

Attachment A: Data & Analysis 2022

Osceola County Comprehensive Plan

Housing Element Data & Analysis

Modification from Transmittal to Adoption

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DRAFT

Housing Element

A. INTRODUCTION

1. Purpose of the Element

The purpose of the Housing Element is to examine the housing needs of Osceola County by assessing any deficiencies in housing supply, remedy substandard housing conditions, develop plans, programs, and policies, and periodic evaluation of current land development regulations. Osceola County is one of the fastest growing counties in Florida which has experienced a 44% increase in population from 2010 to 2020. Osceola County's Strategies for a Sustainable Future 2017 Report identified strategic initiatives to support sustainable growth of Osceola County to ensure job creation, improve water quality, and support a healthy jobs-to-housing balance. The report posed the question, *where do we go from here?*

This analysis is essential to evaluate current housing stock, growth trends, population trends, household sizes, and to project affordability housing needs. The Housing Element considers Housing Goals and Policies of the Florida Statute Comprehensive Plan requirements, Regional Policy Plans, and proposes Goals, Objectives, and Policies designed to work towards compliance with achieving these measures. This Element contains goals, objectives, and policies that will facilitate provision of sustainable, adequate, and affordable housing, for all Osceola County residents.

2. Growth Trends

According to the U.S. Census Bureau, Osceola County had 268,685 residents in 2010, 173,820 of whom lived in the unincorporated area of the County. Unincorporated Osceola County experienced a large growth rate between 2000 and 2010 when the population increased by 66% (from 104,605 residents to 173,820). Between 2010 and 2020, the population within the unincorporated Osceola County increased by 44%. In 2020, the U.S. Census Bureau reported that Osceola County had an estimated total of 388,656, 250,466 of whom lived in the unincorporated Osceola County.

Since the last Housing Element, the county has experienced a growth rate of 139% as shown in Table 1-2. However, Florida experienced a significant increase in population between 2010 and 2020 with a growth of 2,736,877 residents. The University of Florida's Bureau of Economic and Business Research (BEBR), using a medium population projection range, estimates 525,500 residents in Osceola County by the year 2030 and 603,577 by 2040, and 643,039 by 2045.

a. Florida Population

Table 1-0 shows that the state of Florida has experienced a 35% growth increase since the 2000 Census data, which is an increase of 5,555,809 new residents. Previous research estimates that there is a minimum of 900 people a day relocating to the Sunshine state. The population increased 15% during the 2010 Census with 2,736,877 residents.

Table 1-0: Florida Population (2000-2020)

	2000	Growth%	2010	Growth%	2020	Growth%
Florida Population	15,982,378	18%	18,801,310	15%	21,538,187	35%

Source: U.S. Census Bureau, 2020

b. Migration Trends

According to the U.S. Census Bureau (2020), a high percentage of people migrated to the county from the Northeast and from U.S. territory, Puerto Rico. There was a low percentage of residents who moved away from Osceola County, while several in state relocated from other counties.

Table 1-1: Countywide Migration Trends (2020)

Total:	359,738
Same house 1 year ago	308,775
Different house in the United States 1 year ago:	43,286
Same city or town	8,040
Same county	7,806
Different county (same state):	234
Elsewhere:	35,246
Same county	11,290
Different county	23,956
Same state	14,483
Different state:	9,473
Northeast	4,353
Midwest	1,707
South	2,045
West	1,368
Abroad 1 year ago:	7,677
Puerto Rico	4,172
U.S. Island Areas	8
Foreign country	3,497

Source: U.S. Census Bureau, 2020

c. Unincorporated Osceola County Population Trends

The county’s population, in unincorporated areas, has increased 44% since the 2010 with an increase of 119,971 residents. Table 1-2 illustrates that Unincorporated Osceola County has increased 139% since the 2000 Census which shows an increase of 145,861 new residents. The next section will cover population trends of Osceola County as a whole.

Table 1-2: Unincorporated Osceola County Population Trends (2000-2020)

	2000	% Growth 2000-2010	2010	% Growth 2010-2020	2020	% Growth 2000-2020
Unincorporated Osceola County	104,605	66%	173,820	44%	250,466	139%

Source: U.S. Census Bureau, 2020

B. POPULATION

1. Population Trends

The county’s population has increased 126% since the 2000 Census with an increase of 216,462 residents. Majority of the county’s population reside in the unincorporated portion of the county. Table 1-3 demonstrates the growth between the two incorporated cities: Kissimmee and St. Cloud in comparison to the unincorporated population trends from 2000-2020. Sixty-four percent of the county’s population is in the Unincorporated portion.

Table 1-3: Countywide Population Trends (2000-2020)

	2000	2010	2020	%
Kissimmee	48,515	59,685	79,226	63%
St. Cloud	20,074	35,183	58,964	194%
Unincorporated	104,605	173,820	250,466	139%
Total	172,194	268,688	388,656	126%

Source: U.S. Census Bureau, 2020

a. Population Trends by Jurisdiction (2010-2020)

This section highlights the total population change between the jurisdictions to emphasize the growth throughout the county. Table 1-4 shows that there was a 44% percentage change countywide as well as with the unincorporated population. The City of St. Cloud had a 67% percentage change in comparison to Kissimmee’s 32% change in population. However, the unincorporated portion of the county witnessed a total change of 76,646.

Table 1-4: Census Population Counts by County and City (2010-2020)

	April 1, 2010	April 1, 2020	Total Change	%
Osceola County	268,685	388,656	119,971	45%
Kissimmee	56,682	79,226	19,544	33%
St. Cloud	35,183	58,964	23,781	68%
Unincorporated	173,820	250,466	76,646	44%

Source: BEBR, 2021

b. Population by Age

Table 1-5 illustrates the age distribution projections to the year 2045. BEBR estimates that majority of the county’s population will be between 25-54 by 2045. However, the older adult over 80+ population is projected to increase 173% from 2025 in comparison to the 63% increase for older adults aged 65-79 years of age.

Table 1-5: Countywide Population Projections by age (2025-2045) *

	2025	2030	2035	2040	2045	% Change by age
Total	453,633	512,481	560,690	603,577	643,039	42%
0-4	27,950	31,410	33,638	34,892	36,473	30%
5-17	80,593	88,671	95,665	102,594	107,726	34%
18-24	40,727	45,584	48,838	50,754	54,412	34%
25-54	179,091	198,451	215,504	231,873	244,594	37%
55-64	55,567	59,615	61,989	63,918	68,616	23%
65-79	54,026	67,421	77,920	85,070	88,329	63%
80+	15,738	21,329	27,136	34,476	42,939	173%

Source: BEBR, 2020 *(comparison 2025-2045 by age; 2050 estimates unable)

Table 1-6 shows the age distribution from 1990 to 2020 which shows that the 18-44 age range population was the highest percentile.

Table 1-6: Countywide Age Distribution Percentage, (1990-2020)

Age Range	1990	2000	2010	2020
0-17	25%	27%	26%	23%
18-44	42%	40%	37%	-
45-64	19%	22%	25%	-
65+	14%	11%	11%	-

Source: BEBR, 2021

c. Ethnicity & Racial Background

According to U.S. Census data, 54% (211,089) of the county’s population is Hispanic or Latino (of any race) and 46% (177,567) is non-Hispanic. 41% is White (Caucasian), while 10% of the population is Black (African American). Since 2010, the county has experienced a 73% change of Hispanic residents. Table 1-7 illustrates the total population by race and ethnicity according to the U.S. Census Bureau data from 2010 & 2020.

According to the ACS definitions, some other race includes responses other than White, Black, American Indian, or Alaska Native, Asian, and Native Hawaiian or other Pacific Islander, etc. Some other race could include respondents who identify as Hispanic or Latino. Of the 388,656 residents, 157,720 are White alone, while 40,775 are Black alone. Two or more races consists of respondents whose background is from a combination of two or more categories.

Table 1-7: Countywide Race & Ethnicity (2010-2020)

U.S. Census Bureau	2010	% of Total Population	2020	% of Total Population	% Change
Total:	268,685	-	388,656	-	-
Population of one race:	257,785	96%	291,049	75%	13%
White alone	190,641	71%	157,720	41%	-17%
Black alone	30,369	11%	40,775	10%	34%
American Indian and Alaska Native alone	1,452	0.5%	2,253	1%	55%
Asian alone	7,406	2.8%	11,803	3%	59%
Native Hawaiian and Other Pacific Islander alone	294	0.1%	338	0.1%	15%
Some other race alone	27,623	10%	78,160	20%	183%
Two or more races	10,900	4%	97,607	25%	795%

Source: U.S. Census Bureau, 2020

d. Population Projections

Shown in Table 1-8, BEBR’s population projections indicated that the county has an estimate of 406,460 residents in 2021, while in 2022 projected an estimate of 424,946 which is near the low projection estimate for 2025. Based on the current growth rate, the medium projection estimates that the county will have 693,200 residents by 2050. The previous section examined the population trends from 2000-2020 which supports using a medium projection range to estimate the housing supply need. The next section of the element will explore the county’s housing inventory as reported by the Census and Shimberg Center for Housing Studies.

Table 1-8: Countywide Population Projections, 2025-2050, (with estimates for 2021)

Osceola County	2021	2025	2030	2035	2040	2045	2050
Total	406,460	-	-	-	-	-	-
Low	-	431,000	465,100	484,400	496,100	502,700	506,100
Medium	-	463,500	525,500	575,000	618,200	657,100	693,200
High	-	495,900	586,000	665,500	740,400	811,600	880,400

Source: BEBR, 2022

C. HOUSING INVENTORY

The initial step of the element is to provide a description of the existing housing conditions in Osceola County and this section will provide details about the characteristics and conditions of housing stock in the county. The primary data source for this information was from the 2020 U.S. Census Bureau, Osceola County Property Appraiser, the Shimberg Center for Affordable Housing, and BEBR.

1. Existing Housing Characteristics

a. Dwelling-unit by types

Table 2-0 characterizes housing in Osceola County based on data obtained from the Shimberg Center for Housing Studies. The previous Housing Element reported that 59% of housing units were in Unincorporated Osceola County. In 2022, 70% of all housing units are situated in Unincorporated Osceola County, with the remaining percent is in the cities of Kissimmee and St. Cloud. In Unincorporated Osceola County, 70% of housing units are single-family dwelling units and the remaining percentage includes multi-family, mobile homes, townhomes, duplexes, and condos. Presently, St. Cloud has 17% of single-family dwellings, while Kissimmee has 14% of single-family units. In comparison to both cities, Unincorporated Osceola County has a predominance of the single-family product type with 70%.

Table 2-0: Countywide Housing Unit Types by Jurisdiction*

Dwelling Units:	Unincorporated		Kissimmee		St. Cloud		Total Units
	Units	%	Units	%	Units	%	
Single Family	78,911	70%	16,816	15%	17,447	15%	113,174
Mobile Home	4,908	90%	16	0.3%	518	10%	5,442
Condominium	9,210	68%	3,987	29%	356	3%	13,553
Multi-family less than 10 units	337	34%	303	30%	354	36%	994
Multi-family 10 or more units	59	47%	48	38%	18	14%	125
Total	93,425	70%	21,170	16%	18,693	14%	133,288

Source: Shimberg Center for Housing Studies, 2015-2019 (*percentage of total housing unit type by jurisdiction)

Next, Table 2-1 provides a breakdown of the total units in structures countywide as reported from the 122,823 units in 2010 and 155,925 in 2020 as reported by census data. According to the U.S. Census Bureau, 58% of units in the county are 1-unit, detached unit which shows that single family units are the predominant product types. One percent of housing units in the county have two units, while 5% of units have 20 or more units. There has been a 22% increase in 1-unit, detached units from 2010 to 2020. The previous table illustrated that most of the housing stock is in unincorporated Osceola County.

Table 2-1: Countywide Product Type by Structure* (2010-2020)

Product Types	2010	2010 % of total units	2020	2020 % of total units	% Change of 2010-2020
1-unit, detached, (SFR)	74,520	61%	91,072	58%	22%
1-unit, attached, (SFR)	5,258	4%	11,765	8%	124%
2 units	1,986	2%	1,967	1%	-1%
3 or 4 units	5,450	4%	6,433	4%	18%
5 to 9 units	10,258	8%	11,981	8%	17%
10 to 19 units	7,644	6%	12,412	8%	62%
20 or more units	4,469	4%	8,564	5%	92%
Mobile home	12,794	10%	11,545	7%	-10%
Boat, RV, van, etc.	444	0.4%	186	0.1%	-58%
Total:	122,823	-	155,925	-	-

Source: U.S. Census Bureau, 2020 (Assessment of number of buildings with specified unit counts*)

Table 2-2 shows the total number of bedrooms in units which depicts that ~~the majority of~~ most housing units in the county have an average of three bedrooms. In 2010, 53,461 housing units had three bedrooms while in 2020, 61,435 units had three bedrooms. There was an increase of studio type units in comparison to 2010. No bedroom or studio type units housing units increased by 1,566 units from 2010 to 2020. However, one bedroom housing units increased by 1,235 units since the last census.

Table 2-2: Countywide Total Bedrooms in Units

Total housing units	2010	2010 % of total units	2020	2020 % of total units	%Change 2010-2020
No bedroom	917	0.8%	2,483	2%	171%
1 bedroom	9,126	7%	10,361	7%	14%
2 bedrooms	29,263	24%	36,580	23%	25%
3 bedrooms	53,461	44%	61,435	39%	15%
4 bedrooms	25,797	2%	37,155	24%	44%
5 or more bedrooms	4,259	3%	7,833	5%	84%
Total:	122,823	-	155,925	-	-

Source: U.S. Census Bureau, 2020

b. Age of Housing Stock

According to Shimberg Center for Housing Studies, between 2000-2009 35% of the county's housing structures were built, within the ~~time period~~ time shown. Table 2-3 shows that the overall housing stock for Osceola County after 2010 declined in comparison between 1990-2009.

Table 2-3: Countywide Year Structures Built

	2010- 2019	2000- 2009	1990- 1999	1980- 1989	1970- 1979	1960- 1969	1950- 1959	1940- 1949	1939 or earlier	Total Inventory
Osceola County	17,513	52,216	36,663	25,005	9,415	3,644	2,275	1,166	1,530	149,427
% of total inventory	12%	35%	25%	17%	6%	2.0%	2%	1%	1%	-

Source: Shimberg Center for Housing Studies, 2015-2019

c. Housing Tenure

This section describes the types of occupancy of dwelling units in the county by ownership. The 2020 Census and Shimberg Center for Housing Studies were used to calculate the housing tenure in the county. Table 2-4 illustrates that housing units from the 2010-2020 Census in Osceola County shows that there was a 27% increase from the previous decade. According to the U.S. Census Bureau (2020), there are a total of 155, 925 housing units in Osceola County and 109,642, of which are occupied. Seventy percent of housing units in the county are occupied, while 30% are vacant housing units.

Of the 109,642 occupied housing units, 64% are owner occupied, while 36% are renter occupied units. Since 2010, the county experienced an increase of 27% more units in 2020 based on data from the latest census. Housing unit vacancies are higher than the number of units reported in the 1990 Census from the last housing element. Shimberg Center for Housing Studies identified that most vacancy in the county are from short-term rental or seasonal housing types. The next section will provide a breakdown of units by tenure.

Table 2-4: Countywide Housing Units by Tenure, (2010 & 2020)

	Housing Units 2010 ACS	Housing Units 2020 ACS	Percentage Change
Total Occupied housing units	92,526	109,642	18%
Owner occupied	61,517	70,613	15%
Renter occupied	31,009	39,029	26%
Vacant Housing Units	30,297	46,283	53%
Total Housing Units	122,823	155,925	27%

Source: U.S. Census Bureau, 2020

Although there is a slight difference in total dwelling units between the Census data and Shimberg Center for Housing Studies, Shimberg provided a five-year estimate of housing units by tenure. Table 2-5 shows the breakdown by occupancy and vacancy in comparison to unincorporated and countywide. This table highlights that there is only 2% of vacant units available for rent, while 24% of vacant units are for seasonal use. It’s also significant to emphasize that there are more owner-occupied units than renter-occupied units, which the next table will provide a breakdown by homeownership age.

Table 2-5: Countywide Housing Units by Tenure, 5 Year Estimates (2015-2019)

	Unincorporated		Countywide	
	Units	%	Units	%
-				
Total Dwelling Units	101,541	-	149,427	-
Total Occupied Units	65,851	65%	103,141	69%
Total Owner-Occupied Units	43,242	43%	63,554	43%
Total renter occupied units	22,609	22%	39,587	26%
Vacant-For Rent	1,556	2%	2,904	2%
Vacant- For Sale Only	1,082	1%	1,909	1%
Rented, Sold, Not Occupied	908	1%	1,614	1%
Seasonal, Recreational, Occasional Use	29,607	29%	35,591	24%
For Migrant Workers	47	0.05%	47	0.03%
Other Vacant	2,490	2%	4,221	3%

Source: Shimberg Center for Housing Studies, 2015-2019

Table 2-6 depicts Shimberg’s five-year estimate data on the ownership and rental rate in the county. Older adults are more likely to own a home rather than rent based on the table presented below. Based on the total dwelling units, St. Cloud has 74% of ownerships, while Unincorporated Osceola County has 79%. This table also illustrates that the age range 35-54 are more likely to be homeowners than renters.

Table 2-6: Countywide Ownerships by Tenure and Age, 2015-2019 (5-Year estimates)

Ages	Unincorporated			Kissimmee			St. Cloud		
	owners	renters	Home ownership rate	Owners	Renters	Homeownership Rate	Owners	renters	Home ownership rate
15-34	3,620	6,070	37%	781	4,299	15%	1,133	905	56%
35-54	18,483	10,870	63%	3,021	5,923	34%	4,350	2,043	68%
55-64	9,413	2,564	79%	2,297	1,626	59%	2,578	457	85%
65 and older	11,726	3,105	79%	3,087	1,170	73%	3,059	55	85%
Total	43,242	22,609	66%	9,192	13,018	41%	11,120	3,960	74%

Source: Shimberg Center for Housing Studies, 2015-2019

d. Housing Cost

Addressing the housing needs of the county begins with assessing the price of housing. In 2010, the median rent for renter-occupied units was \$1,038, while the 2020 Census estimates that the median rent is \$1,261. Thirty-six percent of housing units in the county are renter-occupied in comparison to 64% which are owner-occupied. Table 2-7 demonstrates the gross rent in the unincorporated Osceola County in comparison to countywide.

Table 2-7: Countywide Gross Rent, 2015-2019 (5-year estimates)

Amount	Unincorporated		Countywide	
	-	%	-	%
<\$200	-	-	-	-
\$200-\$299	-	-	96	0.2%
\$300-\$499	-	-	685	2%
\$500-\$749	696	3%	1,882	5%
\$750-\$999	2720	12%	6,714	17%
\$1,000-\$1,499	10,155	45%	18,160	46%
\$1,500-\$1,999	6,459	29%	9,205	23%
\$2,000-\$2,499	878	4%	973	2%
\$2,500-\$2,999	193	1%	228	1%
\$3,000-\$3,499	-	-	-	-
\$3,500 or more	96	0.4%	96	0.2%
No cash rent	1086	7%	1,496	4%
Total	22,609	100.00%	39,587	100.00%

Source: Shimberg Center for Housing Studies 2015-2019

Table 2-8 shows a comparison of monthly housing costs for renter and owner-occupied units countywide. A significant number of occupied units are over \$1,000 for monthly housing. Renter occupied units spend more a month than owner occupied units. The median monthly costs for all occupied housing units were reported as \$1,212, while the price of renter-occupied units was \$1,261. Owner-occupied ~~units~~ units' median costs ~~was~~ were \$1,163 compared to \$954, as reported in the previous Housing Element.

