



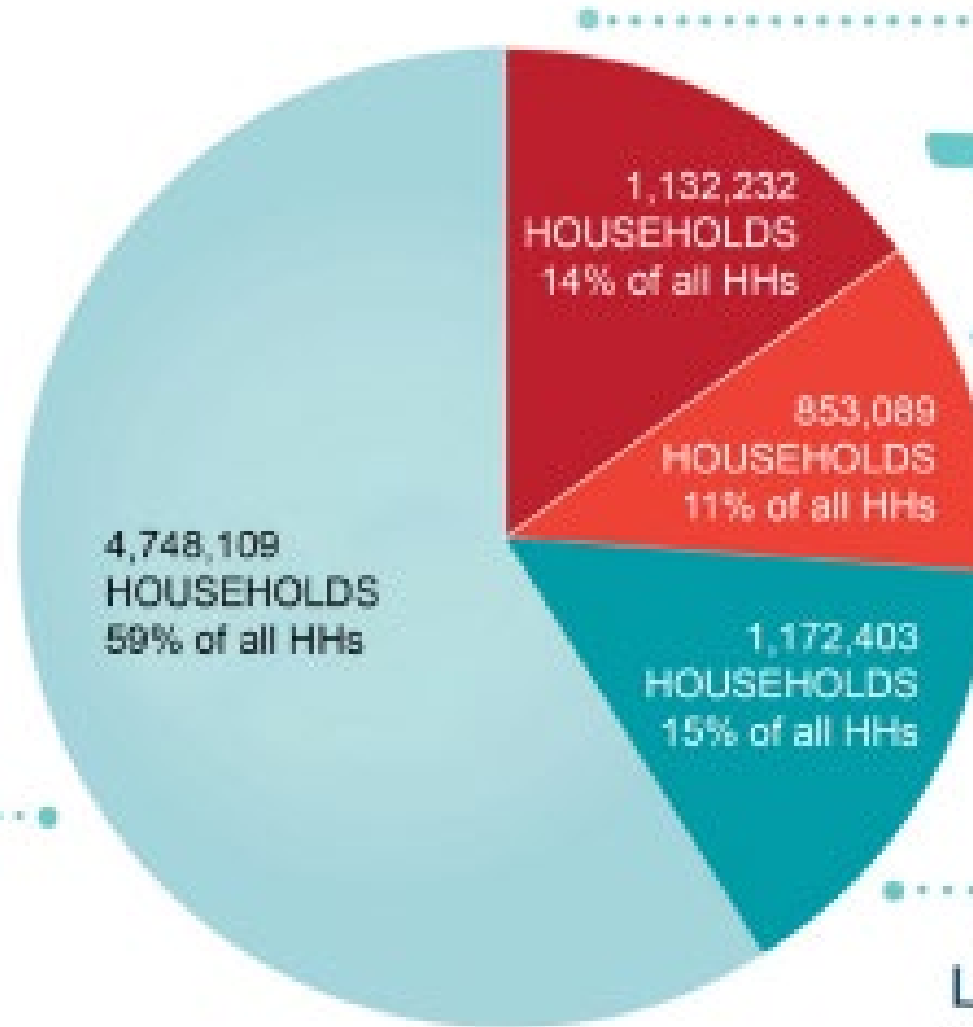
# HOUSING AFFORDABILITY IN FLORIDA

Presented to the United Way of Florida Conference  
June 15, 2022

# 25%

## of Floridians Struggle to Pay for Housing

Not Low-Income



Low-Income,  
Severely Cost  
Burdened



Low-Income,  
