

2004 Rental Market Study

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I. Introduction

The following report was prepared for the Florida Housing Finance Corporation (FHFC) by the Shimberg Center for Affordable Housing at the University of Florida. FHFC supports and monitors multifamily rental housing in Florida through several programs. This report is intended to provide information about the characteristics of households in need of affordable rental housing and the subsidized housing available in the state.

The report contains the following sections:

- A summary of key findings;
- A discussion of the *cost burdened* renter households in Florida counties: in this report cost burdened renter households are those households paying more than 40 percent of income toward housing costs and with incomes at or below 60 percent of area median income (AMI);
- A discussion of cost burdened households by age, including elders.
- A compilation of the characteristics of the subsidized housing supply in Florida by county, including FHFC-supported rental housing inventory;
- A discussion of the methodology underlying the various sections of the report;
- A discussion of the housing needs of farm workers, commercial fishing workers, and homeless persons.

Additional data is available on the web site, including an application that allows the user to query the household characteristics database in order to perform analysis for specific subgroups of the population.

II. Summary of Findings¹

Key findings of the study are as follows:

Cost Burdened Households

- There are an estimated 800,934 renter households in the state of Florida in the year 2004 with incomes at or below 60 percent of the applicable area median income.
- An estimated 434,980 renter households in the state of Florida have incomes at or below 60 percent of area median income (AMI)² and cost burdens of greater than 40 percent in 2004.
- Large counties in Florida—Broward, Duval, Hillsborough, Miami-Dade, Orange, Palm Beach, Pinellas, and Polk—contain the greatest number of cost burdened renter households. Of all cost burdened renter households, 286,066, or about 66 percent, are found in the large counties.
- By the year 2007, cost burdened renter households with incomes below 60 percent of AMI are expected to increase by 20,958 in Florida. About 65.2 percent of the growth is expected to take place in the large counties, 31.5 percent in the medium counties, and 3.3 percent in the small counties.
- Cost burdened households are concentrated in the lowest income categories. Of the total cost burdened renter households with incomes at or below 60 percent of AMI, over 65 percent (283,595) have incomes at or below 35 percent of AMI.
- Most of the households facing a cost burden are small. Over 65 percent of the total households with cost burden at or below 60 percent of AMI income category are composed of 1-2 persons.
- Most cost burdened households with incomes at or below 60 percent of AMI (296,515, or 68 percent of total cost burdened households) are headed by persons aged 15-54. Over 24 percent of the cost burdened households are headed by persons aged 62 and above, while the remaining eight percent are aged 55-62.
- Households spending more than 50 percent of their income toward housing costs are defined as severely cost burdened. Of the total cost burdened households with incomes at or below 60 percent of the area median income, 75 percent are severely cost burdened

Subsidized Housing

- There are over 263,000 units in developments receiving some form of subsidy in Florida. Of those, over 226,000 include an income restriction. Sixty-two percent of the income-restricted units are found in the state's eight largest counties. Two large counties, Miami-Dade and Orange, alone contain 28 percent of the state total.

¹ **Important Note:** In this report when discussing households we are almost always referring to households of the target population: households with incomes 0-60 percent AMI and a cost burden greater than 40 percent.

² AMI: The U.S. Department of Housing and Urban Development (HUD) constructs annual income estimates for metropolitan and non-metropolitan areas across the United States. These income estimates are adjusted for household size. In the development of the 2004 and 2007 estimates and projections we replicate the HUD methodology.

- The Low Income Housing Tax Credit program (both 4 percent and 9 percent credits) has subsidized the largest number of rental units in Florida, followed closely by tax-exempt mortgage revenue bonds. More than 57 percent of subsidized units in Florida have received housing tax credits, while more than 53 percent of subsidized units have tax-exempt bond financing. About 32 percent of subsidized units involve U.S. Department of Housing and Urban Development (HUD)-administered multifamily programs. Florida's State Apartment Incentive Loan program (SAIL) has provided subsidy to nearly 22 percent of the subsidized rental housing stock. U.S. Department of Agriculture (USDA) programs have funded 10 percent of subsidized units. The prevalence of multiple subsidy layers causes the reported program percentages to total more than 100 percent.
- Family designated developments are the predominant form of subsidized units in Florida. The 212,608 family units represent almost 81 percent of total units. Elderly units make up most of the rest with approximately 16 percent or 41,021 units. The remaining populations – farm workers, commercial fishing workers, homeless people, and persons with disabilities – represent slightly over 3 percent of the total units.
- Statewide, two bedroom units represent the largest portion of the subsidized housing inventory, constituting 40 percent of this sample. One bedroom units are the next largest portion of the inventory, almost 34 percent of the sample. While there is a sizeable proportion of three bedroom units, 20.3 percent, only 2.5 percent of the sample are four bedroom units.
- Within the Florida Housing Finance Corporation multifamily housing inventory, 46 percent of the subsidized units are two bedroom, 29 percent are three bedroom, and 21 percent are one bedroom units.
- The data available on HUD-provided Section 8 Housing Choice Vouchers show that over 71 percent of the vouchers are in the eight large counties, about 25 percent in the medium counties, and less than 4 percent in the smaller counties. The largest numbers of vouchers are available in Miami-Dade and Broward counties. These two counties have over 33,000 of vouchers issued or over 37 percent of the state's total and over 52 percent of the total in the eight large counties. Vouchers primarily serve extremely low income households (those with incomes at or below 30 percent of the AMI), as over 81 percent of vouchers are used by such households.

III. Rental Housing Need: Households with Cost Burden

Introduction

This report summarizes data on housing needs prepared for the Florida Housing Finance Corporation (FHFC). The focus of the estimates and projections to follow is renter households with incomes at or below 60 percent of the local area median income, adjusted for family size³. A Rental Market Study prepared by the Shimberg Center in 2001 examined only households with incomes above 20 percent of median income. This report includes households below 20 percent of median income. The analysis also examines the supply of subsidized multifamily rental units. Subsidized units are those that have received public funding for construction, rehabilitation, or operation.

The pages that follow present an overview of the data that have been assembled for FHFC. The data highlight the tremendous diversity in multifamily housing need characteristics across the state, particularly between the large, medium, and small counties. The study provides estimates and projections for the state - large, medium and small counties as a group - and individual counties. Estimates are for the year 2004; projections are provided for 2007. Households are analyzed by number, size, age of householder, and income. An inventory of housing subsidized by federal or state programs is also developed.

The methodology involved the use of data sources including:

- U.S. Bureau of the Census
- U.S. Department of Housing and Urban Development
- Florida Housing Finance Corporation
- University of Florida, Bureau of Economic and Business Research

Note that this analysis does not incorporate the impact of the hurricanes that caused substantial damage in the state in 2004. These storms have had major effects on the housing stock in several counties and have left thousands of people at least temporarily homeless.

Study Parameters

A common measure of housing need is the number of *cost burdened* households: those households paying more than a certain percentage of their income toward housing costs. For renters, housing costs include rent and utilities. The assumption underlying this measure is that households devoting above a certain percentage of income to housing have difficulty meeting or are unable to meet other living expenses such as food, clothing, and transportation. In this report, at FHFC's request, households are assumed to be cost burdened if they pay more than 40

³ Because of the nature of FHFC programs, they generally are not able to eliminate cost burdens for extremely low income households (incomes of 0-30 percent of area median income), but several federal programs offer subsidies deep enough to assist such households.

percent of their household income toward housing costs. A household is severely cost burdened if they are paying more than 50 percent of their income toward housing costs.

The number of cost burdened households is reported in the decennial Census, but must be estimated between Census years. Estimates and projections incorporate the county level population estimates and projections developed by the University of Florida's Bureau of Economic and Business Research (BEBR), as well as 2000 U.S. Census data on population and household characteristics.

In addition to identifying the number of cost burdened households in Florida counties, this study breaks this number down based on several variables:

- Extent of cost burden: the number of households paying 40-50 percent and more than 50 percent of income for housing costs;
- Income level: number of households in the 0-20, 20.1-35 percent, 35.1-50 percent, and 50.1-60 percent of area median income ranges;
- Number of persons in the households;
- Age of householders.

Note that the number of cost burdened households is not equivalent to housing construction need. A household paying more than 40 percent of its income toward housing costs may not choose to move to a unit in a multifamily housing development even if such a development offers the opportunity to pay a lower housing cost. Households also consider location, type of unit, and satisfaction with current living arrangement in making the decision to move to a new unit. Thus, the demand for units is likely less than the cost burden number. This is particularly true for the small, non-metropolitan counties, many of which have less than 200 cost burdened households. Considering the factors discussed above, need in a small county may only translate into a small potential development at a particular location in that county.

Overview of Cost Burdened Renters

There are an estimated 800,934 renter households in the state of Florida in the year 2004 with incomes at or below 60 percent of the applicable area median income. Of these households, there are estimated to be a total of 434,980 with cost burdens of greater than 40 percent. Further, a total of 327,754 households are severely cost burdened, representing 75 percent of all cost burdened households in this income category.⁴ Table III-1 on the following pages shows the number of cost burdened renter households in each Florida county in 2004. The table is sorted by the size of the counties into large, medium and small county categories. In addition, cost burden

⁴ Because of the possibility of confusion we, again, stress that in general the households under discussion in this report are households with incomes of 0-60 percent AMI and cost burden greater than 40 percent (>40%). So, in this sentence, the reference to "all cost burdened households" refers to this specific population of households. We occasionally refer to this specific population of households as the target population.

is broken into two categories: those paying 40.1-50 percent of income toward rent and those paying more than 50 percent of income toward housing and is reflected as a percentage of the county total.

Table III-1 – Total Households and Households by Cost Burden (Households: 0-60% AMI, Cost Burden > 40%), Florida Counties, 2004 & 2007

	Total Households				Cost Burden Categories				
	2004		2007		2004		2007		
	Number of Households	% of State Total	Number of Households	% of State Total	% of County Total		% of County Total		
					40.1-50%	50.1+%	40.1-50%	50.1+%	
<i>Large Counties</i>									
Miami Dade	93,032	21.4%	96,997	21.3%	20.6%	79.4%	20.6%	79.4%	
Broward	50,041	11.5%	52,855	11.6%	24.3%	75.7%	24.2%	75.8%	
Palm Beach	30,046	6.9%	31,795	7.0%	23.7%	76.3%	23.6%	76.4%	
Orange	29,056	6.7%	31,066	6.8%	27.7%	72.3%	27.5%	72.5%	
Hillsborough	27,249	6.3%	28,584	6.3%	26.4%	73.6%	26.4%	73.6%	
Pinellas	24,578	5.7%	25,150	5.5%	24.4%	75.6%	24.4%	75.6%	
Duval	21,812	5.0%	22,579	5.0%	27.0%	73.0%	27.0%	73.0%	
Polk	10,252	2.4%	10,699	2.4%	25.6%	74.4%	25.7%	74.3%	
Subtotal	286,066	65.8%	299,725	65.7%	23.8%	76.2%	23.8%	76.2%	
<i>Medium Counties</i>									
Brevard	11,897	2.7%	12,394	2.7%	27.7%	72.3%	27.7%	72.3%	
Volusia	10,503	2.4%	10,936	2.4%	23.2%	76.8%	23.1%	76.9%	
Lee	10,029	2.3%	10,584	2.3%	27.3%	72.7%	27.2%	72.8%	
Escambia	8,293	1.9%	8,486	1.9%	25.7%	74.3%	25.7%	74.3%	
Seminole	8,178	1.9%	8,725	1.9%	25.9%	74.1%	25.8%	74.2%	
Pasco	7,078	1.6%	7,424	1.6%	29.4%	70.6%	29.2%	70.8%	
Sarasota	6,859	1.6%	7,099	1.6%	25.8%	74.2%	25.6%	74.4%	
Leon	6,810	1.6%	7,042	1.5%	24.2%	75.8%	24.3%	75.7%	
Manatee	6,666	1.5%	6,977	1.5%	26.1%	73.9%	25.9%	74.1%	
Alachua	6,417	1.5%	6,684	1.5%	25.2%	74.8%	25.3%	74.7%	
Osceola	5,869	1.4%	6,382	1.4%	28.0%	72.0%	28.0%	72.0%	
Collier	5,073	1.2%	5,503	1.2%	24.0%	76.0%	23.8%	76.2%	
St. Lucie	4,645	1.1%	4,898	1.1%	28.3%	71.7%	28.1%	71.9%	
Marion	4,557	1.1%	4,820	1.1%	28.2%	71.8%	28.2%	71.8%	
Bay	4,052	0.9%	4,189	0.9%	23.7%	76.3%	23.6%	76.4%	
Okaloosa	3,845	0.9%	3,993	0.9%	29.3%	70.7%	29.1%	70.9%	
Lake	3,692	0.9%	3,927	0.9%	27.1%	72.9%	26.8%	73.2%	
Indian River	2,732	0.6%	2,857	0.6%	25.5%	74.5%	25.7%	74.3%	
St. Johns	2,568	0.6%	2,801	0.6%	25.4%	74.6%	25.5%	74.5%	
Martin	2,508	0.6%	2,626	0.6%	29.8%	70.2%	29.7%	70.3%	
Charlotte	2,390	0.6%	2,510	0.6%	31.5%	68.5%	31.4%	68.6%	

Table III-1 – Total Households and Households by Cost Burden (Households: 0-60% AMI, Cost Burden > 40%), Florida Counties, 2004 & 2007

	Total Households				Cost Burden Categories			
	2004		2007		2004		2007	
	Number of Households	% of State Total	Number of Households	% of State Total	% of County Total		% of County Total	
				40.1-50%	50.1+%	40.1-50%	50.1+%	
Hernando	1,723	0.4%	1,817	0.4%	17.8%	82.2%	17.8%	82.2%
Citrus	1,681	0.4%	1,750	0.4%	31.1%	68.9%	31.1%	68.9%
Clay	1,673	0.4%	1,797	0.4%	29.9%	70.1%	29.9%	70.1%
Santa Rosa	1,632	0.4%	1,750	0.4%	18.3%	81.7%	18.2%	81.8%
Subtotal	131,370	30.2%	137,971	30.3%	26.3%	73.7%	26.3%	73.7%
<i>Small Counties</i>								
Monroe	2,953	0.7%	2,957	0.7%	23.0%	77.0%	22.8%	77.2%
Highlands	1,697	0.4%	1,763	0.4%	22.7%	77.3%	22.6%	77.4%
Putnam	1,216	0.3%	1,243	0.3%	15.0%	85.0%	15.0%	85.0%
Columbia	973	0.2%	1,051	0.2%	30.8%	69.2%	30.7%	69.3%
Nassau	879	0.2%	935	0.2%	38.0%	62.0%	38.2%	61.8%
Flagler	801	0.2%	875	0.2%	22.1%	77.9%	22.2%	77.8%
Gadsden	708	0.2%	715	0.2%	24.9%	75.1%	24.8%	75.2%
Walton	702	0.2%	748	0.2%	22.2%	77.8%	22.1%	77.9%
Hendry	699	0.2%	739	0.2%	22.0%	78.0%	22.2%	77.8%
Jackson	581	0.1%	593	0.1%	19.8%	80.2%	19.6%	80.4%
Okeechobee	529	0.1%	543	0.1%	24.8%	75.2%	24.3%	75.7%
Sumter	527	0.1%	575	0.1%	27.3%	72.7%	27.5%	72.5%
Levy	520	0.1%	544	0.1%	28.8%	71.2%	29.2%	70.8%
Suwannee	497	0.1%	526	0.1%	25.2%	74.8%	24.7%	75.3%
De Soto	485	0.1%	505	0.1%	31.3%	68.7%	31.1%	68.9%
Hardee	383	0.1%	395	0.1%	23.8%	76.2%	23.3%	76.7%
Wakulla	352	0.1%	385	0.1%	35.5%	64.5%	35.3%	64.7%
Washington	318	0.1%	334	0.1%	18.2%	81.8%	18.6%	81.4%
Bradford	294	0.1%	303	0.1%	9.5%	90.5%	9.6%	90.4%
Taylor	282	0.1%	285	0.1%	49.3%	50.7%	48.8%	51.2%
Madison	269	0.1%	277	0.1%	26.4%	73.6%	26.7%	73.3%
Holmes	253	0.1%	261	0.1%	23.7%	76.3%	23.0%	77.0%
Hamilton	226	0.1%	233	0.1%	27.4%	72.6%	27.9%	72.1%
Franklin	168	0.0%	169	0.0%	36.9%	63.1%	37.3%	62.7%
Jefferson	164	0.0%	170	0.0%	30.5%	69.5%	30.6%	69.4%
Baker	157	0.0%	165	0.0%	40.1%	59.9%	40.6%	59.4%

Table III-1 – Total Households and Households by Cost Burden (Households: 0-60% AMI, Cost Burden > 40%), Florida Counties, 2004 & 2007

	Total Households				Cost Burden Categories			
	2004		2007		2004		2007	
	Number of Households	% of State Total	Number of Households	% of State Total	% of County Total		% of County Total	
					40.1-50%	50.1+%	40.1-50%	50.1+%
Dixie	155	0.0%	160	0.0%	22.6%	77.4%	22.5%	77.5%
Calhoun	152	0.0%	154	0.0%	21.7%	78.3%	21.4%	78.6%
Gulf	151	0.0%	156	0.0%	17.9%	82.1%	18.6%	81.4%
Gilchrist	105	0.0%	112	0.0%	47.6%	52.4%	47.3%	52.7%
Glades	100	0.0%	107	0.0%	18.0%	82.0%	17.8%	82.2%
Union	91	0.0%	96	0.0%	35.2%	64.8%	34.4%	65.6%
Liberty	86	0.0%	92	0.0%	32.6%	67.4%	32.6%	67.4%
Lafayette	71	0.0%	76	0.0%	25.4%	74.6%	26.3%	73.7%
Subtotal	17,544	4.0%	18,242	4.0%	25.1%	74.9%	25.1%	74.9%
State Total	434,980	100.0%	455,938	100.0%				

Figure III-1 – Distribution of Households (Households: 0-60% AMI, Cost Burden > 40%), Florida Counties, 2004

