

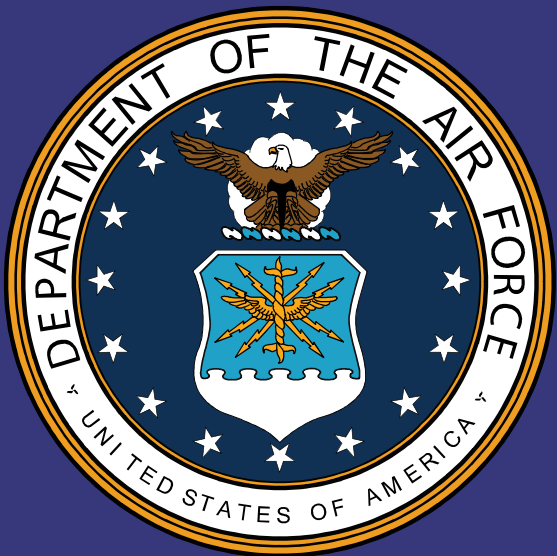
HRMA

Housing Requirements and Market Analysis

United States Air Force



EGLIN AIR FORCE BASE FLORIDA



**2009 - 2014
SEPTEMBER 2009**

HOUSING REQUIREMENTS AND MARKET ANALYSIS

**Eglin Air Force Base
2009 – 2014**

Prepared for:

Air Force Center for Engineering and the Environment
(AFCEE)

Air Force Housing Division (AF/A7CAH)

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Eglin Air Force Base

Prepared by:

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HOUSING REQUIREMENTS AND MARKET ANALYSIS

**Eglin Air Force Base
2009 – 2014**

EXECUTIVE SUMMARY

Eglin AFB, FL

Housing Requirements and Market Analysis (HRMA)

Results

Based on the results of the Draft HRMA, dated September 3, 2009 the projected on-base family housing requirements is

| | |
|---|------------|
| Military Family Minimum ("Floor") Housing Requirement | 582 |
| <u>Private Sector Shortfall</u> | <u>580</u> |
| Total Military Family Housing Requirement | 1,162 |

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Date

EXECUTIVE SUMMARY

This Housing Requirements and Market Analysis (HRMA) for Eglin Air Force Base (AFB), Florida, assesses the ability of the private sector housing market to meet the needs of military families. The Eglin AFB study results are:

| | |
|---|-------|
| Total Military Family Housing Requirement | 1,162 |
|---|-------|

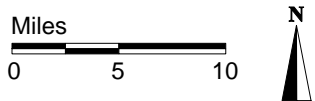
The Total Military Housing Requirement is based on a five-year planning period ending in 2014. In 2014, the installation is projected to support 10,311 personnel who are authorized housing, including 5,696 military families (Table ES-1).

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

| | Total |
|--|---------------|
| PLANNED MANPOWER | 10,311 |
| MILITARY FAMILIES | 5,696 |
| Minimum Housing Requirement | 582 |
| Private Sector Shortfall | 580 |
| TOTAL MILITARY FAMILY HOUSING REQUIREMENT | 1,162 |

Eglin AFB is located in Northwest Florida spanning across an area within Okaloosa, Santa Rosa, and Walton counties (Figure ES-1). For the purposes of this HRMA, only housing within the Eglin AFB 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. Eglin Air Force Base, 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 Eglin AFB is presented in Table ES-2.

Table ES-2. Total Military Family Housing Requirement History

| Planning Year of HRMA Results | 2006 Eglin AFB HRMA | 2009 Eglin AFB HRMA | Total Change | Percent Change |
|--|---------------------|---------------------|----------------|----------------|
| PLANNED MANPOWER | 13,192 | 10,311 | (2,881) | (21.8%) |
| MILITARY FAMILIES | 7,990 | 5,696 | (2,294) | (28.7%) |
| Minimum Housing Requirement | 806 | 582 | (224) | (27.8%) |
| Military Family Homeowners | 4,486 | 2,896 | (1,590) | (35.4%) |
| Military Family Renters | 2,698 | 2,218 | (480) | (17.8%) |
| Private Sector Shortfall | 946 | 580 | (366) | (38.7%) |
| TOTAL MILITARY FAMILY HOUSING REQUIREMENT | 1,752 | 1,162 | (590) | (33.7%) |

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 Eglin AFB HRMA

| MILITARY | HOUSING MARKET |
|---|---|
| <ul style="list-style-type: none"> ➤ Manpower Authorized personnel for the projected year decreased by 2,881 service members | <ul style="list-style-type: none"> ➤ Rental Supply Market growth projected at 1.0% compared to 1.1% in the 2006 HRMA |
| <ul style="list-style-type: none"> ➤ Military Families decreased by 2,294 ➤ Families Rental Requirement decreased by 480 | <ul style="list-style-type: none"> ➤ Vacancy Rate Increased to 10.4% from 3.0% in 2006 |
| <ul style="list-style-type: none"> ➤ Unaccompanied Personnel decreased by 1,440 ➤ Unaccompanied Rental Requirement decreased by 511 | <ul style="list-style-type: none"> ➤ Rental Costs Increased 10.7% since the 2006 HRMA ➤ 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 Eglin AFB 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 policy, 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 Eglin AFB and Hurlburt Field 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 Hurlburt Field. 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 Hurlburt Field minimum on-base housing requirements are considered demand for private sector housing. These personnel are considered competing demand with Eglin AFB 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 Hurlburt Field 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. Eglin AFB 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+ | 3 | - | 3 | 1 | 3 | - | 3 |
| O6 | 63 | 6 | 15 | 6 | 15 | 3 | 18 |
| O5 | 192 | 19 | 1 | - | 19 | 5 | 24 |
| O4 | 319 | 32 | - | - | 32 | 9 | 41 |
| O3 | 456 | 46 | - | 1 | 46 | 19 | 65 |
| O2 | 87 | 9 | - | - | 9 | 5 | 14 |
| O1 | 90 | 9 | - | - | 9 | 19 | 28 |
| Officers | 1,210 | 121 | 19 | 8 | 133 | 60 | 193 |
| E9 | 70 | 7 | 4 | - | 7 | - | 7 |
| E8 | 239 | 24 | - | - | 24 | 8 | 32 |
| E7 | 904 | 90 | - | - | 90 | 39 | 129 |
| E6 | 1,055 | 106 | - | 1 | 106 | 72 | 178 |
| E5 | 1,238 | 124 | - | - | 124 | 192 | 316 |
| E4 | 718 | 72 | - | - | 72 | 144 | 216 |
| E3 | 234 | 23 | - | - | 23 | 57 | 80 |
| E2 | 23 | 2 | - | - | 2 | 8 | 10 |
| E1 | 5 | 1 | - | - | 1 | - | 1 |
| Enlisted | 4,486 | 449 | 4 | 1 | 449 | 520 | 969 |
| Total | 5,696 | 570 | 23 | 9 | 582 | 580 | 1,162 |

