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**Village of Indiantown**  
**Housing Element**  
*Data, Inventory and Analysis*

***This analysis does not establish new regulatory requirements or conditions of approval.***

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## INTRODUCTION

The Housing Element provides analysis of past, present, and future housing characteristics of the Village of Indiantown. The type, structure, and condition of the Village's housing stock can influence local quality of life. Providing a variety of housing options may support accessibility for people of all ages, income levels, and family sizes, while also accommodating a mixture of different lifestyles that can establish a well-balanced community.

Housing also influences the Village's economic strength and the potential for local economic growth. Providing a mix of adequate housing options for a variety of income levels may support a strong local workforce to support the local economy. It is important that the Village look for ways to preserve its unique history and small Village feel while continuing to prepare and provide for future growth. New development and redevelopment should mirror the community's unique character while continuing to provide quality housing and correcting any existing deficiencies.

The information reported below provides details on the housing conditions in the Village. The data to support this element is based upon the most recent data provided by local, state, and federal agencies.

This Housing Element Data, Inventory, and Analysis is intended to provide planning context and does not establish new regulatory requirements.

## STATUTORY REQUIREMENTS

Florida Statutes requires that Comprehensive Plan Elements be based upon relevant and appropriate data and an analysis by the local government that may include surveys, studies, community goals and vision, and other data available at the time of adoption. The Florida Office of Economic and Demographic Research provides data from the University of Florida Bureau of Economic and Business Research and the US Census. Both were used as data sources for the Village of Indiantown Comprehensive Plan. Other data sources analyzed include but are not limited to:

- U.S. Census Bureau Decennial Census
- U.S. Census Bureau American Community Survey (ACS)
- Florida Division of Historical Resources
- University of Florida – Bureau of Economic and Business Research (BEBR)
- University of Florida – Shimberg Center for Housing Studies

In evaluating the data from all sources, this data report will provide estimates of:

- The number and distribution of dwelling units by type, tenure, age, rent, value, monthly cost of owner-occupied units, and rent or cost to income ratio.
- The number of dwelling units that are substandard, including the methodology used to estimate the condition of housing.
- The anticipated number of households by size, income range, and age of residents derived from the population projections, and the minimum housing need of the current and anticipated future residents of the jurisdiction.

## COMMUNITY WORKSHOPPING AND PUBLIC PARTICIPATION

An important consideration during data collection for the Comprehensive Plan is public input. The Village hosted two public workshops to inform this Comprehensive Plan update. In recognition of the Village's diverse community, for many of whom Spanish is a first language, the Village facilitated one meeting in Spanish, held on October 30th, 2025, at Holy Cross Catholic Church; and one meeting in English (with certified interpreter available for any Spanish speaking attendees) on November 18th, 2025, at the Elisabeth Lahti Library.

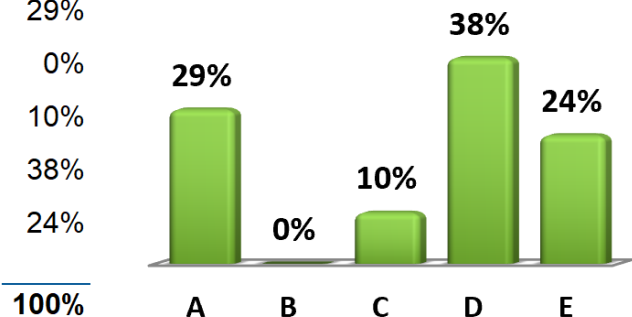
The Workshops included live polling of survey questions with real-time results. For anyone unable to attend a workshop, the Village website included links to online surveys comprised of the same questions posed at the live meetings, in English and Spanish. To provide even more opportunities to engage residents, businesses, and stakeholders throughout the update, the Village posted meeting dates, draft documents, and project updates on the Village's website and social media platforms.

