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Serving the communities of Baker, Clay, Duval, Flagler, Nassau, Putnam and St. Johns Counties


Bringing Communities Together

MEMORANDUM

DATE: JANUARY 24, 2018

TO: NORTHEAST FLORIDA REGIONAL COUNCIL BOARD OF DIRECTORS

THRU: BRIAN D. TEEPLE, CHIEF EXECUTIVE OFFICER 

FROM: MARGO MOEHRING, POLICY DIRECTOR 

RE: DRAFT AFFORDABLE HOUSING NEEDS PLAN

Attached is the draft Affordable Housing Needs Plan that the Affordable Housing Committee approved for the Board's consideration. As requested by the Board, the Plan has been finalized and addressed Commissioner Bennett's concern. Therefore, staff respectfully request that the Northeast Florida Regional Council Board of Directors adopt the Affordable Housing Needs Plan at their February 1, 2018 meeting.

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NORTHEAST FLORIDA REGIONAL COUNCIL



AFFORDABLE HOUSING NEEDS PLAN

Contents

INTRODUCTION	3
ECONOMIC AND FISCAL BENEFITS TO THE COMMUNITY.....	4
ECONOMIC AND FISCAL BENEFITS TO THE BUSINESS SECTOR	5
COUNTY OVERVIEW	5
GOAL	10
MEASURES OF SUCCESS	10
REGIONAL AFFORDABLE HOUSING STRATEGIES.....	12
Training	12
Clearinghouse	12
Partnerships	12
Create More Affordable Units	13
Regional Strategy	13
Champion	14
Appendix	15
ALICE	15
Affordable/Available Rental Analysis.....	16
Homelessness	18
SHIP Program Investment and Households/Individuals Served	19
Exhibit 1 – Excerpt from 2017 Update for Florida, United Way ALICE Report	20

INTRODUCTION

Northeast Florida has been focused on how it wants to grow since 300 leaders played “Reality Check” with Legos and yarn in 2009 and told the world where they wanted jobs and housing to be in 2060. Since that time, the Lego game was played in all seven counties in Northeast Florida and twice with young people from throughout the region, the region was polled regarding its preferences and the regional growth pattern of Multiple Growth Centers was chosen by a wide margin. This allows for job centers in each county, so that residents can choose to work close to home. First Coast Vision, the 2011 regional visioning effort that preceded the update to NEFRC’s Strategic Regional Policy Plan, imagined a future where a range of housing choices is available, affordable and works for all of our residents. The Strategic Regional Policy Plan (SRPP) incorporates the vision and includes the following Goal:

A safe, sanitary, efficient and resilient housing supply that provides lifestyle choice (agricultural, rural, suburban, and urban) and affordable options for all income, age and ability groups, equitably placed in vibrant, viable and accessible communities throughout the region.

The SRPP also includes the need for an “Affordable Housing Needs Plan”, without defining the parameters of such a plan. This recognizes that regions must think through what they want to become, and then determine what they need to accomplish their goals. This Affordable Housing Needs Plan includes what the Ad Hoc Affordable Housing Committee of the Northeast Florida Regional Council believes is needed to achieve the affordable housing goal, what metrics will help us determine success, and how leadership will be provided to guide implementation. They began with a concern that affordable housing is a purely local issue, and ended with a focus on the regional gaps that may be filled to make it easier for localities to provide affordable housing. They address the range of affordable housing, as does the goal: “affordable options for all income, age and ability groups”, and so address the full spectrum of income levels, from extreme poverty to 120% of area median income. The affordable/available rental analysis included with the metrics at the end of this plan estimate that there is a deficit of more than 29,000 units regionally needed by households making up to 30% of average median income, more than 30,000 units needed for those making up to 50% of average median income and more than

17,000 units needed for those making up to 80% of average median income. Ultimately, the prosperity of the residents and businesses in Northeast Florida depends on overcoming challenges at both the local and regional level, and it is only in partnership that we will succeed.

ECONOMIC AND FISCAL BENEFITS TO THE COMMUNITY

Affordable housing has short and long term benefits that are often overlooked or misunderstood. According to the Planning Commissioners Journal in 2011, not only are there short term benefits of building or rehabilitation affordable units as seen in the building construction field, but they estimate 100 affordable units will generate 120 jobs during the construction phase. The misunderstanding comes in with units once they are occupied. Those 100 units generate approximately 30 jobs, which is similar to the job generation of market rate units. According to a Chattanooga, Tennessee example cited in The Urban Land Institute's "Ten Principles for Developing Affordable Housing", affordable housing provides jobs, tax revenues and local business income well beyond a 1.65% multiplier to the affordable housing developer's direct investment². Like market rate units, affordable units generate one-time revenue for local governments, in the form of permit, impact and utility fees. This factor provides an opportunity to support affordable housing without spending local government funds, as waiving of such fees can be an option in the "tool box" of local governments. Another area of misunderstanding is the effect of affordable housing on nearby property values. Affordable housing that is well designed, built, managed and maintained is most likely to have a neutral or positive impact on nearby property values. Affordable development in areas that are "taking off" or "revitalizing" are positive factors that add to and speed up overall success. Another misunderstanding is that affordable housing costs communities more money than market rate housing because lower income families tend to have more children, and this costs money for schools. Overall, the average number of children per household has

¹ Cohen, Rebecca and Wardrip, Keith, *The Economic and Fiscal Benefits of Affordable Housing*, Planning Commissioner Journal Number 83 Summer 2011

² Bach, Alexa, Prema Katari Gupta, Richard, Haughey, George Kelly, Michael Pawlukiewicz, and Michael Pitchford, *Ten Principles for Developing Affordable Housing*. Washington, D.C.:ULI—the Urban Land Institute, 2007.

been falling for many years, and there is only a small difference in the number of children per household when comparing income levels. Affordable and moderate –income purchasers have a lower risk of delinquency and foreclosure than buyers with prime or sub-prime loans. In addition, taking advantage of homes in foreclosure for affordable housing programs saves communities costs in maintenance, and also reduces the risk that nearby homes will experience loss in property value, and local governments in tax revenue, that occur when vacancies exist near occupied homes.

ECONOMIC AND FISCAL BENEFITS TO THE BUSINESS SECTOR

The cited Planning Commissioners Journal article further notes that in a national survey of 300 companies, 55% of the largest respondents cited an insufficient level of affordable housing in their proximity, and 2/3rds of the same respondents believed that the shortage negatively affected their ability to hold onto qualified employees. From this perspective, lack of affordable housing becomes a competitive disadvantage for Northeast Florida. Living in affordable housing also increases the residual income that those households have to spend, and this increased buying power allows businesses to gain additional business.

