

# **Comprehensive Plan**

## **HOUSING ELEMENT**

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Prepared for

**The City of Deltona**

Prepared by

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# **INTRODUCTION**

The purpose of the Housing Element is to address the provisions of adequate and affordable housing for all the residents of Deltona. Understanding that housing provision is a function of the private sector, the City can take an active role through regulatory, incentive or supportive measures which can provide a mix of housing types to meet the demand of the market place.

## ***Overview of the development***

The Deltona Lakes PUD makes up approximately 85% of the City's land area. The City of Deltona is predominantly single-family residential. The housing stock of the city is relatively young with 98% or 20,242 of the housing units being constructed after 1960.

# **HOUSING EXISTING CONDITIONS ASSESSMENT**

The following is summation of Tables 3-1 through 3-13. The information was provided by the Shimberg Center for Affordable Housing, 1997, unless otherwise specified.

## ***Type of Housing Units***

Table 3-1 indicates the 1995 estimated number of units by type in the City of Deltona. More than 96% of developed residential in the City is characterized as single-family residential. Multi-family dwelling units accounted for 3% of the residential units and less than 1% were identified as mobile homes. Volusia County as a whole is 70% single-family residential, 20% multi-family and 10% mobile homes.

## ***Tenure of Housing Units***

Table 3-2 portrays that approximately 85% of all occupied housing units are owner occupied. This can be compared to Volusia County's percentage of owner occupied units which is only 72%. Table 3-2 identifies that in 1990, more than 75% of minorities were housing unit owners. Volusia County in 1990, only 64% of Hispanics and 50% of African-Americans were housing unit owners.

## ***Projected Tenure of Housing Units***

Table 3-3 projects that there will be an estimated demand for 38,302 residential units in the year 2020. This represents approximately an increase of 18,500 units from 1995. This increase represents a 93% increase in the number of residential units. In the next ten years there will be 33% increase in the number of residential units. Throughout the planning horizon, Deltona residents will be 85% owners and 15 % renters in the City. County wide, residents are 73% owners and 27% renters.

## ***Year Structure was Built***

Table 3-4 shows a definite increase in housing units after the Deltona Lakes PUD began to develop. Of all the units built in the Deltona, 98% of them were built after 1960. As housing stock continues to age, the need for redevelopment and rehabilitation will increase.

## ***Housing Unit Values***

Table 3-5 indicates that the Deltona area is slightly more affordable in median value than the whole of Volusia County. In terms of average value, homes in Deltona are approximately 14% more affordable than the whole of Volusia County. In Deltona, over 68% of the housing value (1990) was below \$75,000. In addition, over 90% of the housing units value were below \$100,000 in 1990.

## ***Monthly Cost of Home Ownership (With/Without a Mortgage)***

Tables 3-6 and 3-7, are consistent with housing unit values home mortgages, which are also slightly lower than Volusia County. The total number of units in Deltona for these two tables is 15,327. The median mortgage was \$629 in Deltona. Slightly over 80% of mortgage holders (in 1990) spent less than \$799 per month. Volusia County as a whole had 73% of mortgage holders spending less than \$799 in 1990. Owner occupied single-family homes without a mortgage is 28% of the total for the City.

## **Monthly Rental Costs**

Table 3-8 indicates that the cost of renting in the Deltona area is approximately 20% more than renting in the whole of Volusia County. This may be a factor of newer housing. With over 90% of the housing stock in single-family residential, the rental prices are generally higher for single-family homes versus multi-family dwelling units. The median rent in Deltona was \$556, as compared to the whole of Volusia County, being only \$464 per month in 1990.

## **Cost To Income Ratio For Owner/Renter Occupied Housing In Deltona**

Tables 3-9 and 3-10, compare housing units affordability relative to the household income. Generally, those who spend 30% or more of their household income on their mortgage or rent are not living in "affordable housing". Using the 30% as a breaking point, with 17,231 occupied housing units would translate into 25% of the housing units in the Deltona area are not affordable. This includes 3,382 homeowners and 1,069 renters, for a total of 4,451 households paying more than 30% of their income for their housing.

