16	**AGENDA ITEM** **ST. JOHNS COUNTY BOARD OF COUNTY COMMISSIONERS**
	Deadline for Submission - Wednesday 9 a.m. – Thirteen Days Prior to BCC Meeting

12/1/2026

BCC MEETING DATE

TO: **Joy Andrews, County Administrator** **DATE:** **October 27, 2026**

FROM: **Kealey West, Deputy County Attorney** **PHONE:** **904 209-0816**

SUBJECT OR TITLE: **County Opt-Out Missing Middle Tax Exemption - Section 196.1978(3), Fla. Stat.**

AGENDA TYPE: **Consent Agenda, Resolution**

BACKGROUND INFORMATION:

In 2024, the Florida Legislature amended section 196.1978(3), Fla. Stat. "Live Local Act Missing Middle Tax Exemption" to allow certain taxing authorities to opt-out of providing certain tax exemptions starting with the 2025 tax roll. (2024 Fla. Laws ch. 158). Requirements to opt-out include: a surplus of affordable and available households at or below 120 percent AMI, for the precious three years as determined by the Shimberg Center for Housing Studies Annual Report; and a resolution to opt out approved by a two-thirds vote of the governing body. The resolution may be renewed annually by January 1. Existing properties with the exemption can continue to benefit if they remain qualified. The purpose behind the legislation was to focus the Missing Middle Tax Exemption on developments offering affordable housing to those at or below 80 percent AMI where there is a surplus of units at higher AMI levels; thereby, better addressing the affordable housing needs of specific areas. The most recent Shimberg Annual Report shows that 50 of Florida's 67 counties, including St. Johns County, have a surplus of affordable and available units at the 80 to 120 percent AMI level. For the 2025 and 2026 tax year, the Board of County Commissioners elected to opt-out of providing the 80 to 120 Tax Exemption (Resolution 2024-367 and 2025-333 respectively) and desires to renew this election for the 2027 tax year.

1. IS FUNDING REQUIRED? No **2. IF YES, INDICATE IF BUDGETED.** No

IF FUNDING IS REQUIRED, MANDATORY OMB REVIEW IS REQUIRED:

INDICATE FUNDING SOURCE:

SUGGESTED MOTION/RECOMMENDATION/ACTION:

Motion to adopt Resolution 2026-_____, whereby the St. Johns County Board of County Commissioners elects to opt out of providing an ad valorem property tax exemption to certain properties otherwise eligible for the Live Local Act Missing Middle Property Tax Exemption, under authority granted pursuant to section 196.1978(3)(o), Florida Statutes.

For Administration Use Only:
Legal: Kealey West 11/19/2026 **OMB: LF 11/19/2026** **Admin: Brad Bradley 11/23/2026**

RESOLUTION 2026 - ___

A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, PURSUANT TO SECTION 196.1978(3)(o), FLORIDA STATUTES, RENEWING ITS ELECTION TO NOT EXEMPT CERTAIN PROPERTY UNDER SECTION 196.1978(3)(d)1.a., FLORIDA STATUTES; MAKING CERTAIN FINDINGS; PROVIDING FOR APPLICATION; PROVIDING AN EFFECTIVE DATE AND FOR RENEWAL; PROVIDING DIRECTION TO THE CLERK OF COURTS AND ST. JOHNS COUNTY PROPERTY APPRAISER.

RECITALS

WHEREAS, section 196.1978(3), Florida Statutes, the "Live Local Act Missing Middle Property Tax Exemption" requires a county's property appraiser to exempt certain rental property from ad valorem taxes if such properties meet the criteria of the Live Local Act Missing Middle Property Tax Exemption; and

WHEREAS, section 196.1978(3)(d)1.a., Florida Statutes, provides an ad valorem tax exemption for qualified properties used to provide affordable housing to house persons or families whose annual household income is greater than 80 percent but not more than 120 percent of the median annual adjusted gross income ("AMI") for households within the metropolitan statistical area, or, if not within a metropolitan statistical area, within the county in which the person or family resides (the "80 to 120 Tax Exemption"); and

WHEREAS, pursuant to section 196.1978(3)(o), Florida Statutes, a taxing authority is authorized to opt-out of providing the 80 to 120 Tax Exemption if it finds that for each of the previous three years the published Shimberg Center for Housing Studies Annual Report, prepared pursuant to section 420.6075, Florida Statutes ("Shimberg Annual Report"), identifies that the county is within a metropolitan statically area or region where the number of affordable and available units in the metropolitan statistical area or region is greater than the number of renter households in the metropolitan statistical area or region for the category entitled "0-120 percent AMI" and may renew its election annually; and

WHEREAS, for the 2025 and 2026 tax year, the Board of County Commissioners elected to opt-out of providing the 80 to 120 Tax Exemption (Resolution 2024-367 and 2025-333 respectively) and desires to renew its election for the 2027 tax year.

NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners of St. Johns County, Florida, as follows:

Section 1. The above Recitals are hereby incorporated into the body of this Resolution and are adopted as findings of fact.

Section 2. The Board of County Commissioners hereby finds that St. Johns County is a taxing authority that is eligible for the election provided in Section 196.1978(3)(o), Florida

Statutes, which allows St. Johns County to opt-out and not exempt properties that would otherwise qualify for the 80 to 120 Tax Exemption.

Section 3. The Board of County Commissioners hereby finds and determines that for each of the previous three years the published Shimberg Center for Housing Studies Annual Report identifies a surplus of available and affordable rental units in the Jacksonville metropolitan statistical area, in which St. Johns County is located, at the 0-120 percent AMI.

Section 4. Pursuant to authority granted in section 196.1978(3)(o), Florida Statutes, St. Johns County Board of County Commissioners hereby elects to not exempt properties otherwise eligible for the 80 to 120 Tax Exemption allowed under section 196.1978(3)(d)1.a., Florida Statutes, and hereby requests the St. Johns County Property Appraiser not grant any such exemptions consistent with this Resolution.

Section 5. This Resolution and the election made herein applies only to the ad valorem property tax levies imposed within St. Johns County by the Board of County Commissioners.

Section 6. This Resolution shall take effect on January 1, 2027, and shall expire on January 1, 2028. This Resolution may be renewed prior to its expiration pursuant to section 196.1978(3)(o), Florida Statutes.

Section 7. This Resolution has been duly advertised in accordance with section 50.011(1) Florida Statutes.

Section 8. The Clerk of Courts is directed to provide the St. Johns County Property Appraiser a copy of this Resolution prior to January 1, 2027.

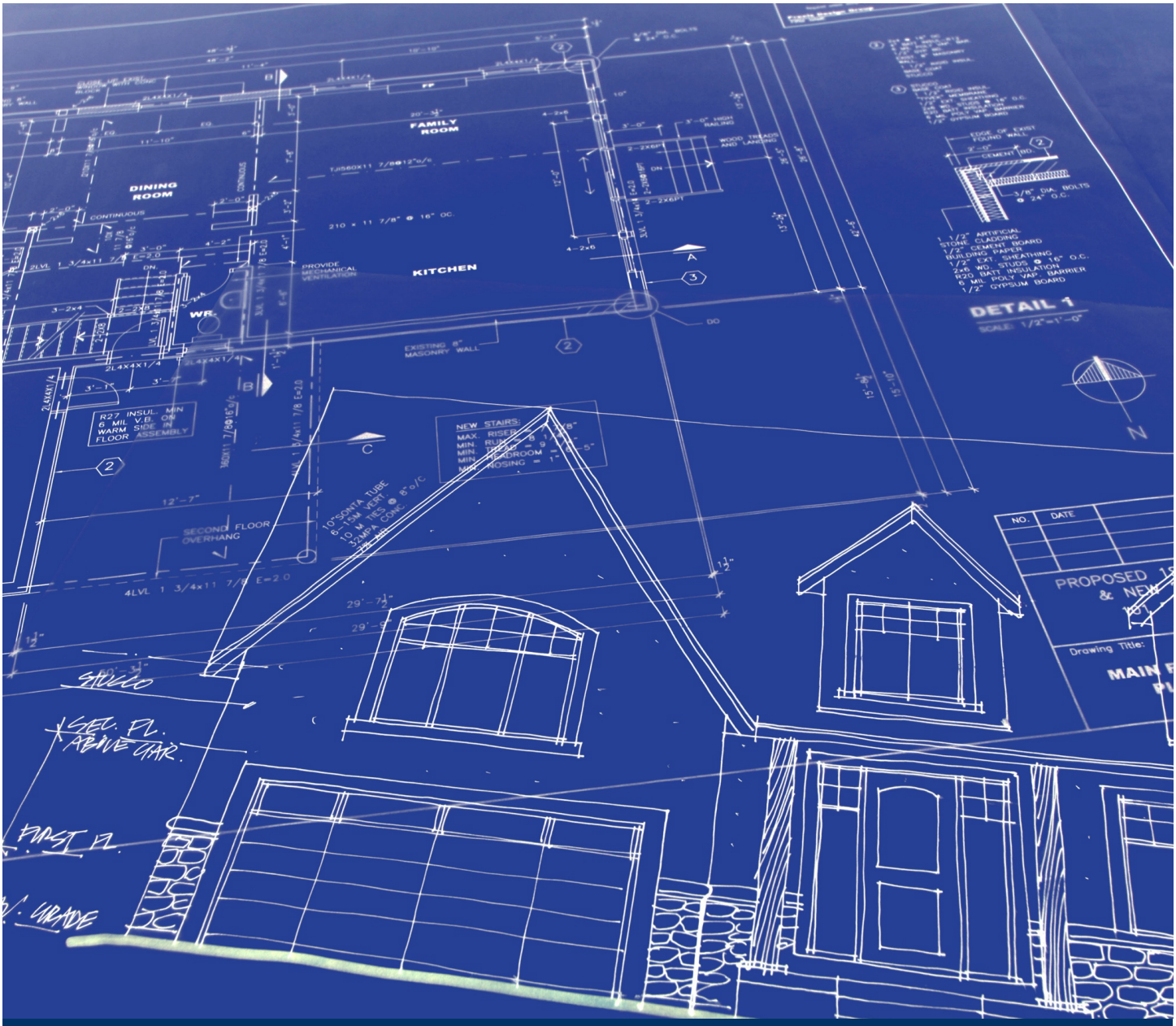
PASSED AND ADOPTED by the Board of County Commissioners of St. Johns County, State of Florida, this ___ day of December 2026.

BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA

By: _____
Ann Taylor, Chair

ATTEST: Brandon J. Patty,
Clerk of the Circuit Court and Comptroller

By: _____
Deputy Clerk



Shimberg Center for Housing Studies

2025 Annual Report

Shimberg Center for Housing Studies, M.E. Rinker School of Construction Management,
University of Florida, P.O. Box 115703, Gainesville, Florida 32611-5703

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INTRODUCTION

Home and apartment production are on the rise in Florida. Nearly 140,000 single family homes were built per year in 2023 and 2024, with especially strong growth in Central and West Central Florida. Multifamily production reached a 20-year high in 2024, with 77,000 units built.

After sharp increases in the early 2020s, home prices and rents stabilized and even fell slightly in the past two years. Nevertheless, housing costs remain above pre-2020 levels.

This report describes recent trends in housing production, home prices and rents, and the affordable housing inventory. The report includes data on the affordable housing needs of the general population, elders, persons with disabilities, and special needs households. Additional data on housing supply and needs at the city, county, and state level can be found in the Florida Housing Data Clearinghouse.

The report also summarizes the Shimberg Center's 2025 activities in research, teaching, and technical assistance. The Center was established by the Florida Legislature in 1988 as a research hub to facilitate the provision of safe, decent, and affordable housing and related community development. Based in the M.E. Rinker School of Construction Management in University of Florida's College of Design, Construction, and Planning, the Shimberg Center provides applied research and technical assistance to state agencies, local planners, the housing industry, non-profits, and others involved in shaping our state's housing policy.

HOUSING SUPPLY AND PRODUCTION

Florida's single family inventory exceeded 6 million homes in 2025. Seventy percent of these homes are homesteaded, indicating that they serve as the owner's primary residence.

Multifamily rental developments provide over 1.8 million units. Three-quarters are located in developments with 10 or more units. The rest are located in 2-9 unit properties, mostly duplexes.