COUNTY OVERVIEW

In order to get a more complete understanding of what was and wasn't working in affordable housing in each of the seven counties in the region, the Committee invited each county and interested parties to an information gathering meeting in November 2016, and Council staff conducted a "listening tour" during November 2017. As the SHIP Program data and information are covered elsewhere in this report that information will not be repeated here. The results are presented below.

Baker County

In addition to SHIP activities, the Northeast Florida Community Action Agency, USDA, the Baker County Veterans Council, the Macclenny Housing Authority and nearly all of the community churches participate at some level in providing housing assistance to needy households. The Macclenny Housing Authority manages 80 public housing units and 147 Section 8 Vouchers, both with waiting lists. While the overall rental market is extremely tight, Baker County currently has a new 30 unit multi-family affordable housing development under construction by a private developer. Baker County also allows close family members to develop homes on family land too small to otherwise meet density requirements. In order to reduce the price of housing, Baker County has suspended transportation impact fees on new home construction. Only Macclenny has the infrastructure needed to support multi-family housing. The gap between affordable housing needs and affordable housing resources is very pronounced in Baker County. It was summed up at the November, 2017 meeting with a general consensus that the approaches Baker County is using to address affordable housing are working, but more of all of them would be needed to address the problem.

Clay County

The Clay County Housing Finance Authority (CCHFA) was created to provide safe, sanitary, and decent housing; to encourage investment by private enterprise and stimulation of construction and rehabilitation of housing through the use of public funds. The HFA issues bonds to raise money for affordable housing. They also buy and rehabilitate houses that are then used for affordable rentals.

Clay County also has an entity called Mercy Support Services that provides the communication and coordination between social service agencies and faith-based groups and provides access to resources and services to the low income, needy and homeless. Mercy Support Services serves the people of Clay County who are circumstantially in need by providing services that guide them to self-sufficiency through a network of compassionate-hearted people and organizations.

Through these two organizations Clay County has embarked on a homeless initiative by rehabilitation apartments for the homeless.

Duval County

The City of Jacksonville is served by a number of agencies and organizations dedicated to the affordable housing issue. The City of Jacksonville is a CDBG Entitlement Community, and as such, funds come directly from HUD for a variety of activities including affordable housing. Use of the CDBG funds is governed by the required Consolidated Plan.

The Jacksonville Housing Finance Authority exists for the purpose of addressing affordable housing needs in Duval County, Florida by stimulating the construction and rehabilitation of housing through the use of public financing. The JHFA is empowered to alleviate the shortage of affordable residential housing and to provide capital for investment in such facilities for low, moderate or middle income families and persons anywhere within Duval County, Florida through the issuance of its mortgage revenue bonds.

The Jacksonville Housing Authority operates the public housing program and the Section 8 Voucher program. The public Housing program has properties across the City and houses approximately 2,378 families.

Various other organizations in the City such as LISC, Habitat for Humanity and Ability Housing also provide affordable housing related services. Organizations like these operate throughout the region and are valuable in all counties, but as the county with the largest population, Duval has the widest diversity of such organizations.

Currently there are a couple of affordable multi-family projects being developed in the Downtown area. These projects are targeted for persons making 60% of average median income. However, in general, Duval County has found that market rental rates have increased therefore making it difficult to serve the full range of households making 30% to 140% of the average median household income.

In 2016 the City passed an ordinance to connect surplus city owned land with developers who want to construct affordable housing. Also the City is exploring the possibilities of repurposing empty commercial structures for affordable housing.

Flagler County

Flagler County has two distinct geographical areas, the largely rural west and the more urbanized areas of Palm Coast and the beaches. The needs and types of affordable housing in these two areas are different with mobile homes predominating the west and conventional built housing in the east.

HUD tables for subsidies allowable for renters based on HUD guidelines are far below the local market prices. The supply of available rental units, especially for affordable housing is very, very tight. Land and home prices have climbed so high that entry level teachers, firefighters and law enforcement households are now moving into Daytona and into the more rural areas of the County causing commuting demands on the road network.

Palm Coast recently became a CDBG Entitlement Community and through its Consolidated Plan uses some of that funding for affordable housing.

Nassau County

The Fernandina Beach Housing Authority manages 57 public housing units and 47 Section 8 vouchers. Fernandina Beach allows for higher densities for projects that include affordable housing and recently worked with a developer to provide 10% of the units in a market rate multi-family project as affordable units. Fernandina Beach has waived impact fees for affordable housing. Nassau County has asked the University of Florida's Shimberg Center to perform a housing needs assessment plan which will encompass a variety of analyses including an overview of existing housing stock, cost burdens, commuting workforce and will divide the County into 3 regions. Nassau County intends to use small area plans to proactively plan for the needs and goals of the County, which includes the incentivization of affordable housing and fiscally responsible development patterns that provide high quality services and amenities to

strengthen the work/life balance. This includes working with transit partners to create and implement advanced transit and walkability opportunities and working with economic development partners to create vibrant and sustainable places.

Putnam County

The Palatka Housing Authority operates public housing and Section 8 Voucher programs. Limited other affordable housing organizations/initiatives exist in the County. Due to relatively inexpensive housing costs citizens of modest means from nearby counties, priced out of their home county markets have migrated to Putnam County to take up residence. This, plus local needs, has led to a critical shortage of available rental housing. There are only two affordable housing apartment complexes in Putnam County. About half of all residential building permits issued are issued for mobile homes. No infrastructure to support multifamily is available in many parts of the County. There is currently a moratorium on residential impact fees.

St. Johns County

In 1980 St. Johns County established a Housing Finance Authority. The Authority is authorized, in furtherance of the public purposes described in its organizational documents, to alleviate the shortage of affordable residential housing facilities and to provide capital for investment in such facilities for low, moderate and middle-income families in St. Johns County by issuing its revenue bonds.

St. Johns County also has the St. Johns Housing Partnership, a not-for-profit whose mission is to promote safe, decent and affordable housing in North Florida by creating links between the public and private sectors on projects that create low- and moderate-income housing. They rebuild neglected homes and neighborhoods, thus benefiting disadvantaged areas and enhancing community economic and social development.

St. Johns County recently became a CDBG Entitlement County and expenditures for affordable housing initiatives are governed by their Consolidated Plan.

St. Johns County had a rental market with little affordable rents before the 2016 and 2017 hurricanes and storms. Since those storms, average rents have increased by about \$200 per unit. An unexpected migration of people from the southern part of the State to the County has also exacerbated the rental market issues. St. Johns County currently has only one shelter for the homeless.

The County has spent over \$1.5 million from monies from developments of regional impact to fund five affordable housing projects. St. Johns County is also funding four homeless projects and helping with emergency rehabilitations for mobile homes. On one project, St. Johns County is allowing the impact fees payment to be carried for 5 years with a lien. Some decisions have been made to dispose of County-owned surplus properties for use for workforce housing.

