2019 Rental Market Study

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Prepared for
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1. Introduction and Summary of Key Findings

The Rental Market Study is prepared for Florida Housing Finance Corporation by the Shimberg Center for Housing Studies at the University of Florida. The report focuses on 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 statewide trends. It then provides 2019 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

Statewide Trends: Florida's Renters

- The number of renters in Florida increased from 1,816,452 to 2,594,967 households between 2000 and 2017.
- The number of owners fell by 272,834 households (2007-2012), but then rebounded by 277,167 households (2012-2017).
- Because of the steady growth in renter households, Florida's homeownership rate fell from 70 percent in 2000 to 65 percent in 2017.
- Florida's 2000-2017 growth was made up of age 55+ owners (889,831 added households) and renters (362,825 households), and under-55 renters (415,690 households). Under-55 owners fell by 326,140 households.
- The number of cost burdened renters increased by nearly half a million households between 2000 and 2019. Renters with incomes at or below 60 percent of AMI made up most of the growth (350,893 households).
- Renters at all income levels participate in the workforce. Seventy-six percent of renter households include at least one person employed outside the home. Most of the rest are elder or disabled households. Lower-paying service jobs are the most common occupations.

County and Regional Rental Housing Needs

- Florida has 795,605 low-income, cost burdened renter households.

- 61 percent of the cost burdened renter households live in large counties, 36 percent in medium counties, and three percent in small counties.
- Most cost burdened renter households are small; 63 percent have just one or two household members.
- One-third of low-income, cost burdened households are headed by someone age 55 or older.
- Statewide, 33 percent of 60.01-80 percent of AMI renters and 11 percent of 80.01-120 percent of AMI renters are cost burdened, compared to 69 percent of renters with incomes below 60 percent of AMI. Cost burdened renters with incomes above 60 percent of AMI are heavily concentrated in a few high cost counties, mostly in southeast Florida.

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 of AMI) would pay no more than 30 percent of income 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 through 0-60 percent of AMI levels, there are more renter households than affordable units. At the 0-80 percent of 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.
- Florida has only 23 affordable and available rental units for every 100 households with incomes of 0-30 percent of AMI, a deficit of 356,808 units.

Homeless Families and Individuals
- An estimated 28,378 individuals are homeless in Florida. This includes 21,443 sheltered and unsheltered individuals and 6,935 unaccompanied youth doubled up with others and in hotels and motels.
- An estimated 43,592 families with children are homeless. This includes 2,757 sheltered and unsheltered families and 40,835 families doubled up with others and in hotels and motels.
- Homeless students in Florida increased from 73,212 in the 2014-2015 school year to 95,873 in the 2017-2018 school year. In 2017-2018, 19,721 students cited hurricanes as the cause of their homelessness. Most were students moving from Puerto Rico to Florida after Hurricane Maria.

Special Needs Households
- An estimated 104,273 cost burdened renter households receive disability-related Social Security, SSI, and veterans' benefits statewide.

- Based on service use, an estimated 7,836 survivors of domestic violence and 2,574 youth exiting foster care are in need of affordable housing.

Farmworkers
- Florida has an estimated 113,354 farmworkers in 100,810 households, including 65,442 unaccompanied workers and 35,367 family households with at least one accompanied worker.
- Miami-Dade, Hillsborough, Palm Beach, Manatee, and Polk Counties have the largest concentrations of farmworker housing need.

Fishing Workers
- Florida has an estimated 1,185 low-income households with at least one commercial fishing worker.

Public and Assisted Housing
- Florida's public and assisted housing stock provides 286,335 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 20 percent in Miami-Dade County alone.
- Average income for households in Florida Housing-sponsored units is $24,971, compared to $51,383 for all Florida renters.
- Average gross rent for Florida Housing units is $744 per month, compared to $1,208 for all Florida renters.
- Statewide, 268 developments with 27,659 units are at risk of losing affordability due to subsidy expiration by the end of 2030. This includes 88 Florida Housing-sponsored developments with 15,735 affordable units.
- Aging assisted units may also be at risk of physical deterioration. Statewide, 743 public and assisted housing developments with 67,759 units are at least 30 years old and 707 developments with 82,683 units are 15-29 years old.
- Florida Housing has invested in the preservation of 211 federally subsidized properties with 22,655 assisted housing units. These units have far lower tenant incomes and rents than Florida Housing's new construction portfolio, and they are more likely to serve elderly tenants.

A Note on the 2017-2018 Hurricanes

The U.S. Census Bureau's American Community Survey (ACS) is the key data source underlying estimates of affordable rental housing needs. The most recent available ACS data come from the 2017 survey. Because ACS data is collected throughout the year, the 2017 ACS does not fully account for housing losses generated by Hurricane Irma in September 2017, and the survey does not account for any of the losses sustained under Hurricane Michael in October 2018.

The storms had a devastating effect on rental housing in Florida:

- FEMA inspections found moderate to major damage to 39,951 rental units in 49 Florida counties from Hurricane Irma, including 10,982 units in Miami-Dade and Monroe Counties alone.
- For Hurricane Michael, FEMA inspections found moderate to major damage to 11,426 rental units in 12 Panhandle counties. Most of the damage was in Bay County (9,188 units).[1]
- Bay District Schools reported approximately 4,700 homeless students in the 2017-2018 school year, more than triple the number in the previous year.[2]
- Zillow reported that median rent in the Panama City metropolitan area was $1,457 in March 2019, a 13.4 percent increase over the previous year. No other metropolitan area in the state experienced a double-digit percentage increase.[3]

While these emerging sources of information help describe the effects of the hurricanes on the rental housing stock, they do not provide sufficient information to adjust the ACS data for this study.

Florida's affordable rental housing gap was also affected by migration to the state from Puerto Rico after Hurricane Maria in 2017. University of Florida's Bureau of Economic and Business Research (BEBR) estimates that 30,000 to 50,000 people moved from Puerto Rico to Florida following Hurricane Maria.[4] The 2017 ACS data only incorporates a small portion of the additional renter households from this migration; a full accounting will not be available until the 2019 survey is completed. Therefore, these households generally are not incorporated into the county rental housing needs assessment, although homeless students arriving during the 2017-2018 school year are accounted for in the estimates of homeless families.

To incorporate future ACS data from surveys performed after the hurricanes, the Shimberg Center will produce updated county estimates following the release of annual updates to the ACS. ACS data releases are typically scheduled 10-12 months after the close of the survey year.

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[1] *OpenFEMA Dataset: Housing Assistance Data Renters - V1*. https://www.fema.gov/openfema-dataset-housing-assistance-data-renters-v1 (Retrieved April 23, 2019). Disclaimer: FEMA and the Federal Government cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s) and/or Data.gov.

[2] Linda Jacobson, "Principals Who Lost Schools in Hurricane Michael Assume New Roles in Devastated District," *Education Dive*, March 14, 2019. https://www.educationdive.com/news/principals-who-lost-schools-in-hurricane-michael-assume-new-roles-in-devast/550132 (Retrieved April 23, 2019).

[3] Zillow Real Estate Research, *Zillow Rent Index*. https://www.zillow.com/research/data (Retrieved April 23, 2019).

[4] Stefan Rayer, *Estimating the Migration of Puerto Ricans to Florida Using Flight Passenger Data*, October 3, 2018. https://www.bebr.ufl.edu/sites/default/files/Research%20Reports/puerto_rican_migration.pdf (Retrieved April 25, 2019).

2. Statewide Trends: Florida's Renters

This section of the Rental Market Study traces recent demographic and affordability trends among renters in Florida. As in other sections, income is expressed as a percentage 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.

Unless otherwise noted, data come from the U.S. Census Bureau's 2000 Census and 2007, 2012 and 2017 American Community Survey. The discussion of renter income and cost burden is updated to 2019 estimates to match the discussion in the "County and Regional Rental Housing Needs" section.

The number of renters has grown continually since 2000. Owner households are back on the rise following a drop during the recession.

Florida added 778,515 renter households between 2000 and 2017. The most growth took place during 2007-2012, as owners shifted to renting during the post-housing boom recession. As the economy improved after 2012, the state continued to add renters.

Owner households have fluctuated more in the state's volatile home buying market. Florida gained 559,358 owner households during the 2000-2007 housing boom; lost half of this growth (272,834 households) between 2007 and 2012; then made up these losses from 2012 to 2017 (277,167 households added). As a result, the number of homeowners in the state has recovered to its 2007 level.

Even with the recent increase in owners, steady growth in renters continues to hold Florida's homeownership rate below peak levels. In 2007, 71 percent of Floridians owned their homes. In 2017, the ownership rate was 65 percent.

Figure 2.1. Households by Tenure, Florida, 2000-2017

Homeownership Rate

| | 70% | 71% | 66% | 65% |

Owners: 4,430,149 (2000), 4,989,507 (2007), 4,716,673 (2012), 4,993,840 (2017)

Renters: 1,816,452 (2000), 1,998,704 (2007), 2,376,824 (2012), 2,594,967 (2017)

Y-axis: Households — 0 to 6,000,000

X-axis: 2000, 2007, 2012, 2017

Legend: Owners, Renters
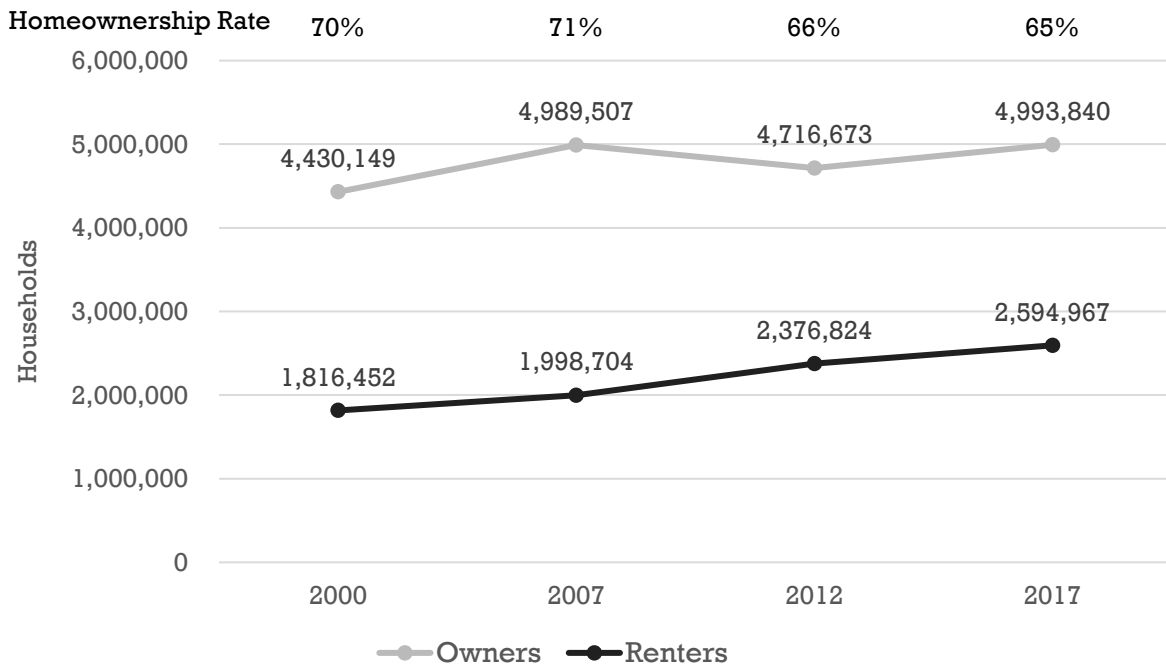
Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2000/2012/2017 American Community Survey

Florida's growth since 2000 has been made up of renters of all ages and homeowners age 55 and older. The number of homeowners under age 55 fell during this time.

Florida added over 1.3 million households between 2000 and 2017. Most of this growth was among households headed by someone age 55 or older, both owners (889,831 added households) and renters (362,825 households).

Renter households under age 55 also increased by 415,690 households, but the number of under-55 owners declined by 326,140 households. As a result, the homeownership rate for under-55 households fell from 62 percent in 2000 to 51 percent in 2017.

Figure 2.2. Households by Householder Age and Tenure, Florida, 2000 & 2017

34 and Under

463,128	344,434	639,578	704,954
2000	2017	2000	2017
Owner		Renter	

35 to 54

1,731,926	1,524,480	730,495	1,080,809
2000	2017	2000	2017
Owner		Renter	

55 to 74

1,503,603	2,233,885	284,087	613,521
2000	2017	2000	2017
Owner		Renter	

75 and Older

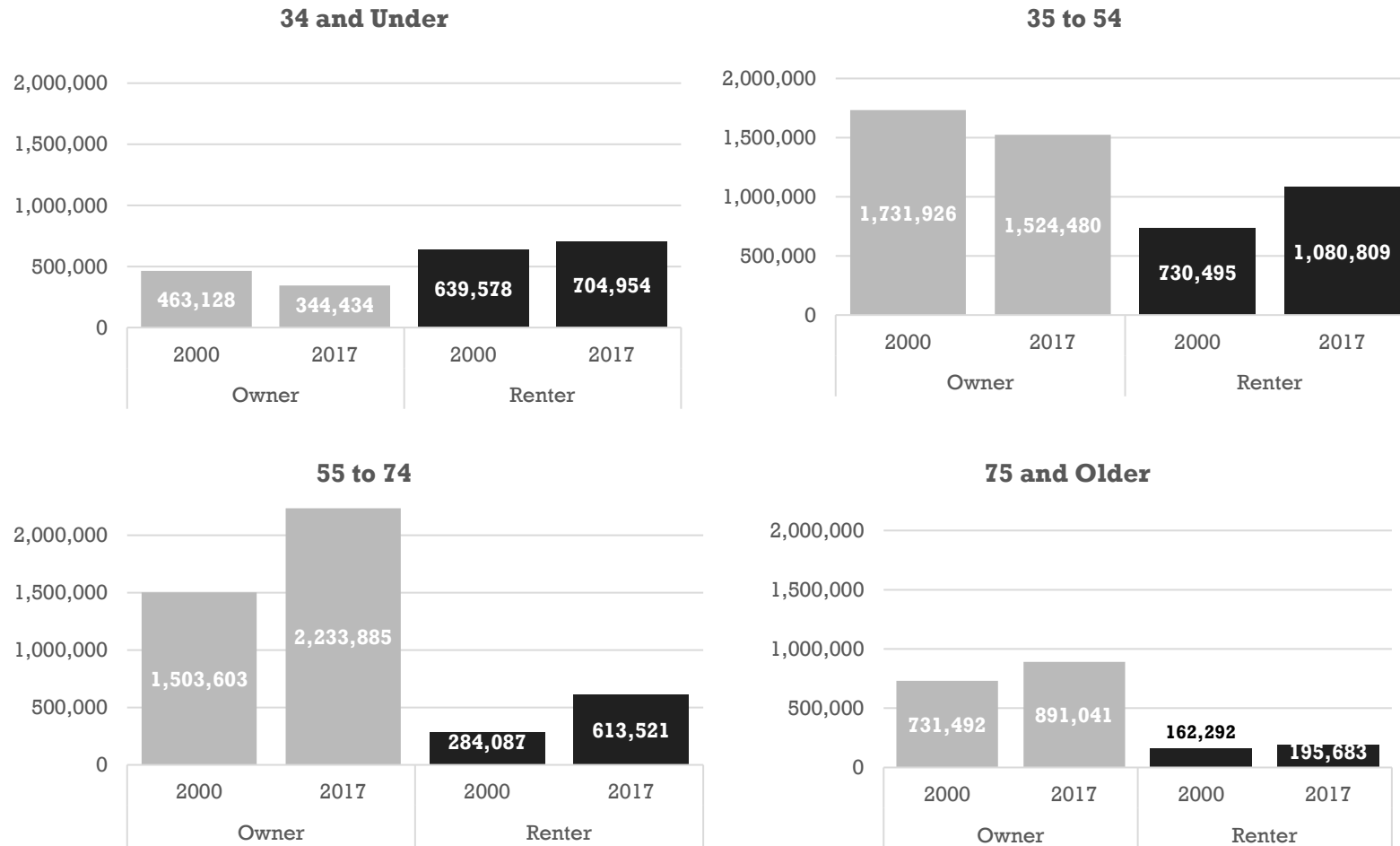|			
731,492	891,041	162,292	195,683
2000	2017	2000	2017
Owner		Renter	

Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2017 American Community Survey

Florida added hundreds of thousands of rental units between 2000 and 2017, but lost units renting for $1,000 or less (in 2017 dollars).

Florida's rental stock increased from 1,806,544 units in 2000 to 2,480,754 units in 2017. In 2000, more than half of the state's units rented for the equivalent of $1,000 or less in 2017 dollars (Figure 3). By 2017, the number of under-$1,000 units had fallen slightly, while units renting for more than $1,000 nearly doubled. As a result, only 39 percent of units rented for $1,000 or less in 2017.

Figure 2.3. Units by Gross Rent Above/Below $1,000 (2017 $), Florida, 2000 & 2017
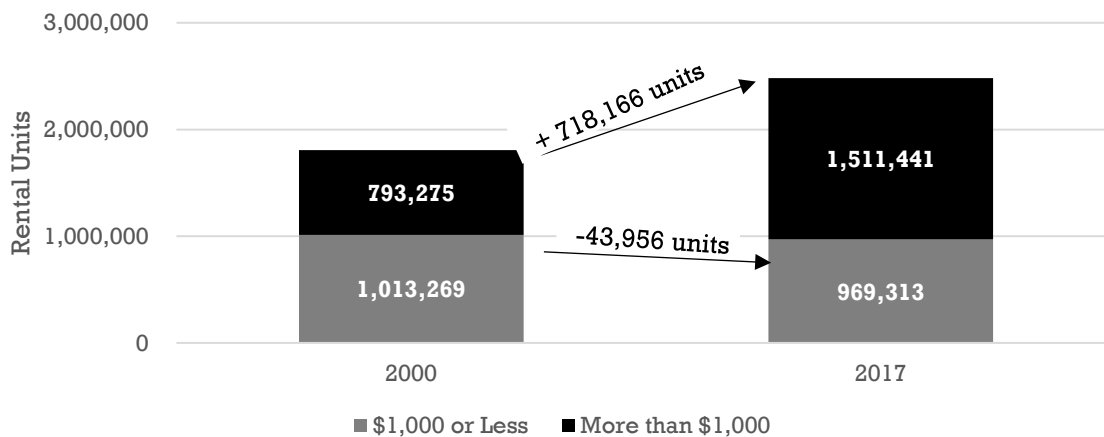
Notes: Year 2000 counts show units above and below $705 gross rent in nominal dollars, the equivalent of $1,000 in 2017 according to the Consumer Price Index. Excludes units with no cash rent.

Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2017 American Community Survey

Renters have increased in every income group since 2000.

The number of renter households grew for every income level between 2000 and 2019. Figure 2.4 shows the growth.

Figure 2.4. Renter Households by Income (% AMI), 2000 and 2019
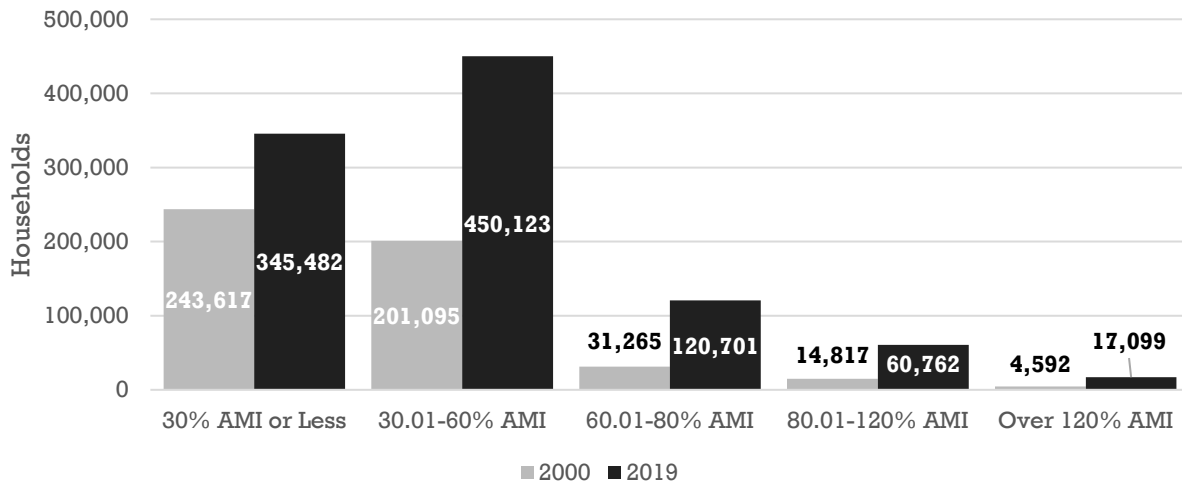
Sources: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

The number of cost burdened renters increased for all income groups, but low-income households made up most of the increase.

Florida added nearly half a million cost burdened renter households between 2000 and 2019 (Table 2.1). Most of this increase (350,893 households) was among renters with incomes at or below 60 percent of AMI, particularly in the 30.01-60 percent of AMI range. Cost burden also became more common for households in the 60.01-80 percent of AMI range, rising from 12 percent to 33 percent of households.

Cost burden also increased among higher income renters, but cost burden rates remained far lower than the rates for lower income households. The cost burden rate for renters at 80.01-120 percent of AMI rose from 4 percent of households in 2000 to 11 percent in 2019. As the "County and Regional Rental Housing Needs" section shows, higher income cost burdened households are concentrated in a few high-cost counties. Overall, households above 80 percent of AMI continue to make up a small share of the state's total cost burdened renters (eight percent in 2019, up from four percent in 2000).

Table 2.1. Cost Burdened Renter Households by Income (AMI), 2000 and 2019

Income	# of Cost Burdened Renters			% of Renters in Income Group Cost Burdened		% of State's Cost Burdened Renters in Income Group	
	2000	**2019**	**2000-2019 Change**	**2000**	**2019**	**2000**	**2019**
30% AMI or Less	243,617	345,482	101,865	65%	70%	49%	35%
30.01 to 60% AMI	201,095	450,123	249,028	46%	68%	41%	45%
60.01 to 80% AMI	31,265	120,701	89,436	12%	33%	6%	12%
80.01 to 120% AMI	14,817	60,762	45,945	4%	11%	3%	6%
Over 120% AMI	4,592	17,099	12,507	1%	2%	1%	2%
Total	**495,386**	**994,167**	**498,781**	**25%**	**36%**	**100%**	**100%**

Sources: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

Renters at all income levels participate in the workforce. Most renter households not in the workforce are made up of older adults or persons with disabilities.

The term "workforce housing" is often used to describe housing units that are priced for households in a moderate or middle income range. A broader look at renter employment, however, shows that renters at all income levels participate in the workforce, including a majority of renters with incomes between 30 and 60 percent of AMI. Most renter households without employment are those in which all adults are elderly or disabled.

Figure 2.4 shows the breakdown of renter households along these two dimensions. The first dimension is work status, where "employed" means that at least one person in the household works full or part time, versus households where all adults are unemployed or out of the labor force. The second dimension is age and disability status, where "working age" means that at least one adult in the household is age 16-64 and not disabled, versus the "all adults elderly or disabled" category where all adults in the home either are age 65 or older, report a disability, or both.

As Figure 2.5 shows, 76 percent of renter households are working. Most renters (72 percent) are working age and employed, and an additional four percent of renters are elderly or disabled and employed. Most of the remaining households (19 percent) are elder or disabled households that are not working. Only nine percent of renters are non-elderly, non-disabled households without employment.

Figure 2.5. Renter Households by Age/Disability and Work Status, 2017
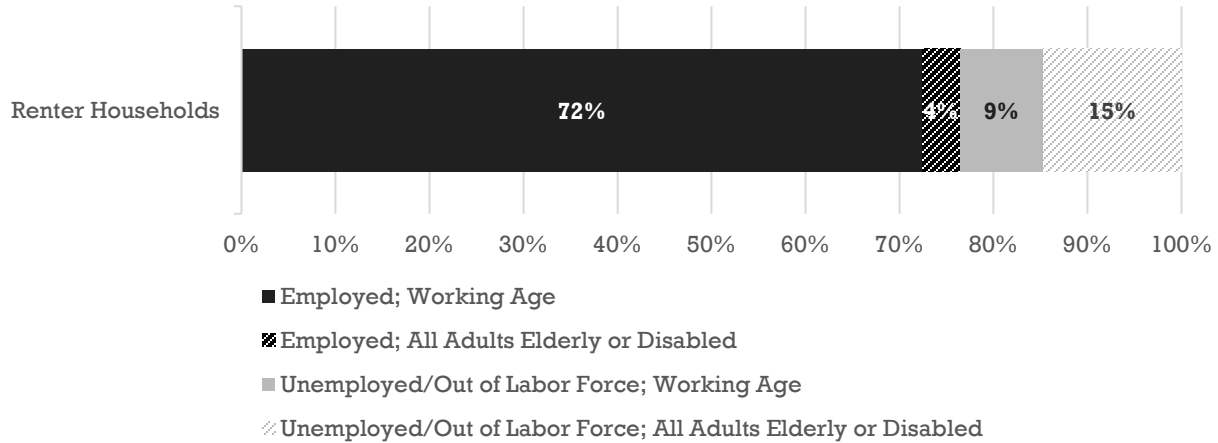
Source: Shimberg Center analysis of U.S. Census Bureau, 2017 American Community Survey

A majority of renter households participate in the workforce for all but the lowest income group. As Figure 2.6 below shows, 73 percent of renter households at 30.01-60 percent of AMI and 85-92 percent of renter households above 60 percent of AMI are part of the workforce. For renters under 30 percent of AMI, 36 percent of households are part of the workforce. The remaining non-working households are roughly evenly divided between elderly/disabled and working age households.
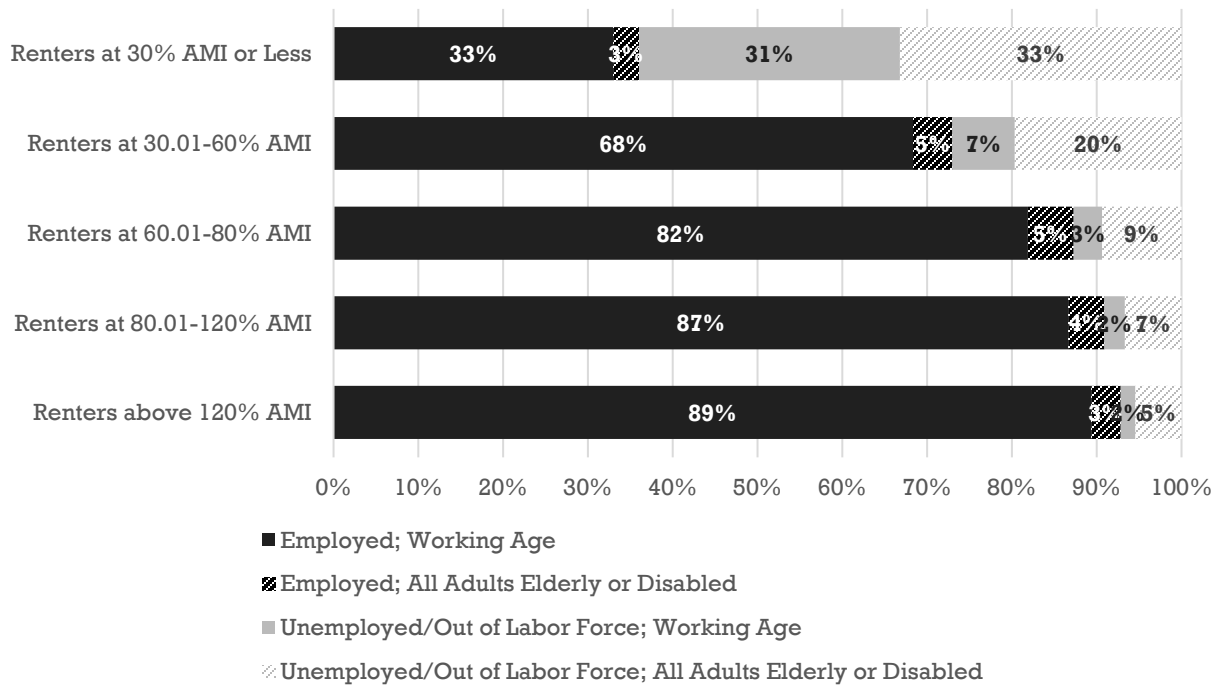
Figure 2.6. Renter Households by Age/Disability, Work Status and Income (% AMI), 2017

Source: Shimberg Center analysis of U.S. Census Bureau, 2017 American Community Survey

One difference between lower and higher income renter households is the typical number of workers in the household. For employed renters at 0-80 percent of AMI, the median household has one working adult. For households at 80 percent of AMI and higher, the median household has two workers.

Service jobs are the most common occupations for Florida's renters.

Table 2.2 shows the ten most common occupations of household heads for 0-60 percent of AMI renters and for all renters. These are largely lower-paying service jobs. Most of the top occupations for the two groups overlap.

Table 2.2. Top Ten Occupations for 0-60 Percent of AMI Renters and All Renters, Florida, 2017

	Median hourly wage	Top Ten Occupation	
		0-60% AMI Renters	All Renters
Maids and housekeeping cleaners	$10.33	x	x
Cashiers	$9.36	x	x
Waiters and waitresses	$10.15	x	x
Janitors and building cleaners	$10.69	x	x
Cooks	$9.81-12.53	x	
Nursing, psychiatric, and home health aides	$10.97-12.07	x	x
Retail salespersons	$10.53	x	x
Customer service representatives	$14.34	x	x
Construction laborers	$13.79	x	
Driver/sales workers and truck drivers	$10.07-18.39	x	x
Supervisors of retail sales workers	$19.21		x
Managers	$45.18		x

Notes: "Top Ten Occupation" refers to ten most prevalent occupational categories in the American Community Survey for employed heads of household in the respective group (0-60 percent of AMI renters and all renters).

Sources: Shimberg Center analysis of U.S. Census Bureau, 2017 American Community Survey and Florida Department of Economic Opportunity, 2017 Occupational Employment Statistics and Wages

3. County and Regional Rental Housing Needs

This section of the 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 2013-2017 American Community Survey and population projections released in 2017 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

Of the nearly 2.8 million renter households in Florida, 795,605 households are low-income, cost burdened renters. Table 3.1 and Figures 3.1 and 3.2 show the distribution of cost burdened households by county and county size for 2019. 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, 60.01-80, 80.01-120, and 120.01-140 percent of AMI.

