



# **CITY OF DELTONA**

## **HOUSING STOCK REPORT AND**

### **FUTURE NEEDS ANALYSIS**

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## EXECUTIVE SUMMARY

Looking forward to future growth, the City of Deltona asked the Shimberg Center for Affordable Housing at the University of Florida to prepare an analytical report on the city's current housing stock and projected future housing needs. This report provides the requested information in three sections. The first section provides an analysis of Deltona's housing supply, including housing tenure, housing age, sales price and information on substandard housing. Highlights of the analysis show:

- Single-family housing units are by far the dominant type of home in the City of Deltona;
- Twenty percent (20%) of the city's housing stock was built between 2000 and 2006; and
- The median sales price for a single-family home increased by 164% from 1995 to 2006.

The second section of this report focuses on housing needs assessment. The analysis included examination of population projections, age and gender of householders, household income and cost burdened households. Highlighted results include:

- A projected population increase of 80% from 2002 to 2025;
- Thirty-one percent (33%) of households fall into the federal low, very low or extremely low income categories;

- Forty percent (40%) of renters are housing cost burdened, while 23% of homeowner households are in this category.

The analysis concludes with a projection of Deltona's housing need based on projected population growth. Projecting future housing need is a complex process that relies heavily on historic trends in housing construction, as well as on population projections. Therefore, information provided in this section should be interpreted with care. While historically Deltona's new construction activities have emphasized meeting housing need through single-family units, the diminishing supply of developable land and the associated increasing costs for land are likely to mean that future housing needs will be addressed through multiple strategies, including single-family homes in higher-density subdivisions and multifamily development.

Important points regarding Deltona's future housing need include:

- An additional 23,405 housing units will be required to meet projected population growth for the period 2002 to 2025; and
- The appropriate mix of single-family and multifamily development should be determined by the availability and cost of land—among other factors—rather than basing it solely on historical trends.

## INTRODUCTION

The City of Deltona, Florida, began as a planned community in 1963. Located in southwestern Volusia County, it is situated on the north shore of Lake Monroe. Originally a retirement community, about half of the city's residents are commuters who work in or near Orlando. The other half of the population is made up of retirees.

Between the years 1970 and 1995, the community grew so quickly that its citizens moved to incorporate. It became an official city on December 31, 1995. Today it is the largest city in Volusia County (U.S. Census Bureau 2000). Deltona's 2002 estimated population was 73,824, with 26,324 households. The 2002 homeownership rate for Deltona was 87%, compared with a 70% homeownership rate for the state of Florida as a whole.

Looking toward future growth, Deltona contracted with the Shimberg Center for Affordable Housing at the University of Florida in April 2007 to prepare an analytical report on the city's current housing stock and projected future housing needs. The resulting analysis of the existing housing supply is broken down into several components: single-family units, multifamily units, mobile homes, housing age, substandard units as defined by the U.S. Census, housing tenure and a housing sales price analysis for the period 1996 through 2006. In addition, a Glossary of Key Terms is provided at the end of this report.

Color maps providing spatial analysis for the City of Deltona were created through the use of Geographic Information Systems (GIS) technology. A series of maps of the current housing stock are provided in an Appendix; these maps are referenced and interpreted throughout this report.

An analysis of projected housing needs within the City of Deltona is also included. Projected housing needs are based on a complex set of factors, including projections of future population through 2025, an analysis of existing households by size, age of household head (i.e., elderly households and younger households) and number of female-headed households. Information detailing household income is also provided, followed by a look at housing cost burden by federal income category: extremely low, very low, low, moderate and above moderate income. Information on projected future housing needs is based in part on historical trends in new construction. *While historically the need for new housing arising from population growth has been met with construction of single-family residences, trends in land availability and pricing may translate into a need for a greater mixture of densities that will address future housing need in a cost-effective manner.*

The report concludes with a brief summary and discussion of implications arising from the analyses performed in preparation of the report.

## HOUSING STOCK ANALYSIS

This housing stock analysis is based on data provided by the Volusia County Property Appraiser’s Office (2006), along with data obtained from the U.S. Census Bureau (2000 and 2005). A series of tables appear below (Tables 1 through 6); a description of information contained in each table is also provided. Table 1 provides an overview of Deltona’s 2006 housing supply. Single-family dwellings make up the bulk of the current housing stock, with 31,305 units. Mobile homes make up a very small portion of Deltona’s housing, with 20 units recorded by the Volusia County Property Appraiser’s Office. Condominiums account for an additional 648 units of housing. For multifamily housing, the Property Appraiser’s dataset provides the number of developments in Deltona, but not the number of units contained within each development. Therefore, the number of multifamily developments—not units—is provided in Table 1 categorized by developments with less than 10 units and those with 10 or more units.

**Table 1 Single-Family, Mobile Home, Condominium and Multifamily Units (2006)**

Single-family	Mobile Home	Condominiums	Multifamily Developments (<10 Units)	Multifamily Developments (10 Units+)
31,305	20	648	147	11

**Source: Volusia County Property Appraiser, 2006**

City of Deltona Map 1, Residential Parcels by Improvement Type (Appendix) provides spatial analysis of the current housing supply in slightly different categories: R1 Single-Family, R2 Duplex, R3, Triplex, R4 Quadriplex and MH Mobile Home.

## **Housing Age**

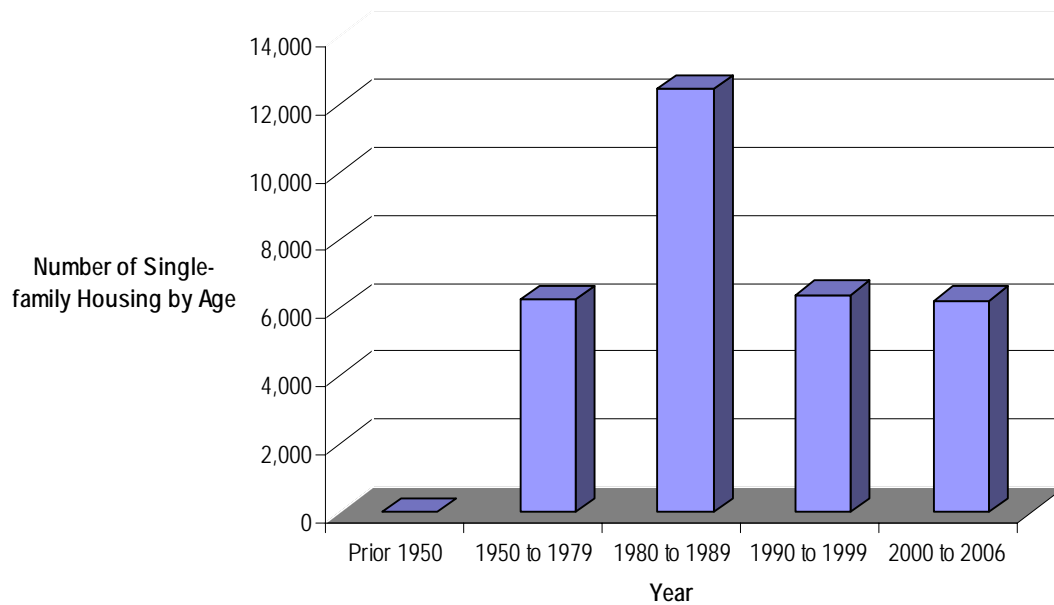
The next variable of interest is housing age. Table 2 provides information on housing age by reporting the number of housing units built before 1950 through those built between 2000 and 2006. The period 1980 through 1989 saw the most significant growth in Deltona thus far, with 12,444 single-family homes constructed. Between 2000 and 2006, 6,222 single-family units were added; 14 multifamily developments were built during the same period. Figures 1 and 2 illustrate the number of single-family units and multifamily developments built in Deltona over time. Tables 3 and 4 provide data on housing by year built for Volusia County and the state of Florida.

