

Housing Palm Beach County

An Analysis of Housing Needs and Housing Affordability Problems



United Way of Palm Beach County

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In the wake of the recent housing boom a wide range of stakeholders, including policy makers and key members of the business community, have drawn attention to the growing shortage of affordable housing in Palm Beach County.¹ But while the impact of home appreciation on middle- and higher-income workers has led to the proposal of “workforce housing” and similar policies in Palm Beach County,² no new and significant affordable housing policies are aimed at resolving the increasing and widespread housing affordability problems of low-income families and workers. Recent hurricanes have exacerbated the housing crisis already faced by Palm Beach County’s working poor as a result of rapidly rising housing costs, persistently low wages and a declining stock of affordable rentals.³

To focus attention on the most severe of Palm Beach County’s housing problems, this report examines the need for affordable housing for low-income workers and households. The most recent available Census data was used to determine, (1) how much low-income households can afford to pay for housing, (2) the gap between their incomes and typical housing costs, and (3) the magnitude of the housing affordability problems for lower-income owners and renters. Although this analysis is focused on the county as a whole there is similar information provided in appendix II for selected municipalities.

Household Size, Incomes and Housing Costs

The U.S. Census considers a household to be all of the people that occupy housing units, except those classified as group quarters (dorms, shelters, prisons, etc). There were more than 503,000 households in Palm Beach County in 2004, almost 30,000 more than in 2000. The average size of a household in Palm Beach County in 2004 was 2.43. It was slightly larger for owner households (2.44) compared to renters (2.41).⁴

The income distribution for households in Palm Beach County is rather top-heavy (see Chart 1 below). Larger proportions of households in Palm Beach County in 2004 earned between \$50,000 and \$60,000 (8.5%), \$60,000 to \$75,000 (9.2%), and \$74,000 to \$100,000 (9.5%), compared to lower income brackets. However, Palm Beach County is also home to a

At least 165,789 households earn less than or equal to 60% of the median household income or \$31,200 in 2005.

¹ See, for example, Michael Jones, “Aim Before Firing: The Housing Crisis,” *South Florida CEO*, March 2006; Linda Rawls, “Middle-class crunch: Affordable housing crisis threatens local economy,” *Palm Beach Post*, November 13, 2005; Harold L. Lewis, “Relocation boom or housing crisis?” *South Florida CEO*, October, 2004.

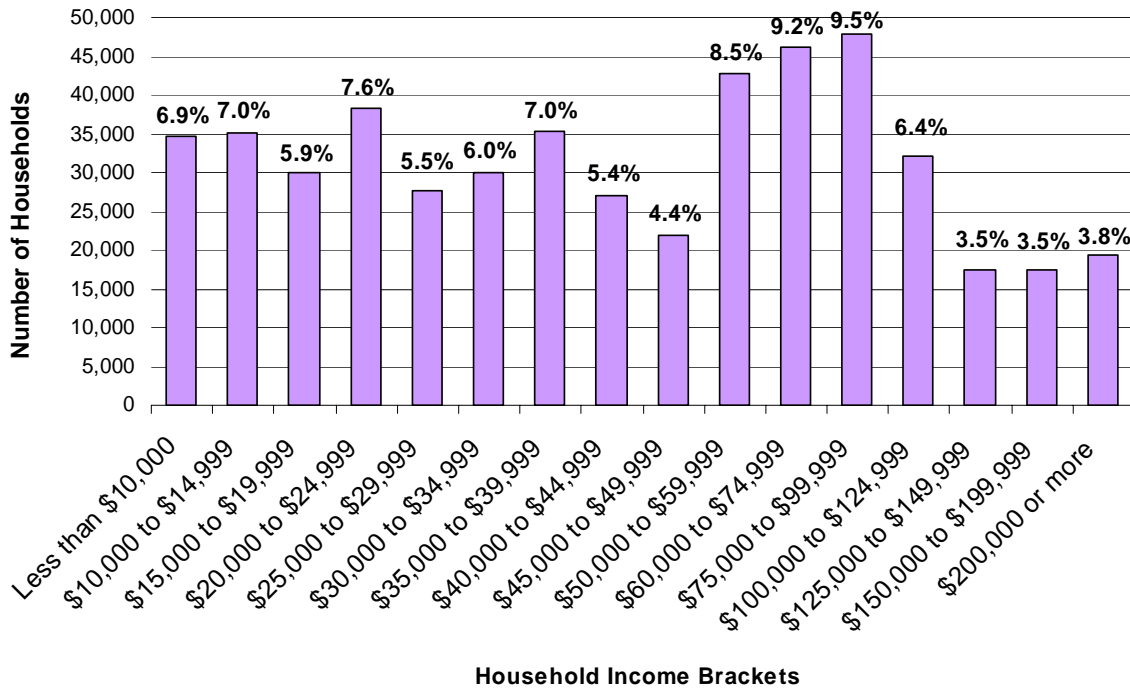
² See Darcie Lunsford, “Palm Beach County Sets Workforce Housing Rules,” *South Florida Business Journal*, March 31, 2006.

³ For an example of press coverage of the low-income housing crisis and the difficulties in passing low-income housing policy in Palm Beach see Pat Beall, “Wilma only part of low-income housing crisis,” *Palm Beach Post*, November 13, 2005; Josh Mitchell, “Affordable housing faces threat: Stereotypes,” *Palm Beach Post*, June 10, 2004; Linda Rawls, “Few Builders Take Up Affordability Incentives,” *Palm Beach Post*, March 14, 2004; Kathy Bushouse, “Palm Beach County officials get to grips with low-cost housing puzzle,” *Sun Sentinal*, February 9, 2003.

⁴ U.S. Census Bureau, 2004 American Community Survey.

large number of households that would be considered to be extremely low-income and very low-income, meaning they make 50% or less of the median household income.⁵ At least 138,000 households would fall into one of these two income categories and at least one third or 165,789 households earn less than or equal to 60% of the median household income (\$31,200).

**Chart 1
Palm Beach County Income Distribution for All Households In 2004**



Source: U.S. Census Bureau, American Community Survey 2004

Single-occupant households make up about one third of Palm Beach County’s households and tend to have much lower incomes than larger sized ones. (see Tables 4 and 5 in the appendix). The median income for 1-person households in 2004 was \$26,054, compared to more than \$50,000 for 2-person and 3-person households, and even higher for larger households.

Single-occupant households make up about one third of all households and tend to have much lower incomes than larger sized ones.

