

# **RENTAL HOUSING IN FLORIDA**

Revised December 2001

Prepared for  
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## **Preface to the December revision**

The two most significant changes in this revision to the September 2001 Rental Market Study are: the removal of the Mismatch section (Section VII in the September report), and the reestimation of the likely pool of eligible renters in the comparison of FHFC-supported units to renter need (Section V). A further discussion of these changes can be found in the Memorandum to Interested Parties from Housing Finance.

Minor editing changes have been made to provide additional explanation for some tables and the tables, charts and maps have been renumbered for better understanding. As a result of the changes made in Section V regarding the reestimation of renter need some very minor changes were made to tables V-1, V-2, VI-1 and VI-2.

## I. Introduction

The following report was prepared for the Florida Housing Finance Corporation (FHFC) by the Shimberg Center for Affordable Housing at the University of Florida. The FHFC supports and monitors multi-family rental housing in Florida through several programs. This report is intended to provide information about Florida's overall rental housing stock, the subsidized housing available in the state, and the characteristics of households in need of affordable rental housing.

The report contains the following sections:

- A summary of key findings;
- A discussion of the *cost burdened* renter households in Florida counties: in this report cost burdened renter households are those households paying more than 40 percent of income toward housing costs;
- A comparison of the FHFC-supported housing inventory to renter households in Florida counties;
- A comparison of the demand for subsidized rental housing to the supply of such housing;
- Certain characteristics of Florida's market rate multi-family housing stock, based on a survey of apartment owners and managers;
- A discussion of the methodology underlying the various sections of the report; and
- A list of conclusions based on data presented in the report.

## II. Summary of Findings

Key findings of the study are as follows:

### *Cost Burdened Households*

- An estimated 317,199 renter households in the state of Florida have incomes between 20 and 60 percent of area median income (AMI) and with cost burdens of greater than 40 percent.
- Large counties in Florida—Broward, Duval, Hillsborough, Miami-Dade, Orange, Palm Beach, and Pinellas—contain the greatest number of cost burdened renter households. Of all cost burdened renter households, 206,583, or about 65 percent, are found in the large counties.
- By the year 2007, Florida is projected to add 27,219 cost burdened renter households with incomes between 20 and 60 percent of AMI. About 57 percent of the growth is expected to take place in the large counties, 39 percent in the medium counties, and 4 percent in the small counties.
- Cost burdened households are concentrated in the lowest income categories. Of the total cost burdened renter households with incomes between 20 and 60 percent of AMI, over 62 percent (197,902) fall in the 20-39 percent category.
- Most of the households facing a cost burden are small. Over 68 percent of the total households with cost burden in the 20-60 percent of AMI income category are composed of 1-2 persons.
- Most cost burdened households (215,107, or 68 percent of total cost burdened households) are headed by persons aged 15-54. However, in many counties, households headed by persons aged 55 or older make up a disproportionate share of cost burdened households compared to that age group's presence in the population. Moreover, most of the growth in cost burdened households between 2001 and 2007 will take place among older households.

### *FHFC-Supported Housing*

- There are 101,708 FHFC supported units for which we can determine income restrictions; that is, a household must have an income at or below a qualifying income to occupy the unit. Three large counties, Miami-Dade, Hillsborough, and Orange Counties contain more than 10,000 FHFC income-restricted units each. These FHFC-supported units comprise slightly less than 11 percent of the state's multi-family rental stock.
- Most FHFC units are targeted toward households with maximum incomes of 40 to 60 percent of median income.
- There are widely varying levels of FHFC units in each county relative to the rental housing demand by county. Among the large and medium counties, those with particularly high "levels of efforts"—i.e., ratios of FHFC units to household demand—include Osceola, Collier, Indian River, Orange, Lake, and St. Lucie Counties.



- Large counties show the greatest absolute difference between the number of income eligible renters and the number of FHFC units. Counties with the largest differences include Miami-Dade, Broward, Duval, Orange, Palm Beach, and Pinellas.

### *Subsidized Housing*

- Statewide, the number of federal- and FHFC-subsidized units equals slightly over 11 percent of Florida's total renter households.

In sum, FHFC has had a significant impact on the supply of affordable rental housing available to households with incomes in the 20 to 60 percent of area median income category and particularly for households in the 40 to 60 percent income category. Despite this effort, more affordable units are needed to address the sheer magnitude of renters' needs and the coming growth in the state's lower-income renter households. Finally, FHFC may want to examine the income targeting of units to ensure that the needs of under-served households in the lowest income ranges are met.

### **III. Rental Housing Need: Households With Cost Burden**

#### **Introduction**

This report summarizes data on housing needs prepared for the Florida Housing Finance Corporation (FHFC). The focus of the estimates and projections to follow is the target population of FHFC programs: multi-family renter households with incomes below 60 percent of the local area median income, adjusted for family size. Because of the nature of FHFC programs, the analysis was also limited to include households above 20 percent of the applicable median income; households below that threshold generally would require federal subsidy assistance. The analysis also examines the supply for multi-family rental units. The data will assist the FHFC in program development and resource allocation.

The pages that follow present an overview of the data that has been assembled for the FHFC. The data highlight the tremendous diversity in multi-family housing need characteristics across the state, particularly between the large, medium, and small counties. The study provides estimates and projections for the state - large, medium and small counties as a group - and individual counties. Estimates are for the year 2001; projections are provided for 2002 and 2007. Households are analyzed by number, size, age of householder, and income. In addition, a statewide survey of rental housing complexes was conducted and the results used to characterize the multi-family rental housing stock in the state. Finally, an inventory of housing assisted by federal or state programs is developed.

The methodology involved the use of data sources including:

- U.S. Bureau of the Census
- U.S. Department of Housing and Urban Development
- Florida Department of Business and Professional Regulation
- Florida Housing Finance Corporation
- University of Florida, Bureau of Economic and Business Research

#### **Study Parameters**

A common measure of housing need is the number of *cost burdened* households: those households paying more than a certain percentage of their income toward housing costs. For renters, housing costs include rent and utilities. The assumption underlying this measure is that households devoting above a certain percentage of income to housing are unable to meet other living expenses such as food, clothing, and transportation. In this report, at FHFC's request, households are assumed to be cost burdened if they pay more than 40 percent of their household income toward housing cost.

The number of cost burdened households is reported in the decennial Census, but must be estimated between Census years. Therefore, this analysis combines 1990 U.S. Census data on population and household characteristics with 2000 Census figures available to date and county

level population estimates and projections developed by the University of Florida's Bureau of Economic and Business Research (BEBR).

In addition to identifying the number of cost burdened households in Florida counties, this study breaks this number down based on several variables:

- Extent of cost burden: the number of households paying 40-49 percent and 50 or more percent of income for housing costs;
- Income level: number of households in the 20-39 percent, 40-49 percent, and 50-60 percent of area median income ranges;
- Number of persons in the households;
- Age of householders.

Moreover, this analysis considers all cost burdened renter households as well as *multi-family* cost burdened renter households. Multi-family renter households are those living in non-transient apartment complexes with five or more units. The group of all renter households includes these households as well as those in other types of rental housing, such as single-family homes, duplexes, mobile homes, condominiums, or apartment properties with less than five units. This larger group is of interest because some households residing in other types of housing might move to a suitable multi-family accommodation if it were available.

Statewide, about one-half of all renters reside in multi-family units licensed by the Florida Department of Business and Professional Regulation; there are estimated to be about 1.9 million renters and approximately 934,000 multi-family units in buildings of five or more units in the state. However, statewide summary numbers mask the relatively low numbers of multi-family units in small counties. Focusing only on cost burdened multi-family renters may underestimate the extent of cost burdened renter households who might be willing to occupy an FHFC-financed multi-family project in such counties.

Note that the number of cost burdened households is not equivalent to housing construction need. A household paying more than 40 percent of its income toward housing costs may not move to a unit in a multi-family housing development even if such a development offers the opportunity to pay a lower housing cost. Households also consider location, type of unit, and satisfaction with current living arrangement in making the decision to move to a new unit. Thus, the demand for units is likely less than the cost burden number. This is particularly true for the small, non-metropolitan counties, many of which have less than 200 cost burdened households. Considering the factors discussed above, such a cost burden indicated need may translate only into a small project at a particular location in that county.

## **Overview of All Cost Burdened Renters**

There are estimated to be a total of 317,199 renters in the state of Florida with incomes between 20 and 60 percent of local area median income and with cost burdens of greater than 40 percent. Table III-1 on the following pages shows the number of cost burdened renter households in each Florida county in 2001 and the projected growth in those households from 2002 to 2007. The table is sorted by the size of the counties and, within the small, medium, and large county categories, the projected growth in cost burdened households.

**Table III-1. All cost burdened, renter households sorted by county size and growth, 2001-2007\***

County	Households 2001	Percentage of State Total 2001	Growth 2001-02	Growth 2002-07	Total growth 2001-07
<u>Large counties</u>					
Miami-Dade	66,907	21.09	694	3,624	4,318
Broward	37,568	11.84	494	2,540	3,034
Orange	23,434	7.39	463	2,368	2,831
Palm Beach	19,613	6.18	330	1,625	1,955
Hillsborough	22,870	7.21	286	1,541	1,827
Duval	15,981	5.04	164	811	975
Pinellas	20,210	6.37	109	538	647
Subtotal	206,583	65.13	2,540	13,047	15,587
<u>Medium counties</u>					
Seminole	6,177	1.95	134	695	829
Lee	6,921	2.18	141	670	811
Volusia	8,505	2.68	116	594	710
Brevard	7,676	2.42	113	587	700
Polk	7,916	2.50	103	532	635
Osceola	3,480	1.10	102	501	603
Leon	3,958	1.25	83	438	521
Collier	3,545	1.12	77	414	491
Marion	3,371	1.06	71	366	437
Manatee	5,110	1.61	75	358	433
Sarasota	5,563	1.75	70	349	419
Pasco	4,593	1.45	62	343	405
Alachua	3,796	1.20	57	332	389
Okaloosa	3,300	1.04	65	265	330
Escambia	5,889	1.86	50	276	326
Saint Lucie	2,565	0.81	59	237	296
Lake	2,092	0.66	48	237	285
Clay	1,503	0.47	44	204	248
Saint Johns	1,581	0.50	42	202	244
Hernando	1,541	0.49	38	192	230
Bay	2,613	0.82	37	186	223
Santa Rosa	1,477	0.47	25	188	213
Charlotte	1,594	0.50	38	161	199
Indian River	1,806	0.57	28	161	189
Martin	1,754	0.55	28	155	183
Citrus	1,170	0.37	23	128	151
Subtotal	99,496	31.37	1,729	8,771	10,500
<u>Small counties</u>					
Flagler	499	0.16	17	102	119
Columbia	620	0.20	19	66	85
Highlands	1,013	0.32	16	65	81

\* Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median. County size is based on 2000 Census population.

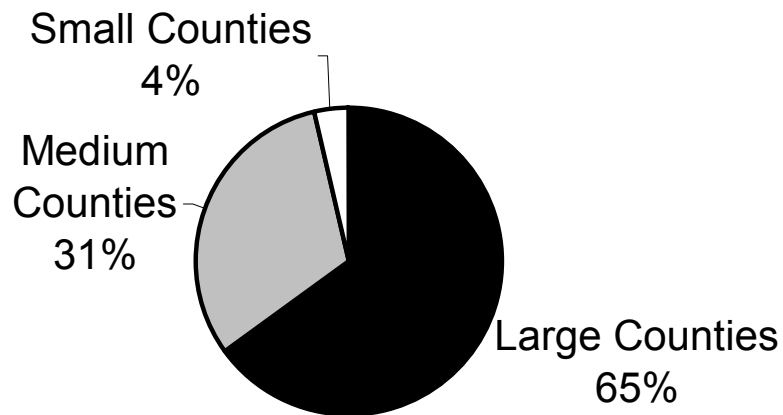
**Table III-1. All cost burdened, renter households sorted by county size and growth, 2001-2007 (continued) \***

County	Households 2001	Percentage of State Total 2001	Growth 2001-02	Growth 2002-07	Total growth 2001-07
<u>Small counties (Continued)</u>					
Monroe	1,754	0.55	10	71	81
Sumter	444	0.14	16	65	81
Nassau	542	0.17	12	65	77
Walton	464	0.15	13	63	76
Suwannee	317	0.10	9	41	50
Putnam	672	0.21	8	34	42
Levy	332	0.11	7	33	40
Gadsden	306	0.10	7	32	39
Okeechobee	467	0.15	4	31	35
Hendry	409	0.13	10	21	31
Jackson	425	0.13	9	21	30
Baker	204	0.06	3	25	28
Wakulla	162	0.05	7	20	27
Washington	212	0.07	4	18	22
DeSoto	374	0.12	5	14	19
Hamilton	83	0.03	3	15	18
Union	105	0.03	2	14	16
Bradford	231	0.07	2	13	15
Calhoun	91	0.03	2	12	14
Gilchrist	68	0.02	2	12	14
Franklin	87	0.03	1	11	12
Holmes	138	0.04	4	6	10
Jefferson	112	0.04	0	10	10
Madison	153	0.05	2	8	10
Glades	92	0.03	0	9	9
Gulf	112	0.04	3	5	8
Lafayette	47	0.02	2	6	8
Taylor	176	0.06	4	4	8
Dixie	53	0.02	1	5	6
Hardee	304	0.10	1	5	6
Liberty	52	0.02	0	5	5
Subtotal	11,120	3.51	205	927	1,132
Florida	317,199	100	4,474	22,745	27,219

\* Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median. County size is based on 2000 Census population.

Chart III-1 shows the percentage of cost burdened renter households in each of the county size categories.

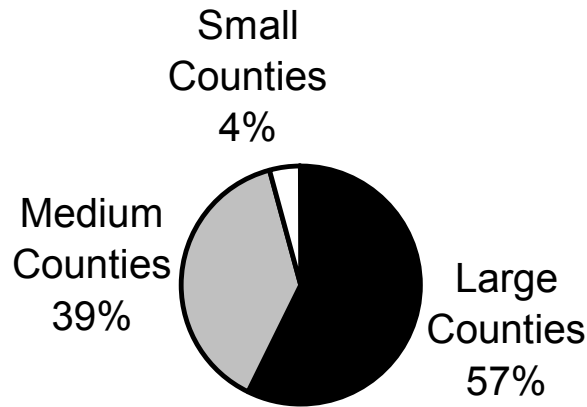
**Chart III-1. Percentage of cost burdened renter households by county size**



As Table III-1 and Chart III-1 demonstrate, most of the cost burdened households are concentrated in large counties. Of all cost burdened renter households in 2001, 206,583, or about 65 percent are found in the large counties (Broward, Duval, Hillsborough, Miami-Dade, Orange, Palm Beach, and Pinellas). Miami-Dade County alone has 66,907 cost-burdened renter households in the target income range, over 21 percent of the state total, and the combination of Broward and Miami-Dade Counties are estimated to have about one-third of the statewide total. The medium size counties have about 31 percent of the statewide total of cost burdened renter households in the income category, with 99,496 such households. Among the medium size counties, the largest numbers of cost burdened households, counties with more than 5,000 such households, were in the area surrounding Orlando: Volusia, Brevard, Polk, and Seminole Counties, as well as Escambia, Lee, Manatee, and Sarasota Counties. Only 11,120 cost burdened households, or 3.5 percent of the state total, were in the small counties, with only two counties having more than 1,000 cost burdened households: Monroe and Highlands.

By the year 2007, an additional 27,219 cost burdened renter households with incomes between 20 and 60 percent of local area median income are projected to be found in Florida. The increase reflects the growth of the state's population and the changing age structure of that population. Chart III-2 shows the distribution of this growth among small, medium, and large counties.

**Chart III-2. Growth in cost burdened renter households by county size, 2001-2007**



About 57 percent of the growth is projected to be in the large counties, 39 percent in the medium counties, and 4 percent in the small counties. Moreover, reflecting population growth, some counties are projected to have a larger share of the growth in cost burdened households than their share of the state's total of cost burdened households in 2001. For example, Seminole County is estimated to have the fifth largest cost burden number among medium size counties in 2001 but the largest growth in cost burdened households (811) by 2007. Similarly, Flagler County has the greatest increase in cost burden among small counties, even though several small counties have more cost burdened households in 2001.

### **Overview of Multi-family Cost Burdened Households**

An estimated 156,550 cost burdened *multi-family* households with incomes between 20 and 60 percent of local area median income lived in Florida in 2001. Table III-2 on the following pages lists the number of these households by county in 2001 and the projected growth in these households from 2001 to 2007.

**Table III-2. Multi-family cost burdened, renter households sorted by county size and growth, 2001-2007\***

County	Households 2001	Percentage of State Total 2001	Growth 2001-02	Growth 2002-07	Total growth 2001-07
<u>Large counties</u>					
Miami-Dade	34,969	22.34	364	1,890	2,254
Orange	16,574	10.59	336	1,695	2,031
Broward	20,918	13.36	277	1,460	1,737
Hillsborough	15,135	9.67	201	1,039	1,240
Palm Beach	9,319	5.95	168	814	982
Duval	9,885	6.31	98	477	575
Pinellas	10,335	6.60	64	316	380
Subtotal	117,135	74.82	1,508	7,691	9,199
<u>Medium counties</u>					
Seminole	4,154	2.65	95	495	590
Brevard	3,454	2.21	55	272	327
Osceola	1,772	1.13	54	263	317
Leon	2,337	1.49	46	241	287
Volusia	3,279	2.10	42	235	277
Lee	2,208	1.41	49	219	268
Alachua	2,576	1.65	38	221	259
Polk	2,533	1.62	39	173	212
Collier	1,490	0.95	29	169	198
Manatee	1,909	1.22	29	148	177
Clay	779	0.50	23	123	146
Pasco	1,420	0.91	17	119	136
Sarasota	1,870	1.20	23	108	131
Lake	745	0.48	17	89	106
Marion	756	0.48	23	83	106
Escambia	1,920	1.23	14	85	99
Saint Johns	537	0.34	17	65	82
Bay	1,015	0.65	16	65	81
Okaloosa	656	0.42	12	63	75
Martin	520	0.33	16	57	73
Saint Lucie	380	0.24	8	37	45
Santa Rosa	274	0.18	3	34	37
Indian River	388	0.25	5	31	36
Hernando	208	0.13	7	24	31
Charlotte	191	0.12	7	16	23
Citrus	155	0.10	3	15	18
Subtotal	37,526	23.97	687	3,450	4,137
<u>Small counties</u>					
Nassau	134	0.09	4	20	24
Columbia	157	0.10	4	19	23
Highlands	231	0.15	4	19	23

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median. County size is based on 2000 Census population.



**Table III-2. Multi-family cost burdened, renter households sorted by county size and growth, 2001-2007 (continued)\***

County	Households 2001	Percentage of State Total 2001	Growth 2001-02	Growth 2002-07	Total growth 2001-07
<u>Small counties</u> (Continued)					
Sumter	91	0.06	2	14	16
Putnam	154	0.10	2	9	11
Suwannee	57	0.04	1	10	11
Walton	74	0.05	4	7	11
Flagler	30	0.03	1	7	8
Monroe	284	0.18	2	6	8
Hamilton	15	0.01	0	6	6
Hendry	66	0.04	3	3	6
Baker	11	0.01	0	5	5
DeSoto	66	0.04	2	3	5
Levy	60	0.04	0	5	5
Bradford	62	0.04	0	4	4
Hardee	58	0.04	1	2	3
Jackson	80	0.05	2	1	3
Gadsden	44	0.03	0	2	2
Gilchrist	6	0.00	0	2	2
Wakulla	13	0.01	0	2	2
Dixie	3	0.00	1	0	1
Glades	5	0.00	0	1	1
Gulf	17	0.01	1	0	1
Holmes	13	0.01	1	0	1
Jefferson	28	0.02	0	1	1
Madison	41	0.03	1	0	1
Taylor	40	0.03	0	1	1
Union	11	0.01	0	1	1
Calhoun	9	0.01	0	0	0
Franklin	8	0.01	0	0	0
Lafayette	5	0.00	0	0	0
Liberty	0	0.00	0	0	0
Okeechobee	8	0.01	0	0	0
Washington	8	0.01	0	0	0
Subtotal	1,889	1.21	36	150	186
Florida	156,550		2,231	11,291	13,522
*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median. County size is based on 2000 Census population.					

Of the total, 117,135 or 75 percent are found in the large counties, 37,526 or 24 percent are in the medium counties, and 1,889 or 1 percent are in the small counties. Chart III-3 shows the percentages of multi-family cost burdened renter households in each of the county size categories.

**Chart III-3. Percentage of multi-family cost burdened renter households by county size**

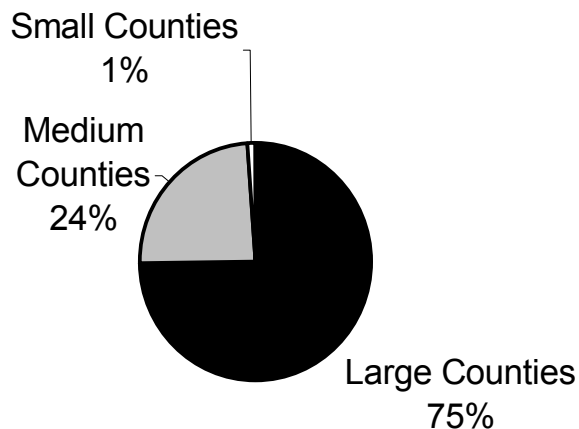


Table III-2 and Chart III-3 demonstrate the predominance of multi-family units in large counties over other types of rental housing; large counties have an even higher share of multi-family cost burdened households than they do of all cost burdened households. More than one-half of all cost burdened renter households in large counties are in multi-family units, as compared to about 38 percent in medium counties and 17 percent in small counties. Miami-Dade County has over 22 percent of the statewide cost burdened multi-family households in the target income category and Broward County has over 13 percent of the total, so that these two counties comprise about 36 percent of the statewide cost burdened multi-family renter households. Combining the Orange and Hillsborough County results with the Miami-Dade and Broward results, these four counties contain an estimated 56 percent of the statewide multi-family rental housing need. The three South Florida counties, Miami-Dade, Broward, and Palm Beach, are estimated to have 42 percent of the total large-county cost-burdened households.

Among the medium size counties, those with the largest multi-family cost burden numbers are Seminole, Brevard, and Volusia Counties. Unlike in the larger counties, several of the medium size counties have significantly lower cost burdened multi-family households than total renter households.<sup>1</sup> For example, Lee County has an estimated 6,921 total cost burdened renter households but only 2,208 multi-family households, less than one-third the total. Sarasota, Polk, Marion, St. Lucie, Indian River, and Charlotte Counties are among others for which this effect is particularly pronounced. The same phenomenon is present throughout the small counties. For example, Flagler has an estimated 499 cost burdened renter households but only

<sup>1</sup> The DBPR does not license non-transient condominium rentals. This undoubtedly effects the distribution of renters in this data.

30 such multi-family renter households. Among the small counties, over one-half of the cost burdened multi-family households are found in five counties: Monroe, Highlands, Columbia, Putnam, and Nassau.

The methodology used in this study probably underestimates multi-family demand in small counties within the cost burden and income categories of interest in this report. While there are a variety of possible reasons for this much comes down to the fact that there are very few multi-family units and households in Florida's small counties. This is exacerbated by: (1) the sample size of one of the major sources of demand-side data; (2) the measurement problems inherent in trying to survey supply in such cases; and (3) the significant size of the cross-tabulation attempted in this survey – age by size by income by cost burden – which results in up to 504 possible combinations of demographic characteristics.

Florida is projected to add 13,522 cost burdened multi-family renter households by 2007, with 9,199 or 68 percent in the large counties. While Miami-Dade County will experience the largest growth, Orange County will add similar numbers of households even though its current base of these households is less than half the size of Miami-Dade's. Among medium size counties, Seminole and Brevard will experience the greatest growth in cost burdened multi-family households. Increases will be small in the counties with populations of 100,000 or less.

### **Cost Burden by Income, Household Size, and Age**

The estimates and projections of cost burdened households have been further broken down by income, household size, and age. The following sections discuss each of these categories, first for all renter households and then for multi-family renter households. Each category includes a discussion of households paying between 40 and 49 percent of their income toward rent and those paying 50 percent or more.

**Income:** Cost burdened households are reported for three sub-groups within the 20-60 percent of local area median income group discussed above: households with incomes at 20-39 percent, 40-49 percent, and 50-60 percent of adjusted local area median income (AMI). In addition, cost burden is broken into two categories: those paying 40-49 percent of income toward rent and those paying 50 percent or more of income toward housing. Table III-3 on the following pages shows the number of cost burdened renter households in each county by the level of cost burden and the percentage of their income paid toward rent for 2001, plus projected growth in these households for 2002-2007.

**Table III-3a. All cost burdened, renter households by cost burden and percent of income\***

County	Households, 2001						Total
	Cost burden 40-49%			Cost burden 50+%			
	Percent of area median income			Percent of area median income			
	20-39%	40-49%	50-60%	20-39%	40-49%	50-60%	
Alachua	639	469	273	2,105	167	143	3,796
Baker	37	23	16	114	9	5	204
Bay	429	316	277	1,212	262	117	2,613
Bradford	65	28	15	114	7	2	231
Brevard	1,048	913	598	4,275	657	185	7,676
Broward	4,159	4,210	4,025	18,258	4,422	2,494	37,568
Calhoun	38	2	4	39	8	0	91
Charlotte	129	233	236	593	346	57	1,594
Citrus	86	95	91	740	125	33	1,170
Clay	320	149	248	612	146	28	1,503
Collier	163	388	406	1,680	618	290	3,545
Columbia	174	75	39	307	20	5	620
DeSoto	82	40	46	171	29	6	374
Dixie	28	6	0	19	0	0	53
Duval	3,118	2,097	1,453	7,247	1,516	550	15,981
Escambia	1,042	631	373	3,290	438	115	5,889
Flagler	58	52	58	198	80	53	499
Franklin	36	0	5	38	8	0	87
Gadsden	123	6	21	132	24	0	306
Gilchrist	24	4	5	34	1	0	68
Glades	27	12	7	41	3	2	92
Gulf	42	7	2	46	7	8	112
Hamilton	40	8	1	33	1	0	83
Hardee	61	28	39	148	22	6	304
Hendry	91	54	44	194	20	6	409
Hernando	200	198	63	771	198	111	1,541
Highlands	272	100	78	511	39	13	1,013
Hillsborough	2,573	3,271	2,500	11,372	2,300	854	22,870
Holmes	52	7	10	67	2	0	138
Indian River	189	205	195	903	196	118	1,806
Jackson	178	14	8	174	27	24	425
Jefferson	37	12	2	50	6	5	112
Lafayette	14	5	2	25	0	1	47
Lake	794	249	64	827	122	36	2,092
Lee	670	787	759	3,434	768	503	6,921
Leon	652	504	252	2,207	179	164	3,958
Levy	40	26	19	226	20	1	332
Liberty	13	6	1	23	5	4	52
Madison	69	12	3	67	2	0	153
Manatee	713	682	451	2,571	507	186	5,110
Marion	409	490	268	1,695	285	224	3,371
Martin	151	195	236	712	412	48	1,754
Miami-Dade	7,598	6,121	5,117	36,161	7,916	3,994	66,907

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-3a. All cost burdened, renter households by cost burden and percent of income  
(continued)\***

County	Households, 2001							Total
	Cost burden 40-49%			Cost burden 50+%				
	Percent of area median income			Percent of area median income				
	20-39%	40-49%	50-60%	20-39%	40-49%	50-60%		
Monroe	82	207	179	845	297	144	1,754	
Nassau	139	48	69	211	59	16	542	
Okaloosa	617	316	312	1,722	191	142	3,300	
Okeechobee	113	54	14	252	26	8	467	
Orange	2,200	3,763	3,234	10,239	2,975	1,023	23,434	
Osceola	163	671	305	1,579	635	127	3,480	
Palm Beach	2,518	2,108	1,964	9,106	2,495	1,422	19,613	
Pasco	910	607	411	2,166	436	63	4,593	
Pinellas	2,476	2,705	2,076	9,828	2,280	845	20,210	
Polk	1,307	806	620	4,345	558	280	7,916	
Putnam	247	36	44	334	11	0	672	
St. Johns	174	175	182	689	211	150	1,581	
St. Lucie	315	410	242	1,151	400	47	2,565	
Santa Rosa	282	150	84	833	97	31	1,477	
Sarasota	553	624	638	2,426	995	327	5,563	
Seminole	576	938	446	2,894	1,114	209	6,177	
Sumter	28	33	35	279	56	13	444	
Suwannee	116	19	22	157	3	0	317	
Taylor	57	16	12	87	2	2	176	
Union	28	11	6	56	3	1	105	
Volusia	623	962	897	4,487	985	551	8,505	
Wakulla	23	24	2	96	8	9	162	
Walton	82	58	39	224	50	11	464	
Washington	40	32	8	108	18	6	212	
Florida	40,352	37,503	30,151	157,550	35,825	15,818	317,199	

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-3b. All cost burdened, renter households by cost burden and percent of income  
(continued)\***

County	Change in households, 2001-2002						Total
	Cost burden 40-49%			Cost burden 50+%			
	Percent of area median income			Percent of area median income			
	20-39%	40-49%	50-60%	20-39%	40-49%	50-60%	
Alachua	9	6	4	34	1	3	57
Baker	0	0	0	3	0	0	3
Bay	8	6	3	15	3	2	37
Bradford	1	0	1	0	0	0	2
Brevard	13	10	7	69	11	3	113
Broward	54	46	46	254	58	36	494
Calhoun	2	0	0	0	0	0	2
Charlotte	4	7	5	11	9	2	38
Citrus	1	4	2	13	3	0	23
Clay	12	4	6	15	7	0	44
Collier	2	9	8	39	14	5	77
Columbia	8	0	1	10	0	0	19
DeSoto	1	1	2	0	1	0	5
Dixie	0	0	0	1	0	0	1
Duval	33	14	15	86	11	5	164
Escambia	6	7	1	30	4	2	50
Flagler	1	2	2	8	3	1	17
Franklin	0	0	0	1	0	0	1
Gadsden	2	1	0	3	1	0	7
Gilchrist	1	0	0	1	0	0	2
Glades	0	0	0	0	0	0	0
Gulf	2	0	0	1	0	0	3
Hamilton	1	1	0	1	0	0	3
Hardee	0	0	0	0	0	1	1
Hendry	2	1	2	3	1	1	10
Hernando	3	4	3	19	6	3	38
Highlands	5	1	2	7	1	0	16
Hillsborough	34	32	24	162	26	8	286
Holmes	1	0	0	3	0	0	4
Indian River	4	3	2	14	4	1	28
Jackson	4	0	0	3	0	2	9
Jefferson	0	0	0	0	0	0	0
Lafayette	0	0	0	2	0	0	2
Lake	18	4	2	19	4	1	48
Lee	14	18	12	71	16	10	141
Leon	11	9	5	49	4	5	83
Levy	1	1	0	4	0	1	7
Liberty	0	0	0	0	0	0	0
Madison	2	0	0	0	0	0	2
Manatee	8	10	7	36	10	4	75
Marion	9	8	6	38	6	4	71
Martin	3	2	3	14	6	0	28
Miami-Dade	76	49	48	401	78	42	694

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-3b. All cost burdened, renter households by cost burden and percent of income  
(continued)\***

County	Change in households, 2001-2002						Total
	Cost burden 40-49%			Cost burden 50+%			
	Percent of area median income			Percent of area median income			
	20-39%	40-49%	50-60%	20-39%	40-49%	50-60%	
Monroe	0	1	0	6	3	0	10
Nassau	3	1	3	4	0	1	12
Okaloosa	9	11	4	32	6	3	65
Okeechobee	0	1	1	2	0	0	4
Orange	43	73	54	206	61	26	463
Osceola	5	17	10	50	15	5	102
Palm Beach	37	33	32	161	41	26	330
Pasco	6	7	6	31	12	0	62
Pinellas	19	11	8	54	12	5	109
Polk	18	7	5	58	11	4	103
Putnam	4	1	0	3	0	0	8
St. Johns	5	2	4	21	7	3	42
St. Lucie	8	10	5	27	8	1	59
Santa Rosa	3	4	1	15	1	1	25
Sarasota	9	5	6	32	15	3	70
Seminole	12	16	10	63	28	5	134
Sumter	2	0	1	10	2	1	16
Suwannee	4	0	0	5	0	0	9
Taylor	1	1	0	2	0	0	4
Union	1	0	0	1	0	0	2
Volusia	8	11	11	62	14	10	116
Wakulla	0	0	0	7	0	0	7
Walton	3	1	0	8	0	1	13
Washington	1	0	0	3	0	0	4
Florida	557	473	380	2,303	524	237	4,474

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-3c. All cost burdened, renter households by cost burden and percent of income  
(continued)\***

County	Change in households, 2002-2007						Total
	Cost burden 40-49%			Cost burden 50+%			
	Percent of area median income			Percent of area median income			
	20-39%	40-49%	50-60%	20-39%	40-49%	50-60%	
Alachua	48	39	23	193	15	14	332
Baker	4	2	1	14	3	1	25
Bay	35	20	12	98	14	7	186
Bradford	5	1	0	6	1	0	13
Brevard	77	67	43	321	56	23	587
Broward	292	231	247	1,304	294	172	2,540
Calhoun	4	0	0	7	1	0	12
Charlotte	16	26	24	48	40	7	161
Citrus	4	10	8	85	19	2	128
Clay	53	13	27	74	32	5	204
Collier	23	42	36	207	79	27	414
Columbia	17	8	5	32	3	1	66
DeSoto	3	0	2	8	1	0	14
Dixie	3	0	0	2	0	0	5
Duval	148	83	69	431	57	23	811
Escambia	40	27	17	161	24	7	276
Flagler	14	10	8	44	14	12	102
Franklin	5	0	1	4	1	0	11
Gadsden	13	1	4	12	2	0	32
Gilchrist	5	1	1	5	0	0	12
Glades	4	0	0	5	0	0	9
Gulf	0	1	0	3	1	0	5
Hamilton	7	1	0	7	0	0	15
Hardee	1	0	1	2	1	0	5
Hendry	4	2	3	12	0	0	21
Hernando	18	22	11	93	29	19	192
Highlands	17	5	4	34	5	0	65
Hillsborough	195	175	117	870	131	53	1,541
Holmes	3	1	1	1	0	0	6
Indian River	16	16	13	86	20	10	161
Jackson	6	1	1	11	1	1	21
Jefferson	3	0	0	4	1	2	10
Lafayette	1	0	1	4	0	0	6
Lake	91	24	3	95	17	7	237
Lee	66	68	66	346	77	47	670
Leon	56	54	26	263	18	21	438
Levy	2	2	2	25	2	0	33
Liberty	0	2	0	3	0	0	5
Madison	3	2	0	3	0	0	8
Manatee	51	52	25	173	38	19	358
Marion	48	40	21	203	33	21	366
Martin	14	13	17	70	38	3	155
Miami-Dade	392	248	257	2,130	396	201	3,624

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.



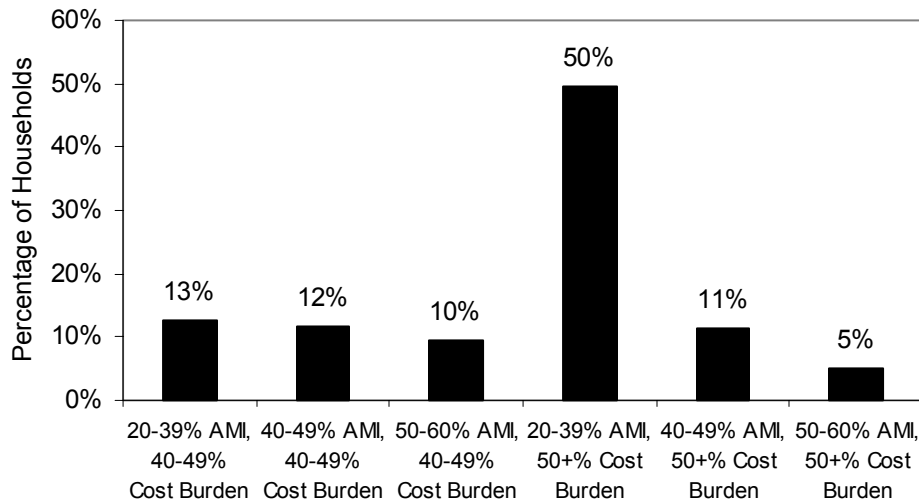
**Table III-3c. All cost burdened, renter households by cost burden and percent of income  
(continued)\***

County	Change in households, 2002-2007						Total
	Cost burden 40-49%			Cost burden 50+%			
	Percent of area median income			Percent of area median income			
	20-39%	40-49%	50-60%	20-39%	40-49%	50-60%	
Monroe	6	9	4	33	16	3	71
Nassau	19	6	7	22	9	2	65
Okaloosa	40	27	21	149	19	9	265
Okeechobee	2	4	1	20	3	1	31
Orange	224	355	277	1,084	296	132	2,368
Osceola	20	83	57	233	83	25	501
Palm Beach	206	156	142	793	206	122	1,625
Pasco	55	43	29	174	38	4	343
Pinellas	84	47	36	281	59	31	538
Polk	85	45	36	302	45	19	532
Putnam	12	2	2	18	0	0	34
St. Johns	22	20	15	95	28	22	202
St. Lucie	25	34	14	120	41	3	237
Santa Rosa	31	18	10	112	14	3	188
Sarasota	38	29	36	162	73	11	349
Seminole	52	97	40	344	143	19	695
Sumter	2	5	4	40	13	1	65
Suwannee	15	2	4	20	0	0	41
Taylor	2	1	1	0	0	0	4
Union	8	0	2	4	0	0	14
Volusia	49	61	59	325	61	39	594
Wakulla	2	4	0	12	0	2	20
Walton	12	9	5	29	6	2	63
Washington	2	3	0	9	3	1	18
Florida	2,820	2,370	1,899	11,880	2,620	1,156	22,745

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

Chart III-4 shows the statewide distribution of all cost burdened renter households by percentage of income spent on rent and income range.

**Chart III-4. Distribution of all cost burdened renter households by cost burden and income range**



As Table III-3 and Chart III-4 demonstrate, most of the cost burdened households pay more than 50 percent of their income for rent and utilities. Sixty-six percent of the 317,199 cost burdened households (209,193 households) had a cost burden of 50 percent or more. Not surprisingly, households with cost burdens are most likely to fall within the lowest income ranges. Of the total cost burdened renter households, over 62 percent (197,902) had incomes between 20 and 39 percent of AMI. Finally, these trends tend to converge: the lowest income households tend to have the highest cost burdens. Eighty percent of cost burdened households in the 20-39 percent of AMI category have cost burdens of 50 percent or more, comprising 75 percent of all the households with a 50 percent or greater cost burden. Clearly, the greatest need for housing lies with households of incomes in the 20-39 percent of AMI paying 50 percent or more of their income toward rent followed by households in the 40-49 percent income category.

The distribution of incomes and cost burdens for multi-family cost burdened renters is similar to that of the larger group of all cost burdened households. Table III-4 on the following pages shows the number of multi-family cost burdened renter households in each county by the level of cost burden and the percentage of their income paid toward rent.

