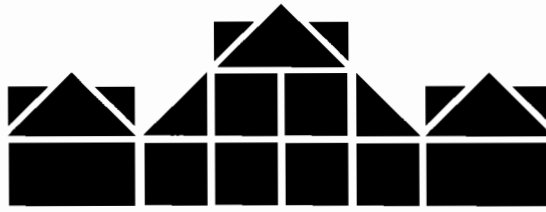


**THE AFFORDABLE HOUSING  
STUDY COMMISSION**

**FINAL REPORT**

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1996



**THE AFFORDABLE HOUSING STUDY COMMISSION**

*Dedicated to Promoting Affordable Housing in Florida Since 1986*

December 31, 1996

Lawton Chiles  
Governor

**The Honorable Lawton Chiles**

Governor of Florida  
The Capitol, Suite PL05  
Tallahassee, Florida 32399-0001

Clifford B. Hardy  
Chairman

**Members**

Mary Lawson Brown  
Susan Caswell  
Robert W. Clarkson  
Agustin Dominguez  
Arthur L. Fleming  
Rosemary F. Gallagher  
Isay M. Gulley  
Michele Hartson  
William E. Holland III  
Daniel R. Horvath  
Debra F. Koehler  
John P. Linstroth  
Sam D. Morrow  
Christine Papandreas  
Sylvia L. Poitier  
Claire F. Raley  
Jaimie A. Ross  
Frances L. Terry  
Ann L. Thompson  
Anne F. Yordon

**The Honorable Toni Jennings, President**

Florida Senate  
Senate Office Building, Room 308  
Tallahassee, Florida 32399

**The Honorable Daniel Webster, Speaker**

Florida House of Representatives  
The Capitol, Room 420  
Tallahassee, Florida 32399

**Dear Governor Chiles, President Jennings, and Speaker Webster:**

It is with pleasure that I submit the *1996 Final Report* of the Affordable Housing Study Commission which fulfills the requirements of section 420.609, *Florida Statutes*. The report presents the results of the Commission's deliberations during 1996 to improve the delivery of Florida's affordable housing programs in order to provide safe, affordable shelter to Floridians.

This year, the Commission focused its attention on several broad policy issues confronting the state. Of particular concern are impacts to Florida's affordable housing programs from federal budget and policy changes, and a number of recommendations are outlined to position Florida to better address these changes. The Commission also began to look at the NIMBY ("Not In My Back Yard") syndrome as it affects affordable housing. Finally the Commission evaluated Florida's progress toward the goal set by the Legislature in section 420.0003(2), *Florida Statutes*, that "[b]y the year 2010, this state will ensure that decent and affordable housing is available for all of its residents." This evaluation is an important, initial step in the development of a comprehensive statewide affordable housing policy.

Much of the work begun in 1996 will be continued in 1997. The Commission will develop specific remedies to combat NIMBYism and propose an affordable housing policy. It will be extremely important for the Commission to involve interested groups in these endeavors, particularly representatives of local governments.

Thank you for the opportunity to serve the citizens of Florida, and we look forward to continuing our work in 1997.

Sincerely,

Clifford B. Hardy, Chairman

# 1996 MEMBERSHIP

**Clifford B. Hardy, Chairman**

President, First Housing Development Corporation  
Tampa  
*Citizen of the state*

**The Honorable Mary Lawson Brown**

City of Palatka City Council  
*Represents Florida League of Cities*

**Robert W. Clarkson**

President, The Clarkson Company  
Orlando  
*At-large member*

**Susan Caswell\***

Planner, East Central Florida Regional Planning Council  
Winter Park  
*Represents regional planning councils*

**Carolyn A. Dekle\*\***

Executive Director, South Florida Regional Planning Council  
Hollywood  
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**Agustin Dominguez**

Executive Director, Greater Miami Neighborhoods Miami  
*At-large member*

**Arthur L. Fleming**

Executive Director, Community Financing Consortium  
West Palm Beach  
*Represents home mortgage lending*

**Rosemary Gallagher**

Tallahassee  
*Represents elderly persons' housing interests*

**Isay M. Gulley**

Executive Director, Clearwater Neighborhood Housing Services  
*Represents community-based organizations with housing experience*

**Michele Hartson**

Executive Director, Florida Housing Coalition  
Tallahassee  
*Represents interests of very low- and low-income persons*

**William E. Holland, III**

Vice President, Royal American Development  
Panama City  
*Represents apartment development*

**Daniel R. Horvath**

President, Community Equity Investments  
Pensacola  
*Represents management/operation of rental housing development*

**Debra F. Koehler**

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*Represents interests of residential community developers*

**Sam D. Morrow**

President, Florida's Preferred Homes  
Maitland  
*Represents Florida Homebuilders Association*

**Christine Papandreas**

Project Manager, Berryman and Henigar  
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*Represents interests of statewide growth management organizations*

**The Honorable Sylvia Poitier**

Broward County Commission  
Fort Lauderdale  
*Represents Florida Association of Counties*

**Claire F. Raley**

Program Director, Local Initiatives Support Corporation  
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*Represents interests of very low- and low-income persons*

**Jaimie A. Ross**

Affordable Housing Director  
1000 Friends of Florida  
Tallahassee  
*Represents interests of statewide growth management organizations*

**Frances L. Terry**

Executive Director, Suwannee River Economic Council  
Live Oak  
*Represents interests of community-based organizations with housing experience in communities with population under 50,000*

**Ann L. Thompson**

Administrator, Cathedral Residences  
Jacksonville  
*Represents elderly persons' housing interests*

**Anne F. Yordon**

Realtor  
Daytona Beach  
*Represents category of real estate sales*

\* Appointed in November 1996.

\*\* Resigned in August 1996.

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Department of Community Affairs  
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**Dawn McMillan**

Final Report design

Thanks to the staff at the Department of Community Affairs, especially the Strategic Planning Unit, and the Florida Housing Finance Agency, for their support. In addition, the Shimberg Center for Affordable Housing provided invaluable assistance.



# OF THE AFFORDABLE HOUSING STUDY COMMISSION

*The Affordable Housing Study Commission recommends improvements to public policy to stimulate community development and revitalization and to promote the production, preservation and maintenance of safe, decent and affordable housing for all Floridians.*

## ***Strategies for Accomplishing the Mission***

The Affordable Housing Study Commission implements its mission through the following strategies:

- encouraging public-private partnerships and governmental coordination;
- identifying opportunities to streamline state, regional and local regulations affecting the affordability of housing;
- advocating development strategies which comprehensively address the housing, economic and social needs of individuals;
- advocating the provision of increased technical and financial resources;
- promoting research on affordable housing issues; and
- educating the public and government officials to understand and appreciate the benefits of affordable housing.



# SUMMARY

In 1996, the Affordable Housing Study Commission focused on three issues that affect the state's ability to deliver affordable housing to Floridians:

- How changes to federal housing policy and funding are impacting Florida's ability to manage its own housing programs;
- The development of a comprehensive statewide affordable housing policy; and
- The NIMBY (Not In My Back Yard) syndrome's impact on building affordable housing.

This report presents the Commission's findings and recommendations on these issues, and summarizes the Commission's 1997 work plans.

## The Impact of Federal Changes on Florida's Affordable Housing Programs

The federal government is currently in the process of "devolving" decision making for many housing and community development programs to the states and local governments. Along with the touted flexibility that will come with this change are inevitable budget cuts. All of this is part of a continuing effort to balance the federal budget and reduce the deficit.

As a result, Florida's affordable housing programs will be impacted by budget cuts, and the state and local governments will be faced with a greater responsibility for decision making. As the federal government moves through these changes in the coming years, the state must be in a position to respond effectively to these proposals, clearly identifying what works and what is realistic. Then as changes

go into effect, Florida and its communities must be prepared to act decisively to ensure that our programs remain strong. The Commission's recommendations are provided below.

- The Legislature should review and revise the state's housing strategy to balance production with other identified areas of need which will ensure long-term community viability for very low-, low- and moderate-income citizens.
- Florida should use the State Housing Initiatives Partnership (SHIP) program as a mechanism for implementing the statewide comprehensive housing policy.
- Florida should regularly identify where gaps in meeting housing needs exist, including those that result from federal changes, and re-target public funding to fill these gaps.
- Meeting the needs of households at or below 30 percent of area median income has been until

now mostly the purview of the federal government. As a consequence of federal devolution, Florida should provide safeguards for the needs of these households. The state should consider preserving and maintaining public and assisted housing, which has been useful in meeting the affordable housing needs of this group.

- The Department of Community Affairs should create and lead an inter-agency group to facilitate comprehensive programming, leverage current dollars and identify other revenue sources for affordable housing.
- Florida should put forth an effort to present a consistent and united voice from the state to the federal government on affordable housing issues.
- The membership of the Affordable Housing Study Commission should include a representative from the public housing arena or a local housing authority.

### **Development of a Comprehensive Statewide Affordable Housing Policy**

In 1995, the Commission recommended the development of a comprehensive affordable housing policy to increase the state's overall effectiveness in meeting its affordable housing needs and responding to changing conditions. In the first phase of this policy development, the Commission evaluated Florida's progress in meeting the housing goal found in section 420.0003(2), *Florida Statutes*, which states that "[b]y the year 2010, this state will ensure that decent and affordable housing is available for all its residents."

The evaluation finds that, including federal, state and local housing programs, Florida was only meeting 3.5 percent of the affordable housing need in 1995. The gap between those who need decent, affordable housing and the availability of this housing is huge, and if production continues based on current trends, is not projected to change.

Florida's housing programs and delivery system are the best in the nation. With substantial dedicated revenue and the ability to better leverage these dollars than most other states,

Florida is in the forefront of developing affordable housing. How then does Florida close the gap between the numbers of families that need housing and the state's ability to make such housing available?

Besides continuing to innovate our housing programs, the state must also consider strategies to increase the number of Floridians who make a living wage. Housing policies and programs are only one important part of strengthening Florida's communities.

The Commission will use these findings as one basis for development of a proposed affordable housing policy in 1997. As it moves through a series of meetings to discuss various aspects of such a policy, the Commission will work to involve local governments, interest groups, the Department of Community Affairs and the Florida Housing Finance Agency.

