

HRMA

Housing Requirements and Market Analysis

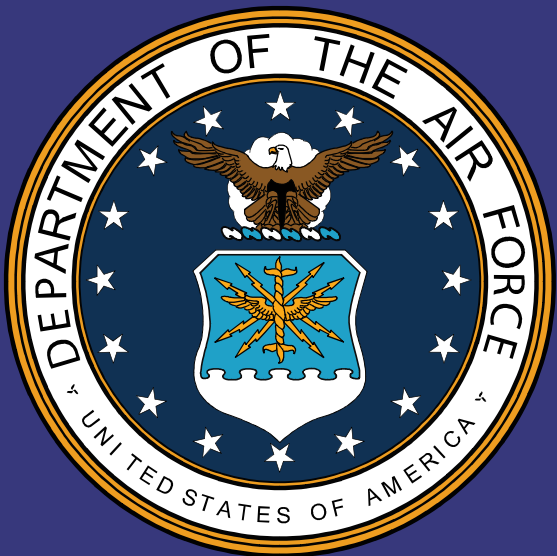
United States Air Force



HURLBURT

FIELD

FLORIDA



2009 - 2014

OCTOBER 2009

HOUSING REQUIREMENTS AND MARKET ANALYSIS

**Hurlburt Field
2009 – 2014**

Prepared for:

Air Force Center for Engineering and the Environment
(AFCEE)

Air Force Housing Division (AF/A7CAH)

Air Force Special Operations Command (AFSOC)

Hurlburt Field

Prepared by:

Science Applications International Corporation (SAIC)

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HOUSING REQUIREMENTS AND MARKET ANALYSIS

**Hurlburt Field
2009 – 2014**

EXECUTIVE SUMMARY



DEPARTMENT OF THE AIR FORCE
1ST SPECIAL OPERATIONS WING (AFSOC)
HURLBURT FIELD FLORIDA

OCT 09 2009

MEMORANDUM FOR SAIC

FROM: 1 SOW/CC

SUBJECT: Housing Requirements Market Analysis (HRMA) Concerns

1. My staff and I have concerns that the 2009-2014 HRMA is not capturing Hurlburt's growth in the out-years. Manning data used to compile the report reflected only those positions that were funded at the time of the data pull which occurred approximately nine months ago.
2. Hurlburt has new mission growth already programmed that is awaiting funding. Our Wing expects a 13% gain in manning during the next five years. The additional gains we are already aware of will increase our active-duty manpower to at least 7,676 personnel by 4th Qtr 2014.
3. Please direct any questions on this matter to either Lt Col Shawn Moore, 1 SOCES/CC, at phone number (850) 884-7702, or Lt Col Scott Scheno, 1 SOW/XPX, at phone number (850) 884-3198.

A handwritten signature in black ink, appearing to read "Gregory J. Lengyel", is positioned above the typed name.

GREGORY J. LENGYEL, Colonel, USAF
Commander

Hurlburt Field, Florida

Housing Requirements and Market Analysis (HRMA)

Results

Based on the results of the HRMA, dated September 2, 2009, the projected on-base family housing requirement is

Minimum Housing "Floor" Requirement	371
Market Housing Shortfall	314
<hr/>	
Total Projected MFH Requirement	685

Coordination



SHAWN D. MOORE, Lt. Col., USAF
Commander and Base Civil Engineer, 1 SOCES

7 Oct 2009
Date

Approved/ with attached comments



GREGORY J. LENGYEL, Col., USAF
Commander, 1st Special Operations Wing

9 Oct 09
Date

EXECUTIVE SUMMARY

This Housing Requirements and Market Analysis (HRMA) for Hurlburt Field, Florida, assesses the ability of the private sector housing market to meet the needs of military families and unaccompanied personnel. The Hurlburt Field study results are:

Total Military Family Housing Requirement	685
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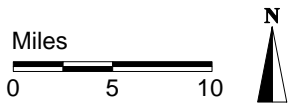
The Total Military Housing Requirement is based on a five-year planning period ending in 2014. In 2014, the installation is projected to support 6,776 personnel who are authorized housing, including 3,603 military families (Table ES-1).

**Table ES-1. Total Military Family Housing Requirement
Summary, Planning Period 2009 - 2014**

	Total
PLANNED MANPOWER	6,776
MILITARY FAMILIES	3,603
Minimum Housing Requirement	371
Private Sector Shortfall	314
TOTAL MILITARY FAMILY HOUSING REQUIREMENT	685

Hurlburt Field is located in Okaloosa County, Florida and is directly west of the Cities of Fort Walton Beach and Mary Esther. (Figure ES-1). For the purposes of this HRMA, only housing within the Hurlburt Field Housing Market Area can be considered suitable for authorized military personnel. Typical of national trends, the local rental market has softened following a period characterized by low vacancy rates and strong growth in rental prices and supply. As the local housing market has slowed, rental vacancy rates have gone above ten percent, precipitating stagnating and dropping rents. With returns on investment receding and homeowner units transitioning to the rental market, supply growth has also declined. The growth in rental supply is expected to be moderate over the study period as the supply adjusts to the rental demand and the market returns to its long-term balance. The projected changes in personnel at Eglin AFB and Hurlburt Field will bring an estimated minimum of over 2,200 new military personnel to the area, which will help stimulate demand and a recovery in the local market.

Figure ES-1. Hurlburt Field, Florida, Housing Market Area, 2009



CHANGES IN THE TOTAL HOUSING REQUIREMENT

HRMA results for an installation can vary as market and manpower change over time. A comparison to the previous HRMA analysis conducted for Hurlburt Field is presented in Table ES-2.

Table ES-2. Total Military Family Housing Requirement History

Planning Year of HRMA Results	2006 Hurlburt Field HRMA	2009 Hurlburt Field HRMA	Total Change	Percent Change
PLANNED MANPOWER	7,666	6,776	(890)	(11.6%)
MILITARY FAMILIES	4,346	3,603	(743)	(17.1%)
Minimum Housing Requirement	445	371	(74)	(16.6%)
Military Family Homeowners	2,285	1,895	(390)	(17.1%)
Military Family Renters	1,616	1,337	(279)	(17.3%)
Private Sector Shortfall	506	314	(192)	(37.9%)
TOTAL MILITARY FAMILY HOUSING REQUIREMENT	951	685	(266)	(28%)

COMPONENTS OF CHANGE

Changes at the installation and within the housing market impact the Total Housing Requirement (Table ES-3).

Table ES-3. Components of Change from the 2006 Hurlburt Field HRMA

MILITARY	HOUSING MARKET
➤ Manpower Authorized personnel for the projected year decreased by 890 service members	➤ Rental Supply Market growth projected at 1.0% compared to 1.1% in the 2006 HRMA
➤ Military Families decreased by 743	➤ Vacancy Rate Increased to 10.4% from 3.0% in 2006
➤ Families Rental Requirement decreased by 279	
➤ Unaccompanied Personnel decreased by 170	➤ Rental Costs Increased 10.7% since the 2006 HRMA
➤ Unaccompanied Rental Requirement decreased by 320	➤ Basic Allowance for Housing (BAH) Increased from 6.1% to 28.2% since 2006

POLICY AND ASSUMPTIONS

In addition to changes in the HRMA parameters, changes in policy or analytical assumptions resulted in significant impacts on the Total Housing Requirements. These changes include:

1. **Methodology** - The 2006 HRMA for Hurlburt Field applied the Dynamic Adjustment Model which bases the housing requirement on a hypothetical transition of military families in government-controlled housing in excess of the Minimum “Floor” Housing Requirement to community housing over a five-year period. Under current Air Force guidance, the OSD Dynamic Adjustment Model is no longer applied.

To determine the housing requirement, this HRMA applies a proportional allocation of military and civilian rental demand to the suitable supply of community rental housing for the projected year of the analysis.

2. **Unsuitable Areas:** Areas identified as unsuitable by the Hurlburt Field and Eglin AFB housing offices for this HRMA were incorporated into the analysis.
3. **Purchasing Power** - Since 2006, rental costs in the market have grown 10.7 percent and BAH for military families has increased from a 6.1 percent to 28.2 percent, with E1 to E4 families receiving the largest increase. This change in purchasing power for some grades contributed to the decrease in the private sector shortfall.
4. **Competing Demand:** The analysis considers the competing demand for private sector housing of military personnel from Eglin AFB. The competing military demand is assessed by applying the Air Force methodology for estimating the minimum on-base housing requirements for military families and unaccompanied personnel. All personnel in excess of the Eglin AFB minimum on-base housing requirements are considered demand for private sector housing. These personnel are considered competing demand with Hurlburt Field personnel based on the proportion of suitable housing in the overlap area of the Eglin AFB and Hurlburt Field market areas to the total suitable housing units in the Eglin AFB market area.
5. **Homeownership** – To improve the homeownership survey response rate, results were combined from both the Eglin AFB and Hurlburt Field Air Force Housing Surveys conducted from March to June 2009.

TOTAL REQUIREMENT SUMMARY TABLES

Table ES-4. Hurlburt Field Total Military Family Housing Requirement

Pay Grade	Military Families	Military Community	Key & Essential	Historic Housing	Minimum Housing Requirement	Private Sector Shortfall	Total Military Housing Requirement
O7+	4	-	4	-	4	-	4
O6	48	5	10	-	10	2	12
O5	123	12	2	-	12	3	15
O4	295	30	-	-	30	8	38
O3	374	37	1	-	37	14	51
O2	31	3	-	-	3	1	4
O1	15	2	-	-	2	3	5
Officers	890	89	17	-	98	31	129
E9	58	6	3	-	6	-	6
E8	101	10	-	-	10	3	13
E7	509	51	1	-	51	20	71
E6	695	70	-	-	70	41	111
E5	835	84	-	-	84	120	204
E4	364	36	-	-	36	67	103
E3	119	12	-	-	12	26	38
E2	15	2	-	-	2	3	5
E1	17	2	-	-	2	3	5
Enlisted	2,713	273	4	-	273	283	556
Total	3,603	362	21	-	371	314	685

Table ES-5. Military Family Private Sector Shortfall

Pay Grade	Number of Bedrooms			Total
	Two	Three	Four+	
O7+	-	-	-	-
O6	-	-	2	2
O5	-	2	1	3
O4	-	5	3	8
O3	8	3	3	14
O2	1	-	-	1
O1	3	-	-	3
Officers	12	10	9	31
E9	-	-	-	-
E8	-	2	1	3
E7	-	14	6	20
E6	20	10	11	41
E5	64	21	35	120
E4	55	8	4	67
E3	21	3	2	26
E2	3	-	-	3
E1	3	-	-	3
Enlisted	166	58	59	283
Total	178	68	68	314

Table ES-6. Total Military Family Housing Requirement

Pay Grade	Number of Bedrooms			Total
	Two	Three	Four+	
O7+	-	-	4	4
O6	-	-	12	12
O5	-	11	4	15
O4	-	28	10	38
O3	29	14	8	51
O2	4	-	-	4
O1	5	-	-	5
Officers	38	53	38	129
E9	-	3	3	6
E8	-	10	3	13
E7	-	55	16	71
E6	52	35	24	111
E5	123	39	42	204
E4	86	12	5	103
E3	32	4	2	38
E2	5	-	-	5
E1	5	-	-	5
Enlisted	303	158	95	556
Total	341	211	133	685

HRMA

Housing Requirements and Market Analysis



United States Air Force

2009 - 2014

HURLBURT FIELD
FLORIDA

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ACRONYMS AND ABBREVIATIONS

AFB	Air Force Base
AFCEE	Air Force Center for Engineering and the Environment
AF/A7CAH	Air Force Housing Division
AFSOC	Air Force Special Operations Command
AHRN	Automated Housing Referral Network
BAH	Basic Allowance for Housing
BAS	Basic Allowance for Subsistence
BRAC	Base Realignment and Closure
COLA	Cost of Living Adjustment
CONUS	Continental United States
DoD	U.S. Department of Defense
FMR	Fair Market Rent
FY	Fiscal Year
HQ	Headquarters
HRMA	Housing Requirements and Market Analysis
HUD	U.S. Department of Housing and Urban Development
IMRD	Integrated Manpower Requirements Document
K&E	Key and Essential
MAJCOM	Major Command
MAHC	Maximum Allowable Housing Cost
MFH	Military Family Housing
MHA	Military Housing Area
MSA	Metropolitan Statistical Area
OSD	Office of the Secretary of Defense
PCS	Permanent Change of Station

GLOSSARY OF TERMS

Accompanied Personnel – Military members who are eligible to receive With Dependents housing allowances.

