


[Affordability](#) [Assisted Housing Inventory](#) [Comprehensive Plan Data](#) [Condos & Manufactured Housing](#)
[Income & Rent Limits](#) [Lending/HMDA](#) [Parcels & Sales](#) [Population & Household Projections](#) [Special Needs](#)
[Maps & Visualizations](#) [COVID-19: Workforce & Housing Indicators](#) [REACH \(Tampa Bay Area\) **NEW**](#) [Disaster Response](#)



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

COVID-19: Affordability & Housing Stability in Florida

Anne Ray, Shimberg Center for Housing Studies

October 21, 2021

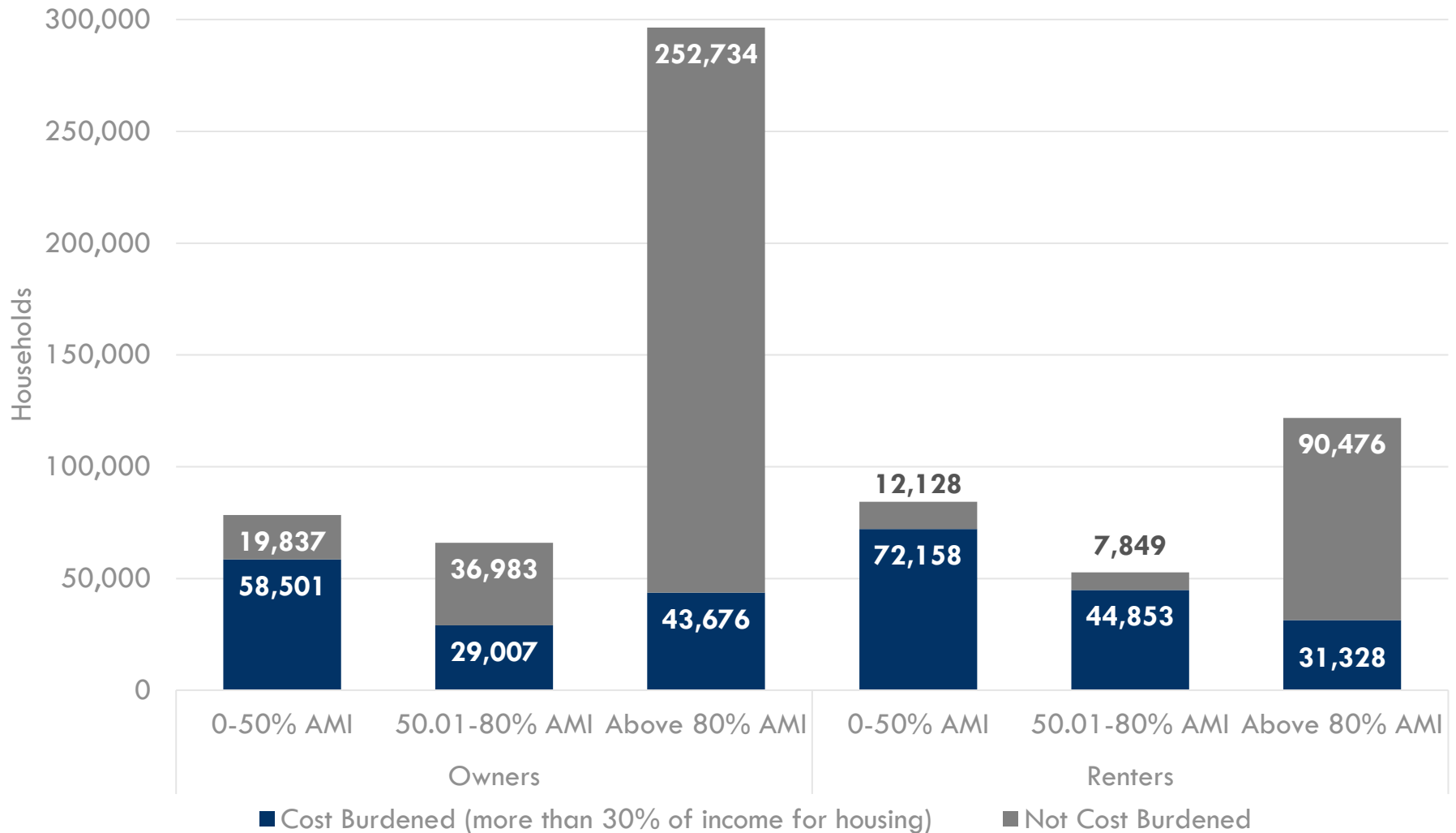
Terminology

- Housing is usually considered to be **affordable** if it costs no more than 30% of household income.
