The Florida Housing Data Clearinghouse provides public access to data about housing needs and supply, subsidized rental housing, and household demographics in Florida communities.

Duval County Housing Trends
Shimberg Center for Housing Studies
April 2023
Home prices in Duval County have been less volatile than statewide prices, but both have surpassed mid-2000s boom levels.

The county median price fell to $193,000 in 2012, then began rising. The county has surpassed the median boom-era price but is still affordable relative to the state (median Duval price $295,000 in Q1-2 2021, compared to $385,000 statewide).

Source: Shimberg Center analysis of Florida Department of Revenue, Sales Data Files. All values in 2021 dollars to correct for inflation.

Duval County added over 34,000 rental units between 2012 and 2021 but lost units renting for $1,000 or less (2021 $).

- **Net increase 2012-2021:** 34,427 rental units
- **$1,000+ units grew** by nearly 46,000 units
- **Units at or below $1,000 fell** by over 11,500 units

**Units by Gross Rent Above/Below $1,000 (2021 $), Duval County, 2012 & 2021**

Affordable Housing Terminology

- Housing is usually considered to be affordable if it costs no more than 30% of household income.

- **Cost burdened:** Paying more than 30% of income for owner or renter costs

- **Severely cost burdened:** Paying more than 50% of income

- **Area median income (AMI):** Used to create standard income measures across places and household sizes, expressed as % AMI
Example: 2022 Duval County Income (% AMI) and Housing Cost Limits

<table>
<thead>
<tr>
<th>Income level</th>
<th>Annual income range (1-4 person household)</th>
<th>Hourly wage, 1 full-time job</th>
<th>Hourly wage, 2 full-time jobs</th>
<th>Max. affordable monthly housing cost (1-3 bedroom unit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>50% AMI</td>
<td>$29,300-41,800</td>
<td>$14-$20</td>
<td>$10</td>
<td>$784-$1,086</td>
</tr>
<tr>
<td>80% AMI</td>
<td>$46,880-66,880</td>
<td>$23-$32</td>
<td>$12-$16</td>
<td>$1,255-$1,739</td>
</tr>
<tr>
<td>120% AMI</td>
<td>$70,320-100,320</td>
<td>$34-$48</td>
<td>$17-$24</td>
<td>$1,882-$2,608</td>
</tr>
</tbody>
</table>

http://flhousingdata.shimberg.ufl.edu/income-and-rent-limits
Very low-income renters make up the largest group of cost-burdened households.

Cost Burdened Households by Income as a Percentage of Area Median Income (AMI), Duval County, 2021

Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey
Housing costs outpace wages for many occupations.

- Duval County’s housing wage: $21.40/hour

- A full-time worker would need to earn this amount to rent a typical 2BR apartment (HUD Fair Market Rent 2021: $1,113/mo).

- Median wage for Jacksonville metropolitan area, 2021: $18.25/hour. A full-time, year-round worker with this wage can afford $949 in rent.

Sources: National Low Income Housing Coalition, Out of Reach; Shimberg Center tabulation of Florida Department of Economic Opportunity, Occupational Employment and Wage Statistics
### How much can workers afford to pay for housing each month?

<table>
<thead>
<tr>
<th>$500-699</th>
<th>$700-899</th>
<th>$900-1,200</th>
</tr>
</thead>
</table>
| - Waiters and Waitresses  
- Cashiers  
- Laundry and Dry-Cleaning Workers  
- Home Health and Personal Care Aides  
- Janitors  
- Maids and Housekeepers  
- Hairdressers  
- Retail Salespersons  
- Childcare Workers  
- Hotel Desk Clerks  
- Preschool Teachers  
- Security Guards  
- Nursing Assistants | - Receptionists and Information Clerks  
- Cooks  
- Landscaping and Groundskeeping Workers  
- Substitute Teachers  
- Construction Laborers  
- Veterinary Technologists and Technicians  
- Office Clerks  
- Customer Service Representatives  
- Pharmacy Technicians  
- Light Truck Drivers  
- Secretaries and Administrative Assistants  
- Tellers  
- Medical Assistants  
- Paramedics  
- Painters | - Dental Assistants  
- Roofers  
- Auto Mechanics  
- Carpenters  
- Child, Family, and School Social Workers  
- Licensed Practical Nurses  
- Heavy and Tractor-Trailer Truck Drivers  
- Plumbers, Pipefitters, and Steamfitters  
- Electricians  
- Paralegals and Legal Assistants  
- Mental Health and Substance Abuse Social Workers |

Source: Shimberg Center tabulation of Florida Department of Economic Security, Occupational Employment Statistics and Wages. Based on median wage for occupations in Jacksonville MSA. Assumes full-time worker, 30% of income spent on housing costs.
Eviction & foreclosure filings fell sharply in spring 2020 during state moratorium, then increased when filings were permitted again. Filings remained lower in 2021 but have returned to historic levels and above in 2022.

Eviction & Foreclosure Filings, Duval County
Source: Shimberg Center tabulation of filing data from Florida Clerks & Comptrollers and Office of the State Courts Administrator.
Building a Local Housing System: The Affordable Housing Continuum

Supportive Housing (affordable units + services)
- Homeless
- Older adults
- People with disabilities
- Other special needs

Affordable rental housing
- Public housing
- Subsidized (Florida Housing, HUD, USDA)
- Vouchers
- NOAH (Naturally Occurring Affordable Housing)

Affordable home ownership
- Shared equity (e.g. community land trust)
- Down payment assistance
- Low-interest loans
- Affordable construction
- Home rehab and weatherization
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