Table 3.1. Low-Income (≤60% AMI), Cost Burdened (>40%) Renter Households by County in Florida, 2019

	All Renter Households	Low-Income (<=60% AMI), Cost Burdened (>40%) Renters	Low-Income/ Cost Burdened Renters as % of All Renters in the County	Low-Income/ Cost Burdened Renters as % of State Total
Large				
Broward	260,777	80,940	31%	10.17%
Duval	151,180	41,741	28%	5.25%
Hillsborough	223,410	60,755	27%	7.64%
Miami-Dade	451,763	134,723	30%	16.93%
Orange	223,433	67,432	30%	8.48%
Palm Beach	176,970	56,727	32%	7.13%
Pinellas	147,098	40,942	28%	5.15%
Large Total	**1,634,631**	**483,260**	**30%**	**60.74%**
Medium				
Alachua	38,275	12,375	32%	1.56%
Bay	27,643	6,941	25%	0.87%
Brevard	67,309	18,890	28%	2.37%
Charlotte	16,352	4,546	28%	0.57%
Citrus	11,462	3,400	30%	0.43%
Clay	18,974	4,377	23%	0.55%
Collier	42,803	11,079	26%	1.39%
Escambia	44,215	10,916	25%	1.37%
Flagler	10,863	3,049	28%	0.38%
Hernando	15,471	4,848	31%	0.61%
Highlands	10,201	2,822	28%	0.35%
Indian River	17,586	5,302	30%	0.67%
Lake	33,965	9,246	27%	1.16%
Lee	91,189	23,702	26%	2.98%
Leon	42,957	12,619	29%	1.59%
Manatee	47,431	14,106	30%	1.77%
Marion	35,052	9,086	26%	1.14%
Martin	16,022	3,852	24%	0.48%
Okaloosa	28,168	7,659	27%	0.96%
Osceola	46,286	15,639	34%	1.97%
Pasco	50,129	14,303	29%	1.80%
Polk	78,539	20,305	26%	2.55%
Santa Rosa	16,459	3,919	24%	0.49%
Sarasota	48,900	13,016	27%	1.64%
Seminole	63,192	15,583	25%	1.96%
St. Johns	23,957	6,508	27%	0.82%
St. Lucie	31,780	10,268	32%	1.29%
Sumter	5,734	1,561	27%	0.20%
Volusia	64,336	18,057	28%	2.27%
Medium Total	**1,045,250**	**287,974**	**28%**	**36.20%**
Small				
Baker	1,999	442	22%	0.06%
Bradford	2,403	536	22%	0.07%
Calhoun	1,222	275	23%	0.03%

	All Renter Households	Low-Income (<=60% AMI), Cost Burdened (>40%) Renters	Low-Income/ Cost Burdened Renters as % of All Renters in the County	Low-Income/ Cost Burdened Renters as % of State Total
Columbia	7,012	1,563	22%	0.20%
DeSoto	3,263	903	28%	0.11%
Dixie	1,095	244	22%	0.03%
Franklin	1,104	248	22%	0.03%
Gadsden	4,805	1,081	22%	0.14%
Gilchrist	1,029	229	22%	0.03%
Glades	1,015	242	24%	0.03%
Gulf	1,454	327	22%	0.04%
Hamilton	1,228	255	21%	0.03%
Hardee	2,579	713	28%	0.09%
Hendry	3,804	907	24%	0.11%
Holmes	1,646	413	25%	0.05%
Jackson	4,903	1,103	22%	0.14%
Jefferson	1,298	292	22%	0.04%
Lafayette	604	125	21%	0.02%
Levy	3,365	750	22%	0.09%
Liberty	652	147	23%	0.02%
Madison	1,782	370	21%	0.05%
Monroe	14,219	4,240	30%	0.53%
Nassau	7,301	1,615	22%	0.20%
Okeechobee	3,931	937	24%	0.12%
Putnam	7,050	1,915	27%	0.24%
Suwannee	4,325	898	21%	0.11%
Taylor	1,820	378	21%	0.05%
Union	1,083	241	22%	0.03%
Wakulla	2,226	501	23%	0.06%
Walton	7,896	1,983	25%	0.25%
Washington	1,975	496	25%	0.06%
Small Total	**100,088**	**24,369**	**24%**	3.06%
State Total	**2,779,969**	**795,603**	**29%**	**100.00%**

Sources: U.S. Census Bureau, 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

Figure 3.1. Number of Low-Income (≤60% AMI), Cost Burdened (>40%) Renter Households by County in Florida, 2019
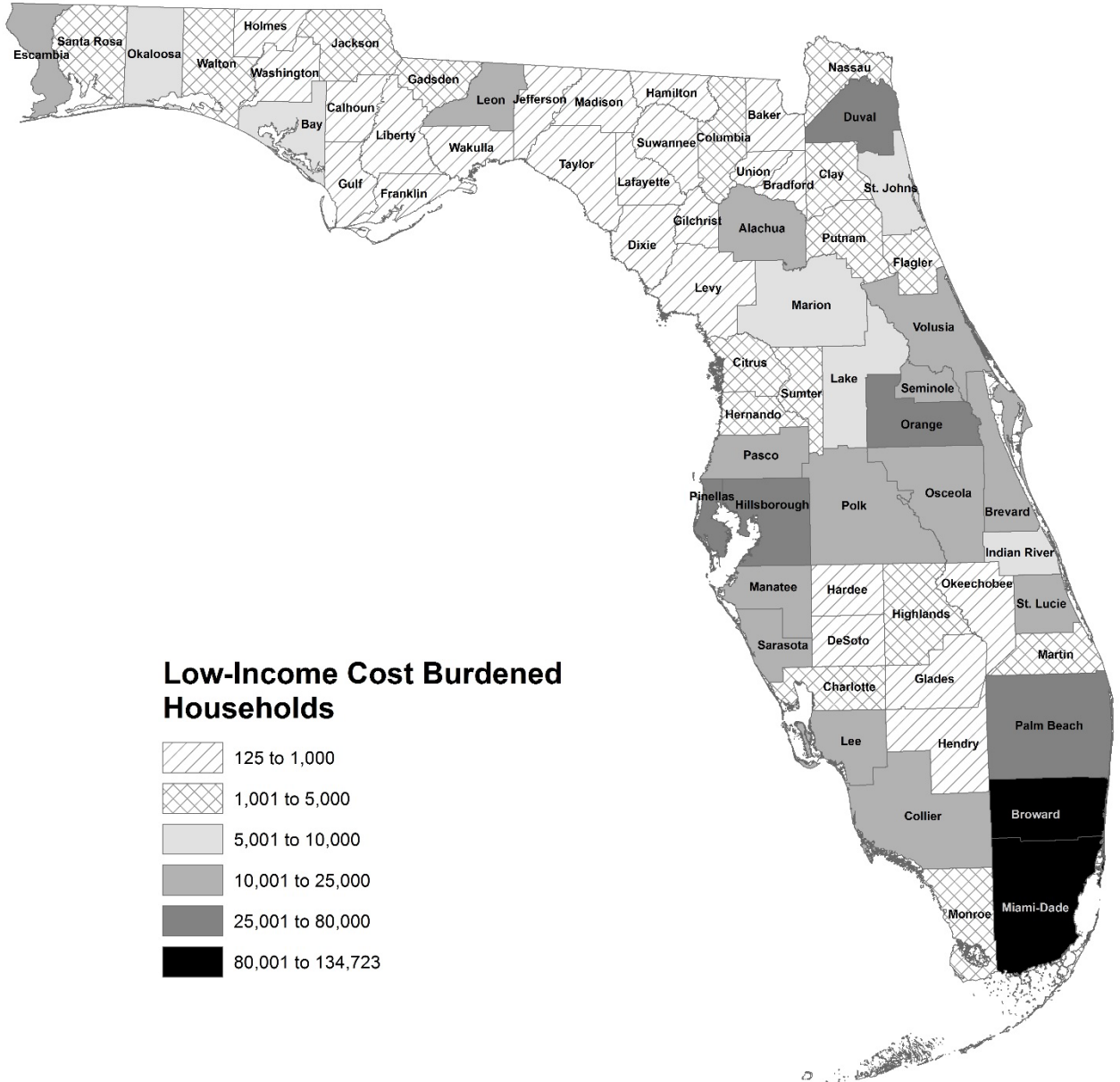
Low-Income Cost Burdened Households

⧄	125 to 1,000
⧅	1,001 to 5,000
▫	5,001 to 10,000
▨	10,001 to 25,000
▩	25,001 to 80,000
■	80,001 to 134,723

Sources: U.S. Census Bureau, 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

Figure 3.2. Low-Income (≤60% AMI), Cost Burdened (>40%) Renter Households by County Size in Florida, 2019
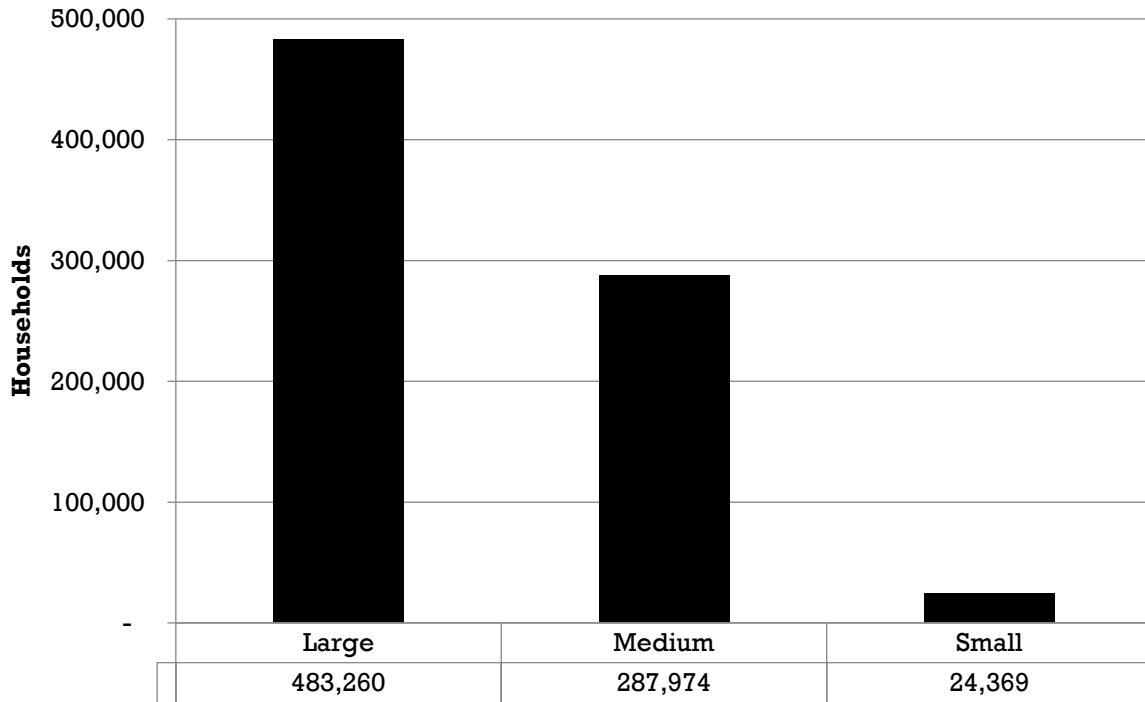
	Large	Medium	Small
	483,260	287,974	24,369

Sources: U.S. Census Bureau, 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

Sixty-one percent of low-income, cost burdened renter households are located in large counties: Broward, Duval, Hillsborough, Miami-Dade, Orange, Palm Beach, and Pinellas. Miami-Dade County has the largest share of the state's low-income, cost burdened renters, at 17 percent.

The medium size counties contain 36 percent of the low-income, cost burdened households, with 287,974 households. The medium size counties with the most low-income cost burdened renters are Lee (23,702 households), Polk (20,305), Brevard (18,236) and Volusia (18,057).

The remaining 24,639 low-income, cost burdened households (three percent) are located in small counties. Monroe County has the largest share, with 4,240 households. The other small counties with more than 1,000 low-income, cost burdened renters are Walton, Putnam, Nassau, Columbia, Jackson and Gadsden.

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

Household Size: Most low-income, cost burdened renter households are small. Statewide, 63 percent of low-income, cost burdened households consist of 1-2 household members; 27 percent have 3-4 members; and 10 percent have five or more members. Table 3.2 shows the size of low-income, cost burdened households by county.

Table 3.2. Low-Income (≤60% AMI), Cost Burdened (>40%) Renter Households by Household Size, 2019

| | Low-Income, Cost Burdened Renter Households | | | | | |
	1-2 Person	% 1-2 Person	3-4 Person	% 3-4 Person	5 or More Person	% 5 or More Person
Large						
Broward	49,931	61.7%	23,204	28.7%	7,805	9.6%
Duval	27,031	64.8%	11,060	26.5%	3,650	8.7%
Hillsborough	38,466	63.3%	16,123	26.5%	6,167	10.2%
Miami-Dade	81,834	60.7%	41,122	30.5%	11,767	8.7%
Orange	38,901	57.7%	20,801	30.8%	7,730	11.5%
Palm Beach	35,681	62.9%	15,598	27.5%	5,448	9.6%
Pinellas	30,728	75.1%	7,878	19.2%	2,337	5.7%
Large Total	**302,572**	**62.6%**	**135,786**	**28.1%**	**44,904**	**9.3%**
Medium						
Alachua	9,117	73.7%	2,508	20.3%	751	6.1%
Bay	4,457	64.2%	1,518	21.9%	965	13.9%
Brevard	13,060	69.1%	4,391	23.2%	1,438	7.6%
Charlotte	3,138	69.0%	1,103	24.3%	(X)	(X)
Citrus	2,366	69.6%	647	19.0%	(X)	(X)
Clay	2,422	55.3%	1,378	31.5%	(X)	(X)
Collier	6,591	59.5%	2,985	26.9%	1,503	13.6%
Escambia	7,934	72.7%	2,425	22.2%	(X)	(X)
Flagler	1,999	65.6%	805	26.4%	245	8.0%
Hernando	3,641	75.1%	782	16.1%	(X)	(X)
Highlands	1,350	47.9%	796	28.2%	675	23.9%
Indian River	3,651	68.9%	1,061	20.0%	(X)	(X)
Lake	6,362	68.8%	2,075	22.4%	810	8.8%
Lee	15,599	65.8%	5,888	24.8%	2,216	9.3%
Leon	8,352	66.2%	3,623	28.7%	644	5.1%
Manatee	9,309	66.0%	3,222	22.8%	1,574	11.2%
Marion	5,857	64.5%	2,366	26.0%	864	9.5%
Martin	2,749	71.4%	794	20.6%	(X)	(X)
Okaloosa	5,003	65.3%	2,171	28.3%	(X)	(X)
Osceola	7,215	46.1%	5,141	32.9%	3,282	21.0%
Pasco	9,591	67.1%	3,493	24.4%	1,220	8.5%

	Low-Income, Cost Burdened Renter Households					
	1-2 Person	% 1-2 Person	3-4 Person	% 3-4 Person	5 or More Person	% 5 or More Person
Polk	11,727	57.8%	6,035	29.7%	2,543	12.5%
Santa Rosa	2,237	57.1%	1,128	28.8%	(X)	(X)
Sarasota	10,317	79.3%	1,923	14.8%	776	6.0%
Seminole	10,099	64.8%	4,228	27.1%	1,256	8.1%
St. Johns	4,444	68.3%	1,393	21.4%	671	10.3%
St. Lucie	5,872	57.2%	2,606	25.4%	1,791	17.4%
Sumter	1,074	68.8%	350	22.4%	137	8.8%
Volusia	11,840	65.6%	4,767	26.4%	1,450	8.0%
Medium Total	**187,373**	**65.1%**	**71,602**	**24.9%**	**29,000**	**10.1%**
Small						
Baker	241	54.5%	(X)	(X)	(X)	(X)
Bradford	326	60.9%	173	32.3%	(X)	(X)
Calhoun	145	52.7%	99	36.0%	(X)	(X)
Columbia	951	60.8%	506	32.4%	(X)	(X)
DeSoto	432	47.8%	255	28.2%	(X)	(X)
Dixie	149	60.8%	79	32.2%	(X)	(X)
Franklin	131	52.8%	89	35.9%	(X)	(X)
Gadsden	571	52.8%	388	35.9%	(X)	(X)
Gilchrist	140	60.9%	74	32.2%	(X)	(X)
Glades	129	53.3%	78	32.2%	(X)	(X)
Gulf	173	52.7%	118	36.0%	(X)	(X)
Hamilton	137	53.5%	108	42.2%	(X)	(X)
Hardee	341	47.8%	201	28.2%	171	24.0%
Hendry	483	53.3%	293	32.3%	(X)	(X)
Holmes	265	64.3%	90	21.8%	57	13.8%
Jackson	583	52.9%	396	35.9%	(X)	(X)
Jefferson	154	52.7%	105	36.0%	(X)	(X)
Lafayette	67	53.6%	53	42.4%	(X)	(X)
Levy	456	60.8%	243	32.4%	(X)	(X)
Liberty	78	52.7%	53	35.8%	(X)	(X)
Madison	198	53.5%	156	42.2%	(X)	(X)
Monroe	2,576	60.8%	1,294	30.5%	370	8.7%
Nassau	882	54.6%	(X)	(X)	(X)	(X)
Okeechobee	499	53.3%	302	32.3%	(X)	(X)
Putnam	1,308	68.3%	410	21.4%	198	10.3%
Suwannee	481	53.6%	378	42.1%	(X)	(X)
Taylor	202	53.6%	159	42.2%	(X)	(X)
Union	147	61.0%	78	32.4%	(X)	(X)

	Low-Income, Cost Burdened Renter Households					
	1-2 Person	% 1-2 Person	3-4 Person	% 3-4 Person	5 or More Person	% 5 or More Person
Wakulla	265	52.9%	180	35.9%	(X)	(X)
Walton	1,273	64.2%	434	21.9%	276	13.9%
Washington	318	64.2%	108	21.8%	69	13.9%
Small Total	**14,101**	**57.9%**	**7,439**	**30.5%**	**2,828**	**11.6%**
State Total	**504,046**	**63.4%**	**214,827**	**27.0%**	**76,732**	**9.6%**

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. 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, 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 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.[5]

Table 3.3. Low-Income (≤60% AMI), Cost Burdened (>40%) Renter Households by Age and County Size, 2019

County Size	Age of Low-Income, Cost Burdened Householder								Total
	15-54	% 15-54	55-74	% 55-74	75-84	% 75-84	85 and Older	% 85 and Older	
Large	322,379	67%	119,420	25%	24,737	5%	16,724	3%	483,260
Medium	183,947	64%	74,757	26%	17,485	6%	11,786	4%	287,974
Small	16,904	69%	6,321	26%	786	3%	(X)	(X)	24,369
State Total	**523,204**	**66%**	**200,499**	**25%**	**43,021**	**5%**	**28,879**	**4%**	**795,603**

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 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, 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

Statewide, 34 percent of low-income, 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.

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[5] In several cases, PSA county groupings are modified from the boundaries used by Department of Elder Affairs due to ACS data limitations. Table 3.4 lists the counties included in each modified PSA.

As Table 3.4 shows, concentrations of older low-income, cost burdened renters vary regionally. At the highest, 42 percent of low-income, cost burdened households are headed by persons age 55 and older in the Pasco/Pinellas region and a multi-county region combining the southwest coast from Sarasota to Collier Counties with several inland counties. At the lowest, 23-29 percent of low-income, cost burdened households in the two main Panhandle regions are headed by persons age 55 and over.

Table 3.4. Low-Income (≤60% AMI), Cost Burdened (>40%) Renter Households by Age of Households and Region, 2019

Planning and Service Area	Age of Householder								
	15-54	% 15-54	55-74	% 55-74	75-84	% 75-84	85 or Older	% 85 or Older	Total
1) Escambia, Okaloosa, Santa Rosa	15,966	71%	4,864	22%	1,089	5%	(X)	(X)	22,497
2) Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Holmes, Leon, Liberty, Wakulla, Walton, Washington	19,863	75%	5,400	20%	759	3%	(X)	(X)	26,401
3) Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Madison, Marion, Sumter, Suwannee, Taylor, Union	29,297	64%	12,908	28%	2,433	5%	1,393	3%	46,030
4) Baker, Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	51,642	67%	20,231	26%	3,454	4%	2,408	3%	77,741
5) Pasco, Pinellas	31,830	58%	16,556	30%	3,744	7%	3,197	6%	55,305
6) Desoto, Hardee, Hillsborough, Highlands (part), Manatee, Polk	66,114	68%	22,922	24%	4,654	5%	3,095	3%	96,796
7) Brevard, Orange, Osceola, Seminole	84,507	72%	25,568	22%	4,771	4%	2,638	2%	117,517
8) Charlotte, Collier, Glades, Hendry, Highlands (part), Lee, Okeechobee, Sarasota	33,172	58%	15,746	28%	4,459	8%	3,769	7%	57,118
9) Indian River, Martin, Palm Beach, St. Lucie	48,117	63%	19,011	25%	4,655	6%	4,452	6%	76,215
10) Broward	55,501	69%	19,203	24%	3,362	4%	2,894	4%	80,968
11) Miami, Monroe	87,196	63%	38,092	27%	9,641	7%	4,093	3%	139,014
State Total	**523,204**	**66%**	**200,499**	**25%**	**43,021**	**5%**	**28,879**	**4%**	**795,603**

Notes: (X) indicates results that are suppressed because estimates are not statistically significantly different from zero. Where possible, missing values are included in state totals. 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, 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

Cost Burden Among 60-120 Percent of AMI Households

Most cost burdened renters in Florida have incomes below 60 percent of AMI, but some renters with higher incomes also experience cost burden. Statewide, 33 percent of renters at 60.01-80 percent of AMI and 11 percent at 80.01-120 percent of AMI are cost burdened, compared to 69 percent of renters with incomes below 60 percent of AMI. Cost burden among renters above 60 percent of AMI is heavily geographically concentrated in high cost counties, mostly in southeast Florida.

Statewide, 120,701 renters at 60.01-80 percent of AMI are cost burdened. Only six counties have 40 percent or more of renters cost burdened at this income level: Miami-Dade and Monroe (62 percent of renters in the income category), St. Lucie (44 percent), Broward (43%), Seminole (42 percent), and Martin (40 percent).

At the 80.01-120 percent of AMI income level, a total of 60,762 renter households are cost burdened. These households are even more geographically concentrated. In Miami-Dade and Monroe County, thirty percent of renters at 80.0-120 percent of AMI are cost burdened. No other county has a percentage higher than 15 percent, and estimates are not statistically significant for most medium and small counties.

See Tables 3.5 and 3.6 for county-level tables showing cost burdened renters by detailed income categories, including 60.01-80 and 80.01-120 percent of AMI. Figures 3.3 and 3.4 are county maps of cost burdened households at the 60.01-80 and 80.01-120 percent of AMI levels.·

Detailed Data Tables

Table 3.5 Renter Households by Detailed Income and Cost Burden by County, Florida, 2019, Part I (0-30% AMI, 30.01-60% AMI, 60.01-80% AMI)

	0-30% AMI			30.01-60% AMI			60.01-80% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
Large									
Broward	44,069	33,182	75%	59,711	47,758	80%	35,999	15,459	43%
Duval	30,577	20,838	68%	36,085	20,904	58%	22,844	3,904	17%
Hillsborough	40,566	29,030	72%	48,914	31,725	65%	28,130	6,716	24%
Miami-Dade	85,696	52,959	62%	102,126	81,764	80%	54,462	33,620	62%
Orange	34,914	27,297	78%	54,546	40,136	74%	30,484	9,764	32%
Palm Beach	33,963	25,866	76%	44,426	30,861	69%	21,784	6,865	32%
Pinellas	25,551	17,668	69%	35,189	23,273	66%	18,828	4,928	26%
Large Total	**295,336**	**206,840**	**70%**	**380,997**	**276,421**	**73%**	**212,531**	**81,256**	**38%**
Medium									
Alachua	9,644	6,917	72%	8,612	5,459	63%	4,889	908	19%
Bay	4,885	3,276	67%	6,503	3,665	56%	3,464	993	29%
Brevard	12,734	8,794	69%	16,950	10,095	60%	8,867	1,871	21%
Charlotte	2,235	1,692	76%	4,415	2,854	65%	2,292	762	33%
Citrus	2,180	1,471	67%	2,947	1,930	65%	1,532	(X)	(X)
Clay	2,630	1,829	70%	4,273	2,548	60%	2,741	(X)	(X)
Collier	6,265	4,866	78%	10,397	6,212	60%	6,384	1,720	27%
Escambia	6,970	4,590	66%	11,390	6,327	56%	7,111	1,448	20%
Flagler	1,784	1,116	63%	2,689	1,933	72%	1,625	526	32%
Hernando	3,054	2,131	70%	4,738	2,717	57%	2,154	(X)	(X)
Highlands	1,533	1,015	66%	2,859	1,807	63%	1,471	(X)	(X)
Indian River	2,683	2,182	81%	5,059	3,120	62%	2,645	781	30%
Lake	5,739	4,159	72%	8,913	5,087	57%	5,126	1,000	20%
Lee	15,243	10,938	72%	20,288	12,764	63%	12,470	3,325	27%

	0-30% AMI			30.01-60% AMI			60.01-80% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
Leon	9,117	6,666	73%	12,149	5,953	49%	5,776	643	11%
Manatee	8,312	6,024	72%	13,292	8,082	61%	6,246	1,698	27%
Marion	6,159	4,209	68%	7,690	4,877	63%	5,237	1,249	24%
Martin	2,383	1,678	70%	3,567	2,174	61%	2,273	906	40%
Okaloosa	4,528	3,395	75%	7,144	4,265	60%	4,033	(X)	(X)
Osceola	9,133	7,044	77%	11,521	8,595	75%	6,447	1,840	29%
Pasco	8,795	6,145	70%	13,101	8,158	62%	6,799	1,087	16%
Polk	13,406	9,168	68%	18,151	11,136	61%	10,949	2,695	25%
Santa Rosa	3,125	2,227	71%	3,452	1,693	49%	2,148	(X)	(X)
Sarasota	7,372	5,606	76%	11,382	7,410	65%	5,866	1,537	26%
Seminole	8,187	5,192	63%	13,267	10,391	78%	8,558	3,595	42%
St. Johns	5,193	3,444	66%	5,740	3,064	53%	3,030	661	22%
St. Lucie	5,444	3,934	72%	7,999	6,333	79%	4,261	1,883	44%
Sumter	969	702	72%	1,505	859	57%	865	169	20%
Volusia	10,563	6,608	63%	15,924	11,449	72%	9,627	3,117	32%
Medium Total	**180,265**	**127,018**	**70%**	**255,917**	**160,957**	**63%**	**144,886**	**36,437**	**25%**
Small									
Baker	387	200	52%	584	242	41%	328	(X)	(X)
Bradford	464	267	58%	580	268	46%	272	(X)	(X)
Calhoun	329	153	47%	330	122	37%	152	(X)	(X)
Columbia	1,354	780	58%	1,694	782	46%	794	(X)	(X)
DeSoto	491	325	66%	915	578	63%	470	(X)	(X)
Dixie	212	122	58%	265	122	46%	124	(X)	(X)
Franklin	297	138	46%	298	110	37%	137	(X)	(X)
Gadsden	1,294	602	47%	1,298	479	37%	599	(X)	(X)
Gilchrist	199	115	58%	249	115	46%	117	(X)	(X)
Glades	162	105	65%	237	137	58%	167	(X)	(X)
Gulf	392	182	46%	393	145	37%	182	(X)	(X)
Hamilton	348	147	42%	291	108	37%	129	(X)	(X)

	0-30% AMI			30.01-60% AMI			60.01-80% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
Hardee	388	257	66%	723	457	63%	372	(X)	(X)
Hendry	609	394	65%	887	512	58%	627	(X)	(X)
Holmes	291	195	67%	387	218	56%	206	59	29%
Jackson	1,320	614	47%	1,324	489	37%	612	(X)	(X)
Jefferson	350	163	47%	351	130	37%	162	(X)	(X)
Lafayette	171	72	42%	143	53	37%	64	(X)	(X)
Levy	651	375	58%	814	376	46%	381	(X)	(X)
Liberty	176	82	47%	176	65	37%	81	(X)	(X)
Madison	504	213	42%	422	157	37%	187	(X)	(X)
Monroe	2,697	1,667	62%	3,214	2,573	80%	1,714	1,058	62%
Nassau	1,416	731	52%	2,131	884	41%	1,198	(X)	(X)
Okeechobee	629	407	65%	916	529	58%	647	(X)	(X)
Putnam	1,528	1,013	66%	1,689	902	53%	892	195	22%
Suwannee	1,225	517	42%	1,024	380	37%	455	(X)	(X)
Taylor	516	218	42%	431	160	37%	192	(X)	(X)
Union	210	121	58%	262	121	46%	123	(X)	(X)
Wakulla	600	279	47%	601	222	37%	278	(X)	(X)
Walton	1,396	936	67%	1,858	1,047	56%	990	284	29%
Washington	349	234	67%	465	262	56%	248	71	29%
Small Total	**20,955**	**11,624**	**55%**	**24,952**	**12,745**	**51%**	**12,900**	**3,008**	**23%**
State Total	**496,556**	**345,482**	**70%**	**661,866**	**450,123**	**68%**	**370,317**	**120,701**	**33%**

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 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, 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

Table 3.6 Renter Households by Detailed Income and Cost Burden by County, Florida, 2019, Part II (80.01-120% AMI, 120.01-140% AMI)

|	80.01-120% AMI			120.01-140% AMI		
	All Renters in Income Category	**Cost Burdened (>40%) Renters in Category**	**% Cost Burdened**	**All Renters in Income Category**	**Cost Burdened (>40%) Renters in Category**	**% Cost Burdened**
Large						
Broward	51,299	7,789	15%	18,910	1,177	6%
Duval	28,345	949	3%	8,656	(X)	(X)
Hillsborough	44,061	3,065	7%	14,875	(X)	(X)
Miami-Dade	79,184	23,753	30%	27,653	3,281	12%
Orange	45,079	3,640	8%	15,505	(X)	(X)
Palm Beach	33,461	4,352	13%	11,055	(X)	(X)
Pinellas	29,149	2,004	7%	9,392	(X)	(X)
Large Total	**310,578**	**45,552**	**15%**	**106,046**	**5,822**	**5%**
Medium						
Alachua	7,384	(X)	(X)	2,237	(X)	(X)
Bay	5,206	(X)	(X)	2,043	(X)	(X)
Brevard	12,925	840	6%	3,787	(X)	(X)
Charlotte	3,206	(X)	(X)	1,223	(X)	(X)
Citrus	2,243	(X)	(X)		(X)	(X)
Clay	4,852	(X)	(X)	1,112	(X)	(X)
Collier	9,321	892	10%	2,607	(X)	(X)
Escambia	9,661	(X)	(X)	3,100	(X)	(X)
Flagler	2,072	185	9%	677	(X)	(X)
Hernando	3,191	(X)	(X)	714	(X)	(X)
Highlands	1,758	(X)	(X)	479	(X)	(X)
Indian River	3,640	(X)	(X)	720	(X)	(X)
Lake	6,791	642	9%	1,933	(X)	(X)
Lee	19,600	1,616	8%	6,687	(X)	(X)
Leon	8,835	(X)	(X)	1,972	(X)	(X)
Manatee	9,693	(X)	(X)	2,596	(X)	(X)
Marion	7,381	(X)	(X)	2,167	(X)	(X)
Martin	3,057	(X)	(X)	1,161	(X)	(X)

	80.01-120% AMI			120.01-140% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
Okaloosa	5,766	(X)	(X)	1,833	(X)	(X)
Osceola	9,898	(X)	(X)	2,751	(X)	(X)
Pasco	9,764	(X)	(X)	3,459	(X)	(X)
Polk	16,478	1,362	8%	6,137	(X)	(X)
Santa Rosa	3,102	(X)	(X)	1,336	(X)	(X)
Sarasota	10,763	995	9%	2,829	(X)	(X)
Seminole	12,173	(X)	(X)	5,468	(X)	(X)
St. Johns	4,282	(X)	(X)	1,370	(X)	(X)
St. Lucie	6,658	753	11%	2,012	(X)	(X)
Sumter	1,146	108	9%	327	(X)	(X)
Volusia	12,275	1,098	9%	4,012	(X)	(X)
Medium Total	**213,121**	**8,491**	**4%**	**67,246**	**1,717**	**3%**
Small						
Baker	326	(X)	(X)		(X)	(X)
Bradford	522	(X)	(X)	151	(X)	(X)
Calhoun	223	(X)	(X)	42	(X)	(X)
Columbia	1,522	(X)	(X)	442	(X)	(X)
DeSoto	563	(X)	(X)	153	(X)	(X)
Dixie	238	(X)	(X)	69	(X)	(X)
Franklin	202	(X)	(X)	38	(X)	(X)
Gadsden	875	(X)	(X)	167	(X)	(X)
Gilchrist	223	(X)	(X)	65	(X)	(X)
Glades	198	(X)	(X)		(X)	(X)
Gulf	265	(X)	(X)	51	(X)	(X)
Hamilton	202	(X)	(X)		(X)	(X)
Hardee	444	(X)	(X)	121	(X)	(X)
Hendry	745	(X)	(X)		(X)	(X)
Holmes	310	(X)	(X)	122	(X)	(X)
Jackson	893	(X)	(X)	171	(X)	(X)