The state has 1.6 million condominium units. Only 37 percent are homesteaded, indicating that most condominiums are second homes, vacation units, or rentals. Half of the state's condominiums are located in the three Southeast Florida counties (Miami-Dade, Broward, and Palm Beach).

Mobile homes on their own parcels make up almost 439,000 units, of which just over half are homesteaded. These are individually owned parcels that are distinct from the 291,000 lots in mobile home parks. While they make up a small share of the state's overall housing supply, mobile home parcels make up at least 20 percent of the housing inventory in rural counties, including 40-50 percent of residential parcels in Gilchrist, Glades, Levy, and Putnam Counties.

Table 1. Florida Housing Supply, 2025

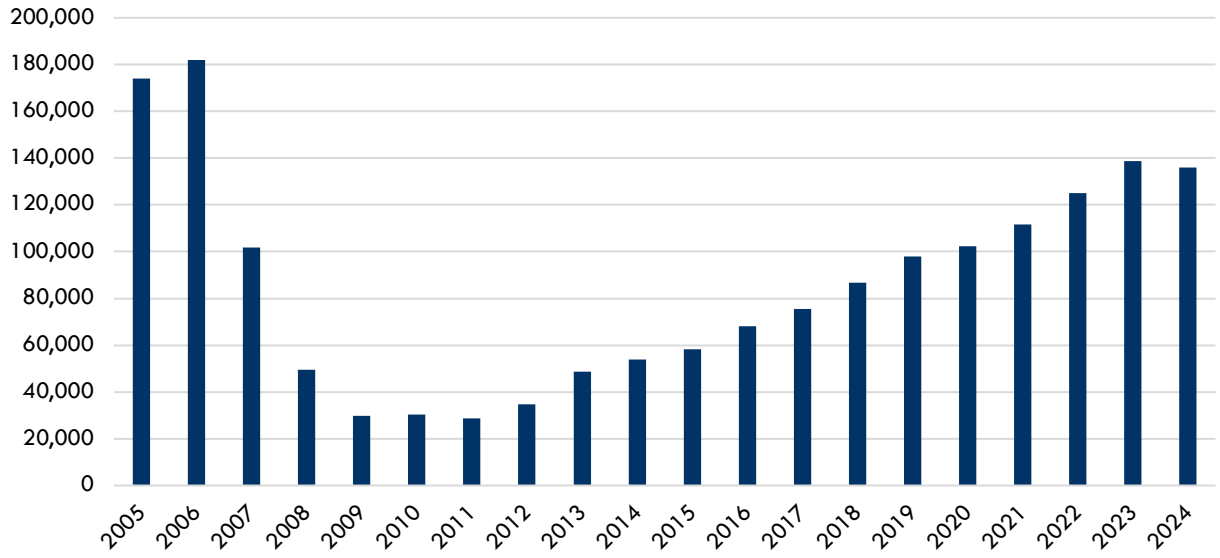
Single Family Homes	Multifamily 10+ Units	Multifamily 2-9 Units	Condominiums	Mobile Homes
• 6 million parcels • 70% homesteaded • Construction is increasing	• 1.4 million rental units in 16,000 properties • Construction is increasing	• 411,000 units in 158,000 properties • 21% homesteaded • Most were built before mid-1980s • Limited new construction	• 1.6 million parcels • 37% homesteaded • Half in Miami-Dade/ Broward/Palm Beach • 1970s-1980s era most common • Limited new construction	• 439,000 parcels • 52% homesteaded • Make up 20-50% of housing stock in rural counties • 1970s-1990s era most common

Source: Florida Department of Revenue, Name-Address-Legal File. See Appendix 1 for housing supply by county.

Single family home production increased throughout the 2010s and early 2020s. Florida produced 136,032 single family homes in 2024, the last full year for which statistics are available. If current levels of production continue, Florida will add 1.3 million single family homes in the 2020s.

Ten counties accounted for half of new single family construction in 2024. Lee County led the state with 10,378 new homes, followed by a group of counties stretching across Central and West Central Florida: Polk, Pasco, Manatee, Osceola, and Marion.

Figure 1. Single Family Homes by Year Built, Florida, 2005-2024



Source: Florida Department of Revenue, Name-Address-Legal File

Table 2. New Single Family Homes Built, Top Ten Counties, 2024

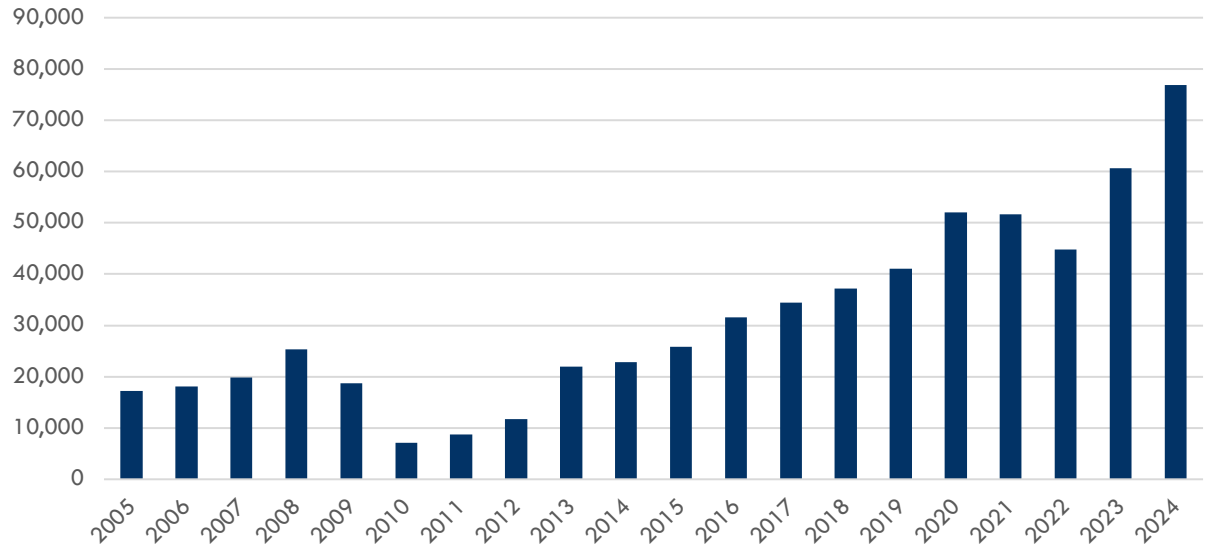
County	Single Family Homes Built
Lee County	10,378
Polk County	9,929
Pasco County	8,062
Manatee County	6,547
Osceola County	6,237
Marion County	6,216
Hillsborough County	5,796
St. Johns County	5,752
Duval County	5,600
Orange County	5,412

Source: Florida Department of Revenue, Name-Address-Legal File. See Appendix 2 for single family construction in all counties.

Multifamily production also increased substantially over the last decade and spiked in 2024. Last year, Florida added 439 10+ unit multifamily developments with 73,898 new apartments and 1,437 smaller multifamily developments with 3,026 apartments.

Multifamily development was concentrated in Florida's large urban centers and fast-growing Polk, Lee, and Brevard Counties.

Figure 2. Multifamily Units by Year Built, Florida, 2005-2024



Source: Florida Department of Revenue, Name-Address-Legal File. Unit totals may be undercounts due to missing or incomplete data from some counties.

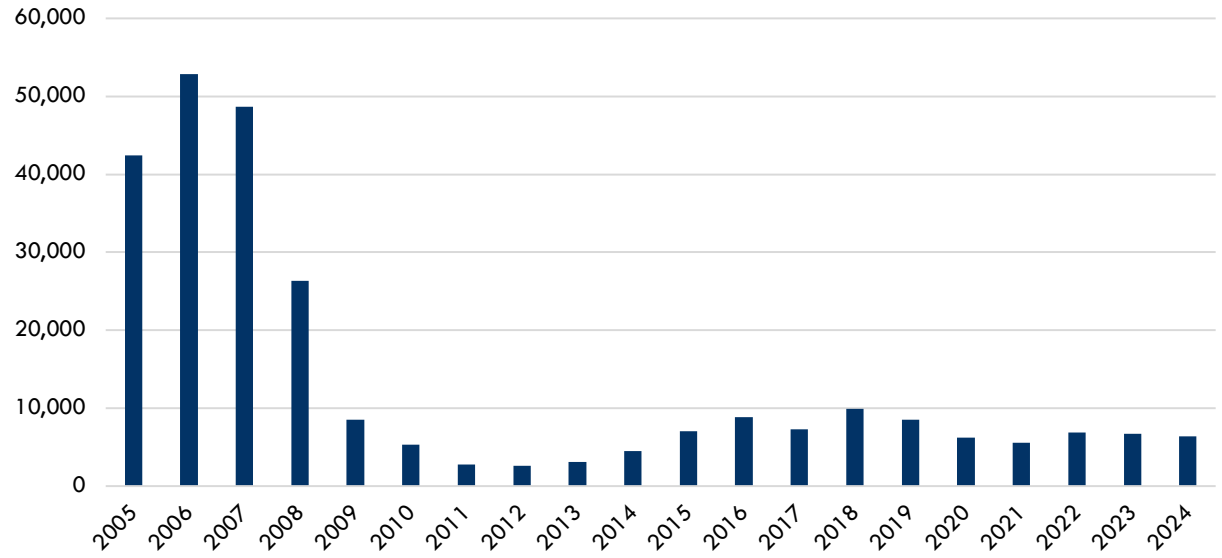
Table 3. New Multifamily Units Built, Top Ten Counties, 2024

County	Multifamily Units Built
Miami-Dade County	10,003
Hillsborough County	6,422
Duval County	5,646
Polk County	5,595
Broward County	5,546
Orange County	5,527
Lee County	5,213
Palm Beach County	3,743
Osceola County	2,859
Brevard County	2,677

Source: Florida Department of Revenue, Name-Address-Legal File.

In contrast, condominium gains continued to be modest. The state added 6,374 newly built condominiums in 2024. Almost half were built in Miami-Dade County, and most of the rest were located in Southwest Florida counties. This level of production was consistent with construction levels in recent years but far below the 2005-2007 peak, when the state was building 40,000-50,000 condominium units per year.

Figure 3. Condominiums by Year Built, Florida, 2005-2024



Source: Florida Department of Revenue, Name-Address-Legal File

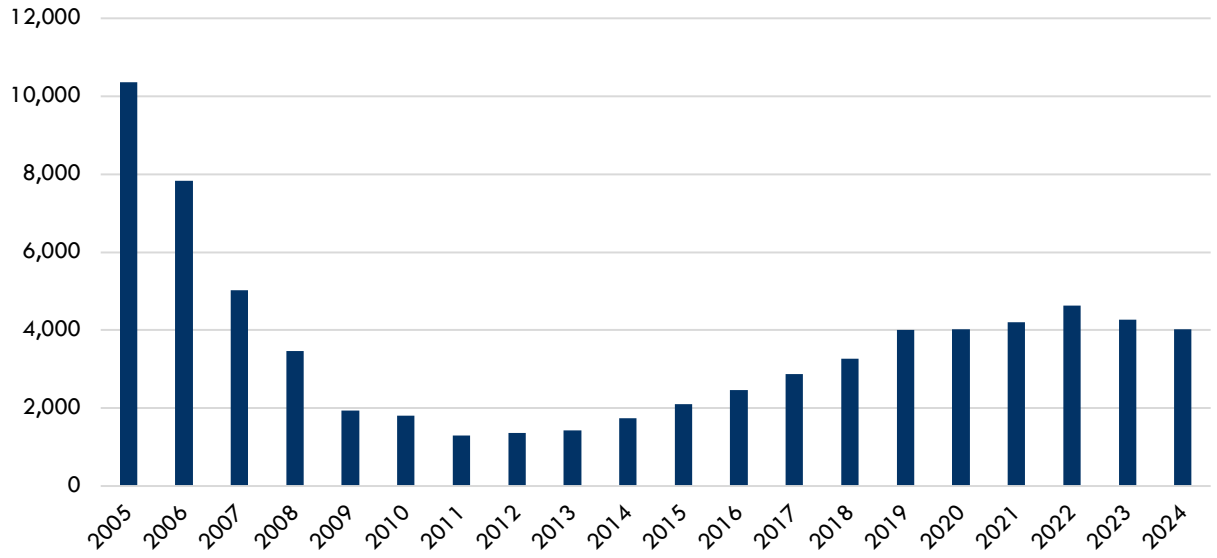
Table 4. New Condominium Units Built, Top Ten Counties, 2024

County	Condominium Units Built
Miami-Dade County	2,910
Collier County	889
Charlotte County	520
Sarasota County	478
Lee County	304
Brevard County	203
Broward County	192
Hillsborough County	161
Pinellas County	130
Palm Beach County	114

Source: Florida Department of Revenue, Name-Address-Legal File. See Appendix 2 for condominium construction in all counties.