Table 2-8: Countywide Comparison of Monthly Housing Costs Owner & Renter Occupied, (2020)

Monthly Housing Cost	Occupied Housing Units		Owner-Occupied Housing Units		Renter Occupied Housing Units	
	-	%	-	%	-	%
Amount	-	%	-	%	-	%
Less than \$300	5,707	5%	5,487	8%	220	0.6%
\$300-\$499	8,173	8%	7,662	11%	511	1%
\$500-\$799	12,290	11%	10,038	14%	2,252	6%
\$800-\$999	11,652	11%	6,072	9%	5,580	14%
\$1,000-\$1,499	37,247	34%	18,994	27%	18,253	47%
\$1,500-\$1,999	22,253	20%	12,793	18%	9,460	24%
\$2,000-\$2,499	6,688	6%	5,527	8%	1,161	3%
\$2,500-\$2,999	2,595	2%	2,474	4%	121	0.3%
\$3,000 or more	1,660	2%	1,566	2%	94	0.2%
No cash rent	1,377	1%	-	-	1,377	4%
Total	109,642	-	70,613	-	39,029	-
Median (dollars)	\$1,212	-	\$1,163	-	\$1,261	-

Source: U.S. Census Bureau, 2020

Table 2-9 shows the value of owner-occupied units countywide. According to U.S. Census data, the median house value for owner occupied units in 2020 was \$230,500 in comparison to the \$199,200 value in 2010 as reported by the U.S. Census Bureau. In 2020, Owner-occupied units with a mortgage median monthly costs were reported as \$1,461, and the median real estate tax was estimated at \$1,933 annually. However, owner-occupied units without a mortgage home value were reported as \$194,800 and had the median monthly costs of \$475 with \$1,618 towards real estate taxes as reported by Census data.

Table 2-9: Countywide Owner-Occupied Units by Value, 2015-2019 (Five-year estimates)

Amount	Unincorporated		Countywide	
		%		%
<\$50,000	3,042	7%	4,284	7%
\$50,000-\$99,999	2,683	6%	4,361	7%
\$100,000-149,000	5,133	12%	8,424	13%
\$150,000-\$199,999	9,299	22%	14,457	23%
\$200,000-\$299,999	14,594	34%	21,515	34%
\$300,000-\$499,999	6,502	15%	8,311	13%
\$500,000-\$999,999	1,594	4%	1,751	3%
\$1,000,000-\$1,499,999	245	0.6%	296	1%
\$1,500,000-\$1,999,999	-	0.2%	61	0.1%
>\$2,000,000	89		94	0.2%
Total	43,242	100.00%	63,554	100.00

Source: Shimberg Center for Housing Studies, 2015-2019

e. Occupancy Characteristics

Based on the U.S. Census Bureau data, the average family size in Florida has increased 4% from 3.11 in 2010, to 3.23 in 2020, whereas Osceola County’s family size rose from 3.52 in 2010 and 3.81 in 2020. However, the countywide family size (shown in Table 2-10) in Osceola County has increased from 3.03 in 2010 to 3.30 in 2020 which is a gradual increase from the 2.79 persons as reported in the 2000 Housing Element.

Table 2-10: Countywide Family size, (2010 & 2020)

Family Size	2010	2020	% Change 2010-2020
Florida	3.11	3.23	4%
Osceola County	3.52	3.81	8%

Source: U.S. Census Bureau, 2020

Table 2-11 shows a comparison of countywide household size between Florida and Osceola County from 2010 to 2020, which shows that household’s size has increased in the past decade. However, the household size in Osceola County has increased from 3.03 in 2010 to 3.30 in 2020 which is a gradual increase from the 2.79 persons as reported in the 2000 Housing Element.

Table 2-11: Countywide Household size, (2010 & 2020)

Household Size	2010	2020	% Change 2010-2020
Florida	2.48	3.23	30%
Osceola County	3.03	3.30	9%

Source: U.S. Census Bureau, 2020

Next, Table 2-12 shows a comparison of the size of occupied housing units countywide. Data demonstrates that there was an 8% increase of owner-occupied units and there was a 12% increase of renter-occupied units. The next section will show a breakdown of the number of occupants per household.

Table 2-12: Countywide Occupied Household size, (2010 & 2020)

Household Size	2010	2020	% Change 2010-2020
Owner occupied	3.06	3.30	8%
Renter occupied	2.96	3.31	12%

Source: U.S. Census Bureau, 2020

Table 2-13 highlights the characteristics of occupancy by household size and the number of occupants per room. As previously illustrated, in Table 2-11, 64% of occupied housing units are owner occupied while 36% are renter occupied. Sixty-nine percent of owner-occupied housing units are two person households, while 43% of renter occupied housing units are one person households. Forty-three percent of renter occupied housing units are 1 person households, while 36% of renter occupied housing units have 3 or more persons. Two-person households represent 32% of the 109,642 housing units.

Table 2-13: Countywide Household Occupancy Characteristics, (2020)

	Occupied housing units	Owner occupied	% Owner occupied	Renter occupied	% Renter occupied	% person owner occupied	% person renter occupied	Total % occupied by household size
Household size:	109,642	70,613	64%	39,029	36%	-	-	-
1-person household	21,508	12,198	57%	9,310	43%	64%	36%	20%
2-person household	35,575	24,607	69%	10,968	31%	57%	43%	32%
3-person household	20,135	12,988	65%	7,147	36%	69%	31%	18%
4-person or more household	32,424	20,820	64%	11,604	36%	65%	35%	30%
Occupants per room:	-	-	-	-	-	-	-	-

1.00 or less occupants per room	105,916	69,381	66%	36,535	34%	-	-	-
1.01 to 1.50 occupants per room	3,084	1,087	35%	1,997	65%	-	-	-
1.51 or more occupants per room	642	145	23%	497	77%	-	-	-

Source: U.S. Census Bureau, 2020

According to the U.S. Census American Community Survey (2020), a family household is defined as one or two other people who live in the same household that are related by birth, marriage, or adoption and are related to the householder. Table 2-14 shows the household occupancy characteristics by type and provides a breakdown of family occupied housing units. Of the 109,642 occupied housing units in the county, 76% are family households. There are 81,168 family households in the entire county with a percentage of 68% of owner-occupied in comparison to 32% renter occupied family households.

Married couple households represents the majority of one person or other family related households in Osceola County. There are 18,522 female households with no spouse present were more than 7,628 male households with no spouse present. Fifty-five percent of female households were owner-occupied. The age range of 35-64 were more likely to be homeowners than renters. Sixty-nine percent of owner-occupied units are two person households, while 43% of renter-occupied units are one person.

Table 2-14: Countywide Household Occupancy Type, (2020)

	Occupied housing units	Owner occupied	% Owner occupied	Renter occupied	%Renter occupied
Family households:	81,168	54,832	68%	26,336	32%
Married-couple	55,018	40,114	73%	14,904	27%
Householder 15 to 34 years	6,867	3,189	46%	3,678	54%
Householders 35 to 64 years	36,315	26,803	74%	9,512	26%
Householders 65 years and older	11,836	10,122	86%	1,714	14%
Other family	28,150	14,718	52%	11,432	41%
Male householder, no spouse present	7,628	4,442	58%	3,186	42%
Householder 15 to 34 years	1,923	776	40%	1,147	60%
Householder 35 to 64 years	4,723	2,985	63%	1,738	37%

Householder 65 years and older	982	681	69%	301	31%
Female householder, no spouse present	18,522	10,276	55%	8,246	45%
Householder 15 to 34 years	3,706	1,132	31%	2,574	69%
Householder 35 to 64 years	12,340	7,472	61%	4,868	39%
Householder 65 years and older	1,017	859	84 %	158	16%

Source: U.S. Census Bureau, 2020

f. Cost to Income Ratio

The Department of Housing and Urban Development (HUD) defines cost burdened as household’s that spend more than 30% of their income towards housing expenses. According to Shimberg Center for Housing Studies, the HUD Fair Market rent in 2022 is above the median rent reported from the 2020 Census. The price for a one bedroom was reported as \$1,237 and \$1,444 for a two bedroom. Studio rentals were listed as \$1,152, while three and four bedrooms were between \$1,827-\$2,211. According to the U.S. Census Bureau, 13% of residents in Osceola County are in poverty. This section will illustrate the median income and cost to income ratio of residents of the countywide.

Table 2-15 shows that the median income in Osceola County was \$38,214 in 2000, \$42,413 in 2010, and \$55,538 in 2020, as reported by the U.S. Census Bureau. Since 2000, the median income for the county has increased by 45%. From 2000 to 2010, the median income increased by 11% and from 2010 to 2020, the median income increased by 31%. The next section will provide a detailed glance of household income as reported from the 2020 Census.

Table 2-15: Countywide Median Income (2000-2020)

Year	Dollars	Comparison	%
2000	\$38,214	2000-2010	11%
2010	\$42,413	2010-2020	31%
2020	\$55,538	2000-2020	45%

Source: U.S. Census Bureau, 2020

According to the U.S. Census Bureau, non-family households earn less than family households which is illustrated in Table 2-16. Married couple families earn \$35,126 more than non-family households and \$9,186 than family households. Of the 109,642 households in the county, the median income was reported as \$55,538. Nineteen percent of non-family households earn between \$50,000 to \$74,000 per year. Seventeen percent of non-family households earn between \$15,000 to \$24,000 per year. Twenty-one percent of married couple households earn between \$50,000 to \$74,000 per year.

Table 2-16: Countywide Household Income, (2020)

	Households	Families	Married Couple families	Nonfamily households
<i>Occupied Housing Units</i>	109,642	81,168	55,018	28,474
<i>Household Income in the past 12 months</i>				
Less than \$10,000	6%	4%	2%	14%
\$10,000 to \$14,999	4%	3%	2%	7%
\$15,000 to \$24,000	9%	7%	5%	17%
\$25,000 to \$34,999	10%	11%	8%	14%
\$35,000 to \$49,000	16%	17%	16%	14%
\$50,000 to \$74,000	21%	21%	21%	19%
\$75,000 to \$99,000	13%	16%	18%	7%
\$100,000 to \$149,000	13%	14%	17%	6%
\$150,000 to \$199,000	4%	5%	6%	2%
\$200,000 or more	4%	4%	5%	1%
Median income (dollars)	\$55,538	\$60,198	\$69,384	\$34,258
Mean income (dollars)	\$70,837	\$76,483	\$86,144	\$46,082

Source: U.S. Census Bureau, 2020

Osceola County is characterized by having several residents employed in the hospitality, tourism, and service-oriented employment industries. Table 2-17 illustrates the wages and rent comparison as reported by the Census Bureau in 2020, which demonstrates that there are several residents who are paying more than 30% of their income towards housing expenses. The HUD Fair Market Rent for a 2-bedroom rental unit is \$1,248 which means that workers would have to make at least \$25 per hour to be able to afford rent at market rate.

Table 2-17: Countywide Wage and Rent Comparison by Industry, (2020)

Industry	Average Hourly Wage	Maximum Affordable Rent (30% of income)	HUD 2BR Fair Market Rent	% of income needed for 2 BR FMR	# of workers in 2020
Accommodation and Food Services	\$12.22	\$611	\$1,248	61%	15,478
Administrative and Waste Services	\$25.64	\$1,282	\$1,248	29%	7,943
Agriculture, Forestry, Fishing and Hunting	\$20.12	\$1,006	\$1,248	37%	305
Arts, Entertainment, and Recreation	\$14.29	\$714	\$1,248	52%	1,466
Construction	\$23.73	\$1,186	\$1,248	32%	5,983
Durable Goods Manufacturing	\$23.31	\$1,165	\$1,248	32%	1,074

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Education and Health Services	\$24.15	\$1,207	\$1,248	31%	23,100
Finance and Insurance	\$28.83	\$1,441	\$1,248	26%	1328
Financial Activities	\$24.66	\$1,233	\$1,248	30%	3,841
Goods-Producing	\$23.98	\$1,199	\$1,248	31%	8,024
Health Care and Social Assistance	\$26.85	\$1,343	\$1,248	28%	13,688
Information	\$35.76	\$1,788	\$1,248	21%	456
Leisure and Hospitality	\$12.40	\$620	\$1,248	60%	16,944
Management of Companies and Enterprises	\$21.89	\$1,095	\$1,248	34%	274
Manufacturing	\$25.57	\$1,279	\$1,248	26%	653
Mining, Quarrying, and Oil and Gas Extraction	\$15.87	\$794	\$1,248	47%	9
Natural Resources and Mining	\$20.00	\$1,000	\$1,248	37%	314
Nondurable Goods Manufacturing	\$29.30	\$1,465	\$1,248	26%	653
Other Services	\$17.63	\$881	\$1,248	42%	2,264
Professional and Business Services	\$26.29	\$1,314	\$1,248	28%	10,832
Professional and Technical Services	\$28.73	\$1,436	\$1,248	26%	2,615
Public Administration	\$27.93	\$1,396	\$1,248	27%	4,631
Real Estate and Rental Leasing	\$22.46	\$1,123	\$1,248	33%	2,513
Retail Trade	\$14.18	\$709	\$1,248	53%	15,667
Service-Providing	\$20.39	\$1,019	\$1,248	37%	83,279
Trade, Transportation, and Utilities	\$17.17	\$858	\$1,248	44%	21,121
Transportation and Warehousing	\$21.57	\$1,078	\$1,248	35%	2,260
Utilities	\$39.66	\$1,983	\$1,248	19%	671
Wholesale Trade	\$25.82	\$1,291	\$1,248	29%	2,523

Source: Shimberg Center for Housing Studies, 2015-2019

The next section (Table 2-18) shows that Osceola County is a car dependent community with 91% of workers over the age of 16 commute to work in a vehicle. One percent rely on public transportation for work while the carpool percentage varied by number of persons per carpool.

Table 2-18: Countywide Commuting Characteristics, (2020)

	Estimate	Male	Female
Workers 16 years and over	169,495	89,799	79,696
Car, truck, or van	91%	91%	90%
Drove alone	78%	80%	76%
Carpooled			
in 2-person carpool	11%	10%	12%
in 3-person carpool	1%	1%	2%
in 4-person carpool	1%	1%	2%
Workers per, car, truck, or van	1.08	1.08	1.09
Public transportation	1%	1%	1%
walked	1%	0.8%	1%
bicycle	0.3%	0.4%	1%
Taxi, motorcycle, other	1%	1%	1%
Worked from home	6%	5%	7%

Source: U.S. Census Bureau, 2020

Table 2-19 illustrates that 13% of the county’s population is below the poverty level and 15% are adults over the age of 60. Table 4-10 will examine the characteristics of the aging population in Osceola County. Previous sections highlighted that renter occupied unit households made less than owner occupied households. The next section of the data and analysis will examine housing conditions of existing housing units in the county.

Table 2-19: Countywide Poverty Level, (2020)

	Total	Below poverty level	%
Population	361,161	48,325	13%
Under 18 years	87,643	15,801	18%
Under 5 years	22,499	3,447	15%
5 to 17 years	65,144	12,354	19%
Related children of householder under 18 years	87,005	15,163	17%
18 to 64 years	226,694	26,323	12%
18 to 34 years	86,349	9,973	12%
35 to 64 years	140,345	16,350	12%
60 years and over	65,453	9,484	15%
65 years and over	46,824	6,201	13%

Source: U.S. Census Bureau, 2020

D. HOUSING CONDITIONS

Estimating the county’s housing needs entail evaluating the existing conditions of housing units. Table 3-0 indicates general housing conditions in the county which illustrate that there are some units without plumbing or a complete kitchen. Ninety-two percent of county residents have electricity, while only 0.1% lack complete plumbing.

Table 3-0: Countywide Housing Conditions, (2020)

Housing Units	Osceola County	
-	Units	%
-	109,642	-
Utility gas	3,876	4%
Bottled, tank, or LP gas	1,003	1%
Electricity	101,240	92%
Fuel oil, kerosene, etc.	120	0.1%
Coal or coke	10	0.0%
wood	5	0.0%
Solar energy	795	0.7%
Other fuel	0	0.0%
No fuel used	2,593	2%
Lacking complete plumbing	147	0.1%
No telephone service available	2,305	2%

Source: U.S. Census Bureau, 2020

1. Physical Conditions

Every three years the county should evaluate the building code for best practices for ensuring sustainable housing. Since the Florida Building Code moderates new construction, the county will consider the process of adoption of a property maintenance code within the next five years to evaluate sound, deteriorating, and dilapidated housing. The process for creating this plan will require collaboration with several internal departments and external agencies. However, Florida Statutes provides the Building Official with the ability to inspect structures that are deemed unsafe.

Table 3-1 highlights that there is not a significant number of housing units in the county with substandard housing conditions. This table also shows that the county does not appear to have an issue with overcrowding. 3.4 percent of occupied units were reported as being overcrowded countywide compared to 7.9 percent reported in the previous Housing Element. The county will work with various departments and agencies to ensure that residents who experience such conditions receive access to services to assist with improving housing standards. The next sections will provide information about programs and funding to mitigate unattainable housing.

Table 3-1: Countywide Substandard Housing, 2015-2019, (5-Year Estimates)

	Overcrowded (1.01 or more persons per room)	% Occupied Units overcrowded	No fuel used	% of occupied units without fuel	Lacking complete kitchen facilities	% of occupied units without complete kitchen facilities	Lacking complete plumbing facilities	% Occupied units without complete public facilities
Osceola County	3,382	3.4%	1,785	1.8%	1,329	0.9%	616	0.4%

Source: Shimberg Center for Housing Studies, 2015-2019

2. Public Housing Programs

The Housing and Community Services Department, administers several programs that assist with the provision of affordable housing to low-income residents. The programs are as follows:

a. Community Development Block Grant Program (CDBG)

Authorized by the Housing and Community Development Act of 1974, CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons. A separate component of CDBG - the State CDBG Program - provides program funds to the States, which they allocate among localities that do not qualify as entitlement communities. The Florida's Small Cities Community Development Block Grant Program provides an opportunity for eligible cities and counties to compete for funds to improve local housing, streets, utilities, and public facilities. The program also supports downtown redevelopment and creates jobs for low- and moderate-income Floridians.

The State distributes the CDBG funds as loan guarantees and grants to eligible local governments based on a competitive selection process. The State defines the broad community development objective to be achieved by the activities in each of the following grant program categories, and requires applicants for grants to compete against each other in these grant program categories:

- Housing
- Economic Development
- Neighborhood revitalization
- Commercial revitalization

According to the Federal Fiscal Year (FFY) 2022-2023 Annual Action Plan, Osceola County plans to use approximately \$1.4 million in CDBG funding for county health clinic operations, emergency rental assistance, owner-occupied rehabilitation projects, parks, and multi-family rehabilitation projects. The CDBG Emergency Rental Assistance Program assists lower income persons experiencing hardship and in need of temporary assistance to prevent eviction. The Buenaventura Lakes Health Clinic also received CDBG funding to provide health care services to very low- and low-income

persons. The County will provide subsidy funding to the Marydia Community Recreation Center, a teen center that provides programming for at risk teenagers as well as funding for improvements to the Robert Guevara Community Center. Countywide owner-occupied rehabilitation is an income-based repair and replacement service focused on improving health and safety conditions such as building wheelchair ramps, resurfacing driveways, and replacing windows or appliances.

b. State Housing Initiatives Partnership (SHIP) Program

The William E. Sadowski Affordable Housing Act, passed by the Florida Legislature in 1993, authorized the State Housing Initiatives Partnership (SHIP) program. The program is funded through the Florida Housing Finance Agency using portions of Documents Stamp Tax revenues. The SHIP program was designed to provide funding to build rehabilitate and preserve affordable housing and provide support and expertise to strengthen public-private partnerships.

