

**10. 2016 Rental Market Study (July 2016) & Affordable Rental Housing
Needs: An Update (Oct 2017)**

2016 Rental Market Study

July 2016

Prepared for
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1. Introduction and Summary of Key Findings

The *2016 Rental Market Study* was prepared for Florida Housing Finance Corporation by the Shimberg Center for Housing Studies at the University of Florida. The report provides information about the housing needs of renter households that are low-income (with incomes at or below 60 percent of area median income, or AMI) and cost burdened (paying at least 40 percent of income toward gross rent).

The report begins with an overview of recent rental housing trends. It then provides 2016 estimates of low income, cost burdened renter households by county, with additional detail about household size and householder age; a comparison of the number of low-income households with the rental units that are affordable and available to them; sections on the housing needs of persons with special needs, farmworkers, commercial fishing workers; and homeless persons; and an assessment of tenant characteristics and preservation needs in Florida's assisted rental housing developments.

Additional data are available on the website of the Florida Housing Data Clearinghouse (<http://flhousingdata.shimberg.ufl.edu>), including datasets on household demographics, population projections, home construction and sales, and the assisted housing inventory.

Key Findings

Florida's Rental Housing Trends

- More Florida households are renting. Between 2007 and 2014, Florida's homeownership rate fell from 71 percent to 65 percent.
- Renting is up for both lower and higher income households. Between 2007 and 2014, Florida added 216,742 renters with incomes below 60 percent of AMI and 248,383 renters with incomes above 100 percent of AMI.
- Florida added 839,527 rental units between 2000 and 2014, but only 115,740 were affordable to renters with incomes below 60 percent of AMI.¹
- Over 70 percent of renters with incomes below 50 percent of AMI are cost burdened, compared to less than five percent of those with incomes above 100 percent AMI.
- Florida added 302,470 renter households headed by someone age 55 or older between 2000 and 2014. More than half of these renters live alone.
- Transit and other forms of alternative transportation are critical for many Florida renters. Thirty-five percent of renters with incomes below 30 percent AMI (extremely low-income, or ELI) have no vehicle at home, including 58 percent of ELI renters age 75 and older.

¹ Units are defined as affordable if gross rent does not exceed 40 percent of income.

County and Regional Rental Housing Needs

- 1,078,325 Florida renter households have incomes at or below 60 percent of AMI in 2016. Of these, 756,648 (70 percent) are cost burdened.
- 60 percent of the cost burdened renter households live in large counties, 37 percent in medium counties, and three percent in small counties.
- Most cost burdened renter households are small; 62 percent have just one or two household members.
- 31 percent of cost burdened households are headed by someone age 55 or older. These include 169,911 with householder age 55-74, 37,759 with householder age 75-84, and 26,561 households with householder age 85 or older.

Affordable and Available Rental Units

- An affordable and available rental unit is any market rate, subsidized, or public housing unit for which 1) a household below a certain income level (e.g. 60 percent AMI) would pay no more than 40 percent for gross rent and 2) the unit is not already occupied by a higher income household; i.e., it is occupied by a household below the income level or is vacant.
- At the 0-30 percent AMI and 0-40 percent AMI levels, there are more renter households than affordable units. At the 0-50 and 0-60 percent AMI levels, there are more affordable units than renter households, but still a shortage of affordable and available units, since many affordable units are rented by households with higher incomes. For the 0-80 percent and 0-120 percent AMI bands, the number of affordable and available units exceeds the number of renter households.
- Florida has only 32 affordable and available rental units for every 100 households with incomes of 0-30 percent AMI, a deficit of 309,971 units.
- Shortages at the 0-60 percent AMI level are most pronounced in southeast Florida. There are only 47 affordable and available units for every 100 renter households at 0-60 percent AMI in the Miami-Dade/Monroe County area; 70 units per 100 households in Broward County; and 81 units per 100 renters in Palm Beach County.

Homeless Families and Individuals

- An estimated 32,533 individuals are homeless in Florida. This includes 26,325 sheltered and unsheltered individuals: single adults, married adults without children, unaccompanied youth, children in sibling groups or other similar groups, and adolescent parents with children. It also includes 6,208 unaccompanied youth doubled up with others and in hotels and motels.
- An estimated 32,304 families with children are homeless. This includes 3,053 sheltered and unsheltered families and 29,251 families doubled up with others and in hotels and motels.
- An estimated 6,540 Floridians are chronically homeless.

Farmworkers

- Florida has an estimated 105,395 farmworkers in 91,987 households: 61,091 single-person “households” made up of unaccompanied individuals and 30,896 family households including at least one accompanied worker.
- Statewide, there are 61,091 unaccompanied workers and 34,451 permitted migrant camp beds, yielding a need for 26,640 additional beds for single workers. The highest needs are in Miami-Dade, Hillsborough, Orange, Manatee, Polk, Indian River, Lake, and Volusia Counties.
- There are 30,986 accompanied households and 5,591 multifamily farmworker set-aside units, yielding a need for 25,305 additional multifamily units. The highest needs are in Miami-Dade, Palm Beach, Collier, Hillsborough, and Indian River Counties.

Fishing Workers

- Florida has an estimated 284 low-income, cost burdened renter households with at least one fishing worker.

Public and Assisted Housing

- Florida’s public and assisted housing stock provides 273,034 units of affordable rental housing—approximately one in ten rental units in the state.
- 61 percent of Florida’s public and assisted housing units are located in large counties, including 19 percent in Miami-Dade County alone.
- Average income for households in Florida Housing-sponsored units is \$23,667, compared to \$45,805 for all Florida renters.
- Average tenant-paid rent for Florida Housing units is \$718 per month, compared to \$1,087 for all Florida renters.
- Thousands of assisted housing units are due to expiring subsidies:
 - Income and rent restrictions for nearly 10 percent of Florida’s Low-Income Housing Tax Credit (LIHTC) inventory will expire by the end of 2030. 93 developments with 15,891 assisted housing units are at risk. This includes 21 percent of LIHTC units in Orange County (4,249 units) and 25 percent of units in Osceola County (1,289 units).
 - An estimated 7,217 affordable units in 145 developments may be at risk due to maturing USDA Rural Development (RD) mortgages through 2026—38 percent of all RD-funded units in the state.
 - 157 developments with 12,132 affordable units are at risk due to expiring HUD rental assistance contracts through 2026.
- Aging assisted units may also be at risk of physical deterioration. Statewide, 493 developments with 39,798 units are at least 30 years old and 867 developments with 95,300 units are 15-29 years old.

2. Statewide Rental Housing Trends

In the wake of more than a decade of volatile housing markets, where do Florida's renters stand? This section of the *2016 Rental Market Study* traces recent trends in housing supply, demand and affordability.

Data come from the U.S. Census Bureau's 2000 Decennial Census and 2007, 2011 and 2014 American Community Survey. A "low-income" household is one with an income at or below 60 percent of the area median income (AMI), adjusted for household size. A housing unit is considered "affordable" if gross rent (rent + utilities) costs no more than 40 percent of household income. Households paying more than that amount are considered to be "cost burdened."² Student-headed, non-family households are excluded from the analysis.

More Floridians are renting.

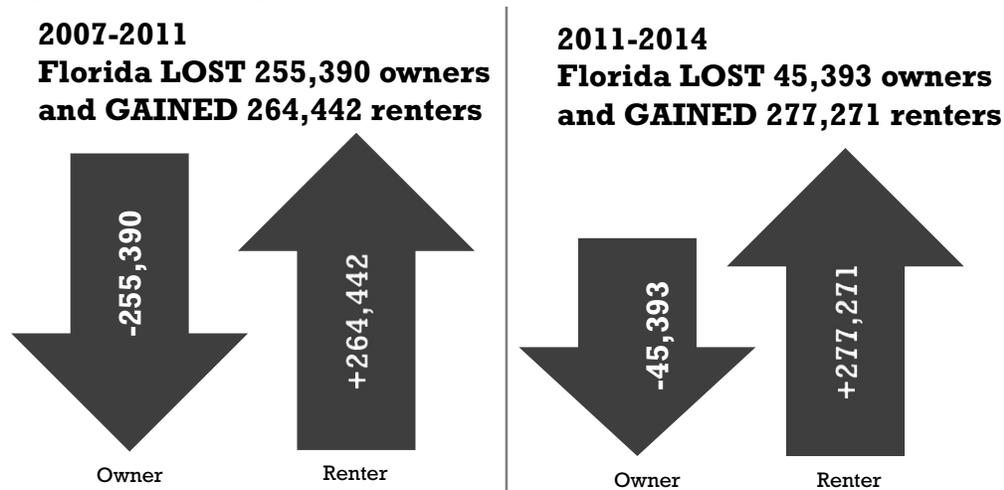
Since the peak of the housing market, one trend has remained consistent: an increasing number of Florida residents are renting their homes. The state's homeownership rate hit 71 percent in 2007. By 2014, it had fallen to 65 percent.

As Figure 2.1 and Table 2.1 show, in the first few years following the housing market crash, the increase in renters was accompanied by a comparable drop in the number of homeowners. In the recovery period that followed, the loss of homeowners greatly slowed, but the number of renters continued to grow quickly, further shifting the balance of households toward renting.

While homeownership fell for households of all ages, the drop was particularly acute for younger households. The homeownership rate for households headed by someone under age 55 fell from 61 percent in 2007 to 49 percent in 2014.

² Many studies of housing affordability define "cost burden" as paying more than 30 percent of income for housing and "severe cost burden" as paying more than 50 percent of income. The triennial Rental Market Study has traditionally employed a 40 percent of income affordability threshold, which more realistically reflects cost burden levels for many low-income renters in affordable housing developments.

Figure 2.1. Change in Homeowners and Renters, Florida, 2007-2014



Source: U.S. Census Bureau, 2007/2011/2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

Table 2.1. Household Tenure, Florida, 2000-2014

	2000		2007		2011		2014	
	#	%	#	%	#	%	#	%
Renter	1,816,452	29%	1,998,704	29%	2,263,146	32%	2,540,417	35%
Owner	4,430,149	71%	4,989,507	71%	4,734,117	68%	4,688,724	65%
Total	6,246,601	100%	6,988,211	100%	6,997,263		7,229,141	100%

Source: U.S. Census Bureau, 2000 Census and 2007/2011/2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

Renting is up for both lower and higher income households.

Between 2007 and 2014, Florida added 216,742 low-income renters. It also added 248,383 renters with incomes above 100 percent of AMI. The state added renters in the middle range (60-100 percent AMI) too, but in lower numbers: 76,588 additional renters.

Table 2.2. Renter Households by Income, Florida, 2007-2014

	2007	2014	2007-2014 change
0-60% AMI	856,462	1,073,204	+216,742
60-100% of AMI	528,087	604,675	+76,588
>100% AMI	614,155	862,538	+248,383
Total	1,998,704	2,540,417	+541,713

Source: U.S. Census Bureau, 2007/2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

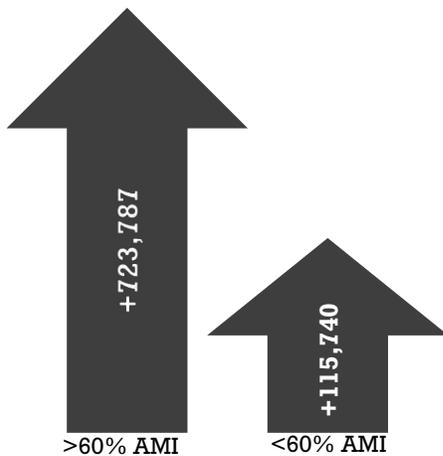
Florida has added nearly 840,000 rental units since 2000, but less than 116,000 were affordable units.

Florida has added thousands of rental units to the housing supply, but the supply of affordable units has not kept pace with growth in low-income renters. Between 2000 and 2014, Florida's rental housing supply grew by 839,527 units. Of these, only 115,740 units were affordable to renters with incomes below 60 percent of AMI (see Figure 2.2 and Table 2.3). The other 723,787 units had rents above the 60 percent AMI affordability threshold.

As a result, Florida's rental housing supply has become far less affordable to low-income households than it was in the past. In 2000, 75 percent of Florida's rental units were affordable to a household earning 60 percent of AMI (again, assuming gross rent of no more than 40 percent of income). By 2014, only 57 percent of rental units were affordable at that level.³

Figure 2.2. Change in Affordable Units (60% AMI), Florida, 2000-2014

2000-2014
Florida gained 839,527 rental units, but only 115,740 were affordable below 60% AMI



Source: U.S. Census Bureau, 2000 Census and 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

³ Using the 40 percent rather than 30 percent threshold has a substantial effect on the count of units affordable at 60 percent of AMI, since many units fall within the 30-40 percent cost burden range for this income level. If a 30 percent of income cost burden threshold is used, then 44% of units were affordable in 2000 and 27% in 2014.

Table 2.3. Rental Units by Affordability Level, Florida, 2000-2014

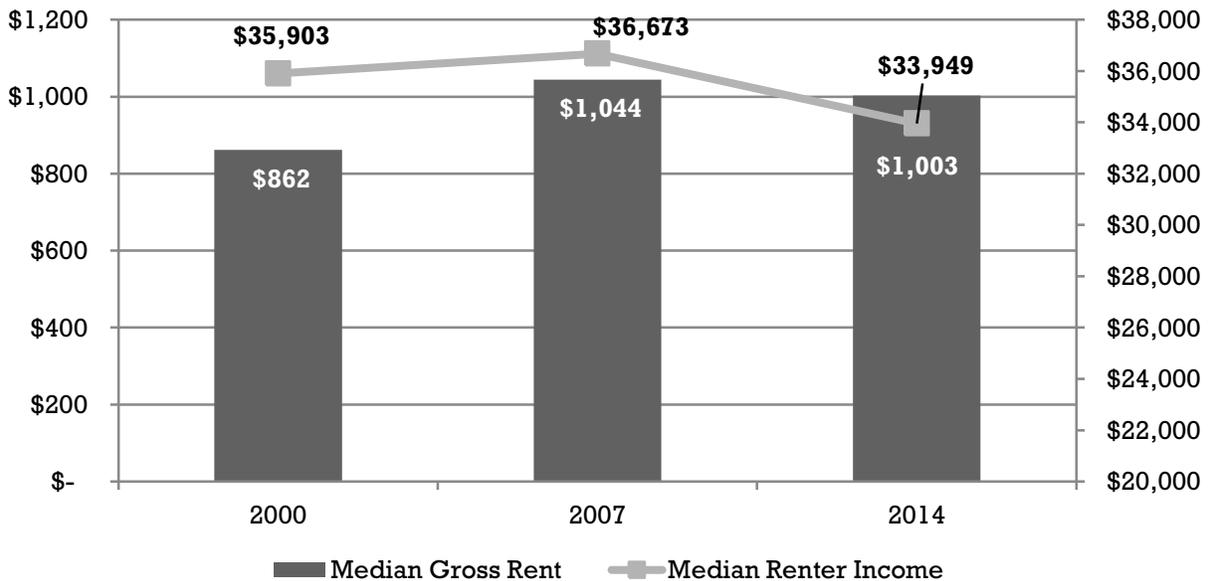
Year	Affordability Level		Total	% Affordable at 60% AMI (40% of Income Cost Burden Threshold)
	60% AMI or Less	Above 60% AMI		
2000	1,872,762	220,366	2,093,128	89%
2007	1,533,789	862,737	2,396,526	64%
2011	1,595,971	1,110,693	2,706,664	59%
2014	1,684,485	1,248,170	2,932,655	57%

Source: U.S. Census Bureau, 2000 Census and 2007/2011/2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

Rents have remained relatively stable in the wake of the housing boom. Renter incomes fell in the recession but are beginning to recover.

As home sale prices skyrocketed in the first half of the 2000s, rents also increased sharply. Florida's median rent rose from \$862 in 2000 to \$1,044 in 2007 (all amounts adjusted for inflation using 2014 dollars). The median renter income was approximately \$36,000 in both years. After 2007, median rent dropped slightly but median renter incomes dropped substantially, to approximately \$32,000 per year. The median rent has stayed stable since then. Median renter income has risen somewhat but is still below the 2007 level.

Figure 2.3. Median Gross Rent vs. Median Income (2014 \$), Florida, 2007-2014



Most low income renters are cost burdened; few higher income renters are.

With the number of renters rising and limited affordable housing supply, housing costs hit low-income households hard. As Table 2.4 shows, most low-income renters were cost burdened in 2014. Some renters with incomes between 60 and 100 percent of AMI also faced housing cost burdens, while few upper-income renters did.

Table 2.4. Cost Burden by Income for Renters, Florida, 2014

Income	<40% of income for rent	>40% of income for rent	% cost burdened	Share of all cost burdened renters
30% AMI or Less	132,152	326,738	71%	35%
30.01-50% AMI	91,326	325,121	78%	35%
50.01-60% AMI	92,011	105,856	53%	11%
60.01-100% AMI	458,648	146,027	24%	16%
100.01-140% AMI	358,226	19,457	5%	2%
More than 140% AMI	475,594	9,261	2%	1%
Total	1,607,957	932,460	37%	100%

Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

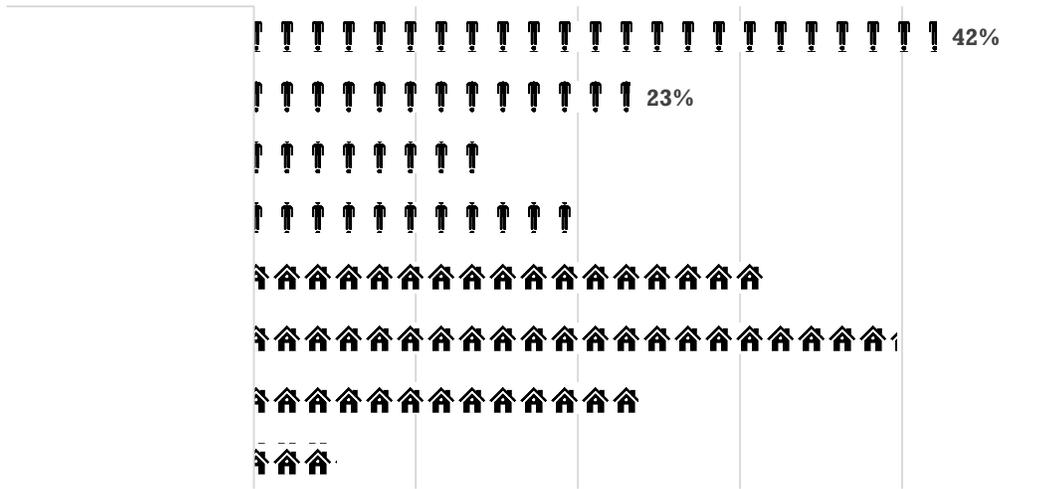
Many 2+ bedroom units contain small households, potentially driving up renters’ costs.

Mismatch between household size and unit size can drive up housing costs if renters are “overhoused” in units that are too large, while overcrowding into small units can affect tenant health. One suggested measure of overhousing and overcrowding is the number of people per bedroom; households are overhoused if their units have more bedrooms than people, while they are overcrowded if there are more than two people per bedroom.⁴ Either circumstance can be the result of choice or necessity. Renters may choose larger units for comfort, or they may be forced to accept the expense of a larger unit if a smaller one is not available. Similarly, renters may choose small units relative to their household size to save money, or they may be forced to live in small units or double up with other families because affordable housing is not available.

By the persons-per-bedroom standard, overhousing is much more prevalent among Florida’s low-income renters than overcrowding. Figure 2.4 shows that more low-income renter households are made up of one person (42 percent) than any other household size, implying a need for studios and one-bedroom units. However, the most common size for a rental unit is the two-bedroom apartment.

⁴ Blake, KS, Kellerson, RL and Simic A. Measuring Overcrowding in Housing. Washington DC: US Department of Housing and Urban Development, Office of Policy Development and Research: 2007. Retrieved from https://www.huduser.gov/publications/pdf/measuring_overcrowding_in_hsg.pdf.

Figure 2.4. Households and Units by Size, Low-Income Renters (<=60% AMI), Florida, 2014



Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

Table 2.5 below delves further into the prevalence of overhousing and overcrowding among renters with incomes below 60 percent of AMI.⁵ It shows that more than a third of two- and three-bedroom units and nearly half of four-bedroom units contain fewer people than bedrooms. Overcrowding, however, only occurs in six percent of units, mostly in those with two bedrooms or less.

Table 2.5. Unit-Household Size Match for All Rental Units with <60% AMI Households, Florida, 2014

	0-1 Bedroom	2 Bedrooms	3 Bedrooms	4 or More Bedrooms	Total
Overhoused (<1 person/bedroom)	-	36%	37%	45%	25%
Unit-Household Size Match (1-2 people/bedroom)	91%	58%	60%	53%	69%
Overcrowded (>2 people/bedroom)	9%	6%	3%	2%	6%

Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

Florida’s rental housing is concentrated in smaller developments, including an increasing number of single family homes.

While large multifamily complexes are the most visible sources of rental housing in the state, they make up less than 15 percent of the rental housing stock. About half of rental units are in 2-

⁵ Zero-bedroom units such as studios or efficiencies are treated as one-bedroom units for the overcrowding analysis; i.e, they would be considered overcrowded if they housed three or more people.

49 unit multifamily structures. A growing share of rental units also come from single family homes. The repurposing of single family homes as rental units follows a national trend in the wake of the housing market crash.⁶ Table 2.6 shows that in Florida, the trend began in the run-up of development before 2007, and accelerated in the post-2007 housing market. By 2014, over a million single family homes were in use as rental units, comprising 37 percent of Florida's overall rental housing stock.

Table 2.6. Rental Units by Structure Type, 2000-2014

	2000		2007		2014	
	#	% of Rental Stock	#	% of Rental Stock	#	% of Rental Stock
Single Family	587,830	28%	778,277	32%	1,073,865	37%
2-49 Unit	1,069,625	51%	1,221,106	51%	1,357,910	46%
50+ Unit	289,242	14%	236,766	10%	319,267	11%
Mobile Homes	143,645	7%	158,656	7%	178,860	6%
Total	2,090,342	100%	2,394,805	100%	2,929,902	100%

Source: U.S. Census Bureau, 2000 Census and 2007/2011/2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

Florida has added over 300,000 older renter households since 2000, and the growth will continue.

In 2001, the first Baby Boomers turned 55, the minimum age for Florida Housing's developments targeting older adults. Between 2000 and 2014, Florida added over 939,000 households with heads age 55 and older. Given high rates of homeownership for households in this age group, most of the new 55+ households owned their homes. Nevertheless, 302,470 of the additional older households were renters.

The growth in older households is not expected slow down any time soon. By 2025, the number of Floridians age 65 and older is projected to surpass the number of youth under age 20. The Shimberg Center projects that Florida will add 308,633 renter households age 65+ between 2015 and 2040.⁷

The growth in older renter households reinforces the need for additional small rental units. More than half (53 percent) of Florida's renters age 55+ live alone, compared to just 29 percent of renters under age 65. Florida's older renters also will need rental units with services and accessibility features designed for persons with disabilities. More than a third of Florida's 55+ renter households, including a majority of those age 75 and older, include at least one person

⁶ Joint Center for Housing Studies of Harvard University. America's Rental Housing: Expanding Options for Diverse and Growing Demand. Harvard: 2015. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/americas_rental_housing_2015_web.pdf.

⁷ Shimberg Center for Housing Studies, Population Projections. Based on data from the Bureau of Economic and Business Research at University of Florida. Retrieved from <http://flhousingdata.shimberg.ufl.edu>.

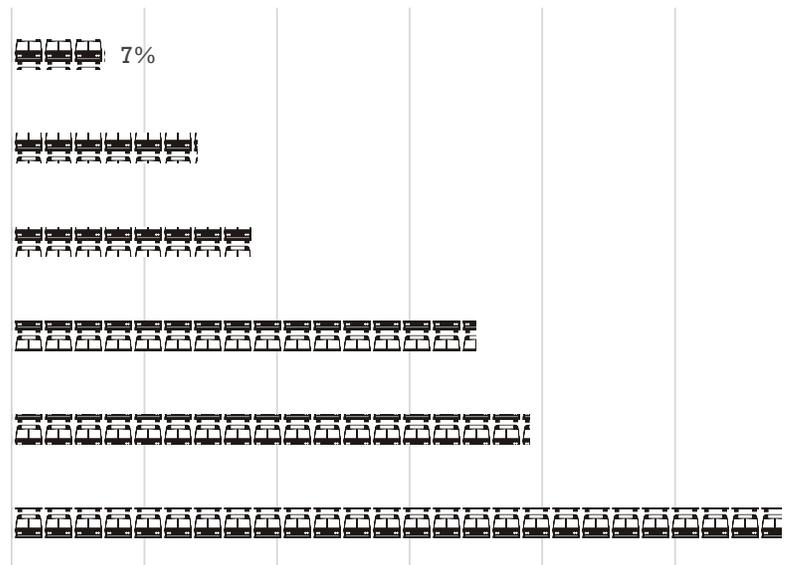
with a disability.⁸ National statistics show that 23 percent of low-income, renter households headed by someone age 55 to 74 need assistance with activities of daily living or have functional limitations (difficulty seeing, hearing, speaking, walking, using stairs, grasping, lifting, or carrying). The percentage rises to 35 percent for households age 75 to 84 and to 55 percent for householders age 85 and older.⁹

Transit and other forms of alternative transportation are critical for many Florida renters.

Renters are more likely than other households to depend on transportation modes other than their own cars to reach work, shopping, and other activities. This is particularly true for older renters and those with extremely low incomes.

Figure 2.5 shows that only seven percent of Florida households have no vehicle at home. However, this number increases to 14 percent for renters and to 18 percent for renters with incomes between 30 and 60 percent of AMI. The share of no-vehicle households continues to increase for extremely low income renters, especially older households, until a majority of ELI renters over age 75 have no access to a vehicle at home.

Figure 2.5. Percentage of Households with Zero Vehicles, Florida, 2014



Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

⁸ U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

⁹ Shimberg Center analysis of U.S. Census Bureau, Survey of Income and Program Participation.

As Florida's renter population ages, there will be an increased need for affordable rental housing with access to transit, paratransit, and other forms of alternative transportation.

3. County and Regional Rental Housing Needs

This section of the *2016 Rental Market Study* provides county-level estimates of renter households by income, cost burden and household size. It also includes regional estimates of cost burdened households by age. The estimates are based on extrapolations from the 2014 5-Year American Community Survey and population projections released in 2015 by the University of Florida Bureau of Economic and Business Research. See *Notes on Methodology* at the end of the chapter for additional details about the methodology for household estimates.

A household is classified as “low-income” if its income is at or below 60 percent of the area median income (AMI), adjusted for household size. A household is “cost burdened” if it pays more than 40 percent of income for gross rent, including utility costs. Student-headed, non-family households are excluded from the analysis.

Cost Burdened Households by County

An estimated 1,078,325 renter households in the state of Florida in 2016 have incomes at or below 60 percent of AMI, amounting to 43 percent of all renter households. Of these households, 756,648 (70 percent) are cost burdened.

Table 3.1 and Figures 3.1 and 3.2 show the distribution of cost burdened households by county and county size for 2016. Detailed tables at the end of the chapter track cost burdened households in more detail and for higher income levels. Those tables include counts of all renters and cost burden share for households at 0-30, 30.01-60, 60.01-100, and 100-140 percent of AMI.

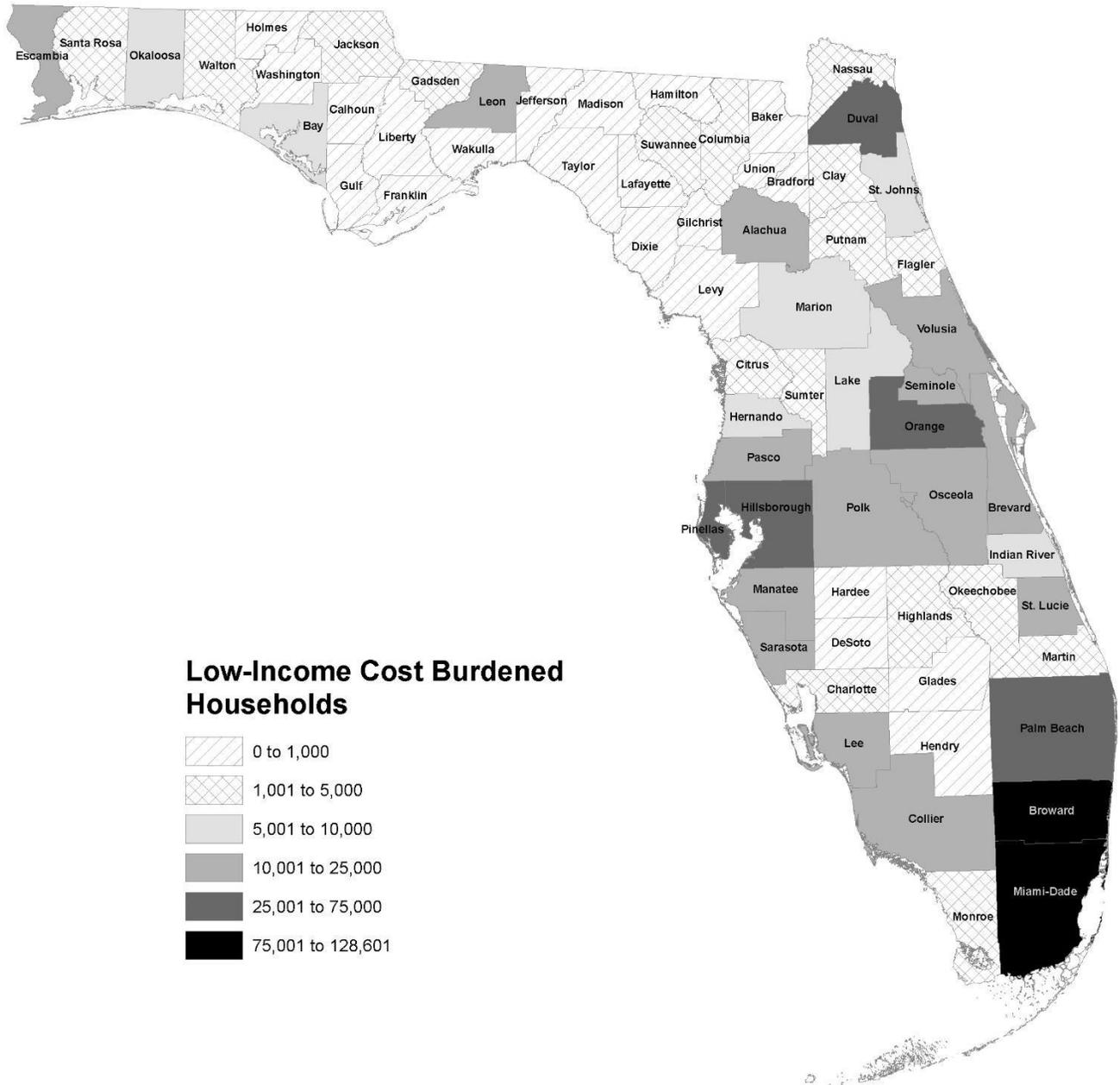
Table 3.1. Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by County in Florida, 2016

	Renters at $\leq 60\%$ AMI and Cost Burden $>40\%$	% of All Renter Households in the County	% of State Total
<i>Large Counties:</i>			
Broward	75,012	32.1%	9.9%
Duval	40,365	30.5%	5.3%
Hillsborough	56,992	29.3%	7.5%
Miami-Dade	128,601	31.7%	17.0%
Orange	60,279	32.0%	8.0%
Palm Beach	52,220	32.6%	6.9%
Pinellas	38,687	29.1%	5.1%
Large Total	452,156	31.2%	59.8%
<i>Medium Counties:</i>			
Alachua	10,983	31.2%	1.5%
Bay	6,697	26.1%	0.9%
Brevard	18,236	29.5%	2.4%
Charlotte	4,415	28.6%	0.6%
Citrus	3,803	32.8%	0.5%
Clay	4,694	26.2%	0.6%
Collier	10,962	27.6%	1.4%
Escambia	11,102	27.7%	1.5%
Flagler	2,994	30.2%	0.4%
Hernando	5,372	36.2%	0.7%
Highlands	2,637	26.3%	0.3%
Indian River	5,788	35.9%	0.8%
Lake	9,699	31.1%	1.3%
Lee	23,470	28.2%	3.1%
Leon	11,644	30.1%	1.5%
Manatee	12,522	30.2%	1.7%
Marion	9,768	28.7%	1.3%
Martin	4,247	28.5%	0.6%
Okaloosa	7,192	27.8%	1.0%
Osceola	14,214	37.5%	1.9%
Pasco	14,379	31.0%	1.9%
Polk	20,005	28.1%	2.6%
Santa Rosa	3,370	23.0%	0.4%
Sarasota	12,067	26.8%	1.6%
Seminole	13,619	24.4%	1.8%
St. Johns	5,171	25.7%	0.7%
St. Lucie	10,639	35.7%	1.4%

	Renters at <=60% AMI and Cost Burden >40%	% of All Renter Households in the County	% of State Total
Sumter	1,650	31.1%	0.2%
Volusia	17,135	30.2%	2.3%
Medium Total	278,474	30.3%	36.8%
<i>Small Counties:</i>			
Baker	545	26.6%	0.1%
Bradford	550	24.2%	0.1%
Calhoun	328	28.0%	0.0%
Columbia	1,665	24.2%	0.2%
DeSoto	826	26.3%	0.1%
Dixie	278	24.1%	0.0%
Franklin	296	28.0%	0.0%
Gadsden	1,280	28.0%	0.2%
Gilchrist	242	24.2%	0.0%
Glades	276	27.1%	0.0%
Gulf	377	28.0%	0.0%
Hamilton	318	27.1%	0.0%
Hardee	659	26.3%	0.1%
Hendry	983	27.1%	0.1%
Holmes	423	26.1%	0.1%
Jackson	1,287	28.0%	0.2%
Jefferson	350	28.0%	0.0%
Lafayette	171	27.0%	0.0%
Levy	803	24.2%	0.1%
Liberty	175	28.0%	0.0%
Madison	477	27.1%	0.1%
Monroe	4,335	31.7%	0.6%
Nassau	1,794	26.6%	0.2%
Okeechobee	1,035	27.0%	0.1%
Putnam	1,741	25.7%	0.2%
Suwannee	1,144	27.1%	0.2%
Taylor	497	27.1%	0.1%
Union	284	24.2%	0.0%
Wakulla	583	28.0%	0.1%
Walton	1,781	26.1%	0.2%
Washington	506	26.1%	0.1%
Small Total	26,009	27.3%	3.4%
State Total	756,639	30.3%	100.0%

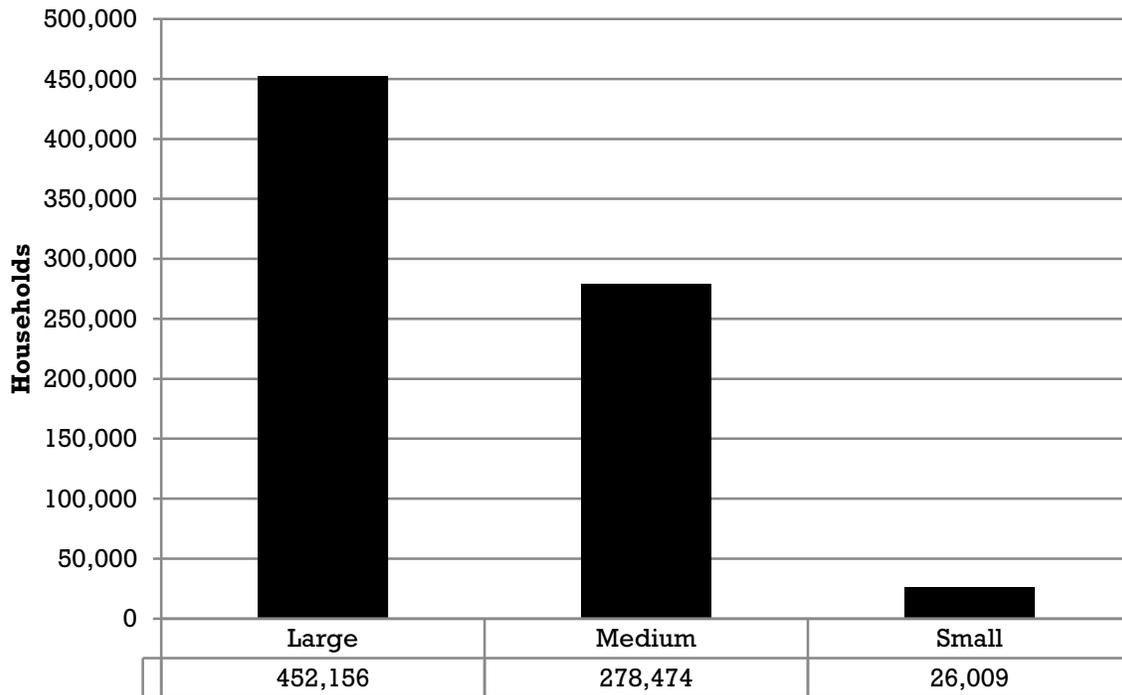
Sources: U.S. Census Bureau, 2014 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2015 Population Projections

Figure 3.1. Number of Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by County in Florida, 2016



Sources: U.S. Census Bureau, 2014 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2015 Population Projections

Figure 3.2. Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by County Size in Florida, 2016



Sources: U.S. Census Bureau, 2014 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2015 Population Projections

Sixty percent of the state’s cost burdened renter households are located in large counties: Broward, Duval, Hillsborough, Miami-Dade, Orange, Palm Beach, and Pinellas. Over a quarter (27 percent) of the state’s cost burdened households live in Miami-Dade and Broward Counties alone.