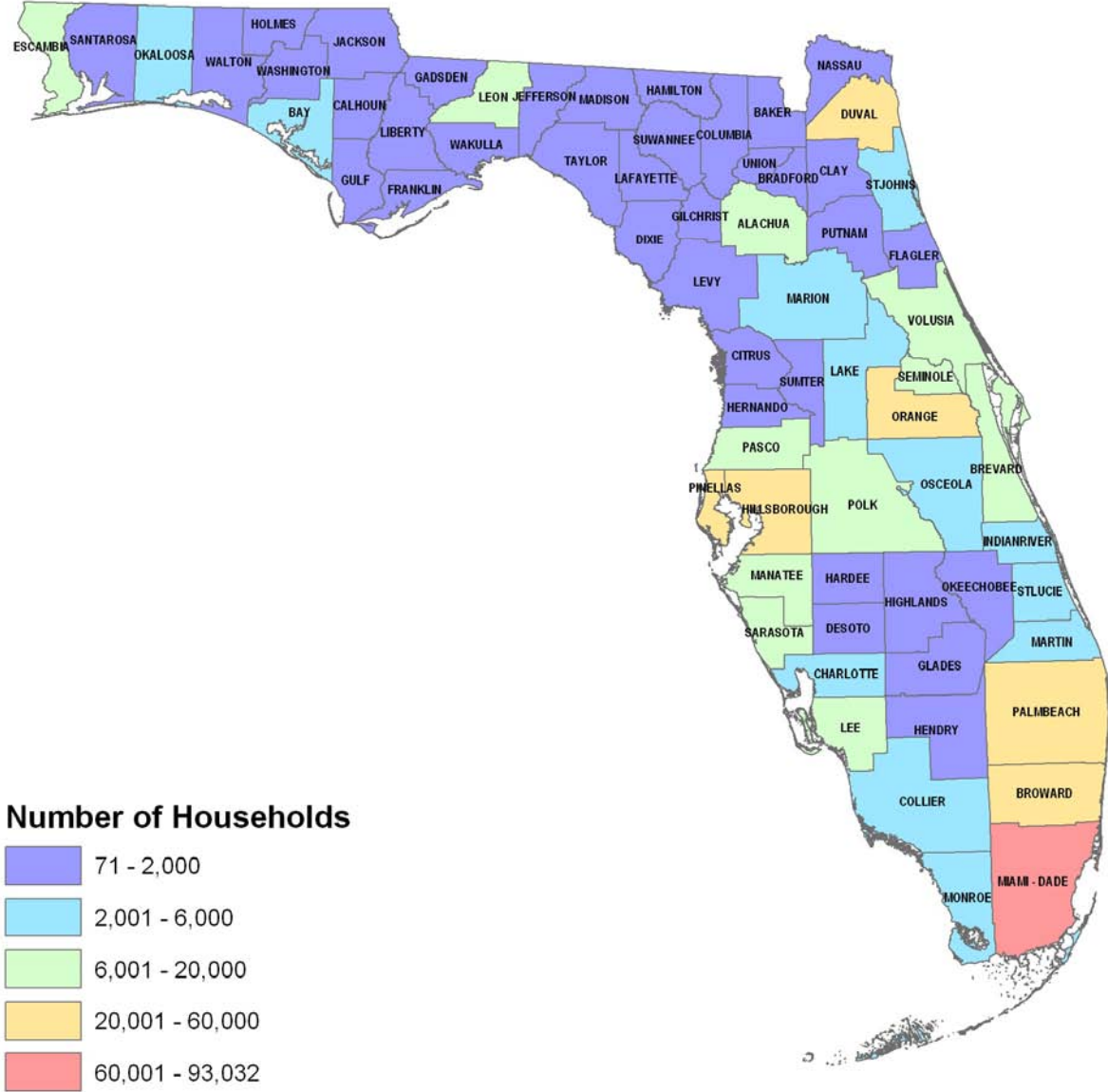
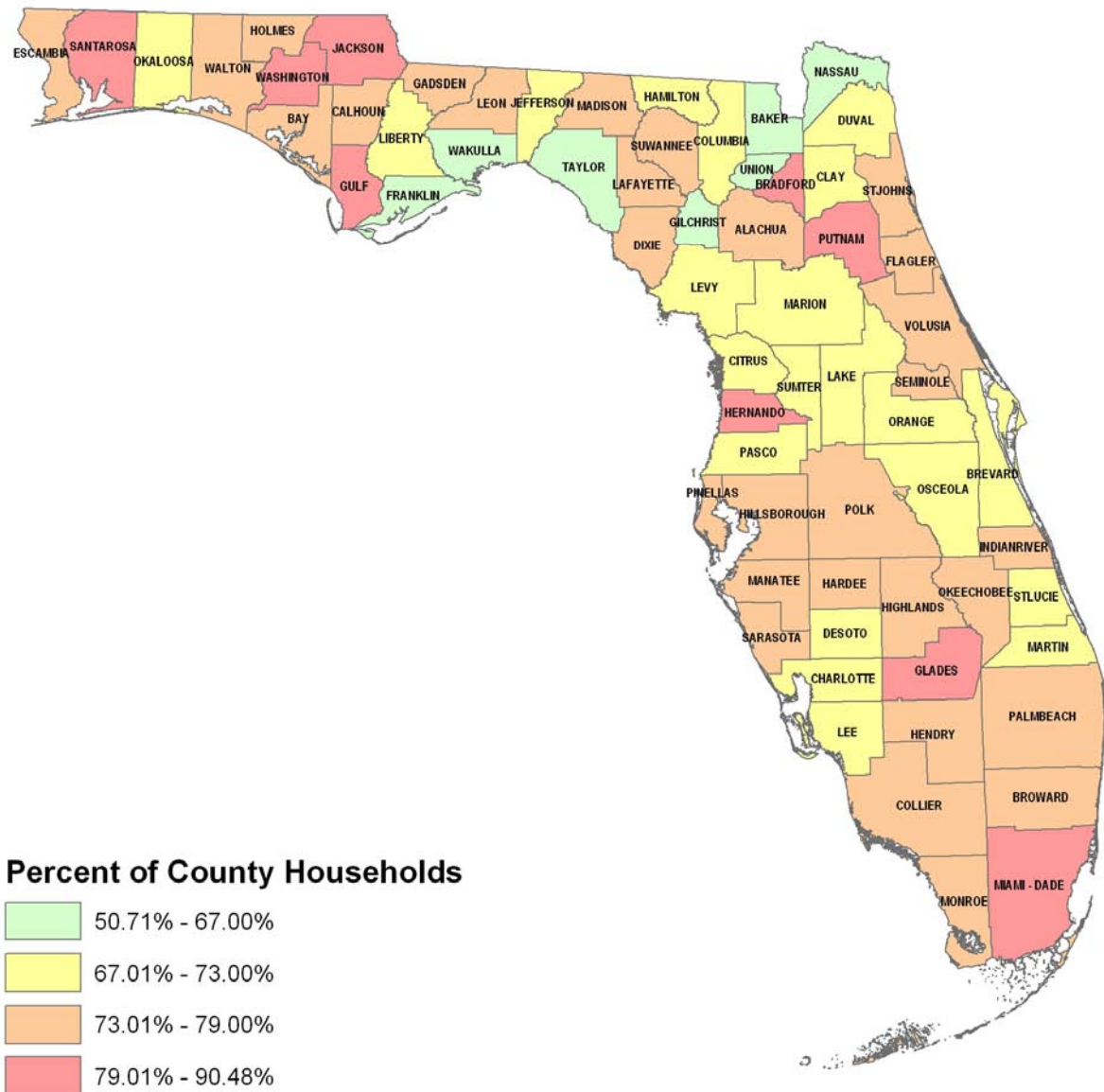


Figure III-2 – Percentage of Households (Households: 0-60% AMI, Cost Burden > 40%) that are Severely Cost Burdened, Florida Counties, 2004



As Table III-1 and Figure III-1 demonstrate, most of the cost burdened households are concentrated in large counties. Of all cost burdened renter households in 2004, 286,066, or about 66 percent are found in the large counties (Broward, Duval, Hillsborough, Miami-Dade, Orange, Palm Beach, Pinellas, and Polk). Florida’s largest county, Miami-Dade County has 93,032 cost burdened renter households in the target income range, over 21 percent of the state total. The combination of Broward and Miami-Dade counties are estimated to have almost one-third of the statewide total. The medium size counties have about 30 percent of the total target population, with 131,370 such households. Among the medium size counties, the largest numbers of cost burdened households, counties with more than 7,000 such households, are in Brevard, Escambia,

Lee, Pasco, Seminole, and Volusia counties. Counties with between 6,000 and 7,000 households cost burdened and incomes less than or equal to 60 percent of area median income included Alachua, Leon, Manatee, and Sarasota counties. Only 17,544 cost burdened households, or 4 percent of the state total, are in the small counties, with only three small counties having more than 1,000 cost burdened households: Monroe, Highlands, and Putnam. Between 50 percent and 90 percent of each county's cost burdened households is severely cost burdened, paying more than 50 percent of income toward housing costs, in 2004. Madison County has the lowest percentage of severely cost burdened households; Bradford has the highest percentages. Both are non-metropolitan counties. Figure III-2 shows the distribution of severely cost burdened households by county.

By the year 2007, an additional 20,958 cost burdened renter households with incomes at or below 60 percent of local area median income are projected to live in Florida. The increase reflects the growth of the state's population and the changing age structure of that population. The percentage distribution of the increase in cost burdened households parallels the 2004 distribution, with growth in cost burdened households slightly higher in the medium counties than the 2004 distribution and slightly lower in the large and small counties. The largest share of the growth, 65.2 percent, is projected in the large counties, while 31.5 percent is in the medium counties and 3.3 percent in the smallest counties.

Some counties will see a somewhat higher share of the 2004-2007 growth compared to their 2004 share, resulting in an increased share of cost burdened households in 2007. Broward County has 11.5 percent of the total cost burdened households in 2004 but is projected have 13.4 percent of the statewide growth in such households. Similarly, Orange County is projected to have 9.6 percent of the 2004-2007 growth compared to 6.7 percent of the 2004 distribution and Palm Beach County is projected to have 8.3 percent of the 2004-2007 growth compared to 6.9 percent of the 2004 distribution. On the other hand, Miami-Dade County is projected to have 18.9 percent of the 2004-2007 growth but has 21.4 percent of the state's cost burdened households in 2004. Duval County is projected to have 3.7 percent of the growth compared to 5.0 percent of the 2004 distribution.

The medium counties do not show the same magnitude of differences between the 2004 distribution of cost burdened households by county and the share of the growth in such households between 2004 and 2007. The largest differences are in Collier County, where the county is projected to experience 2.1 percent of the state's 2004-2007 growth in cost burdened households but has 1.2 percent of such households in 2004; Osceola County, with 2.4 percent of the growth but 1.3 percent of the 2004 distribution; and Escambia County, with only 0.9 percent of the growth but 1.9 percent of the 2004 distribution.

Among the small counties, Monroe County is projected to experience an increase of only four cost burdened households, reflecting the growth limitations in effect in the county. Columbia, Flagler, and Highlands counties are projected to experience the greatest numeric growth in cost burdened households among small counties.

Cost Burden by Income, Household Size, and Age

The estimates and projections of cost burdened households have been further broken down by income, household size, and age. The following sections discuss each of these categories. Each category includes a discussion of households paying between 40.1 and 50 percent of their income toward rent and those paying more than 50 percent.

Income: Cost burdened households are reported for four sub-groups: households with incomes less than or equal to 20 percent, 20.1-35 percent, 35.1-50 percent, and 50.1-60 percent of adjusted local area median income (AMI).⁵ Table III-2 shows the estimated number of cost burdened renter households in each county by their income in 2004 and the projected number in 2007.

Not surprisingly, households with cost burdens are most likely to fall within the lowest income ranges. Of the total cost burdened renter households in the 0-60 percent of AMI income ranges in 2004, over 65 percent (283,595) have incomes at or below 35 percent of AMI (Table III-2 shows the distribution by county). Further, the lowest income households tend to have the highest cost burdens. For cost burdened households with incomes equal to or below 20 percent of area median income, over 95 percent have cost burdens of greater than 50 percent. Almost 89 percent of all cost burdened households at or below 35 percent of AMI in the state are severely cost burdened (a total of 251,969 households). These households represent 77 percent of all the severely cost burdened households with incomes at or below 60 percent of AMI. Clearly, the greatest need for housing lies with households of incomes at or below 35 percent of AMI paying more than 50 percent of their income toward rent.

The share of the target population that is both severely cost burdened and has incomes below 35 percent of AMI was calculated for each county. In 2004, that percentage is over 50 percent for all but three counties. The exceptions are Clay, Gilchrist, and Taylor counties. Counties in which the percentage was greater than 67 percent include Hernando and Santa Rosa among the medium counties and Bradford, Calhoun, Gulf, Jackson, Madison, and Putnam among the small counties. Among large counties, Duval and Hillsborough had the largest shares at 62.5 and 60.5 percent, respectively.

While the use of percentages masks the obvious differences in the size of the cost burden numbers across counties, they do show that the distribution of need varies across counties. Some counties may require deeper subsidies to address the largest share of their cost burden needs.

⁵ AMI: The U.S. Department of Housing and Urban Development (HUD) constructs annual income estimates for metropolitan and non-metropolitan areas across the United States. These income estimates are adjusted for household size. In the development of the 2004 and 2007 estimates and projections we replicate the HUD methodology.

Table III-2 – Households by Income (Households: 0-60% AMI, Cost Burden > 40%), Florida Counties, 2004 & 2007

	2004					2007				
	<=20% AMI	20.1-35% AMI	35.1-50% AMI	50.1-60% AMI	2004 Total	<=20% AMI	20.1-35% AMI	35.1-50% AMI	50.1-60% AMI	2007 Total
<i>Large Counties</i>										
Miami Dade	23,920	33,850	25,337	9,925	93,032	24,914	35,428	26,328	10,327	96,997
Broward	13,884	18,165	12,848	5,144	50,041	14,647	19,263	13,520	5,425	52,855
Palm Beach	9,659	11,019	6,853	2,515	30,046	10,237	11,678	7,231	2,649	31,795
Orange	7,158	10,097	8,412	3,389	29,056	7,670	10,829	8,955	3,612	31,066
Hillsborough	9,361	9,281	6,452	2,155	27,249	9,832	9,749	6,745	2,258	28,584
Pinellas	6,748	9,155	6,503	2,172	24,578	6,885	9,397	6,655	2,213	25,150
Duval	8,246	7,936	4,533	1,097	21,812	8,546	8,228	4,668	1,137	22,579
Polk	3,221	4,399	2,030	602	10,252	3,330	4,619	2,117	633	10,699
Subtotal	82,197	103,902	72,968	26,999	286,066	86,061	109,191	76,219	28,254	299,725
<i>Medium Counties</i>										
Brevard	3,275	4,651	3,174	797	11,897	3,403	4,840	3,318	833	12,394
Volusia	2,510	3,712	3,244	1,037	10,503	2,598	3,861	3,391	1,086	10,936
Lee	2,887	3,249	3,023	870	10,029	3,053	3,422	3,190	919	10,584
Escambia	2,693	3,233	1,725	642	8,293	2,751	3,312	1,769	654	8,486
Seminole	1,886	2,828	2,467	997	8,178	2,010	3,028	2,633	1,054	8,725
Pasco	2,150	2,923	1,552	453	7,078	2,249	3,058	1,632	485	7,424
Sarasota	1,670	2,445	1,979	765	6,859	1,711	2,550	2,043	795	7,099
Leon	2,720	2,033	1,437	620	6,810	2,811	2,102	1,490	639	7,042
Manatee	2,020	2,202	1,923	521	6,666	2,122	2,305	1,999	551	6,977
Alachua	2,814	1,941	1,261	401	6,417	2,924	2,032	1,311	417	6,684
Osceola	1,723	1,723	1,983	440	5,869	1,874	1,875	2,159	474	6,382
Collier	1,404	1,723	1,347	599	5,073	1,520	1,871	1,465	647	5,503
St. Lucie	1,291	1,586	1,342	426	4,645	1,367	1,674	1,406	451	4,898
Marion	1,089	1,672	1,498	298	4,557	1,142	1,765	1,599	314	4,820
Bay	1,358	1,400	1,165	129	4,052	1,399	1,451	1,209	130	4,189
Okaloosa	1,175	1,527	967	176	3,845	1,219	1,586	1,002	186	3,993
Lake	1,215	1,376	932	169	3,692	1,294	1,460	997	176	3,927
Indian River	715	1,081	686	250	2,732	742	1,129	722	264	2,857
St. Johns	460	965	890	253	2,568	491	1,058	970	282	2,801
Martin	546	935	819	208	2,508	572	977	855	222	2,626
Charlotte	401	1,081	716	192	2,390	421	1,140	749	200	2,510
Hernando	588	758	291	86	1,723	620	799	305	93	1,817
Citrus	352	690	613	26	1,681	365	719	638	28	1,750
Clay	384	568	597	124	1,673	415	618	633	131	1,797
Santa Rosa	512	715	261	144	1,632	539	778	274	159	1,750
Subtotal	37,838	47,017	35,892	10,623	131,370	39,612	49,410	37,759	11,190	137,971

Table III-2 – Households by Income (Households: 0-60% AMI, Cost Burden > 40%), Florida Counties, 2004 & 2007

	2004					2007				
	<=20% AMI	20.1-35% AMI	35.1-50% AMI	50.1-60% AMI	2004 Total	<=20% AMI	20.1-35% AMI	35.1-50% AMI	50.1-60% AMI	2007 Total
<i>Small Counties</i>										
Monroe	985	934	656	378	2,953	990	937	656	374	2,957
Highlands	444	696	511	46	1,697	457	725	532	49	1,763
Putnam	425	633	128	30	1,216	431	650	131	31	1,243
Columbia	313	363	234	63	973	337	391	255	68	1,051
Nassau	284	288	242	65	879	302	305	258	70	935
Flagler	212	283	226	80	801	229	311	246	89	875
Gadsden	243	341	112	12	708	241	344	118	12	715
Walton	211	358	115	18	702	220	382	126	20	748
Hendry	249	282	137	31	699	262	300	143	34	739
Jackson	203	296	70	12	581	206	302	73	12	593
Okeechobee	144	213	161	11	529	149	218	165	11	543
Sumter	126	204	192	5	527	138	222	210	5	575
Levy	150	228	105	37	520	156	238	111	39	544
Suwannee	127	231	108	31	497	135	243	115	33	526
De Soto	142	191	145	7	485	148	197	152	8	505
Hardee	133	141	104	5	383	137	143	109	6	395
Wakulla	119	112	112	9	352	130	123	122	10	385
Washington	103	156	52	7	318	106	166	55	7	334
Bradford	109	106	59	20	294	112	108	62	21	303
Taylor	66	135	57	24	282	68	137	56	24	285
Madison	95	123	41	10	269	98	126	43	10	277
Holmes	79	137	32	5	253	81	141	34	5	261
Hamilton	69	107	40	10	226	69	113	41	10	233
Franklin	52	76	32	8	168	51	78	32	8	169
Jefferson	52	73	33	6	164	54	76	34	6	170
Baker	42	48	54	13	157	43	52	57	13	165
Dixie	46	77	23	9	155	47	80	24	9	160
Calhoun	52	73	23	4	152	53	74	23	4	154
Gulf	57	72	19	3	151	58	74	21	3	156
Gilchrist	25	52	26	2	105	27	54	29	2	112
Glades	31	42	25	2	100	35	42	28	2	107
Union	31	36	17	7	91	33	38	18	7	96
Liberty	28	39	15	4	86	31	41	16	4	92
Lafayette	21	27	15	8	71	23	28	16	9	76
Subtotal	5,468	7,173	3,921	982	17,544	5,657	7,459	4,111	1,015	18,242
State Total	125,503	158,092	112,781	38,604	434,980	131,330	166,060	118,089	40,459	455,938

Household Size: Household size is another factor to be considered in determining housing needs. This analysis includes three categories of household size: 1-2, 3-4, and five-or-more persons per household. Table III-3 on the following pages shows the estimated number of cost burdened, renter households by household size in Florida counties in 2004 and projected to 2007.