	80.01-120% AMI			120.01-140% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
Jefferson	237	(X)	(X)	45	(X)	(X)
Lafayette	100	(X)	(X)		(X)	(X)
Levy	731	(X)	(X)	212	(X)	(X)
Liberty	119	(X)	(X)	23	(X)	(X)
Madison	294	(X)	(X)		(X)	(X)
Monroe	2,493	748	30%	870	103	12%
Nassau	1,189	(X)	(X)		(X)	(X)
Okeechobee	769	(X)	(X)		(X)	(X)
Putnam	1,260	(X)	(X)	403	(X)	(X)
Suwannee	713	(X)	(X)		(X)	(X)
Taylor	300	(X)	(X)		(X)	(X)
Union	235	(X)	(X)	68	(X)	(X)
Wakulla	405	(X)	(X)	77	(X)	(X)
Walton	1,487	(X)	(X)	583	(X)	(X)
Washington	372	(X)	(X)	146	(X)	(X)
Small Total	**18,455**	**748**	**4%**	**5,455**	**(X)**	**(X)**
State Total	**542,154**	**60,762**	**11%**	**178,747**	**7,647**	**4%**

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 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, 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections
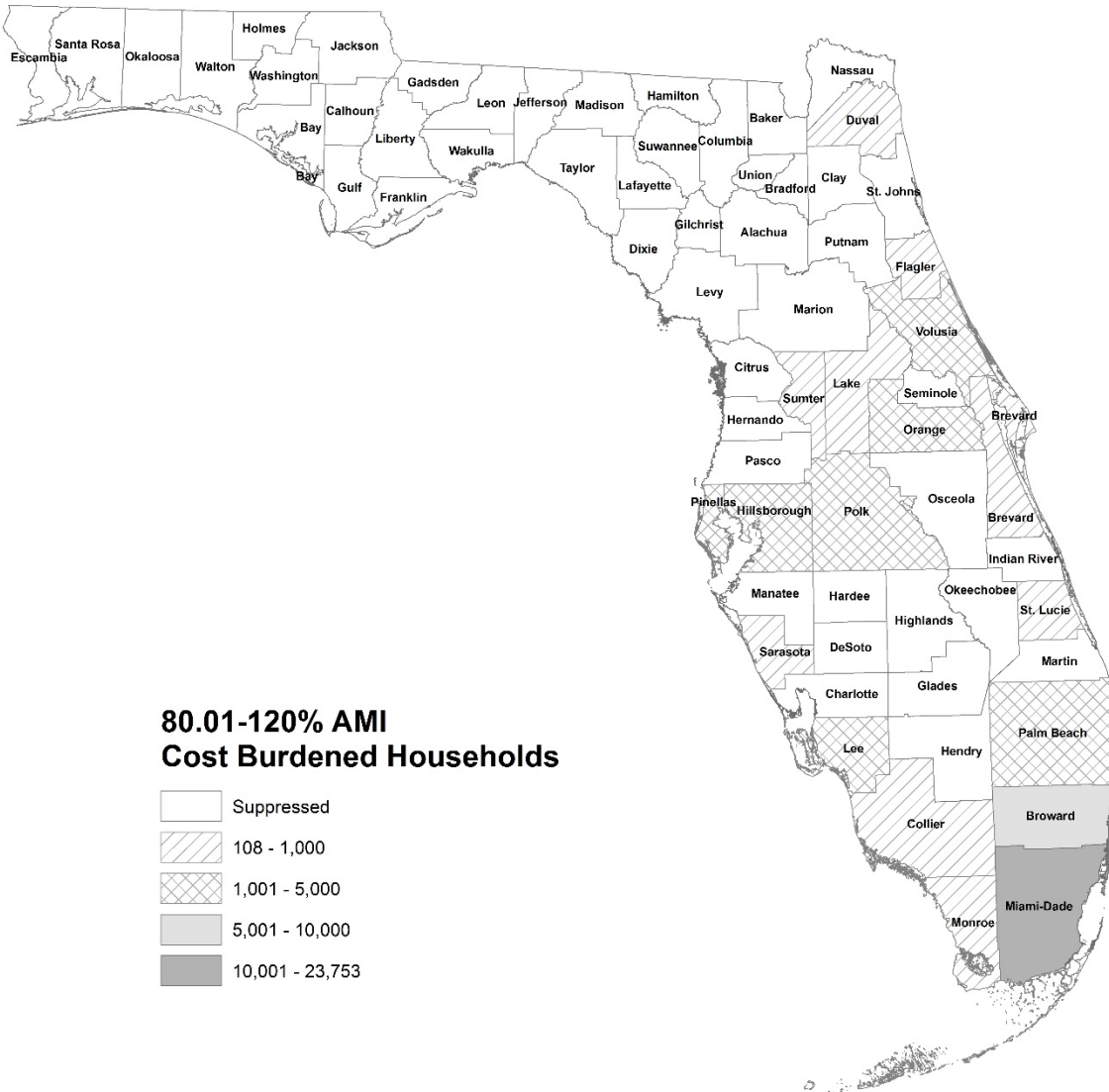
Figure 3.3. 60.01-80% AMI, Cost Burdened (>40%) Renter Households by County in Florida, 2019
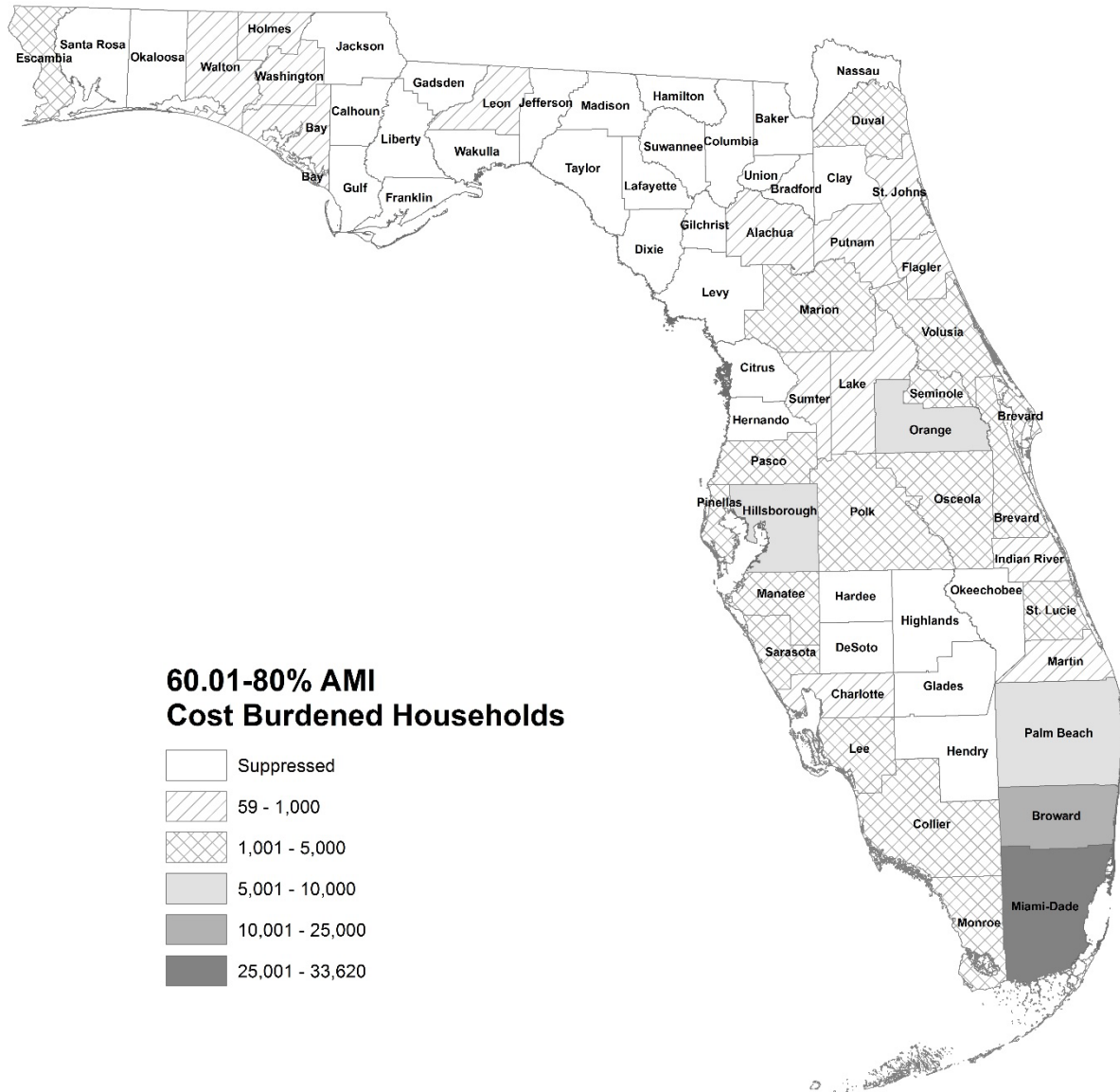
Notes: Counties with "suppressed" counts have estimated household counts that are not statistically significantly different from zero.

Sources: U.S. Census Bureau, 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

Figure 3.4. 80.01-120% AMI, Cost Burdened (>40%) Renter Households by County in Florida, 2019

**80.01-120% AMI
Cost Burdened Households**

☐	Suppressed
▨	108 - 1,000
▨	1,001 - 5,000
▨	5,001 - 10,000
▨	10,001 - 23,753

Notes: Counties with "suppressed" counts have estimated household counts that are not statistically significantly different from zero.

Sources: U.S. Census Bureau, 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

Notes on Methodology: 2019 Household Estimates

All household estimates in Chapter 3 are based on 2013-2017 American Community Survey (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 2019 estimate of households by tenure using 2020 county population estimates and 2017 place-level population estimates from University of Florida Bureau of Economic and Business Research 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 2013-2017 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 2019 estimate of households by tenure from step (1) with the 2013-2017 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. 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.

For the affordable/available analysis, a unit is defined as "affordable" if it costs no more than **30 percent** of income at the top of the income threshold, adjusted for unit size. This is the first time that the 30 percent threshold has been used for the affordable/available analysis in a Rental Market Study. **Therefore, affordable/available results are not comparable to previous years' reports**. This is a different affordability threshold than is used to define a "cost burdened" household in the geographic and demographic needs analyses elsewhere in the report. For those sections, a cost burdened household is one that pays more than 40 percent of income for housing. See "Why Use a 30 Percent Affordability Threshold?" below for the rationale for using different thresholds.

Data come from the 2013-2017 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 from the unit counts.[6]

Affordable/Available Definition

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 AMI, would pay no more than 30 percent of income for gross rent.[7] Units include apartments, condominiums for rent, and single family homes for rent. Gross rent includes rent to the landlord plus utility costs.

However, many "affordable" units are unavailable to low-income households because they are already occupied by higher income households. The affordable/available analysis accounts for this by removing units 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 of AMI. Each category is inclusive of those that come before it. For example, all households and units in the 0-30 percent of AMI group also appear in all of the other groups.

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[6] The ACS offers limited data on substandard conditions. Units were removed from the analysis if they lacked complete kitchens, plumbing, or heating. Statewide, 102,275 units (four percent) were removed. Renters in these units are included in household counts, since they still need affordable/available units in sound condition.

[7] 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.

Why Use a 30 Percent Affordability Threshold?

The reasoning behind the different affordability thresholds for affordable/available (30 percent of income) and cost burden (40 percent) is as follows:

Affordable housing programs set maximum gross rents at 30 percent of the top income limit. For example, for Housing Credit units with 60 percent of AMI affordability restrictions, maximum gross rents are set at 30 percent of the monthly income of a household at the 60 percent of AMI level in that region. The rent limits are adjusted by the number of bedrooms.

In this section, we define an "affordable" unit the same way: a unit costing no more than 30 percent of income at the top of the allowable income range. For most regions, these limits are similar to the rent limits for Florida Housing's multifamily programs. The limits are slightly different because of differences in data sources and methods.
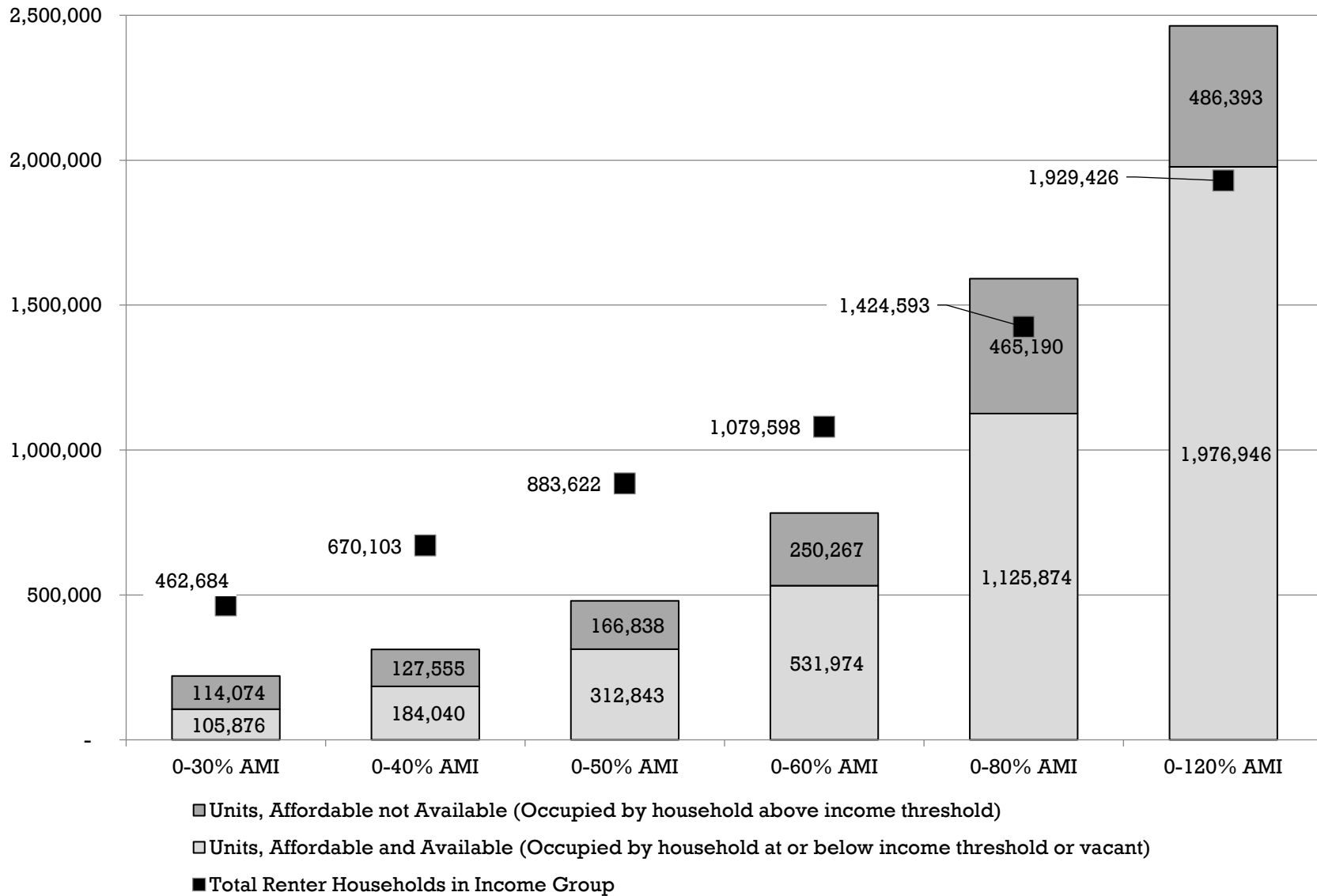
If we continued to use the 40 percent affordability threshold, then hundreds of thousands of units in the state would be counted as "affordable" that in fact have rents above Florida Housing's rent limits. For example, using the 30 percent affordability threshold and 2013-2017 American Community Survey data, we set the two-bedroom/60 percent of AMI affordable rent in the Orlando metropolitan area at $832 per month. This is similar to Florida Housing's 2017 two-bedroom/60 percent of AMI rent limit of $789 per month. If we had used the 40 percent affordability threshold, two-bedroom units with rents up to $1,110 would have been considered affordable at 60 percent of AMI, far above allowable rent limits for LIHTC and other Florida Housing programs.

For identifying cost burdened households, the rationale is different. Most households living in Florida Housing's affordable housing units have incomes below the top income limits for their units. If the tenants do not also receive rental assistance through a voucher or project-based rental assistance, they may pay more than 30 percent of income for rent. For example, a household with income at 50 percent of AMI may live in a unit restricted to 60 percent of AMI or less. That household would pay more than 30 percent of income for rent if the development charged the maximum allowable rent. Forty percent of income is a more realistic threshold for cost burden for most low income households living in affordable housing units. Currently, the median cost burden for Florida Housing's tenants without rental assistance is 39 percent. Therefore, we use a 40 percent cost burden threshold to avoid counting many of Florida Housing's existing units in the need for additional affordable units.

Statewide Affordable/Available Units

Figure 4.1 below shows the distinction between affordable units and affordable/available units. All units in each column have rents that do not exceed 30 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 4.1. Number of Affordable Units, Affordable/Available Units, and Renter Households by Income, Florida, 2013-2017 Estimate

Bar chart showing data by income group:

Income Group	Units, Affordable and Available	Units, Affordable not Available	Total Renter Households
0-30% AMI	105,876	114,074	462,684
0-40% AMI	184,040	127,555	670,103
0-50% AMI	312,843	166,838	883,622
0-60% AMI	531,974	250,267	1,079,598
0-80% AMI	1,125,874	465,190	1,424,593
0-120% AMI	1,976,946	486,393	1,929,426

□ Units, Affordable not Available (Occupied by household above income threshold)

□ Units, Affordable and Available (Occupied by household at or below income threshold or vacant)

■ Total Renter Households in Income Group

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

Figure 4.1 shows that for the 0-30 through 0-60 percent of AMI levels, there are more renter households than affordable units, whether available or not. At the 0-80 percent of AMI level, there are more affordable units than renter households, but still a shortage of affordable and available units, since more than a quarter of affordable units are rented by households with higher incomes. At the 0-120 percent of AMI level, the number of affordable and available units slightly 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 0-80 percent of AMI income level.

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. See also Tables 4.3-4.8 at the end of this 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 4.2-4.7 are regional maps of affordable and available units per 100 households for each set of income thresholds. 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. These limitations are discussed more in depth following the regional results.

Table 4.1. Difference Between Affordable and Available Rental Housing Units and Renter Households by Income, Florida Regions, 2013-2017

Region	Counties	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	-10,971	-14,228	-15,589	-13,178	-3,563	3,489
Central Nonmetropolitan Area (minus Putnam & Sumter)	Citrus	-1,723	-2,354	-2,735	-2,072	-328	551
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	Flagler, Volusia	-9,167	-13,402	-16,459	-17,592	-8,783	805
Fort Walton Beach-Crestview-Destin, FL MSA	Okaloosa	-3,124	-4,422	-4,181	-2,703	328	1,512
Ft. Lauderdale	Broward	-36,042	-53,035	-68,024	-76,787	-59,790	-5,434
Gainesville, FL MSA (minus Gilchrist)	Alachua	-6,360	-7,270	-4,998	-1,328	3,280	5,971
Jacksonville, FL MSA plus Putnam	Baker, Clay, Duval, Nassau, Putnam, St. Johns	-27,282	-34,762	-34,638	-24,358	-2,392	12,589
Lakeland, FL MSA	Polk	-9,577	-12,661	-14,486	-13,035	-4,909	3,119
Miami-Dade Plus Monroe	Miami-Dade, Monroe	-59,792	-82,681	-105,811	-125,551	-137,117	-58,432
Naples-Marco Island, FL MSA	Collier	-4,514	-6,726	-8,092	-6,553	-2,738	1,366
Northeast Nonmetropolitan Area (plus Gilchrist)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	-3,118	-3,914	-3,632	-1,830	513	1,835
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	-6,147	-7,367	-6,467	-4,345	2,872	11,067
Ocala, FL MSA	Marion	-4,584	-5,262	-6,065	-4,212	111	2,714
Orlando-Kissimmee, FL MSA plus Sumter	Lake, Orange, Osceola, Seminole, Sumter	-44,063	-62,025	-78,593	-79,326	-32,456	22,868
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	-9,002	-11,380	-12,017	-7,659	1,668	6,323

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 indicates a shortage of affordable and available units.

Region	Counties	Affordable/Available Units Minus 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	-5,868	-6,643	-5,987	-3,742	3,482	6,728
Port St. Lucie, FL MSA	Martin, St. Lucie	-6,058	-8,380	-9,836	-10,115	-5,027	2,170
Punta Gorda, FL MSA	Charlotte	-1,835	-2,730	-3,128	-3,260	-762	882
Sarasota-Bradenton-Venice, FL MSA	Manatee, Sarasota	-11,539	-16,003	-18,276	-15,081	-5,504	1,605
Sebastian-Vero Beach, FL MSA	Indian River, Okeechobee	-1,962	-2,698	-3,096	-1,900	1,648	3,081
South Nonmetropolitan Area (minus Monroe & Okeechobee)	DeSoto, Glades, Hardee, Hendry, Highlands	-2,871	-4,069	-4,759	-4,051	-811	1,672
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	Leon	-6,481	-7,995	-6,760	-2,863	2,553	3,902
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	-58,070	-80,209	-93,042	-81,575	-25,658	15,521
West Palm Beach-Boca Raton	Palm Beach	-26,658	-35,847	-44,108	-44,508	-25,336	1,616
State of Florida Total		**-356,808**	**-486,063**	**-570,779**	**-547,624**	**-298,719**	**47,520**

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

Table 4.2. Affordable and Available Rental Units per 100 Renters, Florida Regions, 2013-2017

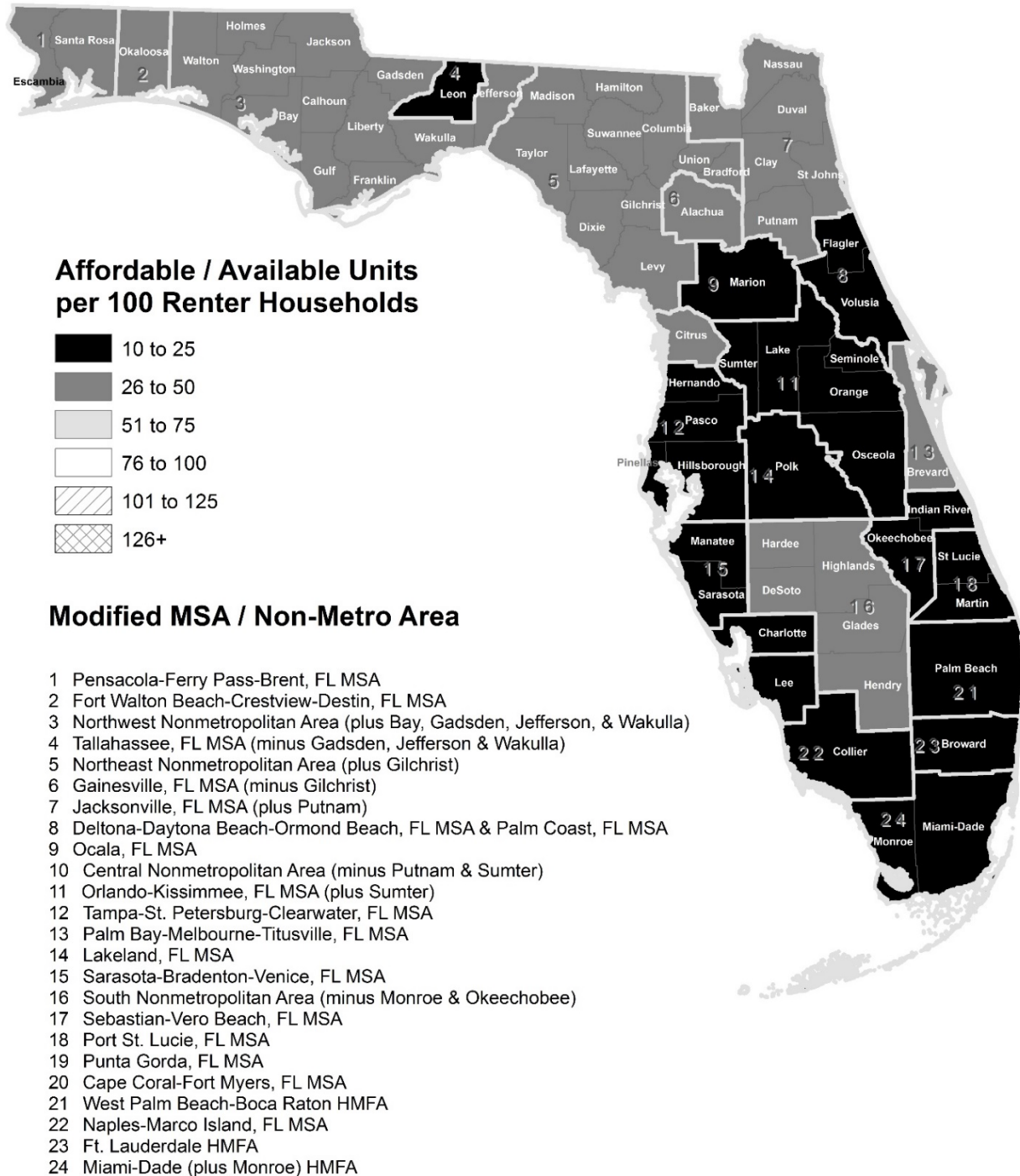| Region	County	Affordable & Available Units per 100 Renter Households					
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Cape Coral-Fort Myers, FL MSA	Lee	18	25	39	58	92	106
Central Nonmetropolitan Area (minus Putnam & Sumter)	Citrus	26	33	39	62	95	106
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	Flagler, Volusia	20	22	28	39	78	102
Fort Walton Beach-Crestview-Destin, FL MSA	Okaloosa	29	38	55	76	102	107
Ft. Lauderdale	Broward	15	16	18	23	56	97
Gainesville, FL MSA (minus Gilchrist)	Alachua	29	38	66	92	115	121
Jacksonville, FL MSA plus Putnam	Baker, Clay, Duval, Nassau, Putnam, St. Johns	30	36	51	72	98	108
Lakeland, FL MSA	Polk	21	28	38	54	87	106
Miami-Dade Plus Monroe	Miami-Dade, Monroe	25	26	27	29	40	81
Naples-Marco Island, FL MSA	Collier	19	27	35	56	87	105
Northeast Nonmetropolitan Area (plus Gilchrist)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	48	55	67	85	103	109
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	45	54	68	82	109	127

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
Ocala, FL MSA	Marion	22	35	45	68	101	111
Orlando-Kissimmee, FL MSA plus Sumter	Lake, Orange, Osceola, Seminole, Sumter	15	19	25	39	82	109
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	26	35	49	73	105	113
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	41	54	69	85	110	114
Port St. Lucie, FL MSA	Martin, St. Lucie	21	30	38	47	80	106
Punta Gorda, FL MSA	Charlotte	18	27	41	51	91	107
Sarasota-Bradenton-Venice, FL MSA	Manatee, Sarasota	19	26	38	59	88	102
Sebastian-Vero Beach, FL MSA	Indian River, Okeechobee	12	22	40	70	119	127
South Nonmetropolitan Area (minus Monroe & Okeechobee)	DeSoto, Glades, Hardee, Hendry, Highlands	27	34	45	62	94	109
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	Leon	24	36	57	86	110	112
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	22	26	34	53	89	105
West Palm Beach-Boca Raton	Palm Beach	18	23	28	41	74	101
State of Florida		**23**	**27**	**35**	**49**	**79**	**102**

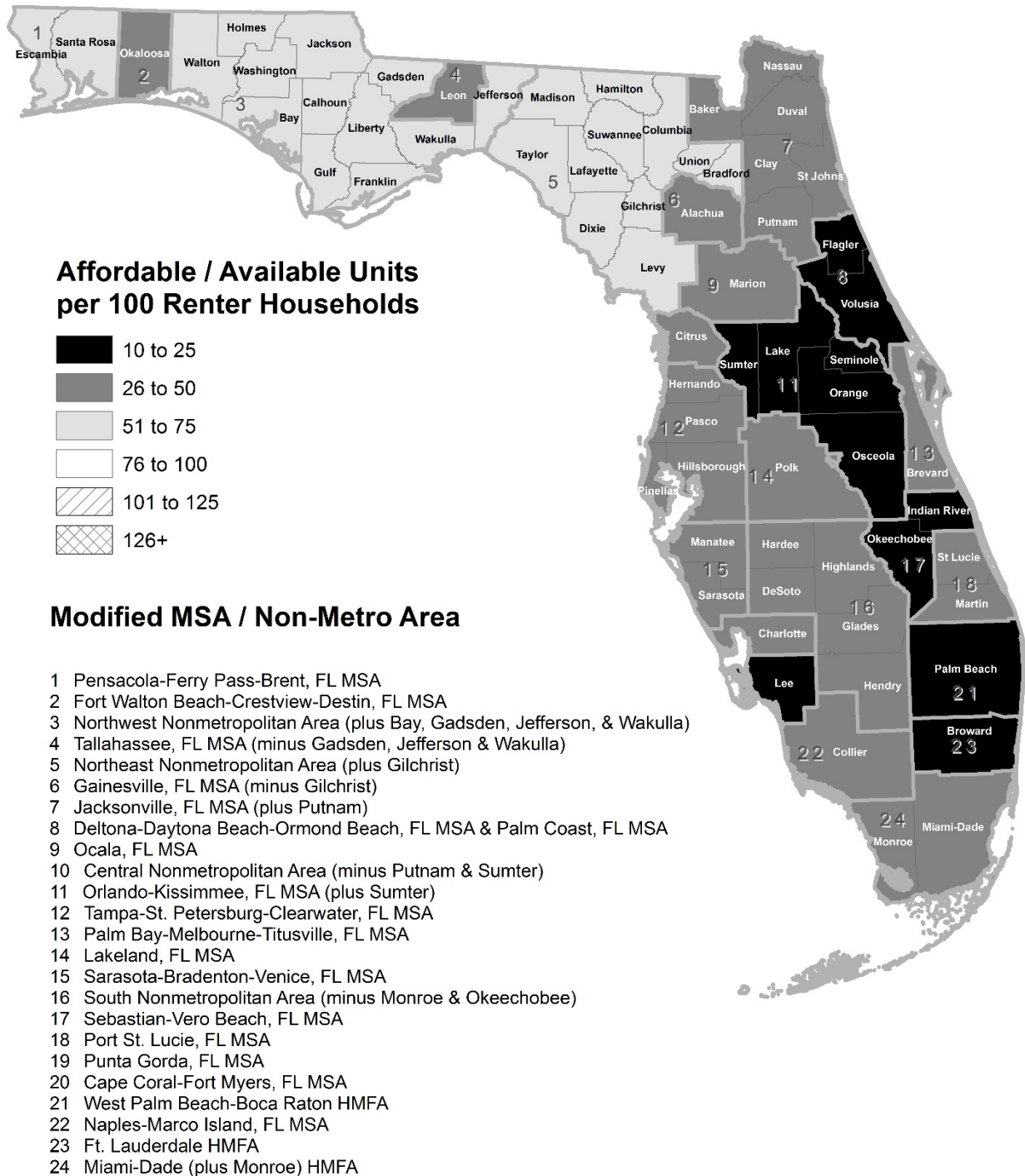Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

Figure 4.2. Affordable and Available Housing Units per 100 Renter Households at 0-30% AMI, Modified MSA and Non-Metropolitan Areas, 2013-2017