**Table III-4a. Multi-family cost burdened, renter households by cost burden and percent income\***

County	Households, 2001						
	Cost burden 40-49%			Cost burden 50+%			Total
	Percent of area median income			Percent of area median income			
20-39%	40-49%	50-60%	20-39%	40-49%	50-60%		
Alachua	474	283	262	1,395	102	60	2,576
Baker	1	0	2	8	0	0	11
Bay	132	108	165	423	88	99	1,015
Bradford	14	14	5	28	1	0	62
Brevard	416	317	275	2,138	261	47	3,454
Broward	1,807	2,477	2,558	10,034	2,615	1,427	20,918
Calhoun	5	0	0	4	0	0	9
Charlotte	23	25	32	73	27	11	191
Citrus	0	0	0	142	13	0	155
Clay	110	88	172	334	75	0	779
Collier	54	134	230	682	250	140	1,490
Columbia	35	36	12	70	4	0	157
DeSoto	4	0	1	55	5	1	66
Dixie	2	0	0	1	0	0	3
Duval	1,667	1,404	958	4,381	1,093	382	9,885
Escambia	233	256	187	996	221	27	1,920
Flagler	2	3	2	18	2	3	30
Franklin	4	0	0	4	0	0	8
Gadsden	23	0	0	21	0	0	44
Gilchrist	3	0	1	2	0	0	6
Glades	0	0	0	4	1	0	5
Gulf	11	1	0	5	0	0	17
Hamilton	8	2	0	5	0	0	15
Hardee	4	0	1	48	3	2	58
Hendry	4	1	0	55	5	1	66
Hernando	25	66	0	79	17	21	208
Highlands	31	11	0	156	33	0	231
Hillsborough	1,358	2,451	1,570	7,746	1,519	491	15,135
Holmes	7	0	1	5	0	0	13
Indian River	20	39	39	193	50	47	388
Jackson	50	5	0	25	0	0	80
Jefferson	14	1	0	13	0	0	28
Lafayette	1	1	0	3	0	0	5
Lake	345	58	0	311	0	31	745
Lee	93	225	231	1,096	287	276	2,208
Leon	432	258	237	1,265	92	53	2,337
Levy	0	0	0	60	0	0	60
Liberty	0	0	0	0	0	0	0
Madison	22	4	0	15	0	0	41
Manatee	166	265	282	909	197	90	1,909
Marion	101	26	106	336	68	119	756
Martin	76	21	60	243	120	0	520
Miami-Dade	4,180	2,962	2,449	19,030	4,358	1,990	34,969

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-4a. Multi-family cost burdened, renter households by cost burden and percent income (continued)\***

County	Households, 2001							Total
	Cost burden 40-49%			Cost burden 50+%				
	Percent of area median income			Percent of area median income				
	20-39%	40-49%	50-60%		20-39%	40-49%	50-60%	
Monroe	11	28	45		128	46	26	284
Nassau	22	13	28		55	16	0	134
Okaloosa	119	78	29		356	49	25	656
Okeechobee	2	2	0		4	0	0	8
Orange	1,453	2,929	2,442		6,885	2,191	674	16,574
Osceola	0	300	136		778	486	72	1,772
Palm Beach	1,118	964	1,026		4,086	1,280	845	9,319
Pasco	241	237	165		715	35	27	1,420
Pinellas	1,226	1,428	1,097		5,246	952	386	10,335
Polk	309	191	247		1,315	308	163	2,533
Putnam	69	0	11		71	3	0	154
St. Johns	46	66	42		307	29	47	537
St. Lucie	98	86	27		104	65	0	380
Santa Rosa	34	37	26		142	31	4	274
Sarasota	96	245	221		942	275	91	1,870
Seminole	282	770	262		1,893	822	125	4,154
Sumter	0	0	0		84	7	0	91
Suwannee	25	0	4		28	0	0	57
Taylor	15	3	3		18	1	0	40
Union	2	3	1		5	0	0	11
Volusia	263	325	282		1,819	400	190	3,279
Wakulla	3	1	1		8	0	0	13
Walton	10	7	12		31	7	7	74
Washington	2	1	1		3	1	0	8
Florida	17,403	19,256	15,946		77,434	18,511	8,000	156,550

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-4b. Multi-family cost burdened, renter households by cost burden and percent of income (continued)\***

County	Change in households, 2001-2002							Total
	Cost burden 40-49%			Cost burden 50+%				
	Percent of area median income			Percent of area median income				
	20-39%	40-49%	50-60%	20-39%	40-49%	50-60%		
Alachua	7	4	4	21	1	1	38	
Baker	0	0	0	0	0	0	0	
Bay	4	2	2	5	1	2	16	
Bradford	0	0	0	0	0	0	0	
Brevard	6	2	4	37	5	1	55	
Broward	24	27	29	140	37	20	277	
Calhoun	0	0	0	0	0	0	0	
Charlotte	2	1	0	2	1	1	7	
Citrus	0	0	0	2	1	0	3	
Clay	6	2	3	8	4	0	23	
Collier	0	2	4	16	5	2	29	
Columbia	2	0	0	2	0	0	4	
DeSoto	0	0	1	0	1	0	2	
Dixie	0	0	0	1	0	0	1	
Duval	17	11	9	50	8	3	98	
Escambia	1	2	1	7	2	1	14	
Flagler	0	0	0	1	0	0	1	
Franklin	0	0	0	0	0	0	0	
Gadsden	0	0	0	0	0	0	0	
Gilchrist	0	0	0	0	0	0	0	
Glades	0	0	0	0	0	0	0	
Gulf	0	0	0	1	0	0	1	
Hamilton	0	0	0	0	0	0	0	
Hardee	0	0	0	0	0	1	1	
Hendry	0	1	0	1	1	0	3	
Hernando	0	3	0	3	1	0	7	
Highlands	1	1	0	1	1	0	4	
Hillsborough	23	24	15	115	19	5	201	
Holmes	1	0	0	0	0	0	1	
Indian River	1	1	0	2	1	0	5	
Jackson	2	0	0	0	0	0	2	
Jefferson	0	0	0	0	0	0	0	
Lafayette	0	0	0	0	0	0	0	
Lake	8	1	0	7	0	1	17	
Lee	4	5	4	25	6	5	49	
Leon	8	3	5	26	2	2	46	
Levy	0	0	0	0	0	0	0	
Liberty	0	0	0	0	0	0	0	
Madison	1	0	0	0	0	0	1	
Manatee	2	3	4	14	3	3	29	
Marion	4	1	4	9	2	3	23	
Martin	3	1	2	7	3	0	16	
Miami-Dade	43	21	21	212	45	22	364	

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-4b. Multi-family cost burdened, renter households by cost burden and percent of income (continued)\***

County	Change in households, 2001-2002							Total
	Cost burden 40-49%			Cost burden 50+%				
	Percent of area median income			Percent of area median income				
	20-39%	40-49%	50-60%		20-39%	40-49%	50-60%	
Monroe	0	0	0		1	1	0	2
Nassau	1	0	1		2	0	0	4
Okaloosa	2	3	0		5	1	1	12
Okeechobee	0	0	0		0	0	0	0
Orange	28	58	43		140	48	19	336
Osceola	0	7	7		25	11	4	54
Palm Beach	17	17	18		76	23	17	168
Pasco	0	2	2		12	1	0	17
Pinellas	11	8	6		31	5	3	64
Polk	5	1	3		20	7	3	39
Putnam	1	0	0		1	0	0	2
St. Johns	3	0	1		9	2	2	17
St. Lucie	3	2	0		2	1	0	8
Santa Rosa	0	0	1		1	1	0	3
Sarasota	1	3	2		10	6	1	23
Seminole	7	14	4		46	22	2	95
Sumter	0	0	0		2	0	0	2
Suwannee	1	0	0		0	0	0	1
Taylor	0	0	0		0	0	0	0
Union	0	0	0		0	0	0	0
Volusia	4	4	3		23	4	4	42
Wakulla	0	0	0		0	0	0	0
Walton	0	0	0		3	0	1	4
Washington	0	0	0		0	0	0	0
Florida	254	237	203		1,124	283	130	2,231

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-4c. Multi-family cost burdened, renter households by cost burden and percent of income (continued)\***

County	Change in households, 2002-2007							Total
	Cost burden 40-49%			Cost burden 50+%				
	Percent of area median income			Percent of area median income				
	20-39%	40-49%	50-60%		20-39%	40-49%	50-60%	
Alachua	36	21	22		123	10	9	221
Baker	0	1	0		2	1	1	5
Bay	9	4	5		36	4	7	65
Bradford	1	0	0		2	1	0	4
Brevard	31	22	24		163	24	8	272
Broward	121	139	153		753	192	102	1,460
Calhoun	0	0	0		0	0	0	0
Charlotte	1	2	2		7	3	1	16
Citrus	0	0	0		13	2	0	15
Clay	30	6	21		43	23	0	123
Collier	5	11	19		88	31	15	169
Columbia	5	2	1		9	2	0	19
DeSoto	1	0	0		2	0	0	3
Dixie	0	0	0		0	0	0	0
Duval	79	56	43		246	37	16	477
Escambia	7	9	11		40	15	3	85
Flagler	1	1	0		4	1	0	7
Franklin	0	0	0		0	0	0	0
Gadsden	1	0	0		1	0	0	2
Gilchrist	1	0	0		1	0	0	2
Glades	0	0	0		1	0	0	1
Gulf	0	0	0		0	0	0	0
Hamilton	3	0	0		3	0	0	6
Hardee	0	0	1		0	1	0	2
Hendry	1	0	0		2	0	0	3
Hernando	2	7	0		9	2	4	24
Highlands	4	1	0		9	5	0	19
Hillsborough	121	123	78		599	86	32	1,039
Holmes	0	0	0		0	0	0	0
Indian River	2	2	1		18	5	3	31
Jackson	0	0	0		1	0	0	1
Jefferson	0	0	0		1	0	0	1
Lafayette	0	0	0		0	0	0	0
Lake	40	4	0		39	0	6	89
Lee	17	20	20		111	28	23	219
Leon	34	22	25		136	12	12	241
Levy	0	0	0		5	0	0	5
Liberty	0	0	0		0	0	0	0
Madison	0	0	0		0	0	0	0
Manatee	16	20	16		71	14	11	148
Marion	14	5	9		38	6	11	83
Martin	9	4	7		25	12	0	57
Miami-Dade	225	114	116		1,108	223	104	1,890

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-4c. Multi-family cost burdened, renter households by cost burden and percent of income (continued)\***

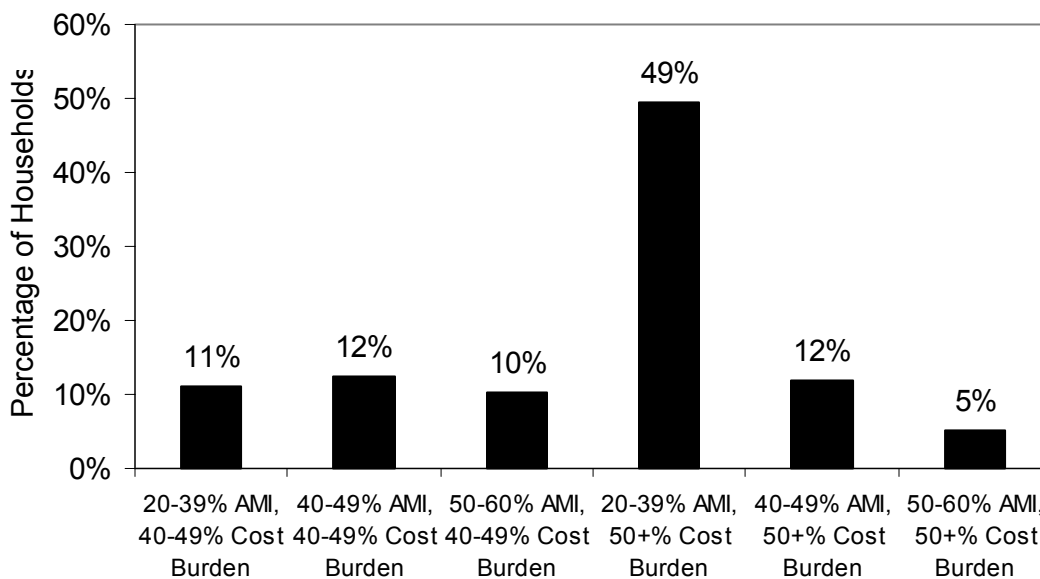
County	Change in households, 2002-2007							Total
	Cost burden 40-49%			Cost burden 50+%				
	Percent of area median income			Percent of area median income				
	20-39%	40-49%	50-60%		20-39%	40-49%	50-60%	
Monroe	0	0	1		3	0	2	6
Nassau	6	1	3		6	4	0	20
Okaloosa	9	6	2		37	7	2	63
Okeechobee	0	0	0		0	0	0	0
Orange	152	283	210		722	231	97	1,695
Osceola	0	30	35		118	62	18	263
Palm Beach	88	76	79		379	112	80	814
Pasco	15	15	14		70	4	1	119
Pinellas	57	32	19		166	26	16	316
Polk	19	8	15		88	32	11	173
Putnam	4	0	1		4	0	0	9
St. Johns	8	5	3		38	6	5	65
St. Lucie	8	14	2		9	4	0	37
Santa Rosa	3	4	3		19	4	1	34
Sarasota	7	8	14		52	24	3	108
Seminole	34	77	23		239	109	13	495
Sumter	0	0	0		12	2	0	14
Suwannee	4	0	0		6	0	0	10
Taylor	1	0	0		0	0	0	1
Union	1	0	0		0	0	0	1
Volusia	25	19	19		129	30	13	235
Wakulla	1	0	0		1	0	0	2
Walton	1	1	1		2	1	1	7
Washington	0	0	0		0	0	0	0
Florida	1,260	1,175	1,018		5,809	1,398	631	11,291

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

Chart III-5 shows the statewide distribution of multi-family cost burdened households by percentage of income spent on rent and income range.



**Chart III-5. Distribution of multi-family cost burdened households by cost burden and income range**



In a similar trend to that of all cost burdened households, nearly one-half of all multi-family cost burdened households in the target income range have an income of 20-39 percent of AMI and pay over 50 percent of income toward rent. About 15 percent of the households with cost burdens have incomes of 50-60 percent of AMI, a total of 23,946 households. Of these, 5 percent or 8,000 pay more than 50 percent of their income toward rent. Again, the largest numbers of households with cost burdens, and particularly with cost burden of greater than 50 percent, are in the low end of the income distribution, followed by those households.

In 2001 a number of counties have over one-half of their cost burdened multi-family renter households in the 20-39 percent of AMI category and paying more than 50 percent of income toward rent. Among large counties, Miami-Dade, Hillsborough and Pinellas exceed 50 percent and Broward is close at 48 percent. Medium size counties in this category include Alachua, Brevard, Citrus, Escambia, Leon, Okaloosa, Pasco, Polk, St. Johns, Santa Rosa, Sarasota and Volusia. Thirteen small counties have half or more of their cost burdened households falling in the 20-39 percent of AMI and paying more than 50 percent category. See Tables 1 and 2 in the Cost Burden Appendix that follows this section for a listing of the percentages of cost burdened households in each income and cost burden category by county.

While the use of percentages masks the obvious differences in the size of the cost burden numbers across counties, they do show that the distribution of need varies across counties. Some counties may require deeper subsidies to address the largest share of their cost burden needs.

**Household Size:** Household size is another factor to be considered in determining housing needs. This analysis includes three categories of household size: 1-2, 3-4, and 5-or-more persons per household. Table III-5 on the following pages shows the number of cost burdened, renter households by cost burden and household size in Florida counties.

**Table III-5a. All cost burdened, renter households by cost burden and household size\***

County	Households, 2001						
	Cost burden 40-49%			Cost burden 50%			Total
	Household size			Household size			
	1-2	3-4	5+	1-2	3-4	5+	
Alachua	1,147	182	52	2,125	263	27	3,796
Baker	47	20	9	85	33	10	204
Bay	744	213	65	1,088	417	86	2,613
Bradford	69	32	7	91	19	13	231
Brevard	1,613	728	218	3,777	1,123	217	7,676
Broward	8,059	3,256	1,079	17,967	5,342	1,865	37,568
Calhoun	29	11	4	37	8	2	91
Charlotte	345	176	77	764	138	94	1,594
Citrus	125	83	64	714	134	50	1,170
Clay	458	207	52	448	243	95	1,503
Collier	685	237	35	1,839	537	212	3,545
Columbia	185	84	19	242	52	38	620
DeSoto	57	67	44	103	97	6	374
Dixie	27	5	2	14	3	2	53
Duval	4,214	2,020	434	7,104	1,742	467	15,981
Escambia	1,280	677	89	2,786	795	262	5,889
Flagler	115	52	1	224	83	24	499
Franklin	26	11	4	36	8	2	87
Gadsden	100	43	7	130	19	7	306
Gilchrist	25	6	2	23	6	6	68
Glades	15	19	12	26	18	2	92
Gulf	33	11	7	42	17	2	112
Hamilton	35	10	4	25	4	5	83
Hardee	46	49	33	88	81	7	304
Hendry	63	78	48	113	101	6	409
Hernando	235	176	50	967	85	28	1,541
Highlands	199	153	98	369	175	19	1,013
Hillsborough	6,071	1,598	675	11,131	2,596	799	22,870
Holmes	51	13	5	47	12	10	138
Indian River	380	145	64	843	306	68	1,806
Jackson	135	39	26	161	56	8	425
Jefferson	35	10	6	45	15	1	112
Lafayette	14	5	2	18	4	4	47
Lake	738	312	57	863	77	45	2,092
Lee	1,394	574	248	3,243	1,208	254	6,921
Leon	1,136	202	70	2,193	321	36	3,958
Levy	32	34	19	196	40	11	332
Liberty	11	5	4	22	9	1	52
Madison	60	20	4	52	9	8	153
Manatee	1,075	564	207	2,216	751	297	5,110
Marion	606	399	162	1,455	581	168	3,371
Martin	305	243	34	873	158	141	1,754
Miami-Dade	9,378	6,260	3,198	29,953	12,747	5,371	66,907

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-5a. All cost burdened, renter households by cost burden and household size  
(continued)\***

County	Households, 2001						
	Cost burden 40-49%			Cost burden 50%			Total
	Household size			Household size			
	1-2	3-4	5+	1-2	3-4	5+	
Monroe	305	136	27	845	314	127	1,754
Nassau	136	93	27	162	89	35	542
Okaloosa	684	449	112	1,289	484	282	3,300
Okeechobee	95	66	20	181	91	14	467
Orange	6,487	2,003	707	10,261	3,272	704	23,434
Osceola	716	250	173	1,750	542	49	3,480
Palm Beach	4,272	1,644	674	9,528	2,716	779	19,613
Pasco	1,245	538	145	1,976	525	164	4,593
Pinellas	5,081	1,622	554	10,709	1,859	385	20,210
Polk	1,857	647	229	3,869	1,001	313	7,916
Putnam	223	85	19	255	53	37	672
St. Johns	342	186	3	663	305	82	1,581
St. Lucie	405	230	332	934	442	222	2,565
Santa Rosa	305	183	28	646	233	82	1,477
Sarasota	1,460	280	75	2,978	619	151	5,563
Seminole	1,409	443	108	3,312	602	303	6,177
Sumter	43	30	23	276	54	18	444
Suwannee	113	35	9	118	24	18	317
Taylor	58	22	5	68	13	10	176
Union	30	10	5	40	12	8	105
Volusia	1,807	423	252	4,517	1,223	283	8,505
Wakulla	32	11	6	88	22	3	162
Walton	132	36	11	183	82	20	464
Washington	44	28	8	87	39	6	212
Florida	68,678	28,479	10,849	149,273	45,049	14,871	317,199

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-5b. All cost burdened, renter households by cost burden and household size  
(continued)\***

County	Change in households, 2001-2002						Total
	Cost burden 40-49%			Cost burden 50%			
	Household size			Household size			
	1-2	3-4	5+	1-2	3-4	5+	
Alachua	17	2	0	34	4	0	57
Baker	0	0	0	2	1	0	3
Bay	15	1	1	17	2	1	37
Bradford	2	0	0	0	0	0	2
Brevard	23	7	0	66	16	1	113
Broward	111	29	6	281	51	16	494
Calhoun	2	0	0	0	0	0	2
Charlotte	9	4	3	18	3	1	38
Citrus	4	1	2	16	0	0	23
Clay	16	5	1	17	4	1	44
Collier	16	2	1	46	10	2	77
Columbia	7	1	1	8	1	1	19
DeSoto	2	2	0	1	0	0	5
Dixie	0	0	0	1	0	0	1
Duval	47	12	3	87	11	4	164
Escambia	10	4	0	32	4	0	50
Flagler	2	3	0	11	1	0	17
Franklin	0	0	0	1	0	0	1
Gadsden	3	0	0	3	1	0	7
Gilchrist	0	0	1	1	0	0	2
Glades	0	0	0	0	0	0	0
Gulf	2	0	0	1	0	0	3
Hamilton	2	0	0	1	0	0	3
Hardee	0	0	0	1	0	0	1
Hendry	3	1	1	3	2	0	10
Hernando	7	3	0	26	2	0	38
Highlands	6	0	2	6	1	1	16
Hillsborough	74	10	6	170	21	5	286
Holmes	0	1	0	3	0	0	4
Indian River	8	1	0	14	5	0	28
Jackson	4	0	0	3	2	0	9
Jefferson	0	0	0	0	0	0	0
Lafayette	0	0	0	2	0	0	2
Lake	18	4	2	20	3	1	48
Lee	31	10	3	77	17	3	141
Leon	19	5	1	52	5	1	83
Levy	2	0	0	4	0	1	7
Liberty	0	0	0	0	0	0	0
Madison	1	1	0	0	0	0	2
Manatee	18	5	2	40	7	3	75
Marion	14	7	2	38	9	1	71
Martin	6	2	0	18	0	2	28
Miami-Dade	106	41	26	389	94	38	694

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-5b. All cost burdened, renter households by cost burden and household size  
(continued)\***

County	Change in households, 2001-2002						
	Cost burden 40-49%			Cost burden 50%			Total
	Household size			Household size			
	1-2	3-4	5+	1-2	3-4	5+	
Monroe	1	0	0	8	1	0	10
Nassau	5	2	0	2	1	2	12
Okaloosa	13	8	3	27	7	7	65
Okeechobee	1	0	1	2	0	0	4
Orange	126	35	9	230	55	8	463
Osceola	21	6	5	50	18	2	102
Palm Beach	77	18	7	184	33	11	330
Pasco	16	2	1	35	7	1	62
Pinellas	38	0	0	71	1	-1	109
Polk	25	4	1	67	5	1	103
Putnam	3	1	1	3	0	0	8
St. Johns	6	5	0	23	6	2	42
St. Lucie	11	5	7	25	6	5	59
Santa Rosa	6	2	0	15	2	0	25
Sarasota	18	1	1	46	3	1	70
Seminole	30	7	1	88	7	1	134
Sumter	1	1	1	11	1	1	16
Suwannee	4	0	0	4	1	0	9
Taylor	2	0	0	2	0	0	4
Union	1	0	0	1	0	0	2
Volusia	23	5	2	68	14	4	116
Wakulla	0	0	0	6	1	0	7
Walton	3	1	0	7	2	0	13
Washington	0	1	0	3	0	0	4
Florida	1,038	268	104	2,488	448	128	4,474

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-5c. All cost burdened, renter households by cost burden and household size  
(continued)\***

County	Change in households, 2002-2007						Total
	Cost burden 40-49%			Cost burden 50%			
	Household size			Household size			
	1-2	3-4	5+	1-2	3-4	5+	
Alachua	92	14	4	201	19	2	332
Baker	6	1	0	13	1	4	25
Bay	58	7	2	97	20	2	186
Bradford	6	0	0	7	0	0	13
Brevard	140	34	13	335	50	15	587
Broward	582	136	52	1,453	243	74	2,540
Calhoun	3	1	0	7	1	0	12
Charlotte	47	15	4	79	9	7	161
Citrus	17	4	1	95	8	3	128
Clay	76	14	3	81	21	9	204
Collier	76	22	3	252	44	17	414
Columbia	23	6	1	32	3	1	66
DeSoto	3	1	1	7	2	0	14
Dixie	2	0	1	1	1	0	5
Duval	226	62	12	443	54	14	811
Escambia	65	18	1	169	18	5	276
Flagler	23	9	0	51	11	8	102
Franklin	5	1	0	5	0	0	11
Gadsden	13	4	1	13	1	0	32
Gilchrist	4	2	1	3	1	1	12
Glades	1	2	1	4	1	0	9
Gulf	0	1	0	4	0	0	5
Hamilton	7	1	0	6	0	1	15
Hardee	2	0	0	3	0	0	5
Hendry	4	3	2	8	3	1	21
Hernando	31	16	4	129	10	2	192
Highlands	18	5	3	32	5	2	65
Hillsborough	413	52	22	925	107	22	1,541
Holmes	5	0	0	1	0	0	6
Indian River	33	9	3	91	19	6	161
Jackson	7	1	0	11	2	0	21
Jefferson	3	0	0	6	1	0	10
Lafayette	2	0	0	3	1	0	6
Lake	87	28	3	110	7	2	237
Lee	146	41	13	374	77	19	670
Leon	112	19	5	272	27	3	438
Levy	2	3	1	27	0	0	33
Liberty	1	1	0	1	2	0	5
Madison	4	0	1	2	0	1	8
Manatee	92	28	8	179	35	16	358
Marion	78	23	8	208	40	9	366
Martin	29	13	2	97	8	6	155
Miami-Dade	555	242	100	2,087	451	189	3,624

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

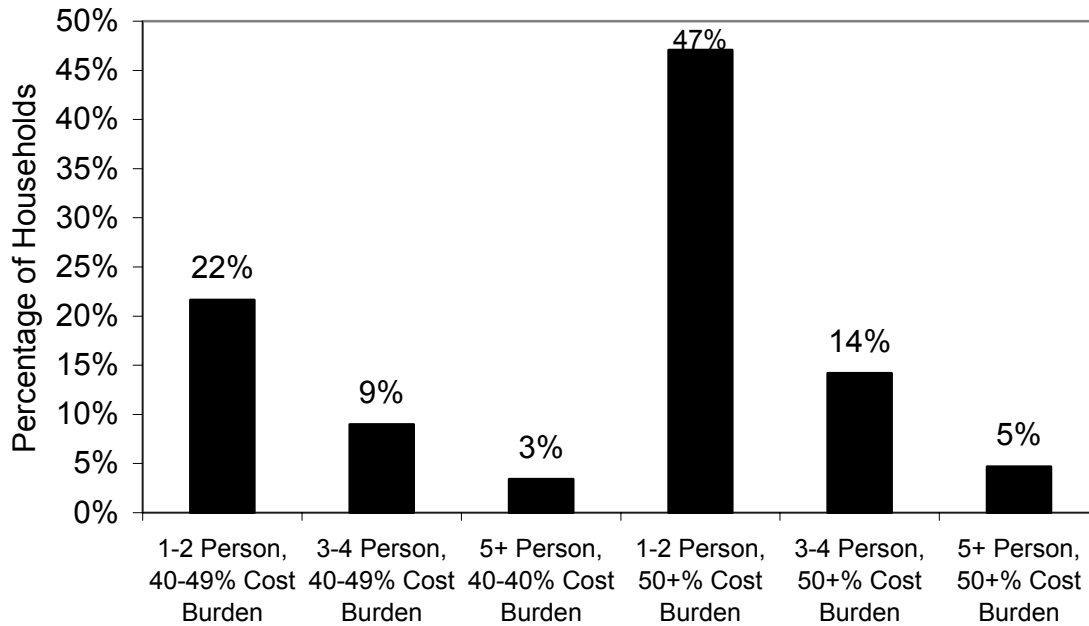
**Table III-5c. All cost burdened, renter households by cost burden and household size  
(continued)\***

County	Change in households, 2002-2007						
	Cost burden 40-49%			Cost burden 50%			Total
	Household size			Household size			
	1-2	3-4	5+	1-2	3-4	5+	
Monroe	15	3	1	39	9	4	71
Nassau	22	8	2	23	8	2	65
Okaloosa	60	24	4	134	30	13	265
Okeechobee	4	3	0	17	7	0	31
Orange	633	171	52	1,192	269	51	2,368
Osceola	116	27	17	269	66	6	501
Palm Beach	388	82	34	939	142	40	1,625
Pasco	97	23	7	185	26	5	343
Pinellas	166	3	-2	374	-4	1	538
Polk	137	24	5	320	39	7	532
Putnam	15	1	0	16	0	2	34
St. Johns	37	20	0	113	25	7	202
St. Lucie	39	14	20	119	33	12	237
Santa Rosa	39	18	2	102	20	7	188
Sarasota	97	3	3	222	19	5	349
Seminole	158	25	6	444	43	19	695
Sumter	8	2	1	51	2	1	65
Suwannee	15	5	1	19	1	0	41
Taylor	4	0	0	0	0	0	4
Union	9	1	0	4	0	0	14
Volusia	141	17	11	344	68	13	594
Wakulla	4	2	0	12	2	0	20
Walton	21	4	1	24	11	2	63
Washington	2	3	0	7	6	0	18
Florida	5,326	1,322	441	12,893	2,125	638	22,745

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

Chart III-6 shows the statewide distribution of cost burdened households by percentage of income spent on rent and household size.

**Chart III-6. Distribution of Cost Burdened Renter Households by Cost Burden and Household Size**



As Table III-5 and Chart III-6 indicate, 1-2 person households make up the bulk of renters with cost burdens. For all renters in 2001, a total of 217,951 1-2 person households had a cost burden, comprising over 68 percent of the cost burdened households. In comparison, the 2000 Census reported that 63 percent of Florida’s renter households were composed of 1-2 person households. These 1-2 person households also comprise the largest share of severely burdened renter households, with 149,273 facing a cost burden of 50 percent or more. An additional 73,528 3-4 person households were cost burdened, as were 25,720 households of 5-or-more persons. The latter group (5-or-more person households) comprises about 8 percent of the total cost burdened households.

The predominance of 1-2 person households is even more pronounced among multi-family renter households. Table III-6 on the following pages shows the number of cost burdened multi-family renter households by cost burden and household size.



**Table III-6a. Multi-family cost burdened, renter households by cost burden and household size\***

County	Households, 2001						
	Cost burden 40-49%			Cost burden 50%			Total
	Household size			Household size			
1-2	3-4	5+	1-2	3-4	5+		
Alachua	927	92	0	1,482	75	0	2,576
Baker	3	0	0	7	1	0	11
Bay	312	68	25	516	94	0	1,015
Bradford	16	17	0	29	0	0	62
Brevard	758	250	0	2,141	285	20	3,454
Broward	4,850	1,675	317	11,553	2,043	480	20,918
Calhoun	5	0	0	4	0	0	9
Charlotte	18	62	0	111	0	0	191
Citrus	0	0	0	155	0	0	155
Clay	333	37	0	254	112	43	779
Collier	338	80	0	836	172	64	1,490
Columbia	38	45	0	74	0	0	157
DeSoto	5	0	0	30	31	0	66
Dixie	1	1	0	1	0	0	3
Duval	2,787	1,138	104	4,897	826	133	9,885
Escambia	520	156	0	1,155	89	0	1,920
Flagler	4	3	0	16	6	1	30
Franklin	4	0	0	4	0	0	8
Gadsden	23	0	0	21	0	0	44
Gilchrist	2	2	0	2	0	0	6
Glades	0	0	0	3	2	0	5
Gulf	12	0	0	5	0	0	17
Hamilton	5	5	0	5	0	0	15
Hardee	5	0	0	26	27	0	58
Hendry	5	0	0	30	31	0	66
Hernando	26	65	0	117	0	0	208
Highlands	42	0	0	139	50	0	231
Hillsborough	4,614	604	161	8,146	1,269	341	15,135
Holmes	4	4	0	5	0	0	13
Indian River	71	24	3	252	35	3	388
Jackson	55	0	0	25	0	0	80
Jefferson	15	0	0	13	0	0	28
Lafayette	1	1	0	3	0	0	5
Lake	345	58	0	342	0	0	745
Lee	381	148	20	1,409	228	22	2,208
Leon	844	83	0	1,341	69	0	2,337
Levy	0	0	0	60	0	0	60
Liberty	0	0	0	0	0	0	0
Madison	13	13	0	15	0	0	41
Manatee	587	126	0	1,125	71	0	1,909
Marion	129	104	0	473	0	50	756
Martin	133	24	0	363	0	0	520
Miami-Dade	5,656	3,000	935	18,348	5,609	1,421	34,969

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-6a. Multi-family cost burdened, renter households by cost burden and household size (continued)\***

County	Households, 2001						
	Cost burden 40-49%			Cost burden 50%			Total
	Household size			Household size			
	1-2	3-4	5+	1-2	3-4	5+	
Monroe	68	16	0	152	35	13	284
Nassau	58	5	0	48	17	6	134
Okaloosa	193	33	0	386	29	15	656
Okeechobee	3	1	0	4	0	0	8
Orange	5,214	1,293	317	7,530	1,936	284	16,574
Osceola	436	0	0	1,152	184	0	1,772
Palm Beach	2,423	576	109	5,136	934	141	9,319
Pasco	459	184	0	688	89	0	1,420
Pinellas	2,963	677	111	5,920	664	0	10,335
Polk	633	114	0	1,611	161	14	2,533
Putnam	39	41	0	74	0	0	154
St. Johns	87	67	0	249	106	28	537
St. Lucie	184	27	0	109	60	0	380
Santa Rosa	75	22	0	165	12	0	274
Sarasota	553	0	9	1,167	126	15	1,870
Seminole	1,110	204	0	2,502	247	91	4,154
Sumter	0	0	0	91	0	0	91
Suwannee	15	14	0	28	0	0	57
Taylor	10	11	0	19	0	0	40
Union	3	3	0	5	0	0	11
Volusia	726	144	0	2,246	163	0	3,279
Wakulla	5	0	0	8	0	0	13
Walton	23	4	2	38	7	0	74
Washington	3	1	0	4	0	0	8
Florida	39,170	11,322	2,113	84,865	15,895	3,185	156,550

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-6b. Multi-family cost burdened, renter households by cost burden and household size  
(continued)\***

County	Change in households, 2001-2002						
	Cost burden 40-49%			Cost burden 50%			Total
	Household size			Household size			
	1-2	3-4	5+	1-2	3-4	5+	
Alachua	14	1	0	22	1	0	38
Baker	0	0	0	0	0	0	0
Bay	6	1	1	8	0	0	16
Bradford	0	0	0	0	0	0	0
Brevard	10	2	0	38	5	0	55
Broward	66	14	0	179	16	2	277
Calhoun	0	0	0	0	0	0	0
Charlotte	1	2	0	4	0	0	7
Citrus	0	0	0	3	0	0	3
Clay	11	0	0	11	1	0	23
Collier	6	0	0	20	2	1	29
Columbia	2	0	0	2	0	0	4
DeSoto	1	0	0	1	0	0	2
Dixie	0	0	0	1	0	0	1
Duval	31	5	1	52	6	3	98
Escambia	4	0	0	10	0	0	14
Flagler	0	0	0	1	0	0	1
Franklin	0	0	0	0	0	0	0
Gadsden	0	0	0	0	0	0	0
Gilchrist	0	0	0	0	0	0	0
Glades	0	0	0	0	0	0	0
Gulf	0	0	0	1	0	0	1
Hamilton	0	0	0	0	0	0	0
Hardee	0	0	0	1	0	0	1
Hendry	1	0	0	1	1	0	3
Hernando	2	1	0	4	0	0	7
Highlands	2	0	0	2	0	0	4
Hillsborough	55	5	2	126	10	3	201
Holmes	0	1	0	0	0	0	1
Indian River	2	0	0	2	1	0	5
Jackson	2	0	0	0	0	0	2
Jefferson	0	0	0	0	0	0	0
Lafayette	0	0	0	0	0	0	0
Lake	8	1	0	8	0	0	17
Lee	10	3	0	31	5	0	49
Leon	14	2	0	29	1	0	46
Levy	0	0	0	0	0	0	0
Liberty	0	0	0	0	0	0	0
Madison	0	1	0	0	0	0	1
Manatee	9	0	0	20	0	0	29
Marion	6	3	0	13	0	1	23
Martin	5	1	0	10	0	0	16
Miami-Dade	60	16	9	231	40	8	364

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-6b. Multi-family cost burdened, renter households by cost burden and household size (continued)\***

County	Change in households, 2001-2002						
	Cost burden 40-49%			Cost burden 50%			Total
	Household size			Household size			
	1-2	3-4	5+	1-2	3-4	5+	
Monroe	0	0	0	2	0	0	2
Nassau	2	0	0	1	0	1	4
Okaloosa	4	1	0	6	0	1	12
Okeechobee	0	0	0	0	0	0	0
Orange	101	24	4	170	33	4	336
Osceola	14	0	0	34	6	0	54
Palm Beach	43	8	1	104	11	1	168
Pasco	4	0	0	13	0	0	17
Pinellas	25	0	0	39	0	0	64
Polk	7	2	0	28	2	0	39
Putnam	0	1	0	1	0	0	2
St. Johns	2	2	0	10	3	0	17
St. Lucie	5	0	0	3	0	0	8
Santa Rosa	1	0	0	2	0	0	3
Sarasota	6	0	0	16	1	0	23
Seminole	23	2	0	66	4	0	95
Sumter	0	0	0	2	0	0	2
Suwannee	1	0	0	0	0	0	1
Taylor	0	0	0	0	0	0	0
Union	0	0	0	0	0	0	0
Volusia	10	1	0	30	1	0	42
Wakulla	0	0	0	0	0	0	0
Walton	0	0	0	4	0	0	4
Washington	0	0	0	0	0	0	0
Florida	576	100	18	1,362	150	25	2,231

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-6c. Multi-family cost burdened, renter households by cost burden and household size (continued)\***

County	Change in households, 2002-2007						Total
	Cost burden 40-49%			Cost burden 50%			
	Household size			Household size			
	1-2	3-4	5+	1-2	3-4	5+	
Alachua	72	7	0	136	6	0	221
Baker	1	0	0	4	0	0	5
Bay	16	2	0	43	4	0	65
Bradford	1	0	0	3	0	0	4
Brevard	63	14	0	183	11	1	272
Broward	334	65	14	943	86	18	1,460
Calhoun	0	0	0	0	0	0	0
Charlotte	2	3	0	11	0	0	16
Citrus	0	0	0	15	0	0	15
Clay	54	3	0	54	9	3	123
Collier	28	7	0	116	13	5	169
Columbia	5	3	0	11	0	0	19
DeSoto	1	0	0	1	1	0	3
Dixie	0	0	0	0	0	0	0
Duval	142	33	3	273	24	2	477
Escambia	23	4	0	54	4	0	85
Flagler	1	1	0	3	1	1	7
Franklin	0	0	0	0	0	0	0
Gadsden	1	0	0	1	0	0	2
Gilchrist	1	0	0	1	0	0	2
Glades	0	0	0	1	0	0	1
Gulf	0	0	0	0	0	0	0
Hamilton	2	1	0	3	0	0	6
Hardee	1	0	0	1	0	0	2
Hendry	1	0	0	1	1	0	3
Hernando	4	5	0	15	0	0	24
Highlands	5	0	0	12	2	0	19
Hillsborough	296	18	8	665	43	9	1,039
Holmes	0	0	0	0	0	0	0
Indian River	5	0	0	24	1	1	31
Jackson	0	0	0	1	0	0	1
Jefferson	0	0	0	1	0	0	1
Lafayette	0	0	0	0	0	0	0
Lake	40	4	0	45	0	0	89
Lee	47	9	1	150	10	2	219
Leon	74	7	0	154	6	0	241
Levy	0	0	0	5	0	0	5
Liberty	0	0	0	0	0	0	0
Madison	0	0	0	0	0	0	0
Manatee	47	5	0	93	3	0	148
Marion	20	8	0	53	0	2	83
Martin	19	1	0	37	0	0	57
Miami-Dade	322	105	28	1,222	174	39	1,890

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

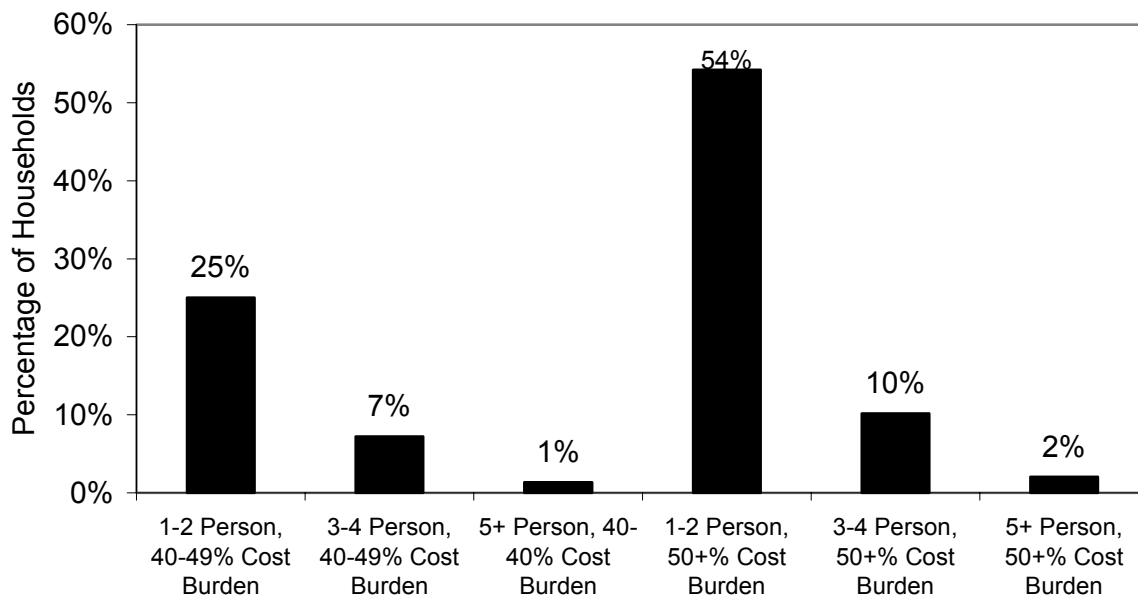
**Table III-6c. Multi-family cost burdened, renter households by cost burden and household size (continued)\***

County	Change in households, 2002-2007						
	Cost burden 40-49%			Cost burden 50%			Total
	Household size			Household size			
	1-2	3-4	5+	1-2	3-4	5+	
Monroe	1	0	0	5	0	0	6
Nassau	9	1	0	9	1	0	20
Okaloosa	16	1	0	42	4	0	63
Okeechobee	0	0	0	0	0	0	0
Orange	511	111	23	866	164	20	1,695
Osceola	65	0	0	168	30	0	263
Palm Beach	211	28	4	521	44	6	814
Pasco	37	7	0	71	4	0	119
Pinellas	110	-2	0	210	-2	0	316
Polk	37	5	0	126	5	0	173
Putnam	4	1	0	4	0	0	9
St. Johns	7	9	0	38	9	2	65
St. Lucie	22	2	0	9	4	0	37
Santa Rosa	7	3	0	21	3	0	34
Sarasota	29	0	0	76	3	0	108
Seminole	121	13	0	335	20	6	495
Sumter	0	0	0	14	0	0	14
Suwannee	2	2	0	6	0	0	10
Taylor	1	0	0	0	0	0	1
Union	1	0	0	0	0	0	1
Volusia	58	5	0	164	8	0	235
Wakulla	0	1	0	1	0	0	2
Walton	2	1	0	4	0	0	7
Washington	0	0	0	0	0	0	0
Florida	2,879	493	81	7,025	696	117	11,291

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

Chart III-7 shows the statewide distribution of multi-family renter households by household size and percentage of income spent for rent.

