# HOUSING ELEMENT DATA INVENTORY AND ANALYSIS

This section addresses the requirements of Rule 9J-5-010(1) and (2), F.A.C., by providing an inventory and analysis of housing data for Marathon.

## **Housing Inventory**

(§9J-5.010(1)(a) and (b), F.A.C.)

The purpose of this element is to provide an inventory and analysis of housing issues in the City of Marathon to facilitate the identification of goals, objectives and policies concerning government activities and private sector involvement in meeting current and future housing needs.

An inventory of existing housing is necessary to analyze the present housing situation in Marathon and to determine future housing needs. Much of the information provided in the housing inventory is based on the 2000 U.S. Census data. Additional sources include the Florida Housing Data Clearinghouse (or Shimberg Study), and the National Low Income Housing Coalition.

#### U.S. Census

**Housing Type:** Residential use is the major development characteristic of Marathon. According to the 2000 Census, 46.4 percent (3,147 units) of the housing units are single-family dwellings. The percentage of housing units in multi-family structures is 26.4 percent (1,792 units). Mobile homes comprise 23.4 percent (1,587 units) of the residential structures. Total units and the percentage of housing inventory by type of unit are detailed in Table 2-1.

**TABLE 2-1:** Dwelling Units by Structure Type

<b>Dwelling Units</b>	Marathon Number	Marathon Percent	Monroe County Number	Monroe County Percent
Single Family	3,147	46.4%	28,415	55.0%
Multi-Family	1,792	26.4%	12,609	24.4%
Mobile Homes	1,587	23.4%	9,814	19.0%
Other	260	3.8%	779	1.6%
Total	6,786	100.0%	51,617	100.0%

Source: U.S. Census, 2000

**Housing Tenure:** In 2000, the Census reports that 63.3 percent of all occupied units are owner occupied. The remaining 36.7 percent are renter occupied. Occupied housing units totals 4,597,

with 2,911 owner occupied and 1,686 renter occupied. Housing tenure characteristics are detailed in Table 2-2.

**TABLE 2-2: Dwelling Units by Tenure** 

Tenure	Marathon	Marathon	<b>Monroe County</b>	<b>Monroe County</b>
	# of Units	Percent	# of Units	Percent
Owner Occupied	2,911	63.3%	21,900	62.4%
Renter Occupied	1,686	36.7%	13,186	37.6%
<b>Total Occupied Units</b>	4,597	100.0%	35,086	100.0%

Source: U.S. Census, 2000

**Housing Vacancy:** Table 2-3 details the housing vacancy characteristics for Marathon and Monroe County as reported in the 2000 Census. At the time of the Census, 2,189 units of the total housing units in Marathon were vacant.

**TABLE 2-3:** Housing Vacancy

Status	Marathon # of Units	Marathon Percent	Monroe County # of Units	Monroe County Percent
For rent	151	6.9%	1,663	10.1%
For sale	73	3.3%	759	4.6%
Rented or Sold, but not occupied	31	1.5%	304	1.8%
Seasonal, recreational, occasional use	1,849	84.4%	12,628	76.4%
For migrant workers	0	0.0%	48	0.3%
Other Vacant	85	3.9%	1,129	6.8%
Total Vacant	2,189	100.0%	16,531	100.0%

Source: U.S. Census, 2000

**Housing Age:** The reported age of housing structures as indicated in Table 2-4 is an indicator of the building boom Marathon experienced from 1970 to 1989. During this period, 61.1 percent of the City's housing stock was constructed.

**TABLE 2-4: Age of Housing Structures** 

Year Built	Marathon # of Units	Marathon Percent	Monroe County # of Units	Monroe County Percent
1999-March 2000	58	0.9%	986	1.9%
1995-1998	149	2.2%	3,165	6.1%
1990-1994	578	8.5%	5,848	11.3%
1980-1989	1,729	25.5%	12,362	23.9%
1970-1979	2,415	35.6%	12,805	24.8%
1960-1969	960	14.1%	6,660	12.9%
1940-1959	828	12.2%	6,592	12.8%
1939 or Earlier	69	1.0%	3,199	6.3%
Total	6,786	100.0%	51,617	100.0%

**Renter Occupied Housing Costs:** Table 2-5 compares the monthly gross rents for specified renter occupied housing units in the City with the Monroe County totals. The median gross rent in Marathon for specified renter occupied housing units at the time of the last Census was \$705 per month. In 2000, 38.8 percent of the renter occupied housing units in the City rented for \$750 or more a month. Rentals under \$749 a month comprised 55.1 percent of the renter occupied housing units. No cash rent units comprised 6.1 percent of the renter occupied housing units.

TABLE 2-5: Monthly Gross Rent, Renter Occupied Housing Units

Rent	Marathon # of Units	Marathon Percent	Monroe County # of Units	Monroe County Percent
Less than \$200	41	2.4%	243	1.8%
\$200 - \$299	30	1.8%	389	3.0%
\$300 - \$499	278	16.5%	1,266	9.6%
\$500 - \$749	580	34.4%	2,952	22.5%
\$750 - \$999	407	24.1%	3,250	24.7%
\$1,000 - \$1,499	236	14.0%	2,846	21.7%
\$1,500 or more	11	0.7%	887	6.8%
No cash rent	103	6.1%	1,305	9.9%
Total	1,686	100.0%	13,138	100.0%
Median	\$705	n/a	\$820	n/a

Source: U.S. Census, 2000

**Owner Occupied Housing Value:** According to the 2000 Census, 25.9 percent of the owner occupied housing units were valued under \$150,000, 64.7 percent were valued between \$150,000 and \$499,999, and 9.4 percent were valued greater than \$500,000. Table 2-6 illustrates the values of specified owner occupied housing units in the City and Monroe County as reported in the 2000 Census. The Census defines specified owner occupied housing units as the "total number of owner occupied housing units described as either a one family home detached from any other house or a one family house attached to one or more houses on less than 10 acres with no business on the property" (U.S. Census, 2000).

