North Central Florida Strategic Regional Policy Plan

August 2018

North Central Florida
Regional Planning Council

North Central Florida Regional Planning Council

North Central Florida
Strategic Regional Policy Plan Summary

Regional Goals and Policies
Regionally Significant Facilities and Resources
Maps of Natural Resources of Regional Significance

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Table of Contents

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003,-October 27, 2011 and August 23, 2018

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List of Tables

List of Tables (Continued)

Table **Page**

List of Tables (Continued)

List of Tables (Continued)

List of Illustrations

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Introduction

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003, October 27, 2011 and August 23, 2018

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Introduction

A. What is a Strategic Regional Policy Plan?

The North Central Florida Strategic Regional Policy Plan is a long-range guide for the physical, economic, and social development of a planning region which identifies regional goals and policies. It is not just a plan for the regional planning council. It is a plan for the region. The plan contains regional goals and policies designed to promote a coordinated program of regional actions directed at resolving problems identified in the trends and conditions statements contained within each strategic regional subject area. The required strategic regional subject areas are affordable housing, economic development, emergency preparedness, natural resources of regional significance, and regional transportation. The plan must also identify and address significant regional resources and facilities that could be adversely affected by development activities.

The Strategic Regional Policy Plan is intended to be strategic rather than comprehensive in nature and scope. Rule 27E-5.002(9), Florida Administrative Code, defines "strategic" as proactive, future and result-oriented with a focus on important long-term priorities, needs and problems of the region. It is not required to address all the goals in the State Comprehensive Plan (Chapter 187, Florida Statutes); however, it must nevertheless be consistent with and further the State Comprehensive Plan.

The regional plan is not a regulatory document, nor does it create regulatory authority. According to state law, the regional plan may not establish binding level of service standards for public facilities and services provided or regulated by local governments; however, this limitation does not limit the authority of regional planning councils to propose objections, recommendations, or comments on local plans or plan amendments (Chapter 186.507(14) Florida Statutes).

B. Purpose of the Strategic Regional Policy Plan

The regional plan serves as a basis for the review of the resources and facilities found in local government comprehensive plans originating in the region. Other purposes, as described in 27E-5.001(1), Florida Administrative Code, include:

(1) To implement and further the goals and policies of the State Comprehensive Plan with regard to the strategic regional subject areas and other components addressed in the plan;

(2) To provide long-range policy guidance for the physical, economic, and social development of the region;

(3) To establish public policy for the resolution of disputes over regional problems, needs, or opportunities through the establishment of regional goals and policies and to provide a regional basis and perspective for the coordination of governmental activities and the resolution of problems, needs, and opportunities that are of regional concern or scope;

(4) To establish goals and policies, in addition to other criteria established by law, that provide a basis for regional review of federally assisted projects and other activities of the regional planning council. Standards included in strategic regional policy plans shall be used for planning purposes only and not for permitting or regulatory purposes. A regional planning council shall not adopt a planning standard that differs materially from a planning standard adopted by rule by a state or regional agency when such rule expressly states the planning standard is intended to preempt action by the regional planning council;

(5) To establish goals and policies to assist the state and the Council in the determination of consistency of local comprehensive plans with strategic regional policy plans and the State Comprehensive Plan. Strategic Regional Policy Plans shall serve as a basis to review the resources and facilities found in local government comprehensive plans;

(6) To establish land development and transportation goals and policies in a manner that fosters region-wide transportation systems;

(7) To serve as a basis for decisions by the regional planning council;

(8) To guide the administration of federal, state, regional, and local agency programs and activities in the region to the extent provided by law;

(9) To identify significant regional resources and facilities, infrastructure needs, or other problems, needs, or opportunities of importance to the region;

(10) To identify natural resources of regional significance and promote the protection of those resources;

(11) To set forth economic development goals and policies that promote regional economic growth and improvement; and

(12) To set forth goals and policies that address the affordable housing and emergency preparedness problems and needs for the region.

The mission of the North Central Florida Regional Planning Council is to improve the quality of life of the Region's citizens by enhancing public safety, protecting regional resources, promoting economic development and providing technical services to local governments. The North Central Florida Strategic Regional Policy Plan implements its mission statement by balancing sustainable economic development with the protection of Natural Resources of Regional Significance. It is the intent of the regional plan to allow economic activities within and near Natural Resources of Regional Significance to the extent that such economic activities do not significantly and adversely affect the functions of the resource. The type and extent of economic activity which can occur without significantly and adversely impacting a Natural Resource of Regional Significance is framed by the goals and policies of the regional plan. The regional plan calls for the protection of the functions and qualities of Natural Resources of Regional Significance, but leaves the specifics of the protection measures to local governments and state regulatory agencies. Furthermore, the scope of regional plan goals and policies are generally limited to Natural Resources of Regional Significance and regional facilities which are specifically identified and mapped in the regional plan, as well as the extent to which the plans and actions of one local government may affect other local governments.

C. Consistency of Local Government Comprehensive Plans with the Strategic Regional Policy Plan

Section 163.3184, Florida Statutes, requires that each local government comprehensive plan in the region be consistent with the regional plan. Consistency is defined by this regional policy plan, as being compatible with and furthering the regional plan. The term "compatible" means that the local plan is not in conflict with the regional plan. The term "furthers" means to take action in the direction of realizing goals or policies of the regional plan. For purposes of determining consistency of the local plan with the regional plan, the regional plan shall be construed as a whole and no specific goal and policy shall be construed or applied in isolation from the other goals and policies in the plan.

D. Strategic Regional Planning Process

The procedures used to formulate the regional plan are set forth in Rule 27E-5.001, Florida Administrative Code. The Council's procedures in developing the regional plan are summarized below.

1. Public Participation

Public input and participation were invited during the initial formulation of the Strategic Regional Policy Plan through a well-publicized public hearing held at the beginning of the planning process and at ensuing Regional Planning Committee meetings where audience input was solicited. Public input will be received at public hearings to be held in the region during the review phase of the draft plan.

2. Local Government Participation

Local government participation has occurred primarily through the county commissioners and municipal officials serving on the Council. Council members were directly involved in the preparation of the strategic regional policy plan through their participation on the Regional Planning Committee, which was charged with developing a draft of the regional plan. In addition, local government planning staff regularly received and commented on draft strategic regional subject area chapters

3. Participation by Other Agencies

Copies of the draft strategic regional subject area chapters were circulated to various agencies for review and comment during the formulation of the plan. These included the Suwannee River Water Management District, St. Johns River Water Management District, Southwest Florida Water Management District, the Florida Department of Economic Opportunity, the Florida Department of Environmental Protection, the Florida Department of Transportation, the Florida Fish and Wildlife Conservation Commission and the Florida Department of Health.

4. Existing Plans

Existing plans and regulations affecting the strategic regional subject areas were reviewed to provide an overall planning and regulatory framework for the trends and conditions analysis for each strategic regional subject area.

5. Data and Analysis

The data utilized in the plan was assembled from various sources. These sources are identified as footnotes located throughout the document. Data utilized in this plan are available for public inspection at the office of the North Central Florida Regional Planning Council in Gainesville.

E. Plan Organization

The content and format of the regional plan is set forth in Rule 27E-5.004, Florida Administrative Code. The organization and content of this plan are summarized below.

1. Executive Summary

The Executive Summary briefly describes strategic regional subject areas and selected goals and policies of specific concern to the region. It also summarizes important conditions and trends that exist in the region.

2. Coordination Outline

The Coordination Outline provides an overview of the Council's cross-acceptance, dispute resolution, public participation, and related regional planning and coordination activities. The outline is presented for information purposes only to describe how local governments and citizens are involved in developing, implementing, and updating the plan, and how the Council will help resolve inconsistencies between local, state, and regional plans.

3. Strategic Regional Subject Areas

The North Central Florida Strategic Regional Policy Plan addresses five strategic regional issue areas: Affordable Housing, Economic Development, Emergency Preparedness, Natural Resources of Regional Significance, and Regional Transportation. Strategic regional subject areas are subject areas that, when viewed from a regional perspective, have the potential to affect the region's significant physical characteristics and/or its quality of life. Each subject area is comprised of a trends and conditions statement; which contains an analysis of factors that describe current conditions and future related trends; regional goals as well as associated regional indicators and policies; and identification of regional facilities and/or resources. A subsection of the trends and conditions statement, entitled "Problems, Needs, and Opportunities" identifies the problems, needs, and opportunities associated with growth and development in the region.[1] The identified problems, needs, and opportunities are derived from the trends and conditions statement. Maps of natural resources of regional significance are included in the plan. These maps are available from the Council at a scale of 1:100,000.

Goals are long term ends toward which programs and activities should be ultimately directed. The goals are derived from the problems, needs, and opportunities section of the trends and conditions statements. Furthermore, goals must be consistent with and further the State Comprehensive Plan. Each regional goal is accompanied by one or more Regional Indicators. Regional Indicators are statements of baseline information against which progress towards achieving the goal can be measured in the region's five-year evaluation and appraisal report. Policies promote activities and programs in furtherance of implementation of regional goals. Regional goals and policies must also be consistent with and in furtherance of the State Comprehensive Plan.

4. Regional Facilities and Resources

Each strategic regional subject area chapter identifies regional resources and/or facilities pertaining to the particular chapter. Regional facilities and/or resources which are not pertinent to one of the plans five strategic regional subject area chapters are identified in this chapter.

5. Glossary of Terms

A glossary section is included which defines key terms appearing in the text.

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[1]The "Problems, Needs, and Opportunities" section is the only part of the regional plan which identifies problems, opportunities, and needs as required by Rule 27E-5.002(11), Florida Administrative Code.

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Executive Summary

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Executive Summary

A. Affordable Housing

The region's housing affordability issues can best be understood in the context of regional housing trends generally, including trends in new construction, tenure, mobile home occupancy, housing quality, and affordability. The Affordable Housing Element examines the region's housing trends generally with an emphasis on the housing affordability issues of very low-, low-, and moderate-income households.[1]

Most of the tables reported in Affordable Housing Element are derived from the Bureau of the Census. The data portrays a mixed picture for housing affordability for north central Florida between 2000 and 2015. On the one hand, housing prices rose at a significantly faster rate than incomes. On the other, north central Florida monthly mortgage payments increased at a substantially lower rate than incomes during this time period. At the same time, the percentage of lower-income north central Florida renters spending 30 percent or more of their annual household income on rent has also decreased. Finally, the percentage of renters has increased since 2015 while the percentage of homeowners has decreased during this time period. The numbers suggest that, while the monthly mortgage payment may be more affordable, fewer lower-income households are able to save enough money for a down payment.

REGIONAL GOAL 1.1. Reduce the percentage of the region's very low-, low-, and moderate-income households spending 30.0 percent or more of their annual household income on housing.

[1] Affordable housing is commonly defined as housing for which annual costs (including utilities, taxes, maintenance, and other associated costs) represent no more than 30 percent of the residing household's annual income. Moderate income refers to household income between 80.0 and 120.0 percent of the median household income. Low-income refers to household income between 50.0 percent and 80.0 percent of the median household income. Very low-income refers to household income below 50.0 percent of the median household income.

B. Economic Development

In January 1978, the North Central Florida Regional Planning Council received its designation as the North Central Florida Economic Development District. The 12 counties in this region include: Alachua, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor and Union counties. All of these counties, with the exception of Alachua because it is an urban county, are located within the North Central Florida Rural Area of Opportunity and have developed a strategic plan to improve the economic environment of the rural parts of the region.

The following information identifies regional trends in population, industry clusters, infrastructure, financial resources and external forces that affect the regional economy. It reports data contained in the North Central Florida Comprehensive Economic Development Strategy, 2018 - 2022 which, in turn, uses the Florida Chamber Foundation's Six Pillars of Florida's Future Economy as the organizing framework. The Six Pillars are: Talent Supply and Education; Innovation and Economic Development; Infrastructure and Growth Leadership; Business Climate and Competitiveness; Civic and Governance Systems; and Quality of Life and Quality Places.

The North Central Florida Regional Planning Council region includes 52 county and municipal governments. The 12 counties include Alachua, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor and Union. The 40 municipalities include (by County): Alachua - Alachua, Archer, Gainesville, Hawthorne, High Springs, LaCrosse, Micanopy, Newberry and Waldo; Bradford - Brooker, Hampton, Lawtey and Starke; Columbia - Fort White and Lake City; Dixie - Cross City and Horseshoe Beach; Gilchrist - Bell, Fanning Springs and Trenton; Hamilton - Jasper, White Springs and Jennings; Lafayette - Mayo; Levy – Bronson, Cedar Key, Chiefland, Inglis, Otter Creek, Williston and Yankeetown; Madison - Greenville, Lee and Madison; Suwannee - Live Oak and Branford; Taylor - Perry; Union - Lake Butler, Raiford and Worthington Springs.

The North Central Florida Economic Development District has a total of 7,869 square miles and is bordered on the west by the Gulf of Mexico and on the north by the Florida-Georgia state line. With the exception of Alachua County, the region is primarily rural, with a 2015 Bureau of Economic and Business Research-estimated population of just over 540,000. Just under one-half of the population, 271,732, resides in the Gainesville Metropolitan Statistical Area, which consists of Alachua and Gilchrist Counties. Gainesville is home to the University of Florida, a land grant university, which is the primary economic driver of the region. Unlike many other regions of the state, north central Florida does not have beaches or theme parks, though it has a growing nature and eco-tourism base that takes advantage of the abundant presence of springs and rivers that flow through the region.

The regional climate is very temperate with summer high temperatures averaging in the low to mid nineties and winter low temperatures averaging in the low to mid forties. Record high temperatures have reached the low hundreds. Hard freezes are infrequent, with record low temperatures in the low teens. Average annual rainfall is approximately 50 inches. Hurricanes are a major source of concern throughout Florida. The remote coastal communities of the region are at the greatest risk for storm surge related flooding. However, the primary hurricane threats to most of the population centers of the region are from wind damage and rain induced local flooding.

While largely rural, the region benefits from an extensive transportation network. Interstate 75 is the primary north/south transportation artery that connects the region to central and south Florida, as well as the Southeastern U.S. and Midwest U.S. to the north. Interstate 10 is the east/west transportation artery that connects the region to Jacksonville on the east and the Florida panhandle and Alabama to the west. Rail service in the region is provided by CSX Transportation, Norfolk Southern and other providers. Although the region is not home to a deepwater port, Columbia County will be host to an inland port facility that will be part of the Port of Jacksonville's international trade zone. There are numerous airport facilities in the region with substantial runway infrastructure. Currently, the Gainesville Regional Airport is the only airport with scheduled commercial service.

The economy of the region has proven relatively stable in relation to other areas of the state and nation. While the region has been negatively affected by the national economic downturn, overall it has fared better than many other areas, with lower unemployment rates, rising trade exports and steadily rising Gross Domestic Product. State and local government, especially in education and prisons, remains a significant though declining share of employment in the region. Health care is the second largest employment cluster in the region, followed by retail trade.

The region is rapidly becoming known as an innovation center due to the success of the Sid Martin Biotechnology Incubator in Alachua and the emergence of the Florida Innovation Hub at the University of Florida in Gainesville. A 2006 study by the Milken Institute identified the University of Florida as the top performing public institution at transferring its research to the marketplace, and fifth in the nation overall. Companies launched at the Sid Martin Biotechnology Incubator have attracted over one-half billion dollars in private investments, contracts and grants. An estimated 16 percent of all biotech companies in Florida got their start at the Sid Martin facility.

Regional Goal 2.1. Connect and align education and workforce development programs to develop the region's current and future talent supply chain and meet employer needs.

Regional Goal 2.2. Expand access to education and training programs for talent in distressed markets (e.g., rural, urban core) throughout the region.

Regional Goal 2.3. Grow, sustain and integrate efforts related to research and development, technology commercialization, and seed capital, to create, nurture and expand regional innovation businesses.

Regional Goal 2.4. Increase the number of regional businesses engaged in selling goods and services internationally and the diversification of the markets they serve.

Regional Goal 2.5. Brand and market the north central Florida region as the best location for business.

Regional Goal 2.6. Promote the continued viability of military installations in close proximity to the region.

Regional Goal 2.7. Modernize the transportation, telecommunications, energy, water and wastewater systems of the region to meet future demand and respond to changing business needs.

Regional Goal 2.8. Improve coordination of economic development, land use, infrastructure, water, energy, natural resources, workforce and community development decision-making and investments at the regional level.

Regional Goal 2.9. Streamline permitting, development and other regulatory processes at the local level to meet changing business needs and provide a predictable legal and regulatory environment in the region.

Regional Goal 2.10. Ensure local government agencies provide collaborative, seamless, consistent and timely customer service to regional businesses.

Regional Goal 2.11. Expand opportunities for access to capital for businesses throughout their life cycle.

Regional Goal 2.12. To enhance the resilience of the north central Florida economy in the face of natural disasters and changes to the national and state economies through increased awareness and preparation by businesses for environmental risks.