Community participation was notably low. Staff observed that participation levels may have been affected by broader community concerns and other external factors during the outreach period. As a result, workshop and survey results should be interpreted as informative but not statistically representative of the Village as a whole.

Across both workshops and online surveys, over 60% of respondents self-identified as Village residents, and 43% said they previously participated in the inaugural Comprehensive Plan workshops. As shown in the graphed results below, a plurality of respondents highlighted the need for more affordable housing, with no respondents indicating a preference for additional multi-family housing units. A majority of respondents was supportive of developing a local program to allow the development of affordable housing on lands owned by religious organizations, pursuant to §166.04151, F.S.

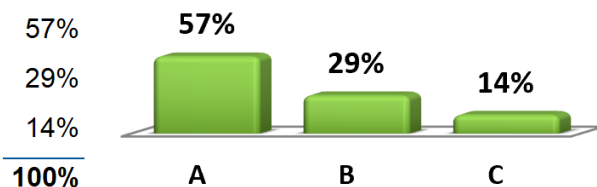
### 10) Thinking of residential development, the Village needs more:

A	Single-family homes	29%
B	Multi-family (apartment) buildings	0%
C	More rental housing	10%
D	More affordable housing	38%
E	I believe the existing residential development is adequate.	24%



### 11) New state laws allow the Village to approve affordable housing development on properties owned by religious organizations. I would support an affordable housing program like this in the Village.

A	Yes	57%
B	No	29%
C	I'm not sure / no opinion	14%



## GROWTH TRENDS

### POPULATION TRENDS

The U.S. Census estimated that the Village of Indiantown had a population of 6,560 people in 2020.<sup>1</sup> The Village of Indiantown incorporated on December 31, 2017. In the inaugural Comprehensive Plan data, the permanent population was estimated to be 6,700. This estimate was determined based upon census blocks from 2010 and projected to 2018 using the medium population growth from BEBR. The slight drop in populations between the 2020 estimate and the 2018 estimate could, in part, be the result of the voluntary contraction in May 2020. At that time, property also known as Little Ranch, consisting of 11 parcels and approximately 60.73 acres of real parcels was de-annexed. This property is generally located to the east of Little Ranch Estates subdivision. There was also an annexation in 2024 of approximately 116.6 acres adjacent to the Village's easter edge along the C-44 canal from unincorporated Martin County designated as Commercial Waterfront Future Land Use designation.

### POPULATION PROJECTIONS

**Table HSG-1** summarizes population projections for the Village of Indiantown through the year 2050 based on "medium" growth rate projections published in February 2026 by the Florida Department of Economic and Demographic Research for Martin County as a whole, as discussed at length in the Future Land Use Element DIA.

TABLE HSG-1 RESIDENTIAL POPULATION PROJECTIONS

Year	EDR Population	Change in Population, 5-year	% Change in Population, 5-years	Change in Population, Cumulative	% Change in Population, Cumulative
2025	6,704	-	-	-	-
2030	6,975	271	4.0%	271	4.0%
2035	7,180	205	2.9%	476	7.1%
2040	7,337	157	2.2%	633	9.4%
2045	7,459	122	1.7%	755	11.3%
2050	7,562	103	1.4%	858	12.8%

Sources: EDR Projections of Florida Population by County, 2030-2050, with Estimates for 2025, BCLA

## HOUSING INVENTORY

This section provides information on the characteristics and conditions of the existing housing stock in the Village of Indiantown including:

- Age of housing stock
- Dwelling unit types
- Housing tenure
- Cost of housing
- Housing conditions

This section also discusses the availability of affordable housing and manufactured housing, the protection of historically significant housing, and housing construction activity. The data sources for this information are BEBR, the 2024 American Community Survey, and the Florida Division of Historical Resources.