**Table 2 Deltona Housing by Year Built, 2006**

Year Built	Single-Family	Mobile Home	Condominium	Multifamily Developments (< 10 Units)	Multifamily Developments (10 Units +)
2000 to 2006	6,222	1	0	13	1
1990 to 1999	6,394	2	20	5	0
1980 to 1989	12,444	4	89	39	3
1950 to 1979	6,236	11	531	89	3
Prior to 1950	9	2	8	1	4
Total	31,305	20	648	147	11

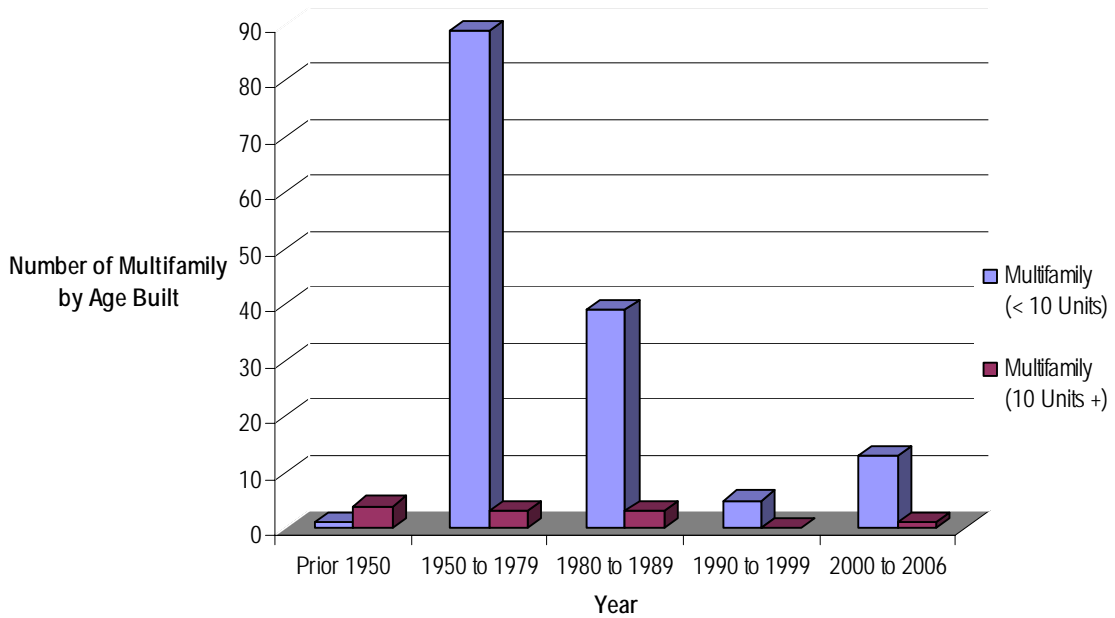
**Source: Volusia County Property Appraiser, 2006**

**Figure 1 Deltona Single-Family Housing by Year Built**



**Source: Volusia County Property Appraiser, 2006**

**Figure 2 Deltona Multifamily Housing by Year Built**



**Source: Volusia County Property Appraiser, 2006**

**Table 3 Volusia County Housing by Year Built, 2006**

Year Built	Single-Family	Mobile Home	Condominium	Multifamily Development (< 10 Units)	Multifamily Development (10 Units +)
2000 to 2006	22,538	651	549	834	21
1990 to 1999	24,296	1,311	547	537	15
1980 to 1989	36,035	1,963	2,720	5,276	102
1950 to 1979	56,014	3,521	2,288	1,902	217
Prior to 1950	8,908	376	21,606	1,101	100
Total	147,791	7,822	27,710	9,650	455

**Source: Volusia County Property Appraiser, 2006**

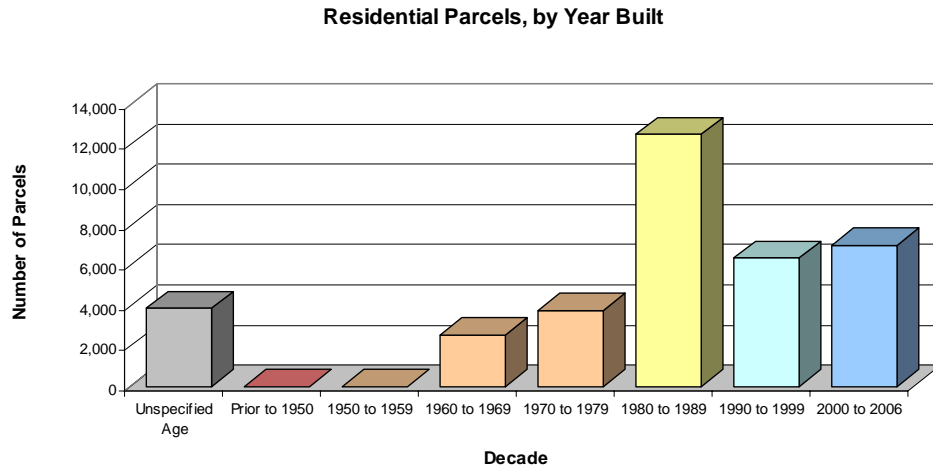
**Table 4 State of Florida Housing by Year Built, 2006**

Year Built	Single-Family	Mobile Home	Condominium	Multifamily Developments (< 10 Units)	Multifamily Developments (10 Units +)
2000 to 2006	750,117	42,147	130,308	6,150	1,116
1990 to 1999	857,218	90,036	134,048	7,255	1,366
1980 to 1989	905,625	124,444	319,504	37,026	2,882
1950 to 1979	1,662,439	143,806	241,487	80,215	6,918
Prior to 1950	213,475	50,335	781,684	26,050	1,351
Total	4,388,874	450,768	1,607,031	156,696	13,633

**Source: Volusia County Property Appraiser, 2006**

Map 2 Residential Parcels by Year Built (Appendix) presents a spatial analysis of parcel-level data provided by Volusia County Property Appraiser's Office. Of the 36,228 total residential parcels indicated, 3,899 parcels had no information for the year built. The map provides a visual image of Deltona's historical growth pattern. In addition, Figure 3 below provides data on residential parcels by year built.

**Figure 3 Deltona Residential Parcels by Year Built**



**Source: Volusia County Property Appraiser, 2006**

### **Substandard Housing Units**

The U.S. Census reports that the City of Deltona had 26,547 housing units in 2000. Of those units, 219 fell into the substandard category. Table 5 shows that 75 units or 0.28% of total units lacked complete plumbing facilities, and 144 units or 0.54% of total units lacked complete kitchen facilities. Census data for 2000 also show that 4.1% of housing units were overcrowded, meaning they housed more than one person per room. This compares with the statewide figure for overcrowded housing units of 6.5% of total housing units.

Table 6 presents an analysis of the 24,906 occupied housing units by substandard categories. A total of 1,026 or 4.1% of occupied units reported 1.01 or more occupants per room. No heating fuel or other energy source was used in 89 units, or 0.36%. Because the U. S. Census Bureau only measures a small

number of extreme conditions, these figures should not be taken to be equal to all housing units that could be considered substandard or in need of rehabilitation in the City of Deltona.

**Table 5 Total Substandard Housing Units, 2000**

City of Deltona Total Units in 2000	26,547	% of Total Units 2000
Lacking Complete Plumbing Facilities	75	0.28%
Lacking Complete Kitchen Facilities	144	0.54%

**Source: U.S. Census Bureau, 2000**

**Table 6 Total Occupied Substandard Housing Units, 2000**

Total Occupied Units	24,906	% of Total Occupied Units 2000
No Fuel Used	89	0.36%
Lacking Complete Plumbing Facilities	59	0.24%
Lacking Complete Kitchen Facilities	124	0.50%
1.01 or More Occupants per Room	1,026	4.12%

**Source: U.S. Census Bureau, 2000**

City of Deltona Map 3 (Appendix) uses the categories of minimum/low cost, below average, average, above average, and excellent to describe the condition of residential units. The breakdown of the 36,228 total residential parcels represented on this map is as follows: 4 minimum/low cost, 607 below average, 31,630 average, 88 above average, and 4 excellent. There was no information on quality grade for 3,895 of the residential parcels. A windshield survey of those with ratings of below average or minimum/low cost would be

likely to reveal properties that could benefit from rehabilitation services. Some properties of average grade—particularly older homes with average ratings—might also be candidates for rehabilitation.

## Housing Tenure

Housing tenure is the variable that presents information on units occupied by homeowners as compared with units occupied by renters. According to the 2005 American Community Survey published by the U.S. Census Bureau, 25,466 units were owner-occupied and 5,396 renter-occupied in Deltona. Table 7 provides a summary of Deltona’s housing tenure figures, along with those for Volusia County and the State of Florida.