The medium size counties contain 37 percent of the cost burdened households, with 278,474 households. The medium size counties with the most low income cost burdened renters are Lee (23,470 households), Polk (20,005), Brevard (18,236) and Volusia (17,135).

Only 26,009 cost burdened households, three percent of the state total, are in the small counties. Over 4,000 of these households are located in Monroe County (4,335, or 17 percent of small county total). The other small counties with more than 1,000 cost burdened renters are Nassau, Walton, Putnam, Columbia, Jackson, Gadsden, Suwannee and Okeechobee.

The concentration of cost burdened renter households in large counties stems from two causes. First, more households in the large counties are renters. In the large counties, 37 percent of households rent their homes, compared to 27 percent of households in medium counties and 26 percent in small counties. Second, low-income renter households are more likely to be cost burdened in large counties. Seventy-three percent of low-income renters in large counties are cost burdened, compared to 68 percent in medium counties and 58 percent in small counties.

Low-Income, Cost Burdened Renters by Household Size and Age

Household Size: Most low-income, cost burdened renter households are small. Statewide, 62 percent of cost burdened households consist of 1-2 household members; 28 percent have 3-4 members; and 10 percent have five or more members.

Table 3.2 shows the size of cost burdened households by county. The small counties tend to have slightly more renter households with three or more members than other counties.

Table 3.2. Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by Household Size, 2016

	1-2 Person	% 1-2 Person	3-4 Person	% 3-4 Person	5 or More Person	% 5 or More Person
<i>Large Counties:</i>						
Broward	45,274	60%	21,472	29%	8,266	11%
Duval	26,245	65%	10,695	26%	3,426	8%
Hillsborough	34,827	61%	15,977	28%	6,187	11%
Miami-Dade	76,630	60%	40,256	31%	11,715	9%
Orange	36,321	60%	17,965	30%	5,993	10%
Palm Beach	32,336	62%	14,966	29%	4,918	9%
Pinellas	28,962	75%	7,393	19%	2,332	6%
Large Total	280,595	62%	128,724	28%	42,837	9%
<i>Medium Counties:</i>						
Alachua	8,116	74%	2,340	21%	(X)	(X)
Bay	4,461	67%	1,488	22%	747	11%
Brevard	12,303	67%	4,351	24%	1,582	9%
Charlotte	2,995	68%	1,112	25%	(X)	(X)
Citrus	2,423	64%	960	25%	(X)	(X)
Clay	2,630	56%	1,599	34%	(X)	(X)
Collier	5,987	55%	3,713	34%	1,262	12%
Escambia	7,678	69%	2,587	23%	836	8%
Flagler	1,969	66%	788	26%	237	8%
Hernando	3,500	65%	1,319	25%	(X)	(X)
Highlands	1,434	54%	643	24%	559	21%
Indian River	3,697	64%	1,385	24%	706	12%
Lake	6,378	66%	2,289	24%	1,033	11%
Lee	14,020	60%	6,724	29%	2,726	12%
Leon	7,236	62%	3,480	30%	927	8%
Manatee	7,739	62%	3,458	28%	1,324	11%
Marion	6,012	62%	2,587	26%	1,168	12%
Martin	2,866	67%	976	23%	(X)	(X)
Okaloosa	4,709	65%	2,014	28%	(X)	(X)
Osceola	6,282	44%	5,014	35%	2,918	21%

	1-2 Person	% 1-2 Person	3-4 Person	% 3-4 Person	5 or More Person	% 5 or More Person
Pasco	9,427	66%	3,809	26%	1,143	8%
Polk	11,142	56%	6,185	31%	2,677	13%
Santa Rosa	1,815	54%	1,181	35%	(X)	(X)
Sarasota	9,043	75%	2,088	17%	936	8%
Seminole	8,624	63%	3,669	27%	1,325	10%
St. Johns	3,436	66%	1,264	24%	(X)	(X)
St. Lucie	5,728	54%	3,277	31%	1,634	15%
Sumter	1,085	66%	389	24%	176	11%
Volusia	11,269	66%	4,511	26%	1,355	8%
Medium Total	170,004	62%	75,200	27%	29,265	11%
<i>Small Counties:</i>						
Baker	285	52%	194	36%	(X)	(X)
Bradford	323	59%	188	34%	(X)	(X)
Calhoun	165	50%	125	38%	(X)	(X)
Columbia	980	59%	570	34%	(X)	(X)
DeSoto	449	54%	201	24%	175	21%
Dixie	163	59%	95	34%	(X)	(X)
Franklin	149	50%	112	38%	(X)	(X)
Gadsden	644	50%	486	38%	(X)	(X)
Gilchrist	142	59%	83	34%	(X)	(X)
Glades	136	49%	100	36%	(X)	(X)
Gulf	189	50%	143	38%	(X)	(X)
Hamilton	167	53%	130	41%	(X)	(X)
Hardee	358	54%	161	24%	140	21%
Hendry	483	49%	356	36%	(X)	(X)
Holmes	282	67%	94	22%	47	11%
Jackson	647	50%	489	38%	(X)	(X)
Jefferson	176	50%	133	38%	(X)	(X)
Lafayette	90	53%	70	41%	(X)	(X)
Levy	472	59%	275	34%	(X)	(X)
Liberty	88	50%	67	38%	(X)	(X)
Madison	251	53%	195	41%	(X)	(X)
Monroe	2,583	60%	1,357	31%	395	9%
Nassau	939	52%	638	36%	(X)	(X)
Okeechobee	509	49%	375	36%	(X)	(X)
Putnam	1,157	66%	425	24%	(X)	(X)
Suwannee	601	53%	467	41%	(X)	(X)
Taylor	261	53%	203	41%	(X)	(X)
Union	167	59%	97	34%	(X)	(X)

	1-2 Person	% 1-2 Person	3-4 Person	% 3-4 Person	5 or More Person	% 5 or More Person
Wakulla	293	50%	221	38%	(X)	(X)
Walton	1,187	67%	396	22%	199	11%
Washington	337	67%	112	22%	56	11%
Small Total	14,673	56%	8,558	33%	2,774	11%
State Total	469,277	62%	212,485	28%	74,877	10%

Notes: County totals differ slightly from totals in Table 3.1 because of rounding in household size categories. (X) indicates results that are suppressed because estimates are not statistically significantly different from zero. Where possible, missing values are included in data aggregated to a higher level, such as state totals of data from counties or county-size categories. Therefore, totals for columns and rows with missing values will be higher than the sum of the numeric values that do appear.

Sources: U.S. Census Bureau, 2014 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2015 Population Projections

Age: To provide more detail about the ages of households eligible for age-restricted housing (55 and older), the analysis of cost burdened households by age of householder includes four age categories: 15-54, 55-74, 75-84, and 85 and older. The sample size of the ACS limits the statistical significance of a county-by-county breakdown of cost burdened households by age. Instead, we provide households by age for the small, medium and large county groups and for the Planning and Service Areas (PSAs) defined by Florida's Department of Elder Affairs.¹⁰

Table 3.3. Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by Age and County Size, 2016

County Size	Age of Householder								Total
	15-54	% 15-54	55-74	% 55-74	75-84	% 75-84	85 and Older	% 85 and Older	
Large	313,302	69%	101,636	22%	21,946	5%	15,272	3%	452,156
Medium	186,290	68%	61,015	22%	14,679	5%	10,858	4%	272,843
Small	22,812	72%	7,263	23%	1,139	4%	(X)	(X)	31,640
State Total	522,407	69%	169,911	22%	37,759	5%	26,561	4%	756,639

Notes: (X) indicates results that are suppressed because estimates are not statistically significantly different from zero. Where possible, missing values are included in data aggregated to a higher level, such as state totals of data from counties or county-size categories. Therefore, totals for columns and rows with missing values will be higher than the sum of the numeric values that do appear.

Sources: U.S. Census Bureau, 2014 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2015 Population Projections

Statewide, 31 percent of cost burdened renter households are headed by persons age 55 and older. Nine percent of all householders are age 75 and older, including 4 percent who are age 85 and older.

¹⁰ In several cases, we have modified the PSA county groupings from the boundaries used Department of Elder Affairs due to American Community Survey data limitations. Table 3.4 lists the counties included in each modified PSA.

As Table 3.4 shows, concentrations of older cost burdened renters vary regionally. At the highest, 39 percent of cost burdened households in the Pasco/Pinellas region are headed by persons age 55 and over. At the lowest, 23-25 percent of cost burdened households in the two main Panhandle regions are headed by persons age 55 and over.

Table 3.4. Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by Age of Households and Region in Florida, 2016

Planning and Service Area	15-54	% 15-54	55-74	% 55-74	75-84	% 75-84	85 or Older	% 85 or Older	Total
1) Escambia, Okaloosa, Santa Rosa	16,300	75%	3,776	17%	994	5%	-	-	21,702
2) Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Holmes, Leon, Liberty, Wakulla, Walton, Washington	19,773	77%	4,803	19%	692	3%	-	-	25,752
3) Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Madison, Marion, Sumter, Suwannee, Taylor, Union	32,940	69%	10,698	22%	2,384	5%	1,613	3%	47,635
4) Baker, Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	52,169	70%	16,746	23%	2,955	4%	2,555	3%	74,426
5) Pasco, Pinellas	32,125	61%	13,326	25%	4,066	8%	3,475	7%	52,993
6) Desoto, Hardee, Hillsborough, Highlands (part), Manatee, Polk	65,473	72%	19,066	21%	3,497	4%	2,729	3%	90,764
7) Brevard, Orange, Osceola, Seminole	79,722	75%	21,381	20%	3,780	4%	1,960	2%	106,842
8) Charlotte, Collier, Glades, Hendry, Highlands (part), Lee, Okeechobee, Sarasota	35,816	64%	13,608	24%	3,588	6%	2,877	5%	55,889
9) Indian River, Martin, Palm Beach, St. Lucie	49,088	67%	15,846	22%	4,106	6%	3,781	5%	72,821
10) Broward	52,257	70%	16,881	23%	3,016	4%	2,809	4%	74,964
11) Miami, Monroe	86,569	65%	33,913	26%	8,736	7%	3,632	3%	132,850
State Total	522,233	69%	170,044	22%	37,815	5%	26,547	4%	756,639

Notes: (X) indicates results that are suppressed because estimates are not statistically significantly different from zero. Where possible, missing values are included in data aggregated to a higher level, such as state totals of data from counties or county-size categories. Therefore, totals for columns and rows with missing values will be higher than the sum of the numeric values that do appear.

Sources: U.S. Census Bureau, 2014 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2015 Population Projections

Detailed Data Tables

Table 3.5 Renter Households by Detailed Income and Cost Burden by County, Florida, 2016, Part I (All Incomes, 0-30% AMI, 30-60% AMI)

	All Households		30% or Less of AMI		30.01 to 60% of AMI	
	Total Households	% of These Households w/a >40% Cost Burden	Total Households	% of These Households w/a >40% Cost Burden	Total Households	% of These Households w/a >40% Cost Burden
<i>Large Counties:</i>						
Broward	233,533	40%	42,703	77%	54,233	78%
Duval	132,391	35%	29,097	70%	32,783	61%
Hillsborough	194,554	34%	37,453	75%	43,898	66%
Miami-Dade	405,478	45%	79,734	64%	95,594	81%
Orange	188,256	39%	31,076	80%	46,259	77%
Palm Beach	159,983	40%	31,603	76%	39,264	72%
Pinellas	133,155	35%	23,960	68%	31,795	70%
Large Total	1,447,350	40%	275,626	72%	343,826	74%
<i>Medium Counties:</i>						
Alachua	35,248	35%	9,139	67%	8,238	59%
Bay	25,676	32%	4,563	64%	5,913	64%
Brevard	61,885	33%	12,426	72%	16,174	57%
Charlotte	15,416	35%	2,369	71%	4,104	67%
Citrus	11,586	37%	2,368	72%	3,358	63%
Clay	17,887	30%	2,643	76%	4,224	64%
Collier	39,746	33%	6,635	76%	10,326	57%
Escambia	40,129	30%	7,921	70%	10,085	55%
Flagler	9,915	37%	1,926	63%	2,484	71%
Hernando	14,824	38%	3,692	76%	3,945	65%
Highlands	10,032	31%	1,518	64%	2,591	64%
Indian River	16,121	42%	3,208	77%	4,929	68%
Lake	31,223	38%	5,932	73%	8,281	65%
Lee	83,117	34%	13,395	74%	20,199	67%
Leon	38,646	32%	10,023	69%	9,354	51%
Manatee	41,455	36%	7,907	75%	11,199	59%
Marion	34,062	33%	6,407	68%	8,229	66%
Martin	14,917	35%	2,476	78%	3,585	65%
Okaloosa	25,912	30%	4,583	76%	6,007	62%
Osceola	37,883	42%	6,947	86%	10,981	75%
Pasco	46,455	35%	8,306	73%	13,041	64%
Polk	71,115	33%	12,727	68%	17,652	64%
Santa Rosa	14,681	26%	2,289	69%	3,360	53%
Sarasota	45,071	33%	7,068	77%	10,183	65%
Seminole	55,904	32%	6,743	71%	11,734	75%
St. Johns	20,092	31%	4,122	68%	4,542	52%
St. Lucie	29,800	43%	6,694	72%	7,618	76%
Sumter	5,313	38%	1,010	73%	1,409	65%
Volusia	56,746	37%	11,022	63%	14,217	72%
Medium Total	950,857	34%	176,059	72%	237,962	64%

	All Households		30% or Less of AMI		30.01 to 60% of AMI	
	Total Households	% of These Households w/a >40% Cost Burden	Total Households	% of These Households w/a >40% Cost Burden	Total Households	% of These Households w/a >40% Cost Burden
<i>Small Counties:</i>						
Baker	2,049	31%	486	57%	523	51%
Bradford	2,271	27%	487	62%	551	45%
Calhoun	1,172	30%	324	51%	304	54%
Columbia	6,881	27%	1,475	62%	1,670	45%
DeSoto	3,142	31%	475	64%	811	64%
Dixie	1,147	27%	246	62%	278	45%
Franklin	1,057	30%	292	51%	274	54%
Gadsden	4,578	30%	1,263	51%	1,187	54%
Gilchrist	999	28%	214	62%	242	45%
Glades	1,020	31%	165	62%	287	60%
Gulf	1,348	30%	372	51%	350	54%
Hamilton	1,172	29%	293	51%	343	49%
Hardee	2,506	31%	379	64%	647	64%
Hendry	3,634	31%	586	62%	1,024	60%
Holmes	1,622	32%	288	64%	374	64%
Jackson	4,600	30%	1,269	51%	1,193	54%
Jefferson	1,252	30%	346	51%	324	54%
Lafayette	627	28%	157	51%	184	49%
Levy	3,317	27%	711	62%	805	45%
Liberty	628	31%	173	51%	163	54%
Madison	1,760	29%	440	51%	515	49%
Monroe	13,669	45%	2,687	64%	3,223	81%
Nassau	6,746	30%	1,600	57%	1,724	51%
Okeechobee	3,827	31%	617	63%	1,078	60%
Putnam	6,765	31%	1,388	68%	1,529	52%
Suwannee	4,220	29%	1,054	51%	1,236	49%
Taylor	1,832	29%	457	51%	537	49%
Union	1,175	27%	252	62%	285	45%
Wakulla	2,086	30%	575	51%	541	54%
Walton	6,830	32%	1,214	64%	1,573	64%
Washington	1,940	32%	345	64%	447	64%
Small Total	95,872	32%	20,630	59%	24,222	59%
State Total	2,494,079	37%	472,315	71%	606,010	69%

Notes: (X) indicates results that are suppressed because estimates are not statistically significantly different from zero. Where possible, missing values are included in data aggregated to a higher level, such as state totals of data from counties or county-size categories. Therefore, totals for columns and rows with missing values will be higher than the sum of the numeric values that do appear.

Sources: U.S. Census Bureau, 2014 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2015 Population Projections

Table 3.6 Renter Households by Detailed Income and Cost Burden by County, Florida, 2016, Part 2 (60-100% AMI, 100-140% AMI)

	60.01 to 100% of AMI		100.01 to 140% of AMI	
	Total Households	% of These Households w/a >40% Cost Burden	Total Households	% of These Households w/a >40% Cost Burden
<i>Large Counties:</i>				
Broward	55,792	30%	33,623	6%
Duval	32,635	16%	(X)	(X)
Hillsborough	46,912	18%	29,067	4%
Miami-Dade	88,751	47%	53,277	16%
Orange	46,452	26%	29,509	4%
Palm Beach	36,193	25%	22,666	9%
Pinellas	32,078	21%	20,944	5%
Large Total	338,813	29%	206,912	8%
<i>Medium Counties:</i>				
Alachua	8,568	13%	(X)	(X)
Bay	6,535	19%	(X)	(X)
Brevard	15,397	14%	(X)	(X)
Charlotte	3,828	20%	(X)	(X)
Citrus	(X)	(X)	(X)	(X)
Clay	4,811	13%	(X)	(X)
Collier	9,739	16%	(X)	(X)
Escambia	9,785	10%	(X)	(X)
Flagler	2,322	24%	(X)	(X)
Hernando	(X)	(X)	(X)	(X)
Highlands	(X)	(X)	(X)	(X)
Indian River	4,088	19%	(X)	(X)
Lake	7,555	20%	(X)	(X)
Lee	21,154	19%	14,406	5%
Leon	10,000	8%	(X)	(X)
Manatee	10,062	19%	(X)	(X)
Marion	8,647	18%	(X)	(X)
Martin	3,509	23%	(X)	(X)
Okaloosa	(X)	(X)	(X)	(X)
Osceola	8,714	17%	(X)	(X)
Pasco	11,206	14%	(X)	(X)
Polk	17,932	17%	(X)	(X)
Santa Rosa	(X)	(X)	(X)	(X)
Sarasota	11,678	20%	(X)	(X)
Seminole	14,276	27%	(X)	(X)
St. Johns	4,646	22%	(X)	(X)
St. Lucie	7,220	27%	(X)	(X)
Sumter	1,286	20%	(X)	(X)
Volusia	13,287	24%	(X)	(X)
Medium Total	230,300	17%	139,344	4%
<i>Small Counties:</i>				
Baker	(X)	(X)	(X)	(X)
Bradford	(X)	(X)	(X)	(X)
Calhoun	(X)	(X)	(X)	(X)

	60.01 to 100% of AMI		100.01 to 140% of AMI	
	Total Households	% of These Households w/a >40% Cost Burden	Total Households	% of These Households w/a >40% Cost Burden
Columbia	(X)	(X)	(X)	(X)
DeSoto	(X)	(X)	(X)	(X)
Dixie	(X)	(X)	(X)	(X)
Franklin	(X)	(X)	(X)	(X)
Gadsden	(X)	(X)	(X)	(X)
Gilchrist	(X)	(X)	(X)	(X)
Glades	(X)	(X)	(X)	(X)
Gulf	(X)	(X)	(X)	(X)
Hamilton	(X)	(X)	(X)	(X)
Hardee	(X)	(X)	(X)	(X)
Hendry	(X)	(X)	(X)	(X)
Holmes	413	19%	(X)	(X)
Jackson	(X)	(X)	(X)	(X)
Jefferson	(X)	(X)	(X)	(X)
Lafayette	(X)	(X)	(X)	(X)
Levy	(X)	(X)	(X)	(X)
Liberty	(X)	(X)	(X)	(X)
Madison	(X)	(X)	(X)	(X)
Monroe	2,992	47%	1,796	16%
Nassau	(X)	(X)	(X)	(X)
Okeechobee	(X)	(X)	(X)	(X)
Putnam	1,564	22%	(X)	(X)
Suwannee	(X)	(X)	(X)	(X)
Taylor	(X)	(X)	(X)	(X)
Union	(X)	(X)	(X)	(X)
Wakulla	(X)	(X)	(X)	(X)
Walton	1,738	19%	(X)	(X)
Washington	494	19%	(X)	(X)
Small Total	28,571	14%	15,276	(X)
State Total	597,661	24%	361,466	6%

Notes: (X) indicates results that are suppressed because estimates are not statistically significantly different from zero. Where possible, missing values are included in data aggregated to a higher level, such as state totals of data from counties or county-size categories. Therefore, totals for columns and rows with missing values will be higher than the sum of the numeric values that do appear. Sources: U.S. Census Bureau, 2014 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2015 Population Projections

Notes on Methodology: 2016 Household Estimates

All household estimates in Chapter 3 are based on 2014 5-Year American Community Survey (ACS) data. The 5-Year ACS includes sample households from 2010 through 2014. The larger sample allows for more detailed tables at smaller geographic levels than single-year ACS data.

Three steps are required to create the county-level household estimates for cost burden, income and size and the regional estimates for households by age:

1. Produce a 2016 estimate of households by tenure using 2010 and 2020 county population estimates and projections from University of Florida Bureau of Economic and Business Research (released in 2015) and methods from the Shimberg Center's Affordable Housing Needs Assessment.
2. Construct complex cross-tabulations of household characteristics at appropriate levels of geography from the 2014 5-Year ACS. These include households by tenure, cost burden, income, household size, and student-headed status at the county level, and households by these variables plus age of householder for the Small/Medium/Large county size categories and modified versions of the Department of Elder Affairs' multi-county Planning and Service Areas.
3. Combine the 2016 estimate of households by tenure from step (a) with the 2014 ACS cross-tabulations.

A limitation of the PUMS dataset is its geographic coding scheme, which is based on areas that include 100,000 persons or more. Hence, some Public Use Microdata Areas (PUMA) contain several less populous counties, while more populous counties contain numerous Public Use Microdata Areas or PUMAs. To create county-level estimates for the more populous counties, we aggregated PUMAs contained in a single county together. To create county-level estimates for the smaller counties that are grouped together in a single PUMA, we used basic household by tenure estimates that are available at the county level and extrapolated detailed household characteristics from the PUMA-level analysis.

4. Affordable and Available Rental Units

This analysis compares the number of renter households at various income levels to the supply of units that are affordable and available to them. An affordable and available unit at a particular income threshold is: 1) affordable at that income threshold and 2) either vacant or occupied by a household with an income at or below the threshold.

Data come from the 2014 5-year American Community Survey (ACS) Public Use Microdata Sample (PUMS). Information is provided at the state and regional level. The regional analysis is organized by modified Metropolitan Statistical Areas (MSAs) and non-metropolitan county groupings. Some MSA county groupings do not follow the Census Bureau's MSA definitions because of data limitations. Student-headed, nonfamily households and units are removed from the data. A small number of substandard units are also removed.¹¹

Renter Households and Affordable Units

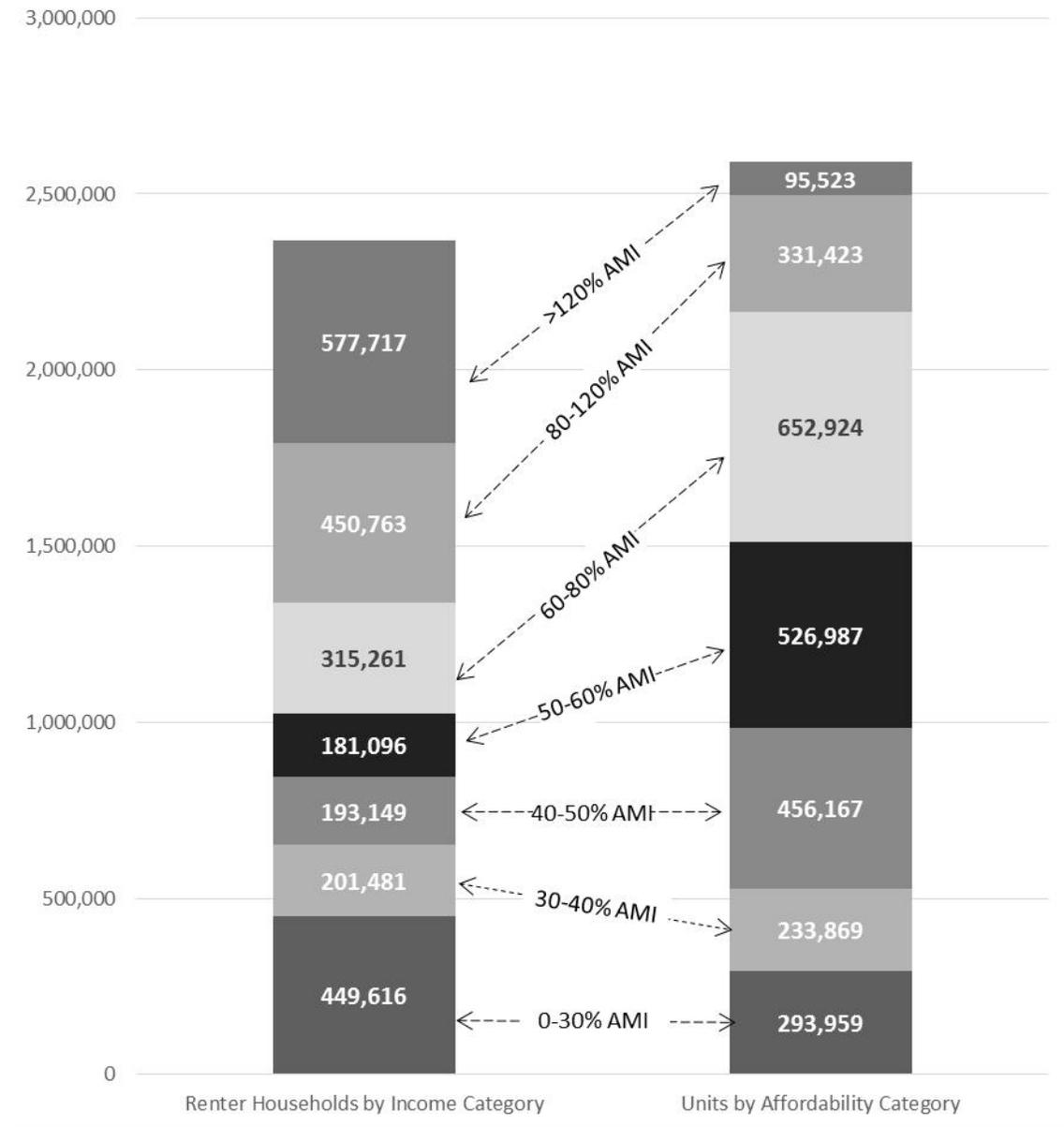
An “affordable” unit is any market rate, subsidized, or public housing unit for which a household at a given income limit, expressed as a percentage of area median income (AMI), would pay no more than 40 percent of income for gross rent.¹² These include apartments, condominiums for rent, or single family homes for rent. Gross rent includes contract rent to the landlord plus utility costs.

Figure 4.1 below compares the number of affordable units by income level to the number of renter households at each level), assuming the 40 percent of income affordability threshold.

¹¹ The ACS offers limited data for identifying substandard units. In this analysis, we removed units from the affordable/available totals if they lacked complete kitchens, plumbing, or heating. At the 0-120 percent AMI level, we removed 75,212 affordable/available substandard units (3.7 percent of all affordable/available units).

¹² The 40 percent of income affordability threshold is used to be consistent with the other sections of the *Rental Market Study*. Other previously published studies using the affordable/available method from HUD, National Low Income Housing Coalition and other states use a 30 percent of income affordability threshold. Household median incomes are computed from ACS data and adjusted for household size in a manner similar to HUD's Median Family Income calculations. Unit affordability is adjusted by number of bedrooms based on adjustment factors provided in HUD's *Housing Affordability Data System* documentation; see https://www.huduser.gov/portal/datasets/hads/HADS_doc.pdf, p. 11.

Figure 4.1. Affordable Units and Renter Households by Income Level, Florida, 2010-2014 5-Year Estimate



Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate. Graphic based on similar national chart in National Low Income Housing Coalition's *Housing Spotlight*, Vol. 5 No. 1, March 2015 (http://nlihc.org/sites/default/files/Housing-Spotlight_Volume-5_Issue-1.pdf), p. 3.

As Figure 4.1 shows, the number of households at 0-30 percent AMI (449,616 households) far exceeds the number of units affordable at this level (293,959 units). For most other income ranges, the number of units is equal to or greater than the number of households. At the upper

end of the income scale, only four percent of units have rents that exceed the 120 percent of AMI affordability level, but 24 percent of renter households have incomes above this level.

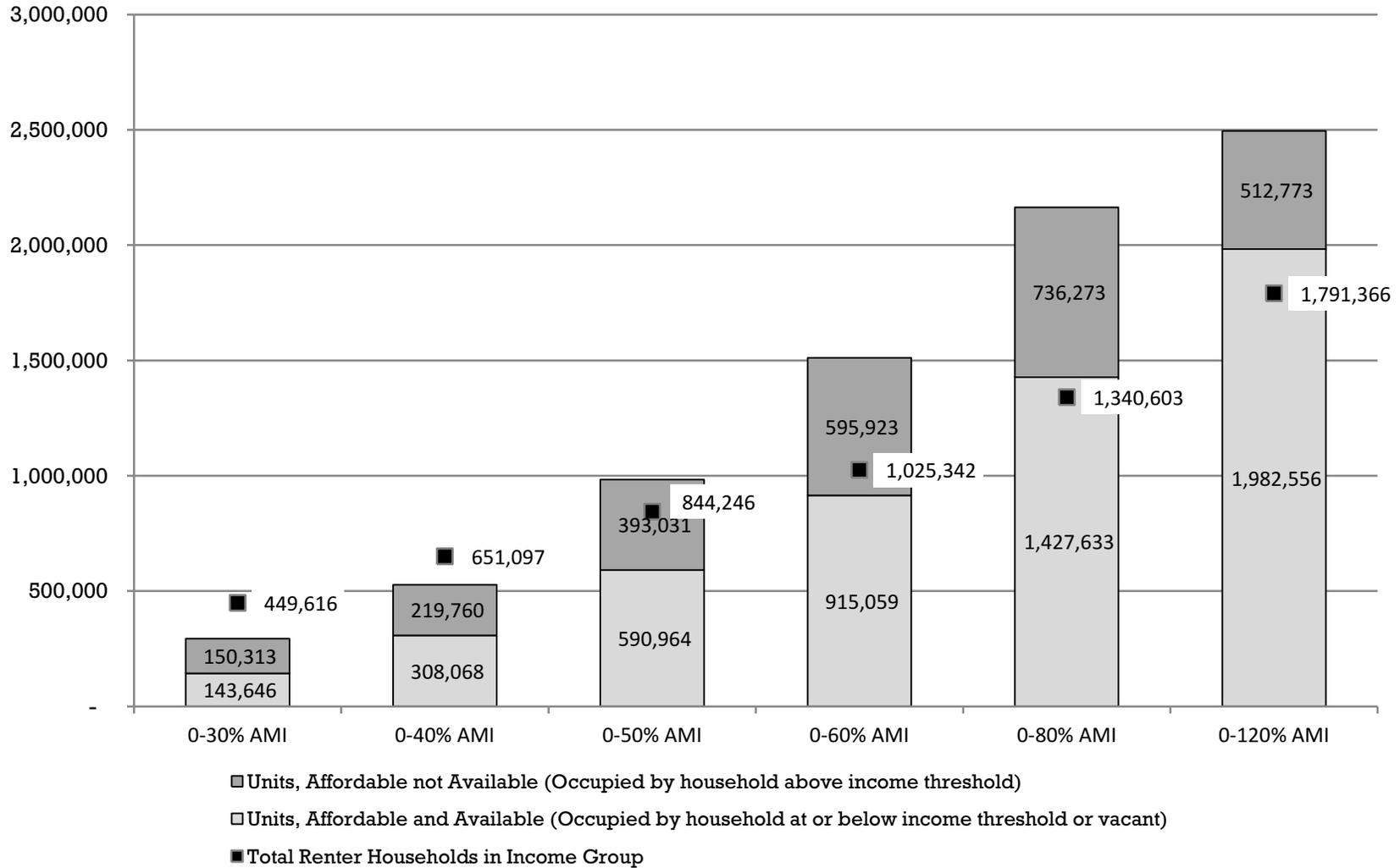
Affordable and Available Units

Figure 4.1 shows all units by affordability level, regardless of the income of their occupants. However, many “affordable” units are effectively unavailable to low-income households because they are already occupied by higher income households. For example, it is clear that most of the 577,717 renter households with incomes above 120 percent of AMI occupy units with rents somewhere below the 120 percent of AMI level, since there are only 95,523 units whose affordability exceeds that level. At the other end of the spectrum, some of the affordable units in the 0-30 percent band in Figure 4.1 are occupied by households with incomes above 30 percent of AMI, reducing an already inadequate supply of units even further.

The affordable/available analysis accounts for this difference by removing units that are occupied by higher income households from unit counts. In the analysis that follows, we compare affordable/available housing supply to renter households for six income groups: 0-30, 0-40, 0-50, 0-60, 0-80, and 0-120 percent AMI. Each category is inclusive of those that come before it. For example, all households and units in the 0-30 percent AMI group also appear in all of the other groups.

Figure 4.2 below shows the distinction between affordable units and affordable/available units. All units in each column have rents that do not exceed 40 percent of income for a household at the top of the income group. However, the units in the darker shaded areas are occupied by households with incomes above the top threshold and therefore are not available to the households in that income category. The graph shows MSA-level data aggregated up to the state level.

Figure 4.2. Number of Affordable Units, Affordable/Available Units, and Renter Households by Income, Florida, 2010-2014 5-Year Estimate



Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Figure 4.2 shows that at the 0-30 percent AMI and 0-40 percent AMI levels, there are more renter households than affordable units, whether available or not. At the 0-50 and 0-60 percent AMI levels, there are more affordable units than renter households, but still a shortage of affordable and *available* units, since many affordable units are rented by households with higher incomes. In the 0-50 percent AMI band, over 393,000 affordable units are rented by households with incomes above the 50 percent AMI threshold, leaving a shortage of 253,282 affordable/available units. In the 0-60 percent AMI band, almost 596,000 affordable units are rented by households above 60 percent AMI, leaving a shortage of 110,283 affordable/available units. For the 0-80 percent and 0-120 percent AMI bands, the number of affordable and available units exceeds the number of renter households.

Note that individual regions show widely varying results when comparing households to affordable and available units, particularly at the mid-range (0-50 and 0-60 percent AMI) income levels.

Measures of Affordable and Available Units

Once we have calculated the supply of affordable/available units and the demand from renter households for each income category, we compare supply and demand using two measurements:

- *Absolute difference between affordable and available units and renter households.* This equals the number of units that are affordable and available at a particular income level minus the number of households at or below that income level. A negative number indicates a shortfall of affordable/available units at the income level; a positive number indicates that the supply exceeds the number of renter households.
- *Affordable and available units per 100 renter households* at a particular income threshold. This relative measure allows us to assess affordable housing needs in less populated areas where the absolute need for units may be small because the number of low-income renter households is smaller. A value of 100 means that the region has one affordable and available housing unit for every household at or below the given income threshold. A value below 100 means that the number of renter households exceeds the number of affordable/available units, while a value above 100 indicates that supply exceeds the number of households.