TABLE 2-6: Value of Specified Owner-Occupied Housing

Value	Marathon	Marathon	<b>Monroe County</b>	<b>Monroe County</b>
	# of Units	Percent	# of Units	Percent
Less than \$50,000	0	0.0%	89	0.6%
\$50,000 - \$99,999	92	5.9%	597	4.2%
\$100,000 - \$149,999	314	20.0%	1,965	13.9%
\$150,000 - \$199,999	247	15.8%	2,688	19.1%
\$200,000 - \$299,999	401	25.6%	4,007	28.4%
\$300,000 - \$499,999	366	23.3%	3,227	22.9%
\$500,000 - \$999,999	133	8.5%	1,069	7.6%
\$1,000,000 or more	14	0.9%	462	3.3%
Total	1,567	100.0%	14,104	100.0%
Median	\$222,500	n/a	\$241,200	n/a

Source: U.S. Census, 2000

Monthly Costs of Owner Occupied Housing Units: Of the total number of specified owner occupied housing units in Marathon, 63 percent are mortgaged and 37 percent are non-mortgaged at the time of the Census. Table 2-7 summarizes the specified owner occupied housing units with and without mortgages for the City and the County in 2000. Table 2-8 details the monthly costs of specified owner occupied housing units with mortgages in the City and the County in 2000. Table 2-9 details the monthly costs of specified owner occupied housing units without mortgages in the City and the County in 2000.

**TABLE 2-7:** Mortgage Status of Specified Owner Occupied Housing Units

	Marathon	Marathon	<b>Monroe County</b>	<b>Monroe County</b>
	# of Units	Percent	# of Units	Percent
With Mortgage	992	63.3%	8,480	60.1%
Without Mortgage	575	36.7%	5,624	39.9%
Total	1,567	100.0%	14,104	100.0%

**TABLE 2-7: Mortgage Status of Specified Owner Occupied Housing Units** 

Marathon	Marathon	<b>Monroe County</b>	<b>Monroe County</b>
 # of Units	Percent	# of Units	Percent

TABLE 2-8:
Monthly Costs of Specified Owner Occupied Housing Units With a Mortgage

	Marathon	Marathon	<b>Monroe County</b>	<b>Monroe County</b>
<b>Selected Monthly Costs</b>	# of Units	Percent	# of Units	Percent
Less than \$300	0	0.0%	7	0.1%
\$300 - \$499	23	2.3%	93	1.1%
\$500 - \$699	15	1.5%	396	4.6%
\$700 - \$999	206	20.8%	1,210	14.3%
\$1,000 - \$1,499	382	38.5%	2,925	34.5%
\$1,500 - \$1,999	193	19.5%	1,870	22.1%
\$2,000 or more	173	17.4%	1,979	23.3%
Total	992	100.0%	8,480	100.0%
Median	\$1,318	n/a	\$1,436	n/a

Source: U.S. Census, 2000

TABLE 2-9: Monthly Costs of Specified Owner Occupied Housing Units Without a Mortgage

	Marathon	Marathon	<b>Monroe County</b>	<b>Monroe County</b>
<b>Selected Monthly Costs</b>	# of Units	Percent	# of Units	Percent
Less than \$300	51	8.9%	712	12.7%
\$300 - \$499	268	46.6%	2,222	39.5%
\$500 - \$699	132	23.0%	1,430	25.4%
\$700 - \$999	74	12.9%	765	13.6%
\$1,000 or more	50	8.6%	495	8.8%
Total	575	100.0%	5,624	100.0%
Median	\$472	n/a	<b>\$490</b>	n/a

Source: U.S. Census, 2000

**Household Income:** Table 2-10 shows the household income levels for Marathon and Monroe County. The 2000 median household income in Marathon was \$36,010 and in Monroe County was \$42,283.

TABLE 2-10: Household Income

Household Income	Marathon # of Units	Marathon Percent	Monroe County # of Units	Monroe County Percent
Less than \$10,000	604	13.1%	3,093	8.8%
\$10,000 to \$14,999	266	5.8%	2,017	5.7%
\$15,000 to \$19,999	352	7.6%	2,144	6.1%
\$20,000 to \$24,999	307	6.7%	2,250	6.4%
\$25,000 to \$29,999	368	8.0%	2,355	6.7%
\$30,000 to \$34,999	340	7.4%	2,278	6.5%
\$35,000 to \$39,999	266	5.8%	2,174	6.2%
\$40,000 to \$44,999	230	5.0%	2,160	6.2%
\$45,000 to \$49,999	272	5.9%	1,710	4.9%
\$50,000 to \$59,999	357	7.7%	3,423	9.8%
\$60,000 to \$74,999	415	9.0%	3,551	10.1%
\$75,000 to \$99,999	391	8.5%	3,632	10.3%
\$100,000 or more	441	9.6%	4,319	12.3%
TOTAL	4,609	100.0%	35,106	100.0%

Ratio of Income to Housing Cost. Table 2-11: Gross Rent as a Percentage of 1999 Household Income, Table 2-12: Monthly Costs for Housing Units with Mortgages as a Percentage of 1999 Household Income, and Table 2-13: Monthly Costs for Housing Units without Mortgages as a Percentage of 1999 Household Income, denote the ratio between housing costs and income within Marathon and Monroe County. Housing costs in Marathon are impacted by several factors, including a limited supply of developable land, and a limited availability of residential building allocations. Land and housing costs are rising due to these factors.

An issue facing the Florida Keys is the availability of affordable housing, for both renters and owners. This is especially important for households that are classified as very low income, low income, and moderate income. Affordable housing is determined by comparing the cost of housing to household income. According to the Department of Community Affairs, a household is paying an excessive proportion of their income for housing if their housing costs (rent or mortgage) to income ratio exceed 30% and is considered cost burdened.

**Rent-to-Income Ratio:** Table 2-11 shows rent as a percentage of income for Marathon and Monroe County. According to the U.S. Census, in 2000 647 households, or 38.4 percent of renter-occupied households in Marathon, were paying more than 30 percent of their income for housing. Within the County, 5,517 households, or 42% or renter-occupied households, were considered cost burdened.