**Table 7 Housing Tenure (Owner versus Renter), 2005**

Housing Tenure	Deltona	% of Total	Volusia County	% of Total	Florida	% of Total
Owner occupied	25,466	82.5%	150,240	74.5%	4,903,949	69.6%
Renter occupied	5,396	17.5%	51,553	25.5%	2,144,851	30.4%

**Source: U.S. Census Bureau, 2005 American Community Survey, Deltona Housing Section, 2005**

The City of Deltona’s rate of homeownership (82.5% of all households) is substantially higher than that of Volusia County (74.5%) and the state of Florida (69.6%). While a high homeownership rate can be a positive factor within a community, an especially high homeownership rate may signal that lower-wage workers who are essential to the community have difficulty living within a comfortable distance from work—which ultimately increases the cost of living for

those households due to the cost of transportation. Lower-wage service sector workers include many who provide child care, health care, janitorial or housekeeping services, clerical support, retail services and food preparation. Those employed in these occupations are frequently part of extremely low or very low income households. These households may be better served by rental housing than homeownership due to their limited ability to not only afford monthly mortgage payments, but also provide for maintenance and repair of the home over time while continuing to meet other household financial needs such as child care, transportation, health care, food and clothing.

## **Housing Sale Price**

The median sales price for a single-family home in the City of Deltona, Volusia County and State of Florida increased steadily between 1995 and 2005 (Table 8 and Figure 4). The median sales price for single-family homes increased from \$68,850 in 1995 to \$165,000 in 2005, a 140% increase over the period. Volusia County and the state of Florida experienced increases in the sales prices of single-family homes of 136% and 131%, respectively for the same period.

Table 9 and Figures 5, 6 and 7 show the number of single-family home sales in Deltona, Volusia County and Florida.<sup>1</sup>

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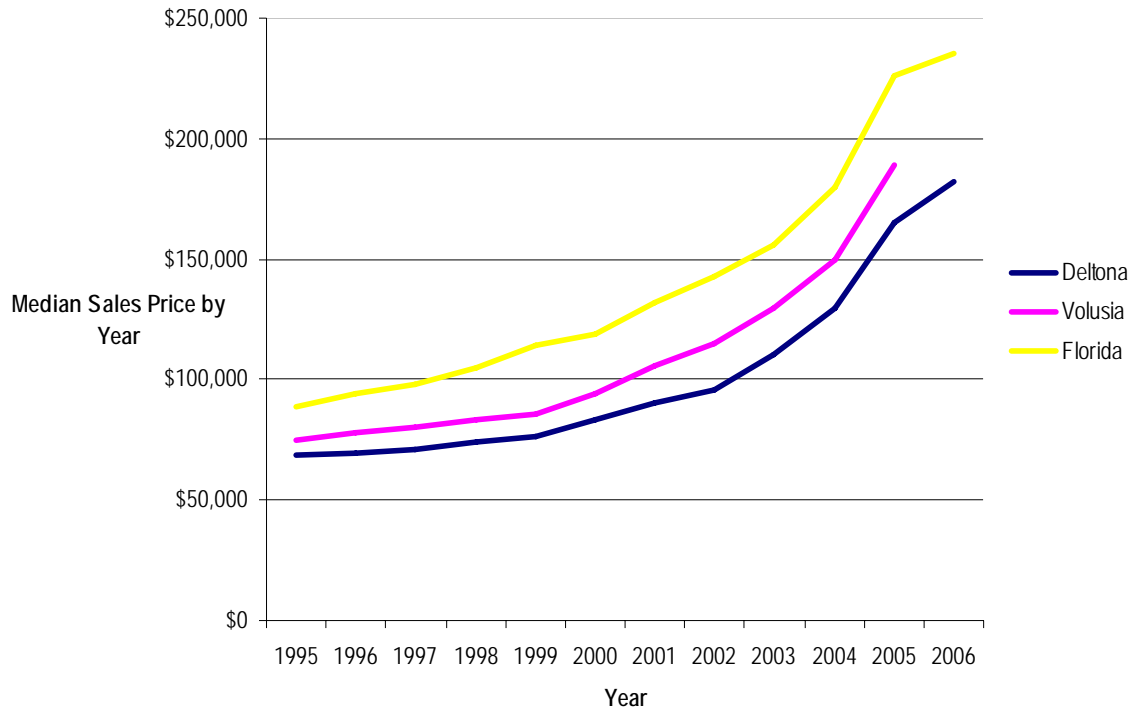
<sup>1</sup> Sales prices derived from the Volusia County Property Appraiser's Office may differ from those reported by the Florida Association of Realtors, since the Property Appraiser data contains sales prices for both new construction and existing homes, while the Realtors' data is frequently reported for existing homes only.

**Table 8 Median Sales Price for Deltona, Volusia County, and Florida, 1995 to 2006**

Median Sales Price	Deltona	Volusia	Florida
2006	\$181,750	N/A	\$235,000
2005	\$165,000	\$189,000	\$226,000
2004	\$130,000	\$150,000	\$180,000
2003	\$110,000	\$130,000	\$156,200
2002	\$95,400	\$115,000	\$142,500
2001	\$89,900	\$106,000	\$132,000
2000	\$82,948	\$94,000	\$119,000
1999	\$76,350	\$86,000	\$114,000
1998	\$74,000	\$83,000	\$104,700
1997	\$71,000	\$80,000	\$97,900
1996	\$69,800	\$78,000	\$93,900
1995	\$68,850	\$74,900	\$89,000

**Source: Volusia County Property Appraiser, 2006**

**Figure 4 Median Sale prices for Single-Family Homes in Deltona, Volusia County and Florida (1995 – 2005)**



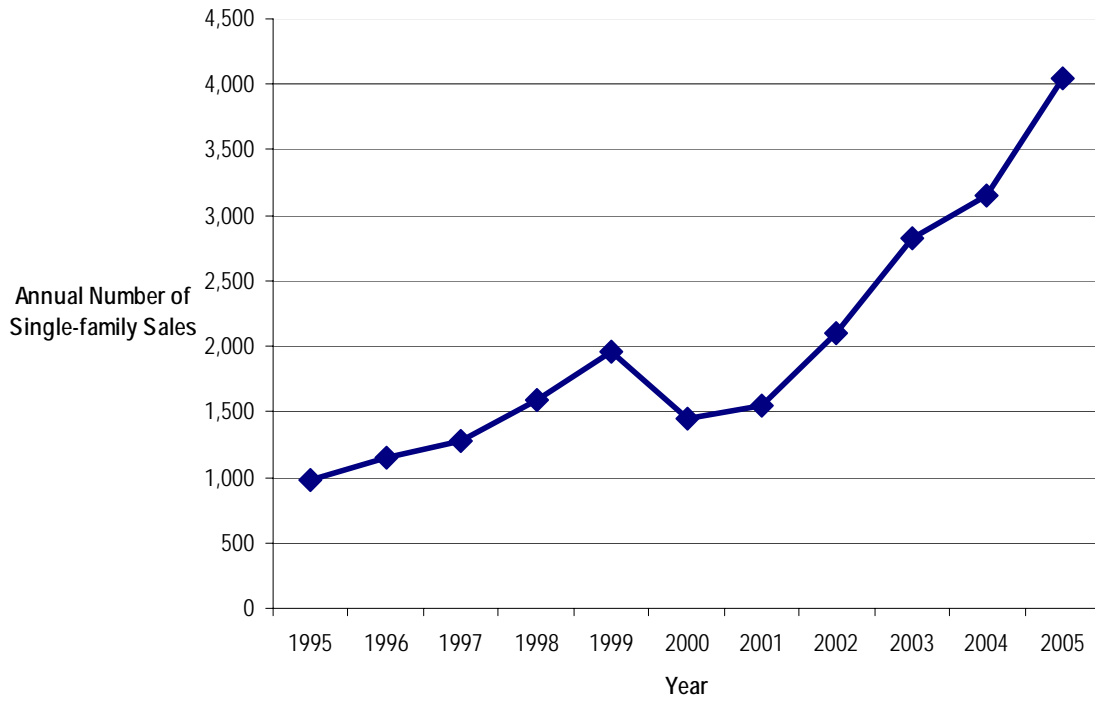
**Source: Volusia County Property Appraiser, 2006**

**Table 9 Total Number of Single-Family Home Sales in Deltona, 1995 to 2005**

Number of Sales	Deltona	Volusia County	Florida
2005	4,052	14,632	442,669
2004	3,158	11,950	402,605
2003	2,826	10,660	352,876
2002	2,094	8,042	313,070
2001	1,547	6,197	290,121
2000	1,448	5,145	239,485
1999	1,954	8,447	268,671
1998	1,592	7,085	208,409
1997	1,273	5,468	179,376
1996	1,143	5,120	160,048
1995	976	4,544	140,746