Mobile home production has remained steady in the past several years. The state added 4,021 mobile homes on individual parcels in 2024. Lee, Marion, and Putnam Counties led the state in new mobile homes.

Figure 4. Mobile Homes by Year Added, Florida, 2005-2024



Source: Florida Department of Revenue, Name-Address-Legal File. Includes mobile homes on individual parcels. Does not include units in mobile home parks.

Table 5. New Mobile Homes Added, Top Ten Counties, 2024

County	Mobile Homes Built
Lee County	289
Marion County	210
Putnam County	198
Bay County	169
Levy County	166
Sarasota County	164
Charlotte County	155
Pasco County	141
Suwannee County	137
Polk County	135

Source: Florida Department of Revenue, Name-Address-Legal File. See Appendix 2 for mobile homes added in all counties.

ASSISTED HOUSING INVENTORY

Assisted housing helps close the affordable housing gap for Florida's renters. Assisted housing refers to rental housing developments that receive public subsidies in exchange for limits on tenant incomes and rents. Florida's assisted housing stock consists of 3,176 developments with 327,019 affordable rental homes. Of these, 2,936 developments with 300,589 assisted units are in operation. An additional 240 properties with 26,430 assisted units are funded and in the development pipeline.

The assisted housing inventory is made up of public housing units and a much larger supply of privately owned rental developments funded by Florida Housing Finance Corporation (Florida Housing), U.S. Department of Housing and Urban Development's multifamily office (HUD), U.S. Department of Agriculture's Rural Development programs (USDA RD), and local housing finance authorities (LHFAs).

In 2024 and 2025, Florida added 162 assisted rental developments with 19,506 affordable units to the development pipeline. Table 6 shows the characteristics of new and forthcoming affordable housing developments.

Half of newly funded units are reserved for households at 60 percent of area median income (AMI), one-quarter target households up to 80 percent of AMI, and the rest are targeted below 50 percent of AMI. Twenty-nine percent of units are located in developments reserving some or all units for elders, homeless individuals and families, persons with disabilities, or farmworkers. Most units (77 percent) are one- or two-bedroom apartments.

Table 6. Characteristics of Assisted Housing Developments Funded 2024-2025, Florida

		Developments	Assisted Units	% of Units
Total Developments Funded 2024-2025		**162**	**19,506**	-
County Size	Large	102	14,299	73%
	Medium	47	4,625	24%
	Small	13	582	3%
Target Population	Family	64	8,498	44%
	Family;Link	35	5,219	27%
	Elderly	20	2,391	12%
	Elderly;Link	11	924	5%
	Elderly;Family;Link	7	585	3%
	Homeless	5	407	2%
	Family;Link;Persons with Disabilities	3	406	2%
	Homeless;Persons with Disabilities	6	262	1%
	Elderly;Persons with Disabilities	2	180	1%
	Family;Persons with Disabilities	2	171	1%
	Elderly;Family;Link;Persons with Disabilities	1	138	1%
	Persons with Disabilities	3	93	0%
	Family;Homeless;Persons with Disabilities	1	72	0%
	not avail.	2	160	1%
Bedroom Count (Total Units)	0 BR	-	739	4%
	1 BR	-	9,261	44%
	2 BR	-	6,879	33%
	3 BR	-	1,954	9%
	4 or more BR	-	271	1%
	Not avail.	-	1,825	9%
Income & Rent Limits	<=35% AMI	-	2,243	11%
	40-50% AMI	-	2,077	11%
	55-60% AMI	-	10,358	53%
	65-80% AMI	-	4,828	25%

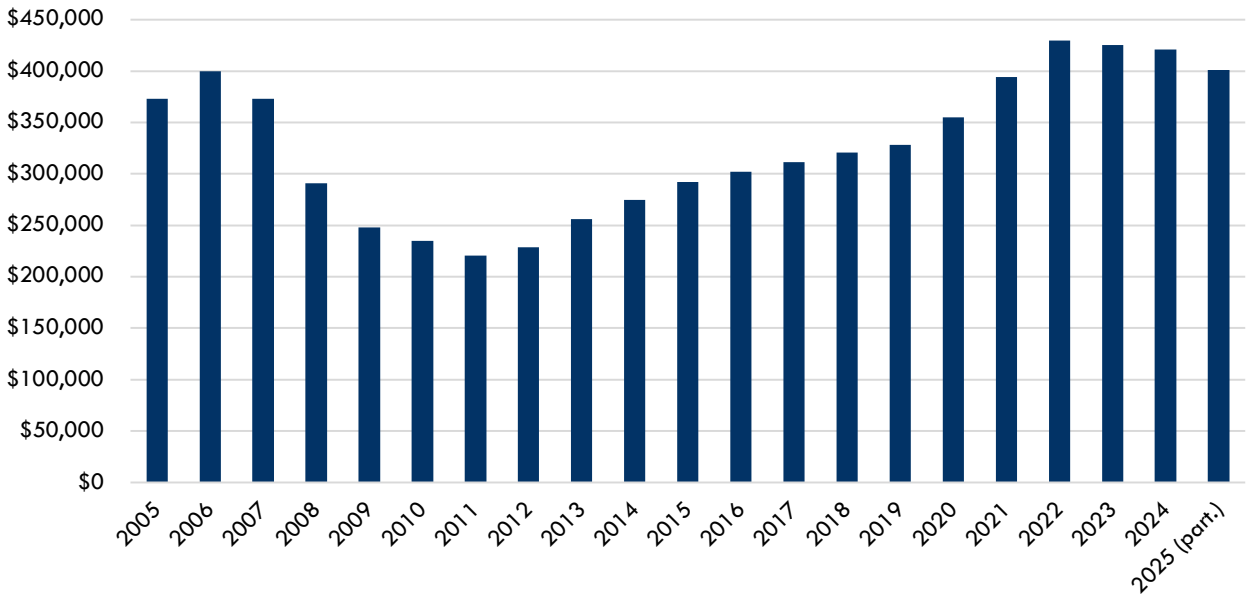
Source: Shimberg Center for Housing Studies, Assisted Housing Inventory. "Link" in Target Population refers to Florida Housing Finance Corporation's Link program, under which developers provide a portion of housing units to special needs households referred by community-based supportive service providers. Bedroom counts refer to all units in the development, including management and market-rate units. Percentages may not total exactly 100% due to rounding.

HOME SALES

The statewide median single family home price was $401,000 in the first half of 2025. Home prices rose sharply between 2020 and 2022, with the median price rising from $355,000 to $429,000 2025 dollars). Prices have since stabilized and even fallen slightly, but they remain well above pre-2020 levels.

Median home prices in the first half of 2025 ranged from the upper $100,000s in rural North Florida counties to well over $500,000 in coastal counties with strong luxury and second home markets.

Figure 5. Median Single Family Home Price, Florida, 2015-2025 (Inflation-adjusted; 2025 $)



Source: Florida Department of Revenue, Sales Data File. Median prices converted to 2025 dollars using the Consumer Price Index.

Figure 6. Florida Counties by Median Single Family Home Price, Q1-2 2025

$150,000-199,999

Calhoun
Holmes
Jackson
Liberty
Madison
Taylor

$200,000-249,999

Dixie
Gadsden
Hamilton
Putnam
Washington

$250,000-299,999

Baker
Bradford
Citrus
Columbia
DeSoto
Escambia
Glades
Hardee
Hendry
Highlands
Lafayette
Levy
Marion
Okeechobee
Suwannee
Union

$300,000-349,999

Alachua
Charlotte
Clay
Duval
Gilchrist
Hernando
Jefferson
Leon
Pasco
Polk
Volusia
Wakulla

$350,000-399,999

Bay
Brevard
Flagler
Indian River
Lake
Lee
Okaloosa
Santa Rosa
St. Lucie
Sumter

$400,000-499,999

Gulf
Hillsborough
Manatee
Orange
Osceola
Pinellas
Sarasota
Seminole

$500,000-749,999

Broward
Franklin
Martin
Miami-Dade
Nassau
Palm Beach
St. Johns

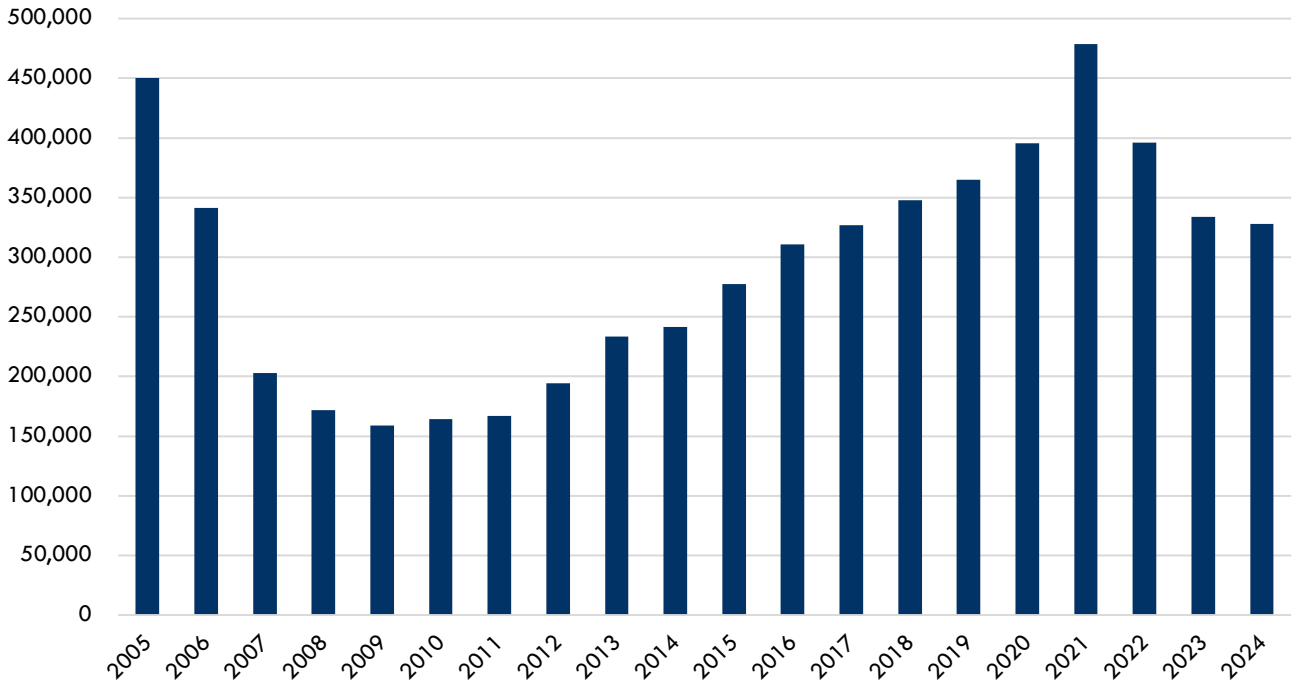
$750,000-1,000,000+

Collier
Monroe
Walton

Source: Florida Department of Revenue, Sales Data File

Statewide, there were 327,764 single family sales in 2024. Single family sales volume remains below 2021 peak activity levels. Home sales volume was highest in large metropolitan areas and fast-growing Lee and Polk Counties.