**Chart III-7. Distribution of multi-family renter households by household size and cost burden**



Among the specifically multi-family renter group, 79 percent of the cost burdened households are estimated to be 1-2 person households. More than two-thirds of this group has a cost burden that is greater than or equal to 50 percent. Only about 3 percent of the cost burdened households are households of 5-or-more persons. Clearly, the greatest need is for rental units suitable for 1-2 households.

For multi-family renter households in 2001, of the statewide total of 5,298 households of 5-or-more persons with cost burdens, 2,356 or 45 percent reside in Miami-Dade County. Adding Broward (797 households), Hillsborough (502), and Orange (601) results in four counties having over 80 percent of the cost burdened 5-or-more person households in the state. Approximately 1,000 large cost burdened households are distributed across the remainder of the state. Counties with a large share (more than 30 percent) of their cost burdened households in the 3-4 person household size category include Charlotte, DeSoto, Hardee, Hendry, Hernando, and St. Johns. Many of the counties with larger shares of 3-4 persons are small counties.

A number of counties have no 5-or-more person cost burdened households. Table IV-3 in the Cost Burden Appendix following this section demonstrates this concentration of households in 1-2 and 3-4 person households; it shows the percentage of all cost burdened renter households that fall within each household size category by county.

The large share of households with cost burden in the 1-2 person size category reflects, in part, the age structure of the Florida population; older householders tend to have fewer people living in the household.

**Age:** The analysis of cost burden by age of householder includes two age categories: 15-54 and 55-and-over. For all renter households in 2001, 68 percent of total cost burdened households (215,107 households) fall within the 15-54 age category. As persons in this age group represent a larger portion of the population, the result is not surprising.

Table III-7 on the following pages shows the number of cost burdened households in each age group and cost burden category by county.



**Table III-7a. All cost burdened, renter households by age of householder and cost burden\***

County	Households, 2001				
	Age 15-54		Age 55+		Total
	Cost burden		Cost burden		
40-49%	50% +	40-49%	50% +		
Alachua	1,266	1,802	115	613	3,796
Baker	56	85	20	43	204
Bay	760	1,099	262	492	2,613
Bradford	61	77	47	46	231
Brevard	1,959	3,561	600	1,556	7,676
Broward	9,245	16,625	3,149	8,549	37,568
Calhoun	26	31	18	16	91
Charlotte	232	564	366	432	1,594
Citrus	179	364	93	534	1,170
Clay	518	546	199	240	1,503
Collier	784	1,872	173	716	3,545
Columbia	167	208	121	124	620
DeSoto	143	156	25	50	374
Dixie	16	13	18	6	53
Duval	5,570	7,051	1,098	2,262	15,981
Escambia	1,613	2,714	433	1,129	5,889
Flagler	115	162	53	169	499
Franklin	25	31	16	15	87
Gadsden	91	115	59	41	306
Gilchrist	20	24	13	11	68
Glades	40	33	6	13	92
Gulf	36	42	15	19	112
Hamilton	27	22	22	12	83
Hardee	106	133	22	43	304
Hendry	162	164	27	56	409
Hernando	303	444	158	636	1,541
Highlands	326	336	124	227	1,013
Hillsborough	6,631	10,116	1,713	4,410	22,870
Holmes	38	44	31	25	138
Indian River	364	643	225	574	1,806
Jackson	144	160	56	65	425
Jefferson	37	39	14	22	112
Lafayette	13	19	8	7	47
Lake	691	490	416	495	2,092
Lee	1,504	2,853	712	1,852	6,921
Leon	1,276	1,892	132	658	3,958
Levy	63	124	22	123	332
Liberty	12	22	8	10	52
Madison	44	42	40	27	153
Manatee	1,317	2,195	529	1,069	5,110
Marion	812	1,215	355	989	3,371
Martin	462	679	120	493	1,754
Miami-Dade	13,282	28,555	5,554	19,516	66,907

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-7a. All cost burdened, renter households by age of householder and cost burden (continued)\***

County	Households, 2001					Total
	Age 15-54		Age 55+			
	Cost burden		Cost burden			
	40-49%	50% +	40-49%	50% +		
Monroe	380	1,020	88	266	1,754	
Nassau	183	194	73	92	542	
Okaloosa	1,031	1,543	214	512	3,300	
Okeechobee	163	177	18	109	467	
Orange	7,793	10,826	1,404	3,411	23,434	
Osceola	862	1,645	277	696	3,480	
Palm Beach	4,665	7,994	1,925	5,029	19,613	
Pasco	1,194	1,204	734	1,461	4,593	
Pinellas	4,805	7,642	2,452	5,311	20,210	
Polk	1,950	3,236	783	1,947	7,916	
Putnam	177	198	150	147	672	
St. Johns	417	612	114	438	1,581	
St. Lucie	846	1,125	121	473	2,565	
Santa Rosa	413	695	103	266	1,477	
Sarasota	1,160	2,072	655	1,676	5,563	
Seminole	1,529	2,736	431	1,481	6,177	
Sumter	66	156	30	192	444	
Suwannee	77	88	80	72	317	
Taylor	46	54	39	37	176	
Union	26	41	19	19	105	
Volusia	1,719	3,888	763	2,135	8,505	
Wakulla	38	75	11	38	162	
Walton	115	188	64	97	464	
Washington	70	75	10	57	212	
Florida	80,261	134,846	27,745	74,347	317,199	

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-7b. All cost burdened, renter households by age of householder and cost burden  
(continued)\***

County	Change in households, 2001-2002				
	Age 15-54		Age 55+		Total
	Cost burden		Cost burden		
	40-49%	50% +	40-49%	50% +	
Alachua	17	21	2	17	57
Baker	0	1	0	2	3
Bav	8	5	9	15	37
Bradford	2	0	0	0	2
Brevard	13	37	17	46	113
Broward	66	134	80	214	494
Calhoun	2	0	0	0	2
Charlotte	7	11	9	11	38
Citrus	5	2	2	14	23
Clay	11	7	11	15	44
Collier	11	29	8	29	77
Columbia	3	5	6	5	19
DeSoto	2	0	2	1	5
Dixie	0	1	0	0	1
Duval	34	40	28	62	164
Escambia	5	10	9	26	50
Flagler	2	1	3	11	17
Franklin	0	0	0	1	1
Gadsden	0	2	3	2	7
Gilchrist	1	1	0	0	2
Glades	0	0	0	0	0
Gulf	0	1	2	0	3
Hamilton	2	0	0	1	3
Hardee	0	0	0	1	1
Hendry	3	4	2	1	10
Hernando	2	6	8	22	38
Highlands	2	1	6	7	16
Hillsborough	38	60	52	136	286
Holmes	0	0	1	3	4
Indian River	1	5	8	14	28
Jackson	2	3	2	2	9
Jefferson	0	0	0	0	0
Lafayette	0	0	0	2	2
Lake	11	9	13	15	48
Lee	20	41	24	56	141
Leon	20	34	5	24	83
Levy	0	1	2	4	7
Liberty	0	0	0	0	0
Madison	1	0	1	0	2
Manatee	10	19	15	31	75
Marion	10	14	13	34	71
Martin	3	7	5	13	28
Miami-Dade	65	145	108	376	694

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-7b. All cost burdened, renter households by age of householder and cost burden (continued)\***

County	Change in households, 2001-2002					Total
	Age 15-54		Age 55+			
	Cost burden		Cost burden			
40-49%	50% +	40-49%	50% +			
Monroe	0	1	1	8	10	
Nassau	2	2	5	3	12	
Okaloosa	17	23	7	18	65	
Okeechobee	1	0	1	2	4	
Orange	112	156	58	137	463	
Osceola	20	38	12	32	102	
Palm Beach	48	83	54	145	330	
Pasco	5	11	14	32	62	
Pinellas	0	-3	38	74	109	
Polk	9	17	21	56	103	
Putnam	2	0	3	3	8	
St. Johns	6	13	5	18	42	
St. Lucie	19	19	4	17	59	
Santa Rosa	3	7	5	10	25	
Sarasota	5	10	15	40	70	
Seminole	20	31	18	65	134	
Sumter	2	2	1	11	16	
Suwannee	0	2	4	3	9	
Taylor	0	0	2	2	4	
Union	1	0	0	1	2	
Volusia	15	35	15	51	116	
Wakulla	0	3	0	4	7	
Walton	2	3	2	6	13	
Washington	1	1	0	2	4	
Florida	669	1,111	741	1,953	4,474	

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-7c. All cost burdened, renter households by age of householder and cost burden  
(continued)\***

County	Change in households, 2002-2007				Total
	Age 15-54		Age 55+		
	Cost burden		Cost burden		
	40-49%	50% +	40-49%	50% +	
Alachua	92	131	18	91	332
Baker	3	11	4	7	25
Bav	25	36	42	83	186
Bradford	1	0	5	7	13
Brevard	89	150	98	250	587
Broward	339	597	431	1,173	2,540
Calhoun	0	3	4	5	12
Charlotte	13	37	53	58	161
Citrus	6	19	16	87	128
Clay	36	42	57	69	204
Collier	62	144	39	169	414
Columbia	8	11	22	25	66
DeSoto	2	2	3	7	14
Dixie	1	2	2	0	5
Duval	144	183	156	328	811
Escambia	32	52	52	140	276
Flagler	15	21	17	49	102
Franklin	0	0	6	5	11
Gadsden	5	5	13	9	32
Gilchrist	2	3	5	2	12
Glades	4	2	0	3	9
Gulf	0	1	1	3	5
Hamilton	2	3	6	4	15
Hardee	0	0	2	3	5
Hendry	6	5	3	7	21
Hernando	25	32	26	109	192
Highlands	9	8	17	31	65
Hillsborough	188	294	299	760	1,541
Holmes	0	0	5	1	6
Indian River	16	32	29	84	161
Jackson	2	4	6	9	21
Jefferson	0	3	3	4	10
Lafayette	0	2	2	2	6
Lake	41	28	77	91	237
Lee	81	156	119	314	670
Leon	105	155	31	147	438
Levy	4	3	2	24	33
Liberty	2	2	0	1	5
Madison	2	2	3	1	8
Manatee	54	86	74	144	358
Marion	40	65	69	192	366
Martin	24	32	20	79	155
Miami-Dade	300	646	597	2,081	3,624

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

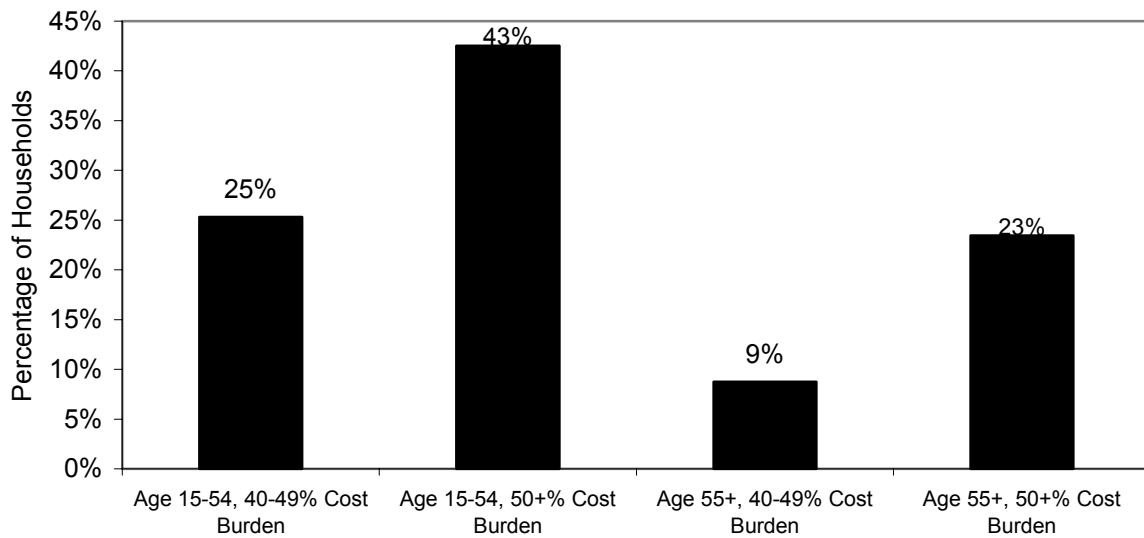
**Table III-7c. All cost burdened, renter households by age of householder and cost burden (continued)\***

County	Change in households, 2002-2007					Total
	Age 15-54		Age 55+			
	Cost burden		Cost burden			
40-49%	50% +	40-49%	50% +			
Monroe	7	21	12	31	71	
Nassau	14	11	18	22	65	
Okaloosa	50	82	38	95	265	
Okeechobee	4	4	3	20	31	
Orange	554	764	302	748	2,368	
Osceola	89	164	71	177	501	
Palm Beach	214	357	290	764	1,625	
Pasco	41	42	86	174	343	
Pinellas	-18	-35	185	406	538	
Polk	50	86	116	280	532	
Putnam	2	3	14	15	34	
St. Johns	30	45	27	100	202	
St. Lucie	49	69	24	95	237	
Santa Rosa	33	57	26	72	188	
Sarasota	19	32	84	214	349	
Seminole	89	163	100	343	695	
Sumter	3	10	8	44	65	
Suwannee	4	5	17	15	41	
Taylor	0	0	4	0	4	
Union	4	1	6	3	14	
Volusia	70	149	99	276	594	
Wakulla	4	5	2	9	20	
Walton	11	15	15	22	63	
Washington	5	4	0	9	18	
Florida	3,108	5,064	3,981	10,592	22,745	

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

Chart III-8 shows the statewide distribution of cost burdened households by age and percentage of income spent for rent.

**Chart III-8. Distribution of cost burdened households by age and cost burden**



In both age groups, a substantial number of households pay 50 percent or more of income toward housing costs, but this is particularly true for the older households. Of the 102,092 cost burdened households with householders aged 55-and-over, 74,347 or 73 percent are paying 50 percent or more of their income toward housing costs. About 63 percent of the cost burdened renter households in the age 15-54 category face this severe cost burden.

For the specifically multi-family renters, the distribution of cost burden by age is comparable to that for all renters. The numbers indicate substantial multi-family rental housing needs for both age groups. Table III-8 on the following pages shows the number of cost burdened multi-family renter households in each cost burden and age category.

**Table III-8a. Multi-family renter households by age of householder and cost burden\***

	Households, 2001				
	Age 15-54		Age 55+		Total
	Cost burden		Cost burden		
	40-49%	50% +	40-49%	50% +	
County	40-49%	50% +	40-49%	50% +	
Alachua	978	1,211	41	346	2,576
Baker	3	5	0	3	11
Bay	360	413	45	197	1,015
Bradford	20	14	13	15	62
Brevard	746	1,655	262	791	3,454
Broward	5,214	8,761	1,628	5,315	20,918
Calhoun	5	4	0	0	9
Charlotte	62	36	18	75	191
Citrus	0	88	0	67	155
Clay	233	248	137	161	779
Collier	402	762	16	310	1,490
Columbia	52	34	31	40	157
DeSoto	0	50	5	11	66
Dixie	1	0	1	1	3
Duval	3,403	4,606	626	1,250	9,885
Escambia	544	911	132	333	1,920
Flagler	6	12	1	11	30
Franklin	4	4	0	0	8
Gadsden	23	21	0	0	44
Gilchrist	3	1	1	1	6
Glades	0	4	0	1	5
Gulf	12	5	0	0	17
Hamilton	7	2	3	3	15
Hardee	0	43	5	10	58
Hendry	0	50	5	11	66
Hernando	65	36	26	81	208
Highlands	0	121	42	68	231
Hillsborough	4,225	6,696	1,154	3,060	15,135
Holmes	5	2	3	3	13
Indian River	51	155	47	135	388
Jackson	55	25	0	0	80
Jefferson	15	7	0	6	28
Lafayette	1	2	1	1	5
Lake	234	143	169	199	745
Lee	326	1,015	223	644	2,208
Leon	891	1,102	36	308	2,337
Levy	0	43	0	17	60
Liberty	0	0	0	0	0
Madison	15	5	11	10	41
Manatee	483	684	230	512	1,909
Marion	113	308	120	215	756
Martin	47	158	110	205	520
Miami-Dade	6,823	15,112	2,768	10,266	34,969

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.



**Table III-8a. Multi-family renter households by age of householder and cost burden  
(continued)\***

County	Households, 2001				
	Age 15-54		Age 55+		Total
	Cost burden		Cost burden		
	40-49%	50% +	40-49%	50% +	
Monroe	82	156	2	44	
Nassau	35	37	28	34	134
Okaloosa	182	278	44	152	656
Okeechobee	3	1	1	3	8
Orange	5,708	7,289	1,116	2,461	16,574
Osceola	300	934	136	402	1,772
Palm Beach	2,126	3,484	982	2,727	9,319
Pasco	406	230	237	547	1,420
Pinellas	2,203	3,630	1,548	2,954	10,335
Polk	555	1,053	192	733	2,533
Putnam	47	32	33	42	154
St. Johns	131	225	23	158	537
St. Lucie	134	150	77	19	380
Santa Rosa	79	133	18	44	274
Sarasota	400	789	162	519	1,870
Seminole	1,001	1,741	313	1,099	4,154
Sumter	0	50	0	41	91
Suwannee	16	10	13	18	57
Taylor	13	8	8	11	40
Union	4	2	2	3	11
Volusia	551	1,594	319	815	3,279
Wakulla	5	6	0	2	13
Walton	25	30	4	15	74
Washington	3	1	1	3	8
Florida	39,436	66,417	13,169	37,528	156,550

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-8b. Multi-family renter households by age of householder and cost burden  
(continued)\***

County	Change in households, 2001-2002				Total
	Age 15-54		Age 55+		
	Cost burden		Cost burden		
	40-49%	50% +	40-49%	50% +	
Alachua	14	14	1	9	38
Baker	0	0	0	0	0
Bay	6	2	2	6	16
Bradford	0	0	0	0	0
Brevard	5	19	7	24	55
Broward	38	66	42	131	277
Calhoun	0	0	0	0	0
Charlotte	2	1	1	3	7
Citrus	0	1	0	2	3
Clay	3	3	8	9	23
Collier	5	11	1	12	29
Columbia	0	0	2	2	4
DeSoto	0	0	1	1	2
Dixie	0	1	0	0	1
Duval	19	27	18	34	98
Escambia	1	3	3	7	14
Flagler	0	0	0	1	1
Franklin	0	0	0	0	0
Gadsden	0	0	0	0	0
Gilchrist	0	0	0	0	0
Glades	0	0	0	0	0
Gulf	0	1	0	0	1
Hamilton	0	0	0	0	0
Hardee	0	0	0	1	1
Hendry	0	1	1	1	3
Hernando	1	0	2	4	7
Highlands	0	0	2	2	4
Hillsborough	26	42	36	97	201
Holmes	0	0	1	0	1
Indian River	0	1	2	2	5
Jackson	2	0	0	0	2
Jefferson	0	0	0	0	0
Lafayette	0	0	0	0	0
Lake	4	2	5	6	17
Lee	5	17	8	19	49
Leon	14	19	2	11	46
Levy	0	0	0	0	0
Liberty	0	0	0	0	0
Madison	1	0	0	0	1
Manatee	3	5	6	15	29
Marion	3	5	6	9	23
Martin	1	4	5	6	16
Miami-Dade	33	80	52	199	364

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 and 60 percent of adjusted area median.

**Table III-8b. Multi-family renter households by age of householder and cost burden  
(continued)\***

County	Change in households, 2001-2002				Total
	Age 15-54		Age 55+		
	Cost burden		Cost burden		
	40-49%	50% +	40-49%	50% +	
Monroe	0	0	0	2	2
Nassau	0	1	2	1	4
Okaloosa	3	3	2	4	12
Okeechobee	0	0	0	0	0
Orange	83	107	46	100	336
Osceola	7	19	7	21	54
Palm Beach	23	36	29	80	168
Pasco	0	0	4	13	17
Pinellas	0	-1	25	40	64
Polk	6	8	3	22	39
Putnam	1	0	0	1	2
St. Johns	2	5	2	8	17
St. Lucie	3	2	2	1	8
Santa Rosa	0	1	1	1	3
Sarasota	2	5	4	12	23
Seminole	11	22	14	48	95
Sumter	0	1	0	1	2
Suwannee	0	0	1	0	1
Taylor	0	0	0	0	0
Union	0	0	0	0	0
Volusia	5	11	6	20	42
Wakulla	0	0	0	0	0
Walton	0	1	0	3	4
Washington	0	0	0	0	0
Florida	332	546	362	991	2,231

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-8c. Multi-family renter households by age of householder and cost burden  
(continued)\***

County	Change in households, 2002-2007				Total
	Age 15-54		Age 55+		
	Cost burden		Cost burden		
	40-49%	50% +	40-49%	50% +	
Alachua	73	90	6	52	221
Baker	1	2	0	2	5
Bay	11	13	7	34	65
Bradford	0	0	1	3	4
Brevard	35	68	42	127	272
Broward	191	315	222	732	1,460
Calhoun	0	0	0	0	0
Charlotte	3	2	2	9	16
Citrus	0	4	0	11	15
Clay	18	18	39	48	123
Collier	32	59	3	75	169
Columbia	3	2	5	9	19
DeSoto	0	1	1	1	3
Dixie	0	0	0	0	0
Duval	90	120	88	179	477
Escambia	11	16	16	42	85
Flagler	1	1	1	4	7
Franklin	0	0	0	0	0
Gadsden	1	1	0	0	2
Gilchrist	0	0	1	1	2
Glades	0	1	0	0	1
Gulf	0	0	0	0	0
Hamilton	1	1	2	2	6
Hardee	0	0	1	1	2
Hendry	0	1	1	1	3
Hernando	5	2	4	13	24
Highlands	0	4	5	10	19
Hillsborough	123	192	199	525	1,039
Holmes	0	0	0	0	0
Indian River	0	7	5	19	31
Jackson	0	1	0	0	1
Jefferson	0	0	0	1	1
Lafayette	0	0	0	0	0
Lake	13	8	31	37	89
Lee	18	52	39	110	219
Leon	73	91	8	69	241
Levy	0	2	0	3	5
Liberty	0	0	0	0	0
Madison	0	0	0	0	0
Manatee	20	27	32	69	148
Marion	5	15	23	40	83
Martin	2	5	18	32	57
Miami-Dade	158	340	297	1,095	1,890

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table III-8c. Multi-family renter households by age of householder and cost burden  
(continued)\***

County	Change in households, 2002-2007				
	Age 15-54		Age 55+		Total
	Cost burden		Cost burden		
	40-49%	50% +	40-49%	50% +	
Monroe	0	1	1	4	6
Nassau	2	2	8	8	20
Okaloosa	9	17	8	29	63
Okeechobee	0	0	0	0	0
Orange	404	513	241	537	1,695
Osceola	30	96	35	102	263
Palm Beach	95	156	148	415	814
Pasco	16	10	28	65	119
Pinellas	-8	-20	116	228	316
Polk	13	27	29	104	173
Putnam	1	0	4	4	9
St. Johns	10	14	6	35	65
St. Lucie	8	9	16	4	37
Santa Rosa	7	12	3	12	34
Sarasota	8	12	21	67	108
Seminole	61	104	73	257	495
Sumter	0	4	0	10	14
Suwannee	1	2	3	4	10
Taylor	0	0	1	0	1
Union	0	0	1	0	1
Volusia	22	65	41	107	235
Wakulla	1	1	0	0	2
Walton	2	1	1	3	7
Washington	0	0	0	0	0
Florida	1,570	2,487	1,883	5,351	11,291

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

The older households are highly concentrated within a few Florida counties. Over 25 percent of the state's cost burdened multi-family renter households age 55-and-over are found in Miami-Dade County, almost 14 percent in Broward, over 8 percent each in Hillsborough and Pinellas, and over 7 percent each in Orange and Palm Beach. Together, these six counties contain 70 percent of the cost burdened 55-and-over population.

However, in a number of different counties of varying sizes, older households make up a disproportionately large share of multi-family cost burdened households. To place the relative relationship of the two age groups in perspective, less than one-quarter of Florida's renter householders were over 54 in the 2000 Census. In 2001 state-wide, 32 percent of multi-family households were over 54. Thus, counties with more than 40 percent of their estimated multi-family cost burdened households in the 55 and over category are above the state's average

composition of a renter or multi-family household. These counties include Charlotte, Citrus, Columbia, Flagler, Highlands, Indian River, Lake, Marion, Martin, Nassau, Pasco, Pinellas, Putnam, and Sumter.

This trend is likely to continue. As Florida's population ages, increases in cost burdened, multi-family households from 2002 through the year 2007 are projected to be higher in the age 55-and-over category than in the 15-54 category. Of the total projected increase in cost burdened households, 64 percent of households are projected to fall within the aged 55-and-over category. Following current population and projected growth, the largest increases in aged 55-and-over households are projected to be in Broward, Hillsborough, Miami-Dade, Orange, and Palm Beach Counties.

### **Summary: Need as Indicated by Cost Burden**

While cost burden may not be a direct measure of the number of households that would move into housing provided through FHFC programs, it does indicate the nature and location of the need. It is apparent from the estimates and projections of cost burden for multi-family rental households that the greatest number of cost burdened households in 2001 are located in the largest counties. Each of those counties has a cost burden number that exceeds 9,000. The numbers in Miami-Dade (34,969), Broward (20,918), Orange (16,574), and Hillsborough (15,135) are the largest. Those four counties are also expected to have the greatest growth in cost burdened households, with each more than 1,000 households by 2007. Fourteen medium counties have in excess of 1,000 cost burdened households in 2001, with Volusia, Brevard, and Seminole Counties exceeding 3,000 households. Among the medium counties, the greatest growth in cost burdened households through the year 2007 is projected for Seminole, Brevard and Osceola.

Those with the lowest incomes face the most severe housing needs. Statewide, over 62 percent of all cost burdened multi-family renters have incomes between 20 and 39 percent AMI. Of the large counties, Miami-Dade and Pinellas exceed that state average. Moreover, a number of medium and small counties have in excess of 70 percent of their cost burdened households in this income range. The next most significant amount of need is in the 40-49 percent income category. These counties may require special efforts to provide housing for those at the lowest income levels.

The distribution of multi-family cost burden by size of household indicates that the bulk of cost burdened households are in the 1-2 person category. Conversely, there are substantially fewer cost burdened households with 5 or more members. Almost one-half of the cost burdened households with 5 or more persons are in Miami-Dade County (2,356 of 5,298 in 2001). There may not be sufficient demand for a substantial number of units for this size household in counties other than Miami-Dade, Broward, Hillsborough, and Orange; all of these counties contain more than 500 such households.

In 2001, 70 percent of the state's cost burdened multi-family households aged 55 and over in 2001 are located in six large counties: Miami-Dade, Broward, Hillsborough, Orange, Palm Beach and Pinellas. Other counties with more than 1,000 cost burdened multi-family

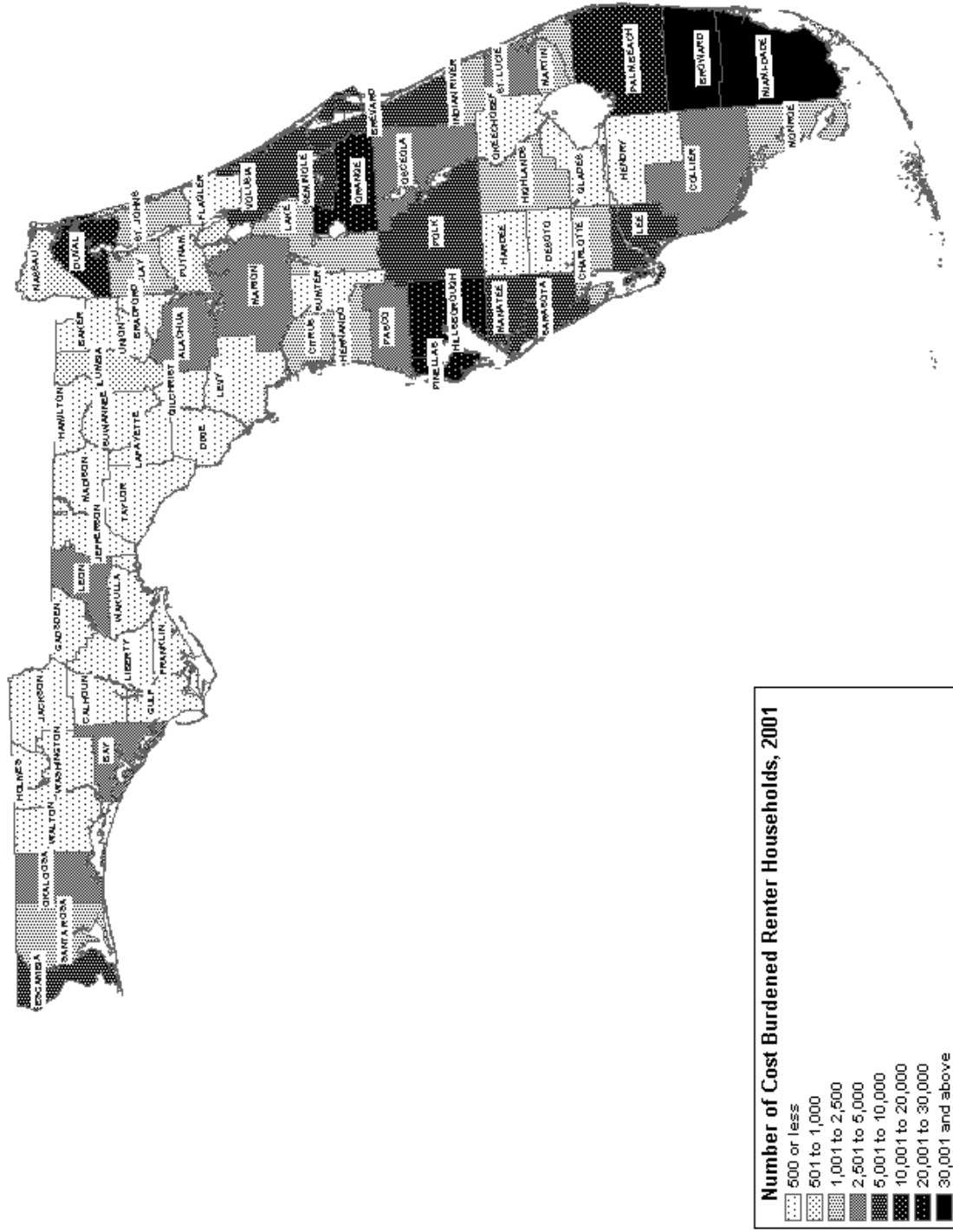
households over 54 include Brevard, Duval, Seminole, and Volusia. These counties will demonstrate a substantial and growing demand for projects targeted to elders over the next several years; almost 64 percent of the growth of cost burdened multi-family households through 2007 will take place in the over 54 age group.

#### **IV. Cost Burden Appendix**

The following tables and maps supplement the text, tables, and charts found in the previous section. The maps show the numbers of all cost burdened and multi-family cost burdened households by Florida county in 2001 and the projected growth of each over the 2001-2007 period. Most of the tables below elaborate on the data presented earlier by showing the percentage of a county's total cost burdened households contained in a particular income, household size, or age category. The final two tables show the percentage of the state's share of multi-family households in 2001 and the projected growth in households from 2001 to 2007 contained in each county.

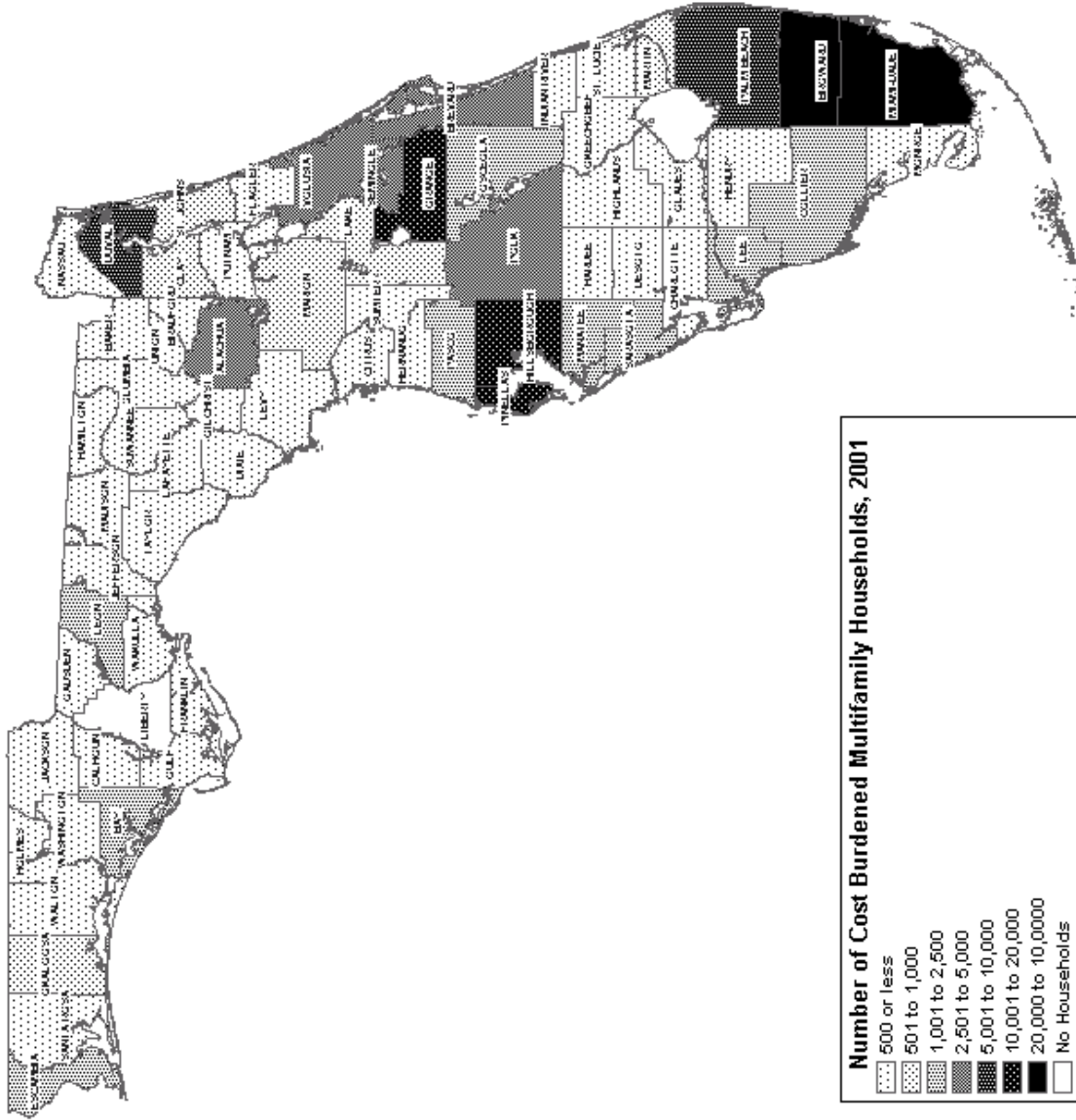


Map IV-1. All cost burdened renter households by county, 2001\*



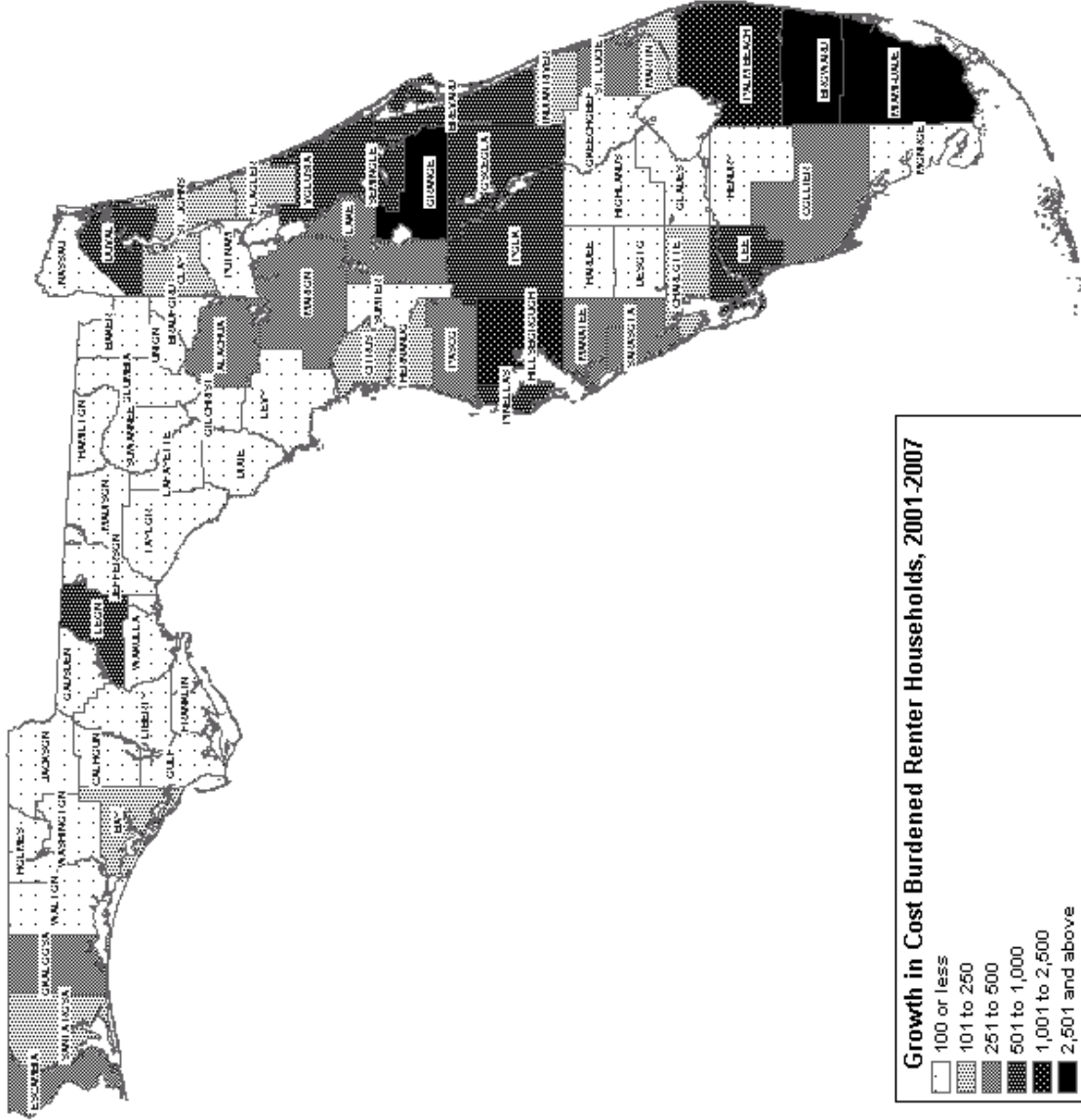
\* Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