**AGE OF HOUSING STOCK, RESILIENCY AND MY SAFE FLORIDA HOME (MSFS) PROGRAM**

An estimated ~39% of the existing housing units in the Village of Indiantown were constructed prior to 1980. This could increase the likelihood for renovations or redevelopment that could correct existing deficiencies with existing housing stock and make units more resilient to the risks of inclement weather. These improvements could also result in housing that is more efficient in energy and water consumption. The Village may evaluate voluntary programs or partnerships to spur housing improvements and new construction to meet the goals established in the Comprehensive Plan.

It is also important to note that the Florida Legislature allocated \$280 million for the 2025-2026 fiscal year to fund new Wind-mitigation and Grants under the My Safe Florida Home Program. According to the website mysafehome.com, funding is awarded on a first come, first served basis.

**TABLE HSG-2 AGE OF HOUSING STOCK**

Year Structure Built	Number of Housing Units	Percent
<b>1939 and earlier</b>	40 (±62)	2.2% (±3.3)
<b>1940-1949</b>	8 (±15)	0.4% (±0.8)
<b>1950-1959</b>	69 (±50)	3.8% (±2.8)
<b>1960-1969</b>	193 (±110)	10.6% (±6.0)
<b>1970-1979</b>	407 (±135)	22.4% (±7.4)
<b>1980-1989</b>	463 (±184)	25.5% (±8.0)
<b>1990-1999</b>	437 (±214)	24.1% (±10.0)
<b>2000-2009</b>	158 (±98)	8.7% (±5.4)
<b>2010-2019</b>	42 (±52)	2.3% (±2.8)
<b>2020 or later</b>	0 (±21)	0.0% (±2.8)
<b>Total Housing Units</b>	<b>1,817 (±327)</b>	

Source: U.S. Census Bureau American Community Survey 5-year Estimates, 2024

**DWELLING UNIT TYPES**

As shown in **Table HSG-3** below, the U.S. Census Bureau estimates that most of the housing structures in the Village are single-family-type structures, followed by ~32% being mobile homes. The remaining structures are estimated to be multi-family. According to the U.S. Census Bureau, a “1-unit, attached” structures are single-family-type structures that share a common wall running from ground to roof, such as townhouse, rowhouses or duplexes.

TABLE HSG-3 HOUSING UNITS BY TYPE OF STRUCTURE

Type of Structure	Number of Units	Percent
1-unit, detached	949 (±179)	52.2% (±10.3)
1-unit, attached	56 (±63)	3.1% (±3.3)
2 units	98 (±81)	5.4% (±4.6)
3 or 4 units	104 (±65)	5.7% (±3.7)
5 to 9 units	0 (±21)	0.0% (±2.8)
10 to 19 units	20 (±30)	1.1% (±1.6)
20 or more units	12 (±21)	0.7% (±1.1)
Mobile home	578 (±281)	31.8% (±11.3)
Boat, RV, van, etc.	0 (±21)	0.0% (±2.8)
<b>Total Housing Units</b>	<b>1,817 (±327)</b>	

Source: U.S. Census Bureau American Community Survey 5-year Estimates, 2024

HOUSING TENURE

Housing tenure describes the occupancy of dwelling units within the Village. **Table HSG-4** provides the number of units that are owner-occupied and renter-occupied, as well as the percentages for each.

The vast majority of the estimated ~1,591 occupied housing units were owner-occupied at ~73.5%, with slightly more than one quarter occupied by renters (~26.5%) as reported by the 2024 American Community Survey.

TABLE HSG-4 HOUSEHOLDS BY TENURE

Owner/Renter Occupied	Number of Units	Percent
Owner-occupied	1,169 (±284)	73.5% (±8.9)
Renter-occupied	422 (±144)	26.5% (±8.9)

Source: U.S. Census Bureau American Community Survey 5-year Estimates, 2024

COST OF HOUSING

Housing costs estimated by the 2024 ACS are divided by owner-occupied and renter-occupied households. As shown on **Table HSG-5**, there is a much wider spread of costs for owner-occupied units, but overall, median costs for rented units are higher than for owner-occupied.

