I am pleased to report that the Affordable Housing Workgroup created by the 2017 Legislature has completed its work and has adopted a set of recommendations to submit to the Governor and Legislature. By law, the Workgroup’s report must be submitted by year end.

The legislation creating the Workgroup also requires the recommendations to be presented to Florida Housing’s Board for approval. As you know, Chairman Smith has scheduled a public workshop on Thursday, December 7, 2017, 3-5 p.m., for the Board to review and discuss the Workgroup’s recommendations. Public comments will also be taken on the recommendations at this workshop. Then the Board will take up the recommendations for approval at its regularly scheduled meeting the next day.

The Workgroup’s recommendations are attached for your review, along with summary findings for each. The final report will include more background information to both educate policy makers and stakeholders, as well as build the rationale for the recommendations. At the end of these attachments, I have included the section that will be in the final report setting the stage for the need for affordable housing.

Following the recommendations, I thought it might be helpful to have a copy of the Workgroup’s legislative charge, a list of the Workgroup members and the format of the final report.

The Workgroup held four day-long meetings, one each in Miami and Orlando, and two in Tallahassee. The meetings were livestreamed to provide access to the public. At each meeting, the public was invited to speak, and many interested parties submitted written comments. The link to these comments may be found at the bottom of the Workgroup webpage on Florida Housing’s site by clicking here: http://www.floridahousing.org/about-florida-housing/workgroup-on-affordable-housing.

Please feel free to contact me with any questions you have. I can be reached at 850.488.4197 or nancy.muller@floridahousing.org. See you next week.
Affordable Housing Workgroup
Approved Findings and Recommendations

Sadowski Funding

1. Finding
At each of its four meetings, the Workgroup heard from the public and received many written comments. While many ideas were presented to the Workgroup, a consistent theme from the public is the continued need for resources to meet Florida’s housing needs. The Workgroup finds that it is critical for the State of Florida to appropriately invest in affordable housing. Not only are the state funds important on their own, but they leverage critical federal financing, all of which works together to create important employment and economic benefits for the state. The housing need was already critical before Hurricane Irma struck the state.

**Recommendation:** The Legislature should appropriate all Sadowski funds in the State and Local Government Housing Trust Fund monies solely for Florida’s affordable housing programs.

Land Use for Affordable Housing Development

2. Finding
The Workgroup’s review and discussion of impact fee processes across the state confirmed the location-specific character of fees as provided for through home rule powers. In areas where impact fees are waived in some manner for affordable housing, the waivers can act as catalysts for affordable housing by mitigating development costs.

**Recommendation:** The Workgroup recommends that local governments assessing impact fees either waive fees outright for affordable housing or establish local dedicated funds to make such affordable housing waivers possible.

3. Findings
The Workgroup finds that density bonus programs are excellent tools to incentivize the production of affordable housing in a community and work best when used solely for this purpose. The Workgroup believes the most potent approach to density bonuses require a developer to include affordable units on site in areas with excellent proximity to public transit, employment and other amenities to foster economic mobility.

The Workgroup finds that micro-units and accessory dwelling units are important tools to create more affordable rental units in urbanized areas for small, cost burdened households. The Workgroup also finds that locally determined parking requirements associated with residential development add to the cost of housing and that, especially in urbanized areas close to transit centers, reducing parking minimums for affordable housing is an important way to reduce the cost of development.

**Recommendation:** The Workgroup recommends that local governments, particularly those in urbanized areas, strongly consider incorporating density bonus programs, reduced parking...
minimums, and reductions of land use barriers to the development of micro-units and accessory dwelling units into their land use tool boxes to support the development of affordable housing.

4. Finding
The Workgroup finds that it would be helpful to provide information on best practices and innovative land use approaches to support the development of affordable rental housing.

Recommendation: The Department of Economic Opportunity should continue to provide technical assistance to local communities wishing assistance to implement strategies which facilitate increased development of affordable rental housing.

Building Codes for Affordable Housing Development

5. Finding
The Florida Building Code establishes minimum technical performance requirements to safeguard the public health, safety and general welfare within the state’s built environment. It includes review mechanisms for updating standards, provides flexibility to address issues of construction affordability, and promotes innovation and new technology. All of these features are critical to the successful development of affordable housing. As the 2017 hurricane season vividly displayed, structural strength and safety to property and life are essential to Florida’s residents.