Affordable / Available Units per 100 Renter Households

- 10 to 25
- 26 to 50
- 51 to 75
- 76 to 100
- 101 to 125
- 126+

Modified MSA / Non-Metro Area

1 Pensacola-Ferry Pass-Brent, FL MSA
2 Fort Walton Beach-Crestview-Destin, FL MSA
3 Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)
4 Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)
5 Northeast Nonmetropolitan Area (plus Gilchrist)
6 Gainesville, FL MSA (minus Gilchrist)
7 Jacksonville, FL MSA (plus Putnam)
8 Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA
9 Ocala, FL MSA
10 Central Nonmetropolitan Area (minus Putnam & Sumter)
11 Orlando-Kissimmee, FL MSA (plus Sumter)
12 Tampa-St. Petersburg-Clearwater, FL MSA
13 Palm Bay-Melbourne-Titusville, FL MSA
14 Lakeland, FL MSA
15 Sarasota-Bradenton-Venice, FL MSA
16 South Nonmetropolitan Area (minus Monroe & Okeechobee)
17 Sebastian-Vero Beach, FL MSA
18 Port St. Lucie, FL MSA
19 Punta Gorda, FL MSA
20 Cape Coral-Fort Myers, FL MSA
21 West Palm Beach-Boca Raton HMFA
22 Naples-Marco Island, FL MSA
23 Ft. Lauderdale HMFA
24 Miami-Dade (plus Monroe) HMFA

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

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.
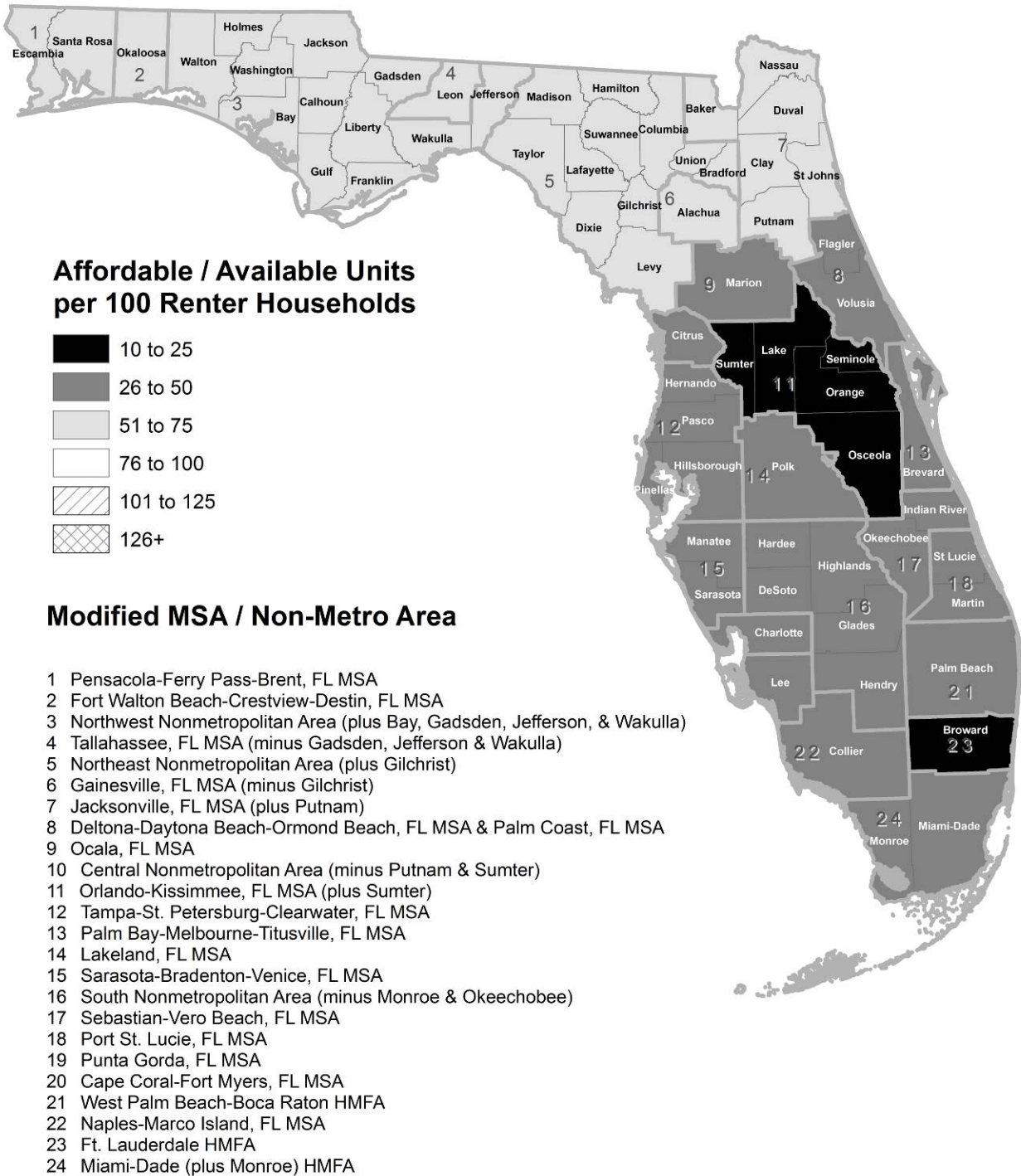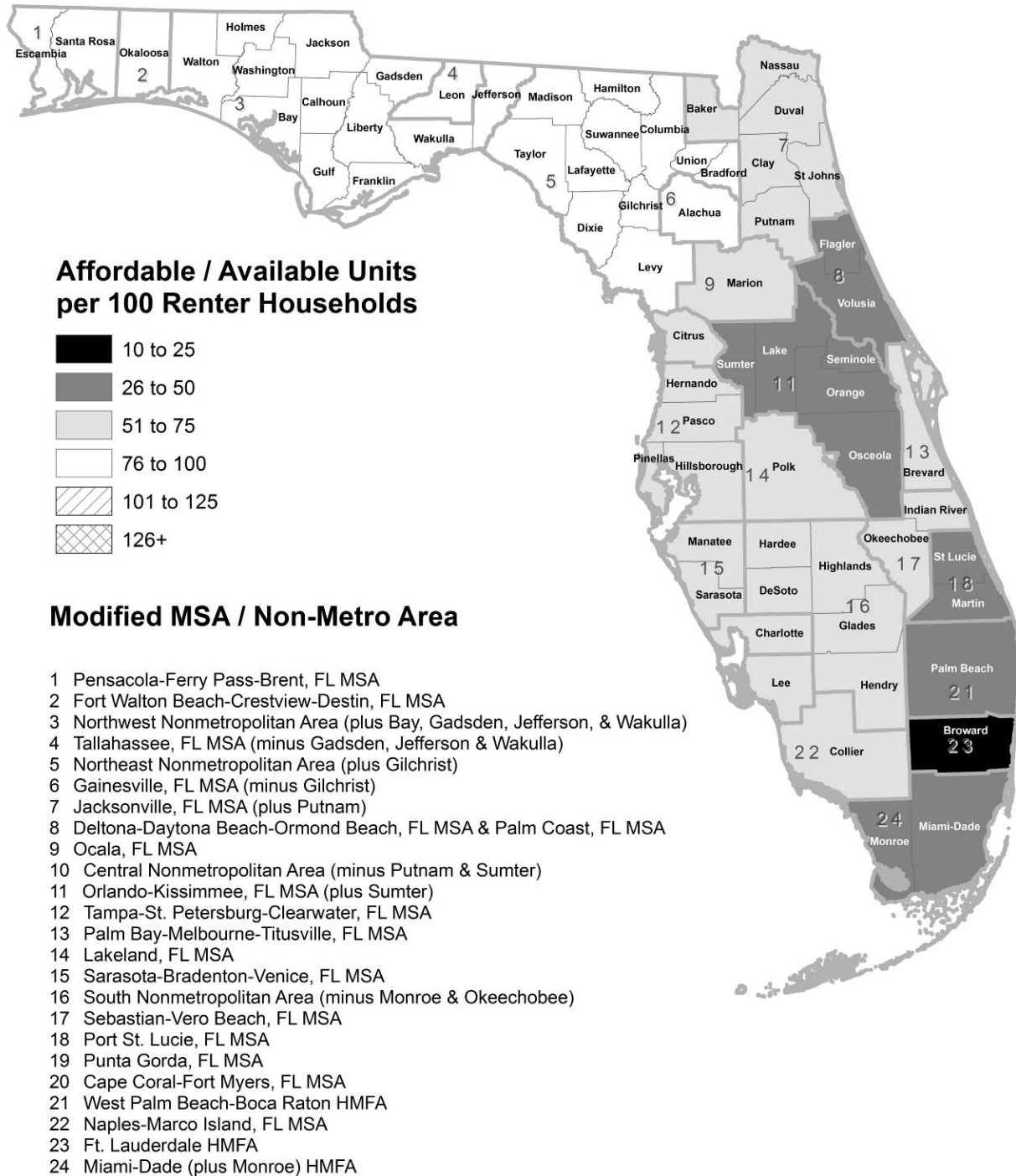
Figure 4.3. Affordable and Available Housing Units per 100 Renter Households at 0-40% AMI, Modified MSA and Non-Metropolitan Areas, 2013-2017

Affordable / Available Units per 100 Renter Households

- 10 to 25
- 26 to 50
- 51 to 75
- 76 to 100
- 101 to 125
- 126+

Modified MSA / Non-Metro Area

1 Pensacola-Ferry Pass-Brent, FL MSA
2 Fort Walton Beach-Crestview-Destin, FL MSA
3 Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)
4 Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)
5 Northeast Nonmetropolitan Area (plus Gilchrist)
6 Gainesville, FL MSA (minus Gilchrist)
7 Jacksonville, FL MSA (plus Putnam)
8 Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA
9 Ocala, FL MSA
10 Central Nonmetropolitan Area (minus Putnam & Sumter)
11 Orlando-Kissimmee, FL MSA (plus Sumter)
12 Tampa-St. Petersburg-Clearwater, FL MSA
13 Palm Bay-Melbourne-Titusville, FL MSA
14 Lakeland, FL MSA
15 Sarasota-Bradenton-Venice, FL MSA
16 South Nonmetropolitan Area (minus Monroe & Okeechobee)
17 Sebastian-Vero Beach, FL MSA
18 Port St. Lucie, FL MSA
19 Punta Gorda, FL MSA
20 Cape Coral-Fort Myers, FL MSA
21 West Palm Beach-Boca Raton HMFA
22 Naples-Marco Island, FL MSA
23 Ft. Lauderdale HMFA
24 Miami-Dade (plus Monroe) HMFA

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

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.
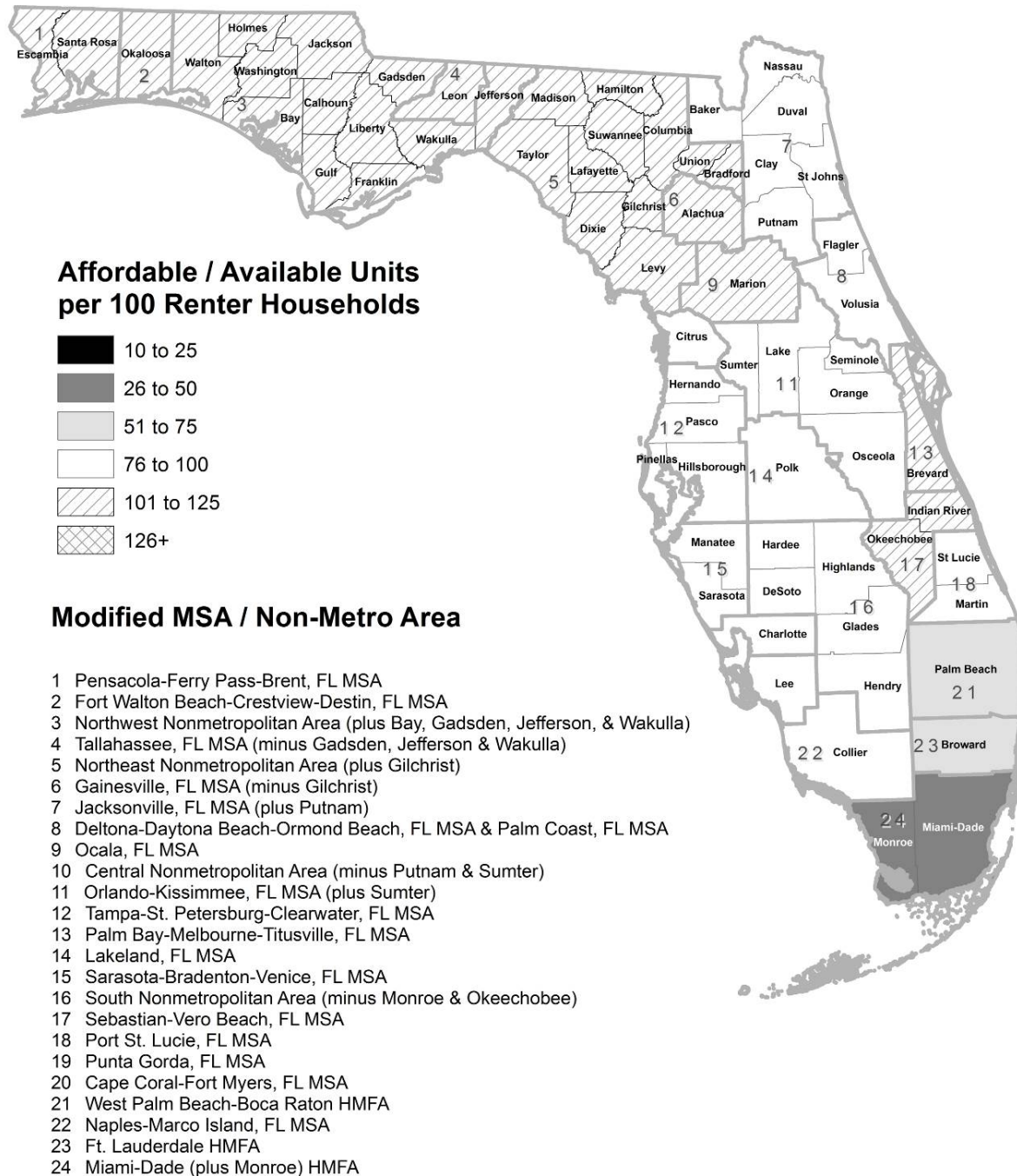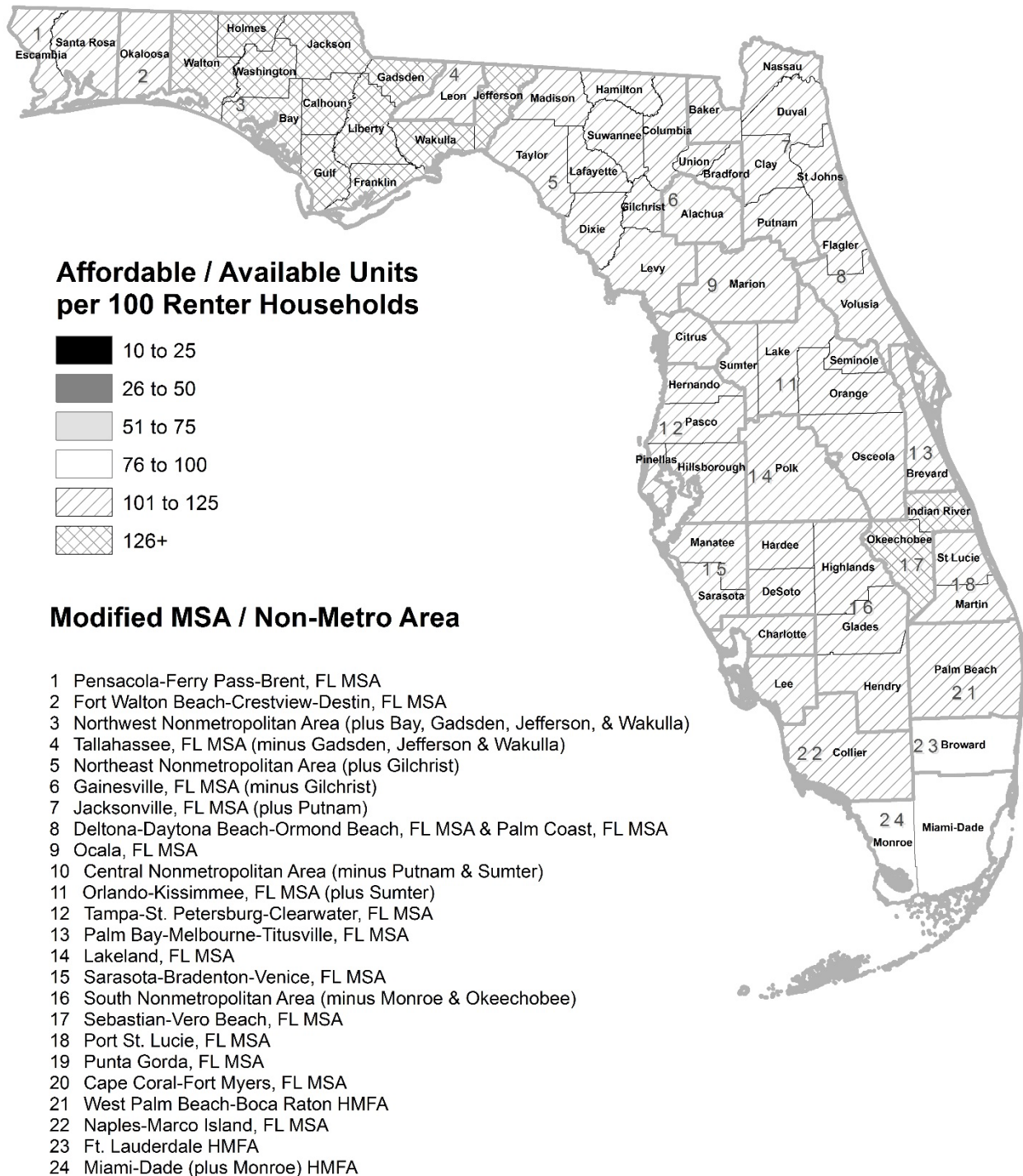
Figure 4.4. Affordable and Available Housing Units per 100 Renter Households at 0-50% AMI, Modified MSA and Non-Metropolitan Areas, 2013-2017

Affordable / Available Units per 100 Renter Households

- ■ 10 to 25
- ▩ 26 to 50
- ▨ 51 to 75
- ☐ 76 to 100
- ▨ 101 to 125
- ▨ 126+

Modified MSA / Non-Metro Area

1. Pensacola-Ferry Pass-Brent, FL MSA
2. Fort Walton Beach-Crestview-Destin, FL MSA
3. Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)
4. Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)
5. Northeast Nonmetropolitan Area (plus Gilchrist)
6. Gainesville, FL MSA (minus Gilchrist)
7. Jacksonville, FL MSA (plus Putnam)
8. Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA
9. Ocala, FL MSA
10. Central Nonmetropolitan Area (minus Putnam & Sumter)
11. Orlando-Kissimmee, FL MSA (plus Sumter)
12. Tampa-St. Petersburg-Clearwater, FL MSA
13. Palm Bay-Melbourne-Titusville, FL MSA
14. Lakeland, FL MSA
15. Sarasota-Bradenton-Venice, FL MSA
16. South Nonmetropolitan Area (minus Monroe & Okeechobee)
17. Sebastian-Vero Beach, FL MSA
18. Port St. Lucie, FL MSA
19. Punta Gorda, FL MSA
20. Cape Coral-Fort Myers, FL MSA
21. West Palm Beach-Boca Raton HMFA
22. Naples-Marco Island, FL MSA
23. Ft. Lauderdale HMFA
24. Miami-Dade (plus Monroe) HMFA

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

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 0-60% AMI, Modified MSA and Non-Metropolitan Areas, 2013-2017

Affordable / Available Units per 100 Renter Households

- 10 to 25
- 26 to 50
- 51 to 75
- 76 to 100
- 101 to 125
- 126+

Modified MSA / Non-Metro Area

1 Pensacola-Ferry Pass-Brent, FL MSA
2 Fort Walton Beach-Crestview-Destin, FL MSA
3 Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)
4 Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)
5 Northeast Nonmetropolitan Area (plus Gilchrist)
6 Gainesville, FL MSA (minus Gilchrist)
7 Jacksonville, FL MSA (plus Putnam)
8 Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA
9 Ocala, FL MSA
10 Central Nonmetropolitan Area (minus Putnam & Sumter)
11 Orlando-Kissimmee, FL MSA (plus Sumter)
12 Tampa-St. Petersburg-Clearwater, FL MSA
13 Palm Bay-Melbourne-Titusville, FL MSA
14 Lakeland, FL MSA
15 Sarasota-Bradenton-Venice, FL MSA
16 South Nonmetropolitan Area (minus Monroe & Okeechobee)
17 Sebastian-Vero Beach, FL MSA
18 Port St. Lucie, FL MSA
19 Punta Gorda, FL MSA
20 Cape Coral-Fort Myers, FL MSA
21 West Palm Beach-Boca Raton HMFA
22 Naples-Marco Island, FL MSA
23 Ft. Lauderdale HMFA
24 Miami-Dade (plus Monroe) HMFA

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

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 0-80% AMI, Modified MSA and Non-Metropolitan Areas, 2013-2017 Estimate

Affordable / Available Units per 100 Renter Households

- 10 to 25
- 26 to 50
- 51 to 75
- 76 to 100
- 101 to 125
- 126+

Modified MSA / Non-Metro Area

1 Pensacola-Ferry Pass-Brent, FL MSA
2 Fort Walton Beach-Crestview-Destin, FL MSA
3 Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)
4 Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)
5 Northeast Nonmetropolitan Area (plus Gilchrist)
6 Gainesville, FL MSA (minus Gilchrist)
7 Jacksonville, FL MSA (plus Putnam)
8 Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA
9 Ocala, FL MSA
10 Central Nonmetropolitan Area (minus Putnam & Sumter)
11 Orlando-Kissimmee, FL MSA (plus Sumter)
12 Tampa-St. Petersburg-Clearwater, FL MSA
13 Palm Bay-Melbourne-Titusville, FL MSA
14 Lakeland, FL MSA
15 Sarasota-Bradenton-Venice, FL MSA
16 South Nonmetropolitan Area (minus Monroe & Okeechobee)
17 Sebastian-Vero Beach, FL MSA
18 Port St. Lucie, FL MSA
19 Punta Gorda, FL MSA
20 Cape Coral-Fort Myers, FL MSA
21 West Palm Beach-Boca Raton HMFA
22 Naples-Marco Island, FL MSA
23 Ft. Lauderdale HMFA
24 Miami-Dade (plus Monroe) HMFA

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

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 0-120% AMI, Modified MSA and Non-Metropolitan Areas, 2013-2017 Estimate

Affordable / Available Units per 100 Renter Households

- 10 to 25
- 26 to 50
- 51 to 75
- 76 to 100
- 101 to 125
- 126+

Modified MSA / Non-Metro Area

1. Pensacola-Ferry Pass-Brent, FL MSA
2. Fort Walton Beach-Crestview-Destin, FL MSA
3. Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)
4. Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)
5. Northeast Nonmetropolitan Area (plus Gilchrist)
6. Gainesville, FL MSA (minus Gilchrist)
7. Jacksonville, FL MSA (plus Putnam)
8. Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA
9. Ocala, FL MSA
10. Central Nonmetropolitan Area (minus Putnam & Sumter)
11. Orlando-Kissimmee, FL MSA (plus Sumter)
12. Tampa-St. Petersburg-Clearwater, FL MSA
13. Palm Bay-Melbourne-Titusville, FL MSA
14. Lakeland, FL MSA
15. Sarasota-Bradenton-Venice, FL MSA
16. South Nonmetropolitan Area (minus Monroe & Okeechobee)
17. Sebastian-Vero Beach, FL MSA
18. Port St. Lucie, FL MSA
19. Punta Gorda, FL MSA
20. Cape Coral-Fort Myers, FL MSA
21. West Palm Beach-Boca Raton HMFA
22. Naples-Marco Island, FL MSA
23. Ft. Lauderdale HMFA
24. Miami-Dade (plus Monroe) HMFA

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

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 up to the 0-60 percent of AMI level. In most regions of the state, there are 30 or fewer affordable and available units per 100 0-30 percent of AMI renter households. The imbalance is most stark in the Sebastian-Vero Beach area, which has only 12 affordable and available units per 100 renter households, and in the Fort Lauderdale and Orlando-Kissimmee areas, which only have 15 units per 100 households.

Most regions do not approach parity between affordable/available units and renters until the 0-80 percent of AMI income threshold. Even at the 0-80 percent of AMI level, a number of Atlantic coastal regions have ratios well below 100, including Miami-Dade/Monroe (40 units per 100 households), Fort Lauderdale (56 units per 100 households), West Palm Beach-Boca Raton (74 units per 100 households), and Flagler/Volusia (78 units per 100 households).

At the highest income band (0-120 percent of AMI), nearly every region has more affordable and available units than renter households. The exceptions are Miami-Dade/Monroe (81 units per 100 households) and Fort Lauderdale (97 units per 100 households).

In absolute terms, Florida's most populous metropolitan areas show the largest shortfalls of affordable and available units for all of the income thresholds up to 0-60 percent of AMI. At the 0-60 percent of AMI level, there are deficits of 125,551 units in Miami-Dade/Monroe; 76,000-82,000 units each in the Fort Lauderdale, Orlando, and Tampa/St. Petersburg metropolitan areas; and 24,000-45,000 units in the Jacksonville and West Palm Beach areas.

At the 0-80 percent of AMI level, the gap largely closes in the Jacksonville metropolitan area, but the larger South Florida counties and the Orlando and Tampa/St. Petersburg areas continue to show large deficits. Most other areas of the state show either a small deficit or a surplus of units.

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 30 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 0-80 percent of AMI and above analyses than in the 0-30 percent of 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. The 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 be 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.

Affordable/Available Detail Tables

Table 4.3 Affordable/Available Detail Table for 0-30% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2013-2017 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	13,338	5,624	-7,714	42	2,367	-10,971	18	3,257
Central Nonmetropolitan Area (minus Putnam & Sumter)	2,324	1,406	-918	60	601	-1,723	26	805
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	11,466	6,319	-5,147	55	2,299	-9,167	20	4,020
Fort Walton Beach-Crestview-Destin, FL MSA	4,405	2,913	-1,492	66	1,281	-3,124	29	1,632
Ft. Lauderdale	42,510	13,742	-28,768	32	6,468	-36,042	15	7,274
Gainesville, FL MSA (minus Gilchrist)	8,951	3,949	-5,002	44	2,591	-6,360	29	1,358
Jacksonville, FL MSA plus Putnam	39,012	21,917	-17,095	56	11,730	-27,282	30	10,187
Lakeland, FL MSA	12,169	5,840	-6,329	48	2,592	-9,577	21	3,248
Miami-Dade Plus Monroe	80,183	34,314	-45,869	43	20,391	-59,792	25	13,923
Naples-Marco Island, FL MSA	5,597	3,844	-1,753	69	1,083	-4,514	19	2,761
Northeast Nonmetropolitan Area (plus Gilchrist)	6,039	6,876	837	114	2,921	-3,118	48	3,955

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)	11,158	10,254	-904	92	5,011	-6,147	45	5,243
Ocala, FL MSA	5,876	4,031	-1,845	69	1,292	-4,584	22	2,739
Orlando-Kissimmee, FL MSA plus Sumter	51,662	18,072	-33,590	35	7,599	-44,063	15	10,473
Palm Bay-Melbourne-Titusville, FL MSA	12,129	6,407	-5,722	53	3,127	-9,002	26	3,280
Pensacola-Ferry Pass-Brent, FL MSA	10,014	7,119	-2,895	71	4,146	-5,868	41	2,973
Port St. Lucie, FL MSA	7,710	3,886	-3,824	50	1,652	-6,058	21	2,234
Punta Gorda, FL MSA	2,234	1,659	-575	74	399	-1,835	18	1,260
Sarasota-Bradenton-Venice, FL MSA	14,216	7,110	-7,106	50	2,677	-11,539	19	4,433
Sebastian-Vero Beach, FL MSA	2,223	925	-1,298	42	261	-1,962	12	664
South Nonmetropolitan Area (minus Monroe & Okeechobee)	3,917	3,571	-346	91	1,046	-2,871	27	2,525
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	8,548	3,814	-4,734	45	2,067	-6,481	24	1,747
Tampa-St. Petersburg-Clearwater, FL MSA	74,492	32,971	-41,521	44	16,422	-58,070	22	16,549
West Palm Beach-Boca Raton	32,511	13,387	-19,124	41	5,853	-26,658	18	7,534
State of Florida Total	**462,684**	**219,950**	**-242,734**	**48**	**105,876**	**-356,808**	**23**	**114,074**

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

Table 4.4. Affordable/Available Detail Table for 0-40% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2013-2017 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	18,978	8,518	-10,460	45	4,750	-14,228	25	3,768
Central Nonmetropolitan Area (minus Putnam & Sumter)	3,507	2,090	-1,417	60	1,153	-2,354	33	937
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	17,151	7,842	-9,309	46	3,749	-13,402	22	4,093
Fort Walton Beach-Crestview-Destin, FL MSA	7,123	4,798	-2,325	67	2,701	-4,422	38	2,097
Ft. Lauderdale	62,924	16,858	-46,066	27	9,889	-53,035	16	6,969
Gainesville, FL MSA (minus Gilchrist)	11,814	6,157	-5,657	52	4,544	-7,270	38	1,613
Jacksonville, FL MSA plus Putnam	54,686	32,287	-22,399	59	19,924	-34,762	36	12,363
Lakeland, FL MSA	17,534	8,932	-8,602	51	4,873	-12,661	28	4,059
Miami-Dade Plus Monroe	112,288	43,341	-68,947	39	29,607	-82,681	26	13,734
Naples-Marco Island, FL MSA	9,170	5,394	-3,776	59	2,444	-6,726	27	2,950
Northeast Nonmetropolitan Area (plus Gilchrist)	8,682	8,786	104	101	4,768	-3,914	55	4,018
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	16,188	14,826	-1,362	92	8,821	-7,367	54	6,005
Ocala, FL MSA	8,065	6,229	-1,836	77	2,803	-5,262	35	3,426

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 0-40% 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)
Orlando-Kissimmee, FL MSA plus Sumter	76,466	25,937	-50,529	34	14,441	-62,025	19	11,496
Palm Bay-Melbourne-Titusville, FL MSA	17,391	9,659	-7,732	56	6,011	-11,380	35	3,648
Pensacola-Ferry Pass-Brent, FL MSA	14,407	11,715	-2,692	81	7,764	-6,643	54	3,951
Port St. Lucie, FL MSA	11,955	5,818	-6,137	49	3,575	-8,380	30	2,243
Punta Gorda, FL MSA	3,753	2,279	-1,474	61	1,023	-2,730	27	1,256
Sarasota-Bradenton-Venice, FL MSA	21,488	10,714	-10,774	50	5,485	-16,003	26	5,229
Sebastian-Vero Beach, FL MSA	3,478	1,545	-1,933	44	780	-2,698	22	765
South Nonmetropolitan Area (minus Monroe)	6,203	5,291	-912	85	2,134	-4,069	34	3,157
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	12,411	7,322	-5,089	59	4,416	-7,995	36	2,906
Tampa-St. Petersburg-Clearwater, FL MSA	107,993	46,792	-61,201	43	27,784	-80,209	26	19,008
West Palm Beach-Boca Raton	46,448	18,465	-27,983	40	10,601	-35,847	23	7,864
State of Florida	**670,103**	**311,595**	**-358,508**	**46**	**184,040**	**-486,063**	**27**	**127,555**