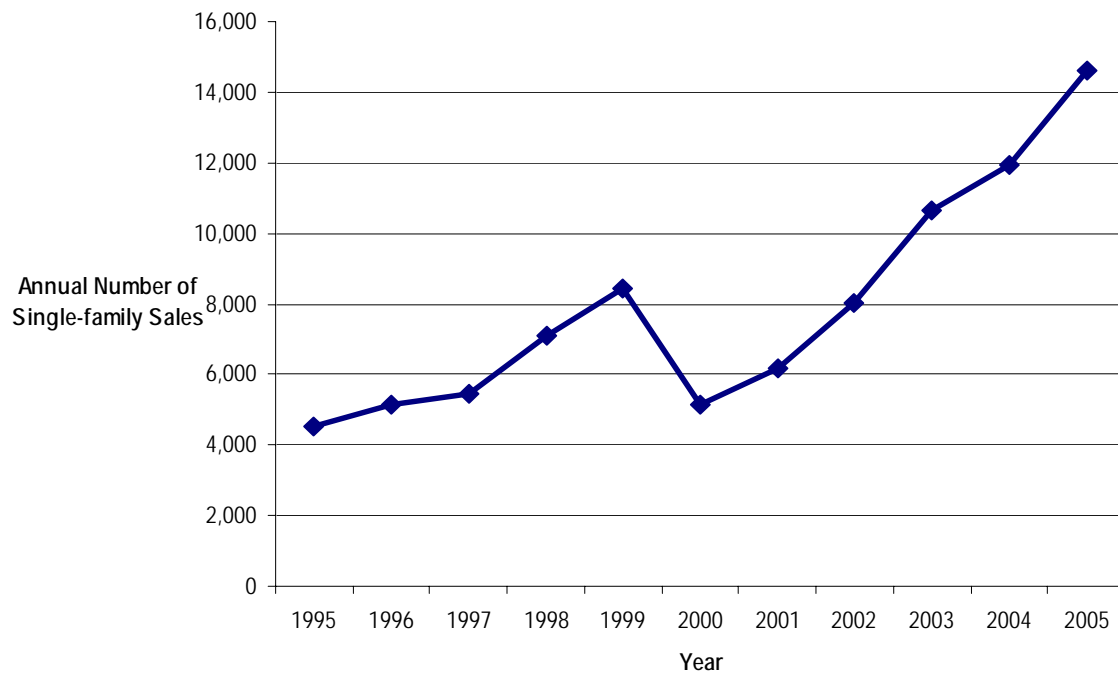
**Source: Volusia County Property Appraiser, 2006**

**Figure 5 Total Number of Single-Family Home Sales in Deltona, 1995 to 2005**



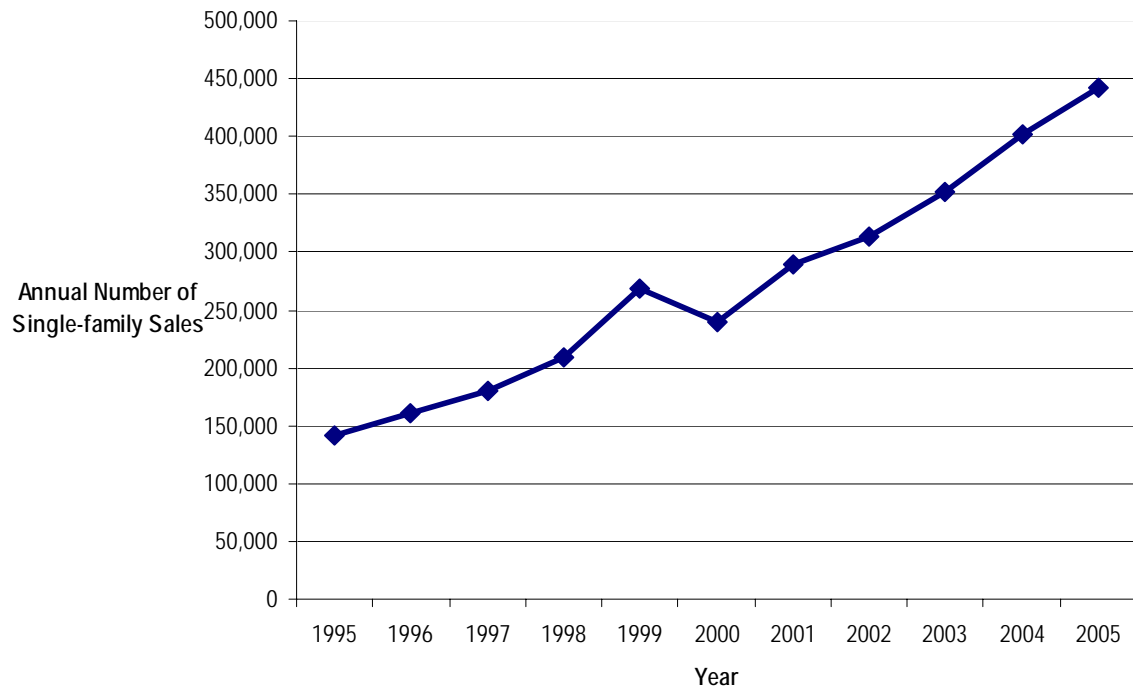
**Source: Volusia County Property Appraiser, 2006**

**Figure 6 Total Number of Single-Family Home Sales in Volusia County, 1995-2005**



**Source: Volusia County Property Appraiser, 2006**

**Figure 7 Total Number of Single-Family Home Sales in the State of Florida , 1995-2005**



**Source: Volusia County Property Appraiser, 2006**

## HOUSEHOLD DEMOGRAPHICS

Demographic analysis of the City of Deltona included population (current and forecasted through 2025), household size by number of residents per unit, households by age of household head, female-headed households and household income.

### **Population**

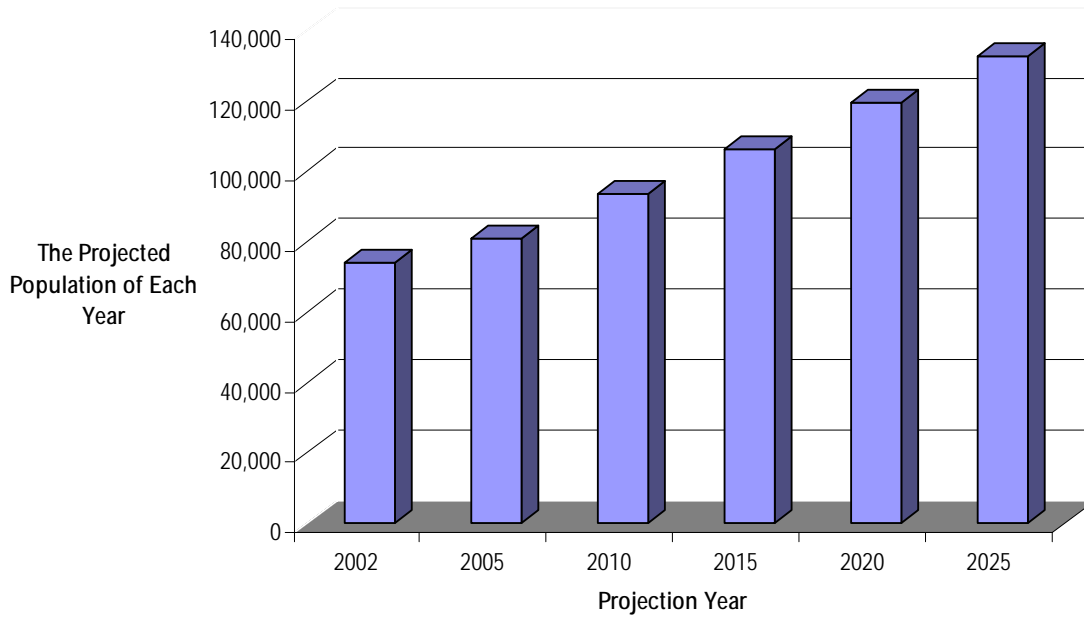
The population of Volusia County ranks 11th in the state's 67 counties; it is predicted that this ranking will remain in place between 2007 and 2025. The City of Deltona, however, is forecast to make significant gains in population during that period. Table 10 and Figure 8 depict a step-like population increase for Deltona. A 64% increase in population is projected between 2005 and 2025, rising from 80,849 persons to 132,605 persons. Information on current and projected population was obtained from estimates made by the Shimberg Center for Affordable Housing at the University of Florida; these data are presented in the Shimberg Center's Florida Housing Data Clearinghouse (2007).