Map IV-2. Multi-family cost burdened renter households by county, 2001\*



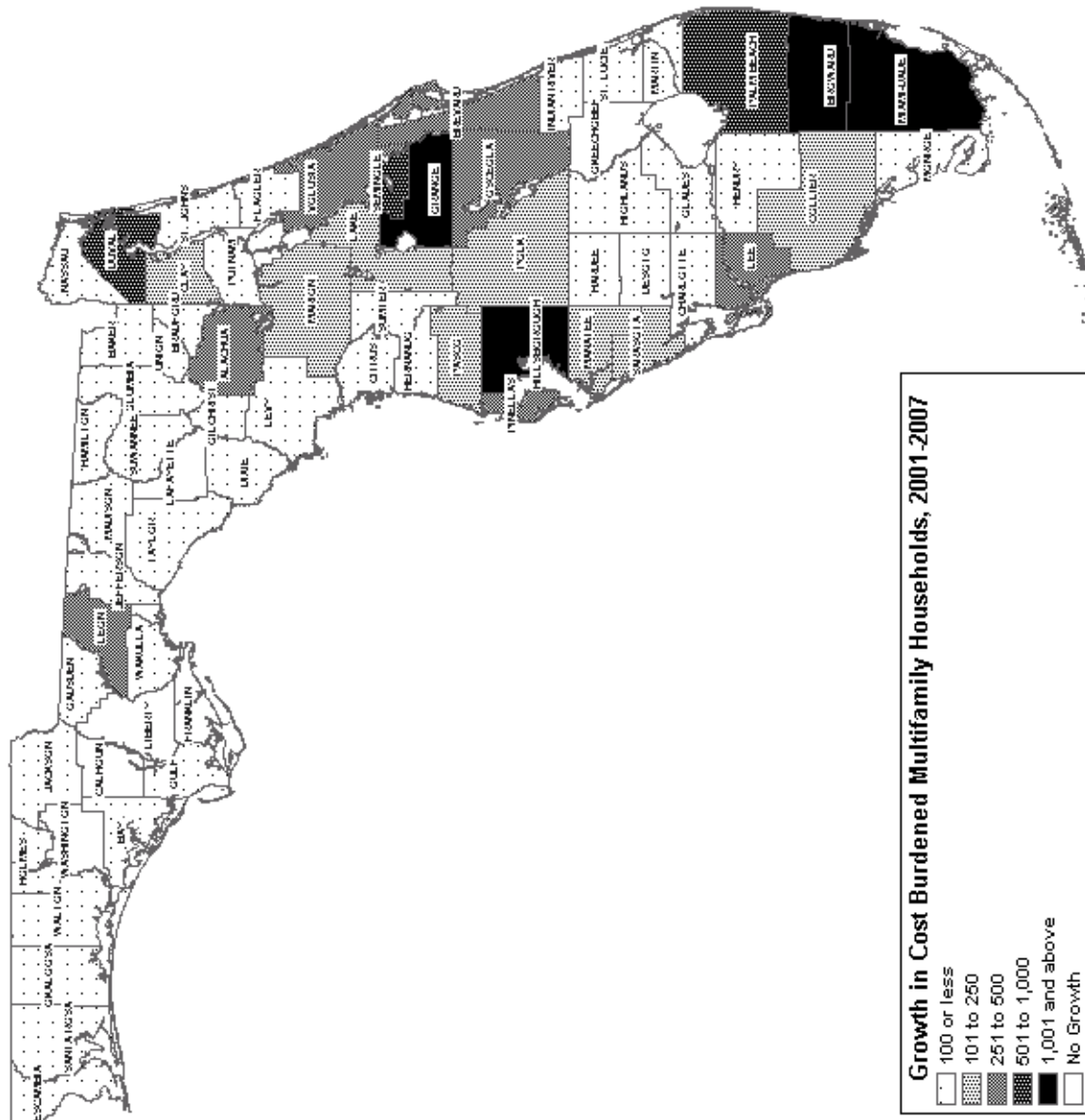
\* Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Map IV-3. Growth in all cost burdened renter households, 2001-2007\***



\* Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

Map IV-4. Growth in multi-family cost burdened renter households, 2001-2007\*



\* Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-1a. All cost burdened, renter households, as a percent of county by cost burden and percent of income\***

County	Households, 2001									
	Cost burden 40-49%				Cost burden 50+ %					
	Percent of area median income				Percent of area median income					
	20-39%	40-49%	50-60%	Subtotal	20-39%	40-49%	50-60%	Subtotal	Total	
Alachua	16.83	12.36	7.19	36.38	55.45	4.40	3.77	63.62	100.00	
Baker	18.14	11.27	7.84	37.25	55.88	4.41	2.45	62.75	100.00	
Bay	16.42	12.09	10.60	39.11	46.38	10.03	4.48	60.89	100.00	
Bradford	28.14	12.12	6.49	46.75	49.35	3.03	0.87	53.25	100.00	
Brevard	13.65	11.89	7.79	33.34	55.69	8.56	2.41	66.66	100.00	
Broward	11.07	11.21	10.71	32.99	48.60	11.77	6.64	67.01	100.00	
Calhoun	41.76	2.20	4.40	48.35	42.86	8.79	0.00	51.65	100.00	
Charlotte	8.09	14.62	14.81	37.52	37.20	21.71	3.58	62.48	100.00	
Citrus	7.35	8.12	7.78	23.25	63.25	10.68	2.82	76.75	100.00	
Clay	21.29	9.91	16.50	47.70	40.72	9.71	1.86	52.30	100.00	
Collier	4.60	10.94	11.45	27.00	47.39	17.43	8.18	73.00	100.00	
Columbia	28.06	12.10	6.29	46.45	49.52	3.23	0.81	53.55	100.00	
DeSoto	21.93	10.70	12.30	44.92	45.72	7.75	1.60	55.08	100.00	
Dixie	52.83	11.32	0.00	64.15	35.85	0.00	0.00	35.85	100.00	
Duval	19.51	13.12	9.09	41.72	45.35	9.49	3.44	58.28	100.00	
Escambia	17.69	10.71	6.33	34.74	55.87	7.44	1.95	65.26	100.00	
Flagler	11.62	10.42	11.62	33.67	39.68	16.03	10.62	66.33	100.00	
Franklin	41.38	0.00	5.75	47.13	43.68	9.20	0.00	52.87	100.00	
Gadsden	40.20	1.96	6.86	49.02	43.14	7.84	0.00	50.98	100.00	
Gilchrist	35.29	5.88	7.35	48.53	50.00	1.47	0.00	51.47	100.00	
Glades	29.35	13.04	7.61	50.00	44.57	3.26	2.17	50.00	100.00	
Gulf	37.50	6.25	1.79	45.54	41.07	6.25	7.14	54.46	100.00	
Hamilton	48.19	9.64	1.20	59.04	39.76	1.20	0.00	40.96	100.00	
Hardee	20.07	9.21	12.83	42.11	48.68	7.24	1.97	57.89	100.00	
Hendry	22.25	13.20	10.76	46.21	47.43	4.89	1.47	53.79	100.00	
Hernando	12.98	12.85	4.09	29.92	50.03	12.85	7.20	70.08	100.00	
Highlands	26.85	9.87	7.70	44.42	50.44	3.85	1.28	55.58	100.00	
Hillsborough	11.25	14.30	10.93	36.48	49.72	10.06	3.73	63.52	100.00	
Holmes	37.68	5.07	7.25	50.00	48.55	1.45	0.00	50.00	100.00	
Indian River	10.47	11.35	10.80	32.61	50.00	10.85	6.53	67.39	100.00	
Jackson	41.88	3.29	1.88	47.06	40.94	6.35	5.65	52.94	100.00	
Jefferson	33.04	10.71	1.79	45.54	44.64	5.36	4.46	54.46	100.00	
Lafayette	29.79	10.64	4.26	44.68	53.19	0.00	2.13	55.32	100.00	
Lake	37.95	11.90	3.06	52.92	39.53	5.83	1.72	47.08	100.00	
Lee	9.68	11.37	10.97	32.02	49.62	11.10	7.27	67.98	100.00	
Leon	16.47	12.73	6.37	35.57	55.76	4.52	4.14	64.43	100.00	
Levy	12.05	7.83	5.72	25.60	68.07	6.02	0.30	74.40	100.00	
Liberty	25.00	11.54	1.92	38.46	44.23	9.62	7.69	61.54	100.00	
Madison	45.10	7.84	1.96	54.90	43.79	1.31	0.00	45.10	100.00	
Manatee	13.95	13.35	8.83	36.13	50.31	9.92	3.64	63.87	100.00	
Marion	12.13	14.54	7.95	34.62	50.28	8.45	6.64	65.38	100.00	
Martin	8.61	11.12	13.45	33.18	40.59	23.49	2.74	66.82	100.00	
Miami-Dade	11.36	9.15	7.65	28.15	54.05	11.83	5.97	71.85	100.00	

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-1a. All cost burdened, renter households, as a percent of county by cost burden and percent of income (continued)\***

County	Households, 2001								
	Cost burden 40-49%				Cost burden 50+ %				Total
	Percent of area median income				Percent of area median income				
	20-39%	40-49%	50-60%	Subtotal	20-39%	40-49%	50-60%	Subtotal	
Monroe	4.68	11.80	10.21	26.68	48.18	16.93	8.21	73.32	100.00
Nassau	25.65	8.86	12.73	47.23	38.93	10.89	2.95	52.77	100.00
Okaloosa	18.70	9.58	9.45	37.73	52.18	5.79	4.30	62.27	100.00
Okeechobee	24.20	11.56	3.00	38.76	53.96	5.57	1.71	61.24	100.00
Orange	9.39	16.06	13.80	39.25	43.69	12.70	4.37	60.75	100.00
Osceola	4.68	19.28	8.76	32.73	45.37	18.25	3.65	67.27	100.00
Palm Beach	12.84	10.75	10.01	33.60	46.43	12.72	7.25	66.40	100.00
Pasco	19.81	13.22	8.95	41.98	47.16	9.49	1.37	58.02	100.00
Pinellas	12.25	13.38	10.27	35.91	48.63	11.28	4.18	64.09	100.00
Polk	16.51	10.18	7.83	34.53	54.89	7.05	3.54	65.47	100.00
Putnam	36.76	5.36	6.55	48.66	49.70	1.64	0.00	51.34	100.00
St. Johns	11.01	11.07	11.51	33.59	43.58	13.35	9.49	66.41	100.00
St. Lucie	12.28	15.98	9.43	37.70	44.87	15.59	1.83	62.30	100.00
Santa Rosa	19.09	10.16	5.69	34.94	56.40	6.57	2.10	65.06	100.00
Sarasota	9.94	11.22	11.47	32.63	43.61	17.89	5.88	67.37	100.00
Seminole	9.32	15.19	7.22	31.73	46.85	18.03	3.38	68.27	100.00
Sumter	6.31	7.43	7.88	21.62	62.84	12.61	2.93	78.38	100.00
Suwannee	36.59	5.99	6.94	49.53	49.53	0.95	0.00	50.47	100.00
Taylor	32.39	9.09	6.82	48.30	49.43	1.14	1.14	51.70	100.00
Union	26.67	10.48	5.71	42.86	53.33	2.86	0.95	57.14	100.00
Volusia	7.33	11.31	10.55	29.18	52.76	11.58	6.48	70.82	100.00
Wakulla	14.20	14.81	1.23	30.25	59.26	4.94	5.56	69.75	100.00
Walton	17.67	12.50	8.41	38.58	48.28	10.78	2.37	61.42	100.00
Washington	18.87	15.09	3.77	37.74	50.94	8.49	2.83	62.26	100.00
Florida	12.72	11.82	9.51	34.05	49.67	11.29	4.99	65.95	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-1b. All cost burdened, renter households, as a percent of county by cost burden and percent of income (continued)\***

County	Change in households, 2001-2002									
	Cost burden 40-49%					Cost burden 50+ %				
	Percent of area median income					Percent of area median income				
	20-39%	40-49%	50-60%	Subtotal		20-39%	40-49%	50-60%	Subtotal	Total
Alachua	15.79	10.53	7.02	33.33		59.65	1.75	5.26	66.67	100.00
Baker	0.00	0.00	0.00	0.00		100.00	0.00	0.00	100.00	100.00
Bay	21.62	16.22	8.11	45.95		40.54	8.11	5.41	54.05	100.00
Bradford	50.00	0.00	50.00	100.00		0.00	0.00	0.00	0.00	100.00
Brevard	11.50	8.85	6.19	26.55		61.06	9.73	2.65	73.45	100.00
Broward	10.93	9.31	9.31	29.55		51.42	11.74	7.29	70.45	100.00
Calhoun	100.00	0.00	0.00	100.00		0.00	0.00	0.00	0.00	100.00
Charlotte	10.53	18.42	13.16	42.11		28.95	23.68	5.26	57.89	100.00
Citrus	4.35	17.39	8.70	30.43		56.52	13.04	0.00	69.57	100.00
Clay	27.27	9.09	13.64	50.00		34.09	15.91	0.00	50.00	100.00
Collier	2.60	11.69	10.39	24.68		50.65	18.18	6.49	75.32	100.00
Columbia	42.11	0.00	5.26	47.37		52.63	0.00	0.00	52.63	100.00
DeSoto	20.00	20.00	40.00	80.00		0.00	20.00	0.00	20.00	100.00
Dixie	0.00	0.00	0.00	0.00		100.00	0.00	0.00	100.00	100.00
Duval	20.12	8.54	9.15	37.80		52.44	6.71	3.05	62.20	100.00
Escambia	12.00	14.00	2.00	28.00		60.00	8.00	4.00	72.00	100.00
Flagler	5.88	11.76	11.76	29.41		47.06	17.65	5.88	70.59	100.00
Franklin	0.00	0.00	0.00	0.00		100.00	0.00	0.00	100.00	100.00
Gadsden	28.57	14.29	0.00	42.86		42.86	14.29	0.00	57.14	100.00
Gilchrist	50.00	0.00	0.00	50.00		50.00	0.00	0.00	50.00	100.00
Glades	na	na	na	na		na	na	na	na	na
Gulf	66.67	0.00	0.00	66.67		33.33	0.00	0.00	33.33	100.00
Hamilton	33.33	33.33	0.00	66.67		33.33	0.00	0.00	33.33	100.00
Hardee	0.00	0.00	0.00	0.00		0.00	0.00	100.00	100.00	100.00
Hendry	20.00	10.00	20.00	50.00		30.00	10.00	10.00	50.00	100.00
Hernando	7.89	10.53	7.89	26.32		50.00	15.79	7.89	73.68	100.00
Highlands	31.25	6.25	12.50	50.00		43.75	6.25	0.00	50.00	100.00
Hillsborough	11.89	11.19	8.39	31.47		56.64	9.09	2.80	68.53	100.00
Holmes	25.00	0.00	0.00	25.00		75.00	0.00	0.00	75.00	100.00
Indian River	14.29	10.71	7.14	32.14		50.00	14.29	3.57	67.86	100.00
Jackson	44.44	0.00	0.00	44.44		33.33	0.00	22.22	55.56	100.00
Jefferson	NA	NA	NA	NA		NA	NA	NA	NA	NA
Lafayette	0.00	0.00	0.00	0.00		100.00	0.00	0.00	100.00	100.00
Lake	37.50	8.33	4.17	50.00		39.58	8.33	2.08	50.00	100.00
Lee	9.93	12.77	8.51	31.21		50.35	11.35	7.09	68.79	100.00
Leon	13.25	10.84	6.02	30.12		59.04	4.82	6.02	69.88	100.00
Levy	14.29	14.29	0.00	28.57		57.14	0.00	14.29	71.43	100.00
Liberty	NA	NA	NA	NA		NA	NA	NA	NA	NA
Madison	100.00	0.00	0.00	100.00		0.00	0.00	0.00	0.00	100.00
Manatee	10.67	13.33	9.33	33.33		48.00	13.33	5.33	66.67	100.00
Marion	12.68	11.27	8.45	32.39		53.52	8.45	5.63	67.61	100.00
Martin	10.71	7.14	10.71	28.57		50.00	21.43	0.00	71.43	100.00
Miami-Dade	10.95	7.06	6.92	24.93		57.78	11.24	6.05	75.07	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-1b. All cost burdened, renter households, as a percent of county by cost burden and percent of income (continued)\***

Change in households, 2001-2002										
	Cost burden 40-49%					Cost burden 50+ %				
	Percent of area median income					Percent of area median income				
County	20-39%	40-49%	50-60%	Subtotal		20-39%	40-49%	50-60%	Subtotal	Total
Monroe	0.00	10.00	0.00	10.00		60.00	30.00	0.00	90.00	100.00
Nassau	25.00	8.33	25.00	58.33		33.33	0.00	8.33	41.67	100.00
Okaloosa	13.85	16.92	6.15	36.92		49.23	9.23	4.62	63.08	100.00
Okeechobee	0.00	25.00	25.00	50.00		50.00	0.00	0.00	50.00	100.00
Orange	9.29	15.77	11.66	36.72		44.49	13.17	5.62	63.28	100.00
Osceola	4.90	16.67	9.80	31.37		49.02	14.71	4.90	68.63	100.00
Palm Beach	11.21	10.00	9.70	30.91		48.79	12.42	7.88	69.09	100.00
Pasco	9.68	11.29	9.68	30.65		50.00	19.35	0.00	69.35	100.00
Pinellas	17.43	10.09	7.34	34.86		49.54	11.01	4.59	65.14	100.00
Polk	17.48	6.80	4.85	29.13		56.31	10.68	3.88	70.87	100.00
Putnam	50.00	12.50	0.00	62.50		37.50	0.00	0.00	37.50	100.00
St. Johns	11.90	4.76	9.52	26.19		50.00	16.67	7.14	73.81	100.00
St. Lucie	13.56	16.95	8.47	38.98		45.76	13.56	1.69	61.02	100.00
Santa Rosa	12.00	16.00	4.00	32.00		60.00	4.00	4.00	68.00	100.00
Sarasota	12.86	7.14	8.57	28.57		45.71	21.43	4.29	71.43	100.00
Seminole	8.96	11.94	7.46	28.36		47.01	20.90	3.73	71.64	100.00
Sumter	12.50	0.00	6.25	18.75		62.50	12.50	6.25	81.25	100.00
Suwannee	44.44	0.00	0.00	44.44		55.56	0.00	0.00	55.56	100.00
Taylor	25.00	25.00	0.00	50.00		50.00	0.00	0.00	50.00	100.00
Union	50.00	0.00	0.00	50.00		50.00	0.00	0.00	50.00	100.00
Volusia	6.90	9.48	9.48	25.86		53.45	12.07	8.62	74.14	100.00
Wakulla	0.00	0.00	0.00	0.00		100.00	0.00	0.00	100.00	100.00
Walton	23.08	7.69	0.00	30.77		61.54	0.00	7.69	69.23	100.00
Washington	25.00	0.00	0.00	25.00		75.00	0.00	0.00	75.00	100.00
Florida	12.45	10.57	8.49	31.52		51.48	11.71	5.30	68.48	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.



**Table IV-1c. All cost burdened, renter households, as a percent of county by cost burden and percent of income (continued)\***

County	Change in households, 2002-2007								
	Cost burden 40-49%				Cost burden 50+ %				Total
	Percent of area median income				Percent of area median income				
	20-39%	40-49%	50-60%	Subtotal	20-39%	40-49%	50-60%	Subtotal	
Alachua	14.46	11.75	6.93	33.13	58.13	4.52	4.22	66.87	100.00
Baker	16.00	8.00	4.00	28.00	56.00	12.00	4.00	72.00	100.00
Bay	18.82	10.75	6.45	36.02	52.69	7.53	3.76	63.98	100.00
Bradford	38.46	7.69	0.00	46.15	46.15	7.69	0.00	53.85	100.00
Brevard	13.12	11.41	7.33	31.86	54.68	9.54	3.92	68.14	100.00
Broward	11.50	9.09	9.72	30.31	51.34	11.57	6.77	69.69	100.00
Calhoun	33.33	0.00	0.00	33.33	58.33	8.33	0.00	66.67	100.00
Charlotte	9.94	16.15	14.91	40.99	29.81	24.84	4.35	59.01	100.00
Citrus	3.13	7.81	6.25	17.19	66.41	14.84	1.56	82.81	100.00
Clay	25.98	6.37	13.24	45.59	36.27	15.69	2.45	54.41	100.00
Collier	5.56	10.14	8.70	24.40	50.00	19.08	6.52	75.60	100.00
Columbia	25.76	12.12	7.58	45.45	48.48	4.55	1.52	54.55	100.00
DeSoto	21.43	0.00	14.29	35.71	57.14	7.14	0.00	64.29	100.00
Dixie	60.00	0.00	0.00	60.00	40.00	0.00	0.00	40.00	100.00
Duval	18.25	10.23	8.51	36.99	53.14	7.03	2.84	63.01	100.00
Escambia	14.49	9.78	6.16	30.43	58.33	8.70	2.54	69.57	100.00
Flagler	13.73	9.80	7.84	31.37	43.14	13.73	11.76	68.63	100.00
Franklin	45.45	0.00	9.09	54.55	36.36	9.09	0.00	45.45	100.00
Gadsden	40.63	3.13	12.50	56.25	37.50	6.25	0.00	43.75	100.00
Gilchrist	41.67	8.33	8.33	58.33	41.67	0.00	0.00	41.67	100.00
Glades	44.44	0.00	0.00	44.44	55.56	0.00	0.00	55.56	100.00
Gulf	0.00	20.00	0.00	20.00	60.00	20.00	0.00	80.00	100.00
Hamilton	46.67	6.67	0.00	53.33	46.67	0.00	0.00	46.67	100.00
Hardee	20.00	0.00	20.00	40.00	40.00	20.00	0.00	60.00	100.00
Hendry	19.05	9.52	14.29	42.86	57.14	0.00	0.00	57.14	100.00
Hernando	9.38	11.46	5.73	26.56	48.44	15.10	9.90	73.44	100.00
Highlands	26.15	7.69	6.15	40.00	52.31	7.69	0.00	60.00	100.00
Hillsborough	12.65	11.36	7.59	31.60	56.46	8.50	3.44	68.40	100.00
Holmes	50.00	16.67	16.67	83.33	16.67	0.00	0.00	16.67	100.00
Indian River	9.94	9.94	8.07	27.95	53.42	12.42	6.21	72.05	100.00
Jackson	28.57	4.76	4.76	38.10	52.38	4.76	4.76	61.90	100.00
Jefferson	30.00	0.00	0.00	30.00	40.00	10.00	20.00	70.00	100.00
Lafayette	16.67	0.00	16.67	33.33	66.67	0.00	0.00	66.67	100.00
Lake	38.40	10.13	1.27	49.79	40.08	7.17	2.95	50.21	100.00
Lee	9.85	10.15	9.85	29.85	51.64	11.49	7.01	70.15	100.00
Leon	12.79	12.33	5.94	31.05	60.05	4.11	4.79	68.95	100.00
Levy	6.06	6.06	6.06	18.18	75.76	6.06	0.00	81.82	100.00
Liberty	0.00	40.00	0.00	40.00	60.00	0.00	0.00	60.00	100.00
Madison	37.50	25.00	0.00	62.50	37.50	0.00	0.00	37.50	100.00
Manatee	14.25	14.53	6.98	35.75	48.32	10.61	5.31	64.25	100.00
Marion	13.11	10.93	5.74	29.78	55.46	9.02	5.74	70.22	100.00
Martin	9.03	8.39	10.97	28.39	45.16	24.52	1.94	71.61	100.00
Miami-Dade	10.82	6.84	7.09	24.75	58.77	10.93	5.55	75.25	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-1c. All cost burdened, renter households, as a percent of county by cost burden and percent of income (continued)\***

County	Change in households, 2002-2007								
	Cost burden 40-49%				Cost burden 50+ %				
	Percent of area median income				Percent of area median income				
	20-39%	40-49%	50-60%	Subtotal	20-39%	40-49%	50-60%	Subtotal	Total
Monroe	8.45	12.68	5.63	26.76	46.48	22.54	4.23	73.24	100.00
Nassau	29.23	9.23	10.77	49.23	33.85	13.85	3.08	50.77	100.00
Okaloosa	15.09	10.19	7.92	33.21	56.23	7.17	3.40	66.79	100.00
Okeechobee	6.45	12.90	3.23	22.58	64.52	9.68	3.23	77.42	100.00
Orange	9.46	14.99	11.70	36.15	45.78	12.50	5.57	63.85	100.00
Osceola	3.99	16.57	11.38	31.94	46.51	16.57	4.99	68.06	100.00
Palm Beach	12.68	9.60	8.74	31.02	48.80	12.68	7.51	68.98	100.00
Pasco	16.03	12.54	8.45	37.03	50.73	11.08	1.17	62.97	100.00
Pinellas	15.61	8.74	6.69	31.04	52.23	10.97	5.76	68.96	100.00
Polk	15.98	8.46	6.77	31.20	56.77	8.46	3.57	68.80	100.00
Putnam	35.29	5.88	5.88	47.06	52.94	0.00	0.00	52.94	100.00
St. Johns	10.89	9.90	7.43	28.22	47.03	13.86	10.89	71.78	100.00
St. Lucie	10.55	14.35	5.91	30.80	50.63	17.30	1.27	69.20	100.00
Santa Rosa	16.49	9.57	5.32	31.38	59.57	7.45	1.60	68.62	100.00
Sarasota	10.89	8.31	10.32	29.51	46.42	20.92	3.15	70.49	100.00
Seminole	7.48	13.96	5.76	27.19	49.50	20.58	2.73	72.81	100.00
Sumter	3.08	7.69	6.15	16.92	61.54	20.00	1.54	83.08	100.00
Suwannee	36.59	4.88	9.76	51.22	48.78	0.00	0.00	48.78	100.00
Taylor	50.00	25.00	25.00	100.00	0.00	0.00	0.00	0.00	100.00
Union	57.14	0.00	14.29	71.43	28.57	0.00	0.00	28.57	100.00
Volusia	8.25	10.27	9.93	28.45	54.71	10.27	6.57	71.55	100.00
Wakulla	10.00	20.00	0.00	30.00	60.00	0.00	10.00	70.00	100.00
Walton	19.05	14.29	7.94	41.27	46.03	9.52	3.17	58.73	100.00
Washington	11.11	16.67	0.00	27.78	50.00	16.67	5.56	72.22	100.00
Florida	12.40	10.42	8.35	31.17	52.23	11.52	5.08	68.83	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-2a. Multi-family cost burdened, renter households, as a percent of county by cost burden and percent of income\***

County	Households, 2001									
	Cost burden 40-49%				Cost burden 50+ %					
	Percent of area median income				Percent of area median income					
	20-39%	40-49%	50-60%	Subtotal	20-39%	40-49%	50-60%	Subtotal	Total	
Alachua	18.40	10.99	10.17	39.56	54.15	3.96	2.33	60.44	100.00	
Baker	9.09	0.00	18.18	27.27	72.73	0.00	0.00	72.73	100.00	
Bay	13.00	10.64	16.26	39.90	41.67	8.67	9.75	60.10	100.00	
Bradford	22.58	22.58	8.06	53.23	45.16	1.61	0.00	46.77	100.00	
Brevard	12.04	9.18	7.96	29.18	61.90	7.56	1.36	70.82	100.00	
Broward	8.64	11.84	12.23	32.71	47.97	12.50	6.82	67.29	100.00	
Calhoun	55.56	0.00	0.00	55.56	44.44	0.00	0.00	44.44	100.00	
Charlotte	12.04	13.09	16.75	41.88	38.22	14.14	5.76	58.12	100.00	
Citrus	0.00	0.00	0.00	0.00	91.61	8.39	0.00	100.00	100.00	
Clay	14.12	11.30	22.08	47.50	42.88	9.63	0.00	52.50	100.00	
Collier	3.62	8.99	15.44	28.05	45.77	16.78	9.40	71.95	100.00	
Columbia	22.29	22.93	7.64	52.87	44.59	2.55	0.00	47.13	100.00	
DeSoto	6.06	0.00	1.52	7.58	83.33	7.58	1.52	92.42	100.00	
Dixie	66.67	0.00	0.00	66.67	33.33	0.00	0.00	33.33	100.00	
Duval	16.86	14.20	9.69	40.76	44.32	11.06	3.86	59.24	100.00	
Escambia	12.14	13.33	9.74	35.21	51.88	11.51	1.41	64.79	100.00	
Flagler	6.67	10.00	6.67	23.33	60.00	6.67	10.00	76.67	100.00	
Franklin	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00	
Gadsden	52.27	0.00	0.00	52.27	47.73	0.00	0.00	47.73	100.00	
Gilchrist	50.00	0.00	16.67	66.67	33.33	0.00	0.00	33.33	100.00	
Glades	0.00	0.00	0.00	0.00	80.00	20.00	0.00	100.00	100.00	
Gulf	64.71	5.88	0.00	70.59	29.41	0.00	0.00	29.41	100.00	
Hamilton	53.33	13.33	0.00	66.67	33.33	0.00	0.00	33.33	100.00	
Hardee	6.90	0.00	1.72	8.62	82.76	5.17	3.45	91.38	100.00	
Hendry	6.06	1.52	0.00	7.58	83.33	7.58	1.52	92.42	100.00	
Hernando	12.02	31.73	0.00	43.75	37.98	8.17	10.10	56.25	100.00	
Highlands	13.42	4.76	0.00	18.18	67.53	14.29	0.00	81.82	100.00	
Hillsborough	8.97	16.19	10.37	35.54	51.18	10.04	3.24	64.46	100.00	
Holmes	53.85	0.00	7.69	61.54	38.46	0.00	0.00	38.46	100.00	
Indian River	5.15	10.05	10.05	25.26	49.74	12.89	12.11	74.74	100.00	
Jackson	62.50	6.25	0.00	68.75	31.25	0.00	0.00	31.25	100.00	
Jefferson	50.00	3.57	0.00	53.57	46.43	0.00	0.00	46.43	100.00	
Lafayette	20.00	20.00	0.00	40.00	60.00	0.00	0.00	60.00	100.00	
Lake	46.31	7.79	0.00	54.09	41.74	0.00	4.16	45.91	100.00	
Lee	4.21	10.19	10.46	24.86	49.64	13.00	12.50	75.14	100.00	
Leon	18.49	11.04	10.14	39.67	54.13	3.94	2.27	60.33	100.00	
Levy	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00	
Liberty	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Madison	53.66	9.76	0.00	63.41	36.59	0.00	0.00	36.59	100.00	
Manatee	8.70	13.88	14.77	37.35	47.62	10.32	4.71	62.65	100.00	
Marion	13.36	3.44	14.02	30.82	44.44	8.99	15.74	69.18	100.00	
Martin	14.62	4.04	11.54	30.19	46.73	23.08	0.00	69.81	100.00	
Miami-Dade	11.95	8.47	7.00	27.43	54.42	12.46	5.69	72.57	100.00	

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-2a. Multi-family cost burdened, renter households, as a percent of county by cost burden and percent of income (continued)\***

County	Households, 2001									
	Cost burden 40-49%				Cost burden 50+ %					
	Percent of area median income				Percent of area median income					
	20-39%	40-49%	50-60%	Subtotal	20-39%	40-49%	50-60%	Subtotal	Total	
Monroe	3.87	9.86	15.85	29.58	45.07	16.20	9.15	70.42	100.00	
Nassau	16.42	9.70	20.90	47.01	41.04	11.94	0.00	52.99	100.00	
Okaloosa	18.14	11.89	4.42	34.45	54.27	7.47	3.81	65.55	100.00	
Okeechobee	25.00	25.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00	
Orange	8.77	17.67	14.73	41.17	41.54	13.22	4.07	58.83	100.00	
Osceola	0.00	16.93	7.67	24.60	43.91	27.43	4.06	75.40	100.00	
Palm Beach	12.00	10.34	11.01	33.35	43.85	13.74	9.07	66.65	100.00	
Pasco	16.97	16.69	11.62	45.28	50.35	2.46	1.90	54.72	100.00	
Pinellas	11.86	13.82	10.61	36.29	50.76	9.21	3.73	63.71	100.00	
Polk	12.20	7.54	9.75	29.49	51.91	12.16	6.44	70.51	100.00	
Putnam	44.81	0.00	7.14	51.95	46.10	1.95	0.00	48.05	100.00	
St. Johns	8.57	12.29	7.82	28.68	57.17	5.40	8.75	71.32	100.00	
St. Lucie	25.79	22.63	7.11	55.53	27.37	17.11	0.00	44.47	100.00	
Santa Rosa	12.41	13.50	9.49	35.40	51.82	11.31	1.46	64.60	100.00	
Sarasota	5.13	13.10	11.82	30.05	50.37	14.71	4.87	69.95	100.00	
Seminole	6.79	18.54	6.31	31.63	45.57	19.79	3.01	68.37	100.00	
Sumter	0.00	0.00	0.00	0.00	92.31	7.69	0.00	100.00	100.00	
Suwannee	43.86	0.00	7.02	50.88	49.12	0.00	0.00	49.12	100.00	
Taylor	37.50	7.50	7.50	52.50	45.00	2.50	0.00	47.50	100.00	
Union	18.18	27.27	9.09	54.55	45.45	0.00	0.00	45.45	100.00	
Volusia	8.02	9.91	8.60	26.53	55.47	12.20	5.79	73.47	100.00	
Wakulla	23.08	7.69	7.69	38.46	61.54	0.00	0.00	61.54	100.00	
Walton	13.51	9.46	16.22	39.19	41.89	9.46	9.46	60.81	100.00	
Washington	25.00	12.50	12.50	50.00	37.50	12.50	0.00	50.00	100.00	
Florida	11.12	12.30	10.19	33.60	49.46	11.82	5.11	66.40	100.00	

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-2b. Multi-family cost burdened, renter households, as a percent of county by cost burden and percent of income (continued)\***

County	Change in households, 2001-2002								
	Cost burden 40-49%				Cost burden 50+ %				
	Percent of area median income				Percent of area median income				
	20-39%	40-49%	50-60%	Subtotal	20-39%	40-49%	50-60%	Subtotal	Total
Alachua	18.42	10.53	10.53	39.47	55.26	2.63	2.63	60.53	100.00
Baker	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bay	25.00	12.50	12.50	50.00	31.25	6.25	12.50	50.00	100.00
Bradford	NA	NA	NA	NA	NA	NA	NA	NA	NA
Brevard	10.91	3.64	7.27	21.82	67.27	9.09	1.82	78.18	100.00
Broward	8.66	9.75	10.47	28.88	50.54	13.36	7.22	71.12	100.00
Calhoun	NA	NA	NA	NA	NA	NA	NA	NA	NA
Charlotte	28.57	14.29	0.00	42.86	28.57	14.29	14.29	57.14	100.00
Citrus	0.00	0.00	0.00	0.00	66.67	33.33	0.00	100.00	100.00
Clay	26.09	8.70	13.04	47.83	34.78	17.39	0.00	52.17	100.00
Collier	0.00	6.90	13.79	20.69	55.17	17.24	6.90	79.31	100.00
Columbia	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
DeSoto	0.00	0.00	50.00	50.00	0.00	50.00	0.00	50.00	100.00
Dixie	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Duval	17.35	11.22	9.18	37.76	51.02	8.16	3.06	62.24	100.00
Escambia	7.14	14.29	7.14	28.57	50.00	14.29	7.14	71.43	100.00
Flagler	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Franklin	NA	NA	NA	NA	NA	NA	NA	NA	NA
Gadsden	NA	NA	NA	NA	NA	NA	NA	NA	NA
Gilchrist	NA	NA	NA	NA	NA	NA	NA	NA	NA
Glades	NA	NA	NA	NA	NA	NA	NA	NA	NA
Gulf	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Hamilton	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hardee	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	100.00
Hendry	0.00	33.33	0.00	33.33	33.33	33.33	0.00	66.67	100.00
Hernando	0.00	42.86	0.00	42.86	42.86	14.29	0.00	57.14	100.00
Highlands	25.00	25.00	0.00	50.00	25.00	25.00	0.00	50.00	100.00
Hillsborough	11.44	11.94	7.46	30.85	57.21	9.45	2.49	69.15	100.00
Holmes	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Indian River	20.00	20.00	0.00	40.00	40.00	20.00	0.00	60.00	100.00
Jackson	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Jefferson	NA	NA	NA	NA	NA	NA	NA	NA	NA
Lafayette	NA	NA	NA	NA	NA	NA	NA	NA	NA
Lake	47.06	5.88	0.00	52.94	41.18	0.00	5.88	47.06	100.00
Lee	8.16	10.20	8.16	26.53	51.02	12.24	10.20	73.47	100.00
Leon	17.39	6.52	10.87	34.78	56.52	4.35	4.35	65.22	100.00
Levy	NA	NA	NA	NA	NA	NA	NA	NA	NA
Liberty	NA	NA	NA	NA	NA	NA	NA	NA	NA
Madison	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Manatee	6.90	10.34	13.79	31.03	48.28	10.34	10.34	68.97	100.00
Marion	17.39	4.35	17.39	39.13	39.13	8.70	13.04	60.87	100.00
Martin	18.75	6.25	12.50	37.50	43.75	18.75	0.00	62.50	100.00
Miami-Dade	11.81	5.77	5.77	23.35	58.24	12.36	6.04	76.65	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-2b. Multi-family cost burdened, renter households, as a percent of county by cost burden and percent of income (continued)\***

County	Change in households, 2001-2002								
	Cost burden 40-49%				Cost burden 50+ %				
	Percent of area median income				Percent of area median income				
	20-39%	40-49%	50-60%	Subtotal	20-39%	40-49%	50-60%	Subtotal	Total
Monroe	0.00	0.00	0.00	0.00	50.00	50.00	0.00	100.00	100.00
Nassau	25.00	0.00	25.00	50.00	50.00	0.00	0.00	50.00	100.00
Okaloosa	16.67	25.00	0.00	41.67	41.67	8.33	8.33	58.33	100.00
Okeechobee	NA	NA	NA	NA	NA	NA	NA	NA	NA
Orange	8.33	17.26	12.80	38.39	41.67	14.29	5.65	61.61	100.00
Osceola	0.00	12.96	12.96	25.93	46.30	20.37	7.41	74.07	100.00
Palm Beach	10.12	10.12	10.71	30.95	45.24	13.69	10.12	69.05	100.00
Pasco	0.00	11.76	11.76	23.53	70.59	5.88	0.00	76.47	100.00
Pinellas	17.19	12.50	9.38	39.06	48.44	7.81	4.69	60.94	100.00
Polk	12.82	2.56	7.69	23.08	51.28	17.95	7.69	76.92	100.00
Putnam	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
St. Johns	17.65	0.00	5.88	23.53	52.94	11.76	11.76	76.47	100.00
St. Lucie	37.50	25.00	0.00	62.50	25.00	12.50	0.00	37.50	100.00
Santa Rosa	0.00	0.00	33.33	33.33	33.33	33.33	0.00	66.67	100.00
Sarasota	4.35	13.04	8.70	26.09	43.48	26.09	4.35	73.91	100.00
Seminole	7.37	14.74	4.21	26.32	48.42	23.16	2.11	73.68	100.00
Sumter	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Suwannee	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Taylor	NA	NA	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA	NA	NA
Volusia	9.52	9.52	7.14	26.19	54.76	9.52	9.52	73.81	100.00
Wakulla	na	na	na	na	na	na	na	na	na
Walton	0.00	0.00	0.00	0.00	75.00	0.00	25.00	100.00	100.00
Washington	NA	NA	NA	NA	NA	NA	NA	NA	NA
Florida	11.39	10.62	9.10	31.11	50.38	12.68	5.83	68.89	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-2c. Multi-family cost burdened, renter households, as a percent of county by cost burden and percent of income (continued)\***

County	Change in households, 2002-2007								
	Cost burden 40-49%				Cost burden 50+ %				
	Percent of area median income				Percent of area median income				
	20-39%	40-49%	50-60%	Subtotal	20-39%	40-49%	50-60%	Subtotal	Total
Alachua	16.29	9.50	9.95	35.75	55.66	4.52	4.07	64.25	100.00
Baker	0.00	20.00	0.00	20.00	40.00	20.00	20.00	80.00	100.00
Bay	13.85	6.15	7.69	27.69	55.38	6.15	10.77	72.31	100.00
Bradford	25.00	0.00	0.00	25.00	50.00	25.00	0.00	75.00	100.00
Brevard	11.40	8.09	8.82	28.31	59.93	8.82	2.94	71.69	100.00
Broward	8.29	9.52	10.48	28.29	51.58	13.15	6.99	71.71	100.00
Calhoun	NA	NA	NA	NA	NA	NA	NA	NA	NA
Charlotte	6.25	12.50	12.50	31.25	43.75	18.75	6.25	68.75	100.00
Citrus	0.00	0.00	0.00	0.00	86.67	13.33	0.00	100.00	100.00
Clay	24.39	4.88	17.07	46.34	34.96	18.70	0.00	53.66	100.00
Collier	2.96	6.51	11.24	20.71	52.07	18.34	8.88	79.29	100.00
Columbia	26.32	10.53	5.26	42.11	47.37	10.53	0.00	57.89	100.00
DeSoto	33.33	0.00	0.00	33.33	66.67	0.00	0.00	66.67	100.00
Dixie	NA	NA	NA	NA	NA	NA	NA	NA	NA
Duval	16.56	11.74	9.01	37.32	51.57	7.76	3.35	62.68	100.00
Escambia	8.24	10.59	12.94	31.76	47.06	17.65	3.53	68.24	100.00
Flagler	14.29	14.29	0.00	28.57	57.14	14.29	0.00	71.43	100.00
Franklin	NA	NA	NA	NA	NA	NA	NA	NA	NA
Gadsden	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Gilchrist	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Glades	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Gulf	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hamilton	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Hardee	0.00	0.00	50.00	50.00	0.00	50.00	0.00	50.00	100.00
Hendry	33.33	0.00	0.00	33.33	66.67	0.00	0.00	66.67	100.00
Hernando	8.33	29.17	0.00	37.50	37.50	8.33	16.67	62.50	100.00
Highlands	21.05	5.26	0.00	26.32	47.37	26.32	0.00	73.68	100.00
Hillsborough	11.65	11.84	7.51	30.99	57.65	8.28	3.08	69.01	100.00
Holmes	NA	NA	NA	NA	NA	NA	NA	NA	NA
Indian River	6.45	6.45	3.23	16.13	58.06	16.13	9.68	83.87	100.00
Jackson	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Jefferson	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Lafayette	NA	NA	NA	NA	NA	NA	NA	NA	NA
Lake	44.94	4.49	0.00	49.44	43.82	0.00	6.74	50.56	100.00
Lee	7.76	9.13	9.13	26.03	50.68	12.79	10.50	73.97	100.00
Leon	14.11	9.13	10.37	33.61	56.43	4.98	4.98	66.39	100.00
Levy	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Liberty	NA	NA	NA	NA	NA	NA	NA	NA	NA
Madison	NA	NA	NA	NA	NA	NA	NA	NA	NA
Manatee	10.81	13.51	10.81	35.14	47.97	9.46	7.43	64.86	100.00
Marion	16.87	6.02	10.84	33.73	45.78	7.23	13.25	66.27	100.00
Martin	15.79	7.02	12.28	35.09	43.86	21.05	0.00	64.91	100.00
Miami-Dade	11.90	6.03	6.14	24.07	58.62	11.80	5.50	75.93	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-2c. Multi-family cost burdened, renter households, as a percent of county by cost burden and percent of income (continued)\***

County	Change in households, 2002-2007								
	Cost burden 40-49%				Cost burden 50+ %				
	Percent of area median income				Percent of area median income				
	20-39%	40-49%	50-60%	Subtotal	20-39%	40-49%	50-60%	Subtotal	Total
Monroe	0.00	0.00	16.67	16.67	50.00	0.00	33.33	83.33	100.00
Nassau	30.00	5.00	15.00	50.00	30.00	20.00	0.00	50.00	100.00
Okaloosa	14.29	9.52	3.17	26.98	58.73	11.11	3.17	73.02	100.00
Okeechobee	NA	NA	NA	NA	NA	NA	NA	NA	NA
Orange	8.97	16.70	12.39	38.05	42.60	13.63	5.72	61.95	100.00
Osceola	0.00	11.41	13.31	24.71	44.87	23.57	6.84	75.29	100.00
Palm Beach	10.81	9.34	9.71	29.85	46.56	13.76	9.83	70.15	100.00
Pasco	12.61	12.61	11.76	36.97	58.82	3.36	0.84	63.03	100.00
Pinellas	18.04	10.13	6.01	34.18	52.53	8.23	5.06	65.82	100.00
Polk	10.98	4.62	8.67	24.28	50.87	18.50	6.36	75.72	100.00
Putnam	44.44	0.00	11.11	55.56	44.44	0.00	0.00	44.44	100.00
St. Johns	12.31	7.69	4.62	24.62	58.46	9.23	7.69	75.38	100.00
St. Lucie	21.62	37.84	5.41	64.86	24.32	10.81	0.00	35.14	100.00
Santa Rosa	8.82	11.76	8.82	29.41	55.88	11.76	2.94	70.59	100.00
Sarasota	6.48	7.41	12.96	26.85	48.15	22.22	2.78	73.15	100.00
Seminole	6.87	15.56	4.65	27.07	48.28	22.02	2.63	72.93	100.00
Sumter	0.00	0.00	0.00	0.00	85.71	14.29	0.00	100.00	100.00
Suwannee	40.00	0.00	0.00	40.00	60.00	0.00	0.00	60.00	100.00
Taylor	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Union	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Volusia	10.64	8.09	8.09	26.81	54.89	12.77	5.53	73.19	100.00
Wakulla	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Walton	14.29	14.29	14.29	42.86	28.57	14.29	14.29	57.14	100.00
Washington	NA	NA	NA	NA	NA	NA	NA	NA	NA
Florida	11.16	10.41	9.02	30.58	51.45	12.38	5.59	69.42	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.