- **Cost burdened:** Paying more than 30% of income for owner or renter costs
- **Severely cost burdened:** Paying more than 50% of income
- **Area median income (AMI):** Used to create standard income measures across places and household sizes, expressed as % AMI

2021 Broward County Income (% AMI) and Housing Cost Limits

Income level	Annual income range (1-4 person household)	Hourly wage, 1 full-time job	Hourly wage, 2 full-time jobs	Max. affordable monthly housing cost (1-3 bedroom unit)
50% AMI	\$30,800-44,000	\$15-21	Up to \$11	\$825-1,276
80% AMI	\$49,280-70,400	\$24-36	\$12-17	\$1,320-2,042
120% AMI	\$73,920-105,600	\$36-51	\$18-25	\$1,980-3,062

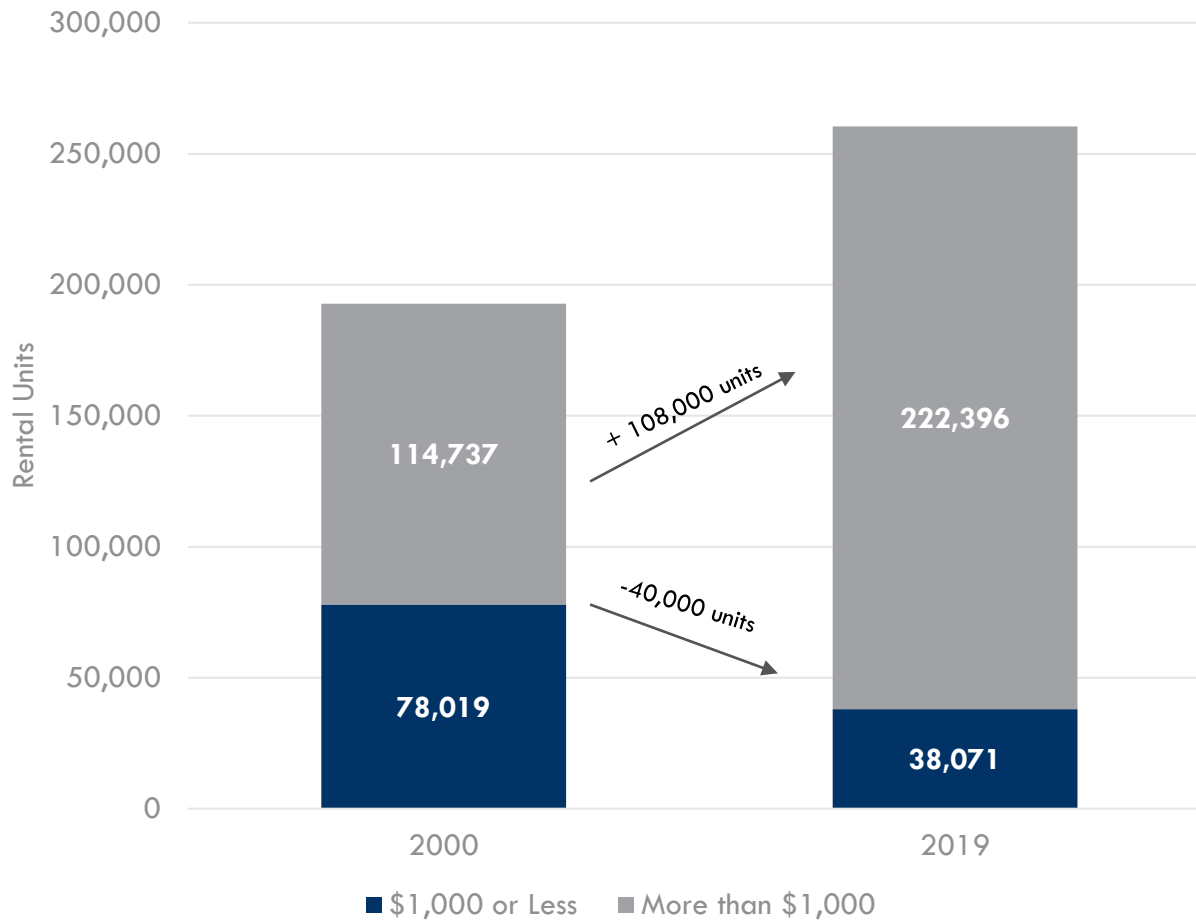
Very low-income renters make up the largest group of cost-burdened households.