⁵ Using the income categories established by the United States Department of Housing and Urban Development (HUD), extremely low-income households earn 30% or less of the median household income and very low-income households earn between 30% and 50% of the median household income. For an explanation of the purpose and determination of these income categories see U.S. HUD, *Income Limits Briefing Material*. Available at www.huduser.org/datasets/il/il06/briefing-materials.pdf.

The ability to afford housing is determined by the relationship between incomes and housing costs. Households that spend more than 30% of their monthly income on housing costs, including rent or monthly mortgage payments and utilities, are considered to be “cost burdened” since they may not be able to afford other basic needs such as food, clothing, transportation and medical care.⁶

Almost 35,000 Palm Beach County households can afford no more than \$250 in monthly housing costs.

Table 1 shows the income distribution of households in Palm Beach County in 2004 and reports how much households in different incomes brackets can afford to pay in monthly housing costs.

**Table 1
Palm Beach County 2004 Household Income and
Affordable Monthly Housing Costs**

Income Bracket	Percent of Median Household Income ⁱ	Households Earning Less Than Top of Income Bracket ⁱⁱ		Maximum Affordable Monthly Housing Cost ⁱⁱⁱ
		Number	Percent	
Less than \$10,000	23.0%	34,765	7%	\$250
\$10,000 to \$14,999	34.4%	69,814	14%	\$375
\$15,000 to \$19,999	45.9%	99,743	20%	\$500
\$20,000 to \$24,999	57.4%	138,044	27%	\$625
\$25,000 to \$29,999	68.9%	165,789	33%	\$750
\$30,000 to \$34,999	80.4%	195,893	39%	\$875
\$35,000 to \$39,999	91.9%	231,145	46%	\$1,000
\$40,000 to \$44,999	103.4%	258,152	51%	\$1,125
\$45,000 to \$49,999	114.8%	280,162	56%	\$1,250
\$50,000 to \$59,999	137.8%	322,907	64%	\$1,500
\$60,000 to \$74,999	172.3%	369,152	73%	\$1,875
\$75,000 to \$99,999	229.7%	416,975	83%	\$2,500
\$100,000 to \$124,999	287.1%	449,084	89%	\$3,125
\$125,000 to \$149,999	344.5%	466,515	93%	\$3,750
\$150,000 to \$199,999	459.3%	484,052	96%	\$5,000
\$200,000 or more		503,376	100%	

Source: Adopted from U.S. Census Bureau, 2004 American Community Survey

ⁱ Based on area median household income of \$43,540 in 2004.

ⁱⁱ Columns show (cumulative) number and percent of Palm Beach County households earning less than or equal to the upper value of the income bracket indicated on the left

ⁱⁱⁱ The most a household earning the upper value of this income bracket can afford to pay in monthly gross rent or mortgage payments, including utilities, should they spend less than 30% of income on housing.

⁶ See the U.S. Department of Housing and Urban Development’s (2005) discussion of affordable housing at <http://www.hud.gov/offices/cpd/affordablehousing/index.cfm>.

An additional 65,000 households can afford at best \$500 in monthly housing costs and another 38,300 households can afford at best \$625.

About 7% or almost 35,000 households can afford at most \$250 in monthly housing costs. An additional 13% or almost 65,000 Palm Beach County households can afford no more than \$500 in monthly housing costs. Households earning up to \$25,000, almost 60% of the median household income for Palm Beach County, can afford no more than \$625 in monthly housing costs.

How well do household incomes match up to fair market housing costs?

Table 2 shows the fair market rents for zero, one, two, three, and four bedroom housing units in Palm Beach County in 2004. Based on the fair market price of housing, at least 99,743 or 13.1% of households cannot afford an efficiency or zero bedroom unit; at least 138,044 or about 27% of households cannot afford a one bedroom unit; and at least 165,789 or 33% cannot afford a two-bedroom unit. In a county where on average households are made up of at least two people, these figures suggest that **more than one quarter of Palm Beach County households cannot afford the fair market price of adequately sized housing.**

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**Table 2
Palm Beach County Fair Market Rents in 2004**

Bedrooms	Zero	One	Two	Three	Four
Fair Market Rent	\$570	\$665	\$823	\$1,092	\$1,352

Source: U.S. Department of Housing and Urban Development, 2004 Fair Market Rents

Housing Affordability Problems

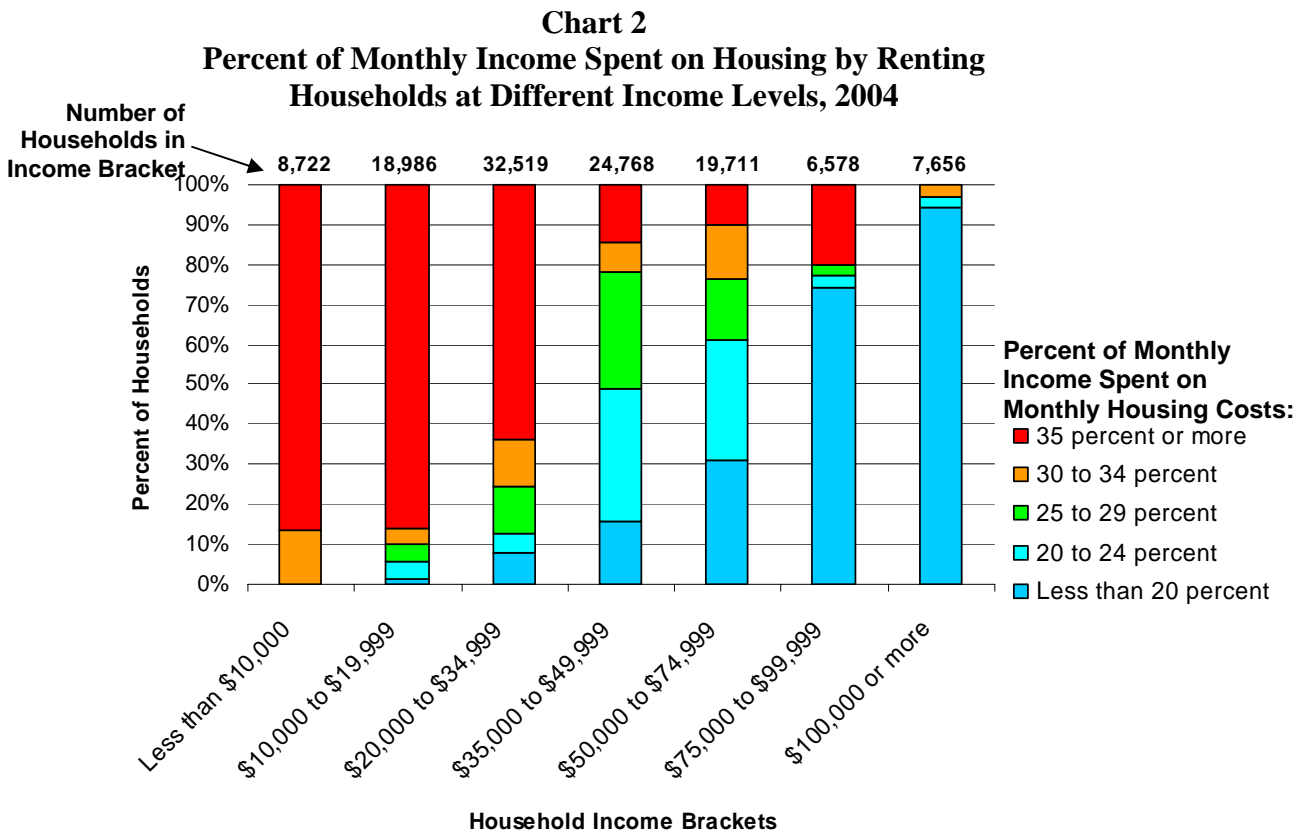
Although the above information compares incomes to housing costs, it does not tell us exactly how many households struggle to afford the house in which they live. The rate of housing cost-burden—that is, households paying 30% or more of monthly income for housing—differs according to whether the unit is owned or rented. Charts 2 and 3 and Table 3 show details.