Results of Affordable and Available Housing Analysis by Region

Tables 4.1 and 4.2 on the following pages show regional results for the two measures of affordable/available units for each income band.¹³ See also Tables 4.3-4.8 at the end of this

¹³ Boundaries for Public Use Microdata Areas (PUMAs) for the American Community Survey changed beginning with the 2012 ACS releases. Therefore, some regions are defined differently than in *the 2013 Rental Market Study*, and results from the two studies are not comparable. The biggest change is the combination of Bay, Gadsden, Jefferson and Wakulla Counties into the modified Northwest Nonmetropolitan Area. In the previous study, Bay

chapter, which show more detailed data for each income range on the numbers of renter households, total affordable units, affordable/available units, and affordable units occupied by higher income households.

Figures 4.3-4.7 are regional maps of affordable and available units per 100 households for the income thresholds up to 0-80 percent AMI. The 0-120 percent AMI map is not included because all regions have ratios between 100 and 125 at that income threshold. The darker areas on the maps indicate places where there are fewer than 100 affordable and available units per 100 households. The striped and cross-hatched areas are those that have at least 100 affordable and available units per 100 households in the given income category.

These results are complementary to, but separate from, a needs analysis based on a count of cost burdened renter households. The advantage of the affordable/available analysis is that it incorporates measures of the adequacy of the existing housing supply and the problem of higher income households taking up units that would otherwise provide affordable housing for low-income households. However, it has a number of limitations, particularly in the midrange and higher income bands (e.g. 0-50 percent AMI and above). These limitations are discussed more in depth following the regional results.

County was shown as a separate Panama City-Lynn Haven metropolitan area, and the other three counties were included in the Tallahassee area.

Table 4.1. Difference Between Affordable and Available Rental Housing Units and Renter Households by Income, Florida Regions, 2010-2014 5-Year Estimate

Region	County	Affordable/Available Units Minus Renter Households					
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Cape Coral-Fort Myers, FL MSA	Lee	(8,775)	(6,308)	(1,523)	4,335	7,337	8,795
Central Nonmetropolitan Area (minus Putnam & Sumter)	Citrus	(1,229)	(1,737)	(1,079)	(185)	395	652
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	Flagler, Volusia	(8,778)	(9,981)	(7,821)	(3,621)	1,851	2,933
Fort Walton Beach-Crestview-Destin, FL MSA	Okaloosa	(2,688)	(2,401)	(310)	1,334	2,273	2,742
Ft. Lauderdale	Broward	(34,642)	(47,001)	(46,123)	(28,720)	376	14,490
Gainesville, FL MSA (minus Gilchrist)	Alachua	(4,844)	(2,004)	1,569	3,589	5,663	5,815
Jacksonville, FL MSA plus Putnam	Baker, Clay, Duval, Nassau, Putnam, St. Johns	(22,768)	(17,016)	(3,531)	6,684	15,239	17,228
Lakeland, FL MSA	Polk	(7,840)	(8,877)	(5,680)	(1,304)	4,050	5,710
Miami-Dade Plus Monroe	Miami-Dade, Monroe	(51,584)	(72,752)	(86,388)	(86,905)	(44,679)	7,578
Naples-Marco Island, FL MSA	Collier	(3,135)	(3,748)	(998)	1,393	2,638	3,146
Northeast Nonmetropolitan Area (plus Gilchrist)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	(2,251)	(2,197)	(480)	388	1,675	1,926
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	(4,248)	(3,463)	(437)	3,392	8,039	9,641
Ocala, FL MSA	Marion	(4,127)	(3,649)	(1,937)	(169)	2,713	3,104
Orlando-Kissimmee, FL MSA plus Sumter	Lake, Orange, Osceola, Seminole, Sumter	(35,844)	(43,850)	(33,577)	(5,428)	25,718	32,636
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	(7,200)	(4,261)	1,510	5,013	7,718	8,261
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	(4,392)	(2,525)	1,618	4,033	6,052	6,633

Notes:

- The income categories (0-30% AMI, 0-40% AMI, etc.) refer to both households and units. A household falls within a category if its annual income as a percentage of AMI falls below the top threshold (30% AMI, 40% AMI, etc.), adjusted for metropolitan area and household size. A unit falls within a category if its rent falls below the affordable rent level for the top threshold, adjusted for number of bedrooms. Larger categories include smaller categories; i.e., the 0-30% AMI households and units are included in the 0-40% AMI counts, the 0-30% AMI and 0-40% AMI counts are included in the 0-50% AMI counts, and so forth.
- The Affordable/Available Units Minus Renter Households columns show the number of households within the income category minus the number of affordable/available units. A negative number is denoted by () and indicates a shortage of affordable and available units.

Region	County	Affordable/Available Units Minus Renter Households					
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Port St. Lucie, FL MSA	Martin, St. Lucie	(6,181)	(6,887)	(4,981)	(1,679)	2,768	3,857
Punta Gorda, FL MSA	Charlotte	(1,546)	(1,471)	(452)	299	1,379	1,349
Sarasota-Bradenton-Venice, FL MSA	Manatee, Sarasota	(10,797)	(10,761)	(5,798)	(232)	3,925	5,514
Sebastian-Vero Beach, FL MSA	Indian River, Okeechobee	(1,892)	(2,128)	(403)	945	1,688	1,989
South Nonmetropolitan Area (minus Monroe & Okeechobee)	DeSoto, Glades, Hardee, Hendry, Highlands	(2,029)	(1,956)	(891)	932	2,592	3,289
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	Leon	(5,268)	(2,996)	843	2,925	4,440	4,729
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	(51,146)	(57,301)	(32,837)	(4,549)	21,604	30,395
West Palm Beach-Boca Raton	Palm Beach	(22,768)	(27,758)	(23,575)	(12,751)	1,575	8,778
State of Florida		(305,971)	(343,029)	(253,282)	(110,283)	87,030	191,190

Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Table 4.2. Affordable and Available Rental Units per 100 Renters, Florida Regions, 2010-2014 5-Year Estimate

Region	County	Affordable & Available Units per 100 Renter Households					
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Cape Coral-Fort Myers, FL MSA	Lee	27	66	94	114	118	115
Central Nonmetropolitan Area (minus Putnam & Sumter)	Citrus	42	50	76	96	106	108
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	Flagler, Volusia	26	41	65	87	105	106
Fort Walton Beach-Crestview-Destin, FL MSA	Okaloosa	40	66	97	113	116	114
Ft. Lauderdale	Broward	19	24	42	70	100	108
Gainesville, FL MSA (minus Gilchrist)	Alachua	45	83	111	122	127	121
Jacksonville, FL MSA plus Putnam	Baker, Clay, Duval, Nassau, Putnam, St. Johns	40	68	95	108	114	112
Lakeland, FL MSA	Polk	34	50	76	95	111	111
Miami-Dade Plus Monroe	Miami-Dade, Monroe	31	32	37	47	79	103
Naples-Marco Island, FL MSA	Collier	45	57	91	110	114	112
Northeast Nonmetropolitan Area (plus Gilchrist)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	61	74	95	103	111	109
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	60	78	98	115	127	124
Ocala, FL MSA	Marion	31	57	83	99	115	113
Orlando-Kissimmee, FL MSA plus Sumter	Lake, Orange, Osceola, Seminole, Sumter	23	38	64	95	116	115
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	40	75	107	118	121	118

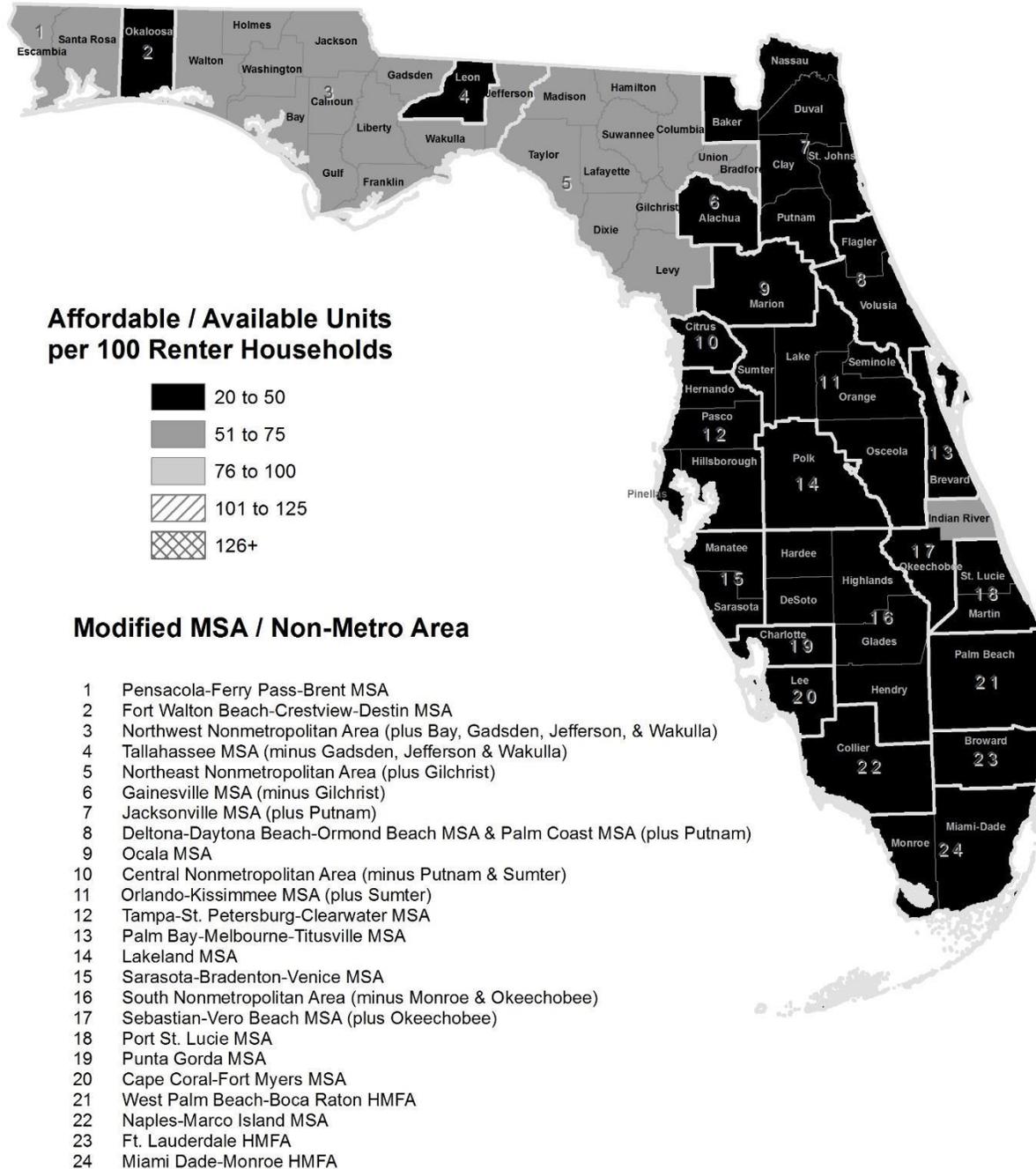
Notes:

- The income categories (0-30% AMI, 0-40% AMI, etc.) refer to both households and units. A household falls within a category if its annual income as a percentage of AMI falls below the top threshold (30% AMI, 40% AMI, etc.), adjusted for metropolitan area and household size. A unit falls within a category if its rent falls below the affordable rent level for the top threshold, adjusted for number of bedrooms. Larger categories include smaller categories; i.e., the 0-30% AMI households and units are included in the 0-40% AMI counts, the 0-30% AMI and 0-40% AMI counts are included in the 0-50% AMI counts, and so forth.
- The Affordable & Available Units per 100 Renter Households columns show the number of affordable/available units divided by the number of households within the income category, times 100. A value below 100 indicates a shortage of affordable and available units; a value of 100 indicates that there are the same numbers of households and affordable and available units; and a value above 100 indicates that the supply of units exceeds the number of households.

Region	County	Affordable & Available Units per 100 Renter Households					
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	58	83	108	117	119	115
Port St. Lucie, FL MSA	Martin, St. Lucie	29	47	70	91	111	112
Punta Gorda, FL MSA	Charlotte	33	60	91	105	117	112
Sarasota-Bradenton-Venice, FL MSA	Manatee, Sarasota	26	50	80	99	108	109
Sebastian-Vero Beach, FL MSA	Indian River, Okeechobee	37	54	94	112	117	116
South Nonmetropolitan Area (minus Monroe & Okeechobee)	DeSoto, Glades, Hardee, Hendry, Highlands	42	66	89	110	120	120
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	Leon	47	77	105	115	118	115
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	29	45	76	97	110	111
West Palm Beach-Boca Raton	Palm Beach	26	37	58	81	102	108
State of Florida		32	47	70	89	106	111

Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

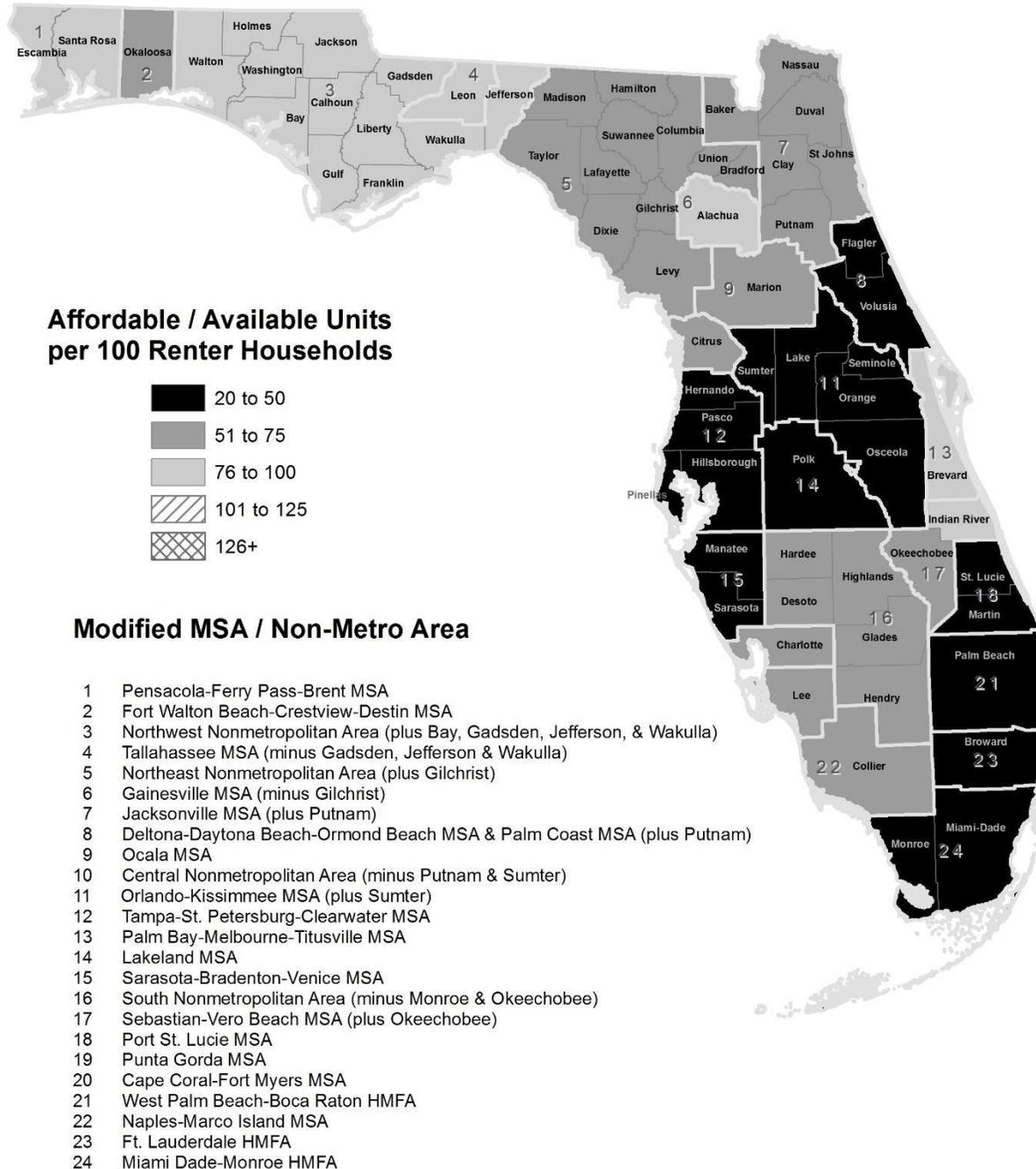
Figure 4.3. Affordable and Available Housing Units per 100 Renter Households at 0-30% AMI, Modified MSA and Non-Metropolitan Areas, 2010-2014 5-Year Estimate



Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

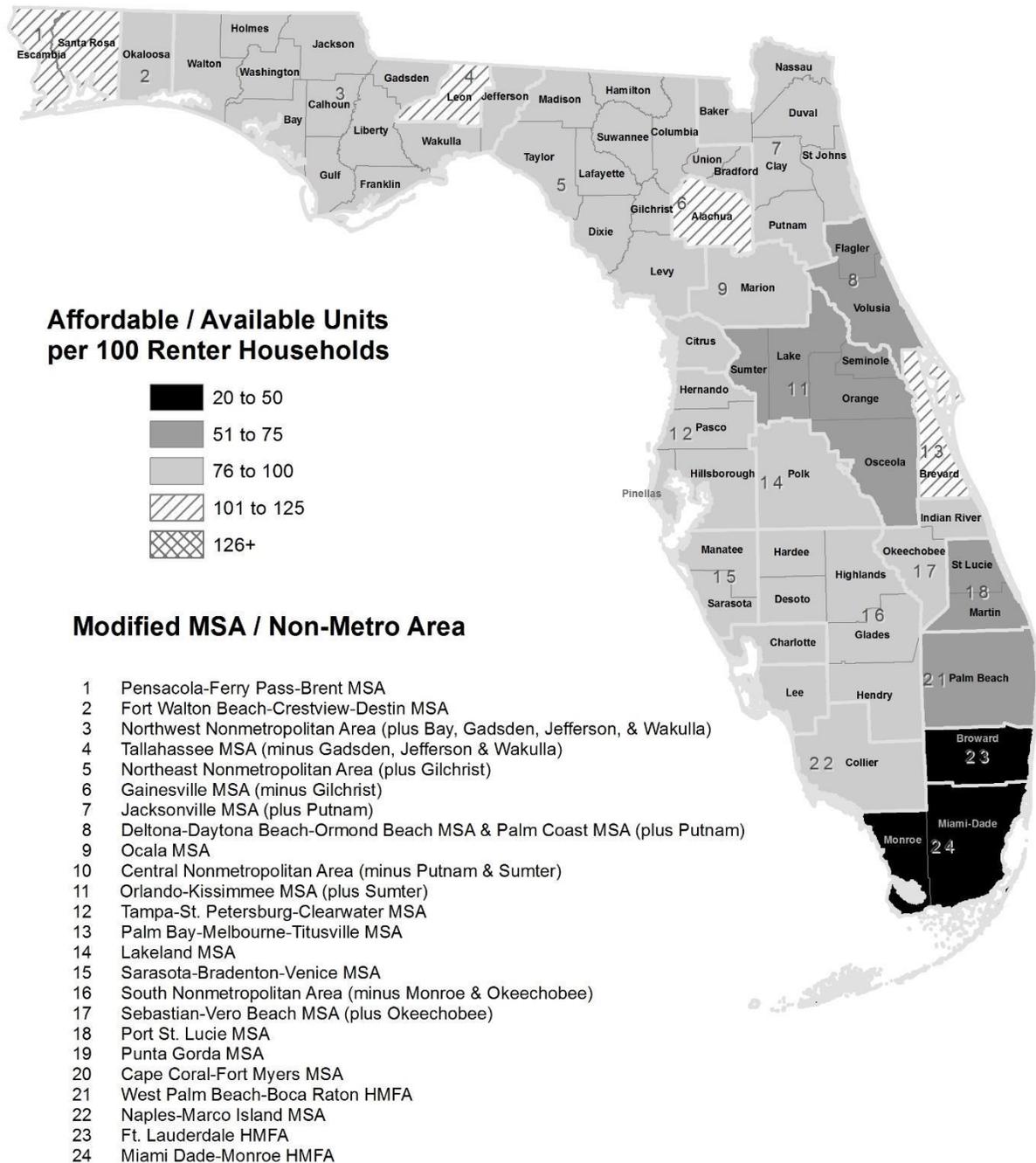
Figure 4.4. Affordable and Available Housing Units per 100 Renter Households at 0-40% AMI, Modified MSA and Non-Metropolitan Areas, 2010-2014 5-Year Estimate



Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

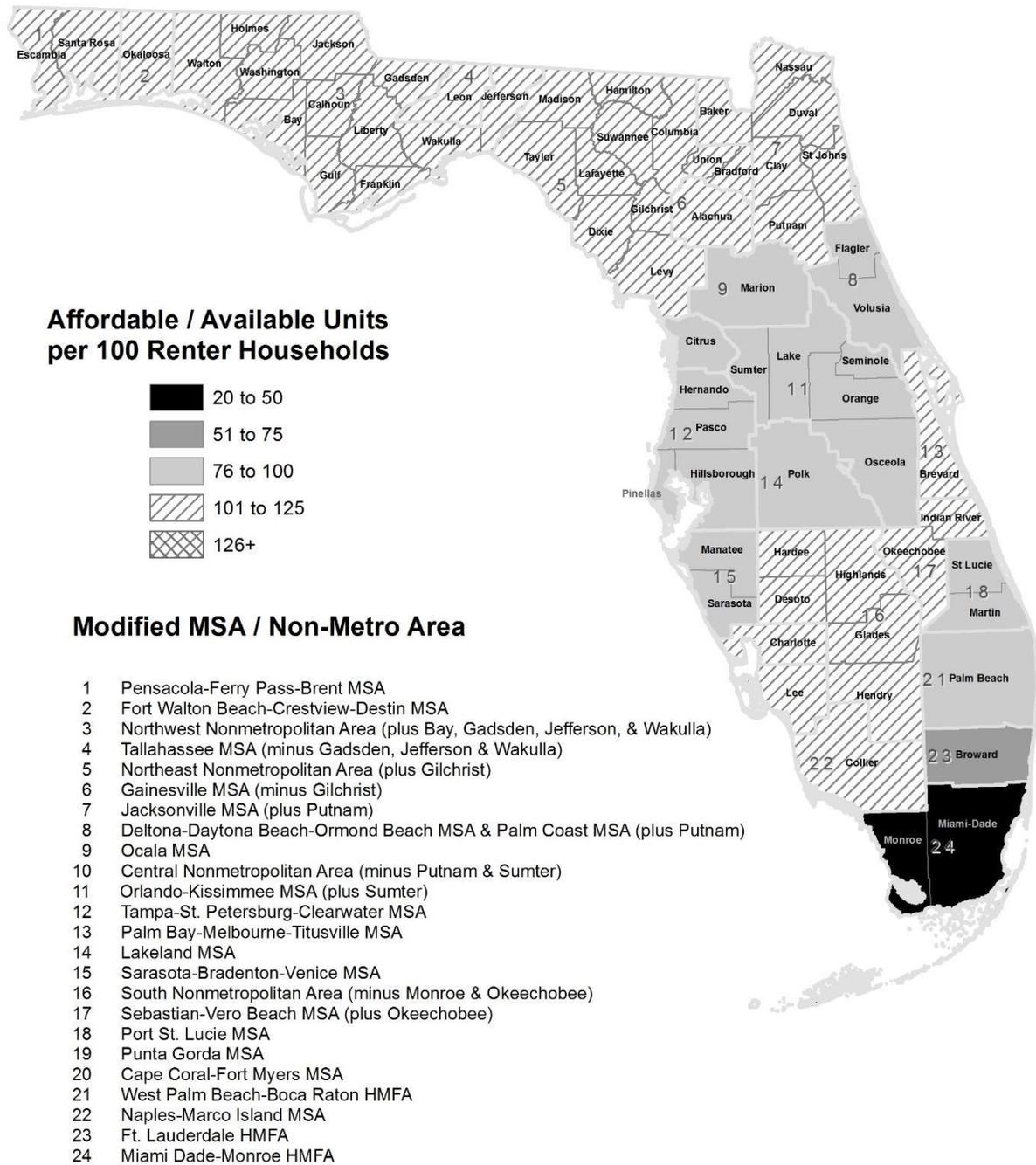
Figure 4.5. Affordable and Available Housing Units per 100 Renter Households at 0-50% AMI, Modified MSA and Non-Metropolitan Areas, 2010-2014 5-Year Estimate



Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

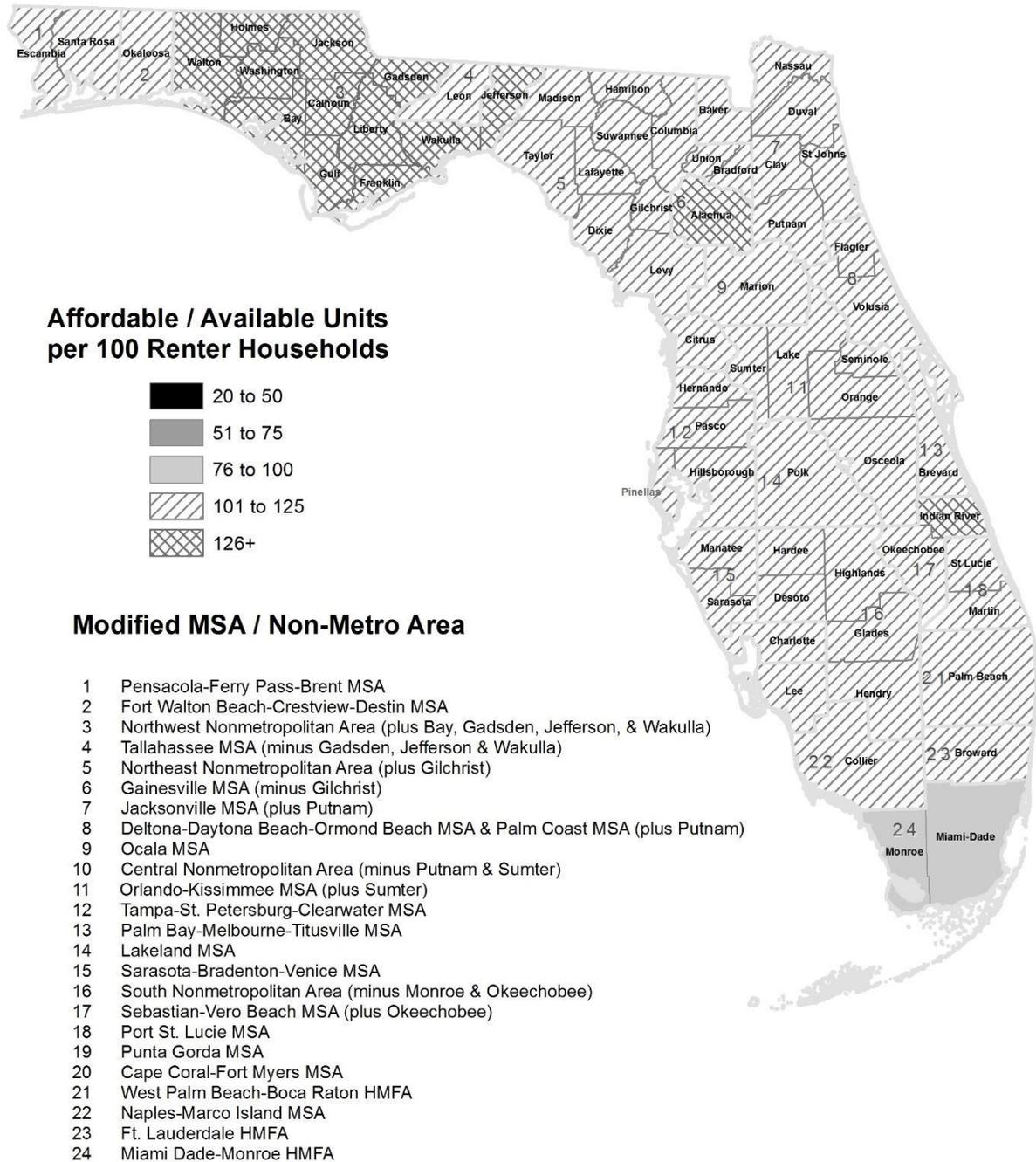
Figure 4.6. Affordable and Available Housing Units per 100 Renter Households at 0-60% AMI, Modified MSA and Non-Metropolitan Areas, 2010-2014 5-Year Estimate



Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

Figure 4.7. Affordable and Available Housing Units per 100 Renter Households at 0-80% AMI, Modified MSA and Non-Metropolitan Areas, 2010-2014 5-Year Estimate



Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

As the table and maps show, renter households exceed affordable and available units in all regions at the 0-30 percent and 0-40 percent AMI level. In most regions of the state, there are 50 or fewer affordable and available units per 100 0-30 percent AMI renter households. The imbalance is most stark in the Fort Lauderdale and Orlando-Kissimmee areas, at 19 and 23 affordable and available units respectively per 100 renter households.

At the 0-50 percent AMI level, several areas of the state are close to a balance between affordable/available units and renter households, particularly in college towns and coastal communities with relatively high median incomes. Four regions have 100 or more affordable/available units per 100 renter households: Gainesville, Pensacola-Ferry Pass-Brent, Palm Bay-Melbourne-Titusville, and Tallahassee. Nevertheless, most regions in the state still show more renter households than available/affordable units at the 0-50 percent AMI level. The shortage is particularly acute in south Florida. There are only 37 affordable/available units per 100 renters in the Miami-Dade MSA, 42 units per 100 renters in the Fort Lauderdale MSA, and 58 units per 100 renters in the West Palm Beach-Boca Raton MSA.

At the 0-60 percent AMI level, the number of affordable and available units approaches or exceeds the number of renter households in many metropolitan areas. However, the southeast Florida counties still show large deficits. The shortfall is greatest in the Miami-Dade area, where even at 0-60 percent AMI there are only 47 affordable/available units per 100 renter households.

At the highest income bands (0-80 and 0-120 percent AMI), nearly every region has more affordable and available units than renter households. Again, the exception is Miami-Dade/Monroe, where even at the 0-80 percent AMI level, there are only 79 affordable and available units for every 100 renter households.

In absolute terms, Florida's most populous metropolitan areas show the largest shortfalls of affordable and available units for extremely low-income households (0-30 percent AMI). The metropolitan areas surrounding Miami and Tampa/St. Petersburg each have shortages of more than 50,000 units, while the Orlando, Fort Lauderdale, West Palm Beach and Jacksonville areas all have deficits of at least 22,000 units. These areas also have large deficits at the 0-40 and 0-50 percent AMI levels.

At the 0-60 percent AMI level, the picture varies more. At this level, the Jacksonville metropolitan area has adequate supply. Orlando and Tampa/St. Petersburg area are closer to closing the gap between units and renters, although each still has a deficit of affordable/available units (4,549 and 5,428, respectively). However, the gaps in the South Florida metropolitan areas remain large. Again, Miami-Dade/Monroe is the most extreme case; with the number of households in both the 0-30 and 30-60 percent AMI ranges far exceeding the number of affordable and available units, the deficit at the 0-60 percent AMI level in Miami-Dade/Monroe rises to 86,905 households. Even at 0-80 percent AMI, the Miami area has a shortage of 44,679 affordable and available units. All other regions have an adequate supply of units at that level.

Finally, at the 0-120 AMI level, every area of the state has more affordable and available units than renter households. As Figure 4.1 shows, all but 95,523 units (4 percent) in the state are affordable at the 120 percent AMI rent limit.

Limitations of the Affordable/Available Analysis

This method has several limitations that cause it to overstate the availability of affordable rental units. Most importantly, a unit may be considered affordable if its rent falls *anywhere* below the top of the income threshold, and available if the household occupying it also falls anywhere within that range. For example, a unit may be considered affordable and available in the 0-60 percent income group if its rent is affordable at 55 percent of AMI, even if the household occupying it has an income of just 35 percent of AMI. The rent for this “affordable” unit would still be well over 40 percent of income this household. The broader the income category, the more households that fall into this situation. It is a far larger drawback in the 0-60 percent AMI and above analyses than in the 0-30 percent AMI analysis.

Several other limitations also may cause the method to overstate the housing supply:

- Aggregating data to the MSA level may mask housing shortages in specific counties, cities or neighborhoods because they are counterbalanced by large affordable/available housing supplies in another part of the MSA.
- The formula for rental affordability takes the number of bedrooms in the unit into account, but households are not matched with units by size. For example, we do not assume that a 2-person household would only live in a one- or two-bedroom unit. Therefore, in areas where there are numerous small households but the housing supply is dominated by larger units, the method would overestimate the supply of affordable and available units.
- Some units that are affordable and available may be in poor condition. This affordable/available supply analysis does exclude some substandard units: those lacking complete kitchen, plumbing, or heating. These are the only indicators of housing condition available in the American Community Survey. However, other units that are included may have maintenance, electrical, or structural problems that are not covered by this limited definition of substandard housing.
- The method does not determine whether affordable and available units provide the appropriate services and physical design for special needs populations, such as elderly persons or persons with disabilities.

Finally, the use of a 40 percent of income affordability threshold for housing units rather than the more traditional 30 percent of income threshold substantially affects the results. With a 40 percent affordability threshold, most MSAs show adequate or near-adequate housing supply for the 0-60 percent AMI income category, and several show sufficient supply for the 0-50 percent AMI category.

However, if we were to apply the more stringent 30 percent of income threshold, no area would show sufficient supply for households in either the 0-50 or 0-60 percent AMI category. Many metropolitan areas would show a deficit at the 0-80 percent AMI level, including the Orlando and Tampa/St. Petersburg areas and the South Florida regions. The Miami-Dade/Monroe area would present a deficit even at the 0-120 percent AMI level. There, 357,784 rental units are affordable at 120 percent AMI using the 40 percent affordability threshold, but only 281,096 are affordable using the 30 percent threshold.

Conclusion

The affordable/available analysis highlights the severity of the need for housing supply for households at the lowest income levels. Statewide, there are only 32 affordable and available units for every 100 renter households with incomes at or below 30 percent AMI, and 47 units per 100 households at 0-40 percent AMI. To the extent affordable housing programs can preserve or create units that are affordable at these income levels, the units are needed in every area of the state.

This analysis should not be interpreted to mean that there is no need for affordable housing construction and preservation at the 60 percent AMI level anywhere outside of south Florida, because of the limitations noted above. What it does suggest is that any additional production in regions with high levels of supply must be carefully targeted in terms of location, to submarkets where there are localized shortages; demographics, with services and design measures to serve special needs households appropriately; and preservation versus new construction, with an eye toward upgrading or replacing substandard units rather than adding to saturated markets.

Affordable/Available Detail Tables

Table 4.3 Affordable/Available Detail Table for 0-30% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2010-2014 5-Year Estimate

	Renters 0-30% AMI	Affordable @ 30% AMI			Affordable/Available @ 30% AMI			Affordable, Not Available @ 30% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Cape Coral-Fort Myers, FL MSA	12,068	7,840	(4,228)	65	3,293	(8,775)	27	4,547
Central Nonmetropolitan Area (minus Putnam & Sumter)	2,113	2,038	(75)	96	884	(1,229)	42	1,154
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	11,902	8,072	(3,831)	68	3,124	(8,778)	26	4,947
Fort Walton Beach-Crestview- Destin, FL MSA	4,468	4,085	(383)	91	1,780	(2,688)	40	2,305
Ft. Lauderdale	42,717	18,103	(24,614)	42	8,075	(34,642)	19	10,027
Gainesville, FL MSA (minus Gilchrist)	8,754	6,046	(2,708)	69	3,910	(4,844)	45	2,136
Jacksonville, FL MSA plus Putnam	37,826	27,875	(9,951)	74	15,059	(22,768)	40	12,816
Lakeland, FL MSA	11,956	9,261	(2,695)	77	4,116	(7,840)	34	5,145
Miami-Dade Plus Monroe	75,174	41,485	(33,689)	55	23,590	(51,584)	31	17,895
Naples-Marco Island, FL MSA	5,679	5,936	257	105	2,544	(3,135)	45	3,392
Northeast Nonmetropolitan Area (plus Gilchrist)	5,808	8,586	2,778	148	3,557	(2,251)	61	5,028

Notes:

- The income categories (0-30% AMI, 0-40% AMI, etc.) refer to both households and units. A household falls within a category if its annual income as a percentage of AMI falls below the top threshold (30% AMI, 40% AMI, etc.), adjusted for metropolitan area and household size. A unit falls within a category if its rent falls below the affordable rent level for the top threshold, adjusted for number of bedrooms. Larger categories include smaller categories; i.e., the 0-30% AMI households and units are included in the 0-40% AMI counts, the 0-30% AMI and 0-40% AMI counts are included in the 0-50% AMI counts, and so forth.
- The Affordable & Available Units per 100 Renter Households columns show the number of affordable/available units divided by the number of households within the income category, times 100. A value below 100 indicates a shortage of affordable and available units; a value of 100 indicates that there are the same numbers of households and affordable and available units; and a value above 100 indicates that the supply of units exceeds the number of households.