### **Combating the NIMBY Syndrome in Affordable Housing**

The NIMBY syndrome is a negative response by individuals and organizations to proposals for unpopular projects being sited in or near their community. Affordable housing for low- and moderate-income families is also considered to be a NIMBY by some people. NIMBYism is recognized by the Commission as a major barrier to the placement of affordable housing in communities throughout the state, particularly in areas where it is needed most—close to employment opportunities and services such as health, day care, and public transportation.

In 1996, the Commission identified the various forms NIMBYism takes and began a series of case studies and a survey of builders to determine the incidence of NIMBYism in Florida. In addition, groundwork was laid for the development of an educational video on NIMBYism for use by developers, local governments, lenders and others in the affordable housing arena.

In 1997, the Commission will prepare recommendations on remedies to combat NIMBYism based on the builders survey and research into how other states address this problem.



# THE IMPACT OF FEDERAL CHANGES ON **FLORIDA'S AFFORDABLE HOUSING PROGRAMS**

## Overview

The federal government is currently in the process of "devolving" decision making for many housing and community development programs to the states and local governments. As it works to sell these ideas to Congress and others, the U.S. Department of Housing and Urban Development (HUD) focuses mostly on the increased flexibility that will come with ending many categorical programs and allowing states to set their own priorities. However, this devolution also includes federal budget cuts, all as part of a continuing effort to balance the federal budget and reduce the deficit.

As a result, Florida is faced with budget cuts in housing programs as well as greater responsibility for decision making. This is true at both the state and local level. While Florida is doing more than most other states to address housing needs of poor people, such as the implementation of the State Housing Incentives Partnership (SHIP) program, the State still relies to some extent on the federal government for funding and policy direction. This is especially true for

public housing, which has been operated by mostly independent local housing authorities working directly with the federal government and with very little interaction with the state.

In the next several years, as the federal government alters housing programs, the state must be in a position to respond effectively, clearly identifying what works and what is unrealistic. Whenever possible, Florida should speak with a consistent and united voice to the federal government.

While it is not yet clear how funding cuts will affect the state, this is an important opportunity for Florida to be more involved in policy decisions, and may allow the state to better chart its course. As federal programs change and funding tightens, it will be important for Florida to monitor how well programs are serving all income levels. Where gaps in services occur, the state must then adjust its own programs and funding.

In order for Florida to be prepared to take on this responsibility, the state must have the appropriate tools in place to determine needs, debate solutions, administer

policies, and evaluate outcomes. Federal categorical programs have provided spending guidelines up until now. Elimination of these programs will require new state and local standards for decision making. These standards should be based on documented needs and a comprehensive policy that outlines the state's affordable housing priorities. In concert, these two pieces can provide state and local guidance.

Affordable housing is just one supporting piece in building strong communities. In order to be successful, affordable housing programs **must** be linked with other economic and community development strategies. Conversely, changes in other programs and services, such as welfare reform, also impact housing programs. It is also important that we do not "rob Peter to pay Paul," that is, reduce funding in one program to pay for another, thereby creating the illusion of reform and savings.

The changes that are occurring do not only affect programs at the state level. Funding will almost certainly be devolved in part to local governments, and these communities will be responsible for also putting in place the structure needed to develop local guidelines for programs and funding. It is imperative that the state and local communities work together to build a meaningful structure. Public housing authorities must also be part of this discussion. While each local community and housing authority has its own set of concerns and needs, it is essential that the state work with local entities to build a sensible, comprehensive affordable housing policy. It is only through this collaboration that local communities will be able to be stewards of a statewide policy.

## Recommendations

1. *The Legislature should review and revise the state's housing strategy to balance production with other identified areas of need which will ensure long-term community viability for very low-, low- and moderate-income citizens.*

### Comments:

- a. Local comprehensive plans have been ineffective in documenting statewide affordable housing needs and meeting statewide affordable housing

goals. There are no provisions within local comprehensive planning requirements to encourage or enforce local governments to balance their own specific needs with state priorities. Furthermore, the state should prepare to assume greater decision making responsibilities as a result of federal devolution of programs.

- b. The state housing strategy, referenced in Section 420.003, *Florida Statutes*, was adopted eight years ago, before the creation of housing programs such as SHIP, the Home Investment Partnership (HOME) Program and the State Apartment Incentive Loan (SAIL) Program. In light of today's housing climate, the strategy should be reviewed and updated as appropriate.
- c. Chapter 420, *Florida Statutes*, has a focus on high production of housing units to the exclusion of other needs in a community. However, production may not be the best strategy for all communities.
- d. The state housing strategy is missing an element which identifies linkages of housing to economic and community development concerns. While decent affordable housing is an important foundation in a community, by itself housing does not build viable communities.
- e. With the involvement of local governments, housing providers and other stakeholders, the Affordable Housing Study Commission will develop a proposed strategy to present to the Governor and Legislature at the end of 1997. The strategy will provide linkages between affordable housing and other community development issues.
- f. The Department of Community Affairs should be responsible for measuring progress in meeting state policy goals as outlined in such a strategy.

2. *Florida should use the SHIP program as a mechanism for implementing the statewide comprehensive housing policy.*

### Comments:

- a. In order for a statewide policy, which should integrate local needs and focus on overall state priorities, to be implemented thoughtfully, local



governments must be involved with the development of such a policy in order to be stewards of the policy.

- b. SHIP funds can be used as both a stick and carrot for local governments to assume the role of stewards of a state comprehensive affordable housing policy. SHIP funds can provide incentives for local communities to incorporate statewide objectives into their plans.

3. *Florida should regularly identify where gaps in meeting housing needs exist, including those that result from federal changes, and re-target public funding to fill these gaps.*

**Comments:**

- a. Florida's decisions for targeting funds should be based on documented needs, including the needs of special populations. Needs can be documented from several sources including the Affordable Housing Needs Assessment, the Special Populations Need Analysis, Florida Housing Finance Agency market analyses and other appropriate data sources.
- b. The state should maximize opportunities to couple and match public funding in order to meet documented needs where possible. Some programs may better meet the needs of certain income levels.

4. *Meeting the needs of households at or below 30 percent area median income has been, until now, mostly the purview of the federal government. As a consequence of federal devolution, Florida should provide safeguards for the needs of these households. The state should consider preserving and maintaining public and assisted housing, which has been useful in meeting the affordable housing needs of this group.*

**Comments:**

- a. Those with higher incomes have been able to benefit from the private market and government programs, such as the HOME and the Low Income Housing Tax Credit (LIHTC), none of which has been successful alone in meeting the needs of those at or below 30 percent area median income. Lower income needs are often

met by public and assisted housing. No other programs have been able to meet the needs of these people to such an extent.

- b. In addition, with current welfare reforms, those at or below 30 percent area median income will be in greatest jeopardy of losing income supporting benefits and could be forced into homelessness as a result of not having enough money to pay for other basic needs along with housing.
- c. A number of options have been proposed by the federal government to transfer public housing out of government ownership. **Privatization** has been proposed in order to impose market forces that supposedly will improve the condition of the nation's public housing stock. For many communities, privatization would raise public housing rents beyond the affordability of those whose incomes are at or below 30 percent area median income. Furthermore, public housing authorities may not successfully be able to replace federal operating dollars with income from increased rents through privatization. **Homeownership** of public housing, while a viable option for households with higher incomes, is not a realistic option for those at or below 30 percent area median income, especially without extreme subsidies. Homeownership within public housing decreases the number of units available to those who cannot afford to participate in homeownership programs.

5. *The Department of Community Affairs should create and lead an inter-agency group to facilitate comprehensive programming, leverage current dollars and identify other revenue sources for affordable housing.*

**Comments:**

- a. Inter-agency communication is essential to ensure that programs and funding are not duplicative and all needs are met in the most efficient way. Affordable housing must be coupled with other human service programs in order to insure that the quality of life for these households is maintained.

- b. This group should involve representation from the Division of Housing and Community Development, the Florida Housing Finance Agency, the new Department of Children and Families, the Department of Elder Affairs, the Department of Labor and Employment Security, regional planning councils, public housing authorities, and local government.

6. *Florida should put forth an effort to present a consistent and united voice from the state to the federal government on affordable housing issues.*

**Comments:**

- a. The Department of Community Affairs should hold regular informal meetings with housing interest groups in Florida who have an active concern about federal housing policy.
- b. If requested by the Governor's Office or the Secretary of the Department of Community Affairs, the Affordable Housing Study Commission is willing to convene the first meeting of these groups.

7. *The membership of the Affordable Housing Study Commission should include a representative from the public housing arena or a local housing authority.*

**Comment:**

- a. Up until now, public housing authorities have been considered as mostly separate from Florida's affordable housing programs and funding. With federal devolution, the state is becoming further responsible for setting policy and funding programs to meet the needs of those living in public housing. Representation from these housing providers would provide the Commission with the appropriate balance to hold thoughtful policy discussions and direct study activities.



DEVELOPMENT OF A

# COMPREHENSIVE STATEWIDE AFFORDABLE HOUSING POLICY

In 1995, the Affordable Housing Study Commission recommended the development of a state housing policy to increase the state's overall effectiveness in meeting its affordable housing needs and responding to changing conditions. This is increasingly important as the federal government moves to devolve many of its decision making and funding responsibilities to states and local governments.

As part of the policy development process, the Commission first wants to understand Florida's progress in meeting its affordable housing needs. The Commission carried out this task during 1996 by evaluating the housing goal found in Chapter 420 of the *Florida Statutes*. That evaluation is found in the following report. The Commission has also prepared a workplan to ensure that the topics necessary to consider in the policy development process are covered, and to make sure that a range of interested parties are involved in the policy discussions. The Commission will kick off this work in 1997. The workplan is summarized on page 13.

**Florida's Progress Toward the 2010 Goal**  
*...that decent, affordable housing will be available to every Floridian*

## Overview

In 1988, the Florida Legislature adopted the goal that "[by] the year 2010, this state will ensure that decent and affordable housing is available for all of its residents" (section 420.0003(2), *Florida Statutes*). To date there has been no evaluation of Florida's progress toward meeting this goal. This report is a beginning.