Figure 7. Number of Single Family Home Sales, Florida, 2005-2024



Source: Florida Department of Revenue, Sales Data File

Table 7. Number of Single Family Home Sales, Top Ten Counties, 2024

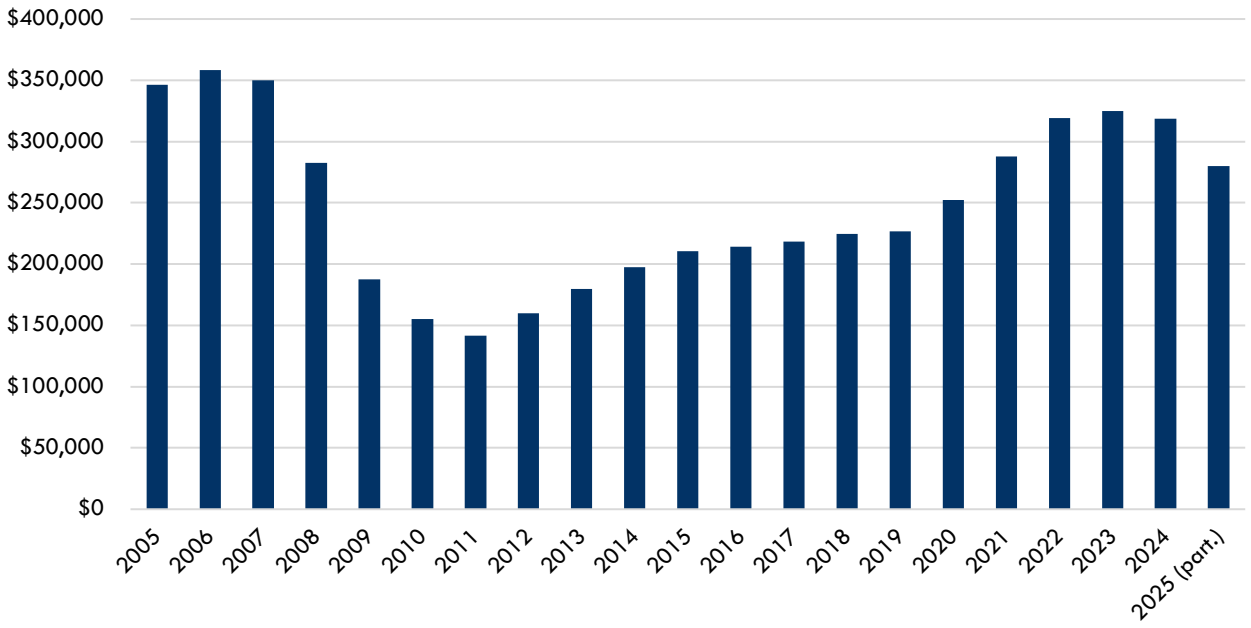
County	Single Family Sales
Hillsborough County	19,772
Lee County	18,112
Polk County	17,144
Broward County	16,812
Orange County	16,277
Pasco County	15,555
Duval County	15,472
Palm Beach County	14,144
Miami-Dade County	12,383
Brevard County	11,567

Source: Florida Department of Revenue, Sales Data File. See Appendix 3 for sales in all counties.

Condominium sale prices also have declined but remain above pre-2020 levels, adjusted for inflation. The statewide median condominium price in the first half of 2025 was $280,000. Median prices were far higher in smaller coastal counties with active luxury vacation and second home markets, including Monroe ($820,000), Gulf ($710,000), and Nassau ($586,500).

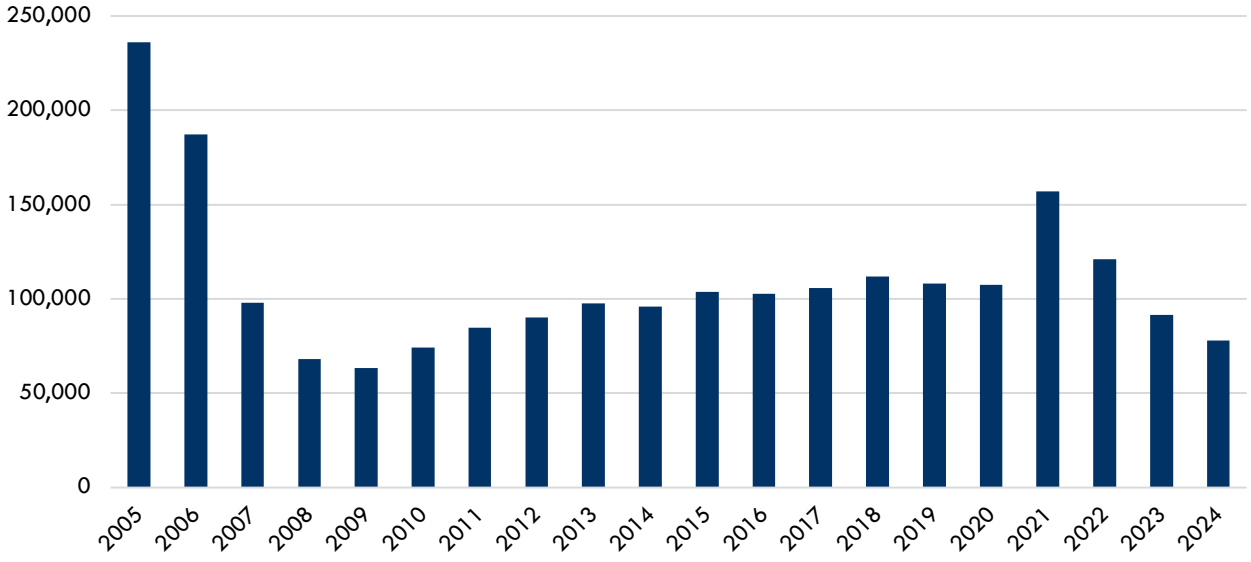
Sales volume has fallen since a spike in 2021. Statewide, there were 77,803 condominium sales in 2024, a slight drop from the pre-2021 norm and a significant decline from the 2021 peak.

Figure 8. Median Condominium Sale Price, Florida, 2015-2025 (Inflation-adjusted; 2025 $)



Source: Florida Department of Revenue, Sales Data File. Median prices converted to 2025 dollars using the Consumer Price Index to adjust for inflation.

Figure 9. Number of Condominium Sales, Florida, 2005-2024



Source: Florida Department of Revenue, Sales Data File

Condominium sales were concentrated in larger coastal counties and Orange County. Nearly half of 2024 sales took place in the three Southeast Florida counties: Miami-Dade (17,470), Broward (11,258), and Palm Beach (8,710). Sales softened even in these markets; the number of sales in the three Southeast counties fell by nearly 15 percent between 2023 and 2024.

Table 8. Number of Condominium Sales, Top Ten Counties, 2024

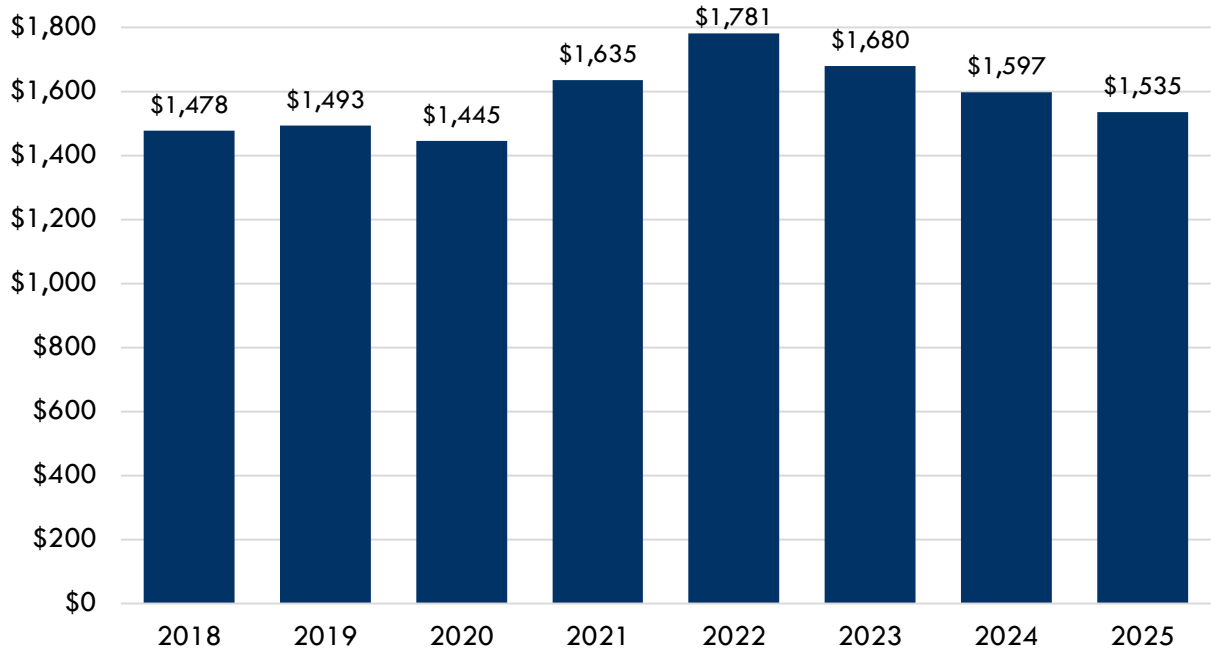
County	Condominium Sales
Miami-Dade County	17,470
Broward County	11,258
Palm Beach County	8,710
Pinellas County	5,098
Collier County	4,537
Lee County	3,965
Sarasota County	3,020
Orange County	2,893
Hillsborough County	2,102
Manatee County	1,826

Source: Florida Department of Revenue, Sales Data File. See Appendix 3 for sales in all counties.

RENTAL MARKETS

Apartment rents in Florida followed the same trajectory as sales prices: sharp increases in 2021-2022 followed by slight declines from 2023 to the present. Adjusted for inflation, median rents increased by 23 percent between 2020 and 2022 and fell 13 percent between 2022 and 2025.

Figure 10. Median Apartment Rent, Florida, 2018-2025 (Inflation-adjusted; 2025 $)



Source: Apartment List, Rent Estimates, https://www.apartmentlist.com/research/category/data-rent-estimates. Estimate of median gross rent for new leases, including utilities. All rent figures refer to July estimates for a given year. Median rents converted to 2025 dollars using the Consumer Price Index.

Apartment List provides median rent estimates for 26 of Florida's 67 counties. Southeast and Southwest Florida counties topped the list for highest rents in July 2025.

Table 9. Median Rent, Top Five Counties, July 2025

County	Median Rent
Palm Beach County	$1,842
Miami-Dade County	$1,833
Broward County	$1,785
Collier County	$1,631
Martin County	$1,616

Source: Apartment List, Rent Estimates, https://www.apartmentlist.com/research/category/data-rent-estimates. Estimate of median gross rent for new leases, including utilities.

AFFORDABLE HOUSING NEEDS: RENTERS AND SPECIAL POPULATIONS

The Center produces a triennial Rental Market Study for Florida Housing Finance Corporation assessing affordable rental housing needs by county and demographic group. The study focuses on renters who are low-income (with incomes below 60 percent of AMI) and cost burdened (paying more than 40 percent of income for housing). The figures below provide minor updates to the 2025 study.

Using the most recent data, we estimate that 901,693 of Florida's low-income renters are cost-burdened. Sixty-four percent live in large counties (population 825,000 or more); 33 percent in medium-sized counties (population 100,001-824,999); and three percent in small counties (population 100,000 or less).

