

## **2013 Rental Market Study: Affordable Rental Housing Needs**

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# 1. Introduction and Summary of Key Findings

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

The report begins with an overview of changes in statewide affordable rental housing needs from 2000 to 2011. It then provides 2013 estimates of low income, cost burdened renter households by county, with additional detail about household size and householder age. A third section provides a comparison of the number of low-income households with the rental units that are affordable and available to them. The Rental Market Study also will include separate reports on the assisted and public housing supply and the housing needs of persons with special needs, including persons with disabilities, survivors of domestic violence and youth aging out of foster care; farmworkers; commercial fishing workers; and homeless persons.

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

## Key Findings

### Statewide Trends in Affordable Rental Housing Needs: 2000 to 2011 Changes

- The number of low income ( $\leq 60$  percent AMI), cost burdened (paying more than  $>40$  percent of income for rent) renter households in Florida rose from 411,008 in 2000 to 553,035 in 2005 and 710,790 households in 2011. This represents a 29 percent increase just from 2005 to 2011.
- More of Florida's households have become renters, particularly among younger households and families with children. From 2005 to 2011, the number of renters in Florida grew by 10 percent while the number of homeowners dropped by 3 percent.
- In real terms, median rents at all rental properties increased over the 2000-2011 period while median income declined. The statewide median rent increased from \$816 to \$950 from 2000 to 2011, while the state median renter income fell from \$34,000 to \$30,343 (all in 2011 dollars)
- Prevalence of cost burden increased for low-income renters during the 2000-2011 period, especially for 30.01-50 percent AMI households. Cost burden rates rose from 65 percent in 2000 to 72 percent for 0-30 percent AMI households; from 55 to 77 percent for 30.01-50 percent AMI households; and from 27 percent to 55 percent for 50.01-60 percent AMI households.

## **County and Regional Rental Housing Needs: Low Income and Elderly Households**

- In 2013, an estimated 737,435 low income renter households are cost burdened.<sup>1</sup> Of these, 434,739 households (59 percent) live in large counties, 270,702 (37 percent) live in medium counties, and 31,994 (4 percent) live in small counties.
- 61 percent of cost burdened households in Florida have 1-2 members; 28 percent have 3-4 members; and 10 percent include 5 or more members.
- 212,797 cost burdened households are headed by someone age 55 or older (30 percent), including 63,257 with a householder age 75 or older (9 percent of all low-income cost burdened renter households).

## **Affordable and Available Rental Units**

- An affordable and available rental unit is any market rate, subsidized, or public housing unit for which 1) a household below a certain income level (e.g. 60 percent AMI) would pay no more than 40 percent for gross rent and 2) the unit is not already occupied by a higher income household; i.e., it is occupied by a household below the income level or is vacant.
- Florida has only 31 affordable and available rental units for every 100 households with incomes of 0-30 percent AMI, a deficit of more than 315,000 units.
- Most areas of the state have shortfalls of affordable and available units at the 0-30 percent, 0-40 percent, and 0-50 percent of AMI income levels.
- Shortages at the 0-60 percent AMI level are most pronounced in the southeast Florida metropolitan areas. In the Miami area, there are only 49 affordable and available units for every 100 renter households at 0-60 percent AMI. West Palm Beach and Fort Lauderdale each have 80 or fewer affordable/available units per 100 renter households.

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<sup>1</sup> The 737,435 figure refers to an estimate for 2013 and therefore exceeds the 710,790 household estimate in the first bullet point on the previous page.

## **2. Statewide Trends in Affordable Rental Housing Needs: 2000 to 2011 Changes**

The dramatic changes in Florida's homeownership market over the last decade have received much attention. Homeowners continue to be affected by the sharp increases and subsequent declines in home prices and values and persistently high rates of foreclosure. However, these changes also have reverberated through Florida's rental housing market. Data from the American Community Survey (ACS) show that the gap between the state's affordable housing supply and rental households in need grew both throughout the housing boom of the early 2000s and the economic stresses of the latter half of the decade.

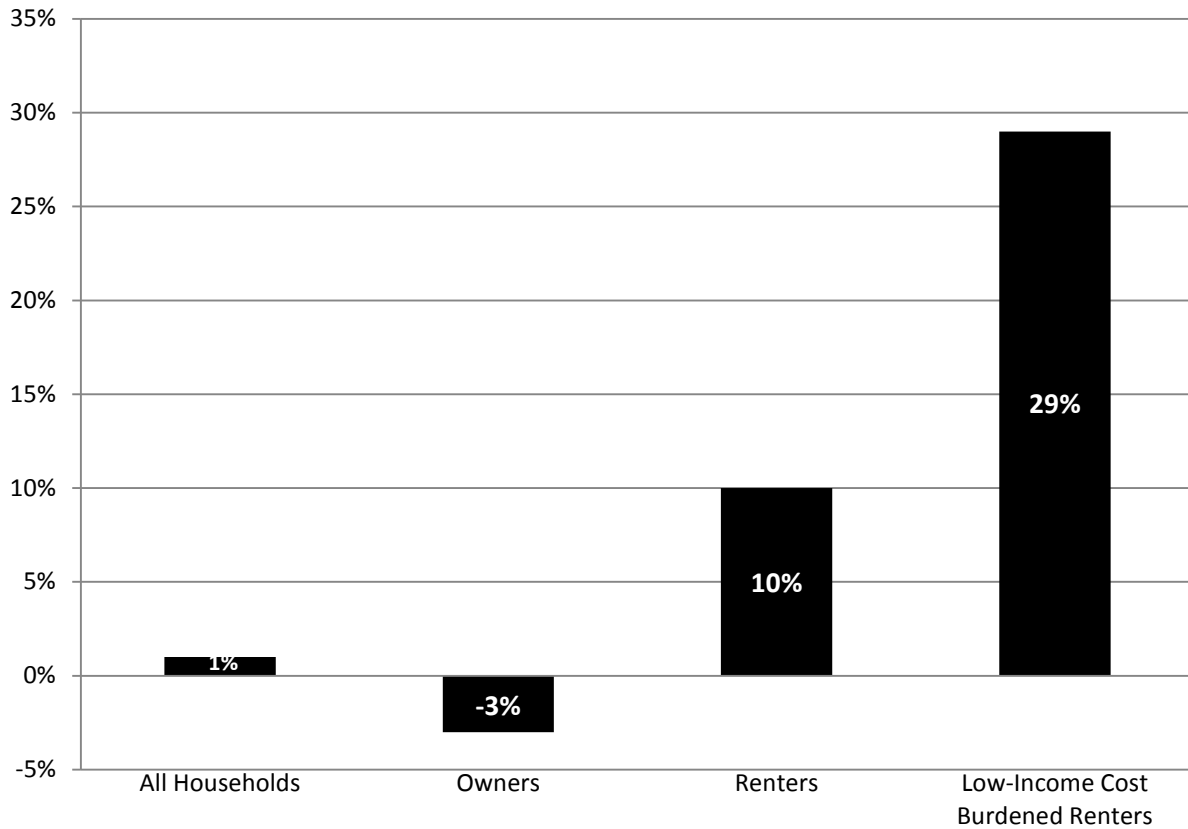
For the purposes of this report, a household is considered to be "low-income" if its annual income was at or below 60 percent of the area median and to be "cost burdened" if it paid more than 40 percent of income for gross rent (rent + utilities). Student-headed households are excluded from the analysis. In 2000, there were 411,008 low-income, cost burdened renter households in Florida. In 2005, there were 553,035 of these households in the state. In 2011, the most recent year for which ACS data are available, there were 710,790. This represents an increase of 157,755 households in need from 2005 to 2011, or 29 percent.

The increase in cost burdened households did not come as a result of population growth. The number of households in Florida rose by just 1 percent from 2005 to 2011. Rather, it was the result of several trends: 1) a shift from homeownership to renting for many households, especially younger households, 2) increasing rents and declining incomes, and 3) an increase in cost burden among households earning 30-60 percent of area median income.

### **Renting Becomes More Common for Younger Households, Families with Children**

Florida started out the 2000s decade with a strong homeownership rate—71 percent. The homeownership rate held steady as housing prices started to rise in the early to mid-part of the decade. In the wake of the recession in the late 2000s, however, many households shifted from owning to renting. Figure 2.1 shows that the number of owner-occupied households fell by 3 percent from 2005 to 2011, while the number of renter households increased by 10 percent.

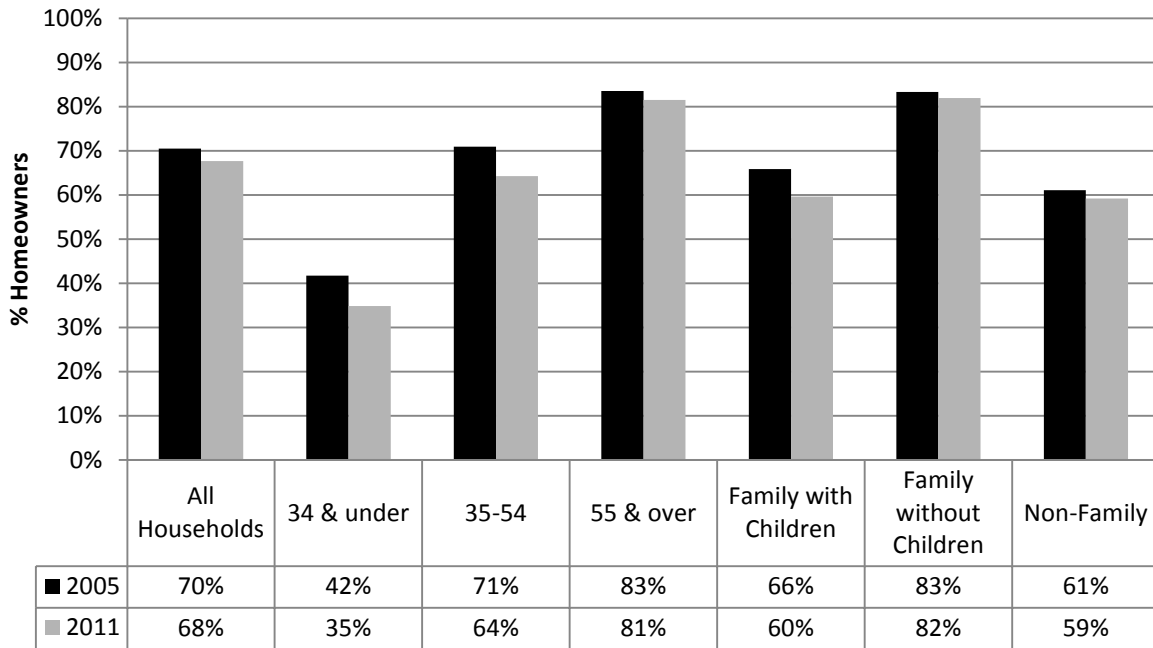
**Figure 2.1. Changes in Florida Households, 2005-2011**



Source: U.S. Census Bureau, 2005 and 2011 American Community Survey

The state's homeownership rate declined from 70 percent in 2005 to 68 percent in 2011. While this may not seem like a large drop, the shift was not felt evenly by all types of households. As Figure 2.2 shows, the high and steady homeownership rate for older households masks larger declines in homeownership among younger households. In 2005, just 42 percent of households headed by someone age 34 or under owned their homes, a rate that fell to 35 percent in 2011. For the next age group, 35-54, the homeownership rate fell from 71 percent to 64 percent. In contrast, homeownership among households age 55 and older started at 83 percent and fell only slightly to 81 percent. The drop in homeownership also was more pronounced among families with children than other types of households. The homeownership rate for families with children fell from 66 to 60 percent, compared to 83 to 82 percent for families without children and 61 to 59 percent for non-families.

**Figure 2.2. Homeownership Rate by Household Type, Florida, 2005-2011**

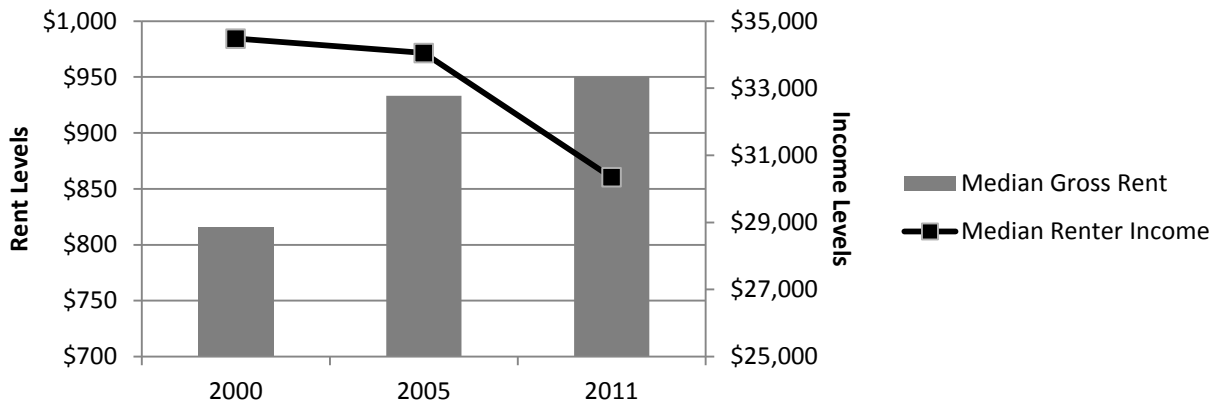


Source: U.S. Census Bureau, 2005 and 2011 American Community Survey

### Rents Increase While Renter Incomes Decline

Renters’ real buying power has been shrinking in recent years. Figure 2.3 shows that in real terms, rents increased substantially in the first half of the 2000s, while incomes fell in the second half of the decade. Florida’s median rent increased 14 percent from 2000 to 2005, rising from \$816 to \$933 (all figures in 2011 dollars). Median rent increased slightly from 2005 to 2011, rising 2 percent to \$950. The median renter income showed the exact opposite trend: it held steady at approximately \$34,000 in 2000 and 2005, then fell to \$30,343 in 2011.