Although the local government comprehensive planning process has required communities to set goals, objectives

and policies based on housing data, the lack of data consistency across communities has made it impossible to understand the status of this state's efforts to ensure that Floridians have access to decent, affordable housing. However, the Affordable Housing Needs Assessment, which has been developed by the Shimberg Center for Affordable Housing and is just coming on line, is an attempt to provide each local government with data it can use to develop local programs and a consistent method to evaluate progress in meeting housing goals. Much of this report was prepared with information from this needs assessment, although data

from the completed assessment will not be fully available until next year.

In carrying out the evaluation of the 2010 goal, the Affordable Housing Study Commission wanted to examine the state's progress in meeting housing needs between 1990 and 1995. Where possible, this information is provided. However, there are some important data gaps, which are described below. Tables with background information are provided in the Appendix. This, then, is the state's first attempt to measure its progress towards reaching the 2010 goal.

### Florida's Population and Its Housing Needs

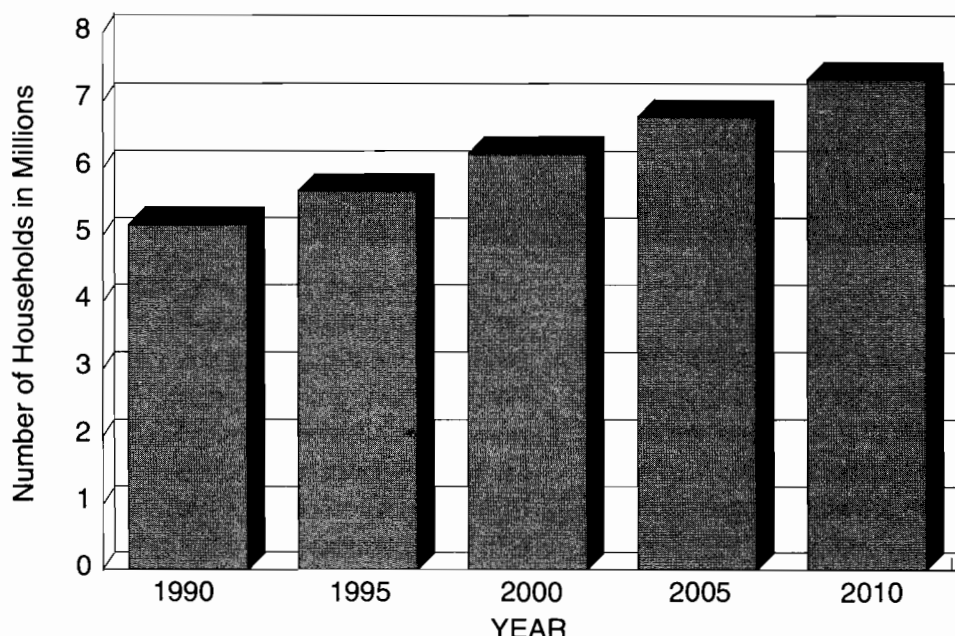
- Between 1990 and 1995, Florida households are estimated to have grown by half a million, from 5.1 to 5.6 million. By 2010, Florida is projected to have over 1.5 million more households, for a total of 7.3 million.<sup>1</sup>
- In both 1990 and 1995, about 68 percent of Florida households were homeowners.<sup>2</sup> Some smaller

counties have ownership ranges of around 80 percent, while at the other extreme, Alachua and Dade counties have a 54 percent rate and Leon County a 57 percent rate. However, both Alachua and Leon counties are homes to large university student populations that usually live in rental housing.

- Some Floridians neither rent nor own—they are homeless. In 1990, 31,085 people in the state were homeless on any given day.<sup>3</sup> With better counting methods, the number of homeless people on any given day in 1995 was estimated to be 51,658.<sup>4</sup> Currently the homeless population is projected to be growing at just over 12 percent per year. About one third of homeless people are families, and two thirds are new homeless, that is, people who have been homeless for one year or less.<sup>5</sup>
- In 1990, 1.1 million Florida households had annual incomes of \$16,106 or less, which was 50 percent of the state's median family income.\* These households are considered "very low-income." In the "low-income" category, 900,000 households were annually making between \$16,107 and \$25,769. These

\* The state median family income in 1990 was \$32,212. The 1995 state median family income was \$37,200.

Figure 1:  
Florida's Households



Sources: The Shimberg Center for Affordable Housing, 1996.  
Census of Population and Housing, 1990.

households make 51-80 percent of the state median. There was a total of just under 1.2 million "moderate-income" households, that is, those making 81-120 percent of the state median family income.<sup>6</sup>

- In 1994, the latest year for which there are figures, 2.1 million people in Florida lived beneath the poverty line. This includes 836,000 children, which equates to almost one in four children being born into poverty.<sup>7</sup>

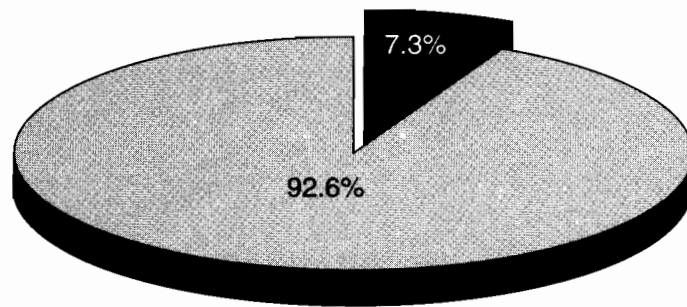
- In both 1990 and 1995, 24 percent of **all** homeowner households in Florida were estimated to be paying more than 30 percent of their income for housing.<sup>\*\*</sup> Of the almost 600,000 **very low-income** owner households, 76 percent were paying more than 30 percent for housing, and half were paying more than 50 percent. Over one third of the 545,000 **low-income** owner households paid more than 30 percent for housing, and 10 percent paid more than 50 percent of their income for housing.<sup>8</sup>

\*\* Generally, 30 percent is considered to be the acceptable percentage of a family's income going to pay for housing, including, for homeowners, the mortgage payment, taxes, and insurance. People often pay more than this for housing, which becomes problematic in situations where the family's income is extremely low to begin with. This cost burden information is useful in determining the extent of affordability problems in an area.

**Figure 2:  
1990 Homeowner Cost Burden**

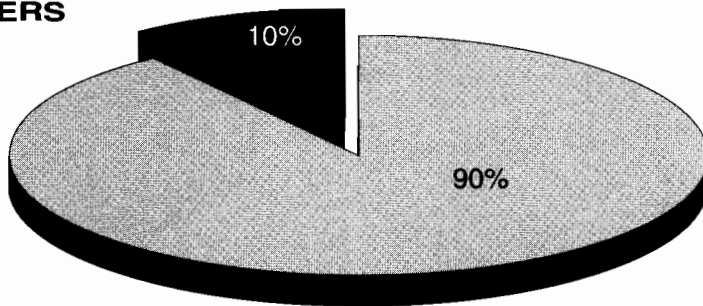
**ALL HOMEOWNERS**

7.3% of ALL homeowners paid more than 50% of their income for housing.



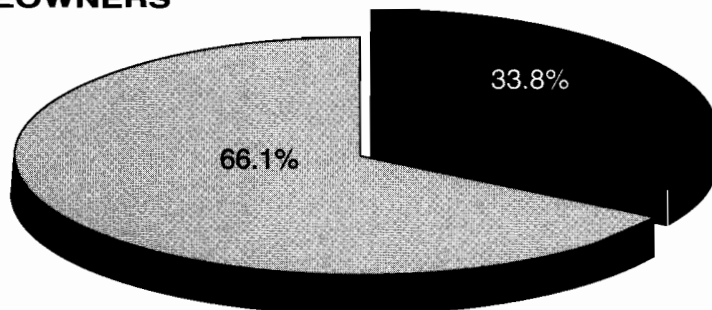
**LOW-INCOME HOMEOWNERS**

10% of all LOW-INCOME homeowners paid more than 50% of their income for housing.



**VERY LOW-INCOME HOMEOWNERS**

33.8% of all VERY LOW-INCOME homeowners paid more than 50% of their income for housing.



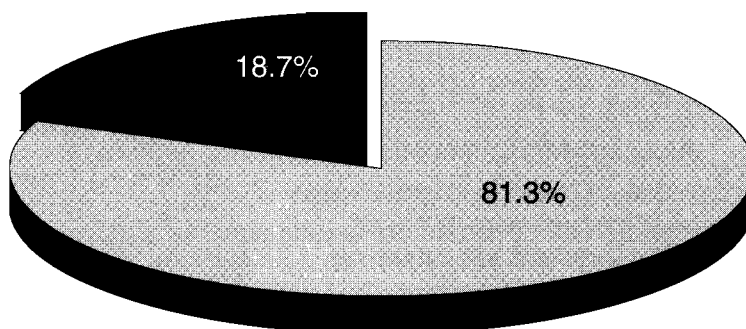
Source: Department of Community Affairs, State of Florida CHAS Databook, 1994.

- Renters consistently pay more of their incomes toward housing than owners — in both 1990 and 1995, 45 percent of **all** renter households in Florida paid more than 30 percent of their income for housing. Of the almost 600,000 **very low-income** renter households, over three-quarters were paying more than 30 percent for housing, and half of them paid over 50 percent. For the over 350,000 **low-income** households, just over half paid more than 30 percent, and only 6 percent paid more than 50 percent of their income for housing.<sup>9</sup>
- The 1996 existing need for additional low and moderate income affordable ownership housing is estimated at over 254,000 units, based on the number of income qualified renter households who desire homeownership.<sup>10</sup>
- Florida's low-income households are estimated to be able to afford homes priced from \$42,200 to \$67,500. Moderate-income households can afford homes priced from \$67,501 to \$97,050.<sup>11</sup> In 1994, the median sales price for a Florida home was \$78,870. However, there is wide variation of housing prices among counties.