Regional Goal 2.13. Support and sustain regional partnerships to accomplish the region's economic and quality of life goals.

Regional Goal 2.14. Ensure future growth and development decisions maintain a balance between sustaining the region's environment and enhancing the region's economy and quality of life.

Regional Goal 2.15. Promote, develop and leverage the region's natural and cultural assets in a sustainable manner.

C. Emergency Preparedness

1. Hurricanes

At the time of 1993's Storm of the Century, no weather buoys or other government-owned weather monitoring instruments were located in the Gulf of Mexico off the Big Bend coastline. Weather buoys provide valuable information regarding temperature, wind speed, wind direction and barometric pressure. Meteorologists run computer models that predict storm surge height based upon these factors.

Storm surge increases in height as it nears land. A need exists for additional buoys or other meteorological instruments located at intervals of 50 and ten miles offshore to help meteorologists more accurately predict storm surges as coastal storms move landward. As of 2015, one Coastal-Marine Automated Network coastal weather station is located in Keaton Beach, no weather buoys are located in the Gulf of Mexico between 10 and 50 miles of Steinhatchee, three weather buoys are located between 51 and 100 miles of Steinhatchee, two weather buoys are located between 101 and 150 miles of Steinhatchee, and four weather buoys are located in the Gulf of Mexico between 151 to 175 miles of Steinhatchee.

Dixie Levy and Taylor counties have six small coastal communities: the unincorporated coastal communities of Jena-Steinhatchee, Dekle Beach-Keaton Beach, Suwannee, and the incorporated municipalities of Cedar Key, Horseshoe Beach and Yankeetown. Warning sirens can be useful means of notifying community residents of storm warnings and evacuation orders when other forms of communication fail. During the Storm of the Century, none of these communities had warning sirens. As of 2010 2015, six north central Florida coastal communities (Cedar Key, Horseshoe Beach, Dekle Beach, Keaton Beach, Steinhatchee and Yankeetown) had emergency warning sirens. The unincorporated communities of Suwannee and Jena do not have sirens.

North central Florida National Oceanic and Atmospheric Administration weather radio signals coverage has been significantly expanded since the Storm of the Century. Computer-generated National Oceanic and Atmospheric Administration weather radio coverage maps developed by the National Oceanic and Atmospheric Administration suggest that, with the exception of a small area parallel to Interstate 10 in Madison County, all of north central Florida is covered by at least one weather radio station.

2. Hazardous Materials Releases

Under contract with the Florida Division of Emergency Management, the North Central Florida Regional Planning Council serves as staff to the North Central Florida Local Emergency Planning Committee. The North Central Florida Local Emergency Planning Committee was established in 1988 in response to the federal Emergency Planning and Community Right-to-Know Act which requires the preparation of local emergency response plans for hazardous materials releases which, for the State of Florida, have been developed utilizing the regional planning council districts.[3] The North Central Florida Local Emergency Planning Committee is composed of representatives of 17 different occupational categories. Membership is also distributed geographically to assure that each of the region's counties has at least one resident serving as a member. Committee members are appointed by the State Emergency Response Committee.

The local emergency response plan for north central Florida was adopted by the Committee on June 9, 1989, is updated annually. The North Central Florida Local Emergency Planning Committee emergency response plan identifies locations of possible hazardous materials releases based upon known locations of hazardous materials. The plan also delineates vulnerable zones.[4]

In addition to the emergency response plan, the North Central Florida Local Emergency Planning Committee is also involved in establishing training programs, conducting emergency response exercises, providing public information campaigns, and other activities aimed at minimizing risks from hazardous materials releases.

When a hazardous materials release occurs, a local fire department or other local government personnel arrive at the scene and determine if local resources can deal with the release. If the incident requires greater than local resources, the local government contacts one of the region's regional response teams.

[3]Although referred to as a local plan, it is, in fact, a regional plan which addresses all-north central Florida counties.

[4]Vulnerable zones are areas where the estimated chemical concentration from an accidental release is at a level where people's health could be adversely impacted during a worst-case release.

No regional hazardous materials response team is located within a 60-minute response time of Perry or Greenville. North Central Florida Regional Hazardous Materials Response Team members are located in Alachua, Lake City, Gainesville, Starke and Fanning Springs. Response times to all eleven counties by at least one of the regional hazardous materials response teams is 60 to 90 minutes. The District 2 Regional Domestic Security Task Force has hazmat response capabilities located in Tallahassee that also provide coverage to Madison and Perry. However, the response times to Perry and Greenville are still in excess of 60 minutes.

There are areas of north central Florida where the closest hazardous materials response team is in either Valdosta, Georgia or Dothan, Alabama. The Local Emergency Planning Committee has been working to establish a tri-state hazardous materials mutual aid agreement.

3. Mutual Aid Agreements

As of January 2016 all of the region's local governments had adopted the Statewide Mutual Aid Agreement for Catastrophic Disaster Response and Recovery. The statewide agreement allows for reimbursement to assisting local governments for most incurred costs from the Emergency Management Preparedness and Assistance Trust Fund as well as from the requesting local government. The agreement also establishes a supervision and control structure for assisting local government personnel and resources at the scene of the emergency, formalizes procedures for making emergency assistance requests, and resolves other mutual aid issues.

REGIONAL GOAL 3.1. Improve emergency preparedness for coastal storms in the region.

REGIONAL GOAL 3.2. Participation by all north central Florida local governments in the National Flood Insurance Program.

REGIONAL GOAL 3.3. Reduce response times of regional hazardous materials response teams to 60 minutes for hazardous materials emergencies in Perry, and Greenville.

REGIONAL GOAL 3.4. Improve the ability of emergency response teams to respond to hazardous materials emergences.

REGIONAL GOAL 3.5. All north central Florida local governments are signatories to the Statewide Mutual Aid Agreement for Catastrophic Disaster Response and Recovery.

D. Natural Resources of Regional Significance

Natural resources of regional significance are natural resources or systems of interrelated natural resources, which due to their function, size, rarity, or endangerment, provide benefits of regional significance to the natural or human environment.[5] They consist of both coastal and inland wetlands, rivers and their associated floodplains, large forested areas, lakes, springs, the Floridan Aquifer, and land areas with the potential to adversely affect the water quality of the aquifer (stream-to-sink watersheds and high recharge areas). High priority habitat of listed species is also recognized as a Natural Resources of Regional Significance.[6]

Regionally significant natural resources play important roles in the region's economy and quality of life. Drinking water for most residents is drawn from the Floridan Aquifer. The Suwannee-Santa Fe river system and fresh water wetlands serve a valuable role in regulating surface water runoff and flooding. The salt marsh provides a valuable breeding ground for many varieties of commercial seafood. Commercial forest lands play an important role in the regional economy, while public lands provide valuable resource-based recreation for north central Florida residents. Both private and public lands provide important habitats for the survival of native plant and animal species. Nearly all identified Natural Resources of Regional Significance play, or can play, an important role in the region's budding ecotourism industry.

The regional plan balances economic development with the protection of Natural Resources of Regional Significance. It seeks the protection of the functions and qualities of Natural Resources of Regional Significance. Therefore, the plan allows development and economic activity within and near Natural Resources of Regional Significance to the extent that such development and economic activity does not significantly and adversely affect the functions of the resource.

Furthermore, the scope of the regional plan goals and policies is limited to Natural Resources of Regional Significance and regional facilities which are specifically identified and mapped in the regional plan, as well as the extent to which the plans of one local government effect other local governments. The type and extent of economic activity which can occur without significantly and adversely impacting a Natural Resource of Regional Significance is framed by the goals and policies of the regional plan.

Although mapped as discrete geographic units, Natural Resources of Regional Significance are really parts of an interconnected natural system extending across and beyond the region. Actions in one part of the system can have significant adverse consequences elsewhere. For example, the Big Bend Seagrass Beds and the fishery it supports are dependent upon fresh water flows from the Suwannee and other coastal rivers. The rivers are in turn dependent upon headwater swamps for their base flows of fresh water. Dredging and filling headwater swamps, such as the Okefenokee Swamp in Georgia and north central Florida's San Pedro Bay and Mallory Swamp, could have negative impacts upon the seagrass beds and

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[5]North central Florida regionally significant facilities and resources, as defined in Rule 27-E.005, Florida Administrative Code, consist of Regionally Significant Emergency Preparedness Facilities identified in Table 3.4, Natural Resources of Regional Significance identified in Table 4.1, Regionally Significant Transportation Facilities identified in Table 5.8, and Regionally Significant Facilities and Resources, identified in Section VI.

[6] Listed species means an animal species designated as Endangered, Threatened, or Species of Special Concern in Chapter 68A-27.003-68A-27.005, Florida Administrative Code; a plant species designated as Endangered, Threatened, or Commercially Exploited as designated in Chapter 5B-40, Florida Administrative Code, or an animal or plant species designated as Endangered or Threatened in Title 50 Code of Federal Regulations Part 17.

coastal fishery. One purpose of the regional plan is to identify Natural Resources of Regional Significance and include strategies to minimize potential adverse impacts to these resources while promoting economic activities such as agriculture and silviculture within these areas, especially where such resources are in private ownership.

1. Floridan Aquifer

North central Florida has a much higher reliance on ground water than the rest of the state. In 2012, 70.1 percent of all north central Florida water withdrawn for human use came from ground water sources, compared with 29.3 percent statewide. North central Florida water consumption by type of user is similar to statewide usage. The region's reliance on groundwater sources is even higher than suggested by this number as it includes the one-time pass-through use of river water for cooling Florida Power Corporation's Suwannee River electrical generation station. When Suwannee County is excluded, groundwater comprises 99.2 percent of the water withdrawals of the remaining 11-county area.

Approximately 82.6 percent of north central Florida water withdrawals are used for industrial, agriculture and thermoelectric uses. Only 16.6 percent of north central Florida water withdrawals are used for public and domestic uses. Agricultural use accounts for approximately 32.6 percent of the region's total 2010 water use, which is higher than the statewide percentage of 17.0. Agricultural water uses are not routinely reported as agricultural water use metering is not required in north central Florida.

REGIONAL GOAL 4.1. Use the natural resources of the region in a sustainable manner.

REGIONAL GOAL 4.2. Preserve Big Bend coastal and marine resources identified as Natural Resources of Regional Significance for future generations of residents in recognition of their economic and ecological importance to the region.

REGIONAL GOAL 4.3. Maintain an adequate supply of high-quality groundwater to meet the needs of north central Florida residents, in recognition of its importance to the continued growth and development of the region.

REGIONAL GOAL 4.4. Protect all sources of recharge to the Floridan aquifer from all activities which would impair these functions or cause a degradation in the quality of the water being recharged in recognition of the importance of maintaining adequate supplies of high-quality groundwater for the region.

REGIONAL GOAL 4.5. Protect all listed species within the Regional Ecological Greenways Network.[7]

REGIONAL GOAL 4.6. Protect Natural Resources of Regional Significance identified in this plan as "Planning and Resource Management Areas."

REGIONAL GOAL 4.7. Maintain the quantity and quality of the region's surface water systems in recognition of their importance to the continued growth and development of the region.

[7] Listed species means an animal species designated as Endangered, Threatened, or Species of Special Concern in Chapter 68A-27.003-68A-27.005, Florida Administrative Code; a plant species designated as Endangered, Threatened, or Commercially Exploited as designated in Chapter 5B-40, Florida Administrative Code, or an animal or plant species designated as Endangered or Threatened in Title 50 Code of Federal Regulations Part 17.

E. Regional Transportation

Regionally significant transportation facilities are those facilities used to provide transportation between cities located both within and outside the region and other specially designated facilities. They include one airport, two interstate highways, 10 U.S. highways, 28 state roads, and six public transit system providers.

1. Regional Road Network

The regional road network is comprised of interstate highways, U.S. highways and state roads. Overall, the regional road network consists of 1,698.1 miles of roadways, of which 177.2 miles are comprised of interstate highways and 1,672.3 miles are U.S. highways and state roads. Additionally, 504.4 miles of the regional road network are designated as part of the Strategic Intermodal System.

REGIONAL GOAL 5.1. Mitigate the impacts of development to the Regional Road Network as well as adverse extrajurisdictional impacts while encouraging development within urban areas.

REGIONAL GOAL 5.2. Coordinate with and assist state agencies, transportation planning organizations and local governments to implement an energy-efficient, interagency coordinated transportation system.

REGIONAL GOAL 5.3. Mitigate adverse impacts to regional transportation facilities associated with enrollment growth at the University of Florida.

REGIONAL GOAL 5.4. Maximize the use of the Gainesville Regional Airport before developing a new regional airport.

REGIONAL GOAL 5.5. Include rail lines and railroads as part of an integrated regional transportation system consisting of the Regional Road Network, regional airports and transit service providers.

REGIONAL GOAL 5.6. Reduce the unmet General Trip demand of the north central Florida Transportation Disadvantaged population.

REGIONAL GOAL 5.7. Increase the percentage of north central Florida residents using public transportation as a primary means of transportation.

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Chapter I
Affordable Housing

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Chapter I: Affordable Housing

A. Conditions and Trends

1. Introduction

The region's housing affordability issues can best be understood in the context of regional housing trends generally, including trends in new construction, tenure, mobile home occupancy, housing quality, and affordability. This element of the regional plan examines the region's housing trends generally with an emphasis on the housing affordability issues of very low-, low-, and moderate-income households.[1]

Most of the tables reported in the Affordable Housing Element are derived from the U. S. Bureau of the Census. The data portrays a mixed picture for housing affordability for north central Florida between 2000 and 2015. On the one hand, housing prices rose at a significantly faster rate than incomes. On the other, north central Florida monthly mortgage payments increased at a substantially lower rate than incomes during this time period. At the same time, the percentage of lower-income north central Florida renters spending 30 percent or more of their annual household income on rent has also decreased. Finally, the percentage of renters has increased since 2015 while the percentage of homeowners has decreased during this time period. The numbers suggest that, while the monthly mortgage payment may be more affordable, fewer lower-income households are able to save enough money for a down payment.

2. Number of Units Constructed

As reported in Table 1.1, the region added 41,114 new residential dwelling units between 2000 and 2015, for a total of 241,069 dwelling units in 2015. This represents a 20.6 percent increase over the 2000 total of 199,955 units. The number of owner-occupied units increased by 4.7 percent, from 120,630 in 2000 to 126,287 in 2015, while the number of renter-occupied units increased by 24.9 percent, from 57,329 in 2000 to 71,580 in 2015. North central Florida counties experiencing the largest percentage increases in housing units during this period were Levy (43.6%) Dixie (24.9%) and Gilchrist (22.8%). Counties experiencing the smallest percentage increases were Madison (7.8%), Taylor (13.1%) and Bradford (13.8%). The region experienced a below-average percentage increase in new dwelling units during this time period. The region's 20,6 percent rate of growth was lower than the 24.5 percent increase reported statewide.

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[1] Affordable housing is commonly defined as housing for which annual costs (including utilities, taxes, maintenance, and other associated costs) represent no more than 30 percent of the residing household's annual income. Moderate income refers to household income between 80.0 and 120.0 percent of the median household income. Low-income refers to household income between 50.0 percent and 80.0 percent of the median household income. Very low-income refers to household income below 50.0 percent of the median household income.