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

Table 4.5. Affordable/Available Detail Table for 0-50% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2013-2017 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	25,512	15,548	-9,964	61	9,923	-15,589	39	5,625
Central Nonmetropolitan Area (minus Putnam & Sumter)	4,465	2,871	-1,594	64	1,730	-2,735	39	1,141
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	22,917	11,241	-11,676	49	6,458	-16,459	28	4,783
Fort Walton Beach-Crestview-Destin, FL MSA	9,206	8,585	-621	93	5,025	-4,181	55	3,560
Ft. Lauderdale	82,719	22,412	-60,307	27	14,695	-68,024	18	7,717
Gainesville, FL MSA (minus Gilchrist)	14,550	12,640	-1,910	87	9,552	-4,998	66	3,088
Jacksonville, FL MSA plus Putnam	70,751	54,265	-16,486	77	36,113	-34,638	51	18,152
Lakeland, FL MSA	23,441	14,419	-9,022	62	8,955	-14,486	38	5,464
Miami-Dade Plus Monroe	144,817	51,941	-92,876	36	39,006	-105,811	27	12,935
Naples-Marco Island, FL MSA	12,372	7,769	-4,603	63	4,280	-8,092	35	3,489
Northeast Nonmetropolitan Area (plus Gilchrist)	10,912	12,395	1,483	114	7,280	-3,632	67	5,115
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	20,205	21,115	910	105	13,738	-6,467	68	7,377
Ocala, FL MSA	10,947	9,595	-1,352	88	4,882	-6,065	45	4,713

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 0-50% 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)
Orlando-Kissimmee, FL MSA plus Sumter	104,248	41,082	-63,166	39	25,655	-78,593	25	15,427
Palm Bay-Melbourne-Titusville, FL MSA	23,663	16,761	-6,902	71	11,646	-12,017	49	5,115
Pensacola-Ferry Pass-Brent, FL MSA	19,614	19,804	190	101	13,627	-5,987	69	6,177
Port St. Lucie, FL MSA	15,796	8,371	-7,425	53	5,960	-9,836	38	2,411
Punta Gorda, FL MSA	5,258	3,499	-1,759	67	2,130	-3,128	41	1,369
Sarasota-Bradenton-Venice, FL MSA	29,375	18,388	-10,987	63	11,099	-18,276	38	7,289
Sebastian-Vero Beach, FL MSA	5,171	2,988	-2,183	58	2,075	-3,096	40	913
South Nonmetropolitan Area (minus Monroe)	8,604	7,510	-1,094	87	3,845	-4,759	45	3,665
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	15,877	14,463	-1,414	91	9,117	-6,760	57	5,346
Tampa-St. Petersburg-Clearwater, FL MSA	141,670	75,132	-66,538	53	48,628	-93,042	34	26,504
West Palm Beach-Boca Raton	61,532	26,887	-34,645	44	17,424	-44,108	28	9,463
State of Florida	**883,622**	**479,681**	**-403,941**	**54**	**312,843**	**-570,779**	**35**	**166,838**

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

Table 4.6. Affordable/Available Detail Table for 0-60% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2013-2017 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	31,091	28,648	-2,443	92	17,913	-13,178	58	10,735
Central Nonmetropolitan Area (minus Putnam & Sumter)	5,465	5,161	-304	94	3,393	-2,072	62	1,768
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	28,752	17,623	-11,129	61	11,160	-17,592	39	6,463
Fort Walton Beach-Crestview-Destin, FL MSA	11,355	13,864	2,509	122	8,652	-2,703	76	5,212
Ft. Lauderdale	100,109	32,990	-67,119	33	23,322	-76,787	23	9,668
Gainesville, FL MSA (minus Gilchrist)	16,945	21,244	4,299	125	15,617	-1,328	92	5,627
Jacksonville, FL MSA plus Putnam	86,266	93,482	7,216	108	61,908	-24,358	72	31,574
Lakeland, FL MSA	28,644	23,171	-5,473	81	15,609	-13,035	54	7,562
Miami-Dade Plus Monroe	175,738	64,153	-111,585	37	50,187	-125,551	29	13,966
Naples-Marco Island, FL MSA	14,884	13,648	-1,236	92	8,331	-6,553	56	5,317
Northeast Nonmetropolitan Area (plus Gilchrist)	12,470	17,358	4,888	139	10,640	-1,830	85	6,718
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	24,467	29,753	5,286	122	20,122	-4,345	82	9,631
Ocala, FL MSA	13,213	14,960	1,747	113	9,001	-4,212	68	5,959

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)
Orlando-Kissimmee, FL MSA plus Sumter	130,472	74,767	-55,705	57	51,146	-79,326	39	23,621
Palm Bay-Melbourne-Titusville, FL MSA	28,273	29,113	840	103	20,614	-7,659	73	8,499
Pensacola-Ferry Pass-Brent, FL MSA	24,790	30,931	6,141	125	21,048	-3,742	85	9,883
Port St. Lucie, FL MSA	19,101	12,697	-6,404	66	8,986	-10,115	47	3,711
Punta Gorda, FL MSA	6,646	5,516	-1,130	83	3,386	-3,260	51	2,130
Sarasota-Bradenton-Venice, FL MSA	36,558	33,355	-3,203	91	21,477	-15,081	59	11,878
Sebastian-Vero Beach, FL MSA	6,416	6,392	-24	100	4,516	-1,900	70	1,876
South Nonmetropolitan Area (minus Monroe)	10,584	10,919	335	103	6,533	-4,051	62	4,386
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	19,938	25,186	5,248	126	17,075	-2,863	86	8,111
Tampa-St. Petersburg-Clearwater, FL MSA	172,384	133,925	-38,459	78	90,809	-81,575	53	43,116
West Palm Beach-Boca Raton	75,037	43,385	-31,652	58	30,529	-44,508	41	12,856
State of Florida	**1,079,598**	**782,241**	**-297,357**	**72**	**531,974**	**-547,624**	**49**	**250,267**

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

Table 4.7. Affordable/Available Detail Table for 0-80% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2013-2017 Estimate

Region	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	42,002	58,708	16,706	140	38,439	-3,563	92	20,269
Central Nonmetropolitan Area (minus Putnam & Sumter)	7,098	9,809	2,711	138	6,770	-328	95	3,039
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	39,202	44,520	5,318	114	30,419	-8,783	78	14,101
Fort Walton Beach-Crestview-Destin, FL MSA	15,278	23,267	7,989	152	15,606	328	102	7,661
Ft. Lauderdale	134,835	102,126	-32,709	76	75,045	-59,790	56	27,081
Gainesville, FL MSA (minus Gilchrist)	21,483	33,819	12,336	157	24,763	3,280	115	9,056
Jacksonville, FL MSA plus Putnam	115,372	160,531	45,159	139	112,980	-2,392	98	47,551
Lakeland, FL MSA	38,582	48,873	10,291	127	33,673	-4,909	87	15,200
Miami-Dade Plus Monroe	226,696	110,697	-115,999	49	89,579	-137,117	40	21,118
Naples-Marco Island, FL MSA	20,586	26,946	6,360	131	17,848	-2,738	87	9,098
Northeast Nonmetropolitan Area (plus Gilchrist)	15,429	24,623	9,194	160	15,942	513	103	8,681
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	31,221	46,733	15,512	150	34,093	2,872	109	12,640
Ocala, FL MSA	18,210	26,877	8,667	148	18,321	111	101	8,556

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 0-80% AMI	Affordable @ 80% AMI			Affordable/Available @ 80% AMI			Affordable, Not Available @ 80% 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)
Orlando-Kissimmee, FL MSA plus Sumter	175,643	203,931	28,288	116	143,187	-32,456	82	60,744
Palm Bay-Melbourne-Titusville, FL MSA	36,718	54,844	18,126	149	38,386	1,668	105	16,458
Pensacola-Ferry Pass-Brent, FL MSA	34,009	54,767	20,758	161	37,491	3,482	110	17,276
Port St. Lucie, FL MSA	25,526	28,548	3,022	112	20,499	-5,027	80	8,049
Punta Gorda, FL MSA	8,937	11,817	2,880	132	8,175	-762	91	3,642
Sarasota-Bradenton-Venice, FL MSA	47,555	63,070	15,515	133	42,051	-5,504	88	21,019
Sebastian-Vero Beach, FL MSA	8,608	13,999	5,391	163	10,256	1,648	119	3,743
South Nonmetropolitan Area (minus Monroe)	14,451	19,574	5,123	135	13,640	-811	94	5,934
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	25,353	39,490	14,137	156	27,906	2,553	110	11,584
Tampa-St. Petersburg-Clearwater, FL MSA	225,910	287,388	61,478	127	200,252	-25,658	89	87,136
West Palm Beach-Boca Raton	95,889	96,107	218	100	70,553	-25,336	74	25,554
State of Florida	**1,424,593**	**1,591,064**	**166,471**	**112**	**1,125,874**	**-298,719**	**79**	**465,190**

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

Table 4.8. Affordable/Available Detail Table for 0-120% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2013-2017 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	59,152	79,744	20,592	135	62,641	3,489	106	17,103
Central Nonmetropolitan Area (minus Putnam & Sumter)	9,489	12,499	3,010	132	10,040	551	106	2,459
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	52,527	68,010	15,483	129	53,332	805	102	14,678
Fort Walton Beach-Crestview-Destin, FL MSA	20,888	28,095	7,207	135	22,400	1,512	107	5,695
Ft. Lauderdale	184,320	221,646	37,326	120	178,886	-5,434	97	42,760
Gainesville, FL MSA (minus Gilchrist)	28,337	40,708	12,371	144	34,308	5,971	121	6,400
Jacksonville, FL MSA plus Putnam	153,088	205,513	52,425	134	165,677	12,589	108	39,836
Lakeland, FL MSA	53,538	72,338	18,800	135	56,657	3,119	106	15,681
Miami-Dade Plus Monroe	300,786	287,344	-13,442	96	242,354	-58,432	81	44,990
Naples-Marco Island, FL MSA	28,912	37,852	8,940	131	30,278	1,366	105	7,574
Northeast Nonmetropolitan Area (plus Gilchrist)	20,748	28,244	7,496	136	22,583	1,835	109	5,661
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	41,280	63,068	21,788	153	52,347	11,067	127	10,721
Ocala, FL MSA	25,252	35,461	10,209	140	27,966	2,714	111	7,495
Orlando-Kissimmee, FL MSA plus Sumter	241,429	337,366	95,937	140	264,297	22,868	109	73,069
Palm Bay-Melbourne-Titusville, FL MSA	49,028	68,659	19,631	140	55,351	6,323	113	13,308

A	B	C	D	E	F	G	H	I
	Renters 0-120% AMI	**Affordable @ 120% AMI**			**Affordable/Available @ 120% AMI**			**Affordable, Not Available @ 120% AMI**
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	46,710	66,041	19,331	141	53,438	6,728	114	12,603
Port St. Lucie, FL MSA	35,091	46,935	11,844	134	37,261	2,170	106	9,674
Punta Gorda, FL MSA	12,141	16,602	4,461	137	13,023	882	107	3,579
Sarasota-Bradenton-Venice, FL MSA	66,220	85,588	19,368	129	67,825	1,605	102	17,763
Sebastian-Vero Beach, FL MSA	11,625	17,200	5,575	148	14,706	3,081	127	2,494
South Nonmetropolitan Area (minus Monroe)	19,061	26,210	7,149	138	20,733	1,672	109	5,477
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	33,636	43,756	10,120	130	37,538	3,902	112	6,218
Tampa-St. Petersburg-Clearwater, FL MSA	308,249	414,484	106,235	134	323,770	15,521	105	90,714
West Palm Beach-Boca Raton	127,919	159,976	32,057	125	129,535	1,616	101	30,441
State of Florida	**1,929,426**	**2,463,339**	**533,913**	**128**	**1,976,946**	**47,520**	**102**	**486,393**

Source: Shimberg Center analysis of U.S.Census Bureau, 2013-2017 American Community Survey

5. Homeless Families and Individuals

This section of the 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:

- 28,378 homeless individuals. This includes 21,443 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.[8] It also includes 6,935 unaccompanied youth doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count.

- 43,592 homeless families with children. This includes 2,757 sheltered and unsheltered families from the Continuum of Care Point in Time counts. It also includes 40,835 families doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count.

Compared to the 2016 Rental Market Study, these numbers indicate a decline in homeless individuals and families in the Point in Time counts, but substantial increases in the numbers of unaccompanied youth and families estimated from Department of Education student data. The total number of homeless students in Florida grew from 73,212 in the 2014-2015 school year to 95,873 in the 2017-2018 school year. Much of the growth in student homelessness was driven by families' displacement from their homes following devastating hurricanes in 2017, including families leaving Puerto Rico for Florida after Hurricane Maria.

The Point in Time counts include 5,302 persons who report chronic homelessness: 4,518 individuals and 784 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 18,843 transitional housing and permanent supportive housing beds for individuals and 3,927 transitional and permanent supportive housing units for family households.

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[8] 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.

Methodology

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

- 2018 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.[9] 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) 2017-2018 Homeless Students Count, which is based on data submitted by homeless liaisons from all Florida school districts. Student counts were provided to the Shimberg Center by FDOE's Bureau of PK-20 Education Reporting and Accessibility. The counts include students identified as homeless at any point during the 2017-2018 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.

- 2018 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.

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[9] Baker, Union, and Dixie Counties chose to be unrepresented in the 2018 Continuum of Care plans. Point in Time counts are unavailable for these counties.

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 (shelters, unsheltered locations) because these students and their families should already be included in the Point in Time counts.

Two additional steps were necessary to estimate family households from student counts. First, FDOE's statewide 2018 student totals indicate that 91.8 percent of all homeless students are identified as living in families. The remaining 8.2 percent are unaccompanied youth. Therefore, we multiplied the sum of homeless students with place of residence as doubled up and hotels/motels by .918 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 1.9 children per family nationwide.[10] We divided the number of students in families by 1.9 to estimate the number of families. In short, for each county, Families = (Students * Percentage of students in families) / (Students per family) = (Students * .918)/1.9

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[10] U.S. Department of Housing and Urban Development. HUD 2018 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_2018.pdf. The 1.9 children per family figure is derived by dividing the number of homeless children age 0-17 (107,301) by the number of families with children (56,342) from the 2018 Point in Time Count.

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 8.2 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 .082 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) 2018 Housing Inventory Counts (HIC) submitted to HUD by Continuum of Care coalitions, and 2) the Shimberg Center's Assisted Housing Inventory (AHI). The AHI includes 56 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.

The study counts *units* for families with children and *beds* for other individuals. 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 unit or 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, 28,378 individuals were homeless in Florida in 2018. This includes 21,443 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. It also includes an estimated 6,935 unaccompanied youth doubled up with others and in hotels and motels identified in the FDOE homeless student count.

The estimate of homeless individuals declined from 32,533 in the 2016 Rental Market Study to the current 28,378 total. The decline came from a drop in the number of homeless individuals identified in the Point in Time counts. The falling Point in Time count numbers reflect success in placing more homeless individuals in housing, particularly veterans. It

also reflects a shift in HUD-funded programs away from transitional housing units; residents of these units were still identified as homeless in the Point in Time count. Instead, funding has been shifted toward permanent supportive housing units, where residents are not counted as homeless.

Among families with children, 43,592 households were homeless in 2018. This includes 2,757 sheltered and unsheltered families from the Point in Time counts and 40,835 families doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count.

The estimate of homeless families with children increased sharply compared to the estimate of 32,304 families in the 2016 Rental Market Study because of increases in the number of homeless students in the base data. The growth in student homelessness has been influenced by schools' efforts to improve identification of homeless students by school districts and by families' ongoing struggles with finding affordable housing. However, the most important cause by far was the wave of students displaced by hurricanes in 2017. Statewide, 19,721 homeless students cited hurricanes as the cause of their homelessness during the 2017-2018 school year, compared to just 753 students in the 2015-2016 school year. Most of these were students moving to Florida from Puerto Rico following Hurricane Maria.

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 regions included more than 2,000 homeless individuals: Miami-Dade, Orange-Osceola-Seminole, Pinellas, and Broward.

For homeless families, the Orange-Osceola-Seminole region had by far the highest count, at 8,137 families. Almost all of these come from the estimates of families in hotels/motels and doubled up based on FDOE data. The next highest counts range from 2,100 to 3,615 families in regions including Miami-Dade, Clay-Duval-Nassau, Hillsborough, Polk, and Broward. Other than the Jacksonville-area counties, these counties were receiving districts for high numbers of students from Puerto Rico, the U.S. Virgin Islands, and other Florida school districts following the hurricanes in Fall 2017.

Table 5.1. Homeless Individuals and Families by Region, 2018

Continuum of Care	Counties	Individuals: Sheltered & Unsheltered from Point in Time Count	Individuals: Unaccompanied Youth Doubled Up & Hotels/Motels from Student Data	Total Individuals (Point in Time + Student)	Family Households: Sheltered & Unsheltered from Point in Time Count	Family Households: Est. Families Doubled Up & Hotels/Motels from Student Data	Total Family Households (Point in Time + Student)
FL-500	Manatee, Sarasota	954	177	1,131	76	1,045	1,121
FL-501	Hillsborough	1,193	354	1,547	174	2,085	2,259
FL-502	Pinellas	2,253	288	2,541	110	1,696	1,806
FL-503	Polk	354	363	717	52	2,137	2,189
FL-504	Flagler, Volusia	484	244	728	58	1,435	1,493
FL-505	Okaloosa, Walton	348	53	401	45	315	360
FL-506	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla	640	119	759	81	700	781
FL-507	Orange, Osceola, Seminole	1,340	1,346	2,686	215	7,922	8,137
FL-508	Alachua, Bradford, Gilchrist, Levy, Putnam	643	144	787	35	845	880
FL-509	Indian River, Martin, St. Lucie	854	177	1,031	200	1,040	1,240
FL-510	Clay, Duval, Nassau	1,410	530	1,940	126	3,122	3,248
FL-511	Escambia, Santa Rosa	467	222	689	44	1,306	1,350
FL-512	St. Johns	219	60	279	35	354	389
FL-513	Brevard	521	200	721	69	1,180	1,249
FL-514	Marion	443	200	643	38	1,175	1,213
FL-515	Bay, Calhoun, Gulf, Holmes, Jackson, Washington	313	156	469	21	919	940
FL-517	Desoto, Glades, Hardee, Hendry, Highlands, Okeechobee	292	202	494	44	1,187	1,231
FL-518	Columbia, Hamilton, Lafayette, Suwannee	387	103	490	37	604	641
FL-519	Pasco	829	155	984	467	915	1,382

Continuum of Care	Counties	Individuals: Sheltered & Unsheltered from Point in Time Count	Individuals: Unaccompanied Youth Doubled Up & Hotels/Motels from Student Data	Total Individuals (Point in Time + Student)	Family Households: Sheltered & Unsheltered from Point in Time Count	Family Households: Est. Families Doubled Up & Hotels/Motels from Student Data	Total Family Households (Point in Time + Student)
FL-520	Citrus, Hernando, Lake, Sumter	426	279	705	84	1,642	1,726
FL-600	Miami-Dade	2,425	561	2,986	312	3,303	3,615
FL-601	Broward	1,856	345	2,201	131	2,031	2,162
FL-602	Charlotte	130	32	162	8	190	198
FL-603	Lee	423	144	567	80	847	927
FL-604	Monroe	724	43	767	74	253	327
FL-605	Palm Beach	964	310	1,274	108	1,828	1,936
FL-606	Collier	551	97	648	33	569	602
State of Florida Total		**21,443**	**6,935**	**28,378**	**2,757**	**40,835**	**43,592**

Sources: U.S. Department of Housing and Urban Development, *2018 Annual Homeless Assessment: Part 1 - Point in Time Estimates of Homelessness in the U.S.* December 2018, https://www.hudexchange.info/resource/5783/2018-ahar-part-1-pit-estimates-of-homelessness-in-the-us. Florida Department of Education, School Year 2017-2018 homeless student data provided by Bureau of PK-20 Education Reporting and Accessibility

Figure 5.1. Homeless Individuals by Region, 2018
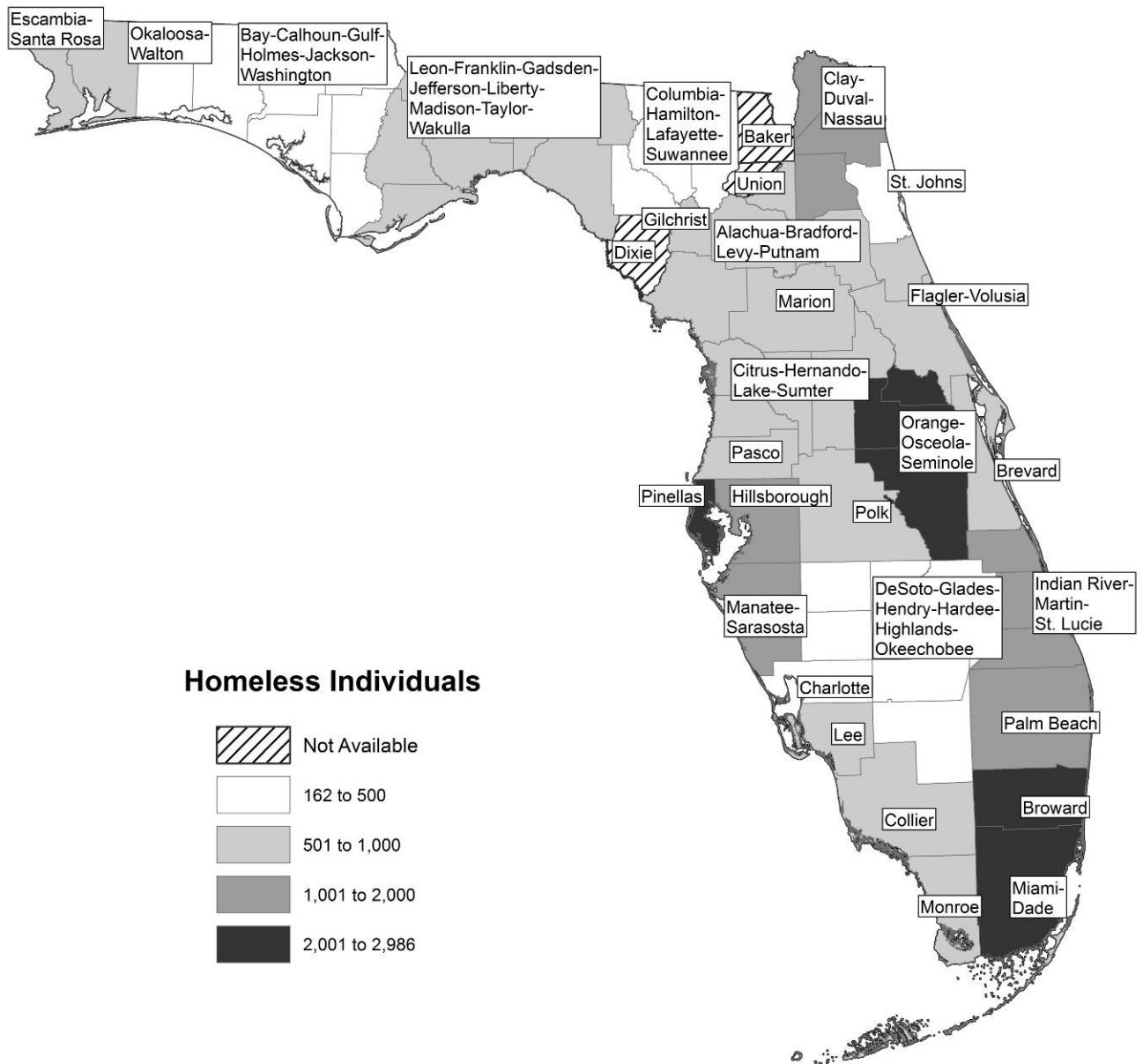
Sources: U.S. Department of Housing and Urban Development, *2018 Annual Homeless Assessment: Part 1 - Point in Time Estimates of Homelessness in the U.S.* December 2018, https://www.hudexchange.info/resource/5783/2018-ahar-part-1-pit-estimates-of-homelessness-in-the-us. Florida Department of Education, School Year 2017-2018 homeless student data provided by Bureau of PK-20 Education Reporting and Accessibility.

Figure 5.2. Homeless Families by Region, 2018
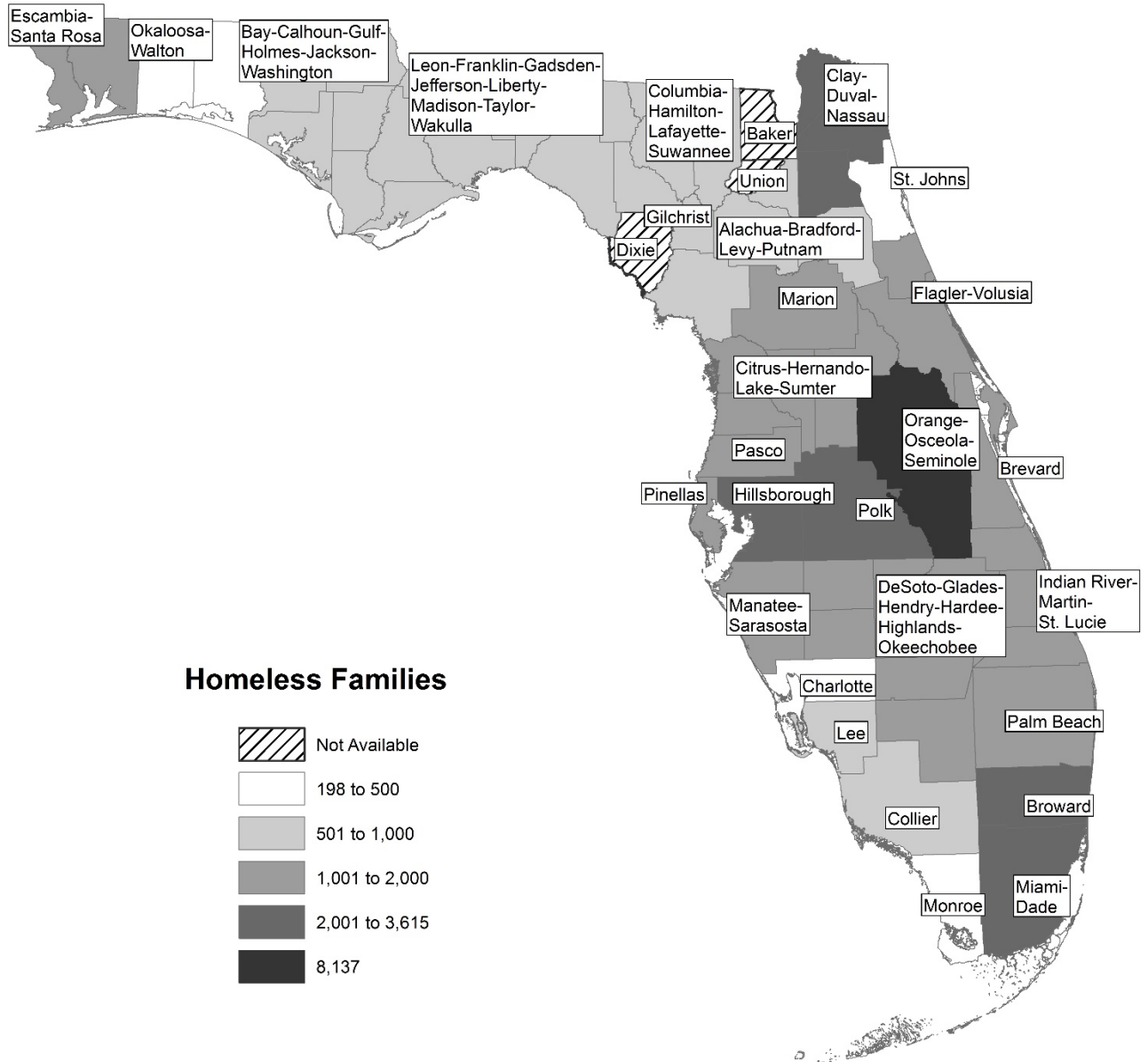
Escambia-Santa Rosa

Okaloosa-Walton

Bay-Calhoun-Gulf-Holmes-Jackson-Washington

Leon-Franklin-Gadsden-Jefferson-Liberty-Madison-Taylor-Wakulla

Columbia-Hamilton-Lafayette-Suwannee

Baker

Union

Clay-Duval-Nassau

St. Johns

Gilchrist

Dixie

Alachua-Bradford-Levy-Putnam

Marion

Flagler-Volusia

Citrus-Hernando-Lake-Sumter

Orange-Osceola-Seminole

Brevard

Pasco

Pinellas

Hillsborough

Polk

Manatee-Sarasosta

DeSoto-Glades-Hendry-Hardee-Highlands-Okeechobee

Indian River-Martin-St. Lucie

Charlotte

Lee

Palm Beach

Collier

Broward

Monroe

Miami-Dade

Homeless Families

Not Available

198 to 500

501 to 1,000

1,001 to 2,000

2,001 to 3,615

8,137

Subpopulations

HUD's *Annual Homeless Assessment Report* also includes counts of homeless persons by subpopulation. Table 5.2 lists the statewide subpopulation counts for 2018. 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, 2018

Subpopulation	Persons
Chronically Homeless	5,302
Severely Mentally Ill	4,449
Chronic Substance Abuse	4,056
Veterans	2,543
Persons with HIV/AIDS	373
Victims of Domestic Violence	1,699
Unaccompanied Youth (Under 18)	441
Unaccompanied Youth (18-24)	1,451
Parenting Youth	303

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_2018.pdf

All of these counts are lower than the counts in the 2016 Rental Market Study, including a 19 percent drop in the chronically homeless population.

For the Point in Time Count, HUD defines a chronically homeless person as one who is 1) Homeless and lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; 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 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."[11] Of the 5,302 people reporting chronic homelessness, 85 percent (4,518) are individuals; the remaining 784 persons are living with family.

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[11] 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 18,843 transitional housing and permanent supportive housing beds for individuals. For families with children, there are 3,927 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 0.52 for housing for individuals and 0.07 for housing for families. This means that Florida has 52 permanent supportive housing individual beds for every 100 homeless individuals and seven permanent supportive housing family units for every 100 homeless families. This represents continuing increases in the individual level of effort, which was 0.32 in the 2016 Rental Market Study and 0.19 in the 2013 study. The increased level of effort is caused by both an increase in the number of permanent supportive housing beds for individuals and a drop in the number of individuals in the Point in Time count. The family level of effort, on the other hand, has stayed at a similar level over the 2013, 2016, and 2019 studies. Increases in the supply of family supportive housing have been balanced by increases in the number of homeless families who are doubled up or in hotels and motels, as estimated from homeless student data.

Table 5.3. Transitional and Permanent Housing Supply by Region, 2018

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	182	283	0.25	48	57	0.05
FL-501	Hillsborough	169	1,272	0.82	50	167	0.07
FL-502	Pinellas	297	1,358	0.53	23	159	0.09
FL-503	Polk	155	127	0.18	33	42	0.02
FL-504	Flagler, Volusia	53	349	0.48	45	22	0.01
FL-505	Okaloosa, Walton	-	56	0.14	11	181	0.50
FL-506	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla	101	504	0.66	27	73	0.09
FL-507	Orange, Osceola, Seminole	418	1,863	0.69	93	317	0.04
FL-508	Alachua, Bradford, Gilchrist, Levy, Putnam	14	576	0.73	31	61	0.07
FL-509	Indian River, Martin, St. Lucie	51	285	0.28	15	56	0.05
FL-510	Clay, Duval, Nassau	504	1,602	0.83	12	203	0.06
FL-511	Escambia, Santa Rosa	340	356	0.52	17	-	0.00
FL-512	St. Johns	-	11	0.04	28	7	0.02
FL-513	Brevard	222	82	0.11	66	41	0.03
FL-514	Marion	66	72	0.11	20	75	0.06
FL-515	Bay, Calhoun, Gulf, Holmes, Jackson, Washington	50	-	0.00	14	60	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	19	68	0.14	2	16	0.01
FL-518	Columbia, Hamilton, Lafayette, Suwannee	37	72	0.15	-	6	0.01
FL-519	Pasco	50	126	0.13	22	80	0.06
FL-520	Citrus, Hernando, Lake, Sumter	108	77	0.11	32	103	0.06
FL-600	Miami-Dade	393	2,656	0.89	74	726	0.20
FL-601	Broward	530	1,705	0.77	62	169	0.08
FL-602	Charlotte	24	81	0.50	-	43	0.22
FL-603	Lee	51	109	0.19	1	357	0.39
FL-604	Monroe	96	145	0.19	9	17	0.05
FL-605	Palm Beach	105	811	0.64	16	114	0.06
FL-606	Collier	132	30	0.05	20	4	0.01
State of Florida Total		**4,167**	**14,676**	**0.52**	**771**	**3,156**	**0.07**

Sources: U.S. Department of Housing and Urban Development, *2018 Annual Homeless Assessment: Part 1 - Point in Time Estimates of Homelessness in the U.S.* December 2018, https://www.hudexchange.info/resource/5783/2018-ahar-part-1-pit-estimates-of-homelessness-in-the-us. 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 1.9 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 Families = (Students * Percentage of students in families)/(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.