**Figure 3:  
1990 Renter Cost Burden**

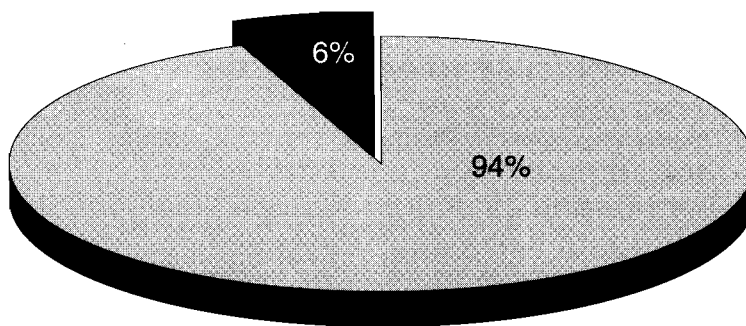
**ALL RENTERS**

18.7% of ALL renters paid more than 50% of their income for housing.



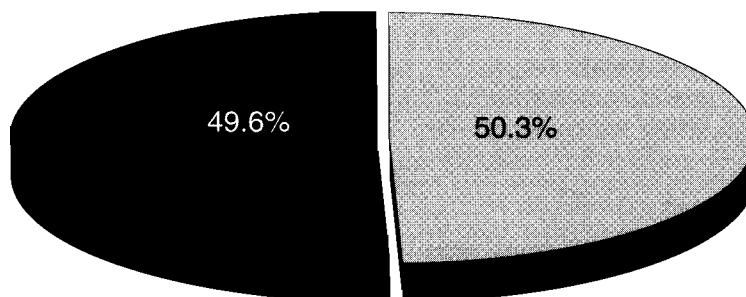
**LOW-INCOME RENTERS**

6% of all LOW-INCOME renters paid more than 50% of their income for housing.



**VERY LOW-INCOME RENTERS**

50.3% of all VERY LOW-INCOME renters paid more than 50% of their income for housing.



Source: Department of Community Affairs, State of Florida CHAS Databook, 1994.

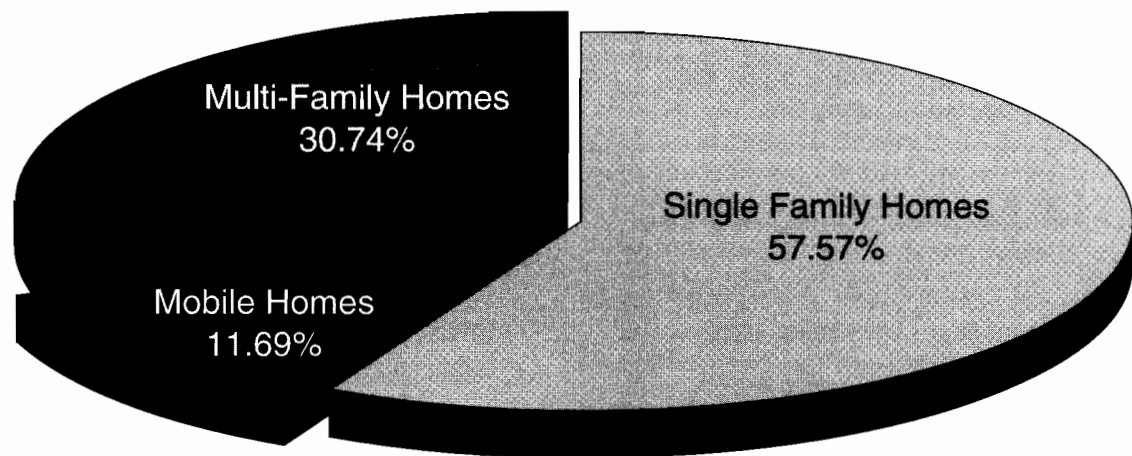
- From 1996 to 2010, over half a million more low- and moderate-income households will desire homeowner opportunities — this includes the growth of new owner households and renters who desire to be homeowners.<sup>12</sup>

### Florida's Housing Supply

- In 1990, Florida had 6.1 million dwelling units, and by 1995, this number totaled over 6.6 million.<sup>13</sup> Of these, 58 percent were single family homes, almost 31 percent were multi-family duplexes, triplexes, and apartments, and 12 percent were mobile homes.
- Counties in North Florida have a higher percentage of single family homes than the state average, while South Florida's percentage is lower. Southeast Florida has a much higher percentage of multi-family units, and an extremely low percentage of mobile homes compared to the rest of the state.

- Mobile homes are an important, affordable form of housing for lower income households. Currently, sales are approximately 20 percent of all new single family housing starts in Florida. Reliance on mobile homes is especially strong in rural areas. In 1995, more than 50 percent of the housing units were mobile homes in Dixie, Glades and Okeechobee counties, and close to half of all units were mobile homes in several other counties.<sup>14</sup>
- It would be helpful to count housing for the homeless, such as shelters and single room occupancies or "SROs," but there is only limited information about this housing. No comprehensive count of shelter beds exists for 1990; there were 8,600 shelter beds in 1995.<sup>15</sup> No comprehensive counts of SROs exist.

Figure 4:  
1995 Housing Supply by Unit Type



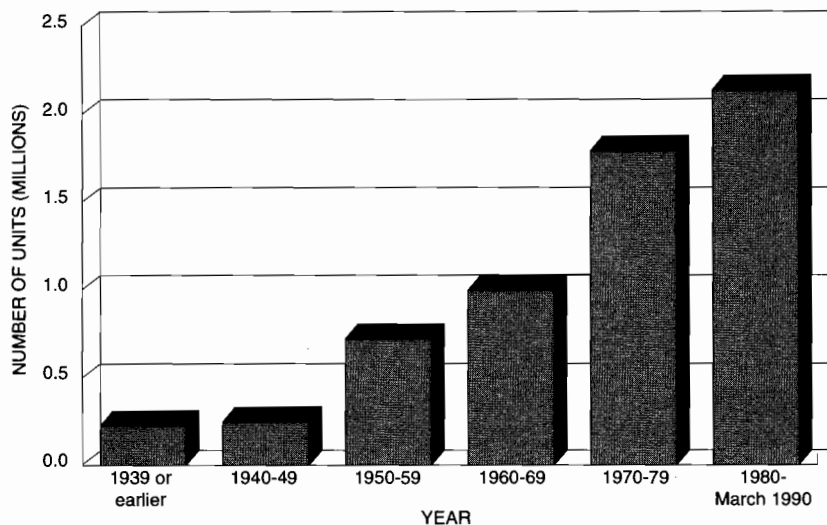
Sources: The Shimberg Center for Affordable Housing, 1996.  
Census of Population and Housing, 1990.

- Of the housing stock in the state in 1990, only 7 percent was built before 1950, 28 percent was built in the 1950s and '60s, and almost 65 percent was built during the 1970s and '80s. According to property appraiser records, the average age of the single family housing stock in the state is about 24 years. The average age ranges from under 15 years in Flagler and Hernando counties, to 30 years or more in Bradford, Calhoun, Dade, Duval, Franklin, Gadsden, Hamilton, Hardee, Jackson, Jefferson, Lafayette, Liberty, Putnam and Washington counties.<sup>16</sup>

these numbers represent heating and persons-per-room counts that would not always be substandard in those areas.”<sup>17</sup> Hendry and Gadsden counties, at 13.5 percent and 12.5 percent respectively, are the next highest counties. If Monroe and Dade counties are not included, Florida’s total substandard units decrease to 4.8 percent.<sup>17</sup>

- Age and condition of mobile homes are difficult to document. Appraiser files in Florida show the average age of these homes to be almost 18 years. In a state where hurricanes may bring high winds, safety is a special concern for these units, and older units are especially prone to deteriorate more quickly than stick built housing.

**Figure 5:  
Florida’s Housing Units—Year Built**



Sources: The Shimberg Center for Affordable Housing, 1996.  
Census of Population and Housing, 1990.

- In 1995, approximately 182,000 households in Florida, or about 3.2 percent, received some type of federal housing subsidy.<sup>18</sup> This includes housing such as Section 202 elder housing, Section 8, and public housing.

- In 1995, 23,023<sup>19</sup> housing units were either built, rehabilitated or repaired through Florida’s housing programs.”<sup>19</sup> This includes an estimated 9,225 units developed with the aid of 38 local bond issues.<sup>20</sup>

- Comparing cost burden information, that is, the number of households estimated to be paying

- According to the 1990 Census, a total of 7.2 percent of the housing units in Florida are substandard. Monroe, at 27.5 percent, and Dade, at 21.4 percent, had the highest percentage of substandard units, but

over 50 percent of their income for housing in 1995, to the number of housing units built or rehabilitated in 1995 using local, state or federal funding (shown on the next page), Florida met approximately 3.5 percent of the outstanding housing need for that one year.

<sup>17</sup> The U.S. Census measures substandard housing with the following variables: lacking complete plumbing; lacking complete kitchen facilities; no heating fuel; or more than 1.01 persons per room. Heating may not be a particularly useful measure of poor condition in south Florida, and many believe the standard of overcrowding, especially measured at over one person per room, while useful to measure preferences of whites and African-Americans, is not as reliable when measuring housing occupied by Hispanics, who come from “close contact” societies.

<sup>18</sup> Florida programs also include federal funding, such as the HOME and the LIHTC program. Table 8 in the Appendix lists these programs.