**Table 10 Current and Future Population Projections through 2025**

Year	2002	2005	2010	2015	2020	2025
Population	73,824	80,849	93,398	106,277	119,493	132,605

**Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

**Figure 8 Deltona Population 2002-2025**



**Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

## Household Size

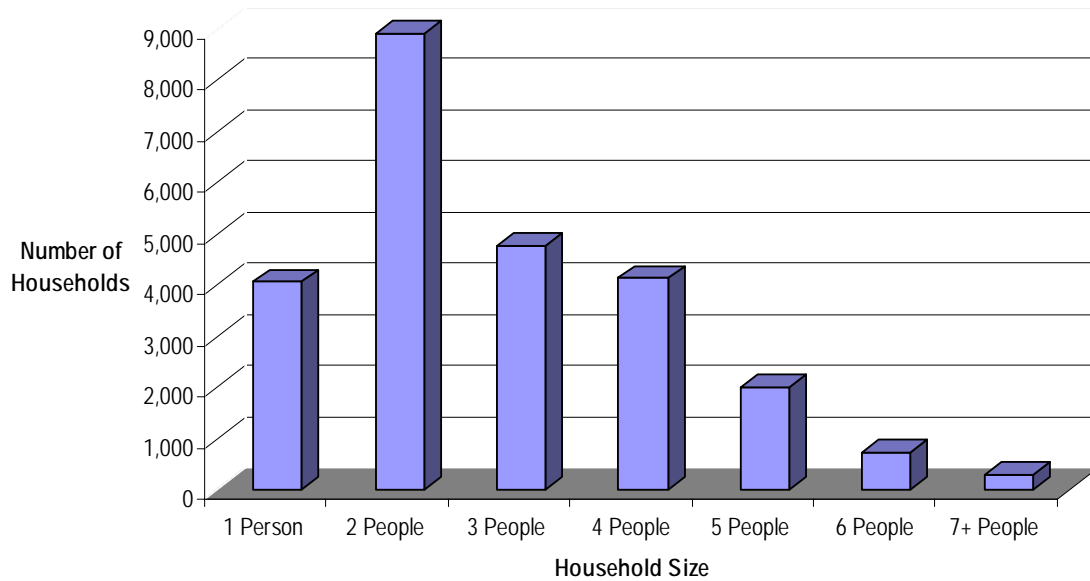
The U.S. Census Bureau defines a household as a person or group of people sharing a single housing unit. They may be related or unrelated. People living in group quarters such as a nursing home or college dorm are not considered to be part of a household. Table 11 presents information on households in the City of Deltona by size from 1-person through 7-or-more person households. As of 2000, there were 24,906 households. One-person households make up 16% of all Deltona households. The greatest proportion of households in Deltona is in the 2-person category. These households make up slightly more than one-third (36%) of total households. Households within the 3- and 4-person category account for another 36%. Twelve percent (12%) of households have 5 or more persons.

**Table 11 Deltona Number of Households by Household Size, 2000**

1 person household	4,059
2 person household	8,913
3 person household	4,771
4 person household	4,133
5 person household	2,001
6 person household	743
7+ person household	286

**Source: U.S. Census Bureau, 2000**

**Figure 9 Deltona Number of Households by Household Size (2000)**



**Source: U.S. Census Bureau, 2000**

### **Age of Household Head**

Another demographic characteristic, age of householder, is presented below in table and graphic formats. Table 12 is based on data collected in the 2000 Census and the Census definition of householder. A householder or head of household is the person designated as such for purposes of the Census. In most cases the householder is the person or one of the people in whose name the home is owned, being purchased or rented. In cases where the householder is age 65 or older the Census designation is Elderly Household.

Age of householder becomes an increasingly important variable when looking to the future. The population of the U.S. is aging, the Baby Boom generation is beginning to retire and the average age of the population is on the

increase. Table 12 shows that 41% of Deltona's householders fall into two cells, 35 to 44 (5,923) and 45 to 54 years (4,372). Twenty-seven percent (27%) are in the 65 through 85 and over categories. These percentages and proportions are similar for Volusia County and Florida. The age category of 35 to 44 years shows the largest difference when comparing Deltona, Volusia County and Florida. With 24% of its householders in the 35 to 44 age category, Deltona has a higher proportion of those in this age group than Volusia County (17%) and Florida (19%).

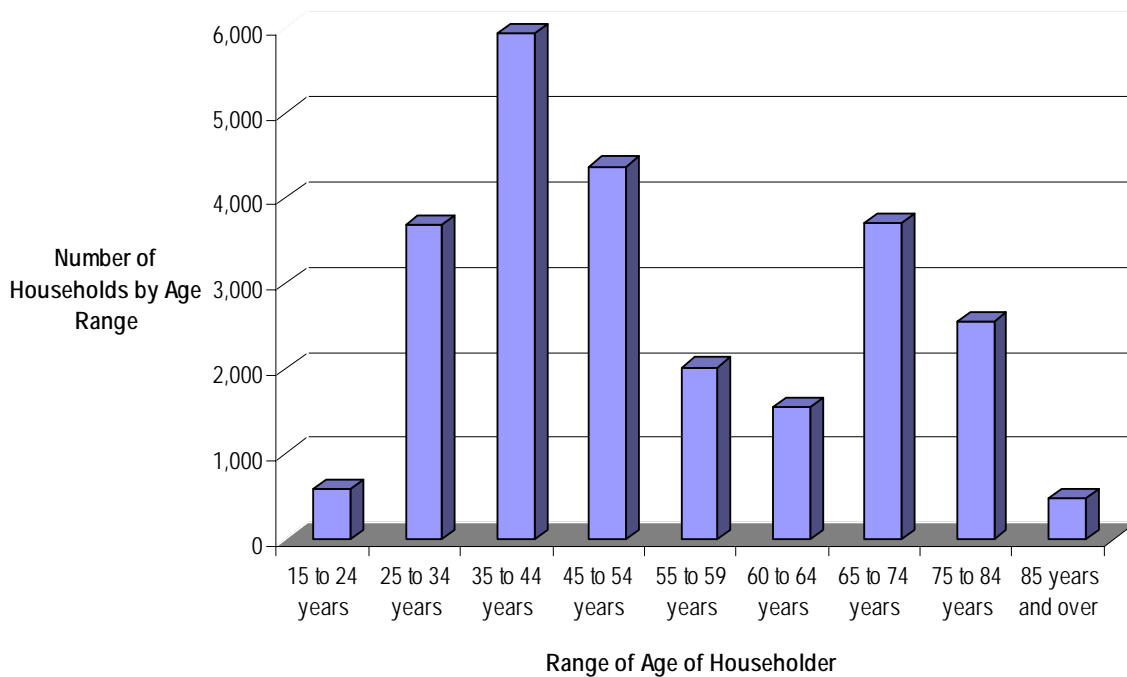
Ninety-five percent (95%) of elderly households in Deltona own their own homes. Twenty-one percent (21%) of elderly households pay more than 30% of income for mortgage or rent costs, although this figure should be carefully interpreted, as income does not measure other aspects of wealth such as savings or investments. Figure 10 provides a graphical representation of the data on householder age.

**Table 12 Deltona Owner Occupied Age of Householder**

Owner occupied:	Deltona	Volusia County	Florida
Householder 15 to 24 years	600	10,714	350,864
Householder 25 to 34 years	3,696	23,492	1,016,132
Householder 35 to 44 years	5,923	33,309	1,353,545
Householder 45 to 54 years	4,372	39,764	1,378,615
Householder 55 to 59 years	2,019	17,162	613,554
Householder 60 to 64 years	1,554	14,912	523,301
Householder 65 to 74 years	3,705	30,308	902,451
Householder 75 to 84 years	2,559	24,313	693,804
Householder 85 years and over	478	7,819	216,534

**Source: U.S. Census Bureau, 2000**

**Figure 10 Deltona Owner Occupied Age of Householder (2000)**



**Source: U.S. Census Bureau, 2000**

### **Female-Headed Households**

The number of female-headed households in Deltona totaled 5,651 in 2000. Table 13 shows 2,859 family households with no husband present. Non-family households headed by a female total 2,792. A family household is a household maintained by a householder who is in a family and includes any unrelated people who may be living there. The number of family household members differs from the count of family members, however, in that the family members include only the householder and his/her relatives. A non-family

household consists of a householder living alone or where the householder shares the home exclusively with people to whom he/she is not related.