Adopted May 23, 1996. Amended August 28, 1997, February 27, 2003, October 27, 2011 and August 23, 2018

TABLE 1.1

CHANGE IN NUMBER OF NORTH CENTRAL FLORIDA DWELLING UNITS, 2000 - 2015

Area	2000			2010			2015			Percentage Change, 2000-2010			Percentage Change, 2000-2015		
	Total Units	Owner Occupied Units	Renter Occupied Units	Total Units	Owner Occupied Units	Renter Occupied Units	Total Units	Owner Occupied Units	Renter Occupied Units	Total Units	Owner Occupied Units	Renter Occupied Units	Total Units	Owner Occupied Units	Renter Occupied Units
Alachua	95,113	48,085	39,424	112,766	54,768	45,748	113,659	51,448	45,255	18.6%	13.9%	16.0%	19.5%	7.0%	14.8%
Bradford	9,605	6,709	1,788	11,011	7,235	2,244	10,926	6,477	2,293	14.6%	7.8%	25.5%	13.8%	-3.5%	28.2%
Columbia	23,579	16,146	4,779	28,636	18,213	6,728	28,392	16,917	6,791	21.4%	12.8%	40.8%	20.4%	4.8%	42.1%
Dixie	7,362	4,498	707	9,319	5,193	1,123	9,192	4,769	1,282	26.6%	15.5%	58.8%	24.9%	6.0%	81.3%
Gilchrist	5,906	4,331	690	7,307	5,131	990	7,253	5,006	1,181	23.7%	18.5%	43.5%	22.8%	15.6%	71.2%
Hamilton	4,966	3,220	941	5,778	3,434	1,183	5,733	3,423	1,265	16.4%	6.6%	25.7%	15.4%	6.3%	34.4%
Lafayette	2,660	1,726	416	3,328	1,955	625	3,239	2,001	492	25.1%	13.3%	50.2%	21.8%	15.9%	18.3%
Levy	13,867	11,591	2,276	20,123	13,155	3,249	19,917	11,899	3,617	45.1%	13.5%	42.8%	43.6%	2.7%	58.9%
Madison	7,836	5,194	1,435	8,481	5,187	1,798	8,448	5,186	1,428	8.2%	-0.1%	25.3%	7.8%	-0.2%	-0.5%
Suwannee	15,679	10,892	2,568	19,164	12,003	3,950	18,927	10,752	4,897	22.2%	10.2%	53.8%	20.7%	-1.3%	90.7%
Taylor	9,646	5,725	1,451	11,004	6,059	1,861	10,906	5,862	1,743	14.1%	5.8%	28.3%	13.1%	2.4%	20.1%
Union	3,736	2,513	854	4,508	2,885	1,163	4,477	2,547	1,336	20.7%	14.8%	36.2%	19.8%	1.4%	56.4%
Region	199,955	120,630	57,329	241,425	135,218	70,662	241,069	126,287	71,580	20.7%	12.1%	23.3%	20.6%	4.7%	24.9%
w/o Alachua	104,842	72,545	17,905	128,659	80,450	24,914	127,410	74,839	26,325	22.7%	10.9%	39.1%	21.5%	3.2%	47.0%
Florida	7,302,947	4,441,799	1,896,130	8,989,580	4,998,979	2,421,823	9,094,999	4,765,260	2,535,234	23.1%	12.5%	27.7%	24.5%	7.3%	33.7%

Sources: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H3, H4, H5, H6, H17, and H16, Washington, D.C., 2002.
United States Census Bureau, 2010 Census, General Population and Housing Characteristics.
United States Census Bureau, 2015 American Community Survey, Selected Housing Characteristics.

3. Home Ownership

North central Florida home ownership rates increased slightly between 2000 and 2015. In 2000, 62.4 percent of the region's occupied year-round housing units were owner occupied, compared to 63.8 percent in 2015. Alachua County, with its large student population, downwardly skews the region's home ownership rate. Excluding Alachua County, 74.0 percent of the region's 2015 occupied year-round housing units were owner occupied. This figure represents an increase over the 59.1 percent rate posted in 2000. The region's 2015 rate of home ownership is less than the statewide rate of 65.3 percent. The statewide rate is up slightly from 62.2 percent in 2000.

TABLE 1.2

PERCENTAGE OF OCCUPIED HOUSING UNITS BY TENURE, 2000, 2010 AND 2015

	2000		2010		2015	
Area	Owner Occupied Units	Renter Occupied Units	Owner Occupied Units	Renter Occupied Units	Owner Occupied Units	Renter Occupied Units
Alachua	66.4%	33.6%	56.6%	47.3%	53.2%	46.8%
Bradford	58.9%	41.1%	82.5%	25.6%	73.9%	26.1%
Columbia	59.4%	40.6%	76.8%	28.4%	71.4%	28.6%
Dixie	62.1%	37.9%	85.8%	18.6%	78.8%	21.2%
Gilchrist	57.7%	42.3%	82.9%	16.0%	80.9%	19.1%
Hamilton	60.7%	39.3%	73.3%	25.2%	73.0%	27.0%
Lafayette	60.6%	39.4%	78.4%	25.1%	80.3%	19.7%
Levy	54.5%	45.5%	84.8%	20.9%	76.7%	23.3%
Madison	60.1%	39.9%	78.4%	27.2%	78.4%	21.6%
Suwannee	59.0%	41.0%	76.7%	25.2%	68.7%	31.3%
Taylor	62.8%	37.2%	79.7%	24.5%	77.1%	22.9%
Union	59.8%	40.2%	74.3%	30.0%	65.6%	34.4%
Region	62.4%	37.6%	68.3%	35.7%	63.8%	36.2%
w/o Alachua	59.1%	40.9%	79.5%	24.6%	74.0%	26.0%
Florida	62.2%	37.8%	68.5%	33.2%	65.3%	34.7%

Sources: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H3, H4, H5, H6, H17 and H16, Washington, D.C. 2002.
United States Census Bureau, 2010 Census, General Population and Housing Characteristics.
United States Census Bureau, 2015 American Community Survey, Selected Housing Characteristics.

4. Mobile Homes

A high percentage of the north central Florida housing stock is comprised of mobile homes. At least in partial response to the high price of conventionally-built housing, many north central Florida households have turned to mobile homes as an affordable alternative to conventionally-built, detached, single-family residential homes.

The region experienced an increase in mobile homes between 2000 and 2015. As can be seen in Table 1.3, the number of mobile homes in the region increased from 58,389 in 2000 to 63,919 in 2015, an increase of 5,530 units, or 9.5 percent.

North central Florida counties experiencing the largest percentage increases in mobile homes during between 2000 and 2015 were Suwannee (37.2%), Levy (17.8%) and Union (16.2%). North central Florida counties noting the smallest percentage increases were Madison (5.3%) and Bradford (5.6%). Alachua County experienced a 15.9 percent decline in mobile homes during this time period. Suwannee County experienced the largest increase in the absolute number of mobile homes during this time period with an additional 2,774 units.

Statewide, the number of mobile homes has been declining. Between 2000 and 2015, the number of mobile homes decreased by 2.5 percent statewide.

Growth in the region's supply of mobile homes has caused a discernible shift in the percentage of total housing units comprised of mobile homes. In 2000, mobile homes accounted for 28.8 percent of the region's housing stock. By 2015 mobile homes accounted for 32.3 percent of the region's housing stock. When Alachua County is removed from consideration, mobile homes comprised 54.1 percent of the remaining region's housing stock in 2015. North central Florida counties with the highest percentage of mobile homes in 2015 were Dixie (75.5%), Suwannee (65.4%) and Levy (64.7%) counties.

TABLE 1.3

NUMBER OF MOBILE HOMES AND MOBILE HOMES AS A PERCENTAGE OF TOTAL HOUSING UNITS, 2000, 2010 AND 2015

	2000			2010			2015			Change in Mobile Homes				2010			2015		
		Mobile Homes			Mobile Homes			Mobile Homes		2000-2010		2000-2015			Mobile Homes			Mobile Homes	
Area	Total Housing Units	Number	Percent of Total	Total Housing Units	Number	Percent of Total	Total Housing Units	Number	Percent of Total	Number	Percent	Number	Percent	Total Housing Units	Number	Percent of Total	Total Housing Units	Number	Percent of Total
Alachua	95,113	10,973	11.5%	100,516	9,703	9.7%	96,703	9,228	9.5%	(1,270)	-11.6%	(1,745)	-15.9%	100,516	9,703	9.7%	96,703	9,228	9.5%
Bradford	9,605	3,294	34.3%	9,479	3,259	34.4%	8,770	3,478	39.7%	(35)	-1.1%	184	5.6%	9,479	3,259	34.4%	8,770	3,478	39.7%
Columbia	23,759	9,273	39.0%	24,941	10,818	43.4%	23,708	9,995	42.2%	1,545	16.7%	722	7.8%	24,941	10,818	43.4%	23,708	9,995	42.2%
Dixie	7,362	3,981	54.1%	6,316	4,631	73.3%	6,051	4,578	75.7%	650	16.3%	597	15.0%	6,316	4,631	73.3%	6,051	4,578	75.7%
Gilchrist	5,906	3,367	57.0%	6,121	3,701	60.5%	6,187	3,694	59.7%	334	9.9%	327	9.7%	6,121	3,701	60.5%	6,187	3,694	59.7%
Hamilton	4,966	2,225	44.8%	4,617	2,378	51.5%	4,688	2,443	52.1%	153	6.9%	218	9.8%	4,617	2,378	51.5%	4,688	2,443	52.1%
Lafayette	2,660	1,072	40.3%	1,955	1,399	71.6%	2,493	1,253	50.3%	327	30.5%	181	16.9%	1,955	1,399	71.6%	2,493	1,253	50.3%
Levy	16,570	8,530	51.5%	16,404	9,000	54.9%	15,516	10,046	64.7%	470	5.5%	1,516	17.8%	16,404	9,000	54.9%	15,516	10,046	64.7%
Madison	7,836	2,954	37.7%	6,985	2,971	42.5%	6,614	3,110	47.0%	17	0.6%	156	5.3%	6,985	2,971	42.5%	6,614	3,110	47.0%
Suwannee	15,679	7,460	47.6%	15,953	9,104	57.1%	15,649	10,234	65.4%	1,644	22.0%	2,774	37.2%	15,953	9,104	57.1%	15,649	10,234	65.4%
Taylor	9,646	3,517	36.5%	7,920	4,063	51.3%	7,605	3,835	50.4%	546	15.5%	318	9.0%	7,920	4,063	51.3%	7,605	3,835	50.4%
Union	3,736	1,743	46.7%	4,048	1,568	38.7%	3,883	2,025	52.2%	(175)	-10.0%	282	16.2%	4,048	1,568	38.7%	3,883	2,025	52.2%
Region	202,838	58,389	28.8%	205,255	62,595	30.5	197,867	63,919	32.3	4,206	7.2%	5,530	9.5%	205,255	62,595	30.5	197,867	63,919	32.3
w/o Alachua	107,725	47,416	44.0%	104,739	52,892	50.5	101,164	54,691	54.1	5,476	11.5%	7,275	15.3%	104,739	52,892	50.5	101,164	54,691	54.1
Florida	7,302,947	849,304	11.6%	7,420,802	864,762	11.7%	7,300,494	828,485	11.3%	15,458	1.8%	(20,819)	-2.5%	7,420,802	864,762	11.7%	7,300,494	828,485	11.3%

Sources: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H23, H24, H30, H34, H25, H41, H47, and H50, Washington, D.C. 2002.
United States Census, American Community Survey, Selected Housing Characteristics, 2006 - 2010.
United States Census, American Community Survey, Selected Housing Characteristics, 2011-2015.

As illustrated in Table 1.4, many of the region's mobile homes are located outside of incorporated communities. In 2015, 88.5 percent of the region's mobile homes were located outside of incorporated communities. The percentage is higher when Alachua County is excluded from the region, rising to 91.3 percent. The percentage of county-wide mobile homes located in unincorporated areas was consistently high in every north central Florida county, ranging from a low of 72.0 percent in Alachua County to a high of 97.4 percent in Columbia County.

Even more telling is the percentage of total housing stock located in unincorporated areas which is comprised of mobile homes. In 2015, 39.2 percent of the region's housing stock located outside of incorporated areas was comprised of mobile homes, compared to 50.4 percent for conventionally-built, detached single-family units. When Alachua County is removed from consideration, the percentage of rural housing comprised of mobile homes jumps to 50.4 percent while conventional single-family units comprise 46.5 percent. Mobile homes out-number conventional single-family units in the unincorporated portions of Dixie, Gilchrist, Hamilton, Levy, Suwannee, and Union counties and comprise over 50.0 percent of the housing stock in the unincorporated areas of Dixie, Gilchrist and Levy counties.

TABLE 1.4

NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY INCORPORATED AND UNINCORPORATED LOCATION, 2015

	Total			
Area	Mobile Homes	Single Family Residences, Detached	Mobile Homes & Single Family Residences Detached	Total Housing Units
Alachua County, Total	9,228	57,769	66,997	113,659
Percent of Total Housing Units	100.0	100.0	100.0	100.0
Total Incorporated	2,580	30,994	33,574	68,294
Percent	28.0	53.7	50.1	493.0
Unincorporated	6,648	26,775	33,423	45,365
Percent	72.0	46.3	49.9	39.9
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated Areas	-	-	-	14.7
Precent of Total Housing Units Comprised of Single Family Residences, Unincorporated Areas	-	-	-	59.0
Bradford County, Total	3,478	6,442	9,920	10,926
Percent	100.0	100.0	100.0	100.0
Total Incorporated	424	2,117	2,541	3,249
Percent	12.2	32.9	25.6	29.7
Unincorporated	3,054	4,325	7,379	7,677
Percent	87.8	67.1	74.4	70.3
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated Areas	-	-	-	39.8
Precent of Total Housing Units Comprised of Single Family Residences, Unincorporated Areas	-	-	-	56.3
Columbia County, Total	9,995	15,351	25,346	28,392
Percent	100.0	100.0	100.0	100.0
Total Incorporated	262	3,674	3,936	5,807
Percent	2.6	23.9	15.5	20.5
Unincorporated	9,733	11,677	21,410	22,585
Percent	97.4	76.1	84.5	79.5
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated Areas	-	-	-	43.1
Precent of Total Housing Units Comprised of Single Family Residences, Unincorporated Areas	-	-	-	51.7

TABLE 1.4 (Continued)

NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY INCORPORATED AND UNINCORPORATED LOCATION, 2015

Area	Total			
	Mobile Homes	Single Family Residences, Detached	Mobile Homes & Single Family Residences Detached	Total Housing Units
Dixie County, Total	4,578	4,325	8,903	9,192
Percent	100.0	100.0	100.0	100.0
Total Incorporated	278	882	1,160	1,300
Percent	6.1	20.4	13.0	14.1
Unincorporated	4,300	3,443	7,743	7,892
Percent	93.9	79.6	87.0	85.9
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated Areas	-	-	-	54.5
Precent of Total Housing Units Comprised of Single Family Residences, Unincorporated Areas	-	-	-	43.6
Gilchrist County, Total	3,694	3,350	7,044	7,253
Percent	100.0	100.0	100.0	100.0
Total Incorporated	644	717	1,361	1,524
Percent	17.4	21.4	19.3	21.0
Unincorporated	3,050	2,633	5,683	5,729
Percent	82.6	78.6	80.7	79.0
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated Areas	-	-	-	53.2
Precent of Total Housing Units Comprised of Single Family Residences, Unincorporated Areas	-	-	-	46.0
Hamilton County, Total	2,443	2,967	5,410	5,733
Percent	100.0	100.0	100.0	100.0
Total Incorporated	217	877	1,094	1,279
Percent	8.9	29.6	20.2	22.3
Unincorporated	2,226	2,090	4,316	4,454
Percent	91.1	70.4	79.8	77.7
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated Areas	-	-	-	50.0
Precent of Total Housing Units Comprised of Single Family Residences, Unincorporated Areas	-	-	-	46.9

TABLE 1.4 (Continued)

NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY INCORPORATED AND UNINCORPORATED LOCATION, 2015

Area	Total			
	Mobile Homes	Single Family Residences, Detached	Mobile Homes & Single Family Residences Detached	Total Housing Units
Lafayette County, Total	1,253	1,807	3,060	3,239
Percent	100.0	100.0	100.0	100.0
Total Incorporated	165	247	412	540
Percent	13.2	13.7	13.5	16.7
Unincorporated	1,088	1,560	2,648	2,699
Percent	86.8	86.3	86.5	83.3
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated	-	-	-	40.3
Precent of Total Housing Units Comprised of Single Family Residences,	-	-	-	57.8
Levy County, Total	10,046	8,596	18,642	19,917
Percent	100.0	100.0	100.0	100.0
Total Incorporated	961	2,847	3,808	4,790
Percent	9.6	33.1	20.4	24.0
Unincorporated	9,085	5,749	14,834	15,127
Percent	90.4	38.0	98.1	100.0
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated Areas	-	-	-	60.1
Precent of Total Housing Units Comprised of Single Family Residences, Unincorporated Areas	-	-	-	38.0
Madison County, Total	3,110	4,732	7,842	8,448
Percent	100.0	100.0	100.0	100.0
Total Incorporated	310	1,178	1,488	1,985
Percent	10.0	24.9	19.0	23.5
Unincorporated	2,800	3,554	6,354	6,463
Percent	90.0	90.0	96.6	100
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated Areas	-	-	-	43.3
Precent of Total Housing Units Comprised of Single Family Residences, Unincorporated Areas	-	-	-	55.0

TABLE 1.4 (Continued)

NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY INCORPORATED AND UNINCORPORATED LOCATION, 2015

	Total			
Area	Mobile Homes	Single Family Residences, Detached	Mobile Homes & Single Family Residences Detached	Total Housing Units
Suwannee County, Total	10,234	7,628	17,862	18,927
Percent	100.0	100.0	100.0	100.0
Total Incorporated	743	2,063	2,806	3,434
Percent	7.3	27.0	15.7	18.1
Unincorporated	9,491	5,565	15,056	15,493
Percent	92.7	73.0	84.3	81.9
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated Areas	-	-	-	61.3
Precent of Total Housing Units Comprised of Single Family Residences, Unincorporated Areas	-	-	-	35.9
Taylor County, Total	3,835	6,341	10,176	10,906
Percent	100.0	100.0	100.0	100.0
Total Incorporated	369	2,414	2,783	3,216
Percent	9.6	38.1	27.3	29.5
Unincorporated	3,466	3,927	7,393	7,690
Percent	90.4	61.9	72.7	70.5
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated Areas	-	-	-	45.1
Precent of Total Housing Units Comprised of Single Family Residences, Unincorporated Areas	-	-	-	51.1
Union County, Total	2,025	2,107	4,132	4,477
Percent	100.0	100.0	100.0	100.0
Total Incorporated	399	562	961	1225
Percent	19.7	26.7	23.3	27.4
Unincorporated	1,626	1,545	3,171	3,252
Percent	80.3	73.3	76.7	72.6
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated	-	-	-	50.0
Precent of Total Housing Units Comprised of Single Family Residences,	-	-	-	47.5

Adopted May 23, 1996. Amended August 28, 1997, February 27, 2003, October 27, 2011 and August 23, 2018

TABLE 1.4 (Continued)

NUMBER AND PERCENTAGE OF MOBILE HOMES AND CONVENTIONAL DETACHED SINGLE FAMILY RESIDENTIAL DWELLING UNITS BY INCORPORATED AND UNINCORPORATED LOCATION, 2015

Area	Total			
	Mobile Homes	Single Family Residences, Detached	Mobile Homes & Single Family Residences Detached	Total Housing Units
Region, Total	63,919	121,415	185,334	241,069
Percent	100.0	100.0	100.0	100.0
Total Incorporated	7,352	48,572	55,924	96,643
Percent	11.5	40.0	30.2	40.1
Unincorporated	56,567	72,843	129,410	144,426
Percent	88.5	60.0	69.8	59.9
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated	-	-	-	39.2
Precent of Total Housing Units Comprised of Single Family Residences,	-	-	-	50.4
Region w/o Alachua, Total	54,691	63,646	118,337	127,410
Percent	100.0	100.0	100.0	100.0
Total Incorporated	4,772	17,578	22,350	28,349
Percent	8.7	27.6	18.9	22.3
Unincorporated	49,919	46,068	95,987	99,061
Percent	91.3	72.4	81.1	77.7
Precent of Total Housing Units Comprised of Mobile Homes, Unincorporated Areas	-	-	-	50.4
Precent of Total Housing Units Comprised of Single Family Residences, Unincorporated Areas	-	-	-	46.5

Source: U.S. Census Bureau, American Community Survey 2011-2015.