**Figure 2.3. Real Median Gross Rent and Median Renter Income (2011 \$), Florida, 2000-2011**



Source: U.S. Census Bureau, 2000 Decennial Census and 2005 and 2011 American Community Survey



## **More Low-Income Renters Are Cost Burdened; ELI Households Continue to Face the Most Severe Cost Burden**

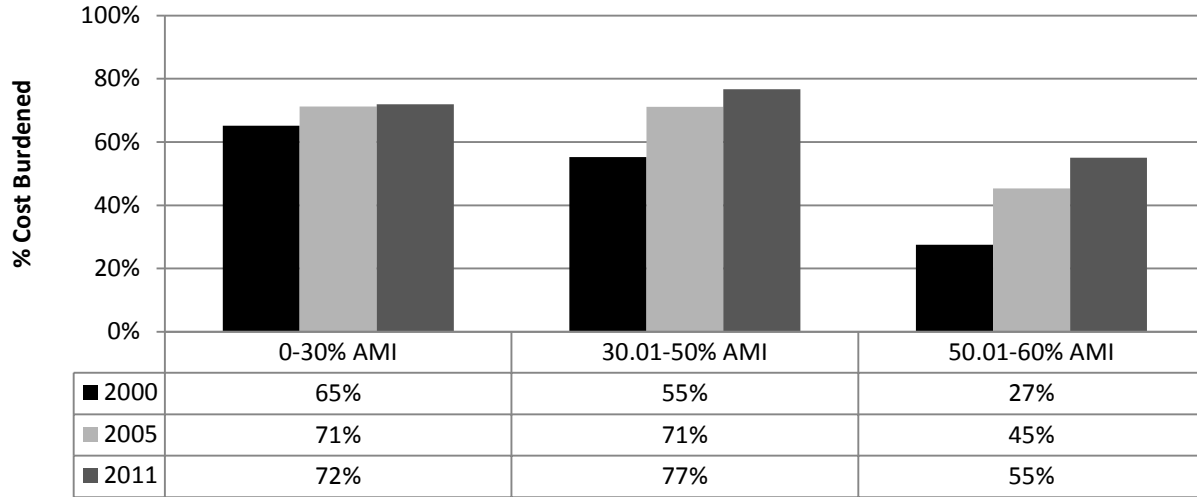
Of Florida's approximately 1 million low-income renter households in 2011, 44 percent were extremely low-income (ELI); that is, their incomes were at or below 30 percent of the area median income (AMI). Thirty-nine percent had incomes at 30.01-50 percent of AMI. The remaining 17 percent had incomes at 50.01-60 percent of AMI.

As Figure 2.4 shows, ELI households began and ended the decade with a very high incidence of cost burden. In 2000, 65 percent of ELI renter households paid more than 40 percent of their income for rent. As rents increased and renter incomes declined, these figures continued to increase, with 71 percent of ELI renter households cost burdened in 2005 and 72 percent cost burdened in 2011. Moreover, the total number of ELI renter households in Florida rose by over 100,000 between 2000 and 2011. The combination of the increase in the cost burden rate and the increase in the total number of ELI renters led to growth in the number of cost-burdened ELI households, from 222,538 households in 2000 to 256,357 households in 2005 and 317,990 households in 2011 (Figure 2.5).

Renters at the next income level, 30.01-50 percent of AMI, faced sharply increasing cost burden rates over the 2000-2011 period. Figure 2.4 shows that these households started out the decade less likely to be cost burdened than the ELI households. In 2000, 55 percent of 30.01-50 percent AMI households were cost burdened (152,026 households). As rents increased in the first half of the decade, the share of 30.01-50 percent AMI households who were cost burdened rose to 71 percent (224,784 households). As incomes fell in the second half of the decade without a corresponding decline in rents, the prevalence of cost burden continued to increase. In 2011, 77 percent of these households were cost burdened (297,517 households). This cost burden rate is even higher than that of ELI households, although the absolute number of cost burdened ELI renters is still higher.

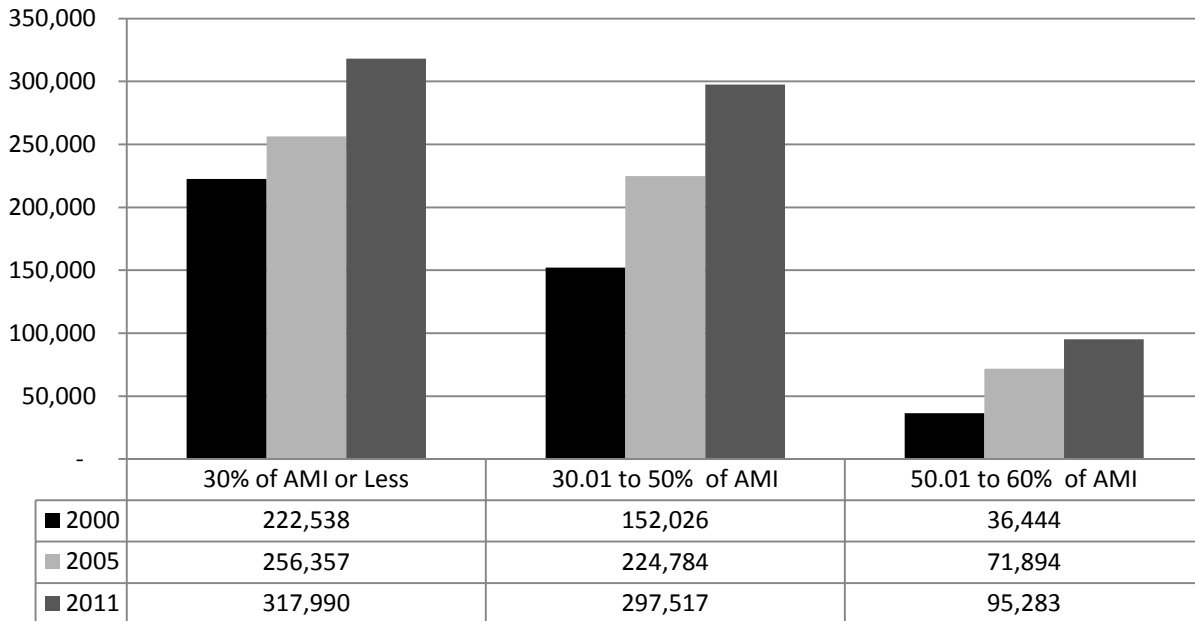
While households in the 50.01-60 percent AMI range were less likely to be cost burdened than those in the lower income ranges, cost burden rates also rose substantially for these households. As shown in Figure 2.4, in 2000, only 27 percent of 50.01-60 percent AMI households (36,444 households) were cost burdened. That percentage increased to 45 percent in 2005 (71,894 households). By 2011, more than half of 50.01-60 percent AMI households (55 percent, or 95,283 households) were cost burdened.

**Figure 2.4. Percentage of Households Paying More than 40 Percent of Income for Rent, Florida, 2000-2011**



Source: U.S. Census Bureau, 2000 Decennial Census and 2005 and 2011 American Community Survey

**Figure 2.5. Number of Households Paying More than 40 Percent of Income for Rent, Florida, 2000-2011**

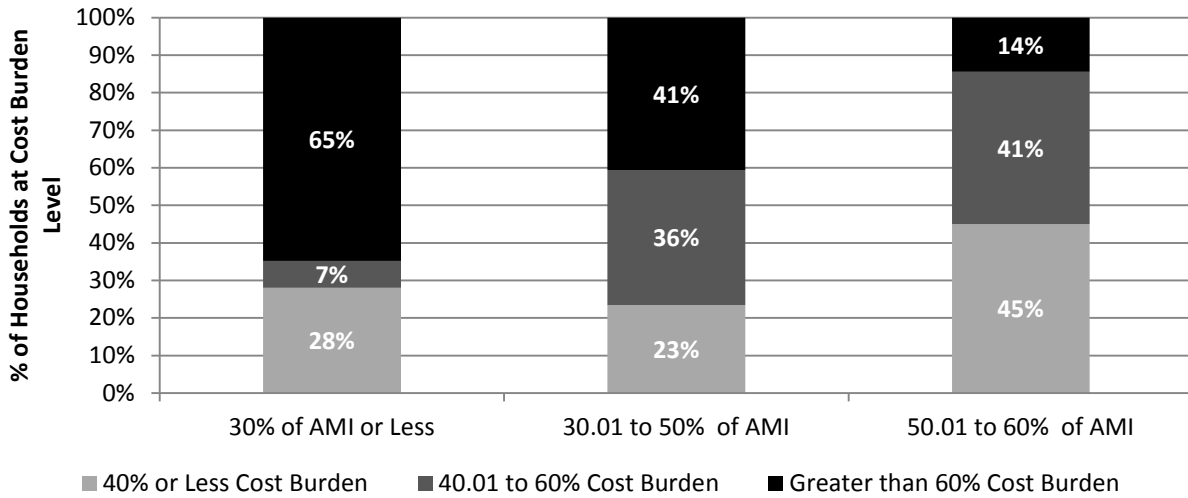


Source: U.S. Census Bureau, 2000 Decennial Census and 2005 and 2011 American Community Survey

Figure 2.6 provides more detail on the severity of cost burden by income. In 2011, most ELI households fell within one of the extremes: either they paid more than 60 percent of their income for their housing (65 percent of households), or they were not cost burdened (28 percent). Only 7 percent of ELI households experienced cost burdens between 40 and 60 percent of income. The picture for 30.01-50

percent AMI households was more mixed; more than 40 percent experienced the most severe cost burden levels, but nearly the same number (36 percent) fell in the 40-60 percent cost burden category. Most cost burdened 50.01-60 percent AMI households paid 40-60 percent of income for rent, although 14 percent of 50.01-60 percent AMI households paid more than 60 percent.

**Figure 2.6. Cost Burden Level by Income, Florida, 2011**



Source: U.S. Census Bureau, 2011 American Community Survey

### 3. County and Regional Rental Housing Needs: Low Income and Age of Households

In this section, we provide county-level estimates of low-income, cost burdened renter households for 2013. The estimates and projections are based on extrapolations from the 2009-2011 American Community Survey three-year data and population projections by the University of Florida Bureau of Economic and Business Research.<sup>2</sup> As before, “low-income” is defined as having an income at or below 60 percent of the area median, while “cost burdened” refers to households paying more than 40 percent of income for rent.

#### Cost Burdened Households by County

An estimated 1,044,798 renter households in the state of Florida in 2013 have incomes at or below 60 percent of AMI, amounting to 44 percent of all renter households. Of these households, 737,435 (71 percent) are cost burdened. Table 3.1 and Figures 3.1 and 3.2 show the distribution of cost burdened households by county and county size for 2013.

**Table 3.1. Low-Income ( $\leq 60\%$  AMI), Cost Burdened ( $>40\%$ ) Renter Households by County in Florida, 2013**

	Renters at $\leq 60\%$ AMI and Cost Burden $>40\%$	% of All Renter Households in the County	% of State Total
<i>Large Counties:</i>			
Broward	72,330	32.1%	9.8%
Duval	37,979	29.9%	5.2%
Hillsborough	56,015	30.6%	7.6%
Miami-Dade	121,390	31.6%	16.5%
Orange	57,200	33.3%	7.8%
Palm Beach	51,703	33.3%	7.0%
Pinellas	38,122	29.4%	5.2%
<b>Large Total</b>	<b>434,739</b>	<b>31.6%</b>	<b>59.0%</b>
<i>Medium Counties:</i>			
Alachua	9,606	29.1%	1.3%
Bay	6,831	27.6%	0.9%
Brevard	17,437	28.9%	2.4%

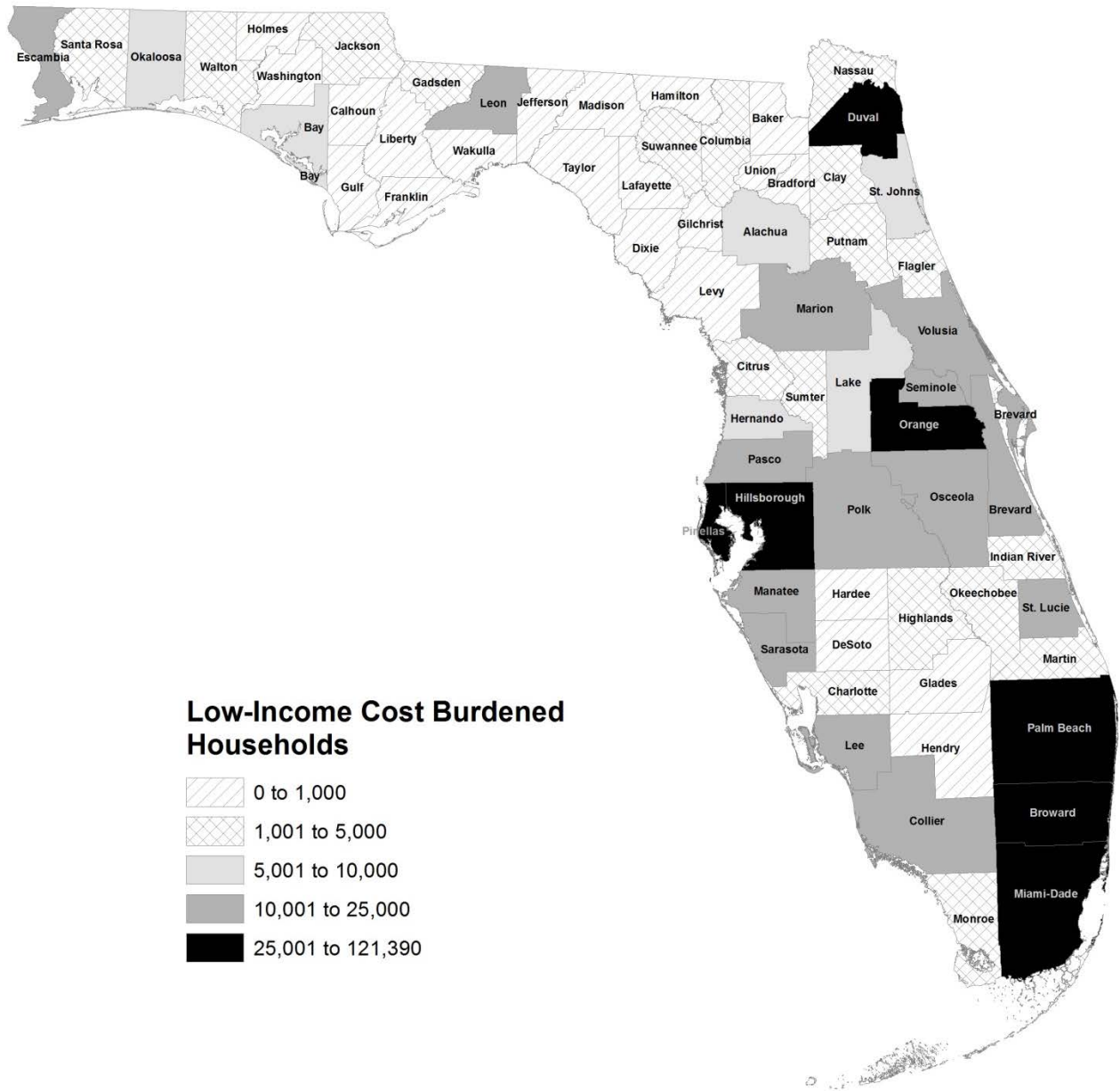
<sup>2</sup> We use the 2009-2011 three-year data for this analysis rather than the 2011 single year ACS data used in the previous section because its larger sample size permits analysis at smaller geographic levels, such as the county. Because the three-year estimates are used and also are updated to 2013 estimates, statewide figures will be slightly different than those presented in the previous chapter. Appendix 1 summarizes the methodology that was used to create the household estimates and projections contained in this report.

