

**FHDC** FLORIDA HOUSING DATA CLEARINGHOUSE  
Improving Housing Decisions

Home | All Datasets | Profiles | Comparisons | **GEOPORTAL** | Tools for Planning | Housing Seekers

Tools for Planning > AHNA/Comprehensive Plan Introduction > Geographic Areas > **Results**

## Affordable Housing Needs Summary: Result

**OTHER REPORT ACTIONS**

[Download Excel data](#)

**VIEW OTHER DATA FOR THE SELECTED GEOGRAPHIC AREA**

- [General Unit Characteristics](#)
- [Population Projections](#)
- [Statewide Comparisons](#)

**START OVER**

[Start Over](#)

### Flagler County

## Alternative #1: Overview of Need Summary Indicator

As a summary indicator of local affordable housing need, the Florida Housing Data Clearinghouse can provide the number of households that are low-income (incomes below 80% of area median) and severely cost-burdened (paying 50% or more for mortgage costs or rent) for each county and jurisdiction. The Clearinghouse provides estimates and projections of the number of these households by tenure for the years 2013-2040.

This indicator encompasses a broad range of households likely experiencing distress because of their housing costs. With their low incomes, the large portion of income taken up by housing costs is likely to limit these households' ability to afford other necessities.

Moreover, the 80% of median income figure is a traditional measure of eligibility for programmatic housing assistance. For example, all beneficiaries of the federal public housing program and federal HOME program must have incomes below this amount.

The need indicator can serve as an approximation of the total number of households that would benefit from some type of housing assistance, particularly if homeless and migrant households are added. Such assistance could include the construction of new affordable housing units, but it could also include the provision of subsidies to make current units more affordable.

In addition to this summary level of information, we believe a more detailed understanding of the presence of low-income and cost-burdened households can help local governments plan for and target assistance. The following discusses supplemental tables that provide this additional level of detail.

Note, however, that the number does not include homeless individuals and families, as they are not included in household enumerations. It also does not include many migrant farmworker households, missed by Census counts.

AHNA Affordable Housing Need Summary 2010-2040								
Number of severely cost burdened (50%+) households with income less than 80% AMI by tenure								
Place	Tenure	2010	2016	2020	2025	2030	2035	2040
Flagler	Owner	4015	4373	4953	5619	6191	6712	7271
Flagler	Renter	2747	2989	3429	3952	4416	4836	5192

**Notes:** Click [here](#) to get household projections by tenure, age of householder, income, and cost burden.  
**Sources:** Not Available.

[Back to top](#)

## Alternative #2: Detailed Need Tables

While the summary indicator can provide a measure of overall housing need, targeting housing assistance appropriately requires more detail about income variation within the total number of low-income, severely cost-burdened households, for two reasons:

- 1) If needs are to be addressed through construction of new units, income variation within low-income households means that not all new rent- or price-restricted units will be affordable to all households. For example, a household at 30% AMI would still pay more than half of its income for rent in an apartment with rent set for households with incomes of 60% AMI.
- 2) A number of housing programs, such as the Low Income Housing Tax Credit and, in most cases, Section 8 Housing Vouchers, set income limits below 80% of area median.

Therefore, we can also provide supplemental tables with more detail on the income categories that make up the summary need indicator.

Affordable housing Need Detail 2010-2040. Number of severely cost burdened(50%+) households with income less than 80% AMI by tenure and income level								
Tenure: Owner								
Place	Household Income as % of AMI	2010	2016	2020	2025	2030	2035	2040
Flagler	30% AMI or less	1699	1833	2060	2320	2548	2768	3029
Flagler	30.1-50% AMI	850	935	1062	1209	1332	1441	1551
Flagler	50.1-80% AMI	1466	1605	1831	2090	2311	2503	2691
Flagler	Total below 80% AMI	4015	4373	4953	5619	6191	6712	7271
<b>Notes:</b> Click <a href="#">here</a> to get household projections by tenure, age of householder, income, and cost burden. <b>Sources:</b> Not Available.								

[▲ Back to top](#)

Affordable housing Need Detail 2010-2040. Number of severely cost burdened (50%+) households with income less than 80% AMI by tenure and income level								
Tenure: Renter								
Place	Household Income as % of AMI	2010	2016	2020	2025	2030	2035	2040
Flagler	30% AMI or less	1167	1268	1450	1669	1868	2052	2213
Flagler	30.1-50% AMI	1380	1504	1729	1993	2225	2433	2609
Flagler	50.1-80% AMI	200	217	250	290	323	351	370
Flagler	Total below 80% AMI	2747	2989	3429	3952	4416	4836	5192
<b>Notes:</b> Click <a href="#">here</a> to get household projections by tenure, age of householder, income, and cost burden. <b>Sources:</b> Not Available.								

[▲ Back to top](#)

## Projected Increase in Cost-Burdened Households

Another table that might be useful in planning is the projected increase in severely cost-burdened, low-income households over multi-year periods. Governments could choose to seek construction of units to meet this growth in low-income households that would not be able to afford housing without

assistance. While this would not address the existing need, it would keep the affordable housing shortage from worsening.

Growth in severely cost burdened (50%+) households with income less than 80% AMI by tenure and income level								
Tenure: Owner								
Place	Household Income as % of AMI	2010-2016	2016-2020	2020-2025	2025-2030	2030-2035	2035-2040	Total
Flagler	30% AMI or less	104	346	316	291	282	285	1520
Flagler	30.1-50% AMI	68	187	178	155	142	122	784
Flagler	50.1-80% AMI	108	333	313	278	250	202	1376
Flagler	Total below 80% AMI	280	866	807	724	674	609	3680

**Notes:** Click [here](#) to get household projections by tenure, age of householder, income, and cost burden.  
**Sources:** Not Available.

[▲ Back to top](#)

Growth in severely cost burdened (50%+) households with income less than 80% AMI by tenure and income level								
Tenure: Renter								
Place	Household Income as % of AMI	2010-2016	2016-2020	2020-2025	2025-2030	2030-2035	2035-2040	Total
Flagler	30% AMI or less	75	271	265	246	240	181	1203
Flagler	30.1-50% AMI	92	332	320	289	267	192	1400
Flagler	50.1-80% AMI	13	49	46	43	36	24	198
Flagler	Total below 80% AMI	180	652	631	578	543	397	2801

**Notes:** Click [here](#) to get household projections by tenure, age of householder, income, and cost burden.  
**Sources:** Not Available.

[▲ Back to top](#)

## Conclusion

The initial AHNA needs summary figure (Alternative #1) of all low-income, severely cost-burdened households provides one measure of affordable housing needs in a local community. With additional data, however, county and local governments can make more informed decisions about housing assistance needs and programs. Projections of future increases in severely cost-burdened households and construction needs can guide cities and counties in preventing growth in the local affordable housing need. More detailed information about income can help counties and cities find ways to address the existing need with the various state and federal housing programs designed to serve particular income levels.