Renter-Occupied Households

None of the 8,722 renters making less than \$10,000 in 2004 can reasonably afford the apartment they live in. Almost 90% of them pay 35% or more of their monthly income on housing costs. In addition, **ninety percent of the almost 19,000 renters making \$10 to \$20 thousand were cost-burdened and the vast majority of these were also paying 35% or more of their monthly income on housing costs.** This situation is worse than in 2001, when only 90% of the poorest renters (making less than \$10,000) and 86.5% of those making between \$10 and \$20 thousand were cost-burdened by their housing expenses.⁷ Thus the rate of housing cost-burden for the poorest increased substantially from 2001 to 2004.

Not one of the 8,722 renters making less than \$10,000 can reasonably afford the apartment they live in.

In the next highest income bracket in 2004, consisting of **32,519 renters making \$20 to \$35 thousand, about 75% were cost-burdened.** The rate of cost-burden was much less for renters earning \$35,000 and up (around 20-22%, depending on the income bracket) but it nonetheless indicates that many moderate, middle, and higher-income renters also struggle with housing affordability problems.



Source: U.S. Census Bureau, American Community Survey 2004

⁷ This is according to the American Community Survey, Supplemental Survey, 2001.

Taken together these figures portray a **population of lower-income renter households with affordable housing problems of crisis proportions.** The vast majority (44,717) of low- to extremely-low income renter households in Palm Beach County are spending more than a third of their monthly income on housing costs, leaving little to cover the cost of transportation, groceries, education and other basic needs.

The vast majority of very low income renters are spending more than one third of their monthly income on housing, leaving little to cover the cost of transportation, food, health care and other basic needs.

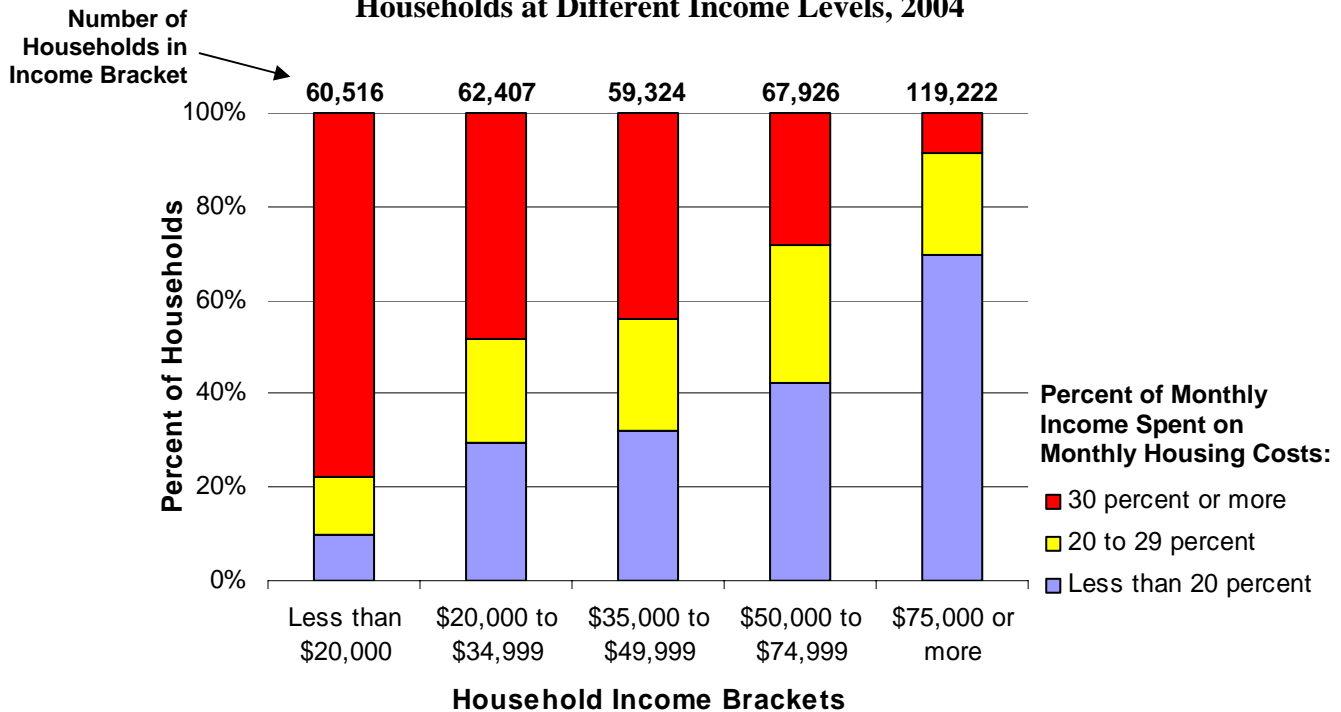
Owner-Occupied Households

Like renters, the rate of housing cost-burden is greater among those owner-occupied households with lower incomes. **About 78% of the 60,516 owner-occupied households making less than \$20,000 spent more than 30% of their monthly income on housing costs.** This was slightly more than the 75% share of cost-burdened owners in this income bracket in 2000.⁸ In addition, of the 62,407 earning between \$20 and \$35 thousand, almost half were cost-burdened. The same was true for 44% of the 59,324 households in the next highest income bracket, \$35 to \$50 thousand. These three income categories, ranging from low- to extremely-low income, contain **103,314 households that are cost-burdened by their housing expenses, representing 56% of low-income, owner-occupied households and 28% of all owner-occupied households.**

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⁸ This is according to the US Census 2000. The rate of cost-burden for owners is not available from 2001.