	<b>Renters at &lt;=60% AMI and Cost Burden &gt;40%</b>	<b>% of All Renter Households in the County</b>	<b>% of State Total</b>
Charlotte	4,442	29.3%	0.6%
Citrus	3,508	30.6%	0.5%
Clay	4,689	27.8%	0.6%
Collier	11,210	29.4%	1.5%
Escambia	12,782	32.6%	1.7%
Hernando	5,713	39.2%	0.8%
Indian River	4,980	31.8%	0.7%
Lake	9,558	31.9%	1.3%
Lee	23,906	30.5%	3.2%
Leon	11,957	31.4%	1.6%
Manatee	12,178	30.8%	1.7%
Marion	10,391	31.2%	1.4%
Martin	4,071	28.0%	0.6%
Okaloosa	6,481	26.2%	0.9%
Osceola	12,501	36.3%	1.7%
Pasco	13,864	30.8%	1.9%
Polk	21,656	31.5%	2.9%
Santa Rosa	3,019	21.4%	0.4%
Sarasota	12,953	29.5%	1.8%
Seminole	12,989	24.3%	1.8%
St. Johns	5,074	28.1%	0.7%
St. Lucie	10,122	34.9%	1.4%
Sumter	1,408	30.6%	0.2%
Volusia	17,376	31.4%	2.4%
<b>Medium Total</b>	<b>270,702</b>	<b>30.3%</b>	<b>36.7%</b>
<i>Small Counties:</i>			
Baker	477	23.7%	0.1%
Bradford	531	23.7%	0.1%
Calhoun	334	28.2%	0.05%
Columbia	1,613	23.7%	0.2%
DeSoto	859	26.4%	0.1%
Dixie	283	24.5%	0.04%
Flagler	3,201	32.2%	0.4%
Franklin	303	28.2%	0.04%
Gadsden	1,070	31.4%	0.1%
Gilchrist	249	24.6%	0.03%
Glades	272	26.4%	0.04%
Gulf	374	28.3%	0.1%
Hamilton	281	24.5%	0.04%
Hardee	668	26.5%	0.1%
Hendry	979	26.4%	0.1%
Highlands	2,633	26.4%	0.4%

	<b>Renters at &lt;=60% AMI and Cost Burden &gt;40%</b>	<b>% of All Renter Households in the County</b>	<b>% of State Total</b>
Holmes	430	26.6%	0.1%
Jackson	1,188	26.6%	0.2%
Jefferson	361	28.2%	0.05%
Lafayette	157	24.5%	0.02%
Levy	818	24.6%	0.1%
Liberty	183	28.3%	0.02%
Madison	498	28.2%	0.1%
Monroe	4,254	31.6%	0.6%
Nassau	1,892	29.9%	0.3%
Okeechobee	1,233	31.8%	0.2%
Putnam	2,274	32.2%	0.3%
Suwannee	1,009	24.6%	0.1%
Taylor	519	28.2%	0.1%
Union	273	23.7%	0.04%
Wakulla	593	28.3%	0.1%
Walton	1,672	26.6%	0.2%
Washington	513	26.6%	0.1%
<b>Small Total</b>	<b>31,994</b>	<b>28.1%</b>	<b>4.3%</b>
<b>State Total</b>	<b>737,435</b>	<b>30.9%</b>	<b>100.0%</b>

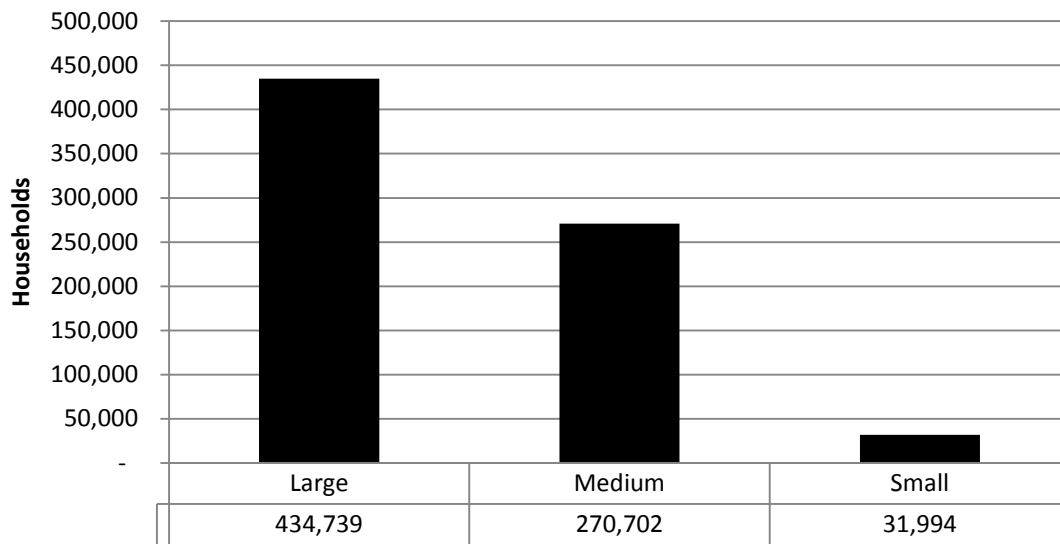
Source: U.S. Census Bureau, 2009-2011 American Community Survey; University of Florida Bureau of Economic and Business Research, 2012 Population Projections

**Figure 3.1. Number of Low-Income ( $\leq 60\%$  AMI), Cost Burdened ( $>40\%$ ) Renter Households by County in Florida, 2013**



Source: U.S. Census Bureau, 2009-2011 American Community Survey; University of Florida Bureau of Economic and Business Research, 2012 Population Projections

**Figure 3.2. Low-Income ( $\leq 60\%$  AMI), Cost Burdened ( $>40\%$ ) Renter Households by County Size in Florida, 2013**



Source: U.S. Census Bureau, 2009-2011 American Community Survey; University of Florida Bureau of Economic and Business Research, 2012 Population Projections

Fifty-nine percent of the state’s cost burdened renter households are located in large counties: Broward, Duval, Hillsborough, Miami-Dade, Orange, Palm Beach, and Pinellas. Over a quarter (26 percent) of the state’s cost burdened households live in Miami-Dade and Broward Counties alone.

The medium size counties contain 37 percent of the cost burdened households, with 270,702 households. The medium size counties with the most low income cost burdened renters are Lee (23,906 households), Polk (21,656), Brevard (17,437) and Volusia (17,376).

Only 31,994 cost burdened households, four percent of the state total, are in the small counties. Eleven small counties have more than 1,000 cost burdened households: Monroe, Flagler, Highlands, Putnam, Nassau, Walton, Columbia, Okeechobee, Jackson, Gadsden, and Suwannee.

The concentration of cost burdened renter households in large counties stems from two causes. First, more households in the large counties are renters. While large counties contain 50 percent of the state’s households, they contain 58 percent of renter households. Medium and small counties tend to have higher home ownership rates and smaller proportions of renter households. Second, low-income renter households are more likely to be cost-burdened in large counties. Seventy-three percent of low-income renters in large counties are cost-burdened, compared to 68 percent in medium counties and 59 percent in small counties.



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

**Household Size:** Most low-income, cost burdened renter households are small. Table 3.2 shows the cost burdened households by county and county size. Sixty-two percent of households in large counties, 61 percent of households in medium counties, and 56 percent of households in small counties consist of 1-2 persons.

**Table 3.2. Low-Income ( $\leq 60\%$  AMI), Cost Burdened ( $>40\%$ ) Renter Households by Household Size, 2013**

	1-2 Person	% 1-2 Person	3-4 Person	% 3-4 Person	5 or More Person	% 5 or More Person
Large Counties:						
Broward	44,000	61%	20,181	28%	8,149	11%
Duval	23,471	62%	10,848	29%	3,662	10%
Hillsborough	34,142	61%	15,370	27%	6,504	12%
Miami-Dade	72,418	60%	38,476	32%	10,496	9%
Orange	33,863	59%	17,616	31%	5,722	10%
Palm Beach	31,620	61%	13,861	27%	6,223	12%
Pinellas	28,400	74%	7,711	20%	2,011	5%
<b>Large Total</b>	<b>267,914</b>	<b>62%</b>	<b>124,063</b>	<b>29%</b>	<b>42,767</b>	<b>10%</b>
Medium Counties:						
Alachua	6,977	73%	1,905	20%	724	8%
Bay	4,858	71%	1,500	22%	473	7%
Brevard	12,075	69%	3,970	23%	1,391	8%
Charlotte	3,002	68%	1,195	27%	245	6%
Citrus	2,352	67%	721	21%	436	12%
Clay	2,647	56%	1,837	39%	205	4%
Collier	5,735	51%	3,706	33%	1,770	16%
Escambia	8,326	65%	3,176	25%	1,281	10%
Hernando	3,376	59%	1,892	33%	444	8%
Indian River	2,981	60%	1,489	30%	509	10%
Lake	5,847	61%	2,744	29%	966	10%
Lee	13,265	55%	7,232	30%	3,408	14%
Leon	6,927	58%	3,795	32%	1,236	10%
Manatee	7,310	60%	3,483	29%	1,386	11%
Marion	5,917	57%	3,207	31%	1,267	12%
Martin	2,852	70%	751	18%	469	12%
Okaloosa	4,260	66%	1,514	23%	705	11%
Osceola	5,332	43%	5,204	42%	1,965	16%
Pasco	9,002	65%	3,831	28%	1,029	7%
Polk	11,923	55%	6,654	31%	3,078	14%
Santa Rosa	1,420	47%	1,248	41%	351	12%
Sarasota	9,493	73%	2,200	17%	1,261	10%
Seminole	8,332	64%	3,320	26%	1,338	10%
St. Johns	3,366	66%	1,400	28%	308	6%
St. Lucie	5,118	51%	3,378	33%	1,625	16%
Sumter	944	67%	289	21%	175	12%
Volusia	12,522	72%	3,609	21%	1,244	7%
<b>Medium Total</b>	<b>166,159</b>	<b>61%</b>	<b>75250</b>	<b>28%</b>	<b>29,289</b>	<b>11%</b>

	1-2 Person	% 1-2 Person	3-4 Person	% 3-4 Person	5 or More Person	% 5 or More Person
Small Counties:						
Baker	290	61%	128	27%	58	12%
Bradford	322	61%	143	27%	65	12%
Calhoun	169	51%	119	36%	45	14%
Columbia	982	61%	435	27%	197	12%
DeSoto	485	57%	256	30%	117	14%
Dixie	154	54%	100	35%	31	11%
Flagler	1,425	45%	1,077	34%	699	22%
Franklin	153	50%	109	36%	41	14%
Gadsden	619	58%	340	32%	110	10%
Gilchrist	134	54%	88	35%	28	11%
Glades	154	57%	81	30%	37	14%
Gulf	188	51%	134	36%	50	13%
Hamilton	151	54%	100	35%	31	11%
Hardee	377	56%	200	30%	91	14%
Hendry	553	56%	293	30%	134	14%
Highlands	1,484	56%	789	30%	359	14%
Holmes	290	67%	109	25%	32	7%
Jackson	799	67%	299	25%	89	7%
Jefferson	183	51%	130	36%	49	14%
Lafayette	84	54%	56	36%	17	11%
Levy	440	54%	288	35%	89	11%
Liberty	93	51%	65	36%	25	14%
Madison	252	50%	180	36%	68	14%
Monroe	2,538	60%	1,349	32%	367	9%
Nassau	1,170	62%	540	29%	182	10%
Okeechobee	739	60%	369	30%	126	10%
Putnam	1,012	45%	765	34%	496	22%
Suwannee	544	54%	355	35%	110	11%
Taylor	263	51%	186	36%	70	13%
Union	167	61%	73	27%	33	12%
Wakulla	299	51%	213	36%	80	14%
Walton	1,126	67%	421	25%	125	7%
Washington	346	67%	129	25%	38	7%
<b>Small Total</b>	<b>17,985</b>	<b>56%</b>	<b>9,919</b>	<b>31%</b>	<b>4,089</b>	<b>13%</b>
<b>State Total</b>	<b>452,058</b>	<b>61%</b>	<b>209,232</b>	<b>28%</b>	<b>76,145</b>	<b>10%</b>

Source: U.S. Census Bureau, 2009-2011 American Community Survey; University of Florida Bureau of Economic and Business Research, 2012 Population Projections. County totals differ slightly from totals in Table 3.1 because of rounding in household size categories.

