

2022 Rental Market Study

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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 2022 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.

A Note on COVID-19 & Data Collection

The bulk of the housing needs analysis relies on data from the U.S. Census Bureau's American Community Survey (ACS). Typically, ACS data releases lag by 1-2 years. The Shimberg Center uses population and household projections from University of Florida's Bureau of Economic and Business Research to update ACS figures to current year estimates.

Due to disruptions in data collection during the pandemic, the Census Bureau delayed publication of 2020 ACS data and used experimental weights in the 2020 release to attempt to correct for survey problems. Therefore, this report uses 2019 ACS data to provide estimates that were more reliable, readily available on the study timetable, and consistent with previous years' Rental Market Studies.

Similarly, the pandemic disrupted the 2021 homeless Point in Time Count, with most regional homeless coalitions suspending their surveys of unsheltered residents. The estimates of homeless individuals and families in this report are based on the more complete 2020 Point in Time data.

The pandemic undoubtedly has affected housing markets and needs through changes in employment, eviction policy, and the provision of emergency rental assistance. Where possible, this report supplements the pre-pandemic ACS and Point in Time data with contemporary information on private market rents, unemployment and eviction filing rates, and emergency rental assistance distribution. The Shimberg Center will continue to release updated data on housing needs through the Florida Housing Data Clearinghouse as it becomes available.

Key Findings

Statewide Trends

- The number of renters in the state increased by over 633,000 households between 2007 and 2016. Renter household counts then remained steady through 2019, while the number of owners increased.
- Renters at all income levels participate in the workforce, including most households with incomes above 30 percent of AMI. Seventy-three percent of renter households include at least one person employed outside the home. Most of the rest are households where all adults are age 65 or older, have disabilities, or both.
- Florida added nearly half a million rental units between 2010 and 2019, but lost units renting for \$1,000 or less.
- As market rents rise, Florida Housing's portfolio provides an increasingly affordable alternative. In the 1990s and early 2000s, Low Income Housing Tax Credit rents were similar to middle market rents in Florida, but they are now well below market rates. In the Orlando area, for example, 60 percent AMI tax credit rents were 28 percent lower than average rents in 2019.
- Eviction filings rose after state and federal COVID-era moratoria were lifted. Filings stayed below pre-pandemic levels in 2021 but are approaching historic levels in 2022.

County and Regional Rental Housing Needs

- Florida has an estimated 768,460 low-income, cost burdened renter households.
- Just under 60 percent of cost burdened renter households live in large counties, 37.7 percent in medium counties, and 2.6 percent in small counties.
- Most cost burdened renter households are small; 68 percent have just one or two household members.
- Age 55+ households make up 39 percent of low-income, cost burdened households, including 7 percent age 75-84 and 4 percent age 85 or older.
- A smaller share of renters with incomes above 60 percent AMI are cost burdened: 29 percent of 60.01-80 percent of AMI renters and 9 percent of 80.01-120 percent of AMI renters, compared to 68 percent of renters below 60 percent of AMI.

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 26 affordable and available rental units for every 100 households with incomes of 0-30 percent of AMI, a deficit of 323,219 units.

Homeless Families and Individuals

- An estimated 26,284 individuals are homeless in Florida. This includes 20,344 sheltered and unsheltered individuals and 5,940 unaccompanied youth doubled up with others and in hotels and motels.
- An estimated 34,591 families with children are homeless. This includes 2,294 sheltered and unsheltered families and 32,297 families doubled up with others and in hotels and motels.

Special Needs Households

- An estimated 90,241 cost burdened renter households receive disability-related Social Security, SSI, and veterans' benefits statewide.
- Based on service use, an estimated 6,795 survivors of domestic violence are in need of affordable housing.
- Florida has an estimated need of 2,468 units for youth exiting foster care, including 1,742 affordable housing units and 625 supportive housing units.

Farmworkers

- Florida has an estimated 124,402 farmworkers in 114,516 households, including 77,612 unaccompanied workers and 36,904 family households with at least one accompanied worker.
- Miami-Dade, Manatee, Gadsden, Hillsborough, Hendry, Palm Beach, and Orange Counties have the largest concentrations of farmworker housing need.

Fishing Workers

- Florida has an estimated 1,819 low-income households with at least one commercial fishing worker.

Public and Assisted Housing

- Florida's public and assisted housing stock provides 303,473 units of affordable rental housing—approximately one in ten rental units in the state.
- Average income for households in Florida Housing-sponsored units is \$26,183, compared to \$58,206 for all Florida renters.
- Average gross rent for Florida Housing units is \$821 per month, compared to \$1,304 for all Florida renters.
- Florida has begun to lose affordable units in 1990s-era developments with 30-year affordability restrictions, in addition to older properties with maturing HUD and Rural Development mortgages. Between 2019 and 2022, Florida lost 40 developments with 3,999 assisted units due to expiring restrictions in these types of housing.

- By the end of 2032, 250 additional developments with 24,639 affordable units will be at risk of affordability loss due to subsidy expiration. This includes 88 Florida Housing-sponsored developments with 16,138 affordable units.
- Aging assisted units may also be at risk of physical deterioration. Statewide, 732 public and assisted housing developments with 61,410 units are at least 30 years old and have not undergone preservation through new funding from Florida Housing. An additional 787 developments with 105,860 units are 15-29 years out from their date of construction or last preservation investments.
- Florida Housing has invested in the preservation of 292 federally subsidized properties with 33,114 assisted housing units by allocating Housing Credits, SAIL, and bond funds to older HUD multifamily, public housing, and USDA Rural Development properties. Because they have deep federal subsidies, the preserved units have far lower tenant incomes and rents than Florida Housing's new construction portfolio, and they are more likely to serve elderly tenants.

2. Statewide Trends

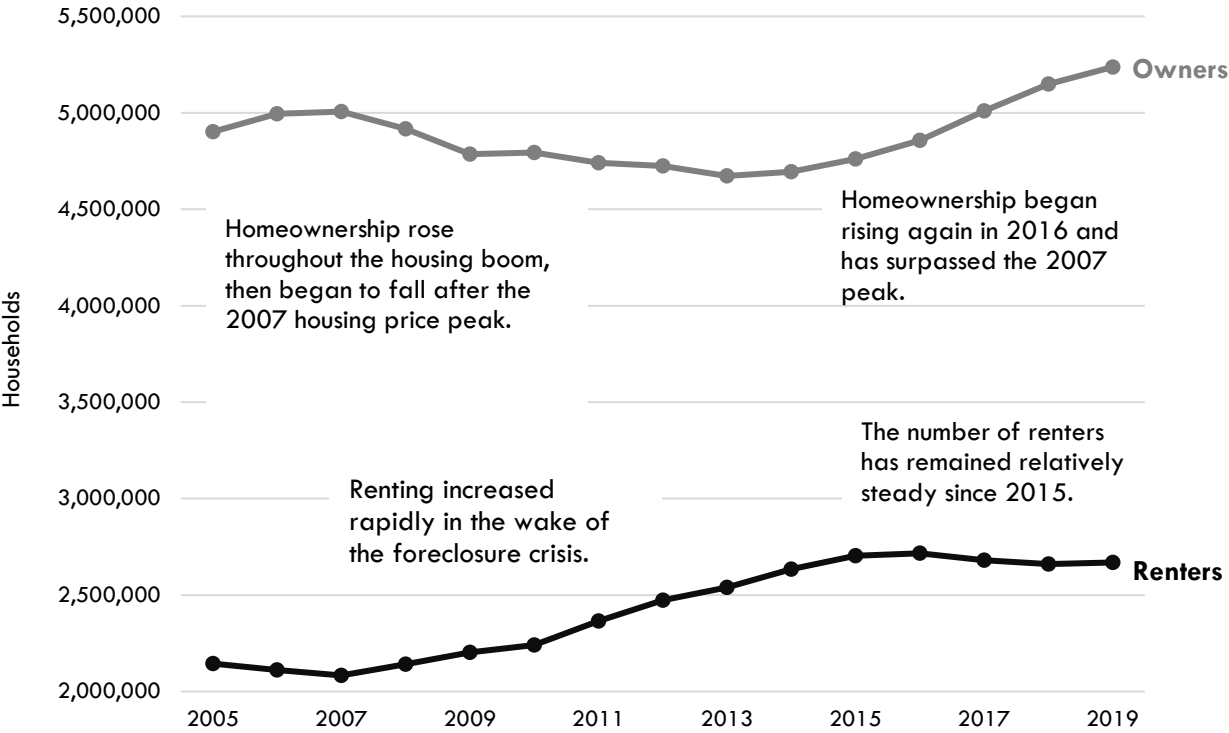
This section of the Rental Market Study traces recent trends in renter demographics and housing affordability in Florida. Unless otherwise noted, data points are from the 2019 American Community Survey, the most recent year for which full information is available. As in other sections, income is expressed as a percentage of the area median income (AMI), adjusted for household size.

After a decade of growth, the number of renters in the state is holding steady. Homeownership is increasing.

Florida added over 633,000 renter households between 2007 and 2016. Renting grew the most during 2010-2013, as owners shifted to renting following the housing market crash. Growth in renting has since leveled off. Between 2016 and 2019, the number of renters held steady.

After several years of decline, the number of owners began to grow again in 2013. Homeownership grew rapidly in the subsequent years, with the state adding over 100,000 owner households per year on average.

Figure 2.1. Households by Tenure, Florida, 2005-2019

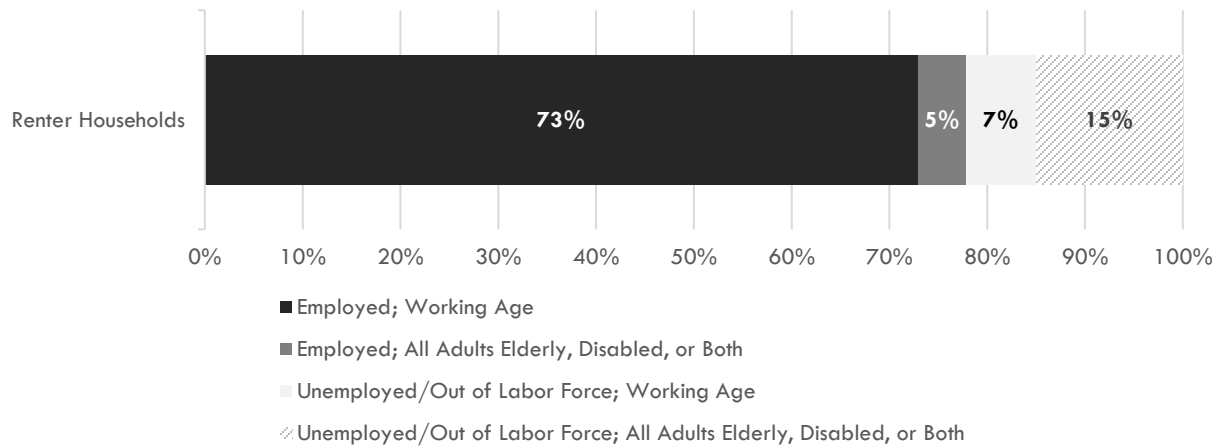


Source: Shimberg Center tabulation of U.S. Census Bureau, American Community Survey

Renters at all income levels participate in the workforce, particularly in service occupations. Most non-working renter households are made up of older adults or persons with disabilities.

Nearly three-quarters of renter households include at least one working adult. Most without employment are those in which all adults are elderly, disabled, or both. As Figure 2.2 shows, only seven percent of renter households have working age, non-disabled adults and are not employed.

Figure 2.2. Renter Households by Age/Disability and Work Status, Florida, 2019

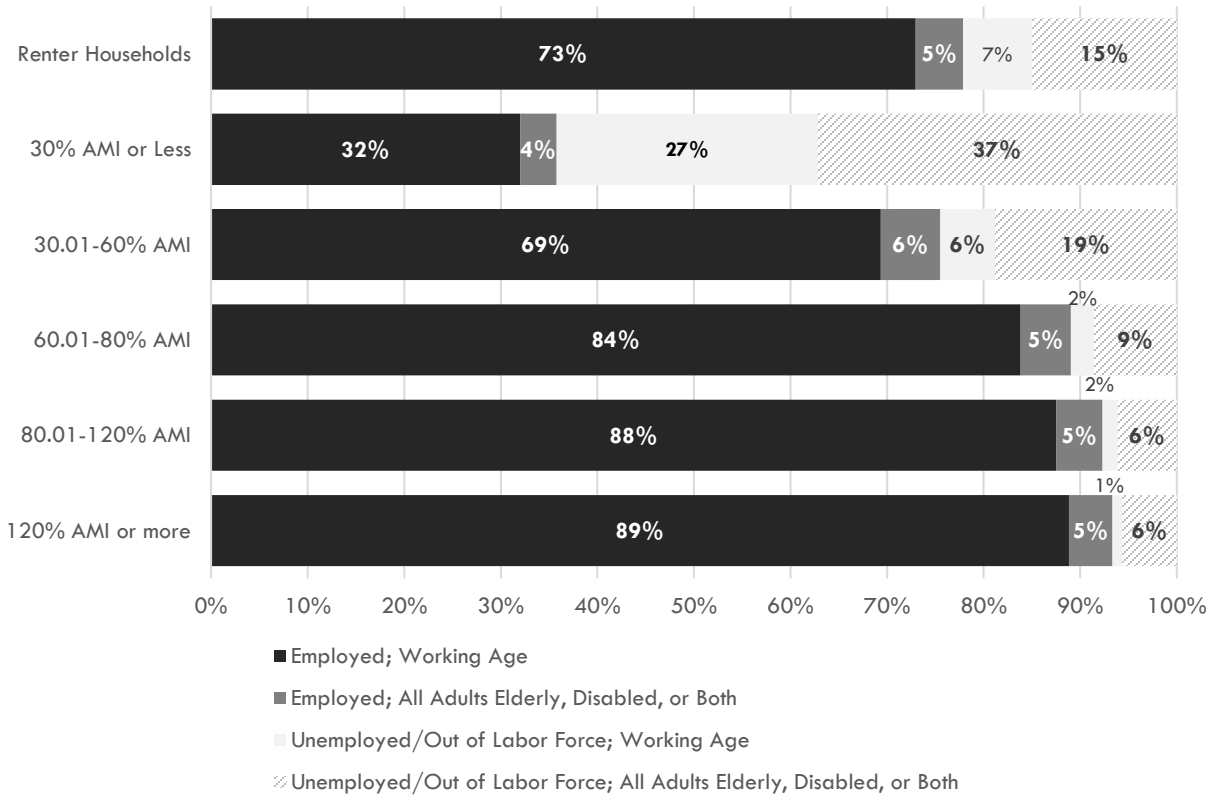


Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey. “Employed” means that at least one person in the household works full or part time. “Working age” means that at least one adult in the household is age 16-64 and not disabled. “All adults elderly, disabled, or both” means all adults in the home are age 65 or older and/or report a disability. Student-headed, nonfamily households are excluded.

This pattern holds for all but the lowest income renters. As Figure 2.3 shows, 69 percent of renter households at 30.01-60 percent of AMI and 84-89 percent of renter households above 60 percent of AMI include at least one working adult.

Even for renters with incomes below 30 percent of AMI, 36 percent of households are employed, and 37 percent are non-working households where all adults are elderly, have disabilities, or both. Working age, non-disabled households without an employed adult make up the smallest group, 27 percent.

Figure 2.3. Renter Households by Age/Disability, Work Status and Income (% AMI), Florida, 2019



Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey. Student-headed, nonfamily households are excluded.

Table 2.1 shows the ten most common occupations of household heads for renters with incomes up to 60 percent of AMI and for all renters. These are largely lower-paying service jobs. Most of the top occupations for the two groups overlap.

Table 2.1. Top Ten Occupations for 0-60 Percent of AMI Renters and All Renters, Florida

	Median hourly wage	Top Ten Occupations	
		0-60% AMI Renters	All Renters
Maids And Housekeeping Cleaners	\$11.38	x	x
Cashiers	\$11.07	x	x
Waiters And Waitresses	\$9.87	x	x
Janitors And Building Cleaners	\$11.97	x	x
Customer Service Representatives	\$15.96	x	x
Driver/Sales Workers And Truck Drivers	\$12.10-19.54	x	x
Cooks	\$9.86-13.86	x	
Retail Salespersons	\$12.02	x	x
Construction Laborers	\$15.58	x	
Nursing Assistants	\$13.49	x	
Managers	\$25.45-66.13		x
Supervisors Of Retail Sales Workers	\$20.09		x
Registered Nurses	\$32.46		x

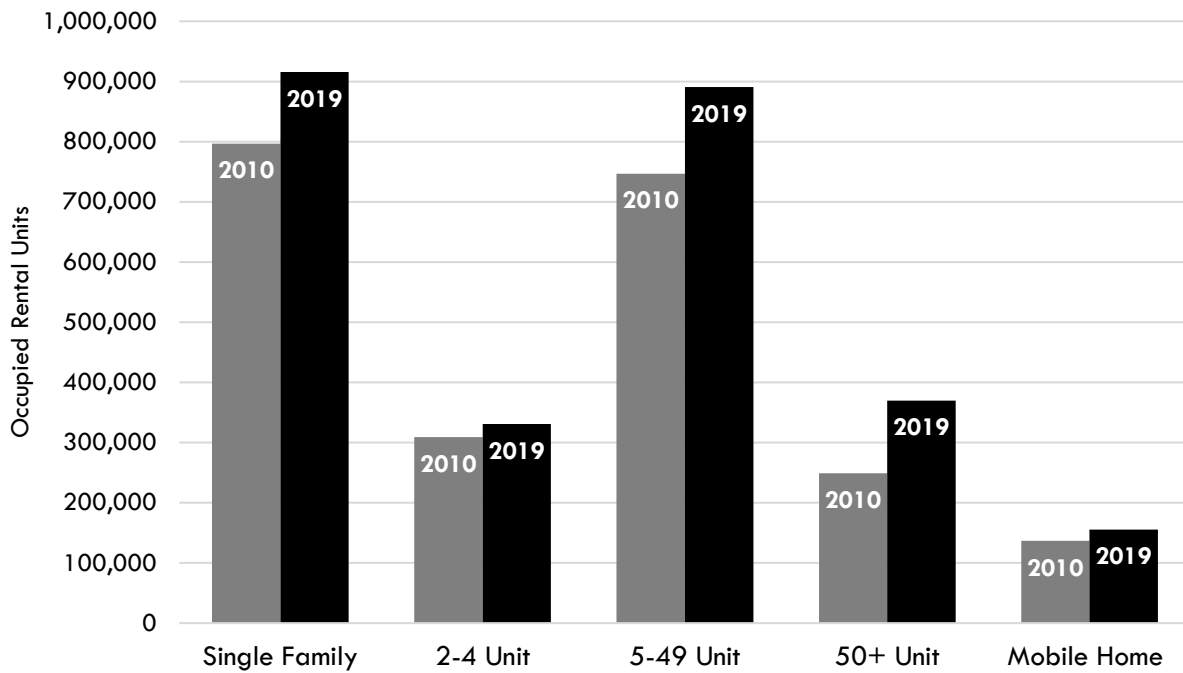
Sources: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey and Florida Department of Economic Opportunity, 2020 Occupational Employment Statistics and Wages. “Top Ten Occupations” refers to ten most prevalent occupational categories in the American Community Survey for employed heads of household in the respective group (0-60 percent of AMI renters and all renters). Occupations are listed in order of prevalence among 0-60 percent AMI renters first; last three are listed in order of prevalence among all renters.

Florida added single family rentals in the last decade, but it added even more multifamily rental units.

The conversion of single family homes from ownership to rental in the wake of the foreclosure crisis has received much attention. Florida added over 119,000 single family rentals between 2010 and 2019, a 15 percent increase.

However, new and converted multifamily units added even more rental stock during this time. The state added over 144,000 rental units in 5-49 unit buildings, a 19 percent increase. The addition was most noticeable in large multifamily buildings with 50 or more units. The 50+ unit rental stock nearly doubled between 2010 and 2019, an addition of nearly 121,000 units. Increases in 2-4 unit rental buildings and mobile homes were much smaller.

Figure 2.4. Rental Units by Housing Type, Florida, 2010 & 2019

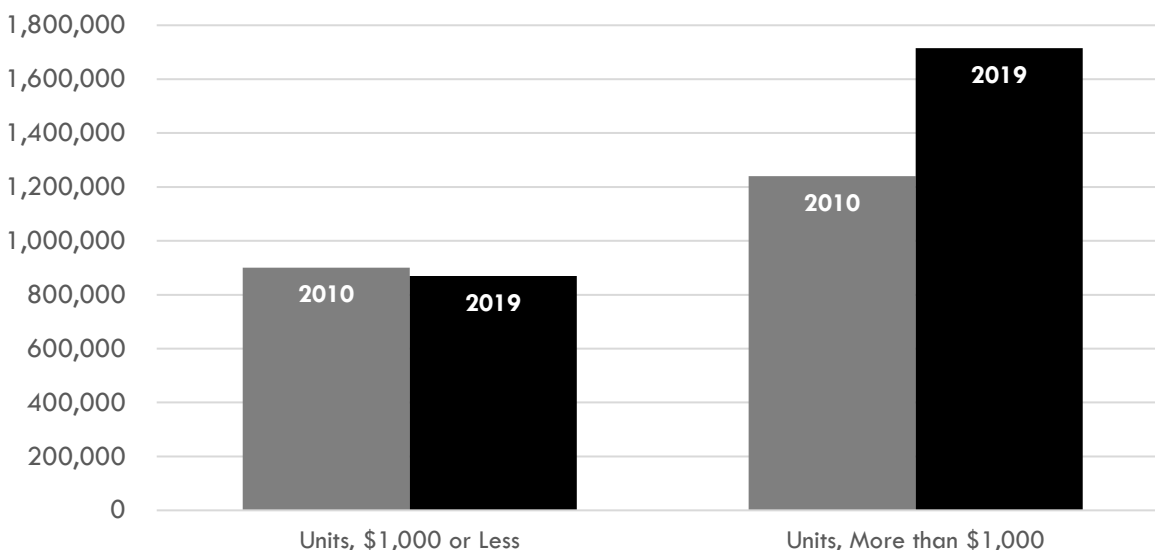


Source: Shimberg Center tabulation of U.S. Census Bureau, 2010 & 2019 American Community Survey

Florida added nearly half a million rental units between 2010 and 2019, but lost units renting for \$1,000 or less (in 2019 dollars). Apartment rents have risen sharply since then.

Florida's rental stock increased from 2.14 million units in 2010 to 2.59 million units in 2019. As Figure 2.5 shows, the entire increase took place among units renting for more than \$1,000 per month in 2019 dollars. The state gained 475,734 units renting for \$1,000 or more, but lost 30,778 units renting for less than \$1,000.

Figure 2.5. Units by Gross Rent Above/Below \$1,000 (2019 \$), Florida, 2010 & 2019



Source: Shimberg Center tabulation of U.S. Census Bureau, 2010 and 2019 American Community Survey. Units with student-headed, non-family households are excluded.

Since this time, the shift to higher-priced rentals has dramatically accelerated. While full rental data from the American Community Survey are not yet available, private apartment listing services report sharp increases in Florida rents in the last year. Apartment List estimated a median rent of \$1,779 per month in Florida for March 2022. This amounts to an increase of \$400, or 29 percent, over the previous year, compared to historic increases of 2-4 percent annually. Apartment List reported rent increases of 30-47 percent in a number of Florida metropolitan areas, including the Naples, Sarasota-Bradenton, Fort Myers, Port St. Lucie, Miami-Fort Lauderdale, and Fort Walton Beach areas.¹

As market rents rise, Florida Housing’s portfolio provides an increasingly affordable alternative.

In the early years of Florida Housing’s programs, middle market rents in Florida were similar to the maximum affordable rents for the Low Income Housing Tax Credit (“Housing Credit”) and other programs. As private rental housing has become more expensive in the past two decades, however, market rents and Housing Credit rents have diverged. Apartments restricted to 60 percent AMI limits now offer substantially more affordable rents than the market-rate stock.

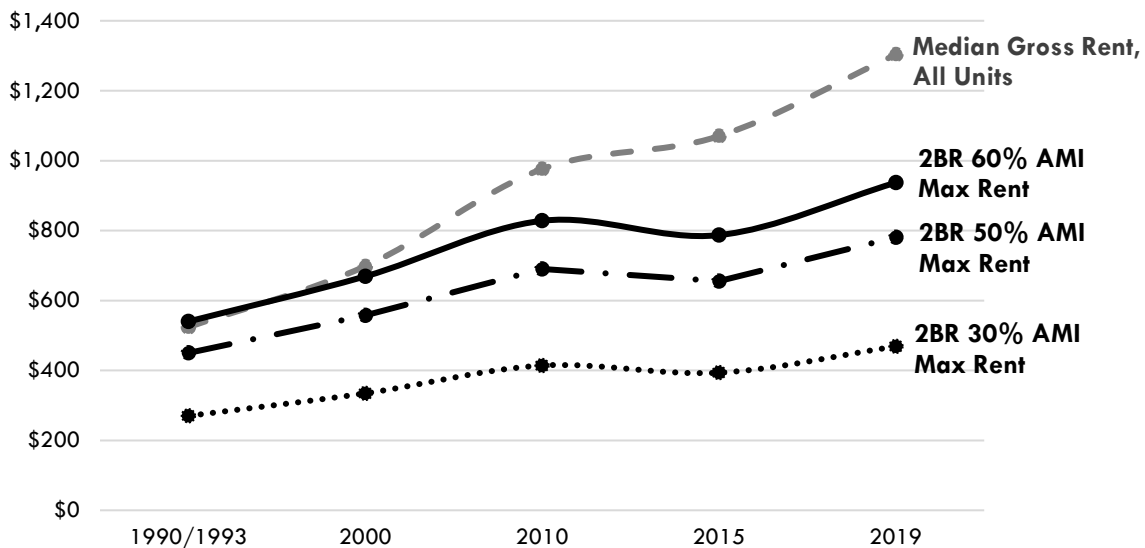
Figure 2.6 shows this phenomenon for the Orlando metropolitan area, whose market and Housing Credit rents closely mirror statewide averages. In the early 1990s through 2000, the rent limit for a two-bedroom apartment at 60 percent AMI was nearly identical to the median gross rent for all rental units. After this point, they began to diverge. In 2010, the 60 percent AMI two-bedroom rent was 15 percent lower than the median gross rent. By 2019, that gap

¹ See Apartment List, Data & Rent Estimates, <https://www.apartmentlist.com/research/category/data-rent-estimates>.

had widened to 28 percent. A renter in an Orlando 60 percent AMI two-bedroom unit would pay no more than \$937 per month, compared to a median rent of \$1,303 in the region—a \$366 difference. Moreover, this figure *underestimates* the difference between 60 percent AMI and market rents, since the American Community Survey median rents include all units, both market-rate and subsidized.

The gap widened further for units set aside for deeper levels of affordability, such as 30 or 50 percent of AMI. In the early 1990s, the 50 percent AMI two-bedroom rent limit in the Orlando area was 14 percent lower than the median rent; in 2019, it was 40 percent lower. At 30 percent AMI, the early 1990s rent limit already provided deep affordability, with a two-bedroom rent limit 48 percent below the median rent. By 2019, the gap had widened to 64 percent.

Figure 2.6. Median Gross Rent vs. 2 Bedroom 30/50/60% AMI Maximum Rents, Orlando-Kissimmee Metropolitan Statistical Area, 1990-2019



Source: Shimberg Center tabulation of U.S. Census Bureau, 1990 and 2000 Census and 2010/2015/2019 American Community Survey; Florida Housing Finance Corporation Rent Limits. First comparison uses median rent from 1990 Census versus 1993 rent limits, the earliest year available on Florida Housing’s website.

An increasing number of affordable units are at risk of loss due to expiring subsidy restrictions. At the same time, preservation efforts have kept thousands of older units in the assisted inventory.

As restricted rent levels and market rents diverge, an increasing number of affordable housing units are set to leave the assisted housing inventory. Earlier editions of the Rental Market Study flagged upcoming losses of assisted housing units in the 2020s, as Florida Housing’s early developments began to reach the end of 30-year affordability restrictions and older HUD and USDA Rural Development (RD) mortgages reached their maturity dates. These losses are now underway.

Between 2019 and 2022, the state lost 40 developments with 3,999 units due to expiring Florida Housing, HUD, and RD restrictions. This includes eight Florida Housing developments with 1,331 formerly restricted units. In the next decade, an additional 250 developments with 24,639 units face similar risks.

Properties leaving the assisted housing inventory can be converted to market-rate rental housing or other land uses. Given the widening gap between subsidy rents and overall rents, tenants may face large rent increases in properties converted to market-rate rentals, particularly in neighborhoods with strong housing markets. A 2018 Shimberg Center report found that few formerly subsidized properties offered units that would be affordable to households at 60 percent of AMI.²

Preservation and recapitalization of older affordable housing developments can keep units in the assisted housing inventory. Between 2019 and 2022, Florida Housing provided support to preserve 63 affordable developments with 7,945 units in developments with deep rental subsidies. This includes extensive use of 4% Housing Credits to preserve housing with HUD project-based rental assistance and to rebuild aging public housing in conjunction with the federal Rental Assistance Demonstration (RAD) program.