Authorized Civilian Households – Civilian households which are authorized military housing at an installation.

Basic Allowance for Housing (BAH) – The housing allowance paid to eligible members at an installation.

Effective Rental Housing – Rental housing units that are affordable and suitable to the military households and meet their bedroom entitlements.

Floor Housing Requirement – The minimum military housing assets for military families and/or unaccompanied personnel required by an installation by policy determination. Also defined as the Military Family Minimum Housing Requirement for military families and the Unaccompanied Personnel Minimum Housing Requirement for unaccompanied personnel.

Historic Housing – On-base housing units listed on or eligible for the National Register of Historic Places under the National Historic Preservation Act.

Housing Market Area – The geographic area defined by the Air Force for the purposes of determining the Total Military Family Housing Requirement for an installation.

Key and Essential Housing Requirement (K&E) – A criterion for the Minimum Housing Requirement which provides housing for all Key and Essential military and civilian personnel required to live in military housing.

Market Segment – A portion of the rental housing market defined monthly rental costs and the number of bedrooms.

Maximum Allowable Housing Cost (MAHC) – The highest rental cost by Air Force policy that determines the affordability of private sector rental housing for military personnel.

Military Community Housing Requirement – A criterion of the Minimum Housing Requirement whereby ten percent of the military family housing requirement by pay grade is determined to represent a viable military community.

Military Families – Those authorized personnel who are eligible for military family housing at an installation.

Military Family Housing (MFH) Supply – All housing controlled by the U.S. Government for use by military family members at an installation including military owned housing, housing under lease to the Air Force, housing privatized by the Air Force and housing overseas provided by the host country.

Military Family Minimum Housing Requirement – The minimum number of military family housing assets for the installation as defined by policy. Also referred to as the Military Family Floor Housing Requirement.

Military Housing – Government owned or leased family housing and unaccompanied dormitory units available for use by military members.

Military Housing Area – The geographic area that defines the Basic Allowance for Housing for the installation.

Military Households Requiring Housing – Military personnel including accompanied and unaccompanied personnel that an installation has the responsibility to house, either in military housing or in private sector housing.

Military Market Share – The number of rental housing units that are allocated to military households requiring rental housing based on their proportion of the total demand.

Planning Period – The five-year planning horizon incorporated into the HRMA covering, from the initial year to the final year of the analysis.

Private Sector Housing – Housing in the local community that is not owned or leased by a governmental organization.

Private Sector Shortfall – The difference between those military members requiring private sector rental housing and the military market share.

Privatized Housing – Housing units constructed and maintained by the private sector through agreements or partnerships with the U.S. Air Force for primary occupancy by military personnel at the installation.

Restricted Rental Housing – Rental housing units which are generally not available to military personnel due to restrictive requirements such as age and income limits on the rental units.

Service – A military branch of the armed forces of the United States of America.

Student Requirement – Military students required to reside in military housing.

Total Military Family Housing Requirement – The number of family housing units that the U.S. Government must provide in addition to housing available in the private sector to adequately house military families at an installation. The requirement is determined as the sum of the Minimum Housing Requirement plus any shortfall of housing in the private sector on a pay grade basis.

Total Military Housing Requirement – The sum of the minimum housing requirement and the number of military households unsuitably housed in the private sector for the accompaniment status.

Unaccompanied Personnel – Military personnel who have no dependents and who are not married.

Unaccompanied Personnel Minimum Housing Requirement – The minimum unaccompanied housing assets for the installation as defined by policy. Also defined as the Unaccompanied Personnel Floor Housing Requirement.

Vacancy Rate – The number of rental units that are vacant divided by the total rental housing supply.

Voluntary Separations – Military members who are voluntarily separated geographically from family members. Also known as Voluntary Family Separations.

1.0 INTRODUCTION

The Housing Requirements and Market Analysis (HRMA) is a detailed study to determine the quantity and bedroom configuration of military housing the U.S. Government must provide to ensure that all military family households that Hurlburt Field, Florida has the responsibility to house, have access to acceptable housing.

This report, and the analysis upon which the results are based, follows Air Force guidance implementing the HRMA process as advocated by the Office of the Secretary of Defense (OSD). Adherence to this guidance ensures a consistent determination of housing requirements across military services in support of the planning and programming processes.

This section describes the following:

- Methodology
- Policy and Assumptions
- Report Organization

1.1 METHODOLOGY

The HRMA follows OSD guidance which specifies that military services must rely first on the private sector to meet its housing needs prior to considering military housing. Policy allows for each service to establish a minimum requirement. The Total Military Housing Requirement is determined in part by the number of authorized families and others for whom the installation has the responsibility to house at the end of the five-year planning period. For military families not accommodated in the minimum housing requirement, the HRMA determines whether there is sufficient affordable, suitable private sector housing to meet their needs. The Minimum Family Housing Requirement plus any shortfall of private sector housing within the Housing Market Area determines the installation's Total Military Family Housing Requirement (Figure 1-1).

The minimum housing requirement for unaccompanied personnel is defined by policy by pay grade and length of service of the personnel required to reside in unaccompanied government quarters. The minimum housing requirement for military families is based on three criteria evaluated for the final year of the analysis:

- The need for a military community;
- Housing for personnel in key and essential positions; and,
- Preservation of historic housing.

Figure 1-1. Housing Requirements and Market Analysis Process Summary

- Determine the housing market area based on the greater of a 60-minute commute or 20 miles from the installation's headquarters building or major work centers.
- Apply the *Integrated Manpower and Requirements Document* (IMRD) for determining the military families and unaccompanied personnel requiring housing for the final year of the planning period.
- Determine the Military Family Minimum Housing Requirement:
 - Military Community
 - Key and Essential
 - Historic Housing
- Determine the Unaccompanied Personnel Minimum Housing Requirement.
- Determine the potential private sector requirement as the number of military families and unaccompanied personnel households in excess of their minimum housing requirements in the fifth year of the planning period.
- Determine the competing demand actively seeking available suitable rental housing.
- Determine the effective rental supply for the last year of the planning period.
- Compute the military market allocation for each military segment:

$$\text{Military Market Share} = \frac{\text{Competing Military Demand}}{\text{Total Competing Demand}} \times \text{Suitable Supply}$$

- Compare the military market allocation to the military rental requirement to determine a Private Sector Shortfall, if any, in the final year of the planning period.
- Establish the Total Military Family Housing Requirement as the sum of the Minimum Housing Requirement and any Private Sector Shortfall.

Private sector rental housing is assessed separately from owner-occupied housing. Military members who own their home are considered suitably housed. The homeowner market is otherwise not addressed if it is viable and responsive.

The sufficiency of the rental housing market is determined by comparing the military market share of suitable housing to the number of families and unaccompanied personnel requiring housing. An allocation process is used in which military families, unaccompanied personnel, and civilians who are in the rental market in the final year of the five-year planning period each receive a proportional market share of the affordable, suitable rental housing.

In making its determination of market sufficiency, the analysis distinguishes between the total rental housing supply and rental housing that is affordable and suitable for military personnel. The criteria for affordable, suitable rental housing includes location in the housing market area, health and safety considerations,

acceptable unit type, and military housing allowances. The analysis divides the rental market into market segments by rental cost (rent, utility costs, and renter's insurance) and number of bedroom categories. The suitable housing allocated to the military families within each market segment is the proportion of affordable, suitable housing in that segment equal to the proportion of the military families to the total competing housing demand within the market segment. This allocation becomes the market share for military families.

To determine if there is sufficient private sector housing, the market share for military families is compared to their respective private sector rental housing requirement in each market segment. A private sector rental requirement in excess of allocated suitable rentals in a market segment constitutes a shortfall for the military families in that market segment. The sum of the shortfalls for each market segment is the Private Sector Shortfall.

The final step of the HRMA methodology is determining the Total Military Family Housing Requirement. The Total Military Family Housing Requirement is the sum of the Military Family Minimum Housing Requirement, and the Private Sector Shortfall, if any, in the final year of the planning period.

1.2 POLICY AND ASSUMPTIONS

The following critical policies and assumptions are used in this HRMA.

1.2.1 METHODOLOGY

This HRMA applies a methodology that determines a proportional market share for military households based on the suitable housing available for rent and the number of civilian and military households seeking rental housing.

1.2.2 HOUSING SUPPLY

Only housing within the Housing Market Area is considered in the analysis. The Housing Market Area is based on the greater of either a 60-minute commute or 20 miles from the installation's headquarters building or major work centers.

The number of rental housing units and the distribution of housing by number of bedrooms and rent categories are based on the 2000 U.S. Census, residential construction permits, and other data. Rental housing includes only units on less than ten acres of land for which cash rent is paid and excludes seasonal rental housing.

1.2.3 HOUSING SUITABILITY

Only housing within the housing market area is considered suitable for military personnel. Additionally, suitable housing must be located in areas suitable for military members based on health and safety considerations, of an acceptable unit

type, and above a minimum quality. Discussions with Hurlburt Field housing personnel, interviews with local property managers and realtors, surveys of the local community, and other published data were utilized in the housing suitability determination process.

All homeowner-occupied housing, with the exception of mobile homes, is considered suitable housing for military personnel.

1.2.4 HOUSING DEMAND

Civilian demand estimates are based on population and economic projections for the region, census information, residential construction permit data, and other factors.

Military family housing requirements are based on manpower authorizations projected for the final year of the planning period.

The methodology assumes that in the final year of the planning period, military families will occupy government-provided or privatized housing that fulfills the Minimum Housing Requirement. Military families in excess of the Minimum Housing Requirement would require private sector housing for the purpose of the HRMA analysis.

1.2.5 RENTAL RATES

Rental costs are assumed to remain constant for the duration of the five-year planning period based on the assumption that the Basic Allowance for Housing (BAH) rates will appropriately track rental housing costs.