**Age:** The analysis of low income, cost burdened households by age of householder includes three categories: 15-54, 55-74, and 75 and older. The sample size of the ACS limits the statistical significance of a county-by-county breakdown of cost burdened households by age. Instead, we provide households by age for the small, medium and large county groups and for the Planning and Service Areas (PSAs) defined by Florida’s Department of Elder Affairs.<sup>3</sup>

Of all cost burdened renters, 212,797 (28.9 percent) are headed by a person age 55 or older. Most of these households are headed by someone age 55-74, with 149,540 households falling in this category. An additional 63,257 cost burdened households are headed by persons age 75 or older. The small counties have larger proportion of young households and a smaller proportion of age 75 and older households than the rest of the state.

**Table 3.3 Low-Income (≤60% AMI), Cost Burdened (>40%) Renter Households by Age and County Size, 2013**

County Size	Age of Householder						Total
	15-54	% 15-54	55-74	% 55-74	75 and Older	% 75 and Older	
Large	306,754	70.6%	89,983	20.7%	38,002	8.7%	434,741
Medium	193,655	71.5%	53,368	19.7%	23,674	8.7%	270,698
Small	24,230	75.7%	6,188	19.3%	1,581	4.9%	31,999
State Total	524,639	71.1%	149,539	20.3%	63,257	8.6%	737,435

Source: U.S. Census Bureau, 2009-2011 American Community Survey; University of Florida Bureau of Economic and Business Research, 2012 Population Projections

Statewide, households headed by persons age 55-74 make up 20.3 percent of cost burdened renters, with another 8.6 percent of cost burdened households with a householder age 75 or older. As Table 3.4 shows, this figure varies regionally. At the highest, 38 percent of cost burdened households in the Pasco/Pinellas region and 34 percent in the Miami-Dade/Monroe region are headed by persons age 55 and over. At the lowest, 22-25 percent of cost burdened households in the central to western Panhandle and in the Brevard/Orange/Osceola/Seminole region are headed by persons age 55 and over.

<sup>3</sup> In several cases, we have modified the PSA county groupings from the boundaries used Department of Elder Affairs due to American Community Survey data limitations. Table 3.4 lists the counties included in each modified PSA.

**Table 3.4. Low-Income ( $\leq 60\%$  AMI), Cost Burdened ( $>40\%$ ) Renter Households by Age of Households and Region in Florida, 2013**

<b>Planning and Service Area</b>	<b>15-54</b>	<b>% 15-54</b>	<b>55-74</b>	<b>% 55-74</b>	<b>75 and Older</b>	<b>% 75 and Older</b>	<b>Total</b>
1) Escambia, Santa Rosa, Okaloosa	16,946	76%	3,817	17%	1,519	7%	22,282
2) Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Walton, Wakulla, Washington	21,025	78%	4,838	18%	961	4%	26,824
3) Alachua, Baker, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lake, Lafayette, Levy, Marion, Sumter, Suwannee, Union	34,207	75%	8,025	17%	3,648	8%	45,880
4) Clay, Duval, Flagler, Nassau, St. Johns, Putnam, Volusia	53,320	74%	13,967	19%	5,199	7%	72,486
5) Pasco, Pinellas	32,647	63%	11,710	23%	7,629	15%	51,986
6) Hillsborough, Manatee, Polk	67,124	75%	16,773	19%	5,950	7%	89,847
7) Brevard, Orange, Osceola, Seminole	75,921	76%	17,583	18%	6,623	7%	100,127
8) Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Highlands, Lee, Sarasota	38,801	67%	13,088	23%	6,031	10%	57,920
9) Indian River, Martin, Okeechobee, Palm Beach, St. Lucie	50,549	70%	13,851	19%	7,710	11%	72,110
10) Broward	50,255	69%	16,041	22%	6,034	8%	72,330
11) Monroe, Miami-Dade	83,169	66%	30,078	24%	12,396	10%	125,644
<b>State Total</b>	<b>523,964</b>	<b>71%</b>	<b>149,771</b>	<b>20%</b>	<b>63,700</b>	<b>9%</b>	<b>737,435</b>

Source: U.S. Census Bureau, 2009-2011 American Community Survey; University of Florida Bureau of Economic and Business Research, 2012 Population Projections

## 4. Affordable and Available Rental Units

The affordable/available method identifies the number of housing units whose gross rents are affordable given a range of household incomes and that are available to those households, either because they are vacant or because they are occupied by a household that falls within that income range. It then compares the number of affordable/available units identified to the number of renter households in that income range. Data for the affordable and available analysis come from the 2009-2011 American Community Survey Public Use Microdata Sample (PUMS).

Some definitions are essential to understanding the analysis:

- *Affordable unit.* An “affordable” unit is any market rate, subsidized, or public housing unit for which a household at a given income limit, expressed as a percentage of AMI, would pay no more than 40 percent of income for gross rent.<sup>4</sup> These include apartments, condominiums for rent, or single family homes for rent. Gross rent includes contract rent for the units plus utilities. References to “rent” below include utility costs.

For example, if a four-person household earned 60 percent of AMI in a metropolitan area where the 60 percent AMI level translated into a \$36,000 per year income, an affordable unit would be one whose monthly rent equaled no more than \$1,200; i.e.,  $(\$36,000/12) * .40$ . The affordable unit totals include all rental housing units counted by the ACS.

- *Affordable and available unit.* Many “affordable” units are unavailable to low-income households because they are already occupied by higher income households. An affordable and *available* unit at a particular income threshold is: 1) affordable at that income threshold and 2) either vacant or occupied by a household with an income at or below the threshold.

We also remove substandard units from the counts of affordable and available units, to the extent possible. The American Community Survey provides limited data on the condition of housing units. In this analysis, we removed units from the affordable/available totals if they lacked complete kitchens, plumbing, or heating. For the units that were affordable and available for households up to 60 percent AMI, we removed 43,032 units, 4.4 percent of all affordable/available units.<sup>5</sup>

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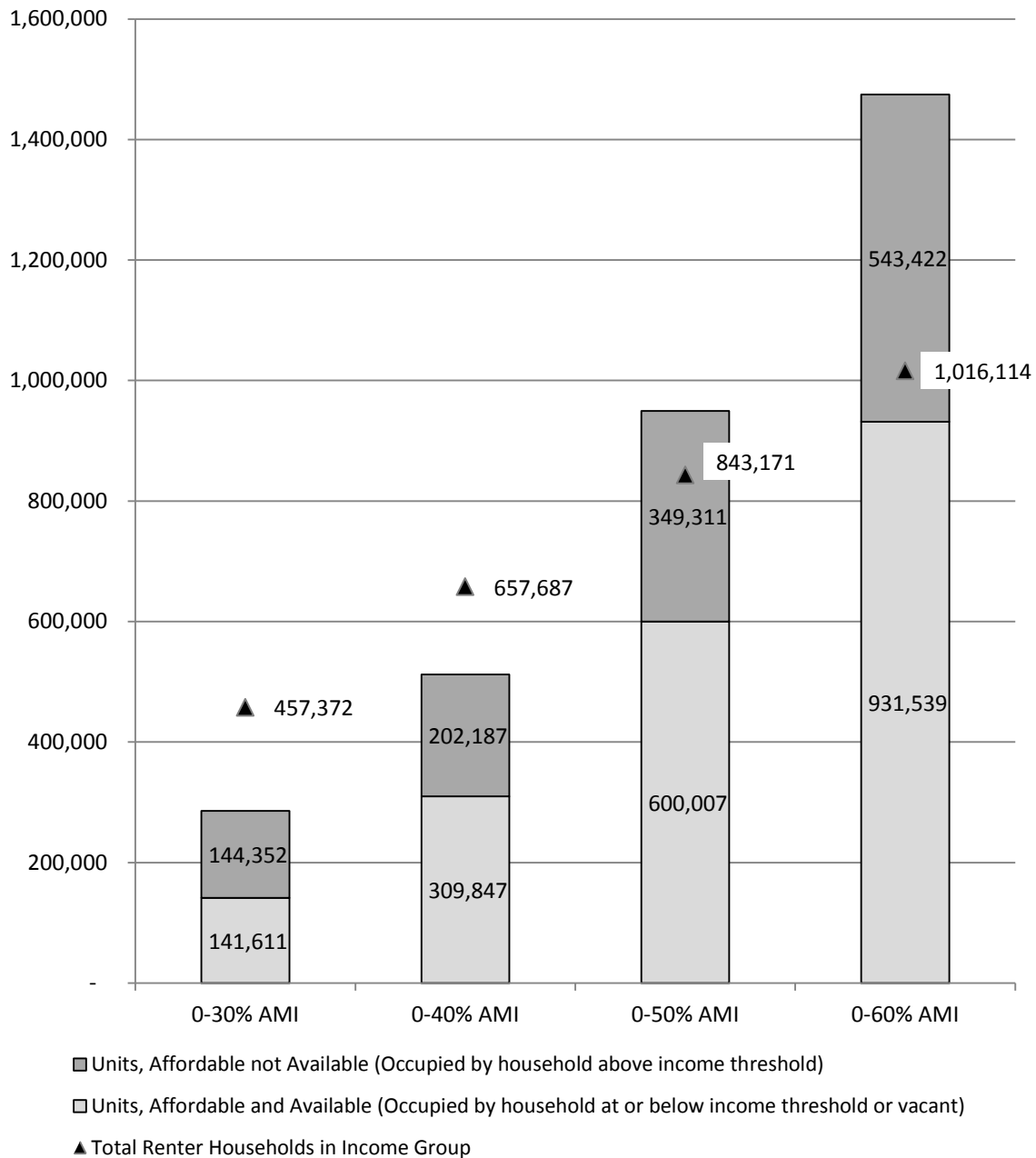
<sup>4</sup> We use the 40 percent of income affordability threshold to be consistent with the other sections of the Rental Market Study. Other previously published studies using the affordable/available method from HUD, National Low Income Housing Coalition and other states use a 30 percent of income affordability threshold.

<sup>5</sup> The HUD *Worst Case Housing Needs* report refers to affordable, available and *adequate* units. Adequate housing units in that study are those determined not to be substandard by criteria found in the American Housing Survey (AHS). The American Community Survey offers more limited data for determining housing adequacy than the AHS.

- *Income groupings.* This analysis examines household incomes and unit affordability in four groups: 0-30 percent, 0-40 percent, 0-50 percent, and 0-60 percent of AMI. Each category is inclusive of those that come before it. For example, all households and units in the 0-30 percent AMI group also appear in all of the other groups.
- *Geographic areas.* This analysis is organized by modified Metropolitan Statistical Areas (MSAs) and non-metropolitan county groupings. Some MSA county groupings do not follow the Census Bureau's MSA definitions because of limitations of the ACS Public Use Microdata Areas.

Figure 4.1 below shows the distinction between affordable units and affordable/available units. All units in each column have rents that do not exceed 40 percent of income for a household at the top of the income group. However, the units in the darker shaded areas are occupied by households with incomes above the top threshold and therefore are not available to the households in that income category. The graph shows MSA-level data aggregated up to the state level; actual results vary widely at the MSA level.

**Figure 4.1. Number of Affordable Units, Affordable/Available Units, and Renter Households by Income, Florida, 2009-2011**



Source: U.S. Census Bureau, 2009-2011 American Community Survey

Figure 4.1 shows that at the 0-30 percent AMI and 0-40 percent AMI levels, there are more renter households than affordable units, whether available or not. At the 0-50 percent AMI level, there are more affordable units than renter households. However, many of the affordable units are rented by higher income households, so they are unavailable to households below 50 percent AMI. Finally, at the 0-60 percent AMI level, the number of affordable units exceeds the number of renter households, but



the number of affordable and available units still is lower than the number of renter households. Again, note that individual MSAs will show widely varying results, especially at the 0-50 percent and 0-60 percent AMI income levels.

## **Measures of Affordable and Available Units**

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

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

## **Results of Affordable and Available Housing Analysis by Region**

Table 4.1 on the following pages shows regional results for the two measures of affordable/available units for 0-30 percent AMI, 0-40 percent AMI, 0-50 percent AMI, and 0-60 percent AMI bands, assuming a 40 percent of income affordability threshold. See also Tables A1.2-A1.5 in Appendix 1, which show more detailed data for each income range on the numbers of renter households, total affordable units, affordable/available units, and affordable units occupied by higher income households.

Figures 4.2-4.5 are regional maps of affordable and available units per 100 households for each income threshold. The darker areas on the maps indicate places where there are fewer than 100 affordable and available units per 100 households. The striped areas are those that have at least 100 affordable and available units per 100 households in the given income category.

Note that the following results are complementary to, but separate from, the needs analysis based on a count of cost burdened renter households. The advantage of the affordable/available analysis is that it incorporates measures of the adequacy of the existing housing supply and the problem of higher income households taking up units that would otherwise provide affordable housing for low-income households. However, it has a number of limitations, particularly at the wider income bands (e.g. 0-50 percent and 0-60 percent AMI). These are discussed more in depth on page 32.