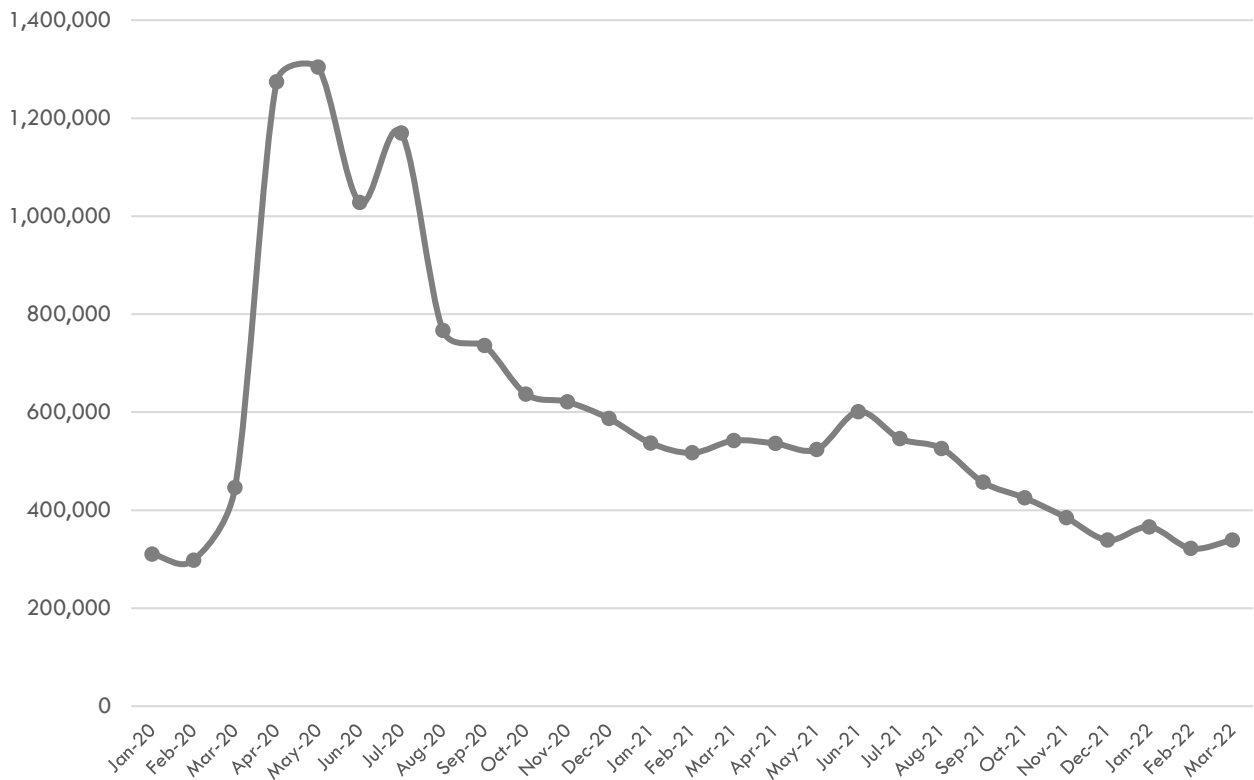
The “Public and Assisted Housing” section describes at-risk and preserved properties in more detail.

Eviction filings rose after the lifting of state and federal moratoria. They remained below pre-COVID levels in 2021, but are approaching historic levels in 2022. State and local agencies distributed nearly \$1.5 billion in federal rental assistance funds from January 2021 to February 2022.

COVID-19 had unpredictable effects on Florida’s rental housing markets. Unemployment rose sharply in the early months of the pandemic, particularly the leisure and hospitality sector. The number of unemployed workers fell quickly in fall of 2020, and mostly stayed level or fell throughout 2021.

² Shimberg Center for Housing Studies, *The Lost Properties Inventory: Affordability of Post-Subsidy Rents*, <http://shimberg.ufl.edu/publications/Lost.Properties.Inventory.0718.pdf>.

Figure 2.7. Unemployed Workers, Florida, 2020-2022



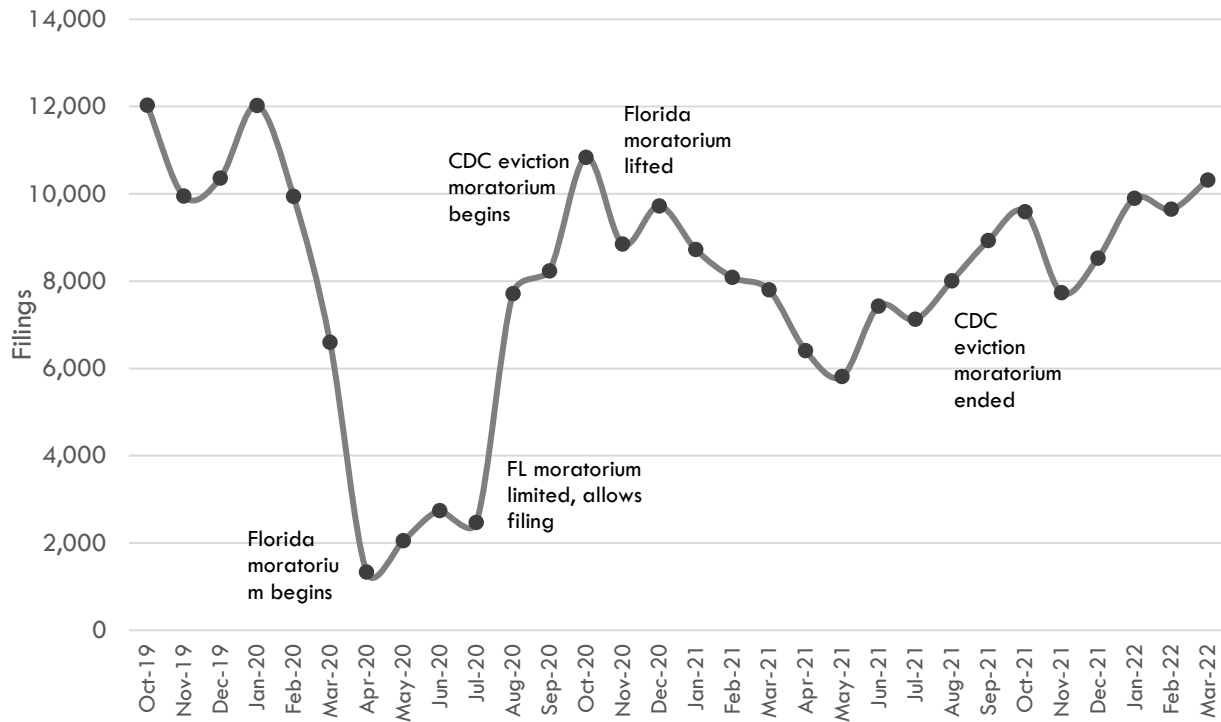
Source: Florida Department of Economic Opportunity, Local Area Unemployment Statistics

Eviction filings fell sharply when the state imposed a moratorium on court filings in spring 2020 (Figure 2.8). Filings increased when eviction moratoria were changed to allow the initial court filings, and continued following the end of the federal eviction moratorium.

In the first quarter of 2022, eviction filings had risen to approximately 10,000 per month statewide, near pre-pandemic levels. At that time, 15 percent of renters in Florida reported that they were behind in their rent payments, and 17 percent reported that they were “not at all confident” that they would be able to pay the next month’s rent.³

³ U.S. Census Bureau, *Week 41 Household Pulse Survey: March 30 – April 11*, <https://www.census.gov/data/tables/2022/demo/hhp/hhp44.html>.

Figure 2.8. Monthly Eviction Filings, Florida, 2019-2022



Source: Shimberg Center tabulation of filing data from Florida Clerks & Comptrollers and Office of the State Courts Administrator

Federal emergency rental assistance distributed by the state’s OUR Florida program and local governments has helped to prevent evictions for non-payment of rent. From January 2021 to February 2022, OUR Florida expended \$915 million and local agencies expended \$564 million, for a total of \$1.48 billion to assist with rental arrears, future rent, and utility payments.

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 2019 American Community Survey and population projections released in 2021 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, 768,460 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 2022. 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.

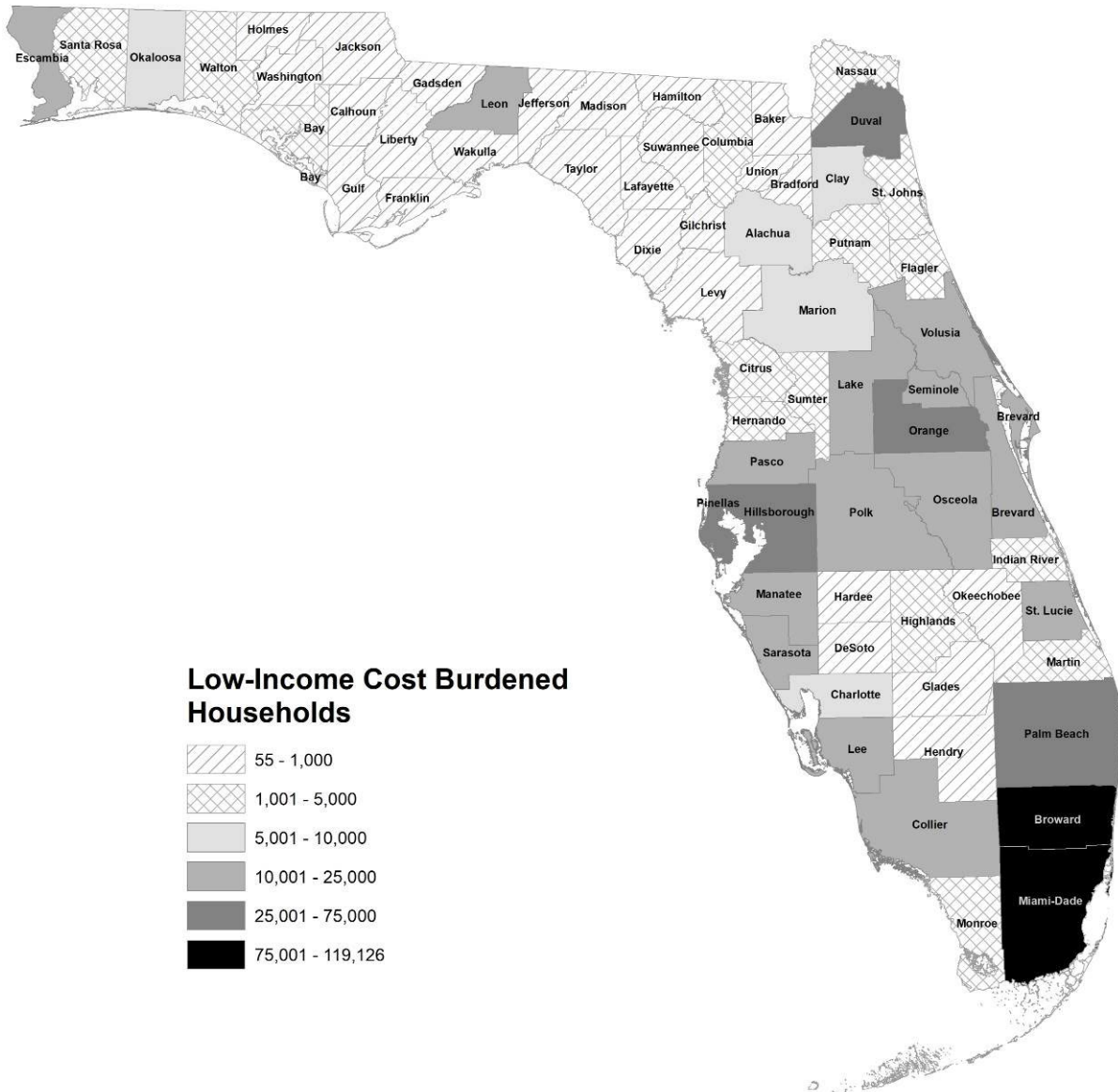
Table 3.1. Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by County in Florida, 2022

	All Renter Households	Low-Income ($\leq 60\%$ 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	265,453	82,251	31%	10.70%
Duval	167,353	44,168	26%	5.75%
Hillsborough	223,612	62,522	28%	8.14%
Miami-Dade	434,110	119,126	27%	15.50%
Orange	218,973	61,422	28%	7.99%
Palm Beach	176,523	52,649	30%	6.85%
Pinellas	132,494	36,268	27%	4.72%
Large Total	1,618,518	458,406	28%	59.65%
Medium				
Alachua	33,299	9,604	29%	1.25%
Bay	24,301	3,966	16%	0.52%
Brevard	62,511	16,432	26%	2.14%
Charlotte	16,604	5,930	36%	0.77%
Citrus	12,451	3,854	31%	0.50%
Clay	19,284	5,108	26%	0.66%
Collier	39,894	13,167	33%	1.71%
Escambia	46,790	11,363	24%	1.48%
Flagler	11,352	3,354	30%	0.44%
Hernando	17,474	4,988	29%	0.65%
Highlands	10,340	1,732	17%	0.23%
Indian River	12,683	3,595	28%	0.47%
Lake	39,894	11,387	29%	1.48%
Lee	82,308	22,956	28%	2.99%
Leon	40,066	12,591	31%	1.64%
Manatee	41,154	10,754	26%	1.40%
Marion	37,422	9,074	24%	1.18%
Martin	14,820	3,695	25%	0.48%
Okaloosa	29,445	8,319	28%	1.08%
Osceola	44,773	17,147	38%	2.23%
Pasco	62,136	20,000	32%	2.60%
Polk	78,800	20,499	26%	2.67%
Santa Rosa	16,015	3,879	24%	0.50%
Sarasota	48,188	13,525	28%	1.76%
Seminole	62,783	15,716	25%	2.05%
St. Johns	20,298	4,096	20%	0.53%
St. Lucie	33,175	11,239	34%	1.46%
Sumter	7,445	2,125	29%	0.28%
Volusia	67,274	19,877	30%	2.59%
Medium Total	1,032,979	289,972	28%	37.73%

	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
Small				
Baker	1,886	450	24%	0.06%
Bradford	2,412	596	25%	0.08%
Calhoun	662	141	21%	0.02%
Columbia	6,774	1,674	25%	0.22%
DeSoto	3,080	516	17%	0.07%
Dixie	1,120	277	25%	0.04%
Franklin	970	207	21%	0.03%
Gadsden	4,041	862	21%	0.11%
Gilchrist	1,009	249	25%	0.03%
Glades	724	98	14%	0.01%
Gulf	1,251	267	21%	0.03%
Hamilton	1,056	179	17%	0.02%
Hardee	2,380	399	17%	0.05%
Hendry	4,290	579	13%	0.08%
Holmes	1,525	249	16%	0.03%
Jackson	4,256	908	21%	0.12%
Jefferson	1,256	268	21%	0.03%
Lafayette	325	55	17%	0.01%
Levy	3,802	940	25%	0.12%
Liberty	399	85	21%	0.01%
Madison	1,546	262	17%	0.03%
Monroe	14,259	3,913	27%	0.51%
Nassau	7,051	1,683	24%	0.22%
Okeechobee	3,333	450	14%	0.06%
Putnam	8,406	1,696	20%	0.22%
Suwannee	3,560	603	17%	0.08%
Taylor	1,521	258	17%	0.03%
Union	1,206	298	25%	0.04%
Wakulla	1,853	395	21%	0.05%
Walton	7,562	1,234	16%	0.16%
Washington	1,784	291	16%	0.04%
Small Total	95,299	20,082	21%	2.61%
State Total	2,746,796	768,460	28%	100.00%

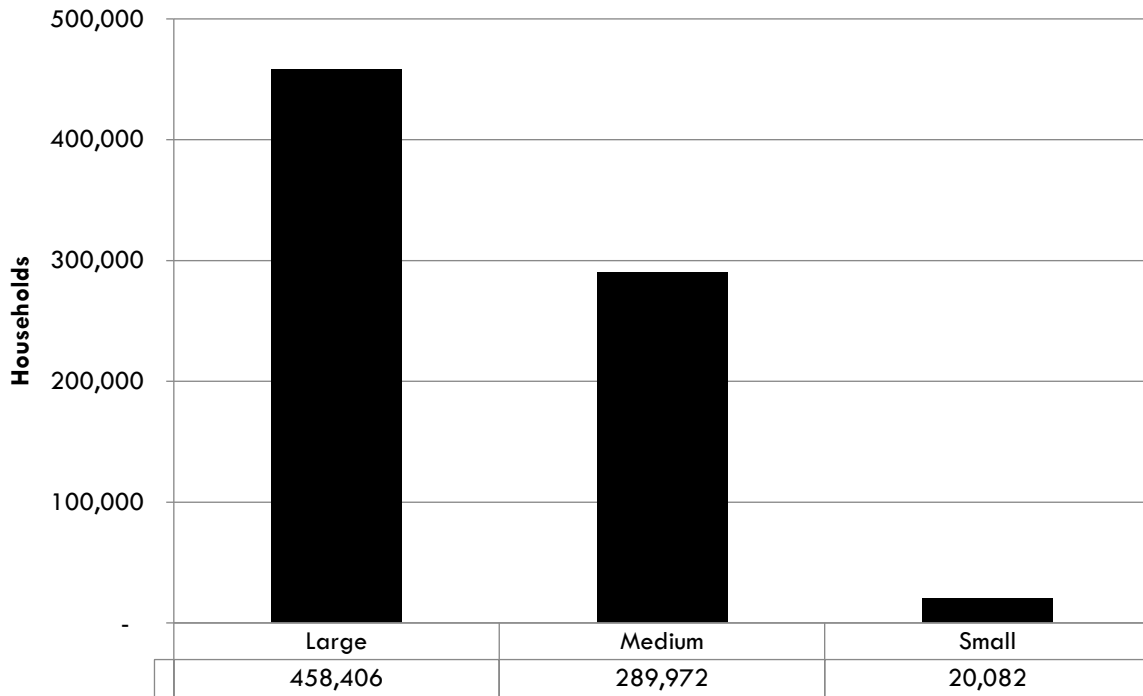
Sources: Shimberg Center analysis of U.S. Census Bureau, 2019 American Community Survey; University of Florida Bureau of Economic and Business Research, 2021 Population Projections

Figure 3.1. Number of Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by County in Florida, 2022



Sources: Shimberg Center analysis of U.S. Census Bureau, 2019 American Community Survey; University of Florida Bureau of Economic and Business Research, 2021 Population Projections

Figure 3.2. Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by County Size in Florida, 2022



Sources: Shimberg Center analysis of U.S. Census Bureau, 2019 American Community Survey; University of Florida Bureau of Economic and Business Research, 2021 Population Projections

Just under 60 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 16 percent.

The medium size counties contain 37.7 percent of the low-income, cost burdened households, with 289,972 households. The medium size counties with the most low-income cost burdened renters are Lee (22,956 households), Polk (20,499), Pasco (20,000), Volusia (19,877) and Osceola (17,147).

The remaining 20,082 low-income, cost burdened households (2.6 percent) are located in small counties. Monroe County has the largest share, with 3,913 households. The other small counties with more than 1,000 low-income, cost burdened renters are Walton, Putnam, Nassau and Columbia.

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

Household Size: Most low-income, cost burdened renter households are small. Statewide, 68 percent of low-income, cost burdened households consist of 1-2 household members; 25 percent have 3-4 members; and seven 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 ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by Size, 2022

	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	55,848	67.9%	20,678	25.1%	5,725	7.0%
Duval	29,746	67.3%	11,372	25.7%	3,050	6.9%
Hillsborough	42,026	67.2%	16,189	25.9%	4,307	6.9%
Miami-Dade	73,026	61.3%	36,109	30.3%	9,992	8.4%
Orange	39,949	65.0%	15,126	24.6%	6,347	10.3%
Palm Beach	32,700	62.1%	14,856	28.2%	5,093	9.7%
Pinellas	29,476	81.3%	5,842	16.1%	949	2.6%
Large Total	302,771	66.0%	120,172	26.2%	35,463	7.7%
Medium						
Alachua	8,036	83.7%	1,228	12.8%	(X)	(X)
Bay	2,847	71.8%	1,080	27.2%	(X)	(X)
Brevard	10,694	65.1%	4,467	27.2%	1,271	7.7%
Charlotte	4,933	83.2%	818	13.8%	(X)	(X)
Citrus	2,632	68.3%	1,023	26.5%	(X)	(X)
Clay	3,349	65.6%	1,088	21.3%	(X)	(X)
Collier	10,116	76.8%	2,466	18.7%	(X)	(X)
Escambia	9,037	79.5%	1,816	16.0%	(X)	(X)
Flagler	2,571	76.7%	669	19.9%	114	3.4%
Hernando	3,831	76.8%	901	18.1%	(X)	(X)
Highlands	1,374	79.3%	(X)	(X)	(X)	(X)
Indian River	2,539	70.6%	1,010	28.1%	(X)	(X)
Lake	7,812	68.6%	3,348	29.4%	(X)	(X)
Lee	14,624	63.7%	5,772	25.1%	2,560	11.2%
Leon	7,974	63.3%	3,691	29.3%	926	7.4%
Manatee	7,641	71.1%	2,091	19.4%	1,021	9.5%
Marion	6,296	69.4%	2,092	23.1%	685	7.5%
Martin	3,157	85.4%	(X)	(X)	(X)	(X)
Okaloosa	5,275	63.4%	2,572	30.9%	(X)	(X)
Osceola	10,994	64.1%	4,331	25.3%	1,822	10.6%
Pasco	11,725	58.6%	7,101	35.5%	1,174	5.9%
Polk	13,093	63.9%	5,250	25.6%	2,156	10.5%
Santa Rosa	3,147	81.1%	732	18.9%	(X)	(X)
Sarasota	10,644	78.7%	2,365	17.5%	(X)	(X)
Seminole	9,524	60.6%	5,453	34.7%	739	4.7%
St. Johns	3,036	74.1%	701	17.1%	(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
St. Lucie	8,644	76.9%	1,784	15.9%	811	7.2%
Sumter	1,458	68.6%	625	29.4%	(X)	(X)
Volusia	15,236	76.7%	3,963	19.9%	678	3.4%
Medium Total	202,239	69.7%	68,670	23.7%	19,063	6.6%
Small						
Baker	350	77.8%	(X)	(X)	(X)	(X)
Bradford	461	77.3%	127	21.3%	(X)	(X)
Calhoun	121	85.8%	(X)	(X)	(X)	(X)
Columbia	1,294	77.3%	357	21.3%	(X)	(X)
DeSoto	409	79.3%	(X)	(X)	(X)	(X)
Dixie	214	77.3%	59	21.3%	(X)	(X)
Franklin	177	85.5%	(X)	(X)	(X)	(X)
Gadsden	739	85.7%	(X)	(X)	(X)	(X)
Gilchrist	193	77.5%	53	21.3%	(X)	(X)
Glades	61	62.2%	(X)	(X)	(X)	(X)
Gulf	229	85.8%	(X)	(X)	(X)	(X)
Hamilton	118	66.3%	(X)	(X)	(X)	(X)
Hardee	316	79.4%	(X)	(X)	(X)	(X)
Hendry	360	62.2%	(X)	(X)	(X)	(X)
Holmes	179	71.9%	68	27.3%	(X)	(X)
Jackson	778	85.7%	(X)	(X)	(X)	(X)
Jefferson	230	85.8%	(X)	(X)	(X)	(X)
Lafayette	36	65.5%	(X)	(X)	(X)	(X)
Levy	726	77.3%	200	21.3%	(X)	(X)
Liberty	73	85.9%	(X)	(X)	(X)	(X)
Madison	173	66.3%	(X)	(X)	(X)	(X)
Monroe	2,399	61.3%	1,186	30.3%	328	8.4%
Nassau	1,308	77.7%	(X)	(X)	(X)	(X)
Okeechobee	280	62.2%	(X)	(X)	(X)	(X)
Putnam	1,258	74.1%	290	17.1%	(X)	(X)
Suwannee	399	66.1%	(X)	(X)	(X)	(X)
Taylor	170	66.1%	(X)	(X)	(X)	(X)
Union	231	77.3%	64	21.4%	(X)	(X)
Wakulla	339	85.8%	(X)	(X)	(X)	(X)
Walton	886	71.8%	336	27.2%	(X)	(X)
Washington	209	71.8%	79	27.1%	(X)	(X)
Small Total	14,716	73.3%	4,251	21.2%	1,113	5.5%
State Total	519,726	67.6%	193,093	25.1%	55,639	7.2%

Sources: Shimberg Center analysis of U.S. Census Bureau, 2019 American Community Survey; University of Florida Bureau of Economic and Business Research, 2021 Population Projections. County totals differ slightly from Table 3.1 because of rounding in household size categories. (X) indicates suppressed results where 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.

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.⁴

Table 3.3. Low-Income (≤60% AMI), Cost Burdened (>40%) Renter Households by Age and County Size, 2022

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	285,309	62%	125,715	27%	29,221	6%	18,160	4%	458,406
Medium	169,362	58%	85,391	29%	22,004	8%	13,215	5%	289,972
Small	11,970	60%	6,614	33%	1,079	5%	(X)	(X)	20,082
State Total	466,595	61%	217,661	28%	52,357	7%	31,848	4%	768,460

Sources: Shimberg Center analysis of U.S. Census Bureau, 2019 American Community Survey; University of Florida Bureau of Economic and Business Research, 2021 Population Projections. County size totals differ slightly from Table 3.1 because of rounding in household size categories. (X) indicates suppressed results where 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.

Statewide, 39 percent of low-income, cost burdened renter households are headed by persons age 55 and older. Eleven percent of all householders are age 75 and older, including 4 percent who are age 85 and older.

As Table 3.4 shows, concentrations of older low-income, cost burdened renters vary regionally. At the highest, 44-46 percent of low-income, cost burdened households are headed by persons age 55 and older in the Pasco/Pinellas region, the southwest region stretching from Sarasota to Collier Counties and adjacent inland counties, and the southeast coast from Indian River to Palm Beach County. At the lowest, 32 percent of low-income, cost burdened households are headed by persons age 55 and over in the Panhandle region stretching from Jefferson to Walton County.

⁴ In several cases, we have modified the PSA county groupings from the boundaries used Department of Elder Affairs due to American Community Survey data limitations. Table 3.4 lists the counties included in each modified PSA.

Table 3.4. Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by Age of Households and Region in Florida, 2022

Planning and Service Area	Age of Householder								Total
	15-54	% 15-54	55-74	% 55-74	75-84	% 75-84	85 or Older	% 85 or Older	
1) Escambia, Okaloosa, Santa Rosa	14,557	62%	6,719	29%	823	4%	1,370	6%	23,469
2) Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Holmes, Leon, Liberty, Wakulla, Walton, Washington	15,083	68%	5,427	25%	952	4%	603	3%	22,065
3) Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Madison, Marion, Sumter, Suwannee, Taylor, Union	27,036	59%	14,171	31%	3,113	7%	1,857	4%	46,177
4) Baker, Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	49,417	62%	20,926	26%	7,851	10%	2,139	3%	80,333
5) Pasco, Pinellas	31,246	56%	17,872	32%	4,509	8%	2,521	4%	56,148
6) Desoto, Hardee, Hillsborough, Highlands (part), Manatee, Polk	60,587	65%	25,582	27%	4,177	4%	3,364	4%	93,710
7) Brevard, Orange, Osceola, Seminole	74,167	67%	27,915	25%	6,241	6%	2,571	2%	110,894
8) Charlotte, Collier, Glades, Hendry, Highlands (part), Lee, Okeechobee, Sarasota	31,956	54%	17,907	30%	4,918	8%	4,316	7%	59,097
9) Indian River, Martin, Palm Beach, St. Lucie	38,904	55%	20,388	29%	6,495	9%	5,194	7%	70,981
10) Broward	51,776	63%	22,225	27%	4,849	6%	3,401	4%	82,251
11) Miami, Monroe	72,242	59%	37,985	31%	8,387	7%	4,425	4%	123,039
State Total	466,971	61%	217,117	28%	52,315	7%	31,761	4%	768,164

Sources: Shimberg Center analysis of U.S. Census Bureau, 2019 American Community Survey; University of Florida Bureau of Economic and Business Research, 2021 Population Projections: (X) indicates suppressed results where 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. Percentages may not add up to 100 percent due to rounding.

Cost Burden Among Households at 60-120 Percent of AMI

Most cost burdened renters in Florida have incomes below 60 percent of AMI, but some renters with higher incomes also experience cost burden. Statewide, 29 percent of renters at 60.01-80 percent of AMI and nine percent at 80.01-120 percent of AMI are cost burdened,

compared to 68 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 and the Orlando area.

Statewide, 111,166 renters at 60.01-80 percent of AMI are cost burdened. Only four counties have 40 percent or more of renters cost burdened at this income level: Miami-Dade and Monroe (63 percent of renters in the income category), Broward (40%), and Seminole (42 percent).

At the 80.01-120 percent of AMI income level, a total of 50,808 renter households are cost burdened. These households are even more geographically concentrated. In Miami-Dade and Monroe Counties, 24 percent of renters at 80.0-120 percent of AMI are cost burdened. Broward and Osceola Counties are next highest in this category, with 16 percent of renters at 80.0-120 percent of AMI being cost burdened. No other county has a percentage higher than 12 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.⁵

⁵ Because cost burden is less common among households above 60 percent of AMI, estimates in the tables and maps are suppressed for most small counties and several medium counties. These estimates are not statistically significantly different from zero.