The SHIP program is the first, and only, permanently funded state housing program in the nation to provide funds directly to local governments to increase affordable housing opportunities in their communities. The program channels 69% of the documentary stamp tax revenues created by the Sadowski Act directly to counties and entitlement cities in Florida on a noncompetitive basis. Designed as an incentive for the formation of public-private partnerships for building, rehabilitating, and preserving affordable housing, the SHIP program provides a financial means to develop and implement housing programs that are locally designed.

c. Emergency Rental Assistance (ERA)

With a large proportion of the economy tied to the tourism industry, the COVID-19 Pandemic hit Osceola County especially hard. In an effort to curb the wave of financial hardship faced by citizens, Osceola County created rental and utility assistance programs as well as an eviction diversion program. These programs were originally funded by the Coronavirus Aid, Relief, and Economic Security Act, or the CARES Act. Osceola County used approximately \$30 million of CARES funding for COVID-19 mortgage, rent, and utility assistance for County residents who experienced a financial hardship due to the pandemic.

Osceola County received further Federal funding through the Emergency Rental Assistance Programs 1 and 2 (ERA 1 and ERA 2). Osceola County received approximately \$11.3 million in ERA 1 funding and \$11.6 million in ERA 2 funding. These funds have been used to continue emergency mortgage, rental, and utility assistance for those recovering from the direct and indirect consequences of the COVID-19 Pandemic.

d. HOME Investment Partnership Program

The HOME Investment Partnerships (HOME) Program was established under Title II of the National Affordable Housing Act and is administered through the U.S. Department of Housing and Urban Development. The purpose of HOME funding is:

- To expand the supply of decent, affordable housing and nonprofit housing by public-private partnerships; and
- To strengthen the ability of state and local governments to provide housing by public-private partnerships

According to the 2022-2023 Annual Action Plan, Osceola County plans to award approximately \$1 million to Community Housing Development Organization (CHDO) activities, affordable housing projects, rental development, and tenant-based rental assistance programs. Over \$400,000 of this funding will be used to fund new construction of housing for low to moderate income individuals in a target area of the County. Development of affordable housing aims to serve homeless families, those at risk of homelessness or with great risk of housing instability, and survivors of domestic violence.

3. Group Housing

The Department of Children and Family Services licenses and monitors group homes, foster care homes, nursing homes, and family childcare homes. Additionally, the Agency for Health Care Administration licenses and monitors assisted living facilities, adult family care homes, and adult day care centers. Currently, the County has one Family Group Home, the Help Now Abuse Center. This facility, with a bed capacity of 8, provides emergency shelter for abused spouses and their children. There is also a total of 13 Foster Family Group Homes, with a total bed capacity of 51. The largest of these is the Osceola Children's Home with 20 beds. Osceola County's Community Nursing Home Facilities have a total bed capacity of 560, with Kissimmee Good Samaritan Nursing Center being the largest, with 170 beds. The County has 11 assisted care living facilities, with a total bed capacity of 270.

a. Housing for Special Populations

Previous data indicated that there was a need for approximately 23,770 housing units in 2010 and 66,251 housing units in 2025, designed with certain features that the elderly population (aged 65+) will require. These units are typically smaller, barrier free, and easily accessible. Development of senior living facilities also receive discounts on impact fees. Little data exists with respect to the disabled population. The housing problems of this population relate largely to accessibility. Universal design promotes removal of physical barriers such as narrow doorways, lack of ramps, counter heights, and appliance design limit the supply of housing suitable for this group. The County housing and building codes already address federal requirements for handicap accessibility.

Separate estimates for rural and farm worker households were not made but were combined with seasonal unit projections. The rural and farm worker population in the County accounted for only 2.6 percent of those employed in 1990, and 1.25 percent of the total population of the County. Therefore, their housing needs are not expected to impact the housing market. The County is working to provide targeted for the provision of housing for the very low, low, and moderate-income households. However, federal programs that offer rental subsidy, such as Section 8, allow the applicants to choose the location of their homes. The County will also continue to provide a variety of zoning categories that allow for different types of housing and densities, including the provision of mobile homes.

4. Mobile Homes

The County recognizes the importance of addressing housing alternatives to meet housing needs by providing zoning regulations that permit mobile and manufactured homes. According to the 2020 Census, mobile home units decreased by 1,249 units since the 2010 census. Based Shimberg Center for Housing Studies, there are 75 manufactured housing parks countywide, 38 which are located in unincorporated Osceola County.

5. Historically Significant Housing

The Division of Historical Resources of the Florida Department of state maintains a Florida Master Site File that contains a Cultural Resources Roster. Most historical properties in the county are located in Kissimmee and St. Cloud. Presently, Unincorporated Osceola County has one eligible property identified on the division's master site file. The home was built around 1915 in Neo-Classical Revival style and located in Intercession City.

6. Housing Construction Activity

Table 2-3 from the previous section shows the housing construction activity in the county from several decades. Based on Shimberg Center for Housing Studies, between 2000-2009 52,216 units were built in the county in comparison to the 17,513 units built in 2010 or after. Most new construction countywide was single family with a small percentage of new mobile homes.

7. Migratory Housing

Agricultural activities in Osceola County have declined since the last Housing Element. Shimberg Center Housing Studies data illustrates that there is no need for migratory housing.

E. HOUSING ANALYSIS

This section provides a general overview of the housing data collected from various sources to conduct the housing inventory. A general overview is provided to sum up key findings from the data collection phase then an analysis of the data in the following section is provided to inform policy determinations for the Housing Element.

1. Summary of Housing Inventory

The purpose of Housing Element Data & Analysis reflects the existing housing condition in Osceola County. The following information is summarized below:

- Single-family homes are the dominant product type in Unincorporated Osceola County.
- 39% of housing units, in 2020, had three bedrooms.
- 35% of occupied housing units are family households.
- 43% of renter-occupied housing units only have one occupant.
- The majority of construction in the county occurred between 2000-2009.
- Owner-occupied units account for 69% of total occupied dwelling units.
- Renter-occupied households' median income is less than owner occupied units.
- The family and household size increased 8 and 9 percent, respectively, within the previous decade.
- 24% of vacant housing units are short-term rental or occupied seasonally.
- The median monthly housing expense is \$1,212.

The following sections will forecast housing needs based on population projections to address the deficit in housing stock, predict the expected number of housing units needed, and produce a system of housing delivery. Information in the section was obtained from 2020 U.S. Census, Shimberg Center for Housing Studies, and the BEBR. Projections in this section are based on statistical data and may not address actual conditions in the future or depict conditions of housing needs and trends. The following sections will highlight the methodology used to derive numbers for projected housing units.

a. Methodology

To estimate the projected housing needs for the next 25 years, entailed analyzing population projection data from BEBR and the U.S. Census to determine the average household size by tenure and the housing need that would accommodate the growth based on the medium population projections from 2025-2050. This portion of the analysis document is critical as it will inform essential policies needed to manage growth in Osceola County and inform revisions necessary for future elements of the Comprehensive plan to accommodate the needs for county residents.

First, the average household size was determined by calculating the ~~sum-mean~~ of household size¹ from 2000, 2010, and 2020. ~~then gathering the mean which determined that the rate of growth between household sizes were 4% (four percent).~~

$$^1(\text{household size} + \text{household size} + \text{household size} = \text{total} / \text{numbers in set})$$

Data indicates that the Unincorporated population of Osceola County makes up 64% of the total population which was needed to project the unincorporated population² as shown in Table 4-3.

$$^2(\text{Unincorporated population} / \text{Countywide population} = \text{percentage})$$

The 64 percent percentage was applied to projected population³ from BEBR using Osceola County's Population from 2025 to 2050 to determine the Unincorporated population projections.

$$^3(\text{projected countywide population} * .64 = \text{projected unincorporated population})$$

To project the rate of housing units needed from 2025-2050, the average construction rate of 11% was applied to the number of units reported from the 2020 Census then multiplied times 11% to determine the amount of units added per five year increment. ~~what occupied housing units⁴ should be from 2000-2050 the average vacancy rate was applied to the total number of housing units from as reported from the Census ACS from 2000-2020 then extrapolated using the forty four percent housing unit increase rate to determine the projected total housing units from 2030-2050. To account for the number of actual housing units, the average vacancy rate was multiplied by twenty four percent to determine the number of housing units.~~

$$^4(\text{total housing units} * (\text{total housing units} * \text{average housing units percentage} .11 + \text{number of units added}) / 24) = \text{projected occupied total housing units}$$

2. Projected Housing Needs

Predicting future housing needs require evaluation of household size and population projections. Such factors will influence the type and size of housing, which determines how the county can address service needs based on population projections. The following tables extrapolated the projected households by tenure by calculating the household size, tenure, and projected populations to determine the number of units by tenure. This section will evaluate projected changes in population, household size, and income.

b. Household Size

To adequately plan for future housing demand and service needs, the County must evaluate household size which will influence the size and type of housing that will be needed. In 2000, the household size was reported as 2.81. Table 2-11 highlighted that the household size in Osceola County is greater than the size reported for Florida in the 2020 Census. In 2010, the household size for Florida was 2.48, while the size was 3.03 in the county. Table 4-0 illustrates the household size from 2000 to the year 2020 which shows the average of 3.04 persons per household. ~~projections based on a four percent~~

growth rate.

Table 4-0: Countywide Household Size Comparison (2000-2020)

	2000	2010	2020	Average
Household Size	2.79	3.03	3.30	3.04

Table 4-0: Countywide Household size projections (2025-2050)

Tenure	2025	2030	2035	2040	2045	2050
Owner	3.43	3.57	3.71	3.86	4.01	4.18
Renter	3.48	3.65	3.83	4.02	4.22	4.44

Source: Osceola County, 2022

In 2020, the household size for Florida was reported as 3.23, while the size for the county was 3.30. Data also shows that there was an increase in owner-occupied units with 3.06 in the county in 2010, and 3.30 in 2020. Lastly, renter-occupied units were 2.96 in 2010, while the size increased to 3.31 in the county in 2020. The average household size of 3.04 was used to evaluate the number of households needed based on population projections. ~~As the Hispanic population continues to grow in the County, the average household size is expected to increase due to multi-generational living arrangements. If the housing costs constantly increase with the projected estimated population, the average household size could be closer to 3.86 for owners and 4.02 for renters by the year 2040. Table 4-1 illustrates the average household size for Unincorporated Osceola County.~~

Table 4-1: Unincorporated Osceola County Household size average projections, (2025-2050)

Tenure	2025	2030	2035	2040	2045	2050
Average Household Size	3.46	3.61	3.77	3.94	4.12	4.31

Source: Osceola County, 2022

b. Population

In 2010, the previous Housing Element reported the county’s population as 172,194 in comparison to the 2020 population of 388,656. Table 1-3 illustrated that the countywide population has increased 126% since the 2000 Census, which supports the stance the use of medium BEBR projections to calculate housing needs. According to BEBR, Osceola County’s population projection for the year 2050 is 693,200 residents. Table 4-2 shows the medium projections for the county’s population as reported by BEBR’s 2022 report.

Table 4-12: Countywide Population Projections, (2025-2050)

Medium	2025	2030	2035	2040	2045	2050
Population	463,500	525,500	575,000	618,200	657,100	693,200

Source: BEBR, 2022

According to the US Census Bureau, the unincorporated portion of the county currently has an estimate of 250,466 residents, which is 64% of the county’s total population.

Unincorporated Osceola County has increased 44% since the 2010 Census and 139% since the 2000 Census. Table 4-3 provides proposed projections for Unincorporated Osceola County based on the countywide medium population projections multiplied by 64%.

Table 4-23: Unincorporated Osceola County Population Projections, (2025-2050)

Estimates	2025	2030	2035	2040	2045	2050
Population	296,640	336,320	368,000	395,648	420,544	443,648

Source: Osceola County, 2022

c. Income

According to the U.S. Census Bureau, the median income was \$55,538 in 2020 which was a 31% increase from the 2010 Census. Overall, the median income has increased 45% since the 2000 Census. Housing affordability is essential and has an impact on the housing type that the area’s household incomes can afford. This section will illustrate the cost of housing based on income reported from the 2020 Census to calculate affordability. Based on standard criteria for public assistance program, households were divided into four income groups:

1. *Extremely Very Low*— less than 30% area median income
2. *Very Low*—50% area median income
3. *Low*—80% area median income
4. *Moderate*—120% area median income

Table 4-4 illustrates the county’s income guidelines which shows the household size and the maximum cost for housing payments based on 30 percent of their income. Based on data as shown in Table 4-5, 65% of occupied households are above the income requirements, while 35% are below. According to data, 29% of occupied units are in the extremely low category, while 19% are in the low category. Since the average household size in the county is 3.30 persons per household, the maximum affordable housing payment is \$934. The next section will show a breakdown of occupied units based on housing type and the amount paid.

Table 4-34: Osceola County Income Guidelines

Household	Extremely Very Low 30%	Max payment	Very Low 50%	Max payment	Low 80%	Max payment	Moderate 120%	Max payment
1	\$17,400	\$435	\$29,050	\$726	\$46,450	\$1,161	\$69,720	\$1,743
2	\$19,900	\$498	\$33,200	\$830	\$53,050	\$1,326	\$79,680	\$1,992
3	\$23,030	\$576	\$37,350	\$934	\$59,700	\$1,493	\$89,640	\$2,241
4	\$27,750	\$694	\$41,450	\$1,036	\$66,300	\$1,658	\$99,480	\$2,487
5	\$32,470	\$812	\$44,800	\$1,120	\$71,650	\$1,791	\$107,520	\$2,688
6	\$37,190	\$930	\$48,100	\$1,203	\$76,950	\$1,924	\$115,440	\$2,886
7	\$41,910	\$1,048	\$51,400	\$1,285	\$82,250	\$2,056	\$123,360	\$3,084
8	\$46,630	\$1,166	\$54,750	\$1,369	\$87,550	\$2,189	\$131,400	\$3,285

Source: Osceola County, 2022

d. Housing Costs

Evaluating housing needs depends on exploring the cost to income ratio among county residents and examining the costs for housing. In the last Housing Element, the median gross rent was \$714 based on 2000 Census data in comparison to \$526 as reported by the 1990 Census data. Table 4-5 demonstrates the housing costs of occupied units by the monthly cost above and below \$1000. Thirty-six percent of occupied housing units are households that pay under \$999 for housing costs, while 64% of unit spend more than \$1000.

Table 4-45: Monthly Housing Cost Above and Below \$1000

Monthly Housing Cost	Occupied Housing Units		Owner-Occupied Housing Units		Renter Occupied Housing Units	
		%		%		%
Households Below \$1000:						
Less than \$300	5,707	15%	5,487	19%	220	2%
\$300-\$499	8,173	21%	7,662	26%	511	5%
\$500-\$799	12,290	31%	10,038	34%	2,252	23%
\$800-\$999	11,652	30%	6,072	21%	5,580	56%
Non-cash rent	1,377	4%	-	-	1,377	14%
Total:	39,199	100%	29,259	100%	9,940	100%
Households Above \$1000:						
\$1,000-\$1,499	37,247	53%	5,487	46%	18,253	63%
\$1,500-\$1,999	22,253	32%	7,662	31%	9,460	33%
\$2,000-\$2,499	6,688	9%	10,038	13%	1,161	4%
\$2,500-\$2,999	2,595	4%	6,072	6%	121	0.4%
\$3,000 or more	1,660	2%	1,556	4%	94	0.3%
Total:	70,443	100%	41,354	100%	29,089	100%
Housing Units Total:	109,642	-	70,613	-	39,029	-

Source: Osceola County, 2022; U.S. Census Bureau, 2020

The FHA mortgage option offers potential buyers with the opportunity of placing a down payment of 3.5% down rather than the conventional rate of 20%. To afford a single-family home at the average price of \$269,864, the total cash needed would be \$17,541 if the potential home buyer had a 3.5% down payment of \$9,445 and plus the closing cost of \$8,096. A down payment less than 20% would require mortgage insurance which would place the monthly payment around \$1,768 a month. According to Table 4-4, an “Extremely Very Low” household size of 3 can afford no more than \$576 a month.

Table 4-56: Costs Needed & Monthly Payment based on Average Home Price of \$269,864

Down Payment Percentages	3.5% (FHA)	5%	10%	15%	20%
Cash Needed	\$17,541	\$21,589	\$35,082	\$48,576	\$62,069
Down Payment	\$9,445	\$13,493	\$26,986	\$40,480	\$53,972
Closing Costs	\$8,096	\$8,096	\$8,096	\$8,096	\$8,096
Loan Amount	\$260,419	\$256,371	\$242,878	\$229,384	\$215,891
Monthly Payment	\$1,768	\$1,740	\$1,649	\$1,557	\$1,465

Source: Osceola County, 2022; mortgage calculator

Housing costs should typically be no more than 30% of income and the housing affordability table, in the previous section, shows that a mortgage price under \$1,000 is unlikely in today’s market without a significant down payment. Forty-five percent of residents make below the median income of \$55,538 which makes housing affordability more challenging. Table 4-7 illustrates the home purchase price based on median income which shows that the maximum purchase price deemed affordable, is below the media home purchase price of \$269,864.

Osceola County’s housing office offers down payment assistance to qualified buyers on a first come, first served basis when funding is available not to exceed 50% of the home purchase price. Very low-income buyers qualify for up to \$80,000, low income \$60,000, and moderate income up to \$40,000. Buyers are required to meet income eligibility, have pre-approval for a mortgage with county approved lenders, attend a HUD approved home buyer’s workshop, have no more than \$10,000 liquid assets, and invest a minimum of \$1,000.

Table 4-67: House Affordability Based on Median Income

	Median Income	Purchase Price	Down Payment (3%)	Monthly Payment
Osceola County	\$55,538	\$151,051	\$5,287	\$1,166
Families	\$60,198	\$171,147	\$5,990	\$1,306
Married Couples	\$69,384	\$207,791	\$7,273	\$1,582
Non-families	\$34,258	\$63,846	\$2,235	\$528

Source: Osceola County, 2022; mortgage calculator

Table 4-8 shows the total number of units sold per year with the average sale price for single family homes, mobiles homes, and condos. From 2016-2020, the average home sold for \$269,864, while a mobile home sold for \$110,206. A total of 51,197 single family units were sold between 2016-2020, which was a significant increase in comparison to 2000 with 4,195 units.