## FLORIDA'S 1995 GAP IN MEETING HOUSING NEEDS BY INCOME LEVEL

FEDERAL, STATE and LOCAL PROGRAMS	NUMBER OF UNITS PRODUCED IN 1994/95 BY INCOME LEVEL			TOTAL
	0-30% of median income	31-50% of median income	51-80% of median income	
Section 202 New Construction (elder program)	180	120	0	300
Section 515 Rural Housing	15	10	15	40
Section 504 Rural Very Low-Income Repair Loans/Grants	121	81	121	322
Section 502 Rural Direct and Guaranteed Loans	287	191	287	764
Section 514/516 Farm Labor Housing Grants/Loans	33	22	33	88
Section 533 Rural Housing Preservation	36	24	36	96
Section 521 Rural Rental Subsidy	669	446	669	1,784
Section 8 Assisted Housing	144	96	0	240
Section 811 Assisted Housing for the Disabled	74	49	0	123
Public Housing	0	0	0	0
Community Development Block Grant	★	★	★	★
Predevelopment Loan Program	☆	☆	☆	☆
Multi-family Bond Program	0	0	2,680	2,680
Housing Assistance Program	0	15	45	60
Single-family Bond Program	0	0	2,394	2,394
Affordable Housing Guarantee Program	1,194	796	398	2,388
Home Investment Partnership Program (HOME) State Program	0	0	376	376
Home Investment Partnership Program (HOME) Entitlements	57	52	99	208
State Apartment Initiatives Loan Program	0	1,786	0	1,786
Low Income Housing Tax Credit	0	2,150	2,150	4,300
State Housing Incentives Partnership Program	0	772	753	1,525
Emergency Shelter Grants	★	★	★	★
HOPE	8	5	8	21
Housing Opportunities for People With AIDS	★	★	★	★
Local bond issues (local governments and local finance agencies)	2,129	1,419	2,129	5,677
<b>Total 1995 units receiving public funding per income level up to 80% median income</b>	<b>4,946</b>	<b>8,034</b>	<b>12,192</b>	<b>25,172</b>
Estimated number of households with a cost burden >50% per income level in 1995	471,252	162,459	90,185	723,896
Housing gap per income level	466,306	154,425	77,993	698,724

**Sources:** The Shimberg Center for Affordable Housing; 1995-99 Florida Consolidated Plan; US Department of Housing and Urban Development; Florida Housing Finance Agency; US Department of Agriculture; Florida Association for Homes for the Aging; US Housing Assistance Council; Florida Division of Bond Finance.

### NOTES:

- ★ These programs do not produce housing units but provide assistance related to housing affordability.
  - ☆ The Predevelopment Loan Program produced 300 units which also received SAIL funds. In an effort to reduce duplication, the units are not reported here, but are included in the total SAIL units.
1. Where possible, the number of units committed through or produced by a program have been identified. Units are assumed to be evenly distributed across income levels, except when the distribution to each income level is known.
  2. Beginning in the 1995/96 fiscal year, the SHIP program received a significant increase in funds as a result of a second dime tax on document stamps. This increased the SHIP funding by \$53 million between 1994/95 and 1995/96. We are not able to assess the amount of new units that will be produced as a result of the increase in funding.
  3. The production information for local bond issues was estimated based on an average unit cost of \$65,000. This figure was applied to the total dollar amount for single- and multi-family bonds in 1994/95 which was \$599,613,893. There is little duplication of these units with other program units. Once the total number of units was calculated, these units were distributed evenly across income levels (0-120% median income, ten unit intervals) and collapsed into the 30, 50, and 80% median income groups above.
  4. The total number of units committed through or produced by the programs above can meet 3.5% of the housing needs for households that are severely cost burdened.

### ASSUMPTIONS:

1. This table uses very rough and conservative data to create a picture of the possible gap in meeting housing needs in Florida. Many of the data are estimates and have flaws. Where possible, we have accounted for duplication, but some duplication still occurs. However, to our best effort, the data provide a snapshot of the 1995 gap in meeting housing needs in the state by income level.
2. We assume that the best representation of gaps in meeting housing needs are shown by subtracting the total number of units produced with public funds from the total number of households with severe cost burden.

3. To calculate "total number of households with severe cost burden," we first determined the estimated number of households per income level in 1995, then determined those households in each income level that pay more than 50% of their income for housing costs.
4. The traditional measure of housing affordability uses 30% rather than 50% in calculating affordability. The Florida 2010 goal also uses 30% of income towards housing as a measure of affordability. However, we use the 50% cost burden because it provides a more realistic picture of housing cost burden. We assume that households might choose to pay more than 30% of their income for housing, but few would choose to pay more than 50%, unless there was no other housing more affordable.
5. We do not include data on affordable housing produced by the private sector without the benefit of public funding. Usually this sector does not meet the need of households at lower income levels. We also did not include every publicly funded program. The programs in the above table account for the majority of housing programs in the state. Some funds that go directly to entitlement communities are not included in this table.
6. Each listed program has its own definition of targeted income ranges. For instance, HUD programs determine income as a percentage of the family median income, while state programs determine income as a percentage of state or area median income. We did not standardize the income ranges, but simply used the given income percentage categories; 30%, 50%, and 80%.
7. Due to data limitations, some of the production figures represent the number of units committed with 1995 funding, while other programs show the actual unit production in 1995. For each program, we used either committed or produced units. We assumed that the number of units committed with funds would eventually be completed.
8. In calculating housing production, we assumed an even distribution of units across the income ranges. The income ranges were divided into ten unit increments (0-10, 10-20, etc.), then the units were distributed. Once distributed, we then collapsed the categories into the 30, 50, and 80% groups.

## What We Don't Know

- **The gap in housing supply for households at different income levels.** Estimates of total households by income level exist. We also know the total number of housing units. What we have not yet put together is the number of housing units that are affordable to households in each income level. Although there are problems with this type of estimate, the data would provide a sense of which income groups have enough affordable housing available to them and which income groups do not. This information should become available in 1997.
- **The amount of housing supplied by local government general revenues.** There is no one, single source of information that displays local government general revenue dollars dedicated to housing.
- **How Florida's housing programs actually impact housing need in Florida.** The only way to make housing truly affordable to those at the lowest income levels is to utilize multiple resources. The nature of affordable housing requires that funds to build a home come from more than one housing program. Because of program coupling, it is often difficult to ensure that the state is not double-counting the number of homes produced. The data for production are available in raw form. However, these data are not compiled in a way in which duplication can be easily measured. This is true for federal, state and local programs.

Although the state has income information for every unit it has subsidized, this information is not compiled in an accessible format. As a result, it is not possible to know how many units will be affordable to lower income households over a period of time. Subsidized units have affordable housing deed restrictions that at some point will expire. All subsidized affordable housing in Florida still operates under deed restrictions. However, the state currently does not monitor the point at which these restrictions will expire. Thus it is not possible to know how long the current affordable housing supply will remain affordable to lower income households or how many units will be lost after deed restrictions are lifted.

- **A true measure of housing conditions in Florida.** For years, we have relied on somewhat antiquated indicators in the U.S. Census to measure the condition of housing. Some communities have completed their own projects to measure the incidence of substandard housing, but methods of measuring housing conditions vary substantially, from time-consuming examinations of exteriors and interiors of all housing, to less accurate "windshield" surveys, which are quicker evaluations of the exteriors only. As a result, the U.S. Census remains the only viable measure across all communities, and it does not provide a good evaluation of the physical condition of housing.

## Conclusions

As a first step in measuring Florida's progress toward the 2010 goal, this evaluation shows that actual *progress* will be difficult to measure without better data. Data from the year 2000 Census will be important to measure progress, but it is vital to pay greater attention to measuring the results of Florida's housing programs in order to understand the state's role in ameliorating housing need. We will be able to provide additional data from the Affordable Housing Needs Assessment in 1997.

In an attempt to quantify the housing gap for this report, we assumed that households paying over 50 percent are in need of affordable housing. From there we measured the number of units produced or rehabilitated in Florida with the assistance of public funds. The gap between those paying a large amount of their income for housing and the number of units being brought on line is huge.

A review of the population data for those living under the poverty level makes clear that Florida housing programs, including federal and local programs, can do little to ensure that all Floridians will have decent, affordable housing by the year 2010. However, Florida's housing programs and delivery system are the best in the nation. This state not only has substantial dedicated revenue for housing programs, we also do a better job than other states of leveraging both state and federal housing dollars to stretch them further and create innovative and flexible housing programs.

How then does Florida close the gap between the numbers of families that need more affordable housing and making more of this housing available? One way is to continue to assess how we can do more with the dollars we have. Another way to attack the problem is to acknowledge that Florida does not have just a housing problem, and this gap will not be solved simply by building more housing. The state also has an income problem. In other words, an important reason why many Floridians are paying so much of their income for housing is that they do not make a living wage.

Housing strategies must be combined with education and job opportunities that pay adequate wages to allow families to obtain decent homes, educate their children, and break the cycle of poverty. As the Commission works to develop a housing policy in 1997, it will be important to provide linkages to community and economic development strategies. Housing policies and programs are only one important part of strengthening Florida's communities.

### **The Next Step—Development of a State Housing Policy**

Over the next year, the Commission will spend most of its time working on a state housing policy. The purpose of the policy will be to provide the framework for:

- Program and funding decisions;
- Coordination of housing programs with community and economic development programs; and
- Interaction between levels of government, including the federal government.

As a result, it will be essential for the Commission to have the involvement of local governments, interest groups, the Department of Community Affairs, and the Florida Housing Finance Agency as it develops this policy.

The Commission will attempt to complete its recommendations in 1997. However, the breadth of this policy may require the Commission to work into 1998 to finish the recommendations. In January 1997, the Commission will publish a calendar detailing the schedule of meetings. The workplan is summarized below.

#### **Phase 1: Information Presentation Meeting(s)**

Information will be presented to the Commission related to a series of topics. The Commission will designate committees to prepare recommendations on appropriate topics. Interest groups will be invited to attend these information meetings.

#### **Phase 2: Committees Work with Topics**

The committee(s) will hold informal discussions on the designated topic. From there, the committee will determine the key issues that require decisions, what further information is needed, and finally develop preliminary recommendations. Interested parties will be asked to comment throughout this process.

#### **Phase 3: Full Commission Considers and Comments on Preliminary Recommendations**

Committee recommendations will be presented to the Commission for preliminary review and comment. Interest groups will be invited to comment on the recommendations. Then the Commission will provide specific comments back to the committee.

#### **Phase 4: Committee(s) Revise Recommendations**

Further informal discussion will occur among committee members and attending interested parties, with more background information provided as necessary. Recommendations will be refined, comments solicited, and changes will be finalized.

#### **Phase 5: Stakeholder Workshop on Draft Policy**

The full Commission will hold a workshop to which all interested parties will be invited to comment on the draft policy (that is, all of the recommendations combined together). Written comments also will be solicited.