**Table 4.1. Number of Affordable and Available Rental Housing Units Compared to the Number of Renters by MSA and Non-Metropolitan Regions, 2009-2011**

Region	Counties	0-30% AMI		0-40% AMI		0-50% AMI		0-60% AMI	
		Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households	Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households	Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households	Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households
Cape Coral-Fort Myers, FL MSA	Lee	(7,297)	32	(4,933)	70	423	102	5,816	121
Central Nonmetropolitan Area (minus Putnam)	Citrus, Sumter	(1,391)	50	(1,807)	64	(908)	86	338	105
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA (plus Putnam)	Putnam, Flagler, Volusia	(11,767)	26	(11,780)	46	(8,463)	69	(2,416)	93
Fort Walton Beach-Crestview-Destin, FL MSA	Okaloosa	(2,045)	49	(1,129)	81	1,118	113	3,185	132
Ft. Lauderdale HMFA	Broward	(33,350)	21	(43,132)	27	(39,803)	48	(22,199)	76
Gainesville, FL MSA (minus Gilchrist)	Alachua	(10,252)	31	(8,104)	58	(3,478)	84	737	103

**Notes:**

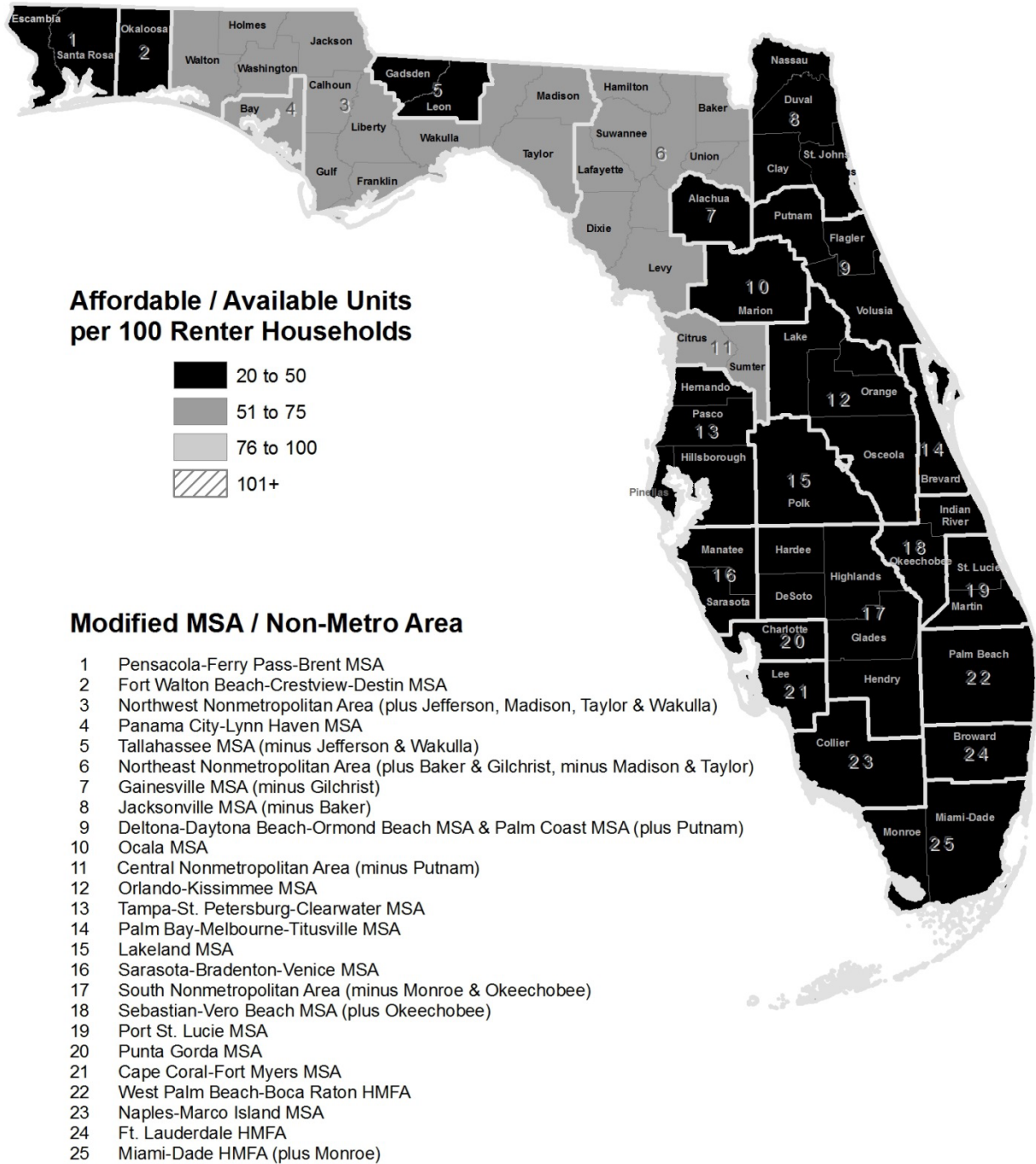
- The income categories (0-30% AMI, 0-40% AMI, etc.) refer to both households and units. A household falls within a category if its annual income as a percentage of AMI falls below the top threshold (30% AMI, 40% AMI, etc.), adjusted for metropolitan area and household size. A unit falls within a category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

Region	Counties	0-30% AMI		0-40% AMI		0-50% AMI		0-60% AMI	
		Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households	Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households	Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households	Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households
Jacksonville, FL MSA (minus Baker)	Clay, Duval, Nassau, St. Johns	(21,721)	41	(12,879)	74	2,789	104	12,357	117
Lakeland, FL MSA	Polk	(7,149)	40	(8,886)	53	(4,352)	82	235	101
Miami-Dade HMFA (plus Monroe)	Miami-Dade, Monroe	(48,485)	33	(69,894)	34	(83,671)	38	(81,962)	49
Naples-Marco Island, FL MSA	Collier	(3,550)	40	(3,421)	59	(435)	96	1,185	109
Northeast Nonmetropolitan Area (plus Baker & Gilchrist, minus Madison & Taylor)	Baker, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Suwannee	(2,517)	54	(2,497)	68	(1,308)	87	(510)	96
Northwest Nonmetropolitan Area (plus Jefferson, Madison, Taylor & Wakulla)	Calhoun, Franklin, Gulf, Holmes, Jackson, Jefferson, Liberty, Madison, Taylor, Wakulla, Walton, Washington	(2,363)	63	(1,981)	78	(532)	95	895	107
Ocala, FL MSA	Marion	(3,452)	30	(2,953)	61	(1,618)	85	369	103
Orlando-Kissimmee, FL MSA	Lake, Orange, Osceola, Seminole	(36,429)	20	(45,521)	34	(31,729)	66	(3,039)	97
Palm Bay-Melbourne- Titusville, FL MSA	Brevard	(6,976)	38	(5,081)	70	1,465	107	6,170	123
Panama City-Lynn Haven, FL MSA	Bay	(1,814)	50	(943)	83	(238)	97	1,797	118
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	(6,091)	46	(4,902)	69	(1,198)	94	1,303	105

Region	Counties	0-30% AMI		0-40% AMI		0-50% AMI		0-60% AMI	
		Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households	Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households	Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households	Absolute Difference btwn Units & Renter Households	Affordable & Available Units per 100 Renter Households
Port St. Lucie, FL MSA	Martin, St. Lucie	(5,426)	31	(6,037)	49	(4,036)	73	(401)	98
Punta Gorda, FL MSA	Charlotte	(1,748)	37	(2,304)	46	(1,026)	81	84	101
Sarasota-Bradenton-Venice, FL MSA	Manatee, Sarasota	(10,747)	22	(12,232)	44	(6,179)	78	1,787	105
Sebastian-Vero Beach, FL MSA (plus Okeechobee)	Indian River, Okeechobee	(1,653)	43	(2,101)	61	(471)	93	1,179	114
South Nonmetropolitan Area (minus Monroe & Okeechobee)	DeSoto, Glades, Hardee, Hendry, Highlands	(1,315)	42	(1,132)	70	(975)	83	568	108
Tallahassee, FL MSA (minus Jefferson & Wakulla)	Gadsden, Leon	(13,471)	32	(11,855)	52	(7,099)	75	(2,141)	93
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	(51,976)	27	(55,389)	44	(27,660)	78	2,915	102
West Palm Beach-Boca Raton HMFA	Palm Beach	(22,776)	25	(26,947)	37	(23,780)	57	(12,827)	80
State of Florida		(315,761)	31	(347,840)	47	(243,164)	71	(84,575)	92

Source: U.S. Census Bureau, 2009-2011 American Community Survey

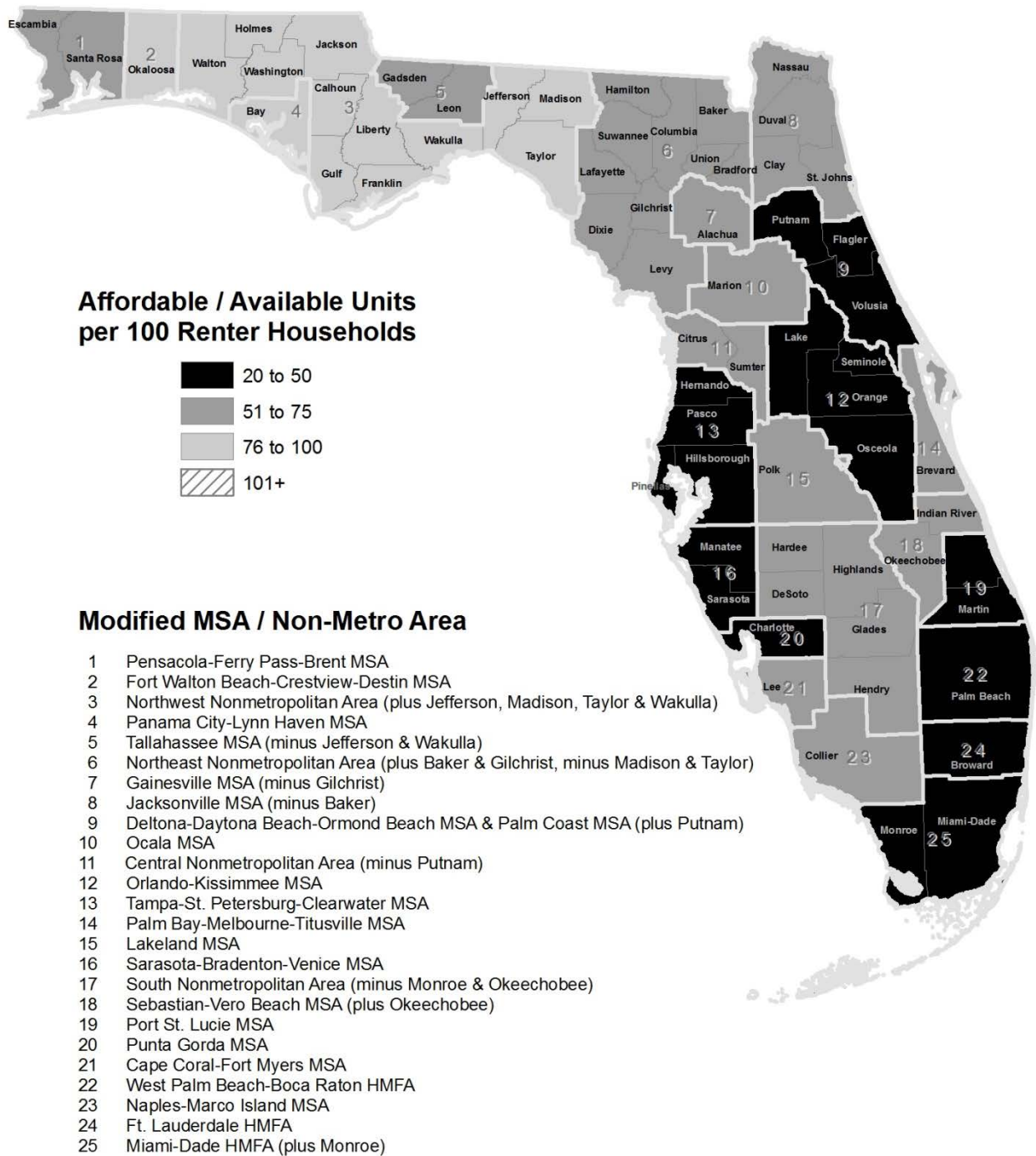
**Figure 4.2. Affordable and Available Housing Units per 100 Renter Households at 0-30% AMI, Modified MSA and Non-Metropolitan Areas, 2009-2011**