Table 4-78: Total units per Year & Average Sales Price (2000-2020)

Year	2000	2001-2005	% Increase 01-05	2006-2010	% Increase 06-10	2011-2015	% Increase 11-15	2016-2020	% Increase 15 - 20
Single-Family Home									
# of Sales	3,749	33,704	799%	20,009	-41%	16,530	-17%	43,673	106%
Average Price	\$144,742	\$197,245	36%	\$238,732	21%	\$200,679	-16%	\$269,864	67%
Mobile Home									
# of Sales	243	1,302	436%	754	-42%	567	-25%	1,417	127%
Average Price	\$94,547	\$120,876	28%	\$126,498	5%	\$75,754	-40%	\$110,206	65%
Condo									
# of Sales	203	4,033	1887%	4,572	13%	2,905	-36%	6,107	16%
Average Price	\$157,300	\$231,994	47%	\$285,682	23%	\$157,482	-45%	\$179,795	26%
Total SFR Units	4,195	39,039	831%	25,335	-35%	19,435	-23%	51,197	91%

Source: Osceola County, 2022; Shimberg Center for Housing Studies 2015-2019

Table 4-9 illustrates the single-family home sales by price bracket from 2000-2020. In comparison to 2000, sales increased significantly in 2020 which could have been contributed to several factors such as lower interest rates and a less competitive housing market. Housing costs should typically be no more than 30% of income and the housing affordability table in the previous section shows that a mortgage price under \$1,000 is unlikely in today's market without a significant down payment.

Table 4-9: Unincorporated Osceola County Single-Family Sales by Price Bracket, (2000-2020)

Sales Price	2000	2005	% Increase 2000 to 2005	2010	% Increase 2005 to 2010	2015	% Increase 2010 to 2015	2020	% Increase 2015 to 2020
Less than \$50,000	65	80	23%	318	298%	288	-9%	25	-91%
\$50,000 - \$99,999	1,215	2,567	92%	2,162	39%	2,344	6%	345	-86%
\$100,000 - \$149,999	1,197	7,953	625%	2,769	-65%	3,696	34%	1,479	-61%
\$150,000 - \$199,999	696	6,810	898%	2,796	-59%	3,662	31%	4,875	34%
\$200,000 - \$299,999	384	7,639	4606%	6,676	-9%	3,873	-42%	15,641	318%
\$300,000 - \$499,000	139	3,656	2405%	4,019	15%	2,110	-48%	10,394	383%
\$500,000 - \$999,999	53	833	2044%	1,084	34%	500	-54%	2,579	315%
\$1,000,000 or More	0	76	7600%	185	143%	57	-69%	164	188%
Total	3,749	29,614	690%	20,009	-32%	16,530	-17%	35,502	115%

Source: Osceola County, 2022; Shimberg Center for Housing Studies

e. Household Projections

Previous sections illustrated that 43% of renter-occupied households units are one person households while 35% were 3-4 persons occupied units. Twenty-four percent of housing units in the county were vacant. This section intends to illustrate the projected housing characteristics in the county based on the expected growth in population. Projections were based on BEBR medium population projections, and the household size as reported by the US Census Bureau. Predicting the growth in housing inventory will vary as population trends shift and household sizes change which mean that the size or type or housing unit could shift. By the year 2050, a total of 159,219 housing units are predicted occupied, 106,136 owner-occupied and 53,083 are predicted to be renter-occupied.

Table 4-10: Countywide Projection of Occupied Housing Units by Type, Households Needed (2025-2050)

Tenure	2025	2030	2035	2040	2045	2050
Owner Households	152,467	172,862	189,145	203,355	216,151	228,026
	484	207	191	499	874	136
Renter	45,284	48,951	51,044	52,286	52,942	53,083
Total	131,768	143,158	150,235	154,785	157,816	159,219

Source: Osceola County, 2022; U.S. Census Bureau, 2020 Shimberg Center for Housing Studies; BEBR

Unincorporated Osceola County is projected to have 100,876 units by the year 2050. By 2050, 65,878 are projected to be owner occupied and 34,998 units are projected to be renter occupied. The County currently has 155,925 total housing units and 109,642 are occupied housing units. Occupied units reported an 18% percentage change since the 2010 Census. Renter occupied units in 2020, increased 26% since the 2010 Census. Lastly, Owner occupied units increased by 15%. In summary, the total number of housing units increased by 27%.

Table 4-11: Projection of Housing Units Constructed of Occupied Housing Units by Type, Unincorporated Osceola County (2025-2050)

Tenure	2025	2030	2035	2040	2045	2050
Housing Units	164,501	173,548	183,094	193,164	203,788	214,996
Owner	70	25	42	68	27	78
Renter	29,150	31,676	33,188	34,142	34,705	34,998
Total	84,020	91,301	95,930	98,410	100,032	100,876

Source: Osceola County, 2022; Shimberg Center for Housing Studies; BEBR

3. Characteristics of Aging Population

Table 4-12 provides characteristics for adults over the age of 60. Older adults over the age of 60 represent the highest percentage change rate based on population projections by BEBR as shown in Table 1-5. Data reports that adults over the age of 60 represent 18% of the 2020 population with a total 69,958 residents. The aging population represents 30% of the 109,642 occupied units, 37% owner occupied, and 18% of renter occupied units. Older adults are more likely to be homeowners than renters with the median home value of \$205,600. Median monthly costs with a mortgage are \$1,135 and \$463 without a mortgage. The gross rent for older adults is \$1,046. The next table will highlight some characteristics of older adults over the age of 60 while providing estimates for expected housing units from 2025-2050 based on 2020 numbers.

Table 4-12: Countywide 60 Years and Over Characteristics, 2020

	Total	60 Years and over
Population	388,656	69,958
Male	49.3%	45.1%
Female	50.7%	54.9%
Households	109,642	33,288
Owner-occupied	70,613	26,215
Renter-occupied	39,029	7,073
Median Home value	\$221,600	205,600
Median Monthly Costs with a mortgage	\$1,461	\$1,315
Median Monthly Costs without a mortgage	\$475	\$463
Gross rent	\$1,261	\$1,046

Source: U.S. Census Bureau (2020)

The previous Housing Element indicated that there will be a need for approximately 23,770 housing units were needed in 2010 and 66,251 housing units in 2025.

Table 4-13 shows the projected number of population and households for adults over the age of 60 based on housing units projections from Table 4-11 and housing units available in Table 4-18.6. In Table 4-13, to calculate the estimated population for older adults over 60, 18% was applied to the medium population projections for Osceola County. Next, the projected households were calculated by multiplying the percentage of over 60 occupied units by 30% with the projected population from 2020-2050 to determine estimates. By 2050, there will be a deficit of 36,389 units for older adults over the age of 60. The county will use this data to create strategies to plan for the protected growth of the elderly population.

Table 4-13: Countywide Projected 60 Years and Older Characteristics (2020-2050)*

Estimates	2020	2025	2030	2035	2040	2045	2050
Population	69,958	83,430	94,590	103,500	111,276	118,278	124,775
Households	33,288	58,401	66,213	72,450	77,893	82,795	87,343
Projected Household Units							
Projected Occupied Units	71,324 32,893	38,987 80, 496	41,131 87, 351	43,393 91, 535	45,780 94, 181	48,298 95, 873	50,954 96, 589
Need	(395)- 38,036	(19,414)- 22,095	(25,082)- 21,138	(29,057) - 19,085	(32,113) - 16,288	(34,497) - 13,078	(36,389) - 9,246

Source: Osceola County, 2022; U.S. Census,2020; BEBR,2022

4. Land Requirements and Availability for Projected Housing Needs

In the Future Land Use Element, Osceola County established an Urban Growth Boundary (UGB) to provide a spatial framework for ~~spatial~~ development with the goal of achieving compact urban development to determine where future commitments are needed to support urban growth. The current size of the UGB was evaluated to accommodate 2025 high projections and will be analyzed again during the Evaluation and Appraisal Report period. According to policy, if there is a determination that the amount of land available for development is insufficient, an adjustment may be necessary to the UGB to achieve the desired acreage of available land. The county will also conduct an inventory of land available for residential uses annually by working with the county's GIS division and Property Appraiser's office. By 2025, the County shall provide for a range of densities of up to 25 dwelling units per acre with an average of three dwelling units per acre according to policy. The UGB has two development areas: Urban Infill Area that allows a minimum of three dwelling units per acre and the Urban Expansion Area that allows a minimum of five dwelling units per acre. Further evaluation of the Future Land Use Data & Analysis will determine if there is a need to increase the minimum density to achieve the number of units needed for growth projected. This section provides an estimate of the projected housing needs by ownership.

a. Projection of Household Needs

The previous Housing Element's data and analysis applied high population projections with the average household size to determine household needs and the number of units needed for the next twenty years. Based on the current rate of growth between 2000-2020, it was determined that the medium BEBR population projections would provide a better analysis of projected growth to calculate projected households. The 2005 Data and Analysis projected a demand for a total of 182,236 housing units in 2020 and 217,149 units in the year 2025. However, the U.S. Census (2020) reported a total of 155,925 total housing units although some were vacant due to seasonal use.

Table 4-14 shows a comparison of housing units countywide from 2000 to 2020 which demonstrates that the county had an 18% increase of occupied housing units from 2010 to 2020. ~~Majority of vacant housing units in the county are seasonal use and the total number of housing units shown in this table were used to project the needed housing units countywide. The Table 4-17 next tables~~ will illustrate the projected housing units needed and the number of households projected based on BEBR medium population projections.

Table 4-14: Comparison of Housing Units, Countywide (2000-2020)

	Housing Units 2000 ACS	Housing Units 2010 ACS	Percentage Change 2000-2010	Housing Units 2020 ACS	Percentage Change 2010-2020
Total Occupied housing units	60,977	92,526	52%	109,642	18%
Owner occupied	41,305	61,517	49%	70,613	15%
Renter occupied	19,672	31,009	58%	39,029	26%
Vacant Housing Units	11,316	30,297	168%	46,283	53%
Total Housing Units	72,793	122,823	69%	155,925	27%

Source: Osceola County, 2022; U.S. Census

Table 4-15 highlights the projection of households by ownership countywide based on BEBR’s Medium Population Projections from 2022. The previous housing element data and analysis estimated that there would be 171,150 households countywide based on BEBR’s High Population Projections from 2005. According to the population and household size from the 2020 Census, there were 117,775 households countywide which is a difference of 53,375 households. The next table will illustrate the projections of households by ownership for Unincorporated Osceola County. ~~The previous Housing Element projected a total of 171,150 households in the year 2020 and 203,945 in 2025, which shows a slight deficit in comparison to the projections as shown in Table 4-15. However, based on the medium population projections there’s an estimate of 693,200 residents countywide and there should be 443,648 owner occupied units plus 294,552 renter occupied units.~~

Table 4-15: Projection of Households by Ownership based on Population Projections, Countywide (2025-2050)

Tenure	2025	2030	2035	2040	2045	2050
Owner	97,579 296,640	110,632 336,320	121,053 368,000	130,147 395,648	138,337 420,544	145,937 443,648
Renter	54,888 166,860	62,230 189,180	68,092 207,000	73,208 222,552	77,814 236,556	82,089 249,552
Total	152,467 463,500	172,862 525,500	189,145 575,000	203,355 618,200	216,151 657,100	228,026 693,200

Source: Osceola County, 2022; U.S. Census

Table 4-16 highlights the projection of household ~~needs~~ by ownership with population projections for Unincorporated Osceola County based on the average household size on the ownership rate of 64% and renters’ rate of 36% from 2025-2050, as shown in Table 4-1. ~~This table highlights the number of households needed to support the estimated population~~ Unincorporated Osceola County is projected to have 97,579 households in 2025 and 145,937 households in 2050. ~~The previous housing element estimated that there would~~

be 139,631 households by 2025 using the high population projections, which is a difference of 42,052 households. This illustrates that the population countywide did not have an increase in line with numbers projected using BEBR High Population Projections from the previous data and analysis. ~~Data shows that 268,321 units are needed by 2025 to support the projected number of households. By year 2050, the county should have 321,963 total households. The next section will demonstrate the gap between occupied units and projections.~~

Table 4-16: Projection of Households Needs by Ownership, Countywide-Unincorporated (2025-2050)

Tenure	2025	2030	2035	2040	2045	2050
Owner	<u>62,451</u> 135,131	<u>70,804</u> 147,199	<u>77,474</u> 154,987	<u>83,294</u> 160,155	<u>88,536</u> 163,866	<u>93,400</u> 165,837
Renter	<u>35,128</u> 133,190	<u>39,827</u> 143,973	<u>43,579</u> 150,131	<u>46,853</u> 153,781	<u>49,801</u> 155,711	<u>52,537</u> 156,126
Total	<u>97,579</u> 268,321	<u>110,632</u> 291,172	<u>121,053</u> 305,118	<u>130,147</u> 313,936	<u>138,337</u> 319,577	<u>145,937</u> 321,963

Source: Osceola County, 2022; U.S. Census

Table 4-17 shows a comparison of projected households from the previous housing element to current projections based on the average household size of 3.04. There was a slight difference in household projections and the number of available units. Based on the average household size and the projected population, 228,026 households are needed countywide in the year 2050. The previous housing element reported that 171,150 households were needed in 2020. Data currently shows that there was a difference of 53,375 households in 2020 between the previous data and analysis, which means that the projected units would have addressed the housing deficit for 2020. In 2010, there were 122,823 total housing units with 92,526 occupied housing units in comparison to 155,925 housing units in 2020 with 109,642 that were occupied.

Table 4-17: Comparison of Household Projections by Ownership, Countywide (2002-2050)

Housing Element, 2010							
Countywide							
Tenure	2002	2005	2010	2015	2020	2025	2030
Owner	<u>46,695</u>	<u>60,185</u>	<u>79,094</u>	<u>100,506</u>	<u>124,502</u>	<u>149,889</u>	<u>155,325</u>
Renter	<u>21,503</u>	<u>26,346</u>	<u>32,825</u>	<u>39,575</u>	<u>46,648</u>	<u>54,056</u>	<u>87,370</u>
Total	<u>68,198</u>	<u>86,531</u>	<u>111,919</u>	<u>140,081</u>	<u>171,150</u>	<u>203,945</u>	<u>242,695</u>
Housing Element, 2022							
Countywide							
Tenure	2020	2025	2030	2035	2040	2045	2050
Owner	<u>75,376</u>	<u>97,579</u>	<u>110,632</u>	<u>121,053</u>	<u>130,147</u>	<u>138,337</u>	<u>145,937</u>
Renter	<u>42,399</u>	<u>54,888</u>	<u>62,230</u>	<u>73,208</u>	<u>73,208</u>	<u>77,814</u>	<u>82,089</u>
Total	<u>117,775</u>	<u>152,467</u>	<u>172,862</u>	<u>189,145</u>	<u>203,355</u>	<u>216,151</u>	<u>228,026</u>

Source: Osceola County, 2022; U.S. Census

Table 4-18 highlights the ~~total number of housing~~ projection of housing needs countywide units from 2020-2050 while estimating the total number of ~~households needed~~ ~~estimated occupied housing units needed~~ from the vacant ~~and constructed~~ housing unit rate. Calculating the 2020 Census population divided by the household size of 3.30 for 2020 determined that 117,775 households were needed. However, the amount of occupied housing units from the 2020 Census was reported as 109,642, which equated to a housing deficit of 8,133. Seasonal or short-term rental units in the county account for 21% of total housing units. Based on an 11% construction rate for a 10-year increment, 214,996 housing units are projected for the year 2050 which would not be enough units for the projected 228,026 households. The county witnessed an 18% increase in occupied units from 2010 to 2020. However, based on the rate of construction of housing units, the county currently has a deficit of housing units based on projections shown to 2050 according to Table 4-18. ~~Based on the projections, data revealed that there is a deficit of occupied housing units needed based on the vacancy rate of 24%. In 2020, there's a deficit of 37,422 housing units and there should be 118,503 occupied units. By 2030, there should be 170,744 estimated occupied units but data indicates that there will be a deficit of 22,267 units.~~

Table 4-18: Projection of Household Needs, Countywide (2025-2050)

Tenure	2020	2025	2030	2035	2040	2045	2050
Population							
Total	388,656	463,500	525,500	575,000	618,200	657,100	693,200
Countywide							
Person/Household <i>(Based on avg. household sizes)</i>	3.30	3.04	3.04	3.04	3.04	3.04	3.04
Households Needed	117,775	152,467	172,862	189,145	203,355	216,151	228,026
Households Constructed <i>(Based on 11% avg.)</i>	155,925	164,501	173,548	183,094	193,194	203,788	214,996
Unusable Units/Vacant <i>(Due to seasonal and short-term rental 21%)</i>	46,283	34,545	36,445	38,450	40,564	42,795	45,149
Unusable/Vacant <i>(Due to seasonal ONLY 10.5%)</i>	N/A	17,273	18,223	19,225	20,282	21,398	22,575
Projected Available <i>(less 21%)</i>	109,642	129,956	137,103	144,644	152,599	160,992	169,847
Projected Available <i>(less 10.5%)</i>	N/A	147,228	155,326	163,869	172,882	182,390	192,421
Projected Surplus or deficit in units based on 21%	(8,133)	(34,545)	(36,445)	(38,450)	(40,564)	(42,795)	(45,149)
Projected Surplus or deficit in units based on 10.5%	N/A	(17,273)	(18,223)	(19,225)	(20,282)	(21,398)	(22,575)

Table 4-17: Projection of Estimated Housing Units from Vacancy Rate Countywide, (2000-2050)

Tenure	2000	2010	2020	2030	2040	2050
Total Housing Units	72,793	122,823	152,577	179,533	203,922	465,590
Estimate of Occupied Housing Units based on Vacancy %	55,323	93,345	117,807	135,677	153,422	353,848
Actual Occupied Housing Units	60,977	92,526	104,989	116,084	127,323	269,760*
Total	5,654	-819	-8,247	-12,589	-16,000	-84,088

Source: Osceola County, 2022; U.S. Census Bureau

*Estimate of actual housing units

Next, Table 4-18 provides an outlook of the projection of households by ownership and housing units needed to accommodate the projected population countywide. The table also illustrates projections for the unincorporated portion of the county. Based on a projection of average household size and the projected population, 159,622 units are needed in Unincorporated Osceola County in 2050.

Table 4-18: Projection of Household Needs, Countywide (2025-2050)

Tenure	2020	2025	2030	2035	2040	2045	2050
Projections of households by ownership:							
Owner	248,740	296,640	336,320	368,000	395,648	420,544	443,648
Renter	139,916	166,860	189,180	207,000	222,552	236,556	249,552
Total	388,656	463,500	525,500	575,000	618,200	657,100	693,200
Countywide							
Projected Housing Units by Type:							
Owner	120,327	135,131	147,199	154,987	160,155	163,865	165,837
Renter	111,419	133,190	143,973	150,131	153,781	155,711	156,126
Total	237,746	268,321	291,171	305,117	313,937	319,576	321,963
Need (-)	150,910	195,179	234,330	269,883	304,263	337,524	371,237
Unincorporated Osceola County							
Tenure	2020	2025	2030	2035	2040	2045	2050
Projections of households by ownership:							
Owner	160,298	189,850	215,245	235,520	253,215	269,147	283,935
Renter	90,168	106,790	121,075	132,480	142,433	151,396	159,713
Total	250,466	296,640	336,320	368,000	395,648	420,544	443,648
Projected Housing Units by Type:							
Owner	77,009	86,484	94,207	99,192	102,499	104,874	106,136
Renter	40,111	47,948	51,830	54,047	55,361	56,056	56,205
Total	117,120	134,432	146,038	153,239	157,860	160,930	162,341
Need (-)	120,626	133,889	145,133	156,077	158,077	158,646	159,622

Source: Osceola County, 2022; U.S. Census; BEBR

This section illustrates a comparison of projected households from the previous housing element in 2010. The number reported in 2020, showed that there was a difference of 66,596 households and in 2025 a difference of 64,376 households. In 2010, there were 122,823 total housing units in with 92,526 occupied housing units in comparison to 155,925 housing units in 2020 with 109,642 that were occupied. The county witnessed an 18% increase of occupied housing units from 2010 to 2020. However, based on data presented in Table 4-19, the county currently has a deficit of housing units based on projections shown to 2050.