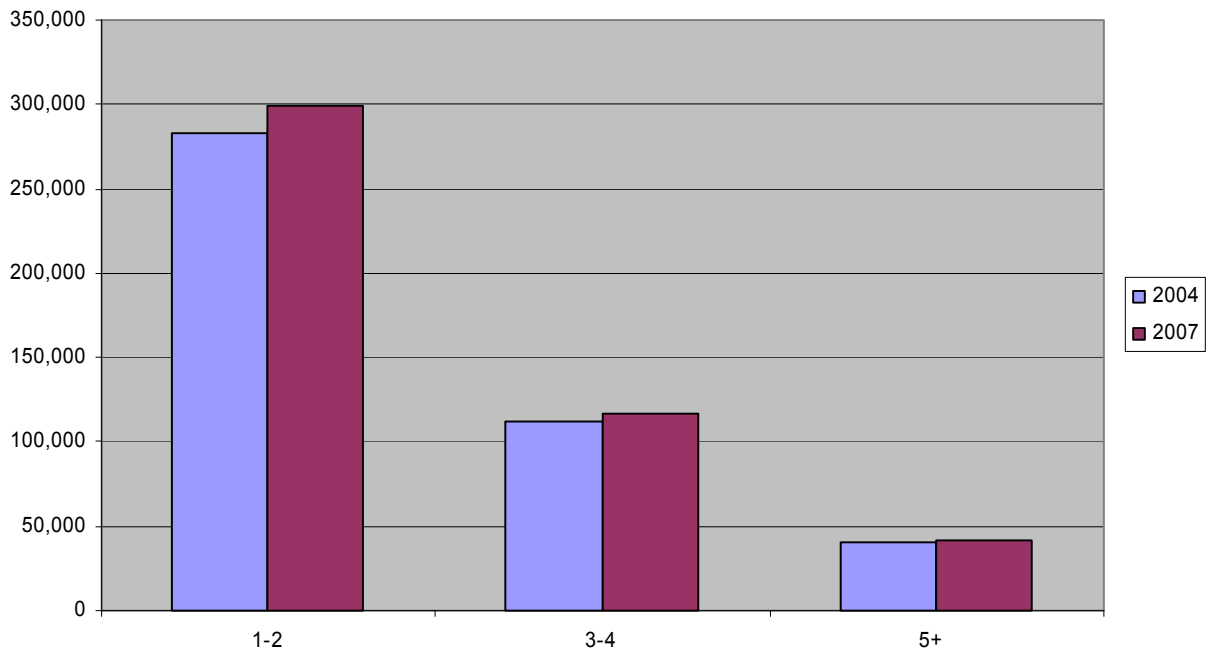
Table III-3 – Households by Size (Households: 0-60% AMI, Cost Burden > 40%), Florida Counties, 2004 & 2007

	2004				2007			
	1-2 persons	3-4 persons	5+ persons	2004 Total	1-2 persons	3-4 persons	5+ persons	2007 Total
<i>Large Counties</i>								
Miami Dade	53,396	28,194	11,442	93,032	56,134	29,111	11,752	96,997
Broward	31,534	13,616	4,891	50,041	33,607	14,170	5,078	52,855
Palm Beach	20,148	7,382	2,516	30,046	21,496	7,683	2,616	31,795
Orange	18,323	7,876	2,857	29,056	19,766	8,296	3,004	31,066
Hillsborough	18,169	6,566	2,514	27,249	19,212	6,780	2,592	28,584
Pinellas	19,002	4,247	1,329	24,578	19,545	4,272	1,333	25,150
Duval	14,278	5,826	1,708	21,812	14,880	5,948	1,751	22,579
Polk	6,280	2,807	1,165	10,252	6,626	2,886	1,187	10,699
Subtotal	181,130	76,514	28,422	286,066	191,266	79,146	29,313	299,725
<i>Medium Counties</i>								
Brevard	8,551	2,549	797	11,897	8,956	2,620	818	12,394
Volusia	7,674	2,244	585	10,503	8,043	2,298	595	10,936
Lee	6,719	2,392	918	10,029	7,134	2,487	963	10,584
Escambia	5,363	2,108	822	8,293	5,512	2,138	836	8,486
Seminole	5,650	2,042	486	8,178	6,082	2,136	507	8,725
Pasco	5,335	1,468	275	7,078	5,635	1,507	282	7,424
Sarasota	5,051	1,383	425	6,859	5,282	1,389	428	7,099
Leon	5,148	1,255	407	6,810	5,347	1,279	416	7,042
Manatee	4,618	1,622	426	6,666	4,870	1,667	440	6,977
Alachua	4,372	1,706	339	6,417	4,568	1,768	348	6,684
Osceola	3,216	1,926	727	5,869	3,526	2,079	777	6,382
Collier	3,304	1,209	560	5,073	3,609	1,294	600	5,503
St. Lucie	2,462	1,592	591	4,645	2,628	1,656	614	4,898
Marion	3,187	914	456	4,557	3,398	949	473	4,820
Bay	2,692	1,067	293	4,052	2,802	1,088	299	4,189
Okaloosa	2,444	1,153	248	3,845	2,551	1,186	256	3,993
Lake	2,493	944	255	3,692	2,682	977	268	3,927
Indian River	2,017	545	170	2,732	2,121	560	176	2,857
St. Johns	2,086	347	135	2,568	2,290	371	140	2,801
Martin	1,846	315	347	2,508	1,942	327	357	2,626
Charlotte	1,711	558	121	2,390	1,805	577	128	2,510
Hernando	1,128	418	177	1,723	1,201	435	181	1,817
Citrus	1,237	305	139	1,681	1,294	315	141	1,750
Clay	1,112	480	81	1,673	1,210	501	86	1,797
Santa Rosa	976	525	131	1,632	1,061	552	137	1,750
Subtotal	90,392	31,067	9,911	131,370	95,549	32,156	10,266	137,971
<i>Small Counties</i>								
Monroe	2,181	684	88	2,953	2,194	676	87	2,957
Highlands	1,104	454	139	1,697	1,166	458	139	1,763
Putnam	719	373	124	1,216	738	374	131	1,243
Columbia	655	257	61	973	712	274	65	1,051
Nassau	617	238	24	879	665	246	24	935
Flagler	513	187	101	801	570	199	106	875
Gadsden	382	245	81	708	392	243	80	715
Walton	510	162	30	702	549	167	32	748
Hendry	353	190	156	699	378	198	163	739
Jackson	331	178	72	581	342	179	72	593
Okeechobee	294	164	71	529	306	165	72	543
Sumter	323	121	83	527	352	133	90	575
Levy	275	179	66	520	292	183	69	544
Suwannee	357	106	34	497	379	110	37	526
De Soto	201	205	79	485	214	211	80	505

Table III-3 – Households by Size (Households: 0-60% AMI, Cost Burden > 40%), Florida Counties, 2004 & 2007

	2004				2007			
	1-2 persons	3-4 persons	5+ persons	2004 Total	1-2 persons	3-4 persons	5+ persons	2007 Total
Hardee	146	98	139	383	156	98	141	395
Wakulla	226	126	0	352	252	133	0	385
Washington	209	78	31	318	221	81	32	334
Bradford	208	82	4	294	217	82	4	303
Taylor	230	45	7	282	232	46	7	285
Madison	175	90	4	269	181	92	4	277
Holmes	153	84	16	253	160	85	16	261
Hamilton	156	57	13	226	163	57	13	233
Franklin	112	53	3	168	114	51	4	169
Jefferson	134	21	9	164	139	21	10	170
Baker	121	32	4	157	126	35	4	165
Dixie	108	42	5	155	113	42	5	160
Calhoun	87	43	22	152	89	43	22	154
Gulf	93	49	9	151	97	50	9	156
Gilchrist	68	32	5	105	72	35	5	112
Glades	56	35	9	100	61	36	10	107
Union	49	34	8	91	54	34	8	96
Liberty	59	23	4	86	63	25	4	92
Lafayette	23	25	23	71	24	25	27	76
Subtotal	11,228	4,792	1,524	17,544	11,783	4,887	1,572	18,242
State Total	282,750	112,373	39,857	434,980	298,598	116,189	41,151	455,938

Figure III-3 – Households by Size, 2004 & 2007 (Households: 0-60% AMI, Cost Burden > 40%)



As Table III-3 and Figure III-3 indicate, 1-2 person households make up the bulk of renters with cost burdens and incomes at or below 60 percent of AMI in 2004. The 282,750 1-2 person households comprise 65 percent of the total target population. Across income categories, 1-2 person households comprise about 61 percent of cost burdened households with incomes less than or equal to 20 percent of AMI, 67 percent of households in the 20.1 to 35 percent of AMI category, 66 percent of the 35.1-50 percent of AMI category, and 69 percent of the 50.1-60 percent of AMI category. These 1-2 person households also comprise the largest share of severely cost burdened renter households, 217,875. An additional 81,451 3-4 person households are severely cost burdened in 2004, as are 28,428 households of five-or-more persons.

Over 71 percent of the cost burdened households with five-or-more members are found in the large counties, with the largest concentrations in Miami-Dade and Broward counties. These two counties have 41 percent of the state's total of cost burdened large households. By contrast, in the small counties only five have more than 100 such households: Flagler, Hardee, Hendry, Highlands, and Putnam. There are thirteen small counties that have fewer than ten such households. While clearly a severe housing need, the extent of the need for units to accommodate large households is limited in many counties.

Age: The analysis of the target population by age of householder includes three age categories: 15-54, 55-61, and 62-and-over. 296,515 households fall within the 15-54 age category in 2004, 68.2 percent of the total. As persons in this age group represent a large portion of the population, the result is not surprising. As the baby boom population ages and moves into the next age categories, the percentage that households aged 15-54 comprise of households over age 15 is projected to decline to 66.8 percent by 2007. Households aged 55 to 61 are projected to increase from 7.6 percent to 8.2 percent and those aged 62 and over are projected to increase from 24.3 to 25 percent. In 2004, the distribution of cost burdened households by age across counties varies in a way that tracks the distribution of population and households by age. For example, Alachua County has almost 81 percent of its cost burdened households in the 15-54 age category and Orange County almost 76 percent, while Pinellas County has about 60 percent of need in that age category, Sarasota about 61 percent, and several other counties below 65 percent. The differences across counties are also apparent in the smaller counties. Table III-4 on the following pages shows the number of households (incomes of 0 – 60 percent AMI, cost burden greater than 40 percent) in each age group by county.

In all age groups, a substantial number of households pay more than 50 percent of income toward housing costs. Of the 105,590 cost burdened households with householders aged 62 and over and with incomes at or below 60 percent of AMI, 82,930 or 78.5 percent are paying more than 50 percent of their income toward housing costs. About 74 percent of the cost burdened renter households in the age 15-54 category with incomes at or below 60 percent of AMI have a severe cost burden.

Table III-4 – Households by Age (Households: 0-60% AMI, Cost Burden > 40%), Florida Counties, 2004 & 2007

	2004				2007			
	15-54	55-61	62+	2004 Total	15-54	55-61	62+	2007 Total
<u>Large Counties</u>								
Miami Dade	60,259	6,631	26,142	93,032	61,642	7,491	27,864	96,997
Broward	35,988	3,561	10,492	50,041	37,222	4,125	11,508	52,855
Palm Beach	19,433	2,379	8,234	30,046	20,146	2,741	8,908	31,795
Orange	22,040	2,302	4,714	29,056	23,067	2,713	5,286	31,066
Hillsborough	19,449	1,860	5,940	27,249	19,936	2,112	6,536	28,584
Pinellas	14,852	1,991	7,735	24,578	14,849	2,187	8,114	25,150
Duval	16,564	1,442	3,806	21,812	16,872	1,602	4,105	22,579
Polk	6,842	899	2,511	10,252	6,975	996	2,728	10,699
Subtotal	195,427	21,065	69,574	286,066	200,709	23,967	75,049	299,725
<u>Medium Counties</u>								
Brevard	7,943	899	3,055	11,897	8,142	1,010	3,242	12,394
Volusia	6,758	826	2,919	10,503	6,885	927	3,124	10,936
Lee	6,713	680	2,636	10,029	6,974	768	2,842	10,584
Escambia	6,104	553	1,636	8,293	6,189	592	1,705	8,486
Seminole	5,483	772	1,923	8,178	5,693	883	2,149	8,725
Pasco	4,107	669	2,302	7,078	4,161	755	2,508	7,424
Sarasota	4,184	730	1,945	6,859	4,205	813	2,081	7,099
Leon	5,532	366	912	6,810	5,641	406	995	7,042
Manatee	4,457	481	1,728	6,666	4,572	543	1,862	6,977
Alachua	5,183	473	761	6,417	5,343	518	823	6,684
Osceola	4,394	347	1,128	5,869	4,659	412	1,311	6,382
Collier	3,370	473	1,230	5,073	3,577	539	1,387	5,503
St. Lucie	3,237	443	965	4,645	3,347	508	1,043	4,898
Marion	2,891	444	1,222	4,557	2,976	504	1,340	4,820
Bay	2,963	295	794	4,052	3,010	323	856	4,189
Okaloosa	2,710	228	907	3,845	2,785	249	959	3,993
Lake	2,372	284	1,036	3,692	2,453	325	1,149	3,927
Indian River	1,660	86	986	2,732	1,702	97	1,058	2,857
St. Johns	1,561	208	799	2,568	1,634	246	921	2,801
Martin	1,688	188	632	2,508	1,739	210	677	2,626
Charlotte	1,238	218	934	2,390	1,276	245	989	2,510
Hernando	986	131	606	1,723	1,012	150	655	1,817
Citrus	1,119	100	462	1,681	1,140	111	499	1,750
Clay	1,129	76	468	1,673	1,179	85	533	1,797
Santa Rosa	1,214	142	276	1,632	1,265	165	320	1,750
Subtotal	88,996	10,112	32,262	131,370	91,559	11,384	35,028	137,971
<u>Small Counties</u>								
Monroe	2,156	326	471	2,953	2,117	346	494	2,957
Highlands	1,020	70	607	1,697	1,030	77	656	1,763
Putnam	821	140	255	1,216	821	151	271	1,243
Columbia	584	114	275	973	622	127	302	1,051
Nassau	560	144	175	879	579	162	194	935
Flagler	484	112	205	801	512	129	234	875
Gadsden	541	68	99	708	534	75	106	715
Walton	516	92	94	702	536	105	107	748
Hendry	515	74	110	699	538	84	117	739
Jackson	439	34	108	581	441	39	113	593
Okeechobee	394	9	126	529	398	10	135	543
Sumter	382	23	122	527	415	26	134	575
Levy	375	33	112	520	382	38	124	544
Suwannee	295	24	178	497	303	27	196	526
De Soto	392	13	80	485	402	16	87	505
Hardee	316	8	59	383	320	11	64	395
Wakulla	245	53	54	352	258	62	65	385
Washington	206	41	71	318	212	44	78	334
Bradford	167	49	78	294	168	53	82	303
Taylor	192	21	69	282	189	23	73	285

Table III-4 – Households by Age (Households: 0-60% AMI, Cost Burden > 40%), Florida Counties, 2004 & 2007

	2004				2007			
	15-54	55-61	62+	2004 Total	15-54	55-61	62+	2007 Total
Madison	186	32	51	269	190	35	52	277
Holmes	180	19	54	253	183	20	58	261
Hamilton	160	33	33	226	162	35	36	233
Franklin	131	11	26	168	125	15	29	169
Jefferson	83	47	34	164	83	51	36	170
Baker	88	38	31	157	91	40	34	165
Dixie	116	0	39	155	118	0	42	160
Calhoun	111	13	28	152	111	14	29	154
Gulf	101	22	28	151	101	25	30	156
Gilchrist	79	8	18	105	84	8	20	112
Glades	75	4	21	100	79	4	24	107
Union	64	10	17	91	65	10	21	96
Liberty	55	16	15	86	57	18	17	92
Lafayette	60	0	11	71	64	0	12	76
Subtotal	12,089	1,701	3,754	17,544	12,290	1,880	4,072	18,242
State Total	296,512	32,878	105,590	434,980	304,558	37,231	114,149	455,938

Summary: Need as Indicated by Cost Burden

While cost burden is not a direct measure of the number of households that would move into rental housing provided through FHFC programs, it does indicate the nature and location of the need. It is apparent from the estimates and projections of cost burden that the greatest number of cost burdened households with incomes at or below 60 percent of AMI in 2004 are located in the largest counties. The numbers in the three southeast Florida counties, Miami-Dade (93,032 cost burdened households), Broward (50,041), and Palm Beach (30,046), account for almost 40 percent of the need in the state in 2004. The eight large counties account for 66 percent of the statewide need. Over the next three years, an increase of 20,958 cost burdened renter households is projected for the state, with 65 percent of the projected increase in the largest counties.