Table ES-5. Military Family Private Sector Shortfall

| Pay Grade | Number of Bedrooms | | | Total |
|--------------|--------------------|------------|------------|------------|
| | Two | Three | Four+ | |
| O7+ | - | - | - | - |
| O6 | - | - | 3 | 3 |
| O5 | - | 3 | 2 | 5 |
| O4 | - | 5 | 4 | 9 |
| O3 | 11 | 3 | 5 | 19 |
| O2 | 4 | - | 1 | 5 |
| O1 | 15 | 2 | 2 | 19 |
| Officers | 30 | 13 | 17 | 60 |
| E9 | - | - | - | - |
| E8 | - | 5 | 3 | 8 |
| E7 | - | 25 | 14 | 39 |
| E6 | 35 | 16 | 21 | 72 |
| E5 | 103 | 31 | 58 | 192 |
| E4 | 116 | 15 | 13 | 144 |
| E3 | 48 | 5 | 4 | 57 |
| E2 | 5 | - | 3 | 8 |
| E1 | - | - | - | - |
| Enlisted | 307 | 97 | 116 | 520 |
| Total | 337 | 110 | 133 | 580 |

Table ES-6. Total Military Family Housing Requirement

| Pay Grade | Number of Bedrooms | | | Total |
|--------------|--------------------|------------|------------|--------------|
| | Two | Three | Four+ | |
| O7+ | - | - | 3 | 3 |
| O6 | - | - | 18 | 18 |
| O5 | - | 16 | 8 | 24 |
| O4 | - | 29 | 12 | 41 |
| O3 | 38 | 14 | 13 | 65 |
| O2 | 11 | 1 | 2 | 14 |
| O1 | 22 | 3 | 3 | 28 |
| Officers | 71 | 63 | 59 | 193 |
| E9 | - | 3 | 4 | 7 |
| E8 | - | 24 | 8 | 32 |
| E7 | - | 96 | 33 | 129 |
| E6 | 86 | 50 | 42 | 178 |
| E5 | 187 | 58 | 71 | 316 |
| E4 | 177 | 24 | 15 | 216 |
| E3 | 69 | 7 | 4 | 80 |
| E2 | 7 | - | 3 | 10 |
| E1 | 1 | - | - | 1 |
| Enlisted | 527 | 262 | 180 | 969 |
| Total | 598 | 325 | 239 | 1,162 |

HRMA

Housing Requirements and Market Analysis

United States Air Force

2009 - 2014

EGLIN AIR FORCE BASE
FLORIDA



PREPARED BY: SCIENCE APPLICATIONS INTERNATIONAL CORPORATION

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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 |
| AFMC | Air Force Materiel 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 |
| OFHEO | Office of Federal Housing Enterprise Oversight |
| 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 Eglin Air Force Base (AFB), 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 Eglin AFB 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 Eglin AFB, currently there are 1,340 military controlled units with the inventory to remain at 1,340 units in 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 Eglin AFB and Hurlburt Field 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 Eglin AFB 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 Eglin AFB. 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

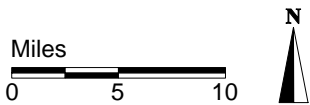
The Housing Market Area for Eglin AFB is defined by the greater of either a one-hour commute or twenty miles distance originating from the installation's headquarters building during peak traffic in privately owned vehicles assuming normal weather conditions.

Eglin AFB is located in Northwest Florida spanning across an area within Okaloosa, Santa Rosa, and Walton counties (Figure 2-1). The Housing Market Area can be described follows:

- The northern boundary extends north of the City of Crestview;
- The eastern boundary includes the Cities of Freeport and Miramar Beach;
- The southern boundary is limited by the coast of the Gulf of Mexico;
- The western boundary extends past the junction of Florida Highway 87 along U.S. Highway 98.

The Housing Market Area for Eglin AFB is largely affected by the size of the base and multiple work centers. The multiple work centers combined with limited highways through the base limit the size of the housing market area.

Figure 2-1. Eglin Air Force Base, 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 94,602 private sector housing units in the Housing Market Area (Table 2-1). The current private sector housing inventory includes 61,021 homeowner units and 33,581 rental units.

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

| Housing Ownership | 2009 |
|-------------------|---------------|
| Homeowner Housing | 61,021 |
| Rental Housing | 33,581 |
| Vacant Units | 3,304 |
| Total | 94,602 |

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).

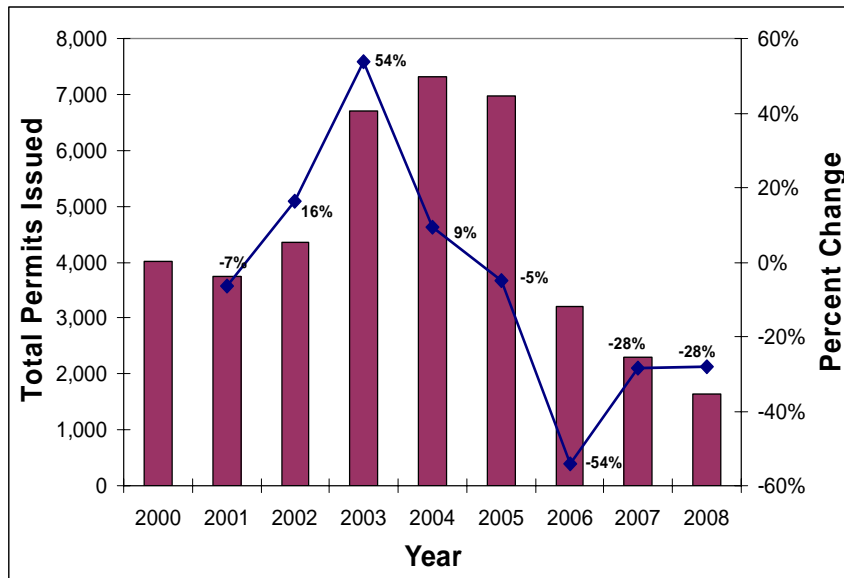
Table 2-2. Housing Market Trends, 2000-2009

| 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).