#### **Phase 6: Committees Make Final Revisions**

Committee(s) will meet as necessary to make final revisions, continuing to involve interested parties in the discussions.

#### **Phase 7: Commission Adopts Recommendations**

The Commission will consider, amend and adopt the final recommendations. Then these will be sent to the Governor and Legislature.

## Endnotes

- <sup>1</sup> The Shimberg Center for Affordable Housing, 1996, *Affordable Housing Needs Assessment*.
- <sup>2</sup> Ibid.
- <sup>3</sup> Florida Department of Health and Rehabilitative Services, 1991, *Homeless Conditions in Florida*.
- <sup>4</sup> Florida Department of Health and Rehabilitative Services, 1996, *Homeless Conditions in Florida*.
- <sup>5</sup> Florida Department of Community Affairs, 1995, *State of Florida Consolidated Plan 1995-1999*, 5-1.
- <sup>6</sup> Florida Department of Community Affairs, 1993, using U.S. Department of Housing and Urban Development data.
- <sup>7</sup> U.S. Bureau of the Census, March 1995 Supplement to the 1994 *Census Population Survey*.
- <sup>8</sup> Florida Department of Community Affairs, 1993, using U.S. Department of Housing and Urban Development data.
- <sup>9</sup> Ibid.
- <sup>10</sup> Reinhold P. Wolff Economic Research, Inc., 1996, *Need for Low- and Moderate-Income Affordable Ownership Housing in Florida*.
- <sup>11</sup> Ibid.
- <sup>12</sup> Ibid.
- <sup>13</sup> The Shimberg Center for Affordable Housing, 1996, *Affordable Housing Needs Assessment*.
- <sup>14</sup> Ibid.
- <sup>15</sup> Florida Department of Health and Rehabilitative Services, 1996, *Homeless Conditions in Florida*.
- <sup>16</sup> The Shimberg Center for Affordable Housing, 1996, *Affordable Housing Needs Assessment*.
- <sup>17</sup> The Shimberg Center for Affordable Housing, 1996, special tabulation of the 1990 Census of Population and Housing, Summary Tape File 3A.
- <sup>18</sup> The Shimberg Center for Affordable Housing, 1996, *Affordable Housing in Florida*, using data from the U.S. Department of Housing and Urban Development.
- <sup>19</sup> Florida Housing Finance Agency, 1995, *1995 Annual Report*.
- <sup>20</sup> Florida State Board of Administration, Division of Bond Finance, Bureau of Local Programs.



# IN AFFORDABLE HOUSING

## What is NIMBYism?

The NIMBY, or “Not-In-My-Back-Yard,” syndrome is a negative response by individuals and organizations to proposals for unpopular projects being sited in or near their community or neighborhoods. Examples of NIMBY projects are hazardous waste incinerators, highways, half-way houses, and drug treatment centers. While these groups generally agree that such projects are necessary, they simply do not want them located near them. Affordable housing for low- and moderate-income families is also considered to be a NIMBY by some neighborhoods. These projects can range from single homes built in a neighborhood, to an apartment complex, to a homeless shelter.

NIMBYism is essentially a fear of what is considered a “different” group of people locating in or near, and ultimately influencing or changing, a neighborhood. People’s fears are often influenced by what they have seen or heard about “the projects.” Their concerns typically include fear of lowered property values, crime, drugs, and physical deterioration.

## Why the Commission is Taking Action to Combat NIMBYism

Ultimately, NIMBY attitudes result in excluding certain people (based on income, race, ethnicity, age, or other aspects) from those areas where they want to live. As a result, developers, builders, and the State of Florida are limited in their abilities to provide affordable housing across a range of locations. Ultimately this can result in pockets of severe poverty, such as ghettos, which are often limited in their economic opportunities for residents as well.

One of the responsibilities of the Affordable Housing Study Commission is to promote the production of safe, decent and affordable housing for all Floridians. NIMBYism is recognized by the Commission and many housing providers and advocates as a major barrier to the placement of affordable housing in communities throughout the state, particularly in areas where it is needed most—close to employment opportunities and services such as health, day care and public transportation.

To better understand the NIMBY phenomenon, the Commission first identified the various forms NIMBYism takes. The major forms include:

- Local officials denying requested funds for affordable housing developments;
  - Local officials rejecting a developer's request for a rezoning needed to build affordable housing, even though the proposed project meets all local development regulations; and
  - Opposition group tactics to influence decisions, such as protesting to elected officials at public hearings; threatening to vote a local official out of office if he or she votes in favor of an affordable project; writing letters to the editor; and intimidating developers and potential residents of the proposed housing.
- Fair share housing allocations, which are a means of equitably distributing affordable housing throughout a county or region; and
  - Fair housing policies, ensuring access to affordable housing.

## The Commission's Course of Action

The Commission is considering a number of ways to combat the NIMBY syndrome, including:

- Publicizing the benefits which may accrue to communities that permit quality affordable housing projects, and educating developers on how to deal with NIMBYism;
  - Establishment of a non-profit organization to provide education, and to mediate and litigate affordable housing NIMBY cases;
  - Land use appeals processes, ranging from mediation to creating a stronger, state-level appeal system for affordable housing projects that are denied at the local level;
  - Comprehensive plan policies which increase opportunities for affordable housing, such as allowing higher densities within specified zoning districts, and speeding up the permitting process for affordable housing;
- The Commission is currently sponsoring an educational video on NIMBYism for use by developers, professional organizations, lenders, and others in the affordable housing arena. The objectives of the video are to eliminate the "stigma" of affordable housing by showing that it can be attractive and serve working people. It can also educate local decision makers on the components of quality affordable housing proposals. Proposed for completion in early 1997, the video will be distributed to local governments, builders, realtors, and other interested groups.
- A working group of Commissioners is currently gathering information on other states' methods of combating NIMBYism, and the effectiveness of these programs. Following that, the Commission will narrow its focus to a selected group of remedies which it believes would be most effective in Florida. The Commission has prepared a workplan that will be implemented in the next one to two years, with recommendations on NIMBY remedies in 1998 at the latest. The workplan is summarized below.
- Collect information about other states' experiences in addressing NIMBYism.
  - Identify interest groups to be included in roundtable discussions on NIMBYism in Florida.
  - Beginning January 1997, use roundtable discussions to refine the Commission's understanding of NIMBYism in Florida, and to develop proposals for effective remedies.
  - Outline draft recommendations on NIMBY remedies.
  - Review and revise the first draft recommendations for review by interest groups.
  - By late 1997 or 1998, adopt the recommendations for presentation to the Governor and Legislature.

# APPENDIX

Table 1  
**HOUSEHOLD SIZE**  
**1995 ESTIMATE AND PROJECTIONS 2000-2010**

**Florida: All Counties**

SIZE	1990	1995	2000	2005	2010
1 person	1,300,064	1,434,109	1,578,038	1,722,394	1,871,941
2 persons	1,935,187	2,109,135	2,323,569	2,574,038	2,855,165
3 persons	818,060	897,833	985,372	1,067,072	1,144,674
4 persons	637,903	704,463	766,651	805,288	836,728
5 persons	283,803	314,587	342,984	359,648	372,624
6 persons	100,445	111,567	122,268	129,272	134,864
7 persons	62,898	69,754	77,005	82,595	87,209
<b>TOTAL</b>	<b>5,138,360</b>	<b>5,641,448</b>	<b>6,195,887</b>	<b>6,740,307</b>	<b>7,303,205</b>

Sources:

Shimberg Center for Affordable Housing, 1996

Census of Population and Housing, 1990

Table 2  
**HOUSEHOLD INCOME BY TENURE 1990 - 2010**  
**FLORIDA COUNTIES**

INCOME (thousands)	OWNER			RENTER			ALL HOUSEHOLDS		
	1990	1995	2010	1990	1995	2010	1990	1995	2010
0-5K	137,435	151,581	209,049	177,733	195,122	243,932	315,168	346,703	452,981
5-10K	251,488	277,942	375,276	208,904	232,177	291,083	460,392	510,119	666,359
10-12.5K	154,327	169,611	229,374	119,696	132,072	161,647	274,023	301,683	391,021
12.5-15K	140,353	153,496	207,573	95,352	105,026	128,649	235,705	258,522	336,222
15-17.5K	162,485	177,462	239,441	114,631	125,828	151,896	277,116	303,290	391,337
17.5-20K	151,160	164,902	222,505	94,367	103,421	123,507	245,527	268,323	346,012
20-22.5K	172,157	187,304	250,759	107,491	117,699	139,931	279,648	305,003	390,690
22.5-25K	148,796	161,424	216,109	81,417	89,271	106,351	230,213	250,695	322,460
25-27.5K	163,164	176,981	234,394	89,924	98,201	115,551	253,088	275,182	349,945
27.5-30K	138,683	150,233	198,891	63,887	69,970	82,790	202,570	220,203	281,681
30-32.5K	162,564	176,454	231,096	76,276	83,703	98,476	238,840	260,157	329,572
32.5-35K	125,816	136,609	180,254	49,678	54,565	64,661	175,494	191,174	244,915
35-37.5K	140,433	152,410	199,184	55,034	60,608	71,451	195,467	213,018	270,635
37.5-40K	113,225	123,075	161,825	37,287	41,178	48,930	150,512	164,253	210,755
40-42.5K	131,734	143,236	186,072	43,509	47,963	56,564	175,243	191,199	242,636
42.5-45K	97,235	105,787	138,776	27,320	30,053	35,331	124,555	135,840	174,107
45-47.5K	103,619	112,931	146,264	28,795	32,035	38,003	132,414	144,966	184,267
47.5-50K	84,570	92,585	121,637	19,574	21,794	26,016	104,144	114,379	147,653
50-55K	165,076	181,177	237,318	37,394	41,797	49,713	202,470	222,974	287,031
55-60K	126,859	139,586	183,963	24,338	27,214	32,417	151,197	166,800	216,380
60-75K	264,577	293,389	390,059	42,218	47,831	58,455	306,795	341,220	448,514
75-100K	187,516	208,877	282,829	22,279	25,456	31,741	209,795	234,333	314,570
100-125K	74,526	82,992	113,702	7,407	8,532	10,961	81,933	91,524	124,663
125-150K	33,578	37,542	51,683	2,904	3,372	4,225	36,482	40,914	55,908
150K+	74,140	82,533	114,532	5,429	6,317	8,350	79,569	88,850	122,882
<b>TOTAL</b>	<b>3,505,516</b>	<b>3,840,119</b>	<b>1,801,205</b>	<b>1,928,899</b>	<b>2,052,890</b>	<b>2,180,631</b>	<b>5,138,360</b>	<b>5,641,324</b>	<b>7,303,196</b>