Those with the lowest incomes face the most severe housing needs. Over 65 percent of households with cost burdens in the designated population group had incomes at or below 35 percent of the area median income for their area. Statewide, over 75 percent of the cost burdened households were severely cost burdened, spending more than 50 percent of their incomes on housing costs. Of the cost burdened households with incomes at or below 35 percent of area median income, almost 89 percent were severely cost burdened.

The distribution of cost burden by size of rental household for households at or below 60 percent AMI indicates that the bulk of cost burdened households, 65 percent, are in the 1-2 person category. Conversely, there are substantially fewer cost burdened households with 5 or more members. Over 70 percent of cost burdened households with five or more members are found in the large counties, with Miami-Dade and Broward counties having the highest numbers. The demand for units serving these large households is low in small counties.

In 2004, over 68 percent of the state's cost burdened renter households are estimated to be in the age group of 15-54 years. As the population ages, that percentage is projected to decrease to under 67 percent by 2007. Over 24 percent of the cost burdened households with incomes at or below 60 percent of AMI have a householder aged 62 or older in 2004.

IV. Subsidized Rental Housing Supply

This chapter explores Florida's subsidized rental housing supply from a variety of perspectives. In the opening section we summarize the supply of subsidized rental housing by county including the total number of units in developments receiving some form of subsidy, the number of subsidized units and the number of units by subsidy program. Section 2 provides information on units specifically targeted to serve certain population groups. Section 3 is a summary of the distribution of units by number of bedrooms. In Section 4 we present county-level information on the range of gross rents paid by income restriction. In the final section we provide information on the number of Section 8 Housing Choice Vouchers issued by county and the distribution of those vouchers by household income.

Programs

Florida's subsidized rental housing supply is made up of numerous programs administered at the federal, state, and local levels. At the federal level, the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture's Rural Development division (USDA) offer subsidized housing programs. At the state level, the Florida Housing Finance Corporation (Florida Housing) administers programs provided through federal funding or tax incentives distributed to the states, as well as programs made possible by the State Housing Trust Fund. Local housing finance agencies (LHFAs) provide funding through issuance of tax-exempt mortgage revenue bonds. Finally, local governments designated as HUD entitlement jurisdictions administer federal and state funds that may be used for rental housing or homeownership programs.

The Florida Housing Data Clearinghouse at the Shimberg Center for Affordable Housing at the University of Florida provides information on all developments in the state that have received some form of public assistance for construction, rehabilitation, or operation. These data have been used throughout this report for the purpose of describing and analyzing Florida's inventory of subsidized rental housing. Table IV-1 summarizes the supply of subsidized housing for Florida's 67 counties. Note that public housing units are excluded from these totals due to data availability issues. There are approximately 41,000 units of public housing in operation in Florida. The vast majority of these units serve extremely low-income households. In addition, some units that have received assistance not considered a subsidy under the definition employed by the Florida Housing Finance Corporation have also been excluded. These are typically developments that have received federal guarantees for private financing, but which do not have specific tenant income restrictions.

This report includes an analysis of approximately 263,000 rental units in developments that have received one or more public subsidies. Of these, over 226,000 include an income restriction. In addition to subsidy for construction or rehabilitation, some federal programs administered by HUD and USDA provide rent supplements that serve to cap tenant-paid rent at no more than 30 percent of household income. There are currently more than 58,000 units of subsidized housing in this state that provide this type of tenant rental assistance.

Most subsidized housing involves funding from multiple programs. Multiple subsidy layers are frequently necessary to make a particular development financially feasible. For instance, an example development funded through Florida Housing might make use of tax-exempt bonds, the Low Income Housing Tax Credit program, and the State Apartment Incentive Loan program (SAIL). Because affordable rental housing is typically created using multiple subsidy layers, care must be exercised when analyzing the number of units provided under a particular program. If the preceding example development had 100 subsidized units and all units received the three subsidy layers described, then there would be 100 units provided by tax-exempt bonds, 100 units provided by the Low Income Housing Tax Credit, and 100 units provided by the SAIL program. However, the total subsidized units for this development would remain 100.

The Low Income Housing Tax Credit program has subsidized the largest number of rental units in Florida, followed closely by tax-exempt mortgage bonds. More than 57 percent of subsidized units in Florida have received housing tax credits, while more than 53 percent of subsidized units have tax-exempt bond financing.⁶ About 32 percent of subsidized units involve HUD-administered multifamily programs. SAIL has provided subsidy to nearly 22 percent of the subsidized rental housing stock. USDA programs have funded 10 percent of subsidized units. (It is important to note that the prevalence of multiple subsidy layers causes the reported program percentages to total more than 100 percent.)

The large counties contain 62 percent of subsidized units; medium-sized counties have 33 percent, and small counties have 5 percent. These proportions generally carry through the individual programs. Large counties have 67 percent of bond financed units; medium counties have almost 33 percent. HUD subsidized units are distributed across large, medium and small counties as 63 percent, 33 percent and 4 percent, respectively. The distribution of units receiving tax credits is 62 percent to large counties, 34 percent to medium counties and 4 percent to small counties. Yet there are some significant differences. Small counties, for example, have virtually no units with a bond subsidy but do have 33 percent of Florida's USDA 515 subsidized units. Between counties there are also significant differences. For example, Miami-Dade County has approximately the same number and proportion of subsidized units as Orange—14.7 percent of the state total versus 13.2 percent. Yet the mix of subsidy programs is quite different. Orange County has twice as many units with bond financing and less than half as many HUD subsidized units as Miami-Dade; Miami-Dade has approximately 10 percent fewer units receiving tax credits.

⁶ The figure for housing tax credits includes both 9% and 4% credits. Florida Housing administers these credits. The figure for tax-exempt bond financing includes bonds issued by Florida Housing, as well as bonds issued by local housing finance agencies.

Table IV-1 – Subsidized Housing Overview, 2004⁷

	All Bonds	Demonstration	FDIC	Guarantee	All HOME	HUD Mfam	HUD Risk Sharing	HUD Rental Assistance	Housing Credits 4%	Housing Credits 9%	Housing Credits Undesignated ⁸	SAIL	USDA 514 / 515	USDA Rental Assistance	USDA Undesignated ⁹	Total Units	Total Subsidized Units	
<i>Large Counties</i>																		
Miami-Dade	11,710	204	337	4,308	2,469	12,054	1,286	11,193	7,185	11,940	353	9,062	1,119		1,119	36,580	33,280	
Orange	22,220	179	184	3,562	1,277	5,531	3,092	1,963	11,451	10,376		6,289	84	468	447	36	36,678	29,977
Hillsborough	10,531		285	1,442	55	5,996	992	4,314	5,093	5,352		5,416	79	293	330		22,604	19,895
Duval	10,203	84	354	1,884	1,578	9,832	1,636	7,941	3,096	4,732	548	3,773		198	139		23,329	19,598
Broward	13,490			2,385	115	3,955	654	3,390	5,778	1,299	96	3,797	176	176	176		18,852	13,576
Palm Beach	8,214		451	2,790	450	2,988	2,004	1,619	4,644	3,531		3,957	757	393	1,107		15,351	12,626
Pinellas	3,535	88	60	502	1,145	4,120	502	3,199	1,238	1,313		1,341					8,614	7,293
Polk	1,483		50	420	222	2,092	220	1,859	620	1,456	52	753	252	1,442	1,254	84	5,648	4,663
Subtotal	81,386	555	1,721	17,293	7,311	46,568	10,386	35,478	39,105	39,999	1,049	34,388	2,467	2,970	4,572	120	167,656	140,908
<i>Medium Counties</i>																		
Osceola	3,164		467	300	438	1,165	300	155	2,642	2,097	102	360		522	240		6,571	6,569
Volusia	3,272			752	177	2,091	260	1,831	1,574	1,401	47	1,286	60	508	224	30	6,939	5,785
Collier	3,159			1,318	842	1,328	1,150	476	3,071	1,149		614	719	902	828		5,728	5,583
Seminole	5,080		196	1,589	40	1,416	1,205	211	3,245	1,068		1,464					6,555	5,544
Lee	2,392		84	857	164	1,626	288	1,338	1,849	1,109		1,263	22	176	141		5,542	4,706
Lake	2,067	56		936		1,389	688	388	1,425	723	208	818	136	1,533	1,040		4,606	4,604
Leon	2,290		304		256	1,531		1,531	720	607		249		236	236		4,860	4,577
Brevard	2,690		435		55	1,868		1,652	898	1,097		56					5,794	4,303
Manatee	2,461		226	178	4	983	178	460	1,459	1,333		1,116		154	92		4,562	3,525
Alachua	1,050		139	272	97	1,643	272	1,371	768	684	35	680		329	103		3,397	3,012
Escambia	320	55	186	320	429	2,362	320	1,712	320	408	74	98		303	267		3,034	2,912
Indian River	1,097			348	439	340	172	168	1,097	1,142	45	511	262	202	403		2,835	2,834

⁷ The Total Units column reports the total number of units in subsidized developments included in this study. The Total Subsidized Units column reports the total number of subsidized units (defined as those units with income restrictions) for each county. Because many developments contain multiple subsidy layers, the total number of units and total number of subsidized units for each county will be lower than the summation of the number of units by program.

⁸ Housing Credits Undesignated has been used to denote units where data do not allow us to distinguish between 4% and 9% credits.

⁹ USDA Undesignated has been used where data do not indicate the type of USDA funding program used.

Table IV-1 – Subsidized Housing Overview, 2004⁷

	All Bonds	Demonstration	FDIC	Guarantee	All HOME	HUD Mfam	HUD Risk Sharing	HUD Rental Assistance	Housing Credits 4%	Housing Credits 9%	Housing Credits Undesignated ⁸	SAIL	USDA 514 / 515	USDA Rental Assistance	USDA Undesignated ⁹	Total Units	Total Subsidized Units		
Pasco	800			400		631	200	431	600	572	95	796	102	905	697	2,558	2,395		
St. Lucie	1,580			604	255	568	604	228	1,580	478		184				2,336	2,334		
Marion	833		12		12	1,019		1,019		990	180	305		298	145	3,029	2,319		
Sarasota	1,125	16		312		946	312	424	608	337	126	416	79	37		2,445	2,260		
Bay	560		65	400	100	1,014	400	814	560	382	37	310		394	226	2,215	2,205		
Clay	2,416			202		367	202	165	666	155	44	562		399	235	2,980	2,070		
Charlotte	548			284	336	313	284	313	548	556		520		255	44	1,787	1,616		
St. Johns	508			200	448	449		249	344	478	23	90		173	113	1,692	1,269		
Martin	536	80		344	90	468	344	124	536	242		344	117	234	351	1,231	1,210		
Okaloosa	478					196		196	168	80	399	318		360	243	1,034	1,034		
Hernando	659				24	39		39	208	119	40	451		333	246	1,031	989		
Citrus					90	97		97		387	72	100		648	527	55	935	935	
Santa Rosa			50			50		50		86	69			325	189	44	375	375	
Subtotal	39,085		207	2,164	9,616	4,296	23,899	7,179	15,442	24,886	17,680	1,596	12,911	1,418	9,268	6,627	129	84,071	74,965
<i>Small Counties</i>																			
Putnam						270		270		752	128	336	52	465	417	29	1,366	1,161	
Highlands	116				44	142		142		380	42	338	51	594	593		1,143	1,142	
Gadsden						404		404		38	36	78	130	443	367		899	899	
Jackson						320		320		265	24	129		434	302		746	745	
Monroe	296				247	279		279		442		376					938	692	
Columbia						90		90		396	32	209		236	236		658	658	
Nassau						44		44		170	119			570	373		570	570	
Hendry					140	126		126		238		69	77	185	185		556	556	
Sumter										202	51			349	349		421	421	
Hardee		52			40	95		95		218		120	52	190	150		365	365	
Bradford						106		106		37		37		266	109	43	363	363	
Levy						54		54		209				198	182		348	348	
De Soto										310		114		170	170	64	343	343	
Suwannee						212		212		24	32			166	134		346	328	

Table IV-1 – Subsidized Housing Overview, 2004⁷

	All Bonds	Demonstration	FDIC	Guarantee	All HOME	HUD Mfam	HUD Risk Sharing	HUD Rental Assistance	Housing Credits 4%	Housing Credits 9%	Housing Credits Undesignated ⁸	SAIL	USDA 514 / 515	USDA Rental Assistance	USDA Undesignated ⁹	Total Units	Total Subsidized Units		
Flagler										215				137	137	308	308		
Madison						148		148		80				123	116	271	271		
Taylor						100		100		66				136	136	236	236		
Walton						98		98		49				155	105	203	203		
Jefferson						75		75		36	38			95	95	170	170		
Hamilton										107				144	144	144	144		
Franklin										85				120	120	120	120		
Gulf										38	73			111	111	111	111		
Washington										32				108	108	108	108		
Baker						102		102				50				102	102		
Calhoun						50		50			38			88	38	88	88		
Gilchrist						36		36		24				84	48	84	84		
Holmes										38				80	80	80	80		
Union						47		47			32			79	32	79	79		
Okeechobee					15					33				58	58	73	73		
Lafayette						37		37						37		37	37		
Dixie														32	32	32	32		
Wakulla										29				29	29	29	29		
Glades										28				28	28	28	28		
Subtotal	412		52	0	0	486	2,835	0	2,835	0	4,541	645	1,856	362	5,910	4,984	136	11,365	10,894
State Total	120,883		814	3,885	26,909	12,093	73,302	17,565	53,755	63,991	62,220	3,290	49,155	4,247	18,148	16,183	385	263,092	226,767

Population Targeted

Some programs have provided incentives or requirements to serve certain population groups. For instance, Florida Housing-administered programs provide project selection incentives for developments targeting elderly persons, farm workers, commercial fishing workers, homeless persons, and persons with disabilities or other special needs. Some federal programs administered by HUD require that elderly persons or persons with disabilities be served. In addition, some USDA developments are designed for elderly tenants.¹⁰

Family-designated developments may serve all population categories. For instance, there may be a number of elderly residents or persons with disabilities served within a family development. Thus, the development serves families and others groups. Therefore, the family designation is the broadest population group.

Population targeted data were collected from Florida Housing, HUD, and USDA. In addition, developments funded solely by local housing finance agency bond issuance were assumed to be targeted to families. This assumption is a reflection of anecdotal evidence found throughout the state.

Table IV-2 provides a county-level summary of units targeted to serve the following population groups: (1) family, (2) elderly, (3) farm workers, (4) commercial fishing workers, (5) homeless persons, and (6) persons with disabilities.

Statewide, family-designated units are the predominant form of subsidized unit. The 212,608 family units represent almost 81 percent of total units. Elderly units make up most of the rest, with approximately 16 percent or 41,021 units. The remaining designated units for farm workers, fishing workers, homeless persons, and persons with disabilities represent slightly over 3 percent of total units. Small counties depart somewhat from that mix because of the concentration of farm worker units as a relative proportion of total units.

There are some significant variations by county proportionally, if not numerically. In Pinellas, Sarasota, Calhoun, Highlands and Suwannee over one-third of total units serve elderly households. In Polk, Pasco, Flagler, Hamilton and Putnam approximately one-quarter of units serve elderly residents. In Wakulla County 100 percent of units serve the elderly. There are 5,565 units serving farm workers representing approximately 2 percent of total units in Florida, but proportionately that can be much higher in medium and small counties. In Indian River and Martin counties farm worker units are slightly over 9 percent of total units, in Collier 17 percent and in Gadsden, Hardee, Hendry and Okeechobee counties farm worker units are over 20 percent of total units. The remaining three population categories – fishing workers, homeless persons and persons with disabilities – are slightly over 1 percent of total units statewide, approximately 3,300 units.

¹⁰ Note that federal Fair Housing law requires that all residents in elderly-designated housing must be 62 years of age or older. This is distinguished from the housing for older persons designation, which requires that at least one householder be at least age 55. Further, this age requirement applies to only 80 percent of the units in a housing for older persons development.

