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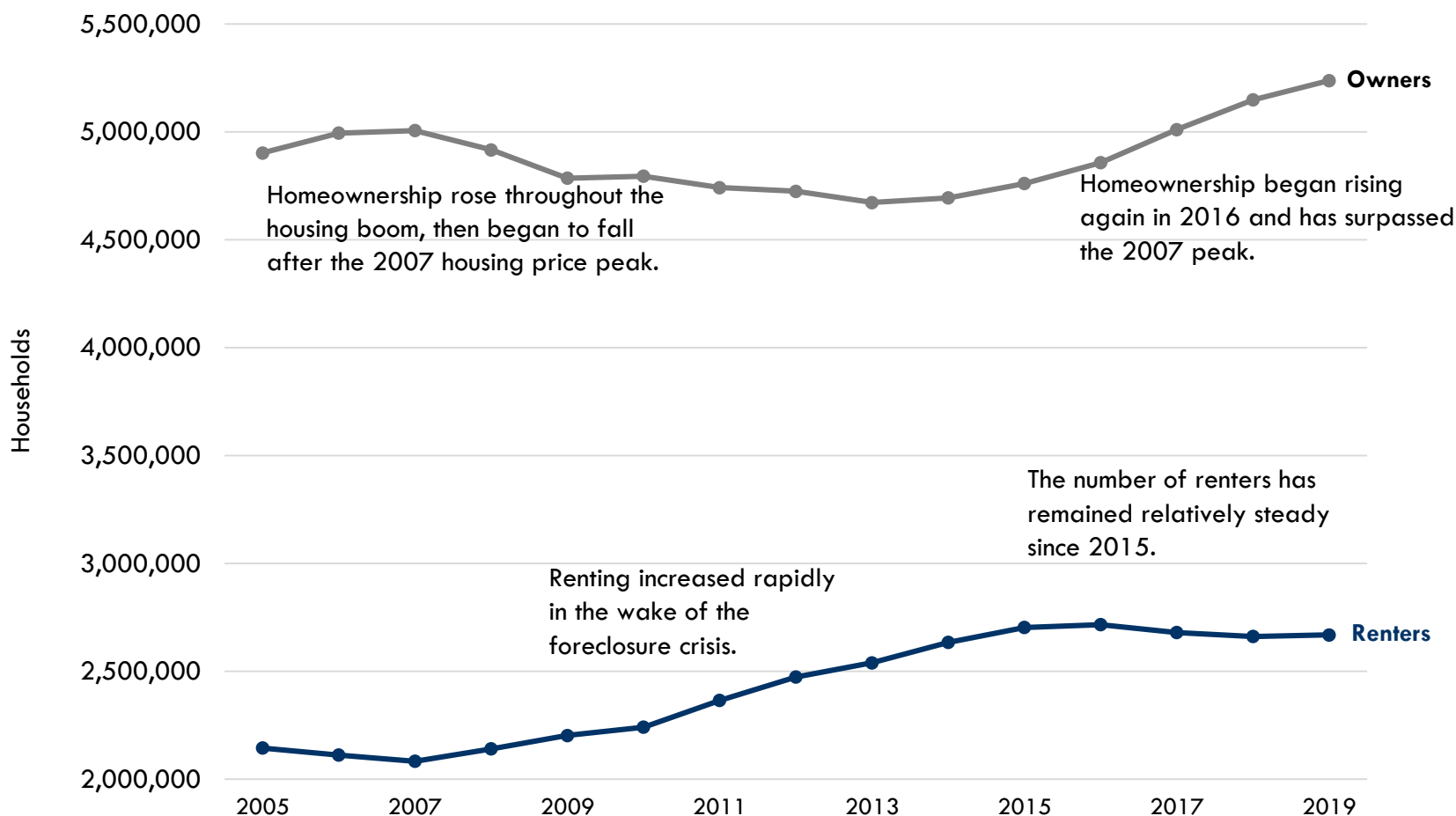
The Florida Housing Data Clearinghouse provides public access to data about housing needs and supply, subsidized rental housing, and household demographics in Florida communities.