1.2.6 MILITARY HOUSING AFFORDABILITY

The Maximum Allowable Housing Cost (MAHC), the upper limit of affordability for housing for each pay grade, is set to the local median housing cost for that pay grade (BAH) as determined by the Per Diem, Travel and Transportation Allowance Committee. For the purposes of this analysis, MAHC and BAH are held constant over the five-year planning period.

1.2.7 MILITARY/PRIVATIZED HOUSING SUPPLY

Privatized housing units are constructed and maintained by the private sector for primary occupancy by military personnel. As provided by Hurlburt Field, currently there are 680 military controlled units with the inventory expected to remain at 680 units in 2014. However, the current inventory includes 300 leased units that the lease will expire in 2012. It is not definitive whether these units will remain in the inventory by 2014.

1.2.8 MILITARY HOUSING REQUIREMENTS

Military family housing requirements are the number of families that the installation has the responsibility to house. The number of families in the final year of the planning period is drawn from the *2009 Integrated Manpower and Requirements Document (IMRD)*.

Bedroom entitlements are based on family characteristics of personnel currently assigned to the installation with each dependent child having a bedroom and a minimum bedroom entitlement based on military member's rank. For unaccompanied personnel, those in grades E4 (three or more years of service) and above require private sector housing.

The number of military family and unaccompanied personnel homeowners are based on the combined results of the Air Force Housing Surveys conducted for Hurlburt Field and Eglin AFB between March and June, 2009.

Military personnel currently residing in government-owned or leased housing or privatized housing are assumed to become renters if required to live in the private sector.

1.3 REPORT ORGANIZATION

This HRMA for Hurlburt Field is presented in the following chapters:

- Chapter 2. The Housing Market
- Chapter 3. Military Housing Requirements
- Chapter 4. Minimum Military Housing Requirements
- Chapter 5. Competing Demand
- Chapter 6. Effective Rental Housing Supply
- Chapter 7. Total Military Housing Requirement
- Chapter 8. Summary
- Chapter 9. References

2.0 THE HOUSING MARKET

The Housing Market Area sets the geographic limits of the HRMA analysis. Only the housing within the Housing Market Area is considered in determining the Total Military Housing Requirement for Hurlburt Field. This chapter describes the Housing Market Area and the current housing market conditions and regional factors that impact the future housing supply available to military households in the following sections:

- The Housing Market Area
- Housing Market Conditions
 - Market Trends
 - Homeowner Housing Supply
 - Rental Housing Supply
- Military/Privatized Housing

2.1 THE HOUSING MARKET AREA

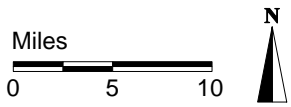
The Housing Market Area for Hurlburt Field is defined by the greater of either a one-hour commute or twenty miles distance originating from the installation's headquarters building during peak traffic in privately owned vehicles assuming normal weather conditions.

Hurlburt Field is located in Okaloosa County, Florida and is directly west of the Cities of Fort Walton Beach and Mary Esther. The Housing Market Area can be described follows:

- The northern boundary extends through the confines of Eglin AFB with the exception of portions of the City of Crestview south of Interstate 10;
- The eastern boundary includes the Cities of Niceville and Miramar Beach;
- The southern boundary is limited by the coast of the Gulf of Mexico;
- The western boundary extends to the eastern city limit of the City of Gulf Breeze along U.S. Highway 98.

The Housing Market Area is geographically dominated by the confines of Eglin Air Force Base.

Figure 2-1. Hurlburt Field, Florida, Housing Market Area, 2009



2.2 HOUSING MARKET CONDITIONS

Private sector housing includes both homeowner housing as well as rental housing within the Housing Market Area. In 2009, there are an estimated 91,722 private sector housing units in the Housing Market Area (Table 2-1). The current private sector housing inventory includes 58,569 homeowner units and 33,153 rental units.

Table 2-1. Private Sector Housing in the Housing Market Area, 2009

Housing Ownership	2009
Homeowner Housing	58,569
Rental Housing	33,153
Vacant Units	3,312
Total	91,722

2.2.1 MARKET TRENDS

The housing market is characterized by trends in housing supply growth which directly effect trends in rental prices and the availability of rental units (Table 2-2).

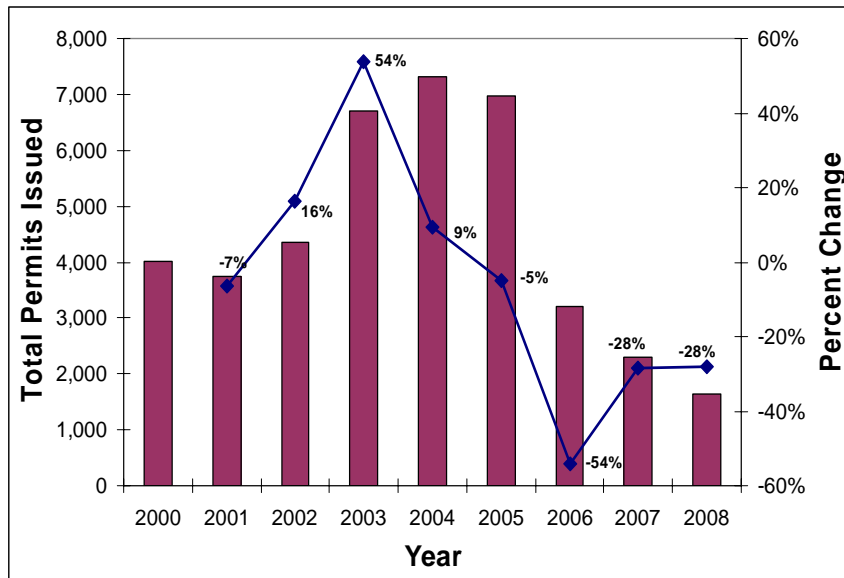
Table 2-2. Housing Market Trends, 2000-2009

Data Element	Average Annual Growth
Homeowner Supply	2.2%
Homeowner Price	4.6%
Rental Supply	2.8%
Rental Price	4.6%

2.2.1.1 Housing Summary

The three county region of Okaloosa, Walton, and Santa Rosa counties can be summed up with several trends. Housing growth was within historical ranges up until 2003, the initial year of what has become known as the current housing bubble. Building permits increased significantly from 2002 to 2005 but started decreasing in 2006, as the first signs of an end to the housing bubble were seen. Speculation, the main factor for current oversupply in both the rental and home ownership markets, fueled an over-expansion of housing units (Figure 2-2).

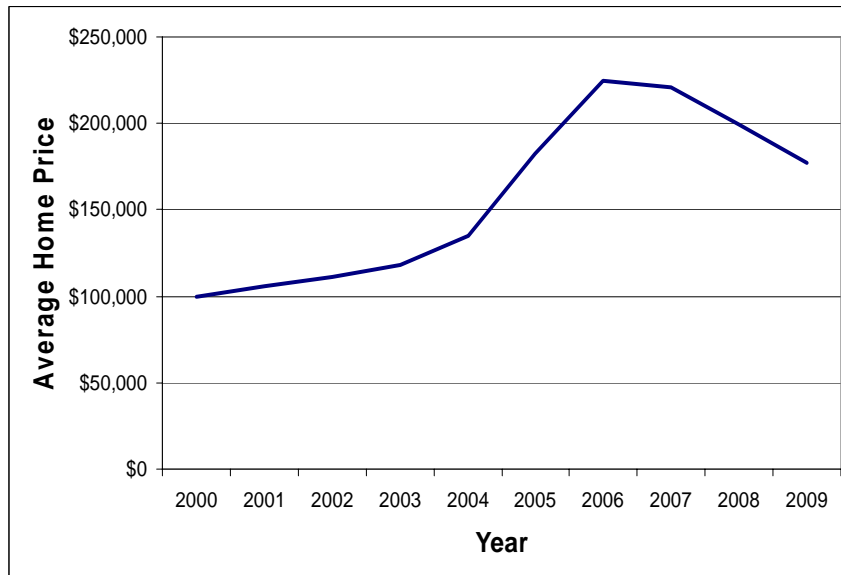
Figure 2-2. Total Building Permits Issued, Okaloosa-Santa Rosa-Walton Counties, 2000-2008



Source: HUD SOCDs, 2009

An overbuilt market quickly led to oversupply and home values began to decrease alongside rental rates (Figure 2-3). Housing growth will continue to stagnate in the housing market area until additional demand meets the current surplus supply. It is unclear when housing prices and the rental markets will stabilize. Recent data indicates consumer confidence is at a 6 month high and many economists believe most housing markets are at or near stabilization. As the economy begins to slowly expand, housing prices should further stabilize.

Figure 2-3. Home Values, Fort Walton Beach MSA, 2009



Source: Federal Housing Finance Agency

As housing prices rose to combat inflation in 2005 and 2006, it became more difficult for home-buyers to qualify for traditional loans. As a result, “low” and “no” down payment loans were utilized. In 2008 and 2009, many homeowners with little or negative equity in their homes experienced declining housing prices which left their homes worth less than the amount of their loans (Table 2-3). As interest rates rose on their loans, homeowners unable to make higher mortgage payments were forced to abandon home ownership and look towards the rental market for housing.

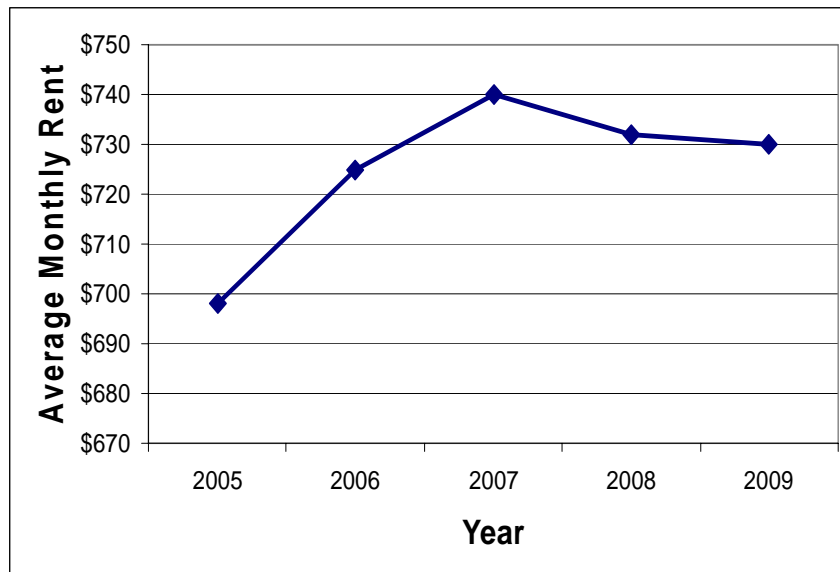
Table 2-3. Mortgage Statistics, Fort Walton Beach MSA, 2009

Purchase Year	Median Down Payment (Pct)	Mortgages with Negative Equity (Pct)
2009	11%	29.8%
2008	11%	45.3%
2007	10%	70.0%
2006	10%	76.0%
2005	10%	75.5%
2004	10%	32.0%
Past 5 Years	10%	60.0%

Source: Zillow.com, 2009

With increased demand, rental rates steadily increased in early 2008 until a large number of foreclosures entered the rental market in late 2008 (Figure 2-4). At the same time, formation of new households slowed lessening the growth in rental demand. Subsequently, the rental vacancy rate rose easing pressure on rental prices. Prices are likely to remain stagnant until the current excess supply of vacant units are absorbed into the market.