Table 10. Low-Income (≤60% AMI), Cost Burdened (>40%) Renter Households by County in Florida, 2025 Year-End Estimates

	All Renter Households	Low-Income (<=60% AMI), Cost Burdened (>40%) Renters	Low-Income/ Cost Burdened Renters as % of All Renters in the County	Low-Income/ Cost Burdened Renters as % of State Total
Large				
Broward	297,918	84,776	28%	9%
Duval	179,558	55,048	31%	6%
Hillsborough	236,841	76,223	32%	8%
Lee	98,737	28,427	29%	3%
Miami-Dade	489,041	141,210	29%	16%
Orange	247,577	64,077	26%	7%
Palm Beach	203,746	59,604	29%	7%
Pinellas	149,327	43,225	29%	5%
Polk	96,190	24,388	25%	3%
Large Total	**1,998,935**	**576,978**	**29%**	**64%**
Medium				
Alachua	43,492	17,214	40%	2%
Bay	25,128	6,438	26%	1%
Brevard	73,994	22,443	30%	2%
Charlotte	19,212	4,588	24%	1%
Citrus	13,520	4,029	30%	0%
Clay	22,509	5,371	24%	1%
Collier	44,272	13,965	32%	2%
Escambia	47,230	12,135	26%	1%
Flagler	13,114	4,329	33%	0%
Hernando	17,933	4,900	27%	1%
Highlands	11,102	3,504	32%	0%
Indian River	18,600	4,678	25%	1%
Lake	47,765	14,499	30%	2%
Leon	46,985	15,613	33%	2%
Manatee	56,325	16,653	30%	2%
Marion	43,838	12,145	28%	1%

	All Renter Households	Low-Income (<=60% AMI), Cost Burdened (>40%) Renters	Low-Income/ Cost Burdened Renters as % of All Renters in the County	Low-Income/ Cost Burdened Renters as % of State Total
Martin	16,482	3,852	23%	0%
Nassau	8,039	2,357	29%	0%
Okaloosa	30,780	9,333	30%	1%
Osceola	59,935	20,423	34%	2%
Pasco	68,954	22,255	32%	2%
Santa Rosa	18,158	3,461	19%	0%
Sarasota	52,520	16,316	31%	2%
Seminole	68,119	13,738	20%	2%
St. Johns	26,246	5,862	22%	1%
St. Lucie	39,227	14,111	36%	2%
Sumter	9,001	1,866	21%	0%
Volusia	69,666	22,437	32%	2%
Medium Total	**1,012,146**	**298,515**	**29%**	**33%**
Small				
Baker	2,159	633	29%	0.07%
Bradford	2,437	713	29%	0.08%
Calhoun	1,047	224	21%	0.02%
Columbia	7,766	2,272	29%	0.25%
DeSoto	3,409	1,076	32%	0.12%
Dixie	1,272	372	29%	0.04%
Franklin	1,209	259	21%	0.03%
Gadsden	4,632	993	21%	0.11%
Gilchrist	1,120	328	29%	0.04%
Glades	906	344	38%	0.04%
Gulf	1,329	285	21%	0.03%
Hamilton	1,309	325	25%	0.04%
Hardee	2,542	802	32%	0.09%
Hendry	4,680	1,778	38%	0.20%
Holmes	1,794	390	22%	0.04%
Jackson	4,725	1,013	21%	0.11%
Jefferson	1,358	291	21%	0.03%
Lafayette	624	155	25%	0.02%
Levy	3,887	1,137	29%	0.13%
Liberty	593	127	21%	0.01%
Madison	1,853	461	25%	0.05%
Monroe	14,314	4,133	29%	0.46%
Okeechobee	4,035	1,533	38%	0.17%
Putnam	7,532	1,682	22%	0.19%

	All Renter Households	Low-Income (<=60% AMI), Cost Burdened (>40%) Renters	Low-Income/ Cost Burdened Renters as % of All Renters in the County	Low-Income/ Cost Burdened Renters as % of State Total
Suwannee	4,389	1,091	25%	0.12%
Taylor	2,002	498	25%	0.06%
Union	1,346	394	29%	0.04%
Wakulla	2,578	553	21%	0.06%
Walton	8,579	1,866	22%	0.21%
Washington	2,168	472	22%	0.05%
Small Total	**97,594**	**26,200**	**27%**	**2.91%**
State Total	**3,108,675**	**901,693**	**29%**	**100%**

Source: Shimberg Center analysis of U.S. Census Bureau, 2024 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Estimates. Student-headed, non-family households are excluded.

Elderly Households

Nearly 343,000 of Florida's low-income, cost burdened renter households are headed by someone age 55 or older, including nearly 100,000 households age 75+.

Table 11. Low-Income (≤60% AMI), Cost Burdened (>40%) Renter Households by Age of Householder and Region, Florida, 2025

Planning and Service Area	Age of Householder				Total	% Age 55 or Older
	15-54	55-74	75-84	85 or Older		
1) Escambia, Okaloosa, Santa Rosa	16,457	6,988	1,083	(X)	25,032	34%
2) Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Holmes, Leon, Liberty, Wakulla, Walton, Washington	20,930	5,419	2,092	(X)	28,636	27%
3) Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Madison, Marion, Sumter, Suwannee, Taylor, Union	38,329	16,167	5,543	2,171	62,210	38%
4) Baker, Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	61,793	25,274	6,105	4,574	97,746	37%
5) Pasco, Pinellas	38,413	19,745	3,589	3,778	65,525	41%
6) Desoto, Hardee, Hillsborough, Highlands (part), Manatee, Polk	79,080	30,130	7,831	2,460	119,501	34%
7) Brevard, Orange, Osceola, Seminole	81,704	27,843	8,647	2,293	120,487	32%
8) Charlotte, Collier, Glades, Hendry, Highlands (part), Lee, Okeechobee, Sarasota	38,867	18,635	8,046	5,147	70,695	45%
9) Indian River, Martin, Palm Beach, St. Lucie	48,374	23,577	6,356	3,877	82,184	41%
10) Broward	52,955	22,965	5,859	2,997	84,776	38%
11) Miami, Monroe	82,276	46,220	12,767	4,080	145,343	43%
State Total	**559,178**	**242,963**	**67,918**	**32,076**	**902,135**	**38%**

Source: Shimberg Center analysis of U.S. Census Bureau, 2024 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections. Regions are modified from Florida Department of Elder Affairs Planning and Service Areas. Student-headed, non-family households are excluded. Totals may differ slightly from Table 10 due to rounding. (X) indicates value that is not statistically significant.

Persons with Disabilities

Nearly one-third of the state's cost burdened, low-income renter households include at least one person with a disability—an estimated 266,274 households in all. In most of these households, the individuals with disabilities are adults, particularly in age 55+ households. However, 35,592 of the cost burdened renter households include children with disabilities, including 13,896 that have at least one adult and one child with a disability.

Table 12. Low-Income, Cost Burdened Renter Households with Persons with Disabilities, Florida, 2025

Household Age & Disability Characteristics	Households
Householder Under Age 55, Adult(s) with a Disability in the Household	75,225
Householder Age 55 or Older, Adult(s) with a Disability in the Household	155,457
Child(ren) with a Disability in the Household	21,696
Child(ren) and Adult(s) with Disabilities in the Household	13,896
Total	**266,274**

Source: Shimberg Center analysis of U.S. Census Bureau, 2024 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections. Student-headed, non-family households are excluded.

Persons with Special Needs

Florida's special needs housing programs serve a subset of persons with disabilities as well as other vulnerable individuals and families. Specifically, for the purpose of housing programs, Florida Statutes defines a person with special needs as:

> *An adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits. (Section 420.0004 (13), Florida Statutes)*

Combining several data sources, we estimate that 95,291 households meet this definition; these are primarily low-income, cost burdened renters receiving disability-related benefits.

Table 13. Estimates of Households with Persons with Special Needs, Florida, 2025

Category	Definition	Estimate	Data Sources
Disability-related benefits	Low-income (<=60% AMI), cost burdened (>40%) renter households with at least one household member who is: 1) age 18-64, with a disability, receiving Social Security; 2) age 18+, with a disability, receiving SSI; 3) age 18+ with a VA service-related disability rating of 10 percent or more	86,257	U.S. Census Bureau, 2024 American Community Survey Public Use Microdata Sample; University of Florida Bureau of Economic and Business Research, Population Estimates and Projections
Survivors of domestic violence	Estimated number of households based on total number of persons using domestic violence emergency shelters	6,968	Florida Department of Children and Families, Domestic Violence Annual Report, 7/1/2023-6/30/2024. Based on 12,543 individuals receiving shelter and 2021-2022 estimated average household size of 1.8 persons (total recipients divided by adult recipients).
Youth aging out of foster care	Estimate based on unduplicated count of young adults receiving Aftercare, Extended Foster Care, and Postsecondary Education Services	2,066	Florida Department of Children and Families
Total			**95,291**

Affordable and Available Rental Housing Supply

Another measure of the affordable rental housing gap is the affordable/available analysis, which compares the number of renter households at various income levels to the supply of units that are affordable and available to them.

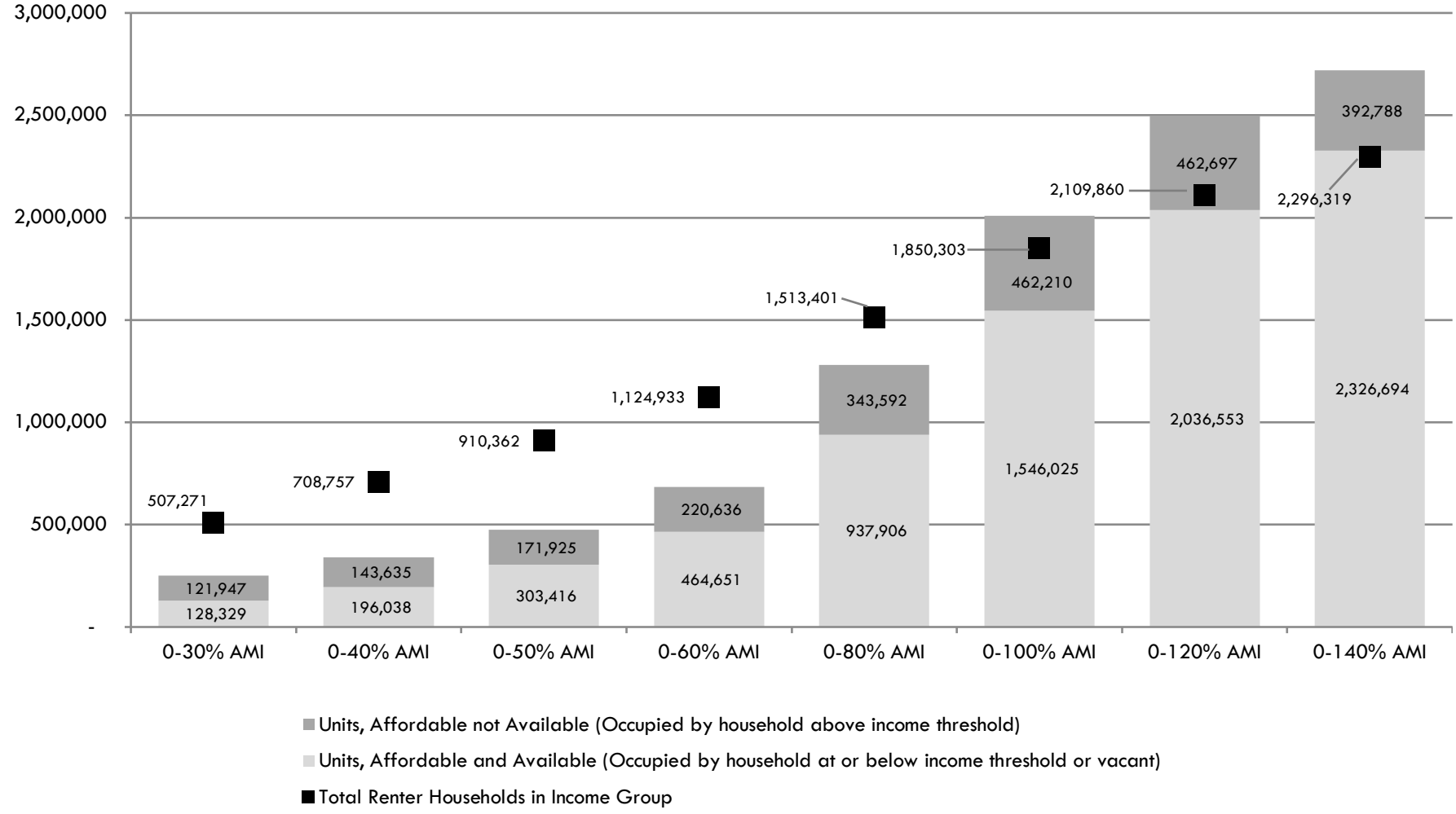
An "affordable" unit is any market rate, subsidized, or public housing unit costing no more than 30 percent of income at the top of the income threshold expressed as a percentage of area median income (AMI), adjusted for unit size.[1] Many "affordable" units are effectively unavailable to low-income households because they are already occupied by higher income households. The affordable/available analysis accounts for this difference by removing units that are occupied by higher income households from unit counts. Specifically, an "affordable/available" unit at a particular income threshold is: 1) affordable at that income threshold and 2) either vacant or occupied by a household with an income at or below the threshold.