Florida Affordable Housing Trends

Shimberg Center for Housing Studies

June 2022

Between 2007 and 2016, renter households increased sharply while the number of owners declined or held steady. From 2016 to 2019 the trend reversed: owners increased, while renter numbers stayed flat.

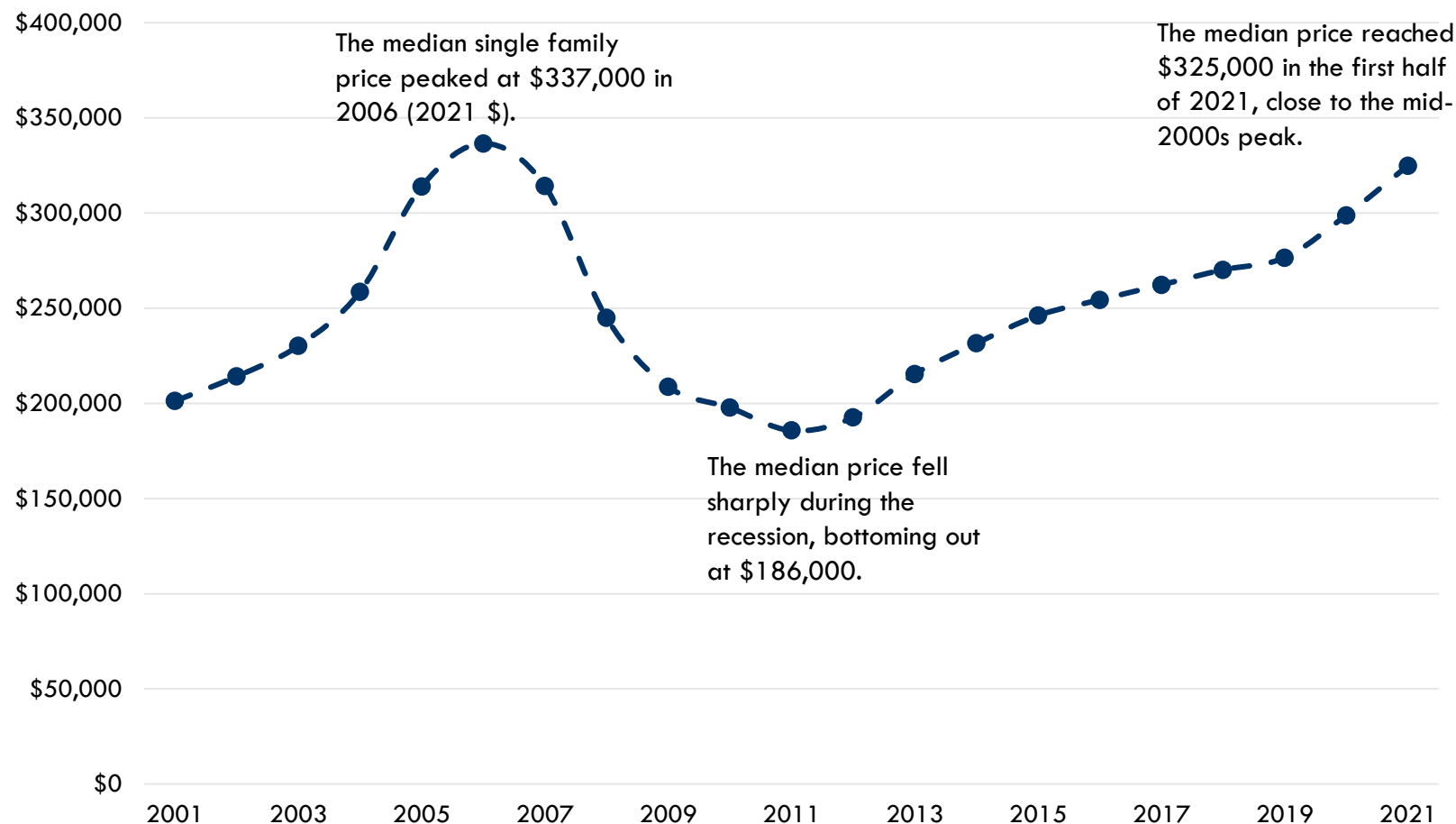


Households by Tenure, Florida, 2005-2019

Source: Shimberg Center tabulation of U.S. Census Bureau, American Community Survey