Recommendation: While the idea of a unique affordable housing-specific building code was explored, the Workgroup recommends that affordable housing developments continue to comply with all standards and performance criteria of the Florida Building Code going forward.

Implementation of the State Housing Initiatives Partnership (SHIP) Program

6. Finding
The Workgroup finds that there is an increased need for affordable rental housing throughout the state. Data show that the current flexibility allowing local governments to use SHIP for rental strategies is being underutilized and/or not being utilized at all.

Recommendations

- With the decrease in the homeownership rate in Florida, local governments should evaluate the need for affordable rental housing in their communities and consider using SHIP funds to assist in developing new affordable rental housing.
- The Catalyst Training and Technical Assistance Program should continue to provide regular training opportunities to local SHIP administrators about options for using SHIP to develop rental strategies. The training should educate local governments about how they can maximize their rental strategies with new allocations, as well as program income, which is not restricted by the 65 percent homeownership requirement.
• The Legislature should exempt SHIP funding used to finance small rental developments for persons with special needs and homeless persons from the 65 percent homeownership requirement, but no less than 60 percent of a local allocation must be used for homeownership.

• Florida Housing Finance Corporation should develop a simple monitoring report template for local governments to use for any rental properties that are not covered by compliance reporting under other corporation administered programs. Florida Housing Finance Corporation should also examine the approach of allowing “self-certifications” provided by smaller properties, as the corporation already allows for smaller, special needs properties in its portfolio.

State Implementation of Rental Programs

7. Finding
The Workgroup finds that the time taken in Florida Housing Finance Corporation’s allocation process for its rental programs takes longer than it ideally should mainly due to legal challenges to scoring results. Challenges are allowed under section 120.57, F.S., and while they are more expedited than Florida Housing Finance Corporation’s older rule-based litigation process, the additional time taken to resolve these cases means more time before developments are constructed and available for occupancy.

Recommendations

• Florida Housing Finance Corporation should evaluate whether legal challenges in which all parties agree after litigation has occurred can be sent to the Executive Director rather than the Board for issuance of a Final Order.

• Florida Housing Finance Corporation should assess its application process with the goal to remove or simplify scoring items that are most likely to be litigious, but should maintain scoring items that allow the corporation to differentiate and choose the best developments for funding. With these changes, Florida Housing Finance Corporation must adopt an approach that discourages developers from not having completed “ability to proceed” items by the start of the credit underwriting process. Before implementation, the corporation should workshop these proposals with stakeholders participating in Florida Housing Finance Corporation programs.

8. Finding
Text to be provided here will briefly describe Florida Housing Finance Corporation’s use of the lottery to award rental financing and indicate that approximately 30% of all awards are lottery based.

Recommendation: Florida Housing Finance Corporation should continue efforts to reduce the allocation of awards based upon the lottery.

9. Finding
The Workgroup finds that the existing affordable rental housing stock is aging, particularly housing geared to serve extremely low income Floridians with federal project based rental subsidies. Because of restricted rents at many properties, including those in Florida Housing Finance Corporation’s portfolio, many properties do not have the resources needed to recapitalize and rehabilitate properties to adequately serve residents over their long affordability periods.
**Recommendation:** Florida Housing Finance Corporation should continue to develop a more robust rental preservation strategy that includes, but is not limited to, recapitalization opportunities of properties in Florida Housing Finance Corporation’s portfolio.

**10. Finding**

The Workgroup finds that many local governments are looking for ways to leverage their local dollars with other financing to assist them in meeting local affordable rental housing objectives.

**Recommendation:** Florida Housing Finance Corporation should continue implementation of the Local Government Area of Opportunity Preference in Low Income Housing Tax Credit Requests for Applications for large counties, and explore the expansion of its use in medium and small counties.

**11. Finding**

Based on the late 2017 Link report provided by the corporation [to the Board: the report shows only one-third of the Link units have Link referrals living in them], the Workgroup finds that Florida Housing Finance Corporation is still having difficulty in meeting the intent of the Link Strategy. Holding available units open for a limited time adds another barrier for extremely low income persons with special needs to access units set aside specifically for these households. Even though Florida Housing Finance Corporation has recently extended the hold period to 30 days, the Workgroup finds that this extended period still does not meet the intent of using public resources to ensure the intended households have access to the units specifically set aside to serve them.