Table IV-2 – Population Targeted by County, Subsidized Units 2004

	Elderly	Family	Farmworker	Fishing Worker	Homeless Persons	Persons With Disabilities	Total Units	Total Subsidized Units
<i>Large Counties</i>								
Miami-Dade	8,575	26,084	1,211		230	488	36,580	33,280
Orange	1,865	34,413	84		89	102	36,678	29,977
Hillsborough	3,448	18,532	353			242	22,604	19,895
Duval	3,696	19,181			100	100	23,329	19,598
Broward	2,754	15,812	176			110	18,852	13,576
Palm Beach	2,409	12,072	860			7	15,351	12,626
Pinellas	3,213	4,980			88	332	8,614	7,293
Polk	1,399	3,875	300	26		83	5,648	4,663
Subtotal	27,359	134,949	2,984	26	507	1,464	167,656	140,908
<i>Medium Counties</i>								
Osceola	337	6,250					6,571	6,569
Volusia	1,201	5,606	61			29	6,939	5,785
Collier	327	4,157	973			266	5,728	5,583
Seminole	105	6,437				13	6,555	5,544
Lee	909	4,423	100			111	5,542	4,706
Lake	893	3,555	136			23	4,606	4,604
Leon	840	3,940				80	4,860	4,577
Brevard	1,202	4,525				67	5,794	4,303
Manatee	605	3,887	50			20	4,562	3,525
Alachua	198	3,111				89	3,397	3,012
Escambia	379	2,573				80	3,034	2,912
Indian River	616	1,955	265			8	2,835	2,834
Pasco	651	1,748	102			55	2,558	2,395
St. Lucie	194	2,038	104				2,336	2,334
Marion	507	2,522					3,029	2,319
Sarasota	872	1,480				96	2,445	2,260
Bay	470	1,705				40	2,215	2,205
Clay	206	2,775					2,980	2,070
Charlotte	371	1,405				12	1,787	1,616
St. Johns	93	1,583				16	1,692	1,269
Martin	140	929	117		20	24	1,231	1,210
Okaloosa	187	846					1,034	1,034
Hernando	24	974				15	1,031	989
Citrus	212	630				97	935	935
Santa Rosa	50	326					375	375
Subtotal	11,589	69,380	1,908	0	20	1,141	84,071	74,965
<i>Small Counties</i>								
Putnam	355	711	52			37	1,366	1,161
Highlands	485	593	65				1,143	1,142
Gadsden	72	641	186				899	899
Jackson	172	535				40	746	745
Monroe	28	853	6	32		19	938	692

Table IV-2 – Population Targeted by County, Subsidized Units 2004

	Elderly	Family	Farmworker	Fishing Worker	Homeless Persons	Persons With Disabilities	Total Units	Total Subsidized Units
Columbia	96	550				13	658	658
Nassau	90	481					570	570
Hendry	104	203	249				556	556
Sumter	29	391					421	421
Hardee		266	100				365	365
Bradford		363					363	363
Levy	66	282					348	348
De Soto	37	306					343	343
Suwannee	216	130					346	328
Flagler	87	222					308	308
Madison		272					271	271
Taylor		237					236	236
Walton	26	179					203	203
Jefferson	21	149					170	170
Hamilton	37	109					144	144
Franklin		120					120	120
Gulf		111					111	111
Washington	20	89					108	108
Baker	52	50					102	102
Calhoun	38	49					88	88
Gilchrist		84					84	84
Holmes	12	68					80	80
Union		79					79	79
Okeechobee		60	15				73	73
Lafayette		36					37	37
Dixie		32					32	32
Wakulla	30						29	29
Glades		28					28	28
Subtotal	2,073	8,279	673	32	0	109	11,365	10,894
<i>State Total</i>	41,021	212,608	5,565	58	527	2,714	263,092	226,767

Unit Mix

Unit mix refers to the number of units developed in a specific size, where size is categorized by number of bedrooms. Units with zero (0) bedrooms are referred to as studio or efficiency apartments. Table IV-3 provides unit mix data by county.

Unit mix data were collected from the Florida Housing Finance Corporation, HUD, and USDA. Unit mix data were available for approximately 70 percent of Florida Housing developments. These data were gathered from tenant income certification forms submitted to

Florida Housing by individual properties. Unit mix information for HUD multifamily and USDA properties is at least 95 percent complete.

Where unit mix data were not available, units have been classified as Undesignated. Because data are not complete for every subsidized development in Florida, these data should be considered a sample. Statewide, approximately 28 percent of units are classified as Undesignated. For small counties the average Undesignated is 17 percent, for medium-sized counties Undesignated represent 26 percent, and in large counties 30 percent of units overall are Undesignated. Care should be exercised in interpreting the results of this analysis.

Statewide, two bedroom units represent the largest portion of the subsidized housing inventory, constituting 40 percent of this sample. One bedroom units are the next largest portion of the inventory, almost 34 percent of the sample. While there is a sizeable proportion of three bedroom units, 20.3 percent, only 2.5 percent of the sample are four bedroom units. There are almost no five bedroom units or studio units in the inventory.

There are some distinct differences between the unit mix found in typical Florida Housing developments and those found in properties funded through the HUD multifamily programs. Housing developed through Florida Housing-administered programs typically tends to contain a higher proportion of larger units.

For instance, studio apartments represent 1 percent of the units developed with housing credits, but represent 8 percent of the units developed under HUD multifamily programs. Further, 1 bedroom units represent 21 percent of housing credit units, while 1 bedroom apartments represent 45 percent of HUD-subsidized properties. Forty-six percent of housing credit units are 2 bedrooms, while 29 percent of HUD units have 2 bedrooms. Finally, there is a higher proportion of 3 bedroom units among housing credit developments than in HUD multifamily properties—29 percent and 16 percent 3 bedrooms, respectively.

Two factors likely drive the differences in unit mix between the predominant type of Florida Housing developments (those that include housing credits) and those developed under HUD multifamily programs. First, Florida Housing-funded developments are typically much newer than HUD multifamily developments, many of which date back to the 1960s and 1970s. On the whole, market trends in the 1980s and 1990s tended away from development of studio apartments. Therefore, property age is a factor that must be considered when interpreting these differences in unit mix.

Second, the HUD multifamily inventory contains a high proportion of properties funded through the Section 202 program, which funds housing for elderly persons. This program has been in existence since 1959, and these developments tend to consist of studio and 1 bedroom units, with few exceptions.

There is some county variation in comparison to the state averages. A preponderance of subsidized units in the county are one bedroom units in Pinellas (53 percent) and Miami-Dade (42 percent), while in Orange County 47 percent of units are two bedroom. In medium counties there is a greater share of two bedroom subsidized units than the state average, as 43 percent of

units are two bedroom compared to the state average of 40 percent. In a larger variation from the state average, one bedroom units in Citrus and Sarasota counties are 50 percent or more of the sample, and in Hernando and Santa Rosa counties two bedroom units are over half of the sample. In small counties individual county variation from state averages can be wider, in part because of the small numbers.

In small counties individual county variation from state averages can be wider, in part because of the small numbers. In De Soto, Flagler and Washington over 60 percent of units in the sample are one bedroom, while in Franklin, Gilchrist, Glades and Hamilton over 60 percent of the units are two bedroom.

The appropriate unit mix may vary widely by market areas throughout the state. In areas where there are a high number of low-income elderly households, it may be desirable to have greater numbers of studio and one bedroom units. In areas where need is greatest among families, larger units may be most appropriate.

Table IV-3 – Subsidized Unit Mix by County, 2004¹¹

	Number 0BR Units	Number 1BR Units	Number 2BR Units	Number 3BR Units	Number 4BR Units	Number 5BR Units	Total Number of Designated Units	Number of Undesignated Units ¹²
<i>Large Counties</i>								
Miami-Dade	2,254	9,855	7,004	4,100	532		23,745	9,677
Orange	222	4,469	9,213	5,151	557		19,612	9,830
Hillsborough	549	5,915	5,970	2,316	343		15,093	7,267
Duval	860	4,798	5,008	3,654	309		14,629	5,434
Palm Beach	130	3,719	3,986	2,205	146		10,186	3,915
Broward	496	3,314	3,960	1,433	26		9,229	3,724
Pinellas	336	2,356	1,299	431	55		4,477	2,253
Polk	112	1,215	1,635	682	78		3,722	1,475
Subtotal	4,959	35,641	38,075	19,972	2,046	0	100,693	43,575
<i>Medium Counties</i>								
Seminole		1,223	2,254	1,329	182		4,988	488
Volusia	121	1,594	1,759	777	148		4,399	1,628
Osceola	14	1,143	2,005	924	148		4,234	2,355
Collier	158	668	1,944	1,155	237	7	4,169	1,357
Lee	57	1,166	1,753	1,002	166		4,144	909
Brevard	292	1,319	1,453	654	48		3,766	898
Lake	118	1,046	1,421	616	66		3,267	1,339
Leon	92	940	1,315	753	48		3,148	1,736
Alachua	25	738	1,235	635	30		2,663	855
Escambia	26	836	1,043	522	4		2,431	602

¹¹ This table is based on data provided by Florida Finance Corporation, HUD, and USDA. It does not include information on properties funded solely by local sources such as HOME or local housing finance agencies.

¹² Undesignated units are those for which no reliable unit mix information is currently available.

Table IV-3 – Subsidized Unit Mix by County, 2004¹¹

	Number 0BR Units	Number 1BR Units	Number 2BR Units	Number 3BR Units	Number 4BR Units	Number 5BR Units	Total Number of Designated Units	Number of Undesignated Units ¹²
Manatee	49	525	1,101	534	64	1	2,274	1,114
Indian River	8	526	1,076	394	133		2,137	749
Sarasota	24	964	686	142	119		1,935	362
Pasco	21	581	846	352	33		1,833	505
St. Lucie		261	794	601			1,656	680
Clay		540	718	353	6		1,617	233
Marion	69	581	397	190	291		1,528	930
Bay	37	439	695	278	41		1,490	725
Charlotte	13	452	353	184	23		1,025	762
Martin	16	269	398	264	5		952	349
St. Johns	15	315	258	176	6		770	446
Citrus	18	361	230	23			632	304
Okaloosa		279	195	88	12		574	460
Hernando		171	303	59	16		549	466
Santa Rosa		169	202	24			395	0
Subtotal	1,173	17,106	24,434	12,029	1,826	8	56,576	20,252
<i>Small Counties</i>								
Putnam	26	419	450	167	24		1,086	82
Highlands	20	424	245	175	40		904	239
Gadsden		193	302	342	38		875	24
Jackson	6	314	257	129			706	41
Columbia		177	267	174			618	40
Nassau		239	314	17			570	0
Monroe		108	277	122	2		509	578
Hendry		140	191	111	42		484	72
Bradford		62	182	79	37		360	3
Suwannee	27	160	89	18	2		296	50
Sumter		114	166	11			291	130
Levy		86	160	27			273	75
Madison		78	125	49	12		264	7
Taylor		72	111	48	4		235	1
Hardee	12	102	70	40	8		232	133
Walton		52	107	44			203	0
Flagler		111	65	4			180	128
Jefferson		61	55	53			169	1
De Soto		97	40	19			156	187
Gulf		62	45	4			111	0
Hamilton		16	67	21	4		108	36
Baker		24	50	28			102	0
Franklin		21	61	15			97	23
Calhoun		46	30	12			88	0

Table IV-3 – Subsidized Unit Mix by County, 2004¹¹

	Number 0BR Units	Number 1BR Units	Number 2BR Units	Number 3BR Units	Number 4BR Units	Number 5BR Units	Total Number of Designated Units	Number of Undesignated Units ¹²
Gilchrist		14	58	12			84	0
Union		17	46	12	4		79	0
Okeechobee		44	13	17			74	0
Holmes		28	40				68	12
Washington		45	17	2			64	20
Lafayette		8	20	8			36	1
Dixie		8	16	8			32	0
Glades		8	20				28	0
Wakulla							0	60
Subtotal	91	3,350	3,956	1,768	217	0	9,382	1,943
<i>State Total</i>	6,223	56,097	66,465	33,769	4,089	8	166,651	65,770

Rents

A number of sources were used to gather rent data for each county in Florida. Rent data were collected for properties funded by programs administered by the Florida Housing Finance Corporation, HUD, and USDA. Because most developments involve multiple subsidy layers—frequently from more than one source organization—this effort resulted in rent information on the majority of subsidized properties in Florida. Due to time limitations, we were unable to gather information on properties that were financed solely by local sources (e.g., local housing finance agencies or locally administered HOME funds).

Rents displayed are gross rents. Gross rent includes both a net rent figure and a utility allowance. Because housing cost burdens are calculated based on total housing costs, including utilities, gross rents are the relevant rents for analysis.

Table IV-4 presents rents at developments funded in whole or in part by Florida Housing-administered programs. These rents are arranged by income restriction category and county. The rents displayed represent a range, e.g., the lowest rent for each income category is given for each county, as well as the highest¹³. Readers should use care in interpreting these results, as there may be substantial variation in the distribution of values within a given rent range.

Florida Housing Finance Corporation rents were gathered using tenant income certification forms submitted by individual properties as part of the compliance process. When tenant income certification data were unclear or were older than January 2004, Shimberg Center staff collected rent information by telephone calls to property management companies. This

¹³ This maximum is the highest reported tenant-paid rent, rather than the maximum allowable rent under various program requirements.

combination of data collection methods yielded rent information on approximately 55 percent of Florida Housing developments.

Rent data collected using these methods were net rents—e.g., they did not include the utility allowance.¹⁴ The net rent data for Florida Housing Finance Corporation properties was combined with utility allowances obtained from local public housing authorities in order to arrive at gross rent figures.

Table IV-4 provides information on rent ranges for Florida Housing-financed developments arranged by income restriction category and county. These rents are those reported by property management companies, either through the Florida Housing compliance report process or in response to telephone requests for information made by the Shimberg Center. Note that this table provides information on the 50 counties that have FHFC developments and for which data are available.

Table IV-4 – Reported Gross Rents by Income Restrictions at Florida Housing Finance Corporation Properties, 2004^{15, 16}

	Income Restrictions (AMI)	Low Rent ¹⁷ 0BR	High Rent ¹⁸ 0BR	Low Rent 1BR	High Rent 1BR	Low Rent 2BR	High Rent 2BR	Low Rent 3BR	High Rent 3BR	Low Rent 4BR	High Rent 4BR
<i>Large Counties</i>											
Broward	35% AMI or Less			274	346	320	412	372	381		
	50% AMI or Less			572	609	429	731	763	853		
	60% AMI or Less			627	686	783	867	879	951		
	80% AMI or Less			785	920	749	1,259	866	1,126		
	120% AMI or Less			775	1,040	919	1,304	1,116	1,136		
Duval	35% AMI or Less			275	348	329	416	377	478	407	480
	50% AMI or Less			339	571	486	708	586	817	722	762
	60% AMI or Less			339	660	500	788	625	893	843	908
	80% AMI or Less			606	800	707	917	817	1,131		
	120% AMI or Less			665	846	851	917	1,031	1,131		
Hillsborough	35% AMI or Less			269	318	322	394	335	481	409	542
	50% AMI or Less	295	455	296	577	357	694	413	806	616	938
	60% AMI or Less			435	603	549	759	675	830	855	948
	80% AMI or Less	455	539	552	812	631	978	865	1,075		
	120% AMI or Less	539	539	626	867	773	978	920	1,075		
Miami-Dade	35% AMI or Less	294	294	275	337	332	448	381	533	496	496
	50% AMI or Less	328	556	330	590	423	712	502	739	478	678
	60% AMI or Less	362	577	431	720	586	904	692	881	756	878
	80% AMI or Less			755	1,021	968	1,266	1,145	1,394		
	120% AMI or Less			755	1,156	1,001	1,316	1,364	1,439		

¹⁴ Note that HUD no longer issues regional utility allowances. Since 2003, each public housing authority has determined its own utility allowances, based on local information.

¹⁵ Reported rents for Florida Housing-financed properties represent a large sample of all developments that have received subsidies from that source. Results are based on rents for approximately 55 percent of Florida Housing developments.

¹⁶ Income restrictions are expressed as the upper boundary for specific income levels. This reflects the fact that households with incomes lower than the upper bound are eligible to lease those units. For instance, a 45% AMI household is eligible to live in a 60% AMI unit.

¹⁷ Low rent refers to the lowest reported rent in each county by income restriction and number of bedrooms.

¹⁸ High rent refers to the highest reported rent in each county by income restriction and number of bedrooms.

Table IV-4 – Reported Gross Rents by Income Restrictions at Florida Housing Finance Corporation Properties, 2004^{15, 16}

	Income Restrictions (AMI)	Low Rent ¹⁷ 0BR	High Rent ¹⁸ 0BR	Low Rent 1BR	High Rent 1BR	Low Rent 2BR	High Rent 2BR	Low Rent 3BR	High Rent 3BR	Low Rent 4BR	High Rent 4BR
Orange	35% AMI or Less			264	383	309	518	359	618	404	590
	50% AMI or Less	399	504	402	604	443	718	522	869	627	938
	60% AMI or Less	448	504	387	776	435	798	485	882	536	987
	80% AMI or Less	627	627	611	770	602	1,072	673	1,093		
	120% AMI or Less	552	552	670	770	602	1,072	673	1,093		
Palm Beach	35% AMI or Less					308	520	397	633	530	564
	50% AMI or Less			318	622	606	751	683	894		
	60% AMI or Less			328	758	571	901	661	1,046	756	1,020
	80% AMI or Less			733	1,033	866	1,341	1,006	1,331		
	120% AMI or Less			733	1,018	896	1,341				
Pinellas	20% AMI or Less			249	249	299	299	353	353	297	297
	35% AMI or Less			368	368						
	50% AMI or Less			441	471	469	601	619	653	594	623
	60% AMI or Less			552	633	569	760	587	885	761	891
Polk	35% AMI or Less			292	292	350	367	394	427	373	373
	50% AMI or Less			388	424	408	474	470	578	388	388
	60% AMI or Less			476	528	572	653	662	757	684	741
	120% AMI or Less			634	634	794	794	939	939	945	945
<i>Medium Counties</i>											
Alachua	35% AMI or Less			301	320	368	414	428	481		
	50% AMI or Less			407	642	561	763	652	885	908	908
	60% AMI or Less			557	646	610	763	766	885	908	908
	80% AMI or Less			669	669	889	889				
	120% AMI or Less			669	669	889	889				
Bay	35% AMI or Less			261	261	313	313				
	50% AMI or Less			418	523	505	629	579	579		
	60% AMI or Less			523	523	628	628	725	725		
Brevard	35% AMI or Less			265	380	316	453				
	50% AMI or Less			391	520	483	582	570	624		
	60% AMI or Less			421	636	533	761	685	777		
	80% AMI or Less			520	626	622	738				
Charlotte	35% AMI or Less			283	283	349	349	409	409		
	60% AMI or Less			497	522	617	626	725	728	747	747
Citrus	50% AMI or Less							382	480	401	510
	60% AMI or Less							580	580	616	616
Clay	35% AMI or Less			285	285	356	356	411	411		
	50% AMI or Less			566	566	604	700	645	794		
	60% AMI or Less			369	640	420	763	468	880	889	889
	80% AMI or Less			622	666	751	912	829	829		
	120% AMI or Less			666	666	912	912				
Collier	35% AMI or Less			311	311	373	373	431	431		
	50% AMI or Less			638	674	533	785	607	911	865	899
	60% AMI or Less			640	731	426	888	607	1,027	899	1,068
	120% AMI or Less			671	671						
Escambia	50% AMI or Less			371	371	446	446	442	514		
	60% AMI or Less			419	527	512	633	557	712		
Hernando	35% AMI or Less			331	331	385	385				
	50% AMI or Less			473	473	550	550				
	60% AMI or Less			377	554	471	661	565	767	827	827
Indian River	35% AMI or Less			314	361	375	429				
	50% AMI or Less			325	509	369	606	636	636	558	558
	60% AMI or Less			493	561	628	724	750	817	718	833
Lake	50% AMI or Less			381	381	446	446				
	60% AMI or Less	437	437	381	613	446	736	764	852	938	938
Lee	35% AMI or Less			267	352	319	424	366	490	573	573
	50% AMI or Less			372	489	468	585	562	678	649	800
	60% AMI or Less			380	597	498	745	694	871	797	971
	80% AMI or Less			717	717	915	915	1,081	1,081		
	120% AMI or Less			717	717	915	915	1,081	1,081		