**Table IV-3a. All cost burdened, renter households, as a percent of county by cost burden and household size\***

County	Households, 2001								
	Cost burden 40-49%				Cost burden 50+ %				Total
	Household size				Household size				
	1-2	3-4	5+	Subtotal	1-2	3-4	5+	Subtotal	
Alachua	30.22	4.79	1.37	36.38	55.98	6.93	0.71	63.62	
Baker	23.04	9.80	4.41	37.25	41.67	16.18	4.90	62.75	100.00
Bay	28.47	8.15	2.49	39.11	41.64	15.96	3.29	60.89	100.00
Bradford	29.87	13.85	3.03	46.75	39.39	8.23	5.63	53.25	100.00
Brevard	21.01	9.48	2.84	33.34	49.21	14.63	2.83	66.66	100.00
Broward	21.45	8.67	2.87	32.99	47.83	14.22	4.96	67.01	100.00
Calhoun	31.87	12.09	4.40	48.35	40.66	8.79	2.20	51.65	100.00
Charlotte	21.64	11.04	4.83	37.52	47.93	8.66	5.90	62.48	100.00
Citrus	10.68	7.09	5.47	23.25	61.03	11.45	4.27	76.75	100.00
Clay	30.47	13.77	3.46	47.70	29.81	16.17	6.32	52.30	100.00
Collier	19.32	6.69	0.99	27.00	51.88	15.15	5.98	73.00	100.00
Columbia	29.84	13.55	3.06	46.45	39.03	8.39	6.13	53.55	100.00
DeSoto	15.24	17.91	11.76	44.92	27.54	25.94	1.60	55.08	100.00
Dixie	50.94	9.43	3.77	64.15	26.42	5.66	3.77	35.85	100.00
Duval	26.37	12.64	2.72	41.72	44.45	10.90	2.92	58.28	100.00
Escambia	21.74	11.50	1.51	34.74	47.31	13.50	4.45	65.26	100.00
Flagler	23.05	10.42	0.20	33.67	44.89	16.63	4.81	66.33	100.00
Franklin	29.89	12.64	4.60	47.13	41.38	9.20	2.30	52.87	100.00
Gadsden	32.68	14.05	2.29	49.02	42.48	6.21	2.29	50.98	100.00
Gilchrist	36.76	8.82	2.94	48.53	33.82	8.82	8.82	51.47	100.00
Glades	16.30	20.65	13.04	50.00	28.26	19.57	2.17	50.00	100.00
Gulf	29.46	9.82	6.25	45.54	37.50	15.18	1.79	54.46	100.00
Hamilton	42.17	12.05	4.82	59.04	30.12	4.82	6.02	40.96	100.00
Hardee	15.13	16.12	10.86	42.11	28.95	26.64	2.30	57.89	100.00
Hendry	15.40	19.07	11.74	46.21	27.63	24.69	1.47	53.79	100.00
Hernando	15.25	11.42	3.24	29.92	62.75	5.52	1.82	70.08	100.00
Highlands	19.64	15.10	9.67	44.42	36.43	17.28	1.88	55.58	100.00
Hillsborough	26.55	6.99	2.95	36.48	48.67	11.35	3.49	63.52	100.00
Holmes	36.96	9.42	3.62	50.00	34.06	8.70	7.25	50.00	100.00
Indian River	21.04	8.03	3.54	32.61	46.68	16.94	3.77	67.39	100.00
Jackson	31.76	9.18	6.12	47.06	37.88	13.18	1.88	52.94	100.00
Jefferson	31.25	8.93	5.36	45.54	40.18	13.39	0.89	54.46	100.00
Lafayette	29.79	10.64	4.26	44.68	38.30	8.51	8.51	55.32	100.00
Lake	35.28	14.91	2.72	52.92	41.25	3.68	2.15	47.08	100.00
Lee	20.14	8.29	3.58	32.02	46.86	17.45	3.67	67.98	100.00
Leon	28.70	5.10	1.77	35.57	55.41	8.11	0.91	64.43	100.00
Levy	9.64	10.24	5.72	25.60	59.04	12.05	3.31	74.40	100.00
Liberty	21.15	9.62	7.69	38.46	42.31	17.31	1.92	61.54	100.00
Madison	39.22	13.07	2.61	54.90	33.99	5.88	5.23	45.10	100.00
Manatee	21.04	11.04	4.05	36.13	43.37	14.70	5.81	63.87	100.00
Marion	17.98	11.84	4.81	34.62	43.16	17.24	4.98	65.38	100.00
Martin	17.39	13.85	1.94	33.18	49.77	9.01	8.04	66.82	100.00
Miami-Dade	14.02	9.36	4.78	28.15	44.77	19.05	8.03	71.85	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-3a. All cost burdened, renter households, as a percent of county by cost burden and household size (continued)\***

County	Households, 2001									
	Cost burden 40-49%				Cost burden 50+ %				Total	
	Household size				Household size					
	1-2	3-4	5+	Subtotal	1-2	3-4	5+	Subtotal		
Monroe	17.39	7.75	1.54	26.68	48.18	17.90	7.24	73.32	100.00	
Nassau	25.09	17.16	4.98	47.23	29.89	16.42	6.46	52.77	100.00	
Okaloosa	20.73	13.61	3.39	37.73	39.06	14.67	8.55	62.27	100.00	
Okeechobee	20.34	14.13	4.28	38.76	38.76	19.49	3.00	61.24	100.00	
Orange	27.68	8.55	3.02	39.25	43.79	13.96	3.00	60.75	100.00	
Osceola	20.57	7.18	4.97	32.73	50.29	15.57	1.41	67.27	100.00	
Palm Beach	21.78	8.38	3.44	33.60	48.58	13.85	3.97	66.40	100.00	
Pasco	27.11	11.71	3.16	41.98	43.02	11.43	3.57	58.02	100.00	
Pinellas	25.14	8.03	2.74	35.91	52.99	9.20	1.90	64.09	100.00	
Polk	23.46	8.17	2.89	34.53	48.88	12.65	3.95	65.47	100.00	
Putnam	33.18	12.65	2.83	48.66	37.95	7.89	5.51	51.34	100.00	
St. Johns	21.63	11.76	0.19	33.59	41.94	19.29	5.19	66.41	100.00	
St. Lucie	15.79	8.97	12.94	37.70	36.41	17.23	8.65	62.30	100.00	
Santa Rosa	20.65	12.39	1.90	34.94	43.74	15.78	5.55	65.06	100.00	
Sarasota	26.24	5.03	1.35	32.63	53.53	11.13	2.71	67.37	100.00	
Seminole	22.81	7.17	1.75	31.73	53.62	9.75	4.91	68.27	100.00	
Sumter	9.68	6.76	5.18	21.62	62.16	12.16	4.05	78.38	100.00	
Suwannee	35.65	11.04	2.84	49.53	37.22	7.57	5.68	50.47	100.00	
Taylor	32.95	12.50	2.84	48.30	38.64	7.39	5.68	51.70	100.00	
Union	28.57	9.52	4.76	42.86	38.10	11.43	7.62	57.14	100.00	
Volusia	21.25	4.97	2.96	29.18	53.11	14.38	3.33	70.82	100.00	
Wakulla	19.75	6.79	3.70	30.25	54.32	13.58	1.85	69.75	100.00	
Walton	28.45	7.76	2.37	38.58	39.44	17.67	4.31	61.42	100.00	
Washington	20.75	13.21	3.77	37.74	41.04	18.40	2.83	62.26	100.00	
Florida	21.65	8.98	3.42	34.05	47.06	14.20	4.69	65.95	100.00	

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-3b. All cost burdened, renter households, as a percent of county by cost burden and household size (continued)\***

County	Change in households, 2001-2002								
	Cost burden 40-49%				Cost burden 50+ %				Total
	Household size				Household size				
	1-2	3-4	5+	Subtotal	1-2	3-4	5+	Subtotal	
Alachua	29.82	3.51	0.00	33.33	59.65	7.02	0.00	66.67	100.00
Baker	0.00	0.00	0.00	0.00	66.67	33.33	0.00	100.00	100.00
Bay	40.54	2.70	2.70	45.95	45.95	5.41	2.70	54.05	100.00
Bradford	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Brevard	20.35	6.19	0.00	26.55	58.41	14.16	0.88	73.45	100.00
Broward	22.47	5.87	1.21	29.55	56.88	10.32	3.24	70.45	100.00
Calhoun	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Charlotte	23.68	10.53	7.89	42.11	47.37	7.89	2.63	57.89	100.00
Citrus	17.39	4.35	8.70	30.43	69.57	0.00	0.00	69.57	100.00
Clay	36.36	11.36	2.27	50.00	38.64	9.09	2.27	50.00	100.00
Collier	20.78	2.60	1.30	24.68	59.74	12.99	2.60	75.32	100.00
Columbia	36.84	5.26	5.26	47.37	42.11	5.26	5.26	52.63	100.00
DeSoto	40.00	40.00	0.00	80.00	20.00	0.00	0.00	20.00	100.00
Dixie	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Duval	28.66	7.32	1.83	37.80	53.05	6.71	2.44	62.20	100.00
Escambia	20.00	8.00	0.00	28.00	64.00	8.00	0.00	72.00	100.00
Flagler	11.76	17.65	0.00	29.41	64.71	5.88	0.00	70.59	100.00
Franklin	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Gadsden	42.86	0.00	0.00	42.86	42.86	14.29	0.00	57.14	100.00
Gilchrist	0.00	0.00	50.00	50.00	50.00	0.00	0.00	50.00	100.00
Glades	NA	NA	NA	NA	NA	NA	NA	NA	NA
Gulf	66.67	0.00	0.00	66.67	33.33	0.00	0.00	33.33	100.00
Hamilton	66.67	0.00	0.00	66.67	33.33	0.00	0.00	33.33	100.00
Hardee	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Hendry	30.00	10.00	10.00	50.00	30.00	20.00	0.00	50.00	100.00
Hernando	18.42	7.89	0.00	26.32	68.42	5.26	0.00	73.68	100.00
Highlands	37.50	0.00	12.50	50.00	37.50	6.25	6.25	50.00	100.00
Hillsborough	25.87	3.50	2.10	31.47	59.44	7.34	1.75	68.53	100.00
Holmes	0.00	25.00	0.00	25.00	75.00	0.00	0.00	75.00	100.00
Indian River	28.57	3.57	0.00	32.14	50.00	17.86	0.00	67.86	100.00
Jackson	44.44	0.00	0.00	44.44	33.33	22.22	0.00	55.56	100.00
Jefferson	NA	NA	NA	NA	NA	NA	NA	NA	NA
Lafayette	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Lake	37.50	8.33	4.17	50.00	41.67	6.25	2.08	50.00	100.00
Lee	21.99	7.09	2.13	31.21	54.61	12.06	2.13	68.79	100.00
Leon	22.89	6.02	1.20	30.12	62.65	6.02	1.20	69.88	100.00
Levy	28.57	0.00	0.00	28.57	57.14	0.00	14.29	71.43	100.00
Liberty	NA	NA	NA	NA	NA	NA	NA	NA	NA
Madison	50.00	50.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Manatee	24.00	6.67	2.67	33.33	53.33	9.33	4.00	66.67	100.00
Marion	19.72	9.86	2.82	32.39	53.52	12.68	1.41	67.61	100.00
Martin	21.43	7.14	0.00	28.57	64.29	0.00	7.14	71.43	100.00
Miami-Dade	15.27	5.91	3.75	24.93	56.05	13.54	5.48	75.07	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-3b. All cost burdened, renter households, as a percent of county by cost burden and household size (continued)\***

County	Change in households, 2001-2002								
	Cost burden 40-49%				Cost burden 50+ %				Total
	Household size				Household size				
	1-2	3-4	5+	Subtotal	1-2	3-4	5+	Subtotal	
Monroe	10.00	0.00	0.00	10.00	80.00	10.00	0.00	90.00	100.00
Nassau	41.67	16.67	0.00	58.33	16.67	8.33	16.67	41.67	100.00
Okaloosa	20.00	12.31	4.62	36.92	41.54	10.77	10.77	63.08	100.00
Okeechobee	25.00	0.00	25.00	50.00	50.00	0.00	0.00	50.00	100.00
Orange	27.21	7.56	1.94	36.72	49.68	11.88	1.73	63.28	100.00
Osceola	20.59	5.88	4.90	31.37	49.02	17.65	1.96	68.63	100.00
Palm Beach	23.33	5.45	2.12	30.91	55.76	10.00	3.33	69.09	100.00
Pasco	25.81	3.23	1.61	30.65	56.45	11.29	1.61	69.35	100.00
Pinellas	34.86	0.00	0.00	34.86	65.14	0.92	0.92	65.14	100.00
Polk	24.27	3.88	0.97	29.13	65.05	4.85	0.97	70.87	100.00
Putnam	37.50	12.50	12.50	62.50	37.50	0.00	0.00	37.50	100.00
St. Johns	14.29	11.90	0.00	26.19	54.76	14.29	4.76	73.81	100.00
St. Lucie	18.64	8.47	11.86	38.98	42.37	10.17	8.47	61.02	100.00
Santa Rosa	24.00	8.00	0.00	32.00	60.00	8.00	0.00	68.00	100.00
Sarasota	25.71	1.43	1.43	28.57	65.71	4.29	1.43	71.43	100.00
Seminole	22.39	5.22	0.75	28.36	65.67	5.22	0.75	71.64	100.00
Sumter	6.25	6.25	6.25	18.75	68.75	6.25	6.25	81.25	100.00
Suwannee	44.44	0.00	0.00	44.44	44.44	11.11	0.00	55.56	100.00
Taylor	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Union	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Volusia	19.83	4.31	1.72	25.86	58.62	12.07	3.45	74.14	100.00
Wakulla	0.00	0.00	0.00	0.00	85.71	14.29	0.00	100.00	100.00
Walton	23.08	7.69	0.00	30.77	53.85	15.38	0.00	69.23	100.00
Washington	0.00	25.00	0.00	25.00	75.00	0.00	0.00	75.00	100.00
Florida	23.20	5.99	2.32	31.52	55.61	10.01	2.86	68.48	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-3c. All cost burdened, renter households, as a percent of county by cost burden and household size (continued)\***

County	Change in households, 2002-2007								
	Cost burden 40-49%				Cost burden 50+ %				Total
	Household size				Household size				
	1-2	3-4	5+	Subtotal	1-2	3-4	5+	Subtotal	
Alachua	27.71	4.22	1.20	33.13	60.54	5.72	0.60	66.87	100.00
Baker	24.00	4.00	0.00	28.00	52.00	4.00	16.00	72.00	100.00
Bay	31.18	3.76	1.08	36.02	52.15	10.75	1.08	63.98	100.00
Bradford	46.15	0.00	0.00	46.15	53.85	0.00	0.00	53.85	100.00
Brevard	23.85	5.79	2.21	31.86	57.07	8.52	2.56	68.14	100.00
Broward	22.91	5.35	2.05	30.31	57.20	9.57	2.91	69.69	100.00
Calhoun	25.00	8.33	0.00	33.33	58.33	8.33	0.00	66.67	100.00
Charlotte	29.19	9.32	2.48	40.99	49.07	5.59	4.35	59.01	100.00
Citrus	13.28	3.13	0.78	17.19	74.22	6.25	2.34	82.81	100.00
Clay	37.25	6.86	1.47	45.59	39.71	10.29	4.41	54.41	100.00
Collier	18.36	5.31	0.72	24.40	60.87	10.63	4.11	75.60	100.00
Columbia	34.85	9.09	1.52	45.45	48.48	4.55	1.52	54.55	100.00
DeSoto	21.43	7.14	7.14	35.71	50.00	14.29	0.00	64.29	100.00
Dixie	40.00	0.00	20.00	60.00	20.00	20.00	0.00	40.00	100.00
Duval	27.87	7.64	1.48	36.99	54.62	6.66	1.73	63.01	100.00
Escambia	23.55	6.52	0.36	30.43	61.23	6.52	1.81	69.57	100.00
Flagler	22.55	8.82	0.00	31.37	50.00	10.78	7.84	68.63	100.00
Franklin	45.45	9.09	0.00	54.55	45.45	0.00	0.00	45.45	100.00
Gadsden	40.63	12.50	3.13	56.25	40.63	3.13	0.00	43.75	100.00
Gilchrist	33.33	16.67	8.33	58.33	25.00	8.33	8.33	41.67	100.00
Glades	11.11	22.22	11.11	44.44	44.44	11.11	0.00	55.56	100.00
Gulf	0.00	20.00	0.00	20.00	80.00	0.00	0.00	80.00	100.00
Hamilton	46.67	6.67	0.00	53.33	40.00	0.00	6.67	46.67	100.00
Hardee	40.00	0.00	0.00	40.00	60.00	0.00	0.00	60.00	100.00
Hendry	19.05	14.29	9.52	42.86	38.10	14.29	4.76	57.14	100.00
Hernando	16.15	8.33	2.08	26.56	67.19	5.21	1.04	73.44	100.00
Highlands	27.69	7.69	4.62	40.00	49.23	7.69	3.08	60.00	100.00
Hillsborough	26.80	3.37	1.43	31.60	60.03	6.94	1.43	68.40	100.00
Holmes	83.33	0.00	0.00	83.33	16.67	0.00	0.00	16.67	100.00
Indian River	20.50	5.59	1.86	27.95	56.52	11.80	3.73	72.05	100.00
Jackson	33.33	4.76	0.00	38.10	52.38	9.52	0.00	61.90	100.00
Jefferson	30.00	0.00	0.00	30.00	60.00	10.00	0.00	70.00	100.00
Lafayette	33.33	0.00	0.00	33.33	50.00	16.67	0.00	66.67	100.00
Lake	36.71	11.81	1.27	49.79	46.41	2.95	0.84	50.21	100.00
Lee	21.79	6.12	1.94	29.85	55.82	11.49	2.84	70.15	100.00
Leon	25.57	4.34	1.14	31.05	62.10	6.16	0.68	68.95	100.00
Levy	6.06	9.09	3.03	18.18	81.82	0.00	0.00	81.82	100.00
Liberty	20.00	20.00	0.00	40.00	20.00	40.00	0.00	60.00	100.00
Madison	50.00	0.00	12.50	62.50	25.00	0.00	12.50	37.50	100.00
Manatee	25.70	7.82	2.23	35.75	50.00	9.78	4.47	64.25	100.00
Marion	21.31	6.28	2.19	29.78	56.83	10.93	2.46	70.22	100.00
Martin	18.71	8.39	1.29	28.39	62.58	5.16	3.87	71.61	100.00
Miami-Dade	15.31	6.68	2.76	24.75	57.59	12.44	5.22	75.25	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-3c. All cost burdened, renter households, as a percent of county by cost burden and household size (continued)\***

County	Change in households, 2002-2007									
	Cost burden 40-49%				Cost burden 50+ %				Total	
	Household size				Household size					
	1-2	3-4	5+	Subtotal	1-2	3-4	5+	Subtotal		
Monroe	21.13	4.23	1.41	26.76	54.93	12.68	5.63	73.24	100.00	
Nassau	33.85	12.31	3.08	49.23	35.38	12.31	3.08	50.77	100.00	
Okaloosa	22.64	9.06	1.51	33.21	50.57	11.32	4.91	66.79	100.00	
Okeechobee	12.90	9.68	0.00	22.58	54.84	22.58	0.00	77.42	100.00	
Orange	26.73	7.22	2.20	36.15	50.34	11.36	2.15	63.85	100.00	
Osceola	23.15	5.39	3.39	31.94	53.69	13.17	1.20	68.06	100.00	
Palm Beach	23.88	5.05	2.09	31.02	57.78	8.74	2.46	68.98	100.00	
Pasco	28.28	6.71	2.04	37.03	53.94	7.58	1.46	62.97	100.00	
Pinellas	30.86	0.56	0.37	31.04	69.52	0.74	0.19	68.96	100.00	
Polk	25.75	4.51	0.94	31.20	60.15	7.33	1.32	68.80	100.00	
Putnam	44.12	2.94	0.00	47.06	47.06	0.00	5.88	52.94	100.00	
St. Johns	18.32	9.90	0.00	28.22	55.94	12.38	3.47	71.78	100.00	
St. Lucie	16.46	5.91	8.44	30.80	50.21	13.92	5.06	69.20	100.00	
Santa Rosa	20.74	9.57	1.06	31.38	54.26	10.64	3.72	68.62	100.00	
Sarasota	27.79	0.86	0.86	29.51	63.61	5.44	1.43	70.49	100.00	
Seminole	22.73	3.60	0.86	27.19	63.88	6.19	2.73	72.81	100.00	
Sumter	12.31	3.08	1.54	16.92	78.46	3.08	1.54	83.08	100.00	
Suwannee	36.59	12.20	2.44	51.22	46.34	2.44	0.00	48.78	100.00	
Taylor	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00	
Union	64.29	7.14	0.00	71.43	28.57	0.00	0.00	28.57	100.00	
Volusia	23.74	2.86	1.85	28.45	57.91	11.45	2.19	71.55	100.00	
Wakulla	20.00	10.00	0.00	30.00	60.00	10.00	0.00	70.00	100.00	
Walton	33.33	6.35	1.59	41.27	38.10	17.46	3.17	58.73	100.00	
Washington	11.11	16.67	0.00	27.78	38.89	33.33	0.00	72.22	100.00	
Florida	23.42	5.81	1.94	31.17	56.68	9.34	2.81	68.83	100.00	

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-4a. All cost burdened renter households as a percent of county by cost burden and age\***

	Households, 2001						
	Cost burden 40-49%			Cost burden 50+ %			Total
	Age of householder		Subtotal	Age of householder		Subtotal	
	15-54	55+		15-54	55+		
County	15-54	55+	Subtotal	15-54	55+	Subtotal	Total
Alachua	33.35	3.03	36.38	47.47	16.15	63.62	100.00
Baker	27.45	9.80	37.25	41.67	21.08	62.75	100.00
Bay	29.09	10.03	39.11	42.06	18.83	60.89	100.00
Bradford	26.41	20.35	46.75	33.33	19.91	53.25	100.00
Brevard	25.52	7.82	33.34	46.39	20.27	66.66	100.00
Broward	24.61	8.38	32.99	44.25	22.76	67.01	100.00
Calhoun	28.57	19.78	48.35	34.07	17.58	51.65	100.00
Charlotte	14.55	22.96	37.52	35.38	27.10	62.48	100.00
Citrus	15.30	7.95	23.25	31.11	45.64	76.75	100.00
Clay	34.46	13.24	47.70	36.33	15.97	52.30	100.00
Collier	22.12	4.88	27.00	52.81	20.20	73.00	100.00
Columbia	26.94	19.52	46.45	33.55	20.00	53.55	100.00
DeSoto	38.24	6.68	44.92	41.71	13.37	55.08	100.00
Dixie	30.19	33.96	64.15	24.53	11.32	35.85	100.00
Duval	34.85	6.87	41.72	44.12	14.15	58.28	100.00
Escambia	27.39	7.35	34.74	46.09	19.17	65.26	100.00
Flagler	23.05	10.62	33.67	32.46	33.87	66.33	100.00
Franklin	28.74	18.39	47.13	35.63	17.24	52.87	100.00
Gadsden	29.74	19.28	49.02	37.58	13.40	50.98	100.00
Gilchrist	29.41	19.12	48.53	35.29	16.18	51.47	100.00
Glades	43.48	6.52	50.00	35.87	14.13	50.00	100.00
Gulf	32.14	13.39	45.54	37.50	16.96	54.46	100.00
Hamilton	32.53	26.51	59.04	26.51	14.46	40.96	100.00
Hardee	34.87	7.24	42.11	43.75	14.14	57.89	100.00
Hendry	39.61	6.60	46.21	40.10	13.69	53.79	100.00
Hernando	19.66	10.25	29.92	28.81	41.27	70.08	100.00
Highlands	32.18	12.24	44.42	33.17	22.41	55.58	100.00
Hillsborough	28.99	7.49	36.48	44.23	19.28	63.52	100.00
Holmes	27.54	22.46	50.00	31.88	18.12	50.00	100.00
Indian River	20.16	12.46	32.61	35.60	31.78	67.39	100.00
Jackson	33.88	13.18	47.06	37.65	15.29	52.94	100.00
Jefferson	33.04	12.50	45.54	34.82	19.64	54.46	100.00
Lafayette	27.66	17.02	44.68	40.43	14.89	55.32	100.00
Lake	33.03	19.89	52.92	23.42	23.66	47.08	100.00
Lee	21.73	10.29	32.02	41.22	26.76	67.98	100.00
Leon	32.24	3.34	35.57	47.80	16.62	64.43	100.00
Levy	18.98	6.63	25.60	37.35	37.05	74.40	100.00
Liberty	23.08	15.38	38.46	42.31	19.23	61.54	100.00
Madison	28.76	26.14	54.90	27.45	17.65	45.10	100.00
Manatee	25.77	10.35	36.13	42.95	20.92	63.87	100.00
Marion	24.09	10.53	34.62	36.04	29.34	65.38	100.00
Martin	26.34	6.84	33.18	38.71	28.11	66.82	100.00
Miami-Dade	19.85	8.30	28.15	42.68	29.17	71.85	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-4a. All cost burdened renter households as a percent of county by cost burden and age (continued)\***

County	Households, 2001						Total
	Cost burden 40-49%			Cost burden 50+ %			
	Age of householder		Subtotal	Age of householder		Subtotal	
15-54	55+	15-54		55+			
Monroe	21.66	5.02	26.68	58.15	15.17	73.32	100.00
Nassau	33.76	13.47	47.23	35.79	16.97	52.77	100.00
Okaloosa	31.24	6.48	37.73	46.76	15.52	62.27	100.00
Okeechobee	34.90	3.85	38.76	37.90	23.34	61.24	100.00
Orange	33.26	5.99	39.25	46.20	14.56	60.75	100.00
Osceola	24.77	7.96	32.73	47.27	20.00	67.27	100.00
Palm Beach	23.79	9.81	33.60	40.76	25.64	66.40	100.00
Pasco	26.00	15.98	41.98	26.21	31.81	58.02	100.00
Pinellas	23.78	12.13	35.91	37.81	26.28	64.09	100.00
Polk	24.63	9.89	34.53	40.88	24.60	65.47	100.00
Putnam	26.34	22.32	48.66	29.46	21.88	51.34	100.00
St. Johns	26.38	7.21	33.59	38.71	27.70	66.41	100.00
St. Lucie	32.98	4.72	37.70	43.86	18.44	62.30	100.00
Santa Rosa	27.96	6.97	34.94	47.05	18.01	65.06	100.00
Sarasota	20.85	11.77	32.63	37.25	30.13	67.37	100.00
Seminole	24.75	6.98	31.73	44.29	23.98	68.27	100.00
Sumter	14.86	6.76	21.62	35.14	43.24	78.38	100.00
Suwannee	24.29	25.24	49.53	27.76	22.71	50.47	100.00
Taylor	26.14	22.16	48.30	30.68	21.02	51.70	100.00
Union	24.76	18.10	42.86	39.05	18.10	57.14	100.00
Volusia	20.21	8.97	29.18	45.71	25.10	70.82	100.00
Wakulla	23.46	6.79	30.25	46.30	23.46	69.75	100.00
Walton	24.78	13.79	38.58	40.52	20.91	61.42	100.00
Washington	33.02	4.72	37.74	35.38	26.89	62.26	100.00
Florida	25.30	8.75	34.05	42.51	23.44	65.95	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.



**Table IV-4b. All cost burdened renter households as a percent of county by cost burden and age (continued)\***

County	Change in households, 2001-2002						Total
	Cost burden 40-49%			Cost burden 50+ %			
	Age of householder		Subtotal	Age of householder		Subtotal	
15-54	55+	15-54		55+			
Alachua	29.82	3.51	33.33	36.84	29.82	66.67	100.00
Baker	0.00	0.00	0.00	33.33	66.67	100.00	100.00
Bay	21.62	24.32	45.95	13.51	40.54	54.05	100.00
Bradford	100.00	0.00	100.00	0.00	0.00	0.00	100.00
Brevard	11.50	15.04	26.55	32.74	40.71	73.45	100.00
Broward	13.36	16.19	29.55	27.13	43.32	70.45	100.00
Calhoun	100.00	0.00	100.00	0.00	0.00	0.00	100.00
Charlotte	18.42	23.68	42.11	28.95	28.95	57.89	100.00
Citrus	21.74	8.70	30.43	8.70	60.87	69.57	100.00
Clay	25.00	25.00	50.00	15.91	34.09	50.00	100.00
Collier	14.29	10.39	24.68	37.66	37.66	75.32	100.00
Columbia	15.79	31.58	47.37	26.32	26.32	52.63	100.00
DeSoto	40.00	40.00	80.00	0.00	20.00	20.00	100.00
Dixie	0.00	0.00	0.00	100.00	0.00	100.00	100.00
Duval	20.73	17.07	37.80	24.39	37.80	62.20	100.00
Escambia	10.00	18.00	28.00	20.00	52.00	72.00	100.00
Flagler	11.76	17.65	29.41	5.88	64.71	70.59	100.00
Franklin	0.00	0.00	0.00	0.00	100.00	100.00	100.00
Gadsden	0.00	42.86	42.86	28.57	28.57	57.14	100.00
Gilchrist	50.00	0.00	50.00	50.00	0.00	50.00	100.00
Glades	NA	NA	NA	NA	NA	NA	NA
Gulf	0.00	66.67	66.67	33.33	0.00	33.33	100.00
Hamilton	66.67	0.00	66.67	0.00	33.33	33.33	100.00
Hardee	0.00	0.00	0.00	0.00	100.00	100.00	100.00
Hendry	30.00	20.00	50.00	40.00	10.00	50.00	100.00
Hernando	5.26	21.05	26.32	15.79	57.89	73.68	100.00
Highlands	12.50	37.50	50.00	6.25	43.75	50.00	100.00
Hillsborough	13.29	18.18	31.47	20.98	47.55	68.53	100.00
Holmes	0.00	25.00	25.00	0.00	75.00	75.00	100.00
Indian River	3.57	28.57	32.14	17.86	50.00	67.86	100.00
Jackson	22.22	22.22	44.44	33.33	22.22	55.56	100.00
Jefferson	NA	NA	NA	NA	NA	NA	NA
Lafayette	0.00	0.00	0.00	0.00	100.00	100.00	100.00
Lake	22.92	27.08	50.00	18.75	31.25	50.00	100.00
Lee	14.18	17.02	31.21	29.08	39.72	68.79	100.00
Leon	24.10	6.02	30.12	40.96	28.92	69.88	100.00
Levy	0.00	28.57	28.57	14.29	57.14	71.43	100.00
Liberty	NA	NA	NA	NA	NA	NA	NA
Madison	50.00	50.00	100.00	0.00	0.00	0.00	100.00
Manatee	13.33	20.00	33.33	25.33	41.33	66.67	100.00
Marion	14.08	18.31	32.39	19.72	47.89	67.61	100.00
Martin	10.71	17.86	28.57	25.00	46.43	71.43	100.00
Miami-Dade	9.37	15.56	24.93	20.89	54.18	75.07	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-4b. All cost burdened renter households as a percent of county by cost burden and age (continued)\***

County	Change in households, 2001-2002						
	Cost burden 40-49%			Cost burden 50+ %			Total
	Age of householder		Subtotal	Age of householder		Subtotal	
	15-54	55+		15-54	55+		
Monroe	0.00	10.00	10.00	10.00	80.00	90.00	100.00
Nassau	16.67	41.67	58.33	16.67	25.00	41.67	100.00
Okaloosa	26.15	10.77	36.92	35.38	27.69	63.08	100.00
Okeechobee	25.00	25.00	50.00	0.00	50.00	50.00	100.00
Orange	24.19	12.53	36.72	33.69	29.59	63.28	100.00
Osceola	19.61	11.76	31.37	37.25	31.37	68.63	100.00
Palm Beach	14.55	16.36	30.91	25.15	43.94	69.09	100.00
Pasco	8.06	22.58	30.65	17.74	51.61	69.35	100.00
Pinellas	0.00	34.86	34.86	2.75	67.89	65.14	100.00
Polk	8.74	20.39	29.13	16.50	54.37	70.87	100.00
Putnam	25.00	37.50	62.50	0.00	37.50	37.50	100.00
St. Johns	14.29	11.90	26.19	30.95	42.86	73.81	100.00
St. Lucie	32.20	6.78	38.98	32.20	28.81	61.02	100.00
Santa Rosa	12.00	20.00	32.00	28.00	40.00	68.00	100.00
Sarasota	7.14	21.43	28.57	14.29	57.14	71.43	100.00
Seminole	14.93	13.43	28.36	23.13	48.51	71.64	100.00
Sumter	12.50	6.25	18.75	12.50	68.75	81.25	100.00
Suwannee	0.00	44.44	44.44	22.22	33.33	55.56	100.00
Taylor	0.00	50.00	50.00	0.00	50.00	50.00	100.00
Union	50.00	0.00	50.00	0.00	50.00	50.00	100.00
Volusia	12.93	12.93	25.86	30.17	43.97	74.14	100.00
Wakulla	0.00	0.00	0.00	42.86	57.14	100.00	100.00
Walton	15.38	15.38	30.77	23.08	46.15	69.23	100.00
Washington	25.00	0.00	25.00	25.00	50.00	75.00	100.00
Florida	14.95	16.56	31.52	24.83	43.65	68.48	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-4c. All cost burdened renter households as a percent of county by cost burden and age (continued)\***

County	Change in households, 2002-2007						Total
	Cost burden 40-49%			Cost burden 50+ %			
	Age of householder		Subtotal	Age of householder		Subtotal	
15-54	55+	15-54		55+			
Alachua	27.71	5.42	33.13	39.46	27.41	66.87	100.00
Baker	12.00	16.00	28.00	44.00	28.00	72.00	100.00
Bay	13.44	22.58	36.02	19.35	44.62	63.98	100.00
Bradford	7.69	38.46	46.15	0.00	53.85	53.85	100.00
Brevard	15.16	16.70	31.86	25.55	42.59	68.14	100.00
Broward	13.35	16.97	30.31	23.50	46.18	69.69	100.00
Calhoun	0.00	33.33	33.33	25.00	41.67	66.67	100.00
Charlotte	8.07	32.92	40.99	22.98	36.02	59.01	100.00
Citrus	4.69	12.50	17.19	14.84	67.97	82.81	100.00
Clay	17.65	27.94	45.59	20.59	33.82	54.41	100.00
Collier	14.98	9.42	24.40	34.78	40.82	75.60	100.00
Columbia	12.12	33.33	45.45	16.67	37.88	54.55	100.00
DeSoto	14.29	21.43	35.71	14.29	50.00	64.29	100.00
Dixie	20.00	40.00	60.00	40.00	0.00	40.00	100.00
Duval	17.76	19.24	36.99	22.56	40.44	63.01	100.00
Escambia	11.59	18.84	30.43	18.84	50.72	69.57	100.00
Flagler	14.71	16.67	31.37	20.59	48.04	68.63	100.00
Franklin	0.00	54.55	54.55	0.00	45.45	45.45	100.00
Gadsden	15.63	40.63	56.25	15.63	28.13	43.75	100.00
Gilchrist	16.67	41.67	58.33	25.00	16.67	41.67	100.00
Glades	44.44	0.00	44.44	22.22	33.33	55.56	100.00
Gulf	0.00	20.00	20.00	20.00	60.00	80.00	100.00
Hamilton	13.33	40.00	53.33	20.00	26.67	46.67	100.00
Hardee	0.00	40.00	40.00	0.00	60.00	60.00	100.00
Hendry	28.57	14.29	42.86	23.81	33.33	57.14	100.00
Hernando	13.02	13.54	26.56	16.67	56.77	73.44	100.00
Highlands	13.85	26.15	40.00	12.31	47.69	60.00	100.00
Hillsborough	12.20	19.40	31.60	19.08	49.32	68.40	100.00
Holmes	0.00	83.33	83.33	0.00	16.67	16.67	100.00
Indian River	9.94	18.01	27.95	19.88	52.17	72.05	100.00
Jackson	9.52	28.57	38.10	19.05	42.86	61.90	100.00
Jefferson	0.00	30.00	30.00	30.00	40.00	70.00	100.00
Lafayette	0.00	33.33	33.33	33.33	33.33	66.67	100.00
Lake	17.30	32.49	49.79	11.81	38.40	50.21	100.00
Lee	12.09	17.76	29.85	23.28	46.87	70.15	100.00
Leon	23.97	7.08	31.05	35.39	33.56	68.95	100.00
Levy	12.12	6.06	18.18	9.09	72.73	81.82	100.00
Liberty	40.00	0.00	40.00	40.00	20.00	60.00	100.00
Madison	25.00	37.50	62.50	25.00	12.50	37.50	100.00
Manatee	15.08	20.67	35.75	24.02	40.22	64.25	100.00
Marion	10.93	18.85	29.78	17.76	52.46	70.22	100.00
Martin	15.48	12.90	28.39	20.65	50.97	71.61	100.00
Miami-Dade	8.28	16.47	24.75	17.83	57.42	75.25	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-4c. All cost burdened renter households as a percent of county by cost burden and age (continued)\***