GOAL

Overarching Regional Goal: A safe, sanitary, efficient and resilient housing supply that provides lifestyle choice (agricultural, rural, suburban, and urban) and affordable options for all income, age and ability groups, equitably placed in vibrant, viable and accessible communities throughout the region.

MEASURES OF SUCCESS

We will know if we are succeeding if:

- Each County positively impacts ALICE households

ALICE stands for Asset Limited, Income Constrained, Employed. It is a metric created and measured by the United Way, and is a way for Florida Counties to consider the number of households that struggle to afford basic needs. The percentage of households below the ALICE threshold in Northeast Florida varies from a high of 52% in Putnam County to a low of 28% in St. Johns County. This number is not a fair measure of affordable housing, as it may simply be a measure of wealth. More useful indicators are the

Housing portion of the monthly Household Survival Budget, which ranges between \$644 for a family (2 adults, one infant and one preschooler) in Putnam County and \$935 in Flagler County. Counties may also positively impact ALICE households by reducing the monthly costs within a survival budget associated with child care, food, transportation, health care or taxes, and changes to these will be noted. In addition, ALICE provides the housing burden of homeowners and renters, or the % of those who pay more than 30% of their income for their housing costs. This homeownership metric varies from a low of 22% in Baker and Putnam Counties, and a high of 29% in Flagler County. The renter metric varies between a low of 45% in Clay and Nassau Counties, and a high of 59% in Putnam County. As each of these metrics may change based on factors beyond simply the number of affordable housing units, each will be reported as a metric of this plan each time the ALICE report is updated. The relevant data plus an excerpt from the 2017 Update to the Florida ALICE Report from the United Way is included in the Appendix.

- Each County reduces homelessness

The metric for homelessness is always subject to question, as there is no easy way to count the homeless and individual circumstances change. It is, however, the ultimate measure of success in providing affordable housing, even if it touches on many other issues beyond just the availability and affordability of units. Northeast Florida will combine the annual count of homeless citizens by County (Baker County does not participate in the count) plus the estimated number of homeless households determined by the Florida Department of Education Homeless Student Data, and the Unaccompanied Homeless Youth Data included in that report. The relevant data plus the source data is included in the Appendix.

- Each County increases the number of affordable units from local strategies

Each County and Local Government is asked to identify a strategy or set of strategies that they want the region to track to assess their increases in affordable units. A baseline will be developed from an initial survey provided to each local government after approval of this plan, and the number of units produced will be tracked annually, again by survey, thereafter.

REGIONAL AFFORDABLE HOUSING STRATEGIES

Training

NEFRC will educate social service planners and land use planners by convening the two groups to discuss how they impact each other's activities, how they can share data, and how they can help achieve each other's goals.

NEFRC will assemble bankers, developers and other experts to teach about pro formas. The audience will be social service and land use planners as well as non-profit housing providers.

NEFRC will coordinate with developers on assembly of a developer's packet. It will contain a synopsis of this plan, a list of lenders and programs from the clearinghouse, and sample pro formas for affordable housing.

NEFRC will reach out to appraisers on the value of energy efficiency/resiliency/accessibility. The goal is recognition of the value of these building attributes when appraising affordable housing.

Clearinghouse

NEFRC will conduct an annual survey of what services banks are providing, where, and what kind of deals they are looking for in the Northeast Florida market. Results will be posted on a matrix available online.

NEFRC will provide a way to communicate such as a contact list or a list serve to share opportunities for investment with banks, and banks interests with communities and providers. NEFRC will also provide a way for communities and NFPs to ask banks for what they need, such as training, expertise, or funding.

NEFRC will coordinate with banks on a tour of projects that may serve as models for communities in Northeast Florida.

Partnerships

NEFRC will work with banks to ensure they know where funding is needed in support of affordable housing.

NEFRC will increase its familiarity with the Florida Community Loan Fund, and will explore the possibility of making Federal Home Loan Bank programs available to the entire region, by potentially partnering with the Housing Finance Authorities in Clay or Duval Counties or creating other authorities.

NEFRC will launch this plan by reaching out to partners. To build a constituency for Affordable Housing, the Urban Land Institute, the Northeast Florida Association of Realtors ULI, and the Northeast Florida Builders Association will be contacted and asked to convene stakeholders.

Once the strategies above are underway, NEFRC will convene interested parties to consider an Opportunity Bond and the structure and programs to implement it, or other regional approaches to funding.

Create More Affordable Units

NEFRC will share lessons learned and best practices related to land banking and land donation programs, including St. Johns County's experience in West Augustine and Duval County's experience with the land donation program.

NEFRC will ask each community to have its own strategy to address its needs. These may include density bonuses, inclusionary requirements, waiving fees, alternative infrastructure requirements, encouragement of affordable housing types (accessory units, co-habitation, etc.), funding, etc.

Regional Strategy

NEFRC will begin to implement this Affordable Housing Needs Plan immediately. With the benefit of experience and lessons learned from the Needs Plan, but before the next update to the Strategic Regional Policy Plan (SRPP), NEFRC will convene all of its counties to discuss how their policies and strategies relate to each other. This will include an update on regional transit initiatives. The results of this discussion may be reflected in the Housing and other elements of the next SRPP.

Champion

NEFRC will consider how the region might hire a regional Affordable Housing champion.

Appendix

The Need: Metrics related to Affordable Housing in Northeast Florida

ALICE

County	Housing Portion of Monthly Household Survival Budget (Family)	Percent of Homeowners who Pay More than 30% of their Income on Housing Costs	Percent of Renters who Pay More than 30% of their Income on Housing Costs
Baker	\$728	22%	53%
Clay	\$931	20%	45%
Duval	\$931	26%	52%
Flagler	\$935	29%	47%
Nassau	\$931	26%	45%
Putnam	\$644	22%	59%
St. Johns	\$931	25%	50%

Affordable/Available Rental Analysis

A	Renters 0-30% AMI		Affordable @ 30% AMI		Affordable/Available @ 30% AMI			Affordable, Not Available @ 30% AMI	
	B	C	D	E	F	G	H	I	
Place	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)	
Baker County	625	560	65	90	260	(365)	42	300	
Clay County	2,220	1,360	860	61	340	(1,880)	15	1,020	
Duval County	29,945	13,560	16,385	45	7,925	(22,020)	26	5,635	
Flagler County	1,135	630	505	56	125	(1,010)	11	505	
Nassau County	1,290	1,125	165	87	665	(625)	52	460	
Putnam County	1,755	1,264	491	72	574	(1,181)	33	690	
St. Johns County	2,895	1,730	1,165	60	560	(2,335)	19	1,170	
Region	39,865	20,229	19,636	51	10,449	(29,416)	26	9,780	