Detailed Data Tables

Table 3.5 Renter Households by Detailed Income and Cost Burden by County, Florida, 2022, Part I (0-30% AMI, 30.01-60% AMI, 60.01-80% AMI)

	0-30% AMI			30-60% AMI			60-80% 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	47,135	35,535	75%	59,334	46,716	79%	34,045	13,645	40%
Duval	33,464	22,217	66%	42,186	21,951	52%	21,672	3,765	17%
Hillsborough	39,846	28,649	72%	53,938	33,873	63%	25,611	5,502	21%
Miami-Dade	76,083	46,901	62%	86,092	72,225	84%	51,803	32,538	63%
Orange	34,275	25,729	75%	47,906	35,693	75%	32,729	12,613	39%
Palm Beach	32,023	25,058	78%	37,516	27,591	74%	28,498	11,127	39%
Pinellas	22,294	16,159	72%	30,468	20,109	66%	19,450	3,341	17%
Large Total	285,120	200,248	70%	357,440	258,158	72%	213,808	82,531	39%
Medium									
Alachua	8,497	5,758	68%	7,647	3,846	50%	5,547	758	14%
Bay	2,495	1,786	72%	4,597	2,180	47%	3,564	717	20%
Brevard	8,875	5,922	67%	16,508	10,510	64%	7,878	2,077	26%
Charlotte	3,380	2,600	77%	5,296	3,330	63%	1,515	(X)	(X)
Citrus	2,539	1,387	55%	3,550	2,467	69%	1,112	(X)	(X)
Clay	3,109	2,610	84%	5,071	2,498	49%	2,094	(X)	(X)
Collier	7,274	6,420	88%	12,244	6,747	55%	5,307	(X)	(X)
Escambia	10,386	7,184	69%	9,618	4,179	43%	7,131	(X)	(X)
Flagler	2,044	1,617	79%	2,538	1,737	68%	1,799	685	38%
Hernando	4,668	3,145	67%	4,794	1,843	38%	3,097	(X)	(X)
Highlands	1,689	1,128	67%	1,991	605	30%	2,095	(X)	(X)
Indian River	2,067	1,158	56%	4,687	2,436	52%	1,521	(X)	(X)
Lake	6,959	4,485	64%	11,941	6,903	58%	7,069	1,265	18%
Lee	15,407	11,721	76%	18,145	11,235	62%	14,219	4,156	29%

	0-30% AMI			30-60% AMI			60-80% 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	8,546	6,999	82%	9,742	5,592	57%	5,824	(X)	(X)
Manatee	5,570	3,856	69%	13,856	6,897	50%	5,718	848	15%
Marion	6,251	3,988	64%	8,401	5,086	61%	4,881	1,542	32%
Martin	2,841	1,740	61%	3,345	1,956	58%	2,085	(X)	(X)
Okaloosa	5,914	4,583	77%	6,835	3,736	55%	5,952	(X)	(X)
Osceola	7,887	6,292	80%	13,151	10,855	83%	8,966	3,208	36%
Pasco	11,377	8,633	76%	18,774	11,367	61%	7,884	(X)	(X)
Polk	12,839	8,855	69%	18,965	11,643	61%	9,573	1,908	20%
Santa Rosa	2,244	1,221	54%	4,599	2,658	58%	1,975	(X)	(X)
Sarasota	7,172	5,387	75%	10,501	8,138	77%	6,571	1,910	29%
Seminole	7,805	6,044	77%	11,753	9,672	82%	9,135	3,878	42%
St. Johns	3,739	2,551	68%	4,730	1,545	33%	3,451	(X)	(X)
St. Lucie	8,724	6,852	79%	6,656	4,387	66%	3,902	(X)	(X)
Sumter	1,299	837	64%	2,228	1,288	58%	1,319	236	18%
Volusia	12,112	9,583	79%	15,042	10,295	68%	10,658	4,057	38%
Medium Total	183,709	134,342	73%	257,205	155,631	61%	151,842	27,245	18%
Small									
Baker	385	197	51%	500	253	51%	205	(X)	(X)
Bradford	567	274	48%	658	322	49%	330	(X)	(X)
Calhoun	204	70	34%	178	72	40%	78	(X)	(X)
Columbia	1,591	770	48%	1,848	905	49%	927	(X)	(X)
DeSoto	503	336	67%	593	180	30%	623	(X)	(X)
Dixie	263	127	48%	306	150	49%	153	(X)	(X)
Franklin	298	102	34%	260	105	40%	114	(X)	(X)
Gadsden	1,242	424	34%	1,084	438	40%	478	(X)	(X)
Gilchrist	237	115	49%	275	135	49%	138	(X)	(X)
Glades	68	42	62%	174	56	32%	111	(X)	(X)
Gulf	384	131	34%	336	136	40%	148	(X)	(X)
Hamilton	290	138	48%	262	(X)	(X)	154	(X)	(X)

	0-30% AMI			30-60% AMI			60-80% 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	389	260	67%	458	139	30%	483	(X)	(X)
Hendry	403	249	62%	1,031	330	32%	660	(X)	(X)
Holmes	156	112	72%	289	137	47%	224	45	20%
Jackson	1,309	447	34%	1,141	461	40%	503	(X)	(X)
Jefferson	386	132	34%	337	136	40%	149	(X)	(X)
Lafayette	90	43	48%	81	(X)	(X)	48	(X)	(X)
Levy	893	432	48%	1,037	508	49%	520	(X)	(X)
Liberty	123	42	34%	107	43	40%	47	(X)	(X)
Madison	426	203	48%	383	(X)	(X)	226	(X)	(X)
Monroe	2,500	1,541	62%	2,829	2,373	84%	1,702	1,069	63%
Nassau	1,440	738	51%	1,870	945	51%	767	(X)	(X)
Okeechobee	312	193	62%	801	257	32%	512	(X)	(X)
Putnam	1,548	1,056	68%	1,959	640	33%	1,429	(X)	(X)
Suwannee	980	467	48%	882	(X)	(X)	520	(X)	(X)
Taylor	418	199	48%	376	(X)	(X)	222	(X)	(X)
Union	283	137	48%	329	161	49%	165	(X)	(X)
Wakulla	569	194	34%	497	201	40%	219	(X)	(X)
Walton	777	556	72%	1,430	678	47%	1,109	223	20%
Washington	183	131	72%	337	160	47%	262	53	20%
Small Total	19,217	9,858	51%	22,648	9,921	44%	13,226	1,390	11%
State Total	488,046	344,448	71%	637,293	423,710	66%	378,876	111,166	29%

Sources: Shimberg Center analysis of U.S. Census Bureau, 2019 American Community Survey; University of Florida Bureau of Economic and Business Research, 2021 Population Projections. (X) indicates suppressed results where 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.

Table 3.6. Renter Households by Detailed Income and Cost Burden by County, Florida, 2022, Part II (80.01-120% AMI, 120.01-140% AMI)

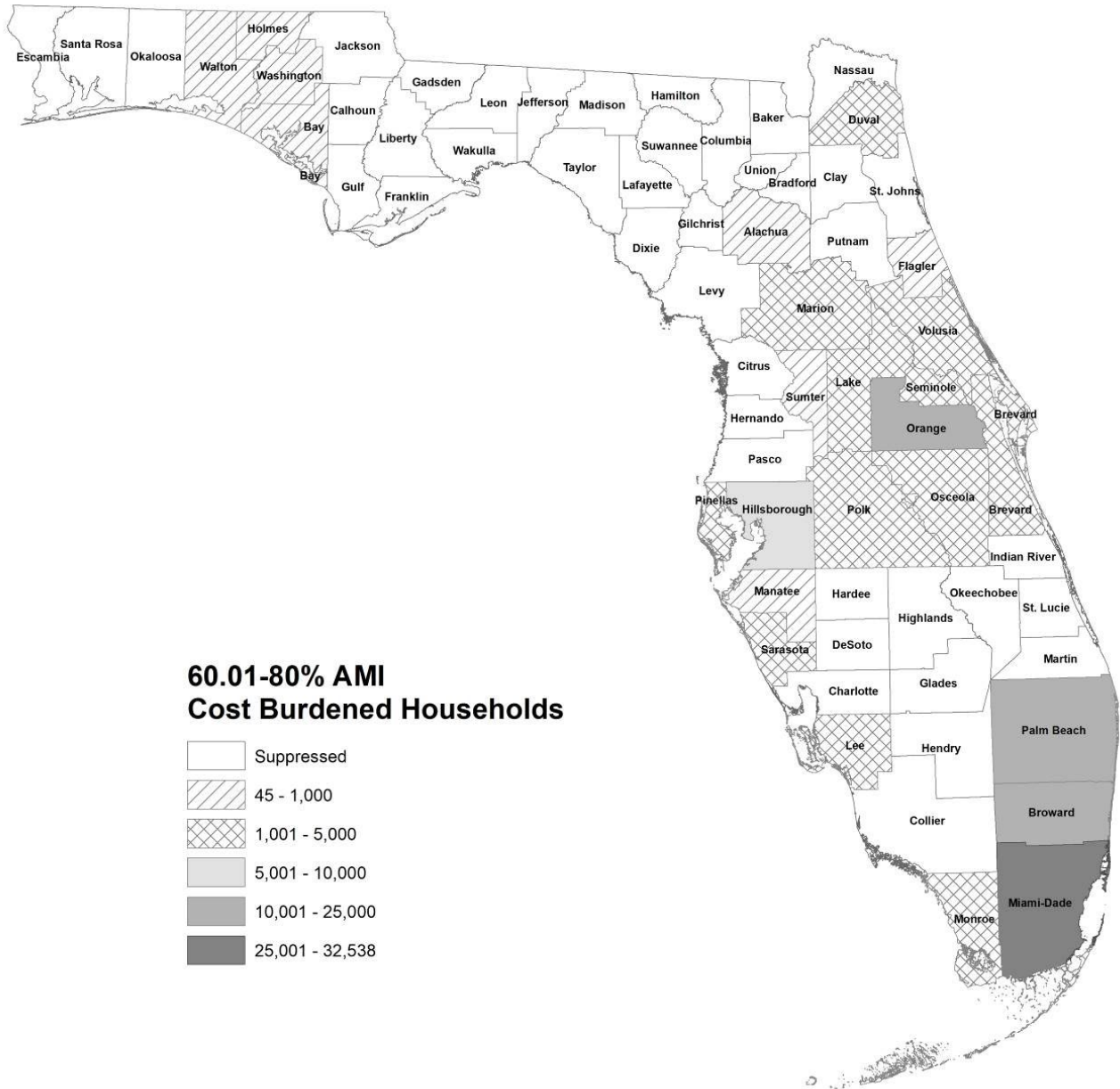
	80.01 to 120% AMI			120.01 to 140% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
Large						
Broward	56,660	9,049	16%	17,518	693	4%
Duval	35,535	1,209	3%	8,707	(X)	(X)
Hillsborough	49,060	2,703	6%	14,961	(X)	(X)
Miami-Dade	82,055	19,901	24%	28,244	2,337	8%
Orange	48,121	2,274	5%	15,872	(X)	(X)
Palm Beach	33,558	3,011	9%	11,899	(X)	(X)
Pinellas	29,176	3,165	11%	8,414	(X)	(X)
Large Total	334,165	41,312	12%	105,615	3,030	3%
Medium						
Alachua	5,718	(X)	(X)	1,861	(X)	(X)
Bay	6,968	(X)	(X)	1,911	(X)	(X)
Brevard	13,855	886	6%	4,382	(X)	(X)
Charlotte	2,408	(X)	(X)	1,331	(X)	(X)
Citrus	2,123	(X)	(X)	875	(X)	(X)
Clay	3,425	(X)	(X)	2,413	(X)	(X)
Collier	6,565	(X)	(X)	2,385	(X)	(X)
Escambia	9,946	(X)	(X)	1,759	(X)	(X)
Flagler	2,067	250	12%	920	(X)	(X)
Hernando	2,793	(X)	(X)	1,111	(X)	(X)
Highlands	2,700	(X)	(X)	771	(X)	(X)
Indian River	2,981	(X)	(X)	358	(X)	(X)
Lake	7,555	719	10%	1,781	(X)	(X)
Lee	19,606	749	4%	4,356	(X)	(X)
Leon	10,227	(X)	(X)	1,881	(X)	(X)
Manatee	7,756	(X)	(X)	2,652	(X)	(X)
Marion	8,258	(X)	(X)	3,273	(X)	(X)
Martin	3,060	(X)	(X)	892	(X)	(X)
Okaloosa	5,800	(X)	(X)	1,210	(X)	(X)

	80.01 to 120% AMI			120.01 to 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
Osceola	7,809	1,262	16%	2,494	(X)	(X)
Pasco	11,618	(X)	(X)	3,589	(X)	(X)
Polk	16,326	898	6%	6,391	(X)	(X)
Santa Rosa	2,804	(X)	(X)	757	(X)	(X)
Sarasota	10,672	1,247	12%	3,420	(X)	(X)
Seminole	14,658	1,213	8%	4,804	(X)	(X)
St. Johns	2,967	(X)	(X)	1,639	(X)	(X)
St. Lucie	7,464	(X)	(X)	1,757	(X)	(X)
Sumter	1,410	134	10%	332	(X)	(X)
Volusia	12,255	1,484	12%	5,451	(X)	(X)
Medium Total	211,794	8,842	4%	66,756	(X)	(X)
Small						
Baker	406	(X)	(X)	103	(X)	(X)
Bradford	374	(X)	(X)	198	(X)	(X)
Calhoun	118	(X)	(X)	40	(X)	(X)
Columbia	1,049	(X)	(X)	556	(X)	(X)
DeSoto	804	(X)	(X)	230	(X)	(X)
Dixie	174	(X)	(X)	92	(X)	(X)
Franklin	172	(X)	(X)	59	(X)	(X)
Gadsden	718	(X)	(X)	246	(X)	(X)
Gilchrist	156	(X)	(X)	83	(X)	(X)
Glades	191	(X)	(X)	9	(X)	(X)
Gulf	222	(X)	(X)	77	(X)	(X)
Hamilton	153	(X)	(X)	107	(X)	(X)
Hardee	622	(X)	(X)	178	(X)	(X)
Hendry	1,134	(X)	(X)	56	(X)	(X)
Holmes	437	(X)	(X)	120	(X)	(X)
Jackson	756	(X)	(X)	259	(X)	(X)
Jefferson	223	(X)	(X)	77	(X)	(X)
Lafayette	47	(X)	(X)	33	(X)	(X)

	80.01 to 120% AMI			120.01 to 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
Levy	589	(X)	(X)	312	(X)	(X)
Liberty	71	(X)	(X)	24	(X)	(X)
Madison	223	(X)	(X)	157	(X)	(X)
Monroe	2,696	654	24%	928	(X)	(X)
Nassau	1,519	(X)	(X)	384	(X)	(X)
Okeechobee	881	(X)	(X)	43	(X)	(X)
Putnam	1,228	(X)	(X)	679	(X)	(X)
Suwannee	514	(X)	(X)	362	(X)	(X)
Taylor	220	(X)	(X)	155	(X)	(X)
Union	187	(X)	(X)	99	(X)	(X)
Wakulla	329	(X)	(X)	113	(X)	(X)
Walton	2,168	(X)	(X)	595	(X)	(X)
Washington	512	(X)	(X)	140	(X)	(X)
Small Total	18,893	654	3%	6,514	77	1%
State Total	564,852	50,808	9%	178,885	3,107	2%

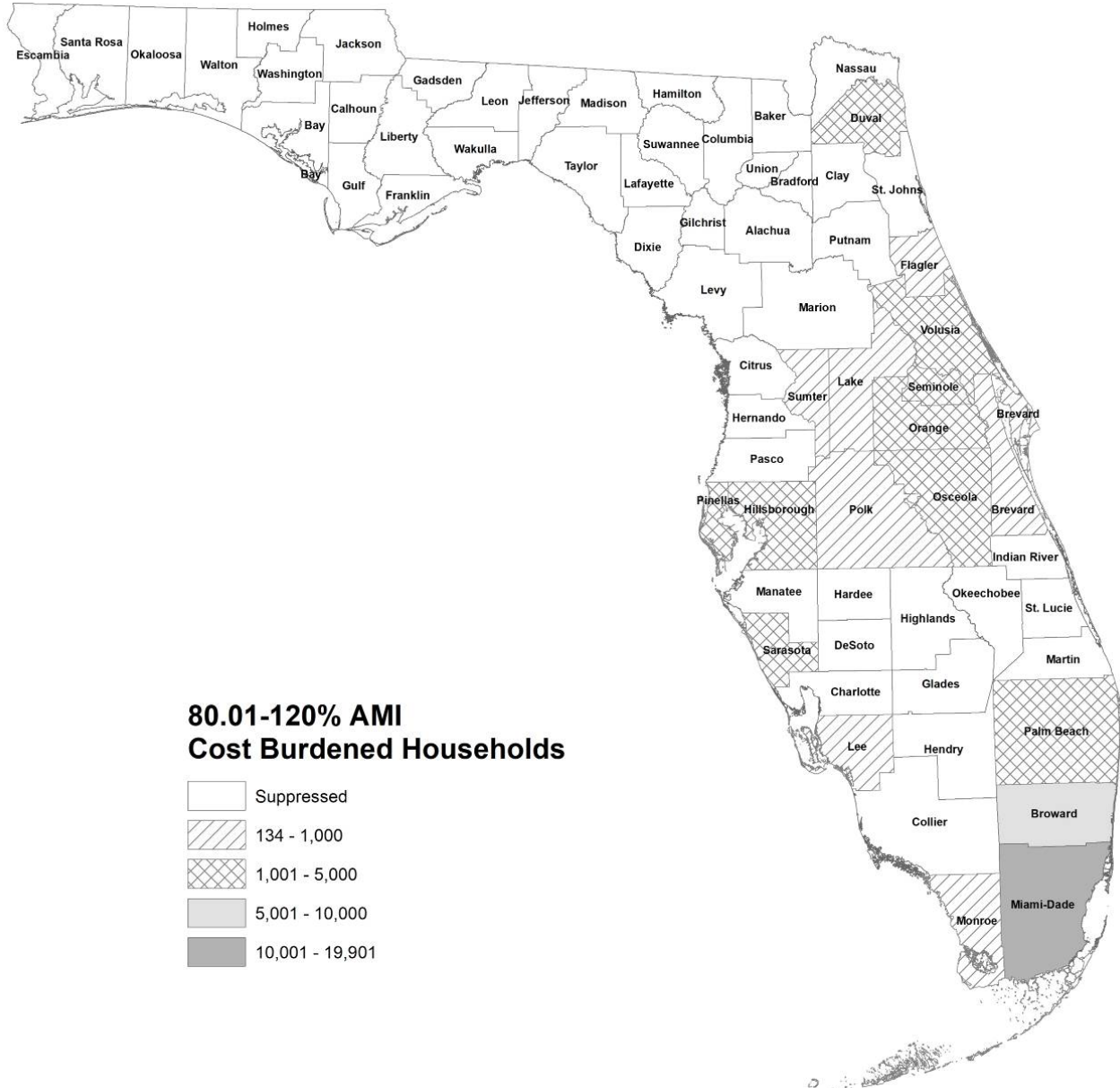
Sources: Shimberg Center analysis of U.S. Census Bureau, 2019 American Community Survey; University of Florida Bureau of Economic and Business Research, 2021 Population Projections. (X) indicates suppressed results where estimates are not statistically significantly different from zero. Where possible, 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.

Figure 3.5. 60.01-80% AMI, Cost Burdened (>40%) Renter Households by County in Florida, 2022



Sources: Shimberg Center analysis of U.S. Census Bureau, 2019 American Community Survey; University of Florida Bureau of Economic and Business Research, 2021 Population Projections. Counties with “suppressed” counts have estimated household counts that are not statistically significantly different from zero.

Figure 3.6. 80.01-120% AMI, Cost Burdened (>40%) Renter Households by County in Florida, 2022



Sources: Shimberg Center analysis of U.S. Census Bureau, 2019 American Community Survey; University of Florida Bureau of Economic and Business Research, 2021 Population Projections. Counties with “suppressed” counts have estimated household counts that are not statistically significantly different from zero.

Notes on Methodology: 2022 Household Estimates

All household estimates in Chapter 3 are based on 2019 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 2021 estimate of households by tenure using 2020 county population by age estimates and 2021 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 2019 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 2021 estimate of households by tenure from step (1) with the 2019 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 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 2019 American Community Survey (ACS) Public Use Microdata Sample (PUMS). Information is provided at the state and regional level. The regional analysis is organized by modified Metropolitan Statistical Areas (MSAs) and non-metropolitan county groupings. Some MSA county groupings do not follow the Census Bureau’s MSA definitions because of data limitations. Student-headed, nonfamily households and units are removed from the data. A small number of substandard units are also removed 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 area median income (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 effectively unavailable to low-income households because they are already occupied by higher income households. The affordable/available analysis accounts for this difference by removing units that are occupied by higher income households from unit counts. In the analysis that follows, we compare affordable/available housing supply to renter households for six income groups: 0-30, 0-40, 0-50, 0-60, 0-80, and 0-120 percent 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.

⁶ The ACS offers limited data on substandard conditions. Units were removed from the analysis if they lacked complete kitchens, plumbing, or heating. Statewide, 107,802 units (3.8%) were removed. Renters in these units were 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 the affordable/available analysis, 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.

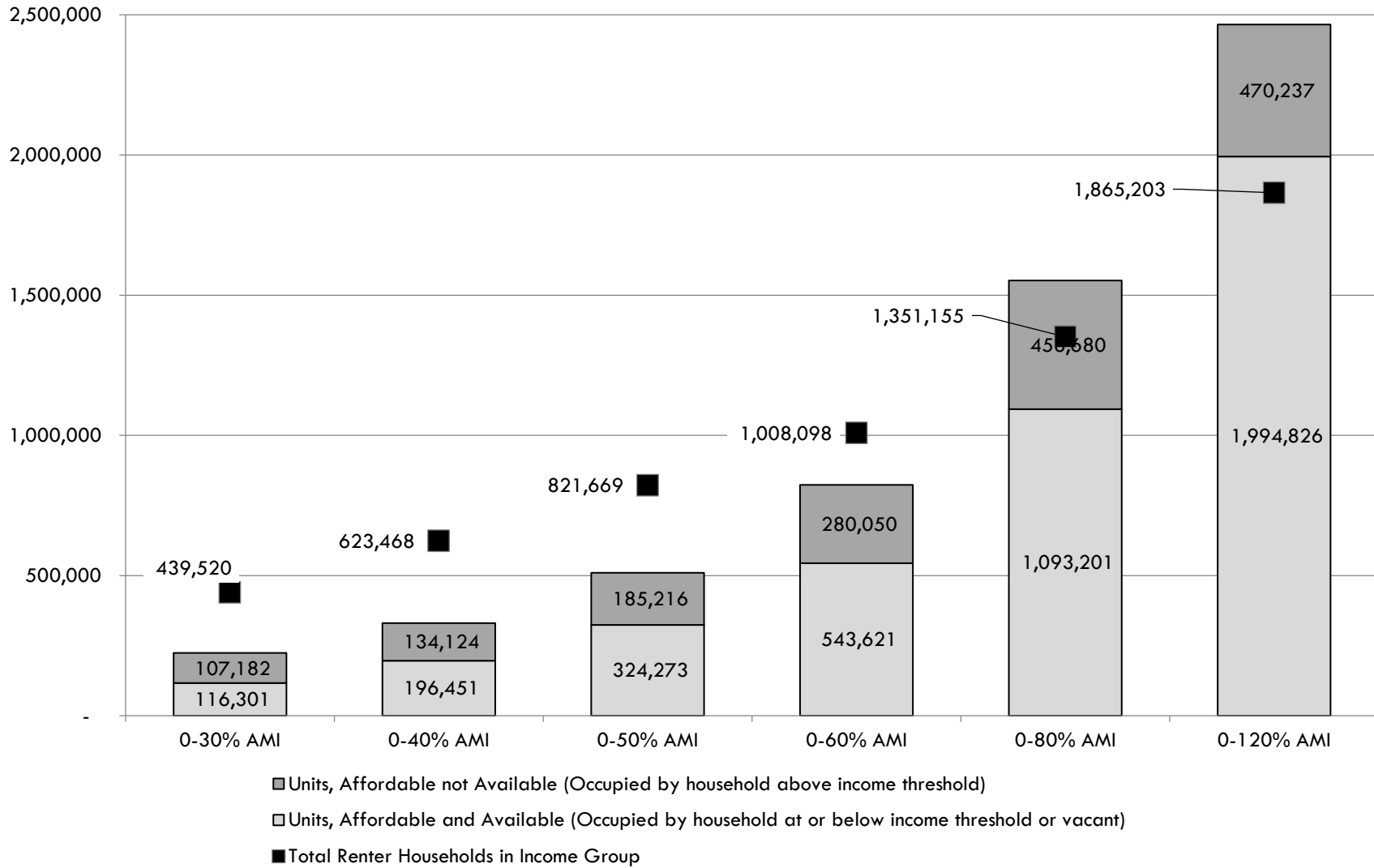
If we continued to use the 40 percent affordability threshold, then hundreds of thousands of units in the state would be counted as “affordable” that in fact have rents above Florida Housing’s rent limits. For example, using the 30 percent affordability threshold and 2019 American Community Survey data, we set the two-bedroom/60 percent of AMI affordable rent in the Orlando metropolitan area at \$976 per month. This is similar to Florida Housing’s 2019 two-bedroom/60 percent of AMI rent limit of \$937 per month. If we had used the 40 percent affordability threshold, two-bedroom units with rents up to \$1,301 would have been considered affordable at 60 percent of AMI, well 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, 2019



Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 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 nearly one-third 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, 2022

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	-9,403	-12,214	-13,506	-11,914	-2,674	5,495
Central Nonmetropolitan Area (minus Putnam & Sumter)	Citrus	-1,449	-2,404	-2,480	-1,524	393	1,065
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	Flagler, Volusia	-9,770	-12,027	-13,993	-13,222	-6,569	3,557
Fort Walton Beach-Crestview-Destin, FL MSA	Okaloosa	-3,462	-3,880	-4,186	-1,824	826	2,949
Ft. Lauderdale	Broward	-36,233	-50,006	-63,135	-74,284	-61,900	723
Gainesville, FL MSA (minus Gilchrist)	Alachua	-4,959	-4,246	-1,675	2,651	8,054	10,368
Jacksonville, FL MSA plus Putnam	Baker, Clay, Duval, Nassau, Putnam, St. Johns	-27,533	-31,804	-33,109	-23,552	-842	16,686
Lakeland, FL MSA	Polk	-10,562	-12,804	-12,911	-12,880	-4,513	3,367
Miami-Dade Plus Monroe	Miami-Dade, Monroe	-53,108	-75,333	-99,664	-115,289	-131,409	-51,244
Naples-Marco Island, FL MSA	Collier	-4,621	-5,455	-7,780	-6,628	-1,570	2,818
Northeast Nonmetropolitan Area (plus Gilchrist)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	-4,231	-4,906	-3,330	-1,914	649	1,484
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	-3,796	-3,760	-2,400	-1,272	1,603	8,212
Ocala, FL MSA	Marion	-4,952	-5,757	-6,296	-6,238	-2,036	1,848
Orlando-Kissimmee, FL MSA plus Sumter	Lake, Orange, Osceola, Seminole, Sumter	-36,315	-53,160	-67,497	-62,498	-31,641	43,806
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	-4,712	-5,484	-7,404	-3,541	4,419	10,121
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	-7,842	-9,356	-7,851	-5,679	-771	3,292

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
Port St. Lucie, FL MSA	Martin, St. Lucie	-5,596	-7,077	-5,504	-3,574	1,246	4,945
Punta Gorda, FL MSA	Charlotte	-1,514	-2,191	-3,120	-1,182	894	3,309
Sarasota-Bradenton-Venice, FL MSA	Manatee, Sarasota	-7,542	-9,695	-10,929	-9,797	1,923	13,897
Sebastian-Vero Beach, FL MSA	Indian River, Okeechobee	-1,902	-3,273	-3,583	-1,886	-96	1,767
South Nonmetropolitan Area (minus Monroe & Okeechobee)	DeSoto, Glades, Hardee, Hendry, Highlands	-2,358	-3,607	-3,407	-3,498	-662	350
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	Leon	-6,468	-7,855	-7,340	-2,914	1,728	4,248
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	-50,551	-67,830	-77,439	-65,513	-9,631	30,867
West Palm Beach-Boca Raton	Palm Beach	-24,340	-32,893	-38,857	-36,505	-25,375	5,693
State of Florida Total		-323,219	-427,017	-497,396	-464,477	-257,954	129,623

Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey

Table 4.2. Affordable and Available Rental Units per 100 Renters, Florida Regions, 2019

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	23	24	37	55	93	110
Central Nonmetropolitan Area (minus Putnam & Sumter)	Citrus	32	24	37	68	107	114
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	Flagler, Volusia	17	29	39	50	82	107
Fort Walton Beach-Crestview-Destin, FL MSA	Okaloosa	28	42	53	83	105	114
Ft. Lauderdale	Broward	15	15	18	22	51	100
Gainesville, FL MSA (minus Gilchrist)	Alachua	43	64	88	115	135	135
Jacksonville, FL MSA plus Putnam	Baker, Clay, Duval, Nassau, Putnam, St. Johns	29	38	53	73	99	111
Lakeland, FL MSA	Polk	9	24	41	55	88	106
Miami-Dade Plus Monroe	Miami-Dade, Monroe	30	29	28	29	39	83
Naples-Marco Island, FL MSA	Collier	24	35	33	53	91	112
Northeast Nonmetropolitan Area (plus Gilchrist)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	35	47	72	86	104	107
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson,	54	65	82	93	107	123

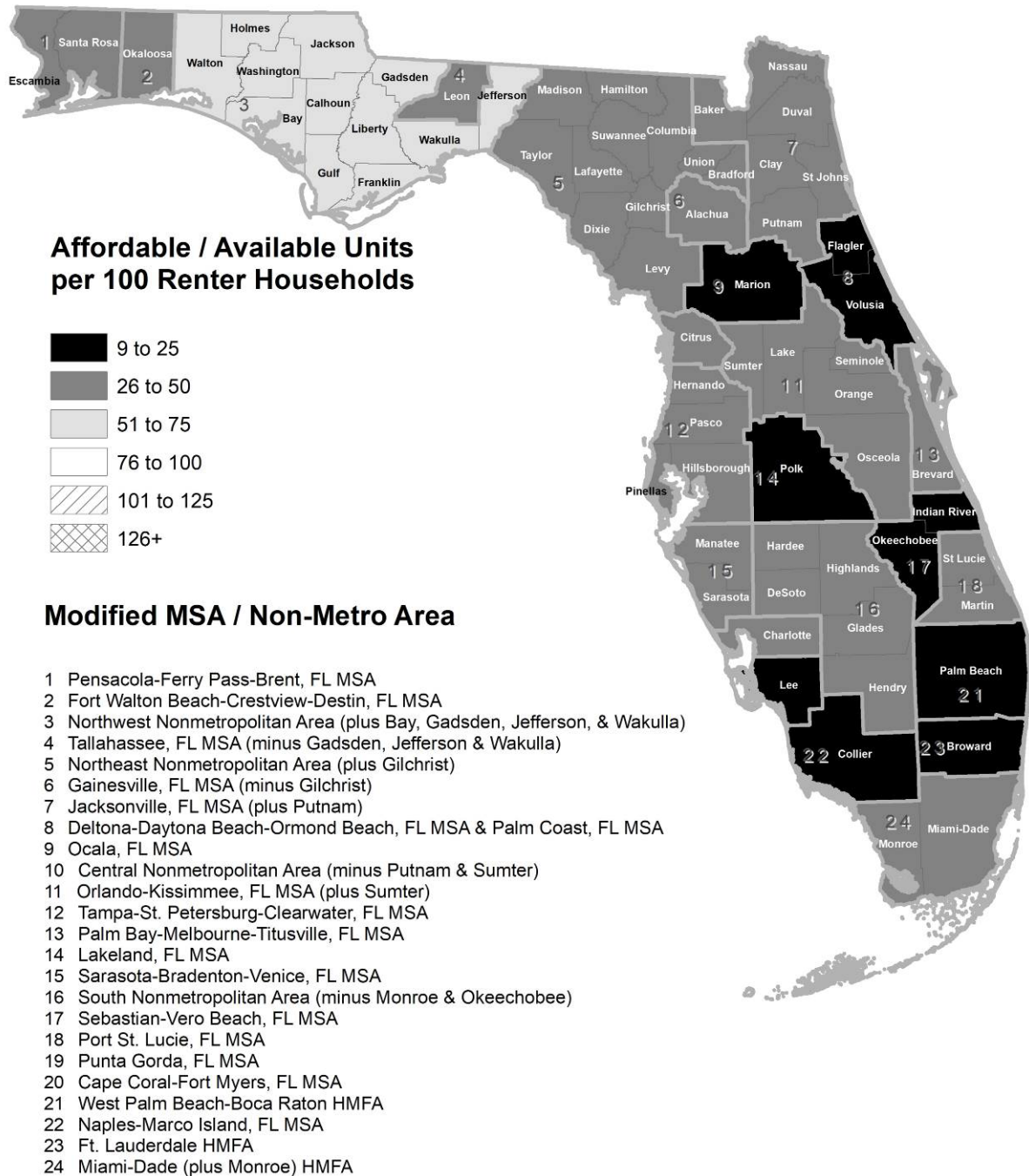
Notes:

- 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
	Jefferson, Liberty, Wakulla, Walton, Washington						
Ocala, FL MSA	Marion	23	34	47	58	89	107
Orlando-Kissimmee, FL MSA plus Sumter	Lake, Orange, Osceola, Seminole, Sumter	26	28	32	50	82	118
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	33	50	55	82	117	127
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	33	42	61	78	98	107
Port St. Lucie, FL MSA	Martin, St. Lucie	42	43	65	80	105	116
Punta Gorda, FL MSA	Charlotte	41	42	42	82	112	136
Sarasota-Bradenton-Venice, FL MSA	Manatee, Sarasota	26	38	50	67	105	125
Sebastian-Vero Beach, FL MSA	Indian River, Okeechobee	17	37	47	75	99	114
South Nonmetropolitan Area (minus Monroe & Okeechobee)	DeSoto, Glades, Hardee, Hendry, Highlands	30	35	48	58	95	102
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	Leon	29	39	57	85	107	111
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	27	32	41	60	95	110
West Palm Beach-Boca Raton	Palm Beach	16	22	28	42	71	105
State of Florida		26	32	39	54	81	107

Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey

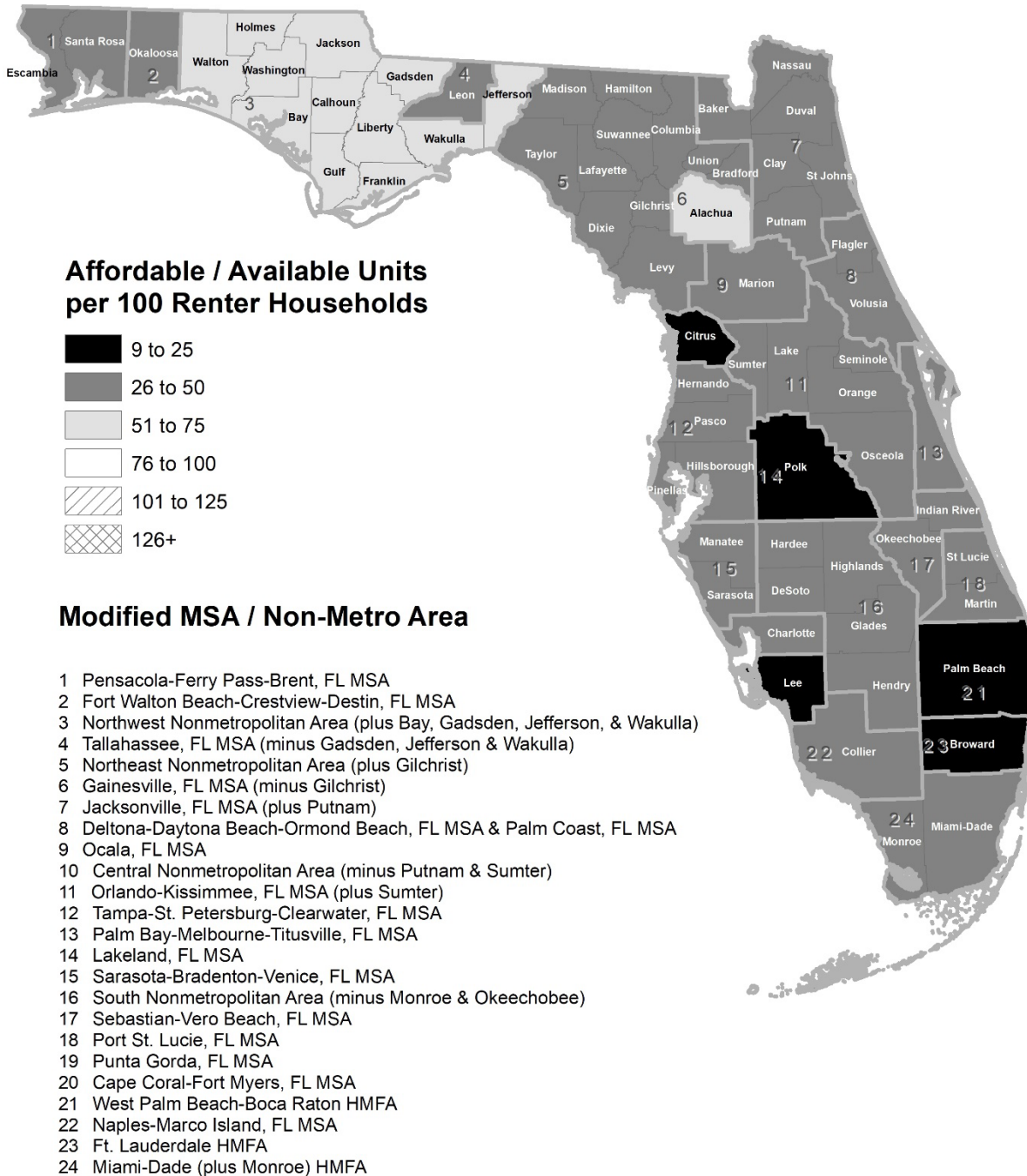
Figure 4.2. Affordable and Available Housing Units per 100 Renter Households at 0-30% AMI, Modified MSA and Non-Metropolitan Areas, 2019



Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 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.

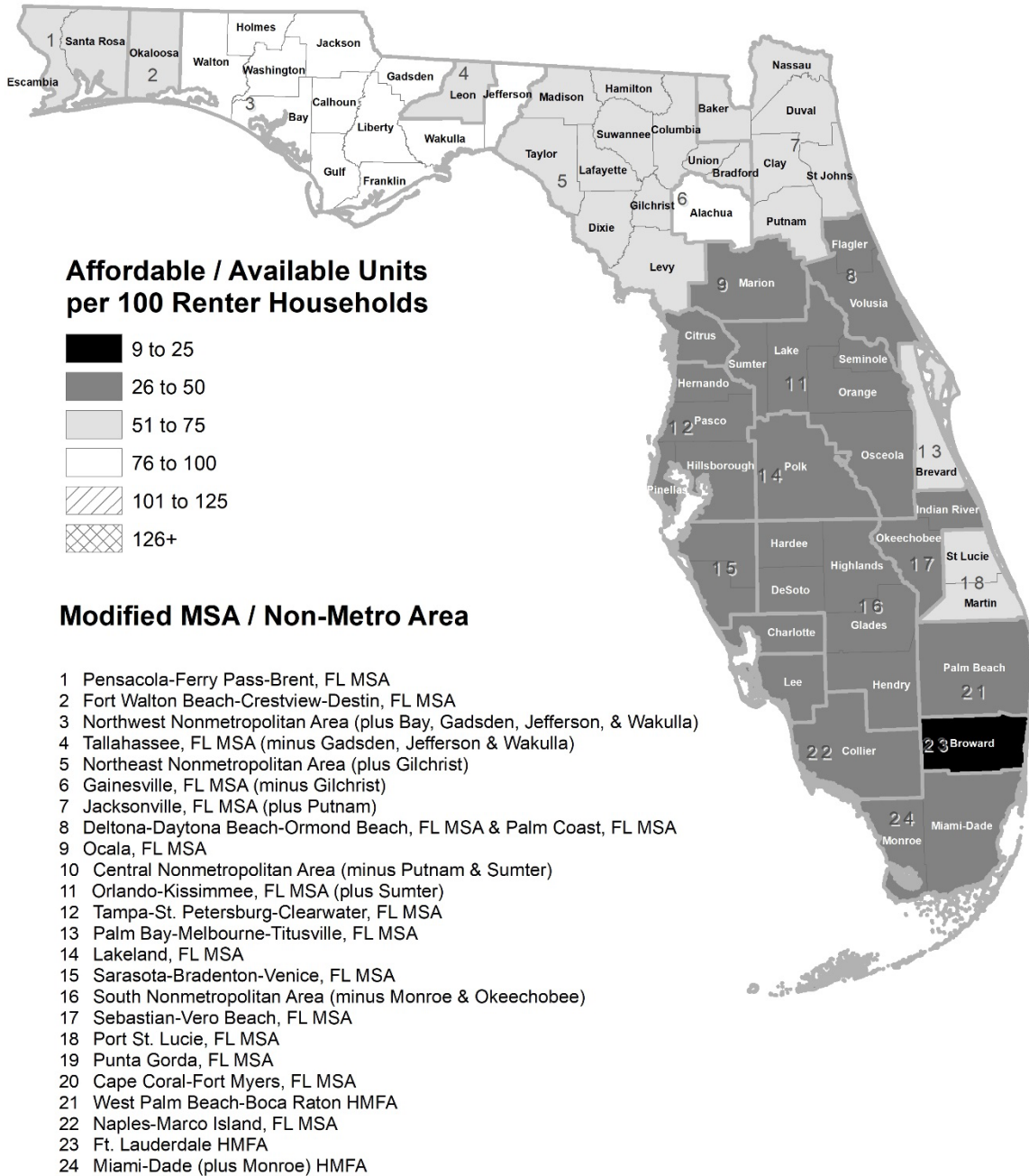
Figure 4.3. Affordable and Available Housing Units per 100 Renter Households at 0-40% AMI, Modified MSA and Non-Metropolitan Areas, 2019



Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 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.

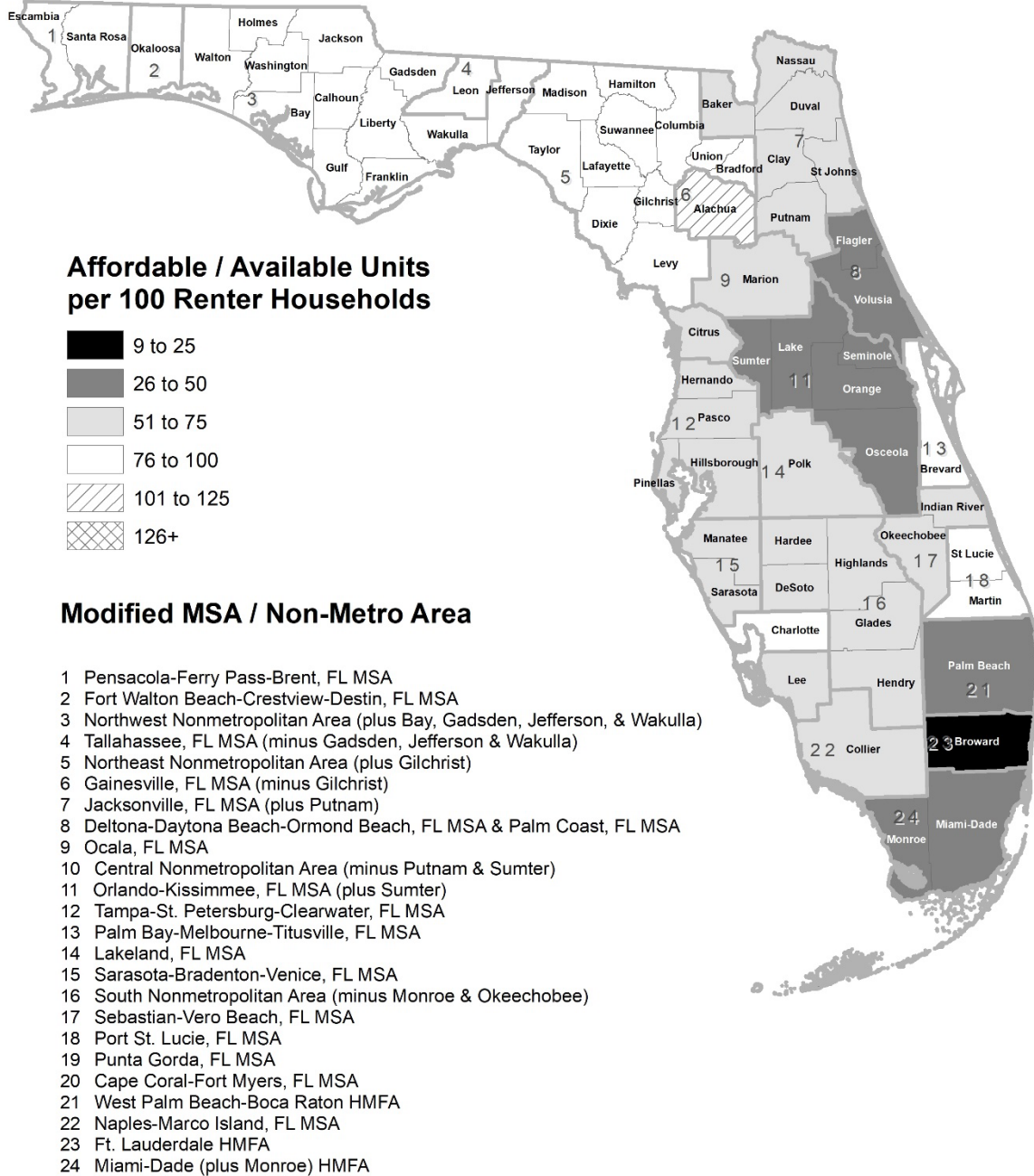
Figure 4.4. Affordable and Available Housing Units per 100 Renter Households at 0-50% AMI, Modified MSA and Non-Metropolitan Areas, 2019



Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 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.

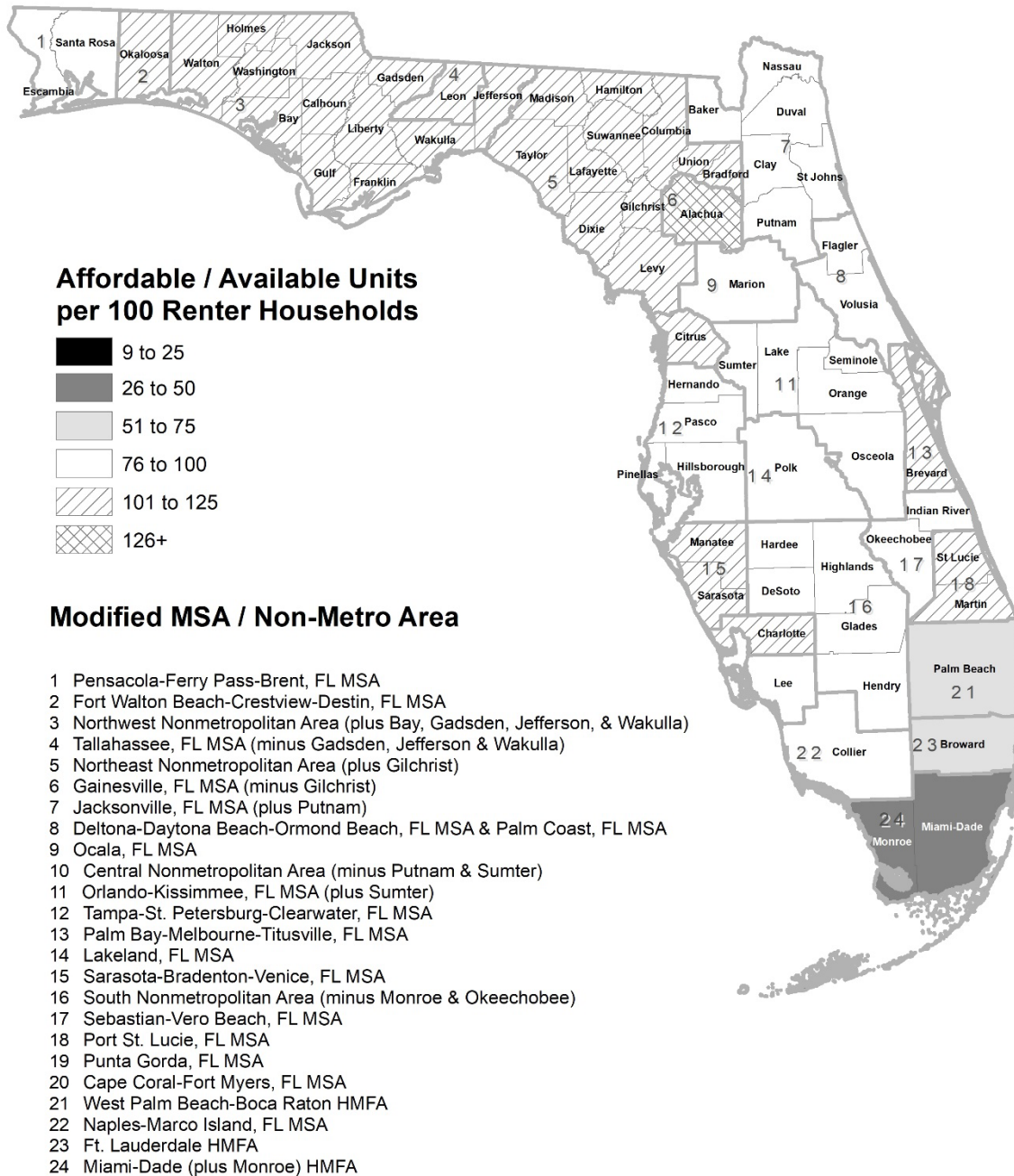
Figure 4.5. Affordable and Available Housing Units per 100 Renter Households at 0-60% AMI, Modified MSA and Non-Metropolitan Areas, 2019



Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 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.

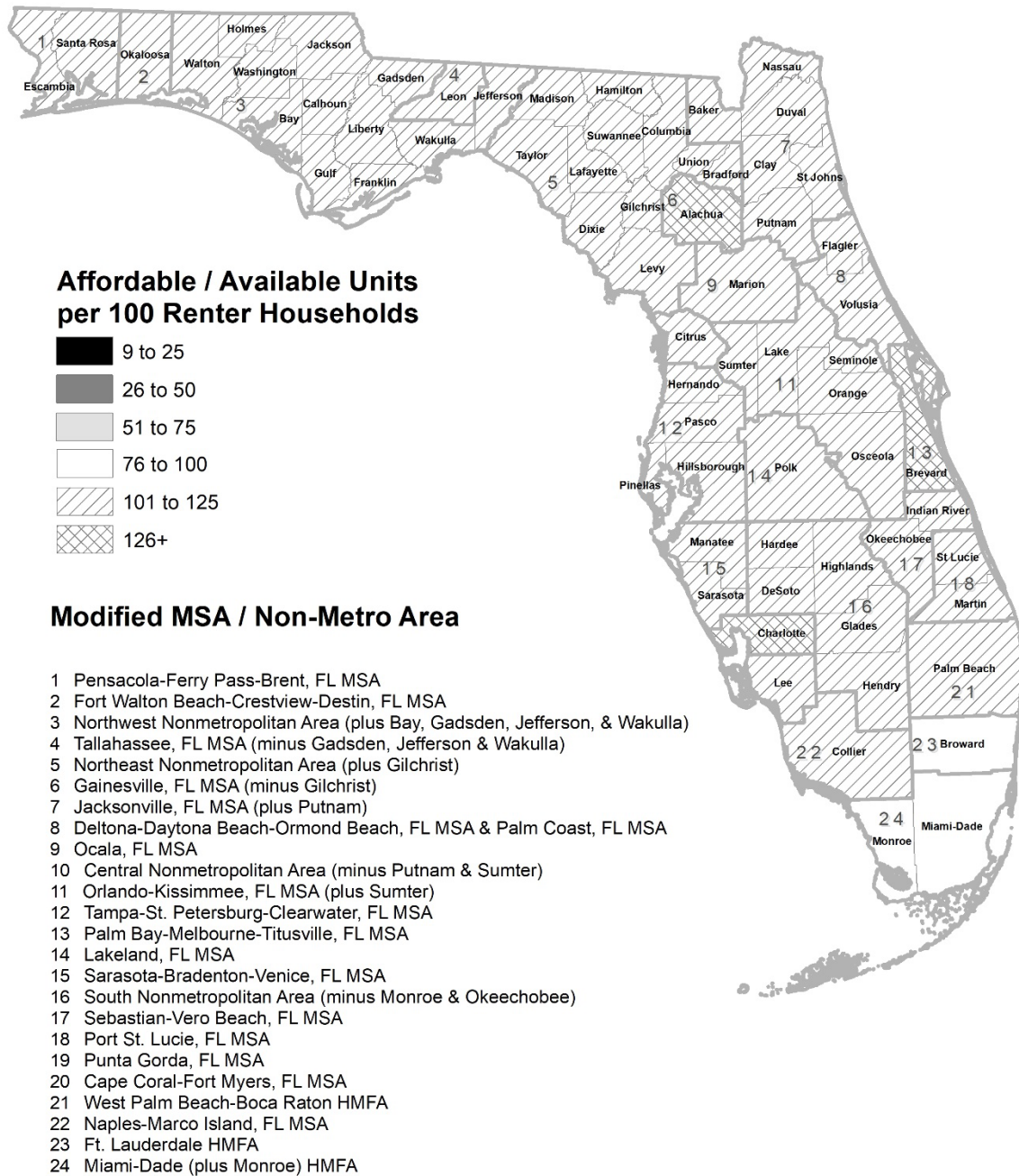
Figure 4.6. Affordable and Available Housing Units per 100 Renter Households at 0-80% AMI, Modified MSA and Non-Metropolitan Areas, 2019 Estimate



Source: Shimberg Center analysis of U.S. Census Bureau, 2019 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, 2019 Estimate



Source: Shimberg Center analysis of U.S. Census Bureau, 2019 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 nearly all regions up to the 0-60 percent of AMI level. In most regions of the state, there are 40 or fewer affordable and available units per 100 0-30 percent of AMI renter households. The imbalance is most stark in Polk County, which has only 9 affordable and available units per 100 renter 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 (39 units per 100 households), Fort Lauderdale (51 units per 100 households), and West Palm Beach-Boca Raton (71 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 exception is Miami-Dade/Monroe, with 83 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 115,289 units in Miami-Dade/Monroe; 62,000-75,000 units each in the Fort Lauderdale, Tampa/St. Petersburg, and Orlando metropolitan areas; and 23,000-37,000 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 more populous South Florida counties and the Orlando and Tampa/St. Petersburg areas continue to show large deficits. Flagler/Volusia, Polk, Lee, Marion, and Collier Counties also show deficits. 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. This affordable/available supply analysis does exclude some substandard units: those lacking complete kitchen, plumbing, or heating. These are the only indicators of housing condition available in the American Community Survey. However, other units that are included may have maintenance, electrical, or structural problems that are not covered by this limited definition of substandard housing.
- The method does not determine whether affordable and available units provide the appropriate services and physical design for special needs populations, such as elderly persons or persons with disabilities.

Affordable/Available Detail Tables

Table 4.3. Affordable/Available Detail Table for 0-30% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2019 Estimate

	Renters 0-30% AMI	Affordable @ 30% AMI			Affordable/Available @ 30% AMI			Affordable, Not Available @ 30% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Cape Coral-Fort Myers, FL MSA	12,281	5,320	-6,961	43	2,878	-9,403	23	2,442
Central Nonmetropolitan Area (minus Putnam & Sumter)	2,119	1,403	-716	66	670	-1,449	32	733
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	11,712	6,486	-5,226	55	1,942	-9,770	17	4,544
Fort Walton Beach-Crestview- Destin, FL MSA	4,803	2,584	-2,219	54	1,341	-3,462	28	1,243
Ft. Lauderdale	42,606	11,692	-30,914	27	6,373	-36,233	15	5,319
Gainesville, FL MSA (minus Gilchrist)	8,722	6,565	-2,157	75	3,763	-4,959	43	2,802

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)
Jacksonville, FL MSA plus Putnam	38,932	22,447	-16,485	58	11,399	-27,533	29	11,048
Lakeland, FL MSA	11,623	5,083	-6,540	44	1,061	-10,562	9	4,022
Miami-Dade Plus Monroe	76,075	34,557	-41,518	45	22,967	-53,108	30	11,590
Naples-Marco Island, FL MSA	6,102	3,034	-3,068	50	1,481	-4,621	24	1,553
Northeast Nonmetropolitan Area (plus Gilchrist)	6,537	6,148	-389	94	2,306	-4,231	35	3,842
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	8,215	6,740	-1,475	82	4,419	-3,796	54	2,321
Ocala, FL MSA	6,470	3,973	-2,497	61	1,518	-4,952	23	2,455
Orlando-Kissimmee, FL MSA plus Sumter	49,231	22,759	-26,472	46	12,916	-36,315	26	9,843
Palm Bay-Melbourne-Titusville, FL MSA	7,046	5,300	-1,746	75	2,334	-4,712	33	2,966
Pensacola-Ferry Pass-Brent, FL MSA	11,628	7,763	-3,865	67	3,786	-7,842	33	3,977

	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)
Port St. Lucie, FL MSA	9,611	5,682	-3,929	59	4,015	-5,596	42	1,667
Punta Gorda, FL MSA	2,552	2,158	-394	85	1,038	-1,514	41	1,120
Sarasota-Bradenton-Venice, FL MSA	10,205	7,182	-3,023	70	2,663	-7,542	26	4,519
Sebastian-Vero Beach, FL MSA	2,284	1,139	-1,145	50	382	-1,902	17	757
South Nonmetropolitan Area (minus Monroe & Okeechobee)	3,351	2,886	-465	86	993	-2,358	30	1,893
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	9,140	4,801	-4,339	53	2,672	-6,468	29	2,129
Tampa-St. Petersburg-Clearwater, FL MSA	69,210	36,552	-32,658	53	18,659	-50,551	27	17,893
West Palm Beach-Boca Raton	29,065	11,229	-17,836	39	4,725	-24,340	16	6,504
State of Florida Total	439,520	223,483	-216,037	51	116,301	-323,219	26	107,182

Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey

Table 4.4. Affordable/Available Detail Table for 0-40% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2019 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	16,060	7,318	-8,742	46	3,846	-12,214	24	3,472
Central Nonmetropolitan Area (minus Putnam & Sumter)	3,144	1,718	-1,426	55	740	-2,404	24	978
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	16,960	9,698	-7,262	57	4,933	-12,027	29	4,765
Fort Walton Beach-Crestview- Destin, FL MSA	6,678	4,740	-1,938	71	2,798	-3,880	42	1,942
Ft. Lauderdale	59,052	14,713	-44,339	25	9,046	-50,006	15	5,667
Gainesville, FL MSA (minus Gilchrist)	11,885	10,092	-1,793	85	7,639	-4,246	64	2,453
Jacksonville, FL MSA plus Putnam	51,196	36,510	-14,686	71	19,392	-31,804	38	17,118

Notes:

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

	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)
Lakeland, FL MSA	16,877	8,936	-7,941	53	4,073	-12,804	24	4,863
Miami-Dade Plus Monroe	106,282	42,277	-64,005	40	30,949	-75,333	29	11,328
Naples-Marco Island, FL MSA	8,410	4,805	-3,605	57	2,955	-5,455	35	1,850
Northeast Nonmetropolitan Area (plus Gilchrist)	9,303	9,070	-233	97	4,397	-4,906	47	4,673
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	10,692	11,996	1,304	112	6,932	-3,760	65	5,064
Ocala, FL MSA	8,716	5,898	-2,818	68	2,959	-5,757	34	2,939
Orlando-Kissimmee, FL MSA plus Sumter	73,950	31,992	-41,958	43	20,790	-53,160	28	11,202
Palm Bay-Melbourne-Titusville, FL MSA	10,946	8,387	-2,559	77	5,462	-5,484	50	2,925
Pensacola-Ferry Pass-Brent, FL MSA	16,254	12,487	-3,767	77	6,898	-9,356	42	5,589
Port St. Lucie, FL MSA	12,333	8,218	-4,115	67	5,256	-7,077	43	2,962

	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)
Punta Gorda, FL MSA	3,772	2,768	-1,004	73	1,581	-2,191	42	1,187
Sarasota-Bradenton-Venice, FL MSA	15,584	11,086	-4,498	71	5,889	-9,695	38	5,197
Sebastian-Vero Beach, FL MSA	5,208	3,511	-1,697	67	1,935	-3,273	37	1,576
South Nonmetropolitan Area (minus Monroe)	5,548	4,025	-1,523	73	1,941	-3,607	35	2,084
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	12,940	9,193	-3,747	71	5,085	-7,855	39	4,108
Tampa-St. Petersburg-Clearwater, FL MSA	99,649	55,264	-44,385	55	31,819	-67,830	32	23,445
West Palm Beach-Boca Raton	42,029	15,873	-26,156	38	9,136	-32,893	22	6,737
State of Florida	623,468	330,575	-292,893	53	196,451	-427,017	32	134,124

Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey

Table 4.5. Affordable/Available Detail Table for 0-50% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2019 Estimate

A	Renters 0-50% AMI	Affordable @ 50% AMI			Affordable/Available @ 50% AMI			Affordable, Not Available @ 50% AMI
	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Cape Coral-Fort Myers, FL MSA	21,473	13,428	-8,045	63	7,967	-13,506	37	5,461
Central Nonmetropolitan Area (minus Putnam & Sumter)	3,965	2,917	-1,048	74	1,485	-2,480	37	1,432
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	22,819	14,765	-8,054	65	8,826	-13,993	39	5,939
Fort Walton Beach-Crestview-Destin, FL MSA	8,948	8,165	-783	91	4,762	-4,186	53	3,403
Ft. Lauderdale	76,864	19,846	-57,018	26	13,729	-63,135	18	6,117
Gainesville, FL MSA (minus Gilchrist)	14,530	17,860	3,330	123	12,855	-1,675	88	5,005
Jacksonville, FL MSA plus Putnam	70,690	61,337	-9,353	87	37,581	-33,109	53	23,756

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)
Lakeland, FL MSA	21,762	16,273	-5,489	75	8,851	-12,911	41	7,422
Miami-Dade Plus Monroe	137,718	49,968	-87,750	36	38,054	-99,664	28	11,914
Naples-Marco Island, FL MSA	11,648	6,106	-5,542	52	3,868	-7,780	33	2,238
Northeast Nonmetropolitan Area (plus Gilchrist)	11,893	14,996	3,103	126	8,563	-3,330	72	6,433
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	13,692	19,928	6,236	146	11,292	-2,400	82	8,636
Ocala, FL MSA	11,771	9,585	-2,186	81	5,475	-6,296	47	4,110
Orlando-Kissimmee, FL MSA plus Sumter	98,786	47,197	-51,589	48	31,289	-67,497	32	15,908
Palm Bay-Melbourne-Titusville, FL MSA	16,608	13,490	-3,118	81	9,204	-7,404	55	4,286
Pensacola-Ferry Pass-Brent, FL MSA	20,064	20,817	753	104	12,213	-7,851	61	8,604
Port St. Lucie, FL MSA	15,679	13,261	-2,418	85	10,175	-5,504	65	3,086