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	Total Homeless Students	DHM: Doubled Up + Hotels/ Motels	Estimated Family Households (DHM*.918)/ 1.9	Unaccomp. Youth (DHM*.082)
Alachua	113	797	33	78	1,021	875	422	72
Baker	(X)	87	(X)	(X)	97	94	45	8
Bay	50	1,243	61	169	1,523	1,412	681	116
Bradford	0	134	(X)	15	155	149	72	12
Brevard	206	2,065	110	382	2,763	2,447	1,180	200
Broward	449	3,637	241	576	4,903	4,213	2,031	345
Calhoun	0	72	(X)	0	73	72	35	6
Charlotte	28	321	13	73	435	394	190	32
Citrus	79	520	38	32	669	552	266	45
Clay	42	602	19	65	728	667	322	55
Collier	137	1,085	50	95	1,367	1,180	569	97
Columbia	79	498	25	69	671	567	273	46
Desoto	1,864	6,453	241	399	8,957	6,852	3,303	561
Dixie	(X)	122	(X)	0	134	122	59	10
Duval	0	75	(X)	(X)	80	77	37	6
Escambia	437	4,855	43	490	5,825	5,345	2,577	438
Flagler	166	1,591	13	139	1,909	1,730	834	142
Franklin	21	448	23	37	529	485	234	40
Gadsden	(X)	262	19	(X)	290	263	127	22
Gilchrist	(X)	268	(X)	(X)	287	272	131	22
Glades	(X)	(X)	(X)	(X)	13	12	6	1

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	Total Homeless Students	DHM: Doubled Up + Hotels/ Motels	Estimated Family Households (DHM*.918)/ 1.9	Unaccomp. Youth (DHM*.082)
Gulf	(X)	32	(X)	0	39	32	15	3
Hamilton	0	13	0	(X)	16	16	8	1
Hardee	(X)	312	(X)	20	335	332	160	27
Hendry	(X)	120	15	(X)	147	127	61	10
Hernando	130	1,057	22	25	1,234	1,082	522	89
Highlands	34	514	29	76	653	590	284	48
Hillsborough	44	550	23	34	651	584	282	48
Holmes	424	3,705	111	619	4,859	4,324	2,085	354
Indian River	0	70	0	(X)	71	71	34	6
Jackson	74	265	12	65	416	330	159	27
Jefferson	0	131	14	13	158	144	69	12
Lafayette	0	35	(X)	0	38	35	17	3
Lake	(X)	90	104	0	198	90	43	7
Lee	103	1,959	42	165	2,269	2,124	1,024	174
Leon	239	1,360	75	397	2,071	1,757	847	144
Levy	178	516	20	76	790	592	285	48
Liberty	22	183	(X)	(X)	210	186	90	15
Madison	0	25	(X)	0	29	25	12	2
Manatee	0	79	89	(X)	169	80	39	7
Marion	133	1,348	45	153	1,679	1,501	724	123
Martin	166	2,104	46	333	2,649	2,437	1,175	200
Miami-Dade	106	330	17	29	482	359	173	29
Monroe	90	367	81	158	696	525	253	43
Nassau	29	433	50	31	543	464	224	38
Okaloosa	107	279	16	47	449	326	157	27

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	Total Homeless Students	DHM: Doubled Up + Hotels/ Motels	Estimated Family Households (DHM*.918)/ 1.9	Unaccomp. Youth (DHM*.082)
Okeechobee	(X)	508	(X)	(X)	520	516	249	42
Orange	316	7,259	130	2,004	9,709	9,263	4,466	758
Osceola	98	3,878	97	1,139	5,212	5,017	2,419	411
Palm Beach	390	3,437	236	355	4,418	3,792	1,828	310
Pasco	247	1,680	88	217	2,232	1,897	915	155
Pinellas	616	2,959	98	560	4,233	3,519	1,696	288
Polk	253	3,687	214	745	4,899	4,432	2,137	363
Putnam	64	483	39	48	634	531	256	43
St. Johns	104	639	34	95	872	734	354	60
St. Lucie	72	1,274	44	195	1,585	1,469	708	120
Santa Rosa	24	932	31	47	1,034	979	472	80
Sarasota	152	590	14	76	832	666	321	55
Seminole	83	1,806	32	347	2,268	2,153	1,038	176
Sumter	(X)	118	(X)	21	148	139	67	11
Suwannee	16	242	(X)	21	285	263	127	22
Taylor	(X)	100	18	(X)	126	107	52	9
Union	(X)	94	(X)	0	98	94	45	8
Volusia	166	2,207	60	285	2,718	2,492	1,201	204
Wakulla	0	78	(X)	(X)	83	79	38	6
Walton	(X)	319	16	(X)	346	327	158	27
Washington	(X)	186	(X)	(X)	197	192	93	16
State Total	**8,203**	**73,596**	**2,966**	**11,108**	**95,873**	**84,704**	**40,835**	**6,935**

Source: Florida Department of Education, School Year 2017-2018 homeless student data provided by Bureau of PK-20 Education Reporting and Accessibility

6. Special Needs Households

This section of the 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 a Disabling Condition 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 2013-2017 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 a person with a disability if he/she reports at least one of the six disability types.[12]

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[12] The Census Bureau defines the six disability types as follows: 1) Hearing Difficulty: deaf or having serious difficulty hearing; 2) Vision Difficulty: blind or having serious difficulty seeing, even when wearing glasses; 3) Cognitive Difficulty: because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions; 4) Ambulatory Difficulty: having serious difficulty walking or climbing stairs; 5) Self-care Difficulty: having difficulty bathing or dressing; 6) Independent Living Difficulty: because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping. See https://www.census.gov/topics/health/disability/guidance/data-collection-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).[13]
- 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, estimates were updated to 2019 figures using 2017 and 2020 population projections produced by University of Florida's Bureau of Economic and Business Research.[14] This yielded an estimate of **104,273** 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 2016-2017 fiscal year, these centers provided residential services to an estimated **7,836** households.[15]

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[13] 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.

[14] See *Notes on Methodology* in the "County and Regional Rental Housing Needs" section for an explanation of the methodology used to update to 2019 estimates.

[15] Estimated from the State Fiscal Year 2016-2017 *Domestic Violence Annual Report*, available at http://www.dcf.state.fl.us/programs/domesticviolence/publications/docs/2016-2017%20Annual%20Statistics.pdf .

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 under Florida's Road to Independence (RTI), Extended Foster Care and Postsecondary Educational Support Services (PESS) programs. In 2016-2017, **2,574** young adults participated in services.

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

Category	Definition	Estimate	Data Sources
Disability-related benefits	Low-income (<=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	104,273 (including 49,631 households with head under age 55 and 54,642 households with head age 55 or older)	U.S. Census Bureau, 2013-2017 5-Year American Community Survey Public Use Microdata Sample; 2018 BEBR population projections
Survivors of domestic violence	Estimated number of households based on total number of persons using domestic violence emergency shelters	7,836	Florida Department of Children and Families, Domestic Violence Annual Report, 7/1/2016-6/30/2017. Assumes each adult entrant equals one household.
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.	2,574	Florida Department of Children and Families, Independent Living Services Annual Report, 2018 (forthcoming)
Total			**114,683**

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. 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 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. [16]
- *Seasonal* farmworkers perform labor in 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.

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."[17] The number of H-2A workers certified in Florida grew from 17,942 in 2015 to 30,462 in 2018.

Employers are required to provide housing for H-2A workers, but in some cases, employers may choose to lease existing affordable or other housing for this purpose. In Florida, H-2A worker housing is part of the DOH-licensed migrant camp inventory. All H-2A workers are assumed to be unaccompanied for this report.

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

[17] 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 113,354 farmworkers in 2017, the most recent year for which full data are available.[18] These workers are estimated to form 100,810 households: 65,442 single-person "households" made up of unaccompanied individuals and 35,367 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	12,931	6,963	19,894	12,931	3,868	16,799	12,931	14,700	27,631
Seasonal	22,049	40,949	62,998	22,049	31,499	53,548	22,049	122,846	144,895
H-2A	30,462	-	30,462	30,462	-	30,462	30,462	-	30,462
Total	**65,442**	**47,912**	**113,354**	**65,442**	**35,367**	**100,810**	**65,442**	**137,545**	**202,988**

Source: US. Bureau of Labor Statistics, 2017 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, 2018 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.

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[18] The exception is the count of H-2A workers. It is a count of individuals certified for work in federal Fiscal Year 2018, which runs from October 1, 2017 to September 30, 2018.

Table 7.2 and Figure 7.1 show the breakdown of all farmworkers and households by county of employment. 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 of Employment

County	Percentage of State's Farmworkers	Farmworkers	Farmworker Households	Farmworker Household Members
Alachua	1.47%	1,667	1,516	2,750
Baker	0.00%	0	0	0
Bay	0.00%	0	0	0
Bradford	0.02%	21	19	33
Brevard	0.14%	163	140	325
Broward	0.93%	1,057	897	2,200
Calhoun	0.14%	154	133	309
Charlotte	1.06%	1,197	1,132	1,663
Citrus	0.22%	247	224	405
Clay	0.02%	25	21	52
Collier	5.63%	6,386	5,615	11,891
Columbia	0.09%	102	87	213
DeSoto	3.24%	3,668	3,471	5,072
Dixie	0.05%	52	52	52
Duval	0.15%	168	142	349
Escambia	0.00%	0	0	0
Flagler	0.30%	336	313	502
Franklin	0.00%	0	0	0
Gadsden	1.38%	1,565	1,328	3,257
Gilchrist	0.29%	332	309	496
Glades	1.49%	1,690	1,662	1,886
Gulf	0.00%	0	0	0
Hamilton	0.79%	897	850	1,229
Hardee	2.49%	2,823	2,683	3,820
Hendry	6.00%	6,799	6,098	11,804
Hernando	0.23%	264	239	438
Highlands	4.20%	4,758	4,240	8,459
Hillsborough	14.20%	16,092	14,579	26,903
Holmes	0.00%	0	0	0
Indian River	2.30%	2,608	2,313	4,713
Jackson	0.31%	354	336	485
Jefferson	0.17%	197	167	410
Lafayette	0.03%	38	32	78
Lake	2.30%	2,608	2,290	4,875

County	Percentage of State's Farmworkers	Farmworkers	Farmworker Households	Farmworker Household Members
Lee	2.55%	2,887	2,596	4,961
Leon	0.23%	266	227	542
Levy	0.47%	530	493	794
Liberty	0.00%	0	0	0
Madison	0.02%	20	17	42
Manatee	6.88%	7,795	6,949	13,845
Marion	0.50%	568	493	1,099
Martin	0.44%	494	421	1,011
Miami-Dade	10.12%	11,467	9,741	23,802
Monroe	0.00%	0	0	0
Nassau	0.00%	0	0	0
Okaloosa	0.00%	0	0	0
Okeechobee	0.66%	747	681	1,216
Orange	3.32%	3,758	3,209	7,680
Osceola	0.19%	210	187	375
Palm Beach	10.34%	11,720	10,317	21,743
Pasco	0.45%	513	436	1,064
Pinellas	0.11%	124	105	258
Polk	5.55%	6,286	5,657	10,779
Putnam	0.45%	509	449	938
St. Johns	0.74%	842	740	1,572
St. Lucie	1.32%	1,498	1,299	2,919
Santa Rosa	0.25%	284	241	592
Sarasota	0.34%	382	324	795
Seminole	0.25%	286	243	595
Sumter	0.50%	566	489	1,113
Suwannee	0.83%	939	867	1,455
Taylor	0.00%	0	0	0
Union	0.00%	0	0	0
Volusia	1.73%	1,963	1,670	4,058
Wakulla	0.00%	0	0	0
Walton	0.005%	6	5	12
Washington	0.04%	44	37	91
County Unknown	2.11%	2,387	2,025	4,967
State of Florida	**100.00%**	**113,354**	**100,810**	**202,988**

Source: U.S. Bureau of Labor Statistics, 2017 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, 2018 H-2A Disclosure Data

Figure 7.1. Farmworkers by County of Employment
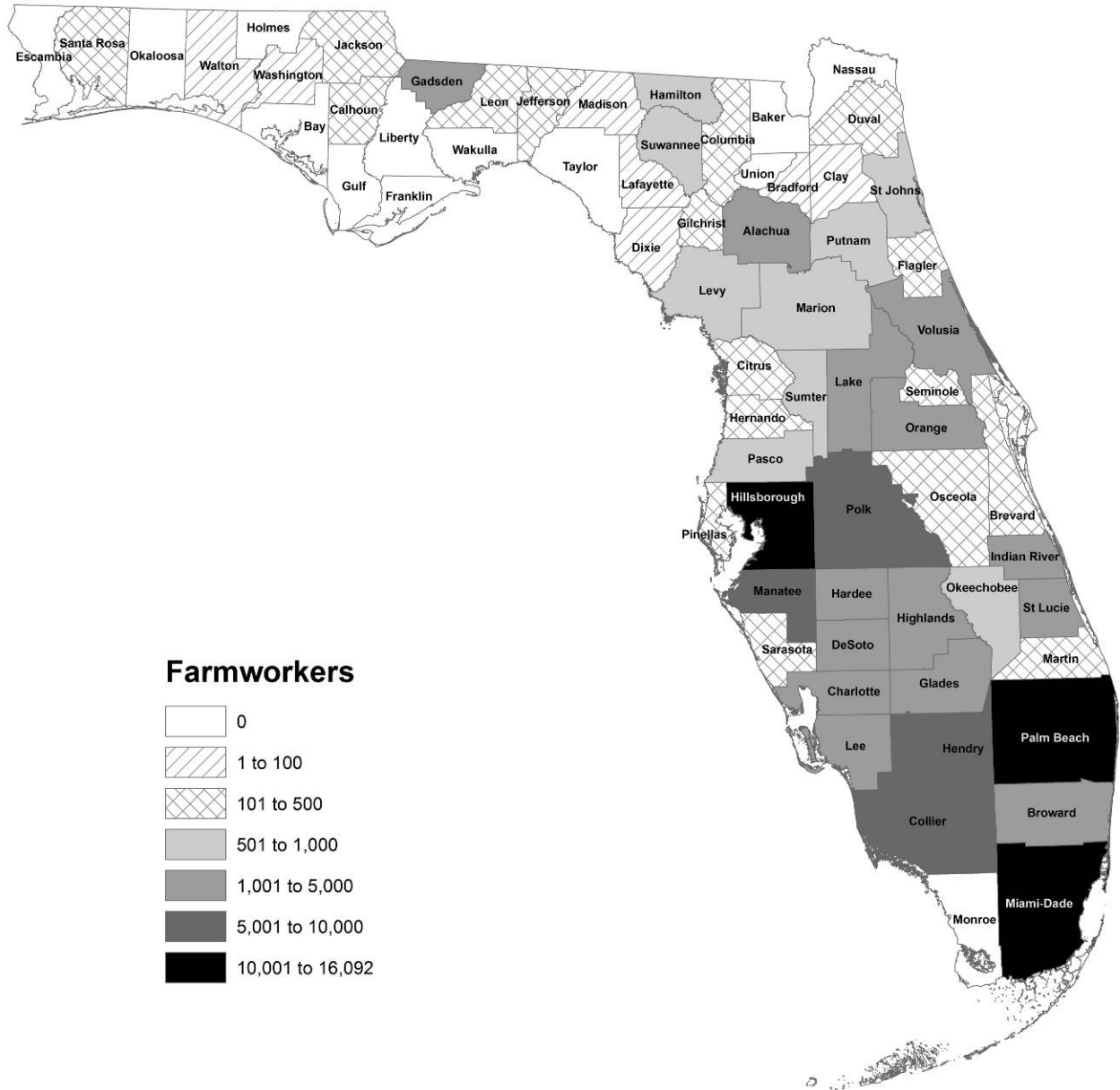
Source: U.S. Bureau of Labor Statistics, 2017 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2018 H-2A Disclosure Data

Table 7.3. Unaccompanied Farmworkers by County of Employment

County	Unaccompanied Migrant Workers	Unaccompanied Seasonal Workers	H-2A Workers	Total Unaccompanied Workers
Alachua	156	266	666	1,088
Baker	0	0	0	0
Bay	0	0	0	0
Bradford	2	3	9	14
Brevard	23	40	13	76
Broward	165	281	0	446
Calhoun	22	38	12	72
Charlotte	67	115	766	948
Citrus	23	39	100	162
Clay	4	7	0	10
Collier	794	1,354	1,294	3,443
Columbia	16	27	0	43
DeSoto	203	345	2,369	2,917
Dixie	0	0	52	52
Duval	26	45	0	71
Escambia	0	0	0	0
Flagler	24	41	182	247
Franklin	0	0	0	0
Gadsden	244	416	0	660
Gilchrist	24	40	180	244
Glades	28	48	1,508	1,585
Gulf	0	0	0	0
Hamilton	48	82	590	720
Hardee	144	245	1,900	2,289
Hendry	722	1,231	2,170	4,123
Hernando	25	43	102	170
Highlands	534	910	1,336	2,780
Hillsborough	1,560	2,659	6,094	10,313
Holmes	0	0	0	0
Indian River	304	518	661	1,483
Jackson	19	32	233	284
Jefferson	31	52	0	83
Lafayette	6	10	0	16
Lake	327	558	511	1,396
Lee	299	510	968	1,778
Leon	40	68	10	118
Levy	38	65	286	389

County	Unaccompanied Migrant Workers	Unaccompanied Seasonal Workers	H-2A Workers	Total Unaccompanied Workers
Liberty	0	0	0	0
Madison	3	5	0	8
Manatee	873	1,488	2,201	4,562
Marion	77	131	76	283
Martin	75	127	15	217
Miami-Dade	1,780	3,034	60	4,874
Monroe	0	0	0	0
Nassau	0	0	0	0
Okaloosa	0	0	0	0
Okeechobee	68	115	313	496
Orange	566	965	131	1,662
Osceola	24	40	58	122
Palm Beach	1,446	2,466	2,451	6,363
Pasco	80	136	3	218
Pinellas	19	33	0	52
Polk	648	1,105	2,131	3,885
Putnam	62	106	112	280
St. Johns	105	180	167	452
St. Lucie	205	350	184	739
Santa Rosa	44	76	0	120
Sarasota	60	102	0	161
Seminole	45	76	0	121
Sumter	79	135	60	273
Suwannee	74	127	462	663
Taylor	0	0	0	0
Union	0	0	0	0
Volusia	302	515	26	843
Wakulla	0	0	0	0
Walton	1	1	0	2
Washington	7	12	0	18
County Unknown	372	635	0	1,007
State of Florida	**12,931**	**22,049**	**30,462**	**65,442**

Source: U.S. Bureau of Labor Statistics, 2017 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, 2018 H-2A Disclosure Data

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

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	84	495	579	47	380	427	178	1,484	1,661
Baker	0	0	0	0	0	0	0	0	0
Bay	0	0	0	0	0	0	0	0	0
Bradford	1	6	7	1	4	5	2	17	19
Brevard	13	74	87	7	57	64	27	222	249
Broward	89	522	611	49	402	451	187	1,566	1,754
Calhoun	12	70	82	7	54	61	25	211	236
Charlotte	36	213	249	20	164	184	76	639	715
Citrus	12	72	85	7	56	63	26	217	243
Clay	2	12	14	1	9	11	4	37	41
Collier	428	2,515	2,943	238	1,935	2,172	903	7,546	8,449
Columbia	9	51	59	5	39	44	18	152	170
DeSoto	109	642	751	61	493	554	230	1,925	2,155
Dixie	0	0	0	0	0	0	0	0	0
Duval	14	83	97	8	64	72	30	248	278
Escambia	0	0	0	0	0	0	0	0	0
Flagler	13	76	89	7	59	66	27	228	255
Franklin	0	0	0	0	0	0	0	0	0
Gadsden	131	773	904	73	595	668	277	2,319	2,596
Gilchrist	13	75	88	7	58	65	27	225	252
Glades	15	90	105	8	69	78	32	269	302
Gulf	0	0	0	0	0	0	0	0	0
Hamilton	26	152	177	14	117	131	54	455	509
Hardee	78	456	533	43	351	394	164	1,367	1,531
Hendry	389	2,287	2,675	216	1,759	1,975	821	6,860	7,681

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
Hernando	14	80	93	8	61	69	29	240	268
Highlands	287	1,691	1,978	160	1,300	1,460	607	5,072	5,679
Hillsborough	840	4,939	5,779	467	3,799	4,266	1,773	14,817	16,590
Holmes	0	0	0	0	0	0	0	0	0
Indian River	164	962	1,125	91	740	831	345	2,885	3,230
Jackson	10	60	70	6	46	52	21	179	201
Jefferson	17	97	114	9	75	84	35	292	326
Lafayette	3	19	22	2	14	16	7	56	63
Lake	176	1,036	1,212	98	797	895	372	3,107	3,479
Lee	161	948	1,109	90	729	819	340	2,843	3,184
Leon	21	126	148	12	97	109	45	379	424
Levy	20	120	141	11	93	104	43	361	405
Liberty	0	0	0	0	0	0	0	0	0
Madison	2	10	12	1	8	9	4	30	33
Manatee	470	2,764	3,234	261	2,126	2,387	992	8,291	9,283
Marion	41	243	284	23	187	210	87	729	816
Martin	40	236	277	22	182	204	85	709	794
Miami-Dade	958	5,635	6,593	532	4,335	4,867	2,023	16,905	18,928
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	214	251	20	165	185	77	643	720
Orange	305	1,792	2,096	169	1,378	1,548	643	5,375	6,018
Osceola	13	75	88	7	58	65	27	225	252
Palm Beach	779	4,579	5,358	433	3,522	3,955	1,644	13,737	15,380
Pasco	43	252	295	24	194	218	90	756	846
Pinellas	10	61	72	6	47	53	22	184	206

| 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	349	2,053	2,402	194	1,579	1,773	737	6,158	6,895
Putnam	33	196	229	19	151	169	70	588	659
St. Johns	57	334	390	32	257	288	120	1,001	1,120
St. Lucie	110	649	760	61	499	561	233	1,947	2,180
Santa Rosa	24	140	164	13	108	121	50	421	472
Sarasota	32	189	221	18	145	163	68	566	634
Seminole	24	141	165	13	109	122	51	424	475
Sumter	42	250	292	24	192	216	90	750	839
Suwannee	40	236	276	22	181	204	85	707	792
Taylor	0	0	0	0	0	0	0	0	0
Union	0	0	0	0	0	0	0	0	0
Volusia	163	957	1,120	90	736	827	344	2,871	3,214
Wakulla	0	0	0	0	0	0	0	0	0
Walton	0	3	3	0	2	2	1	8	9
Washington	4	22	25	2	17	19	8	65	73
County Unknown	200	1,179	1,379	111	907	1,018	423	3,537	3,960
State of Florida	**6,963**	**40,949**	**47,912**	**3,868**	**31,499**	**35,367**	**14,700**	**122,846**	**137,545**

Source: U.S. Bureau of Labor Statistics, 2017 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, 2018 H-2A Disclosure Data

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, 69 multifamily developments set aside 4,327 affordable housing units set aside for farmworkers.[19]

- *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	846
Baker	0	0
Bay	0	0
Bradford	0	0
Brevard	0	10
Broward	0	0
Calhoun	0	0
Charlotte	0	0
Citrus	20	101

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[19] Many developments set aside a portion of units for farmworkers rather than the entire complex. The 4,327 unit figure includes only the farmworker set-aside units rather than all affordable units in farmworker developments. Owners of several farmworker developments have received temporary or permanent waivers from Florida Housing and USDA RD to reduce the farmworker set-aside requirements. The units with waived requirements are not included in the 4,327 unit total.

County	Florida Housing & USDA RD Multifamily Units	DOH Permitted Camp Beds
Clay	0	0
Collier	626	2,860
Columbia	0	190
DeSoto	117	3,088
Dixie	0	160
Duval	0	0
Escambia	0	0
Flagler	0	220
Franklin	0	0
Gadsden	50	0
Gilchrist	0	0
Glades	0	847
Gulf	0	0
Hamilton	0	857
Hardee	69	1,875
Hendry	96	2,710
Hernando	0	99
Highlands	61	3,155
Hillsborough	453	6,179
Holmes	0	0
Indian River	134	378
Jackson	0	97
Jefferson	0	0
Lafayette	0	10
Lake	0	678
Lee	78	673
Leon	0	466
Levy	0	80
Liberty	0	0
Madison	0	0
Manatee	50	2,543
Marion	166	44
Martin	117	0
Miami-Dade	853	69
Monroe	0	0
Nassau	0	0
Okaloosa	0	4
Okeechobee	15	1,032
Orange	0	285
Osceola	104	160

County	Florida Housing & USDA RD Multifamily Units	DOH Permitted Camp Beds
Palm Beach	745	3,524
Pasco	0	0
Pinellas	0	0
Polk	284	2,078
Putnam	42	293
St. Johns	0	320
St. Lucie	184	181
Santa Rosa	0	0
Sarasota	0	0
Seminole	0	0
Sumter	0	0
Suwannee	0	0
Taylor	0	0
Union	32	0
Volusia	31	95
Wakulla	0	0
Walton	0	0
Washington	0	0
State of Florida Total	**4,327**	**36,207**

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 65,442 unaccompanied workers and 36,207 permitted migrant camp beds, yielding a need for 29,235 additional beds for single workers. There are 35,367 accompanied households and 4,327 multifamily farmworker set aside units, yielding a need for 31,040 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, Palm Beach, Manatee, and Polk Counties. Similarly, five combined urban/agricultural counties show the greatest need for multifamily farmworker units: Miami-Dade, Hillsborough, Palm Beach, and Manatee. Rural Hendry County also has a large need for both single worker beds and multifamily units.

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	1,088	846	242	427	0	427
Baker	0	0	0	0	0	0
Bay	0	0	0	0	0	0
Bradford	14	0	14	5	0	5
Brevard	76	10	66	64	0	64
Broward	446	0	446	451	0	451
Calhoun	72	0	72	61	0	61
Charlotte	948	0	948	184	0	184
Citrus	162	101	61	63	20	43
Clay	10	0	10	11	0	11
Collier	3,443	2,860	583	2,172	626	1,546
Columbia	43	190	-147	44	0	44
DeSoto	2,917	3,088	-171	554	117	437
Dixie	52	160	-108	0	0	0
Duval	71	0	71	72	0	72
Escambia	0	0	0	0	0	0
Flagler	247	220	27	66	0	66
Franklin	0	0	0	0	0	0
Gadsden	660	0	660	668	50	618
Gilchrist	244	0	244	65	0	65
Glades	1,585	847	738	78	0	78
Gulf	0	0	0	0	0	0
Hamilton	720	857	-137	131	0	131
Hardee	2,289	1,875	414	394	69	325
Hendry	4,123	2,710	1,413	1,975	96	1,879
Hernando	170	99	71	69	0	69
Highlands	2,780	3,155	-375	1,460	61	1,399
Hillsborough	10,313	6,179	4,134	4,266	453	3,813
Holmes	0	0	0	0	0	0
Indian River	1,483	378	1,105	831	134	697
Jackson	284	97	187	52	0	52
Jefferson	83	0	83	84	0	84
Lafayette	16	10	6	16	0	16
Lake	1,396	678	718	895	0	895
Lee	1,778	673	1,105	819	78	741
Leon	118	466	-348	109	0	109

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	389	80	309	104	0	104
Liberty	0	0	0	0	0	0
Madison	8	0	8	9	0	9
Manatee	4,562	2,543	2,019	2,387	50	2,337
Marion	283	44	239	210	166	44
Martin	217	0	217	204	117	87
Miami-Dade	4,874	69	4,805	4,867	853	4,014
Monroe	0	0	0	0	0	0
Nassau	0	0	0	0	0	0
Okaloosa	0	4	-4	0	0	0
Okeechobee	496	1,032	-536	185	15	170
Orange	1,662	285	1,377	1,548	0	1,548
Osceola	122	160	-38	65	104	-39
Palm Beach	6,363	3,524	2,839	3,955	745	3,210
Pasco	218	0	218	218	0	218
Pinellas	52	0	52	53	0	53
Polk	3,885	2,078	1,807	1,773	284	1,489
Putnam	280	293	-13	169	42	127
St. Johns	452	320	132	288	0	288
St. Lucie	739	181	558	561	184	377
Santa Rosa	120	0	120	121	0	121
Sarasota	161	0	161	163	0	163
Seminole	121	0	121	122	0	122
Sumter	273	0	273	216	0	216
Suwannee	663	0	663	204	0	204
Taylor	0	0	0	0	0	0
Union	0	0	0	0	32	-32
Volusia	843	95	748	827	31	796
Wakulla	0	0	0	0	0	0
Walton	2	0	2	2	0	2
Washington	18	0	18	19	0	19
State of Florida Total	**65,442**	**36,207**	**29,235**	**35,367**	**4,327**	**31,040**

Source: U.S. Bureau of Labor Statistics, 2017 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, 2018 H-2A Disclosure Data; Florida Department of Health; Shimberg Center for Housing Studies, Assisted Housing Inventory