**Recommendation:** Florida Housing Finance Corporation should convene a working group to develop policies to fulfill the requirement that all developments with the commitment to set aside units for extremely low income households with special needs through the Link Strategy comply with the requirement and hold them available until a referred household leases the unit. The working group should include developers, property managers, participating Link supportive service providers and others to develop such an approach, including policies to address when exceptions to this requirement are needed.

**12. Finding**

The Workgroup finds that low barrier entry procedures for prospective tenants with extremely low incomes are necessary to ensure that these citizens are given an opportunity to access decent, affordable housing throughout Florida Housing Finance Corporation’s portfolio of rental properties.

**Recommendation:** Florida Housing Finance Corporation should adopt comprehensive low barrier entry requirements as well as requirements to lower barriers to continued occupancy for all general occupancy properties targeted to all units set aside for extremely low income tenants, including but not limited to Link units. This requirement should include development of standards for implementation and training geared to developers and property managers. The corporation should convene a workgroup of subject matter experts, including property managers, fair housing experts, developers and others to assist in development of standardized requirements.
13. Finding
The workgroup finds that Florida Housing Finance Corporation’s credit underwriting process treats nonprofit developers the same or similarly to for-profit developers. However, transactions undertaken by 100 percent nonprofit organizations often use non-traditional financing for development and operations that do not fit well into the traditional credit underwriting framework.

Recommendation: Florida Housing Finance Corporation should create a workgroup of subject matter experts to create an alternative credit underwriting approach for developments serving persons with special needs and/or homeless households developed and/or operated by nonprofit organizations.

14. Finding
The Workgroup finds that, while a simple evaluation of the need for rental housing for cost-burdened and other persons with special needs and homeless people is carried out every three years pursuant to the SAIL statute, Florida has a very limited understanding of the variety of housing needs across these sub-populations.

Recommendation: Florida Housing Finance Corporation should find the resources to conduct a state level needs assessment to identify the statewide affordable and supportive housing needs by special needs and homeless populations and perform financial modeling to address the housing needs of each sub-population.

15. Finding
Extremely low income units are the most expensive to finance because of the very limited rents these units provide to offset debt/operations on a property. Florida has the greatest need for these units, yet there are relatively few of them in Florida Housing Finance Corporation’s portfolio because they are so expensive.

Recommendation: Florida Housing Finance Corporation should evaluate strategies other states use to provide Low Income Housing Tax Credit financing for extremely low income units, and implement promising strategies that are financially feasible.

Local Housing Finance Authority Tax Exemption on Mortgages

16. Finding
Current law provides an exemption from documentary stamp and intangible taxes related to mortgages financed by or on behalf of local housing finance agencies (HFAs) when the mortgage is made in connection with bonds issued by a local HFA [Sec. 159.621(1), F.S.]. However, most local HFAs operate homeownership programs that do not use bond financing. Florida Housing Finance Corporation is granted the exemption for any mortgage, while local HFAs are not.

Recommendation: The Legislature should adopt legislation that would provide an exemption from documentary stamp and intangible taxes related to all mortgages financed by or on behalf of local housing finance agencies.
Legislative Charge to the 2017 Affordable Housing Workgroup

During its regular 2017 session, the Florida Legislature created a short term Affordable Housing Workgroup. The workgroup is required to develop recommendations to address the state’s affordable housing needs.

**Workgroup recommendations must include, but are not limited to:**

- A review of market rate developments;
- A review of affordable housing developments;
- A review of land use for affordable housing developments;
- A review of building codes for affordable housing developments;
- A review of the state’s implementation of the low income housing tax credit;
- A review of private and public sector development and construction industries;
- A review of the rental market for assisted rental housing; and
- The development of strategies and pathways for low income housing.

**Convening the workgroup:**

- The workgroup must convene no later than September 1, 2017;
- The recommendations must be presented to and approved by the board of directors of Florida Housing Finance Corporation;
- The workgroup must submit a report with its recommendations to the Governor, the President of the Senate, and the Speaker of the House of Representatives by January 1, 2018;
- After the report is submitted, the workgroup will terminate; and
- Florida Housing Finance Corporation will provide administrative and staff support to the workgroup.