TABLE 2-11: Gross Rent as a Percentage of 1999 Household Income

Percentage of	Marathon	Marathon	<b>Monroe County</b>	<b>Monroe County</b>
<b>Household Income</b>	# of Units	Percent	# of Units	Percent
Less than 30%	918	54.4%	6,071	46.2%
30 - 39%	222	13.2%	1,849	14.1%
40 - 49%	176	10.4%	1,143	8.7%
50% or more	249	14.8%	2,525	19.2%
Not computed	121	7.2%	1,550	11.8%
Total	1,686	100.0%	13,138	100.0%

**Housing Cost-to-Income Ratio:** Table 2-12 and 2-13 shows the monthly housing costs as a percentage of household income for home owners with and without mortgages for the City and the County. According to this information, in Marathon 493 households, or 31.5 percent, of owner-occupied households pay more than 30 percent of their income to housing cost and would be considered cost burdened. In the County, 4,799 households, or 34%, would be considered cost burdened.

TABLE 2-12: Monthly Costs for Housing Units with Mortgages as a Percentage of 1999 Household Income

Percentage of	Marathon	Marathon	<b>Monroe County</b>	<b>Monroe County</b>
<b>Household Income</b>	# of Units	Percent	# of Units	Percent
Less than 30%	572	57.7%	4,585	54.1%
30 - 39%	64	6.5%	1,298	15.3%
40 - 49%	82	8.3%	720	8.5%
50% or more	257	25.9%	1,831	21.6%
Not computed	17	1.6%	46	0.5%
Total	992	100.0%	8,480	100.0%

Source: U.S. Census, 2000

TABLE 2-13: Monthly Costs for Housing Units without Mortgages as a Percentage of 1999 Household Income

Percentage of	Marathon	Marathon	<b>Monroe County</b>	<b>Monroe County</b>
<b>Household Income</b>	# of Units	Percent	# of Units	Percent
Less than 30%	464	80.7%	4,506	80.1%
30 - 39%	19	3.3%	203	3.6%
40 - 49%	0	0.0%	202	3.6%
50% or more	71	12.3%	545	9.7%
Not computed	21	3.7%	168	3.0%
Total	575	100.0%	5,624	100.0%

**Owner and Renter Cost Burden Summary:** Table 2-14 provides a summary of U.S. Census data for cost burden for owners and renters in Marathon. From this information, 493 out of 1,567 owners, or 31 percent, are cost burdened more than 30 percent. For renters, 647 out of 1,686 renters, or 38 percent, are cost burdened more than 30 percent. In total, 1,140 out of 3,253 households, or 35 percent, are cost burdened more than 30 percent. This is roughly one in three households within the City.

TABLE 2-14: Cost Burden Summary

	Less than 30%	30% - 39%	40% - 49%	50% or More	Not Computed	Total Cost Burden 30% or More
Owner	1,036	83	82	328	38	493
Renter	918	222	176	249	121	647
Total	1,954	305	258	577	159	1,140

Source: U.S. Census, 2000

## Florida Housing Data Clearinghouse

The Affordable Housing Needs Assessment (AHNA), by the Florida Housing Data Clearinghouse, contains information under each of the variables presented in Table 2-15 below. Data for each of these variables for both the City of Marathon and Monroe County is presented in the following tables. Housing data specific to Monroe County and the City of Marathon, including the AHNA, is available through the internet at <a href="http://www.flhousingdata.shimberg.ufl.edu/">http://www.flhousingdata.shimberg.ufl.edu/</a>.

TABLE 2-15: Affordable Housing Needs Assessment Variables

Variables	Ranges or Categories
	15-24
	25-34
A go Cotogory	35-54
Age Category	55-64
	65-74
	75+
	less than 30%
Cost Dunden	30-39%
Cost Burden	40-49%
	50+%
	less than 20%
	20-29.9%
	30-39.9%
Household Income (percent of median	40-49.9%
income)	50-59.9%
	60-79.9%
	80-119.9%
	120+ %
	1-2
Household Size	3-4
	5 or more
T	owner
Tenure	renter

Source: Florida Housing Data Clearinghouse, 2000

**Cost Burden:** Using the housing cost to income ratio as a measure of cost burden, 28 percent of the households in the City have more than 30 percent (generally accepted standard) of their income going towards housing costs. This is comparable to the data for Monroe County Cost Burden. Table 2-16 provides further information about the number of households that are cost burdened and to what extent.

TABLE 2-16: Cost Burden, 2002

Cost Burden	Marathon Household Count	Marathon Percent	Monroe County Household Count	Monroe County Percent
<30%	3,341	71.5%	25,456	71.5%
30-39%	544	11.6%	4,207	11.8%
40-49%	243	5.3%	1,831	5.2%
50+ %	542	11.6%	4,096	11.5%
Total	4,670	100.0%	35,590	100.0%

Source: Florida Housing Data Clearinghouse, 2003

*Household Income:* Within Marathon, nearly 36 percent of the households have an income less than 80 percent of the median income, and almost 42 percent of the households have an income over 120 percent of the median income. This is comparable to the data for Monroe County. Table 2-17 details number of households for ranges of household income compared to median income.

TABLE 2-17: Household Income as Percent of Median Income, 2002

<b>Household Income</b>	Marathon Household Count	Marathon Percent	Monroe County Household Count	Monroe County Percent
<20%	265	5.7%	2,003	5.6%
120+ %	1,947	41.7%	14,905	41.9%
20-29.9%	178	3.8%	1,336	3.8%
30-39.9%	163	3.5%	1,228	3.5%
40-49.9%	246	5.3%	1,832	5.1%
50-59.9%	243	5.2%	1,840	5.2%
60-79.9%	563	12.0%	4,291	12.0%
80-119.9%	1,065	22.8%	8,155	22.9%
Total	4,670	100.0%	35,590	100.0%

Source: Florida Housing Data Clearinghouse, 2003

The U.S. Department of Housing and Urban Development provides an income breakdown for household incomes compared to the median income for that area. Table 2-18 provides this breakdown. According to the U.S. Census, the Median Household Income for Marathon in 1999 was \$36,010 and for Monroe County was \$42,283. Table 2-19 applies the households in Marathon and Monroe County to these categories.

