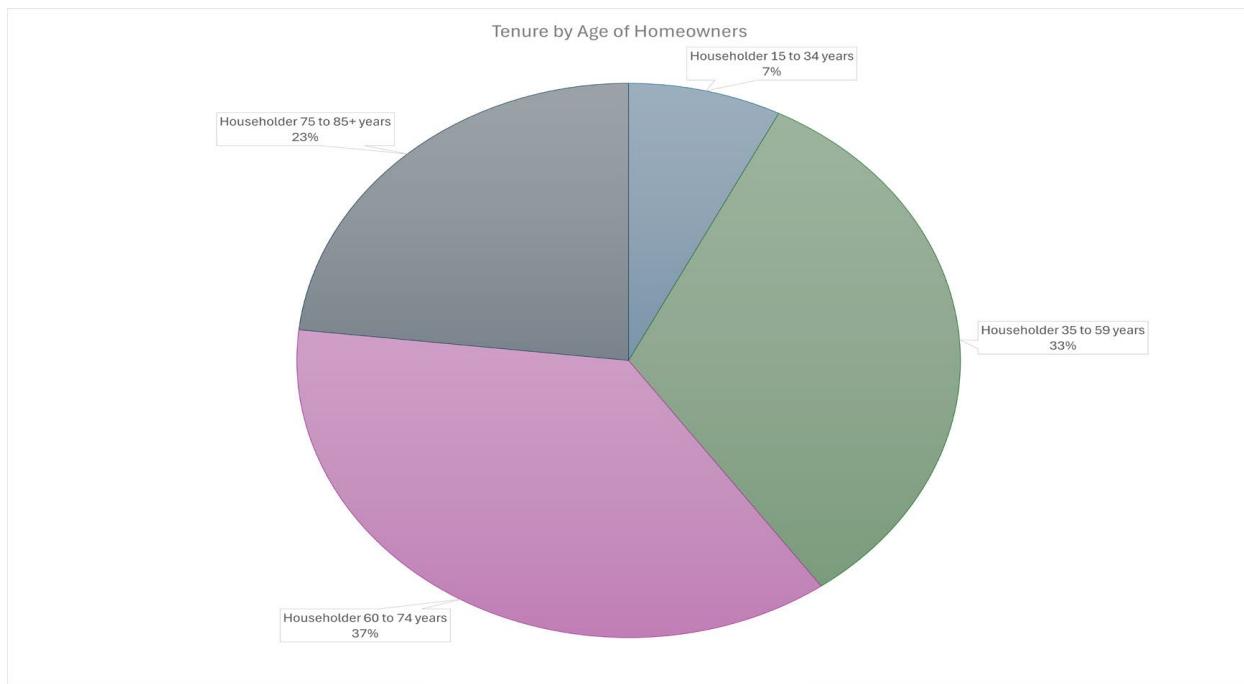


Figure 15: Tenure by Age of Homeowners

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

Current Owner Households and Housing Stock Compared with Future Owner Demand

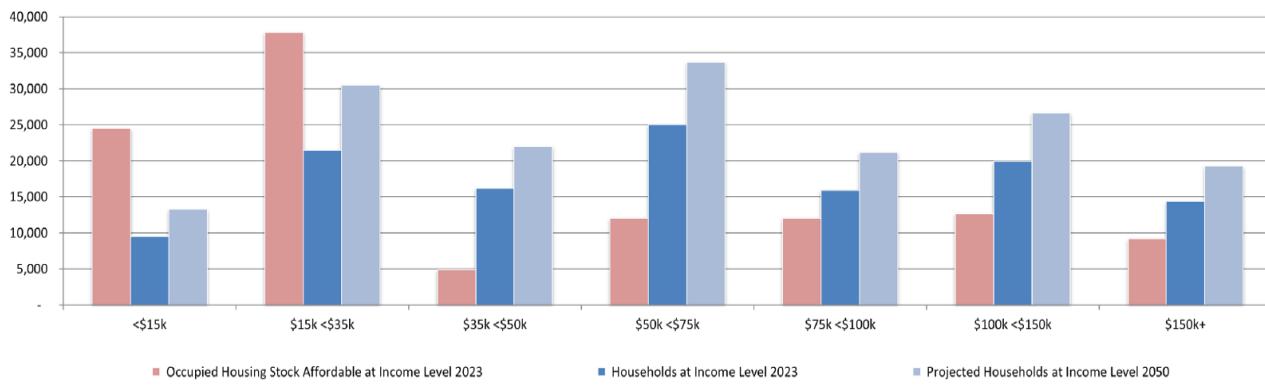


Figure 16: Owner stock vs Future Demand

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).