Cost Burdened Households by Income as a Percentage of Area Median Income (AMI), Broward County, 2019

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

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

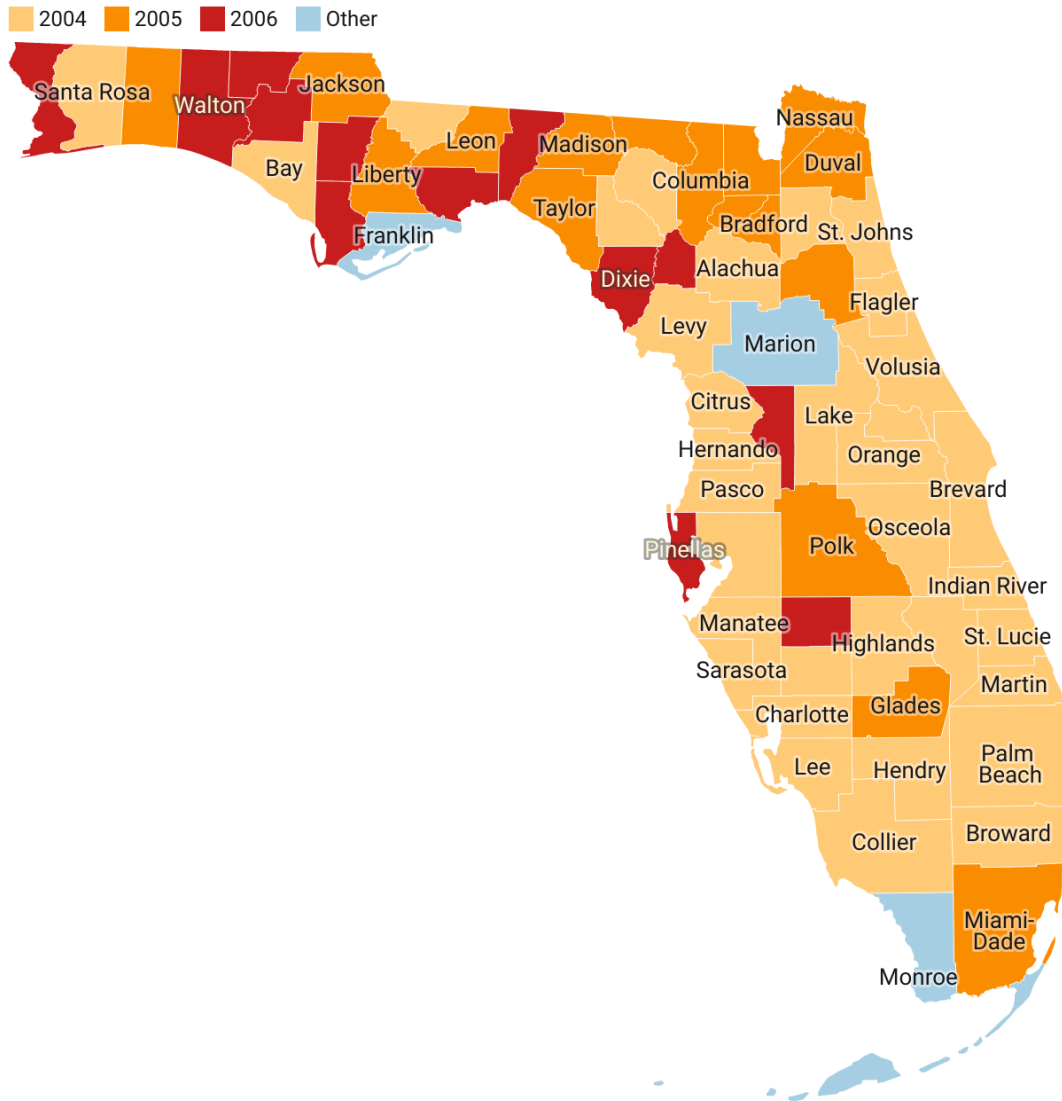


- ▶ Net increase 2000-2019: 68,000 rental units
- ▶ \$1,000+ units **grew** by 108,000
- ▶ Units at or below \$1,000 **fell** by 40,000

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

Source: Shimberg Center tabulation of U.S. Census Bureau, 2000 Census and 2019 American Community Survey.

Single family home prices are approaching mid-2000s peak levels.