**Table 13 Female-Headed Households (2000)**

Female-Headed Households (2000)	Deltona	% of Total	Volusia County	% of Total	Florida	% of Total
Family households: Female householder, no husband present	2,859	51%	19,441	35%	739,159	39%
Non-Family Households: Female householder:	2,792	49%	35,963	65%	1,151,485	61%
Total female Headed Households	5,651	100%	55,404	100%	1,890,644	100%

**Source: U.S. Census Bureau, 2000**

By 2002 there were an estimated 26,324 households in Deltona. An estimated 26% of householders were in the elderly category, while an estimated 22% were female-headed households.

### **Household Income Analysis**

Household income, defined as the combined annual income of household members, is the next demographic variable to be analyzed. When interpreting the data presented in this section of the report, it is important to understand that income figures reported by the Census differ from those commonly used in housing program administration. Income figures used in various publicly funded programs are typically those provided by the U. S. Department of Housing and

Urban Development (HUD). The Census figure is based on actual reported household incomes, while the HUD figure is adjusted for household size. Therefore, while the HUD figures are derived from Census data, the adjustment for household size means that the income figure published by HUD does not represent actual household income. Typically, HUD median incomes are reported as Area Median Income for a Metropolitan Statistical Area or for non-metropolitan counties within a state. The non-metropolitan figure can be somewhat misleading for counties with incomes below the state average, since the reported HUD median for non-metropolitan counties has a floor of the average for all non-metropolitan counties. In other words, if a non-metropolitan county's median income figure is lower than that of the average for all non-metropolitan counties, the figure that is reported will be the higher figure.

Data from the 2005 American Community Survey, Deltona Housing Section, published by the U.S. Census Bureau was used to produce the income comparisons for the City of Deltona, Volusia County and the State of Florida that appear below. Both median and mean income figures are presented. Median income is the amount which divides the income distribution into two equal groups. Half would have incomes above the median, half incomes below the median. The medians for households, families and unrelated individuals are based on all households, families and unrelated individuals, respectively. The medians for people are based on individuals 15 years old or over with income. Based on Census figures, Deltona median income for 2005 was \$42,440, while

the median income for Volusia was \$38,462 and for Florida was \$42,433. Table 14 provides a summary of this information.

Mean or average income is the amount obtained by dividing the total income of a group by the number of units in that group. The mean income for households, families and unrelated individuals are based on all households, families, and unrelated individuals respectively. The means (averages) for individuals are based on people 15 years old and over with income. Table 14 presents Deltona, Volusia County and Florida mean incomes for 2005. Table 15 shows that out of a total 30,862 households, 4.4% make less than \$10,000 per year, and another 3.6% make between \$10,000-\$14,999. Close to 8% earn between \$15,000 to \$24,999. Seventy-two percent (72%) of the households have annual incomes ranging between \$25,000 to \$74,999. Figure 11 provides a graphical representation of these data.

**Table 14 Median and Mean Income for Deltona, Volusia County and Florida, 2005**

	Deltona	Volusia County	Florida
Median Income (2005)	\$42,440	\$38,462	\$42,433
Mean Income (2005)	\$49,119	\$51,725	\$59,096

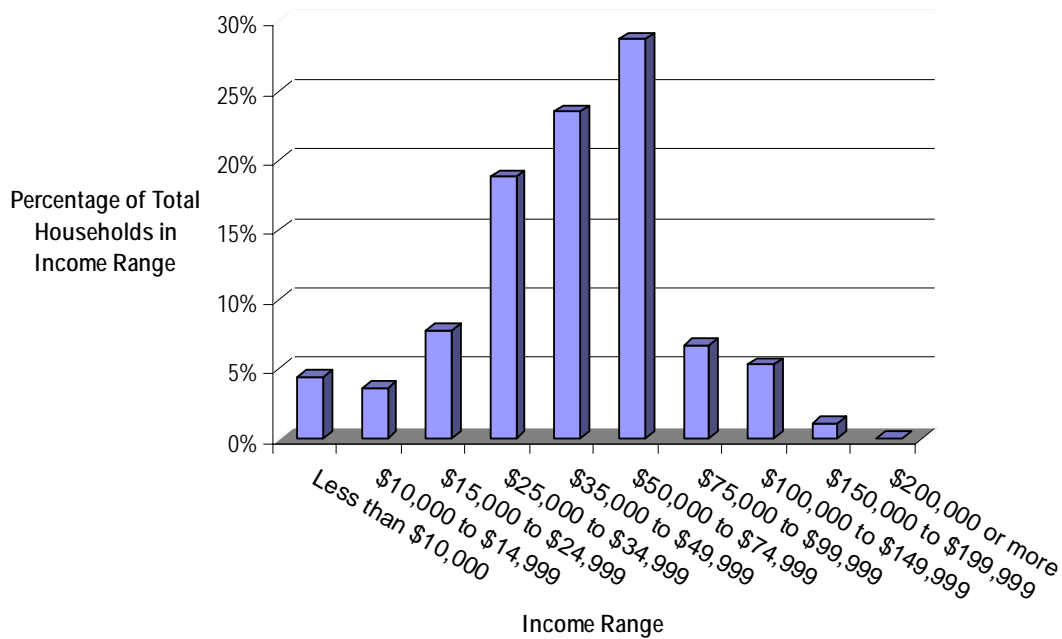
**Source: U.S. Census Bureau, 2005 American Community Survey, Deltona Housing Section, 2005**

**Table 15 City of Deltona Income Distribution (2005)**

Percent of Total	Deltona	Volusia County	Florida
Total:	30,862	201,793	7,048,800
Less than \$10,000	4%	9%	8%
\$10,000 to \$14,999	4%	6%	6%
\$15,000 to \$24,999	8%	15%	13%
\$25,000 to \$34,999	19%	15%	13%
\$35,000 to \$49,999	24%	17%	17%
\$50,000 to \$74,999	29%	20%	19%
\$75,000 to \$99,999	7%	9%	10%
\$100,000 to \$149,999	5%	5%	8%
\$150,000 to \$199,999	1%	2%	3%
\$200,000 or more	0%	2%	3%

**Source: U.S. Census Bureau, 2005 American Community Survey, Deltona Housing Section, 2005**

**Figure 11 Deltona Percentage of Households in Income Range (2005)**



**Source: U.S. Census Bureau, 2005 American Community Survey, Deltona Housing Section, 2005**

### **HUD Area Median Income and Household Cost Burden**

As presented previously, HUD produces a set of Area Median Income (AMI) estimates each year for Metropolitan Statistical Areas and non-metropolitan counties within each state. These figures are adjusted for household size, and the income figures are typically presented as a percentage of AMI. Further, the most commonly published figures refer to a family of four.

The HUD County Area Median Income (2006) for a family of four in Volusia County was \$50,300. AMI is a primary factor in determining housing affordability; it is calculated annually based on a survey of comparably-sized

households within specific geographic ranges. Table 16 categorizes households with income levels defined by the HUD. The categories include extremely low income, very low income, low income, moderate income and above moderate income. The HUD definitions of these categories are as follows:

INCOME CATEGORY	DEFINITION
Extremely Low Income	An extremely low income household has an income less than or equal to 30% of the area median income.
Very Low Income	A very low income household has an income between 30% and 50% of area median income.
Low Income	A low income household has an income between 50% and 80% of area median income.
Moderate Income	A moderate income household has an income between 80% and 120% of area median income.
Above Moderate Income	An above moderate income household has an income greater than 120% of area median income.

In 2000, 46% of household incomes (11,521) were Above Moderate Income; 21% Moderate Income (5,227); 17% Low Income (4,209), 9% Very Low (2,181), and 7% Extremely Low (1,758) (Table 16). Comparing household incomes with Volusia County and Florida, Table 18 shows that Deltona has a slightly lower percentage of extremely low and very low income households and a slightly higher percentage of above moderate income households than Volusia County and Florida. Table 18 shows the comparable information for Volusia County and Florida.