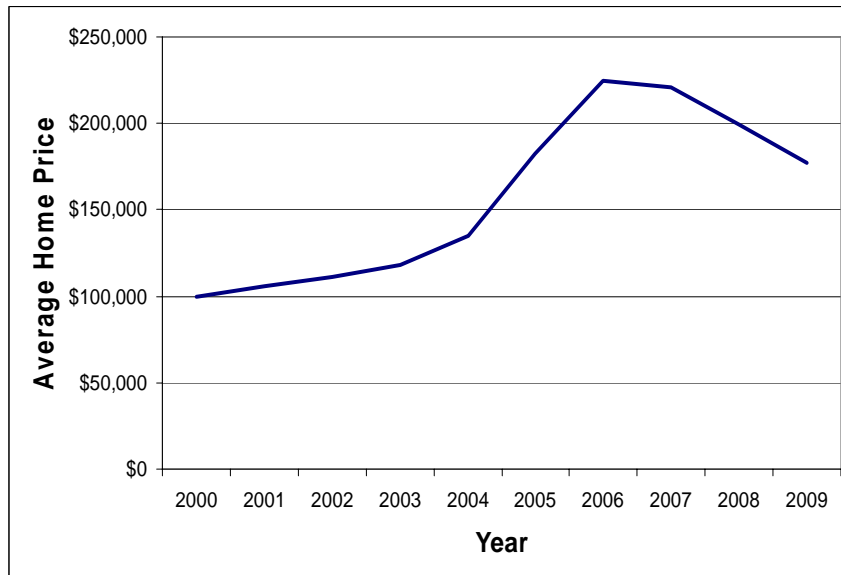
Figure 2-2. Total Permits Issued, Okaloosa-Santa Rosa-Walton Counties, 2000-2008



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.

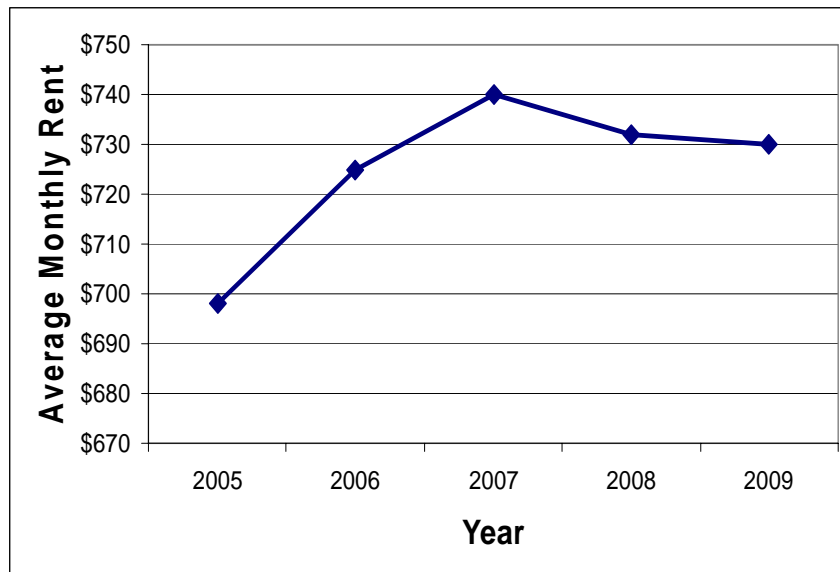
Table 2-3. Mortgage Statistics, Fort Walton Beach MSA, 2009

| 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.

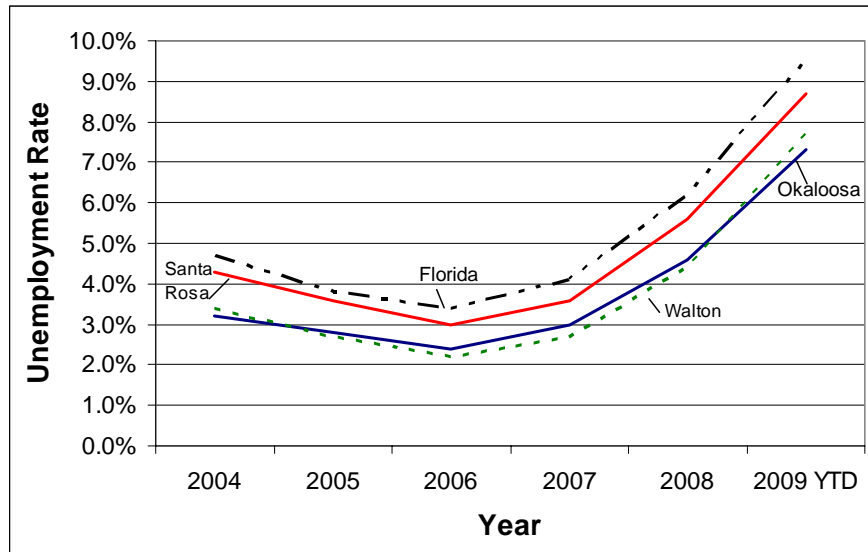
Table 2-4. Employment Statistics, Fort Walton Beach MSA, 2009

| 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 to 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 33,581 units. Two-bedroom and smaller units make up 56.3 percent of rental housing

supply. Three-bedroom units make up 33.2 percent of rental housing and the remaining 10.5 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 1,810 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 | 55 | 366 | 413 | 2,456 | 1,780 | 5,070 |
| \$1,700 - \$1,899 | 9 | 87 | 94 | 835 | 190 | 1,215 |
| \$1,500 - \$1,699 | 10 | 91 | 119 | 904 | 205 | 1,329 |
| \$1,300 - \$1,499 | 10 | 62 | 497 | 1,622 | 369 | 2,560 |
| \$1,200 - \$1,299 | 7 | 46 | 386 | 1,160 | 243 | 1,842 |
| \$1,100 - \$1,199 | 20 | 144 | 954 | 1,006 | 154 | 2,278 |
| \$1,000 - \$1,099 | 50 | 363 | 1,801 | 708 | 109 | 3,031 |
| \$900 - \$999 | 62 | 558 | 1,986 | 723 | 123 | 3,452 |
| \$800 - \$899 | 83 | 620 | 2,096 | 569 | 122 | 3,490 |
| \$700 - \$799 | 206 | 1,075 | 1,541 | 396 | 84 | 3,302 |
| \$600 - \$699 | 244 | 1,084 | 1,028 | 241 | 49 | 2,646 |
| Below \$600 | 215 | 1,219 | 1,301 | 518 | 113 | 3,366 |
| Total | 971 | 5,715 | 12,216 | 11,138 | 3,541 | 33,581 |

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 3,304 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 | 38 | 43 | 256 | 186 | 529 |
| \$1,700 - \$1,899 | 1 | 9 | 10 | 87 | 20 | 127 |
| \$1,500 - \$1,699 | 1 | 9 | 12 | 94 | 21 | 137 |
| \$1,300 - \$1,499 | 1 | 6 | 52 | 162 | 38 | 259 |
| \$1,200 - \$1,299 | 1 | 5 | 40 | 111 | 26 | 183 |
| \$1,100 - \$1,199 | 2 | 15 | 99 | 96 | 16 | 228 |
| \$1,000 - \$1,099 | 5 | 37 | 187 | 67 | 11 | 307 |
| \$900 - \$999 | 7 | 58 | 203 | 69 | 13 | 350 |
| \$800 - \$899 | 8 | 64 | 191 | 55 | 13 | 331 |
| \$700 - \$799 | 22 | 96 | 140 | 37 | 9 | 304 |
| \$600 - \$699 | 26 | 91 | 93 | 23 | 6 | 239 |
| Below \$600 | 23 | 108 | 119 | 51 | 9 | 310 |
| Total | 103 | 536 | 1,189 | 1,108 | 368 | 3,304 |

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, Eglin AFB has a total housing supply currently at 1,340 government-controlled units (Table 2-10).