	Renters 0-30% AMI	Affordable @ 30% AMI			Affordable/Available @ 30% AMI			Affordable, Not Available @ 30% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	10,698	13,281	2,583	124	6,450	(4,248)	60	6,831
Ocala, FL MSA	6,022	4,550	(1,472)	76	1,895	(4,127)	31	2,655
Orlando-Kissimmee, FL MSA plus Sumter	46,832	24,416	(22,416)	52	10,988	(35,844)	23	13,429
Palm Bay-Melbourne-Titusville, FL MSA	12,055	9,571	(2,484)	79	4,855	(7,200)	40	4,716
Pensacola-Ferry Pass-Brent, FL MSA	10,481	10,798	317	103	6,089	(4,392)	58	4,709
Port St. Lucie, FL MSA	8,746	5,676	(3,070)	65	2,565	(6,181)	29	3,111
Punta Gorda, FL MSA	2,308	1,961	(347)	85	762	(1,546)	33	1,199
Sarasota-Bradenton-Venice, FL MSA	14,518	9,975	(4,543)	69	3,721	(10,797)	26	6,254
Sebastian-Vero Beach, FL MSA	3,027	2,339	(688)	77	1,135	(1,892)	37	1,204
South Nonmetropolitan Area (minus Monroe)	3,480	4,637	1,157	133	1,451	(2,029)	42	3,186
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	9,995	8,062	(1,933)	81	4,728	(5,268)	47	3,334
Tampa-St. Petersburg-Clearwater, FL MSA	72,323	42,311	(30,011)	59	21,177	(51,146)	29	21,134
West Palm Beach-Boca Raton	30,665	17,054	(13,611)	56	7,897	(22,768)	26	9,157
State of Florida	449,616	293,959	(155,658)	65	143,646	(305,971)	32	150,313

Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Table 4.4. Affordable/Available Detail Table for 0-40% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2010-2014 5-Year Estimate

	Renters 0-40% AMI	Affordable @ 40% AMI			Affordable/Available @ 40% AMI			Affordable, Not Available @ 40% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Cape Coral-Fort Myers, FL MSA	18,323	20,365	2,042	111	12,015	(6,308)	66	8,350
Central Nonmetropolitan Area (minus Putnam & Sumter)	3,497	2,960	(536)	85	1,759	(1,737)	50	1,201
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	16,789	12,989	(3,800)	77	6,808	(9,981)	41	6,181
Fort Walton Beach-Crestview- Destin, FL MSA	7,103	9,014	1,911	127	4,702	(2,401)	66	4,312
Ft. Lauderdale	62,136	27,196	(34,940)	44	15,136	(47,001)	24	12,060
Gainesville, FL MSA (minus Gilchrist)	11,508	14,655	3,147	127	9,504	(2,004)	83	5,151
Jacksonville, FL MSA plus Putnam	52,431	57,839	5,408	110	35,414	(17,016)	68	22,425
Lakeland, FL MSA	17,615	16,196	(1,419)	92	8,738	(8,877)	50	7,458
Miami-Dade Plus Monroe	107,622	52,065	(55,557)	48	34,870	(72,752)	32	17,195
Naples-Marco Island, FL MSA	8,672	9,620	948	111	4,924	(3,748)	57	4,696
Northeast Nonmetropolitan Area (plus Gilchrist)	8,564	12,463	3,899	146	6,367	(2,197)	74	6,096
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	15,425	20,778	5,353	135	11,962	(3,463)	78	8,816

Notes:

- The income categories (0-30% AMI, 0-40% AMI, etc.) refer to both households and units. A household falls within a category if its annual income as a percentage of AMI falls below the top threshold (30% AMI, 40% AMI, etc.), adjusted for metropolitan area and household size. A unit falls within a category if its rent falls below the affordable rent level for the top threshold, adjusted for number of bedrooms. Larger categories include smaller categories; i.e., the 0-30% AMI households and units are included in the 0-40% AMI counts, the 0-30% AMI and 0-40% AMI counts are included in the 0-50% AMI counts, and so forth.
- The Affordable & Available Units per 100 Renter Households columns show the number of affordable/available units divided by the number of households within the income category, times 100. A value below 100 indicates a shortage of affordable and available units; a value of 100 indicates that there are the same numbers of households and affordable and available units; and a value above 100 indicates that the supply of units exceeds the number of households.

A	Renters 0-40% AMI	Affordable @ 40% AMI			Affordable/Available @ 40% AMI			Affordable, Not Available @ 40% AMI
	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Ocala, FL MSA	8,476	8,842	366	104	4,827	(3,649)	57	4,015
Orlando-Kissimmee, FL MSA plus Sumter	70,936	46,077	(24,859)	65	27,086	(43,850)	38	18,991
Palm Bay-Melbourne-Titusville, FL MSA	17,197	21,706	4,509	126	12,936	(4,261)	75	8,770
Pensacola-Ferry Pass-Brent, FL MSA	14,844	21,109	6,265	142	12,319	(2,525)	83	8,790
Port St. Lucie, FL MSA	12,906	9,892	(3,014)	77	6,019	(6,887)	47	3,873
Punta Gorda, FL MSA	3,678	3,806	128	103	2,207	(1,471)	60	1,599
Sarasota-Bradenton-Venice, FL MSA	21,453	20,835	(618)	97	10,692	(10,761)	50	10,143
Sebastian-Vero Beach, FL MSA	4,624	4,359	(265)	94	2,496	(2,128)	54	1,864
South Nonmetropolitan Area (minus Monroe)	5,772	7,731	1,959	134	3,816	(1,956)	66	3,914
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	13,286	17,232	3,947	130	10,290	(2,996)	77	6,942
Tampa-St. Petersburg-Clearwater, FL MSA	104,206	81,157	(23,049)	78	46,905	(57,301)	45	34,252
West Palm Beach-Boca Raton	44,033	28,942	(15,091)	66	16,275	(27,758)	37	12,667
State of Florida	651,097	527,828	(123,269)	81	308,068	(343,029)	47	219,760

Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Table 4.5. Affordable/Available Detail Table for 0-50% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2010-2014 5-Year Estimate

	Renters 0-50% AMI	Affordable @ 50% AMI			Affordable/Available @ 50% AMI			Affordable, Not Available @ 50% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Cape Coral-Fort Myers, FL MSA	24,273	41,077	16,804	169	22,750	(1,523)	94	18,327
Central Nonmetropolitan Area (minus Putnam & Sumter)	4,499	5,267	768	117	3,419	(1,079)	76	1,848
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	22,044	24,470	2,427	111	14,223	(7,821)	65	10,247
Fort Walton Beach-Crestview-Destin, FL MSA	8,907	16,054	7,147	180	8,597	(310)	97	7,457
Ft. Lauderdale	80,119	52,842	(27,277)	66	33,996	(46,123)	42	18,846
Gainesville, FL MSA (minus Gilchrist)	14,529	25,357	10,828	175	16,098	1,569	111	9,259
Jacksonville, FL MSA plus Putnam	67,729	107,903	40,174	159	64,198	(3,531)	95	43,705
Lakeland, FL MSA	23,235	30,557	7,322	132	17,555	(5,680)	76	13,002
Miami-Dade Plus Monroe	137,659	72,139	(65,520)	52	51,271	(86,388)	37	20,868
Naples-Marco Island, FL MSA	11,467	18,955	7,488	165	10,469	(998)	91	8,486
Northeast Nonmetropolitan Area (plus Gilchrist)	10,616	18,629	8,013	175	10,136	(480)	95	8,494
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	19,263	32,305	13,042	168	18,826	(437)	98	13,479
Ocala, FL MSA	11,481	15,488	4,007	135	9,544	(1,937)	83	5,944
Orlando-Kissimmee, FL MSA plus Sumter	94,421	100,899	6,478	107	60,845	(33,577)	64	40,054

Notes:

- The income categories (0-30% AMI, 0-40% AMI, etc.) refer to both households and units. A household falls within a category if its annual income as a percentage of AMI falls below the top threshold (30% AMI, 40% AMI, etc.), adjusted for metropolitan area and household size. A unit falls within a category if its rent falls below the affordable rent level for the top threshold, adjusted for number of bedrooms. Larger categories include smaller categories; i.e., the 0-30% AMI households and units are included in the 0-40% AMI counts, the 0-30% AMI and 0-40% AMI counts are included in the 0-50% AMI counts, and so forth.
- The Affordable & Available Units per 100 Renter Households columns show the number of affordable/available units divided by the number of households within the income category, times 100. A value below 100 indicates a shortage of affordable and available units; a value of 100 indicates that there are the same numbers of households and affordable and available units; and a value above 100 indicates that the supply of units exceeds the number of households.

A	Renters 0-50% AMI	Affordable @ 50% AMI			Affordable/Available @ 50% AMI			Affordable, Not Available @ 50% AMI
	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Palm Bay-Melbourne-Titusville, FL MSA	22,762	41,174	18,412	181	24,272	1,510	107	16,902
Pensacola-Ferry Pass-Brent, FL MSA	19,335	36,597	17,262	189	20,953	1,618	108	15,644
Port St. Lucie, FL MSA	16,378	18,279	1,901	112	11,397	(4,981)	70	6,882
Punta Gorda, FL MSA	5,089	8,020	2,931	158	4,637	(452)	91	3,383
Sarasota-Bradenton-Venice, FL MSA	28,677	41,800	13,123	146	22,879	(5,798)	80	18,921
Sebastian-Vero Beach, FL MSA	6,279	9,441	3,161	150	5,876	(403)	94	3,565
South Nonmetropolitan Area (minus Monroe)	7,852	12,170	4,319	155	6,961	(891)	89	5,209
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	16,225	29,732	13,507	183	17,069	843	105	12,663
Tampa-St. Petersburg-Clearwater, FL MSA	134,880	169,719	34,840	126	102,042	(32,837)	76	67,677
West Palm Beach-Boca Raton	56,527	55,120	(1,407)	98	32,952	(23,575)	58	22,168
State of Florida	844,246	983,995	139,749	117	590,964	(253,282)	70	393,031

Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Table 4.6. Affordable/Available Detail Table for 0-60% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2010-2014 5-Year Estimate

	Renters 0-60% AMI	Affordable @ 60% AMI			Affordable/Available @ 60% AMI			Affordable, Not Available @ 60% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Cape Coral-Fort Myers, FL MSA	30,266	61,786	31,520	204	34,601	4,335	114	27,186
Central Nonmetropolitan Area (minus Putnam & Sumter)	5,109	7,829	2,720	153	4,924	(185)	96	2,905
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	27,254	40,279	13,025	148	23,633	(3,621)	87	16,646
Fort Walton Beach-Crestview-Destin, FL MSA	10,324	21,834	11,510	211	11,658	1,334	113	10,176
Ft. Lauderdale	96,967	107,461	10,494	111	68,247	(28,720)	70	39,214
Gainesville, FL MSA (minus Gilchrist)	16,645	32,455	15,810	195	20,234	3,589	122	12,221
Jacksonville, FL MSA plus Putnam	81,415	149,165	67,750	183	88,099	6,684	108	61,065
Lakeland, FL MSA	28,540	46,339	17,799	162	27,236	(1,304)	95	19,103
Miami-Dade Plus Monroe	165,301	109,065	(56,236)	66	78,396	(86,905)	47	30,670
Naples-Marco Island, FL MSA	14,518	27,425	12,907	189	15,911	1,393	110	11,514
Northeast Nonmetropolitan Area (plus Gilchrist)	12,475	22,867	10,392	183	12,862	388	103	10,004
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	22,972	43,358	20,386	189	26,364	3,392	115	16,994
Ocala, FL MSA	13,756	22,381	8,625	163	13,587	(169)	99	8,794
Orlando-Kissimmee, FL MSA plus Sumter	117,794	185,777	67,983	158	112,365	(5,428)	95	73,411
Palm Bay-Melbourne-Titusville, FL MSA	27,745	55,297	27,552	199	32,758	5,013	118	22,539

Notes:

- The income categories (0-30% AMI, 0-40% AMI, etc.) refer to both households and units. A household falls within a category if its annual income as a percentage of AMI falls below the top threshold (30% AMI, 40% AMI, etc.), adjusted for metropolitan area and household size. A unit falls within a category if its rent falls below the affordable rent level for the top threshold, adjusted for number of bedrooms. Larger categories include smaller categories; i.e., the 0-30% AMI households and units are included in the 0-40% AMI counts, the 0-30% AMI and 0-40% AMI counts are included in the 0-50% AMI counts, and so forth.
- The Affordable & Available Units per 100 Renter Households columns show the number of affordable/available units divided by the number of households within the income category, times 100. A value below 100 indicates a shortage of affordable and available units; a value of 100 indicates that there are the same numbers of households and affordable and available units; and a value above 100 indicates that the supply of units exceeds the number of households.

	Renters 0-60% AMI	Affordable @ 60% AMI			Affordable/Available @ 60% AMI			Affordable, Not Available @ 60% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Pensacola-Ferry Pass-Brent, FL MSA	24,287	49,412	25,125	203	28,320	4,033	117	21,092
Port St. Lucie, FL MSA	19,435	28,295	8,860	146	17,756	(1,679)	91	10,539
Punta Gorda, FL MSA	6,307	11,562	5,255	183	6,606	299	105	4,956
Sarasota-Bradenton-Venice, FL MSA	35,254	62,503	27,249	177	35,022	(232)	99	27,481
Sebastian-Vero Beach, FL MSA	7,678	13,663	5,985	178	8,622	945	112	5,041
South Nonmetropolitan Area (minus Monroe)	9,477	17,620	8,143	186	10,410	932	110	7,210
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	19,324	36,681	17,358	190	22,248	2,925	115	14,433
Tampa-St. Petersburg-Clearwater, FL MSA	163,736	268,067	104,331	164	159,187	(4,549)	97	108,880
West Palm Beach-Boca Raton	68,764	89,861	21,097	131	56,013	(12,751)	81	33,848
State of Florida	1,025,342	1,510,982	485,640	147	915,059	(110,283)	89	595,923

Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Table 4.7. Affordable/Available Detail Table for 0-80% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2010-2014 5-Year Estimate

	Renters 0-80% AMI	Affordable @ 80% AMI			Affordable/Available @ 80% AMI			Affordable, Not Available @ 80% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Cape Coral-Fort Myers, FL MSA	41,516	76,474	34,958	184	48,853	7,337	118	27,621
Central Nonmetropolitan Area (minus Putnam & Sumter)	6,423	9,959	3,536	155	6,818	395	106	3,141
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	35,272	58,058	22,786	165	37,123	1,851	105	20,935
Fort Walton Beach-Crestview-Destin, FL MSA	14,174	26,273	12,099	185	16,447	2,273	116	9,826
Ft. Lauderdale	126,805	191,683	64,878	151	127,181	376	100	64,502
Gainesville, FL MSA (minus Gilchrist)	21,053	37,926	16,873	180	26,716	5,663	127	11,210
Jacksonville, FL MSA plus Putnam	106,157	185,509	79,352	175	121,396	15,239	114	64,113
Lakeland, FL MSA	37,543	65,199	27,656	174	41,593	4,050	111	23,606
Miami-Dade Plus Monroe	212,036	227,908	15,872	107	167,357	(44,679)	79	60,551
Naples-Marco Island, FL MSA	18,719	33,326	14,607	178	21,357	2,638	114	11,969
Northeast Nonmetropolitan Area (plus Gilchrist)	15,730	26,503	10,773	168	17,406	1,675	111	9,097
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	29,405	55,884	26,478	190	37,444	8,039	127	18,439
Ocala, FL MSA	17,629	32,430	14,801	184	20,342	2,713	115	12,088
Orlando-Kissimmee, FL MSA plus Sumter	158,755	286,232	127,477	180	184,473	25,718	116	101,758
Palm Bay-Melbourne-Titusville, FL MSA	36,582	65,263	28,681	178	44,300	7,718	121	20,963

Notes:

- The income categories (0-30% AMI, 0-40% AMI, etc.) refer to both households and units. A household falls within a category if its annual income as a percentage of AMI falls below the top threshold (30% AMI, 40% AMI, etc.), adjusted for metropolitan area and household size. A unit falls within a category if its rent falls below the affordable rent level for the top threshold, adjusted for number of bedrooms. Larger categories include smaller categories; i.e., the 0-30% AMI households and units are included in the 0-40% AMI counts, the 0-30% AMI and 0-40% AMI counts are included in the 0-50% AMI counts, and so forth.
- The Affordable & Available Units per 100 Renter Households columns show the number of affordable/available units divided by the number of households within the income category, times 100. A value below 100 indicates a shortage of affordable and available units; a value of 100 indicates that there are the same numbers of households and affordable and available units; and a value above 100 indicates that the supply of units exceeds the number of households.

	Renters 0-80% AMI	Affordable @ 80% AMI			Affordable/Available @ 80% AMI			Affordable, Not Available @ 80% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Pensacola-Ferry Pass-Brent, FL MSA	31,620	59,289	27,669	188	37,672	6,052	119	21,617
Port St. Lucie, FL MSA	25,126	41,947	16,821	167	27,894	2,768	111	14,053
Punta Gorda, FL MSA	8,162	14,846	6,684	182	9,541	1,379	117	5,305
Sarasota-Bradenton-Venice, FL MSA	46,831	80,664	33,833	172	50,756	3,925	108	29,908
Sebastian-Vero Beach, FL MSA	9,936	15,868	5,931	160	11,624	1,688	117	4,244
South Nonmetropolitan Area (minus Monroe)	12,907	23,492	10,586	182	15,499	2,592	120	7,993
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	24,565	42,116	17,551	171	29,005	4,440	118	13,111
Tampa-St. Petersburg-Clearwater, FL MSA	215,614	371,088	155,475	172	237,218	21,604	110	133,870
West Palm Beach-Boca Raton	88,043	135,968	47,925	154	89,618	1,575	102	46,350
State of Florida	1,340,603	2,163,905	823,303	161	1,427,633	87,030	106	736,273

Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

Table 4.8. Affordable/Available Detail Table for 0-120% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2010-2014 5-Year Estimate

	Renters 0-120% AMI	Affordable @ 120% AMI			Affordable/Available @ 120% AMI			Affordable, Not Available @ 120% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Cape Coral-Fort Myers, FL MSA	56,898	82,268	25,371	145	65,692	8,795	115	16,576
Central Nonmetropolitan Area (minus Putnam & Sumter)	7,859	10,851	2,992	138	8,511	652	108	2,340
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	46,633	63,323	16,690	136	49,566	2,933	106	13,758
Fort Walton Beach-Crestview-Destin, FL MSA	19,435	27,783	8,348	143	22,177	2,742	114	5,606
Ft. Lauderdale	171,602	241,074	69,471	140	186,092	14,490	108	54,982
Gainesville, FL MSA (minus Gilchrist)	27,430	39,195	11,765	143	33,245	5,815	121	5,950
Jacksonville, FL MSA plus Putnam	140,158	194,415	54,257	139	157,386	17,228	112	37,029
Lakeland, FL MSA	51,778	71,753	19,975	139	57,488	5,710	111	14,265
Miami-Dade Plus Monroe	276,561	357,784	81,223	129	284,139	7,578	103	73,645
Naples-Marco Island, FL MSA	26,419	36,323	9,904	137	29,565	3,146	112	6,758
Northeast Nonmetropolitan Area (plus Gilchrist)	20,293	27,321	7,028	135	22,219	1,926	109	5,101
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	39,918	60,075	20,156	150	49,560	9,641	124	10,515
Ocala, FL MSA	24,247	34,645	10,398	143	27,351	3,104	113	7,294
Orlando-Kissimmee, FL MSA plus Sumter	215,825	316,029	100,205	146	248,461	32,636	115	67,568

Notes:

- The income categories (0-30% AMI, 0-40% AMI, etc.) refer to both households and units. A household falls within a category if its annual income as a percentage of AMI falls below the top threshold (30% AMI, 40% AMI, etc.), adjusted for metropolitan area and household size. A unit falls within a category if its rent falls below the affordable rent level for the top threshold, adjusted for number of bedrooms. Larger categories include smaller categories; i.e., the 0-30% AMI households and units are included in the 0-40% AMI counts, the 0-30% AMI and 0-40% AMI counts are included in the 0-50% AMI counts, and so forth.
- The Affordable & Available Units per 100 Renter Households columns show the number of affordable/available units divided by the number of households within the income category, times 100. A value below 100 indicates a shortage of affordable and available units; a value of 100 indicates that there are the same numbers of households and affordable and available units; and a value above 100 indicates that the supply of units exceeds the number of households.

	Renters 0-120% AMI	Affordable @ 120% AMI			Affordable/Available @ 120% AMI			Affordable, Not Available @ 120% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Palm Bay-Melbourne-Titusville, FL MSA	47,200	67,908	20,708	144	55,461	8,261	118	12,447
Pensacola-Ferry Pass-Brent, FL MSA	43,737	62,138	18,401	142	50,370	6,633	115	11,768
Port St. Lucie, FL MSA	32,877	45,761	12,884	139	36,734	3,857	112	9,027
Punta Gorda, FL MSA	11,094	15,990	4,896	144	12,443	1,349	112	3,547
Sarasota-Bradenton-Venice, FL MSA	64,338	87,501	23,163	136	69,852	5,514	109	17,649
Sebastian-Vero Beach, FL MSA	12,475	16,776	4,301	134	14,464	1,989	116	2,312
South Nonmetropolitan Area (minus Monroe)	16,646	25,248	8,602	152	19,935	3,289	120	5,313
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	32,155	43,142	10,987	134	36,884	4,729	115	6,258
Tampa-St. Petersburg-Clearwater, FL MSA	288,922	407,875	118,953	141	319,317	30,395	111	88,558
West Palm Beach-Boca Raton	116,866	160,150	43,284	137	125,644	8,778	108	34,506
State of Florida	1,791,366	2,495,328	703,963	139	1,982,556	191,190	111	512,773

Source: Shimberg Center analysis of American Community Survey PUMS, 2014 5-Year Estimate

5. Homeless Families and Individuals

This section of the *2016 Rental Market Study* estimates the number of homeless individuals and families in Florida. Estimates of homeless persons are based on two sources: 1) Point in Time counts of sheltered and unsheltered homeless persons submitted to HUD by Florida's local homeless coalitions, and 2) estimates of homeless families and unaccompanied youth who are doubled up with friends or family or living in hotels and motels, based on data on homeless students collected by the Florida Department of Education (FDOE).

According to these two sources, the statewide homeless counts are as follows:

- 32,533 homeless individuals. This includes 26,325 sheltered and unsheltered individuals from the Point in Time counts, including single adults, married adults without children, unaccompanied youth, children in sibling groups or other similar groups, and adolescent parents with children.¹⁴ It also includes 6,208 unaccompanied youth doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count.
- 32,304 homeless families with children. This includes 3,053 sheltered and unsheltered families from the Continuum of Care Point in Time counts. It also includes 29,251 families doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count.

The Point in Time counts include 6,540 persons who report chronic homelessness: 6,021 individuals and 519 persons in families.

The report then estimates the supply of transitional housing and permanent supportive housing units. Unit counts come from the Housing Inventory Counts in the Continuum of Care plans and the Shimberg Center's Assisted Housing Inventory. Based on these sources, Florida has 16,458 transitional housing and permanent supportive housing beds for individuals and 4,200 transitional and permanent supportive housing units for family households.

Methodology

The counts of homeless households and housing supply are based on four data sources:

- 2015 Point in Time counts of homeless individuals and families submitted by Florida's local homeless coalitions to the U.S. Department of Housing and Urban Development (HUD) as part of the annual Continuum of Care plan. Each coalition represents a county or a group of counties in Florida. Sixty-four of Florida's 67 counties are represented by homeless coalitions. Baker, Union, and Dixie Counties chose to be unrepresented in the

¹⁴ Children in groups, whether siblings, a teenage parent and children, unrelated, or in any other groups cannot be counted as a household in Homeless Management Information Systems (HMIS). The HMIS systems identify family members in relation to a head of household, and groups of children are not considered to have a head of household even if one of the minors is a parent. Therefore, children in any type of group without an adult parent are classified as individuals. See HUD's *Annual Homeless Assessment (AHAR) Frequently Asked Questions* at <https://www.hudexchange.info/resources/documents/2015-AHAR-Frequently-Asked-Questions.pdf>.

2015 Continuum of Care plans. The plans are required by HUD as part of the coalitions' applications for McKinney-Vento Act homeless assistance funds. The Point in Time count is a one-day census of homeless persons in each Continuum of Care region during the last 10 days of January. HUD does not allow the use of multipliers or other estimating methods to produce a population number. HUD compiles data from the plans into its Annual Homeless Assessment Report (AHAR).

- Florida Department of Education's (FDOE) 2014-2015 Homeless Students Count, which is based on data submitted by homeless liaisons from all Florida school districts. Data are available at <http://www.fldoe.org/policy/federal-edu-programs/title-x-homeless-edu-program-hep.stml>. The counts include students identified as homeless at any point during the 2014-2015 school year. For each county, students are categorized by place of nighttime residence (shelters, unsheltered locations, doubled up, hotels/motels, etc.) and accompaniment status (unaccompanied youth vs. living with family). The students are counted once per school year the first time they are identified as homeless, regardless if they have more than one instance of homelessness.
- 2015 Housing Inventory Counts of transitional and permanent supportive housing units, also submitted to HUD by local homeless coalitions as part of the Continuum of Care plans and included in HUD's Annual Homeless Assessment Report.
- The Shimberg Center's Assisted Housing Inventory, which identifies subsidized rental housing developments reserved for homeless individuals and families.

The HUD AHAR data includes 1) "sheltered homeless persons" in emergency shelters, transitional housing, and "Safe Havens," and 2) "unsheltered homeless persons" whose nighttime residence is a public place not designed for regular sleeping accommodations.

The State of Florida's definition of homelessness is more expansive than the sheltered/unsheltered criteria used by HUD. Therefore, we supplement the Point in Time counts with the FDOE counts of homeless students to estimate the number of families with children and unaccompanied youth who are doubled up other family and friends or in hotels and motels. Limiting the FDOE data to these categories avoids double-counting the sheltered and unsheltered homeless families already included in the Point in Time counts. Note that the FDOE dataset includes only students enrolled in school. It excludes babies and young children, as well as school-age children not attending school.

Need: Counts for Families and Individuals

Homeless persons are classified into two groups: 1) families with dependent children, referred to as "family households" in this report, and 2) persons without dependent children, including single individuals, unaccompanied youth, and other adults such as a married couple without children. The latter group is generally referred to as "individuals" in this report.

The estimate of family households is the sum of two components:

- 1) The total number of sheltered and unsheltered families with dependent children from the Point in Time counts, as reported in the Continuum of Care plans for each region.

- 2) An estimate of families with school-age children who are doubled up and in hotels and motels based on the FDOE student count. The FDOE report classifies students by place of nighttime residence, with doubled up and hotels/motels as two of the categories. We summed these categories to obtain the total number of students of interest. We did not use other categories of nighttime residence either because the students and their families were already included in the Point in Time counts (shelters, unsheltered locations) or because they are not included in the state's homeless definition (youth awaiting foster care).

Two additional steps were necessary to estimate family households from student counts. First, FDOE's statewide 2015 student totals indicate that 90 percent of all homeless students are identified as living in families. The remaining 10 percent are unaccompanied youth.¹⁵ Therefore, we multiplied the sum of homeless students with place of residence as doubled up and hotels/motels by .90 to find the number of students living with their families in these locations for each county.

Second, a household may have more than one student. HUD statistics show that sheltered homeless families include an average of 1.91 children per family nationwide.¹⁶ We divided the number of students in families by 1.91 to estimate the number of families. In short, for each county,

$$\text{Families} = (\text{Students} * \text{Percentage of students in families}) / (\text{Students per family}) = (\text{Students} * .90) / 1.91$$

Finally, we aggregated the county-level estimates into Continuum of Care region estimates. A table showing the county-level student data and their conversion to estimates for families and unaccompanied youth is included at the end of this chapter.

Similarly, the estimates of individuals consist of two components:

- 1) The total number of individuals reported in the Continuum of Care plans for each region. This is a count of persons, not households.
- 2) An estimate of unaccompanied youth who are doubled up and in hotels and motels based on the FDOE student count. As noted above, DOE data indicate that 10 percent of homeless students in the state are unaccompanied. We multiplied the number of homeless students with place of residence as doubled up and hotels/motels by .10 to estimate the number of unaccompanied youth living in these locations. Again, county-level figures were aggregated into Continuum of Care region totals.

Supply: Housing Inventory Counts

Estimates of transitional and permanent supportive housing come from two sources: 1) 2015 Housing Inventory Counts (HIC) submitted to HUD by Continuum of Care coalitions, and 2) the

¹⁵ Florida Department of Education, *School Year 2014-15 Counts of Homeless Students by District*, http://www.fldoe.org/core/fileparse.php/7482/urlt/2014_15chs_web.xls. Detailed data on accompaniment status by place of nighttime residence is not included in the report.

¹⁶ U.S. Department of Housing and Urban Development. HUD 2015 Continuum of Care Homeless Populations and Subpopulations Report – All States, Territories, Puerto Rico, and DC. Available at https://www.hudexchange.info/resource/reportmanagement/published/CoC_PopSub_NatlTerrDC_2015.pdf. The 1.91 children per family figure is derived by dividing the number of homeless children age 0-17 (122,901) by the number of families with children (64,197) from the 2015 Point in Time Count.

Shimberg Center's Assisted Housing Inventory (AHI). The AHI includes 45 developments with funding from Florida Housing Finance Corporation where "homeless" is the target demographic. In some cases, the AHI homeless units were also included in the Continuum of Care HIC reports. AHI homeless units that did not appear in the HIC reports were added to the county totals.¹⁷

The study counts *units* for families with children and *beds* for persons in other households. The transitional and permanent housing units for families in the HIC have the capacity for an average of 2.9 family members. An individual bed, whether in its own housing unit or in a shared facility, by definition houses one person.

The report does not include emergency shelter beds as part of the housing supply. HUD and Florida Housing Finance Corporation consider shelter beds to be temporary housing. Persons residing in emergency shelters are counted in the homeless population.

Counts of Homeless Individuals and Families

According to the Point in Time and student counts, 32,533 individuals were homeless in Florida in 2015. This includes 26,325 sheltered and unsheltered individuals from the Continuum of Care Point in Time counts, including single adults, married adults without children, unaccompanied youth, children in sibling groups or other similar groups, and adolescent parents with children. It also includes an estimated 6,208 unaccompanied youth doubled up with others and in hotels and motels identified in the FDOE homeless student count.

Among families with children, 32,304 households were homeless in 2015. This includes 3,053 sheltered and unsheltered families from the Point in Time counts and 29,251 families doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count.

Table 5.1 and Figures 5.1 and 5.2 on the following pages show the number of homeless individuals and families by county or multi-county region. Four counties or multi-county regions included more than 2,000 homeless individuals: Pinellas, Miami-Dade, Orange-Osceola-Seminole, and Broward.

For homeless families, the Orange-Osceola-Seminole region had by far the highest count, at 6,134 families. Almost all of these come from the estimates of families in hotels/motels and doubled up based on FDOE data. This follows aggressive efforts by school district liaisons in all three counties to identify homeless students. The next highest counts range from 1,000 to 1,800 families in regions including Miami-Dade, Hillsborough, Clay-Duval-Nassau, Escambia-Santa Rosa, Pinellas, Polk, Citrus-Hernando-Lake-Sumter, Flagler-Volusia, Palm Beach, Manatee-Sarasota, and Marion Counties.

¹⁷ Developments receiving funding from the Florida Housing Link Initiative, which may serve homeless residents, were not included unless the developments also listed "Homeless" as a target demographic.