A	Renters 0-50% AMI		Affordable @ 50% AMI		Affordable/Available @ 50% AMI			Affordable, Not Available @ 50% AMI	
	B	C	D	E	F	G	H	I	
Place	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)	
Baker County	914	1,045	131	114	915	1	100	130	
Clay County	4,890	3,380	(1,510)	69	2,735	(2,155)	56	645	
Duval County	51,815	34,045	(17,770)	66	29,150	(22,665)	56	4,895	
Flagler County	2,175	1,045	(1,130)	48	845	(1,330)	39	200	
Nassau County	2,345	2,225	(120)	95	1,930	(415)	82	295	
Putnam County	3,280	2,794	(486)	85	2,138	(1,142)	65	656	
St. Johns County	5,515	3,190	(2,325)	58	2,670	(2,845)	48	520	
Region	70,934	47,724	(23,210)	67	40,383	(30,551)	57	7,341	

A	Renters 0-80% AMI		Affordable @ 80% AMI		Affordable/Available @ 80% AMI			Affordable, Not Available @ 80% AMI	
	B	C	D	E	F	G	H	I	
Place	Renter Households	Affordable Units	Absolute Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Absolute Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Higher Income Households (C-F)	
Baker County	1,174	1,895	721	161	1,529	355	130	366	
Clay County	8,345	13,480	5,135	162	6,775	(1,570)	81	6,705	
Duval County	80,575	110,700	30,125	137	67,610	(12,965)	84	43,090	
Flagler County	3,590	4,870	1,280	136	2,240	(1,350)	62	2,630	
Nassau County	3,535	4,960	1,425	140	4,065	530	115	895	
Putnam County	4,715	5,804	1,089	123	4,803	88	102	1,001	
St. Johns County	9,290	12,560	3,270	135	7,170	(2,120)	77	5,390	
Region	111,224	154,269	43,045	139	94,192	(17,032)	85	60,077	

Homelessness

County	2015 Homeless Count (*Baker County does not participate)	UF Calculations based on FDOE FY 14/15 Data: Estimated Family Households	UF Calculations based on FDOE FY 14/15 Data: Unaccompanied Youth	Total
Baker		43	9	52*
Clay	147	471	100	718
Duval	1,566	802	170	2,538
Flagler	105	266	57	428
Nassau	140	199	42	381
Putnam	26	272	58	356
St. Johns	1,161	320	68	1,549

SHIP Program Investment and Households/Individuals Served

County (last completed SHIP Year)	Purchase Assistance	New Construction/ Reconstruction	Rehabilitation Owner/Rental	Emergency Repairs	Disaster Repair/ Mitigation	Special Needs/Non Profit (Clay only)	Security Deposits Utility Fees	Foreclosure Prevention	Rapid Rehousing	Rental Housing Development
Baker (13/14)		1/\$65,000	1/\$11,331	4/\$34,335						
Clay (13/14)			18/\$301,401			\$148,615				
Duval (14/15)	141/\$1,507,150		104/\$1,703,710 Owner 120/\$803,005 Rental							
Flagler (14/15)	16/\$309,375		6/\$145,161				2/\$4,990			
Nassau (14/15)	10/\$204,443		3/\$186,915		4/\$19,500					
Putnam (13/14)	3/\$67,588		9/\$159,636	14/\$148,677						
St. Johns (14/15)			31/\$681,817							15/\$170,000

Exhibit 1 – Excerpt from 2017 Update for Florida, United Way ALICE Report

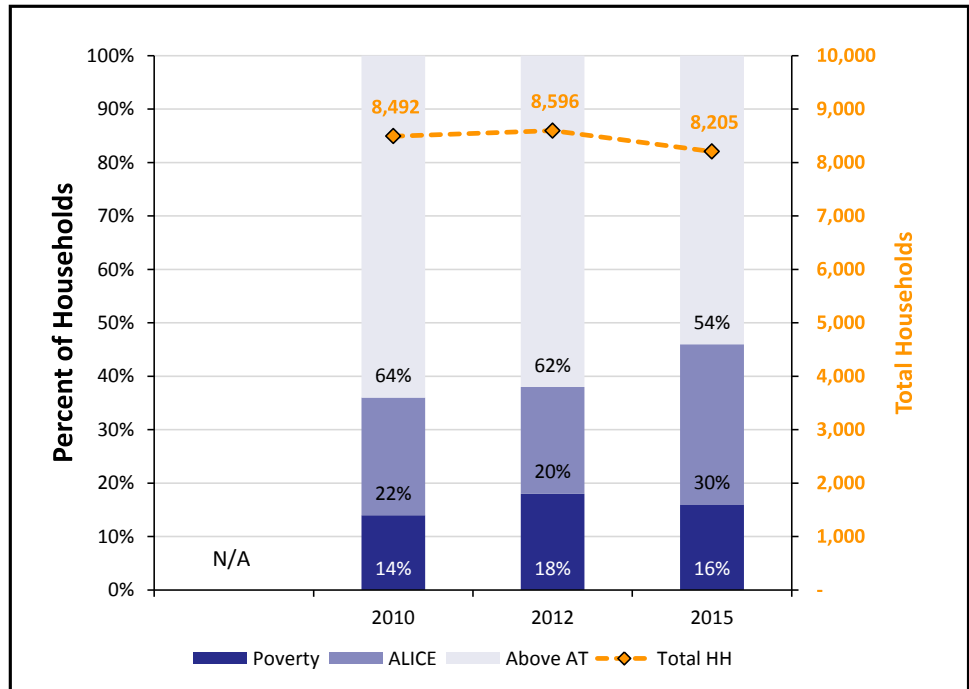
ALICE IN BAKER COUNTY

Population: 27,135 | **Number of Households:** 8,205
Median Household Income: \$47,121 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 3,749 (46%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