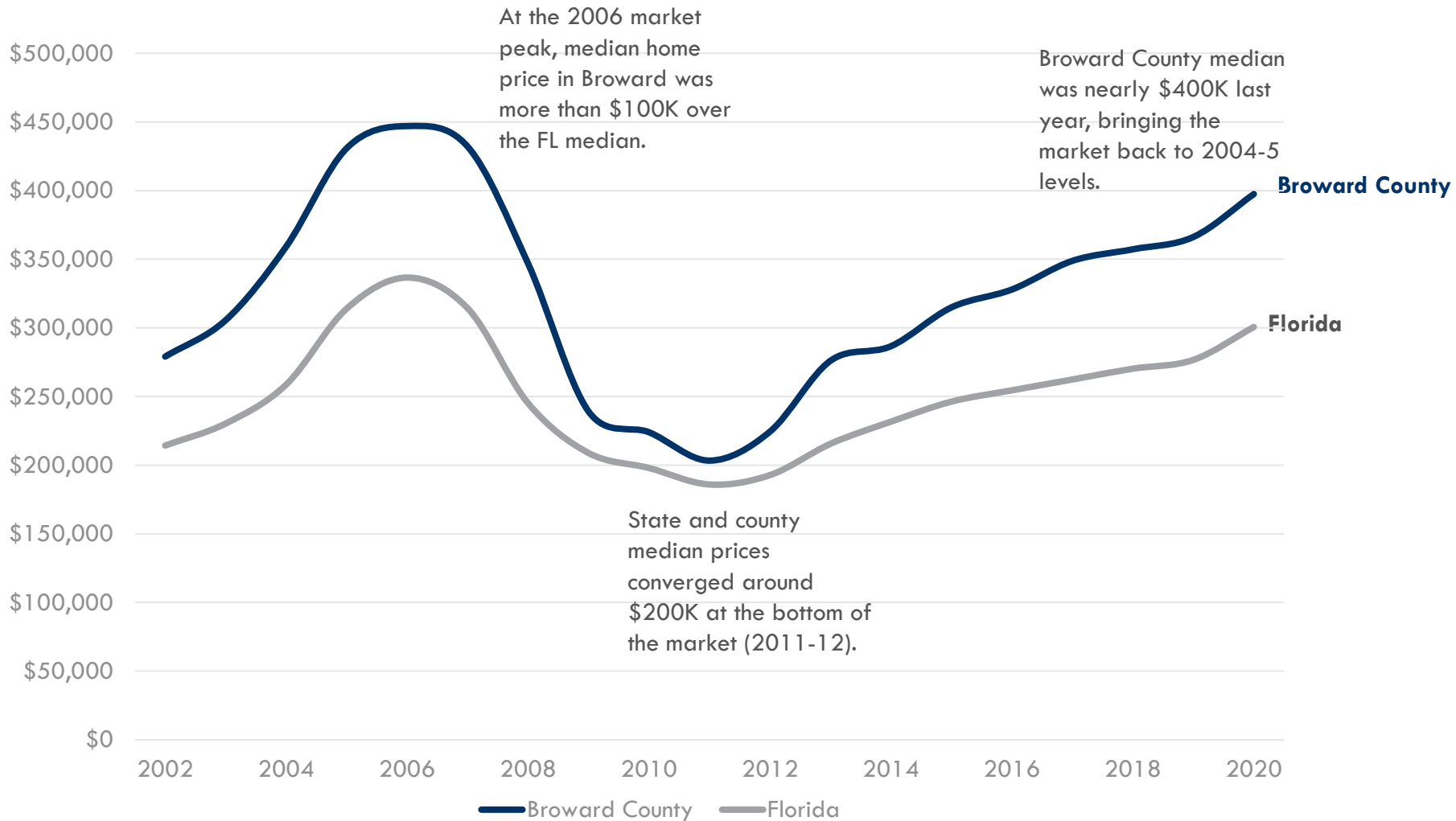


- ▶ Map shows whether county's 2020 median single family home price exceeds 2006 (generally peak boom year), 2005, or 2004 median price in 2021 dollars.
- ▶ Most county price levels exceeded 2004 levels in 2020; many exceeded 2005 or 2006.

2020 Real Median Sales Price Compared to Peak Years, Florida Counties

Source: Shimberg Center tabulation of Florida Department of Revenue, Sales Data File. Prices adjusted to 2021 dollars to correct for inflation

Broward County's housing prices diverged from the state's in the mid-2000s housing peak, and are starting to diverge again.



Median Single Family Home Sale Price, 2002-2020 (2021\$)

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

Housing costs outpace wages for many occupations.

- ▶ Broward County's housing wage: \$29.38/hour
- ▶ A full-time worker would need to earn this amount to rent a typical 2BR apartment (HUD Fair Market Rent 2020: \$1,528/mo).
- ▶ Median wage for Miami-Ft. Lauderdale-West Palm Beach MSA, 2020: \$18.60/hour. A full-time, year-round worker with this wage can afford \$967 in rent.

How much can South Florida workers afford to pay for housing each month?

\$500-699

- Restaurant staff (bartenders, wait staff, dishwashers)
- Cashiers and retail salespersons