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

| Inventory | Total |
|---------------------------|-------|
| Military Owned or Leased | 1,340 |
| Privatized Housing Supply | - |

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

3.0 MILITARY HOUSING REQUIREMENTS

This chapter reports the number of military families and unaccompanied personnel requiring housing at Eglin AFB 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 7,098 in 2009 and is projected to be 10,311 personnel by 2014 (Table 3-1). Current manpower authorizations are based on AFMC and Eglin AFB data. Projected manpower and pay grade distribution are from the AF/A7CAH 2009 IMRD.

Table 3-1. Eglin AFB Manpower Authorizations, 2009 & 2014

| Pay Grade | Current | Projected |
|--------------|--------------|---------------|
| | Year, 2009 | Year, 2014 |
| | Total | Total |
| O7+ | 3 | 3 |
| O6 | 71 | 80 |
| O5 | 214 | 238 |
| O4 | 350 | 442 |
| O3 | 510 | 727 |
| O2 | 121 | 251 |
| O1 | 126 | 261 |
| Officers | 1,395 | 2,002 |
| E9 | 58 | 91 |
| E8 | 136 | 285 |
| E7 | 485 | 1,159 |
| E6 | 737 | 1,433 |
| E5 | 1,841 | 2,241 |
| E4 | 1,609 | 1,880 |
| E3 | 747 | 1,089 |
| E2 | 73 | 107 |
| E1 | 17 | 24 |
| Enlisted | 5,703 | 8,309 |
| Total | 7,098 | 10,311 |

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 Eglin AFB and incorporate military married to military households, single personnel with dependents, and personnel voluntarily separated from their dependents.

**Table 3-2. Eglin AFB
Manpower Demographics, 2009 & 2014**

| | Current Year, 2009 | Projected Year, 2014 |
|-------------------------|-------------------------------|---------------------------------|
| Total Authorized | 7,098 | 10,311 |
| Military Families | 3,780 | 5,696 |
| Unaccompanied Personnel | 2,226 | 3,048 |

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 3,780 military families that require housing. There are 5,696 military families projected to require housing for 2014 (Table 3-3). Approximately 45.7 percent of the families are entitled to two-bedroom housing while 38.3 percent have a three-bedroom requirement and 16 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+ | - | - | 3 | 3 |
| O6 | - | - | 63 | 63 |
| O5 | - | 131 | 61 | 192 |
| O4 | - | 235 | 84 | 319 |
| O3 | 265 | 111 | 80 | 456 |
| O2 | 70 | 11 | 6 | 87 |
| O1 | 73 | 13 | 4 | 90 |
| Officers | 408 | 501 | 301 | 1,210 |
| E9 | - | 62 | 8 | 70 |
| E8 | - | 189 | 50 | 239 |
| E7 | - | 713 | 191 | 904 |
| E6 | 506 | 336 | 213 | 1,055 |
| E5 | 843 | 271 | 124 | 1,238 |
| E4 | 612 | 88 | 18 | 718 |
| E3 | 210 | 20 | 4 | 234 |
| E2 | 20 | - | 3 | 23 |
| E1 | 5 | - | - | 5 |
| Enlisted | 2,196 | 1,679 | 611 | 4,486 |
| Total | 2,604 | 2,180 | 912 | 5,696 |

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 2,226 unaccompanied permanent party service members for whom Eglin AFB has the responsibility to house in 2009. In 2014, there are projected to be a total of 3,048 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 | - | - | 4 | 4 |
| O5 | - | - | 13 | 13 |
| O4 | - | - | 64 | 64 |
| O3 | - | 164 | - | 164 |
| O2 | - | 134 | - | 134 |
| O1 | - | 139 | - | 139 |
| Officers | - | 437 | 81 | 518 |
| E9 | - | 4 | - | 4 |
| E8 | - | 13 | - | 13 |
| E7 | - | 79 | - | 79 |
| E6 | - | 154 | - | 154 |
| E5 | 585 | - | - | 585 |
| E4 | 870 | - | - | 870 |
| E3 | 737 | - | - | 737 |
| E2 | 72 | - | - | 72 |
| E1 | 16 | - | - | 16 |
| Enlisted | 2,280 | 250 | - | 2,530 |
| Total | 2,280 | 687 | 81 | 3,048 |

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 Eglin AFB 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 570 housing units based on 5,696 military families (Table 4-1).

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

Currently, there are 23 key and essential positions at Eglin AFB. 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 Eglin AFB, there are currently 9 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 Eglin AFB is 582 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 | - | - | 6 | 6 |
| O5 | - | 13 | 6 | 19 |
| O4 | - | 24 | 8 | 32 |
| O3 | 27 | 11 | 8 | 46 |
| O2 | 7 | 1 | 1 | 9 |
| O1 | 7 | 1 | 1 | 9 |
| Officers | 41 | 50 | 30 | 121 |
| E9 | - | 6 | 1 | 7 |
| E8 | - | 19 | 5 | 24 |
| E7 | - | 71 | 19 | 90 |
| E6 | 51 | 34 | 21 | 106 |
| E5 | 84 | 27 | 13 | 124 |
| E4 | 61 | 9 | 2 | 72 |
| E3 | 21 | 2 | - | 23 |
| E2 | 2 | - | - | 2 |
| E1 | 1 | - | - | 1 |
| Enlisted | 220 | 168 | 61 | 449 |
| Total | 261 | 218 | 91 | 570 |

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

| Pay Grade | Number of Bedrooms | | | Total |
|--------------|--------------------|----------|-----------|-----------|
| | Two | Three | Four+ | |
| O7+ | - | - | 3 | 3 |
| O6 | - | - | 15 | 15 |
| O5 | - | 1 | - | 1 |
| O4 | - | - | - | - |
| O3 | - | - | - | - |
| O2 | - | - | - | - |
| O1 | - | - | - | - |
| Officers | - | 1 | 18 | 19 |
| E9 | - | - | 4 | 4 |
| E8 | - | - | - | - |
| E7 | - | - | - | - |
| E6 | - | - | - | - |
| E5 | - | - | - | - |
| E4 | - | - | - | - |
| E3 | - | - | - | - |
| E2 | - | - | - | - |
| E1 | - | - | - | - |
| Enlisted | - | - | 4 | 4 |
| Total | - | 1 | 22 | 23 |