This analysis compares the statewide affordable/available housing supply to renter households with incomes up to thresholds ranging from 30-140 percent of AMI. Each category is inclusive of those that come before it. For example, the 0-50 percent of AMI category includes all of the households and units in the 0-30 and 0-40 percent of AMI categories.

Figure 11 shows the distinction between affordable units and affordable/available units. All units in each column have rents that do not exceed 30 percent of income for a household at the top of the income group, adjusted by unit size. However, the units in the darker shaded areas are occupied by households with incomes above the top threshold and therefore are not available to the households in that income category.

[1] For more information about the affordable/available method and affordability thresholds, see the *2025 Rental Market Study* produced by the Shimberg Center for Florida Housing Finance Corporation, http://www.shimberg.ufl.edu/publications/2025_rental_market_study.pdf.

Figure 11. Affordable Units, Affordable/Available Units, and Renter Households by Income, Florida, 2024



Source: Shimberg Center tabulation of U.S. Census Bureau, 2024 American Community Survey. Student-headed, non-family households and substandard units are excluded.

Figure 11 shows that for the 0-30 through 0-80 percent of AMI levels, there are more renter households than affordable units, whether available or not. At 0-100 and 0-120 percent of AMI, there are sufficient affordable units, but some of those units are occupied by households above the income threshold, leaving a deficit of affordable and available units. At 0-140 percent of AMI, there is a small surplus of affordable/available units.

Individual regions in Florida show widely varying results when comparing households to affordable and available units, particularly at the 0-120 and 0-140 percent of AMI income levels. Appendix 4 shows the surplus or deficit of affordable/available units at the regional level.

SHIMBERG CENTER ACTIVITIES

Supporting Preservation and Expansion of Affordable Supply

As noted above, the Center completed the ninth triennial statewide Rental Market Study on behalf of Florida Housing Finance Corporation. The study assesses the state's affordable rental housing needs across counties and among key populations including elders, persons with disabilities, farmworkers and fishing workers, and homeless individuals and families. The market study assists Florida Housing in allocating funds for affordable multifamily housing development across geographic and demographic groups.

A follow-up study, the State of Florida's Assisted Rental Housing, offers an in-depth look at the state's inventory of subsidized rental housing, highlighting property and tenant characteristics and the role of assisted housing in closing the affordability gap for elders and extremely low-income households. The report documents the risk of affordable housing loss due to subsidy period expirations or aging facilities, and it suggests options for long-term preservation of affordability.

Florida Housing Data Clearinghouse

The Shimberg Center produces the Florida Housing Data Clearinghouse under contract with Florida Housing. Since 2000, the Clearinghouse has provided a free online source of housing supply and demand data for the state, counties, and cities.

The Clearinghouse provides data on the following topics:

- Affordability: housing cost burden, homeownership rates, rents, affordable rental housing supply gaps, ALICE budgets, and vacancy and occupancy rates
- Supply: Type of housing (single family, mobile homes, condominiums, multifamily), housing age and size, home prices and assessed values, and licensed condominium developments and mobile home parks
- Demographics: population projections, household projections by tenure, age, income, and cost burden
- Workforce: Employment rates, wage and housing cost comparisons by industry and occupation
- Assisted Housing Inventory: supply of affordable rental housing funded by Florida Housing, HUD, USDA Rural Development, and local housing finance agencies
- Home lending: mortgage originations by purpose, race/ethnicity, and interest rates
- Special needs households: housing needs of persons with disabilities, Social Security recipients, homeless individuals and families, and farmworkers
- Housing stability and disaster response: eviction and foreclosure filings, FEMA housing assistance, housing parcels by flood zone

The Center also provides county-level presentation materials to assist local government officials and others in communicating data from the Clearinghouse, with a particular focus on the link between local wages, area median income (AMI) levels, and housing costs. These materials are available on the Publications page of the Shimberg Center's website.

Community Resilience and Disaster Response

The Shimberg Center works closely with state agencies, local governments, and our peers at University of Florida and other Gulf Coast and national institutions to learn how Florida's vulnerable populations and housing stock can be kept safe from natural disasters.

The Center is working with the University of Nebraska and Texas A&M Agrilife Extension to examine the disaster impact of windstorms on farms and agricultural areas and provide guidance to affected businesses and residents. In Florida, work has included surveying and interviewing farmers in the Suwanee Valley about

wind damage to homes and businesses from Hurricanes Idalia, Debby, and Helene. Separately, Shimberg Center researchers are studying residential property ownership changes following hurricanes, starting with the effects of Hurricane Michael on ownership patterns in Bay County.

The Shimberg Center, University of Central Florida, the Horne consulting firm, and Florida Housing Coalition continued a HUD-funded project to evaluate the effectiveness of the Community Development Block Grant – Disaster Recovery (CDBG-DR) program in addressing post-disaster recovery needs of renter households. Project objectives are to (1) better understand CDBG-DR allocations for renters, (2) identify successful processes with corresponding outcomes for rental housing recovery aid programs, (3) engage with and link disaster recovery strategies and programs to actual and desired outcomes among renters from their lived experiences, and (4) translate this research into actionable programmatic recommendations with appropriate timelines, policy making and implementation changes. This year, the Shimberg Center interviewed renters affected by disasters and documented their experiences with CDBG-DR and other recovery programs.

The Center and Florida Sea Grant continued the "Connecting resilient communities and economies: Characterizing the link between water-dependent businesses and affordable housing" project. This research will lead to a better understanding of housing types for workers in water-dependent industries, housing and business needs of communities with water-dependent economies in Florida, and how changes in the availability and distribution of affordable workforce housing affect the recovery of water-dependent industries after disasters.

Technical Assistance, Presentations, and Publications

Under the Florida Housing Data Clearinghouse contract, the Shimberg Center provides extensive pro bono technical assistance to state and local agencies, the housing industry, non-profit organizations, and the public in the assessment of affordable housing needs. Examples of technical assistance during 2025 included providing updated demographic and housing data to advisors to local governments in areas damaged by Hurricane Ian in 2022; providing information on senior assisted housing to a coastal Area Agency on Aging to aid in disaster planning; advising academic, nonprofit, and government staff from Washington, Arkansas, and Tennessee on the collection of affordable housing data; and assisting local governments and nonprofits in Alachua, Pinellas, and Pasco Counties in identifying affordable housing indicators for local performance measure systems.

The Shimberg Center team made a number of public presentations in Florida and nationally in 2025:

- Greater Gainesville Chamber of Commerce
- University of Florida Law School Panel on Condominium Law
- Palm Beach County Affordable Housing Collaborative
- Florida Supportive Housing Coalition Elder Homelessness Summit, Tampa
- University of Florida Design, Construction and Planning Industry Innovation Summit
- East Orlando Chamber of Commerce
- Florida Statewide Council on Homelessness
- Florida Department of Emergency Management, State Disaster Housing Task Force
- Natural Hazards Workshop, Colorado
- Florida Housing Coalition Annual Conference, Orlando
- University of Florida Research Seminar Series on Geospatial Data, Research, and Impact
- Florida Housing Coalition, Housing Support for Rural Communities Workshop, Gainesville
- The Community Foundation of Northeast Florida Donors Forum, Jacksonville
- Children's Trust of Alachua County
- Florida Senate Community Affairs Committee

Shimberg Center faculty and staff also co-authored the following peer-reviewed articles published in 2025:

- Guo, Z., Wang, Y., & Watson, M. (2025). Assessing catchment vulnerability of community-based small businesses to coastal hazards: spatial and sectoral disparities. Natural Hazards Review, 26(1), 04024058.
- Watson, M., Deshpande, N., & Lasch, C. (2025). Disaster vulnerability of the construction industry: comparing impacts of hurricanes and the COVID-19 pandemic on Florida construction companies. Construction Management and Economics, 43(5), 323-339.

Teaching and Graduate Education

Shimberg Center faculty offered courses in housing, sustainability, and the built environment in conjunction with the College of Design, Construction, and Planning:

- Construction Management 6583, Sustainable Housing: graduate course examining sustainability concepts, urban development, residential structures and systems, green building standards, and housing economics
- UF Quest 2935, Foundations, Principles and Applications of Sustainable Development: undergraduate interdisciplinary course covering sustainability concepts, environmental ethics, resilience, energy, water resources, and the built environment
- Construction Finance 5905: graduate course introducing students to financial management principles and analysis

The Shimberg Center provides professional and academic experience by employing master's and PhD students from the College of Design, Construction, and Planning as research assistants. The Center also organizes the Florida Housing Research group, a statewide network of university-based housing researchers with participants from UF, USF, FIU, University of Miami, UNF, and UCF.

APPENDIX 1. COUNTY HOUSING SUPPLY, 2025

County	Single Family		Condominium		Mobile Home		Multifamily 2-9 Unit			Multifamily 10+ Unit	
	Parcels	% Homesteaded	Parcels	% Homesteaded	Parcels	% Homesteaded	Parcels	% Homesteaded	Dwelling Units	Parcels	Dwelling Units
Alachua	65,206	72%	7,230	23%	5,718	62%	1,612	5%	5,126	387	27,279
Baker	5,107	75%	0	0%	2,478	67%	57	0%	141	5	195
Bay	65,005	59%	19,934	9%	8,661	48%	2,105	17%	5,821	144	14,292
Bradford	6,027	73%	28	50%	2,716	64%	27	22%	58	14	(X)
Brevard	211,450	71%	36,099	37%	11,319	54%	3,026	22%	8,047	302	31,861
Broward	390,765	77%	253,223	42%	4,138	46%	16,457	15%	48,839	1,668	133,259
Calhoun	2,625	70%	0	0%	1,170	67%	12	17%	31	1	(X)
Charlotte	89,394	64%	15,515	33%	5,141	42%	1,703	14%	3,621	89	3,786
Citrus	61,052	73%	1,627	36%	15,776	56%	578	10%	1,634	44	1,403
Clay	68,893	75%	2,252	40%	9,600	63%	290	8%	1,011	59	7,766
Collier	111,156	65%	100,863	32%	3,509	35%	1,969	15%	6,119	131	14,805
Columbia	13,860	71%	48	42%	7,953	65%	233	6%	(X)	39	(X)
DeSoto	6,163	66%	605	45%	2,718	48%	263	11%	776	36	1,127
Dixie	2,804	61%	159	10%	3,698	63%	5	20%	(X)	1	(X)
Duval	293,241	66%	27,415	39%	9,330	47%	5,181	14%	15,669	744	111,984
Escambia	106,379	65%	8,802	18%	4,876	44%	4,507	30%	10,667	221	20,480
Flagler	52,521	74%	4,433	39%	1,725	64%	1,617	13%	(X)	21	515
Franklin	6,998	39%	464	10%	1,332	52%	7	0%	(X)	1	(X)
Gadsden	11,463	66%	0	0%	3,766	57%	163	26%	345	20	310
Gilchrist	3,066	77%	0	0%	3,010	68%	26	38%	66	2	61
Glades	1,993	59%	255	27%	2,252	50%	147	38%	325	3	70
Gulf	7,519	43%	288	2%	1,719	48%	21	10%	61	5	239
Hamilton	2,025	63%	0	0%	1,547	70%	160	62%	(X)	9	(X)
Hardee	4,417	67%	0	0%	1,717	45%	193	28%	511	19	774
Hendry	8,543	65%	329	20%	4,586	54%	360	28%	909	17	447
Hernando	71,144	71%	635	49%	12,089	57%	492	7%	1,258	72	5,196