5. Housing Quality

a. Plumbing Facilities

Census data reveals a reduction in the percentage of north central Florida housing units with inadequate plumbing between 2000 and 2015 (see Table 1.5). In 2000, 1.3 percent of all dwelling units in the region lacked some or all plumbing facilities. In 2015, the percentage was just 0.4 percent.

North central Florida housing quality is comparable to the state average when measured in terms of the percentage of housing units lacking some or all plumbing facilities. As illustrated in Table 1.5, the percentage of north central Florida units lacking plumbing facilities in 2015 was 0.4 percent compared to the statewide rate 0.3 percent. When Alachua County is removed from consideration, the remaining region's percentage of total 2015 units lacking some or all plumbing facilities rises to 0.5 percent. Counties with the highest incidence of housing with inadequate plumbing facilities in 2015 were Dixie (0.9%), Columbia (0.7%) and Lafayette (0.6%).

b. Overcrowding

Another measure of housing quality is overcrowding, which is commonly defined as a dwelling unit with more than 1.0 person (resident) per room. As can be seen in Table 1.6, the region's 2015 percentage of households with more than 1.0 person per room was 2.3 percent. This figure is lower than the region's 2000 rate of 3.9 percent and is less than the 2000 statewide rate of 6.5 percent. North central Florida counties experiencing the largest percentage declines during this period were Taylor (66.2%), Alachua (43.5%) and Bradford (39.5%).

TABLE 1.5

NUMBER AND PERCENTAGE OF TOTAL DWELLING UNITS LACKING COMPLETE PLUMBING FACILITIES, 2000, 2010 AND 2015

	2000			2010			2015			Change, 2000 - 2010		Change, 2000 - 2015		2010			2015		
		Lacking Complete Plumbing Facilities			Lacking Complete Plumbing Facilities			Lacking Complete Plumbing Facilities		Lacking Complete Plumbing Facilities		Lacking Complete Plumbing Facilities			Lacking Complete Plumbing Facilities			Lacking Complete Plumbing Facilities	
Area	Total Units	Number	Percent	Total Units	Number	Percent	Total Units	Number	Percent	Number	Percent	Number	Percent	Total Units	Number	Percent	Total Units	Number	Percent
Alachua	95,113	561	0.6%	100,516	515	0.5%	96,703	310	0.3%	(46)	-8.2%	(251)	-44.7%	100,516	515	0.5%	96,703	310	0.3%
Bradford	9,605	187	1.9%	9,479	72	0.8%	8,770	24	0.3%	(115)	-61.5%	(163)	-66.7%	9,479	72	0.8%	8,770	24	0.3%
Columbia	23,579	158	0.7%	24,941	142	0.6%	23,708	155	0.7%	(16)	-10.1%	(3)	9.2%	24,941	142	0.6%	23,708	155	0.7%
Dixie	7,362	199	2.7%	6,316	76	1.2%	6,051	57	0.9%	(123)	-61.8%	(142)	-25.0%	6,316	76	1.2%	6,051	57	0.9%
Gilchrist	5,906	47	0.8%	6,121	34	0.6%	6,187	23	0.4%	(13)	-27.7%	(24)	-32.4%	6,121	34	0.6%	6,187	23	0.4%
Hamilton	4,966	154	3.1%	4,617	0	0.0%	4,688	0	0.0%	(154)	-100.0%	(154)	0.0%	4,617	0	0.0%	4,688	0	0.0%
Lafayette	2,660	80	3.0%	1,955	4	0.2%	2,493	14	0.6%	(76)	-95.0%	(66)	250.0%	1,955	4	0.2%	2,493	14	0.6%
Levy	16570	161	1.0%	16404	45	0.3%	15516	58	0.4%	(116)	-72.0%	(103)	28.9%	16404	45	0.3%	15516	58	0.4%
Madison	4,204	205	4.9%	6,985	67	1.0%	6,614	5	0.1%	(138)	-67.3%	(200)	-92.5%	6,985	67	1.0%	6,614	5	0.1%
Suwannee	15,679	535	3.4%	15,953	49	0.3%	15,649	94	0.6%	(486)	-90.8%	(441)	91.8%	15,953	49	0.3%	15,649	94	0.6%
Taylor	9,646	317	3.3%	7,920	46	0.6%	7,605	32	0.4%	(271)	-85.5%	(285)	-30.4%	7,920	46	0.6%	7,605	32	0.4%
Union	3,736	49	1.3%	4,048	0	0.0%	3,883	14	0.4%	(49)	-100.0%	(35)	0.0%	4,048	0	0.0%	3,883	14	0.4%
Region	199,026	2,653	1.3%	205,255	1,050	0.5%	197,867	786	0.4%	(1,603)	-60.4%	(1,867)	-25.1%	205,255	1,050	0.5%	197,867	786	0.4%
w/o Alachua	103,913	2,092	2.0%	104,739	535	0.5%	101,164	476	0.5%	(1,557)	-74.4%	(1,616)	-11.0%	104,739	535	0.5%	101,164	476	0.5%
Florida	7,302,947	43809	0.6%	7,420,802	30,766	0.4%	7,300,494	22347	0.3%	(13,043)	-29.8%	(21,462)	-27.4%	7,420,802	30,766	0.4%	7,300,494	22347	0.3%

Sources: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H23, H24, H30, H34, H35, H41, H47, and H50.
United States Census, American Community Survey, Selected Housing Characteristics, 2006 - 2010.
United States Census, American Community Survey, Selected Housing Characteristics, 2011-2015.

TABLE 1.6
OVERCROWDING. NUMBER AND PERCENTAGE OF OCCUPIED YEAR-ROUND HOUSING WITH 1.01 OR MORE PERSONS PER ROOM 2000, 2010 AND 2015

Area	Housing Units by Persons per Room										
	Number						Percent			Pct. Change 1.01+	
	2000		2010		2015		200	2010	2015		
	0-1.00	1.01 +	0-1.00	1.01 +	0-1.00	1.01+	1.01 +	1.01 +	1.01+	2000 -10	2000 - 15
Alachua	84,482	3,027	95,809	1,731	94,994	1,709	3.5	1.8	1.8	-42.8%	-43.5%
Bradford	8,241	256	8,674	257	8,615	155	3.0	2.9	1.8	0.4%	-39.5%
Columbia	20,046	861	23,449	728	22,931	777	4.1	3.0	3.3	-15.4%	-9.8%
Dixie	4,983	222	4,868	41	5,869	182	4.3	0.8	3.0	-81.5%	-18.0%
Gilchrist	4,822	199	5,761	215	6,065	122	4.0	3.6	2.0	8.0%	-38.7%
Hamilton	3,977	184	4,358	174	4,545	143	4.4	3.8	3.1	-5.4%	-22.3%
Lafayette	2,011	131	2,285	22	2,405	88	6.1	1.0	3.5	-83.2%	-32.8%
Levy	14,045	585	15,299	515	15,135	381	4.0	3.3	2.5	-12.0%	-34.9%
Madison	6,342	287	6,528	248	6,360	254	4.3	3.7	3.8	-13.6%	-11.5%
Suwannee	12,675	785	14,737	246	15,168	481	5.8	1.6	3.1	-68.7%	-38.7%
Taylor	6,913	263	7,553	171	7,516	89	3.7	2.2	1.2	-35.0%	-66.2%
Union	3,153	214	3,477	44	3,720	163	6.4	1.2	4.2	-79.4%	-23.8%
Region	171,690	7,014	192,798	4,392	193,323	4,544	3.9	2.2	2.3	-37.4%	-35.2%
w/o Alachua	87,208	3,987	96,989	2,661	98,329	2,835	4.4	2.7	2.8	-33.3%	-28.9%
Florida	5,927,582	410,347	6,975,682	177,162	7,092,458	208,036	6.5	2.5	2.8	-56.8%	-49.3%

Sources: U.S. Census Bureau, Census 2000, Summary File 3, Table DP-4. Washington, D.C., 2002.
United States Census, American Community Survey, Selected Housing Characteristics, 2006 - 2010.
United States Census, American Community Survey, Selected Housing Characteristics, 2011-2015.

Adopted May 23, 1996. Amended August 28, 1997, February 27, 2003, October 27, 2011 and August 23, 2018

6. Affordability

Tables 1.7 and 1.8 identify the percentage of north central Florida households spending 30 percent or more of their annual household incomes on housing cross-tabulated by household income range. In 2015, the region's percentage of renters earning less than $20,000 per year spending in excess of 30 percent of their annual income on rent (92.6%) was similar to the state average (93.6%).

In the case of renter households earning less than $20,000, as indicated in Table 1.7, Alachua County had the highest percentage of any north central Florida county at 94.9 percent in 2015. Alachua County also has the highest percentage of homeowners earning under $20,000 per year spending 30 percent or more of their annual income on housing at 74.3 percent (see Table 1.8). With regard to homeowners, the percentage of the region's homeowners earning less than $20,000 annually spending 30 percent or more of their income on housing (59.4%) was significantly lower than the statewide (75.5%).

TABLE 1.7
PERCENTAGE OF 2015 RENTER HOUSEHOLDS BY PERCENTAGE OF 2014 HOUSEHOLD INCOME SPENT ON GROSS RENT

Area	Percentage of Rental Households by Annual Income									
	Less than $20,000		$20,000 to $34,999		$35,000 to $49,999		$50,000 to $74,999		$75,000 or More	
	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30%+
Alachua	5.1%	94.9%	21.5%	78.5%	62.7%	37.3%	85.8%	14.2%	98.4%	1.6%
Bradford	5.9%	94.1%	31.1%	68.9%	84.6%	15.4%	100.0%	0.0%	100.0%	0.0%
Columbia	9.0%	91.0%	40.0%	60.0%	85.1%	14.9%	99.5%	0.5%	100.0%	0.0%
Dixie	2.4%	97.6%	45.2%	54.8%	84.5%	15.5%	100.0%	0.0%	100.0%	0.0%
Gilchrist	10.6%	89.4%	33.5%	66.5%	68.6%	31.4%	98.1%	1.9%	100.0%	0.0%
Hamilton	9.1%	90.9%	35.3%	64.7%	88.1%	11.9%	100.0%	0.0%	100.0%	0.0%
Lafayette	38.2%	61.8%	87.2%	12.8%	100.0%	0.0%	100.0%	0.0%	100.0%	0.0%
Levy	13.1%	86.9%	27.8%	72.2%	88.1%	11.9%	100.0%	0.0%	100.0%	0.0%
Madison	8.0%	92.0%	21.3%	78.7%	100.0%	0.0%	100.0%	0.0%	100.0%	0.0%
Suwannee	14.2%	85.8%	56.9%	43.1%	60.7%	39.3%	97.9%	2.1%	100.0%	0.0%
Taylor	9.3%	90.7%	42.5%	57.5%	100.0%	0.0%	100.0%	0.0%	100.0%	0.0%
Union	27.4%	72.6%	59.1%	40.9%	80.6%	19.4%	100.0%	0.0%	100.0%	0.0%
Region	7.4%	92.6%	29.0%	71.0%	70.4%	29.6%	90.6%	9.4%	98.8%	1.2%
w/o Alachua	11.7%	88.3%	42.6%	57.4%	84.1%	15.9%	99.3%	0.7%	100.0%	0.0%
Florida	6.4%	93.6%	14.9%	85.1%	49.2%	50.8%	77.9%	22.1%	94.6%	5.4%

Note: Percentages may not add to 100 as data was unavailable for all surveyed occupied housing units. Alachua County data may be skewed due to students attending the University of Florida. Further analysis may be warranted to determine the exact impact and need for affordable housing in Alachua County.

Source: U.S. Census Bureau, 2011-15 American Community Survey 5-Year Estimates, Financial Characteristics.

TABLE 1.8
PERCENTAGE OF 2015 HOMEOWNER HOUSEHOLDS BY SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF 2014 HOUSEHOLD INCOME

	Percentage of Homeowner Households by Annual Income									
	Less than $20,000		$20,000 to $34,999		$35,000 to $49,999		$50,000 to $74,999		$75,000 or More	
Area	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30% +	0 to 29%	30%+
Alachua	25.7%	74.3%	52.1%	47.9%	69.0%	31.0%	83.8%	16.2%	83.3%	16.7%
Bradford	39.0%	61.0%	75.8%	24.2%	85.8%	14.2%	90.8%	9.2%	98.9%	1.1%
Columbia	41.8%	58.2%	92.1%	7.9%	80.7%	19.3%	91.4%	8.6%	96.9%	3.1%
Dixie	58.9%	41.1%	66.4%	33.6%	85.1%	14.9%	94.3%	5.7%	95.0%	5.0%
Gilchrist	56.7%	43.3%	69.4%	30.6%	91.5%	8.5%	86.7%	13.3%	96.3%	3.7%
Hamilton	38.2%	61.8%	69.7%	30.3%	85.4%	14.6%	93.0%	7.0%	98.7%	1.3%
Lafayette	37.4%	62.6%	61.4%	38.6%	88.7%	11.3%	93.3%	6.7%	99.2%	0.8%
Levy	53.3%	46.7%	65.5%	34.5%	85.4%	14.6%	90.3%	9.7%	97.7%	2.3%
Madison	41.1%	58.9%	65.9%	34.1%	84.3%	15.7%	90.7%	9.3%	96.7%	3.3%
Suwannee	37.8%	62.2%	70.9%	29.1%	79.8%	20.2%	89.3%	10.7%	97.8%	2.2%
Taylor	50.2%	49.8%	74.1%	25.9%	84.7%	15.3%	98.1%	1.9%	98.7%	1.3%
Union	46.0%	54.0%	57.4%	42.6%	66.7%	33.3%	95.6%	4.4%	97.8%	2.2%
Region	40.6%	59.4%	75.7%	24.3%	78.6%	21.4%	87.3%	12.7%	93.4%	6.6%
w/o Alachua	45.7%	54.3%	81.8%	18.2%	83.3%	16.7%	91.4%	8.6%	97.5%	2.5%
Florida	24.5%	75.5%	49.8%	50.2%	61.9%	38.1%	75.3%	24.7%	91.4%	8.6%

Note: Percentages may not add to 100 as data was unavailable for all surveyed occupied housing units.
Source: U.S. Census Bureau, 2011-15 American Community Survey 5-Year Estimates, Financial Characteristics.

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Tables 1.9 through 1.12 examine changes in housing affordability for homeowners within the region between 2000 and 2015. As indicated in Table 1.9, the region experienced and 81.8 percent increase in housing costs between 2000 and 2015, as measured by change in the median sales prices of single-family dwelling units. Although the rate of increase was slightly lower than the 89.9 percent increase experienced statewide, the year 2000 median sales price in the region of $66,450 was substantially lower than the year 2015 statewide median sales price of $120,808.