County	Change in households, 2002-2007						Total
	Cost burden 40-49%			Cost burden 50+ %			
	Age of householder		Subtotal	Age of householder		Subtotal	
	15-54	55+		15-54	55+		
Monroe	9.86	16.90	26.76	29.58	43.66	73.24	100.00
Nassau	21.54	27.69	49.23	16.92	33.85	50.77	100.00
Okaloosa	18.87	14.34	33.21	30.94	35.85	66.79	100.00
Okeechobee	12.90	9.68	22.58	12.90	64.52	77.42	100.00
Orange	23.40	12.75	36.15	32.26	31.59	63.85	100.00
Osceola	17.76	14.17	31.94	32.73	35.33	68.06	100.00
Palm Beach	13.17	17.85	31.02	21.97	47.02	68.98	100.00
Pasco	11.95	25.07	37.03	12.24	50.73	62.97	100.00
Pinellas	3.35	34.39	31.04	6.51	75.46	68.96	100.00
Polk	9.40	21.80	31.20	16.17	52.63	68.80	100.00
Putnam	5.88	41.18	47.06	8.82	44.12	52.94	100.00
St. Johns	14.85	13.37	28.22	22.28	49.50	71.78	100.00
St. Lucie	20.68	10.13	30.80	29.11	40.08	69.20	100.00
Santa Rosa	17.55	13.83	31.38	30.32	38.30	68.62	100.00
Sarasota	5.44	24.07	29.51	9.17	61.32	70.49	100.00
Seminole	12.81	14.39	27.19	23.45	49.35	72.81	100.00
Sumter	4.62	12.31	16.92	15.38	67.69	83.08	100.00
Suwannee	9.76	41.46	51.22	12.20	36.59	48.78	100.00
Taylor	0.00	100.00	100.00	0.00	0.00	0.00	100.00
Union	28.57	42.86	71.43	7.14	21.43	28.57	100.00
Volusia	11.78	16.67	28.45	25.08	46.46	71.55	100.00
Wakulla	20.00	10.00	30.00	25.00	45.00	70.00	100.00
Walton	17.46	23.81	41.27	23.81	34.92	58.73	100.00
Washington	27.78	0.00	27.78	22.22	50.00	72.22	100.00
Florida	13.66	17.50	31.17	22.26	46.57	68.83	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-5a. Multi-family cost burdened renter households as a percent of county by cost burden and age\***

	Households, 2001						
	Cost burden 40-49%			Cost burden 50+ %			Total
	Age of householder		Subtotal	Age of householder		Subtotal	
15-54	55+	15-54		55+			
County	15-54	55+	Subtotal	15-54	55+	Subtotal	Total
Alachua	37.97	1.59	39.56	47.01	13.43	60.44	100.00
Baker	27.27	0.00	27.27	45.45	27.27	72.73	100.00
Bay	35.47	4.43	39.90	40.69	19.41	60.10	100.00
Bradford	32.26	20.97	53.23	22.58	24.19	46.77	100.00
Brevard	21.60	7.59	29.18	47.92	22.90	70.82	100.00
Broward	24.93	7.78	32.71	41.88	25.41	67.29	100.00
Calhoun	55.56	0.00	55.56	44.44	0.00	44.44	100.00
Charlotte	32.46	9.42	41.88	18.85	39.27	58.12	100.00
Citrus	0.00	0.00	0.00	56.77	43.23	100.00	100.00
Clay	29.91	17.59	47.50	31.84	20.67	52.50	100.00
Collier	26.98	1.07	28.05	51.14	20.81	71.95	100.00
Columbia	33.12	19.75	52.87	21.66	25.48	47.13	100.00
DeSoto	0.00	7.58	7.58	75.76	16.67	92.42	100.00
Dixie	33.33	33.33	66.67	0.00	33.33	33.33	100.00
Duval	34.43	6.33	40.76	46.60	12.65	59.24	100.00
Escambia	28.33	6.88	35.21	47.45	17.34	64.79	100.00
Flagler	20.00	3.33	23.33	40.00	36.67	76.67	100.00
Franklin	50.00	0.00	50.00	50.00	0.00	50.00	100.00
Gadsden	52.27	0.00	52.27	47.73	0.00	47.73	100.00
Gilchrist	50.00	16.67	66.67	16.67	16.67	33.33	100.00
Glades	0.00	0.00	0.00	80.00	20.00	100.00	100.00
Gulf	70.59	0.00	70.59	29.41	0.00	29.41	100.00
Hamilton	46.67	20.00	66.67	13.33	20.00	33.33	100.00
Hardee	0.00	8.62	8.62	74.14	17.24	91.38	100.00
Hendry	0.00	7.58	7.58	75.76	16.67	92.42	100.00
Hernando	31.25	12.50	43.75	17.31	38.94	56.25	100.00
Highlands	0.00	18.18	18.18	52.38	29.44	81.82	100.00
Hillsborough	27.92	7.62	35.54	44.24	20.22	64.46	100.00
Holmes	38.46	23.08	61.54	15.38	23.08	38.46	100.00
Indian River	13.14	12.11	25.26	39.95	34.79	74.74	100.00
Jackson	68.75	0.00	68.75	31.25	0.00	31.25	100.00
Jefferson	53.57	0.00	53.57	25.00	21.43	46.43	100.00
Lafayette	20.00	20.00	40.00	40.00	20.00	60.00	100.00
Lake	31.41	22.68	54.09	19.19	26.71	45.91	100.00
Lee	14.76	10.10	24.86	45.97	29.17	75.14	100.00
Leon	38.13	1.54	39.67	47.15	13.18	60.33	100.00
Levy	0.00	0.00	0.00	71.67	28.33	100.00	100.00
Liberty	NA	NA	NA	NA	NA	NA	NA
Madison	36.59	26.83	63.41	12.20	24.39	36.59	100.00
Manatee	25.30	12.05	37.35	35.83	26.82	62.65	100.00
Marion	14.95	15.87	30.82	40.74	28.44	69.18	100.00
Martin	9.04	21.15	30.19	30.38	39.42	69.81	100.00
Miami-Dade	19.51	7.92	27.43	43.22	29.36	72.57	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-5a. Multi-family cost burdened renter households as a percent of county by cost burden and age (continued)\***

County	Households, 2001						
	Cost burden 40-49%			Cost burden 50+ %			Total
	Age of householder		Subtotal	Age of householder		Subtotal	
	15-54	55+		15-54	55+		
Monroe	28.87	0.70	29.58	54.93	15.49	70.42	100.00
Nassau	26.12	20.90	47.01	27.61	25.37	52.99	100.00
Okaloosa	27.74	6.71	34.45	42.38	23.17	65.55	100.00
Okeechobee	37.50	12.50	50.00	12.50	37.50	50.00	100.00
Orange	34.44	6.73	41.17	43.98	14.85	58.83	100.00
Osceola	16.93	7.67	24.60	52.71	22.69	75.40	100.00
Palm Beach	22.81	10.54	33.35	37.39	29.26	66.65	100.00
Pasco	28.59	16.69	45.28	16.20	38.52	54.72	100.00
Pinellas	21.32	14.98	36.29	35.12	28.58	63.71	100.00
Polk	21.91	7.58	29.49	41.57	28.94	70.51	100.00
Putnam	30.52	21.43	51.95	20.78	27.27	48.05	100.00
St. Johns	24.39	4.28	28.68	41.90	29.42	71.32	100.00
St. Lucie	35.26	20.26	55.53	39.47	5.00	44.47	100.00
Santa Rosa	28.83	6.57	35.40	48.54	16.06	64.60	100.00
Sarasota	21.39	8.66	30.05	42.19	27.75	69.95	100.00
Seminole	24.10	7.53	31.63	41.91	26.46	68.37	100.00
Sumter	0.00	0.00	0.00	54.95	45.05	100.00	100.00
Suwannee	28.07	22.81	50.88	17.54	31.58	49.12	100.00
Taylor	32.50	20.00	52.50	20.00	27.50	47.50	100.00
Union	36.36	18.18	54.55	18.18	27.27	45.45	100.00
Volusia	16.80	9.73	26.53	48.61	24.86	73.47	100.00
Wakulla	38.46	0.00	38.46	46.15	15.38	61.54	100.00
Walton	33.78	5.41	39.19	40.54	20.27	60.81	100.00
Washington	37.50	12.50	50.00	12.50	37.50	50.00	100.00
Florida	25.19	8.41	33.60	42.43	23.97	66.40	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-5b. Multi-family cost burdened renter households as a percent of county by cost burden and age (continued)\***

County	Change in households, 2001-2002						Total
	Cost burden 40-49%			Cost burden 50+ %			
	Age of householder		Subtotal	Age of householder		Subtotal	
	15-54	55+		15-54	55+		
Alachua	36.84	2.63	39.47	36.84	23.68	60.53	100.00
Baker	NA	NA	NA	NA	NA	NA	NA
Bay	37.50	12.50	50.00	12.50	37.50	50.00	100.00
Bradford	NA	NA	NA	NA	NA	NA	NA
Brevard	9.09	12.73	21.82	34.55	43.64	78.18	100.00
Broward	13.72	15.16	28.88	23.83	47.29	71.12	100.00
Calhoun	NA	NA	NA	NA	NA	NA	NA
Charlotte	28.57	14.29	42.86	14.29	42.86	57.14	100.00
Citrus	0.00	0.00	0.00	33.33	66.67	100.00	100.00
Clay	13.04	34.78	47.83	13.04	39.13	52.17	100.00
Collier	17.24	3.45	20.69	37.93	41.38	79.31	100.00
Columbia	0.00	50.00	50.00	0.00	50.00	50.00	100.00
DeSoto	0.00	50.00	50.00	0.00	50.00	50.00	100.00
Dixie	0.00	0.00	0.00	100.00	0.00	100.00	100.00
Duval	19.39	18.37	37.76	27.55	34.69	62.24	100.00
Escambia	7.14	21.43	28.57	21.43	50.00	71.43	100.00
Flagler	0.00	0.00	0.00	0.00	100.00	100.00	100.00
Franklin	NA	NA	NA	NA	NA	NA	NA
Gadsden	NA	NA	NA	NA	NA	NA	NA
Gilchrist	NA	NA	NA	NA	NA	NA	NA
Glades	NA	NA	NA	NA	NA	NA	NA
Gulf	0.00	0.00	0.00	100.00	0.00	100.00	100.00
Hamilton	NA	NA	NA	NA	NA	NA	NA
Hardee	0.00	0.00	0.00	0.00	100.00	100.00	100.00
Hendry	0.00	33.33	33.33	33.33	33.33	66.67	100.00
Hernando	14.29	28.57	42.86	0.00	57.14	57.14	100.00
Highlands	0.00	50.00	50.00	0.00	50.00	50.00	100.00
Hillsborough	12.94	17.91	30.85	20.90	48.26	69.15	100.00
Holmes	0.00	100.00	100.00	0.00	0.00	0.00	100.00
Indian River	0.00	40.00	40.00	20.00	40.00	60.00	100.00
Jackson	100.00	0.00	100.00	0.00	0.00	0.00	100.00
Jefferson	NA	NA	NA	NA	NA	NA	NA
Lafayette	NA	NA	NA	NA	NA	NA	NA
Lake	23.53	29.41	52.94	11.76	35.29	47.06	100.00
Lee	10.20	16.33	26.53	34.69	38.78	73.47	100.00
Leon	30.43	4.35	34.78	41.30	23.91	65.22	100.00
Levy	NA	NA	NA	NA	NA	NA	NA
Liberty	NA	NA	NA	NA	NA	NA	NA
Madison	100.00	0.00	100.00	0.00	0.00	0.00	100.00
Manatee	10.34	20.69	31.03	17.24	51.72	68.97	100.00
Marion	13.04	26.09	39.13	21.74	39.13	60.87	100.00
Martin	6.25	31.25	37.50	25.00	37.50	62.50	100.00
Miami-Dade	9.07	14.29	23.35	21.98	54.67	76.65	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-5b. Multi-family cost burdened renter households as a percent of county by cost burden and age (continued)\***

County	Change in households, 2001-2002						
	Cost burden 40-49%			Cost burden 50+ %			Total
	Age of householder		Subtotal	Age of householder		Subtotal	
	15-54	55+		15-54	55+		
Monroe	0.00	0.00	0.00	0.00	100.00	100.00	100.00
Nassau	0.00	50.00	50.00	25.00	25.00	50.00	100.00
Okaloosa	25.00	16.67	41.67	25.00	33.33	58.33	100.00
Okeechobee	NA	NA	NA	NA	NA	NA	NA
Orange	24.70	13.69	38.39	31.85	29.76	61.61	100.00
Osceola	12.96	12.96	25.93	35.19	38.89	74.07	100.00
Palm Beach	13.69	17.26	30.95	21.43	47.62	69.05	100.00
Pasco	0.00	23.53	23.53	0.00	76.47	76.47	100.00
Pinellas	0.00	39.06	39.06	1.56	62.50	60.94	100.00
Polk	15.38	7.69	23.08	20.51	56.41	76.92	100.00
Putnam	50.00	0.00	50.00	0.00	50.00	50.00	100.00
St. Johns	11.76	11.76	23.53	29.41	47.06	76.47	100.00
St. Lucie	37.50	25.00	62.50	25.00	12.50	37.50	100.00
Santa Rosa	0.00	33.33	33.33	33.33	33.33	66.67	100.00
Sarasota	8.70	17.39	26.09	21.74	52.17	73.91	100.00
Seminole	11.58	14.74	26.32	23.16	50.53	73.68	100.00
Sumter	0.00	0.00	0.00	50.00	50.00	100.00	100.00
Suwannee	0.00	100.00	100.00	0.00	0.00	0.00	100.00
Taylor	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA
Volusia	11.90	14.29	26.19	26.19	47.62	73.81	100.00
Wakulla	NA	NA	NA	NA	NA	NA	NA
Walton	0.00	0.00	0.00	25.00	75.00	100.00	100.00
Washington	NA	NA	NA	NA	NA	NA	NA
Florida	14.88	16.23	31.11	24.47	44.42	68.89	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.



**Table IV-5c. Multi-family cost burdened renter households as a percent of county by cost burden and age (continued)\***

County	Change in households, 2002-2007						Total
	Cost burden 40-49%			Cost burden 50+ %			
	Age of householder		Subtotal	Age of householder		Subtotal	
	15-54	55+		15-54	55+		
Alachua	33.03	2.71	35.75	40.72	23.53	64.25	100.00
Baker	20.00	0.00	20.00	40.00	40.00	80.00	100.00
Bay	16.92	10.77	27.69	20.00	52.31	72.31	100.00
Bradford	0.00	25.00	25.00	0.00	75.00	75.00	100.00
Brevard	12.87	15.44	28.31	25.00	46.69	71.69	100.00
Broward	13.08	15.21	28.29	21.58	50.14	71.71	100.00
Calhoun	NA	NA	NA	NA	NA	NA	NA
Charlotte	18.75	12.50	31.25	12.50	56.25	68.75	100.00
Citrus	0.00	0.00	0.00	26.67	73.33	100.00	100.00
Clay	14.63	31.71	46.34	14.63	39.02	53.66	100.00
Collier	18.93	1.78	20.71	34.91	44.38	79.29	100.00
Columbia	15.79	26.32	42.11	10.53	47.37	57.89	100.00
DeSoto	0.00	33.33	33.33	33.33	33.33	66.67	100.00
Dixie	NA	NA	NA	NA	NA	NA	NA
Duval	18.87	18.45	37.32	25.16	37.53	62.68	100.00
Escambia	12.94	18.82	31.76	18.82	49.41	68.24	100.00
Flagler	14.29	14.29	28.57	14.29	57.14	71.43	100.00
Franklin	NA	NA	NA	NA	NA	NA	NA
Gadsden	50.00	0.00	50.00	50.00	0.00	50.00	100.00
Gilchrist	0.00	50.00	50.00	0.00	50.00	50.00	100.00
Glades	0.00	0.00	0.00	100.00	0.00	100.00	100.00
Gulf	NA	NA	NA	NA	NA	NA	NA
Hamilton	16.67	33.33	50.00	16.67	33.33	50.00	100.00
Hardee	0.00	50.00	50.00	0.00	50.00	50.00	100.00
Hendry	0.00	33.33	33.33	33.33	33.33	66.67	100.00
Hernando	20.83	16.67	37.50	8.33	54.17	62.50	100.00
Highlands	0.00	26.32	26.32	21.05	52.63	73.68	100.00
Hillsborough	11.84	19.15	30.99	18.48	50.53	69.01	100.00
Holmes	NA	NA	NA	NA	NA	NA	NA
Indian River	0.00	16.13	16.13	22.58	61.29	83.87	100.00
Jackson	0.00	0.00	0.00	100.00	0.00	100.00	100.00
Jefferson	0.00	0.00	0.00	0.00	100.00	100.00	100.00
Lafayette	NA	NA	NA	NA	NA	NA	NA
Lake	14.61	34.83	49.44	8.99	41.57	50.56	100.00
Lee	8.22	17.81	26.03	23.74	50.23	73.97	100.00
Leon	30.29	3.32	33.61	37.76	28.63	66.39	100.00
Levy	0.00	0.00	0.00	40.00	60.00	100.00	100.00
Liberty	NA	NA	NA	NA	NA	NA	NA
Madison	NA	NA	NA	NA	NA	NA	NA
Manatee	13.51	21.62	35.14	18.24	46.62	64.86	100.00
Marion	6.02	27.71	33.73	18.07	48.19	66.27	100.00
Martin	3.51	31.58	35.09	8.77	56.14	64.91	100.00
Miami-Dade	8.36	15.71	24.07	17.99	57.94	75.93	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-5c. Multi-family cost burdened renter households as a percent of county by cost burden and age (continued)\***

	Change in households, 2002-2007						
	Cost burden 40-49%			Cost burden 50+ %			Total
	Age of householder		Subtotal	Age of householder		Subtotal	
	15-54	55+		15-54	55+		
County	15-54	55+	Subtotal	15-54	55+	Subtotal	Total
Monroe	0.00	16.67	16.67	16.67	66.67	83.33	100.00
Nassau	10.00	40.00	50.00	10.00	40.00	50.00	100.00
Okaloosa	14.29	12.70	26.98	26.98	46.03	73.02	100.00
Okeechobee	NA	NA	NA	NA	NA	NA	NA
Orange	23.83	14.22	38.05	30.27	31.68	61.95	100.00
Osceola	11.41	13.31	24.71	36.50	38.78	75.29	100.00
Palm Beach	11.67	18.18	29.85	19.16	50.98	70.15	100.00
Pasco	13.45	23.53	36.97	8.40	54.62	63.03	100.00
Pinellas	2.53	36.71	34.18	6.33	72.15	65.82	100.00
Polk	7.51	16.76	24.28	15.61	60.12	75.72	100.00
Putnam	11.11	44.44	55.56	0.00	44.44	44.44	100.00
St. Johns	15.38	9.23	24.62	21.54	53.85	75.38	100.00
St. Lucie	21.62	43.24	64.86	24.32	10.81	35.14	100.00
Santa Rosa	20.59	8.82	29.41	35.29	35.29	70.59	100.00
Sarasota	7.41	19.44	26.85	11.11	62.04	73.15	100.00
Seminole	12.32	14.75	27.07	21.01	51.92	72.93	100.00
Sumter	0.00	0.00	0.00	28.57	71.43	100.00	100.00
Suwannee	10.00	30.00	40.00	20.00	40.00	60.00	100.00
Taylor	0.00	100.00	100.00	0.00	0.00	0.00	100.00
Union	0.00	100.00	100.00	0.00	0.00	0.00	100.00
Volusia	9.36	17.45	26.81	27.66	45.53	73.19	100.00
Wakulla	50.00	0.00	50.00	50.00	0.00	50.00	100.00
Walton	28.57	14.29	42.86	14.29	42.86	57.14	100.00
Washington	NA	NA	NA	NA	NA	NA	NA
Florida	13.90	16.68	30.58	22.03	47.39	69.42	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-6a. Multi-family renter households as a percent of county by cost burden and household size\***

County	Households, 2001								
	Cost burden 40-49%				Cost burden 50+ %				Total
	Household size			Subtotal	Household size			Subtotal	
	1-2	3-4	5+		1-2	3-4	5+		
Alachua	35.99	3.57	0.00	39.56	57.53	2.91	0.00	60.44	100.00
Baker	27.27	0.00	0.00	27.27	63.64	9.09	0.00	72.73	100.00
Bay	30.74	6.70	2.46	39.90	50.84	9.26	0.00	60.10	100.00
Bradford	25.81	27.42	0.00	53.23	46.77	0.00	0.00	46.77	100.00
Brevard	21.95	7.24	0.00	29.18	61.99	8.25	0.58	70.82	100.00
Broward	23.19	8.01	1.52	32.71	55.23	9.77	2.29	67.29	100.00
Calhoun	55.56	0.00	0.00	55.56	44.44	0.00	0.00	44.44	100.00
Charlotte	9.42	32.46	0.00	41.88	58.12	0.00	0.00	58.12	100.00
Citrus	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Clay	42.75	4.75	0.00	47.50	32.61	14.38	5.52	52.50	100.00
Collier	22.68	5.37	0.00	28.05	56.11	11.54	4.30	71.95	100.00
Columbia	24.20	28.66	0.00	52.87	47.13	0.00	0.00	47.13	100.00
DeSoto	7.58	0.00	0.00	7.58	45.45	46.97	0.00	92.42	100.00
Dixie	33.33	33.33	0.00	66.67	33.33	0.00	0.00	33.33	100.00
Duval	28.19	11.51	1.05	40.76	49.54	8.36	1.35	59.24	100.00
Escambia	27.08	8.13	0.00	35.21	60.16	4.64	0.00	64.79	100.00
Flagler	13.33	10.00	0.00	23.33	53.33	20.00	3.33	76.67	100.00
Franklin	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Gadsden	52.27	0.00	0.00	52.27	47.73	0.00	0.00	47.73	100.00
Gilchrist	33.33	33.33	0.00	66.67	33.33	0.00	0.00	33.33	100.00
Glades	0.00	0.00	0.00	0.00	60.00	40.00	0.00	100.00	100.00
Gulf	70.59	0.00	0.00	70.59	29.41	0.00	0.00	29.41	100.00
Hamilton	33.33	33.33	0.00	66.67	33.33	0.00	0.00	33.33	100.00
Hardee	8.62	0.00	0.00	8.62	44.83	46.55	0.00	91.38	100.00
Hendry	7.58	0.00	0.00	7.58	45.45	46.97	0.00	92.42	100.00
Hernando	12.50	31.25	0.00	43.75	56.25	0.00	0.00	56.25	100.00
Highlands	18.18	0.00	0.00	18.18	60.17	21.65	0.00	81.82	100.00
Hillsborough	30.49	3.99	1.06	35.54	53.82	8.38	2.25	64.46	100.00
Holmes	30.77	30.77	0.00	61.54	38.46	0.00	0.00	38.46	100.00
Indian River	18.30	6.19	0.77	25.26	64.95	9.02	0.77	74.74	100.00
Jackson	68.75	0.00	0.00	68.75	31.25	0.00	0.00	31.25	100.00
Jefferson	53.57	0.00	0.00	53.57	46.43	0.00	0.00	46.43	100.00
Lafayette	20.00	20.00	0.00	40.00	60.00	0.00	0.00	60.00	100.00
Lake	46.31	7.79	0.00	54.09	45.91	0.00	0.00	45.91	100.00
Lee	17.26	6.70	0.91	24.86	63.81	10.33	1.00	75.14	100.00
Leon	36.11	3.55	0.00	39.67	57.38	2.95	0.00	60.33	100.00
Levy	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Liberty	NA	NA	NA	NA	NA	NA	NA	NA	NA
Madison	31.71	31.71	0.00	63.41	36.59	0.00	0.00	36.59	100.00
Manatee	30.75	6.60	0.00	37.35	58.93	3.72	0.00	62.65	100.00
Marion	17.06	13.76	0.00	30.82	62.57	0.00	6.61	69.18	100.00
Martin	25.58	4.62	0.00	30.19	69.81	0.00	0.00	69.81	100.00
Miami-Dade	16.17	8.58	2.67	27.43	52.47	16.04	4.06	72.57	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-6a. Multi-family renter households as a percent of county by cost burden and household size (continued)\***

	Households, 2001								
	Cost burden 40-49%				Cost burden 50+ %				Total
	Household size			Subtotal	Household size			Subtotal	
	1-2	3-4	5+		1-2	3-4	5+		
Monroe	23.94	5.63	0.00	29.58	53.52	12.32	4.58	70.42	100.00
Nassau	43.28	3.73	0.00	47.01	35.82	12.69	4.48	52.99	100.00
Okaloosa	29.42	5.03	0.00	34.45	58.84	4.42	2.29	65.55	100.00
Okeechobee	37.50	12.50	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Orange	31.46	7.80	1.91	41.17	45.43	11.68	1.71	58.83	100.00
Osceola	24.60	0.00	0.00	24.60	65.01	10.38	0.00	75.40	100.00
Palm Beach	26.00	6.18	1.17	33.35	55.11	10.02	1.51	66.65	100.00
Pasco	32.32	12.96	0.00	45.28	48.45	6.27	0.00	54.72	100.00
Pinellas	28.67	6.55	1.07	36.29	57.28	6.42	0.00	63.71	100.00
Polk	24.99	4.50	0.00	29.49	63.60	6.36	0.55	70.51	100.00
Putnam	25.32	26.62	0.00	51.95	48.05	0.00	0.00	48.05	100.00
St. Johns	16.20	12.48	0.00	28.68	46.37	19.74	5.21	71.32	100.00
St. Lucie	48.42	7.11	0.00	55.53	28.68	15.79	0.00	44.47	100.00
Santa Rosa	27.37	8.03	0.00	35.40	60.22	4.38	0.00	64.60	100.00
Sarasota	29.57	0.00	0.48	30.05	62.41	6.74	0.80	69.95	100.00
Seminole	26.72	4.91	0.00	31.63	60.23	5.95	2.19	68.37	100.00
Sumter	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Suwannee	26.32	24.56	0.00	50.88	49.12	0.00	0.00	49.12	100.00
Taylor	25.00	27.50	0.00	52.50	47.50	0.00	0.00	47.50	100.00
Union	27.27	27.27	0.00	54.55	45.45	0.00	0.00	45.45	100.00
Volusia	22.14	4.39	0.00	26.53	68.50	4.97	0.00	73.47	100.00
Wakulla	38.46	0.00	0.00	38.46	61.54	0.00	0.00	61.54	100.00
Walton	31.08	5.41	2.70	39.19	51.35	9.46	0.00	60.81	100.00
Washington	37.50	12.50	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Florida	25.02	7.23	1.35	33.60	54.21	10.15	2.03	66.40	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-6b. Multi-family renter households as a percent of county by cost burden and household size (continued)\***

County	Change in Households 2001-2002								
	Cost burden 40-49%				Cost burden 50+ %				Total
	Household size			Subtotal	Household size			Subtotal	
	1-2	3-4	5+		1-2	3-4	5+		
Alachua	36.84	2.63	0.00	39.47	57.89	2.63	0.00	60.53	100.00
Baker	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bay	37.50	6.25	6.25	50.00	50.00	0.00	0.00	50.00	100.00
Bradford	NA	NA	NA	NA	NA	NA	NA	NA	NA
Brevard	18.18	3.64	0.00	21.82	69.09	9.09	0.00	78.18	100.00
Broward	23.83	5.05	0.00	28.88	64.62	5.78	0.72	71.12	100.00
Calhoun	NA	NA	NA	NA	NA	NA	NA	NA	NA
Charlotte	14.29	28.57	0.00	42.86	57.14	0.00	0.00	57.14	100.00
Citrus	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Clay	47.83	0.00	0.00	47.83	47.83	4.35	0.00	52.17	100.00
Collier	20.69	0.00	0.00	20.69	68.97	6.90	3.45	79.31	100.00
Columbia	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
DeSoto	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Dixie	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Duval	31.63	5.10	1.02	37.76	53.06	6.12	3.06	62.24	100.00
Escambia	28.57	0.00	0.00	28.57	71.43	0.00	0.00	71.43	100.00
Flagler	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Franklin	NA	NA	NA	NA	NA	NA	NA	NA	NA
Gadsden	NA	NA	NA	NA	NA	NA	NA	NA	NA
Gilchrist	NA	NA	NA	NA	NA	NA	NA	NA	NA
Glades	NA	NA	NA	NA	NA	NA	NA	NA	NA
Gulf	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Hamilton	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hardee	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Hendry	33.33	0.00	0.00	33.33	33.33	33.33	0.00	66.67	100.00
Hernando	28.57	14.29	0.00	42.86	57.14	0.00	0.00	57.14	100.00
Highlands	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Hillsborough	27.36	2.49	1.00	30.85	62.69	4.98	1.49	69.15	100.00
Holmes	0.00	100.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Indian River	40.00	0.00	0.00	40.00	40.00	20.00	0.00	60.00	100.00
Jackson	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Jefferson	NA	NA	NA	NA	NA	NA	NA	NA	NA
Lafayette	NA	NA	NA	NA	NA	NA	NA	NA	NA
Lake	47.06	5.88	0.00	52.94	47.06	0.00	0.00	47.06	100.00
Lee	20.41	6.12	0.00	26.53	63.27	10.20	0.00	73.47	100.00
Leon	30.43	4.35	0.00	34.78	63.04	2.17	0.00	65.22	100.00
Levy	NA	NA	NA	NA	NA	NA	NA	NA	NA
Liberty	NA	NA	NA	NA	NA	NA	NA	NA	NA
Madison	0.00	100.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Manatee	31.03	0.00	0.00	31.03	68.97	0.00	0.00	68.97	100.00
Marion	26.09	13.04	0.00	39.13	56.52	0.00	4.35	60.87	100.00
Martin	31.25	6.25	0.00	37.50	62.50	0.00	0.00	62.50	100.00
Miami-Dade	16.48	4.40	2.47	23.35	63.46	10.99	2.20	76.65	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-6b. Multi-family renter households as a percent of county by cost burden and household size (continued)\***

County	Change in Households 2001-2002								
	Cost burden 40-49%				Cost burden 50+ %				Total
	Household size			Subtotal	Household size			Subtotal	
	1-2	3-4	5+		1-2	3-4	5+		
Monroe	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Nassau	50.00	0.00	0.00	50.00	25.00	0.00	25.00	50.00	100.00
Okaloosa	33.33	8.33	0.00	41.67	50.00	0.00	8.33	58.33	100.00
Okeechobee	NA	NA	NA	NA	NA	NA	NA	NA	NA
Orange	30.06	7.14	1.19	38.39	50.60	9.82	1.19	61.61	100.00
Osceola	25.93	0.00	0.00	25.93	62.96	11.11	0.00	74.07	100.00
Palm Beach	25.60	4.76	0.60	30.95	61.90	6.55	0.60	69.05	100.00
Pasco	23.53	0.00	0.00	23.53	76.47	0.00	0.00	76.47	100.00
Pinellas	39.06	0.00	0.00	39.06	60.94	0.00	0.00	60.94	100.00
Polk	17.95	5.13	0.00	23.08	71.79	5.13	0.00	76.92	100.00
Putnam	0.00	50.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
St. Johns	11.76	11.76	0.00	23.53	58.82	17.65	0.00	76.47	100.00
St. Lucie	62.50	0.00	0.00	62.50	37.50	0.00	0.00	37.50	100.00
Santa Rosa	33.33	0.00	0.00	33.33	66.67	0.00	0.00	66.67	100.00
Sarasota	26.09	0.00	0.00	26.09	69.57	4.35	0.00	73.91	100.00
Seminole	24.21	2.11	0.00	26.32	69.47	4.21	0.00	73.68	100.00
Sumter	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Suwannee	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Taylor	NA	NA	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA	NA	NA
Volusia	23.81	2.38	0.00	26.19	71.43	2.38	0.00	73.81	100.00
Wakulla	NA	NA	NA	NA	NA	NA	NA	NA	NA
Walton	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Washington	NA	NA	NA	NA	NA	NA	NA	NA	NA
Florida	25.82	4.48	0.81	31.11	61.05	6.72	1.12	68.89	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-6c. Multi-family renter households as a percent of county by cost burden and household size (continued)\***

County	Change in Households 2002-2007								Total
	Cost burden 40-49%				Cost burden 50+ %				
	Household size			Subtotal	Household size			Subtotal	
	1-2	3-4	5+		1-2	3-4	5+		
Alachua	32.58	3.17	0.00	35.75	61.54	2.71	0.00	64.25	100.00
Baker	20.00	0.00	0.00	20.00	80.00	0.00	0.00	80.00	100.00
Bay	24.62	3.08	0.00	27.69	66.15	6.15	0.00	72.31	100.00
Bradford	25.00	0.00	0.00	25.00	75.00	0.00	0.00	75.00	100.00
Brevard	23.16	5.15	0.00	28.31	67.28	4.04	0.37	71.69	100.00
Broward	22.88	4.45	0.96	28.29	64.59	5.89	1.23	71.71	100.00
Calhoun	NA	NA	NA	NA	NA	NA	NA	NA	NA
Charlotte	12.50	18.75	0.00	31.25	68.75	0.00	0.00	68.75	100.00
Citrus	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Clay	43.90	2.44	0.00	46.34	43.90	7.32	2.44	53.66	100.00
Collier	16.57	4.14	0.00	20.71	68.64	7.69	2.96	79.29	100.00
Columbia	26.32	15.79	0.00	42.11	57.89	0.00	0.00	57.89	100.00
DeSoto	33.33	0.00	0.00	33.33	33.33	33.33	0.00	66.67	100.00
Dixie	NA	NA	NA	NA	NA	NA	NA	NA	NA
Duval	29.77	6.92	0.63	37.32	57.23	5.03	0.42	62.68	100.00
Escambia	27.06	4.71	0.00	31.76	63.53	4.71	0.00	68.24	100.00
Flagler	14.29	14.29	0.00	28.57	42.86	14.29	14.29	71.43	100.00
Franklin	NA	NA	NA	NA	NA	NA	NA	NA	NA
Gadsden	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Gilchrist	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Glades	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Gulf	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hamilton	33.33	16.67	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Hardee	50.00	0.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Hendry	33.33	0.00	0.00	33.33	33.33	33.33	0.00	66.67	100.00
Hernando	16.67	20.83	0.00	37.50	62.50	0.00	0.00	62.50	100.00
Highlands	26.32	0.00	0.00	26.32	63.16	10.53	0.00	73.68	100.00
Hillsborough	28.49	1.73	0.77	30.99	64.00	4.14	0.87	69.01	100.00
Holmes	NA	NA	NA	NA	NA	NA	NA	NA	NA
Indian River	16.13	0.00	0.00	16.13	77.42	3.23	3.23	83.87	100.00
Jackson	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Jefferson	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Lafayette	NA	NA	NA	NA	NA	NA	NA	NA	NA
Lake	44.94	4.49	0.00	49.44	50.56	0.00	0.00	50.56	100.00
Lee	21.46	4.11	0.46	26.03	68.49	4.57	0.91	73.97	100.00
Leon	30.71	2.90	0.00	33.61	63.90	2.49	0.00	66.39	100.00
Levy	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Liberty	NA	NA	NA	NA	NA	NA	NA	NA	NA
Madison	NA	NA	NA	NA	NA	NA	NA	NA	NA
Manatee	31.76	3.38	0.00	35.14	62.84	2.03	0.00	64.86	100.00
Marion	24.10	9.64	0.00	33.73	63.86	0.00	2.41	66.27	100.00
Martin	33.33	1.75	0.00	35.09	64.91	0.00	0.00	64.91	100.00
Miami-Dade	17.04	5.56	1.48	24.07	64.66	9.21	2.06	75.93	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-6c. Multi-family renter households as a percent of county by cost burden and household size (continued)\***

County	Change in Households 2002-2007								Total
	Cost burden 40-49%				Cost burden 50+ %				
	Household size			Subtotal	Household size			Subtotal	
1-2	3-4	5+	1-2		3-4	5+			
Monroe	16.67	0.00	0.00	16.67	83.33	0.00	0.00	83.33	100.00
Nassau	45.00	5.00	0.00	50.00	45.00	5.00	0.00	50.00	100.00
Okaloosa	25.40	1.59	0.00	26.98	66.67	6.35	0.00	73.02	100.00
Okeechobee	NA	NA	NA	NA	NA	NA	NA	NA	NA
Orange	30.15	6.55	1.36	38.05	51.09	9.68	1.18	61.95	100.00
Osceola	24.71	0.00	0.00	24.71	63.88	11.41	0.00	75.29	100.00
Palm Beach	25.92	3.44	0.49	29.85	64.00	5.41	0.74	70.15	100.00
Pasco	31.09	5.88	0.00	36.97	59.66	3.36	0.00	63.03	100.00
Pinellas	34.81	0.63	0.00	34.18	66.46	0.63	0.00	65.82	100.00
Polk	21.39	2.89	0.00	24.28	72.83	2.89	0.00	75.72	100.00
Putnam	44.44	11.11	0.00	55.56	44.44	0.00	0.00	44.44	100.00
St. Johns	10.77	13.85	0.00	24.62	58.46	13.85	3.08	75.38	100.00
St. Lucie	59.46	5.41	0.00	64.86	24.32	10.81	0.00	35.14	100.00
Santa Rosa	20.59	8.82	0.00	29.41	61.76	8.82	0.00	70.59	100.00
Sarasota	26.85	0.00	0.00	26.85	70.37	2.78	0.00	73.15	100.00
Seminole	24.44	2.63	0.00	27.07	67.68	4.04	1.21	72.93	100.00
Sumter	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
Suwannee	20.00	20.00	0.00	40.00	60.00	0.00	0.00	60.00	100.00
Taylor	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Union	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Volusia	24.68	2.13	0.00	26.81	69.79	3.40	0.00	73.19	100.00
Wakulla	0.00	50.00	0.00	50.00	50.00	0.00	0.00	50.00	100.00
Walton	28.57	14.29	0.00	42.86	57.14	0.00	0.00	57.14	100.00
Washington	NA	NA	NA	NA	NA	NA	NA	NA	NA
Florida	25.50	4.37	0.72	30.58	62.22	6.16	1.04	69.42	100.00

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.



**Table IV-7. Multi-family cost burdened households by county as a percent of state total by cost burden\***

County	Percent of State Total					
	2002			2007		
	Cost burden		Total	Cost burden		Total
40-49%	50+%	40-49%		50+%		
Alachua	1.940	1.498	1.646	1.961	1.520	1.667
Baker	0.006	0.008	0.007	0.007	0.011	0.009
Bay	0.775	0.586	0.649	0.759	0.587	0.644
Bradford	0.062	0.027	0.039	0.060	0.028	0.039
Brevard	1.914	2.360	2.210	1.933	2.369	2.223
Broward	12.987	13.531	13.349	12.925	13.519	13.321
Calhoun	0.009	0.004	0.006	0.009	0.004	0.005
Charlotte	0.156	0.109	0.125	0.155	0.111	0.126
Citrus	0.000	0.150	0.075	0.000	0.153	0.076
Clay	0.715	0.399	0.505	0.772	0.430	0.544
Collier	0.796	1.038	0.957	0.809	1.085	0.993
Columbia	0.159	0.072	0.101	0.164	0.077	0.106
DeSoto	0.011	0.059	0.043	0.012	0.056	0.042
Dixie	0.004	0.002	0.003	0.004	0.002	0.002
Duval	7.629	5.609	6.287	7.478	5.485	6.150
Escambia	1.276	1.189	1.218	1.246	1.158	1.187
Flagler	0.013	0.023	0.020	0.016	0.026	0.022
Franklin	0.008	0.004	0.005	0.007	0.004	0.005
Gadsden	0.043	0.020	0.028	0.042	0.019	0.027
Gilchrist	0.008	0.002	0.004	0.009	0.003	0.005
Glades	0.000	0.005	0.003	0.000	0.005	0.004
Gulf	0.023	0.006	0.011	0.021	0.005	0.011
Hamilton	0.019	0.005	0.009	0.023	0.007	0.012
Hardee	0.009	0.051	0.037	0.011	0.049	0.036
Hendry	0.011	0.060	0.043	0.012	0.057	0.042
Hernando	0.176	0.115	0.135	0.181	0.120	0.141
Highlands	0.083	0.181	0.148	0.086	0.181	0.149
Hillsborough	10.208	9.381	9.659	10.155	9.365	9.628
Holmes	0.017	0.005	0.009	0.016	0.004	0.008
Indian River	0.188	0.278	0.248	0.185	0.282	0.249
Jackson	0.107	0.024	0.052	0.100	0.023	0.049
Jefferson	0.028	0.012	0.018	0.026	0.012	0.017
Lafayette	0.004	0.003	0.003	0.004	0.003	0.003
Lake	0.773	0.332	0.480	0.803	0.349	0.500
Lee	1.054	1.607	1.421	1.091	1.639	1.456
Leon	1.769	1.365	1.501	1.804	1.412	1.543
Levy	0.000	0.057	0.028	0.000	0.057	0.029
Liberty	0.000	0.000	0.000	0.000	0.000	0.000
Madison	0.051	0.014	0.026	0.048	0.013	0.025
Manatee	1.355	1.153	1.221	1.364	1.158	1.227
Marion	0.454	0.509	0.491	0.476	0.522	0.507
Martin	0.306	0.354	0.338	0.322	0.362	0.349
Miami-Dade	18.154	24.324	22.253	17.851	23.908	21.887

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-7. Multi-family cost burdened households by county as a percent of state total by cost burden (continued)\***

County	Percent of State Total					
	Cost burden			Cost burden		
	40-49%	50+%	Total	40-49%	50+%	Total
Monroe	0.158	0.192	0.180	0.150	0.183	0.172
Nassau	0.122	0.069	0.087	0.132	0.073	0.093
Okaloosa	0.433	0.414	0.421	0.437	0.426	0.430
Okeechobee	0.008	0.004	0.005	0.007	0.004	0.005
Orange	13.045	9.440	10.650	13.388	9.713	10.939
Osceola	0.844	1.304	1.150	0.907	1.389	1.228
Palm Beach	5.929	5.998	5.975	5.996	6.087	6.057
Pasco	1.214	0.749	0.905	1.218	0.763	0.915
Pinellas	7.085	6.279	6.549	6.844	6.028	6.300
Polk	1.418	1.722	1.620	1.406	1.718	1.614
Putnam	0.152	0.071	0.098	0.152	0.070	0.097
St. Johns	0.296	0.375	0.349	0.307	0.393	0.364
St. Lucie	0.405	0.163	0.244	0.423	0.163	0.250
Santa Rosa	0.184	0.170	0.174	0.190	0.179	0.183
Sarasota	1.066	1.256	1.192	1.052	1.239	1.177
Seminole	2.512	2.759	2.676	2.596	2.887	2.789
Sumter	0.000	0.088	0.044	0.000	0.094	0.047
Suwannee	0.056	0.027	0.037	0.060	0.030	0.040
Taylor	0.039	0.018	0.025	0.039	0.017	0.024
Union	0.011	0.005	0.007	0.012	0.004	0.007
Volusia	1.653	2.313	2.092	1.663	2.305	2.091
Wakulla	0.009	0.008	0.008	0.011	0.008	0.009
Walton	0.054	0.046	0.049	0.056	0.047	0.050
Washington	0.008	0.004	0.005	0.007	0.004	0.005

\*Note: Cost burdened households are those with a housing burden of 40 percent or more of income and household income between 20 percent and 60 percent of adjusted area median.