Moderately  
Cost Burdened

Low-Income,  
Not Cost Burdened

**Percentage of Cost Burdened Households by MSA (FL) - 2019 EST**  
 (Cost Burden Threshold - 30%)

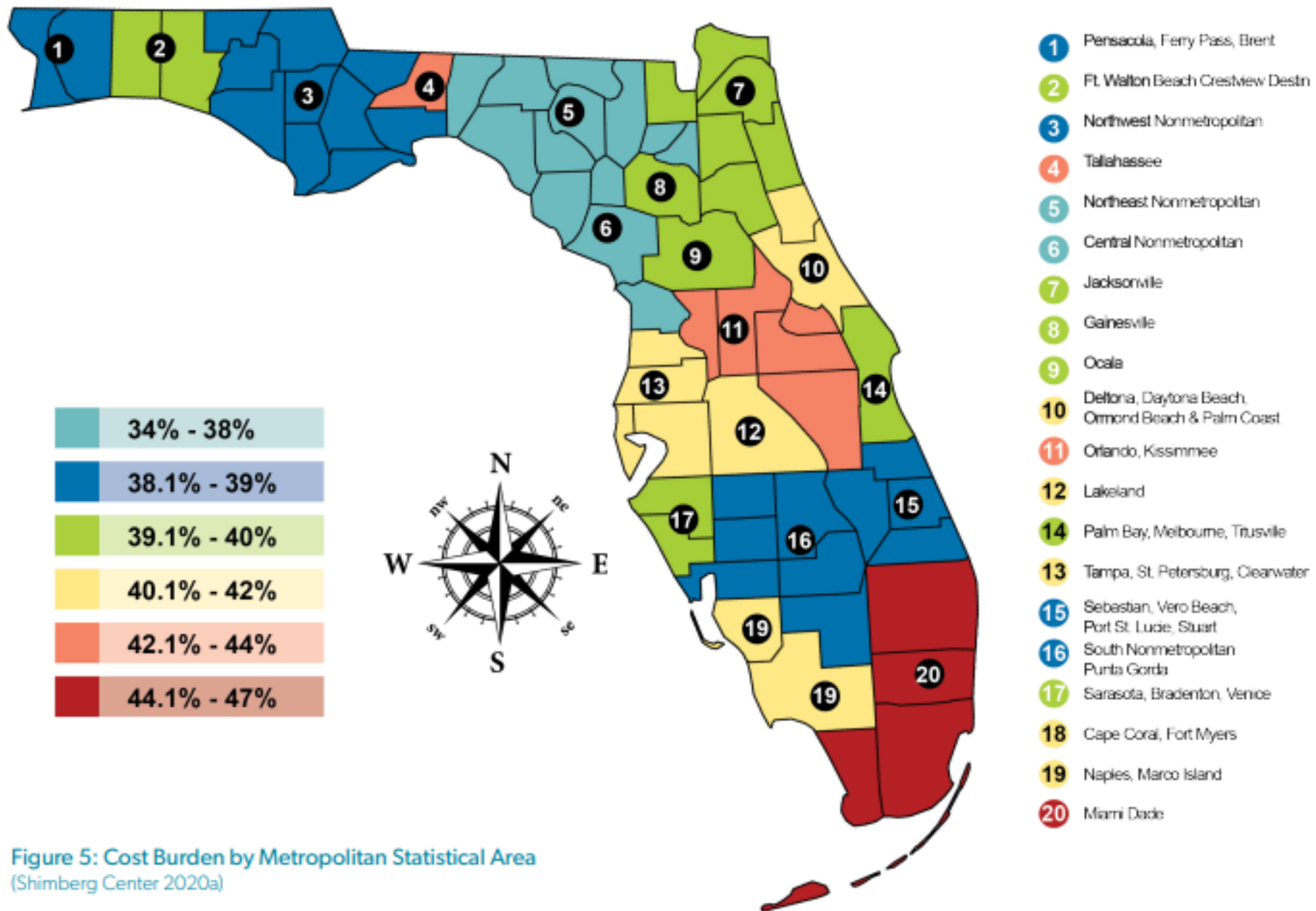


Figure 5: Cost Burden by Metropolitan Statistical Area  
 (Shimberg Center 2020a)