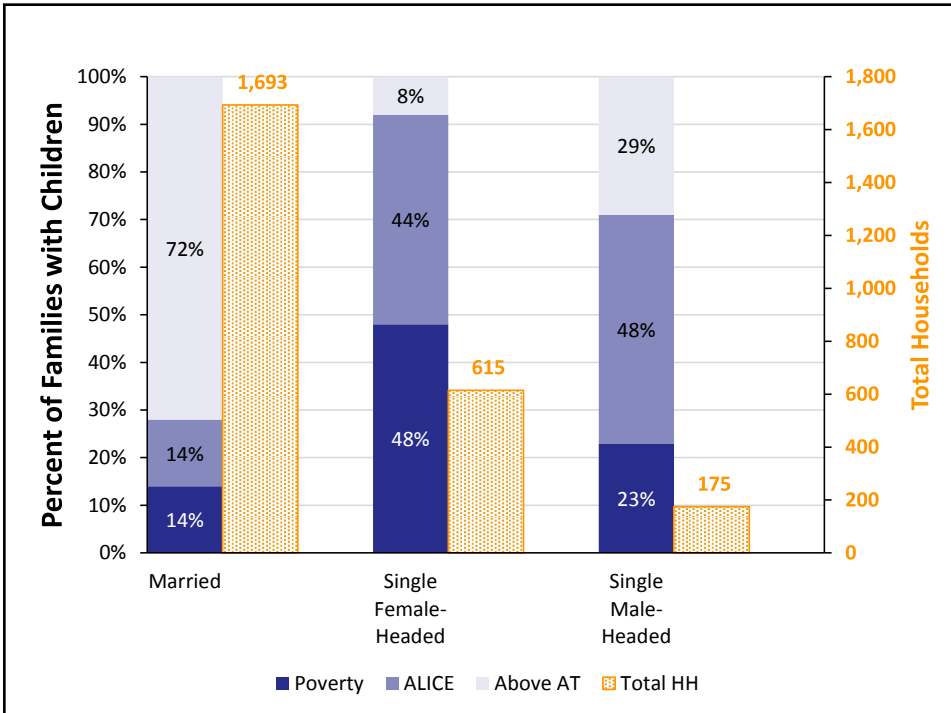
Household Survival Budget, Baker County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$491	\$728
Child Care	\$-	\$757
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$130	\$347
Taxes	\$160	\$162
Monthly Total	\$1,433	\$3,819
ANNUAL TOTAL	\$17,196	\$45,828
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Baker County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

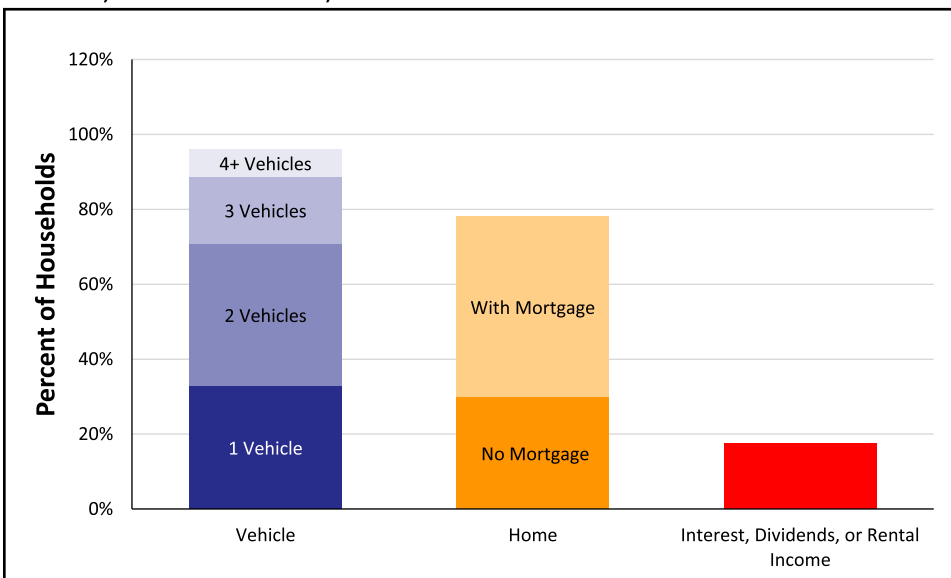


Baker County, 2015		
Town	Total HH	% ALICE & Poverty
Macclenny	1,899	49%
Macclenny CCD	4,493	42%
Sanderson CCD	3,712	50%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Baker County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

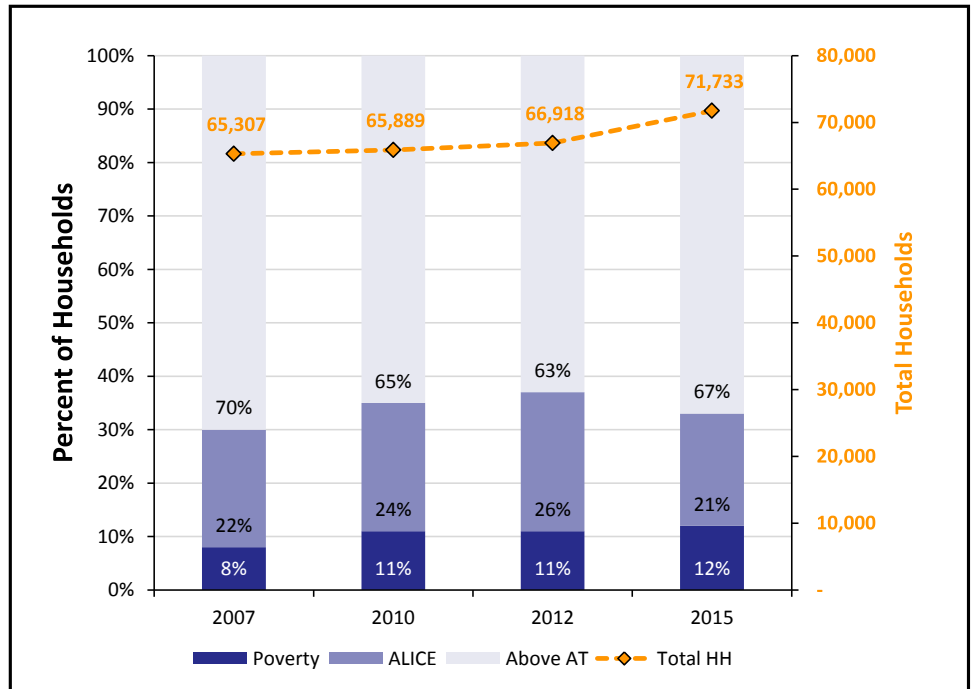
ALICE IN CLAY COUNTY

Population: 203,967 | **Number of Households:** 71,733
Median Household Income: \$58,676 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 23,925 (33%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