Source: U.S. Census Bureau, 2009-2011 American Community Survey

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

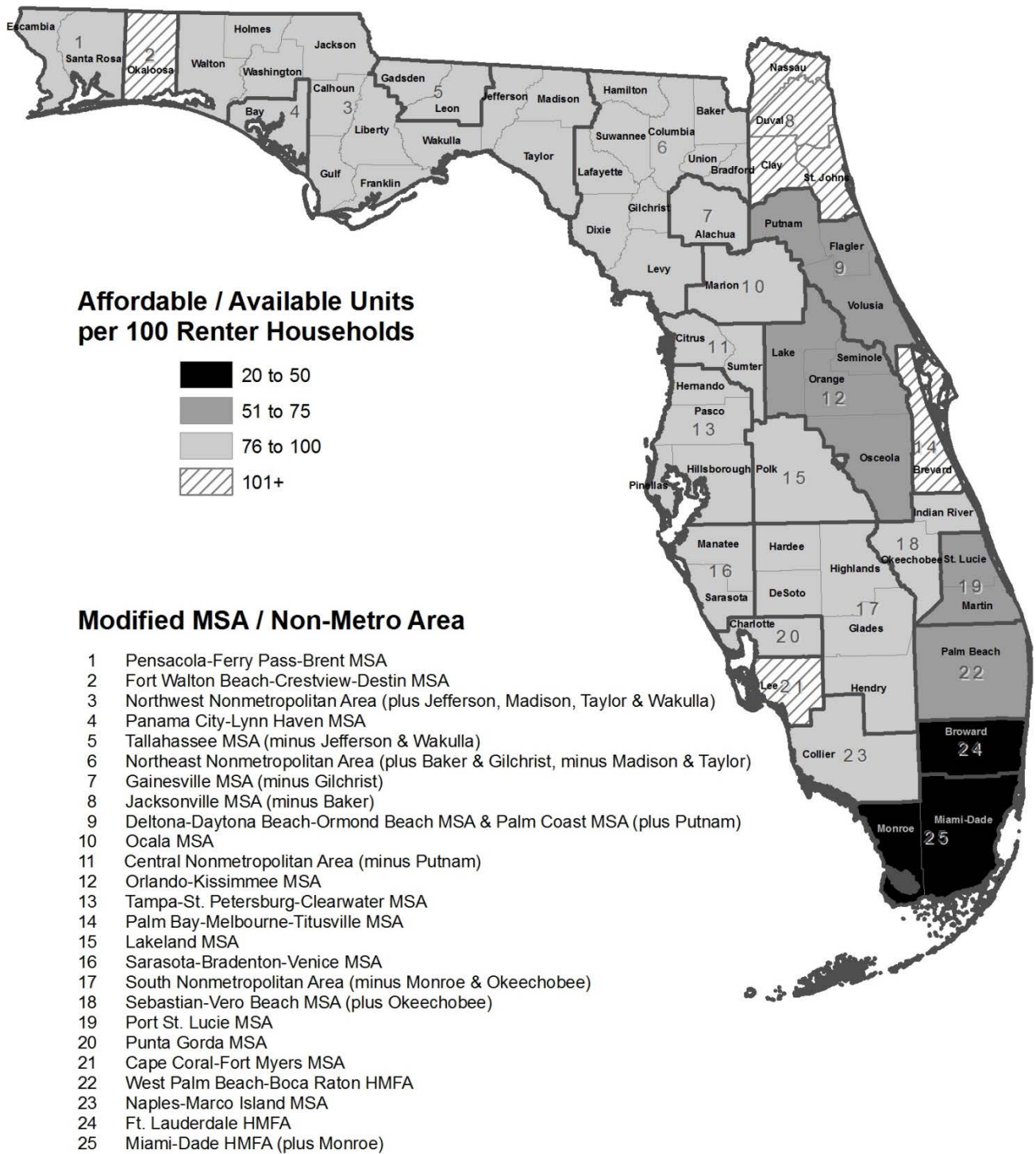
**Figure 4.3. Affordable and Available Housing Units per 100 Renter Households at 0-40% AMI, Modified MSA and Non-Metropolitan Areas, 2009-2011**



Source: U.S. Census Bureau, 2009-2011 American Community Survey

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

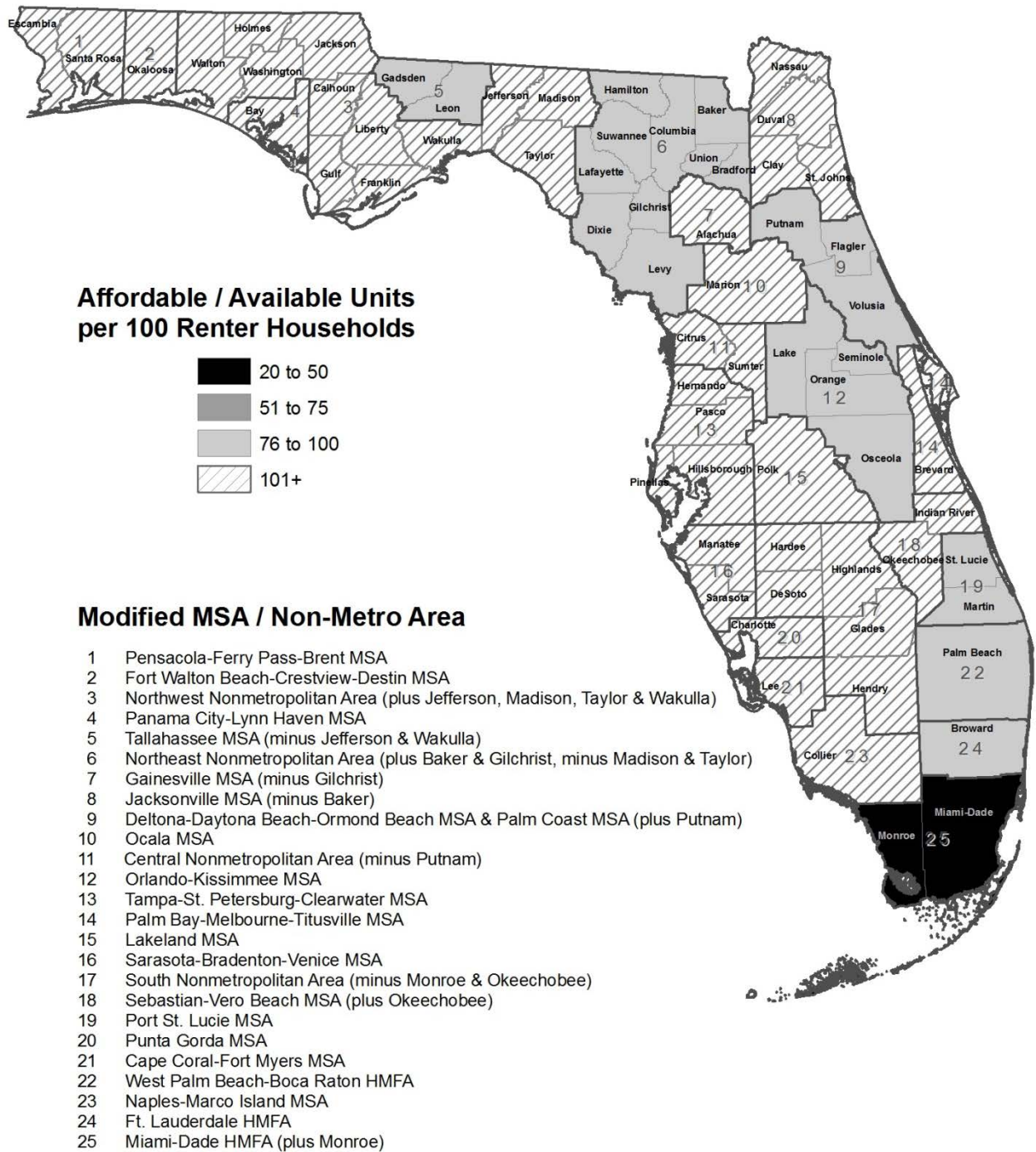
**Figure 4.4 Affordable and Available Housing Units per 100 Renter Households at 0-50% AMI, Modified MSA and Non-Metropolitan Areas, 2009-2011**



Source: U.S. Census Bureau, 2009-2011 American Community Survey

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

**Figure 4.5. Affordable and Available Housing Units per 100 Renter Households at 0-60% AMI, Modified MSA and Non-Metropolitan Areas, 2009-2011**



Source: U.S. Census Bureau, 2009-2011 American Community Survey

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



As the table and maps show, the numbers of renter households exceed the numbers of available and affordable units in all regions at the 0-30 percent and 0-40 percent AMI level. In all regions of the state except the Northwest and Northeast non-metropolitan counties, there are 50 or fewer affordable and available units per 100 0-30 percent AMI renter households. The shortfall is greatest in the Orlando-Kissimmee, Fort Lauderdale, and Sarasota-Bradenton areas. These areas have 22 or fewer affordable and available units per 100 renter households at this income level.

At the 0-50 percent AMI level, a few areas of the state show a balance between affordable/available units and renter households, particularly in coastal communities with relatively high median incomes. Four regions have 100 or more affordable/available units per 100 renter households: Fort Walton Beach-Crestview-Destin, Palm Bay-Melbourne-Titusville, Jacksonville, and Panama City-Lynn Haven. Nevertheless, most regions in the state still show more renter households than available/affordable units at the 0-50 percent AMI level. The shortage is particularly acute in south Florida. There are only 38 affordable/available units per 100 renters in the Miami-Dade MSA, 48 units per 100 renters in the Fort Lauderdale MSA, and 57 units per renters in the West Palm Beach-Boca Raton MSA.

At the 0-60 percent AMI level, the number of available/affordable units equals or exceeds the number of renter households in many metropolitan areas. However, the southeast Florida counties still show large deficits. The shortfall is greatest in the Miami-Dade area, where even at 0-60 percent AMI there are only 49 affordable/available units per 100 renter households. West Palm Beach and Fort Lauderdale each have 80 or fewer affordable/available units per 100 renter households.

In absolute terms, Florida's most populous metropolitan areas show the largest shortfalls of affordable and available units for extremely low-income households (those at 0-30 percent AMI). The metropolitan areas surrounding Tampa/St. Petersburg, Miami, Orlando, Fort Lauderdale, West Palm Beach, and Jacksonville all have deficits of at least 20,000 0-30 percent AMI units. At the 0-60 percent AMI level, however, the picture varies greatly by geography. Affordable/available units outnumber low-income renter households by more than 5,000 units in the Jacksonville, Palm Bay-Melbourne-Titusville, and Cape Coral-Fort Myers MSAs. In contrast, the metropolitan areas surrounding Miami, Fort Lauderdale, West Palm Beach show deficits of more than 12,000 affordable and available units at the 0-60 percent AMI level, including a deficit of nearly 82,000 units in the Miami area.

Clearly, the shortfall of affordable/available rental units is severe and pervasive throughout the state at the 0-30 percent and 0-40 percent AMI levels. At the 0-50 percent AMI level, the demand exceeds supply in most areas, but units and renters are in balance in some areas. At the 0-60 percent AMI level, most areas outside of southeast Florida have rental housing supplies that equal or exceed the numbers of renter households. Moreover, all of the lower income bands (0-30 percent AMI, 0-40 percent AMI, etc.) are encompassed within the 0-60 percent AMI category. This implies that the supply at 50-60 percent AMI is larger than it appears from the full 0-60 percent AMI result, because a larger supply of units for households in the 50-60 percent AMI income range is making up for the deficits found in the 0-30 percent and 0-40 percent ranges.

## Limitations of the Affordable/Available Analysis

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

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

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

Finally, the use of a 40 percent of income affordability threshold for housing units rather than the more traditional 30 percent of income threshold substantially affects the results for the 0-50 percent and 0-60 percent AMI analyses. With a 40 percent affordability threshold, most MSAs show sufficient housing supply for the 0-60 percent AMI income category, and several show sufficient supply for the 0-50 percent AMI category. However, if we apply the more stringent 30 percent of income threshold, no areas shows sufficient supply for households in either income category.

## Conclusion

The affordable/available analysis highlights the severity of the need for affordable and available units throughout the state for households at the lowest income levels, particularly for households with incomes at or below 30 percent AMI. Statewide, there are only 31 affordable and available units for

every 100 renter households with incomes at or below 30 percent AMI. In some areas, the ratio is as low as 20 units for every 100 households. To the extent affordable housing programs can preserve or create units that are affordable to extremely low-income households, these units are needed in every area of the state.

This analysis should not be interpreted to mean that there is no need for affordable housing construction and preservation at the 50-60 percent AMI level anywhere outside of south Florida, because of the limitations noted above. What it does suggest is that any additional production in regions with high levels of supply must be carefully targeted in terms of location, to submarkets where there are localized shortages; demographics, with services and design measures to serve special needs households appropriately; and preservation versus new construction, with an eye toward upgrading or replacing substandard units rather than adding to saturated markets.

## Appendix 1. Detailed Data Tables

Table A1.1 Renter Households by Detailed Income and Cost Burden by County, Florida, 2013

	All Households		30% or Less of AMI			30.01 to 60% of AMI			Greater than 60%AMI		
	Total Households	% of Households w/a >40% Cost Burden	Total Households	40.01 to 60% Cost Burden	60.01% or More Cost Burden	Total Households	40.01 to 60% Cost Burden	60.01% or More Cost Burden	Total Households	40.01 to 60% Cost Burden	60.01% or More Cost Burden
<i>Large Counties:</i>											
Broward	225,598	41.3%	41,706	5.1%	72.3%	51,483	40.0%	37.8%	132,409	13.4%	2.3%
Duval	126,872	34.6%	29,632	7.7%	60.9%	29,845	44.4%	14.8%	67,395	7.9%	1.0%
Hillsborough	183,327	36.4%	35,655	8.1%	67.7%	41,449	40.2%	29.7%	106,223	8.5%	1.5%
Miami-Dade	384,342	44.4%	75,114	6.9%	57.1%	91,571	28.7%	51.3%	217,657	18.4%	4.2%
Orange	171,749	41.0%	28,126	3.7%	76.5%	44,973	44.8%	32.2%	98,650	11.7%	1.6%
Palm Beach	155,170	41.5%	31,532	8.4%	69.1%	36,872	38.9%	35.1%	86,766	11.6%	3.1%
Pinellas	129,815	35.5%	22,839	7.0%	61.5%	31,150	40.1%	32.0%	75,826	8.6%	2.0%
<b>Large Total</b>	<b>1,376,873</b>	<b>40.3%</b>	<b>264,604</b>	<b>6.7%</b>	<b>65.2%</b>	<b>327,343</b>	<b>37.8%</b>	<b>36.8%</b>	<b>784,926</b>	<b>12.8%</b>	<b>2.6%</b>
<i>Medium Counties:</i>											
Alachua	33,037	34.1%	7,807	6.3%	60.3%	7,769	37.9%	18.8%	17,461	7.4%	2.1%
Bay	24,712	31.8%	3,780	5.1%	64.1%	6,278	45.2%	21.9%	14,654	6.5%	0.5%
Brevard	60,261	33.5%	11,603	7.9%	62.3%	16,409	35.6%	21.0%	32,249	7.5%	1.0%
Charlotte	15,166	36.4%	2,651	3.8%	67.7%	3,619	39.0%	31.4%	8,896	9.9%	2.3%
Citrus	11,474	33.2%	2,205	6.9%	56.7%	3,612	32.0%	26.3%	5,657	4.2%	1.2%
Clay	16,857	33.3%	2,987	3.5%	68.7%	3,314	51.8%	24.6%	10,556	7.0%	1.8%
Collier	38,126	35.7%	7,582	12.2%	61.3%	10,081	33.8%	22.1%	20,463	9.2%	2.6%
Escambia	39,220	35.8%	9,450	8.1%	64.8%	10,036	37.0%	21.7%	19,734	6.0%	0.4%
Hernando	14,576	41.3%	4,041	9.0%	75.9%	3,166	48.0%	24.1%	7,369	4.1%	0.0%
Indian River	15,643	37.0%	2,595	7.2%	67.7%	4,887	41.5%	20.6%	8,161	6.7%	3.2%
Lake	29,960	40.2%	4,883	10.3%	67.0%	8,585	40.5%	26.8%	16,492	12.9%	2.2%
Lee	78,435	36.5%	12,460	8.7%	67.2%	20,879	48.6%	20.5%	45,096	8.8%	1.7%
Leon	38,118	34.3%	11,168	7.4%	56.6%	8,473	37.2%	19.5%	18,477	5.4%	0.6%
Manatee	39,576	36.2%	7,139	8.7%	68.5%	11,031	34.3%	26.1%	21,406	8.3%	1.8%
Marion	33,329	37.4%	5,597	3.9%	68.8%	9,304	33.1%	34.9%	18,428	10.2%	1.0%
Martin	14,554	34.0%	2,728	14.7%	71.2%	3,432	20.9%	29.5%	8,394	8.7%	1.8%
Okaloosa	24,690	29.1%	4,248	7.9%	62.5%	6,079	36.9%	20.5%	14,363	5.0%	0.0%