Figure 2-4. Average Monthly Rents, Fort Walton Beach MSA, 2005 - 2009



Source: REIS, 2005-2009

2.2.1.2 Employment

Rental rates are expected to decrease in 2009 and thereafter due to job losses, which will lead to a further increase in the excess supply of available rental housing. Jobs are being cut across all industries except for government positions within the Fort Walton Beach metropolitan statistical area (Table 2-4). With significantly lower numbers of employed workers, housing affordability will naturally be pushed down, as renters seek more affordable housing.

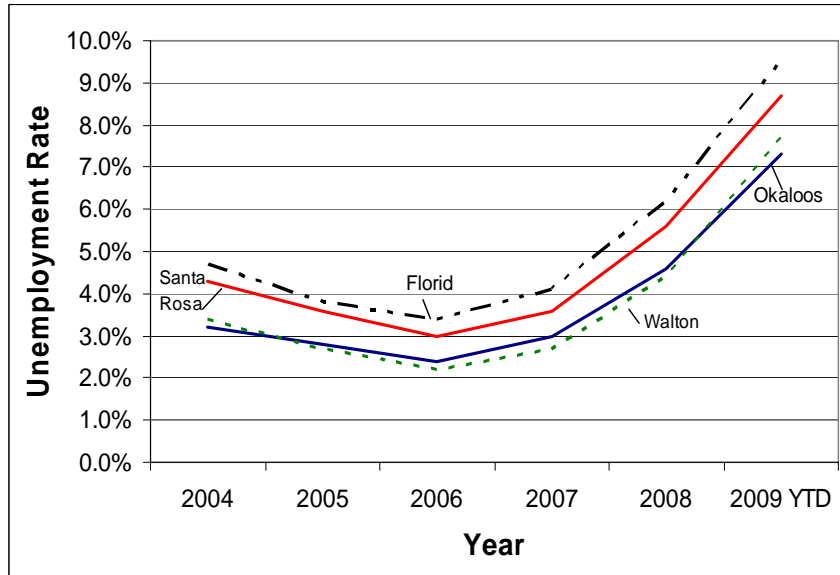
Table 2-4. Employment Statistics, Fort Walton Beach MSA, 2009

Industry (Released April 17, 2009)	Mar-2009	Feb-2009	Mar-2008	Change From	
				Feb 2009 Mar 2009	Mar 2008 Mar 2009
Total Nonagricultural Employment	80,500	79,800	83,200	0.9%	-3.3%
Total Private	64,800	64,000	67,600	1.3%	-4.1%
Goods Producing	8,500	8,700	9,600	-2.3%	-11.5%
Mining, Logging, and Construction	4,200	4,300	5,100	-2.3%	-17.7%
Manufacturing	4,300	4,400	4,500	-2.3%	-4.4%
Service Providing	72,000	71,100	73,600	1.3%	-2.2%
Private Service Providing	56,300	55,300	58,000	1.8%	-2.9%
Trade, Transportation, and Utilities	13,400	13,300	14,400	0.8%	-6.9%
Wholesale Trade	1,100	1,100	1,200	0.0%	-8.3%
Retail Trade	11,100	11,000	12,000	0.9%	-7.5%
Transportation, Warehousing, and Utilities	1,200	1,200	1,200	0.0%	0.0%
Information	1,900	1,900	2,100	0.0%	-9.5%
Financial Activities	5,400	5,400	5,500	0.0%	-1.8%
Professional and Business Services	11,000	11,200	11,300	-1.8%	-2.7%
Education and Health Services	8,500	8,500	8,500	0.0%	0.0%
Leisure and Hospitality	12,400	11,400	12,500	8.8%	-0.8%
Other Services	3,700	3,600	3,700	2.8%	0.0%
Total Government	15,700	15,800	15,600	-0.6%	0.6%
Federal	6,800	6,800	6,700	0.0%	1.5%
State	1,000	1,000	1,100	0.0%	-9.1%
Local	7,900	8,000	7,800	-1.3%	1.3%

Source: State of Florida, Agency for Workforce Innovation, 2009

Since November of 2008, all three counties in the Fort Walton Beach MSA and the state of Florida have experienced rapid increases in unemployment (Figure 2-5). Rates are expected increase through the third quarter of 2009, however, the influence of military spending, due to growth at Eglin Air Force Base, on the local economy should provide some cushion and a potential rebound in the labor market.

Figure 2-5. Unemployment Rates, Selected Counties, 2004-2009



Source: U.S. Bureau of Labor Statistics, 2009

Due to the presence of the military, the three county region is home to several major technology based and defense-related companies, including Crestview Aerospace Corporation and DRS Training and Control Systems (Table 2-5). Okaloosa County is also home to approximately 320 defense contractors. The real estate development company, Eglin Properties LLC, and county officials have long been planning a 100 acre research and technology campus outside of Hurlburt Field to attract additional technology companies.

Included in the new technology campus is the University of Florida Research and Engineering Education Institute which provides additional training and education to engineers in the region. The campus, as proposed, will include 1.1 million square feet of Class A office, technology, and research space supported by a diverse education cluster. The technology campus should attract many defense related and technology based companies. These companies will support additional high paying positions, though it is unclear when this will happen or how many additional jobs are expected from this development. Major restructuring and growth at Eglin Air Force Base will also require significant support services from the community and will increase the need further for technology based and aerospace companies in the area.

Table 2-5. Major Employers, Okaloosa County, 2008

Employer	Description	# Employees
Tybrin Corporation	Engineering Analysis & Software	1,390
Resort Quest	Real Estate & Property Mgmt	1,000
Fort Walton Beach Medical Center	Full Service Hospital	912
L3/Crestview Aerospace	Aircraft Manufacturing, Maintenance	898
DRS Training & Control Systems	Defense Electronics	811
InDyne, Inc.	Range/Test Facilities; Security	800
Sverdrup Technology/Jacob TEAS	Engineering Services	650
North Okaloosa Medical Center	Full Service Hospital	643
Okaloosa Walton College	College & Professional School	600
Legendary Inc.	Development/Retail	500

Source: Enterprise Florida, 2008

2.2.1.3 Housing

The three county region had an estimated 192,842 total housing units in 2007. The number of housing units in the three county region increased at an average annual rate of 3.3 percent per year growing by 18,103 housing units between 2004 and 2007. Okaloosa County had the largest number of housing units in the three county region with an estimated 92,847 total housing units in 2007 (Table 2-6). Total housing units in Walton County grew at an annual average rate of 5.7 percent adding 7,783 housing units between 2004 and 2007. Walton County experienced the largest growth rate, largely due to the addition of seasonal units.

Table 2-6. Total Housing Units, Selected Counties, 1990-2007

	1990	2000	2004 (est)	2007 (est)	Annual Change 2004-2007
Okaloosa County	67,569	78,593	85,064	92,847	3.0%
Santa Rosa County	32,831	49,119	54,785	58,815	2.4%
Walton County	18,728	29,083	34,890	41,180	5.7%

Source: U.S. Census Bureau, 1990 and 2000

Of the total number of housing units in the three county region in 2000, 126,790 housing units were occupied (Table 2-7). All three counties are primarily occupied by homeowners, with Santa Rosa County the highest at 80.4 percent. Okaloosa County has the highest percentage of renter-occupied housing units at 33.6 percent of occupied housing units. It is important to note that the vacancy rate in Walton County is noticeably higher than both Okaloosa and Santa Rosa Counties due to its high concentration of seasonal homes.

Table 2-7. Occupied Housing Units by Tenure, Selected Counties, 2000

	Okaloosa	Santa Rosa	Walton	Florida
Housing Units (2000 Census)	78,593	49,119	29,083	7,302,947
Occupied	66,269	43,793	16,548	6,337,929
Owner-Occupied	43,995	35,194	13,075	4,441,799
% Owner-Occupied	66.4%	80.4%	79%	70.1%
Renter-Occupied	22,274	8,599	3,473	1,896,130
% Renter-Occupied	33.6%	19.6%	21%	29.9%
Vacant	12,324	5,326	12,535	965,018
% Vacant	15.7%	10.8%	43.1%	13.2%

Source: Florida Legislature, Office of Economic and Demographic Research, 2009

In the years leading up to the housing bubble, all three counties experienced enormous growth in the number of permits their building departments issued. From 2003 to 2004, the number of permits issued in Okaloosa County grew by 57.6 percent. Between 2002 and 2003, the number of permits issued in Walton County grew by 58.3 percent, both far above the statewide growth which peaked at 17.9 percent between 2003 and 2004. In 2006, as communities became overbuilt, there was a drastic drop in building permits issued compared to 2005 (Figure 2-2). Permits issued in subsequent years continued to drop in each of the three counties.

The excess supply in the overbuilt market indicates that a market correction was needed. Nevertheless, real estate developers are currently proposing a surprising number of projects. The Department of Community Affairs in Florida approves and denies land change requests in the State of Florida. Since 2007, it has received 410,126 acres of proposed new projects. New projects would have the potential to add 630,965 new homes and 479.5 million square feet of commercial space. While not all of these projects will be developed, the sheer numbers proposed are raising some alarm across the state.

2.2.2 HOMEOWNER HOUSING SUPPLY

All owner-occupied housing is considered suitable for military personnel with the exception of mobile homes. There are no impediments to the continued growth of owner-occupied housing. As such, this HRMA does not explicitly address the sufficiency of the homeowner market.

2.2.3 RENTAL HOUSING SUPPLY

The total rental supply is based on the trends in supply growth and price changes from the 2000 Census baseline data. For the purposes of the HRMA, the rental supply consisted only of specified housing units - those rental units for which cash rent is paid and are located on less than ten acres.

The total 2009 rental housing in the Housing Market Area is estimated at 33,153 units. Two-bedroom and smaller units make up 55.1 percent of rental housing supply. Three-bedroom units make up 33.7 percent of rental housing and the remaining 11.2 percent have four or more bedrooms (Table 2-8).

The total rental supply includes housing that the military members are generally not able to obtain, such as rental units restricted by incomes or age requirements. Often for low income housing, if the military member is eligible, waiting times to access the housing effectively makes the housing unavailable to the member. There are 1,334 rental units in the Housing Market Area that target a subset of the rental demand through eligibility restrictions (i.e., income and age restricted housing) that are not considered as part of the rental housing supply for military households for the purposes of the HRMA.

Table 2-8. Total Rental Housing, 2009

Rental Cost ¹	Number of Bedrooms					Total
	None	One	Two	Three	Four+	
\$1,900 & Above	57	377	437	2,953	1,997	5,821
\$1,700 - \$1,899	9	85	99	921	218	1,332
\$1,500 - \$1,699	9	89	127	993	233	1,451
\$1,300 - \$1,499	13	72	566	1,725	403	2,779
\$1,200 - \$1,299	9	51	425	1,198	259	1,942
\$1,100 - \$1,199	23	147	995	977	153	2,295
\$1,000 - \$1,099	55	366	1,865	595	97	2,978
\$900 - \$999	66	557	2,051	607	107	3,388
\$800 - \$899	88	611	2,157	487	106	3,449
\$700 - \$799	193	998	1,530	284	59	3,064
\$600 - \$699	217	972	960	129	24	2,302
Below \$600	154	782	1,052	298	66	2,352
Total	893	5,107	12,264	11,167	3,722	33,153

2.2.3.1 Rental Housing Vacancies

Rental vacancy rates in the market are important in assessing the availability of rental housing for military personnel. According to REIS, Inc., the rental vacancy rate for Okaloosa County is 10.4 percent. With long-term vacancies averaging 6.7 percent, the rental market is expected to move back toward market balance over the study period.