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1 Chapter 2017-71, Section 46 [page 28], Laws of Florida. [Link here]
Affordable Housing Workgroup Membership

CHAIR, AFFORDABLE HOUSING WORKGROUP
Trey Price, Executive Director
Florida Housing Finance Corporation

REPRESENTATIVE APPOINTED BY THE HOUSE (1 OF 2)
The Honorable Mike Miller
Florida House of Representatives, District 47

REPRESENTATIVE APPOINTED BY THE HOUSE (2 OF 2)
Hollie Croft
Broad and Cassel

REPRESENTATIVE APPOINTED BY THE SENATE (1 OF 2)
The Honorable Andy Gardiner
President of the Florida Senate (2015-2016)
Senior Vice President, External Affairs & Community Relations
Orlando Health

REPRESENTATIVE APPOINTED BY THE SENATE (2 OF 2)
Margot Graff, Executive Director
Habitat for Humanity of Martin County, Inc.

EXECUTIVE DIRECTOR (or designee) OF FLORIDA LEAGUE OF CITIES
The Honorable Wayne Messam, Mayor
City of Miramar

CHAIRMAN OF THE FLORIDA BUILDING COMMISSION
Richard S. Browdy, President
Browdy & Browdy, Inc.

GUBERNATORIAL APPOINTMENT – ADVOCATE FOR THE HOMELESS
Shannon Nazworth, Executive Director
Ability Housing, Inc.

GUBERNATORIAL APPOINTMENT – ADVOCATE FOR INDIVIDUALS WITH A DISABLING CONDITION OR SPECIAL NEEDS
Jack D. Humburg, Executive Vice President
Housing, Development and ADA Services
Boley Centers, Inc.
GUBERNATORIAL APPOINTMENT – BUILDING/DEVELOPMENT COMMUNITY REPRESENTATIVE
Hana Eskra, Florida Marketing President
Gorman & Company

GUBERNATORIAL APPOINTMENT – REALTOR LICENSED IN FLORIDA
Cheryl Lambert, Broker/Owner
Only Way Realty Citrus

GUBERNATORIAL APPOINTMENT – MISCELLANEOUS
Mark Kruse, Policy Coordinator
Transportation and Economic Development Unit
Office of Policy and Budget
Executive Office of the Governor

EXECUTIVE DIRECTOR (or designee) OF THE FLORIDA ASSOCIATION OF COUNTIES
The Honorable Nan Rich
Member of the Florida Senate (2004-2012)
Commissioner, Broward County Board of County Commissioners
Broward County Governmental Center

EXECUTIVE DIRECTOR (or designee) OF DEPARTMENT OF ECONOMIC OPPORTUNITY
Julie Dennis, Director
Division of Community Development
Department of Economic Opportunity
Affordable Housing Workgroup
Outline of the Final Report

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The State of Housing in Florida and the Need for Affordable Rental Housing

This section of the report will provide background information on Florida’s housing supply and affordable housing needs. It focuses on the market for affordable rental housing. For an expanded set of background materials, see the Overview of Housing in Florida and Overview of the Market For Assisted Rental Housing provided in the briefing package for the August 30, 2017 meeting of the Affordable Housing Workgroup. The introduction to this section will note that this section covers the legislative charge items including a review of market rate developments, a review of affordable housing developments, and a review of the rental market for assisted rental housing.

Tenure (Owner/Renter Status)

Most Florida households own their homes, but the state’s renter population has grown rapidly in recent years. Florida added 460,875 homeowners between 2000 and 2005 as the housing market strengthened (Figure 1). Homeownership peaked in 2005, then fell slowly in the following years during the economic recession. As a result, the net growth in the number of homeowners between 2000 and 2015 was just seven percent.

In contrast, the number of renters grew during both the strong and weak market periods. Florida added 801,897 renter households between 2000 and 2015, a 42 percent increase. Over half of the increase took place between 2010 and 2015.

Figure 1. Households by Tenure, Florida, 2000-2015

Source: U.S. Census Bureau, 2000 Census and 2005/2010/2015 American Community Survey 1-Year Public Use Microdata Sample (PUMS); compiled by the Shimberg Center for Housing Studies, University of Florida.
Florida’s Rental Housing Stock

While high-rises and large garden apartment buildings may be the most visible rental developments, most of Florida’s renters actually live in smaller buildings. More than one-third of renters live in single family homes (37 percent; see Figure 2). The second and third most common structure types are 5-49 unit and 2-4 unit buildings; note that this includes small buildings that are grouped together into a larger apartment complex. Only 11 percent of renters live in buildings with 50 or more units.