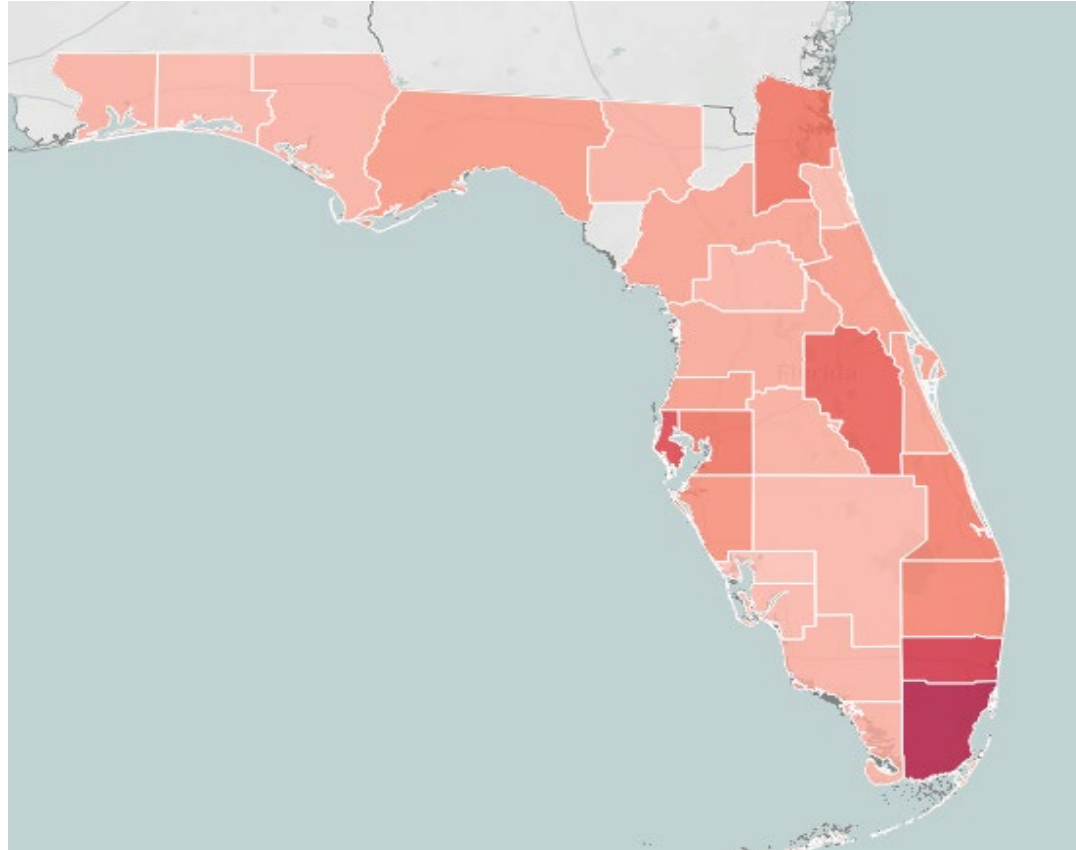


Total People Experiencing Homelessness

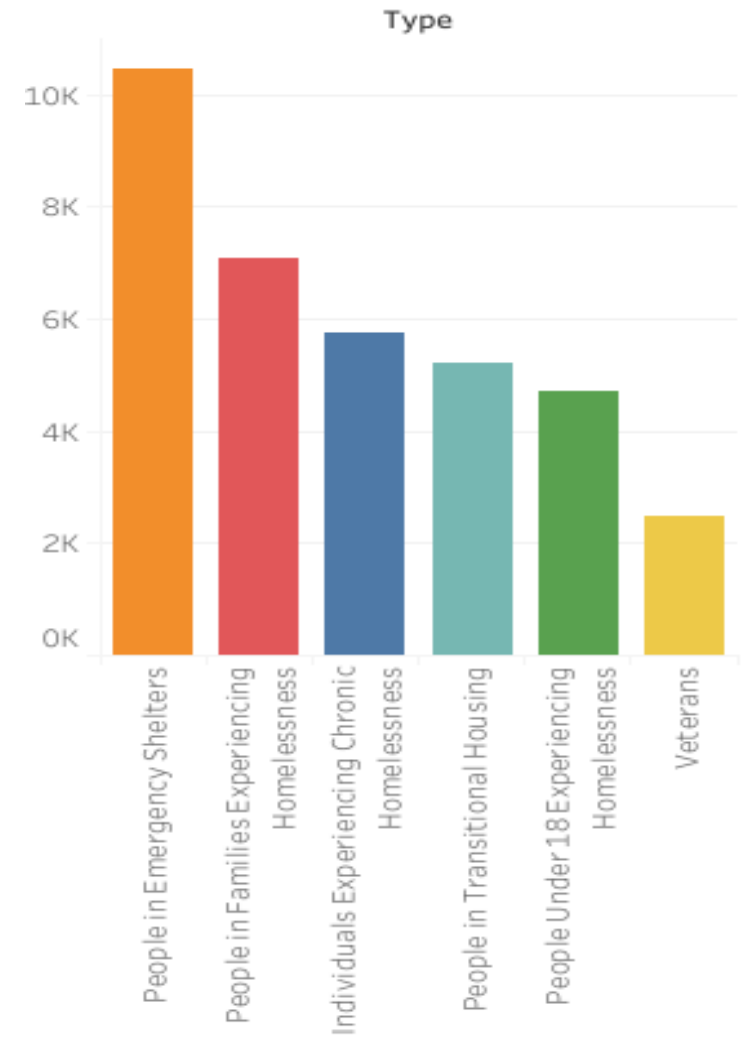
28,328

Percent Change in Homelessness since 2007

-41.07%



Cohorts of People Experiencing Homelessness



# Primary Causes of Cost Burden and Who Is Most Affected

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- Primary Causes:
  - Insufficient Wages
  - High housing costs
- Who is Most Cost-Burdened
  - Renters
  - Households earning 50% of AMI or less