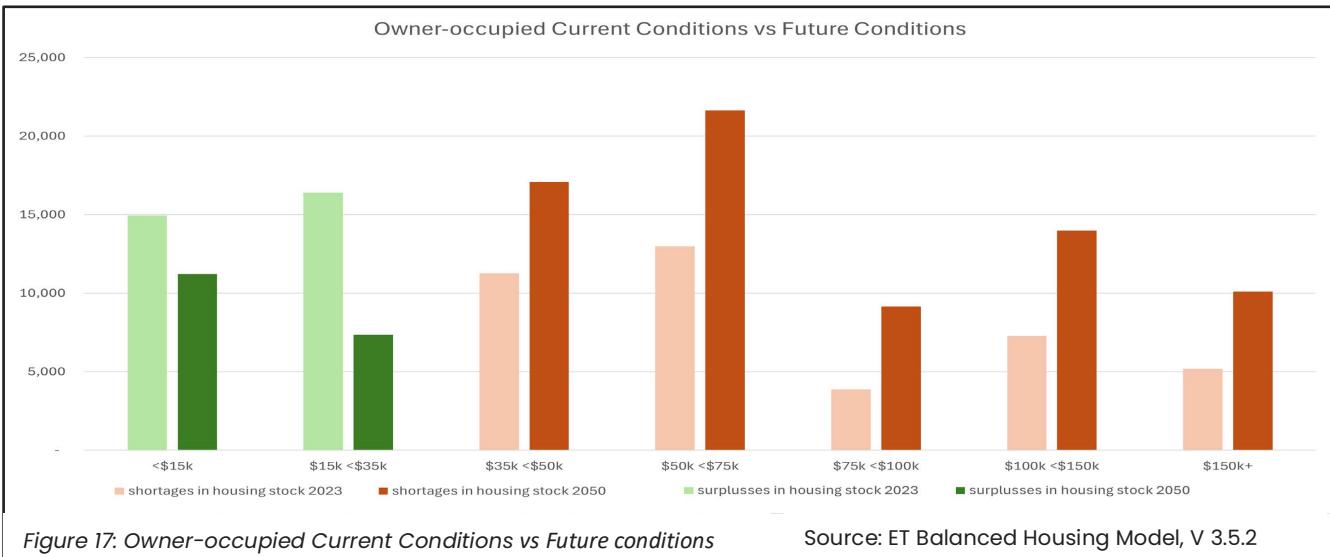


Figure 17: Owner-occupied Current Conditions vs Future conditions

Source: ET Balanced Housing Model, V 3.5.2

## 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

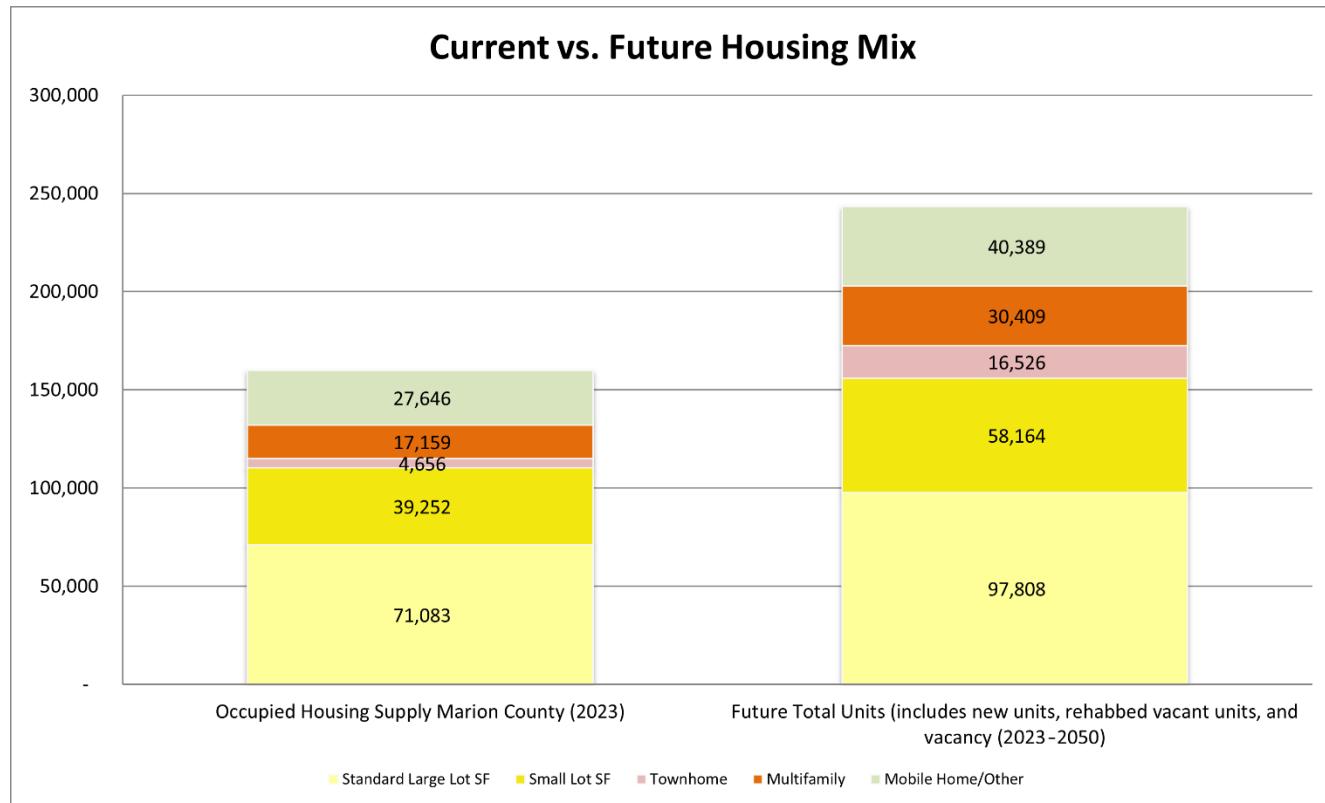


Figure 18: Current vs Future Housing Mix

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) |
| <b>Single Family</b>                         | <b>40.5%</b>                                      | <b>77.7%</b>                                     | <b>52.0%</b>                                    | <b>55.5%</b>                                   |
| 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