TABLE 2-18: Income Groups

Income Group	Ratio to Median Income	Marathon	Monroe County
Extremely Low Income	Less than 30%	\$10,803 and below	\$12,685 and below
Very Low Income	30% to 50%	\$10,803 to \$18,005	\$12,685 to \$21,142
Low Income	50% to 80%	\$18,005 to \$28,808	\$21,142 to \$33,826
Moderate Income	80% to 120%	\$28,808 to \$43,212	\$33,826 to \$50,740
Middle and Upper Income	Higher than 120%	\$43,212 and above	\$50,740 and above

Source: U.S. Census, 2000, and U.S. Department of Housing and Urban Development, 2000

TABLE 2-19: Income Groups, 2002

Income Group	Marathon	<b>Monroe County</b>
Extremely Low Income	443	3,339
Very Low Income	409	3,060
Low Income	806	6,131
Moderate Income	1,065	8,155
Middle to Upper Income	1,947	14,905
Total	4,670	35,590

Source: Florida Housing Data Clearinghouse, 2003

*Age:* The majority of the households are within the age group of 35-54, followed by the 55-64 age group. The percentages of each age group are comparable to the data for Monroe County. Table 2-20 provides further details about the number of households within each age category.

TABLE 2-20: Households by Age Category, 2002

Age Category	Marathon Household Count	Marathon Percent	Monroe County Household Count	Monroe County Percent
15-24	190	4.1%	1,261	3.5%
25-34	590	12.6%	4,648	13.1%
35-54	2,044	43.8%	16,034	45.1%
55-64	834	17.9%	6,257	17.6%
65-74	588	12.5%	4,249	11.9%
75+	424	9.1%	3,141	8.8%
Total	4,670	100.0%	35,590	100.0%

Source: Florida Housing Data Clearinghouse, 2003

**Tenure:** In Marathon, 63 percent of the households are owned, while the remaining 37 percent are rented. These figures are comparable to the data for Monroe County. Table 2-21 provides information about the number of households by tenure.

TABLE 2-21: Households by Tenure, 2002

Tenure	Marathon Household Count	Marathon Percent	Monroe County Household Count	Monroe County Percent
Owner	2,944	63.0%	22,249	62.5%
Renter	1,726	37.0%	13,341	37.5%
Total	4,670	100.0%	35,590	100.0%

Source: Florida Housing Data Clearinghouse, 2003

*Household Size:* The majority of the households in Marathon consist of 1 to 2 people, followed by households of 3 to 4 people. This data is comparable to the household sizes for Monroe County. Table 2-22 details the number of households within each household size category.

TABLE 2-22: Households by Household Size, 2002

Household Size	Marathon Household Count	Marathon Percent	Monroe County Household Count	Monroe County Percent
1-2	3,421	73.3%	25,483	71.6%
3-4	1,003	21.5%	8,162	22.9%
5+	246	5.2%	1,945	5.5%
Total	4,670	100.0%	35,590	100.0%

Source: Florida Housing Data Clearinghouse, 2003

The *Rental Market Study (RMS)*, by the Florida Housing Data Clearinghouse provides information about housing characteristics for renter households in Florida counties. There is not a specific RMS for the City; however general data can be extrapolated from the RMS for Monroe County presented below. The Study presents information on the following:

- 1. Age (2 ranges) 15 years to 54 years old is the first range; 55 years old or older is the second.
- 2. Cost Burden (4 ranges) Housing cost as a percentage of household income.
- 3. Income Range (9 ranges) Defined as a percentage of area median income adjusted for household size
- 4. House Type (2 types) Renter households in multi-family or non-multi family units.
- 5. Household Size (7 ranges) Number of people living at the location.

**Age:** The majority of renters within the County fall within the 15-54 age range. Furthermore, this trend appears to be consistent over the years. Table 2-23 details renter households by age for years 2000 through 2002.

TABLE 2-23: Renter Households by Age, Monroe County

Age	2000 Household Count	2001 Household Count	2002 Household Count
15-54	10,576	10,596	10,613
55 +	2,603	2,658	2,729
Total	13,179	13,254	13,342

Source: Florida Housing Data Clearinghouse, 2001

*Cost Burden:* The RMS finds that nearly 5,000 renter households, or 38 percent, in 2000 were cost burdened more than 30 percent. Table 2-24 details cost burden information for years 2000 though 2002.

TABLE 2-24: Renter Households Cost Burden, Monroe County

Cost Burden	2000 Household Count	2001 Household Count	2002 Household Count	
0-30%	8,223	8,271	8,324	
30-39%	1,866	1,878	1,892	
40-49%	873	876	879	
50% +	2,217	2,229	2,247	
Total	13,179	13,254	13,342	

Source: Florida Housing Data Clearinghouse, 2001

*Household Type:* The majority of renter households in Monroe County are single-family. Nearly 86 percents of renter households are single-family. Table 2-25 provides house type information for renter households for years 2000 through 2002.

TABLE 2-25: Renter Households by Household Type, Monroe County

House Type	2000 Household Count	2001 Household Count	2002 Household Count
Multi	1,865	1,874	1,891
Single Family	11,314	11,380	11,451
Total	13,179	13,254	13,342

Source: Florida Housing Data Clearinghouse, 2001

*Income Range:* The majority of the renter households fall within the 60 percent and above income range. However, the next largest group of renter households falls within the lowest income range, 0 to 19.0 percent. Table 2-26 provides further information about renter households by income range for years 2000 through 2002.