# How to Create Housing Affordability?

Planning + Financing + Long-Term Assurances =  
Affordability



# (Re)define the “Workforce”

- Typical “Workforce” definition - between 100% and 140% of AMI
- Other terms synonymous with “workforce”: “essential workers” or “heroes”
  - Teachers, police officer, firefighters, healthcare workers
- What jobs and income levels make up most of the actual “Workforce”?



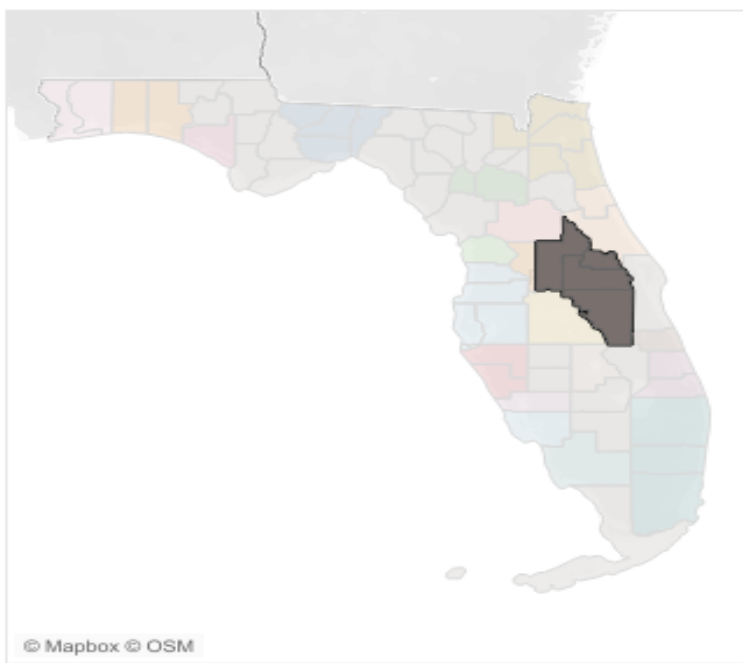
# Wages and Housing Costs by MSA

The following dashboard shows the median hourly wage necessary to afford housing in Florida overall as well as in each metropolitan statistical area (MSA).

**Click an MSA on the map below** to see how the 10 most common jobs in the area stack up compared to the median rent (from the 2020 5-Year ACS) or median mortgage (Home Values from the Florida Realtors 2021 Year-End Report, assuming a 4.83% interest rate and 10% down).