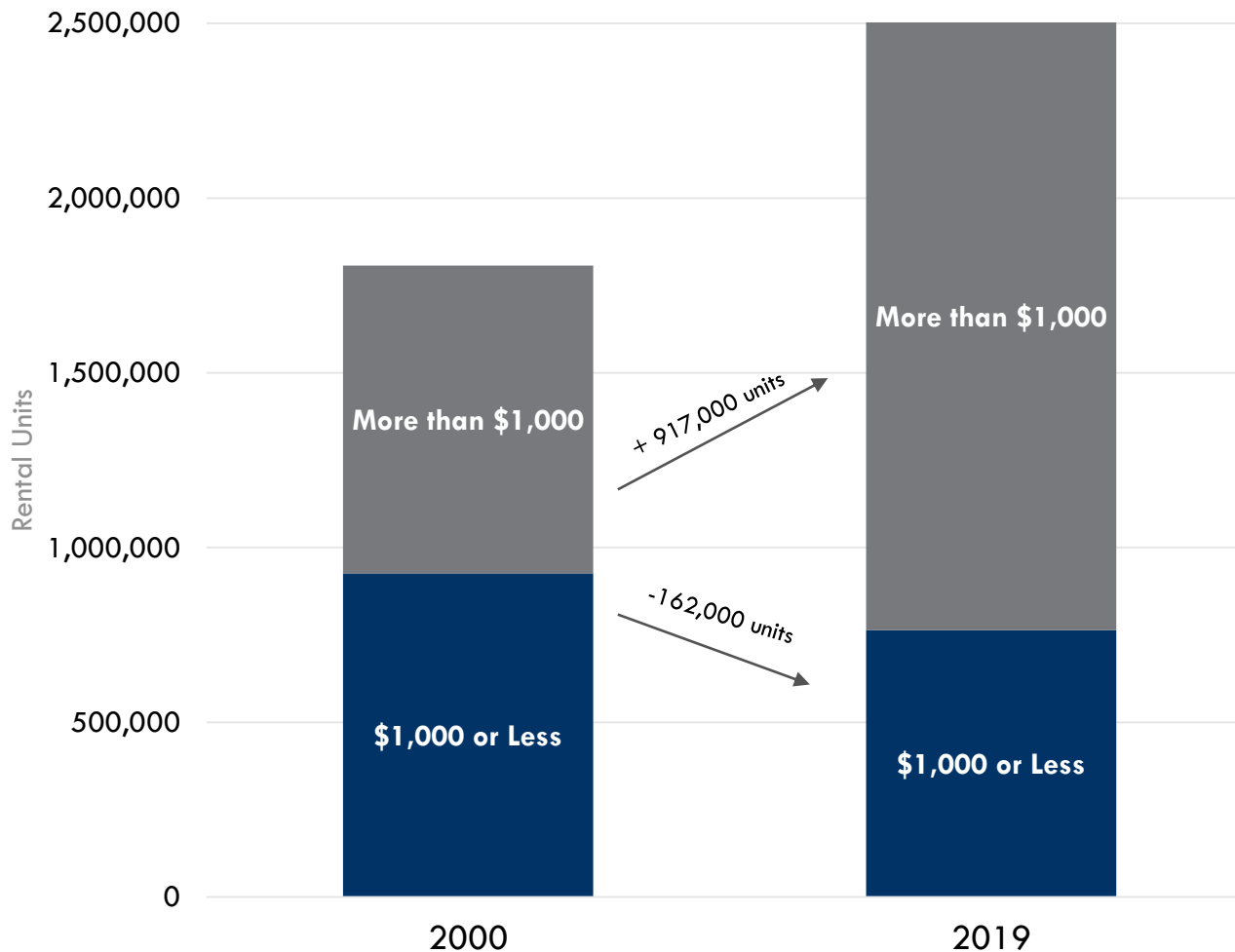
Median single family home prices are approaching mid-2000s boom-era levels.