Chart 3
Percent of Monthly Income Spent on Housing by Owner-Occupied
Households at Different Income Levels, 2004



Source: U.S. Census Bureau, American Community Survey 2004

But while the rate of housing cost-burden was less among lower-income owners compared to renters, it was relatively higher for middle- and upper-income groups. Almost 30% of owner-occupied households earning between \$50 and \$75 thousand and about 9% of those making \$75 thousand or more were cost-burdened.

Fifty six percent of low to extremely low income owner-occupied households are paying 30% or more of their monthly income on housing costs.

These represent 29,226 owner-occupied that were cost-burdened by their housing expenses. In all, 34% of owner-occupied households spend more than 30% of their monthly income on housing costs.

Workforce Wages

Finally, to understand the real importance of affordable housing it is useful to consider how much workforce households can afford to pay for housing. Table 3 shows hypothetical single- and dual-earner households in Palm Beach County.

Table 3
Hypothetical Single and Dual Earner Households and Affordable Housing Costs

Occupation(s)	Annual Wage	Percent of Area Median Income	Affordable Monthly Rent	Fair Market Rent as a Percent of Monthly Income ¹	
				1 BR	2 BR
Mental Health Counselor*	\$38,480	59.8%	\$962	23%	28%
Librarian*	\$36,941	57.4%	\$924	24%	30%
Security Guard*** & Waitress*	\$36,920	57.3%	\$923	24%	30%
Police Officer**	\$35,152	54.6%	\$879	26%	31%
Elementary School Teacher*	\$35,079	54.5%	\$877	26%	31%
Plumber*	\$33,072	51.4%	\$827	27%	33%
Garbage Collector* & Parking Lot Attendant*	\$32,552	50.5%	\$814	28%	34%
Customer Service Representative*	\$27,851	43.2%	\$696	32%	39%
Secretary*	\$26,582	41.3%	\$665	34%	41%
Groundskeeper***	\$23,795	36.9%	\$595	38%	46%
School Bus Driver*	\$20,946	32.5%	\$524	43%	52%
Cashier***	\$19,802	30.7%	\$495	46%	55%
Janitor*	\$16,640	25.8%	\$416	54%	66%
Cafeteria Worker*	\$16,266	25.3%	\$407	55%	67%

Source: Occupational Employment and Wage Estimates, Palm Beach County, 4th Quarter, 2005

¹ The 2006 fair market rent for a 0 bedroom (BR) dwelling is \$652; \$752 for 1-BR; \$911 for 2-BR; \$1,205 for 3-BR; and \$1,377 for 4-BR. Data from U.S. HUD (<http://www.huduser.org/datasets/fmr.html>).

* Median Wage

** Entry Level Wage: This is the wage an entry-level worker might expect to make. It is defined as the average (mean) wage earned by the lowest third of all workers in a given occupation.

*** Experienced Level Wage: This wage represents what an experienced worker might expect to make. It is defined as the average (mean) wage earned by the upper two-thirds of all workers in a given occupation.

The households at the top of the chart would barely be able to afford a two bedroom apartment at fair market prices in Palm Beach County. The income of a mental health counselor, about \$38,500—a “low” income for Palm Beach County—is enough to afford \$962; and a security guard and a waitress together earn a “low” income of \$36,920 and can afford monthly rent up to \$923. Each of these households—one comprised of a mental health counselor, the other a security guard and waitress living together—would have to spend around 30% of their monthly income to afford the \$911 fair market rent of a 2 bedroom dwelling. An elementary school teacher alone makes about \$35,000, also a relatively “low” income and can only afford up to \$877 in monthly housing costs. An elementary school teacher would have to pay 31% of her monthly income on housing to afford a fair market-priced 2 bedroom apartment.

An experienced groundskeeper earns a “very low” annual salary of \$23,795 and can afford up to \$595 in monthly rent, not even enough to pay the fair market rent of a studio apartment at \$652. A typical cafeteria worker making \$16,266—an “extremely low” income for Palm Beach County—can afford no more than \$407 in monthly rent and would be severely cost-burdened or spending more than half of their monthly income on housing costs to afford a 1 bedroom apartment.

In the context of declining federal support for low-income housing programs, rapidly rising housing costs in South Florida and stagnant incomes, these households’ struggle to afford the fair market rent of zero, one and two bedroom apartments represents an affordable housing crisis in Palm Beach County. These households and family members work in jobs that range from janitors and cleaners to school bus drivers to retail salespersons to police officers and school teachers. These are the families and households that comprise Palm Beach County’s workforce and there is no housing at prices they can afford.

Conclusion

This report has analyzed the need for affordable housing at the county level by using the most up-to-date information on household incomes, housing costs and housing affordability problems. However, to supplement these findings with a more local perspective, information on housing affordability problems in selected Palm Beach County municipalities in 2002 is provided in tables in the appendix.

The affordable housing needs of the working poor have reached crisis proportions.

Palm Beach County, like many large urban areas, has a large number of lower-income households, resulting in a great demand for affordable housing. More than one quarter of Palm Beach County households or at least 138,000 households, cannot afford the fair market rent for a one-bedroom apartment. Furthermore, the vast majority (84%) of the county’s low-income, renting households are cost-burdened by their housing expenses. More than half of low-income, owner-occupied households are also cost-burdened.

Making housing more affordable for low income workers and families cannot be achieved without government intervention.