There are currently an estimated 3,312 vacant rental units in the Housing Market Area with an estimated vacancy rate at 10.4 percent (Table 2-9).

¹ Includes rent, utility costs, and renter's insurance

Table 2-9. Vacant Rental Housing, 2009

Rental Cost ¹	Number of Bedrooms					Total
	None	One	Two	Three	Four+	
\$1,900 & Above	6	39	45	307	208	605
\$1,700 - \$1,899	1	9	10	96	22	138
\$1,500 - \$1,699	1	9	13	103	24	150
\$1,300 - \$1,499	1	8	59	174	43	285
\$1,200 - \$1,299	1	6	44	117	28	196
\$1,100 - \$1,199	2	15	103	96	16	232
\$1,000 - \$1,099	6	38	194	58	10	306
\$900 - \$999	7	58	211	59	11	346
\$800 - \$899	9	63	203	47	11	333
\$700 - \$799	20	94	142	27	7	290
\$600 - \$699	23	87	89	12	2	213
Below \$600	16	69	98	29	6	218
Total	93	495	1,211	1,125	388	3,312

2.3 MILITARY/PRIVATIZED HOUSING

Privatized housing units are constructed and maintained by the private sector for primary occupancy by military personnel at the installation. For many installations, privatized housing has replaced government-owned and controlled housing. Moving toward housing privatization, Hurlburt Field has a total housing supply currently at 680 government-controlled units (Table 2-10). The current inventory includes 300 leased units that the lease will expire in 2012. It is not definitive whether these units will remain in the inventory by 2014.

Table 2-10. Military/Privatized Housing Supply, 2009

Inventory	Total
Military Owned or Leased	680
Privatized Housing Supply	-

3.0 MILITARY HOUSING REQUIREMENTS

This chapter reports the number of military families and unaccompanied personnel requiring housing at Hurlburt Field in the following sections:

- Authorized Manpower
- Military Family Housing Requirements
- Unaccompanied Personnel Housing Requirements

3.1 AUTHORIZED MANPOWER

Authorized manpower includes all personnel that the housing office has the responsibility to house. Authorized manpower is 7,757 in 2009 and 6,776 personnel by 2014 (Table 3-1). Current manpower authorizations are based on AFSOC and Hurlburt Field data. Projected manpower and pay grade distribution are from the AF/A7CAH 2009 IMRD.

Table 3-1. Hurlburt Field Manpower Authorizations, 2009 & 2014

Pay Grade	Current	Projected
	Year, 2009	Year, 2014
	Total	Total
O7+	3	4
O6	59	51
O5	234	148
O4	335	392
O3	573	618
O2	210	110
O1	87	53
Officers	1,501	1,376
E9	74	74
E8	140	118
E7	757	639
E6	1,049	972
E5	1,756	1,610
E4	1,371	1,050
E3	948	735
E2	105	94
E1	56	108
Enlisted	6,256	5,400
Total	7,757	6,776

Military family housing requirements are based on the number of military families (Table 3-2). The IMRD provides estimates of the number of military families and unaccompanied personnel. These estimates are based on historical average demographics for Hurlburt Field and incorporate military married to military households, single personnel with dependents, and personnel voluntarily separated from their dependents.

**Table 3-2. Hurlburt Field
Manpower Demographics, 2009 & 2014**

	Current Year, 2009	Projected Year, 2014
Total Authorized	7,757	6,776
Military Families	4,029	3,603
Unaccompanied Personnel	3,210	2,779

3.2 MILITARY FAMILY HOUSING REQUIREMENTS

Military family housing requirements are the number of military families that the installation has the responsibility to house. Military family housing requirements are based on the grade, family size, and composition of household. Bedroom requirements are based on one bedroom per dependent child and a minimum bedroom requirement by rank. Junior enlisted and company grade officer families require a minimum of a two-bedroom unit, while families of senior noncommissioned officers and field grade officers require a minimum of a three-bedroom unit and senior officers require a minimum of a four-bedroom unit. The family size is estimated from the composition of the personnel currently assigned to the installation.

In 2009, there are 4,029 military families that require housing. There are 3,603 military families projected to require housing for 2014 (Table 3-3). Approximately 44.5 percent of the families are entitled to two-bedroom housing while 40.7 percent have a three-bedroom requirement and 14.8 percent have a four or more bedroom requirement.

Table 3-3. Military Family Housing Requirements, 2014

Pay Grade	Number of Bedrooms			Total
	Two	Three	Four+	
O7+	-	-	4	4
O6	-	-	48	48
O5	-	89	34	123
O4	-	232	63	295
O3	215	109	50	374
O2	25	4	2	31
O1	13	2	-	15
Officers	253	436	201	890
E9	-	50	8	58
E8	-	83	18	101
E7	-	413	96	509
E6	320	246	129	695
E5	583	179	73	835
E4	314	44	6	364
E3	105	12	2	119
E2	13	2	-	15
E1	17	-	-	17
Enlisted	1,352	1,029	332	2,713
Total	1,605	1,465	533	3,603

3.3 UNACCOMPANIED PERSONNEL HOUSING REQUIREMENTS

Unaccompanied personnel housing requirements are the number of unaccompanied households that the installation housing office has the responsibility to house. Bedroom requirements for unaccompanied personnel requiring housing in the private sector vary from one to three bedrooms based on OSD standards. Grade E5 and below have a one-bedroom requirement, while grades E6 to O3 have a two-bedroom requirement. Grade O4 and above have a three-bedroom requirement.

There are a total of 3,210 permanent party unaccompanied service members for whom Hurlburt Field has the responsibility to house in 2009. In 2014, there are projected to be a total of 2,779 unaccompanied service members (Table 3-4).

Table 3-4. Unaccompanied Personnel Housing Requirements, 2014

Pay Grade	Number of Bedrooms			Total
	One	Two	Three	
O7+	-	-	-	-
O6	-	-	1	1
O5	-	-	8	8
O4	-	-	60	60
O3	-	161	-	161
O2	-	70	-	70
O1	-	33	-	33
Officers	-	264	69	333
E9	-	5	-	5
E8	-	5	-	5
E7	-	54	-	54
E6	-	121	-	121
E5	480	-	-	480
E4	548	-	-	548
E3	950	-	-	950
E2	132	-	-	132
E1	151	-	-	151
Enlisted	2,261	185	-	2,446
Total	2,261	449	69	2,779

4.0 MINIMUM MILITARY HOUSING REQUIREMENTS

Air Force policy establishes minimum housing requirements for military families and unaccompanied personnel. The Minimum Housing Requirement for military families is based on the greatest of three specific criteria on the basis of pay grade. For unaccompanied personnel, current Air Force policy requires personnel in grade E3 and below and grade E4 with less than three years of service to reside in government quarters. This chapter reports the minimum military housing requirements at Hurlburt Field in the following sections:

- Military Family Minimum Housing Requirement
- Unaccompanied Personnel Minimum Housing Requirement

4.1 MILITARY FAMILY MINIMUM HOUSING REQUIREMENT

In the projected year of the analysis, the installation is assumed to house only its Military Family Minimum Housing Requirement. As a result, all military family rental demand in excess of the Military Family Minimum Housing Requirement requires private sector housing in 2014. The Military Family Minimum Housing Requirement is determined by the greatest of the following three criteria on the basis of pay grade:

- **Military Community** – Housing for ten percent of the military families by pay grade is established in recognition the value of the cohesive attributes of a military community to the morale of its members.

In 2014, there is a military community housing requirement of 362 housing units based on 3,603 military families (Table 4-1).

- **Key and Essential** – Housing for all key and essential military and civilian personnel.

Currently, there are 21 key and essential positions at Hurlburt Field. These positions are expected to remain unchanged in the projected year of the analysis (Table 4-2).

- **Historic Housing** – On-base housing units listed on or eligible for the National Register of Historic Places under the National Historic Preservation Act.

At Hurlburt Field, there are currently no housing units designated as historic housing (Table 4-3).

The Military Family Minimum Housing Requirement is the greatest of the Military Community, Key and Essential, and Historic Housing Requirements on the basis of pay grade. The Military Family Minimum Housing Requirement or Military Family Floor Housing Requirement for Hurlburt Field is 371 housing units in 2014 (Table 4-4). The bedroom requirements for each pay grade are set by the bedroom requirements of the criterion on which the minimum is based for that pay grade.

Table 4-1. Military Community Housing Requirement, 2014

Pay Grade	Number of Bedrooms			Total
	Two	Three	Four+	
O7+	-	-	-	-
O6	-	-	5	5
O5	-	9	3	12
O4	-	23	7	30
O3	21	11	5	37
O2	3	-	-	3
O1	2	-	-	2
Officers	26	43	20	89
E9	-	5	1	6
E8	-	8	2	10
E7	-	41	10	51
E6	32	25	13	70
E5	59	18	7	84
E4	31	4	1	36
E3	11	1	-	12
E2	2	-	-	2
E1	2	-	-	2
Enlisted	137	102	34	273
Total	163	145	54	362

Table 4-2. Key and Essential Housing Requirement, 2014

Pay Grade	Number of Bedrooms			Total
	Two	Three	Four+	
O7+	-	-	4	4
O6	-	-	10	10
O5	-	1	1	2
O4	-	-	-	-
O3	1	-	-	1
O2	-	-	-	-
O1	-	-	-	-
Officers	1	1	15	17
E9	-	-	3	3
E8	-	-	-	-
E7	-	1	-	1
E6	-	-	-	-
E5	-	-	-	-
E4	-	-	-	-
E3	-	-	-	-
E2	-	-	-	-
E1	-	-	-	-
Enlisted	-	1	3	4
Total	1	2	18	21

Table 4-3. Historic Housing Requirement, 2014

Pay Grade	Number of Bedrooms			Total
	Two	Three	Four+	
O7+	-	-	-	-
O6	-	-	-	-
O5	-	-	-	-
O4	-	-	-	-
O3	-	-	-	-
O2	-	-	-	-
O1	-	-	-	-
Officers	-	-	-	-
E9	-	-	-	-
E8	-	-	-	-
E7	-	-	-	-
E6	-	-	-	-
E5	-	-	-	-
E4	-	-	-	-
E3	-	-	-	-
E2	-	-	-	-
E1	-	-	-	-
Enlisted	-	-	-	-
Total	-	-	-	-

Table 4-4. Military Family Minimum Housing Requirement, 2014

Pay Grade	Number of Bedrooms			Total
	Two	Three	Four+	
O7+	-	-	4	4
O6	-	-	10	10
O5	-	9	3	12
O4	-	23	7	30
O3	21	11	5	37
O2	3	-	-	3
O1	2	-	-	2
Officers	26	43	29	98
E9	-	3	3	6
E8	-	8	2	10
E7	-	41	10	51
E6	32	25	13	70
E5	59	18	7	84
E4	31	4	1	36
E3	11	1	-	12
E2	2	-	-	2
E1	2	-	-	2
Enlisted	137	100	36	273
Total	163	143	65	371

4.2 UNACCOMPANIED PERSONNEL MINIMUM HOUSING REQUIREMENT

The Unaccompanied Personnel Minimum Housing Requirement is established by Air Force policy which requires that unaccompanied personnel in grade E4 with less than three years of service and grade E3 and below reside in government-furnished quarters. In 2014, the projected year of the analysis, 1,370 unaccompanied personnel will require government quarters (Table 4-5).