Median Single Family Home Sale Price, 2001-2021 (2021\$)

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

The state added hundreds of thousands of rental units between 2000 and 2019 but *lost* units renting for \$1,000 or less (2019 \$).



- ▶ Net increase 2000-2019: 754,000 rental units
- ▶ \$1,000+ units **grew** by nearly 917,000
- ▶ Units at or below \$1,000 **fell** by over 162,000

Units by Gross Rent Above/Below \$1,000 (2019 \$), Florida, 2000 & 2019

Source: Shimberg Center tabulation of U.S. Census Bureau, 2000 Census and 2019 American Community Survey. Year 2000 rents adjusted to 2019 dollars using Consumer Price Index.

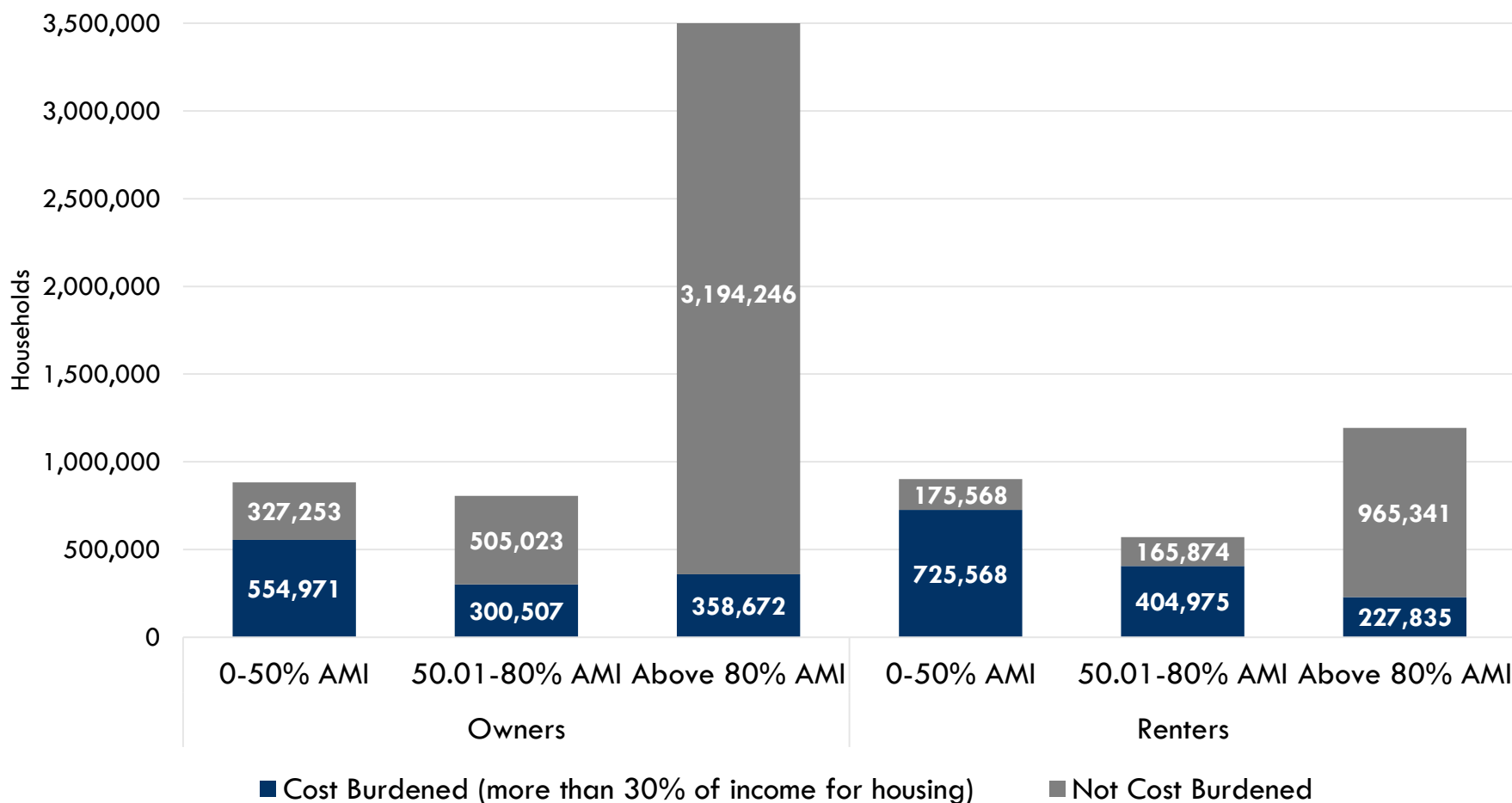
Affordable Housing Terminology

- ▶ 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 Orlando Metro Area Income (% AMI) and Housing Cost Limits

Income level	Annual income limit (1-4 person household)	Hourly wage, 1 full-time job	Hourly wage, 2 full-time jobs	Max. affordable monthly housing cost (1-3 bedroom unit)
50% AMI	\$29,050-41,450	\$14-\$20	\$10	\$778-\$1,078
80% AMI	\$46,480-66,320	\$22-\$32	\$11-\$16	\$1,245-\$1,725
120% AMI	\$69,720-99,480	\$34-\$48	\$17-\$24	\$1,866-\$2,586

Statewide, 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), Florida, 2019

Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey.



Housing costs outpace wages for many occupations.

- ▶ Florida's housing wage: \$24.82/hour
- ▶ A full-time worker would need to earn this amount to rent a typical 2BR apartment (HUD Fair Market Rent 2021: \$1,290/mo).
- ▶ Median wage for Florida, 2021: \$18.23/hour. A full-time, year-round worker with this wage can afford \$948 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 Florida workers afford to pay for housing each month?

\$550-699

- Dining Staff (Bartenders, Fast Food Workers, Waiters and Waitresses, Hosts, Dishwashers)
- Cashiers
- Lifeguards
- Laundry and Dry-Cleaning Workers
- Driver/Sales Workers
- Amusement and Recreation Attendants
- Home Health and Personal Care Aides
- Janitors and Maids
- Childcare Workers