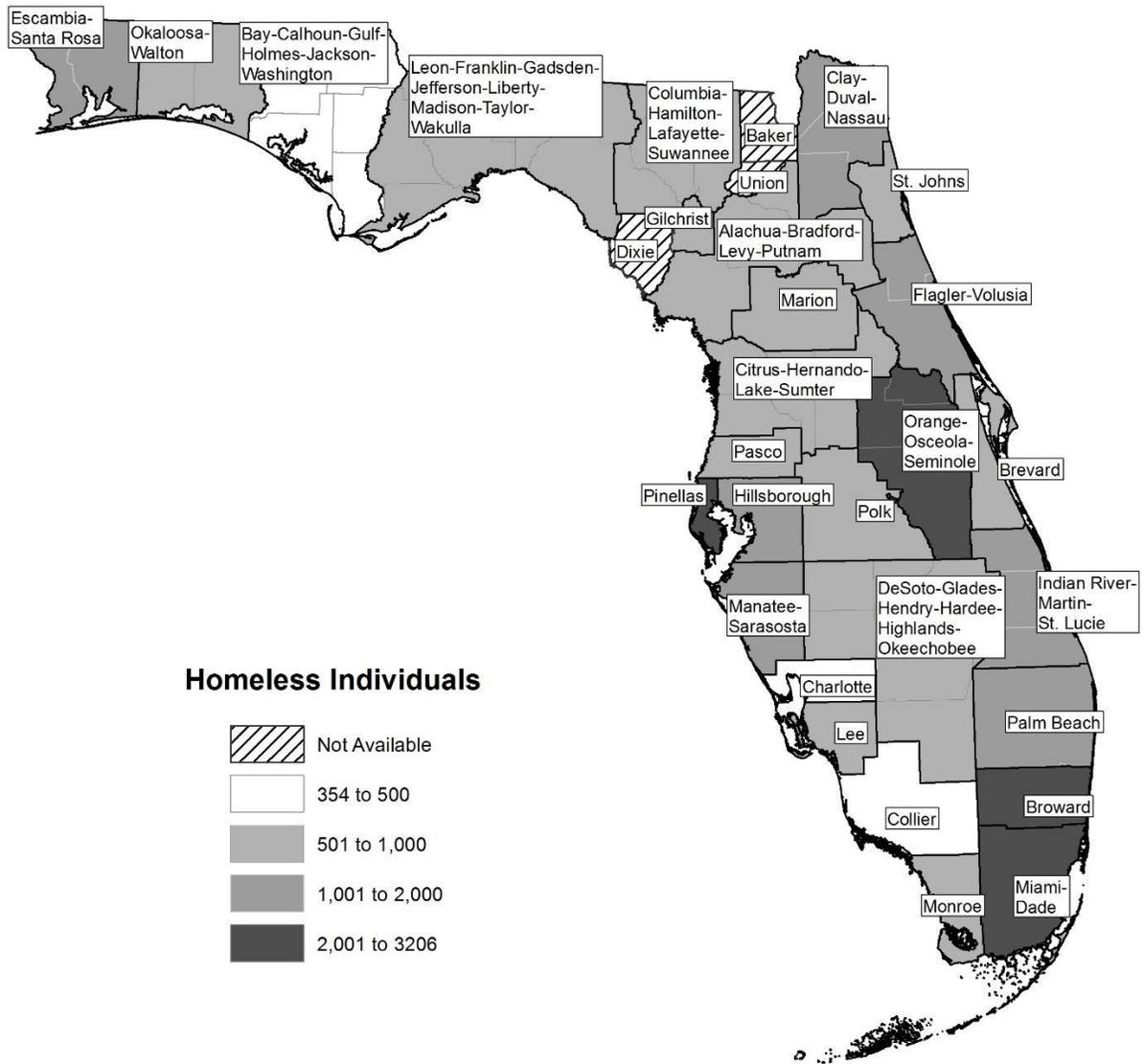
Table 5.1. Homeless Individuals and Families by Region, 2015

HUD Continuum of Care	Counties	Individuals: Sheltered & Unsheltered from Point in Time Count	Individuals: Unaccomp. Youth Doubled Up & Hotels/Motels from Student Data	Total Individuals (PIT + Student)	Family Households: Sheltered & Unsheltered from Point in Time Count	Family Households: Est. Families Doubled Up & Hotels/Motels from Student Data	Total Family Households (PIT + Student)
FL-500	Manatee, Sarasota	978	243	1,221	81	1,145	1,226
FL-501	Hillsborough	1,363	328	1,691	169	1,547	1,716
FL-502	Pinellas	2,903	303	3,206	151	1,427	1,578
FL-503	Polk	348	322	670	37	1,518	1,555
FL-504	Flagler, Volusia	930	266	1,196	154	1,253	1,407
FL-505	Okaloosa, Walton	566	67	633	41	317	358
FL-506	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla	625	160	785	73	755	828
FL-507	Orange, Osceola, Seminole	1,392	1,254	2,646	224	5,910	6,134
FL-508	Alachua, Bradford, Gilchrist, Levy, Putnam	788	154	942	34	727	761
FL-509	Indian River, Martin, St. Lucie	1,299	86	1,385	421	404	825
FL-510	Clay, Duval, Nassau	1,354	313	1,667	161	1,473	1,634
FL-511	Escambia, Santa Rosa	874	338	1,212	40	1,592	1,632
FL-512	St. Johns	897	68	965	64	320	384
FL-513	Brevard	616	165	781	136	778	914
FL-514	Marion	619	239	858	55	1,124	1,179
FL-515	Bay, Calhoun, Gulf, Holmes, Jackson, Washington	272	179	451	16	843	859
FL-517	Desoto, Glades, Hardee, Hendry, Highlands, Okeechobee	620	173	793	166	816	982
FL-518	Columbia, Hamilton, Lafayette, Suwannee	876	113	989	70	532	602
FL-519	Pasco	792	180	972	93	846	939
FL-520	Citrus, Hernando, Lake, Sumter	486	305	791	71	1,439	1,510

HUD Continuum of Care	Counties	Individuals: Sheltered & Unsheltered from Point in Time Count	Individuals: Unaccomp. Youth Doubled Up & Hotels/Motels from Student Data	Total Individuals (PIT + Student)	Family Households: Sheltered & Unsheltered from Point in Time Count	Family Households: Est. Families Doubled Up & Hotels/Motels from Student Data	Total Family Households (PIT + Student)
FL-600	Miami-Dade	2,720	278	2,998	410	1,311	1,721
FL-601	Broward	2,099	169	2,268	160	797	957
FL-602	Charlotte	313	43	356	84	203	287
FL-603	Lee	520	93	613	31	436	467
FL-604	Monroe	562	31	593	19	148	167
FL-605	Palm Beach	1,220	277	1,497	59	1,304	1,363
FL-606	Collier	293	61	354	33	286	319
Total		26,325	6,208	32,533	3,053	29,251	32,304

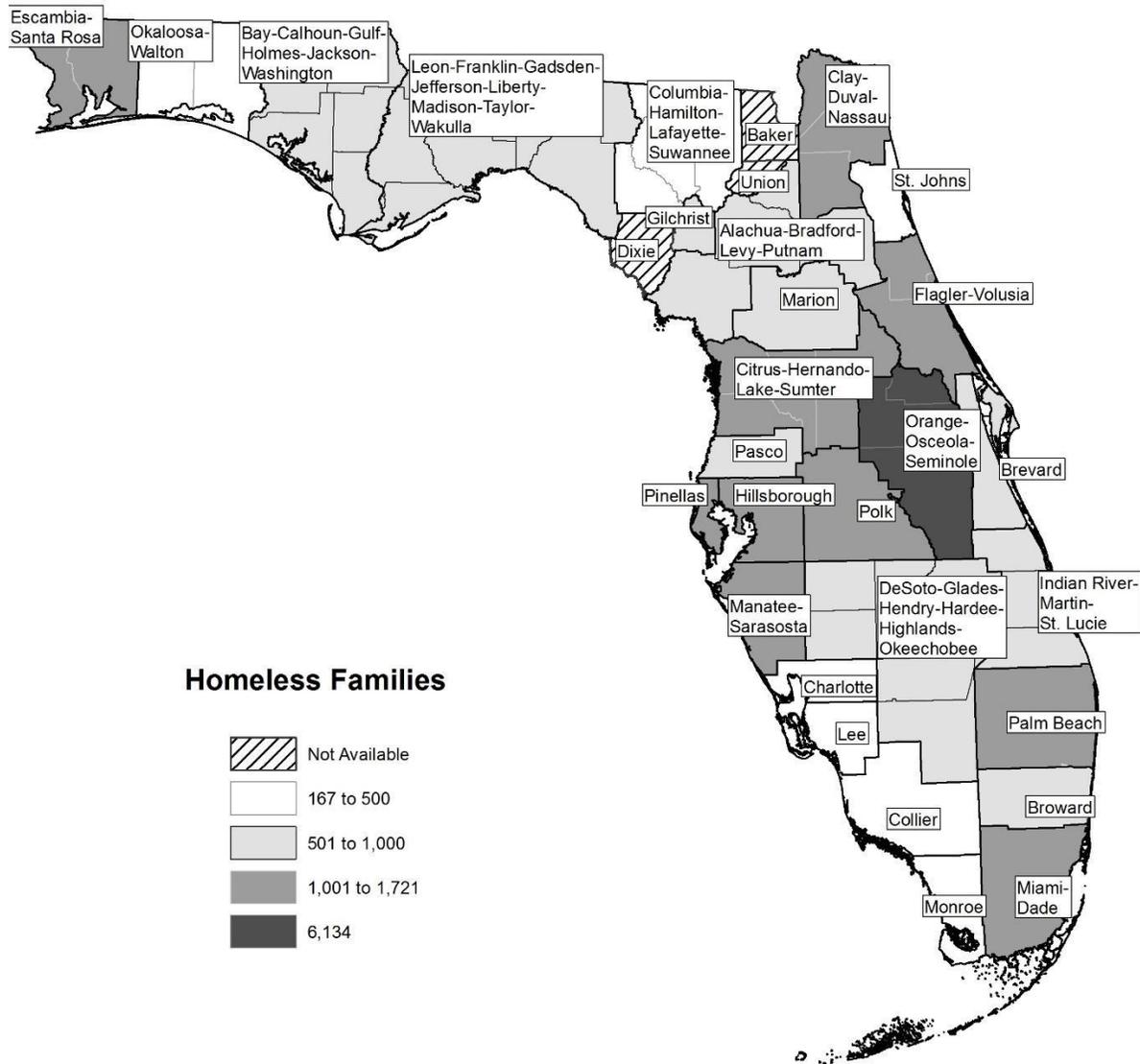
Sources: U.S. Department of Housing and Urban Development, *2015 Annual Homeless Assessment: Part 1 - Point in Time Estimates of Homelessness in the U.S.* November 2015, <https://www.hudexchange.info/resource/4832/2015-ahar-part-1-pit-estimates-of-homelessness>. Florida Department of Education, *School Year 2014-15 Counts of Homeless Students by District*, http://www.fldoe.org/core/fileparse.php/7482/urlt/2014_15chs_web.xls.

Figure 5.1. Homeless Individuals by Region, 2015



Sources: U.S. Department of Housing and Urban Development, 2015 Annual Homeless Assessment: Part 1 - Point in Time Estimates of Homelessness in the U.S. November 2015, <https://www.hudexchange.info/resource/4832/2015-ahar-part-1-pit-estimates-of-homelessness>. Florida Department of Education, School Year 2014-15 Counts of Homeless Students by District, http://www.fldoe.org/core/fileparse.php/7482/urlt/2014_15chs_web.xls.

Figure 5.2. Homeless Families by Region, 2015



Sources: U.S. Department of Housing and Urban Development, 2015 Annual Homeless Assessment: Part 1 - Point in Time Estimates of Homelessness in the U.S. November 2015, <https://www.hudexchange.info/resource/4832/2015-ahar-part-1-pit-estimates-of-homelessness>. Florida Department of Education, School Year 2014-15 Counts of Homeless Students by District, http://www.fldoe.org/core/fileparse.php/7482/urlt/2014_15chs_web.xls.

Compared to the *2013 Rental Market Study*, the estimates reflect two opposing trends: falling numbers of homeless persons in the Point in Time counts alongside increases in the number of students identified as homeless by FDOE. The 2013 study included 36,771 homeless individuals and 6,333 families from the 2012 Point in Time counts, both substantially higher than the current totals. Annual reports from the Florida Council on Homelessness note these continuing declines in the Point in Time counts. The Council cites a number of factors leading to the falling numbers, including successful programs to provide rapid rehousing and permanent supportive housing, federal resources to end veteran homeless, better data management through Homeless Management Information Systems (HMIS), and stricter federal criteria that limit the populations that can be counted as homeless.¹⁸ On the other hand, the FDOE homeless student counts have increased steadily over the past several years. Because of this, estimates of homeless families doubled up and in hotels/motels rose from 24,815 in 2013 to the current 29,251. For unaccompanied youth in these situations, the figure rose from 5,705 to 6,208.

Subpopulations

HUD's *Annual Homeless Assessment Report* also includes counts of homeless persons by subpopulation. Table 5.2 lists the statewide subpopulation counts for 2015. Not all homeless persons are included in the list of subpopulations, and a person may appear in more than one category.

Table 5.2. Homeless Persons by Subpopulation, Florida, 2015

Subpopulation	Persons
Chronically Homeless	6,540
Severely Mentally Ill	6,241
Chronic Substance Abuse	6,065
Veterans	3,926
Persons with HIV/AIDS	529
Victims of Domestic Violence	2,863
Unaccompanied Youth (Under 18)	593
Unaccompanied Youth (18-24)	1,778
Parenting Youth	315

Source: U.S. Department of Housing and Urban Development, HUD 2015 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, https://www.hudexchange.info/resource/reportmanagement/published/CoC_PopSub_State_FL_2015.pdf.

For the Point in Time Count, HUD defines a chronically homeless person as one who “1) Is homeless and lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and 2) Has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least 1 year or on at least

¹⁸ Florida Council on Homelessness, 2015 Annual Report, p.11. <http://www.dcf.state.fl.us/programs/homelessness/docs/Council-on-Homelessness-2015%20-Report.pdf>. The 2013 and 2014 annual reports cite similar factors.

four separate occasions in the last 3 years where the combined length of time homeless in those occasions is at least 12 months; and 3) Has a disability.”¹⁹ Of the 6,540 people reporting chronic homelessness, 92 percent (6,021) are individuals; the remaining 519 persons are living with family.

¹⁹ U.S. Department of Housing and Urban Development, “Notice for Housing Inventory Count (HIC) and Point-in-Time (PIT) Data Collection for Continuum of Care (CoC) Program and the Emergency Solutions Grants (ESG) Program,” November 18, 2015. <https://www.hudexchange.info/resources/documents/Notice-CPD-15-010-2016-HIC-PIT-Data-Collection-Notice.pdf>

Transitional and Permanent Housing Supply

Florida has 16,458 transitional housing and permanent supportive housing beds for individuals. For families with children, there are 4,200 transitional and permanent supportive housing units statewide. These include beds and units listed in the Housing Inventory Counts plus units for homeless households from the Assisted Housing Inventory.

Table 5.3 below shows the supply of beds for individuals and units for families. Note that some of this supply is reserved for specific subpopulations, so not all beds and units are available to all people counted in the need tables.

The table also calculates each region's "level of effort" in providing permanent supportive housing compared to the homeless population. The level of effort equals the number of permanent supportive housing units divided by the number of individuals or families who are currently homeless from Table 5.1. A level of effort ratio below 1.0 indicates that there are more homeless individuals or families than there are permanent supportive housing beds or units. A ratio greater than 1.0 would indicate that the region has more permanent supportive housing beds or units than individuals or families who are currently homeless.

Statewide, the level of effort ratio is 0.32 for housing for individuals and 0.08 for housing for families. This means that Florida has 32 permanent supportive housing individual beds for every 100 homeless individuals and eight permanent supportive housing family units for every 100 homeless families. This represents a strong increase in the individual level of effort over the *2013 Rental Market Study*, when the index value was 0.19. The increase stemmed from a decline in homeless individuals in the Point in Time count as well as an increase in permanent supportive housing beds for individuals (from 8,270 in the 2013 study to 10,507 in the current study). The increase in beds reflects a recent shift in federal funding away from transitional housing in favor of the permanent supportive housing model. The level of effort for family supportive housing remained roughly the same (0.07 in the 2013 study compared to 0.08 in the current study).

Table 5.3. Transitional and Permanent Housing Supply by Region, 2015

HUD Continuum of Care	Counties	Individuals			Families		
		Transitional Housing Beds: HIC	Total Individual PSH beds (AHI + HIC)	Permanent Supportive Housing Level of Effort	Transitional Housing Units: HIC	Total Family PSH Units (AHI + HIC)	Permanent Supportive Housing Level of Effort
FL-500	Manatee, Sarasota	219	158	0.13	45	34	0.03
FL-501	Hillsborough	300	1,031	0.61	89	167	0.10
FL-502	Pinellas	576	957	0.30	101	76	0.05
FL-503	Polk	137	60	0.09	30	33	0.02
FL-504	Flagler, Volusia	116	262	0.22	71	50	0.04
FL-505	Okaloosa, Walton	74	0	0	11	29	0.08
FL-506	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla	152	263	0.33	29	78	0.09
FL-507	Orange, Osceola, Seminole	636	1,361	0.51	157	4	0
FL-508	Alachua, Bradford, Gilchrist, Levy, Putnam	127	477	0.51	34	49	0.06
FL-509	Indian River, Martin, St. Lucie	71	173	0.12	20	60	0.07
FL-510	Clay, Duval, Nassau	468	719	0.43	103	450	0.28
FL-511	Escambia, Santa Rosa	367	343	0.28	29	0	0
FL-512	St. Johns	45	46	0.05	64	19	0.05
FL-513	Brevard	120	20	0.03	172	24	0.03
FL-514	Marion	83	40	0.05	15	65	0.06
FL-515	Bay, Calhoun, Gulf, Holmes, Jackson, Washington	107	0	0	27	50	0.06

HUD Continuum of Care	Counties	Individuals			Families		
		Transitional Housing Beds: HIC	Total Individual PSH beds (AHI + HIC)	Permanent Supportive Housing Level of Effort	Transitional Housing Units: HIC	Total Family PSH Units (AHI + HIC)	Permanent Supportive Housing Level of Effort
FL-517	Desoto, Glades, Hardee, Hendry, Highlands, Okeechobee	12	31	0.04	40	29	0.03
FL-518	Columbia, Hamilton, Lafayette, Suwannee	37	14	0.01	2	31	0.05
FL-519	Pasco	60	19	0.02	2	105	0.11
FL-520	Citrus, Hernando, Lake, Sumter	81	28	0.04	14	10	0.01
FL-600	Miami-Dade	869	2,530	0.84	235	569	0.33
FL-601	Broward	676	1,198	0.53	135	171	0.18
FL-602	Charlotte	83	19	0.05	15	32	0.11
FL-603	Lee	81	116	0.19	1	285	0.61
FL-604	Monroe	117	165	0.28	10	11	0.07
FL-605	Palm Beach	183	461	0.31	33	266	0.20
FL-606	Collier	154	16	0.05	13	6	0.02
State Total		5,951	10,507	0.32	1,497	2,703	0.08

Sources: U.S. Department of Housing and Urban Development, *2015 Annual Homeless Assessment: Part 1 - Point in Time Estimates of Homelessness in the U.S.* November 2015, <https://www.hudexchange.info/resource/4832/2015-ahar-part-1-pit-estimates-of-homelessness>. Shimberg Center for Housing Studies, Assisted Housing Inventory.

Data Limitations

Both sources of data on homeless individuals and families contain uncertainty. The Point in Time counts are difficult to perform accurately, particularly as coalitions attempt to identify unsheltered populations. Factors such as the weather on the day of the count and the coalitions' familiarity with the locations most likely occupied by unsheltered persons affect the accuracy of the count.

For the FDOE data, only students whose homeless status is known by school districts' homeless liaisons are included. Many students and their parents may not report their status because they are unaware of the services that could be available to them or because of the stigma attached to homelessness. Moreover, the student data include only children enrolled in school. This excludes children who are too young to attend school and school age children who have dropped out of school. The exclusion of young children and others not in school will result in underestimates of families with children for two reasons. First, households with only children out of school are not counted at all. Second, the national average of 1.91 children per family includes both school age and younger children; a separate average for school age children is not available. Therefore, the average number of students per family is likely lower. That is, in the
$$\text{Families} = \frac{\text{Students} * \text{Percentage of students in families}}{\text{Students per family}}$$
 equation, reducing the denominator (Students per family) would result in higher family counts.

Because they are based on counts of actual beds provided by local agencies, the supply estimates in the Continuum of Care plans are more precise. It is likely that Table 5.3 above includes most if not all of the state's supply of transitional housing and permanent supportive housing. However, the supply data does not include housing for homeless persons other than the transitional and permanent supportive housing beds reserved specifically for them, such as the state's general supply of public and assisted housing. Units funded by Florida Housing's Link Initiative for special needs households are not included unless the development also is listed in the Assisted Housing Inventory with "homeless" as a target demographic.

Finally, housing facilities serving homeless persons often are directed toward a specific population. These facilities and their services may not be appropriate for other populations. For example, a supportive housing facility for single adults with HIV/AIDS is not interchangeable with a facility for youth aging out of foster care, but both would be counted in the general supply of housing for homeless individuals. Therefore, the aggregate supply numbers mask the need for a number of types of facilities matching the different types of services needed by homeless individuals and families.

Florida Department of Education Detail Tables

Table 5.4 Estimates of Family Households and Unaccompanied Youth from FDOE Homeless Student Data

County	FDOE Data: Nighttime Residence of Homeless Students						Calculations for Rental Market Study		
	Emergency/ Transitional Shelter, FEMA Trailers, Abandoned in Hospitals	Doubled Up	Unsheltered	Hotels/ Motels	Awaiting Foster Care	Total Homeless Students	DHM: Doubled Up + Hotels/ Motels	Estimated Family Households (DHM*.9)/1.91	Unaccomp. Youth (DHM*.1)
Alachua	119	484	21	49	12	685	533	251	53
Baker	0	91	(X)	(X)	0	93	91	43	9
Bay	47	1,152	28	162	48	1,437	1,314	619	131
Bradford	(X)	220	(X)	28	(X)	255	248	117	25
Brevard	131	1,425	44	226	19	1,845	1,651	778	165
Broward	481	1,425	59	267	38	2,270	1,692	797	169
Calhoun	0	72	(X)	0	(X)	76	72	34	7
Charlotte	58	376	12	55	(X)	508	431	203	43
Citrus	57	226	25	16	17	341	242	114	24
Clay	82	895	16	105	(X)	1,102	1,000	471	100
Collier	90	551	(X)	56	75	779	607	286	61
Columbia	64	447	16	52	(X)	588	499	235	50
Desoto	0	316	44	(X)	(X)	368	316	149	32
Dixie	0	59	0	(X)	0	62	59	28	6
Duval	352	1,536	19	166	93	2,166	1,702	802	170
Escambia	152	1,621	(X)	155	0	1,938	1,776	837	178
Flagler	23	513	24	52	(X)	616	565	266	57
Franklin	(X)	194	25	(X)	0	225	194	91	19
Gadsden	27	468	(X)	19	(X)	530	487	229	49
Gilchrist	(X)	(X)	(X)	(X)	0	(X)	0	0	0
Glades	(X)	56	(X)	0	0	61	56	26	6
Gulf	(X)	13	0	0	0	15	13	6	1
Hamilton	(X)	215	0	34	(X)	251	249	117	25
Hardee	(X)	189	0	(X)	0	200	189	89	19
Hendry	18	281	(X)	(X)	(X)	309	281	132	28
Hernando	52	408	19	26	(X)	510	434	205	43
Highlands	(X)	425	11	(X)	(X)	461	425	200	43
Hillsborough	420	2,901	99	383	(X)	3,811	3,284	1,547	328
Holmes	0	96	(X)	(X)	(X)	104	96	45	10

County	FDOE Data: Nighttime Residence of Homeless Students						Calculations for Rental Market Study		
	Emergency/ Transitional Shelter, FEMA Trailers, Abandoned in Hospitals	Doubled Up	Unsheltered	Hotels/ Motels	Awaiting Foster Care	Total Homeless Students	DHM: Doubled Up + Hotels/ Motels	Estimated Family Households (DHM*.9)/1.91	Unaccomp. Youth (DHM*.1)
Indian River	122	210	(X)	28	(X)	366	238	112	24
Jackson	(X)	121	13	(X)	0	143	121	57	12
Jefferson	0	(X)	0	0	0	(X)	0	0	0
Lafayette	0	104	104	0	0	208	104	49	10
Lake	62	2,047	24	208	75	2,416	2,255	1,063	226
Lee	262	742	33	183	36	1,256	925	436	93
Leon	193	539	(X)	47	(X)	797	586	276	59
Levy	23	185	(X)	(X)	(X)	216	185	87	19
Liberty	0	50	0	0	0	50	50	24	5
Madison	0	177	65	(X)	(X)	244	177	83	18
Manatee	98	1,494	37	203	33	1,865	1,697	800	170
Marion	244	2,112	38	274	17	2,685	2,386	1,124	239
Martin	123	34	(X)	21	0	179	55	26	6
Miami-Dade	1,086	2,571	162	212	0	4,031	2,783	1,311	278
Monroe	119	301	19	13	(X)	456	314	148	31
Nassau	25	407	36	16	0	484	423	199	42
Okaloosa	73	362	11	38	(X)	487	400	188	40
Okeechobee	0	465	(X)	0	0	468	465	219	47
Orange	414	4,741	64	1,542	39	6,800	6,283	2,961	628
Osceola	86	3,414	117	1,027	28	4,672	4,441	2,093	444
Palm Beach	352	2,492	113	275	518	3,750	2,767	1,304	277
Pasco	264	1,588	59	208	71	2,190	1,796	846	180
Pinellas	631	2,547	45	481	60	3,764	3,028	1,427	303
Polk	351	2,793	204	428	0	3,790	3,221	1,518	322
Putnam	71	562	26	15	0	674	577	272	58
St. Johns	114	589	16	90	0	809	679	320	68
St. Lucie	65	505	23	60	(X)	663	565	266	57
Santa Rosa	33	1,567	14	36	46	1,696	1,603	755	160
Sarasota	116	599	(X)	133	29	885	732	345	73
Seminole	136	1,417	29	401	11	1,994	1,818	857	182
Sumter	22	122	(X)	(X)	0	153	122	57	12
Suwannee	61	266	16	11	0	354	277	131	28
Taylor	(X)	72	12	(X)	0	94	72	34	7
Union	0	121	0	0	0	121	121	57	12

County	FDOE Data: Nighttime Residence of Homeless Students						Calculations for Rental Market Study		
	Emergency/ Transitional Shelter, FEMA Trailers, Abandoned in Hospitals	Doubled Up	Unsheltered	Hotels/ Motels	Awaiting Foster Care	Total Homeless Students	DHM: Doubled Up + Hotels/ Motels	Estimated Family Households (DHM*.9)/1.91	Unaccomp. Youth (DHM*.1)
Volusia	180	1,791	38	304	(X)	2,322	2,095	987	210
Wakulla	0	37	(X)	0	0	40	37	17	4
Walton	(X)	259	(X)	13	11	294	272	128	27
Washington	(X)	172	(X)	(X)	(X)	190	172	81	17
State Total	7,499	54,230	1,780	8,118	1,276	73,212	62,348	29,379	6,235

Source: Florida Department of Education, *School Year 2014-15 Counts of Homeless Students by District*, http://www.fldoe.org/core/fileparse.php/7482/urlt/2014_15chs_web.xls Cell values designated as (X) were suppressed in the original DOE data because they were made up of 10 or fewer students. State totals differ slightly from Table 5.1 because suppressed values and students from Baker, Dixie and Union Counties are included.

6. Special Needs Households

This section of the *2016 Rental Market Study* estimates the affordable rental housing needs of persons with special needs. Under Florida Statute, a person with special needs is defined as:

An adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits. (Section 420.0004 (13), Florida Statutes)

No single data source provides counts of households that meet these precise conditions. The major source of data for statewide and county estimates of low-income, cost burdened renters, the American Community Survey (ACS), does include a number of relevant data components on disability and income from benefit programs. However, the ACS does not contain enough detail on disability types to provide a full picture of adults needing independent living services, and it contains no data on survivors of domestic violence or youth aging out of foster care.

Therefore, in this report we combine a series of approximations from the ACS and State administrative data to provide estimates of the number of households that most closely meet the State's special needs definition. As elsewhere in the *Rental Market Study*, a household is considered to be "low income" if household income is at or below 60 percent of the area median income (AMI) and "cost burdened" if it pays more than 40 percent of income for gross rent.

Renter Households with Persons with Disabilities Receiving Benefits

The first segment of the estimate includes cost burdened renter households with persons receiving Social Security, Supplemental Security Income (SSI), or veterans' benefits related to disability. The main data source is the 2014 1-Year American Community Survey.

In addition to questions about housing tenure, income and housing costs, the ACS includes three sets of questions related to households with special needs:

- *Disability.* The ACS asks whether household members have any of six types of disabilities: hearing, vision, cognitive, ambulatory, self-care, and independent living. A respondent is considered to be a person with a disability if he/she reports at least one of the six disability types (see <http://www.census.gov/people/disability/methodology/acs.html>).
- *Benefits.* The ACS asks whether any member of the household receives income from Social Security. It does not distinguish between Social Security Disability Insurance, which requires a disability determination from the Social Security Administration, and Social Security retirement benefits. A separate question asks whether any household members receive SSI.

- *VA disability status.* The ACS does not ask directly whether household members receive veterans' disability benefits. Instead, it asks whether any household members are veterans and, if so, whether they have received a "service-connected disability rating" from U.S. Department of Veterans Affairs. Veterans with a disability rating of 10 percent or higher are entitled to monthly disability compensation.

Based on these variables, the following household estimate assumes that an adult receives disability-related benefits in accordance with Florida's special needs definition if he/she meets at least one of the following conditions:

- Age 18-64, with a disability and receiving Social Security (as a proxy for SSDI receipt).²⁰
- Age 18 or older, with a disability and receiving SSI.
- Age 18 or older, with a VA service-related disability rating of 10 percent or more.

We cross-tabulated the households with at least one adult meeting this definition against low-income (≤ 60 percent area median income), cost burdened (paying more than 40 percent of income for gross rent) renter households in Florida. As in the county needs section of the *Rental Market Study*, estimates were updated to 2016 figures using 2010-2020 population projections produced by University of Florida's Bureau of Economic and Business Research.²¹ This yielded an estimate of **107,856** cost burdened renter households receiving disability-related benefits statewide.

Survivors of Domestic Violence

No ACS data is available regarding incidence of domestic violence. Therefore, the second part of the core estimate relies on data on emergency shelter use reported to the Florida Department of Children and Families by the state's 42 certified domestic violence centers. In the 2014-2015 fiscal year, these centers provided residential services to an estimated **8,295** households.²²

Youth Aging Out of Foster Care

The ACS does not include data on foster care arrangements or youth aging out of foster care. Instead, this segment of the core estimate relies on counts of youth receiving services in 2014-2015 under Florida's Road to Independence (RTI), Extended Foster Care and Postsecondary Educational Support Services (PESS) programs. In 2014-2015, **3,173** young adults participated in services. Note that the Road to Independence program is being phased out and new applicants

²⁰ Persons age 65 and older are excluded because they would receive Social Security retirement benefits rather than Social Security Disability Insurance, regardless of disability. The disability benefits are automatically converted to retirement benefits when the recipient reaches full retirement age.

²¹ See *Notes on Methodology* in the "County and Regional Rental Housing Needs" section for an explanation of the methodology used to update to 2013 estimates.

²² Estimated from the State Fiscal Year 2014-2015 *Domestic Violence Annual Report*, available at <http://www.dcf.state.fl.us/programs/domesticviolence/publications/docs/14%2015%20Annual%20Statistics%20Report.pdf>.

are not being added. Therefore, unlike in the *2013 Rental Market Study*, no counts are available for youth who are eligible for services but not receiving them.

Table 6.1. Estimates of Households with Persons with Special Needs, Florida

Category	Definition	Estimate	Data Sources
Disability-related benefits	Low-income ($\leq 60\%$ AMI), cost burdened ($>40\%$) renter households with at least one household member who is: 1) age 18-64, with a disability, receiving Social Security; 2) age 18+, with a disability, receiving SSI; 3) age 18+ with a VA service-related disability rating of 10 percent or more	107,856 (including 54,624 households with head under age 55 and 53,232 households with head age 55 or older)	2014 1-Year American Community Survey Public Use Microdata Sample; 2015 BEBR population projections
Survivors of domestic violence	Estimated number of households based on total number of persons using domestic violence emergency shelters	8,295	Department of Children and Families' Annual Report 2014-2015
Youth aging out of foster care	Unduplicated count of young adults receiving services from the RTI, Extended Foster Care and Postsecondary Educational Support Services programs.	3,173	Department of Children and Families, 2015
Total			119,324

These data categories are drawn to minimize the likelihood of overlap, particularly as persons living in group quarters such as domestic violence shelters or youth shelters would not be counted as households in the Census. However, there may be a small amount of overlap between these categories. For example, a young person receiving SSI because of a disability might also appear in the category for youth aging out of foster care.

7. Farmworker Housing Needs in Florida

This segment of the *2016 Rental Market Study* discusses the need for rental housing for Florida's farmworkers. It compares the number of farmworkers and their households to the capacity of the state's migrant labor housing and affordable farmworker housing developments.

Some definitions are key to understanding the analysis:

- *Migrant* farmworkers travel more than 75 miles to find farm work.²³
- *Seasonal* farmworkers perform labor in crop agriculture but do not migrate.
- *Accompanied* farmworkers are those living with a spouse, children, or parents, or minor farmworkers living with a sibling.
- *Unaccompanied* farmworkers do not live with immediate family.
- *Migrant camps* receive permits from the Florida Department of Health (DOH) to house farmworkers.
- *Farmworker multifamily developments* provide affordable rental units to low-income farmworker households. They receive subsidies from Florida Housing Finance Corporation (Florida Housing) or U.S. Department of Agriculture's Rural Development (USDA RD) division.

See the *Methodology for Farmworker Estimates* section for techniques used to estimate the numbers of migrant and seasonal workers, accompanied and unaccompanied workers, households, and farmworker housing supply.

For the first time, the farmworker count includes people working in the United States temporarily under the federal H-2A visa program. The H-2A program allows U.S. growers or contractors to bring foreign workers to the U.S. to fill temporary or seasonal agriculture jobs if they can "demonstrate that there are not sufficient U.S. workers who are able, willing, qualified, and available to do the temporary work."²⁴ While there were fewer than 2,500 H-2A workers in Florida in 2008, they now make up a substantial portion of the state's agricultural labor force, particularly in the central and southwestern citrus and vegetable growing regions. In 2015, 17,942 H-2A workers were certified in Florida.

Employers are required to provide housing for H-2A workers. In Florida, H-2A worker housing is part of the DOH-licensed migrant camp inventory. In this report, H-2A workers are listed separately from other migrant worker counts. All H-2A workers are assumed to be unaccompanied.

²³ Definitions of migrant vs. seasonal and accompanied vs. unaccompanied farmworkers come from the Department of Labor's National Agricultural Workers Survey (NAWS).

²⁴ U.S. Citizenship and Immigration Services, *H-2A Temporary Agricultural Workers*. Retrieved from <http://www.uscis.gov/working-united-states/temporary-workers/h-2a-agricultural-workers/h-2a-temporary-agricultural-workers>.

Farmworker Population and Household Estimates

Statewide

Florida had an estimated 105,395 farmworkers in 2014, the most recent year for which full data are available.²⁵ These workers are estimated to form 91,987 households: 61,091 single-person “households” made up of unaccompanied individuals and 30,896 family households including at least one accompanied worker.

Table 7.1. Migrant and Seasonal Workers, Households and Household Members

	Workers			Households			Household Members		
	Unaccomp. Workers	Accompanied Workers	Total Workers	Unaccomp. Worker Households	Accompanied Worker Households	Total Households	Unaccomp. Worker Household Members	Accompanied Worker Household Members	Total Household Members
Migrant	18,890	4,722	23,612	18,890	2,624	21,513	18,890	11,019	29,909
Seasonal	24,260	39,581	63,841	24,260	28,272	52,532	24,260	115,917	140,176
H-2A	17,942	-	17,942	17,942	-	17,942	17,942	-	17,942
Total	61,091	44,304	105,395	61,091	30,896	91,987	61,091	126,936	188,027

Source: U.S. Bureau of Labor Statistics, 2014 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2015 H-2A Disclosure Data.

See the *Methodology for Farmworker Estimates* section for a full description of the techniques used to estimate the numbers of farmworkers, households by type and household members.

Counties

Florida’s agricultural workforce is heavily concentrated in two areas. The major fruit and vegetable growing region is in central and southwestern counties, ranging from inland Hillsborough and Manatee Counties on the northwest to Polk, Highlands, Hendry, and inland Collier Counties to the east. Sugar cane and nursery operations are concentrated in the southeastern portion of the state, particularly Palm Beach and Miami-Dade Counties. Three-quarters of the state’s farmworkers are concentrated in these two areas.

²⁵ The exception is the count of H-2A workers. It is a count of individuals certified for work in federal Fiscal Year 2015, which runs from October 1, 2014 to September 30, 2015.

Table 7.2 and Figure 7.1 show the breakdown of all farmworkers and households by county. Tables 7.3 and 7.4 show counts of migrant and seasonal unaccompanied workers and accompanied workers and households, respectively, by county. Unaccompanied worker counts include H-2A workers.