TABLE 1.9

MEDIAN SALES PRICE BY YEAR
SINGLE FAMILY RESIDENCES, 2000 - 2015

Area	Year				Percent Change 200 - 2015
	2000	2005	2010	2015	
Alachua	$105,000	$184,900	$184,500	$185,000	76.2%
Bradford	65,000	120,250	136,000	132,500	103.8%
Columbia	75,000	138,900	125,000	142,550	90.1%
Dixie	57,000	125,000	71,700	95,000	66.7%
Gilchrist	67,650	140,000	125,000	152,500	125.4%
Hamilton	55,000	85,000	97,750	74,750	35.9%
Lafayette	64,750	127,500	134,500	89,000	37.5%
Levy	66,500	117,950	130,000	122,150	83.7%
Madison	49,500	80,000	91,500	79,000	59.6%
Suwannee	69,000	128,450	117,000	130,250	88.8%
Taylor	65,000	103,750	88,050	112,000	72.3%
Union	58,000	89,900	112,500	135,000	132.8%
Region	66,450	120,133	117,792	120,808	81.8%
w/o Alachua	62,945	114,245	111,727	114,973	82.7%
Florida	119,000	225,900	159,000	215,000	80.7%

Source: North Central Florida Regional Planning Council, July 2017. Derived from Florida Housing Data Clearinghouse, Regional and Local Profiles (http://flhousingdata.shimberg.ufl.edu/a/profiles).

Table 1.10 tracks changes in average annual wage per north central Florida employee between 2000 and 2015. As can be seen, the regionwide percentage increase in wages did not keep pace with the regionwide percentage increase in the price of single-family dwelling units. North central Florida wages increased by 44.4 percent during this time period, whereas the cost of a single family dwelling unit increased by 81.8 percent. The relatively high percentage increase in the cost of single-family dwelling units compared to the percentage increase in average annual wages may suggest that north central Florida housing is becoming increasingly unaffordable for its residents.

TABLE 1.10

AVERAGE ANNUAL WAGE BY COUNTY
2000 - 2015

Area	Year				Percent Change, 2000-2015
	2000	2005	2010	2015	
Alachua	$26,155	$33,134	$39,670	$43,597	66.7%
Bradford	25,425	29,653	30,762	35,783	40.7%
Columbia	25,738	30,181	33,986	35,620	38.4%
Dixie	22,632	27,251	28,551	32,110	41.9%
Gilchrist	21,834	26,670	29,933	32,263	47.8%
Hamilton	29,867	35,591	39,133	39,650	32.8%
Lafayette	20,759	24,445	28,134	29,543	42.3%
Levy	21,020	24,976	27,616	30,116	43.3%
Madison	19,942	24,157	29,119	32,053	60.7%
Suwannee	20,951	25,839	25,539	31,341	49.6%
Taylor	27,394	30,070	35,624	40,717	48.6%
Union	27,049	30,778	33,411	34,306	26.8%
Region	22,213	26,365	29,344	32,085	44.4%
w/o Alachua	25,893	30,543	33,741	36,872	42.4%
Florida	30,566	36,804	42,312	46,240	51.3%

Source: North Central Florida Regional Planning Council, August 2017. Derived from Annual Summary Reports, Quarterly Census of Employment and Wages, Florida Agency for Workforce Innovation, (http://www.labormarketinfo.com/library/qcew.htm)

Table 1.11 takes into account the effect of changes in mortgage rates on monthly mortgage payments. Lower mortgage interest rates result in lower monthly mortgage payments which could allow home buyers to afford homes which are substantially higher priced than might otherwise be expected.

In 2000, the nationwide average interest rate on a 30-year mortgage was 8.05 percent. In 2015, the nationwide average interest rate on a 30-year mortgage had declined to 3.85 percent.[2] Since mortgage rates were higher in 2000 than in 2015, a drop in mortgage interest rates results in lower monthly mortgage payments, thereby increasing the range of housing prices which are affordable to home buyers. It is possible that north central Florida home buyers can afford higher-priced homes in 2015 than in 2000 as a result of a combination of increased wages and reductions in mortgage interest rates.

As can be seen in Table 1.11, reductions in mortgage interest rates helped reduce the impact of increases in the cost of single-family dwelling units during this time period. As can be seen in the table, the region experienced a 15.6 percent increase in the cost of monthly mortgage payments, which is substantially less than the 81.8 percent increase in average sales price reported in Table 1.9. When taking into account reductions in monthly mortgage payments as a result of lower interest rates, north central Florida homes appear to be more affordable in 2015 compared to 2000 as annual wages increased by 44.4 percent during this time period as indicated in Table 1.10, where monthly mortgage payments increased by only 15.6 percent during this period as indicated in Table 1.11.

[2]As determined by FreddieMac, www.freddiemac.com/pmms/pmms30.html.

TABLE 1.11

ESTIMATED MONTHLY MORTGAGE PAYMENT FOR A SINGLE FAMILY RESIDENTIAL DWELLING UNIT, 2000 - 2015

Area	Year				Percent Change, 2000-2015
	2000	2005	2010	2015	
Alachua	$697	$984	$860	$781	12.1%
Bradford	431	640	634	559	29.7%
Columbia	498	739	665	601	20.7%
Dixie	378	665	334	401	6.1%
Gilchrist	449	745	583	643	43.2%
Hamilton	365	452	456	315	-13.7%
Lafayette	430	718	627	376	-12.6%
Levy	441	628	606	515	16.8%
Madison	328	426	427	333	1.5%
Suwannee	458	683	545	550	20.1%
Taylor	431	552	411	473	9.7%
Union	385	478	525	570	48.1%
Region	441	643	504	510	15.6%
w/o Alachua	418	611	471	485	16.2%
Florida	790	1,202	741	1,203	52.3%

Source: North Central Florida Regional Planning Council, July 2017.

Notes: The applicable national average mortgage interest rate is applied to the County median sales price of single family residential dwelling units identified in Table 1.9 to determine monthly mortgage payments. Excludes insurance and taxes. Assumes a 10.0 percent down payment and zero points. Assumes year 2000 and 2005 nationwide annual average mortgage interest rates for year 2000, 2005, 2010 and 2015 of 8.05, 5.87, 4.69 and 3.85 percent, respectively, as published by www.freddiemac.com/pmms/pmms30.html.

Table 1.12 provides information on housing costs by household income range for the year 2015. The table presents household income range in terms of percent of County median income. The table provides the following four income ranges, or classes: Households with incomes of 30 percent or less of the countywide average median income, households with incomes between 30.01 and 50 percent of the countywide median income, households with incomes between 50.01 and 80 percent of the countywide median income, and households with incomes over 80 percent of the countywide median income. A total figure is also reported. For each income range, the table reports the percentage of households who are spending 30 percent or less of their annual incomes on housing as well as the percentage of households spending more than 30 percent of their 2015 annual income on housing.

While Table 1.12 is not directly comparable to year 2015 housing costs by income range as reported in Tables 1.7 and 1.8, it nevertheless suggests that housing costs continue to be unaffordable for most lower-income households. It also notes that the region is generally comparable to the statewide average for households earning less than 50 percent of the average median income. It suggests that housing affordability is somewhat worse in Alachua County for lower income households than in the rest of the region. When Alachua County is removed from consideration, the percentage of remaining north central Florida households earning less than 30 percent of the county median income who are spending 30 percent or more of their annual incomes on housing drops from 87.3 percent to 77.7 percent. Similarly, for households earning between 30 and 50 percent of the county median income when Alachua County is removed from consideration, the percentage of households spending 30 percent or more of their annual income on housing drops from 67.9 percent to 58.0 percent.

TABLE 1.12

PERCENT OF HOUSEHOLDS BY INCOME AND HOUSING COST BURDEN, 2015

	Percantage of Households by Annual Household Income Range Paying Either Less than or More than 30 Percent of Annual Household Income on Housing									
	0-30% of Adjusted Median Income		30.01 - 50% of Adjusted Median Income		50.01 - 80% of Adjusted Median Income		80.01% + of Adjusted Median Income		Total Households	
Area	0-30%	30.%+	0-30%	30%+	0-30%	30%+	0-30%	30%+	0-30%	30%+
Alachua	7.0%	93.0%	22.0%	78.0%	43.3%	56.7%	86.2%	13.8%	56.2%	43.8%
Bradford	21.6%	78.4%	35.6%	64.4%	62.6%	37.4%	89.2%	10.8%	68.9%	31.1%
Columbia	17.0%	83.0%	34.6%	65.4%	52.8%	47.2%	88.6%	11.4%	79.6%	20.4%
Dixie	15.5%	84.5%	59.7%	40.3%	69.1%	30.9%	86.0%	14.0%	73.7%	26.3%
Gilchrist	36.9%	63.1%	55.7%	44.3%	75.8%	24.2%	90.3%	9.7%	73.7%	26.3%
Hamilton	28.0%	72.0%	53.9%	46.1%	49.2%	50.8%	90.6%	9.4%	71.4%	28.6%
Lafayette	23.7%	76.3%	38.4%	61.6%	n/a	n/a	93.0%	7.0%	70.1%	29.9%
Levy	23.1%	76.9%	48.8%	51.2%	60.7%	39.3%	88.5%	11.5%	70.9%	29.1%
Madison	22.5%	77.5%	37.9%	62.1%	52.0%	48.0%	89.1%	10.9%	68.6%	31.4%
Suwannee	24.8%	75.2%	40.5%	59.5%	64.0%	36.0%	88.4%	11.6%	71.5%	28.5%
Taylor	4.1%	95.9%	29.1%	70.9%	60.5%	39.5%	92.6%	7.4%	70.8%	29.2%
Union	28.6%	71.4%	53.9%	46.1%	54.2%	45.8%	87.9%	12.1%	72.0%	28.0%
Region	12.7%	87.3%	32.1%	67.9%	52.3%	47.7%	87.7%	12.3%	64.5%	35.5%
w/o Alachua	22.3%	77.7%	42.0%	58.0%	59.7%	40.3%	89.0%	11.0%	72.9%	27.1%
Florida	10.6%	89.4%	22.9%	77.1%	40.2%	59.8%	79.8%	20.2%	58.3%	41.7%

n/a = Information not available.

Source: North Central Florida Regional Planning Council, August 2007. Derived from Regional and Local Profiles, "Households by Income and Cost Burden, 2015", Shimberg Center for Affordable Housing, July 2017 (http://flhousingdata.shimberg.ufl.edu/a/profiles).

c. Affordable Housing and Local Government Comprehensive Plans

Chapter 163.3177(6)(f)1.d., Florida Statutes, requires local government comprehensive plans to provide adequate sites for future housing for very low-, low-, and moderate-income families

Every local government comprehensive plan within the north central Florida region has been found by the Florida Department of Economic Opportunity to be in compliance with the requirements of Chapter 163, Florida Statutes. None of the region's local government comprehensive plans mandate the construction of low- and/or moderate-income housing or the establishment of additional fees for the future construction of such units. Local governments in all ten rural north central Florida counties primarily rely on the private market for the provision of affordable housing units. This is accomplished chiefly by local government comprehensive plan policies which call for, and Future Land Use Map classifications which establish, higher densities of residential development within urban areas and the allowance of mobile homes within specified land use classifications.

Within Alachua County, both the City of Gainesville and Alachua County comprehensive plans contain policy direction consistent with regional plan Policy 1.1.2 which calls for the provision of incentives, such as density bonuses to private builders who construct 10.0 percent or more of their units which are affordable to either very low-, low-, or moderate-income households. The Housing Element of the Alachua County Comprehensive Plan contains policy direction calling for the creation of incentives in the land development regulations to promote the construction of dwelling units affordable to either low- or very low-income households. The County Comprehensive Plan promotes opportunities for various housing types to meet the needs of diverse population groups and households across a range of income levels. These include policies for urban residential land use categories based on overall gross density with no minimum size requirements, and provisions for residential development consisting of various housing types including conventional site built, attached structures and townhouses, zero-lot line, multifamily, modular, manufactured or mobile homes and accessory dwelling units. recently adopted policies in the County Comprehensive Plan also enable "Cottage Neighborhoods" in the Urban Cluster as infill with densities that are double the densities allowed within the underlying future land use category. County Comprehensive Plan policies also promote Traditional Neighborhood Developments and Transit Oriented Developments in the Urban Cluster with densities potentially as high as 24 dwelling units per acre. The County Plan also has policies that promote rural clustered subdivisions in the Rural/Agriculture land use category which can include residential units on lots as small as one acre as part of clustered developments that maintain 50 percent or more of the development as open space, potentially lessening costs per unit of internal infrastructure such as roads.

The City of Gainesville Housing Element contains policy direction promoting the use of zero lot lines and cluster subdivisions as incentives for the construction of low income housing. The City Housing Element also includes policy direction calling for the City to work with the County in developing land development regulations which promote the creation of a county-wide "fair share" housing ordinance for the dispersal of affordable housing units throughout their jurisdictions. Local comprehensive plan policies encouraging the construction of affordable housing is particularly important in urban areas. North central Florida urban areas, in contrast to its rural areas, as suggested by the data contained in the Affordable Housing Element of the regional plan, are experiencing greater difficulty in providing an adequate supply of affordable housing for their residents. In rural areas, affordable housing demand is typically met by the placement of mobile homes on individual lots.

B. Problems, Needs and Opportunities

The Council identifies the following affordable housing problems, needs, and opportunities:

1. A need exists to reduce the percentage of the region's very low-, low-, and moderate-income households who spend more than 30 percent of their annual household income on housing.

C. Regional Goals and Policies

REGIONAL GOAL 1.1. Reduce the percentage of the region's very low-, low-, and moderate-income households spending 30.0 percent or more of their annual household income on housing.

Regional Indicators

1. 92.6 percent of north central Florida year 2015 renter households with 2014 annual incomes of less than $20,000 per year spent 30.0 percent or more of their 2014 annual income on gross rent.

2. 71.0 percent of north central Florida year 2015 renter households with 2014 annual incomes between $20,000 and 34,999 per year spent 30.0 percent or more of their 2014 annual income on gross rent.

3. 59.0 percent of north central Florida year 2015 homeowner households with 2014 annual incomes of less than $20,000 per year spent 30.0 percent or more of their 2014 annual income on housing.

4. 24.3 percent of north central Florida year 2015 homeowner households with 2014 annual incomes between $20,000 and $34,999 per year spent 30.0 percent or more of their ~~1999~~ annual income on housing.

Policy 1.1.1. Encourage the development of policies within local government comprehensive plans which provide incentives or otherwise provide for the construction of affordable housing units in a manner which results in a dispersal of affordable housing units throughout the urban areas of the local government's jurisdiction.

Policy 1.1.2. Provide incentives, such as density bonuses, to private builders of residential dwelling units who construct 10.0 percent or more of their units for very low-, low-, and moderate-income households within urban areas.

Policy 1.1.3. Provide technical assistance to local governments for the revision of Housing Elements contained in local government comprehensive plans.

Policy 1.1.4. Provide assistance to local governments in the development of Community Development Block Grant housing applications.

Chapter II
Economic Development

Adopted May 23, 1996, Amended August 28, 1997, February 27, 2003, October 27, 2011 and August 23, 2018

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Chapter II: Economic Development

A. Conditions and Trends

1. Introduction

In January 1978, the North Central Florida Regional Planning Council received its designation as the North Central Florida Economic Development District. The 12 counties in this region include: Alachua, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor and Union counties. All of these counties, with the exception of Alachua because it is an urban county, are located within the North Central Florida Rural Area of Opportunity and have developed a strategic plan to improve the economic environment of the rural parts of the region.

The following information identifies regional trends in population, industry clusters, infrastructure, financial resources and external forces that affect the regional economy. It reports data contained in the North Central Florida Comprehensive Economic Development Strategy, 2018 - 2022 which, in turn, uses the Florida Chamber Foundation's Six Pillars of Florida's Future Economy as the organizing framework. The Six Pillars are: Talent Supply and Education; Innovation and Economic Development; Infrastructure and Growth Leadership; Business Climate and Competitiveness; Civic and Governance Systems; and Quality of Life and Quality Places.

The North Central Florida Regional Planning Council region includes 52 county and municipal governments. The 12 counties include Alachua, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor and Union. The 40 municipalities include (by County): Alachua - Alachua, Archer, Gainesville, Hawthorne, High Springs, LaCrosse, Micanopy, Newberry and Waldo; Bradford - Brooker, Hampton, Lawtey and Starke; Columbia - Fort White and Lake City; Dixie - Cross City and Horseshoe Beach; Gilchrist - Bell, Fanning Springs and Trenton; Hamilton - Jasper, White Springs and Jennings; Lafayette - Mayo; Levy – Bronson, Cedar Key, Chiefland, Inglis, Otter Creek, Williston and Yankeetown; Madison - Greenville, Lee and Madison; Suwannee - Live Oak and Branford; Taylor - Perry; Union - Lake Butler, Raiford and Worthington Springs.