## **Condition of Housing Stock**

Table 3-11, reveals that there are very few homes that are lacking plumbing and kitchen facilities, less than two tenths of one percent. Only 36 housing units do not have a heat source for their homes. This translate into a 99.94% percentage of homes that do have plumbing facilities and can heat their homes. The City has a lower percentage of homes with insufficient housing conditions than Volusia County. The newer construction prevalent in Deltona is supportive of this finding.

## **Federal Subsidized Housing**

According to the Shimberg Center for Affordable Housing, the City of Deltona had 12 units receiving Federal housing subsidy Section 515 in 1995. The facility is known as Deltona Villa. There were no other federal or state subsidies reported by the Shimberg Center. In addition, there are Section 8 or rental assistance units in Deltona.

## **Mobile Homes**

There are approximately 30 mobile homes located in Deltona according to the Property Appraiser's information. There is one mobile home park located within Deltona, known as Buckeye Acres. The Shimberg Center for Affordable Housing references 137 mobile home units less than 1% of the total units within the City. There are still adequate locations for affordable single-family homes. If mobile homes were determined to further affordable housing needs, they would need to locate outside the existing Deltona PUD. The number of mobile homes was based upon information provided by Shimberg Center for Affordable Housing and may have included mobile home units not actually within the City.

## **Historic Resources**

There are no archaeological sites or historic structures listed in the National Register of Historic Places. In addition, there are no archaeological sites or historic structures listed in the Florida Master Site Files. However, surrounding incorporated and unincorporated communities do have listed archaeological sites and historic structures.

While there are no archaeological sites currently listed, archaeological sites may still exist that have not been identified or reported. In addition, the Property Appraiser's information identifies 110 structures were built prior to 1940. Generally, structures older than fifty years of age could be listed in the Florida Master Site Files as long as the architectural integrity of the structure has been maintained.

## **DELTONA BUILDING ACTIVITY**

New residential construction activity is fairly active, recently averaging over 500 home starts every year. The building trend has slowed from the beginning of the decade, which saw well over 600 homes built each year. There was a large drop in residential construction from 1990 to 1991. New construction has been below 600 dwelling units since 1992. Tables 3-12 and 3-13 describe the new construction activity and the demolition and building alteration activity. Building alterations are room additions or additions to the living area. Demolitions are

relatively rare with only eight in the past seven years. Housing demolition is rare because the housing stock is still relatively new. As housing continues to age and with development pressure increasing to convert highway residential sites to commercial uses, housing demolition might increase.

## **HOUSING ANALYSIS FUTURE CONDITIONS**

Since the City of Deltona is projected to grow in population to 114,700 persons by the year 2020, the housing market will need to provide for this anticipated growth. The following information was prepared by the Shimberg Center for Affordable Housing. It should be noted that the Shimberg Center's projections are to the year 2010. The Shimberg Center authorized and assisted in the manipulation of the projections so to carry through to the year 2020. Extended population projections are less reliable due to unknown economic and social conditions that cannot be accurately projected.

### ***Projected Number of Households and Persons Per Households***

Table 3-14, indicates that as Volusia County person per household is slightly decreasing, the number of persons per household are increasing in Deltona, to approximately three persons per household by the year 2020. The increase per household could be attributed to more young families moving into Deltona than persons seeking retirement living. Also 85% of all units are owned within the City of Deltona. In Volusia, less than 75% of housing is owned.

### ***Owner and Renter Households by Income 1995 to 2020***

Tables 3-15 and 3-16 indicate that the number of rental households will more than double where as owner occupied units will not double over the same period. The household income by income range is expected to remain relatively constant. Income ranges for owner incomes may experience minor adjustments at the higher income range brackets by the year 2020. Renter incomes are expected to be almost constant with slight adjustments. There is not a dramatic projected increase or decrease in any of the income range categories.