Table 4-19: Comparison of Household Projections by Ownership, Countywide (2002-2050)

Housing Element, 2010							
Tenure	2002	2005	2010	2015	2020	2025	2030
Owner	46,695	60,185	79,094	100,506	124,502	149,889	155,325
Renter	21,503	26,346	32,825	39,575	46,648	54,056	87,370

Total	68,198	86,531	111,919	140,081	171,150	203,945	242,695
Housing Element, 2022							
Tenure	2020	2025	2030	2035	2040	2045	2050
Owner	120,327	135,131	147,199	154,987	160,155	163,865	165,837
Renter	111,419	133,190	143,973	150,131	153,781	155,711	156,126
Total	237,746	268,321	291,171	305,117	313,937	319,576	321,963

Source: Osceola County, 2022; U.S. Census

5. Addressing Housing Needs 2050

Osceola County has experienced a significant amount of growth in population since the previous Housing Element which means that the county shall endeavor to ensure that there is adequate housing to support the growth rate. The housing development process entails several stakeholders including government officials in multiple jurisdictions, engineers, design consultants, lenders, builders, attorneys, and the buyer or renter. Development review or permitting processes can be lengthy at times, which could add unnecessary costs to developing housing. The County will constantly review and update the Land Development Code as it relates to housing affordability and the development review process. At this time, the County currently provides:

- Expedited permitting for affordable housing projects
- Impact fee incentives
- Mobile fee credits or other financial incentives
- Parking or administrative waivers available

a. Infill development

The County eliminated minimum lot development standards such as lot width and depth in residential zoning designations to allow flexibility for construction of single-family homes. In preceding zoning designations, construction of a new single-family home on a lot with inconsistent Future Land Use does not require rezoning. Individual lots remain vacant due to odd shapes, poor access, small clusters, changes in ownership, or zoning regulations. Infill housing development occurs in areas that were close to 90 percent residential “buildout” with land that was already developed.

b. Adaptive Reuse

Adaptive reuse will assist with lowering the cost for construction by using an underutilized or vacant structure for a different use than intended. Redevelopment of such projects are permissible where the land use and zoning are compatible and applicable land development codes in addition to building code requirements are met. The county will periodically review policies and the land development code to ensure that existing structures can comply with siting standards during the redevelopment process.

c. Density

By 2025, the County shall provide for a range of densities of up to twenty-five dwelling units per acre with an average of three dwelling units per acre according to policy. The UGB is divided into two development areas: Urban Infill Area that allows a minimum of three dwelling units per acre and the Urban Expansion Area that allows a minimum of five dwelling units per

acre. Evaluation of the minimum density shall be researched during the Evaluation and Appraisal Report time frame to determine if the county's minimum density of 3 dwelling units per acre would accommodate the projected growth for 2050 or more often if necessary.

d. Diversity of Product Types

The 2022 Housing Element Data & Analysis revealed that the county has a predominance of the single-family product type. The county will continue to encourage a variety of housing product types within multiple zoning districts. Residential zoning district currently does not have minimum lot size dimensions which provide the opportunity for addressing the “missing middle” with the option for duplexes, tri-plexes, quadraplexes, etc. Additionally, the county permits accessory dwelling units in several zoning districts which could also be used to address the housing shortage in historically single-family neighborhoods.

e.e. Infrastructure Requirements

The infrastructure needed to support housing for extremely low- and moderate-income households is the same as required for all development activity. Adequacy of infrastructure required for development will be evaluated in various Comprehensive Plan Elements and summarized in the Future Land Use Element. Roadway, water and sewer systems, and drainage will be necessary to support future land development activities in the county.

6. Conclusion

Osceola County has experienced a 139% increase in population since the 2000 Census and 64% of residents reside in the unincorporated portion on the county. The intent of this data analysis was to emphasize population projections from 2025 to 2050 and to calculate projections of household needs to plan for a better tomorrow for all county residents. Data revealed that the county will face a deficit of housing units by the year 2050 due to the percentage of units that are for seasonal or short-term rental use. Promoting a diversity of housing stock should assist with creating opportunities for a variety of product types aside from single family units and encourage infill development for vacant lots. Information from the Housing Element will provide county staff with updated population data to evaluate future needs for development and modification of future comprehensive plan element amendments and further policy evaluation.

Data & Analysis 2022 (Clean)

Osceola County Comprehensive Plan

Housing Element Data & Analysis

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Housing Element

A. INTRODUCTION

1. Purpose of the Element

The purpose of the Housing Element is to examine the housing needs of Osceola County by assessing any deficiencies in housing supply, remedy substandard housing conditions, develop plans, programs, and policies, and periodic evaluation of current land development regulations. Osceola County is one of the fastest growing counties in Florida which has experienced a 44% increase in population from 2010 to 2020. Osceola County's Strategies for a Sustainable Future 2017 Report identified strategic initiatives to support sustainable growth of Osceola County to ensure job creation, improve water quality, and support a healthy jobs-to-housing balance. The report posed the question, *where do we go from here?*

This analysis is essential to evaluate current housing stock, growth trends, population trends, household sizes, and to project affordability housing needs. The Housing Element considers Housing Goals and Policies of the Florida Statute Comprehensive Plan requirements, Regional Policy Plans, and proposes Goals, Objectives, and Policies designed to work towards compliance with achieving these measures. This Element contains goals, objectives, and policies that will facilitate provision of sustainable, adequate, and affordable housing, for all Osceola County residents.

2. Growth Trends

According to the U.S. Census Bureau, Osceola County had 268,685 residents in 2010, 173,820 of whom lived in the unincorporated area of the County. Unincorporated Osceola County experienced a large growth rate between 2000 and 2010 when the population increased by 66% (from 104,605 residents to 173,820). Between 2010 and 2020, the population within the unincorporated Osceola County increased by 44%. In 2020, the U.S. Census Bureau reported that Osceola County had an estimated total of 388,656, 250,466 of whom lived in the unincorporated Osceola County.

Since the last Housing Element, the county has experienced a growth rate of 139% as shown in Table 1-2. However, Florida experienced a significant increase in population between 2010 and 2020 with a growth of 2,736,877 residents. The University of Florida's Bureau of Economic and Business Research (BEBR), using a medium population projection range, estimates 525,500 residents in Osceola County by the year 2030 and 603,577 by 2040, and 643,039 by 2045.

a. Florida Population

Table 1-0 shows that the state of Florida has experienced a 35% growth increase since the 2000 Census data, which is an increase of 5,555,809 new residents. Previous research estimates that there is a minimum of 900 people a day relocating to the Sunshine state. The population increased 15% during the 2010 Census with 2,736,877 residents.

Table 1-0: Florida Population (2000-2020)

	2000	Growth%	2010	Growth%	2020	Growth%
Florida Population	15,982,378	18%	18,801,310	15%	21,538,187	35%

Source: U.S. Census Bureau, 2020

b. Migration Trends

According to the U.S. Census Bureau (2020), a high percentage of people migrated to the county from the Northeast and from U.S. territory, Puerto Rico. There was a low percentage of residents who moved away from Osceola County, while several in state relocated from other counties.

Table 1-1: Countywide Migration Trends (2020)

Total:	359,738
Same house 1 year ago	308,775
Different house in the United States 1 year ago:	43,286
Same city or town	8,040
Same county	7,806
Different county (same state):	234
Elsewhere:	35,246
Same county	11,290
Different county	23,956
Same state	14,483
Different state:	9,473
Northeast	4,353
Midwest	1,707
South	2,045
West	1,368
Abroad 1 year ago:	7,677
Puerto Rico	4,172
U.S. Island Areas	8
Foreign country	3,497

Source: U.S. Census Bureau, 2020

c. Unincorporated Osceola County Population Trends

The county’s population, in unincorporated areas, has increased 44% since the 2010 with an increase of 119,971 residents. Table 1-2 illustrates that Unincorporated Osceola County has increased 139% since the 2000 Census which shows an increase of 145,861 new residents. The next section will cover population trends of Osceola County as a whole.

Table 1-2: Unincorporated Osceola County Population Trends (2000-2020)

	2000	% Growth 2000-2010	2010	% Growth 2010-2020	2020	% Growth 2000-2020
Unincorporated Osceola County	104,605	66%	173,820	44%	250,466	139%

Source: U.S. Census Bureau, 2020

B. POPULATION

1. Population Trends

The county’s population has increased 126% since the 2000 Census with an increase of 216,462 residents. Majority of the county’s population reside in the unincorporated portion of the county. Table 1-3 demonstrates the growth between the two incorporated cities: Kissimmee and St. Cloud in comparison to the unincorporated population trends from 2000-2020. Sixty-four percent of the county’s population is in the Unincorporated portion.

Table 1-3: Countywide Population Trends (2000-2020)

	2000	2010	2020	%
Kissimmee	48,515	59,685	79,226	63%
St. Cloud	20,074	35,183	58,964	194%
Unincorporated	104,605	173,820	250,466	139%
Total	172,194	268,688	388,656	126%

Source: U.S. Census Bureau, 2020

a. Population Trends by Jurisdiction (2010-2020)

This section highlights the total population change between the jurisdictions to emphasize the growth throughout the county. Table 1-4 shows that there was a 44% percentage change countywide as well as with the unincorporated population. The City of St. Cloud had a 67% percentage change in comparison to Kissimmee’s 32% change in population. However, the unincorporated portion of the county witnessed a total change of 76,646.

Table 1-4: Census Population Counts by County and City (2010-2020)

	April 1, 2010	April 1, 2020	Total Change	%
Osceola County	268,685	388,656	119,971	45%
Kissimmee	56,682	79,226	19,544	33%
St. Cloud	35,183	58,964	23,781	68%
Unincorporated	173,820	250,466	76,646	44%

Source: BEBR, 2021

b. Population by Age

Table 1-5 illustrates the age distribution projections to the year 2045. BEBR estimates that majority of the county’s population will be between 25-54 by 2045. However, the older adult over 80+ population is projected to increase 173% from 2025 in comparison to the 63% increase for older adults aged 65-79 years of age.

Table 1-5: Countywide Population Projections by age (2025-2045) *

	2025	2030	2035	2040	2045	% Change by age
Total	453,633	512,481	560,690	603,577	643,039	42%
0-4	27,950	31,410	33,638	34,892	36,473	30%
5-17	80,593	88,671	95,665	102,594	107,726	34%
18-24	40,727	45,584	48,838	50,754	54,412	34%
25-54	179,091	198,451	215,504	231,873	244,594	37%
55-64	55,567	59,615	61,989	63,918	68,616	23%
65-79	54,026	67,421	77,920	85,070	88,329	63%
80+	15,738	21,329	27,136	34,476	42,939	173%

Source: BEBR, 2020 *(comparison 2025-2045 by age; 2050 estimates unable)

Table 1-6 shows the age distribution from 1990 to 2020 which shows that the 18-44 age range population was the highest percentile.

Table 1-6: Countywide Age Distribution Percentage, (1990-2020)

Age Range	1990	2000	2010	2020
0-17	25%	27%	26%	23%
18-44	42%	40%	37%	-
45-64	19%	22%	25%	-
65+	14%	11%	11%	-

Source: BEBR, 2021

c. Ethnicity & Racial Background

According to U.S. Census data, 54% (211,089) of the county’s population is Hispanic or Latino (of any race) and 46% (177,567) is non-Hispanic. 41% is White (Caucasian), while 10% of the population is Black (African American). Since 2010, the county has experienced a 73% change of Hispanic residents. Table 1-7 illustrates the total population by race and ethnicity according to the U.S. Census Bureau data from 2010 & 2020.

According to the ACS definitions, some other race includes responses other than White, Black, American Indian, or Alaska Native, Asian, and Native Hawaiian or other Pacific Islander, etc. Some other race could include respondents who identify as Hispanic or Latino. Of the 388,656 residents, 157,720 are White alone, while 40,775 are Black alone. Two or more races consists of respondents whose background is from a combination of two or more categories.

Table 1-7: Countywide Race & Ethnicity (2010-2020)

U.S. Census Bureau	2010	% of Total Population	2020	% of Total Population	% Change
Total:	268,685	-	388,656	-	-
Population of one race:	257,785	96%	291,049	75%	13%
White alone	190,641	71%	157,720	41%	-17%
Black alone	30,369	11%	40,775	10%	34%
American Indian and Alaska Native alone	1,452	0.5%	2,253	1%	55%
Asian alone	7,406	2.8%	11,803	3%	59%
Native Hawaiian and Other Pacific Islander alone	294	0.1%	338	0.1%	15%
Some other race alone	27,623	10%	78,160	20%	183%
Two or more races	10,900	4%	97,607	25%	795%

Source: U.S. Census Bureau, 2020

d. Population Projections

Shown in Table 1-8, BEBR’s population projections indicated that the county has an estimate of 406,460 residents in 2021, while in 2022 projected an estimate of 424,946 which is near the low projection estimate for 2025. Based on the current growth rate, the medium projection estimates that the county will have 693,200 residents by 2050. The previous section examined the population trends from 2000-2020 which supports using a medium projection range to estimate the housing supply need. The next section of the element will explore the county’s housing inventory as reported by the Census and Shimberg Center for Housing Studies.

Table 1-8: Countywide Population Projections, 2025-2050, (with estimates for 2021)

Osceola County	2021 Estimates	2025	2030	2035	2040	2045	2050
Total	406,460	-	-	-	-	-	-
Low	-	431,000	465,100	484,400	496,100	502,700	506,100
Medium	-	463,500	525,500	575,000	618,200	657,100	693,200
High	-	495,900	586,000	665,500	740,400	811,600	880,400

Source: BEBR, 2022

C. HOUSING INVENTORY

The initial step of the element is to provide a description of the existing housing conditions in Osceola County and this section will provide details about the characteristics and conditions of housing stock in the county. The primary data source for this information was from the 2020 U.S. Census Bureau, Osceola County Property Appraiser, the Shimberg Center for Affordable Housing, and BEBR.

1. Existing Housing Characteristics

a. Dwelling-unit by types

Table 2-0 characterizes housing in Osceola County based on data obtained from the Shimberg Center for Housing Studies. The previous Housing Element reported that 59% of housing units were in Unincorporated Osceola County. In 2022, 70% of all housing units are situated in Unincorporated Osceola County, with the remaining percent is in the cities of Kissimmee and St. Cloud. In Unincorporated Osceola County, 70% of housing units are single-family dwelling units and the remaining percentage includes multi-family, mobile homes, townhomes, duplexes, and condos. Presently, St. Cloud has 17% of single-family dwellings, while Kissimmee has 14% of single-family units. In comparison to both cities, Unincorporated Osceola County has a predominance of the single-family product type with 70%.

Table 2-0: Countywide Housing Unit Types by Jurisdiction*

Dwelling Units:	Unincorporated		Kissimmee		St. Cloud		Total Units
	Units	%	Units	%	Units	%	
Single Family	78,911	70%	16,816	15%	17,447	15%	113,174
Mobile Home	4,908	90%	16	0.3%	518	10%	5,442
Condominium	9,210	68%	3,987	29%	356	3%	13,553
Multi-family less than 10 units	337	34%	303	30%	354	36%	994
Multi-family 10 or more units	59	47%	48	38%	18	14%	125
Total	93,425	70%	21,170	16%	18,693	14%	133,288

Source: Shimberg Center for Housing Studies, 2015-2019 (*percentage of total housing unit type by jurisdiction)

Next, Table 2-1 provides a breakdown of the total units in structures countywide as reported from the 122,823 units in 2010 and 155,925 in 2020 as reported by census data. According to the U.S. Census Bureau, 58% of units in the county are 1-unit, detached unit which shows that single family units are the predominant product types. One percent of housing units in the county have two units, while 5% of units have 20 or more units. There has been a 22% increase in 1-unit, detached units from 2010 to 2020. The previous table illustrated that most of the housing stock is in unincorporated Osceola County.

Table 2-1: Countywide Product Type by Structure* (2010-2020)

Product Types	2010	2010 % of total units	2020	2020 % of total units	% Change of 2010-2020
1-unit, detached, (SFR)	74,520	61%	91,072	58%	22%
1-unit, attached, (SFR)	5,258	4%	11,765	8%	124%
2 units	1,986	2%	1,967	1%	-1%
3 or 4 units	5,450	4%	6,433	4%	18%
5 to 9 units	10,258	8%	11,981	8%	17%
10 to 19 units	7,644	6%	12,412	8%	62%
20 or more units	4,469	4%	8,564	5%	92%
Mobile home	12,794	10%	11,545	7%	-10%
Boat, RV, van, etc.	444	0.4%	186	0.1%	-58%
Total:	122,823	-	155,925	-	-

Source: U.S. Census Bureau, 2020 (Assessment of number of buildings with specified unit counts*)

Table 2-2 shows the total number of bedrooms in units which depicts that most housing units in the county have an average of three bedrooms. In 2010, 53,461 housing units had three bedrooms while in 2020, 61,435 units had three bedrooms. There was an increase of studio type units in comparison to 2010. No bedroom or studio type units housing units increased by 1,566 units from 2010 to 2020. However, one bedroom housing units increased by 1,235 units since the last census.

Table 2-2: Countywide Total Bedrooms in Units

Total housing units	2010	2010 % of total units	2020	2020 % of total units	%Change 2010-2020
No bedroom	917	0.8%	2,483	2%	171%
1 bedroom	9,126	7%	10,361	7%	14%
2 bedrooms	29,263	24%	36,580	23%	25%
3 bedrooms	53,461	44%	61,435	39%	15%
4 bedrooms	25,797	2%	37,155	24%	44%
5 or more bedrooms	4,259	3%	7,833	5%	84%
Total:	122,823	-	155,925	-	-

Source: U.S. Census Bureau, 2020

b. Age of Housing Stock

According to Shimberg Center for Housing Studies, between 2000-2009 35% of the county's housing structures were built, within the time period shown. Table 2-3 shows that the overall housing stock for Osceola County after 2010 declined in comparison between 1990-2009.

Table 2-3: Countywide Year Structures Built

	2010- 2019	2000- 2009	1990- 1999	1980- 1989	1970- 1979	1960- 1969	1950- 1959	1940- 1949	1939 or earlier	Total Inventory
Osceola County	17,513	52,216	36,663	25,005	9,415	3,644	2,275	1,166	1,530	149,427
% of total inventory	12%	35%	25%	17%	6%	2.0%	2%	1%	1%	-

Source: Shimberg Center for Housing Studies, 2015-2019

c. Housing Tenure

This section describes the types of occupancy of dwelling units in the county by ownership. The 2020 Census and Shimberg Center for Housing Studies were used to calculate the housing tenure in the county. Table 2-4 illustrates that housing units from the 2010-2020 Census in Osceola County shows that there was a 27% increase from the previous decade. According to the U.S. Census Bureau (2020), there are a total of 155,925 housing units in Osceola County and 109,642, of which are occupied. Seventy percent of housing units in the county are occupied, while 30% are vacant housing units.

Of the 109,642 occupied housing units, 64% are owner occupied, while 36% are renter occupied units. Since 2010, the county experienced an increase of 27% more units in 2020 based on data from the latest census. Housing unit vacancies are higher than the number of units reported in the 1990 Census from the last housing element. Shimberg Center for Housing Studies identified that most vacancy in the county are from short-term rental or seasonal housing types. The next section will provide a breakdown of units by tenure.