Orlando-Kissimmee-Sanford, FL

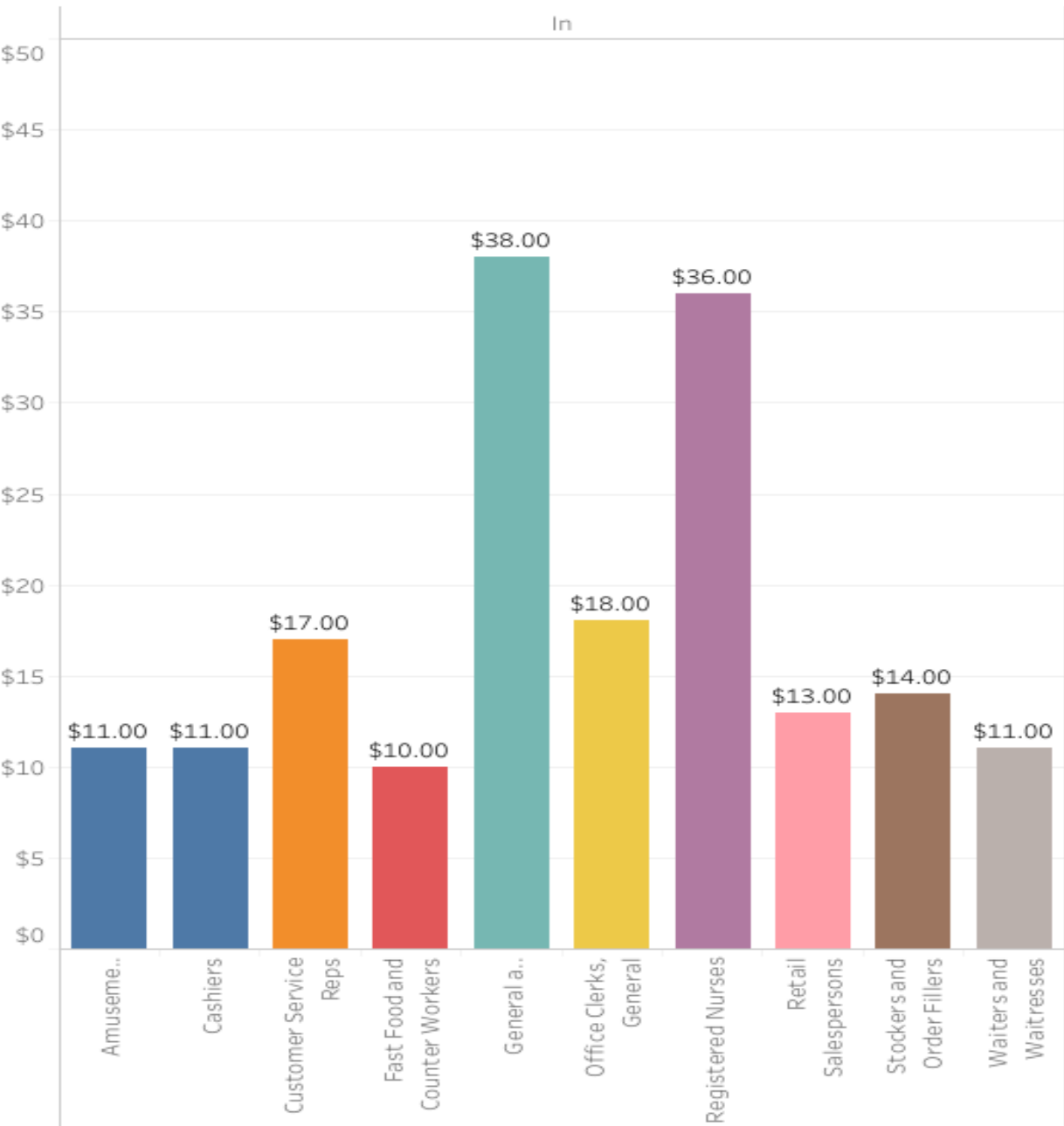
## MSAs in Florida with BLS Data



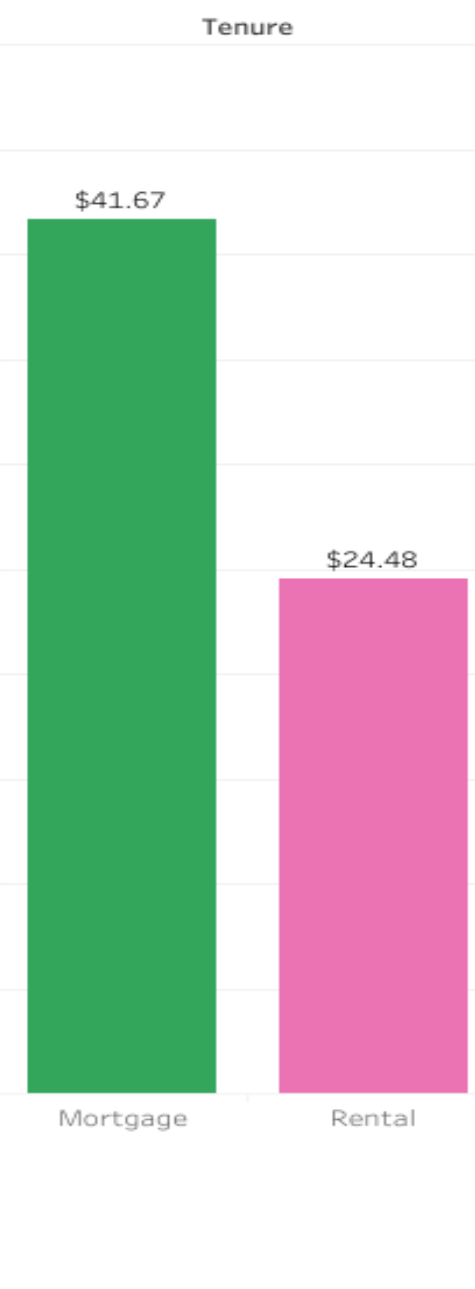
© Mapbox © OSM



# Median Income of Top 10 Most Common Occupations in Florida



# Wage Needed to Afford Median Home





# Who is ALICE?

- Example: Medical Assistant
- Pay range - \$14 to \$17 per hour
- \$29,120 to \$35,360 annually

## Medical Assistant/Medical Receptionist

Tampa, FL

 \$14 - \$17 an hour  Full-time  Day shift

 Easily apply  Urgently hiring

- High school or equivalent (Preferred).
- Candidate would be responsible for **medical** office task including but not limited to, greeting patients, assisting with...