Sources:  
Shimberg Center for Affordable Housing, 1996  
Census of Population and Housing, 1990



Table 3

**HOUSING COST BURDENS OF VERY LOW-, LOW- AND MODERATE-  
INCOME HOUSEHOLDS**

<b>HOUSEHOLD BY TYPE AND INCOME</b>	<b>RENTERS</b>	<b>OWNERS</b>	<b>TOTAL</b>
<b>Very Low-Income (0-50% MFI*)</b>	<b>557,988</b>	<b>568,256</b>	<b>1,126,244</b>
0 to 30% MFI	310,736	257,298	568,034
— % Cost Burden >30%	73%	66%	70%
— % Cost Burden >50%	61%	47%	55%
31 to 50% MFI	247,252	310,958	558,210
— % Cost Burden >30%	80%	48%	62%
— % Cost Burden >50%	37%	23%	29%
<b>Other Low-Income (51-80% MFI)</b>	<b>354,915</b>	<b>544,508</b>	<b>899,423</b>
— % Cost Burden >30%	53%	35%	42%
— % Cost Burden >50%	6%	10%	8%
<b>Moderate-Income (81-95% MFI)</b>	<b>153,081</b>	<b>290,489</b>	<b>443,570</b>
— % Cost Burden >30%	23%	25%	24%
— % Cost Burden >50%	2%	4%	3%
<b>TOTAL HOUSEHOLDS**</b>	<b>1,062,944</b>	<b>1,506,316</b>	<b>2,569,260</b>

Source:

Department of Community Affairs, State of Florida CHAS Databook, 1994

\* Median Family Income, or based on HUD adjusted income limits, if applicable.

\*\* Includes all income groups — including those above 95% MFI.

Table 4  
**1990-1995 REGIONAL HOUSING INVENTORY**  
**By Housing Type**

REGION	1990 HOUSING UNITS BY TYPE				HOUSING ACTIVITY: APRIL 1990-1995				1995 HOUSING UNITS BY TYPE				
	Single Family	Multi-Family	Mobile Home	Other*	Total 1990	Single Family**	Multi-Family	Mobile Home	Total 1990-95	Single Family*	Multi-Family	Mobile Home	Total 1995
Northwest	285,783	91,069	69,021	3,313	449,186	34,105	5,618	8,616	48,339	323,201	96,687	77,637	497,525
Northeast	385,029	143,680	114,118	5,079	647,906	51,357	9,184	553	61,094	441,465	152,864	114,671	709,000
Central	618,240	233,084	143,361	7,841	1,002,526	100,773	24,222	2,237	127,232	726,854	257,306	145,598	1,129,758
Southwest	1,090,217	521,016	337,336	16,205	1,964,774	110,844	43,448	7,094	161,386	1,217,266	564,464	344,430	2,126,160
Southeast	986,572	927,584	98,391	23,323	2,035,870	98,037	39,059	(6,149)	130,947	1,107,932	966,643	92,242	2,166,817
<b>FLORIDA</b>	<b>3,365,841</b>	<b>1,916,433</b>	<b>762,227</b>	<b>55,761</b>	<b>6,100,262</b>	<b>395,116</b>	<b>121,531</b>	<b>12,351</b>	<b>528,998</b>	<b>3,816,718</b>	<b>2,037,964</b>	<b>774,578</b>	<b>6,629,260</b>

Sources:  
 Shmberg Center for Affordable Housing, 1996  
 Census of Population and Housing, 1990

\*Other includes tents, boats and similar structures.  
 \*\*Includes Other.

**Regions are defined as follows:**

**Northwest:** Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton and Washington counties.  
**Northeast:** Alachua, Baker, Bradford, Clay, Columbia, Dixie, Duval, Gilchrist, Hamilton, Lafayette, Levy, Madison, Marion, Nassau, St. Johns, Suwanee, Taylor and Union counties.  
**Central:** Brevard, Citrus, Flagler, Lake, Orange, Osceola, Putnam, Seminole, Sumter and Volusia counties.  
**Southwest:** Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lee, Manatee, Okeechobee, Pasco, Pinellas, Polk and Sarasota counties.  
**Southeast:** Broward, Dade, Martin, Monroe, Palm Beach and St. Lucie counties.

Table 5

**HOUSING CONDITIONS SUMMARY FOR FLORIDA COUNTIES**

Substandard housing is defined as occupied housing units exhibiting one or more of the following characteristics: lacking complete plumbing or kitchen facilities, 1.01+ persons per room, or no heating fuel.

County	Substandard Occupied Units	Total Occupied Units	Substandard as % of Total Occupied Units	County	Indexed to the State in Rank Order FL=1
Alachua	3,764	71,258	5.3%	Sarasota	0.33
Baker	396	5,554	7.1%	Citrus	0.34
Bay	1,647	48,938	3.4%	Pasco	0.36
Bradford	355	7,193	4.9%	Charlotte	0.38
Brevard	4,857	161,365	3.0%	Flagler	0.38
Broward	39,268	528,442	7.4%	Pinellas	0.41
Calhoun	233	3,793	6.1%	Brevard	0.42
Charlotte	1,345	48,433	2.8%	Hernando	0.42
Citrus	1,003	40,573	2.5%	Okaloosa	0.42
Clay	1,290	36,663	3.5%	Volusia	0.42
Collier	3,985	61,703	6.5%	Seminole	0.44
Columbia	1,081	15,611	6.9%	Bay	0.47
Dade	148,141	692,355	21.4%	Lake	0.48
De Soto	682	8,222	8.3%	Santa Rosa	0.48
Dixie	268	3,916	6.8%	Clay	0.49
Duval	13,363	257,245	5.2%	Lee	0.54
Escambia	4,273	98,608	4.3%	Indian River	0.55
Flagler	324	11,880	2.7%	Manatee	0.56
Franklin	299	3,628	8.2%	Martin	0.57
Gadsden	1,654	13,405	12.3%	Walton	0.57
Gilchrist	232	3,284	7.1%	Escambia	0.6
Glades	255	2,885	8.8%	St. Johns	0.6
Gulf	196	4,324	4.5%	Gulf	0.63
Hamilton	356	3,488	10.2%	Leon	0.64
Hardee	635	6,391	9.9%	Marion	0.64
Hendry	1,138	8,402	13.5%	Nassau	0.67
Hernando	1,295	42,300	3.1%	Bradford	0.68
Highlands	1,454	29,544	4.9%	Highlands	0.68
Hillsborough	17,559	324,872	5.4%	Jackson	0.69
Holmes	350	5,800	6.0%	Duval	0.72
Indian River	1,499	38,057	3.9%	Lafayette	0.72
Jackson	719	14,465	5.0%	Polk	0.72
Jefferson	432	3,982	10.8%	Alachua	0.73
Lafayette	90	1,721	5.2%	St. Lucie	0.73
Lake	2,208	63,616	3.5%	Hillsborough	0.75
Lee	5,459	140,124	3.9%	Orange	0.77
Leon	3,470	74,828	4.6%	Osceola	0.81
Levy	623	10,079	6.2%	Palm Beach	0.82
Liberty	109	1,706	6.4%	Sumter	0.82
Madison	524	5,522	9.5%	Holmes	0.84
Manatee	3,685	91,060	4.0%	Putnam	0.84
Marion	3,611	78,177	4.6%	Calhoun	0.85
Martin	1,782	43,022	4.1%	Suwannee	0.85
Monroe	9,227	33,583	27.5%	Levy	0.86
Nassau	781	16,192	4.8%	Liberty	0.88
Okaloosa	1,623	53,313	3.0%	Collier	0.89
Okeechobee	980	10,214	9.6%	Washington	0.94
Orange	14,202	254,852	5.6%	Dixie	0.95
Osceola	2,300	39,150	5.9%	Columbia	0.96
Palm Beach	21,694	365,558	5.9%	Gilchrist	0.98
Pasco	3,188	121,674	2.6%	Baker	0.99
Pinellas	11,137	380,635	2.9%	FLORIDA	1
Polk	8,146	155,969	5.2%	Broward	1.03
Putnam	1,516	25,070	6.0%	Franklin	1.14
St. Johns	1,441	33,426	4.3%	De Soto	1.15
St. Lucie	3,072	58,174	5.3%	Taylor	1.15
Santa Rosa	1,046	29,900	3.5%	Glades	1.22
Sarasota	2,958	125,493	2.4%	Wakulla	1.22
Seminole	3,395	107,657	3.2%	Madison	1.31
Sumter	716	12,119	5.9%	Okeechobee	1.33
Suwannee	613	10,034	6.1%	Hardee	1.38
Taylor	532	6,401	8.3%	Hamilton	1.41
Union	284	2,658	10.7%	Union	1.48
Volusia	4,621	153,416	3.0%	Jefferson	1.5
Wakulla	458	5,210	8.8%	Gadsden	1.71
Walton	463	11,294	4.1%	Hendry	1.88
Washington	437	6,443	6.8%	Dade	2.96
FLORIDA	370,739	5,134,869	7.2%	Monroe	3.81

Sources: Shimberg Center for Affordable Housing, 1996  
Census of Population and Housing, 1990

Table 6  
**1990 HOUSING CONDITION SUMMARY BY REGION**

REGION	Total Units	Total Occupied Units	Number of Substandard Units	Substandard as a % of total occupied units	Overcrowding as a % of total occupied units	Units with no heat fuel as % of total occupied units	Units lacking complete kitchen facilities as % of total units	Units lacking complete plumbing as % of total units
Northwest	449,186	379,637	17,409	4.6%	3.8%	0.3%	0.8%	0.8%
Northeast	647,906	568,422	29,604	5.2%	4.2%	0.5%	0.6%	0.6%
Central	1,002,526	869,698	35,142	4.0%	3.5%	0.5%	0.4%	0.3%
Southwest	1,964,774	1,595,978	65,400	4.1%	3.3%	0.6%	0.4%	0.3%
Southeast	2,035,870	1,721,134	223,184	13.0%	10.2%	3.3%	0.7%	0.5%

Substandard housing is defined as occupied housing units exhibiting one or more of the following characteristics: lacking complete plumbing or kitchen facilities, 1.01+ persons per room, or no heating fuel.