Table 2-4: Countywide Housing Units by Tenure, (2010 & 2020)

	Housing Units 2010 ACS	Housing Units 2020 ACS	Percentage Change
Total Occupied housing units	92,526	109,642	18%
Owner occupied	61,517	70,613	15%
Renter occupied	31,009	39,029	26%
Vacant Housing Units	30,297	46,283	53%
Total Housing Units	122,823	155,925	27%

Source: U.S. Census Bureau, 2020

Although there is a slight difference in total dwelling units between the Census data and Shimberg Center for Housing Studies, Shimberg provided a five-year estimate of housing units by tenure. Table 2-5 shows the breakdown by occupancy and vacancy in comparison to unincorporated and countywide. This table highlights that there is only 2% of vacant units available for rent, while 24% of vacant units are for seasonal use. It's also significant to emphasize that there are more owner-occupied units than renter-occupied units, which the next table will provide a breakdown by homeownership age.

Table 2-5: Countywide Housing Units by Tenure, 5 Year Estimates (2015-2019)

	Unincorporated		Countywide	
	Units	%	Units	%
-				
Total Dwelling Units	101,541	-	149,427	-
Total Occupied Units	65,851	65%	103,141	69%
Total Owner-Occupied Units	43,242	43%	63,554	43%
Total renter occupied units	22,609	22%	39,587	26%
Vacant-For Rent	1,556	2%	2,904	2%
Vacant- For Sale Only	1,082	1%	1,909	1%
Rented, Sold, Not Occupied	908	1%	1,614	1%
Seasonal, Recreational, Occasional Use	29,607	29%	35,591	24%
For Migrant Workers	47	0.05%	47	0.03%
Other Vacant	2,490	2%	4,221	3%

Source: Shimberg Center for Housing Studies, 2015-2019

Table 2-6 depicts Shimberg’s five-year estimate data on the ownership and rental rate in the county. Older adults are more likely to own a home rather than rent based on the table presented below. Based on the total dwelling units, St. Cloud has 74% of ownerships, while Unincorporated Osceola County has 79%. This table also illustrates that the age range 35-54 are more likely to be homeowners than renters.

Table 2-6: Countywide Ownerships by Tenure and Age, 2015-2019 (5-Year estimates)

Ages	Unincorporated			Kissimmee			St. Cloud		
	owners	renters	Home ownership rate	Owners	Renters	Homeownership Rate	Owners	renters	Home ownership rate
15-34	3,620	6,070	37%	781	4,299	15%	1,133	905	56%
35-54	18,483	10,870	63%	3,021	5,923	34%	4,350	2,043	68%
55-64	9,413	2,564	79%	2,297	1,626	59%	2,578	457	85%
65 and older	11,726	3,105	79%	3,087	1,170	73%	3,059	55	85%
Total	43,242	22,609	66%	9,192	13,018	41%	11,120	3,960	74%

Source: Shimberg Center for Housing Studies, 2015-2019

d. Housing Cost

Addressing the housing needs of the county begins with assessing the price of housing. In 2010, the median rent for renter-occupied units was \$1,038, while the 2020 Census estimates that the median rent is \$1,261. Thirty-six percent of housing units in the county are renter-occupied in comparison to 64% which are owner-occupied. Table 2-7 demonstrates the gross rent in the unincorporated Osceola County in comparison to countywide.

Table 2-7: Countywide Gross Rent, 2015-2019 (5-year estimates)

Amount	Unincorporated		Countywide	
	-	%	-	%
<\$200	-	-	-	-
\$200-\$299	-	-	96	0.2%
\$300-\$499	-	-	685	2%
\$500-\$749	696	3%	1,882	5%
\$750-\$999	2720	12%	6,714	17%
\$1,000-\$1,499	10,155	45%	18,160	46%
\$1,500-\$1,999	6,459	29%	9,205	23%
\$2,000-\$2,499	878	4%	973	2%
\$2,500-\$2,999	193	1%	228	1%
\$3,000-\$3,499	-	-	-	-
\$3,500 or more	96	0.4%	96	0.2%
No cash rent	1086	7%	1,496	4%
Total	22,609	100.00%	39,587	100.00%

Source: Shimberg Center for Housing Studies 2015-2019

Table 2-8 shows a comparison of monthly housing costs for renter and owner-occupied units countywide. A significant number of occupied units are over \$1,000 for monthly housing. Renter occupied units spend more a month than owner occupied units. The median monthly costs for all occupied housing units were reported as \$1,212, while the price of renter-occupied units was \$1,261. Owner-occupied units' median costs were \$1,163 compared to \$954, as reported in the previous Housing Element.

Table 2-8: Countywide Comparison of Monthly Housing Costs Owner & Renter Occupied, (2020)

Monthly Housing Cost	Occupied Housing Units		Owner-Occupied Housing Units		Renter Occupied Housing Units	
	-	%	-	%	-	%
Less than \$300	5,707	5%	5,487	8%	220	0.6%
\$300-\$499	8,173	8%	7,662	11%	511	1%
\$500-\$799	12,290	11%	10,038	14%	2,252	6%
\$800-\$999	11,652	11%	6,072	9%	5,580	14%
\$1,000-\$1,499	37,247	34%	18,994	27%	18,253	47%
\$1,500-\$1,999	22,253	20%	12,793	18%	9,460	24%
\$2,000-\$2,499	6,688	6%	5,527	8%	1,161	3%
\$2,500-\$2,999	2,595	2%	2,474	4%	121	0.3%
\$3,000 or more	1,660	2%	1,566	2%	94	0.2%
No cash rent	1,377	1%	-	-	1,377	4%
Total	109,642	-	70,613	-	39,029	-
Median (dollars)	\$1,212	-	\$1,163	-	\$1,261	-

Source: U.S. Census Bureau, 2020

Table 2-9 shows the value of owner-occupied units countywide. According to U.S. Census data, the median house value for owner occupied units in 2020 was \$230,500 in comparison to the \$199,200 value in 2010 as reported by the U.S. Census Bureau. In 2020, Owner-occupied units with a mortgage median monthly costs were reported as \$1,461, and the median real estate tax was estimated at \$1,933 annually. However, owner-occupied units without a mortgage home value were reported as \$194,800 and had the median monthly costs of \$475 with \$1,618 towards real estate taxes as reported by Census data.

Table 2-9: Countywide Owner-Occupied Units by Value, 2015-2019 (Five-year estimates)

Amount	Unincorporated		Countywide	
		%		%
<\$50,000	3,042	7%	4,284	7%
\$50,000-\$99,999	2,683	6%	4,361	7%
\$100,000-149,000	5,133	12%	8,424	13%
\$150,000-\$199,999	9,299	22%	14,457	23%
\$200,000-\$299,999	14,594	34%	21,515	34%
\$300,000-\$499,999	6,502	15%	8,311	13%
\$500,000-\$999,999	1,594	4%	1,751	3%
\$1,000,000-\$1,499,999	245	0.6%	296	1%
\$1,500,000-\$1,999,999	-	0.2%	61	0.1%
>\$2,000,000	89		94	0.2%
Total	43,242	100.00%	63,554	100.00

Source: Shimberg Center for Housing Studies, 2015-2019

e. Occupancy Characteristics

Based on the U.S. Census Bureau data, the average family size in Florida has increased 4% from 3.11 in 2010, to 3.23 in 2020, whereas Osceola County’s family size rose from 3.52 in 2010 and 3.81 in 2020. However, the countywide family size (shown in Table 2-10) in Osceola County has increased from 3.03 in 2010 to 3.30 in 2020 which is a gradual increase from the 2.79 persons as reported in the 2000 Housing Element.

Table 2-10: Countywide Family size, (2010 & 2020)

Family Size	2010	2020	% Change 2010-2020
Florida	3.11	3.23	4%
Osceola County	3.52	3.81	8%

Source: U.S. Census Bureau, 2020

Table 2-11 shows a comparison of countywide household size between Florida and Osceola County from 2010 to 2020, which shows that household’s size has increased in the past decade. However, the household size in Osceola County has increased from 3.03 in 2010 to 3.30 in 2020 which is a gradual increase from the 2.79 persons as reported in the 2000 Housing Element.

Table 2-11: Countywide Household size, (2010 & 2020)

Household Size	2010	2020	% Change 2010-2020
Florida	2.48	3.23	30%
Osceola County	3.03	3.30	9%

Source: U.S. Census Bureau, 2020

Next, Table 2-12 shows a comparison of the size of occupied housing units countywide. Data demonstrates that there was an 8% increase of owner-occupied units and there was a 12% increase of renter-occupied units. The next section will show a breakdown of the number of occupants per household.

Table 2-12: Countywide Occupied Household size, (2010 & 2020)

Household Size	2010	2020	% Change 2010-2020
Owner occupied	3.06	3.30	8%
Renter occupied	2.96	3.31	12%

Source: U.S. Census Bureau, 2020

Table 2-13 highlights the characteristics of occupancy by household size and the number of occupants per room. As previously illustrated, in Table 2-11, 64% of occupied housing units are owner occupied while 36% are renter occupied. Sixty-nine percent of owner-occupied housing units are two person households, while 43% of renter occupied housing units are one person households. Forty-three percent of renter occupied housing units are 1 person households, while 36% of renter occupied housing units have 3 or more persons. Two-person households represent 32% of the 109,642 housing units.

Table 2-13: Countywide Household Occupancy Characteristics, (2020)

	Occupied housing units	Owner occupied	% Owner occupied	Renter occupied	% Renter occupied	% person owner occupied	% person renter occupied	Total % occupied by household size
Household size:	109,642	70,613	64%	39,029	36%	-	-	-
1-person household	21,508	12,198	57%	9,310	43%	64%	36%	20%
2-person household	35,575	24,607	69%	10,968	31%	57%	43%	32%
3-person household	20,135	12,988	65%	7,147	36%	69%	31%	18%
4-person or more household	32,424	20,820	64%	11,604	36%	65%	35%	30%
Occupants per room:	-	-	-	-	-	-	-	-

1.00 or less occupants per room	105,916	69,381	66%	36,535	34%	-	-	-
1.01 to 1.50 occupants per room	3,084	1,087	35%	1,997	65%	-	-	-
1.51 or more occupants per room	642	145	23%	497	77%	-	-	-

Source: U.S. Census Bureau, 2020

According to the U.S. Census American Community Survey (2020), a family household is defined as one or two other people who live in the same household that are related by birth, marriage, or adoption and are related to the householder. Table 2-14 shows the household occupancy characteristics by type and provides a breakdown of family occupied housing units. Of the 109,642 occupied housing units in the county, 76% are family households. There are 81,168 family households in the entire county with a percentage of 68% of owner-occupied in comparison to 32% renter occupied family households.

Married couple households represent the majority of one person or other family related households in Osceola County. There are 18,522 female households with no spouse present were more than 7,628 male households with no spouse present. Fifty-five percent of female households were owner-occupied. The age range of 35-64 were more likely to be homeowners than renters. Sixty-nine percent of owner-occupied units are two person households, while 43% of renter-occupied units are one person.

Table 2-14: Countywide Household Occupancy Type, (2020)

	Occupied housing units	Owner occupied	% Owner occupied	Renter occupied	%Renter occupied
Family households:	81,168	54,832	68%	26,336	32%
Married-couple	55,018	40,114	73%	14,904	27%
Householder 15 to 34 years	6,867	3,189	46%	3,678	54%
Householders 35 to 64 years	36,315	26,803	74%	9,512	26%
Householders 65 years and older	11,836	10,122	86%	1,714	14%
Other family	28,150	14,718	52%	11,432	41%
Male householder, no spouse present	7,628	4,442	58%	3,186	42%
Householder 15 to 34 years	1,923	776	40%	1,147	60%
Householder 35 to 64 years	4,723	2,985	63%	1,738	37%

Householder 65 years and older	982	681	69%	301	31%
Female householder, no spouse present	18,522	10,276	55%	8,246	45%
Householder 15 to 34 years	3,706	1,132	31%	2,574	69%
Householder 35 to 64 years	12,340	7,472	61%	4,868	39%
Householder 65 years and older	1,017	859	84 %	158	16%

Source: U.S. Census Bureau, 2020

f. Cost to Income Ratio

The Department of Housing and Urban Development (HUD) defines cost burdened as household’s that spend more than 30% of their income towards housing expenses. According to Shimberg Center for Housing Studies, the HUD Fair Market rent in 2022 is above the median rent reported from the 2020 Census. The price for a one bedroom was reported as \$1,237 and \$1,444 for a two bedroom. Studio rentals were listed as \$1,152, while three and four bedrooms were between \$1,827-\$2,211. According to the U.S. Census Bureau, 13% of residents in Osceola County are in poverty. This section will illustrate the median income and cost to income ratio of residents of the countywide.

Table 2-15 shows that the median income in Osceola County was \$38,214 in 2000, \$42,413 in 2010, and \$55,538 in 2020, as reported by the U.S. Census Bureau. Since 2000, the median income for the county has increased by 45%. From 2000 to 2010, the median income increased by 11% and from 2010 to 2020, the median income increased by 31%. The next section will provide a detailed glance of household income as reported from the 2020 Census.

Table 2-15: Countywide Median Income (2000-2020)

Year	Dollars	Comparison	%
2000	\$38,214	2000-2010	11%
2010	\$42,413	2010-2020	31%
2020	\$55,538	2000-2020	45%

Source: U.S. Census Bureau, 2020

According to the U.S. Census Bureau, non-family households earn less than family households which is illustrated in Table 2-16. Married couple families earn \$35,126 more than non-family households and \$9,186 than family households. Of the 109,642 households in the county, the median income was reported as \$55,538. Nineteen percent of non-family households earn between \$50,000 to \$74,000 per year. Seventeen percent of non-family households earn between \$15,000 to \$24,000 per year. Twenty-one percent of married couple households earn between \$50,000 to \$74,000 per year.

Table 2-16: Countywide Household Income, (2020)

	Households	Families	Married Couple families	Nonfamily households
<i>Occupied Housing Units</i>	109,642	81,168	55,018	28,474
<i>Household Income in the past 12 months</i>				
Less than \$10,000	6%	4%	2%	14%
\$10,000 to \$14,999	4%	3%	2%	7%
\$15,000 to \$24,000	9%	7%	5%	17%
\$25,000 to \$34,999	10%	11%	8%	14%
\$35,000 to \$49,000	16%	17%	16%	14%
\$50,000 to \$74,000	21%	21%	21%	19%
\$75,000 to \$99,000	13%	16%	18%	7%
\$100,000 to \$149,000	13%	14%	17%	6%
\$150,000 to \$199,000	4%	5%	6%	2%
\$200,000 or more	4%	4%	5%	1%
Median income (dollars)	\$55,538	\$60,198	\$69,384	\$34,258
Mean income (dollars)	\$70,837	\$76,483	\$86,144	\$46,082

Source: U.S. Census Bureau, 2020

Osceola County is characterized by having several residents employed in the hospitality, tourism, and service-oriented employment industries. Table 2-17 illustrates the wages and rent comparison as reported by the Census Bureau in 2020, which demonstrates that there are several residents who are paying more than 30% of their income towards housing expenses. The HUD Fair Market Rent for a 2-bedroom rental unit is \$1,248 which means that workers would have to make at least \$25 per hour to be able to afford rent at market rate.

Table 2-17: Countywide Wage and Rent Comparison by Industry, (2020)

Industry	Average Hourly Wage	Maximum Affordable Rent (30% of income)	HUD 2BR Fair Market Rent	% of income needed for 2 BR FMR	# of workers in 2020
Accommodation and Food Services	\$12.22	\$611	\$1,248	61%	15,478
Administrative and Waste Services	\$25.64	\$1,282	\$1,248	29%	7,943
Agriculture, Forestry, Fishing and Hunting	\$20.12	\$1,006	\$1,248	37%	305
Arts, Entertainment, and Recreation	\$14.29	\$714	\$1,248	52%	1,466
Construction	\$23.73	\$1,186	\$1,248	32%	5,983
Durable Goods Manufacturing	\$23.31	\$1,165	\$1,248	32%	1,074

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Education and Health Services	\$24.15	\$1,207	\$1,248	31%	23,100
Finance and Insurance	\$28.83	\$1,441	\$1,248	26%	1328
Financial Activities	\$24.66	\$1,233	\$1,248	30%	3,841
Goods-Producing	\$23.98	\$1,199	\$1,248	31%	8,024
Health Care and Social Assistance	\$26.85	\$1,343	\$1,248	28%	13,688
Information	\$35.76	\$1,788	\$1,248	21%	456
Leisure and Hospitality	\$12.40	\$620	\$1,248	60%	16,944
Management of Companies and Enterprises	\$21.89	\$1,095	\$1,248	34%	274
Manufacturing	\$25.57	\$1,279	\$1,248	26%	653
Mining, Quarrying, and Oil and Gas Extraction	\$15.87	\$794	\$1,248	47%	9
Natural Resources and Mining	\$20.00	\$1,000	\$1,248	37%	314
Nondurable Goods Manufacturing	\$29.30	\$1,465	\$1,248	26%	653
Other Services	\$17.63	\$881	\$1,248	42%	2,264
Professional and Business Services	\$26.29	\$1,314	\$1,248	28%	10,832
Professional and Technical Services	\$28.73	\$1,436	\$1,248	26%	2,615
Public Administration	\$27.93	\$1,396	\$1,248	27%	4,631
Real Estate and Rental Leasing	\$22.46	\$1,123	\$1,248	33%	2,513
Retail Trade	\$14.18	\$709	\$1,248	53%	15,667
Service-Providing	\$20.39	\$1,019	\$1,248	37%	83,279
Trade, Transportation, and Utilities	\$17.17	\$858	\$1,248	44%	21,121
Transportation and Warehousing	\$21.57	\$1,078	\$1,248	35%	2,260
Utilities	\$39.66	\$1,983	\$1,248	19%	671
Wholesale Trade	\$25.82	\$1,291	\$1,248	29%	2,523

Source: Shimberg Center for Housing Studies, 2015-2019

The next section (Table 2-18) shows that Osceola County is a car dependent community with 91% of workers over the age of 16 commute to work in a vehicle. One percent rely on public transportation for work while the carpool percentage varied by number of persons per carpool.

Table 2-18: Countywide Commuting Characteristics, (2020)

	Estimate	Male	Female
Workers 16 years and over	169,495	89,799	79,696
Car, truck, or van	91%	91%	90%
Drove alone	78%	80%	76%
Carpooled			
in 2-person carpool	11%	10%	12%
in 3-person carpool	1%	1%	2%
in 4-person carpool	1%	1%	2%
Workers per, car, truck, or van	1.08	1.08	1.09
Public transportation	1%	1%	1%
walked	1%	0.8%	1%
bicycle	0.3%	0.4%	1%
Taxi, motorcycle, other	1%	1%	1%
Worked from home	6%	5%	7%

Source: U.S. Census Bureau, 2020

Table 2-19 illustrates that 13% of the county’s population is below the poverty level and 15% are adults over the age of 60. Table 4-10 will examine the characteristics of the aging population in Osceola County. Previous sections highlighted that renter occupied unit households made less than owner occupied households. The next section of the data and analysis will examine housing conditions of existing housing units in the county.