Figure 7.2. Need for Beds for Unaccompanied Workers by County
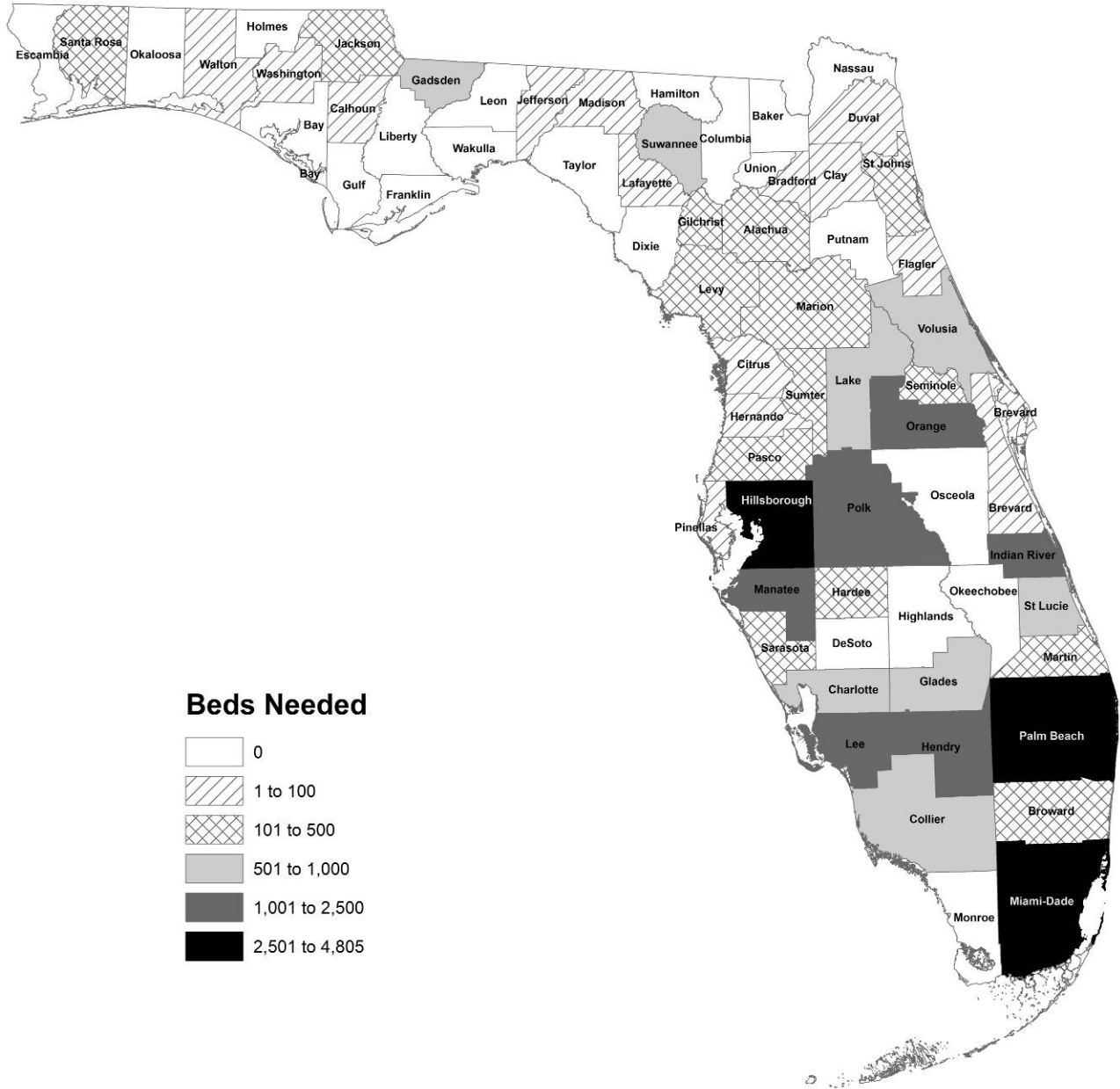
Source: U.S. Bureau of Labor Statistics, 2017 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2018 H-2A Disclosure Data; Florida Department of Health; Shimberg Center for Housing Studies, Assisted Housing Inventory

Figure 7.3. Need for Farmworker Multifamily Units by County
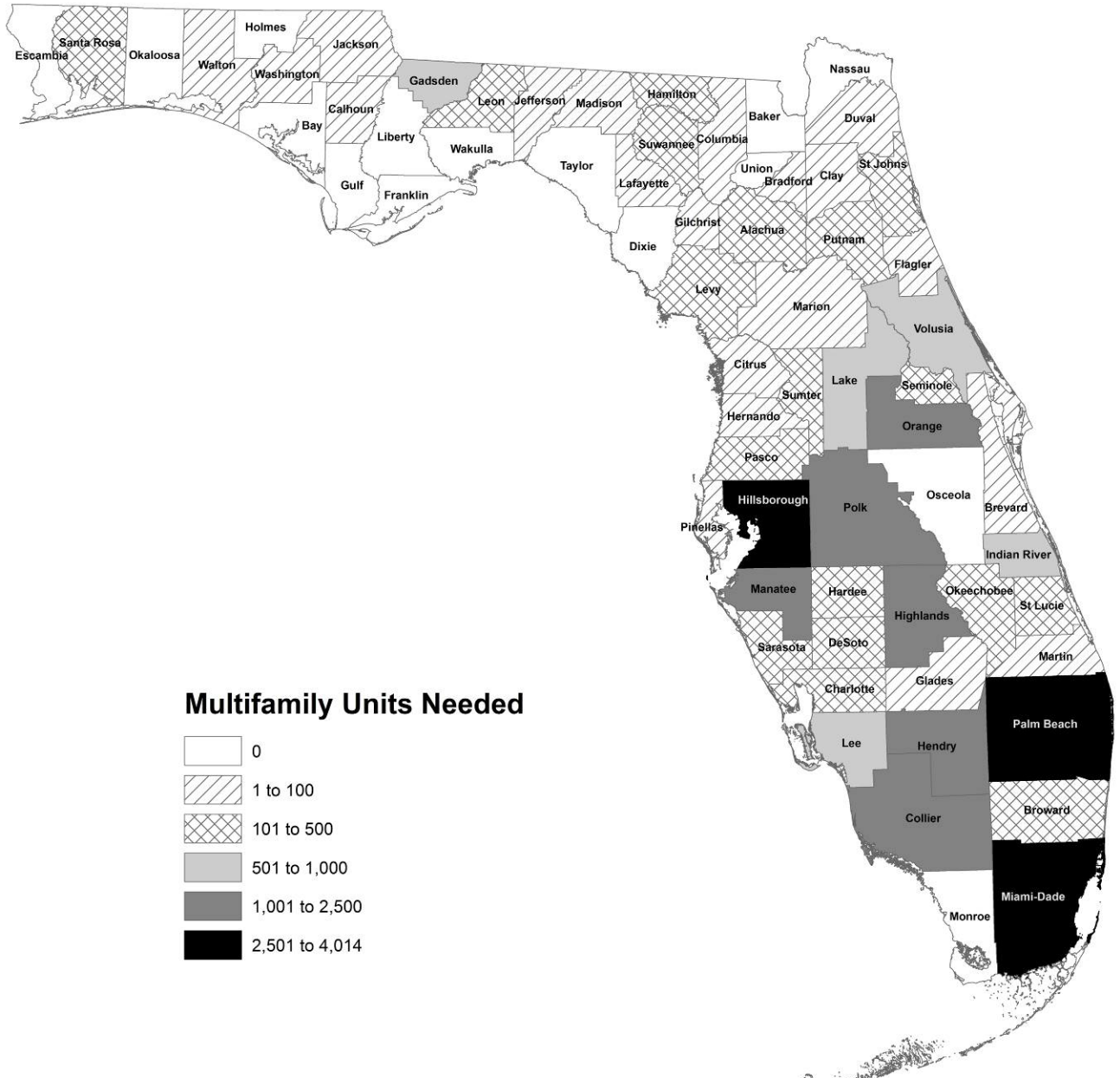
Source: U.S. Bureau of Labor Statistics, 2017 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2018 H-2A Disclosure Data; Florida Department of Health; Shimberg Center 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 2018 (October 1, 2017 – September 30, 2018), downloaded from https://www.foreignlaborcert.doleta.gov/performancedata.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.[20]

- QCEW data are available by state and county as well as by NAICS (North American Industry Classification, formerly SIC) industrial code. 2017 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.[21] 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.

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[20] United States Bureau of Labor Statistics. *QCEW Overview*. http://www.bls.gov/cew/cewover.htm

[21] United States Department of Labor Employment and Training Administration. *The National Agricultural Workers Survey*. https://doleta.gov/naws.

The NAWS shows that farmworkers in Florida worked an average of 38 weeks during the 2015-2016 period, the most recent data available to the Shimberg Center. This allows us to translate the total number of weeks worked in a geographic area and NAICS code into an estimated number of workers: Workers = Total annual weeks worked/ Average weeks worked per year = Total annual weeks worked/38

3. Sum the total workers for the two industrial codes in each geographic area. Total farmworkers = Workers in code 111 + 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. There are 2,387 workers estimated in a "County Unknown" category, mostly from the Support Activities sector. These workers and their household members are counted 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 3,043 farmworkers (4 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 workers among the counties and the "County Unknown" category based on the counties' share of the 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 two-year period available (fiscal years 2015-2016; 375 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.[22] In the NAWS interviews, 24 percent of workers were migrant and 76 percent were seasonal. These percentages were applied to the county and state total non-H-2A workers. For the

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[22] H-2A workers were assumed to be unaccompanied.

statewide total of 82,892 non-H-2A workers, this meant that 19,894 were assumed to be migrant (82,892 * .24) and 62,998 (82,892 * .76) were assumed to be seasonal.

2. Divide migrant and seasonal workers into accompanied and unaccompanied categories.
   a. Migrant: 65 percent of migrant workers reported unaccompanied status and 35 percent reported being accompanied by family. This translates to 12,931 unaccompanied migrant workers (.65 * 19,894) and 6,963 accompanied migrant workers (.35 * 19,894).
   b. Seasonal: 35 percent of seasonal workers reported unaccompanied status and 65 percent reported being accompanied. This translates to 22,049 unaccompanied seasonal workers (.35 * 62,998) and 40,949 accompanied seasonal workers (.65 * 62,998).

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 3,868 accompanied migrant households (6,963 workers/1.8 workers per household).
   b. Accompanied seasonal households: The average seasonal worker household contained 1.3 farmworkers. This translates to 31,499 seasonal worker households (40,949 workers/1.3 workers per household).

4. Translate accompanied worker household counts into household members.
   a. Accompanied migrant household members: The average accompanied migrant household had 3.8 members total. This translates to 14,700 accompanied migrant household members (3,868 * 3.8).
   b. Accompanied seasonal household members: The average accompanied seasonal household had 4.1 members total. This translates to 122,846 accompanied seasonal household members (31,499 * 3.9).

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 2015-2016 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 section of the Rental Market Study discusses the affordable housing needs of commercial fishing workers in Florida. The 2019 study uses a different method to estimate the number of fishing workers than previous Rental Market Studies. Therefore, results are not comparable to earlier years.

According to this new method, Florida has an estimated need for 1,093 units of affordable rental housing for commercial fishing workers. County-level estimates are not available due to limitations of the data sources, as described below.

Previous Methodology

Past years' studies restricted the fishing worker analysis to estimates of low-income (at or below 60 percent of AMI), cost burdened (greater than 40 percent) renters from the American Community Survey (ACS) with at least one person with a U.S. Census occupational code of 610, which includes "Fishers, Hunters, and Trappers." We are modifying the method for three reasons. First, the ACS is based on a sample of Florida households. The 2013-2017 ACS sample is not large enough to yield statistically significant counts for such a specific set of parameters (renter tenure, incomes below 60 percent of AMI, and a single, relatively small occupational category). Second, limiting the estimate to renters excluded other fishing workers who might have a need for affordable rental housing, such as those living doubled up with a homeowner or those living in substandard, non-rental units.[23] Third, experts from University of Florida's Sea Grant program recommended including aquaculture and seafood processing workers in the fishing worker estimate. Most workers in these industries would not be included in the "Fishers, Hunters, and Trappers" occupational code used previously.

Current Methodology and Estimate

The new method for producing an estimate of fishing workers' rental housing needs is as follows:

1. Determine the number of low-income households in the ACS with at least one worker in the industry categories that include fishing-related firms.

We used the 2013-2017 ACS to estimate the number of households with incomes below 60 percent of AMI and at least one worker in these Census industry codes:

- Fishing, Hunting and Trapping (Industry Code 0280): 805 households up to 60 percent of AMI
- Animal Production and Aquaculture (Industry Code 0180): 5,074 households up to 60 percent of AMI

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[23] Removing the renter restriction on the fishing worker estimate will make the method more consistent with the farmworker needs analysis. The farmworker analysis includes all farmworkers in the demand estimate regardless of their current housing tenure.

- Seafood and other miscellaneous foods, manufacturing (Industry Code 1280): 589 households up to 60 percent of AMI.

These are statewide numbers. The sample size and geographic categories of the ACS microdata do not permit estimates at the county level.

2. Estimate the share of workers in these industry categories working in fishing, aquaculture and seafood production.

The Census industry categories include workers other than fishing workers. For example, Animal Production and Aquaculture includes workers on cattle ranches and other livestock farms.   The Census does not provide subcategories of these industry codes that separate out the fishing-related jobs.

However, the North American Industry Classification System (NAICS) from the Bureau of Labor Statistics (BLS) does provide subcategories, and a crosswalk between Census and NAICS codes is available.[24] The 2017 Quarterly Census of Employment and Wages (QCEW) from the BLS provides an annual average count of employees by NAICS code for the state. Therefore, we used the NAICS subcategories in the QCEW to calculate the ratio of fishing-specific employees to total employees in each of the three Census industry categories from the QCEW:

- Fishing, hunting, & trapping: 80.94% of employees work in fishing.
- Animal production and aquaculture: 8.02% of employees work in aquaculture.
- Seafood and other miscellaneous foods (manufacturing): 21.45% of employees work in seafood product preparation & packaging.

Again, these are statewide percentages. While the QCEW does provide data at the county level, employment numbers from many firms are suppressed at the county level for privacy purposes. Using the county-level data would result in substantial undercounts of fishing workers.

3. Use estimated worker shares in each industry to estimate low-income, fishing worker households.

We applied the QCEW percentages from step 2 to the ACS household totals in step 1 to estimate the shares of low-income households that work in fishing-related industries, as a subset of households with workers in the three overall industry categories.

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[24] See https://www2.census.gov/programs-surveys/demo/guidance/industry-occupation/census-2012-final-code-list.xls.

Table 8.1 Estimates of Low-Income, Fishing Worker Households, Florida

Industry	A Households 0-60% AMI (ACS)	B Share of Employees in Fishing-Related Industry (QCEW)	C Est.Households 0-60% AMI, Fishing Workers Only (A*B)
Fishing, Hunting & Trapping	805	80.94%	652
Animal Production & Aquaculture	5,074	8.02%	407
Seafood and other miscellaneous foods (processing)	589	21.45%	126
Total Estimated Fishing Worker Households			**1,185**

4. Subtract existing housing supply from demand to yield need for fishing worker units.

Florida Housing has 92 fishing worker set-aside units in the Atlantic Pines and Mariner's Cove developments in Monroe County. Subtracting the supply (92 units) from the demand (1,185 fishing worker households) yields a need of **1,093 units.**

9. Public and Assisted Housing

Florida's public and assisted housing stock provides 286,335 units of affordable rental housing—nearly 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, 2019

	Developments	Units
Public Housing	228	33,883
Assisted Housing	2,528	259,085
Total	2,706	286,335

Notes: Unit counts include only rent- and income-restricted units. Public housing developments 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

Generally, 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 renters are located in large counties (61 percent both public/assisted units and cost burdened renters). Miami-Dade County has particularly large concentrations of units (20 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 five percent of units and three percent of cost burdened renters are located in small counties.

Table 9.2. Public and Assisted Housing Supply by County, Florida, 2019

	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
Large Counties:								
Broward	5	404	153	19,595	156	19,783	6.91%	10.17%
Duval	18	3,214	132	18,510	147	20,877	7.29%	5.25%
Hillsborough	13	2,724	164	20,589	169	21,667	7.57%	7.64%
Miami-Dade	50	10,928	387	47,011	425	56,401	19.70%	16.93%
Orange	12	1,693	177	29,181	187	30,754	10.74%	8.48%
Palm Beach	10	1,164	104	12,909	114	14,073	4.91%	7.13%
Pinellas	12	1,281	125	10,360	134	11,189	3.91%	5.15%
Large Total	**120**	**21,408**	**1,242**	**158,155**	**1,332**	**174,744**	**61.03%**	**60.74%**
Medium Counties:								
Alachua	4	903	48	3,445	51	4,177	1.46%	1.56%
Bay	3	490	26	2,428	29	2,918	1.02%	0.87%
Brevard	7	1,141	51	4,821	58	5,962	2.08%	2.37%
Charlotte	4	320	18	2,107	19	2,137	0.75%	0.57%
Citrus	0	0	31	1,070	31	1,070	0.37%	0.43%
Clay	0	0	18	1,339	18	1,339	0.47%	0.55%
Collier	0	0	42	4,865	42	4,865	1.70%	1.39%
Escambia	4	603	55	4,134	59	4,737	1.65%	1.37%
Flagler	1	131	8	503	9	634	0.22%	0.38%
Hernando	1	124	29	1,954	30	2,078	0.73%	0.61%
Highlands	1	63	35	1,613	35	1,613	0.56%	0.35%
Indian River	0	0	25	2,697	25	2,697	0.94%	0.67%
Lake	1	60	70	4,719	71	4,779	1.67%	1.16%
Lee	11	1,019	56	5,282	63	5,959	2.08%	2.98%
Leon	3	537	37	3,688	40	4,225	1.48%	1.59%
Manatee	6	477	35	3,804	39	4,004	1.40%	1.77%

	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
Marion	1	186	28	2,303	29	2,489	0.87%	1.14%
Martin	1	70	17	1,206	18	1,276	0.45%	0.48%
Okaloosa	3	507	15	879	18	1,386	0.48%	0.96%
Osceola	0	0	47	7,020	47	7,020	2.45%	1.97%
Pasco	3	206	55	3,809	58	4,015	1.40%	1.80%
Polk	9	826	79	6,185	86	6,887	2.41%	2.55%
Santa Rosa	1	38	13	659	14	697	0.24%	0.49%
Sarasota	5	513	29	2,210	30	2,470	0.86%	1.64%
Seminole	1	30	39	5,482	40	5,512	1.93%	1.96%
St. Johns	0	0	21	1,221	21	1,221	0.43%	0.82%
St. Lucie	3	824	20	2,513	23	3,337	1.17%	1.29%
Sumter	0	0	10	359	10	359	0.13%	0.20%
Volusia	9	1,159	66	6,565	72	7,430	2.59%	2.27%
Medium Total:	**82**	**10,227**	**1,023**	**88,880**	**1,085**	**97,293**	**33.98%**	**36.20%**
Small Counties:								
Baker	1	80	3	132	4	212	0.07%	0.06%
Bradford	0	0	8	386	8	386	0.13%	0.07%
Calhoun	0	0	2	88	2	88	0.03%	0.03%
Columbia	1	80	12	700	13	780	0.27%	0.20%
DeSoto	2	130	14	781	16	911	0.32%	0.11%
Dixie	1	26	1	32	2	58	0.02%	0.03%
Franklin	2	104	5	172	7	276	0.10%	0.03%
Gadsden	0	0	16	913	16	913	0.32%	0.14%
Gilchrist	1	10	2	59	3	69	0.02%	0.03%
Glades	0	0	2	78	2	78	0.03%	0.03%
Gulf	0	0	4	162	4	162	0.06%	0.04%
Hamilton	1	86	5	147	6	233	0.08%	0.03%

	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
Hardee	0	0	10	617	10	617	0.22%	0.09%
Hendry	0	0	14	674	14	674	0.24%	0.11%
Holmes	1	56	4	80	5	136	0.05%	0.05%
Jackson	3	188	19	823	22	1,011	0.35%	0.14%
Jefferson	0	0	4	171	4	171	0.06%	0.04%
Lafayette	0	0	1	36	1	36	0.01%	0.02%
Levy	1	124	13	420	14	544	0.19%	0.09%
Liberty	0	0	0	0	0	0	0.00%	0.02%
Madison	0	0	8	412	8	412	0.14%	0.05%
Monroe	2	588	26	1,424	28	2,012	0.70%	0.53%
Nassau	1	57	16	765	17	822	0.29%	0.20%
Okeechobee	0	0	7	302	7	302	0.11%	0.12%
Putnam	4	335	29	1,179	33	1,514	0.53%	0.24%
Suwannee	2	124	12	540	14	664	0.23%	0.11%
Taylor	0	0	7	350	7	350	0.12%	0.05%
Union	1	122	2	80	3	202	0.07%	0.03%
Wakulla	0	0	2	64	2	64	0.02%	0.06%
Walton	1	50	8	335	9	385	0.13%	0.25%
Washington	1	88	7	128	8	216	0.08%	0.06%
Small Total	**26**	**2,248**	**263**	**12,050**	**289**	**14,298**	**4.99%**	**3.06%**
State Total	**228**	**33,883**	**2,528**	**259,085**	**2,706**	**286,335**	**100.00%**	**100.00%**

Notes: Unit counts include only rent- and income-restricted units. Public housing developments 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, 2019
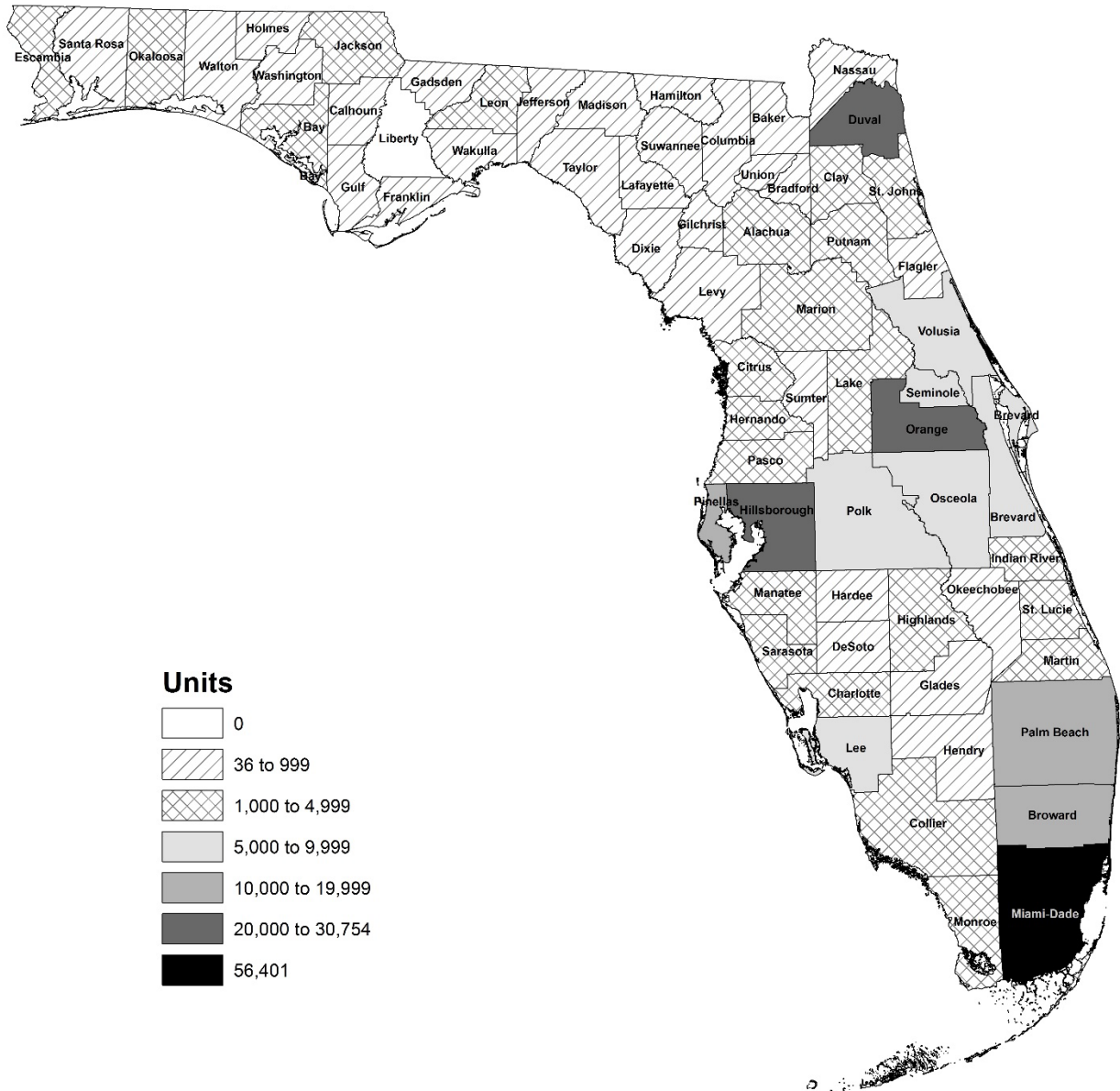
Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

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. 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 assistance[25]), and 2) family versus elderly target population. Developments may fall into more than one category.

The public and assisted housing units are compared to a statewide "all Florida renters" category based on data from the 2017 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 $51,383, more than double the average of $24,971 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 $11,000-17,000 range (Figure 9.2). Incomes are also lower in Florida Housing's elderly developments.

Figure 9.2. Average Annual Household Income ($)
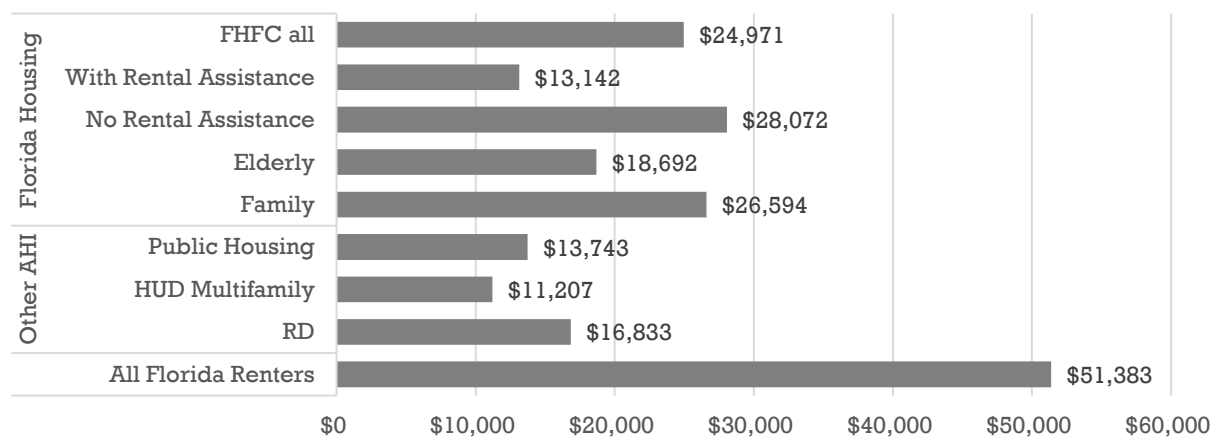
Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2017 American Community Survey

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[25] 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.

Figure 9.3 shows the breakdown of households by income as a percentage of AMI. It shows that Florida Housing-sponsored units serve tenants with a range of incomes. More than a quarter of households in Florida Housing-sponsored developments are "extremely low-income" (ELI), meaning they have incomes at or below 30 percent of AMI. These include most households in Florida Housing units with rental assistance, but they also include 15 percent of tenants without rental assistance. Forty percent of Florida Housing units are occupied by "very low-income" (30-50 percent of AMI) households, up from 35 percent in 2016. The remaining one-third of households have incomes above 50 percent of AMI. Most tenants in public housing and HUD multifamily units are ELI households, as are nearly half of RD tenants.

In contrast, the "all renters" averages include households with a far wider range of incomes. This category includes the state's low-income renters, but also a group 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 $38,425, or 72 percent of AMI. However, the top 25 percent of renters have incomes above $65,000, or 121 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 $21,000.

Figure 9.3. Households by Income as a Percentage of Area Median Income (AMI)
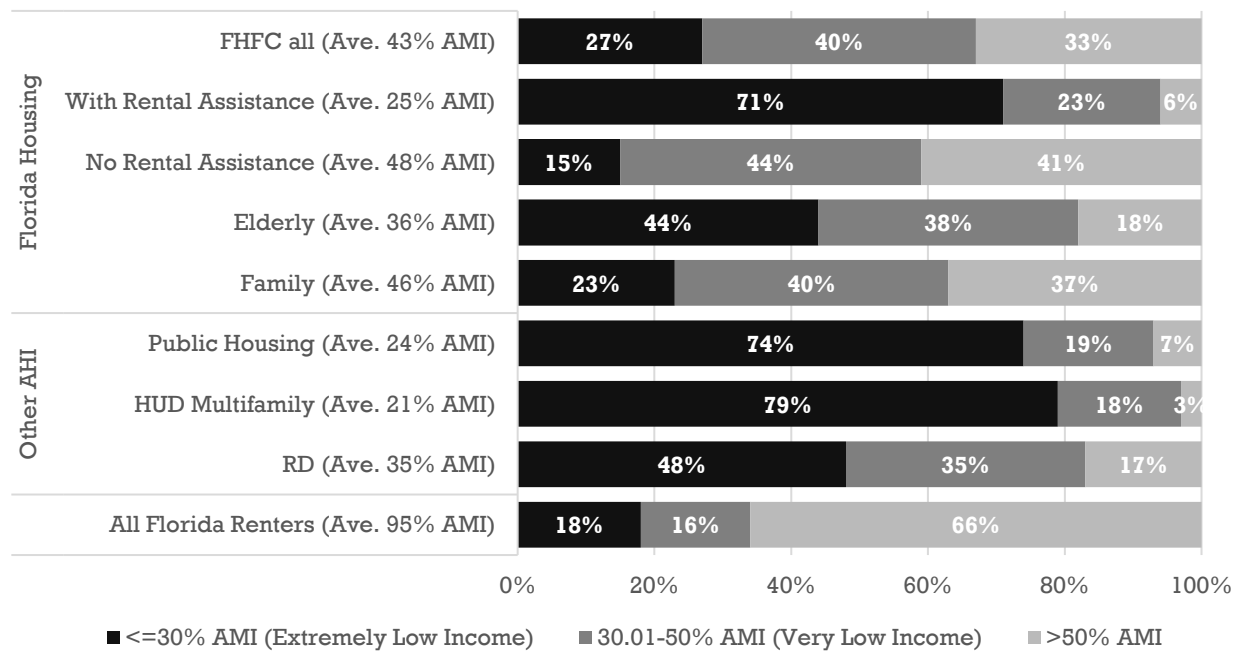
Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2017 American Community Survey

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 $744 per month. In comparison, the average rent for all units in the state is $1,208. The average for market-rate units cannot be determined but would be even higher, since the $1,208 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, near $250-300 per month. 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)
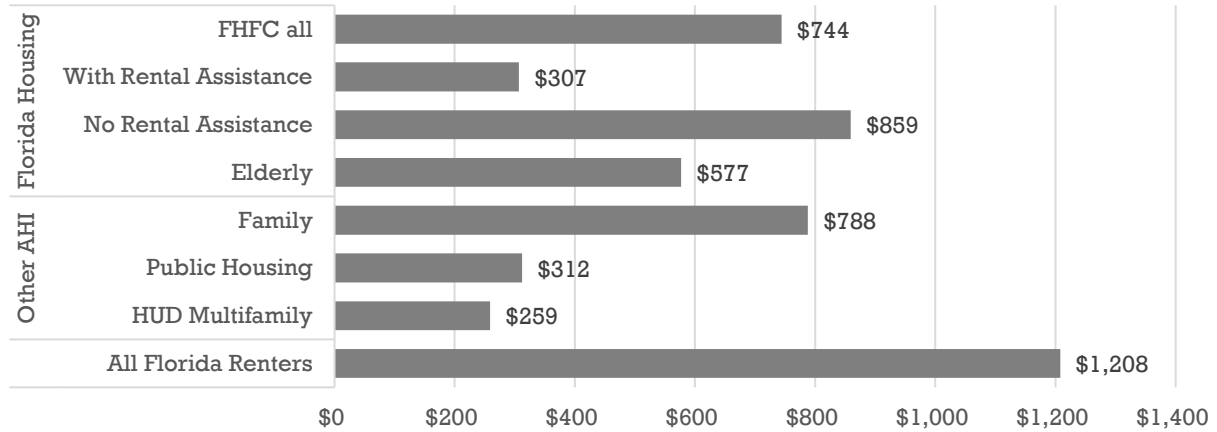
Notes: Data unavailable for RD units.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2017 American Community Survey

Figure 9.5. Units by Tenant-Paid Gross Rent
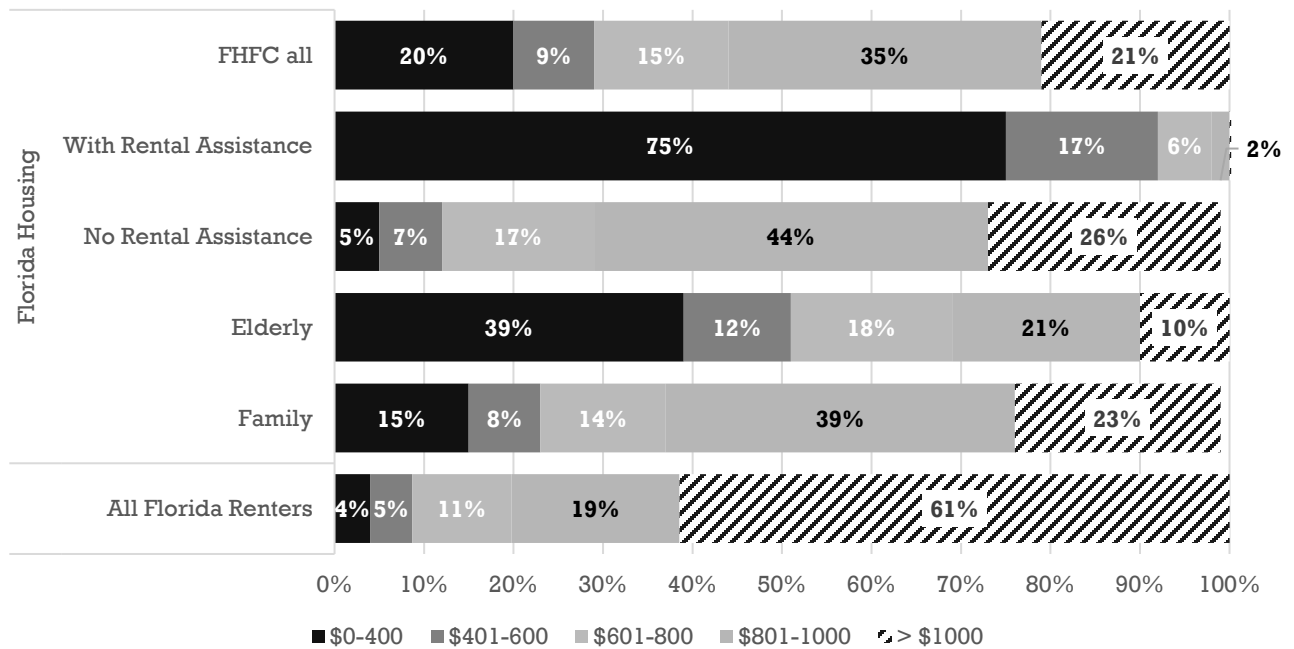
Notes: Data unavailable for public housing, HUD multifamily and RD units.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2017 American Community Survey

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.[26] They also make up 59 percent of the households in HUD Multifamily developments, reflecting a strong emphasis on elderly housing in Florida's HUD-subsidized stock.