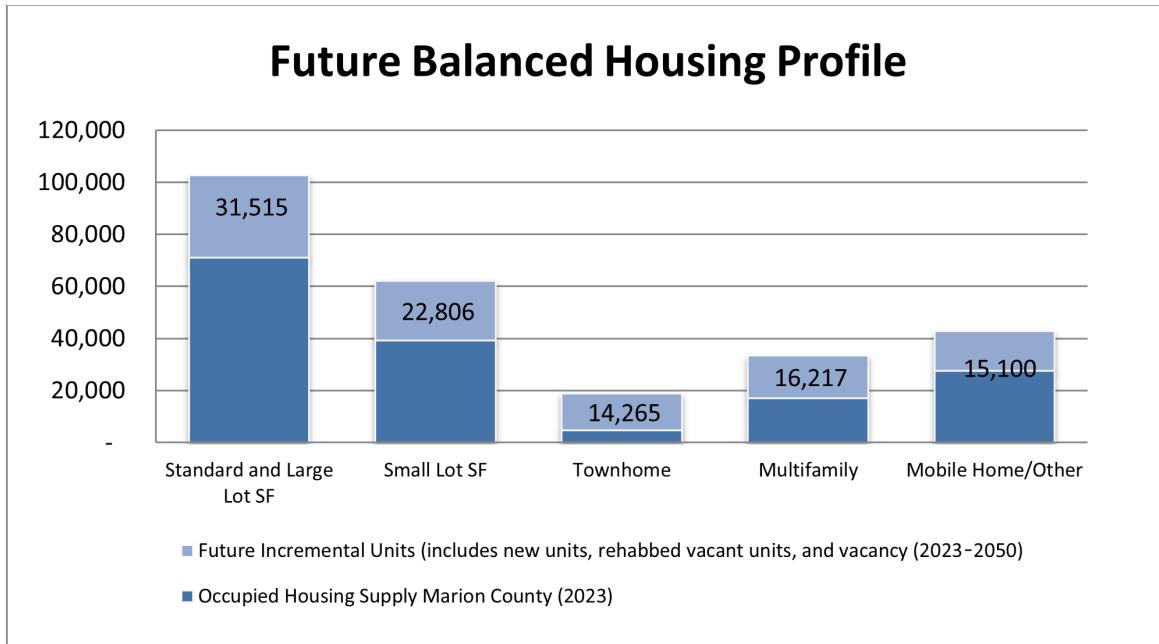


Figure 20: Future Balanced Housing profile

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                     |               | Population Summary                              |         |                     |                 |
| Geography                         | Marion County | B01001. SEX BY AGE - Universe: TOTAL POPULATION |         | Householder Summary |                 |
| State                             | FLORIDA       | Estimate  |         | 2023                | 2050            |
| Base Year                         | 2023          | Total:  | 387,697 | 2050 %              | 2050 Forecast ♀ |
| Forecast Year                     | 2050          | 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   |                     |                 |

## 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   |

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

|                           |          |
|---------------------------|----------|
|                           | 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   |
| 1 (attached)                   | 3,331    |
| 2 units                        | 376      |
| 3 or 4 units                   | 1127     |
| 5 to 9 units                   | 857      |
| 10 to 19 units                 | 319      |
| 20 to 49 units                 | 101      |
| 50 or more units               | 194      |
| Mobile home                    | 20,554   |
| Boat, RV, van, etc.            | 439      |
| Renter-occupied housing units: | 37,263   |
| 1, detached                    | 15,100   |
| 1, attached                    | 1,325    |
| 2                              | 1,920    |
| 3 or 4                         | 3,214    |
| 5 to 9                         | 3,796    |
| 10 to 19                       | 1,878    |
| 20 to 49                       | 1,387    |
| 50 or more                     | 1,990    |
| Mobile home                    | 6522     |
| Boat, RV, van, etc.            | 131      |

78%

| 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%           |

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

69%

# 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 |

| 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                                |

| 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    |

# 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       |
|-----------------------------------|----------------|
| <b>Total:</b>                     | <b>122,533</b> |
| 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       |
|-----------------------------------|----------------|
| <b>Total:</b>                     | <b>122,533</b> |
| 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          |

| Incomes of Owners | Occupied Units Affordable at Income Level with Mortgage | Occupied Units Affordable at Income Level without Mortgage |
|-------------------|---|--|
| 122,533           |   |  |
| 3,920             | -   | 337  |
| 1,598             | 108   | 12,569   |
| 4,054             | 236   | 11,264   |
| 4,314             | 487   | 9,899  |
| 5,812             | 1,024   | 9,115  |
| 11,344            | 8,932   | 8,406  |
| 16,192            | 4,160   | 753  |
| 25,030            | 11,421  | 627  |
| 15,928            | 11,421  | 627  |
| 19,969            | 12,424  | 251  |
| 14,372            | 8,930   | 251  |

|                    | 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 \$599     | 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               |

## 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    |     |      |

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

## Appendix G

### PROJECTED HOUSING AND HOUSEHOLDS

| Marion County  | Rental Units |          |          |          |           |            |       |        |
|--|--------------|----------|----------|----------|-----------|------------|-------|--------|
|  | <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 |

| Marion County  | Owner Units |          |          |          |           |            |        |         |
|--|-------------|----------|----------|----------|-----------|------------|--------|---------|
|  | <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<br>Housing Supply<br>Marion County 2023 | Owner-Occupied<br>Housing Supply<br>Marion County 2023 | Mix to Meet Demand<br>Household Increment<br>(Rental) | Mix to Meet Demand<br>Household Increment<br>(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<br>Supply Marion<br>County (2023) | Future Total Units<br>(includes new units,<br>rehabbed vacant<br>units, and vacancy<br>(2023-2050) | Future Incremental<br>Units (includes new<br>units, rehabbed vacant<br>units, and vacancy<br>(2023-2050) | Future Incremental<br>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%                                       |