Table IV-4 – Reported Gross Rents by Income Restrictions at Florida Housing Finance Corporation Properties, 2004^{15, 16}

	Income Restrictions (AMI)	Low Rent ¹⁷ 0BR	High Rent ¹⁸ 0BR	Low Rent 1BR	High Rent 1BR	Low Rent 2BR	High Rent 2BR	Low Rent 3BR	High Rent 3BR	Low Rent 4BR	High Rent 4BR
Leon	35% AMI or Less			347	347	421	421				
	50% AMI or Less			652	652	655	813	724	905		
	60% AMI or Less			639	650	688	807	814	844		
	80% AMI or Less			740	785	838	873	990	1,005		
	120% AMI or Less			750	750	868	868	1,005	1,005		
Manatee	35% AMI or Less			380	380	411	459	474	525		
	50% AMI or Less					481	481	555	555	855	855
	60% AMI or Less			459	619	546	751	703	860	855	922
Marion	50% AMI or Less			383	383					436	436
	60% AMI or Less			398	398	490	490			664	664
Martin	50% AMI or Less			493	493	396	583	475	667	569	569
	60% AMI or Less			525	563	396	675	475	779		
Okaloosa	50% AMI or Less			451	501	513	573	575	635		
	60% AMI or Less			375	516	438	653	697	697		
Osceola	35% AMI or Less			374	374	419	419				
	50% AMI or Less			425	507	480	588	541	541		
	60% AMI or Less			512	671	613	766	709	856	755	864
	80% AMI or Less			603	672	720	788	823	974		
	120% AMI or Less			592	652	768	778	949	974		
Pasco	35% AMI or Less			323	581	688	688				
	60% AMI or Less			439	601	489	718	652	787		
Santa Rosa	50% AMI or Less			416	416	459	459				
	80% AMI or Less			416	416	459	459				
Sarasota	35% AMI or Less			288	288	345	345				
	50% AMI or Less			604	604	727	727	836	836	963	963
	60% AMI or Less			556	604	646	727	755	836	841	963
	80% AMI or Less			604	779	806	931	940	940		
	120% AMI or Less			604	779	806	931	940	940		
Seminole	50% AMI or Less			507	613	558	741	631	860	767	908
	60% AMI or Less			578	628	558	782	631	902	902	925
	80% AMI or Less			651	861	709	943	807	1,046		
	120% AMI or Less			651	791	770	933	1,005	1,005		
St. Johns	35% AMI or Less			345	345						
	50% AMI or Less			401	514	488	615	561	708	789	789
	60% AMI or Less			620	647	726	753	837	865	964	964
St. Lucie	35% AMI or Less			334	334	398	398	463	463		
	50% AMI or Less			482	482	575	575	668	668		
	60% AMI or Less			546	580	629	693	730	808		
Volusia	35% AMI or Less			280	360	424	424	594	594		
	50% AMI or Less			347	347	402	535	615	615	660	660
	60% AMI or Less			405	552	531	660	627	775	770	813
	80% AMI or Less			601	784	805	949	1,211	1,211		
	120% AMI or Less			601	739	805	939	1,211	1,211		
<i>Small Counties</i>											
Bradford	50% AMI or Less									578	578
	60% AMI or Less									628	628
Columbia	35% AMI or Less			219	273	326	326	378	378		
	60% AMI or Less			399	476	521	521	558	558		
De Soto	50% AMI or Less			316	403	375	423	433	433		
	60% AMI or Less			364	432	423	515	599	599		
Flagler	60% AMI or Less			391	404	433	451				
Franklin	60% AMI or Less			429	464	491	521	551	583		
Gadsden	50% AMI or Less					503	503	573	573		
Glades	60% AMI or Less			290	290	446	446				
Hardee	50% AMI or Less					485	485	592	592	643	643
	80% AMI or Less					514	514	659	659	700	700
Hendry	35% AMI or Less					208	208	220	220	305	305
	50% AMI or Less									610	610
	60% AMI or Less					441	441	489	489	605	646

Table IV-4 – Reported Gross Rents by Income Restrictions at Florida Housing Finance Corporation Properties, 2004^{15, 16}

	Income Restrictions (AMI)	Low Rent ¹⁷ 0BR	High Rent ¹⁸ 0BR	Low Rent 1BR	High Rent 1BR	Low Rent 2BR	High Rent 2BR	Low Rent 3BR	High Rent 3BR	Low Rent 4BR	High Rent 4BR
Highlands	50% AMI or Less					319	389	387	509	449	539
	60% AMI or Less					449	537	564	576	551	649
Jackson	35% AMI or Less			328	328	395	395				
	50% AMI or Less			278	330	331	397	384	461		
	60% AMI or Less			347	522	392	628	558	558		
Levy	60% AMI or Less					448	448				
Madison	60% AMI or Less			429	429	494	494	566	566		
Monroe	50% AMI or Less			505	537	564	598	611	611		
	60% AMI or Less			537	606	670	725	829	829		
	80% AMI or Less					890	890	1,073	1,073		
	120% AMI or Less					890	890	1,073	1,073		
Nassau	60% AMI or Less			455	477	496	544				
Okeechobee	50% AMI or Less							560	560		
	60% AMI or Less			271	271						
Putnam	35% AMI or Less			263	263	279	322	327	376		
	50% AMI or Less			317	422	376	510	438	538		
	60% AMI or Less			465	503	555	607	645	679	606	606

Table IV-5a shows rents for HUD multifamily developments. These rents were obtained via HUD’s Multifamily Assistance and Section 8 Contracts database.¹⁹ These data are contract rents paid to property owners by HUD on behalf of tenants with rental assistance. Gross rents for tenants without rental assistance may vary from the HUD contract rent. Rent data were available for at least 98 percent of HUD multifamily properties. Some contract rents in this database are for developments that provide substantial supportive services to elderly residents or residents with disabilities. We have made an effort to exclude these observations from Table IV-5a, since their contract rents include both housing and services. Therefore, their rents are not comparable with other developments. Rents contained in this database are gross rents; therefore, no adjustment for utility allowances was necessary.

¹⁹ This database is available to the public at <http://www.hud.gov/offices/hsg/mfh/exp/mfhdiscl.cfm>.

Table IV-5a – HUD Multifamily Contract Gross Rents by County, 2004²⁰

	Low Rent ²¹ 0BR	High Rent ²² 0BR	Low Rent 1BR	High Rent 1BR	Low Rent 2BR	High Rent 2BR	Low Rent 3BR	High Rent 3BR	Low Rent 4BR	High Rent 4BR
<i>Large Counties</i>										
Broward	350	619	326	733	538	764	768	1064	938	1164
Duval	382	541	233	605	422	728	650	918	723	897
Hillsborough	293	518	349	691	421	688	559	899	852	852
Miami-Dade	270	624	259	791	322	837	494	1115	572	1293
Orange			246	717	469	750	615	984		
Palm Beach	472	574	455	670	512	700	680	929	842	842
Pinellas	370	515	254	688	516	780	692	1036	839	1186
Polk	313	359	343	493	403	557	499	690	673	673
<i>Medium Counties</i>										
Alachua			288	512	350	623	566	854	669	669
Bay			309	506	351	575	592	733	737	786
Brevard	332	396	281	498	350	621	642	832		
Charlotte			323	543	430	430				
Citrus	353	353	305	386						
Clay			433	520	520	626	735	827		
Collier			505	527	571	757	793	883		
Escambia			385	521	521	592	695	790		
Hernando			321	354						
Indian River			427	427						
Lake			382	555	456	643	598	844	943	943
Lee	312	382	265	552	329	666	461	916	480	480
Leon	459	459	308	532	446	700	596	914	875	985

²⁰ Contract gross rents reflect the amount paid to property owners by HUD on behalf of tenants receiving rental assistance. Some observations have been excluded because they represent rents at properties that provide substantial supportive services for elderly residents or persons with disabilities. Therefore, these rents are not comparable to those that are for developments that provide housing without extensive services for special needs populations.

²¹ Low rent refers to the lowest reported rent in each county by income restriction and number of bedrooms.

²² High rent refers to the highest reported rent in each county by income restriction and number of bedrooms.

Table IV-5a – HUD Multifamily Contract Gross Rents by County, 2004²⁰

	Low Rent ²¹ 0BR	High Rent ²² 0BR	Low Rent 1BR	High Rent 1BR	Low Rent 2BR	High Rent 2BR	Low Rent 3BR	High Rent 3BR	Low Rent 4BR	High Rent 4BR
Manatee	306	306	349	604	621	621	798	798		
Marion	376	376	411	501	467	569	613	747	719	772
Martin	394	394	354	431						
Okaloosa			317	317	558	558	756	756		
Osceola			358	487	581	581	762	762		
Pasco	254	398	302	590	374	732	622	971	754	1177
St. Johns			529	548	451	659	596	841		
St. Lucie			495	495	641	753	834	980		
Santa Rosa			461	461						
Sarasota	421	421	388	538						
Seminole			486	601	580	717	761	761		
Volusia	306	420	331	524	423	668	561	887	825	825
<i>Small Counties</i>										
Baker			468	468	529	529	657	657		
Bradford					541	541	671	671		
Calhoun			480	480	543	543	673	673		
Columbia					446	452	560	560		
Gadsden			393	439	498	606	651	791	909	909
Hardee			325	325	368	423	456	524	569	569
Hendry			428	428	497	497	625	625	700	700
Jackson			287	451	324	510	632	632		
Levy			474	474	537	537	665	665		
Madison			391	482	443	545	549	676	596	596
Monroe			406	646	522	830	719	1085	1170	1170
Nassau			503	503	605	605	799	799		
Taylor			406	406	459	459	570	570	619	619
Walton			438	438	495	529	638	681		

Table IV-5b shows tenant-paid gross rents for USDA developments. USDA provided the Shimberg Center with net rent and utility allowance information for their properties located in Florida. Rent data were available for at least 98 percent of USDA properties. The net rents were summed with the utility allowances to arrive at gross rent.

In reviewing Tables IV-5a and IV-5b, it is important to note that HUD and USDA rental assistance programs provide approximately 58,000 households in Florida with rent caps that are based on income. These households are required to pay no more than 30 percent of income for housing. By far, the greatest number of these households is in the extremely low income group. As a result of this rental assistance, most of these households pay rents that may be substantially lower than the rents reflected for each county. It is possible for some households participating in these programs to pay little or no rent, depending on actual household income.

Table IV-5b – USDA Gross Rents by County, 2004

	Low Rent ²³ 1BR	High Rent ²⁴ 1BR	Low Rent 2BR	High Rent 2BR	Low Rent 3BR	High Rent 3BR	Low Rent 4BR	High Rent 4BR
<i>Large Counties</i>								
Broward	449	449	486	486	586	586	602	602
Duval	353	481	403	544	472	586		
Hillsborough	413	479	450	554	570	645	743	743
Miami-Dade	262	262	311	511	396	557	452	712
Orange	371	496	408	553	495	555	594	594
Palm Beach	377	515	482	576	574	667	659	785
Polk	334	598	380	616	496	675		
<i>Medium Counties</i>								
Alachua	367	608	433	692	482	771		
Bay	361	415	436	471	535	548		
Charlotte	347	461	437	594				
Citrus	341	566	385	707	496	833		
Clay	340	493	398	559	513	627		
Collier	315	403	367	560	432	672	475	737
Escambia	380	471	415	522	485	621		
Hernando	393	515	443	550	526	592		
Indian River	404	490	361	556	442	442	526	526
Lake	360	520	410	601	491	653		
Lee	369	598	438	628	405	405	425	425
Leon	423	560	381	626				
Manatee	435	590	488	575	627	627		
Marion	370	477	413	553	471	553		
Martin	341	547	387	684	460	778	526	594
Okaloosa	395	497	450	516	528	565		
Osceola	364	444	415	508				
Pasco	332	456	384	502	417	535	557	557
St. Johns	393	497	439	527	546	546		
Santa Rosa	355	431	405	516	455	472		
Sarasota	386	420	458	579				

²³ Low rent refers to the lowest reported rent in each county by income restriction and number of bedrooms.

²⁴ High rent refers to the highest reported rent in each county by income restriction and number of bedrooms.

Table IV-5b – USDA Gross Rents by County, 2004

	Low Rent ²³ 1BR	High Rent ²⁴ 1BR	Low Rent 2BR	High Rent 2BR	Low Rent 3BR	High Rent 3BR	Low Rent 4BR	High Rent 4BR
Volusia	323	526	395	578	611	625	681	681
<i>Small Counties</i>								
Bradford	411	470	433	532	486	737		
Calhoun	406	406						
Columbia	332	488	367	575	413	554		
De Soto	432	479	493	549	549	549		
Dixie	499	499	580	580	649	649		
Flagler	392	491	435	583	654	654		
Franklin	445	522	503	568	579	645		
Gadsden	323	476	399	586	443	645	737	737
Gilchrist	477	477	525	525	581	581		
Glades	487	487	642	642				
Gulf	384	466	461	510	496	496		
Hamilton	384	495	414	549	473	482		
Hardee	420	478	464	552	532	532	566	566
Hendry	448	504	544	570	625	625	711	711
Highlands	359	539	449	643	532	611	581	678
Holmes	374	409	425	485				
Jackson	345	475	405	565	564	648		
Jefferson	423	483	483	558				
Levy	436	601	441	679	602	725		
Madison	432	449	391	521	545	576		
Nassau	325	548	385	600	603	730		
Okeechobee	482	536	575	575	722	722		
Putnam	387	492	401	612	509	737	542	542
Sumter	376	463	448	526	489	561		
Suwannee	370	469	405	529	441	609		
Taylor	401	466	491	567	626	626		
Union	525	525	583	583				
Wakulla	528	528	566	566				
Walton	377	461	450	559	516	516		
Washington	328	455	384	485	444	444		

Housing Choice / Section 8 Vouchers

Housing Choice Vouchers (formerly known as Section 8 Vouchers and Certificates) provide assistance to income-qualified households through the issuance of vouchers that may be used to rent housing from private-sector landlords.²⁵ Households with incomes at or below 50 percent of area median (e.g., extremely low or very low income) qualify for the voucher program.²⁶ The vouchers allow tenants to pay no more than 30 percent of household income for rental housing, including utilities. There are limits placed upon the allowable rent for voucher households; typically, this limit is the HUD-estimated Fair Market Rent (FMR) for the county or Metropolitan Statistical Area (MSA) in which the voucher holder lives.

Local public housing authorities administer vouchers. Since 1998, each public housing authority has been required to use at least 75 percent of their newly issued vouchers to serve extremely low income households (those with incomes between 0 and 30 percent of AMI). The remaining 25 percent may be used to serve very low income households (those with incomes between 30 and 50 percent of AMI). Note that these requirements apply to newly issued vouchers. Some voucher holders may experience increases in income. They may not automatically lose their vouchers; rather, their assistance is gradually phased out as their incomes reach a level that allows them to pay their rent and utilities without paying more than 30 percent of gross income.

An analysis of detailed household data provided by the U.S. Department of Housing and Urban Development offices in Jacksonville and Miami reveals that vouchers primarily serve extremely low income households in Florida. Statewide, approximately 81 percent of the more than 88,000 vouchers issued serve extremely low income households. Very low income households have received slightly less than 17 percent of Florida vouchers, while those above the very low income level use about 2 percent of all vouchers.

Table IV-6 shows the number of vouchers issued and the distribution of vouchers among the extremely low income, very low income, and low income groups by county. The data available on vouchers issued show that over 71 percent of the vouchers are in the seven large counties, about 25 percent in the medium counties, and less than 4 percent in the smaller counties. Miami-Dade and Broward counties combined issue the largest number of vouchers, over 33,000, or over 37 percent of the state's total and over 52 percent of the total in the seven large counties. Six counties issue no vouchers.

²⁵ Note that private-sector landlords include both those who own market rate properties that have not received public subsidy and those who own properties that have received some form of public subsidy, such as the Low Income Housing Tax Credit or other housing programs.

²⁶ The federal definition of extremely low income is those households with incomes between 0 and 30 percent of AMI. Very low income is defined as those households with income between 30 and 50 percent of AMI.