County	Single Family		Condominium		Mobile Home		Multifamily 2-9 Unit			Multifamily 10+ Unit	
	Parcels	% Homesteaded	Parcels	% Homesteaded	Parcels	% Homesteaded	Parcels	% Homesteaded	Dwelling Units	Parcels	Dwelling Units
Highlands	35,371	65%	1,344	36%	5,404	42%	852	10%	2,124	59	1,672
Hillsborough	388,547	74%	40,366	41%	13,541	55%	4,645	8%	12,873	917	142,646
Holmes	3,509	69%	0	0%	1,426	59%	17	29%	40	7	(X)
Indian River	59,374	73%	15,156	39%	1,088	44%	750	10%	2,073	56	4,122
Jackson	10,427	67%	0	0%	3,170	66%	57	11%	232	62	(X)
Jefferson	2,944	71%	0	0%	1,325	64%	51	25%	188	19	247
Lafayette	1,051	69%	0	0%	860	61%	8	13%	(X)	1	(X)
Lake	132,100	73%	3,590	50%	16,387	59%	1,354	9%	3,540	182	16,996
Lee	268,403	64%	84,841	35%	14,641	37%	11,237	19%	25,261	294	33,432
Leon	74,582	71%	4,889	17%	6,754	54%	2,329	7%	6,565	381	35,735
Levy	8,364	73%	238	11%	9,806	63%	67	9%	207	12	423
Liberty	1,415	64%	0	0%	833	45%	57	70%	116	5	(X)
Madison	3,287	61%	0	0%	1,792	67%	166	54%	393	10	395
Manatee	129,715	69%	35,512	40%	4,887	37%	4,443	18%	10,035	225	25,550
Marion	136,987	69%	2,519	39%	24,536	53%	3,754	38%	9,300	124	11,226
Martin	51,035	77%	15,007	45%	2,933	52%	1,076	13%	2,631	71	6,245
Miami-Dade	384,583	77%	387,203	37%	304	17%	31,577	25%	85,019	3,677	209,119
Monroe	29,919	42%	6,941	18%	4,655	24%	1,746	25%	4,492	49	3,322
Nassau	32,400	74%	4,104	24%	6,318	65%	366	27%	883	29	2,700
Okaloosa	71,659	65%	13,581	11%	3,378	48%	770	6%	(X)	194	(X)
Okeechobee	7,677	71%	235	24%	5,929	49%	340	30%	882	10	367
Orange	345,243	69%	52,503	26%	6,256	52%	4,070	12%	10,115	1,171	174,714
Osceola	136,357	59%	13,800	16%	5,432	54%	1,061	8%	2,733	958	30,775
Palm Beach	383,591	73%	185,932	41%	3,674	32%	10,205	16%	28,898	851	82,223
Pasco	198,708	72%	11,854	45%	29,480	51%	3,204	38%	(X)	251	21,206
Pinellas	253,203	75%	103,812	47%	17,031	46%	12,617	29%	32,637	881	73,864
Polk	229,673	65%	8,521	32%	31,757	50%	6,664	18%	17,207	331	34,258
Putnam	17,500	66%	197	29%	15,702	54%	151	15%	381	30	1,287

County	Single Family		Condominium		Mobile Home		Multifamily 2-9 Unit			Multifamily 10+ Unit	
	Parcels	% Homesteaded	Parcels	% Homesteaded	Parcels	% Homesteaded	Parcels	% Homesteaded	Dwelling Units	Parcels	Dwelling Units
Santa Rosa	68,312	73%	1,755	18%	6,638	49%	672	7%	1,746	64	3,624
Sarasota	165,595	67%	53,580	38%	11,663	39%	4,874	37%	11,293	207	21,507
Seminole	134,108	75%	15,078	36%	1,700	55%	1,156	12%	2,651	220	44,592
St. Johns	110,290	76%	14,587	36%	5,458	61%	1,638	43%	(X)	62	8,847
St. Lucie	126,677	75%	14,620	39%	4,557	51%	1,502	9%	3,426	89	6,714
Sumter	73,486	71%	514	62%	6,413	52%	120	8%	385	34	4,336
Suwannee	6,458	68%	0	0%	7,054	64%	57	2%	164	8	(X)
Taylor	5,238	60%	76	1%	3,170	56%	22	18%	68	11	344
Union	1,471	80%	18	11%	1,264	69%	1	0%	(X)	15	(X)
Volusia	191,778	71%	28,385	29%	7,373	57%	2,690	15%	7,387	323	28,765
Wakulla	10,055	73%	403	30%	3,407	61%	30	3%	(X)	5	176
Walton	39,786	44%	10,874	6%	5,571	43%	635	41%	1,494	44	1,953
Washington	5,414	66%	0	0%	2,745	56%	21	0%	(X)	0	0
Florida Total	**6,005,108**	**70%**	**1,612,239**	**37%**	**438,856**	**52%**	**158,263**	**21%**	**410,648**	**15,993**	**1,409,903**

Source: Florida Department of Revenue, Name-Address-Legal File. Includes all parcels by housing type regardless of year built. Homesteaded parcels are the owner's primary residence. Multifamily dwelling unit totals may be undercounts due to missing or incomplete data for some counties. County-level dwelling unit counts are suppressed (marked with 'X') in counties where total dwelling units are less than 2 times the number of parcels for the multifamily 2-9 unit category and less than 10 times the number of parcels for the multifamily 10+ unit category.

APPENDIX 2. HOUSING PRODUCTION BY COUNTY AND HOUSING TYPE, 2024

County	Single Family	Condominium	Mobile Home	Multifamily 2-9 Unit	Multifamily 10+ Unit
Alachua	919	42	53	7	7
Baker	48	0	25	1	0
Bay	2,322	0	169	36	11
Bradford	66	0	30	1	0
Brevard	4,382	203	62	8	12
Broward	1,198	192	7	29	31
Calhoun	6	0	8	0	0
Charlotte	4,678	520	155	104	1
Citrus	1,538	4	134	13	0
Clay	1,780	0	114	0	2
Collier	3,490	889	35	14	5
Columbia	95	0	83	5	0
DeSoto	70	0	21	0	3
Dixie	20	0	41	0	0
Duval	5,600	31	50	55	25
Escambia	1,610	3	61	14	9
Flagler	2,163	24	18	111	1
Franklin	163	15	20	0	0
Gadsden	66	0	32	0	1
Gilchrist	112	0	45	0	0
Glades	74	0	29	0	0
Gulf	323	0	30	0	0
Hamilton	17	0	22	0	0
Hardee	66	0	24	2	0
Hendry	611	12	48	3	0
Hernando	1,734	0	96	1	5
Highlands	662	0	24	23	1
Hillsborough	5,796	161	61	11	27
Holmes	24	0	36	0	0
Indian River	1,083	32	5	7	3
Jackson	65	0	31	1	0
Jefferson	46	0	23	1	0
Lafayette	11	0	14	0	0
Lake	4,656	27	97	13	6
Lee	10,378	304	289	502	17
Leon	650	30	36	7	9
Levy	196	0	166	0	0
Liberty	6	0	12	0	0
Madison	37	0	34	2	0

County	Single Family	Condominium	Mobile Home	Multifamily 2-9 Unit	Multifamily 10+ Unit
Manatee	6,547	34	11	7	23
Marion	6,216	7	210	37	6
Martin	581	0	11	6	1
Miami-Dade	1,240	2,910	0	116	58
Monroe	299	0	13	3	3
Nassau	967	18	62	2	2
Okaloosa	1,169	71	53	12	6
Okeechobee	115	0	66	4	0
Orange	5,412	1	25	8	25
Osceola	6,237	40	24	4	18
Palm Beach	3,405	114	19	11	22
Pasco	8,062	0	141	3	14
Pinellas	775	130	31	141	12
Polk	9,929	10	135	43	24
Putnam	187	0	198	0	0
Santa Rosa	1,922	0	102	12	2
Sarasota	5,306	478	164	31	15
Seminole	967	0	6	2	8
St. Johns	5,752	6	37	10	3
St. Lucie	4,966	0	25	2	2
Sumter	3,012	0	25	1	7
Suwannee	83	0	137	1	0
Taylor	25	0	26	0	0
Union	25	0	22	0	0
Volusia	3,688	2	36	8	7
Wakulla	498	64	18	0	0
Walton	1,692	0	131	2	5
Washington	194	0	53	0	0
Florida Total	**136,032**	**6,374**	**4,021**	**1,437**	**439**

Source: Florida Department of Revenue, Name-Address-Legal File. Includes parcels in the current parcel inventory with actual year built 2024. Multifamily 2-9 and 10+ counts refer to parcels, not individual dwelling units.

APPENDIX 3. SALES VOLUME AND PRICES (2025 $) BY COUNTY, 2024

County	Single Family				Condominium				Mobile Home			
	Number of Sales	25th Percentile Price	50th Percentile Price (Median)	75th Percentile Price	Number of Sales	25th Percentile Price	50th Percentile Price (Median)	75th Percentile Price	Number of Sales	25th Percentile Price	50th Percentile Price (Median)	75th Percentile Price
Alachua	3,147	$271,237	$354,458	$454,426	467	$135,619	$182,880	$235,278	139	$123,290	$199,113	$276,888
Baker	139	$255,826	$303,087	$410,966	0	n.a	n.a	n.a	38	$159,249	$214,730	$287,573
Bay	4,282	$292,813	$380,143	$515,351	1,127	$297,950	$405,829	$559,941	259	$107,879	$167,469	$226,031
Bradford	180	$167,982	$246,580	$334,372	4	$177,794	$226,853	$255,107	79	$133,564	$189,969	$236,305
Brevard	11,567	$308,224	$380,143	$500,351	1,768	$175,688	$256,854	$425,093	568	$128,427	$169,523	$205,483
Broward	16,812	$450,008	$590,763	$801,949	11,258	$174,661	$246,580	$362,164	254	$162,845	$220,894	$282,539
Calhoun	55	$145,893	$205,483	$306,170	0	n.a	n.a	n.a	15	$63,700	$110,961	$164,386
Charlotte	6,134	$310,279	$374,339	$497,166	832	$184,935	$261,991	$382,198	238	$123,290	$166,441	$220,894
Citrus	3,407	$241,442	$292,813	$400,692	117	$143,838	$190,072	$297,950	663	$102,741	$154,112	$220,791
Clay	3,804	$292,813	$356,513	$431,514	114	$154,112	$200,346	$236,305	380	$118,923	$191,356	$256,854
Collier	6,063	$557,886	$755,150	$1,232,898	4,537	$344,184	$488,022	$842,480	104	$201,373	$251,717	$328,773
Columbia	454	$209,593	$292,813	$390,418	4	$182,366	$194,695	$199,575	217	$123,290	$184,935	$246,580
DeSoto	233	$233,223	$288,704	$405,829	26	$179,798	$195,209	$205,483	76	$126,886	$179,798	$233,737
Dixie	78	$128,427	$236,305	$297,950	9	$190,072	$261,991	$292,813	118	$80,138	$133,564	$188,017
Duval	15,472	$242,470	$325,177	$429,459	1,315	$159,249	$214,010	$297,950	246	$92,467	$163,821	$227,059
Escambia	4,857	$231,168	$297,950	$385,281	361	$179,798	$395,555	$693,505	102	$61,645	$118,153	$173,119
Flagler	3,740	$317,471	$372,952	$477,748	253	$256,854	$395,555	$580,489	89	$136,132	$215,757	$287,573
Franklin	277	$308,224	$493,159	$904,125	45	$236,203	$277,299	$371,205	33	$133,564	$172,092	$224,490
Gadsden	262	$154,112	$251,460	$344,184	0	n.a	n.a	n.a	45	$61,645	$129,454	$163,975
Gilchrist	151	$217,812	$282,539	$348,294	0	n.a	n.a	n.a	73	$136,132	$183,907	$256,854
Glades	80	$247,556	$307,351	$418,672	8	$61,645	$77,056	$148,975	79	$101,714	$143,735	$190,072
Gulf	385	$369,869	$472,611	$654,463	10	$370,897	$529,119	$767,920	39	$97,604	$173,633	$245,552
Hamilton	54	$133,564	$215,757	$315,416	0	n.a	n.a	n.a	35	$92,467	$142,811	$226,031
Hardee	154	$186,989	$256,854	$328,773	0	n.a	n.a	n.a	60	$82,193	$154,318	$201,065