The affordable housing needs of the working poor in Palm Beach County have reached crisis proportions. The wages of lower-income workers simply have not kept up with housing costs and typical working class families desperately need more affordable housing. Workforce housing and similar policies that focus on middle-income or upper-middle-income households are important but do not address the housing needs of the large

share of the workforce that earns less than 80% of the median income. These are the workers who clean the downtown office buildings, provide services to tourists, and carry out hundreds of other essential tasks in our increasingly service-oriented economy. Producing and preserving housing that is affordable to low-income workers and families is essential in a service driven economy like Palm Beach County.

APPENDIX I

Table 4
Palm Beach County 2004 Households by Median Income and Household Size

Household Size	Median Household Income			Households	
	Estimate	Lower Bound	Upper Bound	Number	Percent
1-person households	\$26,054	\$23,517	\$28,591	168,153	33%
2-person households	\$53,658	\$49,975	\$57,341	186,903	37%
3-person households	\$54,674	\$49,436	\$59,912	65,485	13%
4-person households	\$70,222	\$60,512	\$79,932	51,849	10%
5-person households	\$54,448	\$40,241	\$68,655	19,223	4%
6-person households	\$60,959	\$24,019	\$97,899	7,823	2%
7-or-more-persons	\$88,703	\$37,984	\$139,422	3,940	1%
All Households	\$43,540	\$41,403	\$45,677	503,376	100%

Source: U.S. Census Bureau, 2004 American Community Survey

Table 5
Family Households by Type and Median Income

Household Type	Median Family Income			Family Households	
	Estimate	Lower Bound	Upper Bound	Number	Percent
All Family Households	\$55,996	\$53,343	\$58,649	299,860	100%
Married-couple family	\$63,478	\$60,873	\$66,083	232,046	77%
• With own children < 18 yrs	\$69,679	\$60,650	\$78,708	81,112	27%
• No own children < 18 yrs	\$60,101	\$55,875	\$64,327	150,934	50%
Other family	\$34,368	\$30,437	\$38,299	67,814	23%
• Male householder, no wife present	\$42,119	\$30,976	\$53,262	16,497	6%
○ With own children < 18 yrs	\$39,304	\$26,108	\$52,500	7,652	3%
○ No own children < 18 yrs	\$57,690	\$19,678	\$95,702	8,845	3%
• Female householder, no husband	\$32,009	\$27,442	\$36,576	51,317	17%
○ With own children < 18 yrs	\$23,242	\$17,115	\$29,369	28,161	9%
○ No own children < 18 yrs	\$43,772	\$29,705	\$57,839	23,156	8%

Source: U.S. Census Bureau, 2004 American Community Survey

APPENDIX II

To examine the need for affordable housing at the city level the following charts and tables present information on household income distribution and housing affordability problems in three Palm Beach County municipalities in 2002: Delray Beach, Jupiter and Riviera Beach. Jupiter is the wealthiest of the three cities considered here, with a median household income in 2000 of almost \$55,000. The same figure was \$43,371 for Delray Beach and \$32,111 for Riviera Beach.⁹

The information presented below shows that the housing market on its own will not resolve the housing affordability problems of the working poor. **In Riviera Beach, where there is a higher share of lower-income households, the housing market has not produced enough affordable housing to meet the demand.** Very high percentages of the household populations in each of the three cities are cost-burdened and severely cost-burdened.¹⁰ The observable difference between the cities is that Riviera Beach has a slightly higher rate of cost-burden among the lowest-income households while the other cities have slightly higher cost-burden rates in higher income brackets. More differences are found when the information is broken down by owners and renters. These minor differences are largely due to the differences in the share of very low-income households and differences in housing costs between the cities.

Since the information presented here is from 2002 it does not depict as severe an affordability crisis as do the figures from 2004 (above), when the rate of home value appreciation was rapidly accelerating. However, overall **it is clear that the working poor suffer much higher rates of housing cost-burden than other income groups in Palm Beach County.** Producing more affordable housing for the working poor is a crucial step toward alleviating their housing stress (also needed are higher wages) and thereby allowing them to devote more resources to other basic needs, ultimately improving their overall quality of life. Moreover, if lower-income households could spend less on housing and more on other basic needs this would also improve the performance of our education and health care system. To reiterate the point made earlier, **only government intervention will suffice to relieve the housing affordability problems of lower-income workers and families as the market on its own will not meet the burgeoning demand for more affordable housing.**

⁹ Median household income figures are from the 2000 U.S. Census.

¹⁰ Households are cost-burdened if they spend between 30% and 50% of monthly income on housing costs, and severely cost-burdened if they spend 50% or more of monthly income on housing costs.

Table 6
Household Income Distribution for Selected Cities in Palm Beach County, 2002

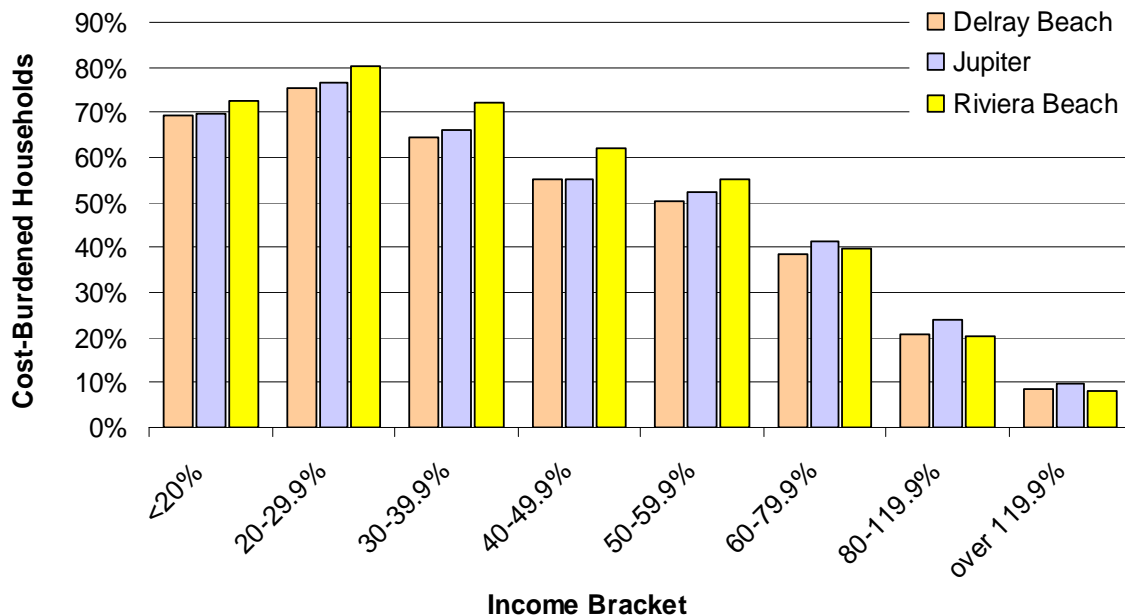
Income Bracket ⁱ	Delray Beach ⁱⁱ		Jupiter ⁱⁱ		Riviera Beach ⁱⁱ	
	Count	Percent	Count	Percent	Count	Percent
Less than 20%	1740	6%	911	5%	779	7%
20% to 29.9%	1486	5%	758	4%	583	5%
30% to 39.9%	1481	5%	787	4%	623	5%
40% to 49.9%	1599	6%	882	5%	677	6%
50% to 59.9%	1690	6%	944	5%	733	6%
60% to 79.9%	3200	12%	1954	11%	1454	12%
80% to 119.9%	5641	21%	3833	21%	2528	21%
120% or more	10482	38%	8193	45%	4432	38%
Total	27319	100%	18262	100%	11809	100%