	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)
Punta Gorda, FL MSA	5,422	4,024	-1,398	74	2,302	-3,120	42	1,722
Sarasota-Bradenton-Venice, FL MSA	21,754	17,612	-4,142	81	10,825	-10,929	50	6,787
Sebastian-Vero Beach, FL MSA	6,766	4,573	-2,193	68	3,183	-3,583	47	1,390
South Nonmetropolitan Area (minus Monroe)	6,516	6,521	5	100	3,109	-3,407	48	3,412
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	17,020	16,156	-864	95	9,680	-7,340	57	6,476
Tampa-St. Petersburg-Clearwater, FL MSA	131,343	85,491	-45,852	65	53,904	-77,439	41	31,587
West Palm Beach-Boca Raton	53,938	25,173	-28,765	47	15,081	-38,857	28	10,092
State of Florida	821,669	509,489	-312,180	62	324,273	-497,396	39	185,216

Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey

Table 4.6. Affordable/Available Detail Table for 0-60% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2019 Estimate

A	Renters 0-60% AMI	Affordable @ 60% AMI			Affordable/Available @ 60% AMI			Affordable, Not Available @ 60% 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)
Cape Coral-Fort Myers, FL MSA	26,711	24,603	-2,108	92	14,797	-11,914	55	9,806
Central Nonmetropolitan Area (minus Putnam & Sumter)	4,739	5,458	719	115	3,215	-1,524	68	2,243
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	26,536	22,689	-3,847	86	13,314	-13,222	50	9,375
Fort Walton Beach-Crestview- Destin, FL MSA	10,636	14,846	4,210	140	8,812	-1,824	83	6,034
Ft. Lauderdale	95,720	30,803	-64,917	32	21,436	-74,284	22	9,367
Gainesville, FL MSA (minus Gilchrist)	17,162	28,531	11,369	166	19,813	2,651	115	8,718
Jacksonville, FL MSA plus Putnam	88,451	100,498	12,047	114	64,899	-23,552	73	35,599

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)
Lakeland, FL MSA	28,587	27,179	-1,408	95	15,707	-12,880	55	11,472
Miami-Dade Plus Monroe	163,476	60,492	-102,984	37	48,187	-115,289	29	12,305
Naples-Marco Island, FL MSA	14,003	10,667	-3,336	76	7,375	-6,628	53	3,292
Northeast Nonmetropolitan Area (plus Gilchrist)	13,482	20,053	6,571	149	11,568	-1,914	86	8,485
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	18,350	26,216	7,866	143	17,078	-1,272	93	9,138
Ocala, FL MSA	14,732	14,650	-82	99	8,494	-6,238	58	6,156
Orlando-Kissimmee, FL MSA plus Sumter	124,283	89,749	-34,534	72	61,785	-62,498	50	27,964
Palm Bay-Melbourne-Titusville, FL MSA	19,876	24,595	4,719	124	16,335	-3,541	82	8,260
Pensacola-Ferry Pass-Brent, FL MSA	25,424	32,809	7,385	129	19,745	-5,679	78	13,064
Port St. Lucie, FL MSA	17,765	19,464	1,699	110	14,191	-3,574	80	5,273

	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)
Punta Gorda, FL MSA	6,658	7,346	688	110	5,476	-1,182	82	1,870
Sarasota-Bradenton-Venice, FL MSA	29,643	30,251	608	102	19,846	-9,797	67	10,405
Sebastian-Vero Beach, FL MSA	7,408	8,153	745	110	5,522	-1,886	75	2,631
South Nonmetropolitan Area (minus Monroe)	8,260	10,276	2,016	124	4,762	-3,498	58	5,514
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	19,847	29,876	10,029	151	16,933	-2,914	85	12,943
Tampa-St. Petersburg-Clearwater, FL MSA	163,403	141,506	-21,897	87	97,890	-65,513	60	43,616
West Palm Beach-Boca Raton	62,946	42,961	-19,985	68	26,441	-36,505	42	16,520
State of Florida	1,008,098	823,671	-184,427	82	543,621	-464,477	54	280,050

Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey

Table 4.7. Affordable/Available Detail Table for 0-80% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2019 Estimate

	Renters 0-80% AMI	Affordable @ 80% AMI			Affordable/Available @ 80% AMI			Affordable, Not Available @ 80% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Cape Coral-Fort Myers, FL MSA	37,925	51,500	13,575	136	35,251	-2,674	93	16,249
Central Nonmetropolitan Area (minus Putnam & Sumter)	5,701	9,073	3,372	159	6,094	393	107	2,979
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	37,436	46,464	9,028	124	30,867	-6,569	82	15,597
Fort Walton Beach-Crestview- Destin, FL MSA	15,770	23,275	7,505	148	16,596	826	105	6,679
Ft. Lauderdale	127,455	90,968	-36,487	71	65,555	-61,900	51	25,413
Gainesville, FL MSA (minus Gilchrist)	23,125	40,097	16,972	173	31,179	8,054	135	8,918
Jacksonville, FL MSA plus Putnam	115,028	168,330	53,302	146	114,186	-842	99	54,144

Notes:

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

	Renters 0-80% AMI	Affordable @ 80% AMI			Affordable/Available @ 80% AMI			Affordable, Not Available @ 80% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Lakeland, FL MSA	37,311	49,724	12,413	133	32,798	-4,513	88	16,926
Miami-Dade Plus Monroe	215,813	106,677	-109,136	49	84,404	-131,409	39	22,273
Naples-Marco Island, FL MSA	17,762	21,997	4,235	124	16,192	-1,570	91	5,805
Northeast Nonmetropolitan Area (plus Gilchrist)	17,167	25,707	8,540	150	17,816	649	104	7,891
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	24,429	37,486	13,057	153	26,032	1,603	107	11,454
Ocala, FL MSA	19,143	27,992	8,849	146	17,107	-2,036	89	10,885
Orlando-Kissimmee, FL MSA plus Sumter	175,955	197,128	21,173	112	144,314	-31,641	82	52,814
Palm Bay-Melbourne-Titusville, FL MSA	26,340	43,840	17,500	166	30,759	4,419	117	13,081
Pensacola-Ferry Pass-Brent, FL MSA	34,410	52,438	18,028	152	33,639	-771	98	18,799
Port St. Lucie, FL MSA	22,941	35,053	12,112	153	24,187	1,246	105	10,866

	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)
Punta Gorda, FL MSA	7,750	11,541	3,791	149	8,644	894	112	2,897
Sarasota-Bradenton-Venice, FL MSA	39,986	58,412	18,426	146	41,909	1,923	105	16,503
Sebastian-Vero Beach, FL MSA	9,149	13,126	3,977	143	9,053	-96	99	4,073
South Nonmetropolitan Area (minus Monroe)	12,714	18,867	6,153	148	12,052	-662	95	6,815
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	26,091	41,953	15,862	161	27,819	1,728	107	14,134
Tampa-St. Petersburg-Clearwater, FL MSA	212,751	289,402	76,651	136	203,120	-9,631	95	86,282
West Palm Beach-Boca Raton	89,003	90,831	1,828	102	63,628	-25,375	71	27,203
State of Florida	1,351,155	1,551,881	200,726	115	1,093,201	-257,954	81	458,680

Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey

Table 4.8. Affordable/Available Detail Table for 0-120% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2019 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	54,204	70,532	16,328	130	59,699	5,495	110	10,833
Central Nonmetropolitan Area (minus Putnam & Sumter)	7,538	10,993	3,455	146	8,603	1,065	114	2,390
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA	49,826	69,495	19,669	139	53,383	3,557	107	16,112
Fort Walton Beach-Crestview- Destin, FL MSA	20,676	27,566	6,890	133	23,625	2,949	114	3,941
Ft. Lauderdale	180,769	224,042	43,273	124	181,492	723	100	42,550
Gainesville, FL MSA (minus Gilchrist)	29,479	46,138	16,659	157	39,847	10,368	135	6,291
Jacksonville, FL MSA plus Putnam	155,197	212,858	57,661	137	171,883	16,686	111	40,975

Notes:

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

	Renters 0-120% AMI	Affordable @ 120% AMI			Affordable/Available @ 120% AMI			Affordable, Not Available @ 120% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)
Lakeland, FL MSA	52,151	72,958	20,807	140	55,518	3,367	106	17,440
Miami-Dade Plus Monroe	299,133	307,234	8,101	103	247,889	-51,244	83	59,345
Naples-Marco Island, FL MSA	23,062	31,440	8,378	136	25,880	2,818	112	5,560
Northeast Nonmetropolitan Area (plus Gilchrist)	21,102	27,675	6,573	131	22,586	1,484	107	5,089
Northwest Nonmetropolitan Area (plus Bay, Gadsden, Jefferson, & Wakulla)	36,125	52,597	16,472	146	44,337	8,212	123	8,260
Ocala, FL MSA	27,772	38,245	10,473	138	29,620	1,848	107	8,625
Orlando-Kissimmee, FL MSA plus Sumter	245,086	357,851	112,765	146	288,892	43,806	118	68,959
Palm Bay-Melbourne-Titusville, FL MSA	37,339	58,489	21,150	157	47,460	10,121	127	11,029
Pensacola-Ferry Pass-Brent, FL MSA	46,522	62,868	16,346	135	49,814	3,292	107	13,054
Port St. Lucie, FL MSA	31,884	44,342	12,458	139	36,829	4,945	116	7,513

	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)
Punta Gorda, FL MSA	9,291	15,390	6,099	166	12,600	3,309	136	2,790
Sarasota-Bradenton-Venice, FL MSA	55,618	85,142	29,524	153	69,515	13,897	125	15,627
Sebastian-Vero Beach, FL MSA	12,483	15,665	3,182	125	14,250	1,767	114	1,415
South Nonmetropolitan Area (minus Monroe)	18,970	23,672	4,702	125	19,320	350	102	4,352
Tallahassee, FL MSA (minus Gadsden, Jefferson & Wakulla)	37,274	47,507	10,233	127	41,522	4,248	111	5,985
Tampa-St. Petersburg-Clearwater, FL MSA	294,677	404,623	109,946	137	325,544	30,867	110	79,079
West Palm Beach-Boca Raton	119,025	157,741	38,716	133	124,718	5,693	105	33,023
State of Florida	1,865,203	2,465,063	599,860	132	1,994,826	129,623	107	470,237

Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 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:

- 26,284 homeless individuals. This includes 20,344 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 5,940 unaccompanied youth doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count. The Point in Time counts include 5,182 persons who report chronic homelessness.
- 34,591 homeless families with children. This includes 2,294 sheltered and unsheltered families from the Continuum of Care Point in Time counts. It also includes 32,297 families doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count.

Compared to the 2019 Rental Market Study, these numbers indicate a seven percent decline in homeless individuals and a 21 percent decline in homeless families with children. These changes are driven by slight declines in the Point in Time counts and substantial declines in homeless student counts from the Department of Education. The total number of homeless students fell from 95,873 in the 2017-2018 school year to 79,784 students in 2019-2020. The 2017-2018 numbers were unusually high due to displacement attributable to hurricanes, including internal displacement in Florida from Hurricane Irma, migration from Texas due to Hurricane Harvey, and in particular, migration from Puerto Rico due to Hurricane Maria.

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 18,583 transitional housing and permanent supportive housing beds for individuals and 4,397 transitional and permanent supportive housing units for family households.

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:

- 2020 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. All counties in Florida except Baker, Dixie, and Union are represented by homeless coalitions. 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 area 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).

While 2021 data are available, due to COVID concerns, most Continuum of Care coalitions did not survey unsheltered populations in 2021. Therefore, we used the 2020 Point in Time count for a more complete accounting of Florida's homeless population.

- Florida Department of Education's (FDOE) 2019-2020 Homeless Students Count, which is based on data submitted by homeless liaisons from all Florida school districts. The counts include students identified as homeless at any point during the 2019-2020 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.
- 2020 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.

Florida Housing Finance Corporation's definition of homelessness is more expansive than the sheltered/unsheltered criteria used by HUD. Therefore, we supplement the Point in Time counts with the FDOE counts of homeless students to estimate the number of families with children and unaccompanied youth who are doubled up other family and friends or in

hotels and motels. Limiting the FDOE data to these categories avoids double-counting the sheltered and unsheltered homeless families already included in the Point in Time counts. Note that the FDOE dataset includes only students enrolled in school. It excludes babies and young children, as well as school-age children not attending school.

Need: Counts for Families and Individuals

Homeless persons are classified into two groups: 1) families with dependent children (“family households” or “families”), and 2) persons without dependent children, including single individuals, unaccompanied youth, and other adults such as a married couple without children (“individuals”).

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 2020 student totals indicate that 91.3 percent of all homeless students are identified as living in families. The remaining 8.7 percent are unaccompanied youth. Therefore, we multiplied the sum of homeless students with place of residence as doubled up and hotels/motels by .913 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 1.93 children per family in Florida.⁹ We divided the number of students in families by 1.93 to estimate the number of families. In short, for each county, Families = (Students * Percentage of students in families) / (Students per family) = (Students * .913)/1.93.

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.

⁹ U.S. Department of Housing and Urban Development. HUD 2020 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations. Available at https://files.hudexchange.info/reports/published/CoC_PopSub_State_FL_2020.pdf. The 1.93 children per family figure is derived by dividing the number of homeless children age 0-17 (4,422) by the number of families with children (2,294) in Florida from the 2020 Point in Time Count.

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 8.7 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 .087 to estimate the number of unaccompanied youth living in these locations. Again, county-level figures were aggregated into Continuum of Care area totals.

Supply: Housing Inventory Counts

Estimates of transitional and permanent supportive housing come from two sources: 1) 2020 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 54 developments with funding from Florida Housing Finance Corporation where "homeless" is the target demographic, plus 1,111 units from 339 other developments that are occupied by special needs populations placed through the LINK program. In some cases, the AHI homeless units were also included in the Continuum of Care HIC reports. AHI homeless and LINK-occupied 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 2.7 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, 26,284 individuals were homeless in Florida in 2020. This includes 20,344 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 5,940 unaccompanied youth doubled up with others and in hotels and motels identified in the FDOE homeless student count. The estimate of homeless individuals declined slightly from 28,378 in the 2019 Rental Market Study.

Among families with children, 34,591 households were homeless in 2020. This includes 2,294 sheltered and unsheltered families from the Point in Time counts and 32,297 families doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count. This is a substantial drop from the 43,592 families estimated in the 2019 Rental

Market Study. The previous totals were higher because student homelessness during the 2017-2018 school year spiked following Hurricanes Harvey, Irma, and 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 Continuum of Care areas had more than 2,000 homeless individuals: Miami-Dade, Orange-Osceola-Seminole, Pinellas, and Broward Counties.

For homeless families, the Orange-Osceola-Seminole region had the highest count, at 4,136 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 ranged from 2,100 to 3,800 families in Continuum of Care areas including Miami-Dade, Clay-Duval-Nassau, Broward, and Hillsborough Counties.

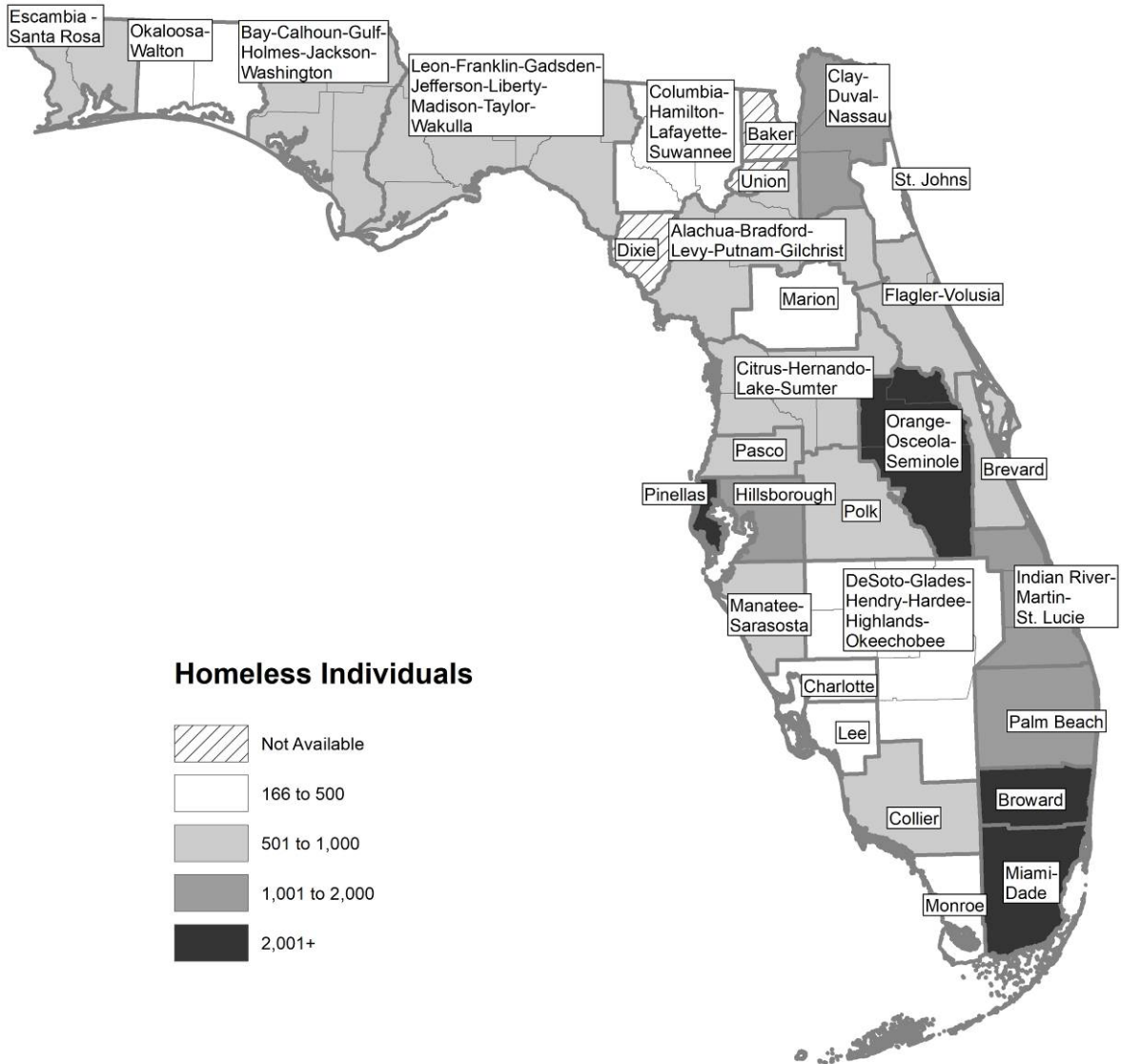
Table 5.1. Homeless Individuals and Families by Region, 2020

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	845	153	998	70	834	904
FL-501	Hillsborough	1,073	357	1,430	119	1,940	2,059
FL-502	Pinellas	1,876	307	2,183	118	1,668	1,786
FL-503	Polk	452	307	759	53	1,670	1,723
FL-504	Flagler, Volusia	604	246	850	87	1,337	1,424
FL-505	Okaloosa, Walton	295	80	375	20	432	452
FL-506	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla	590	112	702	58	611	669
FL-507	Orange, Osceola, Seminole	1,350	721	2,071	218	3,918	4,136
FL-508	Alachua, Bradford, Gilchrist, Levy, Putnam	717	142	859	41	771	812
FL-509	Indian River, Martin, St. Lucie	809	202	1,011	181	1,101	1,282
FL-510	Clay, Duval, Nassau	991	376	1,367	187	2,045	2,232
FL-511	Escambia, Santa Rosa	671	207	878	22	1,126	1,148
FL-512	St. Johns	270	47	317	29	256	285
FL-513	Brevard	718	124	842	74	673	747
FL-514	Marion	362	79	441	48	428	476

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-515	Bay, Calhoun, Gulf, Holmes, Jackson, Washington	346	276	622	11	1,501	1,512
FL-517	Desoto, Glades, Hardee, Hendry, Highlands, Okeechobee	260	131	391	36	711	747
FL-518	Columbia, Hamilton, Lafayette, Suwannee	373	89	462	73	483	556
FL-519	Pasco	687	141	828	66	768	834
FL-520	Citrus, Hernando, Lake, Sumter	523	223	746	53	1,213	1,266
FL-600	Miami-Dade	2,261	622	2,883	408	3,381	3,789
FL-601	Broward	1,776	379	2,155	129	2,061	2,190
FL-602	Charlotte	137	29	166	11	157	168
FL-603	Lee	308	95	403	34	514	548
FL-604	Monroe	397	19	416	8	103	111
FL-605	Palm Beach	1,234	352	1,586	81	1,916	1,997
FL-606	Collier	419	94	513	59	514	573
State of Florida Total		20,344	5,940	26,284	2,294	32,297	34,591

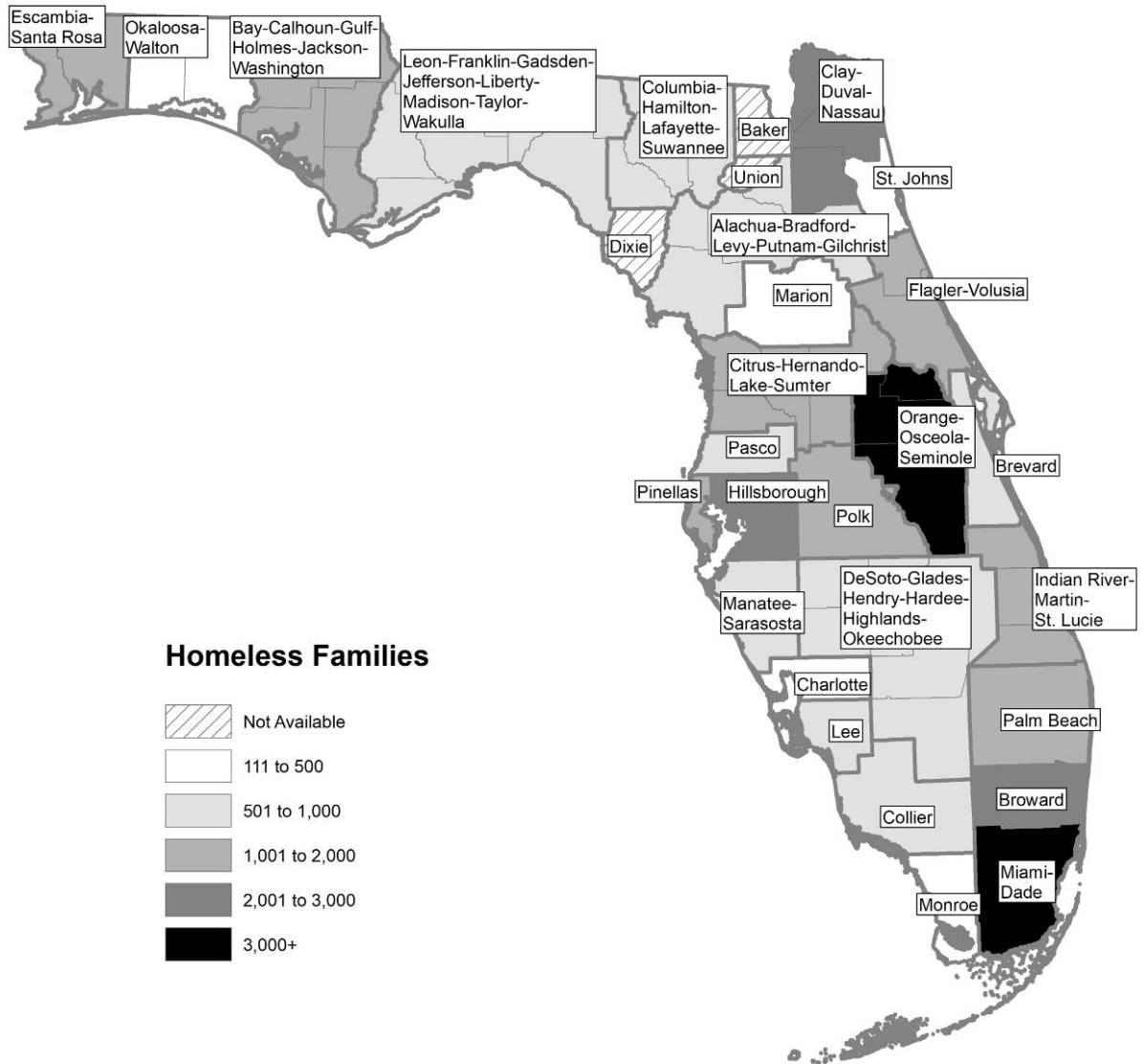
Sources: U.S. Department of Housing and Urban Development, 2020 Annual Homeless Assessment; Florida Department of Education, 2019-2020 Counts of Homeless Students by District

Figure 5.1. Homeless Individuals by Region, 2020



Sources: U.S. Department of Housing and Urban Development, 2020 Annual Homeless Assessment; Florida Department of Education, 2019-2020 Counts of Homeless Students by District

Figure 5.2. Homeless Families by Region, 2020



Sources: U.S. Department of Housing and Urban Development, 2020 Annual Homeless Assessment; Florida Department of Education, 2019-2020 Counts of Homeless Students by District

Subpopulations

HUD's *Annual Homeless Assessment Report* also includes counts of homeless persons by subpopulation. Table 5.2 lists the statewide subpopulation counts for 2020. 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, 2020

Subpopulation	Persons
Chronically Homeless	5,182
Severely Mentally Ill	4,704
Chronic Substance Abuse	3,242
Veterans	2,436
Persons with HIV/AIDS	483
Victims of Domestic Violence	1,869
Unaccompanied Youth (Under 18)	207
Unaccompanied Youth (18-24)	1,124
Parenting Youth	281

Source: U.S. Department of Housing and Urban Development, HUD 2020 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, https://files.hudexchange.info/reports/published/CoC_PopSub_State_FL_2020.pdf

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.”¹⁰ Of the 5,182 people reporting chronic homelessness, 89 percent (4,612) were individuals; the remaining 11 percent (570) were accompanied by family.

¹⁰ 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 18,583 transitional housing and permanent supportive housing beds for individuals. For families with children, there are 4,397 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 0.57 for housing for individuals and 0.11 for housing for families. This means that Florida has 57 permanent supportive housing individual beds for every 100 homeless individuals and 11 permanent supportive housing family units for every 100 homeless families. Both are up from the 2019 Rental Market Study, which showed levels of 0.52 for individuals and 0.07 for families, respectively.

Table 5.3. Transitional and Permanent Housing Supply by Region, 2020

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	210	93	0.09	51	34	0.04
FL-501	Hillsborough	152	1,275	0.89	50	257	0.12
FL-502	Pinellas	253	1,423	0.65	43	267	0.15
FL-503	Polk	139	138	0.18	47	231	0.13
FL-504	Flagler, Volusia	100	286	0.34	41	105	0.07
FL-505	Okaloosa, Walton	-	39	0.10	-	-	-
FL-506	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla	125	157	0.22	6	-	-
FL-507	Orange, Osceola, Seminole	418	2,010	0.97	92	555	0.13
FL-508	Alachua, Bradford, Gilchrist, Levy, Putnam	47	845	0.98	7	-	-
FL-509	Indian River, Martin, St. Lucie	39	255	0.25	23	-	0.00
FL-510	Clay, Duval, Nassau	392	1,342	0.98	-	189	0.08
FL-511	Escambia, Santa Rosa	188	334	0.38	3	17	0.01
FL-512	St. Johns	5	21	0.07	13	28	0.10
FL-513	Brevard	231	77	0.09	69	247	0.33
FL-514	Marion	50	99	0.22	26	-	-
FL-515	Bay, Calhoun, Gulf, Holmes, Jackson, Washington	41	61	0.10	7	-	-
FL-517	Desoto, Glades, Hardee, Hendry, Highlands, Okeechobee	14	72	0.18	2	-	-

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-518	Columbia, Hamilton, Lafayette, Suwannee	65	382	0.83	-	-	-
FL-519	Pasco	48	249	0.30	22	-	-
FL-520	Citrus, Hernando, Lake, Sumter	143	141	0.19	34	132	0.10
FL-600	Miami-Dade	396	2,145	0.74	-	738	0.19
FL-601	Broward	229	871	0.40	50	166	0.08
FL-602	Charlotte	24	73	0.44	-	126	0.75
FL-603	Lee	-	1,557	3.87	1	519	0.95
FL-604	Monroe	98	214	0.51	11	-	-
FL-605	Palm Beach	114	728	0.46	-	171	0.09
FL-606	Collier	144	31	0.06	8	9	0.02
State of Florida Total		3,665	14,918	0.57	606	3,791	0.11

Sources: U.S. Department of Housing and Urban Development, *2020 Annual Homeless Assessment: Part 1 - Point in Time Estimates of Homelessness in the U.S.*; Shimberg Center for Housing Studies, Assisted Housing Inventory. A level of effort ratio below 1.0 indicates that there are more homeless individuals or families than permanent supportive housing beds or units. A ratio greater than 1.0 indicates more permanent supportive housing beds or units than individuals or families who are currently homeless.

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. As noted earlier, the 2021 Point in Time count was particularly affected by the difficulties of collecting data during the COVID-19 pandemic, and most Continuum of Care agencies suspended their unsheltered population counts. For this reason, we used 2020 Point in Time count data, which may affect the results.

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. Again, the difficulty in data collection during a pandemic, when many children were learning remotely, led to the use of 2019-2020 school year data.