	All Households		30% or Less of AMI			30.01 to 60% of AMI			Greater than 60%AMI		
	Total Households	% of Households w/a >40% Cost Burden	Total Households	40.01 to 60% Cost Burden	60.01% or More Cost Burden	Total Households	40.01 to 60% Cost Burden	60.01% or More Cost Burden	Total Households	40.01 to 60% Cost Burden	60.01% or More Cost Burden
Osceola	34,455	41.7%	5,878	4.9%	81.9%	9,648	48.4%	28.2%	18,929	9.4%	0.5%
Pasco	44,955	35.7%	8,377	7.5%	67.0%	13,419	35.7%	21.1%	23,159	8.5%	1.0%
Polk	68,651	36.8%	13,015	6.7%	61.3%	18,639	37.5%	31.2%	36,997	7.7%	2.0%
Santa Rosa	14,110	24.8%	2,103	4.9%	63.2%	3,199	30.3%	19.3%	8,808	4.0%	1.4%
Sarasota	43,900	37.3%	7,019	5.7%	69.3%	10,671	35.9%	36.2%	26,210	9.6%	3.5%
Seminole	53,558	31.7%	6,700	7.8%	63.9%	10,970	38.7%	35.9%	35,888	9.5%	1.6%
St. Johns	18,070	33.8%	3,280	4.0%	61.4%	4,046	43.8%	28.6%	10,744	6.4%	3.3%
St. Lucie	29,014	43.7%	5,952	5.0%	67.8%	7,682	42.1%	33.2%	15,380	15.6%	1.1%
Sumter	4,605	33.2%	885	6.9%	56.7%	1,450	32.0%	26.3%	2,270	4.2%	1.2%
Volusia	55,304	37.6%	11,902	4.3%	63.2%	14,133	34.5%	31.6%	29,269	8.2%	3.5%
<b>Medium Total</b>	<b>894,356</b>	<b>35.8%</b>	<b>168,035</b>	<b>7.2%</b>	<b>65.1%</b>	<b>230,811</b>	<b>38.6%</b>	<b>26.1%</b>	<b>495,510</b>	<b>8.3%</b>	<b>1.7%</b>
Small Counties:											
Baker	2,014	26.7%	412	0.7%	57.5%	459	25.3%	26.4%	1,143	4.8%	0.5%
Bradford	2,238	26.8%	458	0.7%	57.6%	510	25.3%	26.5%	1,270	4.8%	0.6%
Calhoun	1,185	29.4%	298	5.0%	55.7%	337	26.7%	18.7%	550	2.2%	0.4%
Columbia	6,808	26.7%	1,393	0.7%	57.6%	1,551	25.2%	26.4%	3,864	4.8%	0.5%
DeSoto	3,249	33.0%	427	14.8%	63.0%	911	28.8%	29.1%	1,911	7.8%	3.3%
Dixie	1,154	27.7%	264	5.3%	48.5%	337	28.5%	13.4%	553	5.4%	1.3%
Flagler	9,955	36.4%	2,863	15.7%	49.0%	2,506	29.8%	24.1%	4,586	9.3%	0.0%
Franklin	1,074	29.4%	270	4.8%	55.9%	305	26.9%	18.7%	499	2.2%	0.4%
Gadsden	3,411	34.3%	999	7.4%	56.7%	758	37.2%	19.5%	1,654	5.4%	0.6%
Gilchrist	1,011	27.8%	232	5.6%	48.3%	295	28.5%	13.6%	484	5.4%	1.2%
Glades	1,031	33.0%	135	14.8%	63.0%	289	28.7%	29.1%	607	7.9%	3.3%
Gulf	1,323	29.5%	332	4.8%	56.0%	377	26.8%	18.8%	614	2.1%	0.5%
Hamilton	1,145	27.8%	262	5.3%	48.5%	334	28.4%	13.5%	549	5.5%	1.3%
Hardee	2,524	33.0%	332	14.8%	63.0%	708	28.8%	29.1%	1,484	7.8%	3.3%
Hendry	3,707	33.0%	487	14.6%	63.0%	1,039	28.8%	29.1%	2,181	7.8%	3.3%
Highlands	9,965	33.0%	1,309	14.7%	63.0%	2,794	28.8%	29.1%	5,862	7.8%	3.3%
Holmes	1,619	32.4%	427	9.6%	53.2%	338	15.1%	32.8%	854	5.7%	5.3%
Jackson	4,463	32.4%	1,179	9.7%	53.2%	932	15.1%	32.8%	2,352	5.7%	5.2%
Jefferson	1,279	29.5%	322	5.0%	55.9%	363	26.7%	18.7%	594	2.2%	0.5%
Lafayette	641	27.8%	147	5.4%	48.3%	187	28.3%	13.4%	307	5.5%	1.3%

	All Households		30% or Less of AMI			30.01 to 60% of AMI			Greater than 60%AMI		
	Total Households	% of Households w/a >40% Cost Burden	Total Households	40.01 to 60% Cost Burden	60.01% or More Cost Burden	Total Households	40.01 to 60% Cost Burden	60.01% or More Cost Burden	Total Households	40.01 to 60% Cost Burden	60.01% or More Cost Burden
Levy	3,329	27.8%	763	5.5%	48.4%	971	28.4%	13.5%	1,595	5.5%	1.3%
Liberty	647	29.5%	163	4.9%	55.8%	184	26.6%	19.0%	300	2.3%	0.3%
Madison	1,767	29.4%	444	5.0%	55.9%	502	26.7%	18.7%	821	2.2%	0.5%
Monroe	13,471	44.4%	2,633	6.9%	57.1%	3,209	28.7%	51.3%	7,629	18.4%	4.2%
Nassau	6,323	34.6%	1,477	7.7%	60.9%	1,487	44.4%	14.8%	3,359	7.9%	1.0%
Okeechobee	3,875	37.0%	642	7.2%	67.8%	1,211	41.5%	20.6%	2,022	6.7%	3.2%
Putnam	7,070	36.4%	2,033	15.7%	49.0%	1,780	29.8%	24.0%	3,257	9.3%	0.0%
Suwannee	4,103	27.8%	940	5.4%	48.4%	1,198	28.5%	13.5%	1,965	5.4%	1.3%
Taylor	1,839	29.5%	462	5.0%	55.8%	523	26.8%	18.7%	854	2.2%	0.5%
Union	1,153	26.8%	236	0.8%	57.6%	262	25.2%	26.3%	655	4.9%	0.6%
Wakulla	2,099	29.4%	528	4.9%	55.9%	597	26.8%	18.8%	974	2.2%	0.4%
Walton	6,281	32.4%	1,660	9.7%	53.2%	1,310	15.1%	32.8%	3,311	5.7%	5.2%
Washington	1,930	32.3%	509	9.6%	53.2%	403	15.1%	32.8%	1,018	5.7%	5.2%
<b>Small Total</b>	<b>113,683</b>	<b>33.5%</b>	<b>25,038</b>	<b>9.0%</b>	<b>55.0%</b>	<b>28,967</b>	<b>28.5%</b>	<b>26.7%</b>	<b>59,678</b>	<b>7.9%</b>	<b>2.3%</b>
<b>State Total</b>	<b>2,384,912</b>	<b>38.3%</b>	<b>457,677</b>	<b>7.0%</b>	<b>64.6%</b>	<b>587,121</b>	<b>37.7%</b>	<b>32.1%</b>	<b>1,340,114</b>	<b>10.9%</b>	<b>2.2%</b>

Source: U.S. Census Bureau, 2009-2011 American Community Survey; University of Florida Bureau of Economic and Business Research, 2012 Population Projections

**Table A1.2 Affordable/Available Detail Table for 0-30% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2009-2011**

	Renters 0-30% AMI		Affordable @ 30% AMI		Affordable/Available @ 30% AMI			Affordable, Not Available @ 30% AMI
A	B	C	F	G	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C - B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F - B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C - F)
Cape Coral-Fort Myers, FL MSA	10,722	7,619	(3,103)	71	3,425	(7,297)	32	4,194
Central Nonmetropolitan Area (minus Putnam)	2,800	3,660	860	131	1,409	(1,391)	50	2,251
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA (plus Putnam)	15,937	10,290	(5,647)	65	4,170	(11,767)	26	6,120
Fort Walton Beach-Crestview-Destin, FL MSA	4,027	4,418	391	110	1,982	(2,045)	49	2,436
Ft. Lauderdale HMFA	42,079	18,305	(23,774)	44	8,729	(33,350)	21	9,576
Gainesville, FL MSA (minus Gilchrist)	14,907	7,158	(7,749)	48	4,655	(10,252)	31	2,503
Jacksonville, FL MSA (minus Baker)	37,084	25,784	(11,300)	70	15,363	(21,721)	41	10,421
Lakeland, FL MSA	11,943	9,672	(2,271)	81	4,794	(7,149)	40	4,878
Miami-Dade HMFA (plus Monroe)	72,398	41,923	(30,475)	58	23,913	(48,485)	33	18,010
Naples-Marco Island, FL MSA	5,954	5,172	(782)	87	2,404	(3,550)	40	2,768
Northeast Nonmetropolitan Area (plus Baker & Gilchrist, minus Madison & Taylor)	5,495	7,676	2,181	140	2,978	(2,517)	54	4,698
Northwest Nonmetropolitan Area (plus Jefferson, Madison, Taylor & Wakulla)	6,440	9,581	3,141	149	4,077	(2,363)	63	5,504
Ocala, FL MSA	4,902	4,158	(744)	85	1,450	(3,452)	30	2,708
Orlando-Kissimmee, FL MSA	45,659	21,628	(24,031)	47	9,230	(36,429)	20	12,398

	Renters 0-30% AMI		Affordable @ 30% AMI		Affordable/Available @ 30% AMI			Affordable, Not Available @ 30% AMI
A	B	C	F	G	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C - B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F - B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C - F)
Palm Bay-Melbourne-Titusville, FL MSA	11,336	9,598	(1,738)	85	4,360	(6,976)	38	5,238
Panama City-Lynn Haven, FL MSA	3,641	3,748	107	103	1,827	(1,814)	50	1,921
Pensacola-Ferry Pass-Brent, FL MSA	11,276	9,638	(1,638)	85	5,185	(6,091)	46	4,453
Port St. Lucie, FL MSA	7,835	5,612	(2,223)	72	2,409	(5,426)	31	3,203
Punta Gorda, FL MSA	2,769	1,733	(1,036)	63	1,021	(1,748)	37	712
Sarasota-Bradenton-Venice, FL MSA	13,749	8,361	(5,388)	61	3,002	(10,747)	22	5,359
Sebastion-Vero Beach, FL MSA (plus Okeechobee)	2,921	3,062	141	105	1,268	(1,653)	43	1,794
South Nonmetropolitan Area (minus Monroe & Okeechobee)	2,250	3,108	858	138	935	(1,315)	42	2,173
Tallahassee, FL MSA (minus Jefferson & Wakulla)	19,774	9,961	(9,813)	50	6,303	(13,471)	32	3,658
Tampa-St. Petersburg-Clearwater, FL MSA	70,958	38,505	(32,453)	54	18,982	(51,976)	27	19,523
West Palm Beach-Boca Raton HMFA	30,516	15,593	(14,923)	51	7,740	(22,776)	25	7,853
State of Florida	457,372	285,963	(171,409)	63	141,611	(315,761)	31	144,352