County	Single Family				Condominium				Mobile Home			
	Number of Sales	25th Percentile Price	50th Percentile Price (Median)	75th Percentile Price	Number of Sales	25th Percentile Price	50th Percentile Price (Median)	75th Percentile Price	Number of Sales	25th Percentile Price	50th Percentile Price (Median)	75th Percentile Price
Hendry	622	$277,402	$312,231	$349,218	22	$190,072	$200,346	$226,031	80	$154,112	$214,730	$264,046
Hernando	4,384	$277,402	$333,910	$395,452	41	$128,427	$153,085	$195,209	595	$132,023	$174,661	$234,251
Highlands	1,735	$214,730	$267,025	$344,184	104	$137,622	$159,763	$197,829	243	$77,056	$108,906	$154,112
Hillsborough	19,772	$338,174	$416,000	$564,616	2,102	$181,339	$245,552	$423,809	292	$179,798	$254,285	$328,773
Holmes	83	$118,153	$164,386	$255,826	0	n.a	n.a	n.a	33	$66,782	$92,467	$173,633
Indian River	3,363	$333,910	$436,651	$628,881	899	$173,633	$272,265	$539,393	31	$108,906	$173,530	$229,113
Jackson	275	$133,564	$190,072	$291,786	0	n.a	n.a	n.a	55	$92,467	$140,756	$195,209
Jefferson	104	$184,935	$282,539	$410,915	0	n.a	n.a	n.a	19	$89,899	$177,743	$246,580
Lafayette	21	$220,894	$307,197	$416,103	0	n.a	n.a	n.a	11	$73,974	$92,467	$170,551
Lake	7,851	$336,992	$410,966	$541,448	221	$130,482	$200,346	$287,676	669	$143,838	$195,106	$242,470
Lee	18,112	$339,047	$409,938	$594,532	3,965	$231,168	$328,773	$462,337	627	$122,262	$166,441	$230,141
Leon	2,918	$231,168	$328,773	$452,062	313	$133,564	$177,743	$236,203	133	$66,782	$118,153	$178,770
Levy	397	$215,757	$297,950	$368,842	12	$125,858	$221,408	$369,869	367	$97,604	$164,386	$226,031
Liberty	18	$94,830	$187,503	$268,155	0	n.a	n.a	n.a	11	$18,493	$41,097	$110,961
Madison	95	$133,564	$223,976	$333,910	0	n.a	n.a	n.a	30	$87,330	$150,003	$184,935
Manatee	10,650	$389,390	$483,347	$672,032	1,826	$215,757	$308,224	$462,337	200	$112,502	$154,061	$210,620
Marion	10,863	$246,580	$297,950	$362,164	161	$118,153	$138,701	$169,523	922	$84,762	$143,273	$202,914
Martin	2,652	$423,809	$584,085	$855,323	807	$195,209	$256,854	$369,561	136	$169,523	$220,894	$258,395
Miami-Dade	12,383	$539,393	$667,820	$940,084	17,470	$318,499	$457,200	$698,642	0	n.a	n.a	n.a
Monroe	1,104	$770,561	$1,181,527	$2,003,459	335	$544,530	$748,985	$1,232,898	129	$359,595	$482,885	$693,505
Nassau	2,071	$400,692	$493,159	$693,505	237	$405,829	$667,820	$991,455	183	$174,661	$232,196	$292,813
Okaloosa	3,747	$297,848	$359,287	$481,858	646	$313,361	$523,982	$806,521	67	$130,995	$184,935	$246,580
Okeechobee	333	$235,278	$297,950	$377,575	12	$130,995	$145,379	$150,259	276	$107,879	$166,801	$236,305
Orange	16,277	$380,143	$482,988	$645,400	2,893	$161,200	$205,483	$282,539	216	$133,564	$170,551	$236,305
Osceola	10,559	$358,568	$410,966	$508,570	829	$215,757	$272,265	$349,321	240	$172,092	$246,580	$314,903
Palm Beach	14,144	$534,256	$719,190	$1,191,750	8,710	$184,935	$282,539	$452,062	127	$154,112	$198,291	$278,429
Pasco	15,555	$297,950	$380,143	$493,159	780	$103,101	$154,112	$195,106	1,305	$94,522	$143,838	$205,483

County	Single Family				Condominium				Mobile Home			
	Number of Sales	25th Percentile Price	50th Percentile Price (Median)	75th Percentile Price	Number of Sales	25th Percentile Price	50th Percentile Price (Median)	75th Percentile Price	Number of Sales	25th Percentile Price	50th Percentile Price (Median)	75th Percentile Price
Pinellas	9,880	$359,595	$477,440	$670,131	5,098	$179,798	$261,991	$454,117	791	$118,050	$154,112	$194,181
Polk	17,144	$290,912	$333,910	$389,082	539	$131,406	$163,873	$215,757	1,324	$113,016	$164,386	$226,031
Putnam	608	$157,965	$236,305	$333,910	8	$261,991	$290,245	$351,890	514	$87,330	$152,057	$205,483
St. Johns	4,213	$293,738	$361,136	$457,200	82	$318,499	$431,000	$785,972	159	$95,036	$148,975	$190,072
St. Lucie	9,992	$385,281	$513,707	$744,876	3,020	$287,676	$375,006	$734,602	474	$138,701	$174,661	$220,894
Santa Rosa	5,862	$359,081	$441,788	$565,078	779	$159,249	$195,209	$243,497	47	$157,194	$210,106	$303,087
Sarasota	9,074	$400,692	$523,982	$719,190	723	$261,991	$353,431	$539,393	194	$174,661	$241,442	$297,950
Seminole	8,666	$364,732	$431,514	$523,982	754	$190,072	$282,539	$474,666	158	$169,523	$222,178	$267,128
Sumter	6,417	$327,745	$409,938	$529,119	30	$174,661	$236,305	$252,230	212	$78,597	$137,417	$192,640
Suwannee	183	$164,386	$245,449	$336,992	0	n.a	n.a	n.a	225	$128,427	$184,935	$256,340
Taylor	157	$133,564	$192,127	$287,676	4	$195,209	$220,894	$226,031	61	$97,604	$128,427	$179,798
Union	32	$217,812	$331,341	$374,493	0	n.a	n.a	n.a	20	$55,172	$120,721	$180,311
Volusia	9,836	$308,224	$377,061	$470,556	1,490	$179,798	$323,636	$518,844	232	$143,838	$204,969	$262,504
Wakulla	663	$221,202	$299,902	$389,287	28	$185,448	$238,874	$318,499	102	$92,467	$143,838	$198,291
Walton	2,885	$399,664	$677,066	$1,412,695	608	$483,912	$694,532	$1,130,156	159	$118,153	$178,770	$236,305
Washington	276	$192,846	$228,600	$278,429	0	n.a	n.a	n.a	76	$122,005	$154,112	$225,980
Florida Total	**327,764**	**$323,944**	**$421,137**	**$603,092**	**77,083**	**$207,024**	**$318,499**	**$523,114**	**15,694**	**$113,016**	**$169,523**	**$232,196**

Source: Florida Department of Revenue, Sales Data File. Based on property sales that took place in 2024, the most recent full year with data available. Arms-length sales only. Prices adjusted to 2025 dollars using the Consumer Price Index.

APPENDIX 4. SURPLUS/DEFICIT OF AFFORDABLE AND AVAILABLE RENTAL HOUSING UNITS BY INCOME (% AMI), MODIFIED METROPOLITAN STATISTICAL AREAS & HUD METRO FAIR MARKET RENT AREAS, 2024

Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Affordable/Available Units Minus Renter Households							
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-100% AMI	0-120% AMI	0-140% AMI
Cape Coral-Fort Myers, FL MSA	Lee	-8,081	-14,214	-15,925	-17,553	-11,849	-2,463	3,447	5,068
Crestview-Fort Walton Beach-Destin, FL HMFA	Okaloosa	-2,428	-4,229	-5,388	-6,619	-3,311	-338	1,234	1,253
Deltona-Daytona Beach-Ormond Beach, FL HMFA	Volusia	-7,461	-12,274	-13,944	-14,112	-10,448	-1,113	3,123	4,197
Fort Lauderdale, FL HMFA	Broward	-36,856	-48,010	-60,370	-73,809	-85,135	-58,002	-26,355	-9,114
Gainesville, FL HMFA (minus Gilchrist)	Alachua	-10,076	-12,760	-12,230	-9,060	-3,264	-227	364	383
Homosassa Springs, FL MSA	Citrus	-1,279	-1,338	-2,045	-1,681	-671	162	162	215
Jacksonville, FL HMFA/Baker County, FL HMFA (plus Putnam)	Baker, Clay, Duval, Nassau, Putnam, St. Johns	-30,200	-42,962	-43,062	-38,663	-8,949	9,575	15,361	15,519
Lakeland-Winter Haven, FL MSA	Polk	-10,622	-11,966	-14,213	-14,833	-11,366	-3,787	4,824	7,330
Miami-Miami Beach-Kendall, FL HMFA (plus Monroe)	Miami-Dade, Monroe	-59,974	-84,093	-99,751	-126,876	-146,211	-130,604	-86,349	-49,971
Naples-Immokalee-Marco Island, FL MSA	Collier	-5,003	-6,944	-9,161	-7,843	-7,698	-2,701	380	904
North Port-Sarasota-Bradenton, FL MSA	Manatee, Sarasota	-14,151	-17,860	-21,375	-20,380	-17,577	-6,373	-931	487
Northeast Nonmetropolitan Area (plus Gilchrist and Levy)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	-4,139	-4,900	-3,002	-3,142	-1,424	920	888	599
Northwest Nonmetropolitan Area (plus Gadsden, Jefferson, Wakulla, and Walton)	Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	-3,621	-2,853	-1,323	-1,103	-1,546	-1,220	927	1,707
Ocala, FL MSA	Marion	-4,217	-6,986	-8,032	-8,152	-7,050	-528	2,919	3,727
Orlando-Kissimmee-Sanford, FL MSA	Lake, Orange, Osceola, Seminole	-54,617	-75,088	-92,455	-101,214	-100,061	-53,792	-1,945	13,848
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	-6,972	-9,151	-12,675	-12,648	-9,291	341	4,252	5,633
Palm Coast, FL HMFA	Flagler	-1,883	-2,389	-2,436	-2,500	-1,085	770	1,020	1,212
Panama City-Lynn Haven, FL MSA	Bay	-3,357	-4,131	-5,431	-5,295	-932	113	2,425	2,711
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	-7,601	-8,727	-9,852	-9,180	-5,731	869	2,259	2,802
Port St. Lucie, FL MSA	Martin, St. Lucie	-7,858	-8,995	-10,371	-11,066	-9,709	-5,065	-1,651	-609

Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Affordable/Available Units Minus Renter Households							
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-100% AMI	0-120% AMI	0-140% AMI
Punta Gorda, FL MSA	Charlotte	-1,573	-2,362	-2,521	-2,620	-2,964	-1,659	-1,067	-82
Sebastian-Vero Beach, FL MSA	Indian River	-1,589	-2,134	-2,084	-2,039	-1,680	-1,147	-822	-814
South Nonmetropolitan Area (minus Monroe, plus Highlands)	DeSoto, Glades, Hardee, Hendry, Highlands, Okeechobee	-4,022	-4,980	-5,380	-5,287	-3,723	-3,029	-2,127	-1,884
Tallahassee, FL HMFA (minus Gadsden and Jefferson)	Leon	-7,625	-10,165	-9,794	-8,446	397	3,852	4,751	5,179
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	-59,184	-78,826	-98,945	-107,080	-79,003	-21,889	6,538	18,140
The Villages, FL MSA	Sumter	-565	-787	-875	-1,009	-1,052	940	1,956	1,988
West Palm Beach-Boca Raton, FL HMFA	Palm Beach	-23,988	-33,595	-44,306	-48,072	-44,162	-27,883	-8,890	-53
State of Florida Total		**-378,942**	**-512,719**	**-606,946**	**-660,282**	**-575,495**	**-304,278**	**-73,307**	**30,375**

Source: Shimberg Center analysis of U.S. Census Bureau, 2024 American Community Survey. County groupings are based on HUD Metro Fair Market Rent Areas (HMFAs), modified to accommodate availability of county-level data in the American Community Survey Public Use Microdata Areas (PUMAs). See https://www.huduser.gov/portal/datasets/il/il24/area-definitions-FY24.pdf for HUD area definitions. In cases where cross-county PUMA boundaries do not allow separation, counties are shifted to another HMFA or non-metropolitan grouping, as noted in the first column. Jacksonville and Baker County HMFAs are combined for the same reason.

Values are the difference between renter households and affordable/available units at each income level. Negative value means that renter households outnumber affordable/available units. Student-headed, non-family households and substandard units are excluded.