Table 4-3. Historic Housing Requirement, 2014

| Pay Grade | Number of Bedrooms | | | Total |
|--------------|--------------------|----------|----------|----------|
| | Two | Three | Four+ | |
| O7+ | - | 1 | - | 1 |
| O6 | - | 5 | 1 | 6 |
| O5 | - | - | - | - |
| O4 | - | - | - | - |
| O3 | - | 1 | - | 1 |
| O2 | - | - | - | - |
| O1 | - | - | - | - |
| Officers | - | 7 | 1 | 8 |
| E9 | - | - | - | - |
| E8 | - | - | - | - |
| E7 | - | - | - | - |
| E6 | 1 | - | - | 1 |
| E5 | - | - | - | - |
| E4 | - | - | - | - |
| E3 | - | - | - | - |
| E2 | - | - | - | - |
| E1 | - | - | - | - |
| Enlisted | 1 | - | - | 1 |
| Total | 1 | 7 | 1 | 9 |

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

| Pay Grade | Number of Bedrooms | | | Total |
|--------------|--------------------|------------|------------|------------|
| | Two | Three | Four+ | |
| O7+ | - | - | 3 | 3 |
| O6 | - | - | 15 | 15 |
| O5 | - | 13 | 6 | 19 |
| O4 | - | 24 | 8 | 32 |
| O3 | 27 | 11 | 8 | 46 |
| O2 | 7 | 1 | 1 | 9 |
| O1 | 7 | 1 | 1 | 9 |
| Officers | 41 | 50 | 42 | 133 |
| E9 | - | 3 | 4 | 7 |
| E8 | - | 19 | 5 | 24 |
| E7 | - | 71 | 19 | 90 |
| E6 | 51 | 34 | 21 | 106 |
| E5 | 84 | 27 | 13 | 124 |
| E4 | 61 | 9 | 2 | 72 |
| E3 | 21 | 2 | - | 23 |
| E2 | 2 | - | - | 2 |
| E1 | 1 | - | - | 1 |
| Enlisted | 220 | 165 | 64 | 449 |
| Total | 261 | 215 | 106 | 582 |

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, 1,043 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 | 870 | 218 |
| E3 | 737 | 737 |
| E2 | 72 | 72 |
| E1 | 16 | 16 |
| Enlisted | 1,695 | 1,043 |
| Total | 1,695 | 1,043 |

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 5,114 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 | 5,696 |
| Minimum Housing Requirement | 582 |
| In Private Sector | 5,114 |

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

| Pay Grade | Number of Bedrooms | | | Total |
|--------------|--------------------|--------------|------------|--------------|
| | Two | Three | Four+ | |
| O7+ | - | - | - | - |
| O6 | - | - | 48 | 48 |
| O5 | - | 118 | 55 | 173 |
| O4 | - | 211 | 76 | 287 |
| O3 | 238 | 100 | 72 | 410 |
| O2 | 63 | 10 | 5 | 78 |
| O1 | 66 | 12 | 3 | 81 |
| Officers | 367 | 451 | 259 | 1,077 |
| E9 | - | 56 | 7 | 63 |
| E8 | - | 170 | 45 | 215 |
| E7 | - | 642 | 172 | 814 |
| E6 | 455 | 302 | 192 | 949 |
| E5 | 759 | 244 | 111 | 1,114 |
| E4 | 551 | 79 | 16 | 646 |
| E3 | 189 | 18 | 4 | 211 |
| E2 | 18 | - | 3 | 21 |
| E1 | 4 | - | - | 4 |
| Enlisted | 1,976 | 1,511 | 550 | 4,037 |
| Total | 2,343 | 1,962 | 809 | 5,114 |

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 Eglin AFB and Hurlburt Field 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, 2,896 families are estimated to require homeowner housing and the remaining 2,218 families are expected to require rental housing (Tables 5-4 and 5-5). Approximately 59.9 percent of the rental requirements will be in the two-bedroom category, while three- and four-bedroom rental requirements will respectively account for 28.2 and 11.9 percent of the total rental demand.

Table 5-4. Military Family Homeowner Requirement, 2014

| Pay Grade | Total |
|--------------|--------------|
| O7+ | - |
| O6 | 29 |
| O5 | 129 |
| O4 | 224 |
| O3 | 320 |
| O2 | 56 |
| O1 | 14 |
| Officers | 772 |
| | |
| E9 | 53 |
| E8 | 169 |
| E7 | 611 |
| E6 | 635 |
| E5 | 529 |
| E4 | 119 |
| E3 | 8 |
| E2 | - |
| E1 | - |
| Enlisted | 2,124 |
| | |
| Total | 2,896 |

Table 5-5. Military Family Rental Requirement, 2014

| Pay Grade | Number of Bedrooms | | | Total |
|--------------|--------------------|------------|------------|--------------|
| | Two | Three | Four+ | |
| O7+ | - | - | - | - |
| O6 | - | - | 19 | 19 |
| O5 | - | 30 | 14 | 44 |
| O4 | - | 46 | 17 | 63 |
| O3 | 52 | 22 | 16 | 90 |
| O2 | 18 | 3 | 1 | 22 |
| O1 | 55 | 10 | 2 | 67 |
| Officers | 125 | 111 | 69 | 305 |
| | | | | |
| E9 | - | 9 | 1 | 10 |
| E8 | - | 36 | 10 | 46 |
| E7 | - | 160 | 43 | 203 |
| E6 | 150 | 100 | 64 | 314 |
| E5 | 399 | 128 | 58 | 585 |
| E4 | 450 | 64 | 13 | 527 |
| E3 | 182 | 17 | 4 | 203 |
| E2 | 18 | - | 3 | 21 |
| E1 | 4 | - | - | 4 |
| Enlisted | 1,203 | 514 | 196 | 1,913 |
| | | | | |
| Total | 1,328 | 625 | 265 | 2,218 |

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 a 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 | - | 4 | 7 | 11 |
| \$1,500 - \$1,699 | - | 15 | 16 | 31 |
| \$1,300 - \$1,499 | 12 | 124 | 162 | 298 |
| \$1,200 - \$1,299 | 18 | 122 | 80 | 220 |
| \$1,100 - \$1,199 | 218 | 216 | - | 434 |
| \$1,000 - \$1,099 | 405 | 144 | - | 549 |
| \$900 - \$999 | 421 | - | - | 421 |
| \$800 - \$899 | 254 | - | - | 254 |
| \$700 - \$799 | - | - | - | - |
| \$600 - \$699 | - | - | - | - |
| Below \$600 | - | - | - | - |
| Total | 1,328 | 625 | 265 | 2,218 |