The North Central Florida Economic Development District has a total of 7,869 square miles and is bordered on the west by the Gulf of Mexico and on the north by the Florida-Georgia state line. With the exception of Alachua County, the region is primarily rural, with a 2015 Bureau of Economic and Business Research-estimated population of just over 540,000. Just under one-half of the population, 271,732, resides in the Gainesville Metropolitan Statistical Area, which consists of Alachua and Gilchrist Counties. Gainesville is home to the University of Florida, a land grant university, which is the primary economic driver of the region. Unlike many other regions of the state, north central Florida does not have beaches or theme parks, though it has a growing nature and eco-tourism base that takes advantage of the abundant presence of springs and rivers that flow through the region.

The regional climate is very temperate with summer high temperatures averaging in the low to mid nineties and winter low temperatures averaging in the low to mid forties. Record high temperatures have reached the low hundreds. Hard freezes are infrequent, with record low temperatures in the low teens. Average annual rainfall is approximately 50 inches. Hurricanes are a major source of concern throughout Florida. The remote coastal communities of the region are at the greatest risk for storm surge related flooding. However, the primary hurricane threats to most of the population centers of the region are from wind damage and rain induced local flooding.

While largely rural, the region benefits from an extensive transportation network. Interstate 75 is the primary north/south transportation artery that connects the region to central and south Florida, as well as the Southeastern U.S. and Midwest U.S. to the north. Interstate 10 is the east/west transportation artery that connects the region to Jacksonville on the east and the Florida panhandle and Alabama to the west. Rail service in the region is provided by CSX Transportation, Norfolk Southern and other providers. Although the region is not home to a deepwater port, Columbia County will be host to an inland port facility that will be part of the Port of Jacksonville's international trade zone. There are numerous airport facilities in the region with substantial runway infrastructure. Currently, the Gainesville Regional Airport is the only airport with scheduled commercial service.

The economy of the region has proven relatively stable in relation to other areas of the state and nation. While the region has been negatively affected by the national economic downturn, overall it has fared better than many other areas, with lower unemployment rates, rising trade exports and steadily rising Gross Domestic Product. State and local government, especially in education and prisons, remains a significant though declining share of employment in the region. Health care is the second largest employment cluster in the region, followed by retail trade.

The region is rapidly becoming known as an innovation center due to the success of the Sid Martin Biotechnology Incubator in Alachua and the emergence of the Florida Innovation Hub at the University of Florida in Gainesville. A 2006 study by the Milken Institute identified the University of Florida as the top performing public institution at transferring its research to the marketplace, and fifth in the nation overall. Companies launched at the Sid Martin Biotechnology Incubator have attracted over one-half billion dollars in private investments, contracts and grants. An estimated 16 percent of all biotech companies in Florida got their start at the Sid Martin facility.

The economy of the region is vulnerable to both natural and man-made disasters. Natural disasters include coastal storms, flooding, tornadoes and wildfires. Since over 95 percent of the drinking water source for the region is the Floridan Aquifer, the region is also susceptible to hazardous materials releases.

However, the most significant potential natural disaster facing the region is hurricanes and tropical storms. The 2011 North Central Florida Economic and Disaster Resiliency Study completed by the North Central Florida Regional Planning Council indicates that a Category 5 hurricane striking the region from the Gulf of Mexico could potentially result in a 46.6 percent loss to regional capital structure (building damage), a 38.8 percent regionwide job loss and a 34.0 percent population loss.

Each local government within the region has adopted a Comprehensive Emergency Management Plan which provides a detailed description of the process to be followed at the local level whenever an emergency or disaster occurs as a result of natural or manmade causes.

Under contract with the Florida Division of Emergency Management, the North Central Florida Regional Planning Council serves as staff to the North Central Florida Local Emergency Planning Committee. The Committee is responsible for the preparation of local emergency response plans for hazardous materials releases for the district. In addition to the emergency response plan, the North Central Florida Local Emergency Planning Committee is also involved in establishing training programs, conducting emergency response exercises, providing public information campaigns and other activities aimed at minimizing risks from hazardous materials releases.

2. Analysis of Economic Development Problems and Opportunities

a. Talent Supply and Education

The region is beginning to face an emerging talent gap - a critical shortage in human capital that represents a vast and growing unmet need for a highly skilled and educated workforce. In the coming years, new products and services will be developed to address the most pressing environmental, medical, and transportation challenges of the world. Communities that are home to those breakthroughs will reap the economic rewards of leadership. Education and training are essential to the future workforce of the region.

b. Average Annual Wages

As shown in Table 2.1, average annual wages in the region as a whole lag significantly behind average annual wages for the state. In 2015, Alachua County, which as the largest economy of any county in the region and with average annual wages over $43,500, is nearly $3,000 lower than state averages. In 2015, Lafayette County, with the lowest average annual wages in the region at just over $29,500, has a nearly $17,000 disparity with state average wages.

Table 2.1

Average Wages per Job
North Central Florida Region and State
2006 to 2015

Area	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alachua	$34,759	$37,164	$37,463	$39,071	$39,670	$40,207	$40,773	$41,589	$42,701	$43,598
Bradford	$29,423	$30,031	$30,662	$30,873	$30,762	$30,831	$31,467	$32,678	$34,198	$35,783
Columbia	$31,357	$31,780	$32,135	$32,920	$33,986	$33,275	$33,535	$34,054	$34,897	$35,621
Dixie	$27,305	$27,371	$28,080	$27,941	$28,551	$28,641	$29,191	$29,422	$32,077	$32,110
Gilchrist	$27,370	$27,827	$29,789	$30,172	$29,933	$29,737	$30,018	$31,090	$31,880	$32,263
Hamilton	$36,515	$35,631	$36,723	$41,628	$39,133	$39,119	$40,287	$40,587	$41,824	$39,651
Lafayette	$25,730	$26,770	$27,378	$28,135	$28,134	$27,687	$28,781	$28,856	$29,648	$29,543
Levy	$26,158	$26,810	$27,639	$27,264	$27,616	$27,892	$28,491	$28,878	$29,233	$30,116
Madison	$26,050	$27,245	$27,966	$28,694	$29,119	$29,237	$29,605	$29,841	$31,476	$32,053
Suwannee	$27,131	$27,492	$28,365	$27,637	$28,141	$28,245	$28,871	$29,720	$30,421	$31,341
Taylor	$30,931	$33,077	$33,198	$33,701	$35,624	$36,470	$36,491	$37,593	$37,217	$40,717
Union	$31,609	$31,773	$31,993	$33,539	$33,411	$33,075	$33,744	$34,060	$34,270	$34,233
Region	$32,754	$34,391	$34,890	$34,771	$36,588	$36,882	$37,456	$38,210	$39,228	$40,102
Florida	$38,510	$39,775	$40,583	$40,989	$41,572	$42,312	$43,210	$43,651	$44,810	$46,236

Source: Florida Department of Economic Opportunity, Quarterly Census of Employment and Wages, 2006 - 2015 Annual Files <ttp://www.floridajobs.org/labor-market-information/data-center/statistical-programs/quarterly-census-of-employment-and-wages>

c. High School Graduation Rates

As shown in Table 2.2, the regional High School Graduation Rate peaked in 2010-11 and gradually has declined ever since. Prior to the 2010-11 school year, graduation rates for the region were consistently higher than the state average. However, since the 2010-11 peak, graduations rates have trailed that of the state. In 2015, eight of the 12 counties in the region fell below the overall state rate, with only four counties exceeding state rates.

Table 2.2

High School Graduation Rates
North Central Florida Region and State
School Years 2005-06 to 2014-15

Area	School Year									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Alachua	69.8%	68.2%	68.3%	77.1%	76.6%	78.1%	68.7%	72.6%	72.2%	74.3%
Bradford	69.5%	70.7%	75.4%	78.4%	71.1%	73.3%	73.7%	67.5%	71.3%	76.9%
Columbia	67.4%	74.1%	77.6%	87.8%	88.5%	87.2%	64.8%	65.7%	61.0%	71.0%
Dixie	70.0%	70.5%	66.5%	72.0%	69.0%	78.2%	77.1%	82.4%	87.8%	96.9%
Gilchrist	43.9%	53.3%	56.1%	64.2%	63.4%	67.6%	85.9%	89.7%	95.4%	94.0%
Hamilton	83.8%	85.1%	89.1%	89.5%	96.2%	95.8%	55.0%	55.5%	78.6%	73.7%
Lafayette	53.5%	64.2%	57.5%	62.8%	51.6%	58.0%	65.8%	87.5%	80.0%	87.0%
Levy	76.2%	79.0%	81.2%	81.0%	80.2%	85.8%	72.2%	77.8%	69.1%	81.6%
Madison	89.7%	90.7%	95.9%	93.8%	91.2%	84.0%	66.3%	64.0%	75.7%	58.1%
Suwannee	65.1%	74.4%	71.6%	72.4%	74.5%	68.5%	59.5%	59.5%	76.6%	67.5%
Taylor	78.3%	77.4%	74.0%	75.1%	74.7%	77.8%	63.5%	62.4%	49.5%	64.7%
Union	76.7%	81.7%	71.4%	80.7%	76.4%	93.2%	70.4%	79.0%	82.8%	77.7%
Region	70.8%	73.1%	73.9%	78.5%	78.0%	80.8%	68.1%	70.9%	71.5%	74.3%
Florida	67.9%	69.0%	71.6%	71.9%	71.0%	72.4%	75.4%	78.6%	80.7%	81.2%

Source: Florida Department of Education, Data Publications and Reports: Students
<ww.fldoe.org/eias/eiaspubs/pubstudent.asp and https://edstats.fldoe.org>

d. 8th Grade Math Performance

As shown in Table 2.3, eighth grade math performance on the Florida Comprehensive Assessment Test in the region has declined over the 2006 to 2015 time frame, and has been consistently below the state performance levels for the period. The decline has been most pronounced from 2010 to 2015. In 2015, five school districts, Columbia, Dixie, Gilchrist, Taylor and Union, exceeded state levels. Given the growing demands of employers for workers proficient in science, technology, engineering and mathematics, this is a critical indicator for the region as it focuses on becoming more competitive with other regions in Florida and the southeastern U.S.

Table 2.3
Eighth Grade Math Performance
Percent of Students Scoring at or Above Level 3 of 5 on
Florida Comprehensive Assessment Test
North Central Florida Region and State, 2006 to 2015

Area	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alachua	57%	61%	67%	62%	65%	59%	56%	39%	56%	40%
Bradford	42%	55%	57%	50%	52%	40%	45%	11%	5%	10%
Columbia	53%	56%	55%	60%	57%	45%	48%	31%	43%	48%
Dixie	42%	53%	51%	63%	56%	50%	65%	45%	53%	50%
Gilchrist	28%	39%	40%	42%	49%	70%	68%	60%	55%	61%
Hamilton	63%	70%	63%	62%	67%	31%	21%	29%	23%	11%
Lafayette	37%	45%	30%	34%	41%	45%	55%	75%	34%	21%
Levy	68%	71%	71%	68%	71%	63%	58%	44%	38%	44%
Madison	55%	53%	62%	63%	79%	23%	38%	17%	16%	11%
Suwannee	56%	57%	58%	63%	61%	41%	45%	44%	49%	31%
Taylor	65%	69%	64%	72%	64%	50%	61%	54%	58%	50%
Union	59%	58%	62%	66%	66%	52%	60%	57%	49%	65%
Region	57%	61%	63%	63%	64%	52%	53%	39%	48%	40%
Florida	60%	63%	67%	66%	68%	56%	56%	51%	47%	45%

Source: Florida Department of Education, Florida Comprehensive Assessment Test
https://app1.fldoe.org/FCATDemographics/Selections.aspx?reportTypeID=1&level=District&subj=Math

3. Innovation and Economic Development

Too often limited to the academic realms of research institutions, innovation must be an integral part of the businesses of the region. Competitiveness and prosperity in the 21st Century will be based on technology, knowledge and innovation. Transforming the existing business base is the key to retention and expansion. Economic development tied to innovation requires a comprehensive understanding of what is necessary and prudent to incentivize business growth. Demands for return on investment have never been greater. As new industries emerge and legacy industries must contend with pressure from the processes of creative destruction, the role of innovation and economic development will be paramount to secure economic prosperity.

a. Gross Domestic Product

As shown in Table 2.4, gross domestic product is the market value of all goods and services produced within the area during the year. The Gross Domestic Product of the region has maintained a positive upward trend but with sporadic advances and declines between 2008 and 2012. Seven of the 12 counties in the region experienced declines in Gross Domestic Product between 2006 and 2015.

Table 2.4

Gross Domestic Product
North Central Florida Region and State
Billions of Fixed 2009 Dollars
2006 to 2015

	Year									
Area	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alachua	10.71	10.84	10.94	10.62	10.91	10.89	10.95	11.21	11.42	11.77
Bradford	0.60	0.59	0.59	0.58	0.53	0.51	0.49	0.49	0.50	0.52
Columbia	2.06	2.09	1.97	2.03	1.98	1.77	1.74	1.78	1.82	1.88
Dixie	0.25	0.23	0.22	0.21	0.20	0.21	0.20	0.21	0.21	0.22
Gilchrist	0.26	0.25	0.24	0.23	0.24	0.25	0.24	0.25	0.26	0.27
Hamilton	0.39	0.39	0.37	0.37	0.33	0.34	0.36	0.35	0.36	0.37
Lafayette	0.13	0.13	0.14	0.15	0.13	0.14	0.13	0.13	0.13	0.14
Levy	0.73	0.73	0.69	0.67	0.69	0.65	0.63	0.65	0.67	0.69
Madison	0.41	0.38	0.37	0.39	0.40	0.36	0.35	0.37	0.38	0.39
Suwannee	0.93	0.96	0.84	0.85	0.92	0.90	0.89	0.94	0.96	0.99
Taylor	0.57	0.59	0.55	0.55	0.60	0.62	0.61	0.66	0.68	0.70
Union	0.30	0.29	0.29	0.27	0.26	0.26	0.25	0.25	0.26	0.26
Region	17.34	17.46	17.21	16.90	17.20	16.89	16.83	17.29	17.63	18.18
Florida	1,277.05	1,283.05	1,250.59	1,183.07	1,207.53	1,223.15	1,246.73	1,284.89	1,316.56	1,358.27

Source: Regional Economic Modeling, Inc. PI+, Florida Counties v 1.7

b. Tourism Development Tax Collections

As shown in Table 2.5, tourism development taxes are collected on the value of overnight accommodations at hotels, bed and breakfast, recreational vehicle and camping sites and are used as a measurement of overall tourism activity in an area. Based on this measure, the region has experienced steady growth in tourism over the decade from Fiscal Year 2005-06 to Fiscal Year 2014-15 period, with slight declines in Fiscal Years 2008-09 and 2009-10, due primarily to the economic downturn. Two counties, Lafayette and Union, did not collect tourism development taxes for the period.

Table 2.5

**Tourism Development Tax Collections
North Central Florida Region and State
Thousands of Dollars, 2005-06 to 2014-15**

Area	Fiscal Year									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Alachua	$1,968	$2,238	$2,278	$1,980	$2,133	$3,338	$3,488	$3,542	$3,904	$4,226
Bradford	$53	$68	$108	$102	$90	$82	$85	$82	$89	$100
Columbia	$421	$401	$392	$383	$385	$586	$627	$668	$916	$987
Dixie	$0	$0	$0	$0	$0	$7	$26	$23	$24	$30
Gilchrist	$0	$8	$21	$21	$26	$30	$28	$24	$29	$40
Hamilton	$47	$52	$44	$33	$24	$31	$30	$28	$30	$30
Lafayette	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Levy	$162	$170	$168	$147	$155	$152	$157	$164	$169	$189
Madison	$87	$95	$86	$80	$70	$84	$85	$86	$102	$115
Suwannee	$103	$107	$117	$103	$101	$110	$167	$162	$193	$219
Taylor	$126	$153	$172	$173	$180	$220	$196	$205	$231	$229
Union	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Region	$2,968	$3,291	$3,387	$3,022	$3,163	$4,641	$4,887	$4,984	$5,690	$6,166
Florida	$436,165	$489,307	$524,341	$466,657	$466,707	$516,632	$572,967	$604,643	$662,750	$746,014

Source: Florida Department of Revenue website, Local Government Tax Receipts by County, <http://dor.myflorida.com/dor/taxes/colls_from_7_2003.html>
Note: Values presented in thousands of dollars.

c. Trade Exports and Imports

As shown in Table 2.6, trade exports is a measure of all goods and services produced in the region and sold outside the region. Comparing Trade Exports to Trade Imports reveals whether the region is bringing in more outside money from exports than it sends out by purchasing imported goods and services. In 2006, the region imported approximately 37.7 percent more goods and services than it exported, while in 2015, the ratio of exports to imports increased to approximately 45.3 percent, as opposed to the state ratios of approximately 3.8 percent in 2006 and approximately 2.7 percent in 2015. The increase in the export to import ratio demonstrates a significant leakage of capital from the region.