**Table 16 Deltona Households by Federal Income Category**

Household Income	2000	2005	2010	2015	2020	2025
Extremely Low Income	1,758	2,049	2,371	2,720	3,089	3,474
Very Low Income	2,181	2,486	2,857	3,328	3,826	4,376
Low Income	4,209	4,842	5,621	6,497	7,429	8,404
Moderate Income	5,227	6,086	7,140	8,277	9,427	10,508
Above Moderate Income	11,521	13,457	15,677	17,892	20,195	22,353
Total Households	24,896	28,920	33,666	38,714	43,966	49,115

**Source: U.S. Census Bureau and Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

**Table 17 Percentage of Total Households by Income Category in Deltona, 2005**

Household Income	Number of Households	Percent of Total Households
Extremely Low Income	2,049	7.1%
Very Low Income	2,486	8.6%
Low Income	4,842	16.7%
Moderate Income	6,086	21.0%
Above Moderate Income	13,457	46.5%
Total	28,920	100.0%

**Source: U.S. Census Bureau and Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

**Table 18 Deltona, Volusia County and Florida Households as Percentage of All Households by Federal Income Category, 2000**

Household Income	Deltona	Volusia County	Florida
Extremely Low Income	7%	9%	11%
Very Low Income	9%	10%	11%
Low Income	17%	18%	17%
Moderate Income	21%	22%	21%
Above Moderate Income	46%	41%	40%
Total	24,896	185,331	6,339,036

**Source: U.S. Census Bureau and Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

Under federal guidelines, a household is considered cost burdened if it pays more than 30% of its gross monthly income for housing. A household is considered severely cost burdened if it pays 50% or more of its gross monthly income for housing. An examination of housing cost burden is important, because cost-burdened households may have difficulty affording other necessities such as food, child care, health care and transportation.

The cost burden calculation for housing costs for a homeowner includes mortgage payments, property taxes, property insurance, homeowner association fees (if any) and utilities. Housing costs for a renter includes rental payments and utilities. Table 19 shows that 25% (7,308 of 28,920) of Deltona’s households were estimated to be cost burdened in 2005, while 9% were estimated to be severely cost burdened.

**Table 19 Households by Cost Burden, Deltona, 2005**

	% of Income Paid for Housing			Total
	Less Than 30%	30.1 to 54.9%	50% or More	
All Households	21,612	4,655	2,653	28,920
% of Total Households	74.7%	16.1%	9.2%	100.0%

**Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

Table 20 combines data on homeowner/renter status and cost burden. Twenty-three percent (23%) of owners (5,770 of 25,119) fit the cost burdened definition, as did and 40% of renters (1,538 of 3,801).

**Table 20 Households by Homeowner/Renter Status and Cost Burden, Deltona, 2005**

Tenure of Household	Amount of Income Paid for Housing		
	0 - 30%	30.1- 49.9%	50% or more
Owner	19,349	3,784	1,986
Renter	2,263	871	667

**Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

**Table 21 Percent of Total Households by Homeowner/Renter Status and Cost Burden, Deltona, 2005**

Tenure of Household	Amount of Income Paid for Housing				Total Households
	30.1 - 49.9%	% of Total	50% or More	% of Total	
Owner	3,784	15.1%	1,986	7.9%	25,119
Renter	871	22.9%	667	17.5%	3,801

**Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

Table 22 Elderly Households by Age and Cost Burden (2005) shows 21% (718 of 3,419) of householders age 65-74 are cost burdened. The same holds for those 75 and older, 21% are cost-burdened.

**Table 22 Elderly Households by Age and Cost-Burden, Deltona, 2005**

Age of Householder	Amount of Income Paid for Housing		
	0 - 30%	30.1 - 49.9%	50% or More
65-74	2,701	425	293
75 or older	2,423	378	278

**Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

**Table 23 Percent of Elderly Households by Age and Cost Burden, Deltona, 2005**

Age of Householder	Amount of Income Paid for Housing				
	30.1 to 49.9%	% of Total	50% or More	% of Total	Total Households
65 to 74	425	12.4%	293	8.6%	3,419
75 or Older	378	12.3%	278	9.0%	3,079

**Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

Table 24 revisits household income as a percentage of the Area Median Income and shows the cost burden results. Seventy percent (70%) of households earning less than 30% AMI (2,049) are actually spending more than 30% of that income on housing (1,444). Of the total households earning 80% or more of AMI (19,543), 12% are spending more than 30% of their monthly income on housing (2,250).

**Table 24 Number of Households by AMI and Cost Burden, Deltona, 2005**

Household Income as Percentage of AMI	Amount of Income Paid for Housing			
	Less Than 30%	30.1 - 49.9%	50% or more	Total
Less than 30% AMI	605	320	1,124	2,049
30 - 59.9% AMI	1,846	1,176	1,022	4,044
60 - 79.9% AMI	1,868	1,108	308	3,284
Greater Than 80% AMI	17,293	2,051	199	19,543
Total	21,612	4,655	2,653	28,920

**Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

**Table 25 Percent of Household by AMI and Cost Burden, Deltona, 2005**

Household Income as Percentage of AMI	Amount of Income Paid for Housing			
	Less Than 30%	30.1- 49.9%	50% or More	Total
Less Than 30% AMI	29.5%	15.6%	54.9%	100.0%
30 - 59.9% AMI	45.6%	29.1%	25.3%	100.0%
60 - 79.9% AMI	56.9%	33.7%	9.4%	100.0%
Greater Than 80% AMI	88.5%	10.5%	1.0%	100.0%

**Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

## HOUSING VALUE

In this section a series of tables and maps are used to take another look at existing housing supply. Table 26 gives a broad look at the existing housing supply in terms of value. The data is based on 2000 Census data.

**Table 26 Value of Owner-Occupied Units for Deltona, 2000 – Summary**

Property Value	Deltona
< \$50,000	1,375
\$50,000-\$99,999	14,890
\$100,000-\$149,999	3,850
\$150,000-\$199,999	549
\$200,000-\$299,999	218
\$300,000-\$499,999	26
\$500,000-\$999,999	17
> \$1,000,000	17
Total	20,942

**Source: U.S. Census Bureau and Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

Table 27 takes the data in Table 26 and provides information on the value of owner-occupied units using different categories. The value of existing units gives us some approximation of the quality of the stock of housing currently available before making any forecasts in terms of forecasting future need. Tables 28 and 29 provide additional information on householders' monthly expenditures for housing.

**Table 27 Value of Owner-Occupied Units for Deltona, 2000 – Detail**

<\$10,000	18	\$90,000-\$99,999	2,796
\$10,000-\$14,999	29	\$100,000-\$124,999	2,711
\$15,000-\$19,999	8	\$125,000-\$149,999	1,139
\$20,000-\$24,999	30	\$150,000-\$174,999	408
\$25,000-\$29,999	87	\$175,000-\$199,999	141
\$30,000-\$34,999	94	\$200,000-\$249,999	162
\$35,000-\$39,999	171	\$250,000-\$299,999	56
\$40,000-\$49,999	938	\$300,000-\$399,999	26
\$50,000-\$59,999	1,768	\$400,000-\$499,999	0
\$60,000-\$69,999	2,832	\$500,000-\$749,999	9
\$70,000-\$79,999	3,645	\$750,000-\$999,999	8
\$80,000-\$89,999	3,849	>\$1,000,000	17
Total Owner-Occupied Units			20,942

**Source: U.S. Census Bureau and Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

**Table 28 Owners Costs (Mortgage Status and Selected Monthly Costs) for Deltona, 2000 – Detail**

<\$200	5	\$900-\$999	1,701
\$200-\$299	50	\$1,000-\$1,249	2,754
\$300-\$399	289	\$1,250-\$1,499	932
\$400-\$499	713	\$1,500-\$1,999	496
\$500-\$599	1,805	\$2,000-\$2,499	148
\$600-\$699	2,277	\$2,500-\$2,999	10
\$700-\$799	2,782	>\$3,000	37
\$800-\$899	2,292		
Total Mortgaged Units			16,291

**Source: U. S. Census Bureau and Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

**Table 29 Owners Costs (Mortgage Status and Selected Monthly Costs) 2000, Not Mortgaged Specified Owner-Occupied Housing Units – Detail**

<\$100	34	\$400-\$499	153
\$100-\$149	194	\$500-\$599	40
\$150-\$199	828	\$600-\$699	0
\$200-\$249	1,241	\$700-\$799	0
\$250-\$299	1,293	\$800-\$899	0
\$300-\$349	569	\$900-\$999	0
\$350-\$399	299	>\$1,000	0
Total Not Mortgaged Units			4,651

**Source: U.S. Census Bureau and Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

### **Other Information on Value**

Map 4 (Appendix) uses the following ranges to denote just value per square foot: \$0.00, \$0.01-10.00, \$10.01-20.00, \$20.01-30.00, \$30.01-40.00 and

\$40.01-\$55.41. The just value of the residential parcels was determined by dividing the total just value by the land square footage; the result is the value of the property (land + building) divided by the square feet of land.