- Cleaning staff (laundry, housekeeping, janitors)
- Child care workers & preschool teachers
- Hotel clerks
- Nursing assistants

\$700-899

- EMTs & paramedics
- Receptionists
- Security guards
- Hair stylists
- Construction laborers
- Bank tellers
- Customer service reps
- Pharmacy techs
- Secretaries

\$900-1,100

- Medical assistants
- Social workers
- Truck drivers
- Dental assistants
- Bus drivers
- Veterinary techs
- Carpenters
- Auto mechanics
- Retail supervisors


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

Data Clearinghouse: Search by County

<http://flhousingdata.shimberg.ufl.edu/covid-19>

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ictions

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[Affordability](#) [Assisted Housing Inventory](#) [Comprehensive Plan Data](#) [Condos & Manufactured Housing](#)

[Income & Rent Limits](#) [Lending/HMDA](#) [Parcels & Sales](#) [Population & Household Projections](#) [Special Needs](#)

[Maps & Visualizations](#) **NEW!** [COVID-19: Workforce & Housing Indicators](#) [REACH \(Tampa Bay Area\)](#) **NEW!** [Disaster Response](#)

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Home > COVID-19: Workforce & Housing Indicators

Geographic Areas: COVID-19: Workforce & Housing Indicators

Select one or more areas.