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 | 3,048 |
| In Government Quarters | 1,043 |
| In Private Sector | 2,005 |

For the projected year of the analysis, there are 2,005 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 | - | - | 4 | 4 |
| O5 | - | - | 13 | 13 |
| O4 | - | - | 64 | 64 |
| O3 | - | 164 | - | 164 |
| O2 | - | 134 | - | 134 |
| O1 | - | 139 | - | 139 |
| Officers | - | 437 | 81 | 518 |
| E9 | - | 4 | - | 4 |
| E8 | - | 13 | - | 13 |
| E7 | - | 79 | - | 79 |
| E6 | - | 154 | - | 154 |
| E5 | 585 | - | - | 585 |
| E4 | 652 | - | - | 652 |
| E3 | - | - | - | - |
| E2 | - | - | - | - |
| E1 | - | - | - | - |
| Enlisted | 1,237 | 250 | - | 1,487 |
| Total | 1,237 | 687 | 81 | 2,005 |

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 Eglin AFB and Hurlburt Field 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 571 unaccompanied service members will require homeowner housing (Table 5-11), and 1,434 unaccompanied service members will require rental housing (Table 5-12).

Table 5-11. Unaccompanied Personnel Homeowner Requirement, 2014

| Pay Grade | Total |
|-----------------|------------|
| O7+ | - |
| O6 | 2 |
| O5 | 8 |
| O4 | 55 |
| O3 | 88 |
| O2 | 54 |
| O1 | 35 |
| Officers | 242 |
| E9 | 3 |
| E8 | 9 |
| E7 | 54 |
| E6 | 63 |
| E5 | 171 |
| E4 | 29 |
| E3 | - |
| E2 | - |
| E1 | - |
| Enlisted | 329 |
| Total | 571 |

Table 5-12. Unaccompanied Personnel Rental Requirement, 2014

| Pay Grade | Number of Bedrooms | | | Total |
|-----------------|--------------------|------------|-----------|--------------|
| | One | Two | Three | |
| O7+ | - | - | - | - |
| O6 | - | - | 2 | 2 |
| O5 | - | - | 5 | 5 |
| O4 | - | - | 9 | 9 |
| O3 | - | 76 | - | 76 |
| O2 | - | 80 | - | 80 |
| O1 | - | 104 | - | 104 |
| Officers | - | 260 | 16 | 276 |
| E9 | - | 1 | - | 1 |
| E8 | - | 4 | - | 4 |
| E7 | - | 25 | - | 25 |
| E6 | - | 91 | - | 91 |
| E5 | 414 | - | - | 414 |
| E4 | 623 | - | - | 623 |
| E3 | - | - | - | - |
| E2 | - | - | - | - |
| E1 | - | - | - | - |
| Enlisted | 1,037 | 121 | - | 1,158 |
| Total | 1,037 | 381 | 16 | 1,434 |

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 | 6 | 7 |
| \$1,200 - \$1,299 | - | 5 | 5 | 10 |
| \$1,100 - \$1,199 | - | 62 | 3 | 65 |
| \$1,000 - \$1,099 | 42 | 117 | 2 | 161 |
| \$900 - \$999 | 83 | 122 | - | 205 |
| \$800 - \$899 | 264 | 74 | - | 338 |
| \$700 - \$799 | 422 | - | - | 422 |
| \$600 - \$699 | 226 | - | - | 226 |
| Below \$600 | - | - | - | - |
| Total | 1,037 | 381 | 16 | 1,434 |

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 28,135 (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 | 50 | 340 | 383 | 2,315 | 1,952 | 5,040 |
| \$1,700 - \$1,899 | 9 | 81 | 88 | 815 | 168 | 1,161 |
| \$1,500 - \$1,699 | 9 | 84 | 110 | 871 | 177 | 1,251 |
| \$1,300 - \$1,499 | 8 | 57 | 432 | 1,418 | 272 | 2,187 |
| \$1,200 - \$1,299 | 6 | 42 | 305 | 1,003 | 177 | 1,533 |
| \$1,100 - \$1,199 | 19 | 121 | 646 | 865 | 108 | 1,759 |
| \$1,000 - \$1,099 | 47 | 268 | 1,302 | 617 | 80 | 2,314 |
| \$900 - \$999 | 57 | 399 | 1,456 | 643 | 105 | 2,660 |
| \$800 - \$899 | 83 | 255 | 1,643 | 512 | 110 | 2,603 |
| \$700 - \$799 | 210 | 586 | 1,235 | 363 | 77 | 2,471 |
| \$600 - \$699 | 249 | 698 | 939 | 223 | 45 | 2,154 |
| Below \$600 | 200 | 1,006 | 1,208 | 481 | 107 | 3,002 |
| Total | 947 | 3,937 | 9,747 | 10,126 | 3,378 | 28,135 |

5.4 OTHER MILITARY DEMAND

The Hurlburt Field Housing Market Area overlaps the Eglin AFB Housing Market Area. In 2014 it estimated that 1,997 Hurlburt Field personnel will compete for suitable rental housing against Eglin AFB personnel.

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

Table 5-16. Hurlburt Field Rental Demand, 2014

| Rental Cost ¹ | Number of Bedrooms | | | | | Total |
|--------------------------|--------------------|-----|-----|-------|-------|-------|
| | None | One | Two | Three | Four+ | |
| \$1,900 & Above | - | - | - | - | - | - |
| \$1,700 - \$1,899 | - | - | - | 3 | 5 | 8 |
| \$1,500 - \$1,699 | - | - | - | 12 | 11 | 23 |
| \$1,300 - \$1,499 | - | - | 8 | 82 | 81 | 171 |
| \$1,200 - \$1,299 | - | - | 15 | 77 | - | 92 |
| \$1,100 - \$1,199 | - | - | 144 | 125 | - | 269 |
| \$1,000 - \$1,099 | - | 32 | 267 | 72 | - | 371 |
| \$900 - \$999 | - | 60 | 281 | - | - | 341 |
| \$800 - \$899 | - | 164 | 171 | - | - | 335 |
| \$700 - \$799 | - | 253 | - | - | - | 253 |
| \$600 - \$699 | - | 134 | - | - | - | 134 |
| Below \$600 | - | - | - | - | - | - |
| Total | - | 643 | 886 | 371 | 97 | 1,997 |

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 99,426 units, including 64,133 homeowner units and 35,293 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 | 64,133 |
| Rental Housing | 35,293 |
| Effective Supply | 16,143 |
| Percent of Total Rental Supply | 46% |
| Total | 99,426 |