Table 2.6

Trade Exports
North Central Florida Region and State
Billions of Fixed 2009 Dollars, 2006 to 2015

Area	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alachua	3.19	6.29	6.41	5.97	6.15	6.17	6.22	6.39	6.60	6.78
Bradford	0.51	0.51	0.52	0.48	0.43	0.44	0.43	0.44	0.46	0.47
Columbia	2.39	2.39	2.14	2.22	2.10	1.72	1.67	1.74	1.80	1.86
Dixie	0.30	0.27	0.24	0.22	0.20	0.24	0.22	0.22	0.22	0.23
Gilchrist	0.20	0.19	0.17	0.15	0.15	0.16	0.16	0.16	0.16	0.17
Hamilton	0.71	0.71	0.66	0.60	0.53	0.57	0.59	0.61	0.63	0.64
Lafayette	0.09	0.10	0.10	0.11	0.09	0.10	0.10	0.10	0.10	0.11
Levy	0.70	0.72	0.66	0.58	0.58	0.55	0.55	0.56	0.58	0.59
Madison	0.51	0.42	0.42	0.41	0.44	0.37	0.38	0.40	0.41	0.42
Suwannee	1.12	1.14	0.91	0.86	0.92	0.89	0.89	0.92	0.96	0.98
Taylor	0.76	0.82	0.76	0.71	0.79	0.84	0.85	0.89	0.91	0.93
Union	0.21	0.19	0.19	0.16	0.16	0.17	0.17	0.17	0.18	0.18
Region	$10.68	$13.74	$13.16	$12.47	$12.52	$12.22	$12.22	$12.59	$13.02	$13.37
Florida	$431.06	$440.19	$454.90	$477.68	$507.90	$513.80	$517.27	$494.13	$478.74	$507.02

Source: Regional Economic Modeling, Inc. Policy Insight Plus, Florida Counties v 1.7

As shown in Table 2.7, from 2006 to 2015 the value of Trade Imports in the region increased by $4.72 billion. Increasing Trade Imports coupled with increased Trade Exports is a sign of positive economic activity in the region.

Table 2.7

Trade Imports
North Central Florida Region and State
Billions of Fixed 2009 Dollars
2006 to 2015

Area	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alachua	$4.48	$8.75	$8.53	$8.03	$8.19	$8.35	$8.33	$8.53	$8.83	$9.12
Bradford	$0.93	$0.94	$0.93	$0.89	$0.88	$0.87	$0.84	$0.85	$0.89	$0.92
Columbia	$2.64	$2.67	$2.50	$2.43	$2.49	$2.33	$2.20	$2.27	$2.36	$2.43
Dixie	$0.46	$0.44	$0.42	$0.39	$0.39	$0.42	$0.40	$0.42	$0.43	$0.45
Gilchrist	$0.54	$0.53	$0.51	$0.49	$0.52	$0.54	$0.52	$0.54	$0.56	$0.57
Hamilton	$0.69	$0.69	$0.66	$0.58	$0.57	$0.61	$0.61	$0.62	$0.64	$0.65
Lafayette	$0.20	$0.21	$0.22	$0.21	$0.21	$0.22	$0.21	$0.22	$0.23	$0.24
Levy	$1.27	$1.28	$1.22	$1.13	$1.19	$1.14	$1.12	$1.25	$1.29	$1.32
Madison	$0.70	$0.65	$0.65	$0.61	$0.64	$0.59	$0.59	$0.62	$0.65	$0.67
Suwannee	$1.49	$1.55	$1.40	$1.32	$1.43	$1.43	$1.40	$1.45	$1.51	$1.56
Taylor	$0.88	$0.93	$0.88	$0.79	$0.89	$0.92	$0.91	$1.02	$1.07	$1.09
Union	$0.44	$0.43	$0.41	$0.40	$0.41	$0.40	$0.39	$0.39	$0.41	$0.42
Region	$14.71	$19.07	$18.32	$17.25	$17.79	$17.81	$17.51	$18.17	$18.85	$19.43
Florida	$447.40	$458.37	$470.73	$503.30	$537.11	$550.05	$555.19	$526.57	$493.46	$520.94

Source: Regional Economic Modeling, Inc. Policy Insight Plus, Florida Counties v 1.7

4. Infrastructure and Growth Leadership

The Infrastructure and Growth Leadership pillar underscores the fundamental contributions of factors such as transportation, communications and land use to the creation and maintenance of a vibrant economy. Early symptoms of distressed infrastructure, if not addressed, can have a crippling effect, undermining the economic health of the region. Congested and deteriorating roadways and railways could choke intra- and inter-state commerce. Failure to provide high-speed communications infrastructure will deter local investments by high-tech industries. In contrast, smart and timely investments in strategies that are tied to infrastructure targets are the medicine for a shared economic prosperity for the region.

a. Population Counts, Estimates and Projections

As shown in Table 2.8, the population of the region increased by 1.8 percent between the 2010 and 2015, compared with an increase of 7.2 percent for the state. The population of the region is expected to increase by 16.3 percent between 2015 and 2045, while the population of the state is projected to increase by 35.9 percent over the same period. Stagnation in the national economy could alter these projections significantly as a prolonged sluggish housing market could prevent people from selling their homes and relocating to Florida.

Table 2.8

Population Counts, Estimates and Projections
North Central Florida Region and State
2010 to 2045

Area	Census	Estimate	Projections					
	2010	2015	2020	2025	2030	2035	2040	2045
Alachua	247,336	254,893	265,500	275,200	283,100	290,300	296,700	302,700
Bradford	28,520	27,310	28,800	29,300	29,500	29,700	29,900	30,100
Columbia	67,531	68,163	71,100	73,700	75,800	77,600	79,100	80,300
Dixie	16,422	16,468	17,200	17,700	18,100	18,400	18,700	18,900
Gilchrist	16,939	16,839	17,500	18,400	19,000	19,600	20,100	20,500
Hamilton	14,799	14,630	15,300	15,600	15,900	16,200	16,400	16,600
Lafayette	8,870	8,664	8,900	9,200	9,500	9,800	10,000	10,200
Levy	40,801	40,448	41,700	43,000	44,100	44,900	45,600	46,200
Madison	19,224	19,200	19,400	19,500	19,600	19,700	19,800	19,900
Suwannee	41,551	44,452	46,000	47,800	49,300	50,600	51,800	52,700
Taylor	22,570	22,824	22,400	22,700	23,000	23,200	23,300	23,500
Union	15,535	15,916	16,300	16,800	17,100	17,500	17,700	18,000
Region	540,098	549,809	570,100	588,900	604,000	617,500	629,100	639,600
Florida	18,801,310	20,148,654	21,438,700	22,943,900	24,244,300	25,397,400	26,426,400	27,378,400

Source: Florida Estimates of Population, Table 5, and Projections of Florida Population by County, 2020 - 2045, with Estimates for 2016, Bureau of Economic and Business Research, 4/12/2017.

b. Annual Building Permits

As shown in Table 2.9, the region, similar to the state, has experienced significant declines in new residential construction since the collapse of the housing market in 2006. The region has also tracked the state in recovery. As with the state, the region began to experience an increase in construction activity in 2012. However, the number of annual building permits issued in the region remains less than half the number issued in 2006.

Table 2.9

Annual Building Permits
North Central Florida Region and State
Residential Units
2006 to 2015

Area	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alachua	1949	1388	1006	519	454	444	589	770	762	1171
Bradford	124	126	44	24	31	18	23	27	0	0
Columbia	473	326	227	99	84	52	47	65	80	80
Dixie	83	86	53	19	18	17	20	24	24	26
Gilchrist	92	87	48	10	36	20	35	30	37	43
Hamilton	40	46	26	13	22	15	12	9	9	22
Lafayette	26	18	14	10	19	4	14	4	11	10
Levy	278	213	101	83	56	54	50	57	49	49
Madison	89	54	48	32	27	27	28	34	33	35
Suwannee	274	123	52	53	50	28	25	28	41	40
Taylor	75	52	32	17	33	21	21	18	24	41
Union	71	52	22	17	13	9	13	15	22	23
Region	3,574	2,571	1,673	896	843	709	877	1,081	1,092	1,540
Florida	203,238	102,551	61,042	35,329	38,679	42,360	64,810	86,752	84,073	109,923

Source: https://socds.huduser.gov/permits/index.html>l

c. Vehicle Miles Traveled

As shown in Table 2.10, vehicle miles traveled is a general indicator of the vitality of the economy of an area. If the economy slows down, people and businesses tend to reduce their expenses by reducing the number of trips taken or by consolidating trips. As the economy improves, less emphasis is placed on mileage reduction. Daily Vehicle Miles Traveled in the region has been flat since 2006. Statewide, Daily Vehicle Miles Traveled peaked in 2012 and gradually declined through 2015.

Table 2.10

Daily Vehicle Miles Traveled
North Central Florida Region and State
Millions of Miles
2006 to 2015

Area	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alachua	8.10	8.46	8.00	7.83	7.83	7.76	7.61	7.80	8.09	8.25
Bradford	1.09	1.07	1.04	1.03	1.00	0.99	0.99	1.02	1.03	1.05
Columbia	3.70	3.72	3.52	3.57	3.54	3.58	3.52	3.57	3.82	3.74
Dixie	0.83	0.81	0.78	0.78	0.77	0.76	0.66	0.64	0.64	0.67
Gilchrist	0.70	0.67	0.67	0.65	0.66	0.69	0.69	0.69	0.70	0.69
Hamilton	1.59	1.68	1.66	1.54	1.49	1.39	1.38	1.35	1.50	1.50
Lafayette	0.46	0.45	0.45	0.44	0.44	0.43	0.43	0.42	0.43	0.42
Levy	1.66	1.65	1.64	1.60	1.62	1.65	1.69	1.67	1.70	1.75
Madison	1.57	1.55	1.47	1.48	1.52	1.52	1.50	1.52	1.47	1.61
Suwannee	2.51	2.50	2.39	2.38	2.39	2.33	2.32	2.30	2.34	2.43
Taylor	1.22	1.17	1.11	1.10	1.11	1.04	1.06	1.02	1.05	1.06
Union	0.45	0.43	0.42	0.41	0.41	0.40	0.40	0.40	0.40	0.42
Region	23.88	24.16	23.15	22.80	22.77	22.54	22.25	22.41	23.16	23.58
Florida	468.57	489.54	508.61	537.49	550.61	558.31	562.80	542.33	538.09	536.32

Source: Florida Department of Transportation, Florida Highway Mileage and Travel Report, Summary since 1990. <http://www.dot.state.fl.us/planning/statistics/mileage-rpts/public.shtm>

5. Business Climate and Competitiveness

Owners and executives making decisions about where they call home evaluate the attractiveness of the region in respect to its competitiveness across a host of business climate factors. According to Florida TaxWatch, Florida ranks highly in measures of business climate owing to the absence of a personal income tax; its openness and growth in international trade; and its general hospitableness to entrepreneurs and small businesses. Unfortunately, Florida ranks poorly in measures of high business costs, especially property tax burdens, state and local sales, excise and gross receipt tax burdens and general business costs. Vigilance in monitoring the position of the region relative to other competitive locations is critical to securing the position of the region among the most business-friendly climates.

a. Average Annual Unemployment Rates

As shown in Table 2.11, the region has usually experienced lower rates of unemployment than the state. While several factors contribute to these lower unemployment rates, a primary factor is the higher public sector employment rate in the region as compared to the state.

Table 2.11

Average Annual Unemployment Rates
North Central Florida Region and State
2006 to 2015

Area	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alachua	2.6%	2.9%	4.2%	6.9%	7.9%	7.6%	6.7%	5.7%	5.2%	4.6%
Bradford	2.8%	3.3%	4.7%	7.8%	9.2%	9.1%	7.6%	6.3%	5.6%	4.8%
Columbia	3.2%	3.5%	5.4%	9.0%	10.1%	10.3%	8.9%	7.6%	6.6%	5.4%
Dixie	3.4%	4.2%	7.2%	11.1%	13.0%	12.3%	10.3%	8.5%	7.4%	6.2%
Gilchrist	2.8%	3.7%	5.5%	9.1%	9.9%	10.3%	9.1%	7.9%	6.7%	5.6%
Hamilton	3.7%	4.5%	7.0%	10.8%	11.8%	10.4%	8.9%	8.6%	7.6%	6.4%
Lafayette	2.7%	2.9%	4.4%	7.3%	8.6%	6.2%	5.7%	5.2%	5.1%	4.5%
Levy	3.5%	4.1%	6.9%	11.1%	12.0%	10.9%	9.3%	8.2%	6.8%	5.7%
Madison	5.0%	5.9%	6.8%	10.4%	11.4%	9.6%	8.6%	7.8%	7.1%	6.1%
Suwannee	3.2%	3.5%	5.8%	9.4%	10.0%	9.2%	8.0%	6.9%	6.3%	5.4%
Taylor	3.9%	4.1%	6.4%	10.4%	11.2%	10.1%	9.0%	7.8%	6.9%	6.6%
Union	2.6%	3.0%	4.7%	7.3%	8.7%	8.2%	7.2%	6.3%	6.0%	4.8%
Region	3.0%	3.3%	5.0%	8.1%	9.1%	8.7%	7.6%	6.6%	5.8%	5.0%
Florida	3.3%	4.0%	6.2%	10.2%	11.3%	10.0%	8.5%	7.3%	6.3%	5.4%

Source: Florida Department of Economic Opportunity Local Area Unemployment Statistics

<http://www.floridajobs.org/labor-market-information/data-center/statistical-programs/local-area-unemployment-statistics>

b. Employment by Industry

As shown in Table 2.12, state government, health care, retail trade and local government have remained the predominant employment industries from 2006 to 2015 in the region. While still the largest single employer in the region in 2015, employment in State Government did decline by 9.0 percent over the period. Private sector industries that posted significant employment gains over the period include Health Care, Accommodation and Food Services, Finance and Insurance, Transportation and Warehousing, Farming, Management of Companies and Mining.

As shown in Tables 2.12 and 2.13, Health Care, retail trade, state government and local government have remained the predominant employment industries from 2001 to 2010 in the region. On a percentage basis, the largest gains during the period were experienced in Management (149%), Educational Services (57.4%), and Federal Civilian (42%). Private sector industries that posted significant employment gains over the period on an absolute basis include Health Care and Social Assistance (9,502 jobs), Real Estate Rental and Leasing (4,529 jobs) and Accommodation and Food Services (3,569 jobs). Declines occurred in the Manufacturing (-4,173 jobs), State Government, (-2,726 jobs) and Retail Trade (-1,732 jobs) industries.

Table 2.12

Employment by Industry
North Central Florida Region
2006 to 2015

Industry	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
State Government	39,312	38,573	36,999	37,181	36,834	36,577	35,608	35,155	35,442	35,784
Health Care and Social Assistance	30,187	30,801	31,674	31,744	31,855	31,590	31,960	32,742	33,681	34,396
Retail Trade	28,919	30,373	28,033	26,854	26,189	26,568	26,228	26,339	26,989	27,687
Local Government	22,652	22,865	22,677	22,256	22,370	22,217	21,905	21,789	21,895	22,055
Accommodation and Food Services	18,888	19,621	20,603	18,629	18,016	18,148	18,479	19,001	19,370	19,875
Other Services, except Public Administration	13,869	14,171	14,027	13,554	13,118	13,802	13,497	13,551	13,780	14,075
Manufacturing	15,311	15,417	14,312	12,275	12,627	13,041	13,533	13,390	13,425	13,578
Administrative and Waste Management Services	11,424	11,124	10,580	10,169	9,851	10,740	11,643	12,035	12,290	12,599
Professional, Scientific, and Technical Services	12,714	13,296	12,867	12,428	12,272	11,957	11,740	11,401	11,745	12,056
Construction	15,920	15,698	13,878	11,614	10,582	10,155	10,503	10,727	11,051	11,661
Finance and Insurance	8,193	8,837	9,085	9,013	8,914	9,243	9,466	9,217	9,406	9,597
Real Estate and Rental and Leasing	10,822	10,644	9,611	9,307	9,385	9,346	8,929	8,991	9,117	9,278
Farming	6,984	8,180	8,150	8,142	8,342	8,546	8,814	8,763	8,509	8,290
Transportation and Warehousing	6,065	6,450	7,330	6,709	6,886	6,959	7,378	8,021	8,146	8,269
Federal Civilian	5,160	5,349	5,586	5,845	6,541	6,164	6,036	6,077	5,926	5,898
Wholesale Trade	5,476	5,716	5,669	5,645	5,370	5,220	5,016	5,270	5,413	5,555
Arts, Entertainment, and Recreation	4,081	4,359	4,288	4,239	4,206	4,357	4,282	4,335	4,379	4,436
Educational Services	4,139	4,052	4,714	4,742	4,015	3,920	3,864	3,348	3,446	3,548
Forestry, Fishing, and Related Activities	3,285	3,363	3,081	3,761	3,597	3,170	3,324	3,232	3,216	3,242
Information	3,278	3,286	3,276	2,836	2,815	2,786	2,657	2,797	2,759	2,712
Management of Companies and Enterprises	262	275	690	663	1,033	1,369	1,694	1,596	1,609	1,625
Mining	343	258	331	148	164	629	1,006	1,245	1,332	1,378
Utilities	895	877	861	968	968	1,012	861	1,256	1,228	1,210
Federal Military	1,132	1,160	1,150	1,170	1,169	1,128	1,085	1,089	1,056	1,032

Source: Regional Economic Modeling, Inc., Policy Insight Plus, Florida Counties v 1.7

As shown in Table 2.13 and 2.14, public sector employment in the region has declined from 2006 to 2015, as a percentage of total employment. This trend is likely to continue as the private sector experiences job growth and government budgets continue to be constrained due to sluggish state and national economies.