**Figure 2. Structure Type for Occupied Units, Renters Only, Florida, 2015**

![Pie chart showing the distribution of rental units by structure type in Florida in 2015.](chart.png)

Source: U.S. Census Bureau, 2015 American Community Survey 1-Year Public Use Microdata Sample (PUMS), compiled by the Shimberg Center for Housing Studies, University of Florida.

Florida’s multifamily stock is aging. Figure 3 shows the number of multifamily units built by year and building type. These include both owner- and renter-occupied units. The largest share of units in smaller multifamily buildings (2-4 and 5-49 units) was built in the 1980s, while the largest share of units in 50+ unit buildings dates to the 1970s.
Affordable Rental Housing Needs

Florida’s affordable housing needs are concentrated among low-income renters, defined as households with incomes at or below 60 percent of the area median income (AMI). As Figure 4 shows, most of these households are “cost burdened”; that is, they pay more than 40 percent of their income for rent and utilities. Sixty-nine percent of renters with incomes at or below 60 percent of AMI are cost burdened, compared to 24 percent of renters at 60-100 percent of AMI and just 4 percent of renters with incomes above 100 percent of AMI.
While Florida’s renter population has greatly increased over the past 15 years, the supply of affordable rental units has grown much more slowly. Figure 5 below traces the changes in Florida’s rental supply. An “affordable” unit is any market rate, subsidized, or public housing unit for which a household at 60 percent of AMI would pay no more than 40 percent of income for gross rent.

As Figure 5 shows, between 2000 and 2015, Florida added 869,189 rental units, but only 15 percent of these were affordable units. As a result, the share of the state’s rental supply that could be considered affordable dropped from 75 percent in 2000 to 57 percent in 2015.
Moreover, many units that might be affordable for low-income households are effectively unavailable to them because they are occupied by higher income households, mainly market-rate units. An “affordable/available” unit is both affordable at a given income threshold and either vacant or occupied by a household below that income threshold.

Figure 6 below shows the availability of affordable units to renter households below a series of income thresholds (30 percent of AMI, 40 percent of AMI, and so forth). The bars represent affordable units, either available (light gray) or occupied by a household above the income threshold (dark gray). Squares represent the number of renters at or below the income threshold. Again, a unit is “affordable” if its gross rent is at or below 40 percent of income for each income threshold.

As Figure 6 shows, at 0-30 percent and 0-40 percent AMI, there are more renter households than affordable units, whether available or not. At 0-50 percent and 0-60 percent AMI, there are more affordable units than renters, but still a shortage of affordable and available units, since many affordable units are rented by households with higher incomes. For the 0-80 percent and 0-120 percent AMI bands, the number of affordable and available units exceeds the number of renter households.

Rental Housing Needs of Subpopulations

The 2016 Statewide Rental Market Study prepared for Florida Housing by the Shimberg Center estimates subpopulations potentially in need of affordable rental housing:

**Older Adults (age 55 and older):** Statewide, 31 percent of cost burdened renter households are headed by persons age 55 and older, including five percent headed by someone age 75-84 and four percent headed by someone age 85 or older. In all, there are 234,231 low-income, cost burdened older renter households.

**Homeless Families and Individuals:** An estimated 32,533 individuals were homeless in Florida in 2016, including single adults, married adults without children, unaccompanied youth, children in sibling groups or other similar groups, and adolescent parents with children. An estimated 32,304 families with children were homeless. This includes 3,053 sheltered and unsheltered families and 29,251 families doubled up with others and in hotels and motels.

**Farmworkers:** Florida had an estimated 105,395 farmworkers in 91,987 households: 61,091 unaccompanied individuals and 30,896 family households. Statewide, there were 61,091 unaccompanied workers and 34,451 permitted migrant camp beds, yielding a need for 26,640 additional
beds for single workers. There were 30,986 accompanied households and 5,591 multifamily farmworker set-aside units, yielding a need for 25,305 additional multifamily units.

*Special Needs Households:* The *Rental Market Study* estimated that 119,324 households with special needs were potentially in need of affordable rental housing. These included 107,856 cost burdened renter households receiving disability-related benefits; 8,295 households being served by domestic violence emergency shelters; and 3,173 young adults aging out of foster care.