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 1.93 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, 2019-2020

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*.913)/ 1.93	Unaccomp. Youth (DHM*.087)
Alachua	139	830	(X)	67	1,045	897	424	78
Baker	(X)	92	(X)	(X)	103	97	46	8
Bay	264	2,246	1,115	149	3,774	2,395	1,133	208
Bradford	(X)	117	(X)	14	140	131	62	11
Brevard	112	1,230	80	192	1,614	1,422	673	124
Broward	410	3,922	324	434	5,090	4,356	2,061	379
Calhoun	35	127	107	(X)	271	129	61	11
Charlotte	35	289	20	43	387	332	157	29
Citrus	63	503	47	24	637	527	249	46
Clay	37	628	17	130	812	758	359	66
Collier	67	1,057	11	29	1,164	1,086	514	94
Columbia	64	359	11	28	462	387	183	34
Desoto	(X)	117	(X)	(X)	125	120	57	10
Dixie	(X)	66	(X)	(X)	68	68	32	6
Duval	228	2,817	30	277	3,352	3,094	1,464	269
Escambia	125	1,518	(X)	167	1,813	1,685	797	147
Flagler	22	368	21	34	445	402	190	35
Franklin	15	105	(X)	11	140	116	55	10
Gadsden	23	115	(X)	(X)	149	122	58	11
Gilchrist	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Glades	(X)	33	(X)	(X)	35	33	16	3

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*.913)/ 1.93	Unaccomp. Youth (DHM*.087)
Gulf	(X)	19	(X)	(X)	30	20	9	2
Hamilton	(X)	278	(X)	(X)	285	284	134	25
Hardee	(X)	238	(X)	(X)	252	238	113	21
Hendry	13	375	50	(X)	446	383	181	33
Hernando	27	564	35	65	691	629	298	55
Highlands	31	375	(X)	13	426	388	184	34
Hillsborough	444	3,407	236	695	4,782	4,102	1,940	357
Holmes	(X)	49	(X)	(X)	58	51	24	4
Indian River	65	392	29	43	529	435	206	38
Jackson	11	356	(X)	15	386	371	176	32
Jefferson	(X)	26	(X)	(X)	26	26	12	2
Lafayette	(X)	91	112	(X)	203	91	43	8
Lake	73	1,170	108	157	1,508	1,327	628	115
Lee	104	864	49	223	1,240	1,087	514	95
Leon	124	623	25	65	837	688	325	60
Levy	22	173	(X)	(X)	207	178	84	15
Liberty	(X)	50	(X)	(X)	52	50	24	4
Madison	(X)	140	46	(X)	186	140	66	12
Manatee	99	1,026	39	115	1,279	1,141	540	99
Marion	99	691	77	213	1,080	904	428	79
Martin	93	522	27	26	668	548	259	48
Miami-Dade	1,495	6,623	796	524	9,438	7,147	3,381	622
Monroe	33	208	26	(X)	276	217	103	19
Nassau	(X)	451	35	19	510	470	222	41
Okaloosa	106	521	31	75	733	596	282	52

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*.913)/ 1.93	Unaccomp. Youth (DHM*.087)
Okeechobee	(X)	336	(X)	(X)	352	342	162	30
Orange	294	3,024	139	1,333	4,790	4,357	2,061	379
Osceola	82	1,641	108	790	2,621	2,431	1,150	211
Palm Beach	277	3,751	204	299	4,531	4,050	1,916	352
Pasco	179	1,379	75	244	1,877	1,623	768	141
Pinellas	547	3,045	182	481	4,255	3,526	1,668	307
Polk	213	2,925	172	606	3,916	3,531	1,670	307
Putnam	65	407	34	17	523	424	201	37
St. Johns	74	491	27	50	642	541	256	47
St. Lucie	41	1,160	44	184	1,429	1,344	636	117
Santa Rosa	53	642	48	54	797	696	329	61
Sarasota	96	527	(X)	95	727	622	294	54
Seminole	56	1,217	49	277	1,599	1,494	707	130
Sumter	12	69	(X)	13	97	82	39	7
Suwannee	(X)	249	(X)	(X)	266	259	123	23
Taylor	(X)	88	16	(X)	109	89	42	8
Union	(X)	73	(X)	(X)	73	73	35	6
Volusia	175	2,041	66	384	2,666	2,425	1,147	211
Wakulla	(X)	59	(X)	(X)	63	60	28	5
Walton	(X)	285	18	33	338	318	150	28
Washington	15	204	(X)	(X)	231	208	98	18
State Total	6,701	59,484	4,809	8,790	79,784	68,274	32,297	5,940

Source: Florida Department of Education, 2019-2020 Counts of Homeless Students by District. (X) denotes data suppressed by the Department of Education because the number of students is 10 or less.

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 2019 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.¹¹

¹¹ 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 (SSDI), 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).¹²
- 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 2022 figures using 2021 population projections produced by University of Florida's Bureau of Economic and Business Research.¹³ This yielded an estimate of **90,241** 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 2019-2020 fiscal year, these centers provided residential services to an estimated **6,795** households.¹⁴

¹² 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.

¹³ See *Notes on Methodology* in the "County and Regional Rental Housing Needs" section for an explanation of the methodology used to update to 2022 estimates.

¹⁴ Estimated from the Florida Department of Children and Families, Domestic Violence Annual Report, 7/1/2019-6/30/2020.

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 estimates of housing needs from the Florida Assessment of Housing for Special Needs and Homeless Populations, published by Florida Housing in 2021. That report estimated a need for **2,468 units** (1,742 affordable units and 625 supportive housing units) based on counts of youth receiving Aftercare, Extended Foster Care, and Postsecondary Education Services.

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

Category	Definition	Estimate	Data Sources
Disability-related benefits	Low-income ($\leq 60\%$ AML), 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	90,241 (including 36,591 households headed by someone under age 55 and 53,650 households headed by someone age 55 or older)	U.S. Census Bureau, 2019 American Community Survey Public Use Microdata Sample; 2021 BEBR population projections.
Survivors of domestic violence	Estimated number of households based on total number of persons using domestic violence emergency shelters	6,795	Florida Department of Children and Families, Domestic Violence Annual Report, 7/1/2019-6/30/2020. Assumes each adult entrant equals one household.
Youth aging out of foster care	Estimate based on youth receiving Aftercare, Extended Foster Care, and Postsecondary Education Services	2,468	Estimated need for affordable housing (1,742 units) and supportive housing (625 units) from Florida Assessment of Housing for Special Needs and Homeless Populations 2021. ¹⁵
Total			99,504

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.

¹⁵ Report available at https://floridahousing.org/docs/default-source/programs/special-programs/special-needs-housing/florida-assessment-of-housing-for-homeless-and-special-needs-populations/needs-assessment-full-report.pdf?sfvrsn=b09bf67b_2.

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 has grown quickly, increasing from 30,462 in 2018 to 44,706 in 2021.

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. In this report, H-2A workers are listed separately from other migrant worker counts. All H-2A workers are assumed to be unaccompanied.

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 124,402 farmworkers in 2020, the most recent year for which full data are available.¹⁸ These workers are estimated to form 114,516 households: 77,612 single-person “households” made up of unaccompanied individuals and 36,904 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	10,815	7,515	18,330	10,815	4,175	14,990	10,815	16,701	27,515
Seasonal	22,092	39,274	61,366	22,092	32,728	54,820	22,092	121,095	143,187
H-2A	44,706	-	44,706	44,706	-	44,706	44,706	-	44,706
Total	77,612	46,790	124,402	77,612	36,904	114,516	77,612	137,796	215,409

Source: U.S. Bureau of Labor Statistics, 2020 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, 2021 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. Two-thirds of the state’s farmworkers are concentrated in these two areas.

¹⁸ The exception is the count of H-2A workers. It is a count of individuals certified for work in federal Fiscal Year 2021, which runs from October 1, 2020 to September 30, 2021.

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.

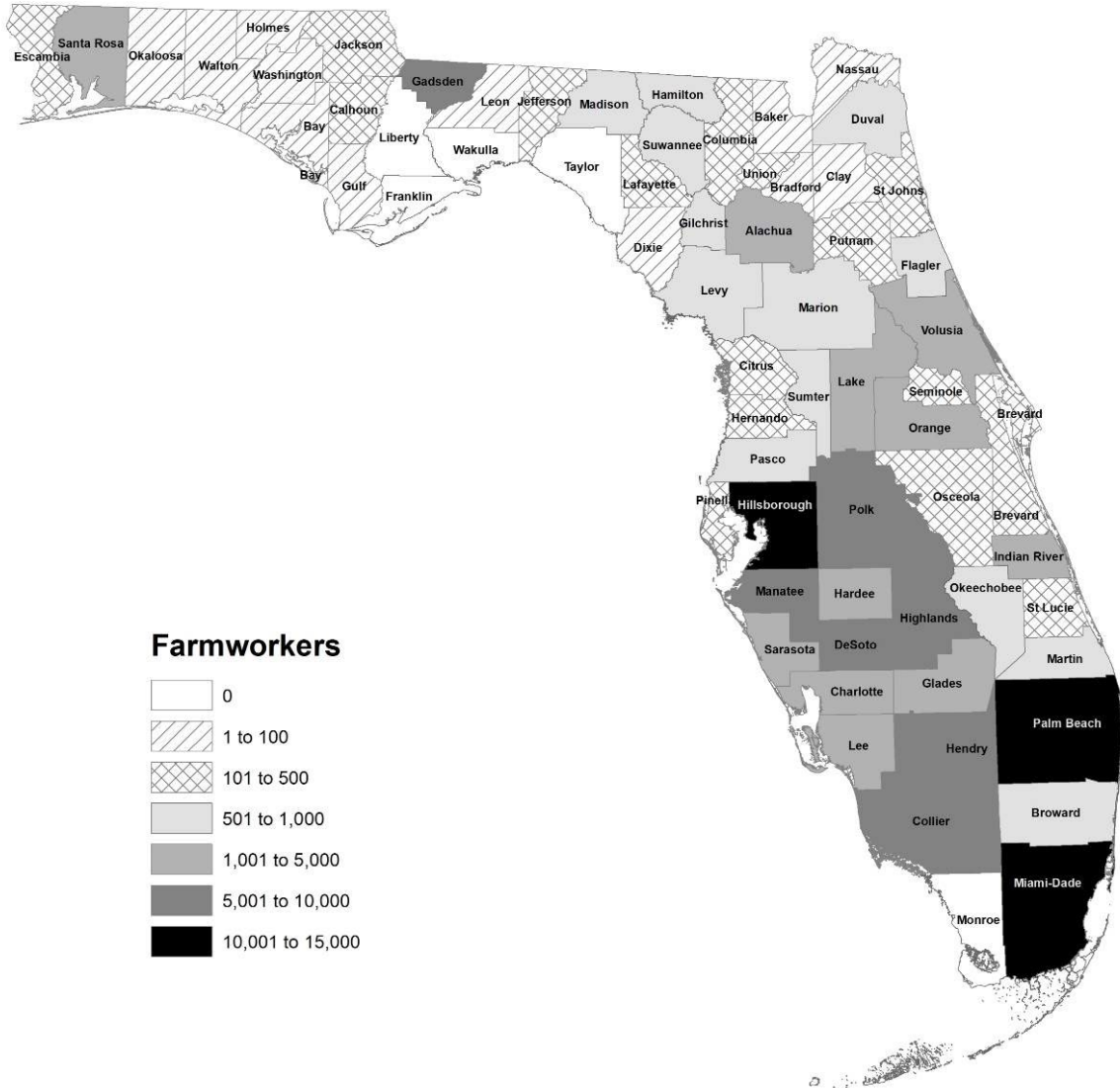
Table 7.2. Farmworkers, Households and Household Members by County of Employment

County	Percentage of State's Farmworkers	Farmworkers	Farmworker Households	Farmworker Household Members
Alachua	1.51%	1,878	1,727	3,268
Baker	0.04%	50	50	50
Bay	0.02%	27	27	27
Bradford	0.06%	74	73	85
Brevard	0.21%	260	241	439
Broward	0.66%	825	723	1,767
Calhoun	0.11%	140	124	291
Charlotte	1.24%	1,541	1,487	2,039
Citrus	0.22%	271	260	368
Clay	0.04%	44	41	69
Collier	5.58%	6,946	6,455	11,465
Columbia	0.20%	248	219	517
DeSoto	4.50%	5,600	5,398	7,460
Dixie	0.06%	70	70	70
Duval	0.42%	518	454	1,110
Escambia	0.14%	171	150	364
Flagler	0.45%	565	528	905
Franklin	0.00%	0	0	0
Gadsden	4.71%	5,855	5,132	12,507
Gilchrist	0.75%	932	912	1,114
Glades	1.43%	1,777	1,755	1,979
Gulf	0.00%	5	5	5
Hamilton	0.73%	913	884	1,182
Hardee	1.57%	1,953	1,850	2,900
Hendry	5.62%	6,997	6,543	11,172
Hernando	0.13%	156	137	333
Highlands	4.13%	5,144	4,823	8,102
Hillsborough	11.43%	14,225	13,210	23,570
Holmes	0.01%	9	9	9
Indian River	1.73%	2,158	1,980	3,801
Jackson	0.31%	391	370	582
Jefferson	0.15%	192	168	409
Lafayette	0.37%	460	460	460

County	Percentage of State's Farmworkers	Farmworkers	Farmworker Households	Farmworker Household Members
Lake	2.81%	3,496	3,144	6,738
Lee	1.90%	2,365	2,129	4,537
Leon	0.07%	88	78	177
Levy	0.71%	888	862	1,123
Liberty	0.00%	0	0	0
Madison	0.42%	521	517	554
Manatee	7.71%	9,588	8,976	15,220
Marion	0.54%	668	617	1,141
Martin	0.70%	866	807	1,408
Miami-Dade	10.00%	12,438	10,915	26,454
Monroe	0.00%	0	0	0
Nassau	0.07%	89	78	191
Okaloosa	0.00%	4	4	4
Okeechobee	0.53%	654	631	862
Orange	3.19%	3,965	3,495	8,293
Osceola	0.39%	490	464	731
Palm Beach	9.91%	12,334	11,237	22,435
Pasco	0.46%	568	509	1,113
Pinellas	0.11%	136	119	291
Polk	4.73%	5,888	5,512	9,349
Putnam	0.33%	407	365	792
St. Johns	0.94%	1,167	1,108	1,706
St. Lucie	1.09%	1,350	1,264	2,144
Santa Rosa	0.24%	300	265	619
Sarasota	0.32%	396	367	665
Seminole	0.28%	350	312	699
Sumter	0.47%	590	522	1,213
Suwannee	0.71%	886	840	1,313
Taylor	0.00%	0	0	0
Union	0.12%	150	150	150
Volusia	1.58%	1,964	1,736	4,066
Wakulla	0.00%	0	0	0
Walton	0.01%	9	8	19
Washington	0.04%	47	41	101
County Unknown	1.08%	1,345	1,178	2,881
State of Florida	100.00%	124,402	114,516	215,409

Source: U.S. Bureau of Labor Statistics, 2020 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, 2021 H-2A Disclosure Data

Figure 7.1. Farmworkers by County of Employment



Source: U.S. Bureau of Labor Statistics, 2020 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, 2021 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	165	337	661	1,163
Baker	0	0	50	50
Bay	0	0	27	27
Bradford	1	3	64	68
Brevard	21	44	103	168
Broward	112	229	0	341
Calhoun	18	37	8	63
Charlotte	59	121	1,105	1,285
Citrus	12	24	186	221
Clay	3	6	22	31
Collier	537	1,097	2,989	4,623
Columbia	32	65	12	109
DeSoto	221	452	3,971	4,644
Dixie	0	0	70	70
Duval	70	144	0	214
Escambia	23	47	2	72
Flagler	40	83	267	390
Franklin	0	0	0	0
Gadsden	790	1,615	30	2,435
Gilchrist	22	44	773	839
Glades	24	49	1,600	1,673
Gulf	0	0	5	5
Hamilton	32	65	677	774
Hardee	112	230	1,124	1,466
Hendry	496	1,013	3,341	4,851
Hernando	21	43	1	65
Highlands	351	718	2,554	3,623
Hillsborough	1,111	2,269	6,041	9,420
Holmes	0	0	9	9
Indian River	195	399	719	1,313
Jackson	23	46	224	293
Jefferson	26	53	2	80
Lafayette	0	0	460	460
Lake	385	787	657	1,829
Lee	258	527	463	1,248
Leon	11	22	10	42
Levy	28	57	682	767
Liberty	0	0	0	0

County	Unaccompanied Migrant Workers	Unaccompanied Seasonal Workers	H-2A Workers	Total Unaccompanied Workers
Madison	4	8	492	504
Manatee	669	1,367	4,656	6,692
Marion	56	115	254	425
Martin	64	132	391	587
Miami-Dade	1,666	3,402	164	5,232
Monroe	0	0	0	0
Nassau	12	25	0	37
Okaloosa	0	0	4	4
Okeechobee	25	50	472	547
Orange	514	1,051	175	1,740
Osceola	29	58	279	366
Palm Beach	1,200	2,452	3,488	7,141
Pasco	65	132	91	288
Pinellas	18	38	0	56
Polk	411	840	2,857	4,108
Putnam	46	93	70	209
St. Johns	64	131	695	890
St. Lucie	94	193	655	942
Santa Rosa	38	77	21	136
Sarasota	32	65	160	257
Seminole	42	85	44	170
Sumter	74	151	44	269
Suwannee	51	104	512	666
Taylor	0	0	0	0
Union	0	0	150	150
Volusia	250	510	123	883
Wakulla	0	0	0	0
Walton	1	2	0	4
Washington	6	13	0	19
County Unknown	183	373	0	555
State of Florida	10,815	22,092	44,706	77,612

Source: U.S. Bureau of Labor Statistics, 2020 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, 2021 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	115	600	715	64	500	564	255	1,849	2,104
Baker	0	0	0	0	0	0	0	0	0
Bay	0	0	0	0	0	0	0	0	0
Bradford	1	5	6	1	4	5	2	15	17
Brevard	15	77	92	8	64	73	33	239	271
Broward	78	407	484	43	339	382	173	1,254	1,426
Calhoun	12	65	77	7	54	61	28	201	228
Charlotte	41	215	256	23	179	202	91	662	754
Citrus	8	42	50	4	35	39	18	129	147
Clay	2	11	13	1	9	10	5	33	38
Collier	373	1,950	2,323	207	1,625	1,832	829	6,013	6,842
Columbia	22	116	139	12	97	109	49	359	408
DeSoto	154	803	956	85	669	754	341	2,475	2,817
Dixie	0	0	0	0	0	0	0	0	0
Duval	49	255	304	27	213	240	109	787	896
Escambia	16	83	99	9	69	78	35	257	292
Flagler	28	147	175	16	122	138	62	453	515
Franklin	0	0	0	0	0	0	0	0	0
Gadsden	549	2,871	3,420	305	2,392	2,697	1,221	8,851	10,072
Gilchrist	15	78	93	8	65	74	33	242	275
Glades	17	87	104	9	73	82	37	269	306
Gulf	0	0	0	0	0	0	0	0	0
Hamilton	22	116	139	12	97	109	49	359	408
Hardee	78	409	487	43	340	384	174	1,260	1,433
Hendry	345	1,802	2,146	192	1,501	1,693	766	5,555	6,321

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	15	76	91	8	64	72	32	236	268
Highlands	244	1,276	1,521	136	1,064	1,199	543	3,935	4,478
Hillsborough	772	4,033	4,805	429	3,361	3,790	1,715	12,435	14,150
Holmes	0	0	0	0	0	0	0	0	0
Indian River	136	709	845	75	591	666	302	2,187	2,488
Jackson	16	82	98	9	69	77	35	254	289
Jefferson	18	94	112	10	78	88	40	289	329
Lafayette	0	0	0	0	0	0	0	0	0
Lake	268	1,399	1,667	149	1,166	1,315	595	4,314	4,909
Lee	179	937	1,117	100	781	881	399	2,890	3,289
Leon	7	38	46	4	32	36	16	119	135
Levy	19	102	121	11	85	95	43	313	356
Liberty	0	0	0	0	0	0	0	0	0
Madison	3	14	17	2	12	13	6	44	50
Manatee	465	2,430	2,896	258	2,025	2,284	1,034	7,494	8,528
Marion	39	204	243	22	170	192	87	629	716
Martin	45	234	279	25	195	220	100	722	821
Miami-Dade	1,157	6,049	7,206	643	5,041	5,684	2,572	18,650	21,222
Monroe	0	0	0	0	0	0	0	0	0
Nassau	8	44	52	5	37	41	19	135	154
Okaloosa	0	0	0	0	0	0	0	0	0
Okeechobee	17	90	107	10	75	84	38	277	315
Orange	357	1,868	2,225	199	1,556	1,755	794	5,759	6,553
Osceola	20	104	124	11	87	98	44	321	365
Palm Beach	834	4,359	5,193	463	3,633	4,096	1,854	13,441	15,295
Pasco	45	235	280	25	196	221	100	725	825

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
Pinellas	13	67	80	7	56	63	28	207	235
Polk	286	1,494	1,780	159	1,245	1,404	635	4,606	5,241
Putnam	32	166	198	18	138	156	71	512	583
St. Johns	45	233	277	25	194	219	99	717	816
St. Lucie	66	342	408	36	285	322	146	1,056	1,202
Santa Rosa	26	137	164	15	115	129	58	424	482
Sarasota	22	116	139	12	97	109	49	359	408
Seminole	29	151	180	16	126	142	64	465	529
Sumter	51	269	321	29	224	253	114	830	944
Suwannee	35	184	220	20	154	173	78	568	647
Taylor	0	0	0	0	0	0	0	0	0
Union	0	0	0	0	0	0	0	0	0
Volusia	174	907	1,081	96	756	852	386	2,797	3,183
Wakulla	0	0	0	0	0	0	0	0	0
Walton	1	4	5	0	4	4	2	14	16
Washington	4	23	28	2	19	22	10	71	81
County Unknown	127	663	790	70	552	623	282	2,044	2,326
State of Florida	7,515	39,274	46,790	4,175	32,728	36,904	16,701	121,095	137,796

Source: U.S. Bureau of Labor Statistics, 2020 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, 2021 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, 49 multifamily developments set aside 3,793 affordable housing units 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. In some cases, a development subsidized by Florida Housing or USDA RD also serves as a licensed camp. Individual “beds” are counted as the occupancy in the camps during DOH inspections. Statewide, DOH has identified 49,808 “beds” for individual workers. Of these, 1,132 are located in Florida Housing/RD multifamily developments and 48,676 are in other facilities.

Table 7.5 shows the supply of the two types of housing by county. Migrant camp beds located in Florida Housing/RD developments are counted in the Florida Housing/USDA RD column only. 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.

¹⁹ Many developments set aside a portion of units for farmworkers rather than the entire complex. The 3,793 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 3,793 unit total.

Table 7.5. Multifamily Farmworker Units and Migrant Camp Beds by County 2022

County	Florida Housing & USDA RD Multifamily Units	DOH Permitted Camp Beds
Alachua	0	2,306
Baker	0	0
Bay	0	6
Bradford	0	18
Brevard	0	40
Broward	0	0
Calhoun	0	3
Charlotte	0	8
Citrus	0	107
Clay	0	4
Collier	578	3,156
Columbia	0	336
DeSoto	97	3,615
Dixie	0	187
Duval	0	0
Escambia	0	0
Flagler	0	260
Franklin	0	0
Gadsden	0	60
Gilchrist	0	104
Glades	0	977
Gulf	0	0
Hamilton	0	162
Hardee	0	2,609
Hendry	96	2,943
Hernando	0	180
Highlands	61	3,994
Hillsborough	373	7,373
Holmes	0	0
Indian River	64	596
Jackson	0	276
Jefferson	0	10
Lafayette	0	8
Lake	80	654
Lee	78	814
Leon	0	492
Levy	0	148
Liberty	0	0

County	Florida Housing & USDA RD Multifamily Units	DOH Permitted Camp Beds
Madison	0	4
Manatee	50	2,484
Marion	124	1,034
Martin	0	23
Miami-Dade	997	219
Monroe	0	0
Nassau	0	0
Okaloosa	0	6
Okeechobee	15	1,251
Orange	0	139
Osceola	0	384
Palm Beach	746	5,437
Pasco	0	222
Pinellas	0	0
Polk	99	3,925
Putnam	0	510
St. Johns	0	330
St. Lucie	184	243
Santa Rosa	0	2
Sarasota	0	0
Seminole	0	4
Sumter	0	30
Suwannee	0	284
Taylor	0	603
Union	0	0
Volusia	0	88
Wakulla	0	0
Walton	0	8
Washington	0	0
State of Florida Total	3,642	48,676

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. Table 7.6 and Figures 7.2 and 7.3 show the need for unaccompanied worker beds and multifamily units by county. Statewide, there are 77,612 unaccompanied workers and 48,676 permitted migrant camp beds, yielding a need for 28,936 additional

beds for single workers. There are 36,904 accompanied households and 3,793 multifamily farmworker set aside units, yielding a need for 33,111 additional multifamily units.

Note that groups of unaccompanied farmworkers also may share units in some multifamily developments. Therefore, a portion of the Florida Housing and Section 514/516 units that we have assigned to accompanied farmworker households may serve unaccompanied workers. Because unaccompanied workers share housing, the numbers of *beds* needed for them do not necessarily translate to the number of individual *units* needed. For example, typically a two-bedroom unit would provide four beds for unaccompanied farmworkers.

The top counties in need of both single worker beds and multifamily units are the same: Miami-Dade, Manatee, Gadsden, Hillsborough, Hendry, Palm Beach, and Orange. Orange County’s place on this list is notable because it is not one of the top counties for farm work in the state, but it has very few migrant camp beds and no Florida Housing/RD set-aside units for the agricultural labor force that does work in the county.

Table 7.6. Need for Farmworker Housing by Type and County

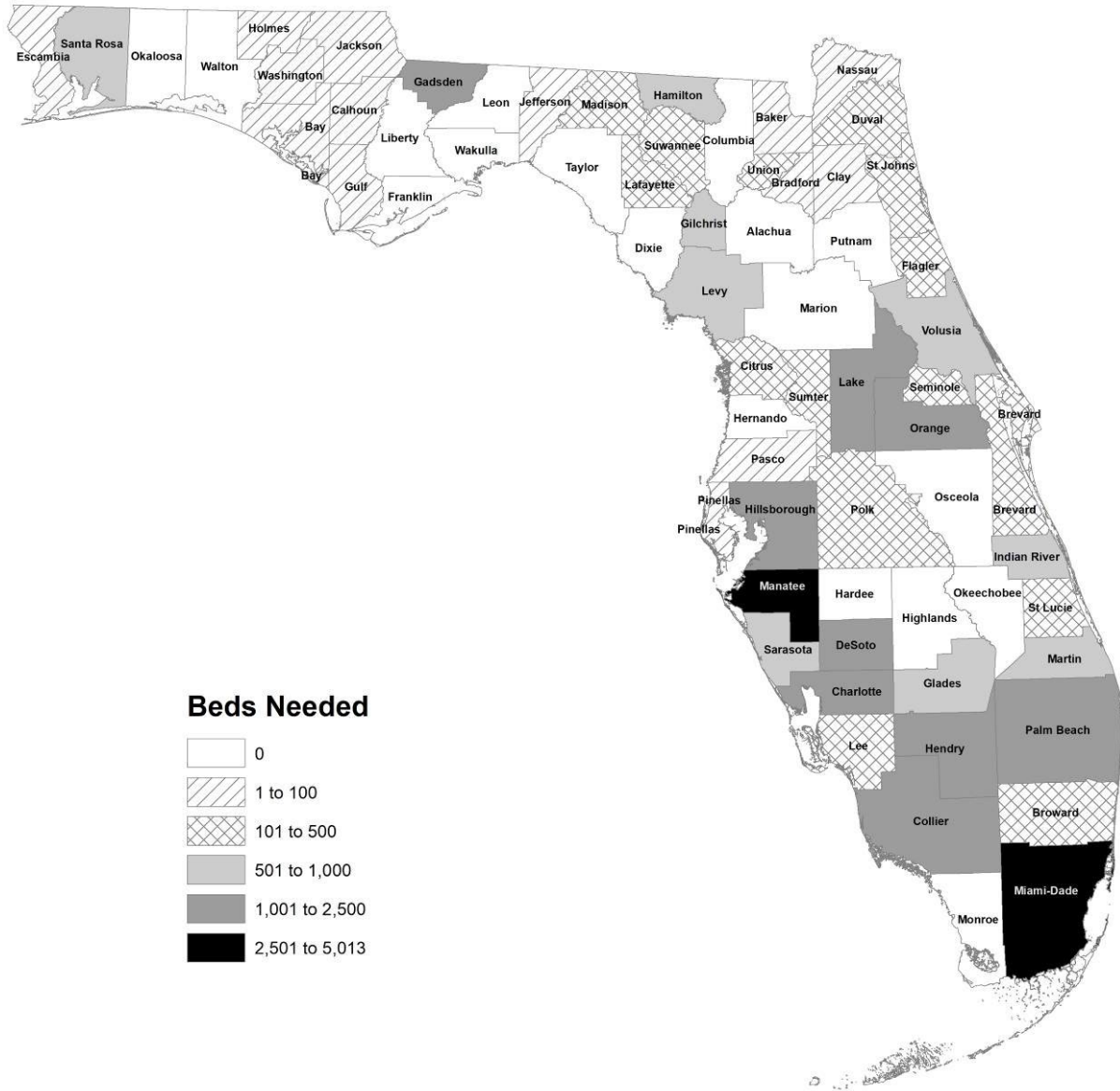
County	Total Unaccomp. Workers	DOH Permitted Camp Beds	Need for Single Worker Beds	Accompanied Migrant & Seasonal Households	USDA RD & Florida Housing Multifamily Units	Need for Multifamily Units
Alachua	1,163	2,306	-1,143	564	0	564
Baker	50	0	50	0	0	0
Bay	27	6	21	0	0	0
Bradford	68	18	50	5	0	5
Brevard	168	40	128	73	0	73
Broward	341	0	341	382	0	382
Calhoun	63	3	60	61	0	61
Charlotte	1,285	8	1,277	202	0	202
Citrus	221	107	114	39	0	39
Clay	31	4	27	10	0	10
Collier	4,623	3,156	1,467	1,832	578	1,254
Columbia	109	336	-227	109	0	109
DeSoto	4,644	3,615	1,029	754	97	657
Dixie	70	187	-117	0	0	0
Duval	214	0	214	240	0	240
Escambia	72	0	72	78	0	78
Flagler	390	260	130	138	0	138
Franklin	0	0	0	0	0	0
Gadsden	2,435	60	2,375	2,697	0	2,697
Gilchrist	839	104	735	74	0	74
Glades	1,673	977	696	82	0	82
Gulf	5	0	5	0	0	0

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
Hamilton	774	162	612	109	0	109
Hardee	1,466	2,609	-1,143	384	0	384
Hendry	4,851	2,943	1,908	1,693	96	1,597
Hernando	65	180	-115	72	0	72
Highlands	3,623	3,994	-371	1,199	61	1,138
Hillsborough	9,420	7,373	2,047	3,790	373	3,417
Holmes	9	0	9	0	0	0
Indian River	1,313	596	717	666	64	602
Jackson	293	276	17	77	0	77
Jefferson	80	10	70	88	0	88
Lafayette	460	8	452	0	0	0
Lake	1,829	654	1,175	1,315	80	1,235
Lee	1,248	814	434	881	78	803
Leon	42	492	-450	36	0	36
Levy	767	148	619	95	0	95
Liberty	0	0	0	0	0	0
Madison	504	4	500	13	0	13
Manatee	6,692	2,484	4,208	2,284	50	2,234
Marion	425	1,034	-609	192	124	68
Martin	587	23	564	220	0	220
Miami-Dade	5,232	219	5,013	5,684	997	4,687
Monroe	0	0	0	0	0	0
Nassau	37	0	37	41	0	41
Okaloosa	4	6	-2	0	0	0
Okeechobee	547	1,251	-704	84	15	69
Orange	1,740	139	1,601	1,755	0	1,755
Osceola	366	384	-18	98	0	98
Palm Beach	7,141	5,437	1,704	4,096	746	3,350
Pasco	288	222	66	221	0	221
Pinellas	56	0	56	63	0	63
Polk	4,108	3,925	183	1,404	99	1,305
Putnam	209	510	-301	156	0	156
St. Johns	890	330	560	219	0	219
St. Lucie	942	243	699	322	184	138
Santa Rosa	136	2	134	129	0	129
Sarasota	257	0	257	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
Seminole	170	4	166	142	0	142
Sumter	269	30	239	253	0	253
Suwannee	666	284	382	173	0	173
Taylor	0	603	-603	0	0	0
Union	150	0	150	0	0	0
Volusia	883	88	795	852	0	852
Wakulla	0	0	0	0	0	0
Walton	4	8	-4	4	0	4
Washington	19	0	19	22	0	22
State of Florida Total	77,612	48,676	28,936	36,904	3,642	33,262