**Table A1.3 Affordable/Available Detail Table for 0-40% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2009-2011**

	Renters 0-40% AMI	Affordable @ 40% AMI			Affordable/Available @ 40% AMI			Affordable, Not Available @ 40% AMI
A	B	C	D	E	F	G	H	I
Region	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C - B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F - B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C - F)
Cape Coral-Fort Myers, FL MSA	16,577	19,273	2,696	116	11,644	(4,933)	70	7,629
Central Nonmetropolitan Area (minus Putnam)	4,958	5,300	342	107	3,151	(1,807)	64	2,149
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA (plus Putnam)	21,841	17,577	(4,264)	80	10,061	(11,780)	46	7,516
Fort Walton Beach-Crestview-Destin, FL MSA	6,099	8,654	2,555	142	4,970	(1,129)	81	3,684
Ft. Lauderdale HMFA	59,428	28,095	(31,333)	47	16,296	(43,132)	27	11,799
Gainesville, FL MSA (minus Gilchrist)	19,150	16,359	(2,791)	85	11,046	(8,104)	58	5,313
Jacksonville, FL MSA (minus Baker)	50,474	56,225	5,751	111	37,595	(12,879)	74	18,630
Lakeland, FL MSA	19,052	17,073	(1,979)	90	10,166	(8,886)	53	6,907
Miami-Dade HMFA (plus Monroe)	105,254	53,371	(51,883)	51	35,360	(69,894)	34	18,011
Naples-Marco Island, FL MSA	8,411	8,777	366	104	4,990	(3,421)	59	3,787
Northeast Nonmetropolitan Area (plus Baker & Gilchrist, minus Madison & Taylor)	7,866	11,088	3,222	141	5,369	(2,497)	68	5,719
Northwest Nonmetropolitan Area (plus Jefferson, Madison, Taylor & Wakulla)	9,077	13,371	4,294	147	7,096	(1,981)	78	6,275
Ocala, FL MSA	7,489	8,000	511	107	4,536	(2,953)	61	3,464
Orlando-Kissimmee, FL MSA	69,481	41,448	(28,033)	60	23,960	(45,521)	34	17,488
Palm Bay-Melbourne-Titusville, FL MSA	16,810	20,537	3,727	122	11,729	(5,081)	70	8,808

	<b>Renters 0-40% AMI</b>	<b>Affordable @ 40% AMI</b>			<b>Affordable/Available @ 40% AMI</b>			<b>Affordable, Not Available @ 40% AMI</b>
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>
<b>Region</b>	<b>Renter Households</b>	<b>Affordable Units</b>	<b>Absolute Difference Between Renters and Affordable Units (C - B)</b>	<b>Affordable Units per 100 Renter Households (C/(B/100))</b>	<b>Affordable &amp; Available Units</b>	<b>Absolute Difference Between Renters and Affordable &amp; Available Units (F - B)</b>	<b>Affordable &amp; Available Units per 100 Renter Households (F/(B/100))</b>	<b>Affordable Units Occupied by Higher Income Households (C - F)</b>
Panama City-Lynn Haven, FL MSA	5,561	7,328	1,767	132	4,618	(943)	83	2,710
Pensacola-Ferry Pass-Brent, FL MSA	15,993	17,890	1,897	112	11,091	(4,902)	69	6,799
Port St. Lucie, FL MSA	11,870	9,225	(2,645)	78	5,833	(6,037)	49	3,392
Punta Gorda, FL MSA	4,248	3,045	(1,203)	72	1,944	(2,304)	46	1,101
Sarasota-Bradenton-Venice, FL MSA	21,807	17,442	(4,365)	80	9,575	(12,232)	44	7,867
Sebastian-Vero Beach, FL MSA (plus Okeechobee)	5,403	5,616	213	104	3,302	(2,101)	61	2,314
South Nonmetropolitan Area (minus Monroe & Okeechobee)	3,819	5,205	1,386	136	2,687	(1,132)	70	2,518
Tallahassee, FL MSA (minus Jefferson & Wakulla)	24,695	19,405	(5,290)	79	12,840	(11,855)	52	6,565
Tampa-St. Petersburg-Clearwater, FL MSA	99,410	75,400	(24,010)	76	44,021	(55,389)	44	31,379
West Palm Beach-Boca Raton HMFA	42,914	26,330	(16,584)	61	15,967	(26,947)	37	10,363
State of Florida	657,687	512,034	(145,653)	78	309,847	(347,840)	47	202,187

**Table A1.4 Affordable/Available Detail Table for 0-50% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2009-2011**

	<b>Renters @ 0-50% AMI</b>	<b>Affordable @ 50% AMI</b>			<b>Affordable/Available @ 50% AMI</b>			<b>Affordable, Not Available @ 50% AMI</b>
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>
<b>Region</b>	<b>Renter Households</b>	<b>Affordable Units</b>	<b>Absolute Difference Between Renters and Affordable Units (C - B)</b>	<b>Affordable Units per 100 Renter Households (C/(B/100))</b>	<b>Affordable &amp; Available Units</b>	<b>Absolute Difference Between Renters and Affordable &amp; Available Units (F - B)</b>	<b>Affordable &amp; Available Units per 100 Renter Households (F/(B/100))</b>	<b>Affordable Units Occupied by Higher Income Households (C - F)</b>
Cape Coral-Fort Myers, FL MSA	22,605	38,686	16,081	171	23,028	423	102	15,658
Central Nonmetropolitan Area (minus Putnam)	6,323	8,991	2,668	142	5,415	(908)	86	3,576
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA (plus Putnam)	27,117	30,750	3,633	113	18,654	(8,463)	69	12,096
Fort Walton Beach-Crestview-Destin, FL MSA	8,291	15,902	7,611	192	9,409	1,118	113	6,493
Ft. Lauderdale HMFA	76,448	55,189	(21,259)	72	36,645	(39,803)	48	18,544
Gainesville, FL MSA (minus Gilchrist)	22,367	29,244	6,877	131	18,889	(3,478)	84	10,355
Jacksonville, FL MSA (minus Baker)	62,978	104,574	41,596	166	65,767	2,789	104	38,807
Lakeland, FL MSA	23,790	31,979	8,189	134	19,438	(4,352)	82	12,541
Miami-Dade HMFA (plus Monroe)	135,598	72,424	(63,174)	53	51,927	(83,671)	38	20,497
Naples-Marco Island, FL MSA	10,910	17,784	6,874	163	10,475	(435)	96	7,309
Northeast Nonmetropolitan Area (plus Baker & Gilchrist, minus Madison & Taylor)	9,846	15,942	6,096	162	8,538	(1,308)	87	7,404
Northwest Nonmetropolitan Area (plus Jefferson, Madison, Taylor & Wakulla)	10,802	17,439	6,637	161	10,270	(532)	95	7,169
Ocala, FL MSA	10,665	14,192	3,527	133	9,047	(1,618)	85	5,145
Orlando-Kissimmee, FL MSA	92,239	93,997	1,758	102	60,510	(31,729)	66	33,487

	<b>Renters @ 0-50% AMI</b>	<b>Affordable @ 50% AMI</b>			<b>Affordable/Available @ 50% AMI</b>			<b>Affordable, Not Available @ 50% AMI</b>
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>
<b>Region</b>	<b>Renter Households</b>	<b>Affordable Units</b>	<b>Absolute Difference Between Renters and Affordable Units (C - B)</b>	<b>Affordable Units per 100 Renter Households (C/(B/100))</b>	<b>Affordable &amp; Available Units</b>	<b>Absolute Difference Between Renters and Affordable &amp; Available Units (F - B)</b>	<b>Affordable &amp; Available Units per 100 Renter Households (F/(B/100))</b>	<b>Affordable Units Occupied by Higher Income Households (C - F)</b>
Palm Bay-Melbourne-Titusville, FL MSA	21,943	40,243	18,300	183	23,408	1,465	107	16,835
Panama City-Lynn Haven, FL MSA	7,872	13,630	5,758	173	7,634	(238)	97	5,996
Pensacola-Ferry Pass-Brent, FL MSA	19,926	31,656	11,730	159	18,728	(1,198)	94	12,928
Port St. Lucie, FL MSA	15,221	16,483	1,262	108	11,185	(4,036)	73	5,298
Punta Gorda, FL MSA	5,303	7,202	1,899	136	4,277	(1,026)	81	2,925
Sarasota-Bradenton-Venice, FL MSA	27,598	36,690	9,092	133	21,419	(6,179)	78	15,271
Sebastian-Vero Beach, FL MSA (plus Okeechobee)	6,937	10,682	3,745	154	6,466	(471)	93	4,216
South Nonmetropolitan Area (minus Monroe & Okeechobee)	5,634	7,826	2,192	139	4,659	(975)	83	3,167
Tallahassee, FL MSA (minus Jefferson & Wakulla)	28,762	32,839	4,077	114	21,663	(7,099)	75	11,176
Tampa-St. Petersburg-Clearwater, FL MSA	128,620	156,219	27,599	121	100,960	(27,660)	78	55,259
West Palm Beach-Boca Raton HMFA	55,376	48,755	(6,621)	88	31,596	(23,780)	57	17,159
State of Florida	843,171	949,318	106,147	113	600,007	(243,164)	71	349,311

**Table A1.5 Affordable/Available Detail Table for 0-60% AMI, Florida Modified MSAs and Non-Metropolitan Areas, 2009-2011**

	<b>Renters @ 0-60% AMI</b>	<b>Affordable @ 60% AMI</b>			<b>Affordable/Available @ 60% AMI</b>			<b>Affordable, Not Available @ 60%</b>
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>
<b>Region</b>	<b>Renter Households</b>	<b>Affordable Units</b>	<b>Absolute Difference Between Renters and Affordable Units (C - B)</b>	<b>Affordable Units per 100 Renter Households (C/(B/100))</b>	<b>Affordable &amp; Available Units</b>	<b>Absolute Difference Between Renters and Affordable &amp; Available Units (F - B)</b>	<b>Affordable &amp; Available Units per 100 Renter Household s (F/(B/100))</b>	<b>Affordable Units Occupied by Higher Income Households (C - F)</b>
Cape Coral-Fort Myers, FL MSA	28,276	57,164	28,888	202	34,092	5,816	121	23,072
Central Nonmetropolitan Area (minus Putnam)	7,374	12,523	5,149	170	7,712	338	105	4,811
Deltona-Daytona Beach-Ormond Beach, FL MSA & Palm Coast, FL MSA (plus Putnam)	32,461	47,531	15,070	146	30,045	(2,416)	93	17,486
Fort Walton Beach-Crestview-Destin, FL MSA	9,826	21,705	11,879	221	13,011	3,185	132	8,694
Ft. Lauderdale HMFA	92,646	106,867	14,221	115	70,447	(22,199)	76	36,420
Gainesville, FL MSA (minus Gilchrist)	25,475	38,832	13,357	152	26,212	737	103	12,620
Jacksonville, FL MSA (minus Baker)	74,287	143,621	69,334	193	86,644	12,357	117	56,977
Lakeland, FL MSA	29,307	46,603	17,296	159	29,542	235	101	17,061
Miami-Dade HMFA (plus Monroe)	159,220	106,971	(52,249)	67	77,258	(81,962)	49	29,713
Naples-Marco Island, FL MSA	13,850	24,994	11,144	180	15,035	1,185	109	9,959
Northeast Nonmetropolitan Area (plus Baker & Gilchrist, minus Madison & Taylor)	12,005	21,106	9,101	176	11,495	(510)	96	9,611
Northwest Nonmetropolitan Area (plus Jefferson, Madison, Taylor & Wakulla)	12,303	21,182	8,879	172	13,198	895	107	7,984
Ocala, FL MSA	13,112	21,413	8,301	163	13,481	369	103	7,932
Orlando-Kissimmee, FL MSA	115,320	177,827	62,507	154	112,281	(3,039)	97	65,546

	<b>Renters @ 0-60% AMI</b>	<b>Affordable @ 60% AMI</b>			<b>Affordable/Available @ 60% AMI</b>			<b>Affordable, Not Available @ 60%</b>
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>
<b>Region</b>	<b>Renter Households</b>	<b>Affordable Units</b>	<b>Absolute Difference Between Renters and Affordable Units (C - B)</b>	<b>Affordable Units per 100 Renter Households (C/(B/100))</b>	<b>Affordable &amp; Available Units</b>	<b>Absolute Difference Between Renters and Affordable &amp; Available Units (F - B)</b>	<b>Affordable &amp; Available Units per 100 Renter Household s (F/(B/100))</b>	<b>Affordable Units Occupied by Higher Income Households (C - F)</b>
Palm Bay-Melbourne-Titusville, FL MSA	26,846	54,358	27,512	202	33,016	6,170	123	21,342
Panama City-Lynn Haven, FL MSA	9,822	20,233	10,411	206	11,619	1,797	118	8,614
Pensacola-Ferry Pass-Brent, FL MSA	24,447	42,856	18,409	175	25,750	1,303	105	17,106
Port St. Lucie, FL MSA	17,857	26,594	8,737	149	17,456	(401)	98	9,138
Punta Gorda, FL MSA	6,550	11,425	4,875	174	6,634	84	101	4,791
Sarasota-Bradenton-Venice, FL MSA	34,146	58,836	24,690	172	35,933	1,787	105	22,903
Sebastian-Vero Beach, FL MSA (plus Okeechobee)	8,446	14,677	6,231	174	9,625	1,179	114	5,052
South Nonmetropolitan Area (minus Monroe & Okeechobee)	7,055	12,031	4,976	171	7,623	568	108	4,408
Tallahassee, FL MSA (minus Jefferson & Wakulla)	32,693	45,824	13,131	140	30,552	(2,141)	93	15,272
Tampa-St. Petersburg-Clearwater, FL MSA	157,293	256,445	99,152	163	160,208	2,915	102	96,237
West Palm Beach-Boca Raton HMFA	65,497	83,343	17,846	127	52,670	(12,827)	80	30,673
State of Florida	1,016,114	1,474,961	458,847	145	931,539	(84,575)	92	543,422

## **Appendix 2. Notes on Methodology: 2013 Household Estimates**

All household estimates in Chapter 3 are based on 2009-2011 American Community Survey (ACS) data. The 2009-2011 ACS includes on three years' worth of sample households. The larger sample allows for more detailed tables at smaller geographic levels than single- year ACS data.

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

1. Produce a 2013 estimate of households by tenure using 2010 and 2015 county population estimates and projections from BEBR and methods from the Shimberg Center's Affordable Housing Needs Assessment.
2. Construct complex cross-tabulations of household characteristics at appropriate levels of geography from the 2009-2011 American Community Survey. These include households by tenure, cost burden, income, household size, and student-headed status at the county level, and households by tenure, cost burden, income, age of householder, and student-headed status for the Small/Medium/Large county size categories and Department of Elder Affairs' multi-county Planning and Service Areas.
3. Combine the 2013 estimate of households by tenure from step (a) with the 2009-2011 ACS cross-tabulations.

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