**TABLE HSG-5 MONTHLY HOUSING COSTS BY TENURE**

Monthly Housing Costs	Owner-Occupied Units	Share of Owner-Occupied Units	Renter-Occupied Units	Share of Renter-Occupied Units
<b>Less than \$300</b>	256 (±181)	20.3% (±12.0)	14 (±18)	2.9% (±3.9)
<b>\$300 to \$499</b>	211 (±125)	16.7% (±9.1)	105 (±77)	21.8% (±16.7)
<b>\$500 to \$799</b>	275 (±152)	21.8% (±11.8)	6 (±9)	1.2% (±1.9)
<b>\$800 to \$999</b>	211 (±172)	16.7% (±12.7)	172 (±117)	35.7% (±19.4)
<b>\$1,000 to \$1,499</b>	98 (±53)	7.8% (±4.5)	67 (±68)	13.9% (±13.3)
<b>\$1,500 to \$1,999</b>	110 (±59)	8.7% (±4.7)	118 (±120)	24.5% (±22.0)
<b>\$2,000 to \$2,499</b>	31 (±45)	2.5% (±3.5)	0 (±21)	0.0% (±9.8)
<b>\$2,500 to \$2,999</b>	58 (±75)	4.6% (±6.1)	0 (±21)	0.0% (±9.8)
<b>\$3,000 or more</b>	10 (±17)	0.8% (±1.4)	0 (±21)	0.0% (±9.8)
<b>Median</b>	<b>\$695 (±173)</b>		<b>\$926 (±140)</b>	

Source: U.S. Census Bureau American Community Survey 5-year Estimates, 2024

According to the 2024 ACS, for the ~1,169 owner-occupied housing units in the Village, less than half of the units (~32.7%) had a mortgage.

**Tables HSG-6 and HSG-7** compare the Selected Monthly Owner Costs (SMOC) of occupied units with and without a mortgage. Overall, SMOCs for mortgaged units in the Village (median ~\$976) are much higher than those without a mortgage (median \$429). However, Village SMOCs for mortgaged and unmortgaged units are significantly lower than the average comparative costs in Martin County generally.

**TABLE HSG-6 SELECTED MONTHLY OWNER COSTS, UNITS WITH A MORTGAGE**

Monthly Owner Costs	Number of Units	Percent
<b>Less than \$500</b>	22 (±45)	5.8% (±11.3)
<b>\$500 to \$999</b>	205 (±163)	53.7% (±25.7)
<b>\$1,000 to \$1,499</b>	0 (±21)	0.0% (±12.8)
<b>\$1,500 to \$1,999</b>	66 (±48)	17.3% (±13.6)
<b>\$2,000 to \$2,499</b>	23 (±34)	6.0% (±8.5)
<b>\$2,500 to \$2,999</b>	38 (±53)	9.9% (±14.6)
<b>\$3,000 or more</b>	28 (±34)	7.3% (±9.5)
<b>Median (dollars)</b>	<b>\$976 (±795)</b>	

Source: U.S. Census Bureau American Community Survey 5-year Estimates, 2024

TABLE HSG-7 SELECTED MONTHLY OWNER COSTS, UNITS WITHOUT A MORTGAGE

Monthly Owner Costs	Number of Units	Percent
Less than \$250	157 (±151)	19.9% (±15.4)
\$250 to \$399	108 (±69)	13.7% (±9.6)
\$400 to \$599	209 (±125)	26.6% (±13.1)
\$600 to \$799	138 (±80)	17.5% (±8.3)
\$800 to \$999	96 (±64)	12.2% (±6.9)
\$1,000 or more	79 (±53)	10.0% (±6.9)
<b>Median (dollars)</b>	<b>497 (±106)</b>	

Source: U.S. Census Bureau American Community Survey 5-year Estimates, 2024

COST TO INCOME

The Department of Housing and Urban Development (HUD) defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and so “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” The U.S. Census Bureau’s ACS 2024 data compares housing costs to overall household income to determine rates of housing cost burden in the community.