Table 2.13

Employment by Sector (Thousands)
North Central Florida Region and State
2006 to 2015

Sector	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Total Employment Region:	269	275	269	260	257	259	260	261	265	270
Total Employment State:	15,854	16,149	15,842	15,222	15,113	15,469	15,739	16,060	16,370	16,672
Private Sector Employment Region:	201	207	203	193	190	193	195	197	201	205
Private Sector Employment State:	13,887	14,146	13,813	13,216	13,114	13,504	13,796	14,131	14,441	14,734
Public Sector Employment Region:	68	68	66	66	67	66	65	64	64	65
Public Sector Employment State:	1,967	2,003	2,029	2,006	2,000	1,964	1,943	1,929	1,929	1,938

Source: Regional Economic Modeling, Inc., Policy Insight Plus, Florida Counties v. 1.7

Table 2.14

Percent Employment by Sector
North Central Florida Region
2006 to 2015

Sector	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Percent Private Sector Employment-Region	74.7%	75.3%	75.4%	74.4%	74.0%	74.4%	75.1%	75.5%	75.7%	76.0%
Percent Public Sector Employment-Region	25.3%	24.7%	24.6%	25.6%	26.0%	25.6%	24.9%	24.5%	24.3%	24.0%
Percent Private Sector Employment-State	87.6%	87.6%	87.2%	86.8%	86.8%	87.3%	87.7%	88.0%	88.2%	88.4%
Percent Public Sector Employment-State	12.4%	12.4%	12.8%	13.2%	13.2%	12.7%	12.3%	12.0%	11.8%	11.6%

Source: Regional Economic Modeling, Inc., Policy Insight Plus, Florida Counties v. 1.7

c. Wages by Industry

As shown in Table 2.15, the majority of industries experienced stable wage growth from 2006 to 2015. Four of the 23 industries measured had overall wage growth that met or exceeded an annual average rate of 3.0 percent. Industries that had the highest overall growth in average annual wages include Farm, Educational Services, Forestry, Fishing, and Related Activities and Wholesale Trade. Only three industries, Management, Federal Military and Mining had overall declining average annual wages for the period.

Table 2.15

Average Annual Wages by Industry
North Central Florida Region
Thousands of Current Dollars
2006 to 2015

Industry	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Utilities	$76.1	$75.5	$80.5	$83.2	$88.2	$96.0	$92.7	$78.1	$81.8	$85.2
Federal Civilian	$59.3	$61.8	$62.3	$64.2	$62.1	$64.8	$65.9	$66.9	$69.1	$71.9
Manufacturing	$49.0	$50.0	$52.9	$53.2	$54.6	$53.1	$53.9	$57.4	$59.7	$61.7
Wholesale Trade	$44.7	$45.3	$46.0	$44.7	$46.4	$48.5	$52.0	$56.8	$59.1	$61.1
Management	$63.7	$63.4	$41.3	$42.0	$29.8	$41.3	$44.1	$54.6	$57.3	$59.7
Health Care and Social Assistance	$42.6	$43.8	$45.6	$47.1	$46.9	$47.4	$48.2	$48.4	$49.2	$49.7
Information	$43.5	$44.5	$42.9	$44.7	$42.8	$44.4	$47.1	$44.7	$47.0	$49.1
State and Local Government	$36.6	$38.1	$39.4	$40.4	$40.8	$41.0	$41.9	$42.8	$44.3	$46.0
Finance and Insurance	$43.2	$43.2	$42.1	$37.7	$39.4	$37.7	$39.7	$41.2	$42.7	$44.1
Professional and Technical Services	$32.9	$32.6	$34.5	$34.5	$36.1	$37.4	$37.0	$36.9	$37.8	$38.5
Construction	$27.6	$29.7	$30.2	$29.1	$31.0	$29.9	$32.8	$33.5	$34.5	$35.3
Forestry, Fishing, and Related Activities	$23.7	$23.3	$24.3	$23.9	$25.1	$28.4	$29.3	$30.4	$31.6	$32.6
Federal Military	$29.9	$30.7	$33.3	$35.5	$33.3	$30.4	$28.3	$28.2	$28.9	$29.6
Transportation and Warehousing	$23.7	$25.4	$27.6	$27.2	$25.2	$26.2	$28.3	$27.6	$28.6	$29.4
Retail Trade	$23.8	$24.3	$24.7	$24.3	$25.3	$25.3	$25.3	$25.9	$26.9	$27.7
Mining	$26.7	$29.9	$20.1	$35.7	$150.0	$40.3	$24.9	$23.4	$24.2	$24.7
Other Services, not Pub.Admin.	$20.3	$21.0	$22.1	$21.8	$21.8	$20.5	$21.0	$21.9	$22.3	$22.7
Administrative and Waste Services	$18.9	$19.1	$20.1	$19.8	$19.2	$18.7	$19.4	$20.3	$20.8	$21.1
Educational Services	$13.8	$14.5	$14.2	$15.0	$18.0	$19.3	$20.5	$19.4	$19.6	$19.8
Arts, Entertainment, and Recreation	$15.9	$17.5	$18.7	$19.3	$20.2	$18.8	$18.8	$18.7	$19.1	$19.5
Accommodation and Food Services	$15.7	$16.4	$16.3	$16.4	$17.0	$16.9	$17.9	$18.1	$18.5	$18.9
Real Estate and Rental and Leasing	$8.7	$8.9	$10.1	$10.6	$11.3	$10.2	$11.0	$11.0	$11.3	$11.6
Farm	$4.8	$4.3	$5.3	$5.6	$5.9	$5.2	$5.1	$6.9	$7.3	$7.8

Source: Regional Economic Modeling, Inc., Policy Insight Plus, Florida Counties, v. 1.7

As shown in Table 2.16, in both public as well as private sector employment, average annual wages in the region continue to lag those of the state. The gap between state and regional average annual wages narrowed between 2006 to 2015 in both public and private sector employment.

Table 2.16

Average Annual Wages by Sector
North Central Florida Region and State
Thousands of Current Dollars
2006 to 2015

Sector	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Total Avg Annual Wage Rate - Region	$27.2	$27.9	$28.7	$29.2	$29.8	$29.9	$30.5	$31.1	$32.1	$33.0
Total Avg Annual Wage Rate - State	$32.1	$32.8	$33.3	$32.8	$33.4	$33.6	$34.4	$34.8	$36.0	$37.1
Priv Sctr Avg Annual Wage Rate - Region	$24.1	$24.8	$25.5	$25.5	$26.1	$26.3	$27.0	$27.6	$28.4	$29.1
Priv Sctr Avg Annual Wage Rate - State	$31.0	$31.5	$31.8	$31.1	$31.6	$32.0	$32.9	$33.4	$34.6	$35.6
Pub Sctr Avg Annual Wage Rate - Region	$38.2	$39.9	$41.3	$42.4	$42.8	$43.1	$43.9	$44.8	$46.3	$48.1
Pub Sctr Avg Annual Wage Rate - State	$42.0	$43.5	$44.8	$45.8	$46.1	$46.6	$46.6	$46.9	$48.6	$50.6

Source: Regional Economic Modeling, Inc., Policy Insight Plus, Florida Counties, v. 1.7

6. Civic and Governance Systems

Free markets need structure in place to deliver services, set rules that organize business and society, and provide vehicles for the public to engage in, influence, and change how society works. These include things such as constitutional integrity, ethics and elections, redundancy and government spending.

a. Millage Rates

As shown in Table 2.17, millage rates across the region shared a downward trend from 2006 to 2015, due primarily to rising property value assessments. By 2008, however, effects of the national real estate crash had caused property values to decline rapidly, and millage rates across the region were raised accordingly in 2009 as local governments adjusted millage rates to meet budgetary requirements. However, millage rates resumed their decline in 2010 and continued to decline through 2015.

Table 2.17

Millage Rates
North Central Florida Region and State
2006 to 2015

Area	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alachua	19.27	17.65	17.52	19.08	19.21	19.42	18.87	18.91	18.92	18.75
Bradford	17.05	16.80	16.81	16.86	16.85	16.98	16.91	16.78	16.37	16.34
Columbia	19.34	17.95	18.19	18.36	17.33	17.01	16.80	16.59	16.52	16.49
Dixie	18.11	17.14	17.47	18.35	18.25	18.31	18.24	17.85	17.78	17.36
Gilchrist	19.28	17.34	17.52	17.81	17.80	17.67	17.70	17.45	17.32	18.26
Hamilton	18.29	17.93	18.15	18.50	18.35	18.43	18.58	18.41	17.80	17.77
Lafayette	18.24	16.47	16.02	16.93	17.08	16.94	16.68	16.88	16.57	16.37
Levy	15.61	14.96	15.16	15.17	15.07	15.37	15.31	15.66	15.55	15.51
Madison	16.01	14.79	16.13	17.33	17.84	17.69	17.97	17.83	17.72	17.72
Suwannee	17.29	15.93	15.88	16.26	16.36	16.50	16.57	16.64	16.72	16.38
Taylor	15.73	15.11	14.51	15.20	15.12	15.05	15.12	14.94	15.10	14.84
Union	18.79	18.54	18.58	18.78	18.94	18.96	18.95	18.51	18.28	18.09
Region	17.75	16.72	16.83	17.39	17.35	17.36	17.31	17.20	17.05	16.99
Florida	15.25	13.93	14.05	14.53	14.77	14.75	14.69	14.70	14.71	14.60

Source: Florida Department of Revenue, Property Tax Analysis, Millage, Levies and Collections; Florida Ad Valorem Valuation and Tax Data 2006 to 2015; Millage and Taxes Levied Report <http://floridarevenue.com/dor/property/resources/data.html>

b. Registered Nonprofit Organizations

As shown in Table 2.18, the number of registered public and private charities in the region has grown consistently over the 2006 to 2015 period. Each of the counties in the region experienced substantial increases in the total number of registered charities, and as a whole, the region experienced an increase of over 82.6 percent compared to 46.2 percent for the state.

Table 2.18

Registered 501(c)(3) Organizations
Public and Private Foundation Charities
North Central Florida Region and State, 2006 to 2015

Area	Year									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alachua	1,091	1,137	1,135	1,219	1,266	1,189	1,197	1,196	1,265	1,326
Bradford	59	60	63	67	65	140	137	129	132	144
Columbia	170	172	182	192	200	183	188	194	194	204
Dixie	32	31	30	34	35	691	695	688	702	719
Gilchrist	38	39	40	43	48	49	49	48	54	49
Hamilton	34	33	36	36	38	51	50	44	50	54
Lafayette	20	22	25	26	29	28	23	24	57	61
Levy	91	103	111	115	123	215	219	211	253	262
Madison	57	61	66	67	74	117	113	113	175	176
Suwannee	109	110	110	109	115	121	127	133	141	135
Taylor	48	51	48	49	53	51	48	51	52	80
Union	29	30	26	31	32	31	31	33	35	37
Region	1,778	1,849	1,872	1,988	2,078	2,866	2,877	2,864	3,110	3,247
Florida	49,817	52,756	55,048	58,209	61,047	57,406	58,009	56,904	68,456	72,843

Source: Internal Revenue Service, Exempt Organizations Business Master File, (501(c)(3) Charities
The Urban Institute, National Center for Charitable Statistics, <http://nccsdataweb.urban.org/tablewiz/pc.php> ©2012

c. Voter Participation

As shown in Table 2.19, voter participation in the region closely mirrored that of the state across the ten-year period from 2006 to 2016, with slightly greater regional participation than the state in most election years. Voter participation was significantly greater during the presidential election cycle, and dropped off from 21.3 percent to 26.4 percent during non-presidential election years.

Table 2.19

Voter Participation
North Central Florida Region and State
Biennial General Elections, 2006 to 2016

Area	General Election Year					
	2006	2008	2010	2012	2014	2016
Alachua	48.3%	81.7%	49.4%	73.5%	50.2%	73.6%
Bradford	50.7%	74.9%	51.8%	75.7%	55.4%	76.2%
Columbia	43.5%	74.1%	48.1%	76.9%	52.4%	77.6%
Dixie	48.9%	68.5%	53.5%	68.5%	55.3%	73.4%
Gilchrist	56.4%	73.4%	50.5%	72.0%	54.6%	74.6%
Hamilton	45.6%	73.5%	51.6%	68.6%	48.6%	68.4%
Lafayette	51.0%	76.4%	58.1%	75.4%	59.9%	77.0%
Levy	47.4%	72.8%	51.9%	74.0%	52.2%	73.1%
Madison	52.3%	73.0%	55.5%	72.7%	55.6%	74.4%
Suwannee	47.0%	71.8%	54.7%	71.1%	51.5%	71.5%
Taylor	45.2%	72.2%	52.4%	73.3%	55.9%	76.5%
Union	45.4%	73.7%	52.3%	74.6%	72.1%	79.3%
Region	47.9%	77.1%	50.7%	73.5%	52.2%	74.1%
Florida	46.8%	75.2%	48.7%	71.5%	50.5%	74.5%

Source: Florida Department of State, Division of Elections
<https://doe.dos.state.fl.us/elections/resultsarchive/Index.asp?ElectionDate=11/8/2016&DATAMODE=>

7. Quality of Life and Quality Places

Economic and urban theorist Richard Florida underscores the importance of place as an integral component of prosperity. He documents the shift from generations that once chased the job and landed by coincidence in a particular city, to the current cohort that selects geography first and then lands the job. The future economy of the region depends on the preservation and enhancements of a wide range of integrated elements that together express the robustness of our culture and the positive perceptions of those things that make us healthy, safe, comfortable and secure.

a. Per Capita Income

As shown in Table 2.20, per capita incomes in the region grew across all counties from 2006 to 2015. Eight of the 12 counties in the region experienced double digit rates of increase over the time period, and the region as a whole had a higher rate of per capita income growth than the state. However, the gap between state and regional per capita incomes declined 15.5 percent from 2006 to 2015.

Table 2.20

Real Personal Per Capita Income
North Central Florida Region and State
Fixed 2009 Dollars
2006 to 2015

	Year									
Area	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alachua	$34,739	$34,975	$34,792	$33,303	$34,200	$35,224	$34,738	$35,025	$35,540	$36,648
Bradford	$26,495	$27,010	$27,046	$27,395	$28,220	$29,019	$29,811	$29,781	$30,526	$31,346
Columbia	$24,418	$25,450	$25,197	$24,515	$26,100	$27,185	$26,030	$26,319	$27,171	$28,221
Dixie	$20,406	$20,312	$19,689	$19,424	$19,877	$20,276	$20,719	$21,327	$22,099	$22,994
Gilchrist	$29,037	$29,138	$28,466	$28,063	$29,508	$29,899	$30,700	$30,718	$31,699	$32,890
Hamilton	$17,346	$17,706	$17,734	$17,321	$18,282	$19,111	$18,163	$18,517	$19,214	$19,911
Lafayette	$16,356	$18,358	$18,886	$17,721	$18,193	$18,231	$18,333	$18,377	$18,813	$19,418
Levy	$25,483	$25,281	$24,589	$24,319	$25,721	$26,319	$25,999	$26,676	$27,600	$28,688
Madison	$22,225	$22,361	$22,114	$22,012	$22,843	$23,351	$23,365	$23,841	$24,718	$25,777
Suwannee	$26,237	$27,354	$26,314	$25,339	$26,172	$25,913	$25,739	$26,041	$26,966	$28,003
Taylor	$23,859	$24,130	$22,921	$22,825	$24,886	$25,583	$24,456	$24,810	$25,617	$26,522
Union	$18,792	$18,280	$17,498	$18,282	$18,722	$18,971	$18,607	$18,842	$19,309	$19,929
Region	$28,912	$29,281	$28,914	$28,053	$29,096	$29,893	$29,509	$29,848	$30,556	$31,614
Florida	$39,431	$39,725	$38,641	$36,716	$37,159	$38,314	$38,541	$38,517	$39,380	$40,504

Source: Regional Economic Modeling, Inc., Policy Insight Plus, Florida Counties, v. 1.7