## ***Housing Needs for Farm Workers***

The City of Deltona does not have any housing specifically for farm workers. There are no large active agricultural producers within the City presently.

## ***Land Requirements for Housing Needs***

Table 3-17 indicates that an additional 6,200 acres of land may be required to meet the total number of residential units projected. This represents an 87% increase to existing residential land being utilized. It should be noted that Table 3-17 assumes the residential units will be built at a consistent density ratio as found in 1995. Should the City desire to alter residential densities, the acreage figure could obviously change accordingly. However, this circumstance is to some extent limited by the number of existing vacant residential lots with over 12,000 still remaining to accommodate new construction.

## ***Housing Delivery System***

All housing in Deltona has been provided by the private sector. There are presently no plans to construct a local, state or federal housing project. Thus, at least in the short term future housing needs will continue to be provided by the private sector to meet demand.

There have not been any identified problems with the actual delivery of housing. Minor changes could be evaluated to determine whether incentives to provide a more affordable product are practical. From a development standpoint, housing has and will continue in a sporadic fashion, with the aforementioned 12,000 vacant platted lots becoming available as individual property owners determine when it is appropriate to build or sell. The remaining large number of vacant lots also does not allow for housing prices to inflate as might be the case in built-out communities.

## ***Infrastructure Needs***

As identified in the Infrastructure and Transportation Elements, the growth projected to continue in Deltona warrants a close monitoring of various services. Transportation, water,

sewer and parks service will each be impacted by the projected rapid growth. The Capital Improvements Element will need to prioritize improvements and funding sources to accommodate or maintain the level of services.

### ***Elimination of Substandard Housing***

The housing stock in Deltona is still relatively young, with the vast majority of all housing being 35 years or less in age. The City will be considering aesthetics as part of the Urban Design Element. With individual single-family lots developing in different time periods, it is difficult to create an architecturally compatible development. However, consistent code enforcement activities should establish and maintain the desired standards the community would like to be known for.

### ***Provision for Very-Low Income Housing***

The City is not responsible for the provision of any type of housing. However, the City can direct and encourage housing for persons of very-low income. At this time, the current housing delivery system is defined as the private sector meeting the prevailing market demand. By allowing the private sector to work, the City has taken a neutral position at this time.

### ***Adequate Sites for Group Homes***

Adequate sites for group homes exist, in fringe areas of the City. The Deltona Lakes PUD did not specify group homes as a permitted use. However, there are adequate sites not included in the Deltona Lakes PUD that could be considered for group homes.

### ***Housing Conservation, Rehabilitation and Demolition Activities***

At this time, there is very little activity associated with housing conservation, rehabilitation and demolition. This is expected to change over time and could be an important area to consider, especially if neighborhoods convert to non-residential uses. Also, transportation issues such as widening could potentially have detrimental impacts on neighborhoods and should be evaluated carefully.

## **COMMUNITY VISION**

*The primarily single-family residential neighborhood atmosphere will have been maintained and enhanced in 2017. New residential amenities will enhance neighborhoods with street lighting, landscaping, pedestrian paths and sidewalks.*

### **Vision Workshop Results**

Residential/Neighborhood

Landscaped cul de sac

Landscaping

Schools

Clean Lakes

Street lighting

More things for children

Sidewalks/bikepaths/jogging

Parks

**TABLE 3-1**

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**TYPE OF HOUSING UNITS IN 1995**

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<u>Type of Dwelling Units</u>	<u>Deltona Number of Units</u>	<u>Volusia County Number of Units</u>
Single-Family	21,125	126,768
Multi-Family	633	37,432
Mobile Home	<u>137</u>	<u>18,719</u>
Total Dwelling Units	21,895	182,919

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Source: Shimberg Center for Affordable Housing  
Prepared by: Ivey, Harris & Walls, Inc.