Next

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☐ All Counties

☐ Alachua County

☐ Baker County

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Year-over-year change (same month)

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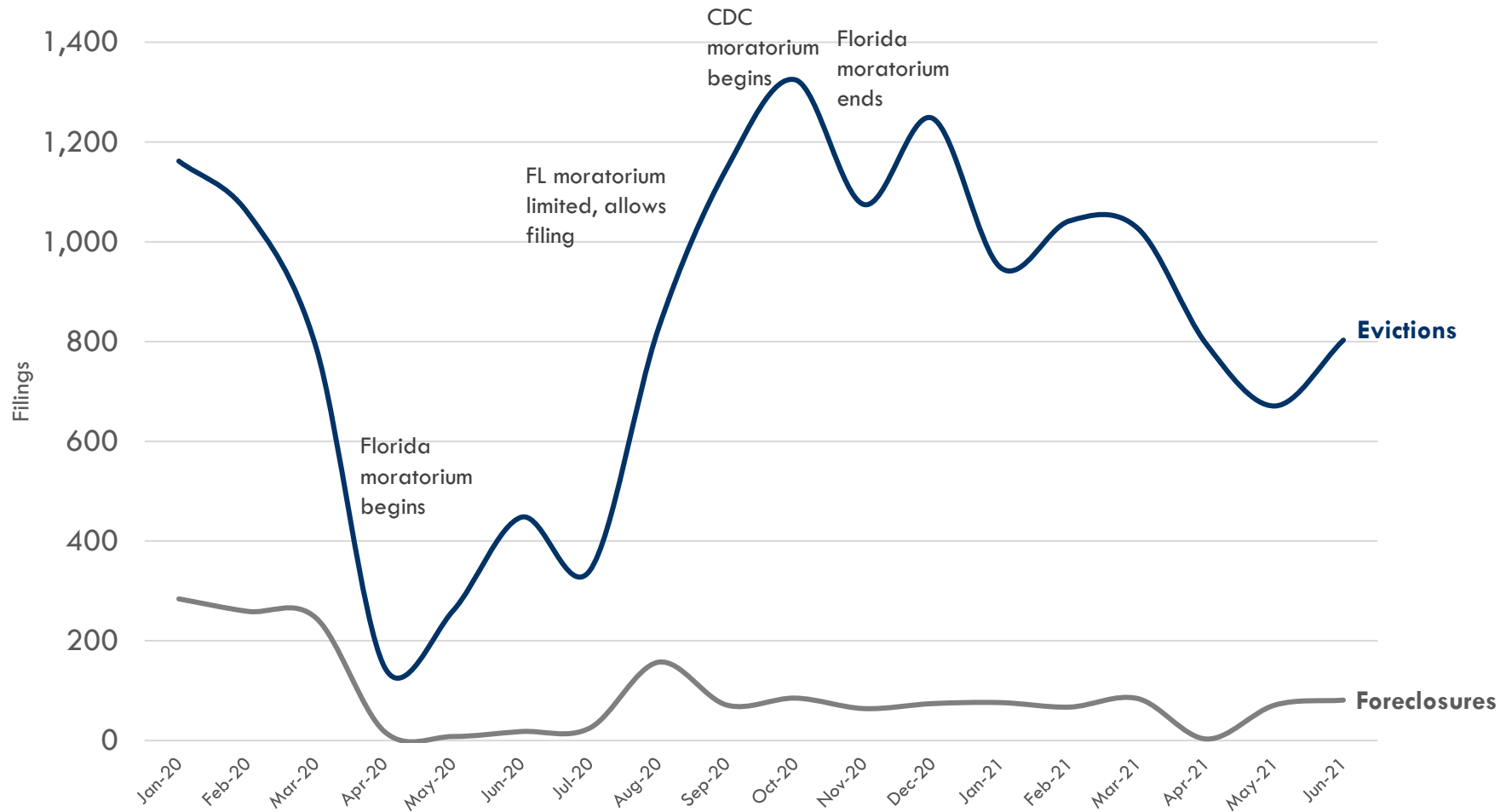
Year-over-year change (same month)