**Table IV-8. Multi-family cost burdened households, growth and percent of state in 2002 and 2007\***

County	2002				2007			
	House-holds	Percent of state	Growth 2001-2002	Percent of state	House-holds	Percent of state	Growth 2001-2002	Percent of state
<u>Large counties</u>								
Miami-Dade	35,333	22.25	364	16.32	37,223	21.89	1,890	16.74
Orange	16,910	10.65	336	15.06	18,605	10.94	1,695	15.01
Broward	21,195	13.35	277	12.42	22,655	13.32	1,460	12.93
Hillsborough	15,336	9.66	201	9.01	16,375	9.63	1,039	9.20
Palm Beach	9,487	5.98	168	7.53	10,301	6.06	814	7.21
Duval	9,983	6.29	98	4.39	10,460	6.15	477	4.23
Pinellas	10,399	6.55	64	2.87	10,715	6.30	316	2.80
Subtotal	118,643	74.72	1,508	67.59	126,334	74.28	7,691	68.12
<u>Medium counties</u>								
Seminole	4,249	2.68	95	4.26	4,744	2.79	495	4.38
Brevard	3,509	2.21	55	2.47	3,781	2.22	272	2.41
Osceola	1,826	1.15	54	2.42	2,089	1.23	263	2.33
Leon	2,383	1.50	46	2.06	2,624	1.54	241	2.13
Volusia	3,321	2.09	42	1.88	3,556	2.09	235	2.08
Alachua	2,614	1.65	38	1.70	2,835	1.67	221	1.96
Lee	2,257	1.42	49	2.20	2,476	1.46	219	1.94
Polk	2,572	1.62	39	1.75	2,745	1.61	173	1.53
Collier	1,519	0.96	29	1.30	1,688	0.99	169	1.50
Manatee	1,938	1.22	29	1.30	2,086	1.23	148	1.31
Clay	802	0.51	23	1.03	925	0.54	123	1.09
Pasco	1,437	0.91	17	0.76	1,556	0.92	119	1.05
Sarasota	1,893	1.19	23	1.03	2,001	1.18	108	0.96
Lake	762	0.48	17	0.76	851	0.50	89	0.79
Escambia	1,934	1.22	14	0.63	2,019	1.19	85	0.75
Marion	779	0.49	23	1.03	862	0.51	83	0.74
Bay	1,031	0.65	16	0.72	1,096	0.64	65	0.58
Saint Johns	554	0.35	17	0.76	619	0.36	65	0.58
Okaloosa	668	0.42	12	0.54	731	0.43	63	0.56
Martin	536	0.34	16	0.72	593	0.35	57	0.51
Saint Lucie	388	0.24	8	0.36	425	0.25	37	0.33
Santa Rosa	277	0.17	3	0.13	311	0.18	34	0.30
Indian River	393	0.25	5	0.22	424	0.25	31	0.28
Hernando	215	0.14	7	0.31	239	0.14	24	0.21
Charlotte	198	0.13	7	0.31	214	0.13	16	0.14
Citrus	158	0.10	3	0.13	173	0.10	15	0.13
Subtotal	38,213	24.07	687	30.79	41,663	24.50	3,450	30.56
<u>Small counties</u>								
Nassau	138	0.09	4	0.18	158	0.09	20	0.18
Columbia	161	0.10	4	0.18	180	0.11	19	0.17
Highlands	235	0.15	4	0.18	254	0.15	19	0.17
Sumter	93	0.06	2	0.09	107	0.06	14	0.12
Suwannee	58	0.04	1	0.05	68	0.04	10	0.09
Putnam	156	0.10	2	0.09	165	0.10	9	0.08
Flagler	31	0.02	1	0.05	38	0.02	7	0.06

**Table IV-8. Multi-family cost burdened households, growth and percent of state in 2002 and 2007 (continued)\***

County	2002				2007			
	Households	Percent of state	Growth 2001-2002	Percent of state	Households	Percent of state	Growth 2001-2002	Percent of state
<u>Small counties (Continued)</u>								
Walton	78	0.05	4	0.18	85	0.05	7	0.06
Hamilton	15	0.01	0	0.00	21	0.01	6	0.05
Monroe	286	0.18	2	0.09	292	0.17	6	0.05
Baker	11	0.01	0	0.00	16	0.01	5	0.04
Levy	60	0.04	0	0.00	65	0.04	5	0.04
Bradford	62	0.04	0	0.00	66	0.04	4	0.04
DeSoto	68	0.04	2	0.09	71	0.04	3	0.03
Hendry	69	0.04	3	0.13	72	0.04	3	0.03
Gadsden	44	0.03	0	0.00	46	0.03	2	0.02
Gilchrist	6	0.00	0	0.00	8	0.01	2	0.02
Hardee	59	0.04	1	0.05	61	0.04	2	0.02
Wakulla	13	0.01	0	0.00	15	0.01	2	0.02
Glades	5	0.00	0	0.00	6	0.00	1	0.01
Jackson	82	0.05	2	0.09	83	0.05	1	0.01
Jefferson	28	0.02	0	0.00	29	0.02	1	0.01
Taylor	40	0.03	0	0.00	41	0.02	1	0.01
Union	11	0.01	0	0.00	12	0.01	1	0.01
Calhoun	9	0.01	0	0.00	9	0.01	0	0.00
Dixie	4	0.00	1	0.05	4	0.00	0	0.00
Franklin	8	0.01	0	0.00	8	0.01	0	0.00
Gulf	18	0.01	1	0.05	18	0.01	0	0.00
Holmes	14	0.01	1	0.05	14	0.01	0	0.00
Lafayette	5	0.00	0	0.00	5	0.00	0	0.00
Liberty	0	0.00	0	0.00	0	0.00	0	0.00
Madison	42	0.03	1	0.05	42	0.03	0	0.00
Okeechobee	8	0.01	0	0.00	8	0.01	0	0.00
Washington	8	0.01	0	0.00	8	0.01	0	0.00
Subtotal	1,925	1.21	36	1.61	2,075	1.22	150	1.33
Florida	158,781	(X)	2,231	(X)	170,072	(X)	11,291	(X)

\*Note: Cost burdened households are those with a housing cost of 40% or more and a household income between 20% and 60% of adjusted area median income. County size is based on 2000 Census population.

## **V. Florida Housing Finance Corporation Supported Units and County Location Compared to Need**

This section of the needs assessment compares the inventory of multi-family rental units supported by FHFC with the demand for housing by renters with incomes between 20 and 60 percent of the area median. Most FHFC units are targeted to households with incomes in the 20 to 60 percent of area median range. Of these, the bulk of the units are targeted toward maximum incomes of 50 or 60 percent of median income, consistent with the requirements of the Low Income Housing Tax Credit program. The FHFC also supports some units for households between 60.1 and 150 percent of the area median income.

### **FHFC Inventory**

The FHFC provided income targeting information for a total of 101,708 income restricted units; that is, a household must have an income at or below the qualifying income to occupy the unit.<sup>2</sup> Of the income-restricted units, 82,405 are restricted to households with income between 20 and 60 percent of local area median. The remaining income-restricted units have maximum income restrictions from 60.1 to 150 percent of area median income.

Table V-1 on the following pages lists these units by county and by the income level that sets the upper bound of eligibility (income restriction of the unit based on a percentage of the area median income). Table V-2 summarizes the same information into broader income categories.

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<sup>2</sup> In this section we are limiting the discussion to those FHFC units for which we have information about the income categories of the restricted units. The FHFC provides or monitors a larger number of units, including those “in the pipeline” but for which we do not have corresponding information on income categories served.

**Table V-1. Income-restricted FHFC units by targeted income category and county**

County	25.1-30% AMI	30.1-35% AMI	35.1-40% AMI	40.1-45% AMI	45.1-50% AMI	50.1-60% AMI	60.1-80% AMI	80.1-150% AMI	Total Units
Alachua	0	30	0	0	64	654	36	142	926
Baker	0	0	0	0	10	30	0	0	40
Bay	0	0	0	20	60	121	0	0	201
Bradford	0	0	0	8	0	29	0	0	37
Brevard	0	53	24	20	0	1,081	0	56	1,234
Broward	0	0	60	0	331	3,376	776	1,739	6,282
Calhoun	0	0	0	0	0	38	0	0	38
Charlotte	0	26	0	0	0	418	0	0	444
Citrus	0	0	19	0	10	299	0	0	328
Clay	27	0	0	0	62	590	212	224	1,115
Collier	0	0	24	24	280	2,386	0	0	2,714
Columbia	0	5	0	0	0	99	0	0	104
DeSoto	0	19	14	0	0	163	0	0	196
Dixie	0	0	0	0	0	0	0	0	0
Duval	30	87	312	91	668	4,499	338	997	7,022
Escambia	0	6	6	0	34	681	158	0	885
Flagler	0	0	0	0	0	88	0	0	88
Franklin	0	0	0	0	0	85	0	0	85
Gadsden	0	0	0	8	0	89	0	0	97
Gilchrist	0	0	0	0	0	24	0	0	24
Glades	0	0	0	0	0	28	0	0	28
Gulf	0	0	0	0	0	113	0	0	113
Hamilton	0	0	22	0	0	87	0	0	109
Hardee	0	0	0	10	0	89	0	0	99
Hendry	0	27	6	6	15	184	0	0	238
Hernando	0	4	0	0	8	147	0	0	159
Highlands	0	0	29	7	30	234	0	0	300
Hillsborough	0	91	445	8	429	4,226	1,259	3,635	10,093
Holmes	0	0	4	0	0	34	0	0	38
Indian River	0	53	49	0	8	1,507	0	0	1,617
Jackson	0	11	17	0	21	170	0	0	219
Jefferson	0	0	0	0	0	75	0	0	75
Lafayette	0	0	0	0	0	0	0	0	0
Lake	0	0	7	7	0	1,944	0	0	1,958

**Table V-1. Income-restricted FHFC units by targeted income category and county (continued)**

County	25.1-30% AMI	30.1-35% AMI	35.1-40% AMI	40.1-45% AMI	45.1-50% AMI	50.1-60% AMI	60.1-80% AMI	80.1-150% AMI	Total Units
Lee	0	43	75	7	180	1,444	105	210	2,064
Leon	0	0	0	0	240	1,143	563	160	2,106
Levy	0	4	0	7	0	126	0	0	137
Liberty	0	0	0	0	0	0	0	0	0
Madison	0	0	0	0	0	81	0	0	81
Manatee	24	39	34	10	14	1,301	3	0	1,425
Marion	0	60	39	0	12	757	0	0	868
Martin	0	0	0	0	51	620	0	0	671
Miami-Dade	0	224	815	101	1,822	10,840	223	800	14,825
Monroe	0	0	0	0	113	114	122	13	362
Nassau	0	0	7	0	0	285	0	0	292
Okaloosa	0	0	6	0	0	163	0	0	169
Okeechobee	0	0	0	0	0	34	0	0	34
Orange	0	242	286	24	404	13,391	777	2,668	17,792
Osceola	0	40	0	0	103	3,987	138	320	4,588
Palm Beach	0	50	165	0	427	5,168	366	728	6,904
Pasco	0	0	0	0	10	948	0	0	958
Pinellas	0	60	14	0	98	805	175	369	1,521
Polk	0	51	45	31	24	680	0	0	831
Putnam	0	0	70	0	30	367	0	0	467
Saint Johns	0	14	46	0	0	236	0	0	296
Saint Lucie	0	22	0	0	68	1,137	0	0	1,227
Santa Rosa	0	0	0	0	0	157	0	0	157
Sarasota	0	12	0	6	0	461	137	550	1,166
Seminole	0	0	0	0	79	2,193	153	563	2,988
Sumter	0	7	8	0	0	167	0	0	182
Suwannee	0	0	0	0	0	24	0	0	24
Taylor	0	0	0	0	0	67	0	0	67
Union	0	0	0	0	0	32	0	0	32
Volusia	0	38	34	0	51	1,743	140	448	2,454
Wakulla	0	5	0	0	0	25	0	0	30
Walton	0	0	5	0	0	46	0	0	51
Washington	0	0	0	0	0	33	0	0	33
State of Florida	81	1,323	2,687	395	5,756	72,163	5,681	13,622	101,708

**Table V-2. Subtotals of FHFC income restricted units by county**

County	25.1-50% AMI	50.1-60% AMI	25.1-60% AMI	60.1-150% AMI
Alachua	94	654	748	178
Baker	10	30	40	0
Bay	80	121	201	0
Bradford	8	29	37	0
Brevard	97	1,081	1,178	56
Broward	391	3,376	3,767	2,515
Calhoun	0	38	38	0
Charlotte	26	418	444	0
Citrus	29	299	328	0
Clay	89	590	679	436
Collier	328	2,386	2,714	0
Columbia	5	99	104	0
DeSoto	33	163	196	0
Dixie	0	0	0	0
Duval	1,188	4,499	5,687	1,335
Escambia	46	681	727	158
Flagler	0	88	88	0
Franklin	0	85	85	0
Gadsden	8	89	97	0
Gilchrist	0	24	24	0
Glades	0	28	28	0
Gulf	0	113	113	0
Hamilton	22	87	109	0
Hardee	10	89	99	0
Hendry	54	184	238	0
Hernando	12	147	159	0
Highlands	66	234	300	0
Hillsborough	973	4,226	5,199	4,894
Holmes	4	34	38	0
Indian River	110	1,507	1,617	0
Jackson	49	170	219	0
Jefferson	0	75	75	0
Lafayette	0	0	0	0



**Table V-2. Subtotals of FHFC income restricted units by county (continued)**

County	25.1-50% AMI	50.1-60% AMI	25.1-60% AMI	60.1-150% AMI
Lake	14	1,944	1,958	0
Lee	305	1,444	1,749	315
Leon	240	1,143	1,383	723
Levy	11	126	137	0
Liberty	0	0	0	0
Madison	0	81	81	0
Manatee	121	1,301	1,422	3
Marion	111	757	868	0
Martin	51	620	671	0
Miami-Dade	2,962	10,840	13,802	1,023
Monroe	113	114	227	135
Nassau	7	285	292	0
Okaloosa	6	163	169	0
Okeechobee	0	34	34	0
Orange	956	13,391	14,347	3,445
Osceola	143	3,987	4,130	458
Palm Beach	642	5,168	5,810	1,094
Pasco	10	948	958	0
Pinellas	172	805	977	544
Polk	151	680	831	0
Putnam	100	367	467	0
Saint Johns	60	236	296	0
Saint Lucie	90	1,137	1,227	0
Santa Rosa	0	157	157	0
Sarasota	18	461	479	687
Seminole	79	2,193	2,272	716
Sumter	15	167	182	0
Suwannee	0	24	24	0
Taylor	0	67	67	0
Union	0	32	32	0
Volusia	123	1,743	1,866	588
Wakulla	5	25	30	0
Walton	5	46	51	0
Washington	0	33	33	0
State of Florida	10,242	72,163	82,405	19,303

The income distributions above demonstrate that most units are targeted toward households with incomes in the 50 to 60 percent of area median income range. Eighty-eight percent of the units with restrictions in the 20 to 60 percent of local area median income range, over 72,000 units, have restrictions for which the highest income allowable is between 50 and 60 percent. Approximately 10,000 units are restricted to households with income levels below 50 percent; of these, 6,000 fall within the 40 to 49.9 percent income range.

Not surprisingly, large counties have the highest number of income-restricted FHFC units. Only three counties have more than 10,000 rent-restricted units: Orange, with approximately 17,800 units; Miami-Dade, with almost 15,000 units; and Hillsborough, with just over 10,000 units. These three counties account for 42 percent of all rent restricted units in the state. Moreover, of the approximately 19,000 units in the 60 to 150 percent of area median income qualifying range, over 40 percent are found in two counties: Hillsborough and Orange.

Other large county totals include Broward with almost 6,300 units, Duval with 7,000, Palm Beach with 6,900, and Pinellas with slightly over 1,500. The numbers of units for large counties are not necessarily distributed consistent with county population. For example, Orange County contains a high number of units relative to its population, while Pinellas County contains a substantially smaller number of units relative to population.

Among the medium counties, the largest number of FHFC units is found in Osceola County. Counties with 2,000-3,000 units include Seminole, Collier, Lee, Leon and Volusia. Other counties with more than 1,000 FHFC supported units include Lake, Brevard, Clay, Indian River, Manatee, St. Lucie, and Sarasota.

### **Comparison of Inventory to Need**

To determine the level of effort in meeting housing needs in each county, the Shimberg Center developed a ratio of the FHFC inventory relative to need. The ratio is the number of FHFC units with income restrictions at 60% of area median income divided by the number of renters with incomes between 40 and 60 percent of area median income.

In order to match the 60 percent income restricted FHFC units to the “most likely pool of renters” the Shimberg Center assumed that a household could pay up to 40 percent of income for housing, that is, a 40 percent cost burden. This assumption resulted in a redefinition of the household income range defining the likely pool of renter. That income range is between 40 and 60 percent of area median income adjusted for household size.

Table V-3 on the following pages shows the results of all of these calculations.

**Table V-3. Ratio of FHFC units to renters (Units with income restrictions at 60% compared to renters with incomes 40%-60% of AMI – Units with income restrictions expiring through 2004 are not counted)**

<b>County</b>	<b>All Renters, 2001, with incomes 40-60% AMI</b>	<b>60% Only Units - post 2004</b>	<b>Ratio: 60% units/All Renters 40-60%</b>
Alachua	4,015	619	15.4%
Baker	217	30	13.8%
Bay	3,390	60	1.8%
Bradford	260	29	11.2%
Brevard	7,977	1,081	13.6%
Broward	32,537	2,880	8.9%
Calhoun	151	0	0.0%
Charlotte	1,781	418	23.5%
Citrus	1,365	227	16.6%
Clay	1,928	545	28.3%
Collier	3,680	2,344	63.7%
Columbia	711	31	4.4%
DeSoto	386	163	42.2%
Dixie	130	0	0.0%
Duval	17,425	4,443	25.5%
Escambia	5,252	635	12.1%
Flagler	545	88	16.1%
Franklin	139	55	39.6%
Gadsden	540	52	9.6%
Gilchrist	116	0	0.0%
Glades	117	28	23.9%
Gulf	143	0	0.0%
Hamilton	155	87	56.1%
Hardee	302	51	16.9%
Hendry	446	184	41.3%
Hernando	1,755	107	6.1%
Highlands	1,262	192	15.2%
Hillsborough	19,467	4,206	21.6%
Holmes	203	34	16.7%
Indian River	1,835	1,498	81.6%
Jackson	564	146	25.9%
Jefferson	143	36	25.2%
Lafayette	59	0	0.0%
Lake	2,758	1,688	61.2%
Lee	7,038	1,444	20.5%
Leon	4,307	1,142	26.5%
Levy	427	126	29.5%
Liberty	72	0	0.0%
Madison	227	81	35.7%

**Table V-3. Ratio of FHFC units to renters (Units with income restrictions at 60% compared to renters with incomes 40%-60% of AMI – Units with income restrictions expiring through 2004 are not counted) (continued)**

<b>County</b>	<b>All Renters, 2001, with incomes 40-60% AMI</b>	<b>60% Only Units - post 2004</b>	<b>Ratio: 60% units/All Renters 40-60%</b>
Manatee	4,688	1,301	27.8%
Marion	3,148	532	16.9%
Martin	1,947	578	29.7%
Miami-Dade	49,885	9,069	18.2%
Monroe	1,921	114	5.9%
Nassau	801	72	9.0%
Okaloosa	3,834	88	2.3%
Okeechobee	555	34	6.1%
Orange	23,076	13,146	57.0%
Osceola	3,963	3,794	95.7%
Palm Beach	17,938	5,162	28.8%
Pasco	5,172	574	11.1%
Pinellas	17,251	801	4.6%
Polk	8,100	627	7.7%
Putnam	819	227	27.7%
Saint Johns	1,551	236	15.2%
Saint Lucie	2,196	1,137	51.8%
Santa Rosa	1,341	43	3.2%
Sarasota	4,384	458	10.4%
Seminole	5,894	1,833	31.1%
Sumter	501	151	30.1%
Suwannee	396	24	6.1%
Taylor	209	67	32.1%
Union	124	0	0.0%
Volusia	6,570	1,696	25.8%
Wakulla	201	25	12.4%
Walton	609	46	7.6%
Washington	256	33	12.9%
State of Florida	291,155	66,618	22.9%

Table V-3 shows that statewide, FHFC units with 60 percent income restrictions provide units equaling about 23 percent of the number of renter households with incomes between 40 and 60 percent of AMI. This is a significant accomplishment in slightly over a decade. Several counties vary significantly from the state average. Osceola County's FHFC units equal 96 percent of renters in the 40 – 60 percent income range. Other large and medium-sized counties with large percentages (in excess of 50 percent) of renters in this income category include Indian River at approximately 82 percent, Lake at 61 percent, Orange at 57 percent, St. Lucie at approximately 52 percent and Collier at almost 64 percent. Three of the six large and medium counties with ratios over 50 percent are in the Orlando metropolitan area. Among small counties, Franklin, Hendry, DeSoto and Hamilton have ratios of approximately 40 percent or more. In the latter counties, the ratio is indicative of the relatively small number of renters in the county rather than large numbers of FHFC units; each of these counties has fewer than 200 units of FHFC supported housing.

## **VI. Federal- and State-Supported Units and County Location Compared to Need**

In addition to the FHFC-supported units discussed above, the federal government subsidizes rental housing units for low-income Florida households through programs administered by the Department of Housing and Urban Development (HUD) and the Department of Agriculture's Rural Development (RD) division. This section of the report summarizes the inventory of federal- and state-supported rental housing units by county and compares this stock to numbers of renter households.

### **Subsidized Housing Inventory**

Table VI-1 on the following pages lists the subsidized units available by county that are assumed to be generally (but not exclusively) restricted to households with incomes between 20 and 60 percent of area median income.<sup>3</sup> The list includes units supported by FHFC, RD, and HUD. The list was originally compiled by The Department of Elder Affairs from three sources: FHFC's compliance database, HUD's "Picture of Subsidized Housing," and Rural Development. The original list has been subsequently updated through 2000 by the Shimberg Center and includes local housing finance agency projects, to the extent that the local project received 4 percent credits or received a credit enhancement from the Guarantee Fund and hasn't received credits; FHFC projects from the 2000 cycle; and RD and HUD projects funded in 2000 but not yet completed. The federal agencies have not yet made funding awards for 2001. Local projects funded through federal entitlement funds, such as the Community Development Block Grants and HOME, are not included in the list below. Because specific data on income restrictions is not available for all federally subsidized units or all FHFC units, the units are not divided into categories based on maximum allowable income.

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<sup>3</sup> Rents in HUD- and RD-subsidized units are based on a percentage of the tenant's income, so it is not possible to determine an exact number of units reserved for those between 20 and 60 percent of area median income. Based on summary statistics from HUD regarding the incomes of current tenants, it is assumed that 16 percent of HUD's public housing units and 21 percent of its Section 8 vouchers and certificates are occupied by households with incomes between 20 and 60 percent of the area median.

**Table VI-1. Subsidized units by county, 2000**

<b>County</b>	<b>Subsidized Units</b>	<b>Percentage Share of State's Subsidized Units</b>
Alachua	3,397	1.59%
Baker	146	0.07%
Bay	1,872	0.88%
Bradford	426	0.20%
Brevard	4,096	1.92%
Broward	13,313	6.24%
Calhoun	138	0.06%
Charlotte	1,449	0.68%
Citrus	805	0.38%
Clay	1,255	0.59%
Collier	3,663	1.72%
Columbia	502	0.24%
Desoto	190	0.09%
Dixie	32	0.01%
Duval	17,707	8.30%
Escambia	3,930	1.84%
Flagler	294	0.14%
Franklin	130	0.06%
Gadsden	708	0.33%
Gilchrist	81	0.04%
Glades	28	0.01%
Gulf	188	0.09%
Hamilton	147	0.07%
Hardee	192	0.09%
Hendry	454	0.21%
Hernando	437	0.20%
Highlands	858	0.40%
Hillsborough	19,243	9.02%
Holmes	122	0.06%
Indian River	1,902	0.89%
Jackson	1,090	0.51%
Jefferson	198	0.09%
Lafayette	36	0.02%
Lake	3,981	1.87%
Lee	4,036	1.89%
Leon	3,892	1.82%
Levy	403	0.19%
Liberty	0	0.00%
Madison	303	0.14%
Manatee	3,036	1.42%
Marion	2,049	0.96%

**Table VI-1. Subsidized units by county, 2000 (continued)**

County	Subsidized Units	Percentage Share of State's Subsidized Units
Martin	990	0.46%
Miami-Dade	37,484	17.56%
Monroe	1,142	0.54%
Nassau	639	0.30%
Okaloosa	881	0.41%
Okeechobee	155	0.07%
Orange	24,619	11.54%
Osceola	5,170	2.42%
Palm Beach	12,994	6.09%
Pasco	2,926	1.37%
Pinellas	7,660	3.59%
Polk	3,713	1.74%
Putnam	1,066	0.50%
Saint Johns	642	0.30%
Saint Lucie	2,031	0.95%
Santa Rosa	510	0.24%
Sarasota	2,161	1.01%
Seminole	5,371	2.52%
Sumter	379	0.18%
Suwannee	341	0.16%
Taylor	267	0.13%
Union	99	0.05%
Volusia	4,885	2.29%
Wakulla	113	0.05%
Walton	288	0.13%
Washington	157	0.07%
State of Florida Total	213,412	100.00%

In total, Florida has an estimated 213,412 subsidized units serving households between 20 and 60 percent of the area median income. Most (62 percent) are located in the large counties, with over 17 percent of the state total in Miami-Dade County, almost 12 percent in Orange County, 9 percent in Hillsborough County, 8 percent in Duval County, 6 percent in Broward County, 6 percent in Palm Beach County, and almost 4 percent in Pinellas County. A number of medium counties contain between 1.5 and 2.5 percent of the state's total subsidized units, including Alachua, Brevard, Collier, Escambia, Lake, Lee, Leon, Osceola, Polk, Seminole, and Volusia Counties.



## **Comparison of Inventory to Need**

To determine the extent to which subsidized units meet housing needs in each county, the Shimberg Center developed two measures of the subsidized housing inventory relative to need:

- Ratio 1: The number of subsidized units as a percentage of all renters;
- Ratio 2: The number of subsidized units as a percentage of all renters with incomes in the 20 to 60 percent of area median income category.

Table VI-2 on the following pages lists each of these ratios by Florida county.

**Table VI-2. Comparisons of subsidized unit totals to renter totals**

<b>County</b>	<b>Ratio 1: Subsidized units/All renters</b>	<b>Ratio 2: Subsidized units/All renters with incomes 20-60% AMI</b>
Alachua	12.41%	37.17%
Baker	11.01%	33.18%
Bay	9.89%	29.89%
Bradford	23.61%	65.44%
Brevard	8.03%	25.83%
Broward	6.59%	22.03%
Calhoun	15.42%	37.30%
Charlotte	13.64%	49.05%
Citrus	10.42%	29.81%
Clay	11.06%	34.77%
Collier	14.23%	53.92%
Columbia	10.30%	28.47%
Desoto	6.93%	23.60%
Dixie	4.53%	11.23%
Duval	15.67%	51.17%
Escambia	11.16%	33.43%
Flagler	8.37%	27.45%
Franklin	15.26%	37.57%
Gadsden	19.95%	50.18%
Gilchrist	11.55%	31.64%
Glades	3.91%	11.91%
Gulf	19.96%	51.93%
Hamilton	15.54%	39.30%
Hardee	8.81%	29.95%
Hendry	14.97%	48.82%
Hernando	5.74%	13.74%
Highlands	11.11%	32.03%
Hillsborough	13.57%	47.47%
Holmes	9.47%	25.63%
Indian River	16.97%	55.00%
Jackson	29.27%	73.95%
Jefferson	21.78%	55.77%
Lafayette	8.67%	26.09%
Lake	23.87%	68.28%
Lee	8.94%	30.85%
Leon	13.25%	40.05%
Levy	17.37%	46.64%
Liberty	0.00%	0.00%
Madison	20.82%	51.71%
Manatee	10.15%	33.29%

**Table VI-2. Comparisons of subsidized unit totals to renter totals (continued)**

<b>County</b>	<b>Ratio 1: Subsidized units/All renters</b>	<b>Ratio 2: Subsidized units/All renters with incomes 20-60% AMI</b>
Marion	9.32%	31.22%
Martin	8.74%	30.46%
Miami-Dade	11.35%	33.96%
Monroe	8.62%	33.01%
Nassau	14.77%	43.80%
Okaloosa	3.90%	12.15%
Okeechobee	4.85%	12.68%
Orange	18.30%	62.50%
Osceola	25.62%	81.67%
Palm Beach	10.66%	37.92%
Pasco	11.10%	28.79%
Pinellas	6.30%	22.09%
Polk	7.37%	22.48%
Putnam	18.95%	50.35%
Saint Johns	5.35%	19.02%
Saint Lucie	11.79%	47.36%
Santa Rosa	5.79%	17.10%
Sarasota	6.81%	26.04%
Seminole	12.39%	51.95%
Sumter	13.15%	38.87%
Suwannee	12.99%	33.43%
Taylor	18.41%	51.05%
Union	11.53%	33.67%
Volusia	10.57%	35.60%
Wakulla	8.27%	25.39%
Walton	8.11%	24.08%
Washington	10.72%	28.24%
State of Florida Total	11.27%	36.75%

Ratio 1 shows that statewide, the number of subsidized units equals slightly more than 11 percent of the total number of renters. Three large counties have ratios of subsidized units to renters in excess of the state average, including Orange with a ratio of 18.3 percent, Duval with a ratio of 15.7 percent, and Hillsborough with a ratio of 13.6 percent. Two other large counties nearly mirror the state average: Miami-Dade's ratio is 11.3 percent, and Palm Beach's ratio is 10.7 percent. However, the ratios in Broward and Pinellas County are well below the state average at 6.6 percent and 6.3 percent respectively. A number of other counties' ratios of subsidized units to all renters equal or exceed 15 percent. Many of these are small counties for whom one project may have a large impact. These counties include Bradford, Calhoun, Franklin, Gadsden, Gulf, Hamilton, Hendry, Indian River, Jackson, Jefferson, Lake, Levy, Madison, Osceola, Putnam, and Taylor.

The second ratio includes only renter households with incomes between 20 and 60 percent of area median income. While definitely not all of the subsidized units are restricted to that income group, these households are primary targets for assistance for much of the subsidized housing programs included in the total. Statewide, subsidized units equal almost 37 percent of the renter households in the 20 to 60 percent of area median income category. Again, of the large counties, Orange County had the largest ratio of subsidized units to renter households in the target income group, with a ratio of 62.5 percent. Percentages in the other large counties included 51.2 in Duval, 47.5 in Hillsborough, 34 in Miami-Dade, 37.9 in Palm Beach, 22.1 percent in Pinellas, and 22 in Broward. Among other counties, Osceola had the largest ratio: 81.7 percent. Other small and medium counties with ratios over 50 percent included Bradford, Collier, Gadsden, Gulf, Indian River, Jackson, Jefferson, Lake, Madison, Putnam, Seminole and Taylor County

## **VII. Market Survey**

### **Multi-family Housing Survey: Methodology and Implementation**

The survey of multi-family apartment complexes was conducted by Policy Management Research (PMR) from June 2001 through August 2001. PMR attempted to contact all apartment complexes in the state of Florida that have 17 or more units. The population of complexes was identified by the Florida Department of Business and Professional Regulation that licenses non-transient apartment complexes of 5 units or more. Because the very small complexes (16 or fewer units) represent only ten percent of all units in the DBPR database and because it was assumed that these complexes would be extremely difficult to contact a decision was made to focus the survey primarily on complexes of more than 16 units. There are approximately 7,600 complexes with 17 or more units statewide containing 837,000 units or 90 percent of all units in the state.

The basic research agenda consisted of a minimum of five direct telephone calls, a faxed survey instrument when requested, and voice mail messages for complexes for which only answering machines were reached (requesting that managers call a toll-free number to complete a survey). When the manager/owner was busy at the time of initial contact, we attempted to identify a more convenient time to complete the survey, and appointments were scheduled and adhered to. Extensive efforts were also made to locate working numbers for those complexes which did not have a contact number listed with the state, which did not have a working telephone number, or which had a wrong number filed with the state. Both Bell South directory assistance and the on-line Yellow Pages were contacted in an attempt to locate a working number. When a working number was found, normal attempts at contact resumed.

Despite these efforts, it was not possible to contact all of these complexes for a variety of reasons. Some managers or owners simply refused to complete the survey. A small number of operations were classified by their managers or owners as something other than an apartment complex. For many complexes there were no answers or responses to messages (after repeated calls), unlisted or incorrect telephone numbers, or no phone numbers listed with either the state or directory assistance.

The following are some specific numbers about completions in the state's 67 counties:

- In the seven largest counties sampling targets were met or exceeded for all categories of complexes except those with 17-50 units (the sampling target was a 95% confidence interval, +/- 5%, stratified into the four apartment complex size categories).
- Surveys were completed for 40% or more of the complexes in 37 counties.
- Eight counties had so few apartment complexes that no completions were obtained. Those eight counties are Baker, Franklin, Gilchrist, Glades, Holmes, Lafayette, Taylor, and Wakulla. The ninth county, Liberty, does not appear to have either market rate or subsidized unit complexes.
- The remaining 14 counties had lower completion rates for reasons described above as well as the small number of complexes present. In these counties and the eight discussed above a significant proportion of the multi-family units are subsidized, not market rate units.
- The apartment complexes surveyed encompassed 277,000 market rate units.

To provide descriptive characteristics of the market rate units for counties with either no or few completed surveys of market rate complexes five regional averages were developed. Three of the regions encompassed several small counties in the south central, north central and

Panhandle/west Florida sections of the state. The south central counties are DeSoto, Glades, Hardee, Hendry, Highlands and Okeechobee; the regional average is constructed using survey data from DeSoto, Highlands and Okeechobee. The north central counties are Baker, Columbia, Dixie, Gilchrist, Hamilton, Jefferson, Lafayette, Madison, Suwannee, Taylor and Union; the regional average is constructed using survey data from Columbia and Jefferson. The Panhandle/west Florida counties are Calhoun, Franklin, Gulf, Holmes, Jackson, Liberty, Wakulla, Walton and Washington; the regional average is constructed from Jackson and Walton. In the fourth region which included Citrus, Levy, Marion, and Sumter, we averaged data from Citrus and Marion and used this regional average for Citrus, Levy and Sumter. Region 5 was composed of Clay, Nassau and St. Johns and this average was used for Nassau, which had few surveyed units.

Two tables of market rate unit data follow, VII-1 and VII-2. The first table, VII-1, presents total units surveyed, average rents and average square feet by number of bedrooms for market rate units. Data is presented for all units and for units in apartment complexes built from 1997 to the present. The apartment complexes surveyed encompassed 277,000 market rate units.

The second table, VII-2, compares average rent by number of bedrooms for market rate units to the 60 percent rent rate, the maximum allowable gross rent based on an income of 60 percent of area median and a 30 percent cost burden. In order to make the 60 percent rent rate comparable to a market rent a utility allowance was subtracted from the 60 percent rate. The utility allowances used in this report are based on the allowances set by local public housing authorities (PHAs) for Section 8 voucher holders. The PHAs designate utility allowances based on the number of bedrooms in the tenant's unit, ranging from zero to four bedrooms. The figures included here indicate the allowance for electricity costs, assuming that a household uses electricity for each possible item: heating, cooking, air conditioning, water heating, and miscellaneous electricity uses. For the metropolitan or non-metropolitan counties for which we did not receive schedules, we assumed that utility allowances equaled the statewide metropolitan or non-metropolitan average allowances for the counties for which we did receive data. Where allowances were not available for efficiencies, we extrapolated values using the statewide average ratio between the allowances for zero- and one-bedroom units. Table VII-2 uses the average market rate rent for units built 1997 to the present when available, when not available the average of all units has been substituted.

In table VII-2 a simple ratio of average market rate rent to the 60 percent rent rate is calculated for each unit type (number of bedrooms). A ratio greater or less than 100 percent means the market rate is higher or lower than the 60 percent rate. This ratio is an indicator of where the private market has the most difficulty providing units affordable to households at or below 60 percent of area median income. It is important to point out that the use of a single indicator, average rent, can disguise large variations in rent distribution and is a simple comparison across a wide variation in apartment complex and unit characteristics. Not surprisingly, however, it is in the urban counties, particularly the large urban counties, where the ratio is the highest. Using 125 percent (the largest of the four unit type unweighted statewide average ratios) and above as a threshold we find that almost all of the one-, two- and three-bedroom units in the largest counties exceed 125 percent. Almost all of the mid-sized urban counties also have one or more unit types whose ratio exceeds 125 percent. Of the small counties Monroe has three of four unit types with ratios at or above 125 percent (Levy and Sumter have a three-bedroom unit ratio above 125 percent).

**Table VII-1. Market rate unit description by county and number of bedrooms**

Unit class	All units				Built 1997 to present			
	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent
<b>Alachua</b>								
Efficiency	103	329	1.25	412				
1 BR	2,366	672	0.73	487	216	833	0.81	673
2 BR	3,304	1,146	0.67	765	280	1,197	0.64	770
3 BR	978	1,203	0.67	803				
4 BR								
<b>Baker (2)</b>								
Efficiency	61	300	1.49	448				
1 BR	109	639	0.67	427				
2 BR	101	836	0.58	481				
3 BR	95			623				
4 BR								
<b>Bay</b>								
Efficiency	98	323	1.34	432				
1 BR	603	648	0.75	484	40	780	0.83	650
2 BR	875	946	0.61	576	120	1,050	0.73	765
3 BR	142	1,237	0.6	744	40	1,200	0.72	865
4 BR								
<b>Bradford</b>								
Efficiency								
1 BR	12	576	0.45	260				
2 BR	42	720	0.39	280				
3 BR	24	880	0.34	300				
4 BR								
<b>Brevard</b>								
Efficiency	250	399	0.93	371				
1 BR	2,703	737	0.73	540	505	862	0.77	664
2 BR	4,485	1,005	0.63	634	638	1,116	0.67	749
3 BR	577	1,126	0.81	912	234			1,068
4 BR								
<b>Broward</b>								
Efficiency	936	527	1.06	561				
1 BR	10,018	760	0.96	731	1,148	809	1.06	859
2 BR	14,314	1,029	0.84	865	1,625	1,085	0.89	968
3 BR	3,015	1,266	0.9	1,134	864	1,287	0.90	1,162
4 BR								
<b>Calhoun (3)</b>								
Efficiency								
1 BR	49	310	1.22	377				
2 BR	138	678	0.65	443				
3 BR								
4 BR								

See footnotes at end of table.

Continued . . .