**TABLE 3-2**

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**TENURE OF HOUSING UNITS  
DELTONA CDP  
BY RACE, 1990**

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<u>Tenure Characteristics of Housing</u>	<u>Deltona</u>	<u>Volusia County</u>
Occupied Housing Units	18,836	153,416
Owner Occupied Units	16,331	110,359
White	15,540	103,994
Black	484	5,336
Spanish Origin	1,289	2,486
Renter Occupied Units	2,505	43,057
White	2,310	36,900
Black	88	5,389
Spanish Origin	334	1,409

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Source: 1990 U.S. Census Population and Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-3**

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**TENURE OF HOUSING UNITS  
1995 TO 2020**

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<u>Year</u> <u>Estimated Demand</u>	<u>Deltona</u>			<u>Volusia County</u>		
	<u>Owner</u>	<u>Renter</u>	<u>Total</u>	<u>Owner</u>	<u>Renter</u>	<u>Total</u>
1995	16,974	2,859	19,833	122,556	45,758	168,314
2000	19,293	3,447	22,740	135,471	48,440	183,911
2005	22,377	4,010	26,387	149,928	50,911	200,839
2010	25,563	4,574	30,137	165,222	53,193	218,415
2015	29,520	5,228	34,748	171,375	57,207	228,582
2020	32,522	5,780	38,302	185,899	59,401	245,300

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Source: 1990 U.S. Census Population and Housing, Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-4**

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**YEAR STRUCTURE WAS BUILT**

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<u>Year</u>	Number of Units	
	<u>Deltona</u>	<u>Volusia County</u>
* 1939 and earlier	130	8,696
* 1940 to 1959	281	27,718
1960 to 1969	2,286	25,958
1970 to 1979	4,310	49,247
1980 to March 1990	12,884	69,353

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\* The number of structures identified as being build prior to 1960 may be higher than actual. Edge communities may have been included by the Shimberg Center.

Source: 1990 U.S. Census Population and Housing, Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-5**

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**HOUSING UNIT VALUES**  
**1990**

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<u>Housing Unit Value</u>	<u>Number of Units</u>	
	<u>Deltona</u>	<u>Volusia County</u>
Less than \$39,999	1,020	7,965
\$40,000 to \$59,999	4,436	22,523
\$60,000 to \$74,999	4,601	18,954
\$75,000 to \$99,999	3,383	18,530
\$100,000 to \$124,999	832	6,318
\$125,000 to \$149,999	302	3,871
\$150,000 and more	251	6,035
Median Value	\$66,200	\$69,000
Mean Value	\$70,900	\$82,300

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Source: 1990 U.S. Census Population and Housing, Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-6**

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**MONTHLY COST OF HOME OWNERSHIP  
(WITH A MORTGAGE)  
1990**

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<u>Monthly Costs</u>	Number of Units	
	<u>Deltona</u>	<u>Volusia County</u>
Less than \$300	740	3,525
\$300 to \$399	785	4,803
\$400 to \$499	1,119	6,780
\$500 to \$599	2,023	8,578
\$600 to \$799	3,901	14,831
\$800 to \$999	1,517	7,438
\$1,000 to \$1,499	539	5,160
\$1,500 or more	37	1,868
Median	\$629	\$636
Mean Value	\$70,900	\$82,300

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Source: 1990 U.S. Census Population and Housing, Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-7**

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**MONTHLY COST OF HOME OWNERSHIP  
(WITHOUT A MORTGAGE)  
1990**

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<u>Monthly Costs</u>	<u>Number of Units</u>	
	<u>Deltona</u>	<u>Volusia County</u>
Less than \$100	271	2,621
\$100 to \$199	2,598	15,479
\$200 to \$299	1,141	9,286
\$300 to \$399	107	2,414
\$400 or more	47	1,413
Total Units	4,164	31,213
Median	\$174	\$185

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Source: 1990 U.S. Census Population and Housing, Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-8**

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**MONTHLY RENTAL COSTS**  
**1990**