Table IV-6 – Housing Choice Vouchers by County of Issuance and Household Income²⁷, 2004

	Total Vouchers	Voucher Holder Household Income					
		ELI Households	ELI: % of Total	VLI Households	VLI: % of Total	Above VLI Households	Above VLI: % of Total
<i>Large Counties</i>							
Miami-Dade	24,549	20,006	81.50%	3,909	15.90%	634	2.60%
Broward	8,469	7,044	83.20%	1,287	15.20%	138	1.60%
Palm Beach	6,336	5,249	82.90%	998	15.70%	89	1.40%
Duval	6,287	5,274	83.90%	950	15.10%	63	1.00%
Pinellas	6,128	4,766	77.80%	1,203	19.60%	159	2.60%
Hillsborough	5,937	4,757	80.10%	1,012	17.00%	169	2.80%
Orange	3,962	3,004	75.80%	774	19.50%	184	4.60%
Polk	1,287	1,039	80.70%	217	16.90%	31	2.40%
Subtotal	62,955	51,139	81.23%	10,350	16.44%	1,467	2.33%
<i>Medium Counties</i>							
Brevard	2,341	1,909	81.50%	405	17.30%	27	1.10%
Volusia	2,089	1,574	75.30%	444	21.20%	71	3.40%
Escambia	2,055	1,752	85.30%	294	14.30%	9	0.50%
Leon	1,835	1,575	85.80%	242	13.20%	18	1.00%
Lee	1,681	1,307	77.80%	332	19.80%	41	2.50%
Alachua	1,527	1,252	82.00%	264	17.30%	10	0.70%
Pasco	1,424	1,147	80.50%	254	17.80%	24	1.70%
Manatee	1,386	1,094	78.90%	253	18.20%	39	2.80%
Sarasota	1,126	900	79.90%	192	17.10%	34	3.00%
Marion	1,080	840	77.80%	202	18.70%	38	3.50%
Bay	864	669	77.40%	171	19.80%	24	2.80%
Okaloosa	854	656	76.80%	189	22.20%	9	1.00%
St.Lucie	709	494	69.70%	194	27.30%	21	3.00%
Lake	484	398	82.20%	76	15.80%	10	2.00%
Collier	429	358	83.40%	70	16.40%	1	0.20%
Seminole	423	321	76.00%	92	21.70%	10	2.30%
IndianRiver	345	271	78.70%	70	20.30%	3	1.00%
Santa Rosa	292	266	91.10%	26	8.90%	-	0.00%
Hernando	285	229	80.50%	51	17.90%	4	1.50%
Osceola	193	151	78.20%	38	19.70%	4	2.00%
Clay	148	128	86.70%	19	12.80%	1	0.60%
Charlotte	141	105	74.80%	34	24.30%	1	0.90%
Citrus	101	80	79.30%	18	18.00%	3	2.70%
Martin	61	36	59.20%	21	35.20%	3	5.60%
St.Johns	-	-	0.00%	-	0.00%	-	0.00%
Subtotal	21,873	17,512	80.06%	3,951	18.06%	405	1.85%
<i>Small Counties</i>							
Monroe	414	303	73.20%	88	21.30%	23	5.50%
Walton	364	300	82.50%	56	15.30%	8	2.10%
Putnam	295	222	75.30%	64	21.80%	9	2.90%
Wakulla	250	231	92.30%	17	6.90%	2	0.80%
Jackson	227	192	84.70%	32	13.90%	3	1.40%
Holmes	194	171	88.30%	22	11.10%	1	0.60%
Flagler	180	116	64.50%	53	29.50%	11	6.00%

²⁷ Income categories are based on federal criteria and are defined as ELI = extremely low income (0-30% AMI) and VLI = very low income (30-50% AMI).

Table IV-6 – Housing Choice Vouchers by County of Issuance and Household Income²⁷, 2004

	Voucher Holder Household Income						
	Total Vouchers	ELI Households	ELI: % of Total	VLI Households	VLI: % of Total	Above VLI Households	Above VLI: % of Total
Washington	155	133	85.80%	20	12.70%	2	1.50%
Baker	147	125	85.10%	22	14.90%	-	0.00%
Columbia	142	118	83.30%	21	15.00%	2	1.70%
Levy	142	97	68.50%	41	28.70%	4	2.80%
Sumter	132	108	82.10%	21	16.10%	2	1.80%
Jefferson	122	105	85.90%	16	12.90%	1	1.20%
Gadsden	106	95	89.50%	11	10.50%	-	0.00%
Suwannee	86	70	81.50%	14	16.70%	2	1.90%
Bradford	63	53	84.80%	8	12.10%	2	3.00%
Nassau	62	56	90.00%	6	10.00%	-	0.00%
Taylor	46	39	84.40%	6	13.30%	1	2.20%
Madison	44	38	86.40%	5	11.90%	1	1.70%
Hendry	43	38	89.20%	5	10.80%	-	0.00%
Gulf	36	29	81.80%	3	9.10%	3	9.10%
Dixie	33	26	80.00%	7	20.00%	-	0.00%
Hamilton	33	30	90.00%	3	10.00%	-	0.00%
Union	33	33	100.00%	-	0.00%	-	0.00%
Calhoun	30	23	77.80%	3	11.10%	3	11.10%
Highlands	25	17	68.40%	8	31.60%	-	0.00%
Franklin	24	18	76.00%	6	24.00%	-	0.00%
Lafayette	17	17	100.00%	-	0.00%	-	0.00%
Liberty	17	17	100.00%	-	0.00%	-	0.00%
DeSoto	-	-	0.00%	-	0.00%	-	0.00%
Gilchrist	-	-	0.00%	-	0.00%	-	0.00%
Glades	-	-	0.00%	-	0.00%	-	0.00%
Hardee	-	-	0.00%	-	0.00%	-	0.00%
Okeechobee	-	-	0.00%	-	0.00%	-	0.00%
Subtotal	3,462	2,820	81.46%	558	16.12%	80	2.31%
State Total	88,290	71,471	80.95%	14,859	16.83%	1,952	2.21%

Income Restrictions

Income restrictions and implementation of these restrictions vary considerably among the major funding sources: Florida Housing Finance Corporation, HUD, and USDA. Due to these differences, we present information on Florida Housing units separately from HUD and USDA.

Income restrictions at developments funded by Florida Housing determine the upper boundary of rents that may be charged. The maximum rent that may be charged for a unit must be no more than 30 percent of the designated percentage of the area median income, including an allowance for utilities.

Households with incomes at or below the percentage of the designated area median income are eligible to lease these units, although some households may be cost burdened. For instance, a 20 percent AMI household is legally eligible to live in a 60 percent AMI unit. If the unit is renting for the maximum allowable rent, then this household will be cost burdened, since

the gross rent will equal 30 percent of 60 percent of AMI and require 90 percent of the income of the example household.

Further, in the housing need section of this report, we use a 40 percent of household income criterion to determine whether a household is cost burdened. This is a departure from the federal definition of cost burden that is implicit in the area median income levels assigned to various programs, including those administered by Florida Housing. This means that Florida Housing units with legal income restrictions at 60 percent of AMI may serve households with incomes as low as 45 percent of AMI without incurring a cost burden under the 40 percent of income for housing criterion. In another example, a unit with an income restriction of 50 percent of AMI could serve a household with an income as low as 37.5 percent of AMI without being considered cost burdened under the 40 percent criterion.

Viewed from another standpoint, income restrictions for programs administered by Florida Housing provide a rent ceiling. This ceiling may or may not equal 30 percent or less of the household's income. Income restrictions at properties funded by older programs administered by HUD and USDA frequently include units with rental assistance. In these units, households pay a gross rent based on 30 percent of actual gross income. This allows those households to avoid cost burden.

Given these considerations, when interpreting tables related to Florida's supply of subsidized housing contained in this report, it is important to keep in mind that unit income restrictions are reported based on federal definitions, while the cost burden calculations contained in this report are based on a 40 percent of income for housing criterion.

Table IV-7 – Florida Housing Finance Corporation Units by Income Restrictions, Florida Counties, 2004

	20% AMI²⁸ or Less	35% AMI or Less	50% AMI or Less	60% AMI or Less	80% AMI or Less	120% AMI or Less
<i>Large Counties</i>						
Broward		72	710	6,007	753	1,714
Duval		413	1,613	7,658	575	1,292
Hillsborough		378	1,338	8,242	1,412	3,901
Miami-Dade		758	3,332	16,137	480	800
Orange		657	1,400	18,987	659	3,137
Palm Beach		122	880	7,965	564	918
Pinellas		199	301	1,766	104	174
Polk		141	176	1,720	39	
Subtotal	0	2,740	9,750	68,482	4,586	11,936

²⁸ Income restrictions are expressed as the upper boundary for specific income levels. This reflects the fact that households with incomes lower than the upper bound are eligible to lease those units. For instance, a 45% AMI household is eligible to live in a 60% AMI unit.

Table IV-7 – Florida Housing Finance Corporation Units by Income Restrictions, Florida Counties, 2004

	20% AMI ²⁸ or Less	35% AMI or Less	50% AMI or Less	60% AMI or Less	80% AMI or Less	120% AMI or Less
<u>Medium Counties</u>						
Alachua		64	222	1,161	195	343
Bay		40	111	644	10	160
Brevard		99	206	2,040	178	
Charlotte		76	102	1,182		
Citrus		13	93	374		
Clay		27	62	849	212	264
Collier		40	612	3,647		
Escambia		6	42	682	148	
Hernando		18	31	672		
Indian River		64	456	1,830		
Lake		34	334	2,292		
Lee		129	395	2,567	118	210
Leon		29	400	1,512	638	160
Manatee		108	175	2,510	95	
Marion		99	51	1,114		
Martin		60	51	812	5	
Okaloosa		5	24	488		
Osceola		64	235	4,581	457	640
Pasco		34	10	1,039		80
St. Johns		39	98	689	92	
St. Lucie		22	226	1,921		
Santa Rosa			10	87	8	
Sarasota		39	44	1,048	137	566
Seminole			217	4,064	182	749
Volusia		95	313	2,987	140	474
Subtotal	0	1,204	4,520	40,792	2,615	3,646
<u>Small Counties</u>						
Baker			10	30		
Bradford		60				
Columbia		18	58	234		
De Soto			28	188		
Flagler				85		
Franklin		9	67	40		
Gadsden				24		
Gilchrist				28		
Glades				38		
Gulf			22	87		
Hamilton		18	18	191	84	
Hardee		27	56	194		
Hendry		13	95	388		

Table IV-7 – Florida Housing Finance Corporation Units by Income Restrictions, Florida Counties, 2004

	20% AMI ²⁸ or Less	35% AMI or Less	50% AMI or Less	60% AMI or Less	80% AMI or Less	120% AMI or Less
Highlands			4	34		
Holmes		15	46	200		
Jackson				36		
Jefferson		32	7	170		
Levy				81		
Madison		34	127	365	124	26
Monroe			7	164		
Nassau			9	40		
Okeechobee		23	106	412		
Putnam		15	8	179		
Sumter				24		
Suwannee				67		
Taylor		5		55		
Wakulla			5	46		
Walton				33		
Washington						
Subtotal	0	269	671	3,769	208	26
State Total	0	4,213	14,941	113,043	7,409	15,608

Table IV-7 reflects income restrictions for more than 155,000 units funded by Florida Housing Finance Corporation. Slightly less than 73 percent of these units have income restrictions between 50 and 60 percent of area median. More than 13 percent have income restrictions ranging between 20 and 50 percent of area median. About 15 percent of these units have income restrictions above 60 percent of area median.

Among large counties, the proportion of units serving various income categories is very similar to statewide figures. Slightly more than 70 percent of Florida Housing units in large counties have income restrictions falling between 50 and 60 percent of area median. About 13 percent have income restrictions between 20 and 50 percent of AMI. Finally, slightly less than 17 percent of units have income restrictions above 60 percent of AMI.

Income restrictions at developments in medium-sized counties show some differences from large counties, in that a higher proportion of their units have income restrictions between 50 and 60 percent of AMI. More than 77 percent of Florida Housing units in these counties have income restrictions at that level. Slightly less than 11 percent have income restrictions between 20 and 50 percent of AMI. Fewer than 12 percent of these units have income restrictions above 60 percent of AMI.

At slightly more than 76 percent, the proportion of units with income restrictions between 50 and 60 percent of AMI in small counties closely mirrors the results for that income category among medium counties. Differences arise in the proportion of units restricted to the lowest and highest income categories. More than 19 percent of Florida Housing units in small counties have income restrictions between 20 and 50 percent of AMI, while less than 5 percent have income restrictions above 60 percent of AMI.

It is important to note that the income restrictions found within Florida Housing-funded units are largely determined by the nature of the federal subsidies they administer. For instance, the Low Income Housing Tax Credit program was designed by Congress to primarily serve households with incomes at or near 60 percent of area median.

In addition, federal requirements for tax-exempt mortgage revenue bonds have evolved over the years. This history has an impact upon the number of Florida Housing units found in the above-60 percent of AMI level. Between 1980 and 1982, developments could qualify for tax-exempt financing if they reserved at least 20 percent of their units for households with incomes in the low and moderate range. This means that developments funded in this era may have units with income restrictions that range up to 120 percent of AMI.

In 1982, the requirement for issuance of tax-exempt bonds for multifamily housing was made somewhat more restrictive. At that time, developments were required to reserve at least 20 percent of their units for households earning no more than 80 percent of area median income. (In other words, Congress eliminated moderate-income households from programmatic requirements.)

The 1982 requirement was altered by the Tax Reform Act of 1986. At that time, tax-exempt bond financing for multifamily development was targeted to lower income levels; these requirements continue to the present time. Under tax reform, developments may either include (1) income restrictions at the 60 percent of AMI level for at least 40 percent of total units; or (2) income restrictions at the 50 percent of AMI level for at least 20 percent of total units.²⁹ These restrictions are also consistent with requirements for issuance of 4 percent housing tax credits that may be used in conjunction with tax-exempt bond financing.

Table IV-8 presents a view of multifamily housing subsidized by HUD and USDA by federal income category. This table includes information on nearly 75,000 units for which income restriction or tenant characteristic data were available.

Income restrictions for older, federally administered programs tend to be more fluid than the requirements for programs designed or revised since 1986. HUD-subsidized properties most frequently have a requirement that households have incomes no greater than 80 percent of AMI. As long as a household meets this requirement, these units can typically be rented on a first-come, first-served basis. However, in practice, the vast majority of HUD-subsidized properties have tenant households with incomes in the extremely low income category. Therefore, for the

²⁹ For more information on the use of tax-exempt bond financing for multifamily housing, see Dennis Zimmerman, 1991, *The Private Use of Tax-Exempt Bonds: Controlling Public Subsidy of Private Activity*, Washington, DC: The Urban Institute Press, especially pp. 197-198.

purpose of analyzing HUD data with regard to income restrictions, we based our analysis on sample data of tenant characteristics for Florida HUD properties.

USDA income requirements are similar to HUD requirements. While USDA-subsidized properties may serve households with incomes up to 80 percent of AMI, they are required to serve very low income households (those at or below 50 percent of AMI) first. If there is no waiting list at a particular development, then a household at 80 percent of AMI may be served. If there is a waiting list that includes very low income households, however, these households will take priority over those in the low income category (between 50 and 80 percent of AMI).

Tenant characteristic data were not available for USDA properties. In Table IV-8, USDA units were allocated to federal income categories based upon estimates made by USDA management. These estimates are as follows: (1) 20 percent of units serve households in the extremely low income category; (2) 60 percent of units serve households in the very low income category; and (3) 20 percent of units serve households in the low income category.

Federal income categories include extremely low income (0 to 30 percent AMI), very low income (30.1 to 50 percent AMI), low income (50.1 to 80 percent AMI), and moderate income (80.1 to 120 percent AMI).

Table IV-8 – HUD and USDA Units by Federal Income Categories³⁰

	ELI	VLI	LI
<u>Large Counties</u>			
Broward	3,362	169	35
Duval	7,825	276	40
Hillsborough	4,619	486	79
Miami-Dade	11,231	891	223
Orange	2,297	401	112
Palm Beach	1,809	695	222
Pinellas	3,261	145	2
Polk	2,123	939	300
Subtotal	36,527	4,002	1,013
<u>Medium Counties</u>			
Alachua	1,290	221	66
Bay	876	254	78
Brevard	1,620	32	0
Charlotte	339	100	32
Citrus	225	389	129
Clay	222	180	60
Collier	663	598	196

³⁰ Federal income categories are represented as follows:

ELI = extremely low income (0-30% AMI);

VLI = very low income (30.1-50% AMI);

LI = low income (50.1-80% AMI);

Table IV-8 – HUD and USDA Units by Federal Income Categories³⁰

	ELI	VLI	LI
Escambia	1,803	226	59
Hernando	102	190	63
Indian River	256	283	92
Lake	712	1,010	331
Lee	1,341	108	27
Leon	1,548	172	47
Manatee	461	100	31
Marion	1,057	199	58
Martin	191	213	69
Okaloosa	264	219	72
Osceola	255	316	103
Pasco	621	601	197
St. Johns	267	73	23
St. Lucie	224	4	0
Santa Rosa	65	194	65
Sarasota	617	80	15
Seminole	207	4	0
Volusia	1,907	378	114
Subtotal	17,133	6,144	1,927
 <i>Small Counties</i>			
Baker	100	2	0
Bradford	112	162	53
Calhoun	18	53	18
Columbia	129	121	40
De Soto	34	102	34
Dixie	6	19	6
Flagler	27	82	27
Franklin	24	72	24
Gadsden	396	322	104
Gilchrist	17	50	17
Glades	6	17	6
Gulf	23	67	23
Hamilton	22	64	22
Hardee	91	115	37
Hendry	159	114	36
Highlands	260	376	122
Holmes	16	48	16
Jackson	271	264	87
Jefferson	93	60	19
Lafayette	7	22	7
Levy	90	110	37
Madison	168	77	23

Table IV-8 – HUD and USDA Units by Federal Income Categories³⁰

	ELI	VLI	LI
Monroe	273	6	0
Nassau	112	342	112
Okeechobee	12	35	12
Putnam	355	315	103
Sumter	70	209	70
Suwannee	209	103	33
Taylor	125	83	27
Union	15	47	15
Wakulla	6	17	6
Walton	78	93	31
Washington	22	64	22
Subtotal	3,346	3,633	1,189
State Total	57,006	13,779	4,129

Statewide, more than 76 percent of HUD and USDA units serve extremely low income households. Units serving very low income households represent about 18 percent of the combined total of HUD and USDA units. Finally, slightly less than 6 percent of these units serve households in the low income category.