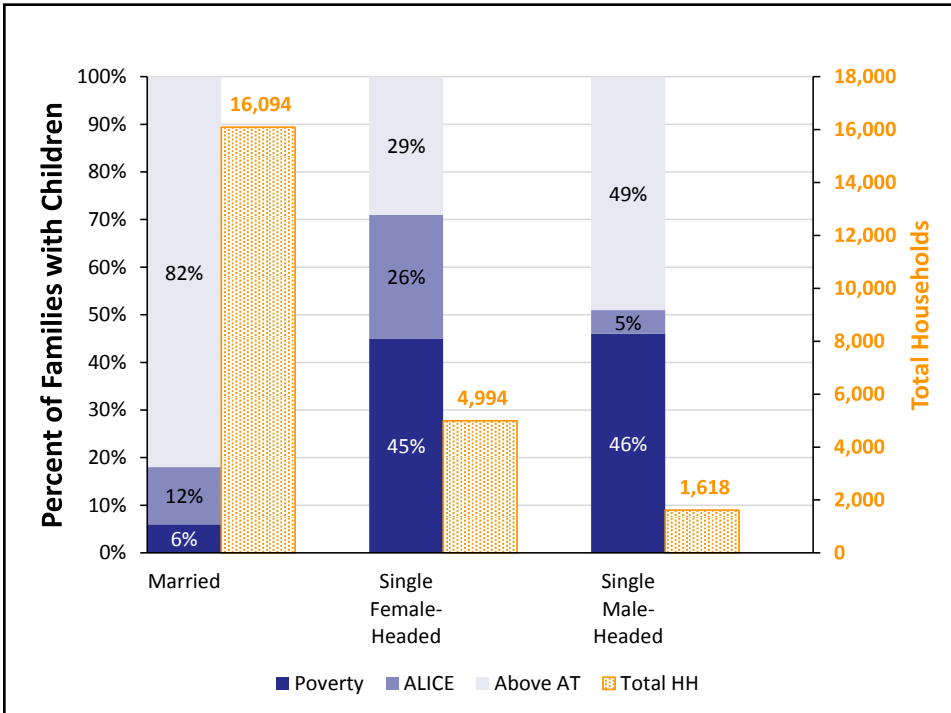
Household Survival Budget, Clay County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$628	\$931
Child Care	\$-	\$990
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$147	\$403
Taxes	\$191	\$285
Monthly Total	\$1,618	\$4,434
ANNUAL TOTAL	\$19,416	\$53,208
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Clay County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

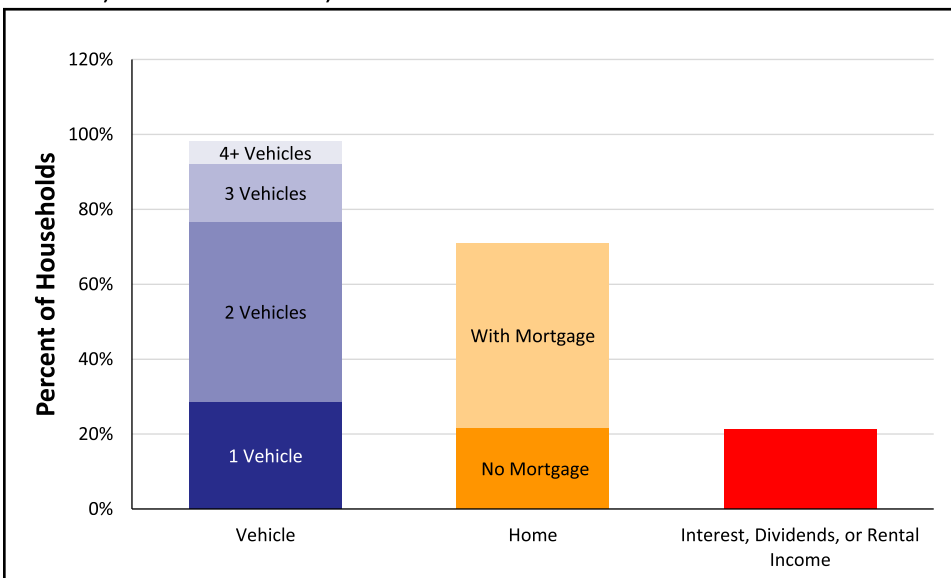
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Clay County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Clay County, 2015		
Town	Total HH	% ALICE & Poverty
Asbury Lake CDP	2,867	23%
Bellair-Meadowbrook Terrace CDP	5,381	49%
Fleming Island CDP	10,216	19%
Green Cove Springs	2,421	47%
Green Cove Springs CCD	5,128	43%
Keystone Heights	587	34%
Keystone Heights CCD	6,562	45%
Lakeside CDP	11,310	34%
Middleburg CDP	4,438	43%
Middleburg-Clay Hill CCD	18,568	34%
Oakleaf Plantation CDP	6,830	20%
Orange Park	3,455	41%
Orange Park CCD	33,396	31%
Penney Farms	353	53%
Penney Farms CCD	5,399	31%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

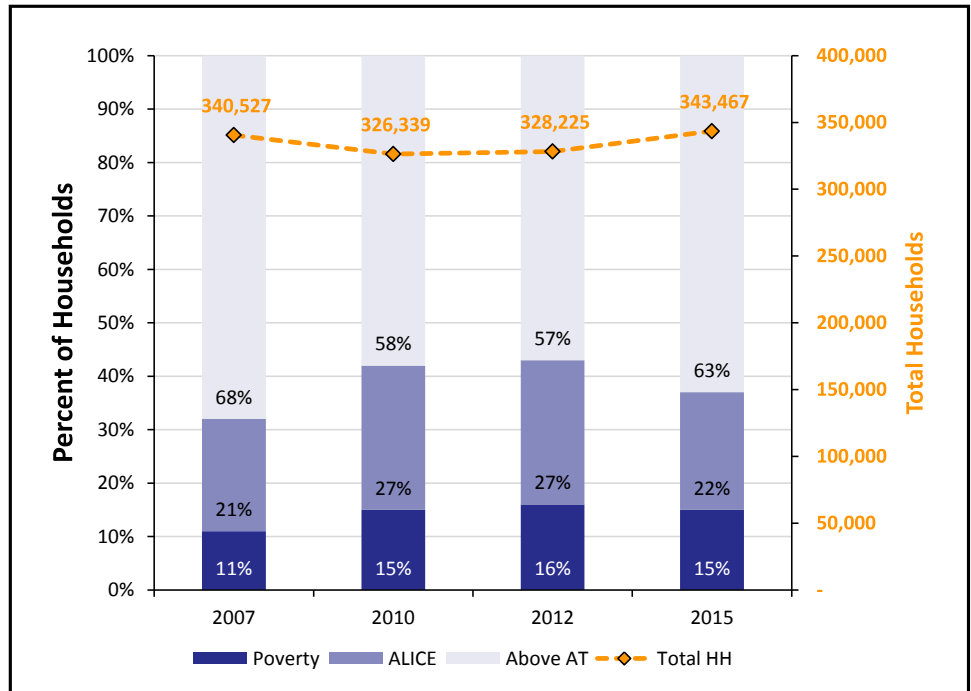
ALICE IN DUVAL COUNTY

Population: 913,010 | **Number of Households:** 343,467
Median Household Income: \$49,554 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 128,665 (37%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Duval County