Source: Shimberg Center for Affordable Housing and Florida Housing Data Clearinghouse, Data Access Tools for Affordable Housing Needs Assessment, data retrieved on April 20, 2006, from www.flhousingdata.shimberg.ufl.edu/index.html.

ⁱ Household income as a percentage of the area median income

ⁱⁱ Columns show the number and percent of households in each income bracket

Chart 4
Cost-Burdenedⁱ Households by Income Levelⁱⁱ for Selected Cities in Palm Beach County, 2002

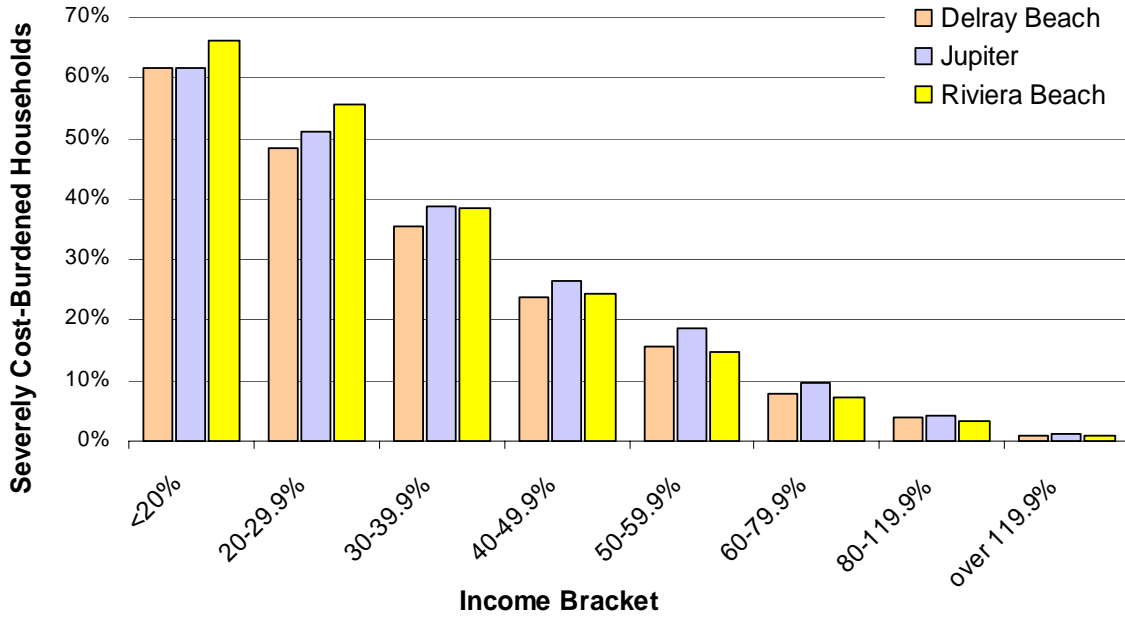


Source: Shimberg Center for Affordable Housing and Florida Housing Data Clearinghouse, Data Access Tools for Affordable Housing Needs Assessment, data retrieved on April 20, 2006, from www.flhousingdata.shimberg.ufl.edu/index.html.

ⁱ Households spending 30% or more of monthly income on housing costs

ⁱⁱ Household income as a percentage of the area median income

Chart 5
Severely Cost-Burdenedⁱ Households by Income Levelⁱⁱ for
Selected Cities in Palm Beach County, 2002



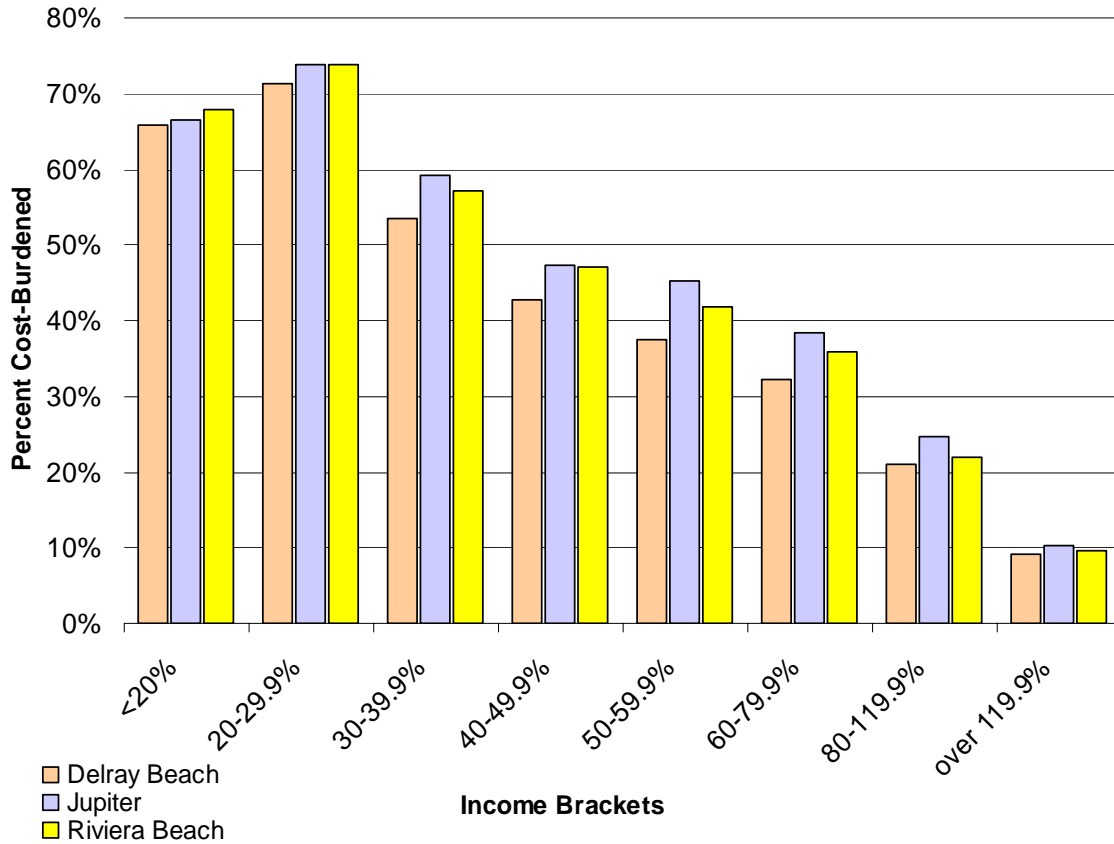
Source: Shimberg Center for Affordable Housing and Florida Housing Data Clearinghouse, Data Access Tools for Affordable Housing Needs Assessment, data retrieved on April 20, 2006, from www.flhousingdata.shimberg.ufl.edu/index.html.