TABLE 2-26: Renter Households by Income Range, Monroe County

<b>Income Range</b>	2000 Household Count	2001 Household Count	2002 Household Count
0-19.9%	1,111	1,119	1,134
20-24.9%	350	351	353
25-29.9%	416	418	420
30-34.9%	330	334	336
35-39.9%	435	436	443
40-44.9%	408	411	414
45-49.9%	537	540	546
50-59.9%	965	970	974
60% +	8,627	8,675	8,722
Total	13,179	13,254	13,342

Source: Florida Housing Data Clearinghouse, 2001

*Household Size:* Household size of 2 persons represents the majority of renter households, followed by household size of 1 person. Table 2-27 provides more information about household size for renter households for years 2000 through 2002.

TABLE 2-27: Renter Households by Household Size, Monroe County

Household Size	2000 Household Count	2001 Household Count	2002 Household Count	
1	3,614	3,642	3,679	
2	4,302	4,331	4,366	
3	2,412	2,421	2,428	
4	1,578	1,584	1,589	
5	712	713	714	
6	296	297	299	
7	265	266	267	
Total	13,179	13,254	13,342	

Source: Florida Housing Data Clearinghouse, 2001

## National Low Income Housing Coalition

The National Low Income Housing Coalition provides data every year on affordable housing conditions for all states and counties within the country. From this data, the extent of the affordable housing problem can be examined and analyzed. While data for the City itself is not available, a comparison of the state of Florida conditions and Monroe County conditions will generate an idea of how Marathon itself fares in the affordable housing issue.

In Florida, 30 percent, nearly one third, of all households are renter households. In Monroe County, this figure increases to 38 percent of households are renter households. Table 2-28 provides this information.

TABLE 2-28: General Rental Household Information

	Number of Renter Households	<b>Total Households</b>	Percent Renter Households	
Florida	1,896,130	6,337,929	30%	
Monroe County	13,193	35,086	38%	

Source: National Low Income Housing Coalition, 2003

The median family income for Monroe County is nearly \$6,000 more than the state of Florida. The annual income for an extremely low income household is considered 30 percent of the median. This annual amount is equal to less than four months of the median income. Tables 2-29 and 2-30 provide further information on the median income for the state and Monroe County and income for lower income households.

**TABLE 2-29:** Family Income

	Annual Area Median Income	Monthly Area Median Income
Florida	\$50,723	\$4,227
Monroe County	\$56,500	\$4,708
	I II : 0 11: 2002	1 7:

Source: National Low Income Housing Coalition, 2003

TABLE 2-30: Income as a percent of the Area Median Income

	30%	50%	80%
Florida	\$15,217	\$25,362	\$40,578
Monroe County	\$16,950	\$28,250	\$45,200

Source: National Low Income Housing Coalition, 2003

Table 2-31 provides information about renter's income and housing affordability. For Monroe County, a renter's annual income falls between 50 and 80 percent of the median annual income for the county. An affordable rent for renters based on the average renter annual income is \$951.

TABLE 2-31: Renter Income and Housing Affordability

	Renter Annual Income	Income needed to afford a two Bedroom Rent	Percent of Renters Unable to Afford a Two Bedroom Rent	Monthly Rent Affordable at Renter Income	
Florida	\$29,504	101%	50%	\$631	
Monroe County	\$38,032	90%	44%	\$951	

Source: National Low Income Housing Coalition, 2003

The following table shows the rent a household would be able to afford based on their income as a percent of the median income. An affordable rental unit is that which cost 30 percent or less of a household's income. The next table shows the fair market rents by the number of bedrooms for the state and Monroe County. According to these two tables, an extremely low income household (making 30 percent of the median income) would not be able to afford rent regardless of the number of bedrooms. A household making 50 percent of the median income would only be able to afford a zero or one bedroom rental unit. Table 2-32 and 2-33 further detail this information.

TABLE 2-32: Monthly Rent Affordable at Percent of Family Area Median Income

	30%	50%	80%	100%
Florida	\$380	\$634	\$1,014	\$1,268
Monroe County	\$424	\$706	\$1,130	\$1,413

Source: National Low Income Housing Coalition, 2003

TABLE 2-33: Fair Market Rents, by Number of Bedrooms

	zero	one	two	three	four
Florida	\$515	\$605	\$742	\$993	\$1,162
Monroe County	\$588	\$663	\$852	\$1,174	\$1,397

Source: National Low Income Housing Coalition, 2003

Table 2-34 illustrates the income needed to afford a fair market rent and what percent of the median income this represents. According to this information, an extremely low income household (one making 30 percent or less of the median income) would not be able to afford any type of rent in Monroe County or the State.

TABLE 2-34: Income Needed to Afford Fair Market Rent, by Number of Bedrooms

Amount				Per	rcent o	f Medi	an Inco	ome		
								thre		
	zero	one	two	three	four	zero	one	two	e	four
Florida	\$20,585	\$24,202	\$29,670	\$39,734	\$46,498	41%	48%	58%	78%	92%
Monroe County	\$23,520	\$26,520	\$34,080	\$46,960	\$55,880	42%	47%	60%	83%	99%

Source: National Low Income Housing Coalition, 2003

Table 2-35 shows the hourly wage needed to afford a fair market rent and what percent of the minimum wage (\$5.15) this amount represents. Even, the lowest wage needed is more that twice the amount of minimum wage. Table 2-36 shows the number of hours a person would need to work at minimum wage per week to afford a fair market rent. From the table, one can see that to afford the smallest size rent, a person would have to work at least 88 hours, which is more than double a traditional work week of 40 hours.

TABLE 2-35: Hourly Wage Needed to Afford Fair Market Rent, by Number of Bedrooms

Amount				As a p	percenta	ge of m	inimum	wage		
	zero	one	two	three	four	zero	one	two	three	four
Florida	\$9.90	\$11.64	\$14.26	\$19.10	\$22.35	192%	226%	277%	371%	434%
Monroe County	\$11.31	\$12.75	\$16.38	\$22.58	\$26.87	220%	248%	318%	438%	522%

Source: National Low Income Housing Coalition, 2003

TABLE 2-36: Hours Per Week Needed to Afford Fair Market Rate at Minimum Wage, by Number of Bedrooms

	zero	one	two	three	four
Florida	77	90	111	148	174
Monroe County	88	99	127	175	209

Source: National Low Income Housing Coalition, 2003

## **Substandard Dwelling Units**

(§9J-5.010(1)(c), F.A.C.)