6.2 HOMEOWNER HOUSING SUPPLY

Homeowner housing is estimated to grow at 1.0 percent annually, reaching 64,133 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 35,293 units. Two-bedroom and smaller units make up 55.9 percent of rental housing supply (Table 6-2). Three-bedroom units make up 33.1 percent of rental housing and the remaining 11 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 | 55 | 366 | 413 | 2,490 | 2,070 | 5,394 |
| \$1,700 - \$1,899 | 9 | 87 | 94 | 897 | 205 | 1,292 |
| \$1,500 - \$1,699 | 9 | 91 | 119 | 971 | 220 | 1,410 |
| \$1,300 - \$1,499 | 10 | 62 | 497 | 1,749 | 398 | 2,716 |
| \$1,200 - \$1,299 | 7 | 46 | 392 | 1,248 | 259 | 1,952 |
| \$1,100 - \$1,199 | 20 | 144 | 1,018 | 1,076 | 154 | 2,412 |
| \$1,000 - \$1,099 | 50 | 362 | 1,924 | 758 | 109 | 3,203 |
| \$900 - \$999 | 63 | 589 | 2,105 | 761 | 123 | 3,641 |
| \$800 - \$899 | 89 | 663 | 2,228 | 569 | 122 | 3,671 |
| \$700 - \$799 | 224 | 1,174 | 1,587 | 396 | 84 | 3,465 |
| \$600 - \$699 | 266 | 1,188 | 1,028 | 241 | 49 | 2,772 |
| Below \$600 | 215 | 1,219 | 1,301 | 518 | 112 | 3,365 |
| Total | 1,017 | 5,991 | 12,706 | 11,674 | 3,905 | 35,293 |

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 Eglin AFB 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. 2000 U.S. Census data provides estimates of rental mobile home totals and price bedroom composition.

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 Eglin AFB and Hurlburt Field 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 16,143 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 | - | - | 877 | 202 | 1,079 |
| \$1,500 - \$1,699 | - | 111 | 946 | 216 | 1,273 |
| \$1,300 - \$1,499 | - | 463 | 1,600 | 377 | 2,440 |
| \$1,200 - \$1,299 | - | 368 | 1,087 | - | 1,455 |
| \$1,100 - \$1,199 | - | 919 | 920 | - | 1,839 |
| \$1,000 - \$1,099 | 319 | 1,707 | 625 | - | 2,651 |
| \$900 - \$999 | 534 | 1,785 | - | - | 2,319 |
| \$800 - \$899 | 585 | 1,072 | - | - | 1,657 |
| \$700 - \$799 | 932 | - | - | - | 932 |
| \$600 - \$699 | 498 | - | - | - | 498 |
| Below \$600 | - | - | - | - | - |
| Total | 2,868 | 6,425 | 6,055 | 795 | 16,143 |

¹ Minimum rent estimates are based on Eglin AFB 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 Eglin AFB. The Private Sector Shortfall of 580 units coupled with the 582 unit Military Family Minimum Housing Requirement results in a Total Military Family Housing Requirement of 1,162 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 1,638 military families would be successful in obtaining suitable rental units. There is still an additional requirement, or shortfall, of 580 suitable community rentals for Eglin AFB in excess of its Military Family Minimum Housing Requirement in 2014.

Table 7-1. Market Allocation of Suitable Rental Housing

| | |
|----------------------------|-------|
| Military Families | 2,218 |
| Allocated Suitable Housing | 1,638 |
| Private Sector Shortfall | 580 |

7.1.2 PRIVATE SECTOR HOUSING SHORTFALL

As determined by the allocation analysis, the Private Sector Shortfall of 580 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 | 1 | 7 | 53 | 61 |
| \$1,200 - \$1,299 | - | 13 | 80 | 93 |
| \$1,100 - \$1,199 | 43 | 54 | - | 97 |
| \$1,000 - \$1,099 | 96 | 36 | - | 132 |
| \$900 - \$999 | 110 | - | - | 110 |
| \$800 - \$899 | 87 | - | - | 87 |
| \$700 - \$799 | - | - | - | - |
| \$600 - \$699 | - | - | - | - |
| Below \$600 | - | - | - | - |
| Total | 337 | 110 | 133 | 580 |

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 77.1 percent of the 580 unit Private Sector Shortfall is in two and three bedroom units with the remaining 22.9 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+ | 3 | - | 3 | 1 | 3 | - | 3 |
| O6 | 63 | 6 | 15 | 6 | 15 | 3 | 18 |
| O5 | 192 | 19 | 1 | - | 19 | 5 | 24 |
| O4 | 319 | 32 | - | - | 32 | 9 | 41 |
| O3 | 456 | 46 | - | 1 | 46 | 19 | 65 |
| O2 | 87 | 9 | - | - | 9 | 5 | 14 |
| O1 | 90 | 9 | - | - | 9 | 19 | 28 |
| Officers | 1,210 | 121 | 19 | 8 | 133 | 60 | 193 |
| E9 | 70 | 7 | 4 | - | 7 | - | 7 |
| E8 | 239 | 24 | - | - | 24 | 8 | 32 |
| E7 | 904 | 90 | - | - | 90 | 39 | 129 |
| E6 | 1,055 | 106 | - | 1 | 106 | 72 | 178 |
| E5 | 1,238 | 124 | - | - | 124 | 192 | 316 |
| E4 | 718 | 72 | - | - | 72 | 144 | 216 |
| E3 | 234 | 23 | - | - | 23 | 57 | 80 |
| E2 | 23 | 2 | - | - | 2 | 8 | 10 |
| E1 | 5 | 1 | - | - | 1 | - | 1 |
| Enlisted | 4,486 | 449 | 4 | 1 | 449 | 520 | 969 |
| Total | 5,696 | 570 | 23 | 9 | 582 | 580 | 1,162 |

Table 7-4. Military Family Private Sector Shortfall

| Pay Grade | Number of Bedrooms | | | Total |
|--------------|--------------------|------------|------------|------------|
| | Two | Three | Four+ | |
| O7+ | - | - | - | - |
| O6 | - | - | 3 | 3 |
| O5 | - | 3 | 2 | 5 |
| O4 | - | 5 | 4 | 9 |
| O3 | 11 | 3 | 5 | 19 |
| O2 | 4 | - | 1 | 5 |
| O1 | 15 | 2 | 2 | 19 |
| Officers | 30 | 13 | 17 | 60 |
| E9 | - | - | - | - |
| E8 | - | 5 | 3 | 8 |
| E7 | - | 25 | 14 | 39 |
| E6 | 35 | 16 | 21 | 72 |
| E5 | 103 | 31 | 58 | 192 |
| E4 | 116 | 15 | 13 | 144 |
| E3 | 48 | 5 | 4 | 57 |
| E2 | 5 | - | 3 | 8 |
| E1 | - | - | - | - |
| Enlisted | 307 | 97 | 116 | 520 |
| Total | 337 | 110 | 133 | 580 |