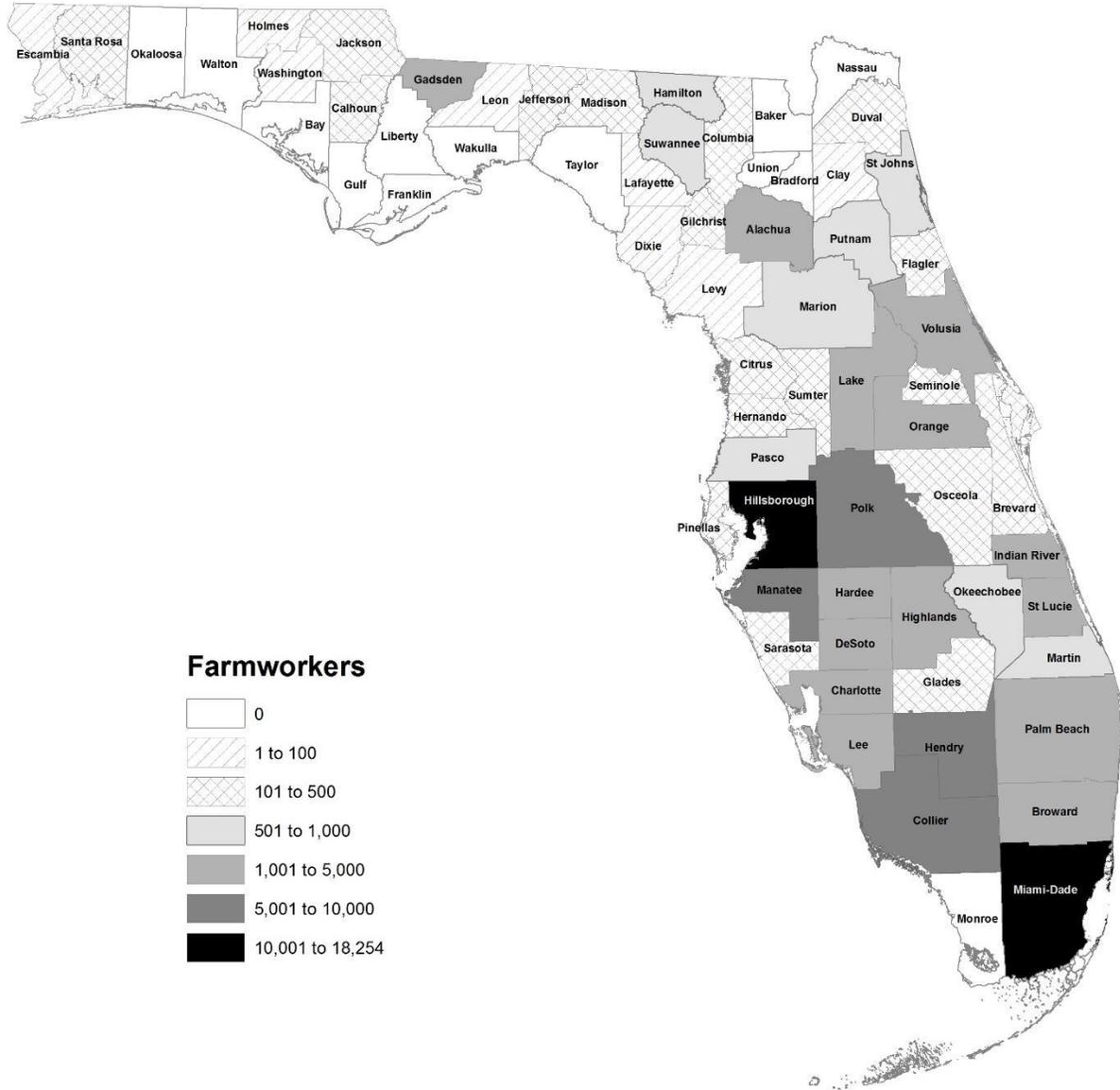
Table 7.2. Farmworkers, Households and Household Members by County

County	Percentage of State's Farmworkers	Farmworkers	Farmworker Households	Farmworker Household Members
Alachua	1.55%	1,629	1,411	2,975
Baker	0	0	0	0
Bay	0	0	0	0
Bradford	0	0	0	0
Brevard	0.12%	132	112	251
Broward	1.06%	1,122	950	2,182
Calhoun	0.17%	180	153	351
Charlotte	1.09%	1,153	1,042	1,840
Citrus	0.16%	169	143	328
Clay	0.00%	0	0	0
Collier	7.48%	7,883	6,819	14,438
Columbia	0.11%	119	101	232
DeSoto	3.98%	4,196	3,933	5,817
Dixie	0.00%	0	0	0
Duval	0.19%	197	167	384
Escambia	0.09%	97	82	189
Flagler	0.27%	283	255	452
Franklin	0	0	0	0
Gadsden	1.77%	1,866	1,580	3,628
Gilchrist	0.29%	307	291	411
Glades	0.20%	206	174	400
Gulf	0.00%	0	0	0
Hamilton	0.56%	589	499	1,145
Hardee	1.35%	1,425	1,264	2,416
Hendry	5.86%	6,181	5,441	10,743
Hernando	0.17%	177	150	344
Highlands	4.66%	4,915	4,591	6,909
Hillsborough	17.32%	18,254	15,741	33,746
Holmes	0	0	0	0
Indian River	2.52%	2,651	2,305	4,785
Jackson	0.14%	152	129	296
Jefferson	0.19%	196	166	381
Lafayette	0.05%	54	46	105

County	Percentage of State's Farmworkers	Farmworkers	Farmworker Households	Farmworker Household Members
Lake	2.67%	2,810	2,419	5,221
Lee	1.76%	1,858	1,638	3,212
Leon	0.09%	92	78	178
Levy	0.09%	97	82	189
Liberty	0	0	0	0
Madison	0.12%	127	124	148
Manatee	8.49%	8,949	7,744	16,369
Marion	0.47%	500	424	973
Martin	0.61%	641	543	1,247
Miami-Dade	12.67%	13,353	11,312	25,930
Monroe	0	0	0	0
Nassau	0	0	0	0
Okaloosa	0	0	0	0
Okeechobee	0.63%	659	558	1,282
Orange	4.48%	4,726	4,006	9,165
Osceola	0.30%	315	289	474
Palm Beach	3.25%	3,428	3,015	5,978
Pasco	0.58%	613	530	1,123
Pinellas	0.11%	115	98	224
Polk	5.42%	5,715	5,328	8,103
Putnam	0.62%	658	564	1,233
St. Johns	0.69%	730	618	1,420
St. Lucie	1.34%	1,411	1,265	2,311
Santa Rosa	0.29%	302	255	587
Sarasota	0.26%	278	236	541
Seminole	0.23%	243	206	473
Sumter	0.45%	474	401	921
Suwannee	0.71%	752	658	1,330
Taylor	0	0	0	0
Union	0	0	0	0
Volusia	2.03%	2,144	1,815	4,170
Wakulla	0	0	0	0
Walton	0	0	0	0
Washington	0.03%	30	25	58
County Unknown	0.23%	238	209	417
State of Florida		105,395	91,987	188,027

Source: U.S. Bureau of Labor Statistics, 2014 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2015 H-2A Disclosure Data.

Figure 7.1. Farmworkers by County



Source: U.S. Bureau of Labor Statistics, 2014 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2015 H-2A Disclosure Data.

Table 7.3. Unaccompanied Farmworkers by County

County	Unaccompanied Migrant Workers	Unaccompanied Seasonal Workers	H-2A Workers	Total Unaccompanied Workers
Alachua	308	395	205	908
Baker	0	0	0	0
Bay	0	0	0	0
Bradford	0	0	0	0
Brevard	27	35	5	67
Broward	242	311	0	554
Calhoun	39	50	0	89
Charlotte	157	202	426	785
Citrus	36	47	0	83
Clay	0	0	0	0
Collier	1,499	1,925	945	4,368
Columbia	26	33	0	59
DeSoto	370	476	2,481	3,327
Dixie	0	0	0	0
Duval	43	55	0	97
Escambia	21	27	0	48
Flagler	39	50	104	192
Franklin	0	0	0	0
Gadsden	403	518	0	921
Gilchrist	24	30	198	252
Glades	44	57	0	102
Gulf	0	0	0	0
Hamilton	127	163	0	291
Hardee	226	291	377	894
Hendry	1,043	1,339	1,354	3,736
Hernando	38	49	0	87
Highlands	456	585	2,805	3,846
Hillsborough	3,541	4,548	1,859	9,948
Holmes	0	0	0	0
Indian River	488	626	393	1,507
Jackson	33	42	0	75
Jefferson	42	54	0	97
Lafayette	12	15	0	27
Lake	551	708	259	1,518
Lee	309	397	425	1,132
Leon	20	25	0	45
Levy	21	27	0	48

County	Unaccompanied Migrant Workers	Unaccompanied Seasonal Workers	H-2A Workers	Total Unaccompanied Workers
Liberty	0	0	0	0
Madison	5	6	106	117
Manatee	1,696	2,179	1,095	4,970
Marion	108	139	0	247
Martin	138	178	0	316
Miami-Dade	2,875	3,692	42	6,610
Monroe	0	0	0	0
Nassau	0	0	0	0
Okaloosa	0	0	0	0
Okeechobee	142	183	0	325
Orange	1,015	1,303	28	2,346
Osceola	36	47	147	230
Palm Beach	583	748	730	2,061
Pasco	116	150	74	340
Pinellas	25	32	0	57
Polk	546	701	3,188	4,435
Putnam	131	169	49	349
St. Johns	158	203	0	360
St. Lucie	206	264	458	928
Santa Rosa	65	84	0	149
Sarasota	60	77	0	137
Seminole	53	68	0	120
Sumter	102	131	0	234
Suwannee	132	170	140	442
Taylor	0	0	0	0
Union	0	0	0	0
Volusia	463	595	0	1,058
Wakulla	0	0	0	0
Walton	0	0	0	0
Washington	6	8	0	15
County Unknown	41	52	49	142
State of Florida	18,890	24,260	17,942	61,091

Source: U.S. Bureau of Labor Statistics, 2014 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2015 H-2A Disclosure Data.

Table 7.4. Accompanied Farmworkers, Households, and Household Members by County

County	Accomp. Migrant Workers	Accomp. Seasonal Workers	Total Accomp. Workers	Accomp. Migrant Households	Accomp. Seasonal Households	Total Accomp. Households	Accomp. Migrant Household Members	Accomp. Seasonal Household Members	Total Accomp. Household Members
Alachua	77	645	721	43	460	503	179	1,888	2,067
Baker	0	0	0	0	0	0	0	0	0
Bay	0	0	0	0	0	0	0	0	0
Bradford	0	0	0	0	0	0	0	0	0
Brevard	7	57	64	4	41	45	16	168	184
Broward	61	508	568	34	363	396	141	1,487	1,628
Calhoun	10	82	91	5	58	64	23	239	262
Charlotte	39	329	368	22	235	257	92	964	1,056
Citrus	9	76	86	5	55	60	21	224	245
Clay	0	0	0	0	0	0	0	0	0
Collier	375	3,140	3,515	208	2,243	2,451	874	9,196	10,070
Columbia	6	54	60	4	39	42	15	158	173
DeSoto	93	776	869	51	554	606	216	2,273	2,490
Dixie	0	0	0	0	0	0	0	0	0
Duval	11	89	100	6	64	70	25	262	287
Escambia	5	44	49	3	31	34	12	129	141
Flagler	10	81	91	5	58	63	23	237	260
Franklin	0	0	0	0	0	0	0	0	0
Gadsden	101	844	945	56	603	659	235	2,473	2,708
Gilchrist	6	50	55	3	35	39	14	145	159
Glades	11	93	104	6	67	73	26	273	299
Gulf	0	0	0	0	0	0	0	0	0
Hamilton	32	267	298	18	190	208	74	781	855
Hardee	57	474	531	31	339	370	132	1,389	1,521
Hendry	261	2,185	2,446	145	1,561	1,705	608	6,399	7,007
Hernando	10	80	90	5	57	63	22	235	257

County	Accomp. Migrant Workers	Accomp. Seasonal Workers	Total Accomp. Workers	Accomp. Migrant Households	Accomp. Seasonal Households	Total Accomp. Households	Accomp. Migrant Household Members	Accomp. Seasonal Household Members	Total Accomp. Household Members
Highlands	114	955	1,069	63	682	745	266	2,797	3,063
Hillsborough	885	7,420	8,306	492	5,300	5,792	2,066	21,731	23,797
Holmes	0	0	0	0	0	0	0	0	0
Indian River	122	1,022	1,144	68	730	798	285	2,993	3,278
Jackson	8	69	77	5	49	54	19	202	221
Jefferson	11	89	99	6	63	69	25	260	284
Lafayette	3	24	27	2	17	19	7	72	78
Lake	138	1,155	1,292	77	825	901	321	3,382	3,703
Lee	77	649	726	43	463	506	181	1,899	2,080
Leon	5	41	46	3	30	32	12	122	133
Levy	5	44	49	3	31	34	12	129	141
Liberty	0	0	0	0	0	0	0	0	0
Madison	1	10	11	1	7	8	3	28	31
Manatee	424	3,555	3,979	236	2,539	2,775	990	10,410	11,399
Marion	27	226	254	15	162	177	63	663	726
Martin	35	290	325	19	207	227	81	850	931
Miami-Dade	719	6,024	6,743	399	4,303	4,703	1,677	17,643	19,320
Monroe	0	0	0	0	0	0	0	0	0
Nassau	0	0	0	0	0	0	0	0	0
Okaloosa	0	0	0	0	0	0	0	0	0
Okeechobee	36	298	334	20	213	233	83	874	957
Orange	254	2,126	2,380	141	1,519	1,660	592	6,227	6,819
Osceola	9	76	85	5	54	59	21	223	244
Palm Beach	146	1,221	1,367	81	872	953	340	3,576	3,916
Pasco	29	244	273	16	174	190	68	715	783
Pinellas	6	52	58	3	37	41	15	153	167

County	Accomp. Migrant Workers	Accomp. Seasonal Workers	Total Accomp. Workers	Accomp. Migrant Households	Accomp. Seasonal Households	Total Accomp. Households	Accomp. Migrant Household Members	Accomp. Seasonal Household Members	Total Accomp. Household Members
Polk	136	1,144	1,280	76	817	893	318	3,350	3,668
Putnam	33	275	308	18	197	215	77	807	883
St. Johns	39	331	370	22	236	258	92	968	1,060
St. Lucie	51	431	483	29	308	337	120	1,263	1,383
Santa Rosa	16	137	153	9	98	107	38	400	438
Sarasota	15	126	141	8	90	98	35	369	404
Seminole	13	110	123	7	79	86	31	323	353
Sumter	26	214	240	14	153	167	60	628	687
Suwannee	33	277	310	18	198	216	77	811	888
Taylor	0	0	0	0	0	0	0	0	0
Union	0	0	0	0	0	0	0	0	0
Volusia	116	970	1,086	64	693	757	270	2,842	3,112
Wakulla	0	0	0	0	0	0	0	0	0
Walton	0	0	0	0	0	0	0	0	0
Washington	2	14	15	1	10	11	4	40	44
County Unknown	10	86	96	6	61	67	24	251	275
State of Florida	4,722	39,581	44,304	2,624	28,272	30,896	11,019	115,917	126,936

Source: U.S. Bureau of Labor Statistics, 2014 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years).

Farmworker Housing Supply

While farmworkers make a variety of housing arrangements, two types of housing are reserved specifically for them:

- *Farmworker multifamily developments:* Florida Housing devotes SAIL, HOME and Low Income Housing Tax Credit resources to construction and rehabilitation of privately owned farmworker rental housing. USDA RD subsidizes production of farmworker rental housing through its Section 514/516 program. In most cases, USDA RD also provides ongoing rent assistance to the tenants in these developments. Statewide, 73 multifamily developments provide 5,591 affordable housing units set aside for farmworkers.²⁶
- *Migrant camps:* The Florida Department of Health (DOH) issues permits for camps to house unaccompanied migrant and seasonal farmworkers. These include grower-provided housing for H-2A workers. Most provide housing for unaccompanied workers, often on a daily or weekly basis. The camps may consist of single-family homes, mobile homes, motels, multifamily units, or dormitory-style arrangements. Statewide, DOH has identified 34,451 “beds” for individual workers.

Table 7.5 shows the supply of the two types of housing by county. In some cases, a development subsidized by Florida Housing or USDA RD also serves as a licensed camp; those units are counted in the Florida Housing/USDA RD column only. This includes Miami-Dade County’s sole licensed migrant camp, Casa Cesar Chavez at Everglades Village. The table shows that both types of farmworker housing follow the same geographic patterns as the farmworker population counts, with a heavy presence in the southern counties.

Table 7.5. Multifamily Farmworker Units and Migrant Camp Beds by County

County	Florida Housing & USDA RD Multifamily Units	DOH Permitted Camp Beds
Alachua	0	170
Baker	0	0
Bay	0	0
Bradford	0	0
Brevard	0	0
Broward	173	0
Calhoun	0	0
Charlotte	0	0
Citrus	20	100

²⁶ Many developments set aside a portion of units for farmworkers rather than the entire complex. Unlike in previous *Rental Market Study* reports, the 5,591 unit figure includes only the farmworker set aside units rather than all affordable units in farmworker developments. In recent years, owners of several farmworker developments in central and western Florida have requested waivers from Florida Housing and USDA RD to reduce the farmworker set aside requirements, citing reduced demand. Reasons for the declining demand include reduced citrus production due to greening disease and an increase in H-2A workers, who receive housing in DOH-permitted camps from their employers. See Shimberg Center, *Farm Labor Trends and Multifamily Housing Demand in Florida*, November 2014.

County	Florida Housing & USDA RD Multifamily Units	DOH Permitted Camp Beds
Clay	0	0
Collier	667	5,091
Columbia	0	52
DeSoto	125	2,878
Dixie	0	0
Duval	0	0
Escambia	0	0
Flagler	0	168
Franklin	0	0
Gadsden	86	0
Gilchrist	0	0
Glades	0	761
Gulf	0	0
Hamilton	0	280
Hardee	69	1,433
Hendry	296	2,791
Hernando	0	240
Highlands	117	3,000
Hillsborough	512	5,051
Holmes	0	0
Indian River	411	338
Jackson	0	40
Jefferson	0	0
Lafayette	0	10
Lake	0	406
Lee	78	615
Leon	0	380
Levy	0	0
Liberty	0	0
Madison	0	0
Manatee	50	3,053
Marion	166	0
Martin	83	0
Miami-Dade	1,002	0
Monroe	0	0
Nassau	0	0
Okaloosa	0	2
Okeechobee	115	669
Orange	0	300
Osceola	104	157

County	Florida Housing & USDA RD Multifamily Units	DOH Permitted Camp Beds
Palm Beach	788	2,810
Pasco	102	79
Pinellas	0	0
Polk	295	2,633
Putnam	85	147
St. Johns	0	268
St. Lucie	184	233
Santa Rosa	0	0
Sarasota	0	0
Seminole	0	0
Sumter	0	0
Suwannee	0	288
Taylor	0	0
Union	32	8
Volusia	31	0
Wakulla	0	0
Walton	0	0
Washington	0	0
State of Florida Total	5,591	34,451

Source: Florida Department of Health; Shimberg Center for Housing Studies, Assisted Housing Inventory.

Need Estimate: Comparison of Supply and Households

The need for additional farmworker housing is estimated by comparing the supply of DOH-permitted migrant camp beds to the number of unaccompanied workers, and the supply of multifamily units assisted by Florida Housing and USDA RD to the number of accompanied worker households. Statewide, there are 61,091 unaccompanied workers and 34,451 permitted migrant camp beds, yielding a need for 26,640 additional beds for single workers. There are 30,986 accompanied households and 5,591 multifamily farmworker set aside units, yielding a need for 25,305 additional multifamily units.

Table 7.6 and Figures 7.2 and 7.3 show the need for unaccompanied worker beds and multifamily units by county. The highest need for migrant beds appears in counties that combine larger urbanized areas and agricultural land, including Miami-Dade, Hillsborough, Orange, Manatee, Polk, Indian River, Lake, and Volusia Counties. Similarly, five combined urban/agricultural counties show the greatest need for multifamily farmworker units: Miami-Dade, Palm Beach, Collier, Hillsborough, and Indian River.

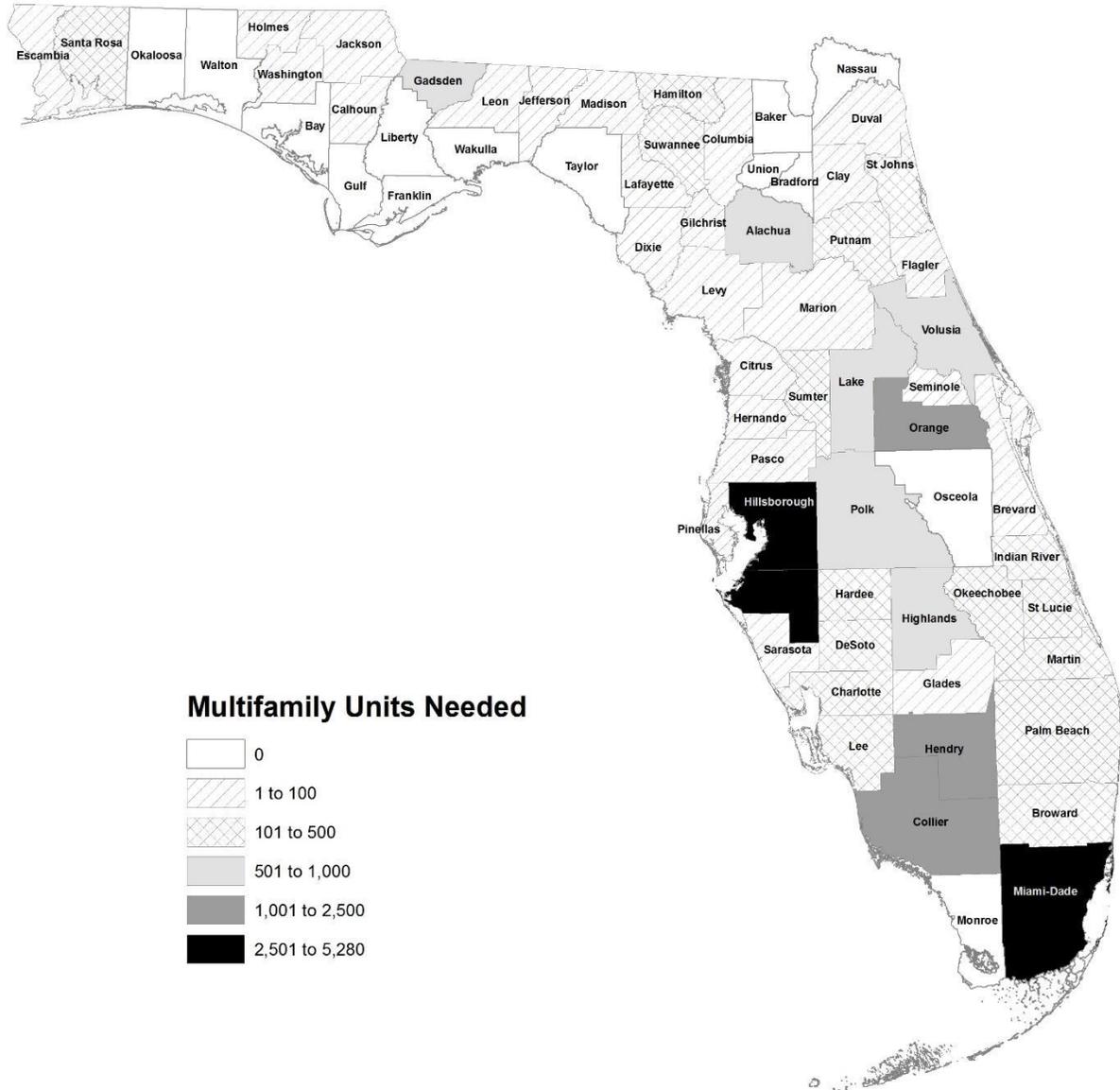
Table 7.6. Need for Farmworker Housing by Type and County

County	Total Unaccomp. Workers	DOH Permitted Camp Beds	Need for Single Worker Beds	Accompanied Migrant & Seasonal Households	USDA RD & Florida Housing Multifamily Units	Need for Multifamily Units
Alachua	908	170	738	503	0	503
Baker	0	0	0	0	0	0
Bay	0	0	0	0	0	0
Bradford	0	0	0	0	0	0
Brevard	67	0	67	45	0	45
Broward	554	0	554	396	173	223
Calhoun	89	0	89	64	0	64
Charlotte	785	0	785	257	0	257
Citrus	83	100	-17	60	20	40
Clay	0	0	0	0	0	0
Collier	4,368	5,091	-723	2,451	667	1,784
Columbia	59	52	7	42	0	42
DeSoto	3,327	2,878	449	606	125	481
Dixie	0	0	0	0	0	0
Duval	97	0	97	70	0	70
Escambia	48	0	48	34	0	34
Flagler	192	168	24	63	0	63
Franklin	0	0	0	0	0	0
Gadsden	921	0	921	659	86	573
Gilchrist	252	0	252	39	0	39
Glades	102	761	-659	73	0	73
Gulf	0	0	0	0	0	0
Hamilton	291	280	11	208	0	208
Hardee	894	1,433	-539	370	69	301
Hendry	3,736	2,791	945	1,705	296	1,409
Hernando	87	240	-153	63	0	63
Highlands	3,846	3,000	846	745	117	628
Hillsborough	9,948	5,051	4,897	5,792	512	5,280
Holmes	0	0	0	0	0	0
Indian River	1,507	338	1,169	798	411	387
Jackson	75	40	35	54	0	54
Jefferson	97	0	97	69	0	69
Lafayette	27	10	17	19	0	19
Lake	1,518	406	1,112	901	0	901
Lee	1,132	615	517	506	78	428
Leon	45	380	-335	32	0	32

County	Total Unaccomp. Workers	DOH Permitted Camp Beds	Need for Single Worker Beds	Accompanied Migrant & Seasonal Households	USDA RD & Florida Housing Multifamily Units	Need for Multifamily Units
Levy	48	0	48	34	0	34
Liberty	0	0	0	0	0	0
Madison	117	0	117	8	0	8
Manatee	4,970	3,053	1,917	2,775	50	2,725
Marion	247	0	247	177	166	11
Martin	316	0	316	227	83	144
Miami-Dade	6,610	0	6,610	4,703	1,002	3,701
Monroe	0	0	0	0	0	0
Nassau	0	0	0	0	0	0
Okaloosa	0	2	-2	0	0	0
Okeechobee	325	669	-344	233	115	118
Orange	2,346	300	2,046	1,660	0	1,660
Osceola	230	157	73	59	104	-45
Palm Beach	2,061	2,810	-749	953	788	165
Pasco	340	79	261	190	102	88
Pinellas	57	0	57	41	0	41
Polk	4,435	2,633	1,802	893	295	598
Putnam	349	147	202	215	85	130
St. Johns	360	268	92	258	0	258
St. Lucie	928	233	695	337	184	153
Santa Rosa	149	0	149	107	0	107
Sarasota	137	0	137	98	0	98
Seminole	120	0	120	86	0	86
Sumter	234	0	234	167	0	167
Suwannee	442	288	154	216	0	216
Taylor	0	0	0	0	0	0
Union	0	8	-8	0	32	-32
Volusia	1,058	0	1,058	757	31	726
Wakulla	0	0	0	0	0	0
Walton	0	0	0	0	0	0
Washington	15	0	15	11	0	11
State of Florida	61,091	34,451	26,640	30,896	5,591	25,305

Source: U.S. Bureau of Labor Statistics, 2014 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2015 H-2A Disclosure Data; Florida Department of Health; Shimberg Center for Housing Studies, Assisted Housing Inventory.

Figure 7.3. Need for Farmworker Multifamily Units by County



Source: U.S. Bureau of Labor Statistics, 2014 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2015 H-2A Disclosure Data; Florida Department of Health; Shimberg Center for Housing Studies, Assisted Housing Inventory.

Methodology for Farmworker Estimates

Total Farmworker Counts

The state and county numbers of farmworkers are derived from two counts. For H-2A workers, the U.S. Department of Labor provides a direct count of workers. Specifically, this report uses the count of workers certified for sites in Florida during federal Fiscal Year 2015 (October 1, 2014 – September 30, 2015), downloaded from

<https://www.foreignlaborcert.doleta.gov/performance/cfm>.

For other workers, there is no direct count. Instead, the number of workers is estimated using data from the U.S. Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW) and the Department of Labor's National Agricultural Workers Survey (NAWS). QCEW: The QCEW "produces a comprehensive tabulation of employment and wage information for workers covered by State unemployment insurance (UI) laws" by industry, including total annual wages and average weekly wages.²⁷

- QCEW data are available by state and county as well as by NAICS (North American Industry Classification, formerly SIC) industrial code. 2014 is the most recent year for which full data are publicly available. H-2A workers are not included in QCEW data because they are not eligible for unemployment insurance. The farmworker counts are based on employment in two NAICS codes: 111, "Crop Production," and 11511, "Support Activities for Crop Production." These classifications include farms, orchards, groves, greenhouses and nurseries.
- NAWS: The NAWS "is an employment-based, random-sample survey of U.S. crop workers that collects demographic, employment, and health data" produced by the U.S. Department of Labor. It includes information about the demographic characteristics of workers and their households, employment history, and migration patterns.²⁸ The Department of Labor provided special tabulations of the NAWS data for this report through contractor JBS International.

State and county-level estimates of non-H-2A workers are calculated using a three-step process:

1. Use the QCEW data to calculate the total number of weeks worked by workers in NAICS codes 111 and 11511. For each code and geographic area,
Total number of weeks worked = Total annual wages/Average weekly wage
2. Use the NAWS data to calculate the number of workers required to work that number of weeks in one year.

The NAWS shows that farmworkers in Florida worked an average of 40 weeks during the 2013-2014 period, the most recent data available to the Shimberg Center. This allows us to

²⁷ United States Bureau of Labor Statistics. *QCEW Overview*. <http://www.bls.gov/cew/cewover.htm>

²⁸ United States Department of Labor Employment and Training Administration. *The National Agricultural Workers Survey*. <http://www.doleta.gov/agworker/naws.cfm>.

translate the total number of weeks worked in a geographic area and NAICS code into an estimated number of workers:

$$\begin{aligned}\text{Workers} &= \text{Total annual weeks worked} / \text{Average weeks worked per year} \\ &= \text{Total annual weeks worked} / 40\end{aligned}$$

3. Sum the total workers for the two industrial codes in each geographic area.

$$\text{Total farmworkers} = \text{Workers in code 111} + \text{Workers in code 11511}$$

Using the QCEW to distribute farmworkers across counties introduces an error into the distribution. In this report, the sum of the number of farmworkers in all counties is lower than the statewide total. This is also true for the numbers of farmworker households and household members, which are derived directly from the number of farmworkers. This disparity has two causes. First, the QCEW includes a category of employment establishments for which counties cannot be identified based on data submitted by employers. Only 149 farmworkers in Florida fall into the “County Unknown” category from the QCEW; an additional 49 are found in the H2-A worker data. These workers and their household members are counted in a “County Unknown” row in Tables 7.2-7.4 but are not included in the Table 7.6 comparing supply and demand by county.

Second, the Bureau of Labor Statistics suppresses wage data for establishments in some counties in order to protect confidentiality, but includes the data in statewide totals. In these counties, the number of farmworkers is actually higher than the figures reported in this report. Statewide, this results in 18,692 farmworkers (21 percent) included in the state total that are not attributed to any county or to the “County Unknown” category. To account for those workers, we redistributed the 18,692 workers among the counties and the “County Unknown” category based on the counties’ share of the 68,761 workers for whom a county (or “County Unknown”) designation could be identified using the QCEW and NAWS data. This likely results in an underestimate of workers in some counties and an overestimate in others, since the wages and therefore workers at the suppressed establishments are unlikely to match the county-level distribution of wages and workers at other establishments.

Detailed Household and Member Counts

The NAWS dataset was used to stratify non-H-2A farmworkers by migrant/seasonal and accompanied/unaccompanied status, in order to estimate the number of farmworker households. To increase sample size, NAWS interviews were included from the most recent four-year period available (fiscal years 2009-2012; 596 respondents).

Steps to translate farmworker counts into households and household members were as follows:

1. Divide non-H-2A workers into migrant and seasonal categories.²⁹ In the NAWS interviews, 27 percent of workers were migrant and 73 percent were seasonal. These percentages were applied to the county and state total non-H-2A workers. For the

²⁹ H-2A workers were assumed to be unaccompanied.

statewide total of 87,453 workers, this meant that 23,612 were assumed to be migrant ($87,453 * .27$) and 63,841 were assumed to be seasonal.

2. Divide migrant and seasonal workers into accompanied and unaccompanied categories.
 - a. Migrant: 80 percent of migrant workers reported unaccompanied status and 20 percent reported being accompanied by family. This translates to 18,980 unaccompanied migrant workers ($.80 * 23,612$) and 4,722 accompanied migrant workers ($.20 * 23,612$).
 - b. Seasonal: 38 percent of seasonal workers reported unaccompanied status and 62 percent reported being accompanied. This translates to 24,260 unaccompanied seasonal workers ($.38 * 63,841$) and 39,581 accompanied seasonal workers ($.62 * 63,841$).
3. Translate the number of accompanied workers into households. The number of households should be smaller than the number of workers, since a household may have more than one worker.
 - a. Accompanied migrant households: The average accompanied migrant household contained 1.8 farmworkers. This translates to 2,624 accompanied migrant households ($4,722 \text{ workers} / 1.8 \text{ workers per household}$).
 - b. Accompanied seasonal households: The average seasonal worker household contained 1.4 farmworkers. This translates to 28,272 seasonal worker households ($39,581 \text{ workers} / 1.4 \text{ workers per household}$).
4. Translate accompanied worker household counts into household members.
 - a. Accompanied migrant household members: The average accompanied migrant household had 4.2 members total. This translates to 11,019 accompanied migrant household members ($2,624 * 4.2$).
 - b. Accompanied seasonal household members: The average accompanied seasonal household had 4.1 members total. This translates to 115,917 accompanied seasonal household members ($28,272 * 4.1$).
5. Because unaccompanied workers are by definition households of one, the counts of unaccompanied workers, households and household members are all the same.

The use of the NAWS data for this purpose is subject to a number of limitations. The NAWS sample is small and may underrepresent citrus workers in Florida. Moreover, the most recent data available are from the 2009-2012 surveys. Given rapid changes in Florida's agricultural sector, particularly the loss of citrus activity due to greening disease and sharp increases in the use of H-2A workers, breakdowns by migrant/seasonal and accompaniment status may have changed substantially since the NAWS interviews were conducted.

8. Commercial Fishing Workers

This segment of the *2016 Rental Market Study* discusses the affordable rental housing need for fishing workers. The need is defined as the number of low-income, cost-burdened renter households with fishing workers in the state. We define “low-income” as having an income at or below 60 percent of the area median and “cost-burdened” as paying more than 40 percent of income for rent.

The most recent data available come from the 2014 American Community Survey (ACS) 5-Year estimates. An estimated 687 renter households in Florida include at least one fishing worker.

Because the ACS sample size is small compared to the Decennial Census, these data cannot be broken down to the county or regional level. Therefore, this report contains only a statewide analysis of rental housing needs for fishing workers.³⁰

Income and Cost Burden

Table 8.1 shows the distribution of fishing worker renter households by income and cost burden.

Table 8.1. Income and Cost Burden for Renter Fishing Workers Households, Florida

Household Income	Cost Burden		Total
	40% or less	Above 40%	
60% AMI or less	20	284	304
Above 60% AMI	323	60	383
Total	343	344	687

Source: U.S. Census Bureau, 2014 5-Year American Community Survey

Household Size

Most low-income fishing worker households (75 percent) are small, containing one or two household members. Table 8.2 below shows the distribution of low-income fishing worker households by household size.

Table 8.2. Low-Income Fishing Worker Households by Household Size, Florida

1-2 Person	3 or More Persons	Total
228	76	304

Source: U.S. Census Bureau, 2014 5-Year American Community Survey

³⁰ Because of the small sample of fishing worker renter households in the 2014 5-Year ACS, breakdowns by income, cost burden and household size are not statistically significant this year. That is, the lower bound of the 90 percent confidence interval is below zero for some values. We report these values because no other estimates are available for cost burdened fishing worker households. Note, however, that the percentage breakdowns of households by these characteristics are very similar to those in previous rental market studies.

Note that due to data limitations, Table 8.2 includes all low-income renter households, not only those experiencing cost burden.

Methodology

The most recent data source available that combines occupational and housing information is the 2014 5-Year American Community Survey (ACS). To find fishing worker households, we extracted counts of households with at least one person with a U.S. Census occupational code of 610, which includes “Fishers, Hunters, and Trappers.” The Census no longer provides counts of fishing workers alone; however, the number of hunters and trappers in Florida is small and is unlikely to have a large effect on the household counts in this report. We then created a cross-tabulation of the presence of a fishing worker in the household with other household characteristics:

- Tenure (owner, renter)
- Household income as a percentage of area median income (60 percent AMI or less, above 60 percent AMI)
- Cost burden, or gross rent or owner costs as a percentage of income (40 percent of income or less, above 40 percent of income)
- Household size, or number of persons residing in the household (1-2 persons, 3 or more persons).

We created two separate cross-tabulations: one combining tenure, income and cost burden and the other combining tenure, income, and household size. These results are reported above.

9. Public and Assisted Housing

Florida’s public and assisted housing stock provides 273,034 units of affordable rental housing—approximately one in ten rental units in the state.

Public housing developments are owned by local housing authorities funded by the U.S. Department of Housing and Urban Development (HUD). Assisted housing developments may be owned by for-profit corporations, non-profit organizations, or public agencies. They receive subsidies such as low-interest development financing or ongoing rental assistance from HUD, U.S. Department of Agriculture’s Rural Development program (RD), Florida Housing Finance Corporation (Florida Housing), and local housing finance authorities (LHFAs). These two types of affordable housing can overlap, as public housing developments may also receive federal and state subsidies for preservation and redevelopment.

Table 9.1. Public and Assisted Housing Supply, Florida, 2016

	Developments	Units
Public Housing	228	34,791
Assisted Housing	2,391	243,409
Total	2,580	273,034

Notes: Unit counts include only rent- and income-restricted units. Public housing development that have received additional subsidies from assisted housing programs are listed in both categories. Therefore, the number of total developments and units is lower than the sum of these values for the two types of housing.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

Public and assisted housing developments are subject to rent and income restrictions to ensure that their units are affordable and available to low-income tenants. In all public housing developments and in assisted housing developments with HUD or RD rental assistance, the federal government also provides a rent supplement that typically enables tenants to pay no more than 30 percent of their income for rent.