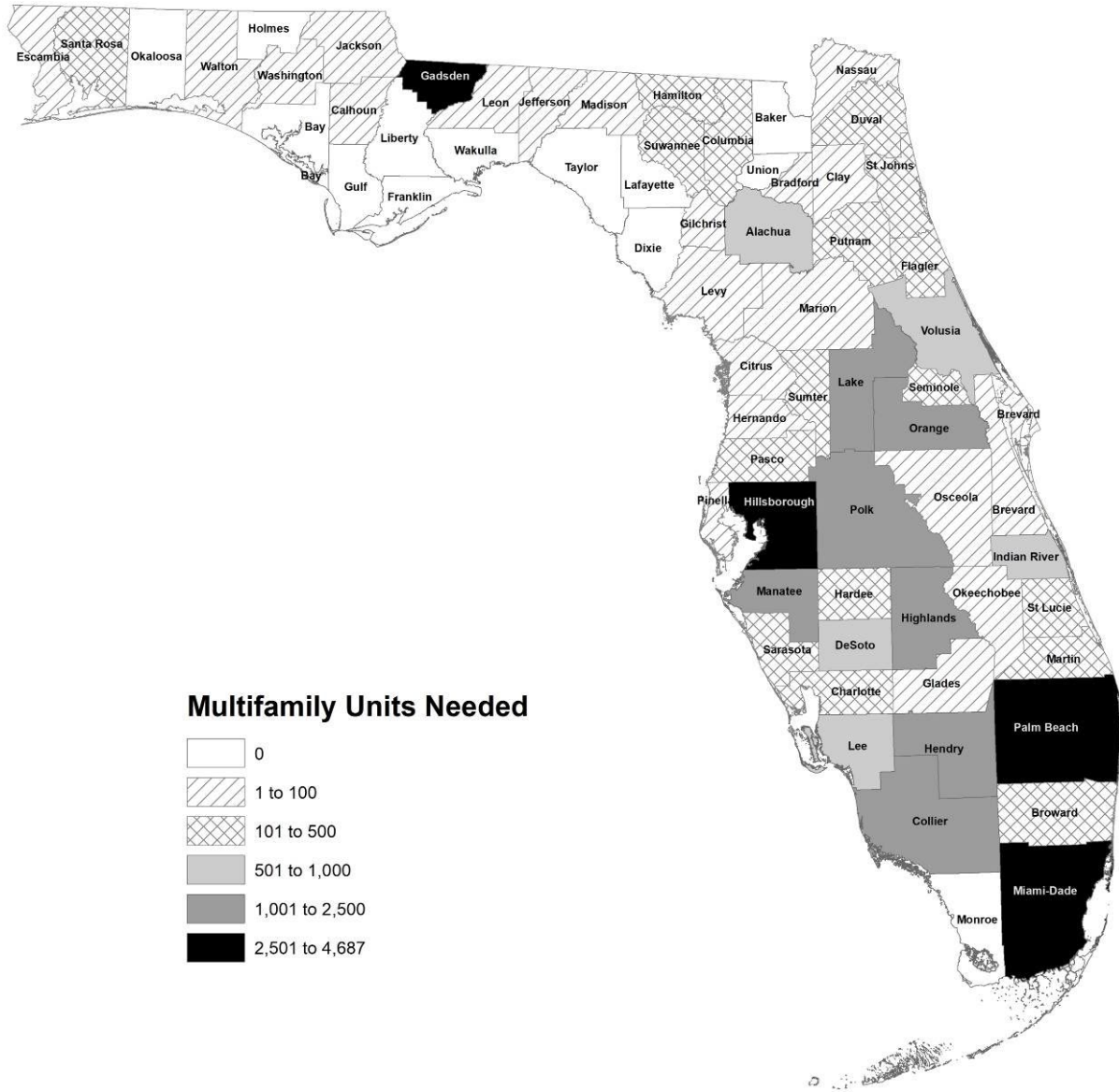
Source: U.S. Bureau of Labor Statistics, 2020 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2021 H-2A Disclosure Data; Florida Department of Health; Shimberg Center for Housing Studies, Assisted Housing Inventory

Figure 7.2. Need for Beds for Unaccompanied Workers by County



Source: U.S. Bureau of Labor Statistics, 2020 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, 2021 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, 2020 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, 2021 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 2021 (October 1, 2020 – September 30, 2021), downloaded from <https://www.foreignlaborcert.doleta.gov/performance/cfm>.

For other workers, there is no direct count. Instead, the number of workers is estimated using data from the U.S. Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW) and the Department of Labor's National Agricultural Workers Survey (NAWS). QCEW: The QCEW "produces a comprehensive tabulation of employment and wage information for workers covered by State unemployment insurance (UI) laws" by industry, including total annual wages and average weekly wages.²⁰

- QCEW data are available by state and county as well as by NAICS (North American Industry Classification, formerly SIC) industrial code. 2020 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.

The NAWS shows that farmworkers in Florida worked an average of 37 weeks during the 2017-2018 period, the most recent data available to the Shimberg Center. This

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/naaws>.

allows us to translate the total number of weeks worked in a geographic area and NAICS code into an estimated number of workers: $\text{Workers} = \text{Total annual weeks worked} / \text{Average weeks worked per year} = \text{Total annual weeks worked} / 37$

3. Sum the total workers for the two industrial codes in each geographic area. $\text{Total farmworkers} = \text{Workers in code 111} + \text{Workers in code 11511}$

Using the QCEW to distribute farmworkers across counties introduces an error into the distribution. In this report, the sum of the number of farmworkers in all counties is lower than the statewide total. This is also true for the numbers of farmworker households and household members, which are derived directly from the number of farmworkers. This disparity has two causes. First, the QCEW includes a category of employment establishments for which counties cannot be identified based on data submitted by employers. There are 1,345 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 2,936 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 three-year period available (fiscal years 2015-2018; 158 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, 23 percent of workers were migrant and 77 percent were seasonal. These percentages were applied to the county and state total non-H-2A workers. For the statewide total of 79,696 non-H-2A workers, this meant that 18,330 were assumed to be migrant ($79,696 * .23$) and 61,366 ($79,696 * .77$) were assumed to be seasonal.

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

2. Divide migrant and seasonal workers into accompanied and unaccompanied categories.
 - a. Migrant: 59 percent of migrant workers reported unaccompanied status and 41 percent reported being accompanied by family. This translates to 10,815 unaccompanied migrant workers ($.59 * 18,330$) and 7,515 accompanied migrant workers ($.41 * 18,330$).
 - b. Seasonal: 36 percent of seasonal workers reported unaccompanied status and 64 percent reported being accompanied. This translates to 22,049 unaccompanied seasonal workers ($.36 * 61,366$) and 39,274 accompanied seasonal workers ($.64 * 61,366$).
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 4,175 accompanied migrant households ($7,515 \text{ workers} / 1.8 \text{ workers per household}$).
 - b. Accompanied seasonal households: The average seasonal worker household contained 1.2 farmworkers. This translates to 32,728 accompanied seasonal worker households ($39,274 \text{ workers} / 1.2 \text{ workers per household}$).
4. Translate accompanied worker household counts into household members.
 - a. Accompanied migrant household members: The average accompanied migrant household had 4.0 members total. This translates to 16,701 accompanied migrant household members ($4,175 * 4.0$).
 - b. Accompanied seasonal household members: The average accompanied seasonal household had 3.7 members total. This translates to 121,095 accompanied seasonal household members ($32,728 * 3.7$).
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 2015-2018 surveys. Given rapid changes in Florida's agricultural sector, including the loss of citrus activity due to greening disease, sharp increases in the use of H-2A workers, and disruptions caused by COVID-19, 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. Fishing worker households are estimated using a method introduced in the 2019 Rental Market Study. According to this method, Florida has an estimated need for 1,679 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.

Methodology and Estimate

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

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

We used the 2019 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): 1,634 households up to 60 percent of AMI
- Animal Production and Aquaculture (Industry Code 0180): 3,258 households up to 60 percent of AMI
- Seafood and other miscellaneous foods, manufacturing (Industry Code 1280): 804 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.²³ The 2020 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:

²³ See <https://www2.census.gov/programs-surveys/demo/guidance/industry-occupation/census-2012-final-code-list.xls>.

- Fishing, hunting, & trapping: 78.96% of employees work in fishing.
- Animal production and aquaculture: 11.51% of employees work in aquaculture.
- Seafood and other miscellaneous foods (manufacturing): 19.16% 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.

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

	A	B	C
Industry	Households 0-60% AMI (ACS)	Share of Employees in Fishing-Related Industry (QCEW)	Est. Households 0-60% AMI, Fishing Workers Only (A*B)
Fishing, Hunting and Trapping	1,634	78.96%	1,290
Animal Production and Aquaculture	3,258	11.51%	375
Seafood and other miscellaneous foods, manufacturing	804	19.16%	154
Total Estimated Low Income Fishing Worker Households			1,819

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

Florida Housing has 140 fishing worker set-aside units in the Atlantic Pines and Mariner’s Cove developments in Monroe County and the DeSoto Landing development in DeSoto county. Subtracting the supply (140 units) from the demand (1,819 fishing worker households) yields a need of **1,679 units**.

9. Public and Assisted Housing

Florida’s public and assisted housing stock makes up one-tenth of the state’s total rental housing supply. Public and assisted housing developments provide 303,473 units of affordable rental housing in Florida at monthly rents that can range hundreds of dollars below market rates.

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, 2022

	Developments	Units
Public Housing	226	31,144
Assisted Housing	2,684	271,943
Total	2,910	303,473

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory. 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.

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 public housing and 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). Sixty-one percent of the state’s units and 60 percent of cost burdened renters are located in large counties. The largest concentrations of assisted units are in Miami-Dade County (62,081 units; 20 percent of state total) and Orange County (31,910 units; 11 percent of state total).

Medium-size counties contain most of the rest of the units (34 percent) and cost burdened renters (38 percent). Five percent of units and less than three percent of cost burdened renters are located in small counties.

Table 9.2. Public and Assisted Housing Supply by County, Florida, 2022

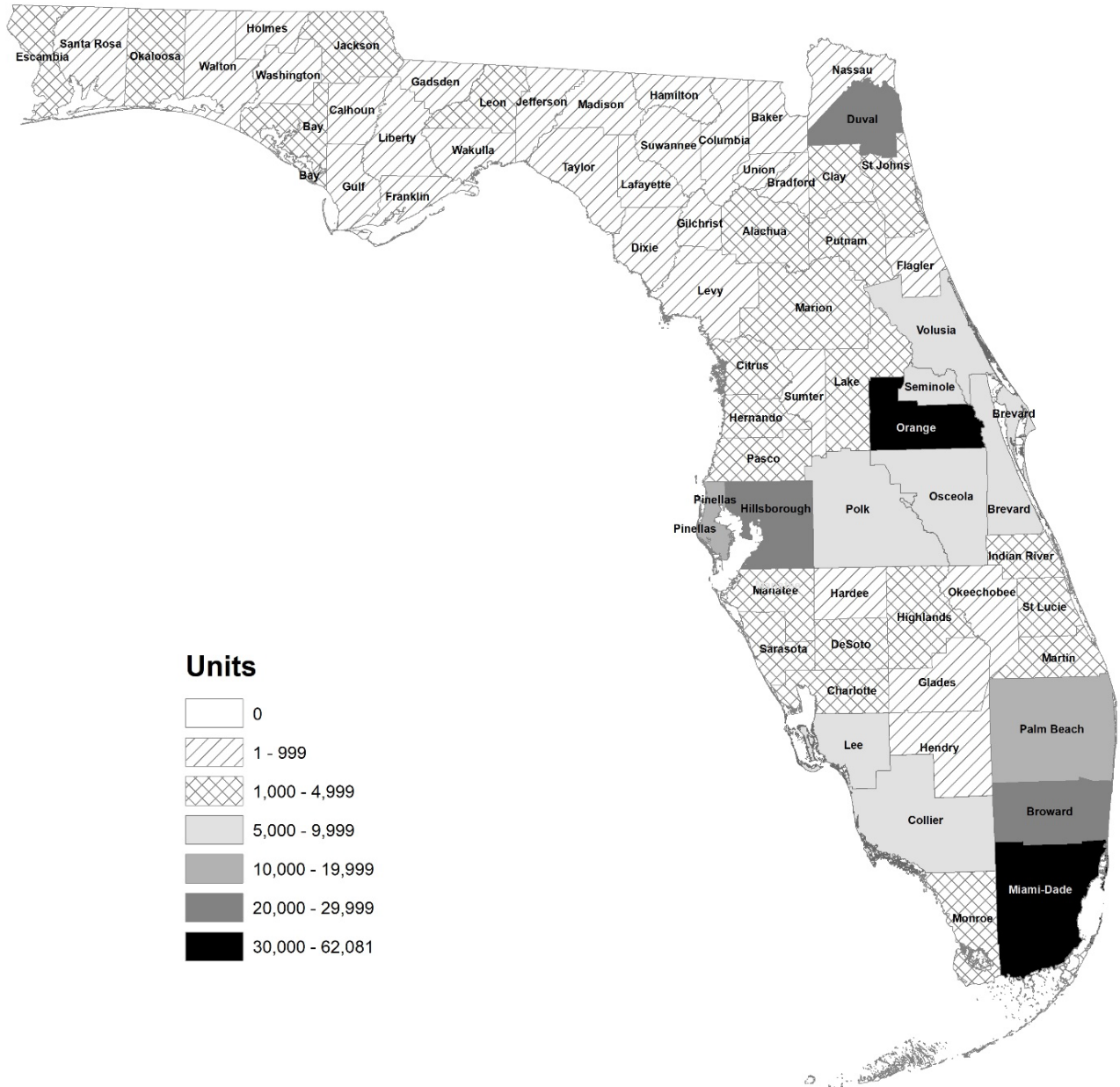
	Public Housing		Assisted Housing		Total			
	Developments	Units	Developments	Units	Developments	Units	% of State's Public and Assisted Units	% of State's Low-Income, Cost Burdened Renters
Large Counties:								
Broward	3	154	162	20,494	165	20,648	6.80%	10.70%
Duval	14	2,663	139	18,836	153	21,499	7.08%	5.75%
Hillsborough	9	1,593	169	20,249	178	21,842	7.20%	8.14%
Miami-Dade	48	10,125	429	51,956	477	62,081	20.46%	15.50%
Orange	12	1,693	184	30,217	196	31,910	10.51%	7.99%
Palm Beach	15	1,402	105	13,292	120	14,694	4.84%	6.85%
Pinellas	12	1,281	130	10,332	142	11,613	3.83%	4.72%
Large Total	113	18,911	1,318	165,376	1,431	184,287	60.73%	59.65%
Medium Counties:								
Alachua	5	933	49	3,384	54	4,317	1.42%	1.25%
Bay	3	490	34	3,153	37	3,643	1.20%	0.52%
Brevard	5	804	52	5,143	57	5,947	1.96%	2.14%
Charlotte	4	320	15	1,785	19	2,105	0.69%	0.77%
Citrus	0	0	34	1,213	34	1,213	0.40%	0.50%
Clay	0	0	22	1,803	22	1,803	0.59%	0.66%
Collier	0	0	48	5,290	48	5,290	1.74%	1.71%
Escambia	4	603	55	4,244	59	4,847	1.60%	1.48%
Flagler	1	131	10	694	11	825	0.27%	0.44%
Hernando	1	124	30	2,046	31	2,170	0.72%	0.65%
Highlands	0	0	33	1,520	33	1,520	0.50%	0.23%
Indian River	0	0	28	2,821	28	2,821	0.93%	0.47%
Lake	1	60	71	4,922	72	4,982	1.64%	1.48%
Lee	12	1,119	57	5,190	69	6,309	2.08%	2.99%
Leon	3	537	41	4,198	44	4,735	1.56%	1.64%

	Public Housing		Assisted Housing		Total			
	Developments	Units	Developments	Units	Developments	Units	% of State's Public and Assisted Units	% of State's Low-Income, Cost Burdened Renters
Manatee	7	477	38	3,971	45	4,448	1.47%	1.40%
Marion	1	186	30	2,426	31	2,612	0.86%	1.18%
Martin	1	70	16	1,014	17	1,084	0.36%	0.48%
Okaloosa	3	507	17	1,047	20	1,554	0.51%	1.08%
Osceola	0	0	52	7,425	52	7,425	2.45%	2.23%
Pasco	3	206	57	3,893	60	4,099	1.35%	2.60%
Polk	14	1,180	79	6,320	93	7,500	2.47%	2.67%
Santa Rosa	1	38	13	711	14	749	0.25%	0.50%
Sarasota	4	394	30	2,423	34	2,817	0.93%	1.76%
Seminole	1	30	44	5,756	45	5,786	1.91%	2.05%
St. Johns	0	0	21	1,347	21	1,347	0.44%	0.53%
St. Lucie	3	824	19	2,606	22	3,430	1.13%	1.46%
Sumter	0	0	11	438	11	438	0.14%	0.28%
Volusia	10	1,240	66	6,574	76	7,814	2.57%	2.59%
Medium Total:	87	10,273	1,072	93,357	1,159	103,630	34.15%	37.73%
Small Counties:								
Baker	1	80	3	132	4	212	0.07%	0.06%
Bradford	0	0	11	526	11	526	0.17%	0.08%
Calhoun	1	44	2	88	3	132	0.04%	0.02%
Columbia	1	80	13	784	14	864	0.28%	0.22%
DeSoto	2	130	18	936	20	1,066	0.35%	0.07%
Dixie	1	26	1	32	2	58	0.02%	0.04%
Franklin	2	104	7	232	9	336	0.11%	0.03%
Gadsden	0	0	17	993	17	993	0.33%	0.11%
Gilchrist	0	0	2	59	2	59	0.02%	0.03%
Glades	0	0	2	78	2	78	0.03%	0.01%

	Public Housing		Assisted Housing		Total			
	Developments	Units	Developments	Units	Developments	Units	% of State's Public and Assisted Units	% of State's Low-Income, Cost Burdened Renters
Gulf	0	0	5	188	5	188	0.06%	0.03%
Hamilton	1	86	5	147	6	233	0.08%	0.02%
Hardee	0	0	11	641	11	641	0.21%	0.05%
Hendry	0	0	14	674	14	674	0.22%	0.08%
Holmes	1	56	4	80	5	136	0.04%	0.03%
Jackson	3	188	22	918	25	1,106	0.36%	0.12%
Jefferson	0	0	4	171	4	171	0.06%	0.03%
Lafayette	0	0	1	36	1	36	0.01%	0.01%
Levy	1	124	13	420	14	544	0.18%	0.12%
Liberty	0	0	1	37	1	37	0.01%	0.01%
Madison	0	0	7	336	7	336	0.11%	0.03%
Monroe	2	588	39	1,838	41	2,426	0.80%	0.51%
Nassau	1	57	16	765	17	822	0.27%	0.22%
Okeechobee	0	0	7	302	7	302	0.10%	0.06%
Putnam	5	419	29	1,179	34	1,598	0.53%	0.22%
Suwannee	1	104	12	540	13	644	0.21%	0.08%
Taylor	0	0	7	350	7	350	0.12%	0.03%
Union	1	122	2	80	3	202	0.07%	0.04%
Wakulla	0	0	4	121	4	121	0.04%	0.05%
Walton	1	50	9	407	10	457	0.15%	0.16%
Washington	1	88	6	120	7	208	0.07%	0.04%
Small Total	26	2,346	294	13,210	320	15,556	5.13%	2.61%
State Total	226	31,530	2,684	271,943	2,910	303,473	100.00%	100.00%

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory. Unit counts include only rent/income-restricted units. Public housing developments receiving 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 the values for public and assisted housing.

Figure 9.1. Public and Assisted Housing Units by County, Florida, 2022



Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

Household and Unit Characteristics

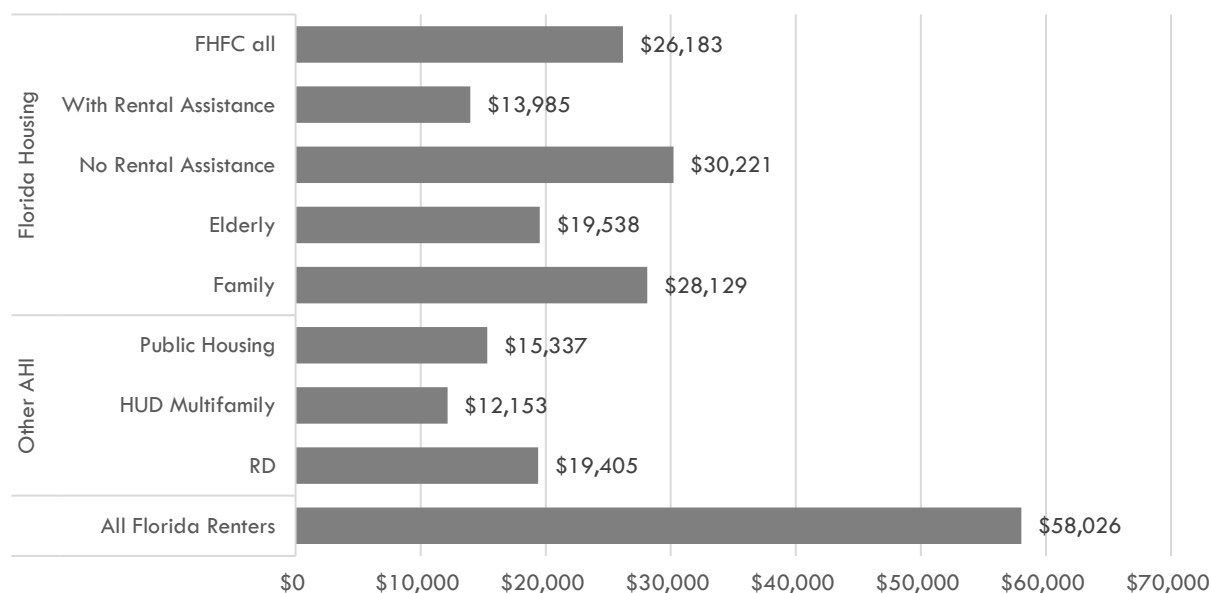
Figures 9.3-9.7 compare household and unit characteristics for public and assisted housing programs with Florida’s renters as a whole. Developments are grouped by funder. The Florida Housing developments are further subdivided into two types of categories: 1) with and without rental assistance (both tenant-based vouchers and project-based rental assistance), and 2) family versus elderly target population. Developments may fall into more than one category.

The “all renters” category combines non-student households in market-rate, public housing, and assisted rental units. It is not possible to separate out households in market-rate units only, although most units in this category will be market-rate. This category includes multifamily developments, single family homes, condominiums, and any other type of rental unit included in the Census.

Income and Rent

Public and assisted housing serves tenants with incomes below the state average, at rents well below market rate. The average income for all renters in Florida is \$58,026. In contrast, average income in Florida Housing-sponsored developments is \$26,183. Incomes in HUD and USDA units are lower still, ranging from \$12,000 to \$19,000 (Figure 9.2).

Figure 9.2. Average Annual Household Income (\$), 2022

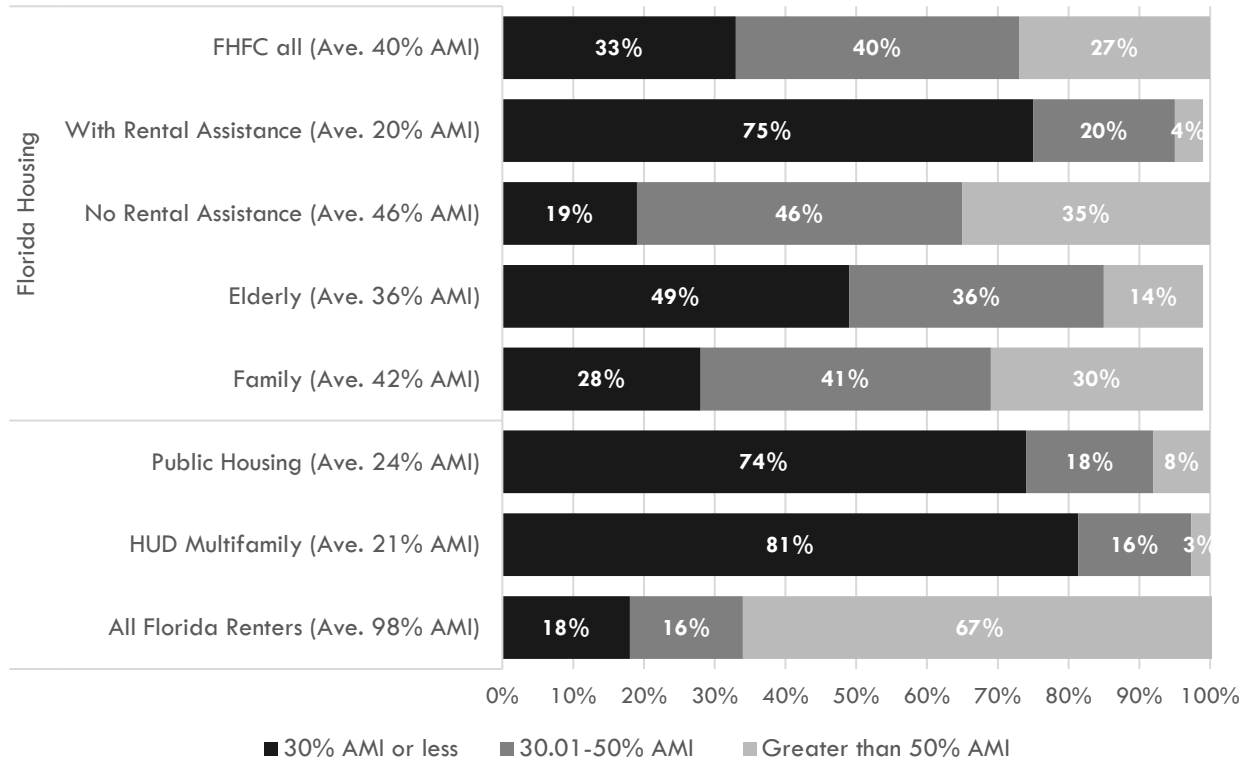


Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2019 American Community Survey

The vast majority of Florida Housing-sponsored units set income and rent limits based on a maximum of 60 percent of AMI, but in practice most units serve tenants with incomes well below that level. The average income in Florida Housing-sponsored units is 40 percent of AMI, and one-third of tenants have incomes below 30 percent of AMI. Forty percent of Florida Housing units are occupied by households at 30-50 percent of AMI. The remaining 27 percent have incomes above 50 percent of AMI. Most renters in the deeply subsidized units (public housing, HUD multifamily, RD) have incomes below 30 percent of AMI.

The “all renters” category includes 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. On average, renters in Florida have incomes of 98 percent of AMI, and two-thirds of renters have incomes above 50 percent AMI.

Figure 9.3. Households by Income as a Percentage of Area Median Income (AMI), 2022

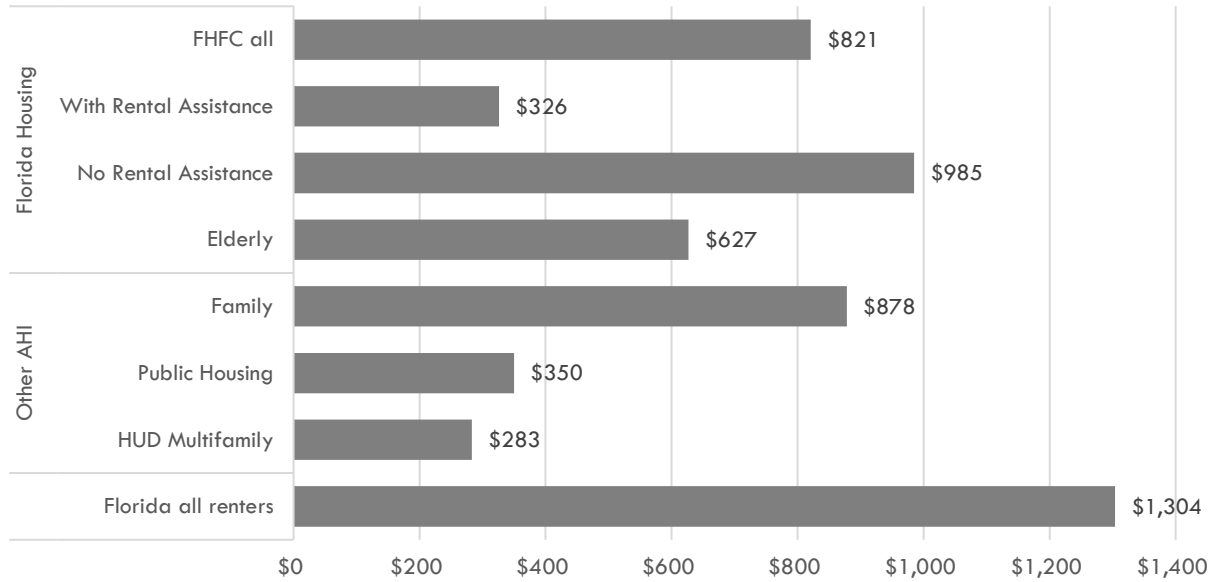


Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2019 American Community Survey

Rents in the public and assisted housing inventory are also well below statewide averages (Figures 9.4 and 9.5). The average gross rent for all Florida Housing units, including utilities, is \$821 per month. Sixty-two percent of Florida Housing units rent for less than \$1,000 per month. In contrast, the average gross rent for all units in the state is \$1,304, and two-thirds of units rent for more than \$1,000 per month. The average for market-rate units cannot be determined from American Community Survey data but would be even higher, since the \$1,304 average includes public and assisted housing along with the market-rate stock.