Additional Data Tables

<http://flhousingdata.shimberg.ufl.edu/covid-19>

Hide Menu		State or MSA	Industry	January 2020	February 2020	March 2020	April 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Tables Eviction Filings, 2019-2021 Foreclosure Filings, 2019-2021 Unemployment Rate by Month, 2020 - 2021 Unemployed Workers by Month, 2020 - 2021 Employment by Industry, 2020 - 2021 Workers In Affected Industries, 2020 Population by Age Children and Education Housing Cost Burden Residential Health Facilities: Assisted Living Facilities Residential Health Facilities: Nursing Homes Residential Health Facilities: Other Correctional Facilities		Fort Lauderdale-Pompano Beach-Deerfield Beach MD	Construction	49,400	50,300	50,000	46,400	46,400	48,500	48,900	48,900	48,700
		Fort Lauderdale-Pompano Beach-Deerfield Beach MD	Education and Health Services	110,900	115,600	114,400	99,500	99,500	103,700	105,700	104,500	105,300
		Fort Lauderdale-Pompano Beach-Deerfield Beach MD	Financial Activities	64,900	65,200	65,100	61,900	61,900	61,900	62,800	63,300	63,500
		Fort Lauderdale-Pompano Beach-Deerfield Beach MD	Leisure and Hospitality	96,000	99,300	96,200	50,900	50,900	59,100	71,000	70,900	70,500
		Fort Lauderdale-Pompano Beach-Deerfield Beach MD	Manufacturing	28,500	29,300	29,000	26,100	26,100	26,500	27,300	27,000	26,900
		Fort Lauderdale-Pompano Beach-Deerfield Beach MD	Other Services	37,700	36,700	35,500	26,300	26,300	27,900	30,400	30,100	29,900
		Fort Lauderdale-Pompano Beach-Deerfield Beach MD	Other Services	37,700	36,700	35,500	26,300	26,300	27,900	30,400	30,100	29,900
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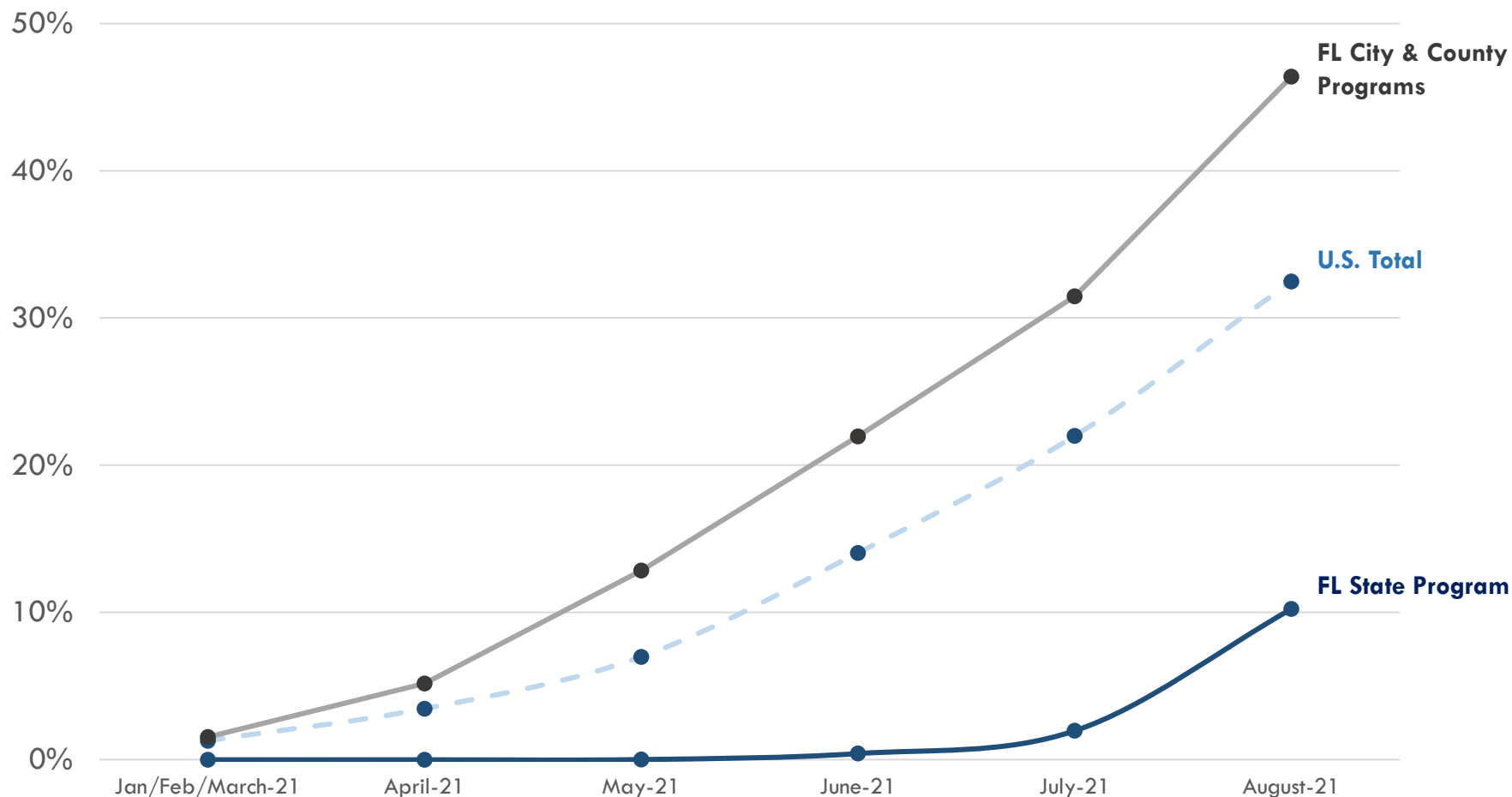
Eviction & foreclosure filings fell sharply in spring 2020 during state moratorium. Eviction filings rebounded in fall 2020, then fell below historic levels. Foreclosures remain low.



Eviction & Foreclosure Filings, Broward County

Source: Shimberg Center tabulation of filing data from Florida Clerks & Comptrollers and Office of the State Courts Administrator

Emergency rental assistance ramped up slowly in 2021, especially at the state level. City/county spending rates ranged from under 10% to over 90%.



Cumulative Emergency Rental Assistance Program (ERA1) Spending, January-August 2021

Source: U.S. Department of the Treasury, Emergency Rental Assistance Program Interim Report. Percentages refer share spent of funds available for rent, rental arrearages, and utilities for households; excludes housing stability and administrative costs.

Building a Local Housing System: The Affordable Housing Continuum



Supportive Housing (affordable units + services)

- Homeless
- Older adults
- People with disabilities
- Other special needs



Affordable rental housing

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



Affordable home ownership

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



The other side of the coin: keeping people in their homes

- Eviction prevention
 - Legal representation
 - Financial assistance
 - Preservation of rental units with expiring affordability
- Home rehab
 - Make older homes safe, weatherized, disaster and climate resilient
 - Accessibility modifications for older households and persons with disabilities
- Financially sustainable ownership
 - Responsible refinancing
 - Resolving heirs property and other title issues

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Anne Ray

352-273-1195 ♦ aray@ufl.edu

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

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