**Florida’s Subsidized Rental Housing**

There are three types of publicly subsidized rental housing units in Florida:

- **Assisted housing** consists of privately owned, publicly assisted developments. The for-profit and non-profit owners of assisted housing accept restrictions on tenant incomes and rents in exchange for government subsidies such as low-cost loans, grants, and rent subsidies. Major assisted housing funding sources include the Low Income Housing Tax Credit (LIHTC), State Apartment Incentive Loan (SAIL), HUD and USDA mortgages and rental assistance, and private activity bond financing from the state and local housing finance authorities.

- **Public housing** is both publicly funded and publicly owned. Local public housing authorities own and manage public housing, with funding from the federal Department of Housing and Urban Development (HUD).

- **Housing Choice Vouchers** are monthly rent subsidies that are provided to individual tenants so that they can afford housing available on the private market. Vouchers are funded by HUD and administered by public housing authorities.

As Figure 7 shows, the assisted housing stock is by far the largest source of subsidized rental housing in the state. The different types of assistance can overlap when vouchers are used in assisted units or funding from Florida Housing is used to preserve public housing developments.
Florida’s public and assisted housing units serve renters with incomes well below the state average (Figure 8). The average income for all renters in the state was $47,096, nearly double the average of $24,693 in Florida Housing properties. Incomes are particularly low in developments with ongoing federal rental assistance, including those with project-based rental assistance from HUD or USDA, public housing, and Florida Housing units with voucher holders. Tenants in these units generally pay 30 percent of their income for housing costs, with the federal government providing ongoing funding to make up the difference between that amount and the total rent for the unit.
Average Annual Household Income, 2016

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory; U.S. Census Bureau, 2015 American Community Survey 1-Year Public Use Microdata Sample (PUMS). “All Florida Renters” numbers refer to 2015. Compiled by the Shimberg Center for Housing Studies, University of Florida.

Similarly, tenants pay much lower rents in public and assisted housing than in the state’s overall housing stock (Figure 8). The average tenant-paid gross rent for all Florida Housing units was $721 per month in 2016, compared to $1,133 for all units. Again, deep federal rental assistance enabled residents of public housing and other federally assisted units to pay the lowest rents by far, under $400 per month on average.

Average Tenant-Paid Gross Rent (Rent + Utilities), 2016

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory; U.S. Census Bureau, 2015 American Community Survey 1-Year Public Use Microdata Sample (PUMS). “All Florida Renters” numbers refer to 2015. Compiled by the Shimberg Center for Housing Studies, University of Florida.
A Report on the ALICE Population

The United Way of Florida issues a regular report on the “ALICE population” – Asset Limited, Income Constrained, Employed families that do not earn enough to afford basic necessities. The United Way defines ALICE households as having incomes above the Federal Poverty Level, but still struggle to afford basic necessities. The “AT-A-Glance” data from the 2017 ALICE report are provided below.

[A request has been made to and granted by the United Way of Florida to reprint the AT-A-GLANCE materials in the Workgroup’s final report. For the Workgroup’s review, the associated pages out of the ALICE report are reprinted on the following pages.]

How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the Federal Poverty Level (FPL), but less than what it costs to survive (the ALICE Threshold) for the state. Of Florida’s 7.5 million households, 14.5 percent earn below the FPL and another 29.5 percent are ALICE, well above the 2007 level.

How much does ALICE earn?

In Florida, 67 percent of jobs pay less than $20 per hour, with three-quarters of those paying less than $15 per hour. Another 27 percent of jobs pay between $20 and $40 per hour. Only 5 percent of jobs pay above $40 per hour.

What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget increased by an average of 19 percent from 2007 to 2015, while the rate of inflation was 14 percent. Affording only a very modest living, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

<table>
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<th>Average Monthly Costs, Florida, 2015</th>
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<tr>
<td><strong>SINGLE ADULT</strong></td>
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<td>Monthly Costs</td>
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<td>Monthly Total</td>
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<td><strong>ANNUAL TOTAL</strong></td>
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</tbody>
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*Increase in out-of-pocket health care costs from 2007 to 2015 was 48 percent; increase including ACA penalty was 74 percent.

Note: Percent increases are an average of the percent change in each category for a single-adult and for a four-person family.

Source: American Community Survey, U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS) and Florida Department of Education, 2015.
### AT-A-GLANCE: FLORIDA, 2015

Point-in-Time Data

Population: 20,271,272 | Number of Counties: 67 | Number of Households: 7,458,155

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<thead>
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<th>Florida Counties, 2015</th>
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* See Miami-Dade County page in Exhibit I