Individual housing units may be considered substandard if the unit lacks of complete plumbing for exclusive use of the residents, lack of complete kitchen facilities, lack of central heating, and overcrowding (which is defined as more than one person per room living in a unit). The 2000 Census provides data regarding these interior conditions of the housing stock. Table 2-37

contains a summary of the measures of substandard housing conditions for Marathon and Monroe County in 2000. A lack of central heating was reported for 17 housing units or 0.37 percent of the total reported units. Another 319 units (6.9 percent) were reported as overcrowded. A lack of complete plumbing or kitchen facilities was reported 0 percent of the housing units.

**TABLE 2-37:** Condition of Housing Stock Summary

Condition	Marathon # of Units	Marathon Percent	Monroe County # of Units	Monroe County Percent
Lacking complete plumbing for own use	0	0.0%	125	0.36%
Lacking complete kitchen facilities	0	0.0%	125	0.36%
Lacking central heating	17	0.37%	672	1.9%
1.01 or more persons per room	319	6.9%	1,951	5.6%

Source: U.S. Census, 2000

## **Subsidized Housing:**

(§9J-5.010(1)(d), F.A.C.)

Table 2-38 lists the subsidized housing developments and programs within the limits of the City.

TABLE 2-38: Subsidized Housing Developments, 2002

	Program	# of Units
	Jurisdiction	
Section 8 Eastwinds Apartments (a)	U.S.	130
Small Cities CDBG (Rehabilitation)	HUD/DCA	30

(a) May include rental

Note: HUD = U.S. Department of Housing & Urban Development; DCA = Florida Department of Community Affairs

Source: Monroe County Housing Authority; Monroe County Planning Department

# **Group Homes:**

(§9J-5.010(1)(e), F.A.C.)

There are no group homes in Marathon that are licensed by the Florida Department of Children and Family Services.

#### **Mobile Home Parks**

## (§9J-5.010(1)(f), F.A.C.)

The 2000 Census data indicates there are 1,587 mobile home housing units in the City. Gulfstream Village Plat #2, Harbor Isles, Harbor Isles Section A, and J.G. Estates are platted subdivisions that are exclusively zoned Urban Residential Mobile Home (URM) for the placement of mobile homes. Additionally, Ce-Del, Lida First Addition, Marathon Beach, the Palms, San Souci, Sea Crest Heights, Sombrero #2 & #4 and Stirrup Key Bight Subdivisions contains areas within them that are zoned for Mobile Homes. Table 2-39 identifies the licensed mobile home parks in Marathon. The total capacity of these licensed parks includes Mobile Homes, Recreational Vehicles, and Camp sites.

<b>TABLE 2-39:</b>	Inventory of License	d Mobile Home	and RV Parks	
Park Name	Location	C	DOH Permit #	
		RV	Mobile Home	
Aloha Trailer Park	12400 O/S Hwy	0	14	44-54-00017
Sisters Creek (Closed)	301 25 <sup>th</sup> Street Ocean	2	36	44-54-00022
Farnsworth Trailer Park	110 37 <sup>th</sup> Street Gulf	6	8	44-54-00019
Galway Bay RV and Mobile Home Park	1361 O/S Hwy.	125	70	44-54-00110
Gulfstream (Closed)	680 37 <sup>th</sup> Street Gulf	72	11	44-54-00008
Jolly Roger Travel Park	59275 O/S Hwy.	130	88	44-54-00093
Key R.V. Park	6099 O/S Hwy.	190	25	44-54-00002
Knights Key Campground	1 Knights Key Blvd.	199	0	44-54-00115
Lion's Lair Travel Park	58950 O/S Hwy.	10	50	44-54-00111
Ocean 25 Company, Inc.	497 25 <sup>th</sup> Street Ocean	0	7	44-54-00137
Ocean Breeze Park West	101 11 <sup>th</sup> Street	1	46	44-54-00015
Ocean Breeze Trailer Park	1337 Ocean Breeze Ave.	41	4	44-54-00106
Old Towne Village	311 37 <sup>th</sup> Street	1	20	44-54-00016
Palms Subdivision Trailer	East & West 105 <sup>th</sup> Street	0	18	44-54-00114
Pelican Motel & Trailer Park	59151 O/S Hwy.	85	0	44-54-00113
Sundance	2146 O/S Hwy.	36	0	44-54-00007
Terra Marine Park	502 24 <sup>th</sup> Street	7	23	44-54-00023
Trailer Ranch By The Sea	15 72 <sup>nd</sup> Street Ocean	0	47	44-54-00069
Trailerama Park	1571 O/S Hwy.	8	117	44-54-00067
Whispering Pines	58671 O/S Hwy.	28	17	44-54-00039
Trailers by the Sea	58472 O/S Hwy.	19	0	44-54-00092
TOTALS		960	601	

#### **Historic Houses:**

(§9J-5.010(1)(g), F.A.C.)

There is one home-site listed in the Florida Master Site File within the City. The unoccupied Adderley home-site, located within the Tropical Crane Point Hammock Museums and Nature Trails Facility, is available as a part of the museum displays.

## **Housing Construction Activity**

(§9J-5.010(1)(h), F.A.C.)

Using information from the 1990 Census for the area that comprises what is now the City of Marathon, the number and type of units in 1990 is compared to 2000 data. The majority of construction during the last decade was single family homes. Table 2-40 details the breakdown of construction activity by dwelling type.

**Table 2-40: Housing Construction Activity** 

Dwelling Type	1990	2000	Change
Single Family	1,975	3,147	1,172
Multi-Family	1,369	1,792	423
Mobile Home	1,432	1,587	155
Boat, Recreational Vehicle, Van, etc.	432	260	-172
Total	5,208	6,786	1,578

Source: U.S. Census, 1990 and 2000

## **Housing Analysis**

(§9J-5.010(2)(a) and (b), F.A.C.)