Table 4-5. Unaccompanied Personnel Minimum Housing Requirement, 2014

Pay Grade	Unaccompanied Personnel	Minimum Housing Requirement
E4	548	137
E3	950	950
E2	132	132
E1	151	151
Enlisted	1,781	1,370
Total	1,781	1,370

5.0 COMPETING DEMAND

In the final year of the planning period, military families in excess of the Military Family Minimum Housing Requirement and unaccompanied personnel in excess of the Unaccompanied Personnel Minimum Housing Requirement will require housing in the private sector. The military family and unaccompanied personnel shares of the suitable rental housing supply are determined by the housing competition in each market segment. With military homeowners assumed to be suitably housed, military family and unaccompanied personnel who require rental housing compete with the civilian household demand for shares of the effective rental housing supply in each market segment. The competing demand for private sector rental housing is described in the following sections:

- Military Families Requiring Rental Housing
- Unaccompanied Personnel Requiring Rental Housing
- Civilian Rental Demand
- Other Military Demand

5.1 MILITARY FAMILIES REQUIRING RENTAL HOUSING

In 2014, the final year of the planning period, an estimated 3,232 military families will require housing in the private sector (Table 5-1). Their requirements by bedroom (Table 5-2) are based on the current distribution.

Table 5-1. Military Families Requiring Housing, 2014

	2014
Military Families	3,603
Minimum Housing Requirement	371
In Private Sector	3,232

Table 5-2. Military Families Requiring Private Sector Housing, 2014

Pay Grade	Number of Bedrooms			Total
	Two	Three	Four+	
O7+	-	-	-	-
O6	-	-	38	38
O5	-	80	31	111
O4	-	209	56	265
O3	194	98	45	337
O2	22	4	2	28
O1	11	2	-	13
Officers	227	393	172	792
E9	-	45	7	52
E8	-	75	16	91
E7	-	372	86	458
E6	288	221	116	625
E5	524	161	66	751
E4	283	40	5	328
E3	94	11	2	107
E2	11	2	-	13
E1	15	-	-	15
Enlisted	1,215	927	298	2,440
Total	1,442	1,320	470	3,232

In the private sector, military families will either become homeowners or require rental housing. Ownership rates are used to estimate owner-occupied demand for military families. Ownership can be expected to vary with income, allowances, mortgage interest rates, and the general price level of the real estate market. Military households currently occupying government-controlled or privatized units are assumed to become renters of private sector housing if government-controlled or privatized housing were no longer available.

Homeownership and rental rates applied in this study are based on the combined results of the Air Force Housing Surveys for both Hurlburt Field and Eglin AFB conducted from March to June 2009 (Table 5-3). Military family homeownership rates are based on all accompanied personnel within their respective pay grade and are assumed to remain at their 2009 levels over the study period.

Table 5-3. Homeownership Rates for Military Families

Pay Grade	Percentage Homeowners	Percentage Renters
O7+	50.0%	50.0%
O6	46.0%	54.1%
O5	67.1%	33.0%
O4	70.4%	29.6%
O3	70.1%	29.9%
O2	64.3%	35.7%
O1	15.4%	84.6%
E9	75.0%	25.0%
E8	70.9%	29.1%
E7	67.6%	32.4%
E6	60.2%	39.8%
E5	42.7%	57.3%
E4	16.5%	83.5%
E3	3.5%	96.6%
E2	0.0%	100.0%
E1	0.0%	100.0%

For the projected year of the analysis, 1,895 families are estimated to require homeowner housing and the remaining 1,337 families are expected to require rental housing (Tables 5-4 and 5-5). Approximately 58.0 percent of the rental requirements will be in the two-bedroom category, while three- and four-bedroom rental requirements will respectively account for 30.7 and 11.3 percent of the total rental demand.

Table 5-4. Military Family Homeowner Requirement, 2014

Pay Grade	Total
O7+	-
O6	22
O5	83
O4	207
O3	262
O2	20
O1	2
Officers	596
E9	44
E8	72
E7	344
E6	419
E5	356
E4	60
E3	4
E2	-
E1	-
Enlisted	1,299
Total	1,895

Table 5-5. Military Family Rental Requirement, 2014

Pay Grade	Number of Bedrooms			Total
	Two	Three	Four+	
O7+	-	-	-	-
O6	-	-	16	16
O5	-	20	8	28
O4	-	46	12	58
O3	43	22	10	75
O2	6	1	1	8
O1	9	2	-	11
Officers	58	91	47	196
E9	-	7	1	8
E8	-	16	3	19
E7	-	93	21	114
E6	95	73	38	206
E5	275	85	35	395
E4	231	33	4	268
E3	90	11	2	103
E2	11	2	-	13
E1	15	-	-	15
Enlisted	717	320	104	1,141
Total	775	411	151	1,337

There are many external factors that affect housing choices. However, the objective of a HRMA is to assess if there is sufficient affordable private sector housing of acceptable quality. For the purposes of this analysis, in order to determine the military households' market share of suitable housing, military families requiring rental housing are allocated to rental market segments within a spending band for their pay grade and bedroom entitlement. While the MAHC defines the highest affordable cost, a minimum suitable rental cost by bedroom is established to represent the minimum cost for suitable rental units setting the lower limits of spending bands for each pay grade (Table 5-6).

Table 5-6. MAHC With Dependents and Minimum Housing Cost, 2009

Pay Grade	MAHC/BAH	Minimum Housing Cost by Number of Bedrooms ¹		
		Two	Three	Four+
O7+	\$1,884	-	-	\$1,304
O6	\$1,863	-	-	\$1,304
O5	\$1,848	-	\$1,001	\$1,304
O4	\$1,713	-	\$1,001	\$1,304
O3	\$1,521	\$832	\$1,001	\$1,304
O2	\$1,413	\$832	\$1,001	\$1,304
O1	\$1,235	\$832	\$1,001	\$1,304
E9	\$1,575	\$832	\$1,001	\$1,304
E8	\$1,497	\$832	\$1,001	\$1,304
E7	\$1,456	\$832	\$1,001	\$1,304
E6	\$1,418	\$832	\$1,001	\$1,304
E5	\$1,211	\$832	\$1,001	\$1,304
E4	\$1,204	\$832	\$1,001	\$1,304
E3	\$1,204	\$832	\$1,001	\$1,304
E2	\$1,204	\$832	\$1,001	\$1,304
E1	\$1,204	\$832	\$1,001	\$1,304

Service members are allocated to market segments between the minimum cost and their MAHC (Table 5-7). Military households with an MAHC insufficient to meet the minimum cost are assumed to become a private sector shortfall. The analysis assumes that rental costs are constant over the study period.

¹ Includes rent, utility costs, and renter's insurance

Table 5-7. Military Family Rental Requirement by Price Category, 2014

Rental Cost ¹	Number of Bedrooms			Total
	Two	Three	Four+	
\$1,900 & Above	-	-	-	-
\$1,700 - \$1,899	-	3	6	9
\$1,500 - \$1,699	-	14	12	26
\$1,300 - \$1,499	8	89	92	189
\$1,200 - \$1,299	12	85	41	138
\$1,100 - \$1,199	125	138	-	263
\$1,000 - \$1,099	233	82	-	315
\$900 - \$999	246	-	-	246
\$800 - \$899	151	-	-	151
\$700 - \$799	-	-	-	-
\$600 - \$699	-	-	-	-
Below \$600	-	-	-	-
Total	775	411	151	1,337

5.2 UNACCOMPANIED PERSONNEL REQUIRING RENTAL HOUSING

Unaccompanied personnel requiring private sector housing are all personnel not required to live in military quarters per Air Force policy (Table 5-8).

Table 5-8. Unaccompanied Personnel Requiring Housing, 2014

	2014
Unaccompanied Personnel	2,779
In Government Quarters	1,370
In Private Sector	1,409

For the projected year of the analysis, there are 1,409 unaccompanied personnel who are not required to reside in military quarters and compete against civilian and military families seeking private sector housing (Table 5-9).

¹ Includes rent, utility costs, and renter's insurance

Table 5-9. Unaccompanied Personnel Private Sector Housing Requirement, 2014

Pay Grade	Number of Bedrooms			Total
	One	Two	Three	
O7+	-	-	-	-
O6	-	-	1	1
O5	-	-	8	8
O4	-	-	60	60
O3	-	161	-	161
O2	-	70	-	70
O1	-	33	-	33
Officers	-	264	69	333
E9	-	5	-	5
E8	-	5	-	5
E7	-	54	-	54
E6	-	121	-	121
E5	480	-	-	480
E4	411	-	-	411
E3	-	-	-	-
E2	-	-	-	-
E1	-	-	-	-
Enlisted	891	185	-	1,076
Total	891	449	69	1,409

Unaccompanied personnel who elect to purchase homes are considered suitably housed and do not compete in the rental housing market. The proportion of unaccompanied personnel who seek rental housing in the private sector is estimated from homeownership rates derived from the combined results of the Air Force Housing Surveys conducted for both Hurlburt Field and Eglin AFB from March to June 2009 (Table 5-10).

Table 5-10. Homeownership Rates for Unaccompanied Personnel

Pay Grade	Percentage Homeowners	Percentage Renters
O7+	60.0%	40.0%
O6	60.0%	40.0%
O5	60.0%	40.0%
O4	86.4%	13.6%
O3	53.6%	46.4%
O2	40.0%	60.0%
O1	25.0%	75.0%
E9	68.0%	32.0%
E8	68.0%	32.0%
E7	68.0%	32.0%
E6	41.2%	58.8%
E5	29.4%	70.7%
E4	4.4%	95.6%
E3	0.0%	100.0%
E2	0.0%	100.0%
E1	0.0%	100.0%

An estimated 432 unaccompanied service members will require homeowner housing (Table 5-11), and 977 unaccompanied service members will require rental housing (Table 5-12).

Table 5-11. Unaccompanied Personnel Homeowner Requirement, 2014

Pay Grade	Total
O7+	-
O6	1
O5	5
O4	52
O3	86
O2	28
O1	8
Officers	180
E9	3
E8	3
E7	37
E6	50
E5	141
E4	18
E3	-
E2	-
E1	-
Enlisted	252
Total	432

Table 5-12. Unaccompanied Personnel Rental Requirement, 2014

Pay Grade	Number of Bedrooms			Total
	One	Two	Three	
O7+	-	-	-	-
O6	-	-	-	-
O5	-	-	3	3
O4	-	-	8	8
O3	-	75	-	75
O2	-	42	-	42
O1	-	25	-	25
Officers	-	142	11	153
E9	-	2	-	2
E8	-	2	-	2
E7	-	17	-	17
E6	-	71	-	71
E5	339	-	-	339
E4	393	-	-	393
E3	-	-	-	-
E2	-	-	-	-
E1	-	-	-	-
Enlisted	732	92	-	824
Total	732	234	11	977

MAHC sets the upper limit of affordable housing for unaccompanied personnel (Table 5-13). Unaccompanied personnel are allocated to the rental housing market segments based on their assumed expenditures estimates by the personnel within each pay grade (Table 5-14). The analysis assumes that rental costs are constant over the study period.