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<u>Monthly Costs</u>	<u>Number of Units</u>	
	<u>Deltona</u>	<u>Volusia County</u>
Less than \$100	0	582
\$100 to \$199	33	2,271
\$200 to \$299	10	3,277
\$300 to \$399	111	7,743
\$400 to \$499	598	10,564
\$500 to \$599	739	8,144
\$600 to \$749	693	5,373
\$750 to \$999	152	2,089
\$1,000 or more	1	1,145
Total Units	2,406	42,728
Median	\$556	\$464

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Source: 1990 U.S. Census Population and Housing, Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-9**

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**COST TO INCOME RATIO  
FOR OWNER OCCUPIED HOUSING  
DELTONA 1990**

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<u>Cost to Income Ratio</u>	Less Than <u>\$20,000</u>	<u>Units within Income Range</u>		
		<u>\$20,000 to \$34,999</u>	<u>\$35,000 to \$49,999</u>	<u>\$50,000 or more</u>
Less than 20%	1,370	1,966	1,729	2,150
20% to 24%	362	724	834	226
25% to 29%	409	1,037	439	41
30% to 34%	253	685	91	16
35% or more	1,688	596	25	28

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Source: 1990 U.S. Census Population and Housing, Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-10**

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**COST TO INCOME RATIO  
FOR RENTER OCCUPIED HOUSING  
DELTONA 1990**

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<u>Cost to Income Ratio</u>	<u>Units within Income Range</u>			
	<u>Less Than \$10,000</u>	<u>\$10,000 to \$19,999</u>	<u>\$20,000 to \$34,999</u>	<u>\$35,000 or more</u>
Less than 20%	1	9	39	461
20% to 24%	0	11	289	133
25% to 29%	0	59	222	30
30% to 34%	0	123	106	0
35% or more	255	508	77	0

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Source: 1990 U.S. Census Population and Housing, Shimberg Center for Affordable Housing

Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-11**

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**CONDITION OF HOUSING STOCK  
IN 1990**

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<u>Housing Condition</u>	Deltona		Volusia County	
	<u>Number of Units</u>	<u>%</u>	<u>Number of Units</u>	<u>%</u>
Lacking Complete Plumbing	38	0.2	429	0.3
Lacking Complete Kitchen	32	0.2	549	0.4
Lack Heating	36	0.2	730	0.5
1.01 or more persons per room	458	2.5	4,621	2.4
Total Occupied Housing	19,896	100.0	180,972	100.0

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Source: 1990 U.S. Census Population and Housing, Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-12**

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**TOTAL DELTONA BUILDING PERMITS (NEW CONSTRUCTION)**

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<u>Year</u>	<u>Residential</u>	<u>% Change in Residential</u>	<u>Non- Residential</u>	<u>% Change in Non-Residential</u>
1990	986	NA	12	NA
1991	718	-37%	6	-50%
1992	624	-15%	8	33%
1993	559	-12%	6	-25%
1994	509	10%	7	14%
1995	492	-3.5%	8	12.5%
1996	576	15%	8	0.0%

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Source: Volusia County Building Department  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-13**

**TOTAL DELTONA BUILDING PERMITS (OTHER THAN NEW CONSTRUCTION)**

<u>Year</u>	<u>Residential Demolitions</u>	<u>Commercial Demolition</u>	<u>Residential Alterations</u>	<u>Mobile Homes</u>
1990	1	0	192	0
1991	2	0	134	0
1992	0	0	162	1
1993	1	0	141	0
1994	1	0	195	1
1995	0	0	170	0
1996	3	0	145	1
Totals	8	0	1,139	3

Source: Volusia County Building Department  
Prepared by Ivey, Harris & Walls, Inc.