Overall, renter households in the Village have a lower median household income (\$43,125) than owner-occupied households (\$56,447). This lower income alongside generally higher monthly costs for renters entails a higher level of cost burden among rental households than owner-occupied, but the differences vary by income group.

**Table HSG-8** summarizes the household costs-to-income rates across the various income groups for renter and owner-occupied households. More than ~73% of owner-occupied households have incomes over \$50,000, whereas roughly ~59% of renter households have incomes below \$50,000. All renter income groups below \$50,000 are highly likely to be cost-burdened, and while the lowest-income owner households are highly likely to be cost-burdened, the majority of owner households in all other income groups are not likely to be cost-burdened. This is possibly due to the relatively lower housing costs on average for owner-occupied units compared to rental units.

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TABLE HSG-8 SMOC AS A PERCENTAGE OF HOUSEHOLD INCOME, UNITS WITH A MORTGAGE

Monthly Housing Costs as a Percent of Household Income by Income Group (Past 12 Months)	Owner-Occupied Units	Percent Owner-Occupied Units	Renter-Occupied Units	Percent Renter-Occupied Units
<b>Less than \$20,000</b>	<b>58 (±54)</b>	<b>4.6% (±4.3)</b>	<b>155 (±100)</b>	<b>32.2% (±21.3)</b>
Less than 20 percent	0 (±21)	0.0% (±3.9)	0 (±21)	0.0% (±9.8)
20 to 29 percent	0 (±21)	0.0% (±3.9)	9 (±16)	1.9% (±3.4)
30 percent or more	58 (±54)	4.6% (±4.3)	146 (±99)	30.3% (±21.0)
<b>\$20,000 to \$34,999</b>	<b>94 (±78)</b>	<b>7.5% (±6.2)</b>	<b>37 (±54)</b>	<b>7.7% (±10.3)</b>
Less than 20 percent	61 (±67)	4.8% (±5.3)	0 (±21)	0.0% (±9.8)
20 to 29 percent	0 (±21)	0.0% (±3.9)	0 (±21)	0.0% (±9.8)
30 percent or more	33 (±34)	2.6% (±2.8)	37 (±54)	7.7% (±10.3)
<b>\$35,000 to \$49,999</b>	<b>169 (±100)</b>	<b>13.4% (±7.4)</b>	<b>67 (±57)</b>	<b>13.9% (±11.3)</b>
Less than 20 percent	79 (±85)	6.3% (±6.6)	0 (±21)	0.0% (±9.8)
20 to 29 percent	24 (±25)	1.9% (±1.9)	11 (±18)	2.3% (±3.7)
30 percent or more	66 (±38)	5.2% (±2.9)	56 (±55)	11.6% (±10.9)
<b>\$50,000 to \$74,999</b>	<b>465 (±253)</b>	<b>36.9% (±14.5)</b>	<b>80 (±96)</b>	<b>16.6% (±18.5)</b>
Less than 20 percent	268 (±194)	21.3% (±12.6)	70 (±84)	14.5% (±16.4)
20 to 29 percent	129 (±158)	10.2% (±11.7)	10 (±32)	2.1% (±6.4)
30 percent or more	68 (±77)	5.4% (±6.3)	0 (±21)	0.0% (±9.8)
<b>\$75,000 or more</b>	<b>466 (±135)</b>	<b>37.0% (±11.2)</b>	<b>119 (±119)</b>	<b>24.7% (±21.4)</b>
Less than 20 percent	425 (±146)	33.7% (±12.2)	45 (±50)	9.3% (±9.7)
20 to 29 percent	41 (±42)	3.3% (±3.3)	64 (±112)	13.3% (±22.1)
30 percent or more	0 (±21)	0.0% (±3.9)	10 (±30)	2.1% (±5.8)
<b>Zero or negative income</b>	<b>8 (±12)</b>	<b>0.6% (±0.9)</b>	<b>24 (±33)</b>	<b>5.0% (±6.5)</b>