Sources:

Shimberg Center for Affordable Housing, 1996  
 Census of Population and Housing, 1990

Regions are defined as follows:

**Northwest:** Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton and Washington counties.  
**Northeast:** Alachua, Baker, Bradford, Clay, Columbia, Dixie, Duval, Gilchrist, Hamilton, Lafayette, Levy, Madison, Marion, Nassau, St. Johns, Suwanee, Taylor and Union counties.  
**Central:** Brevard, Citrus, Flagler, Lake, Orange, Osceola, Putnam, Seminole, Sumter and Volusia counties.  
**Southwest:** Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lee, Manatee, Okeechobee, Pasco, Pinellas, Polk and Sarasota counties.  
**Southeast:** Broward, Dade, Martin, Monroe, Palm Beach and St. Lucie counties.

**Table 7  
FEDERALLY SUBSIDIZED HOUSING IN FLORIDA, 1995**

COUNTY	FEDERALLY SUBSIDIZED HOUSING PROGRAMS AND UNITS										TOTAL	Estimated 1995 Households	Subsidized Housing as % of 1995 Est. Households
	Section 202	Section 207/223	Section 221	Section 232	Section 236	Section 515	Section 514/516	Public Housing Units	Section 8 New Construction	Section 8 Certificates and Vouchers			
Alachua	168	0	664	0	351	402	0	1,081	278	1,657	4,601	76,628	6.0%
Baker	0	0	0	0	50	0	0	80	0	147	277	6,205	4.5%
Bay	39	0	591	0	174	397	0	490	0	749	2,440	54,016	4.5%
Bradford	0	0	60	0	0	217	0	0	46	0	323	7,767	4.2%
Brevard	286	0	484	0	182	0	0	1,581	142	797	3,472	181,818	1.9%
Broward	1,207	679	484	200	1,672	0	176	2,060	100	6,134	12,712	573,734	2.2%
Calhoun	0	0	0	0	0	88	0	0	50	0	138	4,150	3.3%
Charlotte	0	0	0	0	120	159	0	184	0	93	556	55,680	1.0%
Citrus	68	0	0	0	0	651	0	0	0	64	783	46,556	1.7%
Clay	0	0	52	0	85	403	0	0	13	106	659	42,714	1.5%
Collier	0	0	196	0	250	264	571	0	70	219	1,570	76,474	2.1%
Columbia	13	0	72	0	0	217	0	80	0	107	489	17,844	2.7%
Dade	3,464	1,797	3,116	920	2,104	0	1,049	12,617	1,583	18,823	45,473	719,351	6.3%
De Soto	0	0	0	0	0	98	0	130	0	0	228	8,651	2.6%
Dixie	0	0	0	0	0	32	0	0	0	0	32	4,768	0.7%
Duval	522	0	3,193	0	1,489	199	0	3,282	163	4,988	13,836	275,135	5.0%
Escambia	232	0	1,245	0	0	456	0	723	0	1,622	4,278	106,753	4.0%
Flagler	0	0	0	0	0	144	0	132	0	132	408	15,706	2.6%
Franklin	0	0	0	0	0	123	0	54	0	0	177	4,166	4.2%
Gadsden	0	0	248	0	0	339	131	0	156	0	874	14,880	5.9%
Gilchrist	0	0	0	0	0	60	0	10	0	0	70	4,007	1.7%
Glades	0	0	0	0	0	22	0	0	0	0	22	3,312	0.7%
Gulf	0	0	0	0	0	112	0	0	0	0	112	4,651	2.4%
Hamilton	0	0	0	0	0	147	0	0	0	0	147	4,038	3.6%
Hardee	0	0	0	0	0	136	0	0	40	0	176	7,086	2.5%
Hendry	0	0	0	0	0	32	51	0	0	43	126	9,466	1.3%
Hernando	0	0	0	0	0	305	0	1,266	0	230	1,801	49,848	3.6%
Highlands	79	0	36	0	0	569	0	130	26	25	865	33,825	2.6%
Hillsborough	878	532	1,421	0	1,858	166	80	5,136	160	4,247	14,478	351,187	4.1%
Holmes	0	0	0	0	0	81	0	0	0	295	376	6,361	5.9%
Indian River	80	0	0	0	0	165	200	0	0	347	792	42,757	1.9%
Jackson	39	0	100	0	0	353	0	80	130	117	819	16,302	5.0%
Jefferson	0	0	75	0	0	93	0	0	0	89	257	4,555	5.6%
Lafayette	0	0	0	0	0	36	0	0	36	0	72	2,008	3.6%
Lake	68	0	334	0	0	1,579	136	60	40	200	2,417	74,821	3.2%
Lee	201	0	450	0	200	137	22	1,064	0	1,415	3,489	158,562	2.2%
Leon	337	0	578	223	0	238	0	629	0	1,117	3,122	84,450	3.7%
Levy	0	0	54	0	0	252	0	124	0	142	572	11,790	4.9%
Liberty	0	0	0	0	0	0	0	0	0	0	0	2,045	0.0%
Madison	0	0	148	0	0	124	0	0	0	0	272	5,968	4.6%
Manatee	0	0	96	0	300	171	0	398	62	946	1,973	100,656	2.0%
Marion	233	0	388	0	253	310	0	317	0	741	2,242	91,883	2.4%
Martin	99	0	0	0	0	32	60	70	0	50	311	48,049	0.6%
Monroe	0	0	0	0	0	0	0	680	0	380	1,060	35,933	2.9%
Nassau	0	0	0	0	0	46	0	58	44	75	223	18,358	1.2%
Okaloosa	95	0	48	0	19	447	0	1,267	0	546	2,422	60,758	4.0%
Okeechobee	0	0	0	0	0	62	0	0	0	0	62	11,463	0.5%
Orange	835	0	398	0	479	374	83	1,882	24	2,759	6,834	285,909	2.4%
Osceola	0	0	0	0	85	475	0	0	0	175	735	50,088	1.5%
Palm Beach	319	217	218	120	548	357	777	1,572	169	4,225	8,522	407,722	2.1%
Pasco	80	228	52	0	135	841	102	207	183	706	2,534	133,282	1.9%
Pinellas	1,046	1,678	996	546	898	0	0	2,583	202	5,087	13,036	391,130	3.3%
Polk	315	0	293	0	97	1,255	254	1,327	372	1,005	4,918	173,665	2.8%
Putnam	112	0	0	0	94	389	50	484	13	236	1,378	27,187	5.1%
St. Johns	15	0	52	0	29	138	0	0	60	0	294	39,962	0.7%
St. Lucie	0	0	0	0	0	0	0	850	60	732	1,642	67,829	2.4%
Santa Rosa	0	0	0	0	0	387	0	89	0	267	743	35,912	2.1%
Sarasota	217	165	180	120	0	80	0	611	75	735	2,183	137,265	1.6%
Seminole	0	0	108	0	114	0	0	510	16	0	748	123,872	0.6%
Sumter	0	0	0	0	0	337	0	0	0	132	469	13,756	3.4%
Suwannee	99	0	0	0	63	167	0	124	32	0	485	11,672	4.2%
Taylor	0	0	100	0	0	0	0	0	0	0	100	6,698	1.5%
Union	0	0	0	0	0	80	0	122	48	0	250	3,119	8.0%
Volusia	496	0	464	0	30	434	0	1,467	71	1,499	4,461	167,855	2.7%
Wakulla	0	0	0	0	0	0	0	0	0	250	250	6,343	3.9%
Walton	0	0	48	0	0	0	0	50	50	339	487	13,441	3.6%
Washington	0	0	0	0	0	90	0	88	0	135	313	7,033	4.5%
<b>FLORIDA</b>	<b>11,642</b>	<b>5,296</b>	<b>17,042</b>	<b>2,129</b>	<b>11,679</b>	<b>15,268</b>	<b>3,742</b>	<b>45,749</b>	<b>4,514</b>	<b>64,925</b>	<b>181,986</b>	<b>5,640,875</b>	<b>3.2%</b>

Sources: "Affordable Housing in Florida, 1996," Shimberg Center for Affordable Housing; and U.S. Department of Housing and Urban Development.

Table 8

**UNITS PRODUCED THROUGH  
FLORIDA HOUSING FINANCE AGENCY PROGRAMS  
AND LOCAL BOND ISSUES IN 1994-95**

<b>PROGRAM</b>	<b>THROUGH 1995</b>	<b>1994-95</b>
State Apartment Incentive Loan	13,144	1,785
State Housing Initiatives Partnership	10,199	1,525
Low Income Housing Tax Credit	39,479	4,300
Florida Affordable Housing Guarantee	3,789	2,385
Single-Family Mortgage Revenue Bond	27,937	2,367
Florida Home Ownership Assistance	214	60
Home Investment Partnership	5,000	376
Multifamily Revenue Bond	34,420	1,000
Predevelopment Loan	3,376	*
Local Bond Issues	42,880	9,225
<b>TOTAL</b>	<b>180,438</b>	<b>23,023</b>

Sources:

The Florida Housing Finance Agency, 1995 Annual Report  
Florida Division of Bond Finance

\* The Predevelopment Loan Program produced 300 units which also received SAIL funds. In an effort to reduce duplication, the units are not reported here, but are included in the total SAIL units.

Note: The production information for local bond issues was estimated based on an average unit cost of \$65,000. This figure was applied to the total dollar amount for single- and multi-family bonds issued from 1987 through 1995, and in 1994-95.