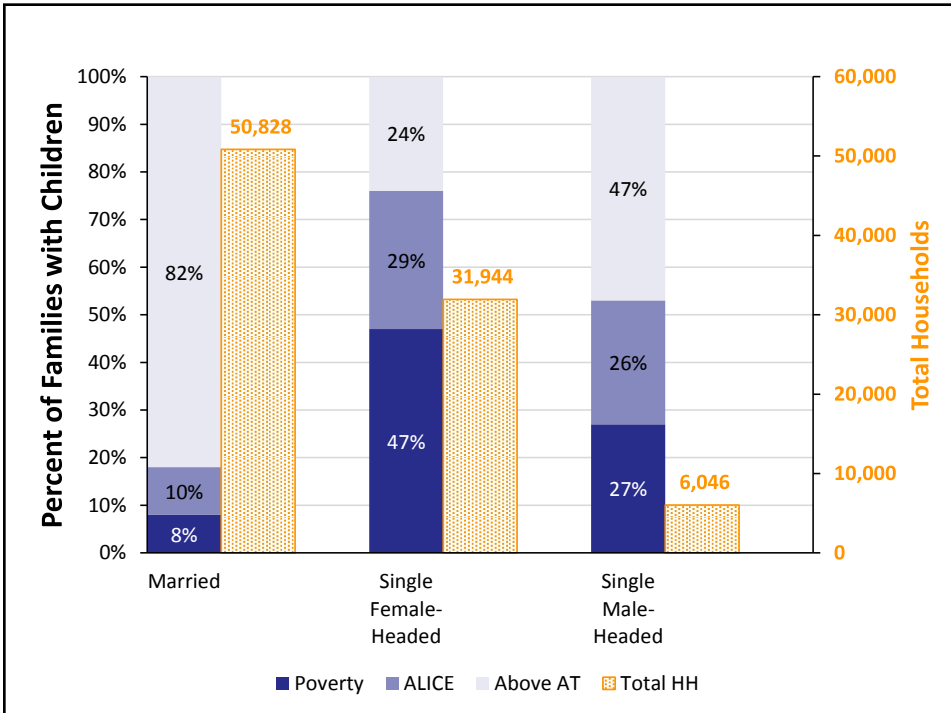
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$628	\$931
Child Care	\$-	\$960
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$147	\$399
Taxes	\$191	\$276
Monthly Total	\$1,618	\$4,391
ANNUAL TOTAL	\$19,416	\$52,692
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Duval County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

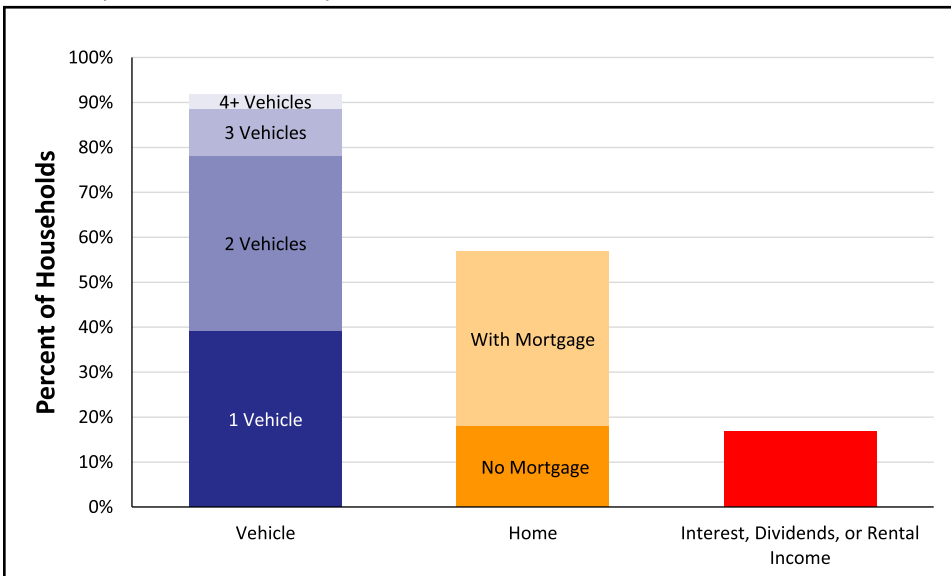


Duval County, 2015		
Town	Total HH	% ALICE & Poverty
Atlantic Beach	5,477	24%
Baldwin	597	53%
Baldwin CCD	2,340	39%
Jacksonville	323,488	39%
Jacksonville Beach	10,303	27%
Jacksonville Beaches CCD	22,553	30%
Jacksonville East CCD	168,890	35%
Jacksonville North CCD	27,351	36%
Jacksonville West CCD	116,766	49%
Neptune Beach	2,948	22%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Duval County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

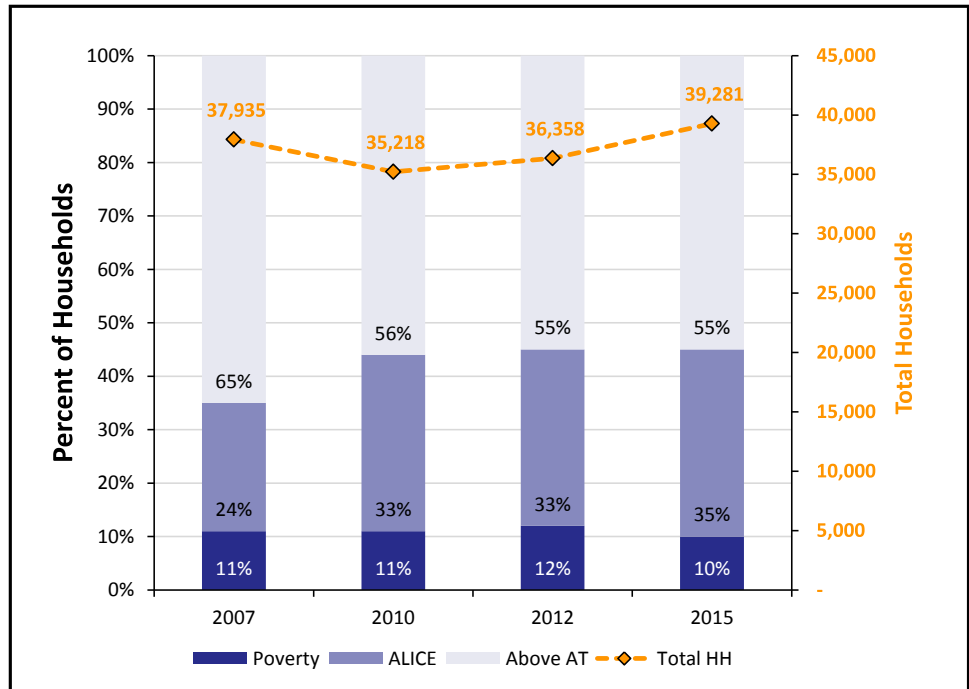
ALICE IN FLAGLER COUNTY

Population: 105,392 | **Number of Households:** 39,281
Median Household Income: \$48,864 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 17,688 (45%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Flagler County