County Locations of Public and Assisted Housing

The county locations of public and assisted units closely mirror the locations of low-income, cost burdened renter households (see Table 9.2 and Figure 9.1 below). Most of the state’s units and cost burdened households are located in large counties (61 percent of public/assisted units, 60 percent of cost burdened renters). Miami-Dade County has particularly large concentrations of units (19 percent of state total) and cost burdened renters (17 percent). Medium-size counties contain most of the rest of the units (34 percent) and cost burdened renters (36 percent), while just six percent of units and five percent of cost burdened renters are located in small counties.

Table 9.2. Public and Assisted Housing Supply by County, Florida, 2016

	Public Housing		Assisted Housing		Total		% of State's Public and Assisted Units	% of State's Low-Income, Cost Burdened Renters
	Developments	Units	Developments	Units	Developments	Units		
Large Counties:								
Broward	9	887	139	18,453	144	18,894	7%	10%
Duval	18	3,214	129	17,953	145	20,503	8%	5%
Hillsborough	19	3,506	164	20,181	177	22,558	8%	8%
Miami-Dade	47	10,652	362	42,465	401	52,095	19%	17%
Orange	12	1,693	171	27,198	181	28,771	11%	8%
Palm Beach	10	1,231	95	12,094	105	13,325	5%	7%
Pinellas	11	1,363	121	9,937	129	10,848	4%	5%
Large Total	126	22,546	1,181	148,281	1,282	166,994	61%	60%
Medium Counties:								
Alachua	4	903	43	2,877	47	3,780	1%	1%
Bay	3	490	24	2,076	27	2,566	1%	0.9%
Brevard	6	1,131	51	4,477	57	5,608	2%	2%
Charlotte	2	200	18	2,107	19	2,137	1%	0.6%
Citrus	0	0	27	1,032	27	1,032	0.4%	0.5%
Clay	0	0	17	1,188	17	1,188	0.4%	0.6%
Collier	0	0	41	4,910	41	4,910	2%	1%
Escambia	4	603	48	3,875	52	4,478	2%	1%
Flagler	0	0	6	404	6	404	0.1%	0.4%
Hernando	1	124	23	1,625	24	1,749	1%	0.7%
Highlands	1	129	30	1,404	31	1,533	1%	0.3%
Indian River	0	0	26	2,690	26	2,690	1%	0.8%
Lake	1	60	67	4,523	68	4,583	2%	1%
Lee	10	970	58	5,643	64	6,271	2%	3%
Leon	3	537	37	3,633	40	4,170	2%	2%

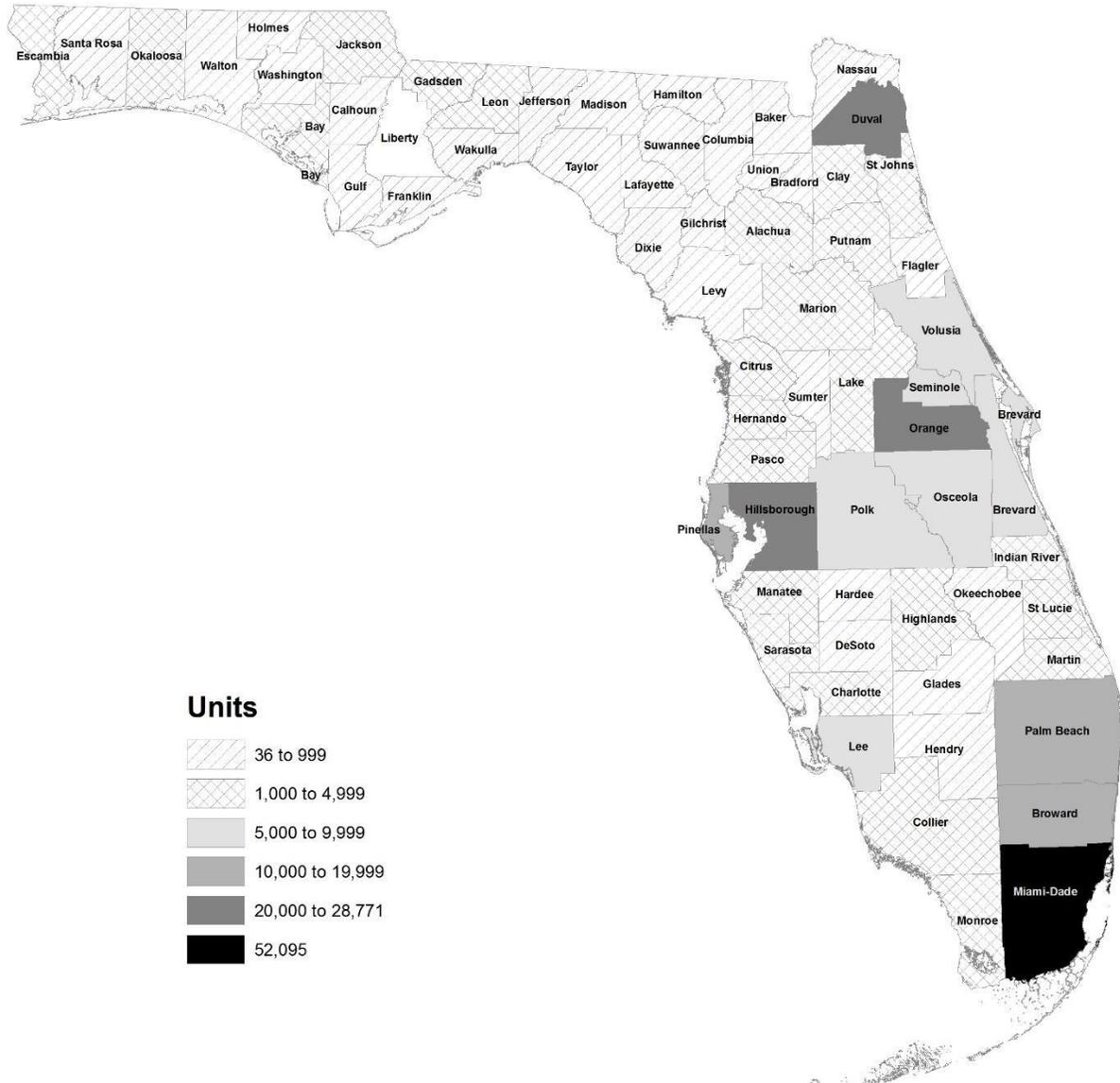
	Public Housing		Assisted Housing		Total			
	Developments	Units	Developments	Units	Developments	Units	% of State's Public and Assisted Units	% of State's Low-Income, Cost Burdened Renters
Manatee	6	477	32	3,535	36	3,735	1%	2%
Marion	1	186	28	2,324	29	2,510	1%	1%
Martin	1	70	14	1,176	15	1,246	0.5%	0.6%
Okaloosa	3	507	13	867	16	1,374	1%	1.0%
Osceola	0	0	43	6,252	43	6,252	2%	2%
Pasco	3	206	51	3,527	54	3,733	1%	2%
Polk	9	829	78	5,854	85	6,559	2%	3%
Santa Rosa	1	38	13	566	14	604	0.2%	0.4%
Sarasota	5	507	24	1,792	27	2,173	1%	2%
Seminole	2	154	36	5,090	38	5,244	2%	2%
St. Johns	0	0	19	1,329	19	1,329	0.5%	0.7%
St. Lucie	3	825	21	2,519	24	3,344	1%	1%
Sumter	0	0	10	359	10	359	0.1%	0.2%
Volusia	8	1,132	65	6,288	70	7,126	3%	2%
Medium Total	77	10,078	963	83,942	1,026	92,687	34%	37%
Small Counties:								
Baker	1	79	2	102	3	181	0.1%	0.1%
Bradford	0	0	8	386	8	386	0.1%	0.1%
Calhoun	0	0	2	88	2	88	0.03%	0.04%
Columbia	0	0	12	687	12	687	0.3%	0.2%
DeSoto	2	130	11	664	13	794	0.3%	0.1%
Dixie	1	26	1	32	2	58	0.02%	0.04%
Franklin	2	104	5	172	7	276	0.1%	0.04%
Gadsden	0	0	17	1,008	17	1,008	0.4%	0.2%
Gilchrist	1	10	2	59	3	69	0.03%	0.03%
Glades	0	0	2	78	2	78	0.03%	0.04%

	Public Housing		Assisted Housing		Total			
	Developments	Units	Developments	Units	Developments	Units	% of State's Public and Assisted Units	% of State's Low-Income, Cost Burdened Renters
Gulf	0	0	4	161	4	161	0.1%	0.05%
Hamilton	1	86	5	147	6	233	0.1%	0.04%
Hardee	0	0	10	622	10	622	0.2%	0.1%
Hendry	0	0	14	645	14	645	0.2%	0.1%
Holmes	1	56	4	80	5	136	0.05%	0.1%
Jackson	3	188	18	818	21	1,006	0.4%	0.2%
Jefferson	0	0	4	170	4	170	0.1%	0.05%
Lafayette	0	0	1	36	1	36	0.01%	0.02%
Levy	1	124	13	420	14	544	0.2%	0.1%
Liberty	0	0	0	0	0	0	0%	0%
Madison	0	0	7	336	7	336	0.1%	0.1%
Monroe	2	588	21	1,002	23	1,590	1%	0.6%
Nassau	1	57	16	765	17	822	0.3%	0.2%
Okeechobee	0	0	5	254	5	254	0.1%	0.1%
Putnam	4	335	28	1,161	32	1,496	1%	0.2%
Suwannee	2	124	11	492	13	616	0.2%	0.2%
Taylor	0	0	6	249	6	249	0.1%	0.1%
Union	1	122	2	80	3	202	0.1%	0%
Wakulla	0	0	2	64	2	64	0.02%	0.1%
Walton	1	50	7	285	8	335	0.1%	0.2%
Washington	1	88	7	123	8	211	0.1%	0.1%
Small Total	25	2,167	247	11,186	272	13,353	5%	3%
State Total	228	34,791	2,391	243,409	2,580	273,034	100%	100%

Notes: Unit counts include only rent- and income-restricted units. Public housing development that have received additional subsidies from assisted housing programs are listed in both categories. Therefore, the number of total developments and units is lower than the sum of these values for the two types of housing.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

Figure 9.1. Public and Assisted Housing Units by County, Florida, 2016



Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

Tenant and Unit Characteristics

The discussion below compares household and unit characteristics for public and assisted housing programs with Florida’s renters as a whole. Developments are grouped by funder, including Florida Housing, public housing, HUD multifamily, and RD. The Florida Housing developments are further subdivided into two types of categories: 1) with and without rental assistance (both tenant-based vouchers and project-based rental assistance³¹), and 2) family versus elderly target population. Developments may fall into more than one category.³²

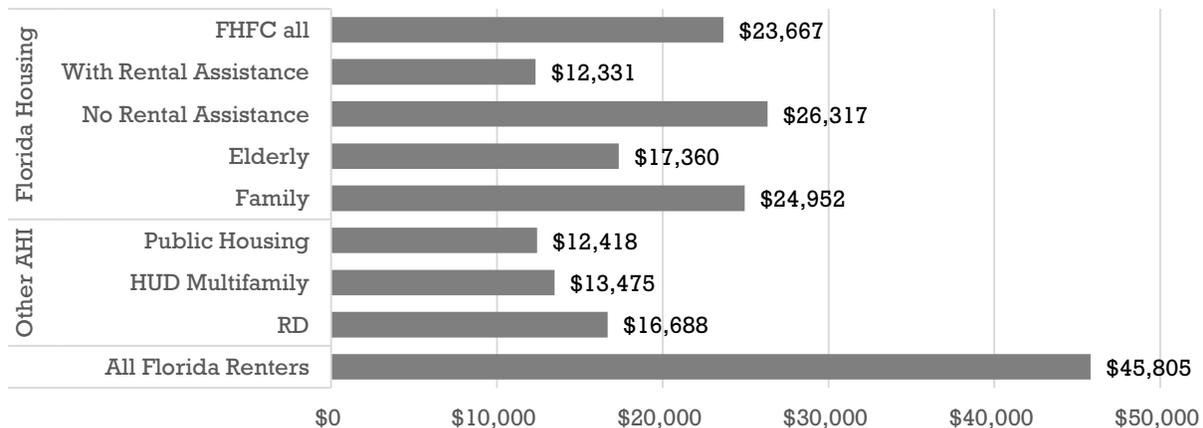
The affordable units are compared to a statewide “all Florida renters” category based on data from the 2014 American Community Survey. This category combines renters in all types of rental housing in Florida, including market-rate, public housing, and assisted housing units. It is not possible to separate out households in market-rate units only, although most units in this category will be market-rate. The all renters category includes multifamily developments, single family homes, condominiums, and any other type of rental unit included in the Census. Student-headed, non-family households are excluded.

Income and Rent

Florida’s public and assisted housing stock serves renters with incomes well below average for the state’s renters (Figure 9.2). The average income for all renters is \$45,805, nearly double the average of \$23,667 in Florida Housing-sponsored developments.

Incomes are particularly low in the categories where most or all units include federal rental assistance: HUD Multifamily, USDA RD, public housing, and the subset of Florida Housing units with rental assistance. These categories have average incomes in the \$12,000-17,000 range (Figure 9.2). Incomes are also lower in Florida Housing’s elderly developments.

Figure 9.2. Average Annual Household Income (\$)



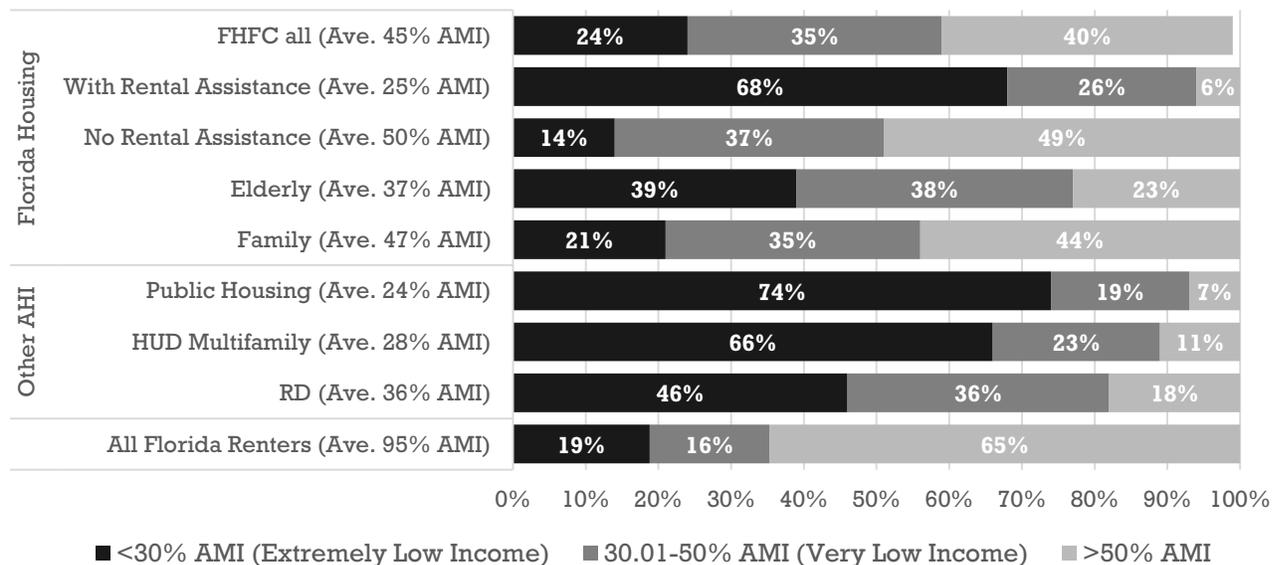
³¹ This category includes Florida Housing units that also have project-based rental assistance from HUD or RD and those occupied by tenants with HUD Housing Choice Vouchers.

³² Data are not available for developments with funding from local housing finance authorities unless they also have state or federal funding.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS). For full discussion of original data sources for tenant characteristics by funding program, see “Methodology Notes” section below.

Figure 9.3 shows the breakdown of households by income as a percentage of area median income (AMI), adjusted for household size. It shows that Florida Housing-sponsored units serve tenants with a range of incomes. Nearly a quarter of households in Florida Housing-sponsored developments are “extremely low-income” (ELI), meaning they have incomes below 30 percent of AMI. These include most households in Florida Housing units with rental assistance, but they also include 14 percent of tenants without rental assistance. The remaining renters in Florida Housing developments are roughly evenly divided between “very low-income” (30-50 percent of AMI) and households above 50 percent of AMI. Most tenants in public housing and HUD multifamily units are ELI households, as are nearly half of RD tenants.

Figure 9.3. Households by Income as a Percentage of Area Median Income (AMI)



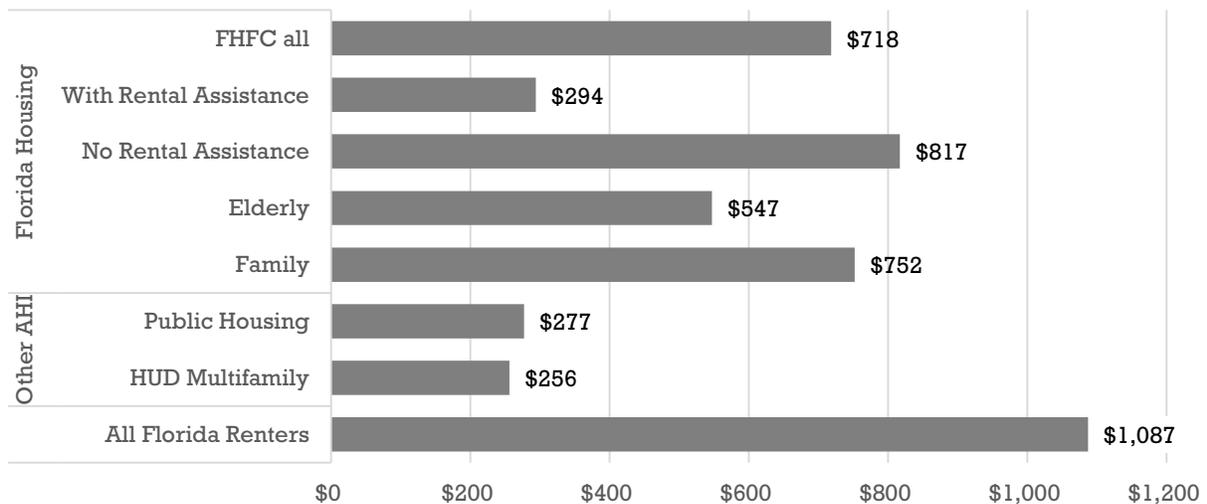
Note: Values may not total to 100% due to rounding.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

Note that the “all renters” averages include households with a far wider range of incomes than the assisted housing categories. The all renters category includes the state’s low-income renters, but also a cadre of high-income renters who would be ineligible for assisted housing. The median renter income—that is, the point at which half of renters have lower incomes and half have higher—is \$34,286, or 71 percent of AMI. However, the top 25 percent of renters have incomes above \$58,000, or 120 percent of AMI. These renters drive up the statewide income averages. At the other end of the spectrum, the bottom fourth of Florida’s renters have incomes below \$18,000.

Tenants' housing costs in the public and assisted housing inventory are also well below statewide averages (Figure 9.4). The average gross rent for all Florida Housing units is \$718 per month. In comparison, the average rent for all units in the state is \$1,087; the average for market-rate units cannot be determined but would be even higher, since the \$1,087 average includes public and assisted housing along with the market-rate stock. Public housing and other units with rental assistance have by far the lowest average tenant-paid rents, under \$300 per month. (Figure 9.5). These figures include only rent and utility costs paid by tenants. Supplements such as federal rental assistance and landlord utility payments are not included.

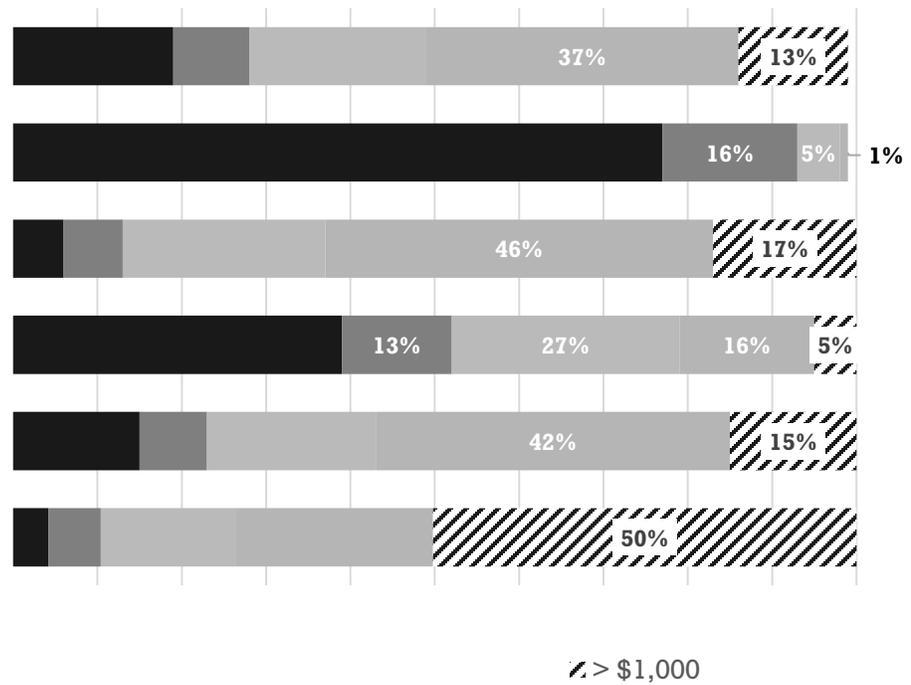
Figure 9.4. Average Tenant-Paid Gross Rent (Rent + Utilities)



Notes: Data unavailable for RD units.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

Figure 9.5. Units by Tenant-Paid Gross Rent



Notes: Data unavailable for public housing, HUD multifamily and RD units.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

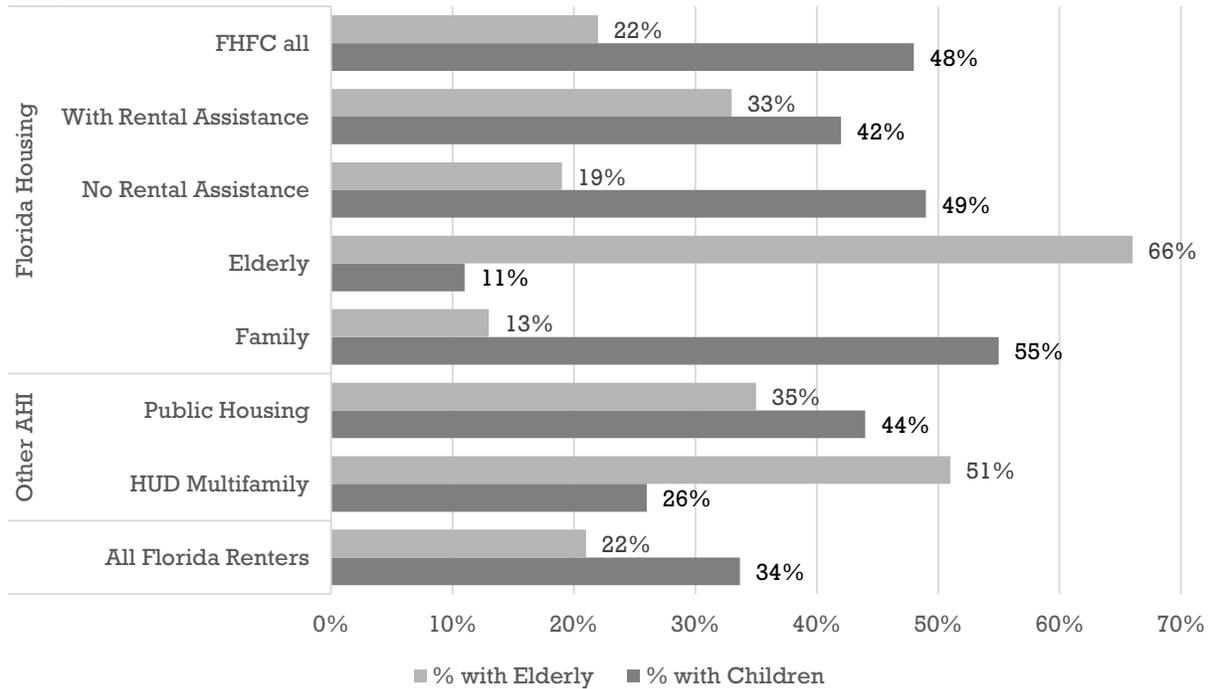
Children and Elderly Residents

Households with children and with elderly residents are more prevalent in public and assisted housing than in the overall rental inventory. Children under age 18 are present in about half of Florida Housing and public housing units, compared to a third of the overall rental stock.

Households with older adults make up the bulk of residents in Florida Housing’s developments with elderly unit set-asides,³³ but they also make up half of the households in HUD Multifamily developments, reflecting a strong emphasis on elderly housing in Florida’s HUD-subsidized stock.

³³ The share of households with members age 62 and older in the Florida Housing/Elderly category is less than 100 percent for two reasons. First, the category includes elderly-only developments but also includes developments that set aside just a portion of their units for elderly residents. Second, the minimum age for the head of household in Florida Housing’s elderly set-aside units is 55; some “elderly” units are occupied by households headed by someone age 55-61.

Figure 9.6. Households with Elderly Members (Age 62 and older) and Children (Under Age 18)



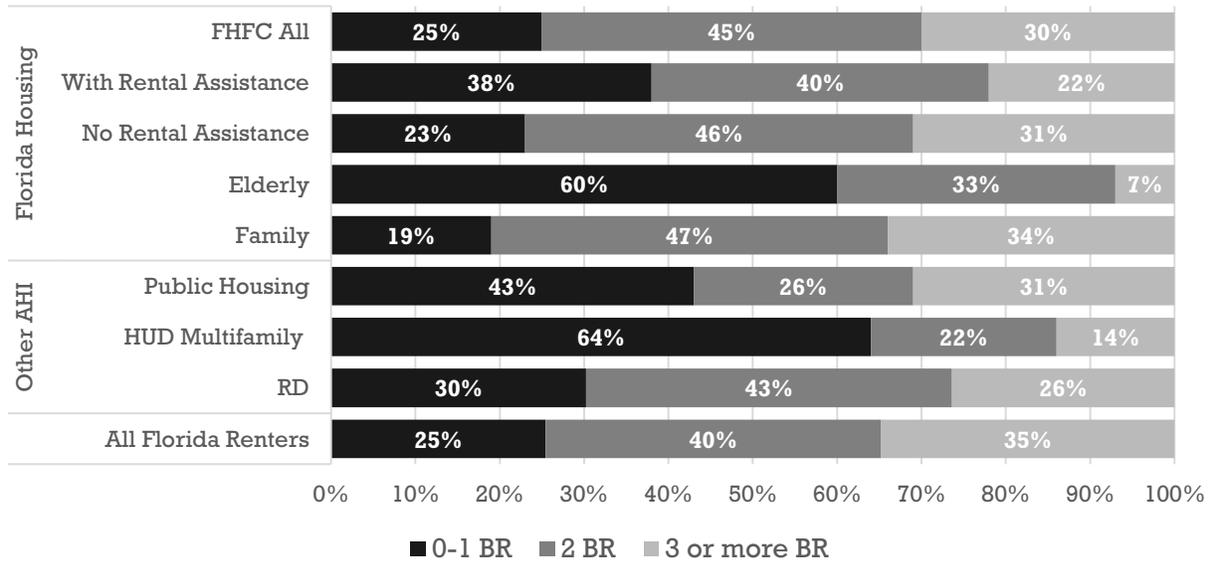
Notes: Data on occupancy by children unavailable for RD units; 35% of RD units are elderly-occupied. See footnote below for explanation of non-elderly residents in Florida Housing’s “Elderly” unit.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

Unit and Household Size

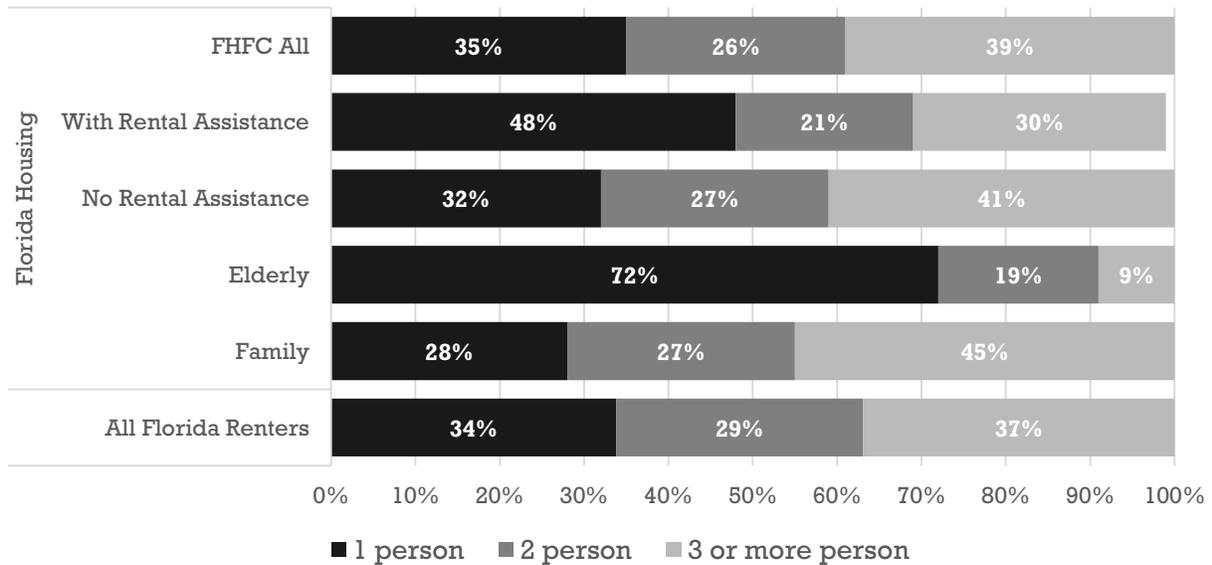
The unit and household size breakdown of Florida Housing-sponsored units closely mirrors the overall rental stock (see Figures 9.7 and 9.8). In both cases, the largest share of units have two bedrooms, and households are fairly evenly divided across the one-, two-, and 3+ person categories. Most family units have two or three bedrooms, while most units in elderly developments are studios or one-bedroom apartments.

Figure 9.7. Units by Number of Bedrooms



Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

Figure 9.8. Household Size



Notes: Data unavailable for public housing, HUD multifamily and RD units.

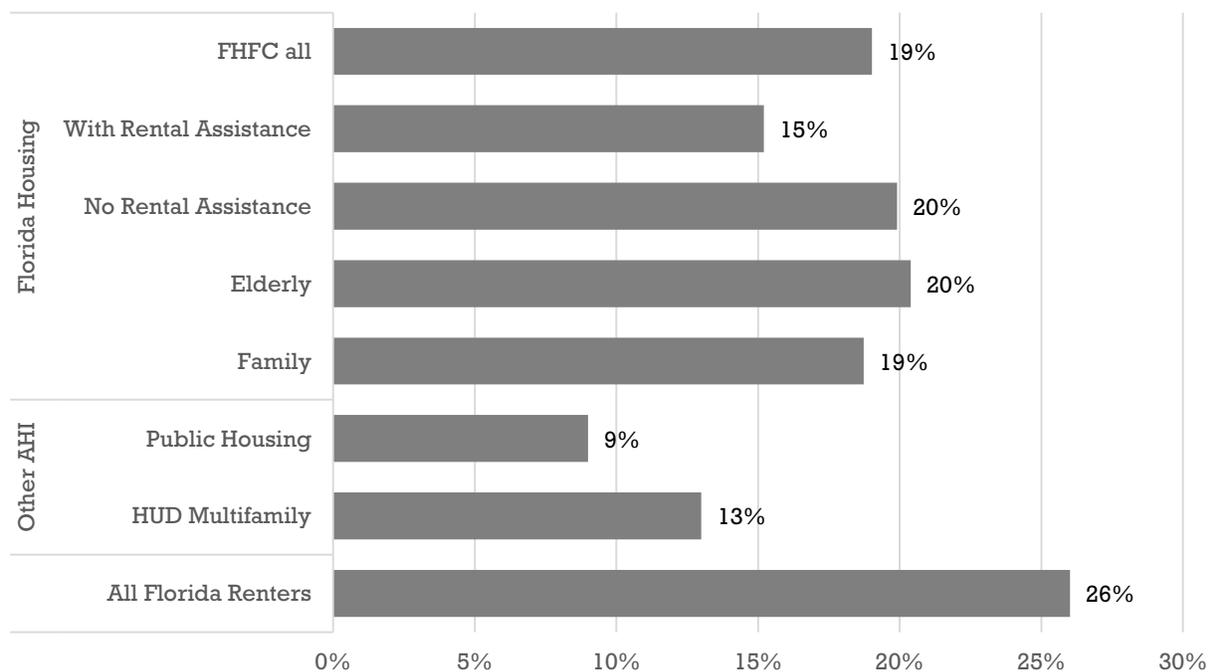
Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

As discussed in the chapter on statewide trends, mismatches between households and unit size can lead to higher rents when tenants are “overhoused” (more bedrooms than household members) and health and unit quality problems when tenants are “overcrowded” (more than

two people per bedroom). Overcrowding does not appear to be a problem in either the assisted or general rental markets. Only five percent of the state’s overall rental units and fewer than one percent of Florida Housing units live in overcrowded conditions. Data on overcrowding are not available for public housing or HUD and RD-funded developments.

As Figure 9.9 shows, overhousing is more likely to occur than overcrowding. The assisted housing inventory contains a smaller share of overhoused households than the overall rental stock. Public housing developments and other housing with rental assistance are the least likely to include overhoused households.

Figure 9.9. Share of Households that are “Overhoused” (< 1 person per bedroom)



Notes: Data unavailable for RD units.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2014 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

For both the general rental stock and Florida Housing-sponsored units, the most common overhousing configuration is a single person living in a two-bedroom unit. Twenty-eight percent of Florida Housing’s two-bedroom units are occupied by a person living alone, including more than half of two-bedroom units in elderly developments.

Preservation Risks to Assisted Housing

The assisted housing inventory is subject to two types of risk. First, income and rent restrictions associated with subsidy programs can expire, threatening the affordability of the units. Second, aging developments may remain affordable but are at risk of physical deterioration and financial

default unless they receive additional capital investment. Often these two types of risk go together: the oldest developments are also those closest to their subsidy expiration dates.

This section of the *2016 Rental Market Study* tracks both types of risk to Florida's affordable rental housing stock. The discussion is limited to the assisted housing stock and does not include public housing developments, which are not typically subject to subsidy expirations.

Subsidy Expirations

This report tracks three types of subsidy expirations that will be the most common in the next two decades: Low Income Housing Tax Credit (LIHTC) developments reaching their 30th year, maturing mortgages from RD, and expiration of HUD rental assistance contracts.

To provide early warning and allow time for planning for preservation, this report provides a mid- to long-term view of subsidy expirations. The risks to RD and HUD properties are projected for the next ten years, through 2026. The risk to LIHTC developments are tracked for a longer time, through 2030, to account for a continuing spike in subsidy expirations through that time.

Assisted housing developments often have several layers of subsidies in place with different expiration dates. This analysis takes a conservative approach and only counts a development at risk if it does not have other subsidies in place with later expiration dates. For example, many HUD-funded developments with expiring Section 8 rental assistance contracts also received capital advances from HUD's Section 202 and Section 811 programs; these advances carry 40-year affordability restrictions that will not expire until the 2030s and 2040s. Similarly, a tax credit development may have received other funding from Florida Housing, such as through the SAIL program, that extends affordability restrictions past the initial 30-year LIHTC term. These developments are not included in the counts of at-risk housing units.

Table 9.3 summarizes the characteristics of units at risk of subsidy expiration. See Table 9.5 at the end of this section for county-level totals of at-risk properties and units.