Active 2 days ago





# Good Policy Example: Utilizing State and Local Fiscal Recovery Funds for Affordable Housing





# Good Policy and Good Project Example: Utilizing HB 1339 in St. Petersburg

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Lumber yard in St. Petersburg to become 264-units of mixed-income housing

Photo credits: [www.stpeterising.com](http://www.stpeterising.com)



# Good Projects Around the State Example: Surface Parking Redevelopment in Jacksonville



Local developer to redevelop existing shopping center, including transforming underutilized parking lot into housing and container units for small businesses

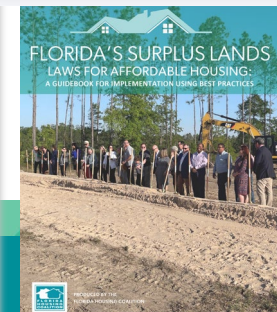
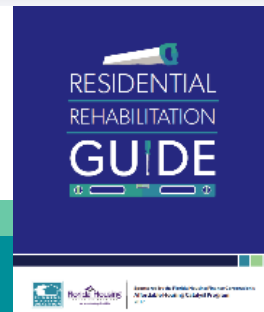
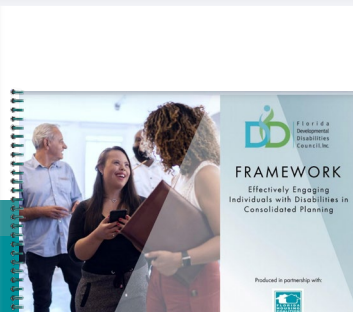
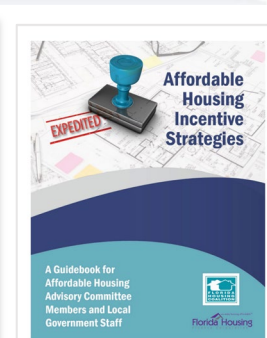
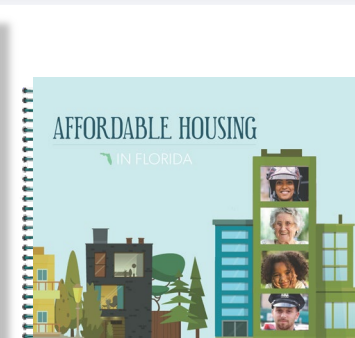
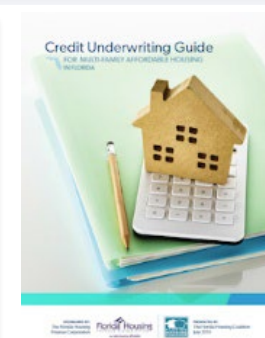
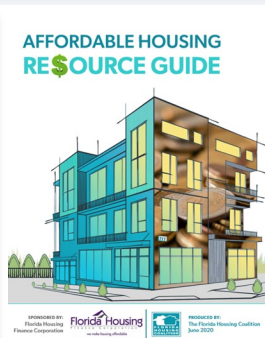
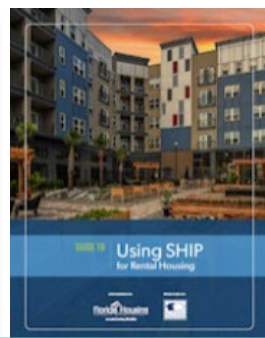
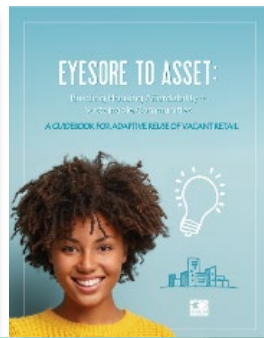
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# FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more under the Publications tab at [Flhousing.org](http://Flhousing.org)





The Florida Chamber has a housing goal in its [2030 Florida Blueprint](#) plan to **reduce the number of cost-burdened households to no more than 10% by the year 2030.**