Table 7-5. Total Military Family Housing Requirement

| Pay Grade | Number of Bedrooms | | | Total |
|--------------|--------------------|------------|------------|--------------|
| | Two | Three | Four+ | |
| O7+ | - | - | 3 | 3 |
| O6 | - | - | 18 | 18 |
| O5 | - | 16 | 8 | 24 |
| O4 | - | 29 | 12 | 41 |
| O3 | 38 | 14 | 13 | 65 |
| O2 | 11 | 1 | 2 | 14 |
| O1 | 22 | 3 | 3 | 28 |
| Officers | 71 | 63 | 59 | 193 |
| E9 | - | 3 | 4 | 7 |
| E8 | - | 24 | 8 | 32 |
| E7 | - | 96 | 33 | 129 |
| E6 | 86 | 50 | 42 | 178 |
| E5 | 187 | 58 | 71 | 316 |
| E4 | 177 | 24 | 15 | 216 |
| E3 | 69 | 7 | 4 | 80 |
| E2 | 7 | - | 3 | 10 |
| E1 | 1 | - | - | 1 |
| Enlisted | 527 | 262 | 180 | 969 |
| Total | 598 | 325 | 239 | 1,162 |

8.0 SUMMARY

This chapter summarizes the HRMA Total Military Family Housing Requirement results for Eglin AFB.

Table 8-1. Military Family Housing Requirements Summary

| Total Military Housing Requirement | Military Families |
|---|--------------------------|
| Military Households | 5,696 |
| Minimum Housing Requirement | 582 |
| Private Sector Shortfall | 580 |
| Total Military Housing Requirement | 1,162 |

HOUSING MARKET AREA

Eglin AFB is located in Northwest Florida spanning across an area within Okaloosa, Santa Rosa, and Walton counties.

HOUSING SUPPLY

There is a total private housing stock of 94,602 units, including 61,021 homeowner units and 33,581 rental units. At an estimated annual growth rate of 1.0 percent, the housing market would increase to 99,426 units in 2014.

Eglin AFB currently has 1,340 total military family housing units and is currently expected to remain at 1,340 privatized units by 2014.

MILITARY HOUSING DEMAND

The Eglin AFB housing office is currently responsible for supporting 7,098 military personnel including tenant personnel. This number is expected to increase to 10,311 authorizations by 2014.

There are projected to be 5,696 military families and 3,048 unaccompanied personnel, of which 5,114 military families and 2,005 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 582 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 570 housing units.

Key and Essential Housing Requirement

There are projected to be 23 key and essential positions at Eglin AFB.

Historic Housing Requirement

There are 9 historic housing units at Eglin AFB.

PRIVATE SECTOR SHORTFALL FOR MILITARY FAMILIES

There is a projected shortfall of 580 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 1,162 military housing units.

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APPENDIX A – TOTAL UNACCOMPANIED PERSONNEL HOUSING REQUIREMENT

Table A-1. Eglin AFB Total Unaccompanied Personnel Housing Requirement

| Pay Grade | Unaccompanied Personnel | Minimum Housing Requirement | Require Private Sector Housing | Private Sector Shortfall | Total Military Housing Requirement |
|--------------|-------------------------|-----------------------------|--------------------------------|--------------------------|------------------------------------|
| O7+ | - | - | - | - | - |
| O6 | 4 | - | 4 | - | - |
| O5 | 13 | - | 13 | - | - |
| O4 | 64 | - | 64 | 3 | 3 |
| O3 | 164 | - | 164 | 18 | 18 |
| O2 | 134 | - | 134 | 21 | 21 |
| O1 | 139 | - | 139 | 27 | 27 |
| Officers | 518 | - | 518 | 69 | 69 |
| E9 | 4 | - | 4 | - | - |
| E8 | 13 | - | 13 | - | - |
| E7 | 79 | - | 79 | 7 | 7 |
| E6 | 154 | - | 154 | 24 | 24 |
| E5 | 585 | - | 585 | 91 | 91 |
| E4 | 870 | 218 | 652 | 164 | 382 |
| E3 | 737 | 737 | - | - | 737 |
| E2 | 72 | 72 | - | - | 72 |
| E1 | 16 | 16 | - | - | 16 |
| Enlisted | 2,530 | 1,043 | 1,487 | 286 | 1,329 |
| Total | 3,048 | 1,043 | 2,005 | 355 | 1,398 |

EGLIN AFB - HURLBURT FIELD MANNING SENSITIVITY ANALYSIS 26-JUNE-09

This sensitivity analysis incorporate changes to the projected authorized manpower for Eglin AFB based on increases in the Joint Strike Fighter (JSF) mission that vary from those applied in the Housing Requirements and Market Analysis Preliminary Report published on June 26, 2009.

The preliminary report baseline projected manpower assumes 59 planes. The HRMA Manning Sensitivity 1 analysis assumes an additional 190 personnel added in FY2014. The HRMA Manning Sensitivity 2 analysis assumes the FY2016 end-state of 113 planes. These 113 F-35 aircraft include 107 primary assigned aircraft for the USAF/USN/USMC plus 6 F-35 aircraft for backup.

The Total Military Family Housing Requirement for Eglin AFB is estimated to increase from 1,162 units to 1,189 units with an increase of personnel to 10,501. Correspondingly, the Total Military Family Housing Requirement for Eglin AFB is estimated to increase to 1,254 units with an increase of personnel to 10,914.

Table 1. Total Military Family Housing Requirements Summary

| HRMA Analysis Version | HRMA Preliminary Report | | HRMA Manning Sensitivity 1 | | HRMA Manning Sensitivity 2 | |
|--|-------------------------|----------------|----------------------------|----------------|----------------------------|----------------|
| | Eglin AFB | Hurlburt Field | Eglin AFB | Hurlburt Field | Eglin AFB | Hurlburt Field |
| PLANNED MANPOWER | 10,311 | 6,776 | 10,501 | 6,776 | 10,914 | 6,776 |
| MILITARY FAMILIES | 5,696 | 3,603 | 5,804 | 3,603 | 6,036 | 3,603 |
| Minimum Housing Requirement | 582 | 371 | 591 | 371 | 616 | 371 |
| Military Family Homeowners | 2,896 | 1,895 | 2,952 | 1,895 | 3,069 | 1,895 |
| Military Family Renters | 2,218 | 1,337 | 2,261 | 1,337 | 2,351 | 1,337 |
| Private Sector Shortfall | 580 | 314 | 598 | 315 | 638 | 322 |
| TOTAL MILITARY FAMILY HOUSING REQUIREMENT | 1,162 | 685 | 1,189 | 686 | 1,254 | 693 |