**Table VII-1. Market rate unit description (continued)**

Unit class	All units				Built 1997 to present			
	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent
<b>Charlotte</b>								
Efficiency	12			390				
1 BR	39			460				
2 BR	26			555				
3 BR	2			650				
4 BR								
<b>Citrus (1)</b>								
Efficiency	68	442	0.96	424				
1 BR	681	628	0.67	419				
2 BR	880	959	0.55	525				
3 BR	116	1,227	0.63	779				
4 BR								
<b>Clay</b>								
Efficiency								
1 BR	374	706	0.72	508				
2 BR	1,302	940	0.61	577				
3 BR	238	1,193	0.62	744				
4 BR								
<b>Collier</b>								
Efficiency								
1 BR	1,022	814	0.80	651	335	830	0.93	776
2 BR	1,592	1,075	0.78	841	596	1,097	0.87	950
3 BR	330	1,296	0.82	1,063	300	1,325	0.82	1,082
4 BR								
<b>Columbia (2)</b>								
Efficiency	61	300	1.49	448				
1 BR	109	639	0.67	427				
2 BR	101	836	0.58	481				
3 BR	95			623				
4 BR								
<b>DeSoto (4)</b>								
Efficiency	9	295	1.04	308				
1 BR	123	570	0.77	441				
2 BR	92	777	0.60	464				
3 BR								
4 BR								
<b>Dixie (2)</b>								
Efficiency	61	300	1.49	448				
1 BR	109	639	0.67	427				
2 BR	101	836	0.58	481				
3 BR	95			623				
4 BR								

See footnotes at end of table.

Continued . . .



**Table VII-1. Market rate unit description (continued)**

Unit class	All units				Built 1997 to present			
	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent
<b>Duval</b>								
Efficiency	1,266	485	0.90	437				
1 BR	11,481	713	0.78	559	1,246	826	0.84	694
2 BR	14,078	1,016	0.66	671	999	1,129	0.71	796
3 BR	3,729	1,291	0.65	844	372	1,427	0.64	914
4 BR	22	1,323	0.85	1,119	6	1,554	0.58	903
<b>Escambia</b>								
Efficiency	106	432	0.92	397				
1 BR	1,499	700	0.69	480	206	846	0.71	598
2 BR	2,299	1,017	0.54	552	300	1,098	0.61	673
3 BR	484	1,241	0.59	734	236	1,251	0.61	759
4 BR	12	1,672	0.69	1,160				
<b>Flagler</b>								
Efficiency								
1 BR	19	640	0.62	395				
2 BR	9	920	0.54	495				
3 BR								
4 BR								
<b>Franklin (3)</b>								
Efficiency								
1 BR	49	310	1.22	377				
2 BR	138	678	0.65	443				
3 BR								
4 BR								
<b>Gadsden</b>								
Efficiency	7		0.71	500				
1 BR	5		0.86	600				
2 BR	29		4.03	625				
3 BR	64			721				
4 BR								
<b>Gilchrist (2)</b>								
Efficiency	61	300	1.49	448				
1 BR	109	639	0.67	427				
2 BR	101	836	0.58	481				
3 BR	95			623				
4 BR								
<b>Glades (4)</b>								
Efficiency	9	295	1.04	308				
1 BR	123	570	0.77	441				
2 BR	92	777	0.60	464				
3 BR								
4 BR								

See footnotes at end of table.

Continued . . .

**Table VII-1. Market rate unit description (continued)**

Unit class	All units				Built 1997 to present			
	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent
<b>Gulf (3)</b>								
Efficiency								
1 BR	49	310	1.22	377				
2 BR	138	678	0.65	443				
3 BR								
4 BR								
<b>Hamilton (2)</b>								
Efficiency	61	300	1.49	448				
1 BR	109	639	0.67	427				
2 BR	101	836	0.58	481				
3 BR	95			623				
4 BR								
<b>Hardee (4)</b>								
Efficiency	9	295	1.04	308				
1 BR	123	570	0.77	441				
2 BR	92	777	0.60	464				
3 BR								
4 BR								
<b>Hendry (4)</b>								
Efficiency	9	295	1.04	308				
1 BR	123	570	0.77	441				
2 BR	92	777	0.60	464				
3 BR								
4 BR								
<b>Hernando</b>								
Efficiency	44	552	0.72	395				
1 BR	69	666	0.61	407				
2 BR	285	926	0.56	518	17	1,042	0.57	595
3 BR								
4 BR								
<b>Highlands (4)</b>								
Efficiency	9	295	1.04	308				
1 BR	123	570	0.77	441				
2 BR	92	777	0.60	464				
3 BR								
4 BR								
<b>Hillsborough</b>								
Efficiency	1,648	430	1.06	454	30	477	1.45	690
1 BR	12,527	675	0.83	557	1,805	814	0.78	637
2 BR	12,974	1,000	0.69	692	2,402	1,101	0.75	825
3 BR	2,474	1,276	0.67	850	849	1,237	0.74	918
4 BR								

See footnotes at end of table.

Continued . . .

**Table VII-1. Market rate unit description (continued)**

Unit class	All units				Built 1997 to present			
	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent
<b>Holmes (3)</b>								
Efficiency								
1 BR	49	310	1.22	377				
2 BR	138	678	0.65	443				
3 BR								
4 BR								
<b>Indian River</b>								
Efficiency	18	500	0.79	395				
1 BR	91	666	0.67	444				
2 BR	315		1.42	589				
3 BR								
4 BR								
<b>Jackson (3)</b>								
Efficiency								
1 BR	49	310	1.22	377				
2 BR	138	678	0.65	443				
3 BR								
4 BR								
<b>Jefferson (2)</b>								
Efficiency	61	300	1.49	448				
1 BR	109	639	0.67	427				
2 BR	101	836	0.58	481				
3 BR	95			623				
4 BR								
<b>Lafayette (2)</b>								
Efficiency	61	300	1.49	448				
1 BR	109	639	0.67	427				
2 BR	101	836	0.58	481				
3 BR	95			623				
4 BR								
<b>Lake</b>								
Efficiency	28	297	1.26	375				
1 BR	557	604	0.73	440				
2 BR	246	955	0.54	512				
3 BR	8	1,160	0.59	680				
4 BR								
<b>Lee</b>								
Efficiency	109	538	0.97	522				
1 BR	921	715	0.82	588	32	938	0.82	765
2 BR	1,488	986	0.70	689	166	1,056	0.75	790
3 BR	294	1,203	0.70	838	56	1,345	0.77	1,040
4 BR								

See footnotes at end of table.

Continued . . .

**Table VII-1. Market rate unit description (continued)**

Unit class	All units				Built 1997 to present			
	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent
<b>Leon</b>								
Efficiency	187	316	1.24	392				
1 BR	2,982	653	0.73	475	294	812	0.78	634
2 BR	2,501	1,025	0.61	626	432	1,009	0.67	681
3 BR	1,356	1,234	0.53	648				
4 BR	12	1,239	0.54	669		1,280	0.62	798
<b>Levy (1)</b>								
Efficiency	68	442	0.96	424				
1 BR	681	628	0.67	419				
2 BR	880	959	0.55	525				
3 BR	116	1,227	0.63	779				
4 BR								
<b>Liberty (3)</b>								
Efficiency								
1 BR	49	310	1.22	377				
2 BR	138	678	0.65	443				
3 BR								
4 BR								
<b>Madison (2)</b>								
Efficiency	61	300	1.49	448				
1 BR	109	639	0.67	427				
2 BR	101	836	0.58	481				
3 BR	95			623				
4 BR								
<b>Manatee</b>								
Efficiency	45	353	1.20	423				
1 BR	991	702	0.79	556	174	724	0.87	632
2 BR	1,440	976	0.70	682	332	1,087	0.76	822
3 BR	246	1,301	0.70	908	92	1,191	0.85	1,008
4 BR								
<b>Marion</b>								
Efficiency	68	441	0.96	424				
1 BR	550	628	0.71	449				
2 BR	849	962	0.55	530				
3 BR	116	1,226	0.64	779				
4 BR								
<b>Martin</b>								
Efficiency								
1 BR	140	680	0.84	570	32	725	1.01	730
2 BR	323	1,072	0.74	797	240	1,116	0.78	866
3 BR	64	1,250	0.88	1,096	64	1,250	0.88	1,096
4 BR								

See footnotes at end of table.

Continued . . .

**Table VII-1. Market rate unit description (continued)**

Unit class	All units				Built 1997 to present			
	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent
<b>Miami-Dade</b>								
Efficiency	1,532	448	1.19	535				
1 BR	10,621	711	0.93	663				
2 BR	9,644	958	0.86	823				
3 BR	1,049	1,125	0.78	877				
4 BR								
<b>Monroe</b>								
Efficiency	4			600				
1 BR	50	600	1.33	800				
2 BR	100	900	1.06	950				
3 BR	48	950	1.05	1,000				
4 BR								
<b>Nassau (5)</b>								
Efficiency	16	300	1.42	425				
1 BR	852	702	0.80	565				
2 BR	1,940	948	0.67	634				
3 BR	284	1,243	0.64	800				
4 BR								
<b>Okaloosa</b>								
Efficiency	28	288	1.36	391				
1 BR	351	691	0.77	532	129	745	0.87	646
2 BR	567	960	0.66	629	328	1,006	0.73	731
3 BR	83	1,057	0.70	734	43	1,146	0.81	931
4 BR								
<b>Okeechobee (4)</b>								
Efficiency	9	295	1.04	308				
1 BR	123	570	0.77	441				
2 BR	92	777	0.60	464				
3 BR								
4 BR								
<b>Orange</b>								
Efficiency	1,462	499	0.92	457	107	682	1.00	685
1 BR	14,634	688	0.85	585	1,345	810	0.82	662
2 BR	17,267	1,008	0.72	727	2,575	1,115	0.72	803
3 BR	3,450	1,217	0.74	895	795	1,248	0.68	845
4 BR								
<b>Osceola</b>								
Efficiency	70	490	1.22	599	60	524	1.19	625
1 BR	1,141	752	0.84	635	255	733	0.94	691
2 BR	1,761	1,001	0.74	737	608	1,001	0.77	769
3 BR	599	1,181	0.70	823	195	1,110	0.76	846
4 BR								

See footnotes at end of table.

Continued . . .

**Table VII-1. Market rate unit description (continued)**

Unit class	All units				Built 1997 to present			
	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent
<b>Palm Beach</b>								
Efficiency	301	491	1.22	598				
1 BR	5,072	747	0.99	739	640	762	1.02	781
2 BR	8,802	1,038	0.84	869	1,511	1,139	0.83	945
3 BR	1,466	1,240	0.88	1,091	549	1,304	0.87	1,134
4 BR	10			1,195	10	1,499	0.80	1,195
<b>Pasco</b>								
Efficiency	52	399	0.88	353				
1 BR	1,048	697	0.67	468				
2 BR	832	940	0.63	590				
3 BR	40	1,198	0.6	719				
4 BR								
<b>Pinellas</b>								
Efficiency	693	480	0.90	431				
1 BR	7,785	675	0.83	563	735	752	0.86	644
2 BR	8,840	1,018	0.67	686	827	1,005	0.73	731
3 BR	1,303	1,214	0.79	962	315	1,091	0.81	888
4 BR	30	1,366	0.69	939				
<b>Polk</b>								
Efficiency	163	478	0.80	385	32	460	0.82	377
1 BR	2,718	688	0.65	447	586	709	0.70	494
2 BR	2,998	1,000	0.60	603	869	1,004	0.64	644
3 BR	534	1,346	0.60	802	302	1,367	0.62	853
4 BR								
<b>Putnam</b>								
Efficiency	15	300	1.20	360				
1 BR	60	611	0.73	444				
2 BR	55	1,092	0.51	558				
3 BR								
4 BR								
<b>St. Johns</b>								
Efficiency	16	300	1.42	425				
1 BR	435	698	0.92	644	120	800	0.91	725
2 BR	588	964	0.79	763	170	1,150	0.78	900
3 BR	46	1,500	0.72	1,085	46	1,500	0.72	1,085
4 BR								
<b>St. Lucie</b>								
Efficiency	68	294	1.34	395				
1 BR	335	600	0.79	472				
2 BR	346	936	0.64	601				
3 BR								
4 BR								

See footnotes at end of table.

Continued . . .

**Table VII-1. Market rate unit description (continued)**

Unit class	All units				Built 1997 to present			
	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent
<b>Santa Rosa</b>								
Efficiency								
1 BR	97	638	0.69	438	24	680	0.84	569
2 BR	496	935	0.62	580	170	954	0.67	635
3 BR								
4 BR								
<b>Sarasota</b>								
Efficiency	24	437	0.98	427				
1 BR	1,165	736	0.85	629	212	860	0.81	698
2 BR	1,592	1,142	0.71	806	531	1,290	0.69	894
3 BR	288	1,275	0.77	979	82	1,381	0.85	1,172
4 BR	50	1,515	0.66	1,005				
<b>Seminole</b>								
Efficiency	452	546	0.87	475	22	650	1.08	705
1 BR	5,492	753	0.82	617	820	833	0.86	717
2 BR	5,908	1,032	0.73	756	891	1,152	0.78	894
3 BR	1,122	1,284	0.73	932	422	1,367	0.79	1,080
4 BR								
<b>Sumter (1)</b>								
Efficiency	68	442	0.96	424				
1 BR	681	628	0.67	419				
2 BR	880	959	0.55	525				
3 BR	116	1,227	0.63	779				
4 BR								
<b>Suwannee (2)</b>								
Efficiency	61	300	1.49	448				
1 BR	109	639	0.67	427				
2 BR	101	836	0.58	481				
3 BR	95			623				
4 BR								
<b>Taylor (2)</b>								
Efficiency	61	300	1.49	448				
1 BR	109	639	0.67	427				
2 BR	101	836	0.58	481				
3 BR	95			623				
4 BR								
<b>Union (2)</b>								
Efficiency	61	300	1.49	448				
1 BR	109	639	0.67	427				
2 BR	101	836	0.58	481				
3 BR	95			623				
4 BR								

See footnotes at end of table.

Continued . . .

**Table VII-1. Market rate unit description (continued)**

Unit class	All units				Built 1997 to present			
	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent	Total units	Average sq. ft.	Average rent per sq. ft.	Average rent
<b>Volusia</b>								
Efficiency	120	556	0.77	427				
1 BR	2,365	704	0.73	513				
2 BR	2,527	872	0.71	621				
3 BR	130	1,193	0.65	772				
4 BR								
<b>Wakulla (3)</b>								
Efficiency								
1 BR	49	310	1.22	377				
2 BR	138	678	0.65	443				
3 BR								
4 BR								
<b>Walton (3)</b>								
Efficiency								
1 BR	49	310	1.22	377				
2 BR	138	678	0.65	443				
3 BR								
4 BR								
<b>Washington (3)</b>								
Efficiency								
1 BR	49	310	1.22	377				
2 BR	138	678	0.65	443				
3 BR								
4 BR								

(1) Computed from aggregate statistics of Citrus and Marion counties.

(2) Computed from aggregate statistics of Columbia and Jefferson counties.

(3) Computed from aggregate statistics of Jackson and Walton counties.

(4) Computed from aggregate statistics of DeSoto, Highlands and Okeechobee counties.

(5) Computed from aggregate statistics of Clay and St. Johns counties.



**Table VII-2a. Comparison of average rents for market rate units to the 60% rent rate**

County	Average rent - market rate units				60 percent rate adj. for utilities			
	EFF	1 BR	2 BR	3 BR	EFF	1 BR	2 BR	3 BR
Alachua	412	673	770	803	467	493	581	670
Baker (2)	448	427	481	623	403	424	505	588
Bay	432	650	765	865	424	445	530	608
Bradford	NA	260	280	300	444	468	556	643
Brevard	371	664	749	1,068	454	488	582	665
Broward	561	859	968	1,162	597	639	768	888
Calhoun (3)	NA	377	443	NA	367	386	459	529
Charlotte	390	460	555	650	413	445	530	612
Citrus (1)	424	419	525	779	364	379	436	498
Clay	NA	508	577	744	518	547	664	768
Collier	NA	776	950	1,082	654	685	814	917
Columbia (2)	448	427	481	623	400	421	508	587
De Soto (4)	308	441	464	NA	367	386	459	529
Dixie (2)	448	427	481	623	367	386	459	529
Duval	437	694	796	914	518	547	664	768
Escambia	397	598	673	759	413	433	515	598
Flagler	NA	395	495	NA	408	422	506	578
Franklin (3)	NA	377	443	NA	367	386	459	529
Gadsden	500	600	625	721	529	558	667	765
Gilchrist (2)	448	427	481	623	379	400	474	545
Glades (4)	308	441	464	NA	367	386	459	529
Gulf (3)	NA	377	443	NA	367	386	459	529
Hamilton (2)	448	427	481	623	367	386	459	529
Hardee (4)	308	441	464	NA	385	406	483	557
Hendry (4)	308	441	464	NA	367	386	459	529
Hernando	395	407	595	NA	457	475	565	645
Highlands (4)	308	441	464	NA	367	386	459	529
Hillsborough	690	637	825	918	457	475	565	645
Holmes (3)	NA	377	443	NA	372	391	469	538
Indian River	395	444	589	NA	455	483	585	680
Jackson (3)	NA	377	443	NA	367	386	459	529
Jefferson (2)	448	427	481	623	385	405	481	555
Lafayette (2)	448	427	481	623	367	386	459	529
Lake	375	440	512	680	479	503	603	685
Lee	522	765	790	1,040	472	495	590	679
Leon	392	634	681	648	529	558	667	765
Levy (1)	424	419	525	779	379	400	474	545
Liberty (3)	NA	377	443	NA	399	419	499	575
Madison (2)	448	427	481	623	367	386	459	529

See footnotes at end of table.

**Table VII-2a. Comparison of average rents for market rate units to the 60% rent rate  
(Continued)**

County	Average rent - market rate units				60 percent rate adj. for utilities			
	1997-present or all units							
	EFF	1 BR	2 BR	3 BR	EFF	1 BR	2 BR	3 BR
Manatee	423	632	822	1,008	498	524	621	707
Marion	424	449	530	779	393	412	486	564
Martin	NA	730	866	1,096	484	510	608	698
Miami-Dade	535	663	823	877	425	453	543	629
Monroe	600	800	950	1,000	511	540	643	743
Nassau (5)	425	565	634	800	573	613	736	850
Okaloosa	391	646	731	931	466	490	586	671
Okeechobee (4)	308	441	464	NA	367	386	459	529
Orange	685	662	803	845	479	503	603	685
Osceola	625	691	769	846	479	503	603	685
Palm Beach	598	781	945	1,134	567	591	710	802
Pasco	353	468	590	719	457	475	565	645
Pinellas	431	644	731	888	457	475	565	645
Polk	377	494	644	853	425	447	533	611
Putnam	360	444	558	NA	367	386	459	529
St. Johns	425	725	900	1,085	518	547	664	768
St. Lucie	395	472	601	NA	484	510	608	698
Santa Rosa	NA	569	635	NA	413	433	515	598
Sarasota	427	698	894	1,172	498	524	621	707
Seminole	705	717	894	1,080	479	503	603	685
Sumter (1)	424	419	525	779	388	404	474	546
Suwannee (2)	448	427	481	623	367	386	459	529
Taylor (2)	448	427	481	623	367	386	459	529
Union (2)	448	427	481	623	403	425	505	584
Volusia	427	513	621	772	408	422	506	578
Wakulla (3)	NA	377	443	NA	413	433	521	601
Walton (3)	NA	377	443	NA	405	426	507	585
Washington (3)	NA	377	443	NA	367	386	459	529

(1) Computed from aggregate statistics of Citrus and Marion counties.

(2) Computed from aggregate statistics of Columbia and Jefferson counties.

(3) Computed from aggregate statistics of Jackson and Walton counties.

(4) Computed from aggregate statistics of De Soto, Highlands, and Okeechobee counties

(5) Computed from aggregate statistics of Clay and St. Johns counties.

**Table VII-2b. Comparison of rents for market rate units to the 60% rent rate**

County	Market rate minus 60% rate				Market rate divided by 60% rate			
	EFF	1 BR	2 BR	3 BR	EFF	1 BR	2 BR	3 BR
Alachua	-55	180	189	133	88%	137%	133%	120%
Baker (2)	45	3	-24	35	111%	101%	95%	106%
Bay	8	205	235	257	102%	146%	144%	142%
Bradford	NA	-208	-276	-343	0%	56%	50%	47%
Brevard	-83	176	167	403	82%	136%	129%	161%
Broward	-36	220	200	274	94%	134%	126%	131%
Calhoun (3)	NA	-9	-16	NA	0%	98%	97%	0%
Charlotte	-23	15	25	38	94%	103%	105%	106%
Citrus (1)	60	40	89	281	116%	111%	120%	156%
Clay	NA	-39	-87	-24	0%	93%	87%	97%
Collier	NA	91	136	165	0%	113%	117%	118%
Columbia (2)	48	6	-27	36	112%	101%	95%	106%
DeSoto (4)	-59	55	5	NA	84%	114%	101%	0%
Dixie (2)	81	41	22	94	122%	111%	105%	118%
Duval	-81	147	132	146	84%	127%	120%	119%
Escambia	-16	165	158	161	96%	138%	131%	127%
Flagler	NA	-27	-11	NA	0%	94%	98%	0%
Franklin (3)	NA	-9	-16	NA	0%	98%	97%	0%
Gadsden	-29	42	-42	-44	95%	108%	94%	94%
Gilchrist (2)	69	27	7	78	118%	107%	101%	114%
Glades (4)	-59	55	5	NA	84%	114%	101%	0%
Gulf (3)	NA	-9	-16	NA	0%	98%	97%	0%
Hamilton (2)	81	41	22	94	122%	111%	105%	118%
Hardee (4)	-77	35	-19	NA	80%	109%	96%	0%
Hendry (4)	-59	55	5	NA	84%	114%	101%	0%
Hernando	-62	-68	30	NA	86%	86%	105%	0%
Highlands (4)	-59	55	5	NA	84%	114%	101%	0%
Hillsborough	233	162	260	273	151%	134%	146%	142%
Holmes (3)	NA	-14	-26	NA	0%	96%	94%	0%
Indian River	-60	-39	4	NA	87%	92%	101%	0%
Jackson (3)	NA	-9	-16	NA	0%	98%	97%	0%
Jefferson (2)	63	22	0	68	116%	105%	100%	112%
Lafayette (2)	81	41	22	94	122%	111%	105%	118%
Lake	-104	-63	-91	-5	78%	87%	85%	99%
Lee	50	270	200	361	111%	155%	134%	153%
Leon	-137	76	14	-117	74%	114%	102%	85%
Levy (1)	45	19	51	234	112%	105%	111%	143%
Liberty (3)	NA	-42	-56	NA	0%	90%	89%	0%
Madison (2)	81	41	22	94	122%	111%	105%	118%

See footnote at end of table.

**Table VII-2b. Comparison of rents for market rate units to the 60% rent rate  
(Continued)**

County	Market rate minus 60% rate				Market rate divided by 60% rate			
	EFF	1 BR	2 BR	3 BR	EFF	1 BR	2 BR	3 BR
Manatee	-75	108	201	301	85%	121%	132%	143%
Marion	31	37	44	215	108%	109%	109%	138%
Martin	NA	220	258	398	0%	143%	142%	157%
Miami-Dade	110	210	280	248	126%	146%	152%	139%
Monroe	89	260	307	257	117%	148%	148%	135%
Nassau (5)	-148	-48	-102	-50	74%	92%	86%	94%
Okaloosa	-75	156	145	260	84%	132%	125%	139%
Okeechobee (4)	-59	55	5	NA	84%	114%	101%	0%
Orange	206	159	200	160	143%	132%	133%	123%
Osceola	146	188	166	161	130%	137%	128%	124%
Palm Beach	31	190	235	332	105%	132%	133%	141%
Pasco	-104	-7	25	74	77%	99%	104%	111%
Pinellas	-26	169	166	243	94%	136%	129%	138%
Polk	-48	47	111	242	89%	111%	121%	140%
Putnam	-7	58	99	NA	98%	115%	122%	0%
St. Johns	-93	178	236	317	82%	133%	136%	141%
St. Lucie	-89	-38	-7	NA	82%	93%	99%	0%
Santa Rosa	NA	136	120	NA	0%	131%	123%	0%
Sarasota	-71	174	273	465	86%	133%	144%	166%
Seminole	226	214	291	395	147%	143%	148%	158%
Sumter (1)	36	15	51	233	109%	104%	111%	143%
Suwannee (2)	81	41	22	94	122%	111%	105%	118%
Taylor (2)	81	41	22	94	122%	111%	105%	118%
Union (2)	45	2	-24	39	111%	100%	95%	107%
Volusia	19	91	115	194	105%	122%	123%	134%
Wakulla (3)	NA	-56	-78	NA	0%	87%	85%	0%
Walton (3)	NA	-49	-64	NA	0%	88%	87%	0%
Washington (3)	NA	-9	-16	NA	0%	98%	97%	0%

(1) Computed from aggregate statistics of Citrus and Marion counties.

(2) Computed from aggregate statistics of Columbia and Jefferson counties.

(3) Computed from aggregate statistics of Jackson and Walton counties.

(4) Computed from aggregate statistics of De Soto, Highlands, and Okeechobee counties

(5) Computed from aggregate statistics of Clay and St. Johns counties.

## VIII. Summary of Methodology

Creating the estimates and projections contained in this report required the following steps:

1. Project the number of renter households by county for 2005 and 2010.
2. Translate those projections and Census 2000 household figures into an estimate of renter households in 2001 and projections of renter households in 2002 and 2007, including information about household characteristics.
3. Separate multi-family households from all renter households and create similar estimates and projections of multi-family households by household characteristics in 2001, 2002, and 2007.

The following discussion summarizes the methods used to perform these estimates and projections.

### **Initial Household Projections for 2005 and 2010**

Projections of renter households for 2002 and 2007 are based on projections of the number of those households in 2005 and 2010. The 2005 and 2010 household projections themselves are based on two sources of county-level demographic and institutional data: the 1990 U.S. Census of Population and Housing, and estimates and projections of population by age and institutional population by age from the University of Florida's Bureau of Economic and Business Research (BEBR). Using the 2000 population estimate and the 2005 and 2010 population projections, the Shimberg Center created county-level population by age projections for 2005 and 2010. The population by age data in turn formed the basis for estimates and projections of the number of households by county.

Three major steps were employed to create the estimates and projections of households by county:

1. Develop estimates and projections of the population that is "household-forming." Exclude the institutional populations that are not household-forming from the Census Bureau's population estimates.
2. Calculate the 1990 household formation rate ratios or distributions for various household characteristics, such as age of householder and tenure.
3. Apply the 1990 household formation rates or distributions to the 2000, 2005, and 2010 household-forming population to estimate the number of households by these various characteristics.

The last section, 1990 Headship Rate Assumption, provides a more detailed discussion of the method by which population by age was translated into household estimates and projections.

## Renter Household Projections for 2001, 2002 and 2007

This methodology was developed to estimate the numbers of two groups of renter households – all renters and multi-family renters – and their selected characteristics for 2001, 2002 and 2007. The primary approach used in this methodology was the development of frequency distributions for the following characteristics among renter households: (1) housing cost burden as a percent of household income, (2) household income as a percent of area median household income, (3) age of householder, and (4) household size. Since the 2000 census data at this level of detail had not been released by summer of 2001, we used a combination of timely 2000 Census data and the 1990 Public Use Microdata 5 percent Sample (PUMS).

### *Estimates of all renters and their characteristics*

Data for renters by householder age by county in 2000 were taken from the Census 2000 Summary File 1 (SF 1) 100-Percent Data. These data, in Census table H16, *TENURE BY AGE OF HOUSEHOLDER*, were released in late July 2001. Estimates for 2001, 2002 and 2007 county level renter households by age were then generated based on the 2000 Census totals and projections of annual county growth taken from the Shimberg Center's estimates and projections of households for 2005 and 2010. For example, the estimate of households in 2001 for each county and age group was calculated from the 2000 Census renters by age (table H16) in the following way. First, the Census data were aggregated by the two age groups of interest, 15-54 and 55 and older. Next, these numbers were increased by one-fifth of the compounded annual growth rate over the period 2000-2005 taken from the Shimberg household projections. Similarly, to create projections of 2002 total renters, that same percentage growth was applied to 2001 renters. Estimates of renters in 2005 were generated in a similar fashion. Finally, the 2007 county age group estimates of renter households were generated by applying two-fifths of the Shimberg estimates' compounded annual growth rate over the period 2005-2010 to the newly adjusted 2005 renter estimate.

### *Estimates of multi-family renter households*

The next step was to estimate the multi-family renter householder subset among all renters by multiplying a ratio ( $R_1$ ) by all renter estimates for each year. The ratio was defined, generally, as:  $R_1 = (\text{multi-family renter households})/(\text{all renter households})$ . While we considered three possible methods to determine the total number of multi-family renter households in the state, ultimately we decided to set the number of multi-family households equal to the number of multi-family units taken from the Department of Business and Professional Regulation's (DBPR) master file of licensed apartments. Thus, in most counties,  $R_1$  is equal to the ratio of the multi-family units in 2001 divided by the total number of households in our adjusted 2001 estimate of all renters for all ages. For Alachua and Leon Counties both numbers are adjusted to reflect only non-student populations; for Escambia County all numbers reflect only non-military renters. For 11 counties (Baker, Bradford, Calhoun, DeSoto, Flagler, Gadsden, Gulf, Hendry, Jackson, Levy, Suwannee and Wakulla), the number of DBPR multi-family units in 2001 fell below the estimate of subsidized units. Therefore, we used the higher estimate of subsidized units as the estimate of multi-family units for these 11 counties.

The 1990 Public Use Microdata Sample (PUMS) data served as the data source for county-level estimations of multi-family renters and their characteristics. This presented a problem, since PUMS data are reported by Public Use Microdata Areas (PUMAs) that may represent a single county, a group of counties, or portions of a single county. In 15 cases in the state, PUMAs represent one county directly; characteristics for eight other counties may be derived by summing two or more PUMAs. For the remaining 44 Florida counties, which are grouped into 12 multi-county PUMAs, we performed a factor analysis to derive a PUMA-to-county assignment. This was a two-step process. First, the 12 PUMAs and their 44 remaining counties were examined for internal consistency within the original, Census-assigned PUMA. County median household incomes, housing cost burden and median housing values were examined by county within the PUMA. This resulted in the assignment of 26 counties to their original PUMA characteristics. In the second step, the remaining 18 counties were examined for correlations with all other PUMAs on the following characteristics: (1) total population, (2) percentage who are elderly, (3) percentage aged 0-18 years, (4) percentage high school graduates, (5) county median household income, (6) number of households, (7) distribution of household size, (8) number of housing units, (9) percentage renters, (10) percentage owners, (11) median value of housing, (12) number of workers, (13) percentage workers employed by the state, (14) percentage of worker who are self-employed, and (15) cost burden. In this way, the last 18 counties were assigned to PUMAs other than that to which they belonged geographically. See the attached PUMA-to-County assignment in the Appendix to this chapter.

#### *Estimates of multi-family renter household characteristics*

The study reported data on four multi-family renter household characteristics: household income, expressed as a percentage of adjusted area median income; cost burden, expressed as the percentage of household income spent for housing costs; household size in number of persons; and age of the householder.

The adjusted area median income (AMI) was derived by the same method used by HUD. In most cases, the base AMI consists of the county or metropolitan statistical area (MSA) median family income as derived from the 1990 PUMS data. The median income is adjusted for family size by assigning the median to a household size of 4 and then reducing income by .1 for each person in smaller households and increasing incomes by .08 for each person in larger households. Finally, we increased the median income numbers in selected nonmetropolitan counties where the area medians fell below a minimum support level. This last adjustment was made for the following counties: Calhoun, Citrus, DeSoto, Dixie, Franklin, Gadsden, Gilchrist, Glades, Gulf, Hamilton, Hendry, Highlands, Holmes, Jackson, Lafayette, Levy, Madison, Okeechobee, Putnam, Suwannee, Taylor, and Washington.

We developed a series of ratios from the 1990 PUMS file to determine the distribution of cost burden, household income, age of householder, and household size across the estimates of multi-family rental households. Multi-family households were defined as those identified in the PUMS data that lived in structures with 5 or more apartments. Each ratio,  $R_i$ , defines the proportion of all multi-family rental households that fall into one of the many cells defined for each county and age group. For each county, data were assigned to two age groups: 15-54 and 55 and over; four cost burden categories indicating the percentage of household income spent for

housing (less than 30 percent, 30-39 percent, 40-49 percent and 50 percent or more); nine income categories, expressed as a percentage of adjusted AMI (less than 20 percent, 20-24.9 percent, 25-29.9 percent, 30-34.9 percent, 35-39.9 percent, 40-49.9 percent, 50-60 percent and over 60 percent); and seven household sizes (1-6 persons, 7 and more persons). Thus, each county may have multi-family rental households falling within up to 504 categories defined by all of the possible combinations of these demographic and economic characteristics.

For example, the following ratios of PUMS data express three of these combinations:

$$R1 = (\text{MFR age 15-54, cost burden 40-49\%, income } < 20\%, \text{ household size 1}) / (\text{all MFR})$$

$$R2 = (\text{MFR age 15-54, cost burden 40-49\%, income } < 20\%, \text{ household size 2}) / (\text{all MFR})$$

$$R3 = (\text{MFR age 15-54, cost burden 40-49\%, income } < 20\%, \text{ household size 3}) / (\text{all MFR})$$

where MFR = multi-family households.

Finally, we applied each ratio to the estimate of multi-family rental households by year and county to generate a number in each characteristic cell.

#### *Estimates of income and affordable rents for Multi-family Housing Units*

The estimates of affordable rents for each income level and household size were produced in the following way. First, we calculated fifty percent of the median household income for each county adjusted for six different household sizes. We then rounded these numbers to the nearest \$50. This provided a basis for other calculations.

Second, we computed other percentages of median income based on this 50 percent calculation. For example, a household with 5 members in the 40 percent of median income category was assumed to have an income equal to the 50 percent calculation for that household size times 0.8 ( $50\% \times 80\% = .5 \times .8 = .4$ ).<sup>4</sup>

Third, we defined affordable annual rents for each income level and household size as 30 percent of the annual income derived through the method above. Monthly rents were then derived by dividing by the annual rents by 12.

Finally, given a county's affordable rents by household size, we translated household size into number of bedrooms per unit and appropriate affordable rents using the following correspondences:

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<sup>4</sup> This is a technical note on our computations which allows us to match numbers on the HUD/FHFC tables. Forty percent of the original county household income, adjusted for household size, would yield equivalent although not exactly equal numbers.



<u>Persons per household</u>	<u>Beds</u>	<u>Affordable Rents</u>
1	0	AFR <sub>1</sub>
2	1	(AFR <sub>1</sub> + AFR <sub>2</sub> ) / 2
3	2	AFR <sub>3</sub>
5	3	(AFR <sub>4</sub> + AFR <sub>5</sub> ) / 2
6	4	AFR <sub>6</sub>
8+	5+	(AFR <sub>2</sub> + AFR <sub>8</sub> ) / 2

AFR<sub>i</sub> = affordable rent for household of *i* members

In this way, we developed affordable rents for units of each bedroom size in each county that could be compared to the county's supply of such units.

### **1990 Headship Rate Assumption**

Households are the fundamental unit of demand for housing. They are the way in which the population divides itself to occupy housing units. One member of a household is considered the representative of that household and is referred to as the *householder*. In previous Census terminology, that person was referred to as the head of household. The percentage of the population in a given age group that are householders yields the *headship rate* in that age group; that is, the propensity of persons in that age group to be a householder. Therefore, headship rates allow the conversion of the population of an age group into households. Different age groups have different propensities for forming households, so that as the age structure of the population shifts, the number of households that a given population would yield would also change. Estimates and projections of households are therefore based on age-specific householder (headship) rates.

To estimate and project housing demand, we first divided the population into households and then allocated the households across tenure classes, size, and income groups. The way in which the population divides itself into households is related to a number of economic and social factors including income, housing prices, governmental assistance, marriage and divorce rates, and the mobility of the population. While household sizes declined substantially in the 1970s and continued to decline more slowly in the 1980s, the rate of decline slowed significantly during the 1990s. Further, factors that lead to changes in household size do not exhibit a clear and convincing pointer to the direction of future change. The methodology for construction of the household estimates in this study therefore assumes that household formation rates and the distribution of household characteristics remain constant in their 1990 proportions. However, changes in the age distribution of the population are expected to lead to shifts in the number of households and average household size as different age groups have different propensities to form households. Therefore, the number of households was estimated using age-specific headship rates to reflect the projected changing age structure.

## APPENDIX: PUMA-to-County Assignments

County	PUMA(s)
Alachua	00700
Volusia	00900
Duval	01000
Lake	01500
Osceola	02100
Charlotte	02500
Saint Lucie	02700
Martin	02800
Marion	04100
Hernando	04200
Pasco	04300
Pinellas	04400
Hillsborough	04500
Polk	04600
Manatee	04700
Brevard	01200 01300 01400
Broward	03503 03506 03200 03501 03504 03300 03502 03505 03400
Dade	03902 03905 03908 03601 03800 03903 03906 03909 03602 03901 03904 03907 03700
Orange	02000 01800 01600 01900 01700
Palm Beach	02905 02903 02906 02902 02904 02901
Sarasota	03102 03101
Seminole	02300 02200
Lee	03002 03003 03001
Escambia	00100
Santa Rosa	00100
Clay	00200
Nassau	00200
Bay	00300
Walton	00300
Okeechobee	00400
Washington	00400
Calhoun	00500
Franklin	00500
Gadsden	00500
Gulf	00500
Jackson	00500
Jefferson	00500
Liberty	00500
Alachua	00700
Leon	00700

Wakulla	00700		
Bradford	00800		
Columbia	00800		
Dixie	00800		
Gilchrist	00800		
Hamilton	00800		
Holmes	00800		
Lafayette	00800		
Madison	00800		
Putnam	00800		
Suwannee	00800		
Taylor	00800		
Union	00800		
Flagler	01100		
Saint Johns	01100		
Okaloosa	02200	02300	
Seminole	02200	02300	
Monroe	02400		
Collier	02400		
DeSoto	02600		
Glades	02600		
Hardee	02600		
Hendry	02600		
Highlands	02600		
Indian River	03001	03002	03003
Lee	03001	03002	03003
Citrus	04000		
Levy	04000		
Sumter	04000		
Baker	04600		
Polk	04600		

## IX. Conclusion

This report has summarized data on housing needs prepared for the Florida Housing Finance Corporation. The data shows that the FHFC has created a substantial presence in Florida's multi-family housing market, with a total of FHFC-supported 101,708 income restricted units<sup>5</sup> or approximately 11 percent of the state's multi-family rental stock (as defined by the DBPR apartment database).

Nevertheless, Florida continues to face a need for affordable housing for its cost burdened households: those with lower incomes paying high percentages of their income for housing costs. Based on the data in this report, it appears that most multi-family, cost burdened renters have incomes between 20 and 39 percent of the area median, with the next largest group those households with incomes between 40 and 49 percent. Moreover, this lowest income group, 20-39 percent, faces the most severe cost burden, with a large proportion paying 50 percent or more of their income toward rent.

The problem of cost burden among the lowest income households is expected to increase. Based on its growing and aging population, Florida is projected to add 27,219 cost burdened renter households with incomes between 20 and 60 percent of local area median income are projected for the state. The largest proportion of this growth will take place among households in the 20-39 percent income category, and the second largest proportion will take place in the 40-49 percent category. If the Multi-family Revenue Bond and Tax Credit programs continue to mainly serve households with incomes in the 40 to 60 percent of area median income range, additional subsidies will be needed to serve the growing number of cost burdened households with lower incomes.

Examining the characteristics of cost burdened renters, 1-2 person households comprise over 68 percent of the total households with cost burden in the 20-60 percent of AMI income category. Sixty-eight percent of the householders in cost burdened households are 15-54 years old. However, as this age group represents a larger portion of the population, this result is not surprising and should not be taken as an indication that older households do not have rental housing needs. As Florida's population ages, the number of cost burdened multi-family households who are in the age 55-and-over category will increase more rapidly than those in the 15-54 category. Moreover, older households' needs are severe, with 73 percent of the cost burdened households aged 55-and-over paying 50 percent or more of their income toward rent. The older households are highly concentrated in populous areas of the state, with 70 percent of the cost burdened 55-and-over population found in six large counties.

Finally, the distribution of FHFC-assisted units by county shows that the extent to which FHFC-assisted units meets the demand by lower-income households varies considerably throughout the state. Not surprisingly, the largest numbers of FHFC units are found in the largest counties, but these counties also have the largest housing needs. In several small and medium counties, including Collier, DeSoto, Franklin, Hamilton,

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<sup>5</sup> This is the number of units for which we have information on income restrictions. The total number of FHFC-supported units is higher.

Hendry, Indian River, Lake, Orange, Osceola and St. Lucie, FHFC-supported units with 60 percent income restrictions serve a substantial percentage of renter households with incomes between 40 and 60 percent of median.

This report indicates that the FHFC has had a substantial impact on the supply of housing available to households with incomes in the 40 to 60 percent of area median income category. Despite this significant accomplishment, the magnitude of need and the continuing growth of the state will result in a continuing need for additional units of affordable multi-family housing in the years to come.