Table 2-19: Countywide Poverty Level, (2020)

	Total	Below poverty level	%
Population	361,161	48,325	13%
Under 18 years	87,643	15,801	18%
Under 5 years	22,499	3,447	15%
5 to 17 years	65,144	12,354	19%
Related children of householder under 18 years	87,005	15,163	17%
18 to 64 years	226,694	26,323	12%
18 to 34 years	86,349	9,973	12%
35 to 64 years	140,345	16,350	12%
60 years and over	65,453	9,484	15%
65 years and over	46,824	6,201	13%

Source: U.S. Census Bureau, 2020

D. HOUSING CONDITIONS

Estimating the county’s housing needs entail evaluating the existing conditions of housing units. Table 3-0 indicates general housing conditions in the county which illustrate that there are some units without plumbing or a complete kitchen. Ninety-two percent of county residents have electricity, while only 0.1% lack complete plumbing.

Table 3-0: Countywide Housing Conditions, (2020)

Housing Units	Osceola County	
-	Units	%
-	109,642	-
Utility gas	3,876	4%
Bottled, tank, or LP gas	1,003	1%
Electricity	101,240	92%
Fuel oil, kerosene, etc.	120	0.1%
Coal or coke	10	0.0%
wood	5	0.0%
Solar energy	795	0.7%
Other fuel	0	0.0%
No fuel used	2,593	2%
Lacking complete plumbing	147	0.1%
No telephone service available	2,305	2%

Source: U.S. Census Bureau, 2020

1. Physical Conditions

Every three years the county should evaluate the building code for best practices for ensuring sustainable housing. Since the Florida Building Code moderates new construction, the county will consider the process of adoption of a property maintenance code within the next five years to evaluate sound, deteriorating, and dilapidated housing. The process for creating this plan will require collaboration with several internal departments and external agencies. However, Florida Statutes provides the Building Official with the ability to inspect structures that are deemed unsafe.

Table 3-1 highlights that there is not a significant number of housing units in the county with substandard housing conditions. This table also shows that the county does not appear to have an issue with overcrowding. 3.4 percent of occupied units were reported as being overcrowded countywide compared to 7.9 percent reported in the previous Housing Element. The county will work with various departments and agencies to ensure that residents who experience such conditions receive access to services to assist with improving housing standards. The next sections will provide information about programs and funding to mitigate unattainable housing.

Table 3-1: Countywide Substandard Housing, 2015-2019, (5-Year Estimates)

	Overcrowded (1.01 or more persons per room)	% Occupied Units overcrowded	No fuel used	% of occupied units without fuel	Lacking complete kitchen facilities	% of occupied units without complete kitchen facilities	Lacking complete plumbing facilities	% Occupied units without complete public facilities
Osceola County	3,382	3.4%	1,785	1.8%	1,329	0.9%	616	0.4%

Source: Shimberg Center for Housing Studies, 2015-2019

2. Public Housing Programs

The Housing and Community Services Department, administers several programs that assist with the provision of affordable housing to low-income residents. The programs are as follows:

a. Community Development Block Grant Program (CDBG)

Authorized by the Housing and Community Development Act of 1974, CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons. A separate component of CDBG - the State CDBG Program - provides program funds to the States, which they allocate among localities that do not qualify as entitlement communities. The Florida's Small Cities Community Development Block Grant Program provides an opportunity for eligible cities and counties to compete for funds to improve local housing, streets, utilities, and public facilities. The program also supports downtown redevelopment and creates jobs for low- and moderate-income Floridians.

The State distributes the CDBG funds as loan guarantees and grants to eligible local governments based on a competitive selection process. The State defines the broad community development objective to be achieved by the activities in each of the following grant program categories, and requires applicants for grants to compete against each other in these grant program categories:

- Housing
- Economic Development
- Neighborhood revitalization
- Commercial revitalization

According to the Federal Fiscal Year (FFY) 2022-2023 Annual Action Plan, Osceola County plans to use approximately \$1.4 million in CDBG funding for county health clinic operations, emergency rental assistance, owner-occupied rehabilitation projects, parks, and multi-family rehabilitation projects. The CDBG Emergency Rental Assistance Program assists lower income persons experiencing hardship and in need of temporary assistance to prevent eviction. The Buenaventura Lakes Health Clinic also received CDBG funding to provide health care services to very low- and low-income

persons. The County will provide subsidy funding to the Marydia Community Recreation Center, a teen center that provides programming for at risk teenagers as well as funding for improvements to the Robert Guevara Community Center. Countywide owner-occupied rehabilitation is an income-based repair and replacement service focused on improving health and safety conditions such as building wheelchair ramps, resurfacing driveways, and replacing windows or appliances.

b. State Housing Initiatives Partnership (SHIP) Program

The William E. Sadowski Affordable Housing Act, passed by the Florida Legislature in 1993, authorized the State Housing Initiatives Partnership (SHIP) program. The program is funded through the Florida Housing Finance Agency using portions of Documents Stamp Tax revenues. The SHIP program was designed to provide funding to build rehabilitate and preserve affordable housing and provide support and expertise to strengthen public-private partnerships.

The SHIP program is the first, and only, permanently funded state housing program in the nation to provide funds directly to local governments to increase affordable housing opportunities in their communities. The program channels 69% of the documentary stamp tax revenues created by the Sadowski Act directly to counties and entitlement cities in Florida on a noncompetitive basis. Designed as an incentive for the formation of public-private partnerships for building, rehabilitating, and preserving affordable housing, the SHIP program provides a financial means to develop and implement housing programs that are locally designed.

c. Emergency Rental Assistance (ERA)

With a large proportion of the economy tied to the tourism industry, the COVID-19 Pandemic hit Osceola County especially hard. In an effort to curb the wave of financial hardship faced by citizens, Osceola County created rental and utility assistance programs as well as an eviction diversion program. These programs were originally funded by the Coronavirus Aid, Relief, and Economic Security Act, or the CARES Act. Osceola County used approximately \$30 million of CARES funding for COVID-19 mortgage, rent, and utility assistance for County residents who experienced a financial hardship due to the pandemic.

Osceola County received further Federal funding through the Emergency Rental Assistance Programs 1 and 2 (ERA 1 and ERA 2). Osceola County received approximately \$11.3 million in ERA 1 funding and \$11.6 million in ERA 2 funding. These funds have been used to continue emergency mortgage, rental, and utility assistance for those recovering from the direct and indirect consequences of the COVID-19 Pandemic.

d. HOME Investment Partnership Program

The HOME Investment Partnerships (HOME) Program was established under Title II of the National Affordable Housing Act and is administered through the U.S. Department of Housing and Urban Development. The purpose of HOME funding is:

- To expand the supply of decent, affordable housing and nonprofit housing by public-private partnerships; and
- To strengthen the ability of state and local governments to provide housing by public-private partnerships.

According to the 2022-2023 Annual Action Plan, Osceola County plans to award approximately \$1 million to Community Housing Development Organization (CHDO) activities, affordable housing projects, rental development, and tenant-based rental assistance programs. Over \$400,000 of this funding will be used to fund new construction of housing for low to moderate income individuals in a target area of the County. Development of affordable housing aims to serve homeless families, those at risk of homelessness or with great risk of housing instability, and survivors of domestic violence.

3. Group Housing

The Department of Children and Family Services licenses and monitors group homes, foster care homes, nursing homes, and family childcare homes. Additionally, the Agency for Health Care Administration licenses and monitors assisted living facilities, adult family care homes, and adult day care centers. Currently, the County has one Family Group Home, the Help Now Abuse Center. This facility, with a bed capacity of 8, provides emergency shelter for abused spouses and their children. There is also a total of 13 Foster Family Group Homes, with a total bed capacity of 51. The largest of these is the Osceola Children's Home with 20 beds. Osceola County's Community Nursing Home Facilities have a total bed capacity of 560, with Kissimmee Good Samaritan Nursing Center being the largest, with 170 beds. The County has 11 assisted care living facilities, with a total bed capacity of 270.

a. Housing for Special Populations

Previous data indicated that there was a need for approximately 23,770 housing units in 2010 and 66,251 housing units in 2025, designed with certain features that the elderly population (aged 65+) will require. These units are typically smaller, barrier free, and easily accessible. Development of senior living facilities also receive discounts on impact fees. Little data exists with respect to the disabled population. The housing problems of this population relate largely to accessibility. Universal design promotes removal of physical barriers such as narrow doorways, lack of ramps, counter heights, and appliance design limit the supply of housing suitable for this group. The County housing and building codes already address federal requirements for handicap accessibility.

Separate estimates for rural and farm worker households were not made but were combined with seasonal unit projections. The rural and farm worker population in the County accounted for only 2.6 percent of those employed in 1990, and 1.25 percent of the total population of the County. Therefore, their housing needs are not expected to impact the housing market. The County is working to provide targeted for the provision of housing for the very low, low, and moderate-income households. However, federal programs that offer rental subsidy, such as Section 8, allow the applicants to choose the location of their homes. The County will also continue to provide a variety of zoning categories that allow for different types of housing and densities, including the provision of mobile homes.

4. Mobile Homes

The County recognizes the importance of addressing housing alternatives to meet housing needs by providing zoning regulations that permit mobile and manufactured homes. According to the 2020 Census, mobile home units decreased by 1,249 units since the 2010 census. Based Shimberg Center for Housing Studies, there are 75 manufactured housing parks countywide, 38 which are located in unincorporated Osceola County.

5. Historically Significant Housing

The Division of Historical Resources of the Florida Department of state maintains a Florida Master Site File that contains a Cultural Resources Roster. Most historical properties in the county are located in Kissimmee and St. Cloud. Presently, Unincorporated Osceola County has one eligible property identified on the division's master site file. The home was built around 1915 in Neo-Classical Revival style and located in Intercession City.

6. Housing Construction Activity

Table 2-3 from the previous section shows the housing construction activity in the county from several decades. Based on Shimberg Center for Housing Studies, between 2000-2009 52,216 units were built in the county in comparison to the 17,513 units built in 2010 or after. Most new construction countywide was single family with a small percentage of new mobile homes.

7. Migratory Housing

Agricultural activities in Osceola County have declined since the last Housing Element. Shimberg Center Housing Studies data illustrates that there is no need for migratory housing.

E. HOUSING ANALYSIS

This section provides a general overview of the housing data collected from various sources to conduct the housing inventory. A general overview is provided to sum up key findings from the data collection phase then an analysis of the data in the following section is provided to inform policy determinations for the Housing Element.

1. Summary of Housing Inventory

The purpose of Housing Element Data & Analysis reflects the existing housing condition in Osceola County. The following information is summarized below:

- Single-family homes are the dominant product type in Unincorporated Osceola County.
- 39% of housing units, in 2020, had three bedrooms.
- 35% of occupied housing units are family households.
- 43% of renter-occupied housing units only have one occupant.
- The majority of construction in the county occurred between 2000-2009.
- Owner-occupied units account for 69% of total occupied dwelling units.
- Renter-occupied households' median income is less than owner occupied units.
- The family and household size increased 8 and 9 percent, respectively, within the previous decade.
- 24% of vacant housing units are short-term rental or occupied seasonally.
- The median monthly housing expense is \$1,212.

The following sections will forecast housing needs based on population projections to address the deficit in housing stock, predict the expected number of housing units needed, and produce a system of housing delivery. Information in the section was obtained from 2020 U.S. Census, Shimberg Center for Housing Studies, and the BEBR. Projections in this section are based on statistical data and may not address actual conditions in the future or depict conditions of housing needs and trends. The following sections will highlight the methodology used to derive numbers for projected housing units.

a. Methodology

To estimate the projected housing needs for the next 25 years, entailed analyzing population projection data from BEBR and the U.S. Census to determine the average household size by tenure and the housing need that would accommodate the growth based on the medium population projections from 2025-2050. This portion of the analysis document is critical as it will inform essential policies needed to manage growth in Osceola County and inform revisions necessary for future elements of the Comprehensive plan to accommodate the needs for county residents.

First, the average household size was determined by calculating the mean of household size¹ from 2000, 2010, and 2020.).

$$^1(\text{household size} + \text{household size} + \text{household size} = \text{total} / \text{numbers in set})$$

Data indicates that the Unincorporated population of Osceola County makes up 64% of the total population which was needed to project the unincorporated population² as shown in Table 4-3.

$$^2(\text{Unincorporated population} / \text{Countywide population} = \text{percentage})$$

The 64 percent percentage was applied to projected population³ from BEBR using Osceola County's Population from 2025 to 2050 to determine the Unincorporated population projections.

$$^3(\text{projected countywide population} * .64 = \text{projected unincorporated population})$$

To project the rate of housing units needed from 2025-2050, the average construction rate of 11% was applied to the number of units reported from the 2020 Census then multiplied times 11% to determine the number of units added per five-year increment.

$$^4(\text{total housing units} * (\text{average housing units percentage} .11 + \text{number of units added}) = \text{projected total housing units})$$

2. Projected Housing Needs

Predicting future housing needs require evaluation of household size and population projections. Such factors will influence the type and size of housing, which determines how the county can address service needs based on population projections. The following tables extrapolated the projected households by tenure by calculating the household size, tenure, and projected populations to determine the number of units by tenure. This section will evaluate projected changes in population, household size, and income.

b. Household Size

To adequately plan for future housing demand and service needs, the County must evaluate household size which will influence the size and type of housing that will be needed. In 2000, the household size was reported as 2.81. Table 2-11 highlighted that the household size in Osceola County is greater than the size reported for Florida in the 2020 Census. In 2010, the household size for Florida was 2.48, while the size was 3.03 in the county. Table 4-0 illustrates the household size from 2000 to the year 2020 which shows the average of 3.04 persons per household.

Table 4-0: Countywide Household Size Comparison (2000-2020)

	2000	2010	2020	Average
Household Size	2.79	3.03	3.30	3.04

In 2020, the household size for Florida was reported as 3.23, while the size for the county was 3.30. Data also shows that there was an increase in owner-occupied units

with 3.06 in the county in 2010, and 3.30 in 2020. Lastly, renter-occupied units were 2.96 in 2010, while the size increased to 3.31 in the county in 2020. The average household size of 3.04 was used to evaluate the number of households needed based on population projections.

b. Population

In 2010, the previous Housing Element reported the county’s population as 172,194 in comparison to the 2020 population of 388,656. Table 1-3 illustrated that the countywide population has increased 126% since the 2000 Census, which supports the stance the use of medium BEBR projections to calculate housing needs. According to BEBR, Osceola County’s population projection for the year 2050 is 693,200 residents. Table 4-2 shows the medium projections for the county’s population as reported by BEBR’s 2022 report.

Table 4-1: Countywide Population Projections, (2025-2050)

Medium	2025	2030	2035	2040	2045	2050
Population	463,500	525,500	575,000	618,200	657,100	693,200

Source: BEBR, 2022

According to the US Census Bureau, the unincorporated portion of the county currently has an estimate of 250,466 residents, which is 64% of the county’s total population. Unincorporated Osceola County has increased 44% since the 2010 Census and 139% since the 2000 Census. Table 4-3 provides proposed projections for Unincorporated Osceola County based on the countywide medium population projections multiplied by 64%.

Table 4-2: Unincorporated Osceola County Population Projections, (2025-2050)

Estimates	2025	2030	2035	2040	2045	2050
Population	296,640	336,320	368,000	395,648	420,544	443,648

Source: Osceola County, 2022

c. Income

According to the U.S. Census Bureau, the median income was \$55,538 in 2020 which was a 31% increase from the 2010 Census. Overall, the median income has increased 45% since the 2000 Census. Housing affordability is essential and has an impact on the housing type that the area’s household incomes can afford. This section will illustrate the cost of housing based on income reported from the 2020 Census to calculate affordability. Based on standard criteria for public assistance program, households were divided into four income groups:

1. *Extremely Very Low*— less than 30% area median income
2. *Very Low*—50% area median income
3. *Low*—80% area median income
4. *Moderate*—120% area median income

Table 4-4 illustrates the county’s income guidelines which shows the household size and the maximum cost for housing payments based on 30 percent of their income. Based on data as shown in Table 4-5, 65% of occupied households are

above the income requirements, while 35% are below. According to data, 29% of occupied units are in the extremely low category, while 19% are in the low category. Since the average household size in the county is 3.30 persons per household, the maximum affordable housing payment is \$934. The next section will show a breakdown of occupied units based on housing type and the amount paid.

Table 4-3: Osceola County Income Guidelines

Household	Extremely Very Low 30%	Max payment	Very Low 50%	Max payment	Low 80%	Max payment	Moderate 120%	Max payment
1	\$17,400	\$435	\$29,050	\$726	\$46,450	\$1,161	\$69,720	\$1,743
2	\$19,900	\$498	\$33,200	\$830	\$53,050	\$1,326	\$79,680	\$1,992
3	\$23,030	\$576	\$37,350	\$934	\$59,700	\$1,493	\$89,640	\$2,241
4	\$27,750	\$694	\$41,450	\$1,036	\$66,300	\$1,658	\$99,480	\$2,487
5	\$32,470	\$812	\$44,800	\$1,120	\$71,650	\$1,791	\$107,520	\$2,688
6	\$37,190	\$930	\$48,100	\$1,203	\$76,950	\$1,924	\$115,440	\$2,886
7	\$41,910	\$1,048	\$51,400	\$1,285	\$82,250	\$2,056	\$123,360	\$3,084
8	\$46,630	\$1,166	\$54,750	\$1,369	\$87,550	\$2,189	\$131,400	\$3,285

Source: Osceola County, 2022

d. Housing Costs

Evaluating housing needs depends on exploring the cost to income ratio among county residents and examining the costs for housing. In the last Housing Element, the median gross rent was \$714 based on 2000 Census data in comparison to \$526 as reported by the 1990 Census data. Table 4-5 demonstrates the housing costs of occupied units by the monthly cost above and below \$1000. Thirty-six percent of occupied housing units are households that pay under \$999 for housing costs, while 64% of unit spend more than \$1000.

Table 4-4: Monthly Housing Cost Above and Below \$1000

Monthly Housing Cost	Occupied Housing Units		Owner-Occupied Housing Units		Renter Occupied Housing Units	
		%		%		%
Households Below \$1000:						
Less than \$300	5,707	15%	5,487	19%	220	2%
\$300-\$499	8,173	21%	7,662	26%	511	5%
\$500-\$799	12,290	31%	10,038	34%	2,252	23%
\$800-\$999	11,652	30%	6,072	21%	5,580	56%
Non-cash rent	1,377	4%	-	-	1,377	14%
Total:	39,199	100%	29,259	100%	9,940	100%
Households Above \$1000:						
\$1,000-\$1,499	37,247	53%	5,487	46%	18,253	63%
\$1,500-\$1,999	22,253	32%	7,662	31%	9,460	33%
\$2,000-\$2,499	6,688	9%	10,038	13%	1,161	4%
\$2,500-\$2,999	2,595	4%	6,072	6%	121	0.4%

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\$3,000 or more	1,660	2%	1,556	4%	94	0.3%
Total:	70,443	100%	41,354	100%	29,089	100%
Housing Units Total:	109,642	-	70,613	-	39,029	-

Source: Osceola County, 2022; U.S. Census Bureau, 2020

The FHA mortgage option offers potential buyers with the opportunity of placing a down payment of 3.5% down rather than the conventional rate of 20%. To afford a single-family home at the average price of \$269,864, the total cash needed would be \$17,541 if the potential home buyer had a 3.5% down payment of \$9,445 and plus the closing cost of \$8,096. A down payment less than 20% would require mortgage insurance which would place the monthly payment around \$1,768 a month. According to Table 4-4, an “Extremely Very Low” household size of 3 can afford no more than \$576 a month.