ⁱ Households spending 50% or more of monthly income on housing costs

ⁱⁱ Household income as a percentage of the area median income

Cost Burden for owners and renters:

Chart 6
Cost-Burdenedⁱ Owner-Occupied Households by Income
Levelⁱⁱ for Selected Cities in Palm Beach County, 2002

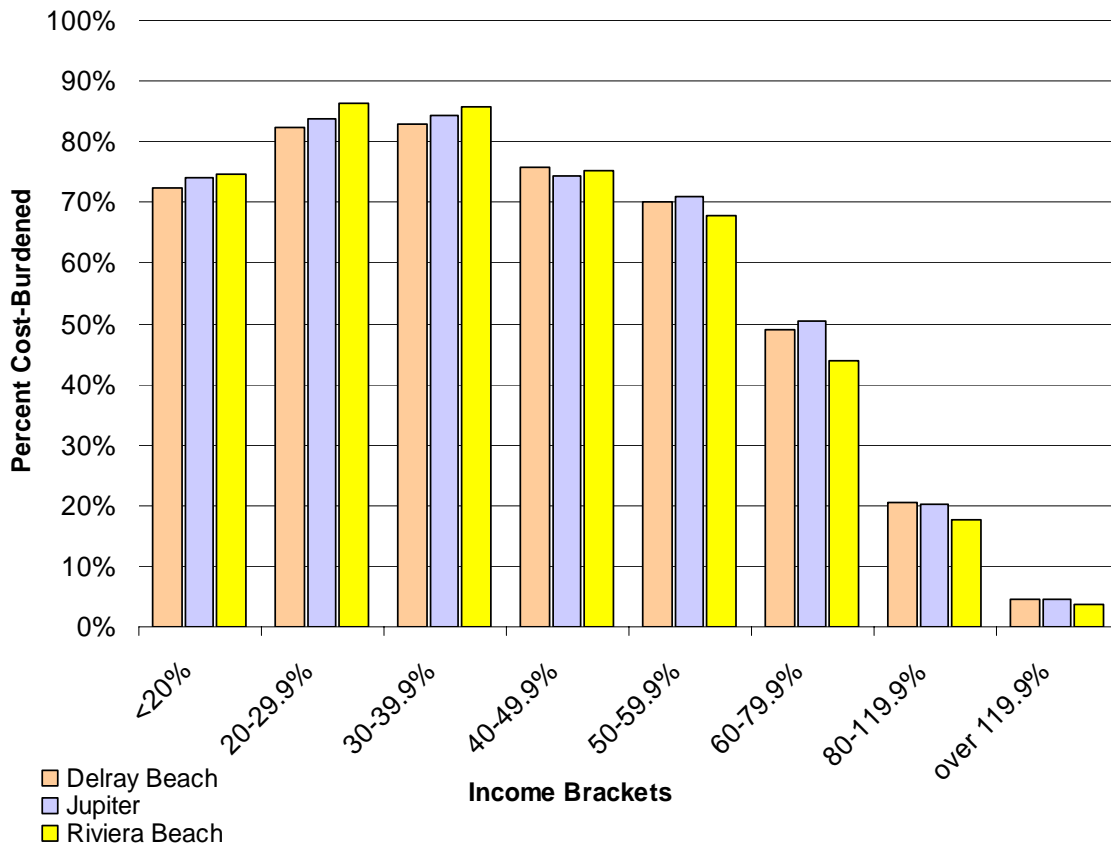


Source: Shimberg Center for Affordable Housing and Florida Housing Data Clearinghouse, Data Access Tools for Affordable Housing Needs Assessment, data retrieved on April 20, 2006, from www.flhousingdata.shimberg.ufl.edu/index.html.

ⁱ Households spending 30% or more of monthly income on housing costs

ⁱⁱ Household income as a percentage of the area median income

Chart 7
Cost-Burdenedⁱ Renter Households by Income Levelⁱⁱ for
Selected Cities in Palm Beach County, 2002