Map 5, (Appendix) provides information on qualified residential sales from 2001 to 2007. This map divides all parcels into two categories: no qualified sales and qualified sales. The Volusia County Property Appraiser's definition of a qualified sale is "an arm's length transaction which reflects market value." The number of total residential parcels is 36,228. The number of qualified sales from 2001 to 2007 is 15,119.

Two final figures, Maps 6 and 7 (Appendix) are included to help visualize the City of Deltona in terms of all parcels and all land uses. Map 6 presents all parcels by property class in terms of residential, commercial industrial and other designations. There are 38,568 total parcels, of which 36,890 are residential parcels (including the 662 residential parcels inside the Activity Center Development of Regional Impact (DRI), which were excluded from other maps). The 1,678 non-residential parcels include the following: 627 commercial, 22 industrial, 39 agricultural, 86 institutional and schools and 904 with other classifications.

Map 7 presents residential parcels by property class, identifying which are vacant, which are single-family, condominium and timeshare, mobile home and multifamily. Of the 36,228 total residential parcels, the following classifications can be seen: 3,844 residential vacant parcels, 32,100 single-family parcels, 77 condominium and timeshare parcels, 20 mobile home parcels, 150 multifamily

with less than 5 units, 7 multifamily with 5 or more units. There are 30 parcels classified as M/F/R communities. An M/F/R community is defined by Florida's Department of Revenue as "property owned by a homeowners association."

## **Projected Housing Need**

The Shimberg Center for Affordable Housing at the University of Florida provides projections of future construction need based on the projected number of future households and the number of existing housing units. These projections show the number of units that would need to be constructed between a base year (in this case 2002) and a future year to meet expected expansion in the number of households.

Tables 30 and 31 provide information on the projected number of units that would need to be constructed to meet Deltona's projected future growth. Table 30 shows that in 2002 the City of Deltona had 27,079 housing units. Deltona is expected to need 23,405 newly constructed housing units between 2002 and 2025.

The optimal mix between single-family and multifamily construction to meet future needs should be determined at the local level based on an understanding of the decreasingly supply of developable land and the associated increase in the price of that land. Economically feasible development to meet future need will likely include a higher proportion of multifamily and higher-density single-family units than produced in past decades.

**Table 30 Projected Number of Total Housing Units, 2002-2025<sup>2</sup>**

	Estimated Housing Units 2002	Projected Housing Units 2005	Projected Housing Units 2010	Projected Housing Units 2015	Projected Housing Units 2020	Projected Housing Units 2025
Deltona	27,079	29,728	34,600	39,792	45,211	50,484

**Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

**Table 31 Projected Number of Additional Housing Units Needed, 2002-2025<sup>3</sup>**

Additional Housing Units Needed					
	2002-2005	2002-2010	2002-2015	2002-2020	2002-2025
Deltona	2,649	7,521	12,713	18,132	23,405

**Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2007**

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<sup>2</sup> Based on historical patterns of single-family and multifamily development in the City of Deltona.

<sup>3</sup> Based on historical patterns of single-family and multifamily development in the City of Deltona.

## **CONCLUSION**

This report provided information on the City of Deltona's housing stock, demographics, housing cost burdens and projected future housing needs. Projections of future housing needs were based on population growth and historic patterns of growth and development in Deltona. Due to a diminishing supply of land for development and the rising cost of land, it is likely that a higher proportion of multifamily and higher-density single-family development will be required to meet the City of Deltona's projected growth.

Finally, an examination of wage and employment data would be a useful supplement to the information presented in this report. Combining such an analysis with the information presented here will help the City of Deltona to successfully plan for future growth.

## GLOSSARY OF KEY TERMS

**Age of Householder:** This refers to the age of the head of the household. An elderly householder is one who is age 65 or older.

**Area Median Income:** The combined annual income of household members or household income is measured as a percentage of area median income (AMI) adjusted for family size. The area median income is the amount at which half of the households in an area have lower incomes and half have higher incomes.

**Cost Burden:** A household's cost-burden is the percentage of household income devoted to housing costs. Housing is generally considered to be affordable if it costs no more than 30% of household income. Households spending more than this amount are considered to be "cost-burdened."

**Elderly Household:** An elderly household is one where the householder or person in whose name the home is owned, bought or rented is 65 years of age or older.

**Elderly Householder:** An elderly householder is one who is 65 years of age or older.

**Family:** A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together. All such people are considered as members of one family. The number of families is equal to the number of family households; however, the count of family members differs from the count of family household members because family household members include non-relatives living in the household.

**Family Household:** A family household is a household maintained by a householder who is in a family, and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. The number of family households is equal to the number of families. The count of family household members differs from the count of family members, however, in that the family household members include all people living in the household, whereas family members include only the householder and his/her relatives.

**Gross Rent:** The gross rent paid by a household includes rent paid to the landlord plus any additional utilities or fuel costs paid by the tenant.

**Home Value versus Home Price:** A home value is the dollar amount for which a house would sell on the market. A home price, on the other hand, is the dollar amount for which a house actually sold on the market. A home value, therefore, can be measured for any home at any, regardless of

whether or not that home is for sale. A home price is available only for homes that were sold in any given year.

**Household:** A household according to the Census is a person or group of people sharing a single housing unit. They may be related or not related. People living in group quarters such as a nursing home or college dorm are not considered to be a household.

**Household Demographics:** A discussion of the characteristics of households in Deltona and expected changes through 2025 including householder age, owner/renter status, household size, income and ability to afford housing.

**Household Income:** Household income is measured as a percentage of the median income for the county or area, adjusted for family size.

**Household Size:** The size of the household is measured by the number of people living in the household.

**Householder:** The householder or “head of household” is the person in each household designated as such for the purposes of the Census. In most cases the householder is the person or one of the people in whose name the home is owned, being bought or rented.

**Housing Demand:** Housing demand refers to the total number of housing units needed in an area to accommodate its population.

**Housing Need:** Housing need refers to the net change in demand, or the number of additional units that must be constructed over a given period of time in order to accommodate additions to an area's population.

**Housing Stock Characteristics:** A discussion of housing units in terms of type of housing, age or housing, size, substandard conditions, vacancy and occupancy rates, home values, home prices, owner costs, and rents.

**Housing Structure versus Housing Unit:** The Property Assessor's Office and the U.S. Census Bureau use two different bases when classifying housing by type: single-family, multifamily, and so forth. The Assessor's Office uses the term housing structure meaning a single-family home, condominium, mobile home or multifamily property appearing on a single parcel of land. This means a multifamily property is considered to be a **single structure** even though it contains units for two or more households. The U. S. Census Bureau counts each place that houses a single household as a housing unit. For example, a ten unit apartment building would be classified as ten housing units by the Census.

**Just Value:** The just value of a home is the value as appraised by the Property Assessor's Office before property tax exemptions, such as the homestead and Save Our Homes exemptions, are taken into account.

**Just Value/Square Foot:** The value of residential parcels calculated by dividing the just value by the land square footage, thus we have the value of the property (land + building) by square foot (land).

**M/F/R Community:** This is a Florida Department of Revenue designation for property owned by a homeowners association.

**Mean (Average) Income:** Mean (average) income is the amount obtained by dividing the total aggregate income of a group by the number of units in that group. The means for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The means (averages) for people are based on people 15 years old and over with income.

**Median Income:** Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

**Non-Family Household:** A non-family household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related

**Owner Costs:** Monthly costs to homeowners counted by the Census include mortgage payments, real estate taxes, insurance, utilities and fuel costs. The census counts housing costs both for households with mortgages on their properties and those without them since other monthly costs for housing continue even when the owner does not carry a mortgage.

**Owner- Occupied Unit:** A housing unit is owner occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

**Qualified Sale:** According to the Property Assessor's Office, a qualified sale is an "arms length transaction reflecting market value."

**Renter-Occupied Unit:** All occupied units which are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied.

**Substandard Housing:** The U. S. Census Bureau measures four indicators in classifying housing as substandard: more than one person per room, lack of heating fuel used, lack of complete kitchen facilities, and lack of complete plumbing facilities.

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## **APPENDIX – MAPS**

- MAP 1 Residential Parcels by Improvement Type
- MAP 2 Residential Parcels by Year Built
- MAP 3 Residential Parcels by Quality Grade
- MAP 4 Residential Parcels Just Value/Square Foot
- MAP 5 Residential Parcels – Qualified Sales from 2001 to 2007
- MAP 6 All Parcels by Property Class
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