Table 5-13. MAHC Without Dependents and Minimum Housing Cost, 2009

Pay Grade	MAHC/BAH	Minimum Housing Cost by Number of Bedrooms ¹		
		One	Two	Three
O7+	\$1,553	-	-	\$1,001
O6	\$1,523	-	-	\$1,001
O5	\$1,485	-	\$832	\$1,001
O4	\$1,460	-	\$832	\$1,001
O3	\$1,344	\$644	\$832	\$1,001
O2	\$1,208	\$644	\$832	\$1,001
O1	\$1,196	\$644	\$832	\$1,001
E9	\$1,316	\$644	\$832	\$1,001
E8	\$1,252	\$644	\$832	\$1,001
E7	\$1,204	\$644	\$832	\$1,001
E6	\$1,197	\$644	\$832	\$1,001
E5	\$1,091	\$644	\$832	\$1,001
E4	\$903	\$644	\$832	\$1,001
E3	\$903	\$644	\$832	\$1,001
E2	\$903	\$644	\$832	\$1,001
E1	\$903	\$644	\$832	\$1,001

Table 5-14. Unaccompanied Personnel Rental Requirement by Price Category, 2014

Rental Cost ¹	Number of Bedrooms			Total
	One	Two	Three	
\$1,900 & Above	-	-	-	-
\$1,700 - \$1,899	-	-	-	-
\$1,500 - \$1,699	-	-	-	-
\$1,300 - \$1,499	-	1	4	5
\$1,200 - \$1,299	-	5	3	8
\$1,100 - \$1,199	-	37	3	40
\$1,000 - \$1,099	36	71	1	108
\$900 - \$999	68	76	-	144
\$800 - \$899	187	44	-	231
\$700 - \$799	288	-	-	288
\$600 - \$699	153	-	-	153
Below \$600	-	-	-	-
Total	732	234	11	977

¹ Includes rent, utility costs, and renter's insurance

5.3 CIVILIAN RENTAL DEMAND

Civilian housing demand is comprised of the housing demand by civilian households residing within the housing market area and any military personnel residing in the area who are not a housing responsibility of the installation. Housing demand by these households is determined by their housing decisions based on factors such as income, location, and personal preferences. The civilian rental housing demand projected for 2014 is 27,691 (Table 5-15).

Table 5-15. Civilian Rental Demand, 2014

Rental Cost ¹	Number of Bedrooms					Total
	None	One	Two	Three	Four+	
\$1,900 & Above	52	351	406	2,780	2,182	5,771
\$1,700 - \$1,899	8	79	92	896	195	1,270
\$1,500 - \$1,699	9	82	117	956	205	1,369
\$1,300 - \$1,499	11	66	495	1,512	304	2,388
\$1,200 - \$1,299	8	47	341	1,034	192	1,622
\$1,100 - \$1,199	21	122	685	831	107	1,766
\$1,000 - \$1,099	51	271	1,359	501	68	2,250
\$900 - \$999	62	396	1,515	527	90	2,590
\$800 - \$899	88	244	1,694	435	95	2,556
\$700 - \$799	196	504	1,223	260	55	2,238
\$600 - \$699	221	577	875	119	21	1,813
Below \$600	143	602	976	276	61	2,058
Total	870	3,341	9,778	10,127	3,575	27,691

5.4 OTHER MILITARY DEMAND

The Eglin AFB Housing Market Area overlaps the Hurlburt Field Housing Market Area. In 2014 it estimated that 3,119 Eglin AFB personnel will compete for suitable rental housing against Hurlburt Field personnel.

¹ Includes rent, utility costs, and renter's insurance

Table 5-16. Eglin AFB Rental Demand, 2014

Rental Cost ¹	Number of Bedrooms					Total
	None	One	Two	Three	Four+	
\$1,900 & Above	-	-	-	-	-	-
\$1,700 - \$1,899	-	-	-	3	6	9
\$1,500 - \$1,699	-	-	-	13	14	27
\$1,300 - \$1,499	-	-	11	114	141	266
\$1,200 - \$1,299	-	-	20	111	-	131
\$1,100 - \$1,199	-	-	245	191	-	436
\$1,000 - \$1,099	-	37	456	128	-	621
\$900 - \$999	-	72	474	-	-	546
\$800 - \$899	-	231	286	-	-	517
\$700 - \$799	-	369	-	-	-	369
\$600 - \$699	-	197	-	-	-	197
Below \$600	-	-	-	-	-	-
Total	-	906	1,492	560	161	3,119

¹ Includes rent, utility costs, and renter's insurance

6.0 EFFECTIVE RENTAL HOUSING SUPPLY

In this analysis, the Total Military Housing Requirement is based on the manpower and housing supply in 2014, the final year of the five-year planning period. This chapter describes the housing supply available to military households in 2014. While homeowner occupied housing is presented, military homeowners are assumed to be suitably housed for the purposes of the analysis.

The focus of the analysis is the effective rental supply including only those rental units which are affordable and suitable for the military costing no more than their housing allowance and meeting their bedroom requirements. The effective rental housing supply is derived from estimates of the total rental supply and suitable housing in the following sections:

- Private Sector Housing
- Homeowner Housing Supply
- Effective Rental Housing Supply

6.1 PRIVATE SECTOR HOUSING

Private sector housing includes both homeowner housing as well as rental housing within the Housing Market Area. The private sector housing inventory is estimated to increase by 1.0 percent annually through 2014 to a total of 96,400 units, including 61,557 homeowner units and 34,843 rental units (Table 6-1). The effective rental market includes only those rental units which military households are eligible to rent and are affordable and suitable with a rental cost not exceeding their housing allowances while meeting their bedroom requirements.

Table 6-1. Private Sector Housing in the Housing Market Area, 2014

Housing Ownership	2014
Homeowner Housing	61,557
Rental Housing	34,843
Effective Supply	16,822
Percent of Total Rental Supply	48%
Total	96,400

6.2 HOMEOWNER HOUSING SUPPLY

Homeowner housing is estimated to grow at 1.0 percent annually, reaching 61,557 units by 2014. All owner-occupied housing, with the exception of mobile homes, is considered suitable for military personnel.

6.3 EFFECTIVE RENTAL HOUSING SUPPLY

The effective rental supply is comprised of the rental housing units that are affordable and suitable to the military households. The effective supply does not include housing that is more costly than the highest BAH rates for the installation nor below the cost of a minimally acceptable housing unit. The effective rental supply also does not include any efficiency units as they would not satisfy the bedroom entitlement of military families or unaccompanied personnel.

The determination of the effective rental supply starts with the total rental supply. Restricted rental units, for which the military households are not eligible, are first removed from the total supply. The effective rentals are further reduced by the removal of unsuitable units. Suitability is addressed from the perspective of

- Housing Type,
- Unsuitable Housing Areas,
- Housing Condition.

Finally, suitability is further limited in terms of cost by the housing allowance and the bedroom entitlement of the military members requiring private sector housing.

6.3.1 TOTAL RENTAL HOUSING SUPPLY

The total rental supply in the Housing Market Area by 2014 is estimated at 34,843 units. Two-bedroom and smaller units make up 54.6 percent of rental housing supply (Table 6-2). Three-bedroom units make up 33.6 percent of rental housing and the remaining 11.8 percent have four or more bedrooms.

Table 6-2. Rental Housing Supply, 2014

Rental Cost ¹	Number of Bedrooms					Total
	None	One	Two	Three	Four+	
\$1,900 & Above	57	377	437	2,991	2,315	6,177
\$1,700 - \$1,899	9	85	98	985	233	1,410
\$1,500 - \$1,699	9	89	127	1,064	250	1,539
\$1,300 - \$1,499	13	72	566	1,857	434	2,942
\$1,200 - \$1,299	9	51	432	1,287	276	2,055
\$1,100 - \$1,199	23	147	1,061	1,041	153	2,425
\$1,000 - \$1,099	55	366	1,989	634	96	3,140
\$900 - \$999	67	586	2,170	637	107	3,567
\$800 - \$899	93	651	2,286	487	106	3,623
\$700 - \$799	208	1,083	1,574	284	59	3,208
\$600 - \$699	236	1,056	960	129	24	2,405
Below \$600	154	782	1,052	298	66	2,352
Total	933	5,345	12,752	11,694	4,119	34,843

¹ Includes rent, utility costs, and renter's insurance

6.3.2 RESTRICTED RENTAL HOUSING

Income and age restrictions are the most common limiting factors for units that have eligibility restrictions. In general, military households do not meet these requirements or when they do, the waiting lists are excessively long in relation to the member's tour of duty at a location so that such housing is not an option for the eligible military household. As such these rental units are assumed not to be available to military households.

6.3.3 SUITABLE RENTAL HOUSING

The effective rental supply only includes housing that is determined to be affordable and suitable for military personnel. In general, suitability is a function of location (i.e., within the Housing Market Area), health and safety concerns, and level of quality. From the individual military household perspective, the housing must be affordable in that it does not exceed the member's housing allowance and must meet the household's bedroom requirement.

Determinations of rental housing suitability within the Hurlburt Field Housing Market Area is based on discussions with the installation housing office personnel, interviews with local property managers and realtors, surveys of the local community, and other published data. Housing must meet the general suitability factors, have enough bedrooms to meet the minimum bedroom entitlement, and not exceed the maximum BAH rates for each bedroom category.

Location and cost are two important criteria used in determining suitability. The HRMA process does not permit extensive surveying or inspection of the individual housing units. Housing may have similar conditions based on their location. Common age and type of construction, transportation, level of crime, health and safety factors, coupled with close proximity, may permit classifying housing suitability by a geographic area. Rental cost may serve as a proxy for housing condition. Other things being equal, lower cost housing will generally have fewer amenities and reduced qualities than more expensive housing. A rental cost that represents the lowest cost for a minimally acceptable housing unit is used to set the lower limit of rental housing suitability.

6.3.3.1 Air Force General Suitability Factors

Air Force standards for judging suitability of private sector housing are based on DoD 4165.63-M (U.S. Department of Defense, 1993) as interpreted by the Air Force (Figure 6-1). Housing must be within the Housing Market Area for the installation and not in an area designated by the base commander as unacceptable for health or safety reasons. Housing must be no more expensive than the Basic Allowance for Housing for each pay grade as determined by DoD based upon the local median housing cost.

Figure 6-1. Air Force General Suitability Factors

- Housing must be well maintained and structurally sound.
- Housing must not pose a health or safety hazard.
- Housing must be a complete unit with private entrance, bathroom, and kitchen for the sole use of its occupants.
- Rooms must be arranged so that the kitchen, a bathroom, the living room, and bedrooms can be entered without passing through bedrooms.
- Units must have air conditioning or a similar cooling system and a permanently-installed, adequately-vented heating system if the installation is located in a climate where these are to be included in U.S. Government construction by DoD standards.
- Housing must have adequate electrical service with washer/dryer connections or accessible laundry facilities on the premises.
- Unit must have hot and cold running potable water and sufficient sanitary and sewage disposal facilities.
- Mobile homes, even if owner-occupied, are not considered suitable housing for military personnel.