Source: U.S. Census Bureau American Community Survey 5-year Estimates, 2024

## HOUSING CONDITIONS

One way to analyze the conditions of existing housing is by identifying the components missing in housing units that are deemed 'substandard' by the U.S. Census Bureau. The conditions of housing units identified as substandard for statistical purposes include overcrowding (more than 1 person per room), lacking a heating energy source, lacking plumbing facilities, and/or lacking complete kitchen facilities. It is important to note that given the Village's general climate, lack of heating source may not necessarily correspond to a truly substandard unit, as identified for statistical purposes, compared to other areas of the United States.

As shown on **Table HSG-9**, there is a very small share of housing units in the Village that would qualify as substandard considering infrastructure or utility issues. However, a notable share of occupied units (nearly ~18%) are considered overcrowded, with nearly ~6% severely overcrowded.

**TABLE HSG-9 SUBSTANDARD HOUSING UNITS IN THE VILLAGE**

	<b>Housing Units</b>	<b>Percentage</b>
<b>Total Occupied Units</b>	1,591 (±293)	-
<b>1.01 to 1.5 occupants per room (Overcrowded)</b>	285 (±96)	17.9% (±6.2)
<b>1.5 or more occupants per room (Severely Overcrowded)</b>	90 (±87)	5.7% (±5.7)
<b>Lacking complete plumbing facilities</b>	0 (±21)	0.0% (±3.2)
<b>Lacking complete kitchen facilities</b>	28 (±44)	1.8% (±2.7)
<b>No fuel used for heating</b>	49 (±59)	3.1% (±3.7)

Source: U.S. Census Bureau American Community Survey 5-year Estimates, 2024

**SUBSIDIZED AND INCOME-RESTRICTED HOUSING**

Income-based rent is designated so that eligible households should pay no more than 30% of their income towards housing costs each month. This rent option is usually provided for low-income households and is offered by programs such as Public Housing, Project-based Section 8, and Section 8 Housing Choice Vouchers.

Maintained by the Shimberg Center for Housing Studies, the Assisted Housing Inventory (AHI) is a database of subsidized developments that provide affordable rental housing in Florida. The AHI includes traditional public housing and properties subsidized by Florida Housing Finance Corporation, U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture Rural Development (RD), and local housing finance authorities. In exchange for subsidies, property owners provide affordable units with limits on incomes and rents.

There are four (4) AHI properties identified by the Shimberg Center within the Village’s jurisdiction, offering a total of 197 assisted housing units, of which 154 are part of the HUD/RD rental assistance program. Three are managed by Indiantown Non-Profit Housing, Inc.: Joseph L. Lee Gardens and New Hope Community I and II. The fourth development is owned and managed by Smokerise Development, Ltd. There are a wide variety of unit sizes, a majority comprising 2 or more bedrooms.

**MANUFACTURED HOMES**

Mobile and manufactured homes tend to represent relatively inexpensive housing options for individuals and families to own or rent property, compared to other single-family housing unity types. According to 2024 ACS data, there are an estimated 578 (±281) mobile or manufactured home units in the Village, corresponding to the Indianwood Mobile Home Park community.

## HISTORIC HOUSING

Historic resources within communities may be identified on one or more inventories managed at the federal, state, and/or local levels. The National Register of Historic Places (NRHP) is an active list of U.S. properties that have been determined through a formal process to be historically significant by the National Park Service within the U.S. Department of the Interior. Projects involving federal or state revenue, licensing, or permitting, must account for effects on resources that are listed in, or eligible for listing in, the NRHP.

The Village currently has one nationally registered historic entry: the Seminole Inn, listed in 2006 and still in use today as a small boutique hotel.