Figure 9.6. Households with Elderly Members (Age 62 and older) and Children (Under Age 18)
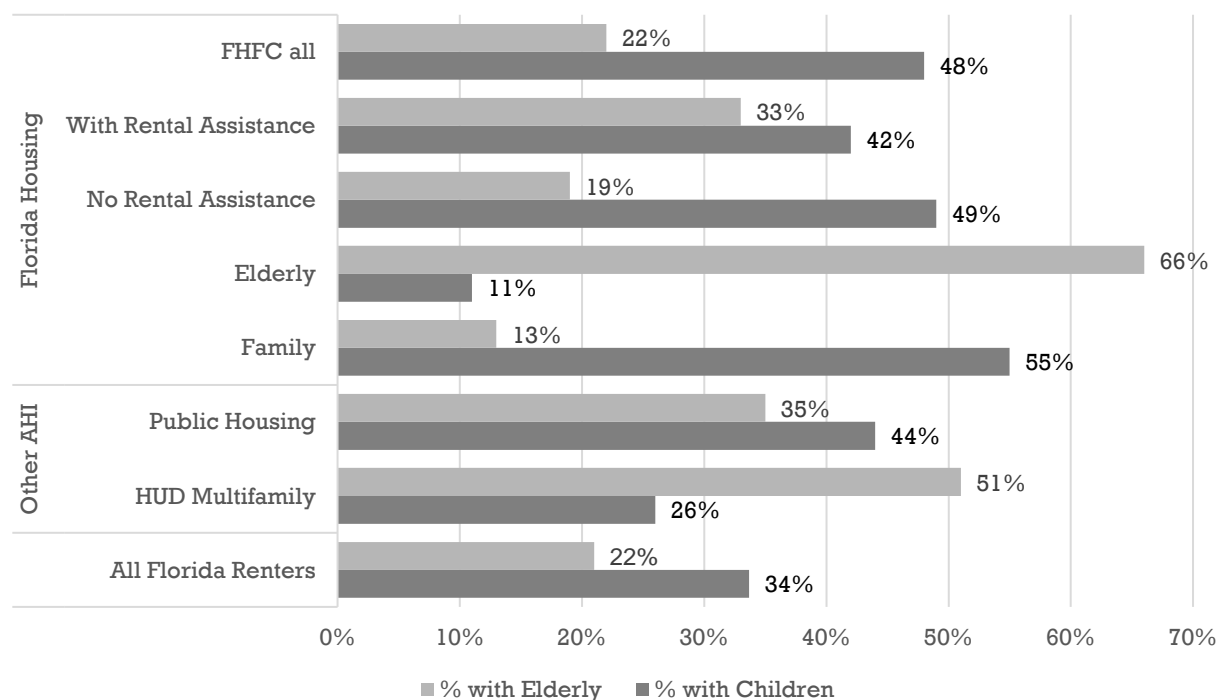
Notes: Units may be listed in included in both categories if they include both elderly residents and children. Data on occupancy by children unavailable for RD units; 35% of RD units are elderly-occupied. See footnote for explanation of non-elderly residents in Florida Housing's "Elderly" units.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2017 American Community Survey

Preservation Risk Assessment

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

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[26] 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.

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.

Subsidy Expirations

This section tracks properties for which affordability restrictions are set to expire by the end of 2030. The restrictions are associated with the following funders and programs:

- Florida Housing: 4% and 9% Low Income Housing Tax Credit (LIHTC), SAIL, HOME, and Bonds
- HUD: Rental Assistance, Section 202 Direct Loans, Use Agreement
- RD: Rental Assistance, Section 514/516, Section 515

For most of these programs, affordability restrictions end upon subsidy expiration unless new financing is introduced that imposes extended restrictions. The exception is HUD Rental Assistance contracts, which may be renewed.[27]

Assisted housing developments often have several layers of subsidies in place with different expiration dates. A development is identified as at-risk only if it does not have other subsidies in place with later expiration dates. For example, many HUD-funded developments with expiring 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, so the properties are not counted in the expiring HUD properties list.

Statewide, 268 developments with 27,659 units have overall subsidy expiration dates by the end of 2030. Table 9.3 summarizes the characteristics of units at risk of subsidy expiration. The table is organized by funder. See Table 9.11 at the end of this section for county-level totals of at-risk properties and units.

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[27] Public housing is not included in the subsidy expiration analysis because affordability restrictions in the traditional public housing program are not time-limited. However, public housing units may be at risk of demolition if their physical conditions have deteriorated. Therefore, the public housing developments are included later in the report in the "Aging Housing Developments" discussion.

Table 9.3. Developments and Units at Risk with Subsidies Expiring by 2030, Assisted Housing

		Florida Housing	RD	HUD
Property and Unit Counts	At-Risk Properties	88	41	163
	At-Risk Units	15,735	1,758	13,125
	HUD/RD Rental Assistance Units	174	1,284	10,281
	% of Funders' Units at Risk	8%	9%	18%
Target Population	Family	92%	50%	43%
	Elderly	8%	35%	52%
	Other	-	15% (Farmworker/ Family)	5% (Persons with Disabilities)
	Average Tenant Income	$28,534	$16,145	$11,365
Location	Large County	65%	9%	65%
	Medium County	34%	67%	32%
	Small County	1%	24%	3%
	Counties with the Most Affected Units	Orange, Miami-Dade, Hillsborough, Osceola	Polk, Highlands, Clay, Lake	Miami-Dade, Duval, Hillsborough

Notes: Percentages refer to share of assisted units in risk category unless otherwise noted. Because a small number of properties have expiring subsidies from more than one funder, some properties and units are included in more than one column.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

Florida Housing Expiring Properties

Florida Housing's portfolio contains the largest number of at-risk units, with 15,735 units in 88 developments. Most units (92 percent) are in developments serving families; that is, occupancy is not restricted to a particular population such as elders or people with disabilities.

Table 9.4 shows the number of at-risk properties and units receiving funding from each program. Developments may appear in more than one column if they received funding under multiple programs.

Table 9.4. Program Summary for Florida Housing Properties and Units with Subsidies Expiring by 2030, Duplicated Count

LIHTC 9%		LIHTC 4%		SAIL		State Bonds		HOME	
Properties	Units	Properties	Units	Properties	Units	Properties	Units	Properties	Units
43	6,831	28	6,448	13	1,600	18	4,699	6	610

Notes: Properties and units with multiple funding layers are counted in more than one column.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

The expiration of LIHTC units will come in two phases (see Figure 9.7). In 2022-2025, losses of 9% LIHTC units will peak as developments from the early 1990s reach the end of 30-year affordability restrictions. Because affordability periods for the competitive 9% credits were extended to 50-year periods in the mid-1990s, these losses will taper off after mid-decade. A second spike will begin in 2027 as a wave of 4% LIHTC developments reaches the end of 30-year affordability restrictions. Losses of non-LIHTC units are spread throughout the decade.

Figure 9.7. Florida Housing Units by Expiration Year and Program Type, 2019-2030
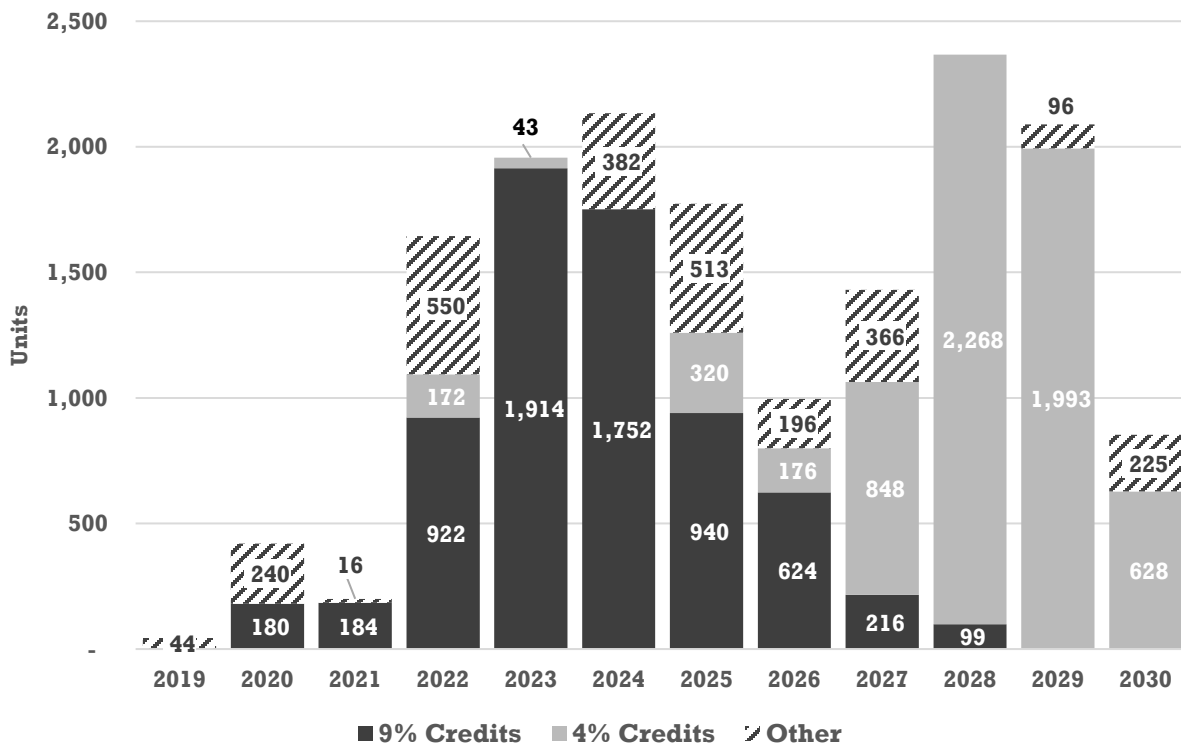
Notes: The "Other" category refers to units without LIHTC that received SAIL, State Bonds, or HOME funding. Units in the 9% Credits and 4% Credits categories may also have funding from the other Florida Housing programs. One property with 172 units expiring in 2022 has both 9% and 4% Credits.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

The largest shares of at-risk units are located in four counties: Orange (3,610 units), Miami-Dade (2,925 units), Hillsborough (1,308 units), and Osceola (1,169 units). The Orlando area will be particularly affected because it has a large number of 1990s-era Florida Housing developments reaching the 30-year mark. In Orange, Osceola, Lake, and Seminole Counties

combined, 5,607 Florida Housing units are at risk. This amounts to 14 percent of Florida Housing-sponsored units in the four-county area, including 19 percent of units in Osceola County.

Note that these at-risk totals only cover properties where the full term of the affordability restrictions is set to expire by the end of 2030. A larger set of LIHTC-funded properties may be eligible to exit affordability restrictions early through the Qualified Contract process. Florida Housing describes the process as follows:

> *Federal law provides [LIHTC property owners] with an option to convert to market rate after the 14th year through the "Qualified Contract" process. Through this process, owners formally request their state housing finance agency (HFA) to search for a new buyer at any time after the 14th year of the original compliance period. If one cannot be found, owners are released from all restrictions and are free to sell properties to any willing buyers, who are only bound to keep rents affordable to existing qualified households for three years.*[28]

A number of LIHTC property owners have waived their right to a Qualified Contract as part of Florida Housing's competitive funding process. Nevertheless, according to the Florida Housing report cited above, an estimated 441 properties with 80,511 units will be eligible to enter the Qualified Contract process by 2020. Most of these developments will retain affordability restrictions well beyond 2030 if they do not complete the Qualified Contract process; that is, many of these properties are not counted in the at-risk properties list in Table 9.3. They represent an additional risk that will need to be monitored going forward.

HUD Expiring Properties

Affordability restrictions will expire by 2030 for 163 HUD-subsidized developments with 13,125 assisted units. Half of the affected units are in elderly housing developments. Most of the rest are in family developments.

Table 9.5 shows at-risk properties and units by HUD program type. The most common program is HUD's project-based rental assistance. These properties will not automatically exit the subsidized inventory because rental assistance contracts may be renewed upon expiration. If the owner opts out of renewing the contract, however, the affordability restrictions are lifted.

Several of the properties were funded under HUD's Section 202 Direct Loan program, which provided below-interest mortgages for senior housing developments. Most of these also have HUD rental assistance contracts. However, ten Section 202 properties with 1,636 units are operating without rental assistance. These developments were built in the early years of the program, between 1967 and 1970, and their affordability restrictions expire by the end

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[28] Florida Housing Finance Corporation, *Preservation of Rental Properties in Florida Housing Finance Corporation's Portfolio: Background and Conceptual Strategies*, July 2018, http://www.floridahousing.org/docs/default-source/data-docs-and-reports/boardpackages/2018/july-27/proposed-recapitalization-strategy-july-2018-final.pdf?sfvrsn=ca73087b_2. Retrieved April 30, 2019.

of 2021. The units are at severe risk of loss of affordability unless new subsidized financing is brought in that imposes extended affordability requirements.

A third set of at-risk properties operates under HUD Use Agreements expiring by the end of 2030. These agreements impose extended affordability requirements in older, formerly subsidized properties for a variety of reasons, such as refinancing of HUD debt. These properties may also be at risk of loss of affordability when the use agreements expire.

Table 9.5. Program Summary for HUD Properties and Units with Subsidies Expiring by 2030, Unduplicated Count

Rental Assistance, No Section 202		Rental Assistance and Section 202		Section 202, No Rental Assistance		HUD Use Agreement	
Properties	Units	Properties	Units	Properties	Units	Properties	Units
110	8,973	35	1,286	10	1,636	8	1,230

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

The largest shares of at-risk units are located in three large counties: Miami-Dade (2,342 units), Duval (2,072 units), and Hillsborough (1,493 units). These make up 45 percent of total at-risk units in the state.

RD Expiring Properties

Another set of at-risk properties operates under mortgages from USDA RD that will mature by 2030. These are much smaller developments than the Florida Housing and HUD at-risk properties, with an average of 43 units per property. In all, 41 RD developments with 1,758 units are at risk.

The at-risk properties include developments subsidized by RD's Section 515 program, which provides below-interest mortgages for general multifamily housing in rural areas and small towns, and the Section 514/516 program, which provides housing for farmworkers. Most of these developments also receive project-based rental assistance. Unlike HUD's rental assistance program, RD rental assistance contracts cannot be renewed once the RD mortgage has matured or been prepaid. Therefore, properties with expiring RD mortgages are at severe risk of loss of affordability unless new subsidized financing is introduced.

Table 9.6 shows the at-risk RD properties and units by funding program.

Table 9.6. Program Summary for RD Properties and Units with Subsidies Expiring by 2030, Unduplicated Count

Section 515 and Rental Assistance		Section 514/516 and Rental Assistance		Section 515, No Rental Assistance		Section 514/516, No Rental Assistance	
Properties	Units	Properties	Units	Properties	Units	Properties	Units
30	1,297	5	261	4	141	2	59

Notes: Two Section 515 properties with 72 units and four Section 514/516 properties with 225 units receive rental assistance from HUD rather than from RD. HUD rental assistance contracts are renewable upon expiration even if the Section 515 or 514/516 mortgage is no longer active; RD rental assistance contracts are not.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

The expiring RD properties are scattered throughout the state, mostly in medium and small counties. The largest concentrations of units are located in four counties: Polk (275 units), Highlands (190 units), Clay (163 units), and Lake (141 units).

Aging Housing Developments

Florida's oldest public housing developments were built in the 1940s and 1950s. Other 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 public and assisted housing developments built before the end of 1988 ("30+ year old") and developments built from 1989 to 2003 ("15-29 year old"). Properties are moved into a later age category if they received subsequent funding for rehabilitation. For example, a number of pre-1988 public housing, HUD, and RD developments have received funding from Florida Housing since 2003 for preservation. These are counted in the under 15-year-old category. The counts exclude properties that are in the development pipeline but are not yet ready for occupancy.

Statewide, 743 developments with 67,759 units are at least 30 years old and 707 developments with 82,683 units are 15-29 years old. The remaining 960 developments with 114,000 units are less than 15 years old. Table 9.7 provides more information about the characteristics of units in the different property age groups.

Table 9.7. Developments and Units by Risk Due to Property Age, Public and Assisted Housing

		30+ Year Old	15-29 Year Old	<15 Year Old
Property and Unit Counts	Properties	743	707	960
	Units	67,759	82,683	114,000
	HUD/RD Rental Assistance Units	31,776	13,311	18,000
	% of All Assisted Units	26%	31%	43%
Funder	HUD Multifamily	41%	24%	23%
	Public Housing	34%	3%	5%
	RD	15%	7%	3%
	Florida Housing	6%	84%	96%
	LHFA	9%	16%	26%
Target Population	Family	34%	75%	69%
	Elderly	47%	20%	27%
	Persons with Disabilities	1%	1%	1%
	Other	18% (Family/ Farmworker, Homeless)	4% (Family/ Farmworker)	3% (Family/ Farmworker, Homeless, Fishing Worker)
	Average Tenant Income	$13,830	$24,283	$23,073
Location	Large County	60%	60%	61%
	Medium County	33%	36%	35%
	Small County	7%	4%	4%
	Counties Most Affected	All Large Counties	Large Counties (except Pinellas), Osceola, Seminole	-

Notes: Property age refers to year built for new construction projects and approximate year of rehabilitation for preservation or rehabilitation projects. 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

The 30+ year old category is heavily weighted toward public housing and HUD multifamily developments. These developments are more likely to serve extremely low-income and elderly tenants than the newer inventory. 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 higher than for the 30+ year old group ($24,283 vs. $13,830).

Florida Housing's Investment in Federally Subsidized Housing

Florida Housing has made considerable investment in the rehabilitation and preservation of older public housing and HUD and RD-funded assisted housing. This investment began with housing rehabilitation funding in the early 1990s and greatly accelerated with the advent of preservation set-asides for public and federally assisted housing in the past decade.

A preservation investment is defined here as allocation of funds from Florida Housing's LIHTC, SAIL, and Bond programs to existing public housing, HUD multifamily, and RD developments. In most cases, Florida Housing funds were used for rehabilitation of older buildings. In some cases, particularly recent public housing redevelopment projects, Florida Housing funds have been used to support new construction to replace aging subsidized housing.[29]

By this definition, **Florida Housing has funded the preservation of 211 federally subsidized properties with 22,655 assisted housing units**. These units make up 11 percent of Florida Housing's total portfolio of 197,021 units. As Table 9.8 shows, most of the preserved properties and units are part of HUD's multifamily portfolio.

Table 9.8. Florida Housing-Preserved Properties and Units by Primary Federal Funder, Duplicated Count

HUD Multifamily		Public Housing		RD	
Properties	**Units**	**Properties**	**Units**	**Properties**	**Units**
116	14,092	48	6,399	52	2,442

Notes: A small number of properties fall into more than one category (one property with both HUD rental assistance and Public Housing units, five properties with RD mortgages and HUD rental assistance).

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

Table 9.9 shows the Florida Housing programs that have been paired with federally subsidized developments. The LIHTC program is the most common source of Florida Housing's preservation investments, including both 4% and 9% credits. A number of properties have funding from more than one Florida Housing program, particularly combinations of 4% credits, bonds, and SAIL.

Table 9.9. Preserved Properties and Units by Florida Housing Program, Duplicated Count

LIHTC 9%		LIHTC 4%		SAIL		State Bonds	
Properties	**Units**	**Properties**	**Units**	**Properties**	**Units**	**Properties**	**Units**
110	11,395	100	11,016	40	4,620	42	4,753

Notes: A number of properties fall into more than one category because they received more than one type of Florida Housing funding.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

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[29] Developments are excluded from the preservation counts if Florida Housing funds were used simultaneously with federal funds to create a new development, other than replacement housing as part of a preservation project. Specifically, RD developments that received all Florida Housing funds within five years of the original RD mortgage and Florida Housing's support for new HUD Section 202 and 811 Capital Advance developments are not included.

Most of the federally subsidized units have deep rental subsidy, either from the public housing program or from HUD and RD's project-based rental assistance contracts. The HUD and public housing developments also are more likely than Florida Housing's newer developments to be targeted toward elderly residents. For that reason, federally subsidized properties with Florida Housing preservation funds tend to have much lower rents and incomes and a higher proportion of elderly residents than the rest of Florida Housing's portfolio.

Table 9.10. Tenant Characteristics in Preserved Units vs. Other Florida Housing Units

	Preservation Units	**Other Florida Housing Units**
Average Tenant Rent	$257	$704
Average Tenant Income	$13,750	$26,429
% Elderly	38%	21%
% with Children	37%	44%

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

Detailed Preservation Risk Data Table

Table 9.11. Developments and Units by Preservation Risk Factor and County

	FHFC Risk			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	6	940	5.97%	0	0	0.00%	9	773	5.89%	34	3,765	5.56%	38	5,430	6.57%	74	9,543
Duval	4	810	5.15%	0	0	0.00%	17	2,072	15.79%	55	6,802	10.04%	29	4,148	5.02%	85	10,958
Hillsborough	5	1,308	8.31%	1	80	4.55%	16	1,493	11.38%	34	3,707	5.47%	53	7,087	8.57%	88	10,802
Miami-Dade	19	2,925	18.59%	1	37	2.10%	33	2,342	17.84%	96	13,818	20.39%	108	14,251	17.24%	212	28,834
Orange	16	3,610	22.94%	1	38	2.16%	6	679	5.17%	41	5,489	8.10%	69	13,216	15.98%	110	18,705
Palm Beach	4	691	4.39%	0	0	0.00%	7	630	4.80%	27	3,282	4.84%	29	3,964	4.79%	57	7,255
Pinellas	2	9	0.06%	0	0	0.00%	11	547	4.17%	42	3,877	5.72%	27	1,573	1.90%	72	5,589
Large Total	**56**	**10,293**	**65.41%**	**3**	**155**	**8.82%**	**99**	**8,536**	**65.04%**	**329**	**40,740**	**60.12%**	**353**	**49,669**	**60.07%**	**698**	**91,686**
Medium Counties:																	
Alachua	1	272	1.73%	0	0	0.00%	5	52	0.40%	16	1,205	1.78%	13	1,058	1.28%	29	2,263
Bay	1	200	1.27%	0	0	0.00%	2	255	1.94%	11	1,094	1.61%	2	239	0.29%	13	1,333
Brevard	1	72	0.46%	0	0	0.00%	2	227	1.73%	23	1,833	2.71%	10	1,025	1.24%	34	2,869
Charlotte	0	0	0.00%	1	70	3.98%	1	100	0.76%	6	467	0.69%	3	241	0.29%	9	708
Citrus	0	0	0.00%	0	0	0.00%	0	0	0.00%	11	359	0.53%	8	292	0.35%	19	651
Clay	0	0	0.00%	3	163	9.27%	1	13	0.10%	6	263	0.39%	6	861	1.04%	12	1,124
Collier	4	618	3.93%	0	0	0.00%	1	100	0.76%	6	774	1.14%	19	2,354	2.85%	25	3,128
Escambia	1	16	0.10%	0	0	0.00%	5	744	5.67%	15	1,875	2.77%	13	914	1.11%	28	2,789
Flagler	0	0	0.00%	1	36	2.05%	0	0	0.00%	1	36	0.05%	2	88	0.11%	3	124
Hernando	0	0	0.00%	0	0	0.00%	0	0	0.00%	5	277	0.41%	5	133	0.16%	10	410
Highlands	0	0	0.00%	4	190	10.81%	2	105	0.80%	12	535	0.79%	7	351	0.42%	19	886
Indian River	2	225	1.43%	0	0	0.00%	0	0	0.00%	2	58	0.09%	11	1,347	1.63%	14	1,446
Lake	1	248	1.58%	3	141	8.02%	4	229	1.74%	26	1,245	1.84%	12	871	1.05%	38	2,116
Lee	1	352	2.24%	0	0	0.00%	6	544	4.14%	16	1,297	1.91%	22	2,488	3.01%	40	3,851
Leon	2	273	1.73%	1	61	3.47%	5	419	3.19%	18	1,491	2.20%	7	850	1.03%	25	2,341

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	FHFC Risk			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		
Manatee	1	270	1.72%	1	22	1.25%	3	132	1.01%	8	467	0.69%	11	1,431	1.73%	20	1,899
Marion	0	0	0.00%	0	0	0.00%	1	72	0.55%	7	546	0.81%	9	584	0.71%	16	1,130
Martin	1	200	1.27%	0	0	0.00%	1	99	0.75%	5	266	0.39%	4	388	0.47%	9	654
Okaloosa	0	0	0.00%	0	0	0.00%	0	0	0.00%	7	724	1.07%	5	172	0.21%	12	896
Osceola	6	1,169	7.43%	1	33	1.88%	1	85	0.65%	7	546	0.81%	18	3,377	4.08%	25	3,923
Pasco	1	61	0.39%	1	50	2.84%	2	64	0.49%	22	937	1.38%	13	1,310	1.58%	35	2,247
Polk	0	0	0.00%	7	275	15.64%	3	212	1.62%	40	2,231	3.29%	14	1,333	1.61%	55	3,668
Santa Rosa	0	0	0.00%	1	52	2.96%	0	0	0.00%	8	316	0.47%	2	62	0.07%	10	378
Sarasota	0	0	0.00%	0	0	0.00%	3	325	2.48%	6	741	1.09%	7	454	0.55%	13	1,195
Seminole	3	580	3.69%	0	0	0.00%	0	0	0.00%	3	114	0.17%	14	3,021	3.65%	18	3,234
St. Johns	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	81	0.12%	6	452	0.55%	9	533
St. Lucie	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	566	0.84%	4	808	0.98%	6	1,374
Sumter	0	0	0.00%	1	47	2.67%	0	0	0.00%	4	141	0.21%	4	105	0.13%	8	246
Volusia	3	748	4.75%	1	35	1.99%	8	408	3.11%	19	1,575	2.32%	20	2,860	3.46%	42	4,554
Medium Total	**29**	**5,304**	**33.71%**	**26**	**1,175**	**66.84%**	**56**	**4,185**	**31.89%**	**315**	**22,060**	**32.56%**	**271**	**29,469**	**35.64%**	**596**	**51,970**
Small Counties:																	
Baker	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	132	0.19%	1	50	0.06%	3	182
Bradford	0	0	0.00%	0	0	0.00%	0	0	0.00%	6	236	0.35%	0	0	0.00%	6	236
Calhoun	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	88	0.13%	0	0	0.00%	2	88
Columbia	0	0	0.00%	1	71	4.04%	1	13	0.13%	3	138	0.20%	6	445	0.54%	10	663
DeSoto	0	0	0.00%	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	123	0.15%	1	123
Dixie	0	0	0.00%	1	32	1.82%	0	0	0.00%	2	58	0.09%	0	0	0.00%	2	58
Franklin	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	139	0.21%	3	85	0.10%	6	224
Gadsden	0	0	0.00%	2	72	4.10%	2	96	0.93%	9	461	0.68%	4	195	0.24%	13	656
Gilchrist	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	36	0.05%	1	23	0.03%	3	69
Glades	0	0	0.00%	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	28	0.03%	1	28
Gulf	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	61	0.09%	0	0	0.00%	2	61
Hamilton	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	38	0.06%	4	109	0.13%	5	147
Hardee	0	0	0.00%	0	0	0.00%	1	55	0.53%	1	55	0.08%	3	150	0.18%	4	205

	FHFC Risk			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		
Hendry	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	165	0.24%	5	324	0.39%	7	489
Holmes	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	98	0.14%	2	38	0.05%	5	136
Jackson	0	0	0.00%	1	43	2.45%	0	0	0.00%	6	293	0.43%	9	353	0.43%	15	646
Jefferson	0	0	0.00%	1	21	1.19%	1	75	0.72%	2	96	0.14%	1	36	0.04%	3	132
Lafayette	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	36	0.05%	0	0	0.00%	1	36
Levy	0	0	0.00%	1	24	1.37%	0	0	0.00%	6	139	0.21%	5	137	0.17%	11	276
Madison	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	184	0.27%	3	80	0.10%	6	264
Monroe	2	122	0.78%	0	0	0.00%	0	0	0.00%	4	604	0.89%	7	382	0.46%	11	986
Nassau	0	0	0.00%	1	60	3.41%	0	0	0.00%	7	270	0.40%	3	140	0.17%	10	410
Okeechobee	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	25	0.04%	2	49	0.06%	3	74
Putnam	1	16	0.10%	2	57	3.24%	2	134	1.29%	15	759	1.12%	13	539	0.65%	28	1,298
Suwannee	0	0	0.00%	0	0	0.00%	1	31	0.30%	5	240	0.35%	2	55	0.07%	8	315
Taylor	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	134	0.20%	2	66	0.08%	4	200
Union	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	202	0.30%	0	0	0.00%	3	202
Wakulla	0	0	0.00%	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	30	0.04%	1	30
Walton	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	132	0.19%	2	51	0.06%	5	183
Washington	0	0	0.00%	2	48	2.73%	0	0	0.00%	4	140	0.21%	2	57	0.07%	6	197
Small Total	**3**	**138**	**0.88%**	**12**	**428**	**24.35%**	**8**	**404**	**3.08%**	**99**	**4,959**	**7.32%**	**83**	**3,545**	**4.29%**	**185**	**8,614**
State Total	**88**	**15,735**	**100.00%**	**41**	**1,758**	**100.00%**	**163**	**13,125**	**100.00%**	**743**	**67,759**	**100.00%**	**707**	**82,683**	**100.00%**	**1,479**	**152,270**

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

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