Table 9.3. Developments and Units at Risk from Subsidy Expiration

		LIHTC 30-Year (through 2030)	RD Maturing Mortgages (through 2026)	HUD Expiring Rental Assistance (through 2026)
Property and Unit Counts	At-Risk Properties	93	145	157
	At-Risk Units	15,891	7,217	12,132
	HUD/RD Rental Assistance Units	320	4,543	12,132
	% of All Units in Program at Risk	10%	38%	24%
Target Population	Family	96%	66%	54%
	Elderly	4%	2%	43%
	Other	-	32% (Farmworker/ Family)	3% (Persons with Disabilities, Family/ Farmworker)
	Average Tenant Income	\$25,242	\$19,075	\$10,189
Location	Large County	66%	23%	70%
	Medium County	34%	57%	24%
	Small County	0.1%	20%	5%
	Counties with the Most Affected Units	Orange, Miami- Dade, Hillsborough, Osceola, Duval	Palm Beach, Polk, Pasco, Lake, Collier	Duval, Miami- Dade, Hillsborough, Orange
	In 2016 Qualified Census Tract (QCT)	34%	30%	61%
	In 2016 Difficult Development Area (DDA)	41%	40%	19%

Notes: Percentages refer to share of assisted units in risk category unless otherwise noted.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

Low Income Housing Tax Credit program, 30-year risk through 2030

Florida Housing allocates funding from the federal LIHTC program for equity financing for affordable rental housing development. It is by far Florida’s largest affordable rental housing program, funding 1,147 active developments with 162,762 affordable units.

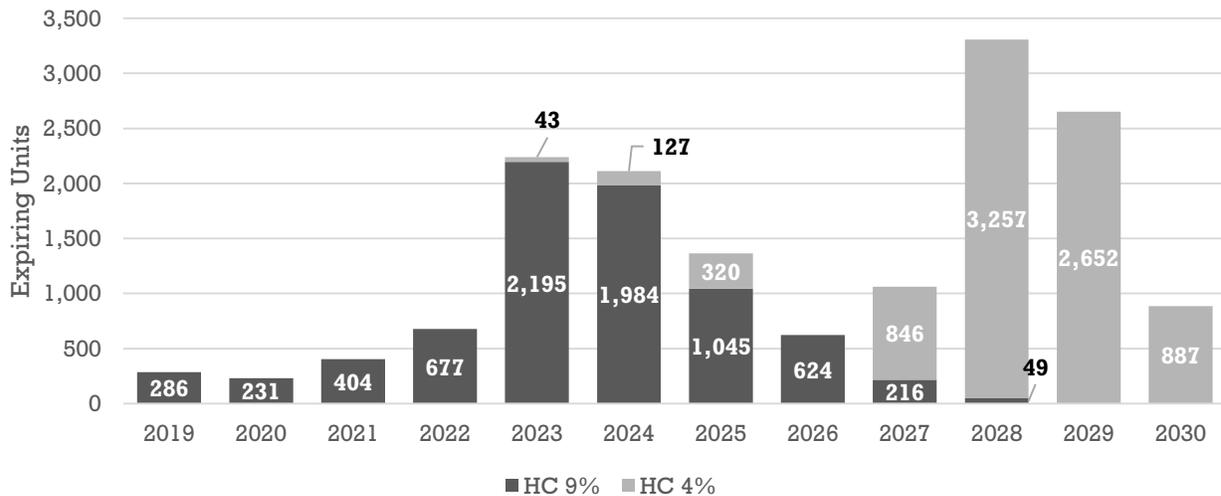
Beginning in 1990, federal law required LIHTC developments to remain affordable for at least 30 years. These developments will begin to reach the 30-year expiration date for rent and income restrictions starting in 2020, and expirations will accelerate through the 2020s decade.

Statewide, 93 developments with 15,891 assisted housing units risk expiration of 30-year LIHTC restrictions through 2030.

The at-risk units amount to just under ten percent of the state’s total LIHTC inventory. The remaining developments either have LIHTC expiration dates after 2030 or have other subsidy layers in place with later expiration dates. Nearly all at-risk units are in family developments.

The risk to LIHTC units spikes in 2023-2025 and again in 2028-2029 (Figure 9.10). The expiration of restrictions associated with competitive “9 percent” credits comes mostly in the first half of the 2020s, shifting to expirations of units with “4 percent” credits later in the decade.

Figure 9.10. LIHTC 30-Year Expirations by Year and 4 Percent/9 Percent Type, 2019-2030



Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

The Orlando area stands to lose a particularly large share of its LIHTC units due to 30-year expirations, given high levels of LIHTC development in the area in the 1990s. In Orange County, 21 percent of LIHTC units are at risk (4,249 units); in Osceola County, 25 percent are at risk (1,289 units). Miami-Dade, Hillsborough and Duval Counties also have large numbers of units at risk (2,694, 1,358 and 1,222 units, respectively), but the at-risk units make up a smaller share of the counties’ overall LIHTC inventories.

The at-risk LIHTC units are more likely to be located in strong neighborhood housing markets than other LIHTC units. Difficult Development Areas (DDAs) signify areas where rents are particularly high in comparison to incomes, either in metropolitan neighborhoods (zip codes) or non-metropolitan counties.³⁴ Forty-one percent of at-risk LIHTC developments are located in DDAs, compared to 27 percent of LIHTC units not yet at risk. This disparity is driven by the large concentration of at-risk units in Orange and Osceola Counties; their LIHTC inventory is disproportionately located in DDAs compared to other counties with a substantial supply of LIHTC units. Conversely, at-risk units are less likely to be located in low-income neighborhoods. Qualified Census Tracts (QCTs) denote neighborhoods with relatively low incomes and high levels of poverty. Thirty-four percent of at-risk LIHTC units are located in QCTs, compared to 50 percent of LIHTC units that are not at risk.

³⁴ The Difficult Development Area designations reflect HUD’s 2016 shift from metropolitan-wide DDAs to small area DDAs at the zip code level. The new DDAs are intended to identify strong market neighborhoods within wider metropolitan areas. Non-metropolitan DDAs continue to be designated at the county level. See https://www.huduser.gov/portal/Datasets/QCT/QCTDDA2016_Notice.pdf.

Note that the owners of many LIHTC developments in Florida have committed to 50-year affordability periods, particularly those receiving competitive credits after the mid-1990s. Therefore, not all 1990s-era LIHTC developments will have expiring restrictions in the 2020s decade. There will be a second wave of expiring restrictions for the 50-year LIHTC developments beginning in the mid-2040s.

USDA Rural Development, maturing mortgages through 2026

RD provided 40-50 year mortgages for affordable rental developments through the Section 515 (general rural housing) and Section 514/516 (farmworker housing) programs. RD also provides rental assistance for most of these units, enabling tenants to pay 30 percent of income for rent. Florida has 423 developments with 16,704 units funded by RD programs.

Most RD-funded developments in Florida were built in the 1970s and 1980s, so early mortgages in the RD programs are beginning to mature and will continue to do so throughout the 2020s decade. When the mortgages mature, both the affordability restrictions and the rental assistance expire.

RD does not provide data on mortgage maturity dates for its properties. In the 1960s, RD loans carried 50-year terms. Subsequently, RD began making 40 year loans for family housing developments and 50 year loans for senior housing.³⁵ Based on these program rules, we estimate mortgage maturity risk through 2026 by assuming that all mortgages initiated before the end of 1976 (50 years before 2026) will mature, as well as all mortgages for family projects initiated from 1977 to 1986 (40 years before 2026).

The risk to Florida's RD inventory is both widespread and severe. **An estimated 145 developments with 7,217 units are subject to RD maturing mortgage risk through 2026—38 percent of all RD-funded units in the state.** Moreover, unlike with HUD-subsidized properties, there is no option to renew rental assistance contracts beyond the term of the mortgage, so deep affordability for extremely low-income tenants is lost.

About two-thirds of the estimated at-risk RD units are in family developments. Most of the rest are in developments that include farmworker set-aside units. Reflecting the mixed rural-suburban patterns of RD-sponsored developments, most units (57 percent) are located in medium-sized counties, with the remainder roughly equally divided between large and small counties. Counties with the largest concentrations of at-risk units are Palm Beach (881 units), Polk (805 units), Pasco (516 units), Lake (488 units), and Collier (441 units). In each of these counties except Lake, the at-risk units make up the majority of RD-funded inventory.

Unlike with the LIHTC units, RD at-risk units are more likely to be located in weak market QCTs (45 percent of at-risk RD units vs. 37 percent of other RD units) and less likely to be located in strong market DDAs (30 percent of at-risk units vs. 39 percent of other RD units).

³⁵ E-mail communication from Rob Prasch, Network for Oregon Affordable Housing, December 1, 2015.

Because of uncertainty about termination dates, these totals are intended as a starting point for analysis only. Actual mortgage and affordability restriction dates will need to be confirmed with USDA or with individual property owners.

HUD, expiring rental assistance (Section 8) contracts through 2026

HUD's Section 8 program provides rental assistance enabling tenants to pay 30 percent of their income for rent. Statewide, 687 developments receive subsidies from Section 8 or similar HUD rental assistance programs. These developments provide 50,854 units of deeply subsidized housing.

Unlike with expiring LIHTC and RD restrictions, the HUD affordability terms are renewable. Owners sign and renew rental assistance contracts with HUD over terms ranging from one to 20 years. The owner has the opportunity to opt out of a rental assistance contract each time it expires, terminating affordability restrictions. While many of these contracts will be renewed, each expiring contract presents the risk that affordability restrictions and rental assistance will end. **Statewide, 157 developments with 12,132 assisted units are subject to expiring HUD rental assistance contracts through 2026.** This amounts to about one-fourth of units with rental assistance.

Housing for the elderly makes up a larger share (43 percent) of the at-risk HUD units than in the LIHTC or RD inventory. Most of the rest of the units are in family developments. The locations of the at-risk HUD developments are heavily urban, with 70 percent of units in large counties. Duval and Miami-Dade Counties are particularly affected. In Duval County, 2,864 units have expiring HUD contracts, 40 percent of all units with HUD rental assistance. In Miami-Dade County, there are 2,451 units with expiring contracts, 22 percent of the county's HUD inventory. Most HUD units are located in QCTs, although it is slightly more common for units with expiring subsidies (63 percent of at-risk units vs. 55 percent of other HUD units). Only 19 percent of HUD units are located in DDAs, with the same proportion for at-risk units and other HUD units.

Most HUD rental assistance contracts are renewed for one-year, five-year, or 20-year terms. The length of contract renewal is one potential indicator of a property owner's intent to remain in the rental assistance program over the long term. Of the contracts expiring by the end of 2026, 61 percent currently have 1-5 year terms and 21 percent have terms of 20 years or longer; most of the rest have terms between 10 and 19 years. Preservation advocates may wish to concentrate their efforts on developments under short-term renewal periods of five years or less, both to gauge those owners' interests in remaining in the HUD program and to encourage stability through longer term renewals in the future.

Aging Assisted Housing Developments

Federal assisted housing programs date back to the 1960s and 1970s, and Florida Housing's programs began in the late 1980s. As a result, a growing inventory of older units is at risk of deterioration without additional infusions of capital.

This analysis tracks developments built before the end of 1985 ("30+ year old") and developments built from 1986 to 2000 ("15-29 year old"). These categories exclude

developments that have received more recent funding from Florida Housing for preservation or rehabilitation. **Statewide, 493 developments with 39,798 units are at least 30 years old and 867 developments with 95,300 units are 15-29 years old.** The remaining 903 developments with 96,493 units are less than 15 years old.³⁶

The 30+ year old inventory makes up 17 percent of assisted units, while the 15-29 year old inventory makes up 41 percent. Table 9.4 provides more information about the characteristics of units in the different property age groups.

Table 9.4. Developments and Units by Risk Due to Property Age

		30+ Year Old	15-29 Year Old	<15 Year Old
Property and Unit Counts	Properties	493	867	903
	Units	39,798	95,300	96,493
	HUD/RD Rental Assistance Units	32,467	17,445	13,778
	% of All Assisted Units	17%	41%	42%
Funder	HUD	77%	22%	18%
	RD	22%	9%	2%
	Florida Housing	6%	83%	95%
	LHFA	3%	19%	26%
Target Population	Family	45%	79%	74%
	Elderly	49%	17%	22%
	Persons with Disabilities	1%	2%	1%
	Other	5% (Family/ Farmworker)	2% (Family/ Farmworker, Homeless)	3% (Family/ Farmworker, Homeless)
	Average Tenant Income	\$12,759	\$22,866	\$22,381
Location	Large County	59%	59%	61%
	Medium County	34%	36%	35%
	Small County	7%	4%	4%
	Counties Most Affected	All Large Counties	Large Counties (except Pinellas), Osceola, Seminole	-
	In 2016 Qualified Census Tract (QCT)	58%	39%	49%
	In 2016 Difficult Development Area (DDA)	23%	36%	25%

Notes: Percentages refer to share of assisted units in age category unless otherwise noted. Funder totals may add up to more than 100 percent because developments can have funding from more than one agency.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

³⁶ These include only developments for which date of earliest funding is known. “Age” of the development is based on the date of earliest affordability program, including existing properties that were rehabilitated as assisted housing. Properties receiving funding from Florida Housing more than five years after the original date of funding were assumed to be rehabilitated, and their start dates were moved to the new funding date. For example, if a 30-year-old development received preservation funding after 2000, it was moved to the under-15 year category to reflect the improved condition of the property.

The 30+ year old category is heavily weighted toward developments with HUD and RD rental assistance. In fact, more than half of the 30+ year old units are located in developments that are also affected by HUD or RD expiration risks. The 30+ year old developments are more likely to serve extremely low-income and elderly tenants than the newer inventory. More than half of units are located in QCTs.

In contrast, Florida Housing-funded units make up the bulk of the housing in the 15-29 year old category, reflecting the growth of the LIHTC program and state Housing Trust Fund in the 1990s. Most of these units do not have HUD or RD rental assistance, and average tenant income is considerably higher than for the 30+ year old group (\$22,866 vs. \$12,759). Interestingly, the 15-29 year old developments demonstrate stronger neighborhood locations than either the 30+ year old or under 15 year old categories. A higher percentage of 15-29 year old units are in DDAs and a lower percentage are in QCTs than for the other age categories.

Table 9.5. Developments and Units by Preservation Risk Factor and County

	LIHTC 30-Year			RD Maturing Mortgages			HUD Expiring Rental Assistance			30+ Year old			15-29 Year Old			Devs w/at least one risk factor	Units w/at least one risk factor
	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units		
Large Counties:																	
Broward	3	319	2%	1	173	2%	6	359	3%	18	2,037	5%	45	6,167	6%	63	8,204
Duval	6	1,222	7%	2	86	1%	27	2,864	24%	49	5,803	15%	36	5,432	6%	85	11,235
Hillsborough	6	1,358	8%	2	111	2%	10	908	7%	33	2,760	7%	49	6,271	7%	82	9,031
Miami-Dade	17	2,694	16%	1	258	4%	37	2,451	20%	68	6,267	16%	131	17,607	18%	199	23,874
Orange	21	4,249	25%	4	146	2%	6	842	7%	22	2,826	7%	78	14,034	15%	101	17,112
Palm Beach	4	637	4%	5	881	12%	6	573	5%	15	1,867	5%	40	5,630	6%	55	7,497
Pinellas	3	61	0.4%	0	0	0%	6	549	5%	16	1,890	5%	32	1,449	2%	49	3,391
Large Total	60	10,540	62%	15	1,655	23%	98	8,546	70%	221	23,450	59%	411	56,590	59%	634	80,344
Medium Counties:																	
Alachua	0	0	0%	3	93	1%	3	296	2%	9	443	1%	18	921	1%	28	1,536
Bay	0	0	0%	3	150	2%	1	39	0.3%	6	546	1%	3	115	0.1%	9	661
Brevard	2	376	2%	0	0	0%	4	306	3%	11	881	2%	14	1,376	1%	25	2,257
Charlotte	0	0	0%	0	0	0%	1	97	1%	4	387	1%	5	879	1%	9	1,266
Citrus	0	0	0%	5	142	2%	0	0	0%	6	200	1%	14	463	0.5%	20	663
Clay	1	51	0.3%	3	161	2%	1	13	0.1%	5	228	1%	6	552	1%	11	780
Collier	6	898	6%	3	441	6%	1	100	1%	5	783	2%	21	2,375	2%	27	3,228
Escambia	0	0	0%	1	36	0.5%	4	338	3%	14	1,675	4%	12	773	1%	26	2,448
Flagler	0	0	0%	1	36	0.5%	0	0	0%	1	36	0.1%	2	88	0.1%	3	124
Hernando	0	0	0%	3	114	2%	0	0	0%	3	114	0.3%	6	172	0.2%	9	286
Highlands	0	0	0%	4	151	2%	1	26	0.2%	9	382	1%	9	441	0.5%	18	823
Indian River	1	184	1%	1	98	1%	0	0	0%	1	50	0.1%	14	1,709	2%	15	1,759
Lake	2	266	2%	12	488	7%	1	101	1%	17	854	2%	27	1,607	2%	45	2,495
Lee	2	387	2%	0	0	0%	4	185	2%	11	829	2%	20	2,873	3%	31	3,702

	LIHTC 30-Year			RD Maturing Mortgages			HUD Expiring Rental Assistance			30+ Year old			15-29 Year Old			Devs w/at least one risk factor	Units w/at least one risk factor
	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units		
Leon	2	273	2%	2	135	2%	3	271	2%	14	1,055	3%	8	1,230	1%	22	2,285
Manatee	3	359	2%	0	0	0%	2	32	0.3%	5	351	1%	15	1,771	2%	20	2,122
Marion	0	0	0%	1	30	0.4%	2	112	1%	5	375	1%	11	699	1%	16	1,074
Martin	1	200	1%	3	156	2%	1	99	1%	4	196	0.5%	7	948	1%	11	1,144
Okaloosa	0	0	0%	1	35	0.5%	1	48	0.4%	4	217	1%	5	167	0.2%	9	384
Osceola	6	1,289	8%	2	133	2%	0	0	0%	4	251	1%	25	4,252	4%	29	4,503
Pasco	2	77	0.5%	10	516	7%	5	277	2%	14	736	2%	20	1,243	1%	34	1,979
Polk	0	0	0%	19	805	11%	3	174	1%	29	1,475	4%	19	1,495	2%	48	2,970
Santa Rosa	0	0	0%	4	140	2%	0	0	0%	4	156	0.4%	5	184	0.2%	9	340
Sarasota	0	0	0%	0	0	0%	2	115	1%	3	323	1%	8	432	0.5%	11	755
Seminole	3	655	4%	0	0	0%	1	108	1%	2	198	0.5%	17	3,567	4%	19	3,765
St. Johns	0	0	0%	0	0	0%	1	20	0.2%	3	81	0.2%	5	308	0.3%	8	389
St. Lucie	1	320	2%	0	0	0%	0	0	0%	1	60	0.2%	5	1,148	1%	6	1,208
Sumter	0	0	0%	3	106	1%	0	0	0%	2	77	0.2%	7	210	0.2%	9	287
Volusia	0	0	0%	4	165	2%	5	175	1%	11	542	1%	22	2,676	3%	33	3,218
Medium Total	32	5,335	34%	88	4,131	57%	47	2,932	24%	207	13,501	34%	350	34,674	36%	560	48,451
Small Counties:																	
Baker	0	0	0%	0	0	0%	0	0	0%	1	52	0.1%	1	50	0.1%	2	102
Bradford	0	0	0%	5	177	2%	0	0	0%	4	162	0.4%	3	104	0.1%	7	266
Calhoun	0	0	0%	0	0	0%	0	0	0%	1	50	0.1%	1	38	0.04%	2	88
Columbia	0	0	0%	1	71	1%	0	0	0%	3	179	0.4%	6	324	0.3%	9	503
DeSoto	0	0	0%	0	0	0%	0	0	0%	0	0	0%	3	196	0.2%	3	196
Dixie	0	0	0%	1	32	0.4%	0	0	0%	1	32	0.1%	0	0	0%	1	32
Franklin	0	0	0%	1	35	0.5%	0	0	0%	1	35	0.1%	3	85	0.1%	4	120
Gadsden	0	0	0%	6	277	4%	4	216	2%	7	375	1%	7	317	0.3%	14	692
Gilchrist	0	0	0%	0	0	0%	0	0	0%	1	36	0.1%	1	23	0.02%	2	59

	LIHTC 30-Year			RD Maturing Mortgages			HUD Expiring Rental Assistance			30+ Year old			15-29 Year Old			Devs w/at least one risk factor	Units w/at least one risk factor
	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units		
Glades	0	0	0%	0	0	0%	0	0	0%	0	0	0%	1	28	0.03%	1	28
Gulf	0	0	0%	0	0	0%	0	0	0%	0	0	0%	3	111	0.1%	3	111
Hamilton	0	0	0%	1	38	1%	0	0	0%	1	38	0.1%	4	109	0.1%	5	147
Hardee	0	0	0%	0	0	0%	1	55	0.5%	1	55	0.1%	2	98	0.1%	3	153
Hendry	0	0	0%	1	39	1%	0	0	0%	2	165	0.4%	5	324	0.3%	7	489
Holmes	0	0	0%	1	30	0.4%	0	0	0%		0	0%	4	80	0.1%	4	80
Jackson	0	0	0%	3	105	1%	1	48	0.4%	3	123	0.3%	8	298	0.3%	11	421
Jefferson	0	0	0%	0	0	0%	0	0	0%	2	96	0.2%	2	74	0.1%	4	170
Lafayette	0	0	0%	0	0	0%	0	0	0%	1	36	0.1%	0	0	0%	1	36
Levy	0	0	0%	4	61	1%	0	0	0%	4	107	0.3%	7	169	0.2%	11	276
Madison	0	0	0%	1	36	0.5%	1	72	1%	3	184	0.5%	3	80	0.1%	6	264
Monroe	0	0	0%	0	0	0%	0	0	0%		0	0%	10	374	0.4%	10	374
Nassau	0	0	0%	5	181	3%	1	44	0.4%	5	181	0.5%	7	290	0.3%	12	471
Okeechobee	0	0	0%	1	25	0.3%	0	0	0%	1	25	0.1%	1	34	0.04%	2	59
Putnam	1	16	1%	4	117	2%	1	40	0.3%	10	412	1%	14	551	1%	24	963
Suwannee	0	0	0%	2	74	1%	1	31	0.3%	5	173	0.4%	1	23	0.02%	6	196
Taylor	0	0	0%	2	69	1%	1	100	1%	3	169	0.4%	2	66	0.1%	5	235
Union	0	0	0%	0	0	0%	0	0	0%	1	48	0.1%	1	32	0.03%	2	80
Wakulla	0	0	0%	0	0	0%	0	0	0%		0	0%	1	30	0.03%	1	30
Walton	0	0	0%	1	32	0.4%	1	48	0.4%	2	82	0.2%	2	51	0.1%	5	181
Washington	0	0	0%	2	32	0.4%	0	0	0%	2	32	0.1%	3	77	0.1%	5	109
Small Total	1	16	0.1%	42	1,431	20%	12	654	5%	65	2,847	7%	106	4,036	4%	172	6,931
State Total	93	15,891	100%	145	7,217	100%	157	12,132	100%	493	39,798	100%	867	95,300	100%	1,366	135,726

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

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Florida's Affordable Rental Housing Needs: An Update

This brief updates the analysis of rental housing affordability trends in Florida from the [2016 Rental Market Study](#). All figures are based on data from the 2000 U.S. Census and the 2005, 2010, and 2015 American Community Survey.

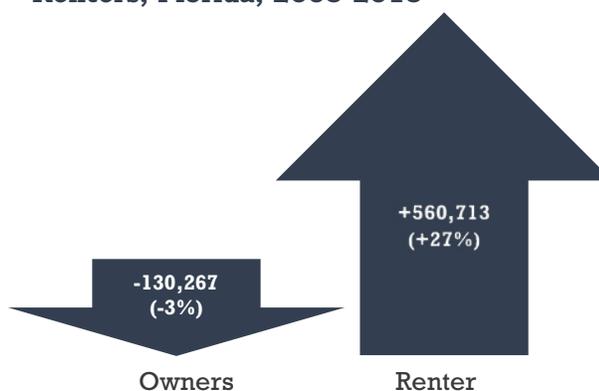
For the purposes of this brief, a “low-income” household is one with an income at or below 60 percent of the area median income (AMI), adjusted for household size. A housing unit is considered “affordable” if gross rent (rent + utilities) costs no more than 40 percent of household income. Households paying more than that amount are considered to be “cost burdened.” Student-headed, non-family households are excluded.

In 2005, there were 553,035 low-income, cost burdened renter households in Florida. This increased to 658,018 in 2010 and to 744,662 in 2015. This represents a 35 percent increase in renters in need from 2005 to 2015, even though total households (owners and renters at all income levels) grew by just six percent in the state during this time.

More Florida households are renting.

Florida added 560,713 renter households between 2005 and 2015. These include new households formed, households moving to the state, and homeowners shifting to renting. The state lost 130,267 owner households during the same period. The homeownership rate fell from 70 percent in 2005 to 65 percent in 2015. The drop off in the homeownership rate was particularly sharp for households headed by someone under age 55: from 61 percent in 2005 to 50 percent in 2015.

Figure 1. Change in Homeowners and Renters, Florida, 2005-2015



Source: U.S. Census Bureau, 2005/2015 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

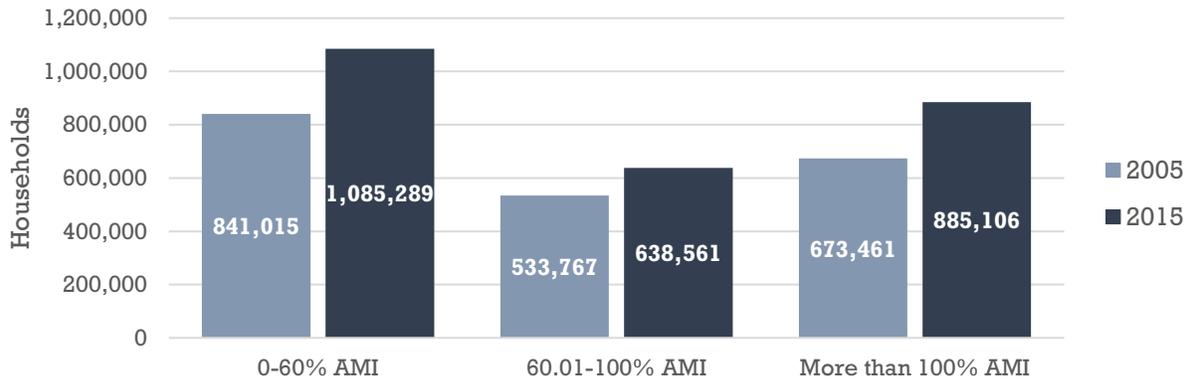
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Renting is up for both lower and higher income households.

Between 2005 and 2015, Florida added 244,274 low-income renters (0-60 percent AMI). It also added 211,645 renters with incomes above 100 percent of AMI. The state added renters in the middle range (60-100 percent AMI) too, but in lower numbers: 104,794 additional households.

Figure 2. Renter Households by Income, Florida, 2005 & 2015



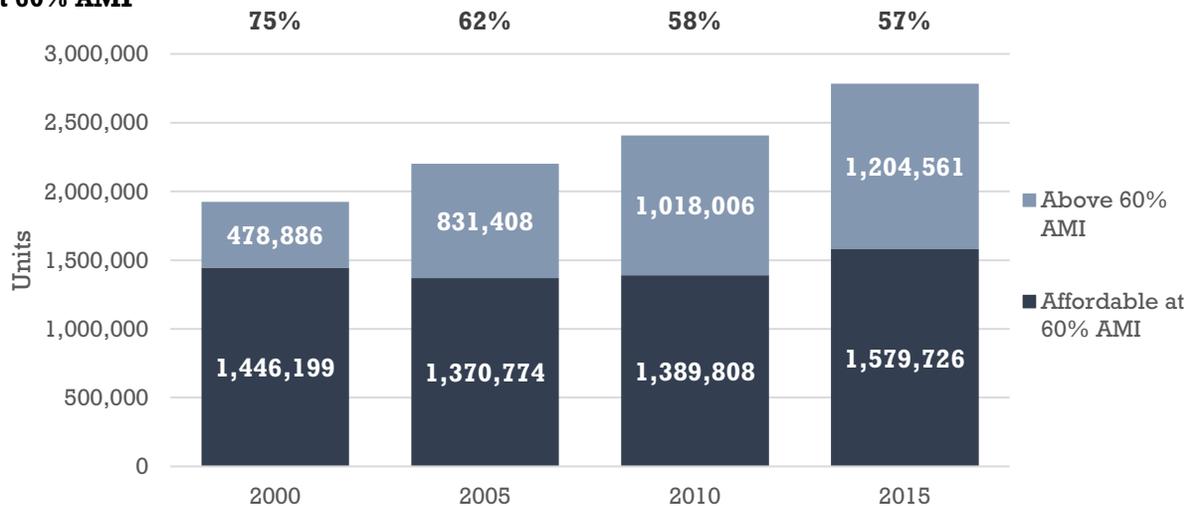
Source: U.S. Census Bureau, 2005/2015 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

Florida has added over 852,000 rental units since 2000, but fewer than 134,000 were affordable units.

Florida's rental housing stock has grown, but the affordable units have not kept pace. Between 2000 and 2015, Florida's rental housing supply grew by 859,202 units. Of these, only 133,527 units were affordable to renters with incomes below 60 percent of AMI. The other 725,675 units had rents above the 60 percent AMI affordability threshold.

Figure 3. Units by Affordability Level (60% AMI), Florida, 2000-2015

Percent of Units Affordable at 60% AMI

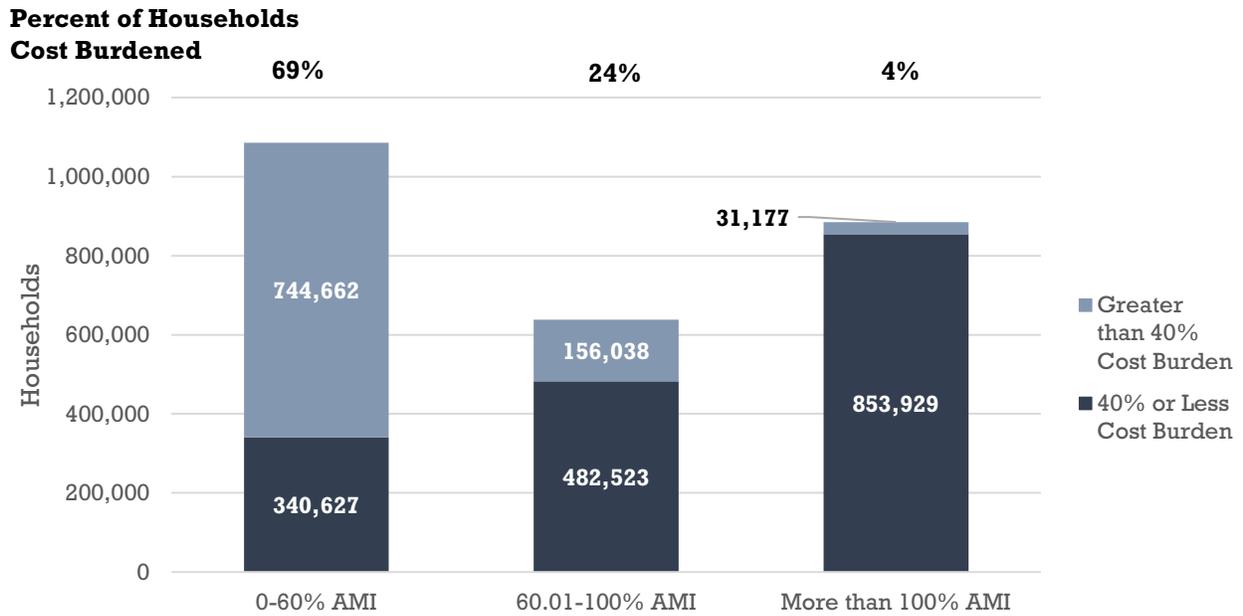


Source: U.S. Census Bureau, 2000 Census and 2005/2010/2015 American Community Survey 1-Year PUMS

Most low income renters are cost burdened. Few higher income renters are.

With the number of renters rising and limited affordable housing supply, housing costs hit low-income households hard. As Figure 4 shows, most low-income renters were cost burdened in 2015. Some renters with incomes between 60 and 100 percent of AMI also faced housing cost burdens, while few upper-income renters did.

Figure 4. Renters by Income and Cost Burden, Florida, 2015

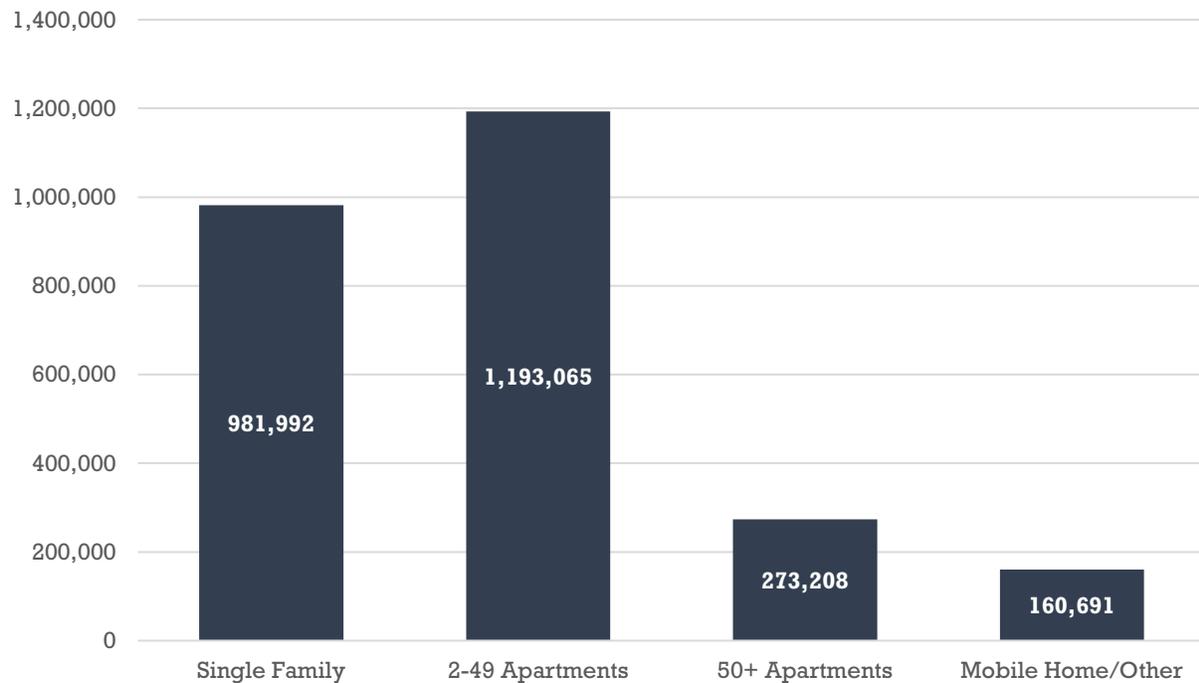


Source: U.S. Census Bureau, 2015 American Community Survey 1-Year PUMS

Florida’s rental housing is concentrated in smaller developments, including an increasing number of single family homes.

While large multifamily buildings are the most visible sources of rental housing in the state, units in these buildings make up just 11 percent of the rental housing stock. About half of rental units are in 2-49 unit multifamily structures. Single family homes make up a growing share of rental units, rising from 29 percent of the total rental stock in 2005 to 36 percent in 2015. The repurposing of single family homes as rental units follows a national trend in the wake of the housing market crash.

Figure 5. Rental Units by Structure Type, 2015



Source: U.S. Census Bureau, 2015 American Community Survey 1-Year Public Use Microdata Sample (PUMS)

Florida has added over 300,000 older renter households since 2000, and the growth will continue.

In 2001, the first Baby Boomers turned 55, the minimum age for Florida Housing Finance Corporation's developments targeting older adults. Between 2000 and 2015, Florida added over a million households with heads age 55 and older. Given high rates of homeownership for households in this age group, most of the new 55+ households owned their homes. Nevertheless, 330,833 of the additional older households were renters.

The growth in older households is not expected slow any time soon. By 2025, the number of Floridians age 65 and older is projected to surpass the number of youth under age 20. The Shimberg Center projects that Florida will add 308,633 renter households age 65+ between 2015 and 2040.

The Shimberg Center for Housing Studies conducts research into housing policy and planning, with a special focus on housing affordability for Florida residents. For more information, contact the Shimberg Center at (352) 273-1192 or visit <http://www.shimberg.ufl.edu>.