The Florida Master Site File, maintained by the Florida Department of Historical Resources, is an active inventory of Florida's statewide historical cultural resources that are typically, but not always, more than 50 years old, without regard to historical significance. In some cases, resources less than 50 years of age are included in the Site File inventory for planning purposes or for possessing historical or other significant attributes. Properties that are listed in the NRHP are also recorded at the Site File, and the Site File has copies of the federal nomination forms and sometimes other information as well. However, most properties recorded at the Site File are not listed in the NRHP because many Site File properties do not meet criteria of the NRHP for historical significance and because the NRHP nomination process can be complicated and require professional assistance.

As of July 2025, the Florida Master Site File contained a total of 65 entries within the Village on the Cultural Resource Roster, although the vast majority are ineligible for national listing due to lack of historical significance. These include five archaeological resources including indigenous mounds as well as the Indiantown Cemetery and many early 1900s buildings in a variety of architectural styles including bungalow, frame vernacular, and Mediterranean revival. While designation on the National Register may provide for standards for preservation, upkeep, and maintenance of properties, inclusion in the Florida Master Site File itself carries no such standards. Only local codes and ordinances may regulate the preservation of state or local listed properties.

The Florida Department of State Division of Historical Resources also maintains the Florida Historical Marker Program, designed to raise public awareness of Florida's rich cultural history by identifying the churches, schools, archaeological sites, battlefields, and homes that represent Florida's past. There are two historical markers in the Village: the old Jupiter-Indiantown Road, and a dedication to Betty Mae Tiger Jumper located at the Seminole Inn.

The Village maintains Comprehensive Plan policies that seek to preserve and protect historic resources, as required by Florida Statutes. These include analyzing the impacts of development, land use, and zoning on historic resources; providing for conforming status for listed historic structures and uses; and seeking to protect historic resources from demolition or neglect to the greatest extent feasible.

## HOUSING ANALYSIS

This element provides a housing analysis for the Village of Indiantown based upon data provided by a variety of local, state, and federal agencies. The preceding pages outline the existing housing conditions in the Village. In summary:

- The Village of Indiantown's housing stock includes a range of structure ages, with the vast majority of housing units having been built in the 1970s, 1980s, and 1990s. The oldest remaining private housing stock dates to the before the 1940s, according to the American Community Survey.
- An estimated ~87% of the Village's housing units are single-family structures or mobile/manufactured homes.
- An estimated ~74% of the occupied housing units in the Village are owner-occupied.
- Rental households in the Village, as in other communities, tend to have lower median incomes and have higher rates of housing cost burden than owner-occupied households. Nearly all rental households with incomes below \$50,000 are cost burdened. By comparison, only those owner-occupied households making below \$20,000 are highly likely to be cost burdened.
- According to the Shimberg Center, there are four Assisted Housing Inventory properties in the Village of Indiantown, offering a total of 197 assisted units in a variety of sizes, mostly 2 or more bedrooms.
- There is one property listed on the National Register of Historic Places in the Village: the Seminole Inn. Although there are dozens of residential properties included in the Florida state Master Site File, mostly for architectural features, none are locally or nationally listed.

## DEFINITIONS AND ACRONYMS

**ACS** – American Community Survey, an ongoing survey conducted by the U.S. Census Bureau that provides annual reporting on population, demographic, economic, housing, and other trends between Decennial Census years.

**BEBR** – Bureau of Economic and Business Research, University of Florida

**Florida Master Site File** –the state's official inventory of historical, cultural resources, maintained by the Florida Division of Historical Resources. Categories of resources recorded at the Site File include archaeological sites, historical structures, historical cemeteries, historical bridges, and historic districts and landscapes.

**HUD** – U.S. Department of Housing and Urban Development

**Manufactured Homes** – Homes built to the Manufactured Home Construction and Safety Standards (HUD Code). These homes are constructed on a permanent chassis.

**Selected Monthly Owner Costs (SMOC)** – The sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on a property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (personal property taxes, site rent, registration fees, and license fees).