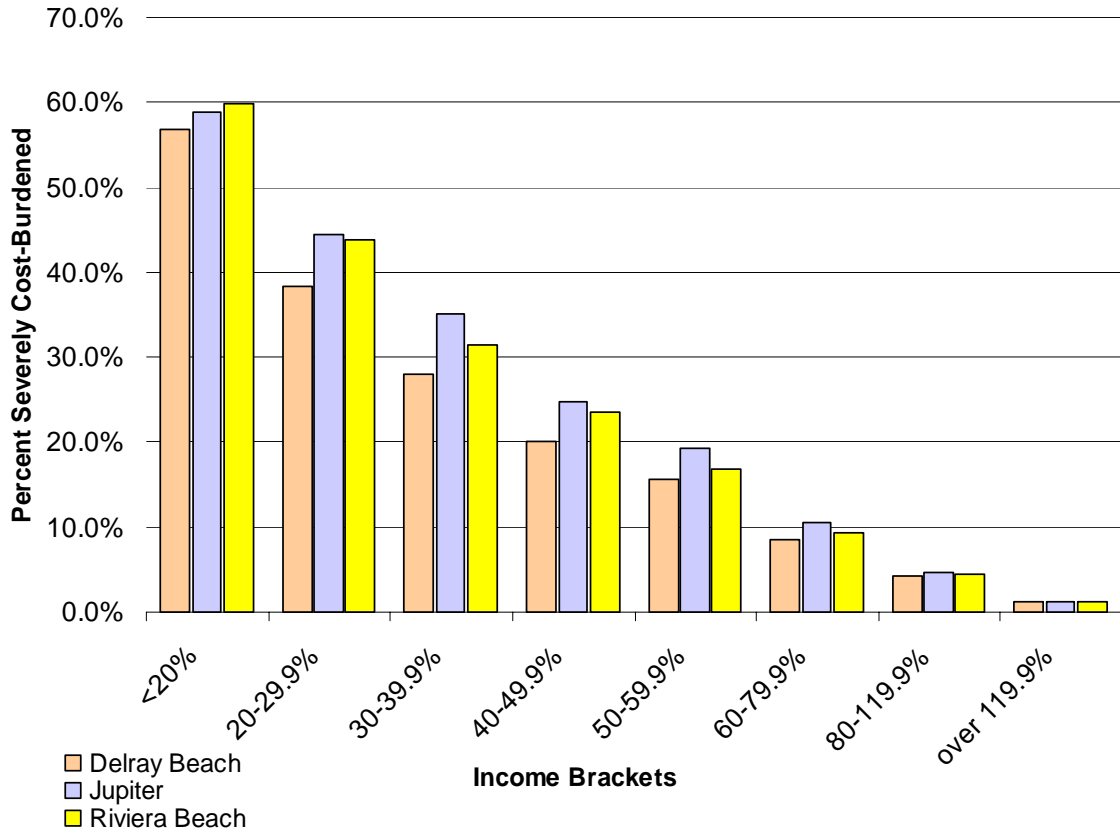


Source: Shimberg Center for Affordable Housing and Florida Housing Data Clearinghouse, Data Access Tools for Affordable Housing Needs Assessment, data retrieved on April 20, 2006, from www.flhousingdata.shimberg.ufl.edu/index.html.

ⁱ Households spending 30% or more of monthly income on housing costs

ⁱⁱ Household income as a percentage of the area median income

Chart 8
Severely Cost-Burdenedⁱ Owner-Occupied Households by Income
Levelⁱⁱ for Selected Cities in Palm Beach County, 2002

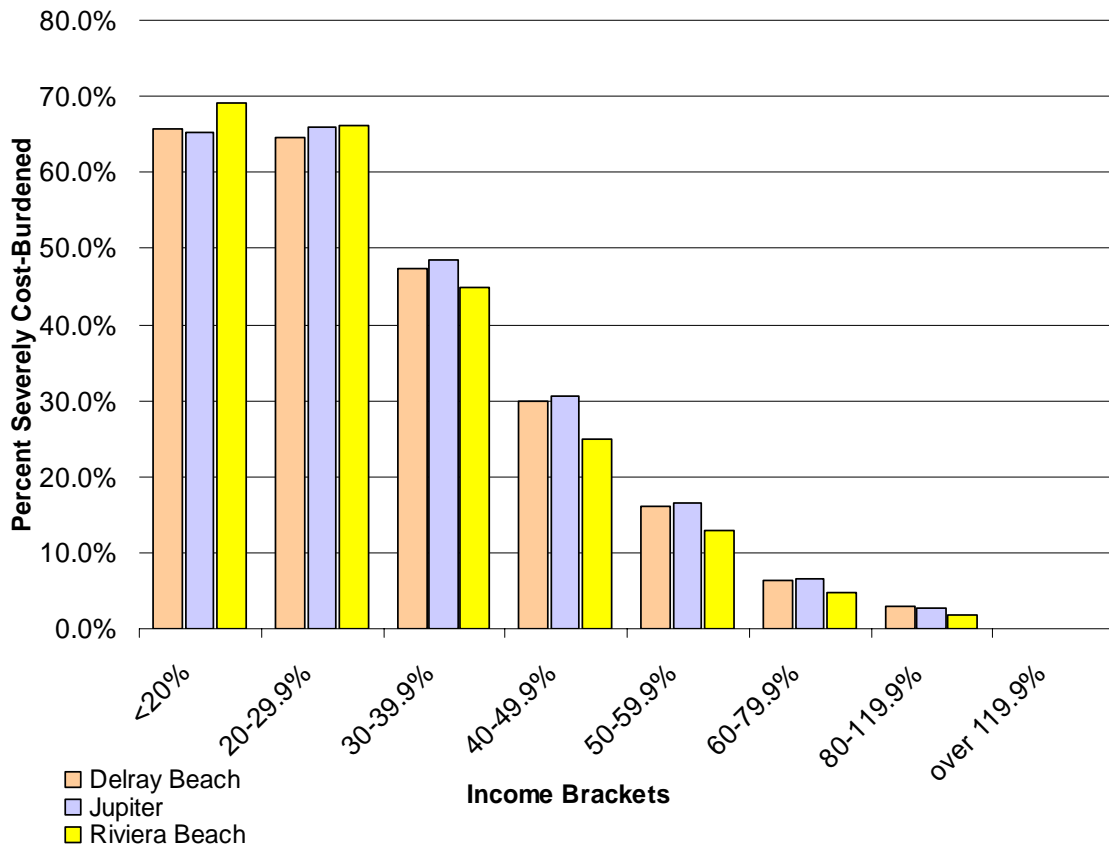


Source: Shimberg Center for Affordable Housing and Florida Housing Data Clearinghouse, Data Access Tools for Affordable Housing Needs Assessment, data retrieved on April 20, 2006, from www.flhousingdata.shimberg.ufl.edu/index.html.

ⁱ Households spending 50% or more of monthly income on housing costs

ⁱⁱ Household income as a percentage of the area median income

Chart 9
Severely Cost-Burdenedⁱ Renter Households by Income Levelⁱⁱ for
Selected Cities in Palm Beach County, 2002



Source: Shimberg Center for Affordable Housing and Florida Housing Data Clearinghouse, Data Access Tools for Affordable Housing Needs Assessment, data retrieved on April 20, 2006, from www.flhousingdata.shimberg.ufl.edu/index.html.

ⁱ Households spending 50% or more of monthly income on housing costs

ⁱⁱ Household income as a percentage of the area median income

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