TABLE 3-14

PROJECTED NUMBER OF HOUSEHOLDS AND PERSONS PER HOUSEHOLD 1990-2020								
TENURE		1990	1995	2000	2005	2010	2015	2020
Deltona								
	Rent	2,440	2,859	3,447	4,010	4,574	5,233	5,786
	Own	15,734	16,974	19,293	23,317	25,563	29,512	32,513
	Total	18,174	19,833	22,740	27,327	30,137	34,745	38,299
PPH*		2.69	2.84	2.88	2.89	3.01	2.95	2.99
County								
	Rent	43,057	45,758	48,440	50,911	53,193	57,207	59,401
	Own	110,359	122,556	135,471	149,928	165,222	171,375	185,899
	Total	153,416	168,314	183,911	200,839	218,415	228,582	245,300
PPH*		2.39	2.38	2.37	2.35	2.32	2.39	2.37

\* PPH = Persons per household based upon population projects divided by projected housing units.

Source: Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-15**

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**COST TO INCOME RATIO  
FOR OWNER OCCUPIED HOUSING UNITS IN  
DELTONA BY INCOME 1995 TO 2010**

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Income	Number of Household by Year					
	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>	<u>2015</u>	<u>2020</u>
Less \$10,000	1,364	1,406	1,583	1,765	2,184	2,340
\$10,000 - \$19,999	2,845	2,944	3,252	3,625	4,557	4,789
\$20,000 - \$29,999	3,714	4,107	4,744	5,478	6,295	6,898
\$30,000 - \$39,999	3,425	3,993	4,657	5,361	6,080	6,740
\$40,000 - \$49,999	2,379	2,873	3,371	3,849	4,362	4,858
\$50,000 - \$99,000	2,985	3,662	4,407	5,069	5,565	6,366
Over \$100,000	261	315	367	415	477	531

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Source: Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-15**

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**COST TO INCOME RATIO  
FOR OWNER OCCUPIED HOUSING UNITS IN  
DELTONA BY INCOME 1995 TO 2010**

---

Income	Number of Household by Year					
	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>	<u>2015</u>	<u>2020</u>
Less \$10,000	1,364	1,406	1,583	1,765	2,184	2,340
\$10,000 - \$19,999	2,845	2,944	3,252	3,625	4,557	4,789
\$20,000 - \$29,999	3,714	4,107	4,744	5,478	6,295	6,898
\$30,000 - \$39,999	3,425	3,993	4,657	5,361	6,080	6,740
\$40,000 - \$49,999	2,379	2,873	3,371	3,849	4,362	4,858
\$50,000 - \$99,000	2,985	3,662	4,407	5,069	5,565	6,366
Over \$100,000	261	315	367	415	477	531

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Source: Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-16**

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**COST TO INCOME RATIO  
FOR RENTER OCCUPIED HOUSING UNITS IN  
DELTONA BY INCOME 1995 TO 2020**

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Income	Number of Household by Year					
	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>	<u>2015</u>	<u>2020</u>
Less \$10,000	338	402	454	512	610	653
\$10,000 - \$19,999	802	948	1,090	1,238	1,443	1,581
\$20,000 - \$29,999	692	837	1,024	1210	1265	1475
\$30,000 - \$39,999	484	583	665	746	888	960
Over \$40,000	549	677	773	868	1,022	1,111

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Source: Shimberg Center for Affordable Housing  
Prepared by Ivey, Harris & Walls, Inc.

**TABLE 3-17**

<b>PROJECTED LAND USE NEEDS 2000 TO 2020</b>							
Land Use	<u>1995 Existing Acreage</u>	<u>2000 Projected Acreage</u>	<u>Designated Surplus Acreage</u>	<u>2010 Projected Acreage</u>	<u>Designated Surplus Acreage</u>	<u>2020 Projected Acreage</u>	<u>Designated Surplus Acreage</u>
Residential	7,176.6	7,862.2	TBD	10,537.6	TBD	13390.8	TBD
Single-Family	7,118.5	7,785.3	TBD	10,317.6	TBD	13,111.0	TBD
Multi-Family	58.1	76.9	TBD	220.0	TBD	279.8	TBD
Commercial	146.5	270	TBD	362	TBD	459	TBD
Industrial	13.6	134.7	TBD	181.2	TBD	229.4	TBD

Source: Volusia County Property Appraiser's Office (Acreage)  
Prepared by Ivey, Harris & Walls, Inc.