**Population and Housing Estimates and Projection:** Population estimates and projections to 2020 for both the permanent and seasonal visitors are presented below in Tables 2-41, 2-42, 2-43. The methodologies for obtaining these estimates are presented in the Future Land Use Element.

**TABLE 2-41:** Summary of Population Estimates and Projections

Population	2000	2020	Change
Permanent Residents	10,255	10,941	686
Seasonal Visitors	4,931	5,386	455
Peak Population (sum of permanent and seasonal totals)	15,186	16,327	1,141

Source: US Census, 2000

TABLE 2-42: Estimated Housing Need for Permanent Residential Population Projections, 2000 - 2020

Year	Total Units	Occupied Units	Persons Per Occupied Unit	Population
2000	6,791	4,597	2.19	10,067
2005	6,941	4,692	2.19	10,275
2010	7,091	4,793	2.19	10,496
2015	7,241	4,895	2.19	10,720
2020	7,391	4,996	2.19	10,941

Source: Year 2000 baseline data obtained from the US Census Bureau

TABLE 2-43: Estimated Housing Need for Seasonal Visitor Population Projections, 2000 - 2020

Year	Units	Occupancy Rate	Person/Unit	Population
2000	2,829	59.7%	2.92	4,931
2005	2,829	59.7%	2.92	4,931
2010	2,913	59.7%	2.92	5,078
2015	3,000	59.7%	2.92	5,229
2020	3,090	59.7%	2.92	5,386

Source: Monroe County Tourist Development Council, 2002

**Projected Housing Units.** The number of projected housing units is based upon the maximum number of units that can be permitted under the ROGO system. For the years 2000 through 2002, 30 units per year are assumed. Therefore, Marathon is projecting an additional 600 new units between 2000 and 2020.

*Projected Housing Units by Type.* Table 2-44 shows the projected housing demand by type of unit. The projected housing units are based upon the percentage of single family, multi-family, and mobile units remaining the same as in 2000.

TABLE 2-44: Projected Dwelling Units by Structure Type, 2000 - 2020

Structure Type	2000		Units by Year			
	Units	Percent	2005	2010	2015	2020
Single Family	3,147	46.4%	3,217	3,286	3,356	3,425
Multi Family	1,792	26.4%	1,832	1,871	1,911	1,950
Mobile Home/Other	1852	27.2%	1,893	1,934	1,975	2,016
Total	6,791	100.00%	6,941	7,091	7,241	7,391

TABLE 2-44: Projected Dwelling Units by Structure Type, 2000 - 2020

Structure Type	2000		<b>Units by Year</b>		
	Units	Percent	2005	2010	2015

Projected Housing Units by Tenure. Table 2-45 shows the projected number of owner-occupied and renter-occupied housing units. The projections are based upon the 2000 percentages of owner occupied (42.8%) and renter-occupied (24.83%) units. These projections also assume that the vacancy rate of 32.31% in 1990 will remain the same. This is due to the continued role of seasonal residents returning annually to the Village. Table 2-46 projects the number of vacant units by status, including seasonal units and units for sale or rent.

TABLE 2-45: Projected Dwelling Units by Tenure, 2000 - 2020

Tenure	2000		Units by Year			
	Units	Percent	2005	2010	2015	2020
Owner Occupied	2,911	42.87%	2,975	3,040	3,104	3,168
Renter Occupied	1,686	24.83%	1,723	1,760	1,798	1,835
Total Occupied	4,597	67.69%	4,699	4,800	4,902	5,003
Vacant	2,194	32.31%	2,242	2,291	2,339	2,388
Total	6,791	100.00%	6,941	7,091	7,241	7,391

Source: U.S. Census, 2000

TABLE 2-46: Projected Vacant Dwelling Units by Status, 2000 - 2020

Status	2000		<b>Units by Year</b>			
Status	Units	Percent	2005	2010	2015	2020
For rent	151	6.88%	154	158	161	164
For sale	73	3.33%	75	76	78	79
Rented or Sold, but not occupied	31	1.41%	32	32	33	34
Seasonal, recreational, occasional use	1,849	84.28%	1,890	1,931	1,972	2,012
Other Vacant	90	4.10%	92	94	96	98
Total	2194	100.00%	2,242	2,291	2,339	2,388

Source: U.S. Census, 2000

Housing Need and Acreage. Based on the projections in Table 2-42, Marathon will need acreage for 600 new housing units. Marathon currently has significant undeveloped land within existing subdivisions that is suitable for residential development. Marathon projects that the majority of this land will be developed at one unit per lot. Therefore, it is not anticipated that additional residential land will be necessary to meet the future needs of Marathon.

## **Affordable Housing Needs Assessment**

(§9J-5.010(2)(b), F.A.C.)

The Affordable Housing Needs Assessment by the Florida Housing Data Clearinghouse, which is based at the Shimberg Center for Affordable Housing, provides projections for affordable housing needs in Florida cities and counties. The projections are broken into the same variables as listed in Table 2-15, and provide information for the next two decades. The following tables depict these household projections up to year 2020 for cost burden, income, age, tenure, and size.

Cost Burden: By the year 2020, nearly 28 percent of the households are projected to be cost burdened by 30 percent or more. Table 2-47 provides further details for cost burdened households for every five years.

TABLE 2-47: Projected Cost Burden, 2000-2020

Cost Burden	2000	2005	2010	2015	2020
<30%	3,294	3,494	3,849	4,212	4,618
30-39%	536	568	621	675	738
40-49%	241	248	275	300	325
50+ %	529	567	619	685	730
Total	4,600	4,877	5,364	5,872	6,411

Source: Florida Housing Data Clearinghouse, 2003

Household Income: According to the U.S. Census 2000, the median income for Marathon in 1999 was \$36,010. Table 2-48 presents a breakdown of the households compared to median income for the next twenty years. Table 2-49 summarizes these households according to the Department of Housing and Urban Developments Income categories (listed previously in Table 2-18).