\$700-849

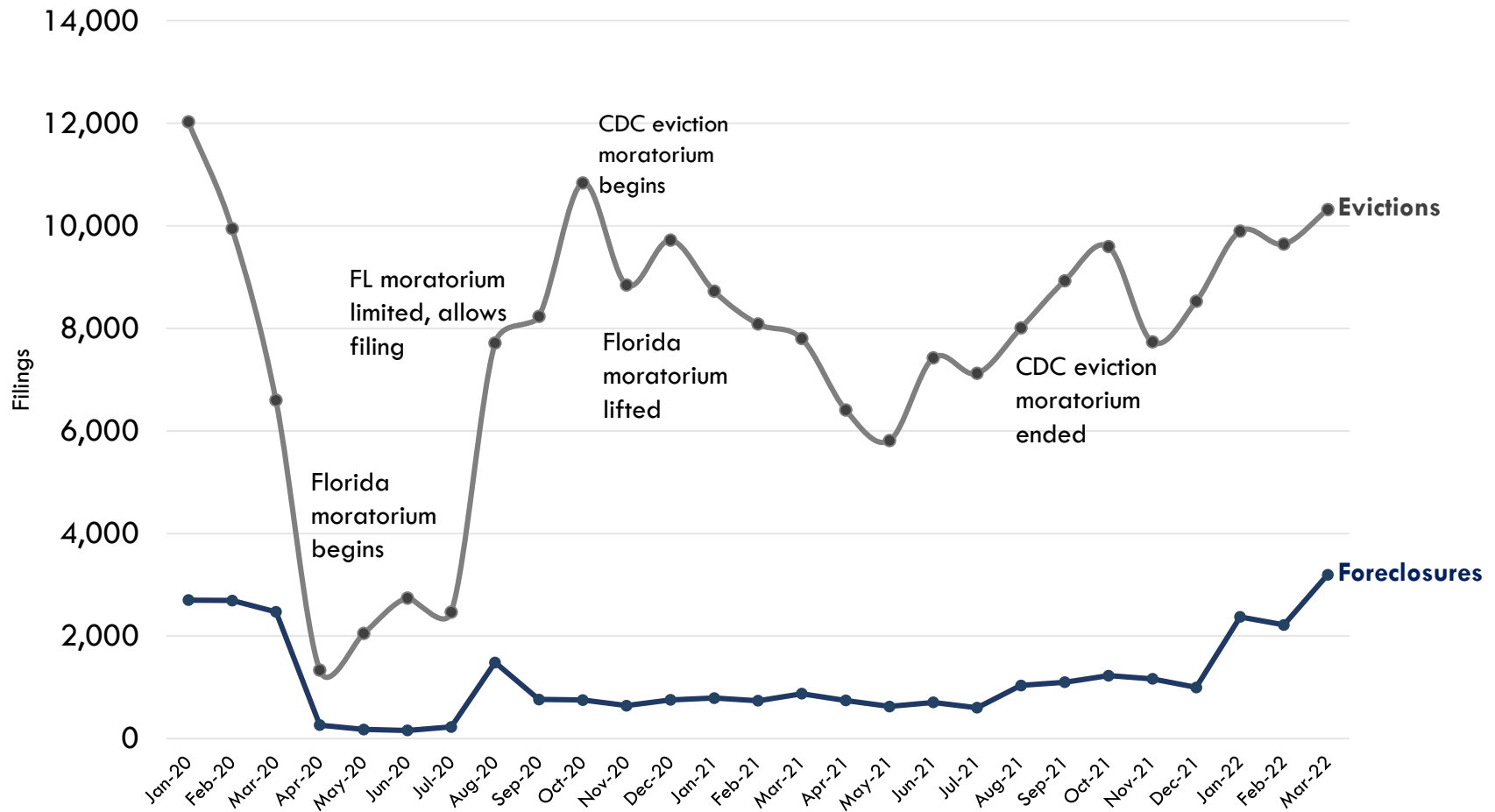
- Retail Salespersons
- Preschool Teachers
- Recreation Workers
- Security Guards
- Nursing Assistants
- Receptionists and Information Clerks
- Hairstylists
- Substitute Teachers
- Landscaping and Groundskeeping Workers
- School Bus Drivers

\$850-1,000

- Construction Laborers
- Customer Service Representatives
- Pharmacy Technicians
- Medical Assistants
- Tellers
- Secretaries and Administrative Assistants
- Social and Human Service Assistants
- Maintenance and Repair Workers
- Painters
- Dental Assistants
- Roofers
- Correctional Officers

Source: Shimberg Center tabulation of Florida Department of Economic Security, Occupational Employment Statistics and Wages. Based on median wage for jobs in Florida. Assumes full-time worker, 30% of income spent on housing costs.

Eviction & foreclosure filings fell sharply in spring 2020 during state moratorium. Filings remained below historic levels in 2021 but have been increasing in 2022.



Eviction & Foreclosure Filings, Florida

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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Main site: <http://www.shimberg.ufl.edu>

Data clearinghouse: <http://flhousing.data.shimberg.ufl.edu>