Table 4-5: Costs Needed & Monthly Payment based on Average Home Price of \$269,864

Down Payment Percentages	3.5% (FHA)	5%	10%	15%	20%
Cash Needed	\$17,541	\$21,589	\$35,082	\$48,576	\$62,069
Down Payment	\$9,445	\$13,493	\$26,986	\$40,480	\$53,972
Closing Costs	\$8,096	\$8,096	\$8,096	\$8,096	\$8,096
Loan Amount	\$260,419	\$256,371	\$242,878	\$229,384	\$215,891
Monthly Payment	\$1,768	\$1,740	\$1,649	\$1,557	\$1,465

Source: Osceola County, 2022; mortgage calculator

Housing costs should typically be no more than 30% of income and the housing affordability table, in the previous section, shows that a mortgage price under \$1,000 is unlikely in today’s market without a significant down payment. Forty-five percent of residents make below the median income of \$55,538 which makes housing affordability more challenging. Table 4-7 illustrates the home purchase price based on median income which shows that the maximum purchase price deemed affordable, is below the media home purchase price of \$269,864.

Osceola County’s housing office offers down payment assistance to qualified buyers on a first come, first served basis when funding is available not to exceed 50% of the home purchase price. Very low-income buyers qualify for up to \$80,000, low income \$60,000, and moderate income up to \$40,000. Buyers are required to meet income eligibility, have pre-approval for a mortgage with county approved lenders, attend a HUD approved home buyer’s workshop, have no more than \$10,000 liquid assets, and invest a minimum of \$1,000.

Table 4-6: House Affordability Based on Median Income

	Median Income	Purchase Price	Down Payment (3%)	Monthly Payment
Osceola County	\$55,538	\$151,051	\$5,287	\$1,166
Families	\$60,198	\$171,147	\$5,990	\$1,306
Married Couples	\$69,384	\$207,791	\$7,273	\$1,582
Non-families	\$34,258	\$63,846	\$2,235	\$528

Source: Osceola County, 2022; mortgage calculator

Table 4-8 shows the total number of units sold per year with the average sale price for single family homes, mobiles homes, and condos. From 2016-2020, the average home sold for \$269,864, while a mobile home sold for \$110,206. A total of 51,197 single family units were sold between 2016-2020, which was a significant increase in comparison to 2000 with 4,195 units.

Table 4-7: Total units per Year & Average Sales Price (2000-2020)

Year	2000	2001-2005	% Increase 01-05	2006-2010	% Increase 06-10	2011-2015	% Increase 11-15	2016-2020	% Increase 15 - 20
Single-Family Home									
# of Sales	3,749	33,704	799%	20,009	-41%	16,530	-17%	43,673	106%
Average Price	\$144,742	\$197,245	36%	\$238,732	21%	\$200,679	-16%	\$269,864	67%
Mobile Home									
# of Sales	243	1,302	436%	754	-42%	567	-25%	1,417	127%
Average Price	\$94,547	\$120,876	28%	\$126,498	5%	\$75,754	-40%	\$110,206	65%
Condo									
# of Sales	203	4,033	1887%	4,572	13%	2,905	-36%	6,107	16%
Average Price	\$157,300	\$231,994	47%	\$285,682	23%	\$157,482	-45%	\$179,795	26%
Total SFR Units	4,195	39,039	831%	25,335	-35%	19,435	-23%	51,197	91%

Source: Osceola County, 2022; Shimberg Center for Housing Studies 2015-2019

Table 4-9 illustrates the single-family home sales by price bracket from 2000-2020. In comparison to 2000, sales increased significantly in 2020 which could have been contributed to several factors such as lower interest rates and a less competitive housing market. Housing costs should typically be no more than 30% of income and the housing affordability table in the previous section shows that a mortgage price under \$1,000 is unlikely in today's market without a significant down payment.

Table 4-9: Unincorporated Osceola County Single-Family Sales by Price Bracket, (2000-2020)

Sales Price	2000	2005	% Increase 2000 to 2005	2010	% Increase 2005 to 2010	2015	% Increase 2010 to 2015	2020	% Increase 2015 to 2020
Less than \$50,000	65	80	23%	318	298%	288	-9%	25	-91%
\$50,000 - \$99,999	1,215	2,567	92%	2,162	39%	2,344	6%	345	-86%
\$100,000 - \$149,999	1,197	7,953	625%	2,769	-65%	3,696	34%	1,479	-61%
\$150,000 - \$199,999	696	6,810	898%	2,796	-59%	3,662	31%	4,875	34%
\$200,000 - \$299,999	384	7,639	4606%	6,676	-9%	3,873	-42%	15,641	318%
\$300,000 - \$499,000	139	3,656	2405%	4,019	15%	2,110	-48%	10,394	383%
\$500,000 - \$999,999	53	833	2044%	1,084	34%	500	-54%	2,579	315%
\$1,000,000 or More	0	76	7600%	185	143%	57	-69%	164	188%
Total	3,749	29,614	690%	20,009	-32%	16,530	-17%	35,502	115%

Source: Osceola County, 2022; Shimberg Center for Housing Studies

e. Household Projections

Previous sections illustrated that 43% of renter-occupied household units are one person households while 35% were 3-4 persons occupied units. Twenty-four percent of housing units in the county were vacant. This section intends to illustrate the projected housing characteristics in the county based on the expected growth in population. Projections were based on BEBR medium population projections, and the household size as reported by the US Census Bureau. Predicting the growth in housing inventory will vary as population trends shift and household sizes change which mean that the size or type or housing unit could shift. By the year 2050, a total of 159,219 housing units are predicted occupied, 106,136 owner-occupied and 53,083 are predicted to be renter-occupied.

Table 4-10: Countywide Projection of Households Needed (2025-2050)

	2025	2030	2035	2040	2045	2050
Households	152,467	172,862	189,145	203,355	216,151	228,026

Source: Osceola County, 2022; U.S. Census Bureau, 2020

Unincorporated Osceola County is projected to have 100,876 units by the year 2050. By 2050, 65,878 are projected to be owner occupied and 34,998 units are projected to be renter occupied. The County currently has 155,925 total housing units and 109,642 are occupied housing units. Occupied units reported an 18% percentage change since the 2010 Census. Renter occupied units in 2020, increased 26% since the 2010 Census. Lastly, Owner occupied units increased by 15%. In summary, the total number of housing units increased by 27%.

Table 4-11: Projection of Housing Units Constructed (2025-2050)

Tenure	2025	2030	2035	2040	2045	2050
Housing Units	164,501	173,548	183,094	193,164	203,788	214,996

Source: Osceola County, 2022; Shimberg Center for Housing Studies; BEBR

3. Characteristics of Aging Population

Table 4-12 provides characteristics for adults over the age of 60. Older adults over the age of 60 represent the highest percentage change rate based on population projections by BEBR as shown in Table 1-5. Data reports that adults over the age of 60 represent 18% of the 2020 population with a total 69,958 residents. The aging population represents 30% of the 109,642 occupied units, 37% owner occupied, and 18% of renter occupied units. Older adults are more likely to be homeowners than renters with the median home value of \$205,600. Median monthly costs with a mortgage are \$1,135 and \$463 without a mortgage. The gross rent for older adults is \$1,046. The next table will highlight some characteristics of older adults over the age of 60 while providing estimates for expected housings units from 2025-2050 based on 2020 numbers.

Table 4-12: Countywide 60 Years and Over Characteristics, 2020

	Total	60 Years and over
Population	388,656	69,958
Male	49.3%	45.1%
Female	50.7%	54.9%
Households	109,642	33,288
Owner-occupied	70,613	26,215
Renter-occupied	39,029	7,073
Median Home value	\$221,600	205,600
Median Monthly Costs with a mortgage	\$1,461	\$1,315
Median Monthly Costs without a mortgage	\$475	\$463
Gross rent	\$1,261	\$1,046

Source: U.S. Census Bureau (2020)

Table 4-13 shows the projected number of population and households for adults over the age of 60 based on housing unit projections from Table 4-11 and housing units available in Table 4-18. To calculate the estimated population for older adults over 60, 18% was applied to the medium population projections for Osceola County. Next, the projected households were calculated by multiplying the percentage of over 60 occupied units by 30% with the projected population from 2020-2050 to determine estimates. By 2050, there will be a deficit of 36,389 units for older adults over the age of 60. The county will use this data to create strategies to plan for the protected growth of the elderly population.

Table 4-13: Countywide Projected 60 Years and Older Characteristics (2020-2050)

Estimates	2020	2025	2030	2035	2040	2045	2050
Population	69,958	83,430	94,590	103,500	111,276	118,278	124,775
Households	33,288	58,401	66,213	72,450	77,893	82,795	87,343
Projected Household Units							
Projected Occupied Units	32,893	38,987	41,131	43,393	45,780	48,298	50,954
Need	(395)	(19,414)	(25,082)	(29,057)	(32,113)	(34,497)	(36,389)

Source: Osceola County, 2022; U.S. Census, 2020; BEBR, 2022

4. Land Requirements and Availability for Projected Housing Needs

In the Future Land Use Element, Osceola County established an Urban Growth Boundary (UGB) to provide a spatial framework for development with the goal of achieving compact urban development to determine where future commitments are needed to support urban growth. The current size of the UGB was evaluated to accommodate 2025 high projections and will be analyzed again during the Evaluation and Appraisal Report period. According to policy, if there is a determination that the amount of land available for development is insufficient, an adjustment may be necessary to the UGB to achieve the desired acreage of available land. The county will also conduct an inventory of land available for residential uses annually by working with the county’s GIS division and Property Appraiser’s office. Further evaluation of the Future Land Use Data & Analysis will determine if there is a need to increase the minimum density to achieve the number of units needed for growth projected. This section provides an estimate of the projected housing needs by ownership.

a. Projection of Household Needs

The previous Housing Element’s data and analysis applied high population projections with the average household size to determine household needs and the number of units needed for the next twenty years. Based on the current rate of growth between 2000-2020, it was determined that the medium BEBR population projections would provide a better analysis of projected growth to calculate projected households. The 2005 Data and Analysis projected a demand for a total of 182,236 housing units in 2020 and 217,149 units in the year 2025. However, the U.S. Census (2020) reported a total of 155,925 total housing units although some were vacant due to seasonal use.

Table 4-14 shows a comparison of housing units countywide from 2000 to 2020 which demonstrates that the county had an 18% increase of occupied housing units from 2010 to 2020. Table 4-17 will illustrate the projected housing units needed and the number of households projected based on BEBR medium population projections.

Table 4-14: Comparison of Housing Units, Countywide (2000-2020)

	Housing Units 2000 ACS	Housing Units 2010 ACS	Percentage Change 2000-2010	Housing Units 2020 ACS	Percentage Change 2010-2020
Total Occupied housing units	60,977	92,526	52%	109,642	18%
Owner occupied	41,305	61,517	49%	70,613	15%
Renter occupied	19,672	31,009	58%	39,029	26%
Vacant Housing Units	11,316	30,297	168%	46,283	53%
Total Housing Units	72,793	122,823	69%	155,925	27%

Source: Osceola County, 2022; U.S. Census

Table 4-15 highlights the projection of households by ownership countywide based on BEBR’s Medium Population Projections from 2022. The previous housing element data and analysis estimated that there would be 171,150 households countywide based on BEBR’s High Population Projections from 2005. According to the population and household size from the 2020 Census, there were 117,775 households countywide which is a difference of 53,375 households. The next table will illustrate the projections of households by ownership for Unincorporated Osceola County.

Table 4-15: Projection of Households by Ownership based on Population Projections, Countywide (2025-2050)

Tenure	2025	2030	2035	2040	2045	2050
Owner	97,579	110,632	121,053	130,147	138,337	145,937
Renter	54,888	62,230	68,092	73,208	77,814	82,089
Total	152,467	172,862	189,145	203,355	216,151	228,026

Source: Osceola County, 2022; U.S. Census

Table 4-16 highlights the projection of household by ownership with population projections for Unincorporated Osceola County based on the ownership rate of 64% and renters’ rate of 36% from 2025-2050. Unincorporated Osceola County is projected to have 97,579 households in 2025 and 145,937 households in 2050 The previous housing element estimated that there would be 139,631 households by 2025 using the high population projections, which is a difference of 42,052 households. This illustrates that the population countywide did not have an increase in line with numbers projected using BEBR High Population Projections from the previous data and analysis.

Table 4-16: Projection of Households by Ownership, Unincorporated (2025-2050)

Tenure	2025	2030	2035	2040	2045	2050
Owner	62,451	70,804	77,474	83,294	88,536	93,400
Renter	35,128	39,827	43,579	46,853	49,801	52,537
Total	97,579	110,632	121,053	130,147	138,337	145,937

Source: Osceola County, 2022; U.S. Census

Table 4-17 shows a comparison of projected households from the previous housing element to current projections based on the average household size of 3.04. There was a slight difference in household projections and the number of available units. Based on the average household size and the projected population, 228,026 households are needed countywide in the year 2050. The previous housing element reported that 171,150 households were needed in 2020. Data currently shows that there was a difference of 53,375 households in 2020 between the previous data and analysis, which means that the projected units would have addressed the housing deficit for 2020. In 2010, there were 122,823 total housing units with 92,526 occupied housing units in comparison to 155,925 housing units in 2020 with 109,642 that were occupied.

Table 4-17: Comparison of Household Projections by Ownership, Countywide (2002-2050)

Housing Element, 2010							
Countywide							
Tenure	2002	2005	2010	2015	2020	2025	2030
Owner	46,695	60,185	79,094	100,506	124,502	149,889	155,325
Renter	21,503	26,346	32,825	39,575	46,648	54,056	87,370
Total	68,198	86,531	111,919	140,081	171,150	203,945	242,695
Housing Element, 2022							
Countywide							
Tenure	2020	2025	2030	2035	2040	2045	2050
Owner	75,376	97,579	110,632	121,053	130,147	138,337	145,937
Renter	42,399	54,888	62,230	73,208	73,208	77,814	82,089
Total	117,775	152,467	172,862	189,145	203,355	216,151	228,026

Source: Osceola County, 2022; U.S. Census

Table 4-18 highlights the projection of housing needs countywide from 2020-2050 while estimating the total number of households needed from the vacant and constructed housing unit rate. Calculating the 2020 Census population divided by the household size of 3.30 for 2020 determined that 117,775 households were needed. However, the amount of occupied housing units from the 2020 Census was reported as 109,642, which equated to a housing deficit of 8,133. Seasonal or short-term rental units in the county account for 21% of total housing units. Based on an 11% construction rate for a 10-year increment, 214,996 housing units are projected for the year 2050 which would not be enough units for the projected 228,026 households. The county witnessed an 18% increase in occupied units from 2010 to 2020. However, based on the rate of construction of housing units, the county currently has a deficit of housing units based on projections shown to 2050 according to Table 4-18.

Table 4-18: Projection of Household Needs, Countywide (2025-2050)

Tenure	2020	2025	2030	2035	2040	2045	2050
Population							
Total	388,656	463,500	525,500	575,000	618,200	657,100	693,200
Countywide							
Person/Household <i>(Based on avg. household sizes)</i>	3.30	3.04	3.04	3.04	3.04	3.04	3.04
Households Needed	117,775	152,467	172,862	189,145	203,355	216,151	228,026
Households Constructed <i>(Based on 11% avg.)</i>	155,925	164,501	173,548	183,094	193,194	203,788	214,996
Unusable Units/Vacant <i>(Due to seasonal and short-term rental 21%)</i>	46,283	34,545	36,445	38,450	40,564	42,795	45,149
Unusable/Vacant <i>(Due to seasonal ONLY 10.5%)</i>	N/A	17,273	18,223	19,225	20,282	21,398	22,575
Projected Available <i>(less 21%)</i>	109,642	129,956	137,103	144,644	152,599	160,992	169,847
Projected Available <i>(less 10.5%)</i>	N/A	147,228	155,326	163,869	172,882	182,390	192,421
Projected Surplus or deficit in units based on 21%	(8,133)	(34,545)	(36,445)	(38,450)	(40,564)	(42,795)	(45,149)
Projected Surplus or deficit in units based on 10.5%	N/A	(17,273)	(18,223)	(19,225)	(20,282)	(21,398)	(22,575)

Source: Osceola County, 2022; U.S. Census; BEBR

5. Addressing Housing Needs 2050

Osceola County has experienced a significant amount of growth in population since the previous Housing Element which means that the county shall endeavor to ensure that there is adequate housing to support the growth rate. The housing development process entails several stakeholders including government officials in multiple jurisdictions, engineers, design consultants, lenders, builders, attorneys, and the buyer or renter. Development review or permitting processes can be lengthy at times, which could add unnecessary costs to developing housing. The County will constantly review and update the Land Development Code as it relates to housing affordability and the development review process. Currently, the County currently provides:

- Expedited permitting for affordable housing projects
- Impact fee incentives
- Mobile fee credits or other financial incentives
- Parking or administrative waivers available

a. Infill development

The County eliminated minimum lot development standards such as lot width and depth in residential zoning designations to allow flexibility for construction of single-family homes. In preceding zoning designations, construction of a new single-family home on a lot with inconsistent Future Land Use does not require rezoning. Individual lots remain vacant due to odd shapes, poor access, small clusters, changes in ownership, or zoning regulations. Infill housing development occurs in areas that were close to 90 percent residential “buildout” with land that was already developed.

b. Adaptive Reuse

Adaptive reuse will assist with lowering the cost for construction by using an underutilized or vacant structure for a different use than intended. Redevelopment of such projects are permissible where the land use and zoning are compatible and applicable land development codes in addition to building code requirements are met. The county will periodically review policies and the land development code to ensure that existing structures can comply with siting standards during the redevelopment process.

c. Density

By 2025, the County shall provide for a range of densities of up to twenty-five dwelling units per acre with an average of three dwelling units per acre according to policy. The UGB is divided into two development areas: Urban Infill Area that allows a minimum of three dwelling units per acre and the Urban Expansion Area that allows a minimum of five dwelling units per acre. Evaluation of the minimum density shall be researched during the Evaluation and Appraisal Report time frame to determine if the county’s minimum density of 3 dwelling units per acre would accommodate the projected growth for 2050 or more often if necessary.

d. Diversity of Product Types

The 2022 Housing Element Data & Analysis revealed that the county has a predominance of the single-family product type. The county will continue to encourage a variety of housing product types within multiple zoning districts. Residential zoning district currently does not have minimum lot size dimensions which provide the opportunity for addressing the “missing middle” with the option for duplexes, tri-plexes, quadraplexes, etc. Additionally, the county permits accessory dwelling units in several zoning districts which could also be used to address the housing shortage in historically single-family neighborhoods.

e. Infrastructure Requirements

The infrastructure needed to support housing for extremely low- and moderate-income households is the same as required for all development activity. Adequacy of infrastructure required for development will be evaluated in various Comprehensive Plan Elements and summarized in the Future Land Use Element. Roadway, water and sewer systems, and drainage will be necessary to support future land development activities in the county.

6. Conclusion

Osceola County has experienced a 139% increase in population since the 2000 Census and 64% of residents reside in the unincorporated portion on the county. The intent of this data analysis was to emphasize population projections from 2025 to 2050 and to calculate projections of household needs to plan for a better tomorrow for all county residents. Data revealed that the county will face a deficit of housing units by the year 2050 due to the percentage of units that are for seasonal or short-term rental use. Promoting a diversity of housing stock should assist with creating opportunities for a variety of product types aside from single family units and encourage infill development for vacant lots. Information from the Housing Element will provide county staff with updated population data to evaluate future needs for development and modification of future comprehensive plan element amendments and further policy evaluation.