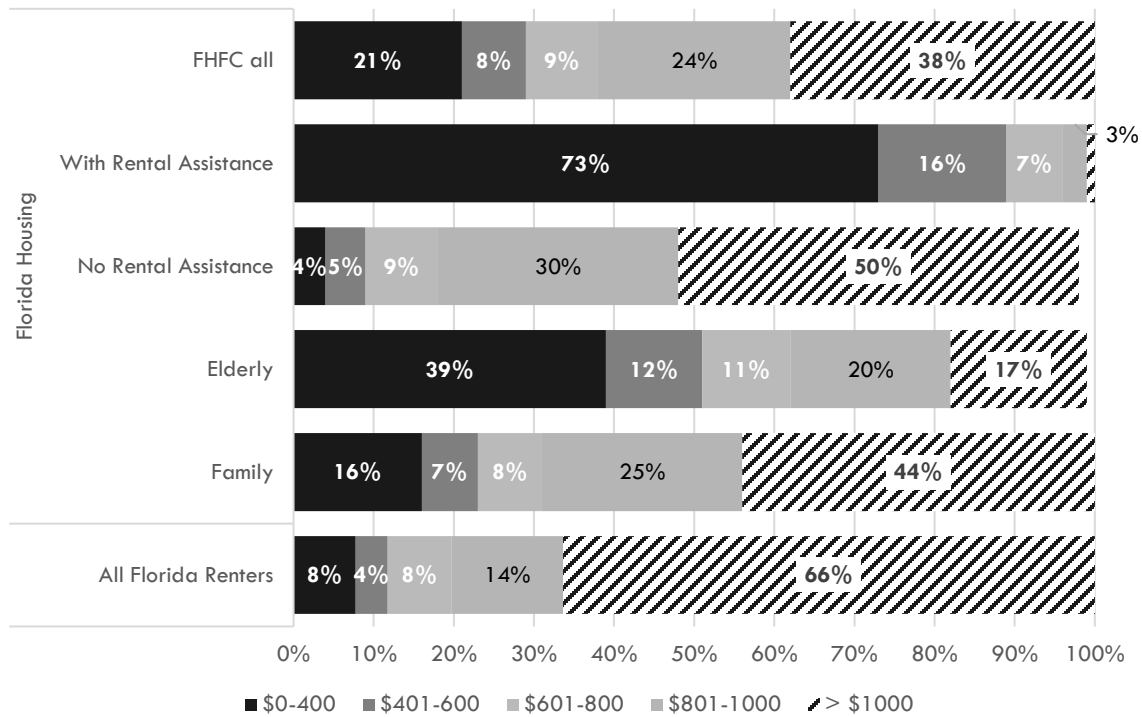
Public housing and other units with rental assistance have by far the lowest average tenant-paid rents, near \$280-350 per month. These figures include only rent and utility costs paid by tenants. Supplements such as federal rental assistance and landlord utility payments are not included.

Figure 9.4. Average Tenant-Paid Gross Rent (Rent + Utilities), 2022



Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2019 American Community Survey. Data unavailable for RD units.

Figure 9.5. Units by Tenant-Paid Gross Rent, 2022

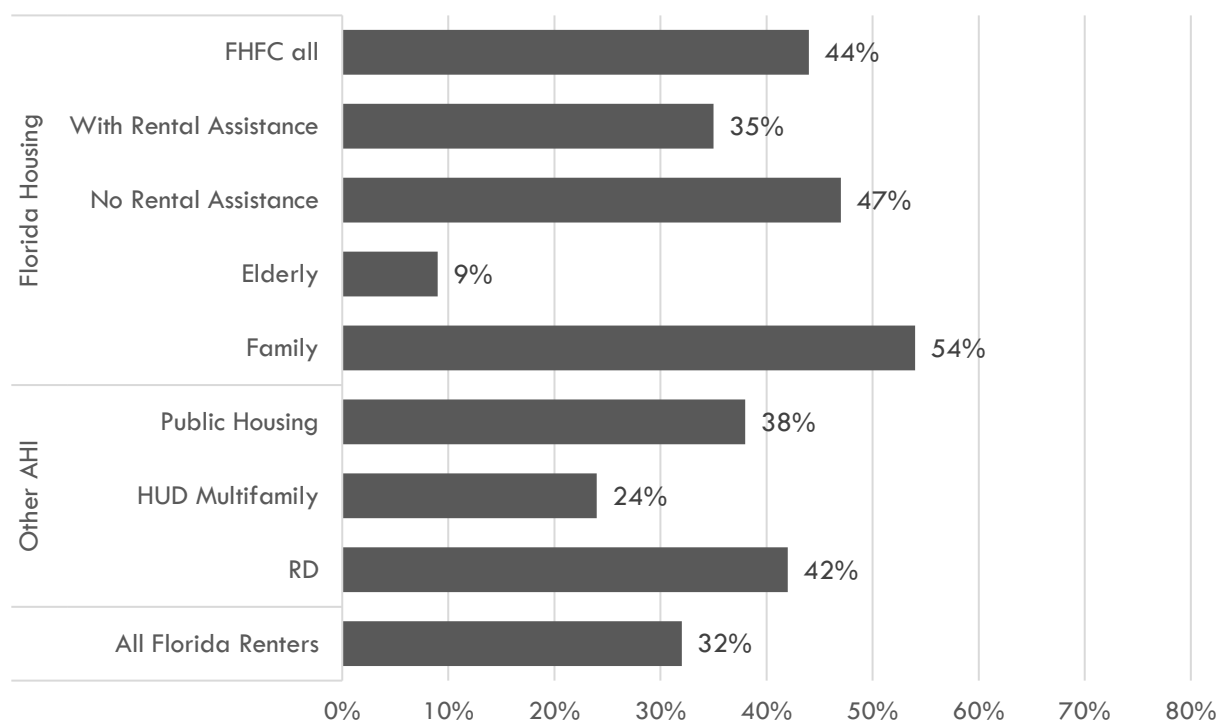


Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2019 American Community Survey. Data unavailable for public housing, HUD multifamily and RD units.

Children and Elderly Residents

More than half of Florida Housing’s family units (54 percent) include children, compared to 32 percent of all rental units (Figure 9.6). USDA RD units (42 percent) and public housing units (38 percent) also have larger shares of children compared to the rental stock as a whole. The HUD multifamily developments have a lower than average share of children, as Florida’s HUD stock is heavily focused on senior housing.

Figure 9.6. Households with Children Under Age 18, 2022

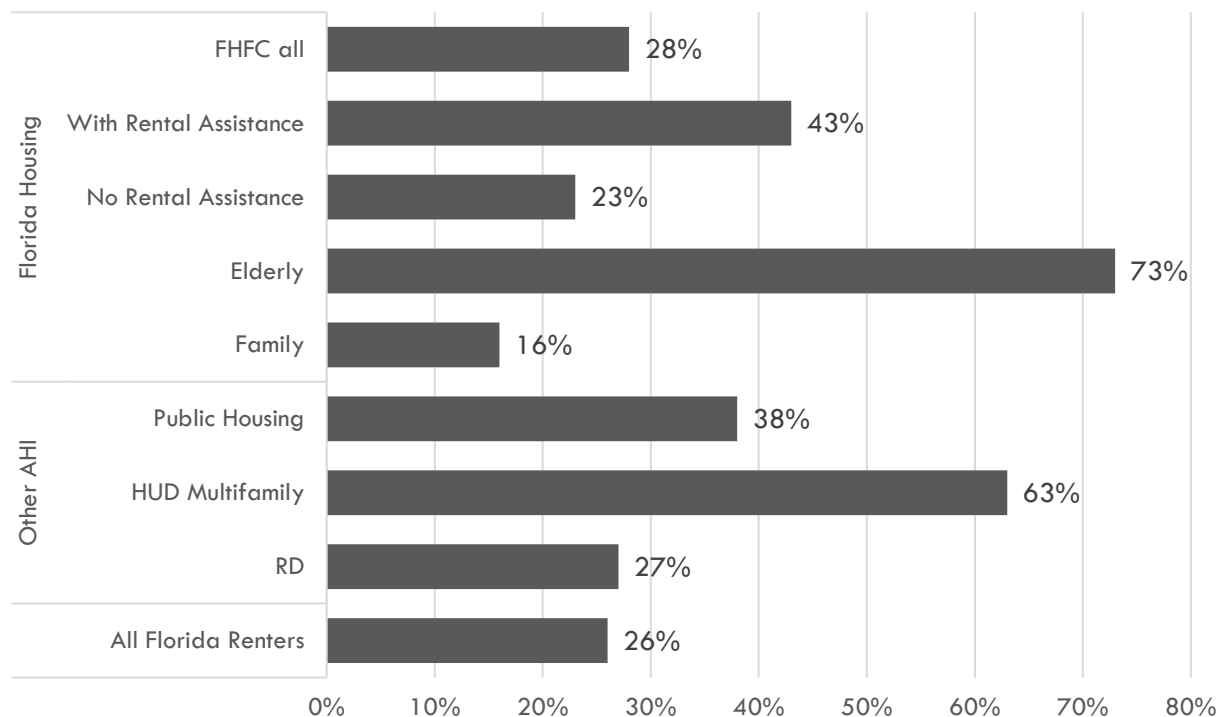


Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2019 American Community Survey

Figure 9.7 shows the share of units with renters age 62 and older by funder. Florida Housing’s elderly set-aside units and HUD multifamily developments house elderly renters to a far greater degree than the rental stock as a whole. Seventy-three percent of Florida Housing elderly set-aside units and 63 percent of HUD units house age 62+ renters, compared to 26 percent of the total rental stock.²⁴ Public housing also has a higher than average share of elders (38 percent of units).

²⁴ 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, so some “elderly” units are occupied by households headed by someone age 55-61.

Figure 9.7. Households with Persons Age 62 and Older, 2022



Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2019 American Community Survey

Risk to the Inventory: Expiring Affordability Restrictions

The 2019 Rental Market Study projected an increase in the loss of three types of assisted housing due to expiring rent restrictions. First, 30-year affordability restrictions for Florida Housing’s 1990s-era properties were set to begin expiring in the early 2020s. Most of these were developments receiving Low Income Housing Tax Credits (“Housing Credits”); some were properties receiving State Apartment Incentive Loans (SAIL), Mortgage Revenue Bonds, or HOME funds from Florida Housing. Second, HUD-subsidized mortgages and use agreements for developments built in the 1970s-80s were set to mature, including properties without renewable rental assistance contracts. Third, RD mortgages and rental assistance for 1970s-80s era rural developments were set to expire, with no option to renew rental assistance.

Between 2019 and 2022, Florida lost 40 developments with 3,999 assisted units due to expiring restrictions in these types of housing. These included eight Florida Housing developments with 1,331 affordable units, 12 properties with HUD Section 202 Elderly Housing loans or Use Agreements (1,613 units), two developments with 181 units where owners opted out of renewing rental assistance contracts, and 18 properties with 874 units where RD mortgages reached maturity.

By the end of 2032, 250 additional developments with 24,639 affordable units face similar subsidy expiration risks. Most of these are properties that received Housing

Credit, SAIL, or Mortgage Revenue Bonds from Florida Housing with 30-year affordability restrictions in the 1990s.

Table 9.3 summarizes the characteristics of units at risk of subsidy expiration. The table is organized by funder. 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 after 2032, so the properties are not counted in the expiring HUD properties list. See Table 9.10 at the end of this section for county-level totals of at-risk properties and units.

Table 9.3. Developments and Units at Risk with Subsidies Expiring by 2032, Assisted Housing

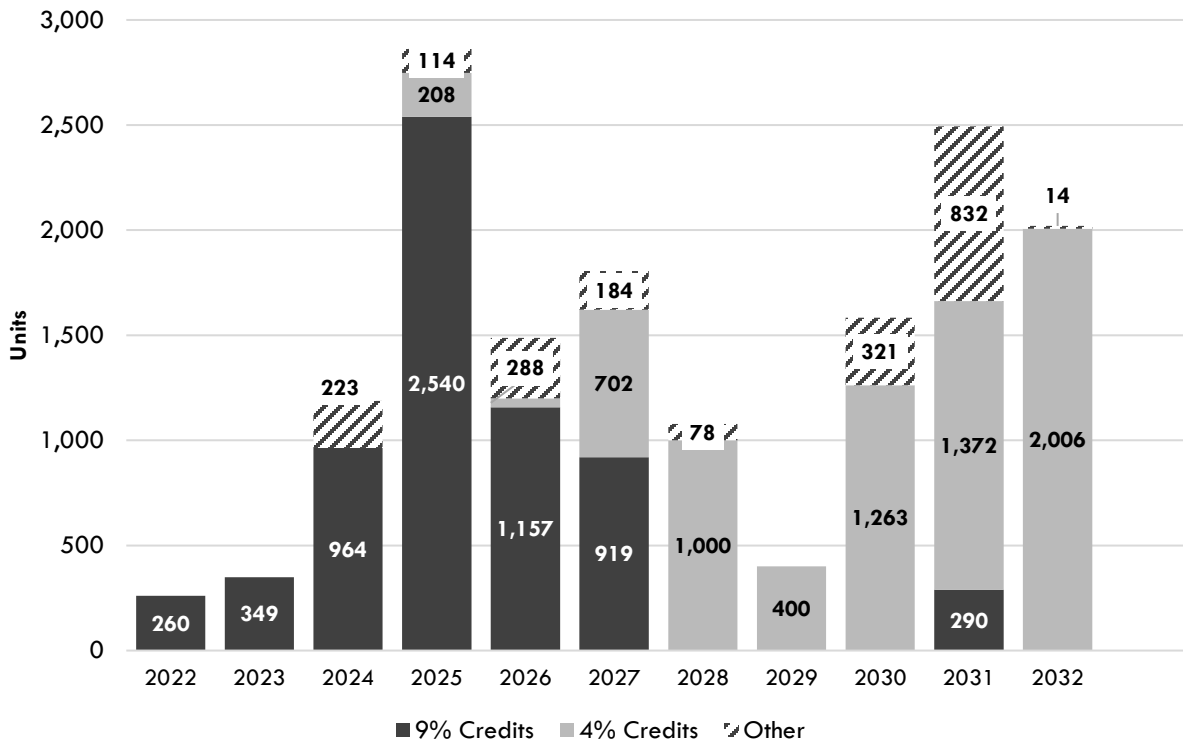
		Expiring by 2032		
		Florida Housing	USDA Rural Development	HUD
Property and Unit Counts	At-Risk Properties	88	42	124
	At-Risk Units	16,138	1,712	6,939
	HUD/RD Rental Assistance Units	0	1,446	6,014
	% of Funders' Units at Risk	7%	10%	13%
Target Population	Family	97%	51%	50%
	Elderly	3%	35%	42%
	Other	-	13% (Farmworker/Family)	8% (Persons with Disabilities)
	Average Tenant Income	\$30,215	\$19,446	\$11,850
Location	Large County	65%	2%	64%
	Medium County	34%	63%	29%
	Small County	1%	35%	7%
	Counties with the Most Affected Units	Orange, Miami-Dade, Hillsborough, Osceola, Palm Beach	Polk, Lake, Highlands, Gadsden, Leon, Santa Rosa	Miami-Dade, Duval, Escambia
	In 2019 Qualified Census Tract (QCT)	37%	26%	65%
	In 2019 Difficult Development Area (DDA)	39%	25%	16%

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory. 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.

The expiration of restrictions for Housing Credit units will come in two phases (see Figure 9.8). Losses of 9% Housing Credit developments from the early 1990s will continue through 2027. Because affordability periods for the competitive 9% credits were extended to 50-year periods in the mid-1990s, these losses will taper off. A second spike will begin in 2027 as a

wave of 4% Housing Credit developments reaches the end of 30-year affordability restrictions. Losses of other Florida Housing units are spread throughout the decade.

Figure 9.8. Florida Housing Units by Expiration Year and Program Type, 2022-2032



Source: Shimberg Center for Housing Studies, Assisted Housing Inventory. The “Other” category refers to units without Housing Credits 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.

Nearly half of these losses will take place in four counties in the Orlando-Kissimmee metropolitan region: Orange (5,063 units); Osceola (1,123 units); Seminole (865 units) and Lake (248 units). **In all, 18 percent of Florida Housing’s current portfolio in the Orlando area is at risk.** Other heavily affected counties include Miami-Dade (1,920 units), Hillsborough (1,560 units), and Palm Beach (951 units).

HUD Expiring Properties

Affordability restrictions will expire by 2032 for 124 HUD-subsidized developments with 6,939 assisted units.

Table 9.4 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.

A number of developments have HUD rental assistance in conjunction with Section 202 direct loans that will mature by 2032. Most of these are group homes for persons with disabilities with fewer than 25 units. While the HUD rental assistance is renewable, the termination of the 202 loans provide a natural inflection point where properties might be at risk of loss due to opt-outs or the need for capital investment.

Four large properties in Miami-Dade, Duval, Broward, and Pinellas County operate under HUD Use Agreements expiring by the end of 2032. These agreements impose extended affordability requirements in older, formerly subsidized properties for a variety of reasons, such as refinancing of HUD debt. Because they do not have renewable rental assistance, these properties are at high risk of loss of affordability when the use agreements expire.

Table 9.4. Program Summary for HUD Properties and Units with Subsidies Expiring by 2032, Unduplicated Count

Rental Assistance, No Section 202		Rental Assistance and Section 202		HUD Use Agreement	
Properties	Units	Properties	Units	Properties	Units
85	5,364	35	651	4	924

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

The largest shares of at-risk HUD units are located in three counties: Miami-Dade (1,719 units), Duval (1,224 units), and Escambia (734 units). These three counties contain 53 percent of the state’s at-risk units. Escambia County’s total is especially high given its smaller overall portfolio. These units make up 15 percent of all assisted housing in Escambia County.

RD Expiring Properties

Another set of at-risk properties operates under USDA RD mortgages maturing by 2032. These are much smaller developments than the Florida Housing and HUD at-risk properties, with an average of 41 units per property. In all, 42 RD developments with 1,712 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 9.5 shows the at-risk RD properties and units by funding program.

Table 9.5. Program Summary for RD Properties and Units with Subsidies Expiring by 2032, 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
37	1,462	4	224	1	26	-	-

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory. Four Section 515 properties with 150 units receive rental assistance from HUD rather than from RD. HUD rental assistance contracts are renewable upon expiration even if the Section 515 mortgage is no longer active; RD rental assistance contracts are not.

The expiring RD properties are scattered throughout the state, mostly in medium and small counties. Six counties have at least 100 at-risk units: Polk (329 units), Lake (138 units), Highlands (121 units), Gadsden (115 units), Leon (105 units), and Santa Rosa (102 units).

Risk to the Inventory: 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. The older units are at risk of deterioration without additional infusions of capital.

This analysis tracks public and assisted housing developments built before the end of 1991 (“30+ year old”) and developments built from 1992 to 2006 (“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-1991 public housing, HUD, and RD developments have received funding from Florida Housing since 2006 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, 732 developments with 61,410 units are at least 30 years old and 787 developments with 105,860 units are 15-29 years old. The remaining 1,306 developments with 130,836 units are less than 15 years old. Table 9.6 provides more information about the characteristics of units in the different property age groups.

Table 9.6. 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	732	787	1,306
	Units	61,410	105,860	130,836
	HUD/RD Rental Assistance Units	29,401	12,405	23,088
	% of All Assisted Units	21%	36%	44%
Funder	HUD Multifamily	37%	21%	22%
	Public Housing	34%	3%	4%
	RD	17%	4%	2%
	Florida Housing	6%	89%	97%
	LHFA	10%	20%	24%
Target Population	Family	34%	78%	62%
	Elderly	46%	18%	32%
	Persons with Disabilities	2%	1%	4%
	Other	18%	3%	3%
	Average Tenant Income	\$17,100	\$26,650	\$23,452
Location	Large County	58%	59%	65%
	Medium County	33%	37%	31%
	Small County	8%	4%	4%
	Counties Most Affected by Aging Properties	All Large Counties, Polk	Orange, Miami-Dade, Hillsborough, Duval, Broward, Palm Beach	-
	In Qualified Census Tract (QCT)	54%	40%	47%
	In Difficult Development Area (DDA)	26%	32%	25%

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory. 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.

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 and under 15 year old categories, reflecting the growth of the Housing Credit and SAIL programs since the 1990s. Most of these units serve families, and average tenant incomes are higher than in the older, deeply subsidized stock.

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. It accelerated greatly over the last decade with Florida Housing’s set-asides of Housing Credits for preservation of federally subsidized housing and contributions of Housing Credits to preserve and replace aging public housing in conjunction with the federal Rental Assistance Demonstration (RAD) program.

A preservation investment is defined here as allocation of funds from Florida Housing’s Housing Credit, 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 RAD-supported public housing redevelopment projects, Florida Housing funds have been used to support new construction to replace aging properties.²⁵

By this definition, **Florida Housing has funded the preservation of 292 federally subsidized properties with 33,114 assisted housing units.** These units make up 15 percent of Florida Housing’s total portfolio of 225,942 units. As Table 9.7 shows, most of the preserved properties and units are part of HUD’s multifamily portfolio.

Table 9.7. Florida Housing-Preserved Properties and Units by Primary Federal Funder, Duplicated Count

HUD Multifamily		Public Housing		RD	
Properties	Units	Properties	Units	Properties	Units
160	20,197	81	10,574	57	2,617

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory. Six properties have both RD mortgages and HUD rental assistance.

Table 9.8 shows the Florida Housing programs that have been paired with federally subsidized developments. The Housing Credit 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 9.8. Preserved Properties and Units by Florida Housing Program, Duplicated Count

Housing Credits 9%		Housing Credits 4%		SAIL		State Bonds	
Properties	Units	Properties	Units	Properties	Units	Properties	Units
142	14,596	154	18,833	50	5,693	54	6,229

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory. Several properties fall into more than one category because they received more than one type of Florida Housing funding.

Most of the federally subsidized properties provide deep rental subsidies, 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 new construction developments to be targeted toward elderly residents. For that reason,

²⁵ 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.

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 9.9. Tenant Characteristics in Preserved Units vs. Other Florida Housing Units

	Preserved Units	Other Florida Housing Units
Average Tenant Rent	\$368	\$896
Average Tenant Income	\$14,635	\$28,107
% Elderly	48%	25%
% with Children	35%	46%

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

Detailed Preservation Risk Data Table

Table 9.10. 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	5.82%	0	0	0.00%	5	307	4.42%	40	4,179	6.81%	34	5,732	5.41%	77	9,999
Duval	4	810	5.02%	0	0	0.00%	13	1,224	17.61%	43	4,743	7.72%	41	7,118	6.72%	90	13,335
Hillsborough	5	1,308	8.11%	0	0	0.00%	5	391	5.63%	26	2,275	3.70%	66	10,068	9.51%	94	12,604
Miami-Dade	19	2,925	18.12%	1	37	2.16%	32	1,719	24.74%	91	13,007	21.18%	111	15,405	14.55%	214	29,256
Orange	16	3,610	22.37%	0	0	0.00%	6	319	4.59%	42	5,424	8.83%	80	16,889	15.95%	125	22,796
Palm Beach	4	691	4.28%	0	0	0.00%	1	5	0.07%	21	2,483	4.04%	34	5,039	4.76%	62	7,698
Pinellas	2	9	0.06%	0	0	0.00%	13	503	7.24%	46	3,715	6.05%	27	2,146	2.03%	77	6,118
Large Total	56	10,293	63.78%	1	37	2.16%	75	4,468	64.30%	309	35,826	58.34%	393	62,397	58.94%	739	101,806
Medium Counties:																	
Alachua	0	0	0.00%	1	24	1.40%	5	52	0.75%	19	1,060	1.73%	10	1,192	1.13%	32	2,527
Bay	0	0	0.00%	0	0	0.00%	0	0	0.00%	7	922	1.50%	9	1,068	1.01%	16	1,990
Brevard	2	306	1.90%	0	0	0.00%	3	181	2.60%	19	1,345	2.19%	11	1,502	1.42%	30	2,847
Charlotte	0	0	0.00%	1	70	4.09%	0	0	0.00%	5	347	0.57%	3	241	0.23%	8	588
Citrus	0	0	0.00%	0	0	0.00%	1	12	0.17%	13	424	0.69%	10	464	0.44%	24	896
Clay	0	0	0.00%	1	53	3.10%	1	13	0.19%	7	307	0.50%	5	817	0.77%	12	1,124
Collier	4	618	3.83%	0	0	0.00%	1	100	1.44%	7	603	0.98%	19	2,910	2.75%	29	3,557
Escambia	1	16	0.10%	0	0	0.00%	6	734	10.56%	15	1,855	3.02%	13	918	0.87%	30	3,005
Flagler	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	36	0.06%	3	216	0.20%	6	388
Hernando	0	0	0.00%	0	0	0.00%	0	0	0.00%	4	217	0.35%	8	629	0.59%	13	860
Highlands	0	0	0.00%	3	121	7.07%	1	26	0.37%	11	444	0.72%	9	522	0.49%	21	1,016
Indian River	2	225	1.39%	0	0	0.00%	0	0	0.00%	3	138	0.22%	15	2,140	2.02%	19	2,319
Lake	1	248	1.54%	3	138	8.06%	2	48	0.69%	28	1,215	1.98%	11	1,469	1.39%	40	2,785
Lee	1	352	2.18%	0	0	0.00%	2	100	1.44%	13	1,047	1.70%	28	3,204	3.03%	47	4,463

	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		
Leon	3	457	2.83%	2	105	6.13%	2	102	1.47%	15	1,200	1.95%	9	1,236	1.17%	24	2,436
Manatee	1	270	1.67%	0	0	0.00%	2	189	2.72%	7	457	0.74%	18	2,335	2.21%	27	2,793
Marion	0	0	0.00%	0	0	0.00%	0	0	0.00%	8	591	0.96%	12	1,095	1.03%	20	1,686
Martin	1	200	1.24%	0	0	0.00%	0	0	0.00%	5	266	0.43%	4	388	0.37%	11	684
Okaloosa	0	0	0.00%	0	0	0.00%	0	0	0.00%	10	811	1.32%	4	413	0.39%	14	1,224
Osceola	7	1,167	7.23%	1	33	1.93%	1	85	1.22%	8	520	0.85%	17	3,779	3.57%	25	4,299
Pasco	1	61	0.38%	1	50	2.92%	1	50	0.72%	23	920	1.50%	12	925	0.87%	35	1,845
Polk	0	0	0.00%	9	329	19.22%	1	18	0.26%	41	2,335	3.80%	18	2,276	2.15%	61	4,661
Santa Rosa	0	0	0.00%	2	102	5.96%	1	50	0.72%	9	358	0.58%	0	0	0.00%	9	358
Sarasota	0	0	0.00%	0	0	0.00%	1	75	1.08%	7	697	1.13%	10	881	0.83%	18	1,593
Seminole	3	865	5.36%	0	0	0.00%	0	0	0.00%	2	45	0.07%	15	3,009	2.84%	19	3,468
St. Johns	0	0	0.00%	0	0	0.00%	2	35	0.50%	4	105	0.17%	8	864	0.82%	14	971
St. Lucie	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	566	0.92%	8	1,429	1.35%	11	2,253
Sumter	0	0	0.00%	1	47	2.75%	0	0	0.00%	5	156	0.25%	4	162	0.15%	9	318
Volusia	3	776	4.81%	0	0	0.00%	5	134	1.93%	19	1,580	2.57%	22	3,256	3.08%	44	4,955
Medium Total	30	5,561	34.46%	25	1,072	62.62%	38	2,004	28.84%	317	20,567	33.49%	315	39,340	37.16%	668	61,909
Small Counties:																	
Baker	0	0	0.00%	0	0	0.00%	1	52	0.75%	2	132	0.21%	1	50	0.05%	3	182
Bradford	0	0	0.00%	1	50	2.92%	0	0	0.00%	5	190	0.31%	1	120	0.11%	7	355
Calhoun	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	88	0.14%	0	0	0.00%	3	132
Columbia	0	0	0.00%	1	71	4.15%	1	13	0.19%	5	186	0.30%	4	397	0.38%	11	676
DeSoto	0	0	0.00%	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	237	0.22%	4	280
Dixie	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	26	0.04%	0	0	0.00%	1	26
Franklin	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	139	0.23%	3	85	0.08%	6	224
Gadsden	0	0	0.00%	2	115	6.72%	2	96	1.38%	9	461	0.75%	5	315	0.30%	14	776
Gilchrist	0	0	0.00%	1	36	2.10%	1	36	0.52%	1	36	0.06%	0	0	0.00%	1	36
Glades	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	28	0.05%	0	0	0.00%	1	28
Gulf	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	61	0.10%	0	0	0.00%	2	61

	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		
Hamilton	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	38	0.06%	4	109	0.10%	6	233
Hardee	0	0	0.00%	0	0	0.00%	1	55	0.79%	2	105	0.17%	4	260	0.25%	6	365
Hendry	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	165	0.27%	5	324	0.31%	8	503
Holmes	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	98	0.16%	2	38	0.04%	5	136
Jackson	0	0	0.00%	2	75	4.38%	0	0	0.00%	7	317	0.52%	8	329	0.31%	15	646
Jefferson	0	0	0.00%	1	21	1.23%	0	0	0.00%	2	96	0.16%	1	36	0.03%	3	132
Lafayette	0	0	0.00%	0	0	0.00%	1	36	0.52%	1	36	0.06%	0	0	0.00%	1	36
Levy	0	0	0.00%	1	24	1.40%	0	0	0.00%	7	133	0.22%	5	233	0.22%	13	490
Liberty	0	0	0.00%	0	0	0.00%	0	0	0.00%	0	0	0.00%	0	0	0.00%	0	0
Madison	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	36	0.06%	2	44	0.04%	3	80
Monroe	2	122	0.76%	0	0	0.00%	0	0	0.00%	5	648	1.06%	9	609	0.58%	21	1,395
Nassau	0	0	0.00%	1	60	3.50%	0	0	0.00%	9	363	0.59%	1	47	0.04%	10	410
Okeechobee	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	25	0.04%	2	49	0.05%	3	74
Putnam	1	16	0.10%	3	71	4.15%	3	148	2.13%	16	736	1.20%	13	666	0.63%	31	1,580
Suwannee	0	0	0.00%	0	0	0.00%	1	31	0.45%	7	295	0.48%	0	0	0.00%	8	399
Taylor	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	163	0.27%	1	37	0.03%	5	214
Union	0	0	0.00%	1	32	1.87%	0	0	0.00%	3	202	0.33%	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	0.03%	1	30
Walton	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	82	0.13%	2	51	0.05%	4	133
Washington	0	0	0.00%	2	48	2.80%	0	0	0.00%	3	132	0.21%	2	57	0.05%	5	189
Small Total	3	138	0.86%	16	603	35.22%	11	467	6.72%	106	5,017	8.17%	79	4,123	3.89%	204	10,023
State Total	88	16,138	100%	42	1,712	100.0%	124	6,949	100.00%	732	61,410	100.00%	787	105,860	100.00%	1,611	173,738

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

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