TABLE 2-48: Projected Household Income as Percent of Median Income, 2000-2020

<b>Household Income</b>	2000	2005	2010	2015	2020
<20%	261	281	308	329	358
120+ %	1,921	2,031	2,225	2,436	2,660
20-29.9%	175	187	206	227	244

TABLE 2-48: Projected Household Income as Percent of Median Income, 2000-2020

<b>Household Income</b>	2000	2005	2010	2015	2020
30-39.9%	161	168	188	206	230
40-49.9%	243	263	287	315	339
50-59.9%	238	253	279	310	337
60-79.9%	555	588	654	717	785
80-119.9%	1,046	1,106	1,217	1,332	1,458
Total	4,600	4,877	5,364	5,872	6,411

Source: Florida Housing Data Clearinghouse, 2003

TABLE 2-49: Income Groups, 2000-2020

	2000	2005	2010	2015	2020
Extremely Low Income	436	468	514	556	602
Very Low Income	404	431	475	521	569
Low Income	793	841	933	1,027	1,122
Moderate Income	1,046	1,106	1,217	1,332	1,458
Middle to Upper Income	1,921	2,031	2,225	2,436	2,660
Total	4,600	4,877	5,364	5,872	6,411

Source: Florida Housing Data Clearinghouse, 2003

Age Category: By 2020, the majority of households will still be 35-54. However, a higher percentage of households will also be 55-64 and 65-74. Table 2-50 details the ages of households for the next twenty years.

TABLE 2-50: Projected Households by Age Category, 2000-2020								
Age Category	2000	2005	2010	2015	2020			
15-24	182	215	243	247	257			
25-34	571	616	734	863	963			
35-54	2,036	2,039	2,082	2,160	2,291			
55-64	799	979	1,156	1,269	1,350			
65-74	589	583	698	871	1,017			
75+	423	445	451	462	533			
Total	4,600	4,877	5,364	5,872	6,411			
Source: Florida Housing Data Clearinghouse, 2003								

*Tenure:* By 2020, the majority of households will still be owner occupied households. Table 2-51 provides further details about the breakdown of owner and renter households for the next twenty years.

TABLE 2-51: Projected Households by Tenure, 2000-2020

Tenure	2000	2005	2010	2015	2020
Owner	2,903	3,083	3,399	3,725	4,087
Renter	1,697	1,794	1,965	2,147	2,324
Total	4,600	4,877	5,364	5,872	6,411

Source: Florida Housing Data Clearinghouse, 2003

*Household Size:* In 2020, the majority of households will remain to be those that are one to two people in size, followed by those with three to four people. Table 2-52 provides further details for household size.

TABLE 2-52: Projected Households by Household Size, 2000-2020

Household Size	2000	2005	2010	2015	2020
1-2	3,371	3,581	3,962	4,358	4,784
3-4	987	1,039	1,123	1,209	1,302
5+	242	257	279	305	325
Total	4,600	4,877	5,364	5,872	6,411

Source: Florida Housing Data Clearinghouse, 2003

**Median Housing Value:** In 2000, the median value of housing in Marathon was \$194, 705. By 2005, it is projected to increase 11.7 percent to \$217,431. Housing values are projected to increase another 10.5% by 2010 to reach a median value of \$240,265.

# **Land Requirements for Estimated Housing Need**

(§9J-5.010(2)(c), F.A.C.)

**Vacant Land Analysis:** As indicated in the Future Land Use Element, the City's 2,172 vacant parcels represent 2,367 acres. Of these parcels, 1,505 are platted. Over 45% of all vacant parcels are Disturbed upland habitat, while nearly 14% of all vacant parcels are classified as Native, requiring some form of constraint to development. The Wetland category, nearly 38% of all vacant parcels, includes those parcels falling within the Buttonwood and Salt Marsh habitat. Only the wetland parcels that are rated as moderate or low quality disturbed Salt Marsh habitat are available for development with mitigation. Therefore a small percentage of the parcels within the Wetland category may be available for development. GIS data indicates that the average size of the vacant, buildable parcel is 1.09 acres. Based on the evaluation of vacant lands, sufficient

sites remain to accommodate the growth recommendations proposed in this element. Table 2-53 provides an analysis of the vacant land within the City based on vegetation type and Table 2-54 summarizes the vacant land by future land uses.

TABLE 2-53: Vacant Land by Vegetation

Vegetation	Number of Parcels	Percent of Total Vacant Parcels	Acres	Percent of Total Vacant Acreage
Native	302	13.8%	327.5	13.8%
Disturbed	993	45.3%	298.8	12.6%
Wetlands	829	37.8%	1735.2	73.1%
Water	68	3.1%	13.6	0.6%
Total	2,192*	100.0%	2,375.1*	100.0%

<sup>\*</sup>Greater number of parcels and acreage due to inclusion of "Water" category Source: City of Marathon GIS, 2004

TABLE 2-54: Vacant Land by Future Land Use

Future Land Use	Number of Parcels	Percent of Total Vacant Parcels	Acres	Percent of Total Vacant Acreage
Conservation	870	40.1%	1,877.35	79.2%
Industrial	2	0.1%	2.08	0.1%
Mixed Use Commercial	172	7.9%	91.15	3.9%
Public	3	0.1%	23.77	1.0%
Recreation	35	1.6%	35.45	1.5%
Residential High	88	4.1%	58.88	2.5%
Residential Medium	763	35.1%	196.11	8.3%
Residential Low	239	11.0%	82.53	3.5%
Total	2,172	100.0%	2,367.32	100.0%

Source: City of Marathon GIS, 2004

**Percentage of Lands Allocated for Residential Uses:** The *Future Land Use Map* for the City indicates moderate to high residential densities (the Residential Medium, Residential High, and Mixed Use Commercial) comprise 36.7 percent of the acreage of the City; low density residential (Residential Low, Conservation, and Recreation) comprise 53.5 percent of the acreage in the City; only 9.8 percent of the acreage (Airport, Public, and Industrial) do not allow new residential development.

**Affordable Housing Opportunities:** The Plan identifies three land use categories as appropriate for new affordable housing development. These land uses are Residential High (RH), Residential Medium (RM), and Mixed Use Commercial (MU). Each of these land uses provides a density bonus for affordable housing.