Large counties account for more than 64 percent of the combined total of HUD and USDA units serving extremely low income households. Medium-sized counties have 30 percent of these units, while small counties have slightly less than 6 percent of the HUD and USDA extremely low income units in Florida.

Very low income units in large counties make up 29 percent of the HUD and USDA units in that income category within Florida. Medium counties have about 45 percent of the HUD and USDA very low income units, and small counties have about 26 percent.

Finally, low income units in large counties make up slightly less than 25 percent of the HUD and USDA units falling within that income category. Medium counties have nearly 47 percent of HUD and USDA low income units. Small counties have about 28 percent of the low income units funded under HUD multifamily and USDA programs.

Household Size and Unit Mix

In order to estimate the number of units by unit mix (number of bedrooms) necessary to house the target population³¹ we used a rule of 1.5 persons per bedroom. Since households sort themselves into different sized units for a variety of reasons having to do with availability, cost

³¹ Households with an income of 0-60 percent AMI and a cost burden greater than 40 percent

and life style this rule is used in the following estimation as guidance. For this estimation we examine the following household size/unit mix combinations:

- 1-2 persons per household in: 0-1 bedroom (BR) or 2 or more BR units;
- 3-4 persons per household in: 2 BR or 3 or more BR units;
- 5 or more persons per household in: 3 BR units or 4 or more BR units.

To create this estimate we can look at the way in which households by size sort themselves into different unit mixes in 2000 using PUMS data and then apply that distribution to the 2004 estimate of our target population. We examine two different household samples that vary according to the use of cost burden as a filter: (1) the target renter population with incomes of 0-60 percent AMI, cost burdens greater than 40 percent, and (2) all renter households with incomes of 0-60 percent AMI. In general, the difference in the two distributions of households by size to unit mix is not significant. The state averages, for example, vary by only a few percentage points. There is some variation by county. In Hernando County, for example, 12.5 percent of the 3-4 person target population households are in units with 3 or more bedrooms; that percentage increases to almost 30 percent when examining all 3-4 person households in the 0-60 percent AMI household sample. Variations between the two household samples of this magnitude, however, are uncommon. Table IV-9 contains an estimate of the number of units by unit mix necessary to house the target population in 2004 and 2007 applying the 2000 target population distribution.

Table IV-9 – Households by Size and Proposed Unit Mix (Incomes 0-60%AMI, CB >40%), Florida Counties, 2004 and 2007

	2004							2007						
	1-2 persons		3-4 persons		5 or more persons		Total	1-2 persons		3-4 persons		5 or more persons		Total
	in 0-1 BR	in 2+ BR	in 2 BR	in 3+ BR	in 3 BR	in 4+ BR		in 0-1 BR	in 2+ BR	in 2 BR	in 3+ BR	in 3 BR	in 4+ BR	
<i>Large Counties</i>														
Miami-Dade	41,497	11,899	24,961	3,233	10,545	897	93,032	43,625	12,509	25,773	3,338	10,830	922	96,997
Broward	20,014	11,520	10,938	2,678	4,367	524	50,041	21,329	12,278	11,383	2,787	4,534	544	52,855
Palm Beach	9,855	10,293	5,392	1,990	2,424	92	30,046	10,514	10,982	5,612	2,071	2,520	96	31,795
Orange	9,579	8,744	5,326	2,550	2,392	465	29,056	10,334	9,432	5,610	2,686	2,515	489	31,066
Hillsborough	10,284	7,885	4,827	1,739	2,176	338	27,249	10,874	8,338	4,984	1,796	2,244	348	28,584
Pinellas	10,810	8,192	2,972	1,275	1,143	186	24,578	11,119	8,426	2,990	1,282	1,147	186	25,150
Duval	7,153	7,125	3,721	2,105	1,391	317	21,812	7,455	7,425	3,798	2,150	1,426	325	22,579
Polk	2,773	3,507	1,904	903	1,043	122	10,252	2,925	3,701	1,958	928	1,063	124	10,699
Subtotal	111,965	69,165	60,041	16,473	25,481	2,941	286,066	118,175	73,091	62,108	17,038	26,279	3,034	299,725
<i>Medium Counties</i>														
Brevard	3,853	4,698	1,628	921	719	78	11,897	4,036	4,920	1,673	947	738	80	12,394
Volusia	3,828	3,846	1,459	785	471	114	10,503	4,012	4,031	1,494	804	479	116	10,936
Lee	2,982	3,737	1,522	870	727	191	10,029	3,166	3,968	1,583	904	763	200	10,584
Escambia	2,018	3,345	1,186	922	703	119	8,293	2,074	3,438	1,202	936	714	122	8,486
Seminole	2,643	3,007	1,280	762	392	94	8,178	2,845	3,237	1,339	797	409	98	8,725
Pasco	2,733	2,602	994	474	215	60	7,078	2,886	2,749	1,020	487	221	61	7,424
Sarasota	2,167	2,884	879	504	328	97	6,859	2,266	3,016	883	506	330	98	7,099
Leon	2,005	3,143	817	438	261	146	6,810	2,083	3,264	833	446	267	149	7,042
Manatee	2,030	2,588	1,063	559	426	0	6,666	2,141	2,729	1,093	574	440	0	6,977
Alachua	2,068	2,304	708	998	334	5	6,417	2,161	2,407	733	1,035	343	5	6,684
Osceola	1,659	1,557	1,345	581	640	87	5,869	1,819	1,707	1,451	628	684	93	6,382
Collier	1,557	1,747	884	325	540	20	5,073	1,700	1,909	946	348	578	22	5,503
St. Lucie	686	1,776	856	736	514	77	4,645	732	1,896	891	765	534	80	4,898
Marion	1,176	2,011	596	318	352	104	4,557	1,254	2,144	619	330	365	108	4,820
Bay	731	1,961	601	466	258	35	4,052	761	2,041	612	476	263	36	4,189
Okaloosa	913	1,531	401	752	181	67	3,845	953	1,598	413	773	187	69	3,993
Lake	946	1,547	722	222	231	24	3,692	1,018	1,664	748	229	242	26	3,927
Indian River	763	1,254	341	204	170	0	2,732	802	1,319	350	210	176	0	2,857
St. Johns	524	1,562	221	126	100	35	2,568	576	1,714	236	135	104	36	2,801
Martin	714	1,132	215	100	347	0	2,508	751	1,191	224	103	357	0	2,626
Charlotte	736	975	325	233	106	15	2,390	776	1,029	336	241	112	16	2,510
Hernando	353	775	366	52	177	0	1,723	375	826	380	55	181	0	1,817
Citrus	496	741	192	113	139	0	1,681	519	775	198	117	141	0	1,750

Table IV-9 – Households by Size and Proposed Unit Mix (Incomes 0-60%AMI, CB >40%), Florida Counties, 2004 and 2007

	2004							2007								
	1-2 persons		3-4 persons		5 or more persons			Total	1-2 persons		3-4 persons		5 or more persons			Total
	in 0-1 BR	in 2+ BR	in 2 BR	in 3+ BR	in 3 BR	in 4+ BR	in 0-1 BR		in 2+ BR	in 2 BR	in 3+ BR	in 3 BR	in 4+ BR			
Clay	389	723	274	206	60	21	1,673	424	786	286	215	64	22	1,797		
Santa Rosa	242	734	152	373	131	0	1,632	263	798	160	392	137	0	1,750		
Subtotal	38,212	52,180	19,027	12,040	8,522	1,389	131,370	40,393	55,156	19,703	12,453	8,829	1,437	137,971		
<i>Small Counties</i>																
Monroe	1,326	855	464	220	70	18	2,953	1,334	860	458	218	69	18	2,957		
Highlands	517	587	370	84	120	19	1,697	546	620	374	84	120	19	1,763		
Putnam	279	440	232	141	110	14	1,216	286	452	233	141	116	15	1,243		
Columbia	230	425	106	151	61	0	973	250	462	113	161	65	0	1,051		
Nassau	127	490	188	50	24	0	879	137	528	194	52	24	0	935		
Flagler	199	314	116	71	90	11	801	221	349	124	75	94	12	875		
Gadsden	113	269	185	60	58	23	708	116	276	184	59	57	23	715		
Walton	103	407	59	103	25	5	702	111	438	61	106	27	5	748		
Hendry	165	188	155	35	134	22	699	177	201	161	37	140	23	739		
Jackson	67	264	65	113	61	11	581	69	273	65	114	61	11	593		
Okeechobee	111	183	102	62	71	0	529	116	190	103	62	72	0	543		
Sumter	130	193	76	45	83	0	527	141	211	84	49	90	0	575		
Levy	86	189	132	47	59	7	520	91	201	134	49	62	7	544		
Suwannee	112	245	78	28	30	4	497	119	260	81	29	33	4	526		
DeSoto	94	107	167	38	68	11	485	100	114	172	39	69	11	505		
Hardee	68	78	80	18	120	19	383	73	83	80	18	121	20	395		
Wakulla	71	155	81	45	0	0	352	80	172	85	48	0	0	385		
Washington	42	167	28	50	26	5	318	45	176	29	52	27	5	334		
Bradford	73	135	34	48	4	0	294	76	141	34	48	4	0	303		
Taylor	73	157	29	16	5	2	282	73	159	29	17	5	2	285		
Madison	55	120	58	32	3	1	269	57	124	59	33	3	1	277		
Holmes	31	122	31	53	14	2	253	32	128	31	54	14	2	261		
Hamilton	49	107	42	15	12	1	226	51	112	42	15	12	1	233		
Franklin	35	77	34	19	2	1	168	36	78	33	18	3	1	169		
Jefferson	42	92	13	8	6	3	164	44	95	13	8	7	3	170		
Baker	43	78	13	19	4	0	157	44	82	14	21	4	0	165		
Dixie	34	74	31	11	4	1	155	35	78	31	11	4	1	160		
Calhoun	28	59	28	15	14	8	152	28	61	28	15	14	8	154		
Gulf	29	64	31	18	6	3	151	31	66	32	18	6	3	156		
Gilchrist	21	47	24	8	4	1	105	23	49	26	9	4	1	112		
Glades	26	30	29	6	8	1	100	29	32	29	7	9	1	107		

Table IV-9 – Households by Size and Proposed Unit Mix (Incomes 0-60%AMI, CB >40%), Florida Counties, 2004 and 2007

	2004							2007								
	1-2 persons		3-4 persons		5 or more persons			Total	1-2 persons		3-4 persons		5 or more persons			Total
	in 0-1 BR	in 2+ BR	in 2 BR	in 3+ BR	in 3 BR	in 4+ BR	in 0-1 BR		in 2+ BR	in 2 BR	in 3+ BR	in 3 BR	in 4+ BR			
Union	17	32	14	20	8	0	91	19	35	14	20	8	0	96		
Liberty	19	40	15	8	3	1	86	20	43	16	9	3	1	92		
Lafayette	7	16	18	7	21	2	71	8	16	18	7	24	3	76		
Subtotal	4,422	6,806	3,128	1,664	1,328	196	17,544	4,618	7,165	3,184	1,703	1,371	201	18,242		
State Total	154,599	128,151	82,196	30,177	35,331	4,526	434,980	163,186	135,412	84,995	31,194	36,479	4,672	455,938		

V. Summary of Methodology

Creating the household estimates and projections contained in this report required the following steps:

1. Estimate the county population by age for 2004 and 2007;
2. Develop a PUMA-to-county assignment for all multi-county PUMAs³²;
3. Construct 2000 household formation rates;
4. Apply the 2000 household formation rates to the 2004 and 2007 population by age estimates.

The following discussion summarizes the methods used to perform these estimates and projections.

Population by age – 2004 and 2007

We used population data from three sources to produce 2004 and 2007 population by age estimates: 2000 Census Summary File 3 population by age, Affordable Housing Needs Assessment (AHNA) 2005 and 2010 projections of population by age, and 2000 PUMS data to derive the population by age of non-family student households. The Bureau of Economic and Business Research mid-range county population by age projections are the source of AHNA county population projections. We estimated the 2004 and 2007 populations in the following manner using a compounded annual growth rate over the periods 2000-2005 and 2005-2010:

Pop of year 2004 = $\text{pop2000} * e^{(4/5 * \ln(\text{pop2005}/\text{pop2000}))}$ and

Pop of year 2007 = $\text{pop2005} * e^{(2/5 * \ln(\text{pop2010}/\text{pop2005}))}$

The proportion of the population that we define as occupying non-family student households is removed from the estimates using a ratio calculated from the 2000 PUMS data.

PUMA-to-county Assignment

The 2000 Public Use Microdata Sample (PUMS) data served as a major source of county-level estimations of renter household characteristics. PUMS data provides a sample of individual and household level information from the 2000 Census, with all identifying information removed to protect the respondent's confidentiality. Extremely detailed information on household characteristics can be derived from this data source. A limitation of the PUMS data is its geographic coding scheme. Public Use Microdata Areas or PUMAs contain a minimum population of 100,000 persons. PUMAs may represent a single county, a group of counties, or portions of a single county. Generally, multiple rural counties are combined to create a single reporting area.

For those PUMAs that encompass several counties it is necessary to determine whether the counties that are grouped together in a reporting area are similar to one another. Tabulations of

³²Public Use Microdata Sample or PUMS, Public Use Microdata Areas or PUMAs

various household characteristics in a reporting area can be applied to all the constituent counties only if the counties are similar. The consistency of the county groupings within each reporting area was evaluated using individual county data from Summary File 3 of the 2000 Census.

For those PUMAs that are found to contain similar counties, the percentage distribution of household characteristics for the reporting area is attributed to each of the constituent counties (with considerable additional refinement). In the reporting areas that contain dissimilar counties the constituent counties will be matched with other reporting areas that have similar characteristics.

In 28 cases PUMAs represent a single county or the county may be derived by summing two or more PUMAs. For the remaining 39 Florida counties, which are grouped into 11 multi-county PUMAs, we performed the analysis to derive a PUMA-to-county assignment. The 39 counties were examined for internal consistency within the original, Census-assigned PUMA and for correlations with all other PUMAs on the following characteristics: (1) renter cost burden, (2) percentage who are elderly, (3) percentage high school graduates, (4) county median household income, (5) median gross rent, (6) percent renter households, (7) percent who are white, non-Hispanic. As a result six counties were reassigned to other PUMAs.

Development of the 2000 Household Formation Rates and the 2004/2007 Household Estimates

For the study we developed 2004 and 2007 estimates of households by type with the following complex cross-tabulation of characteristics resulting in 360 possible combinations:

1. Tenure
 - Owner
 - Renter
2. Age
 - 15 to 54
 - 55 to 61
 - 62 and Older
3. Household Size
 - 1 to 2 Persons
 - 3 to 4 Persons
 - 5 or more Persons
4. Household Income
 - 20% or Less AMI
 - 20.01 to 35% AMI
 - 35.01 to 50% AMI
 - 50.01 to 60% AMI
 - Over 60% AMI

5. Cost Burden

- 30% or Less
- 30.01-40%
- 40.01-50%
- Over 50%

To develop these estimates we make a fundamental assumption about household characteristics over time. One member of a household is considered the representative of that household and is referred to as the householder. The percentage of the population in a given age group that are householders is the headship rate in that age group, or the propensity of persons in that age group to be household heads. Therefore, headship rates allow the conversion of the population of an age group into households. Different age groups have different propensities for forming households, so that as the age structure of the population shifts, the number of households that a given population would yield would also change.

The way in which the population divides itself into households is related to a number of economic and social factors including income, housing prices, governmental assistance, marriage and divorce rates, and the mobility of the population. While household sizes declined significantly in the 1970s and continued to decline more slowly in the 1980s, the rate of decline slowed significantly during the 1990s. The fundamental assumption in the construction of household estimates in this report is that household formation rates and the distribution of household characteristics remained constant in their 2000 proportions across our projection period. Estimates and projections of households are therefore based on age-specific householder (headship) rates. These headship rates are applied to the age-specific population projections described briefly in the first section.

For the single county PUMAs the estimates are straightforward. Three datasets are needed: (1) from the 2000 PUMS dataset, a count of households in each of the 360 combinations of tenure/age/size/income/cost burden categories, (2) population by age from the 2000 Census and (3) the age group projections previously calculated.³³ A headship rate is calculated from the 2000 census data by dividing the number of householders in each age group category by the total population of that age group. A projection is then calculated by applying that ratio (headship rate) to the age group projections of population for each projection period.

$$\text{Household formation rate} = \frac{\text{Count of Tenure X Age X Size X Income X Cost Burden}}{\text{Population by age}}$$

³³ The adjusted area median income (AMI) is derived by the same method used by HUD. Non-family student households were removed from the estimation. Institutional populations such as prisoners are not included in the population projections.

For example, the 2000 household formation rate for the following household type:
 Renter/15-54years old/1-2 person household/Income of <=20% AMI/Cost Burden over 50% =

$$\frac{\text{\# of renter households/15-54 years old/1-2pph/50\%AMI/>50\% CB}}{\text{\# of persons 15-54 years old}}$$

The 2004 estimate of the example household type is:
 Household formation rate X population of persons 15-54 years of age in 2004

For multi-county PUMAs the estimation process is considerably more complex in order to simulate the unavailable, individual county, complex cross-tabulation. We use information from three data sets in sequence to refine the initial PUMS data: a multi-county PUMS cross-tabulation incorporating the five household categories; an individual county cross-tabulation of tenure by age by size derived from an AHNA simulation and a complex cross-tabulation purchased from the Census Bureau³⁴; a three-way cross-tabulation of tenure by size by cost burden from the purchased Census data set. This process for both single and multi-county PUMAs is further complicated by the necessity to remove non-family student households from the estimate. Once the five-way cross-tabulation for the multi-county PUMAs is created the next step mirrors that of the individual county estimation:

$$\text{Household formation rate} = \frac{\text{Household Count of Tenure X Age X Size X Income X Cost Burden}}{\text{Population by age}}$$

and then Household formation rate by age is multiplied by the applicable population age group (2004/2007).

³⁴ This purchase was made several months ago for a project analyzing the household characteristics of persons with disabilities. Unfortunately, the age and income categories for this special purchase differed from those of the Rental Market Study.