Source: DoD 4165.63-M U.S. Department of Defense, 1993

6.3.3.2 Unsuitable Housing Types

By policy, mobile home units are considered unsuitable housing for military personnel. Estimates of rental mobile home totals and price bedroom composition area provided by the 2000 U.S. Census.

6.3.3.3 Unsuitable Housing Areas

For the purposes of this analysis, rental housing within the Housing Market Area is considered unsuitable for military households if it falls within a geographical area that is characteristic of conditions that would present health and safety concerns. Some of these conditions include a high rate of violent crime against persons or property, an industrial area and/or high commercial density, and extreme decay in neighborhood condition. According to the *American Housing Survey*, neighborhood conditions that could signify problems include long-term problems with trash accumulation, major street repairs, bared windows, broken windows, vandalized property, and boarded/abandoned properties.

Unsuitable areas were estimated for this analysis by considering data provided by the Hurlburt Field and Eglin AFB housing offices. Applied unsuitable areas are defined for analytical purposes only.

6.3.3.4 Unsuitable Housing Condition

Housing units that are unsuitable for military households are not limited to unsuitable areas or of an unsuitable housing type. As a house by house survey for suitability is beyond the scope of this HRMA, housing cost is applied as a proxy for suitability. In a competitive market, rental costs reflect the housing quality other things being equal. The rental costs by number of bedroom categories are estimated to establish the minimum costs per month in order for a military member to secure housing of a minimum acceptable quality (Table 6-3). As such, any private sector rental units below the defined minimum limits are considered unsuitable for military members.

Table 6-3. Minimum Acceptable Costs by Bedroom, 2014

Number of Bedrooms	Minimum Rent ¹	Total Average Utility Costs ²	Rental Insurance	Minimum Costs
One	\$500	\$129	\$16	\$644
Two	\$650	\$164	\$19	\$832
Three	\$750	\$229	\$23	\$1,001
Four+	\$1,000	\$277	\$27	\$1,304

6.3.4 EFFECTIVE RENTAL SUPPLY

The effective rental housing supply in the Housing Market Area is estimated at 16,822 units in 2014 (Table 6-4). These are the affordable, suitable rental housing units for the military households, both families and unaccompanied personnel. Only rental housing costing less than the highest BAH rate for each bedroom category is included.

Table 6-4. Effective Rental Housing Supply, 2014

Rental Cost ³	Number of Bedrooms				Total
	One	Two	Three	Four+	
\$1,900 & Above	-	-	-	-	-
\$1,700 - \$1,899	-	-	965	230	1,195
\$1,500 - \$1,699	-	119	1,040	246	1,405
\$1,300 - \$1,499	-	535	1,718	412	2,665
\$1,200 - \$1,299	-	409	1,143	-	1,552
\$1,100 - \$1,199	-	964	906	-	1,870
\$1,000 - \$1,099	323	1,778	523	-	2,624
\$900 - \$999	532	1,870	-	-	2,402
\$800 - \$899	577	1,161	-	-	1,738
\$700 - \$799	898	-	-	-	898
\$600 - \$699	473	-	-	-	473
Below \$600	-	-	-	-	-
Total	2,803	6,836	6,295	888	16,822

¹ Minimum rent estimates are based on Hurlburt Field provided AHRN listings from April 28, 2009.

² Average cost estimates are based on 2009 HUD Allowances for Tenant Furnished Utilities for Pensacola, Florida.

³ Includes rent, utility costs, and renter's insurance

7.0 TOTAL MILITARY FAMILY HOUSING REQUIREMENT

This chapter summarizes the determination of the Total Military Family Housing Requirement for Hurlburt Field. The Private Sector Shortfall of 314 units coupled with the 371 unit Military Family Minimum Housing Requirement results in a Total Military Family Housing Requirement of 685 units.

7.1 PRIVATE SECTOR SHORTFALL

Military households in excess of the Minimum Housing Requirement for their accompaniment status are assumed to require private sector rental housing. Military households that own their housing are assumed to be suitably housed.

For military households requiring rental housing, the sufficiency of the market to meet their requirements is determined through an allocation process which determines the military's share of the suitable rental housing for each accompaniment status. The allocation of the available, suitable supply for the military is based on a competitive market share concept. In each market segment, the military households compete against the civilian and other households who may also require rental housing in the market area. Each competing group is allocated their proportionate share of the suitable rental units.

The Private Sector Shortfall is determined as the difference between the military households requiring rental housing and the share of rental housing allocated to military households.

7.1.1 SUITABLE SUPPLY ALLOCATED TO MILITARY FAMILIES

The allocation of suitable rental housing to the military families requiring rental housing is shown in Table 7-1. The analysis indicates that 1,023 military families would be successful in obtaining suitable rental units. There is still an additional requirement, or shortfall, of 314 suitable community rentals for Hurlburt Field in excess of its Military Family Minimum Housing Requirement in 2014.

Table 7-1. Market Allocation of Suitable Rental Housing

Military Families	1,337
Allocated Suitable Housing	1,023
Private Sector Shortfall	314

7.1.2 PRIVATE SECTOR HOUSING SHORTFALL

As determined by the allocation analysis, the Private Sector Shortfall of 314 units for military families is presented in Table 7-2.

Table 7-2. Private Sector Shortfall for Military Families

Rental Cost ¹	Number of Bedrooms			Total
	Two	Three	Four+	
\$1,900 & Above	-	-	-	-
\$1,700 - \$1,899	-	-	-	-
\$1,500 - \$1,699	-	-	-	-
\$1,300 - \$1,499	-	4	27	31
\$1,200 - \$1,299	-	8	41	49
\$1,100 - \$1,199	22	33	-	55
\$1,000 - \$1,099	51	23	-	74
\$900 - \$999	59	-	-	59
\$800 - \$899	46	-	-	46
\$700 - \$799	-	-	-	-
\$600 - \$699	-	-	-	-
Below \$600	-	-	-	-
Total	178	68	68	314

7.2 TOTAL MILITARY FAMILY HOUSING REQUIREMENT

The Military Family Minimum Housing Requirement is comprised of the Community Housing Requirement, the Key and Essential Housing Requirement, and the Historic Housing Requirement (Table 7-3). About 78.4 percent of the 314 unit Private Sector Shortfall is in two and three bedroom units with the remaining 21.6 percent in four bedrooms units (Table 7-4). The Total Military Family Housing Requirement by bedroom category is the sum of the Military Family Minimum Housing Requirement and the Private Sector Shortfall (Table 7-5).

¹ Includes rent, utility costs, and renter's insurance

Table 7-3. Total Military Family Housing Requirement Summary

Pay Grade	Military Families	Military Community	Key & Essential	Historic Housing	Minimum Housing Requirement	Private Sector Shortfall	Total Military Housing Requirement
O7+	4	-	4	-	4	-	4
O6	48	5	10	-	10	2	12
O5	123	12	2	-	12	3	15
O4	295	30	-	-	30	8	38
O3	374	37	1	-	37	14	51
O2	31	3	-	-	3	1	4
O1	15	2	-	-	2	3	5
Officers	890	89	17	-	98	31	129
E9	58	6	3	-	6	-	6
E8	101	10	-	-	10	3	13
E7	509	51	1	-	51	20	71
E6	695	70	-	-	70	41	111
E5	835	84	-	-	84	120	204
E4	364	36	-	-	36	67	103
E3	119	12	-	-	12	26	38
E2	15	2	-	-	2	3	5
E1	17	2	-	-	2	3	5
Enlisted	2,713	273	4	-	273	283	556
Total	3,603	362	21	-	371	314	685

Table 7-4. Military Family Private Sector Shortfall

Pay Grade	Number of Bedrooms			Total
	Two	Three	Four+	
O7+	-	-	-	-
O6	-	-	2	2
O5	-	2	1	3
O4	-	5	3	8
O3	8	3	3	14
O2	1	-	-	1
O1	3	-	-	3
Officers	12	10	9	31
E9	-	-	-	-
E8	-	2	1	3
E7	-	14	6	20
E6	20	10	11	41
E5	64	21	35	120
E4	55	8	4	67
E3	21	3	2	26
E2	3	-	-	3
E1	3	-	-	3
Enlisted	166	58	59	283
Total	178	68	68	314

Table 7-5. Total Military Family Housing Requirement

Pay Grade	Number of Bedrooms			Total
	Two	Three	Four+	
O7+	-	-	4	4
O6	-	-	12	12
O5	-	11	4	15
O4	-	28	10	38
O3	29	14	8	51
O2	4	-	-	4
O1	5	-	-	5
Officers	38	53	38	129
E9	-	3	3	6
E8	-	10	3	13
E7	-	55	16	71
E6	52	35	24	111
E5	123	39	42	204
E4	86	12	5	103
E3	32	4	2	38
E2	5	-	-	5
E1	5	-	-	5
Enlisted	303	158	95	556
Total	341	211	133	685

8.0 SUMMARY

This chapter summarizes the HRMA Total Military Family Housing Requirement results for Hurlburt Field.

Table 8-1. Military Family Housing Requirement Summary

Total Military Housing Requirement	Military Families
Military Households	3,603
Minimum Housing Requirement	371
Private Sector Shortfall	314
Total Military Housing Requirement	685

HOUSING MARKET AREA

Hurlburt Field is located in Okaloosa County, Florida and is directly west of the Cities of Fort Walton Beach and Mary Esther.

HOUSING SUPPLY

There is a total private housing stock of 91,722 units, including 58,569 homeowner units and 33,153 rental units. At an estimated annual growth rate of 1.0 percent, the housing market would increase to 96,400 units in 2014.

Hurlburt Field currently has 680 total military family housing units. However, the current inventory includes 300 leased units that the lease will expire in 2012. It is not definitive whether these units will remain in the inventory by 2014.

MILITARY HOUSING DEMAND

The Hurlburt Field housing office is currently responsible for supporting 7,757 military personnel including tenant personnel. This number is expected to decrease to 6,776 authorizations by 2014.

There are projected to be 3,603 military families and 2,779 unaccompanied personnel, of which 3,232 military families and 1,409 unaccompanied personnel will require private sector housing.

MILITARY FAMILY MINIMUM HOUSING REQUIREMENT

The Military Family Minimum Housing Requirement, based on the greater of each of its components by pay grade, totals 371 military housing units. The individual components are:

Military Community Housing Requirement

The on-base community criterion requires military housing for 10 percent of all military families by pay grade. This requirement is projected to total 362 housing units.

Key and Essential Housing Requirement

There are projected to be 21 key and essential positions at Hurlburt Field.

Historic Housing Requirement

There are no historic housing units at Hurlburt Field.

PRIVATE SECTOR SHORTFALL FOR MILITARY FAMILIES

There is a projected shortfall of 314 suitable private sector rental units for military families.

TOTAL MILITARY FAMILY HOUSING REQUIREMENT

The Total Military Family Housing Requirement based on the sum of the Military Family Minimum Housing Requirement and the Private Sector Shortfall by pay grade totals 685 military housing units.

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