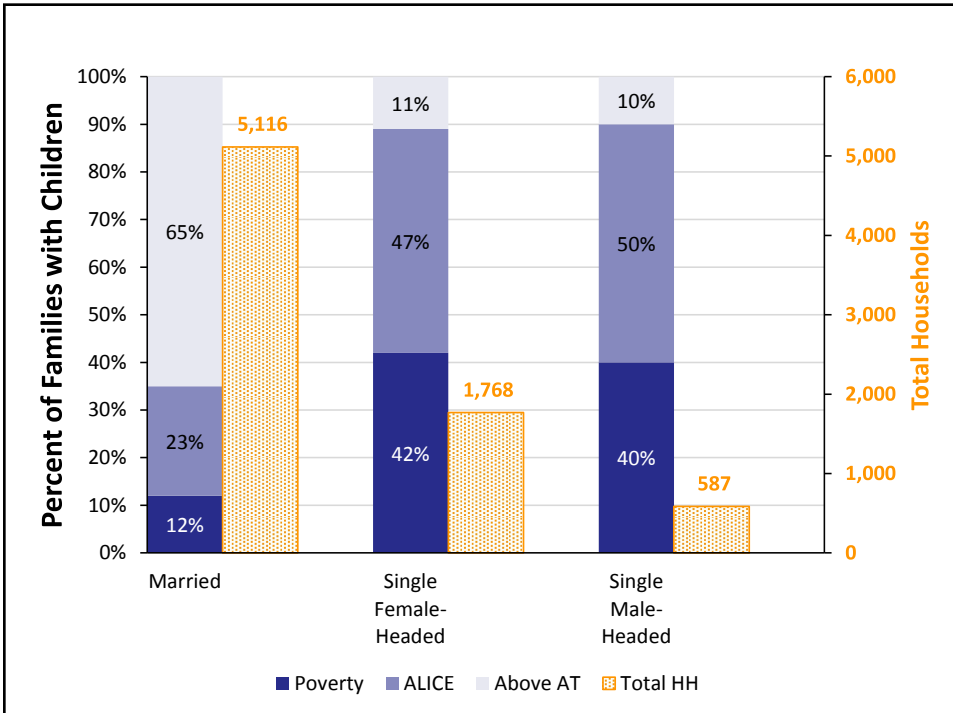
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$640	\$935
Child Care	\$-	\$1,060
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$149	\$413
Taxes	\$194	\$307
Monthly Total	\$1,635	\$4,540
ANNUAL TOTAL	\$19,620	\$54,480
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Flagler County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

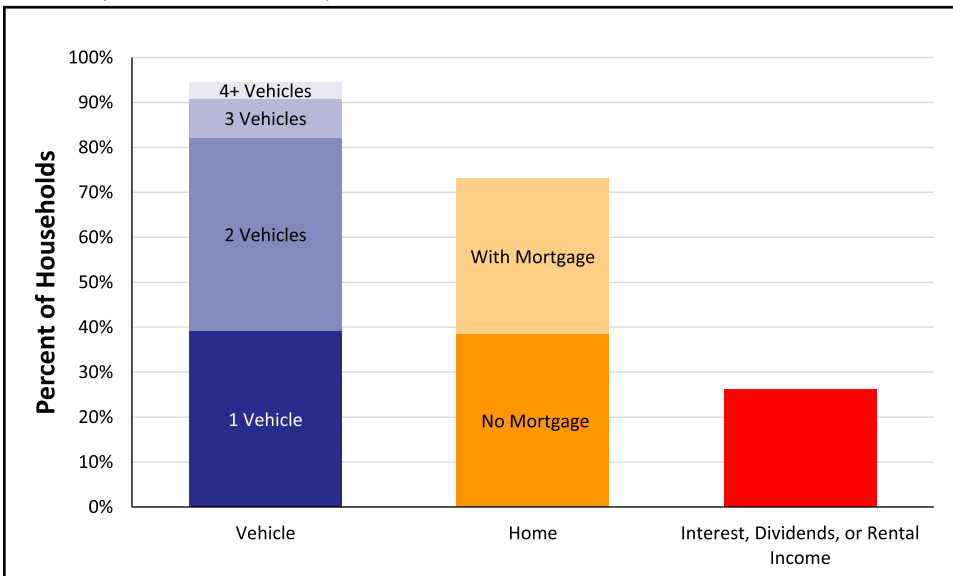
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Flagler County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Flagler County, 2015		
Town	Total HH	% ALICE & Poverty
Bunnell	966	64%
Bunnell CCD	24,044	47%
Flagler Beach	2,057	42%
Flagler Beach CCD	12,906	41%
Palm Coast	29,739	44%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

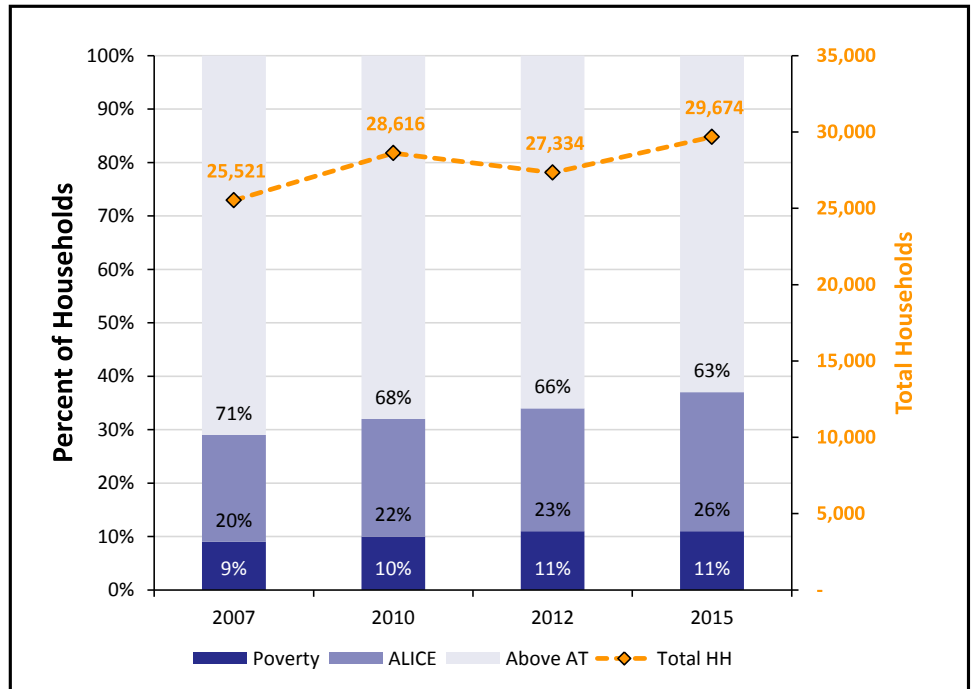
ALICE IN NASSAU COUNTY

Population: 78,444 | **Number of Households:** 29,674
Median Household Income: \$52,005 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 11,156 (37%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Nassau County

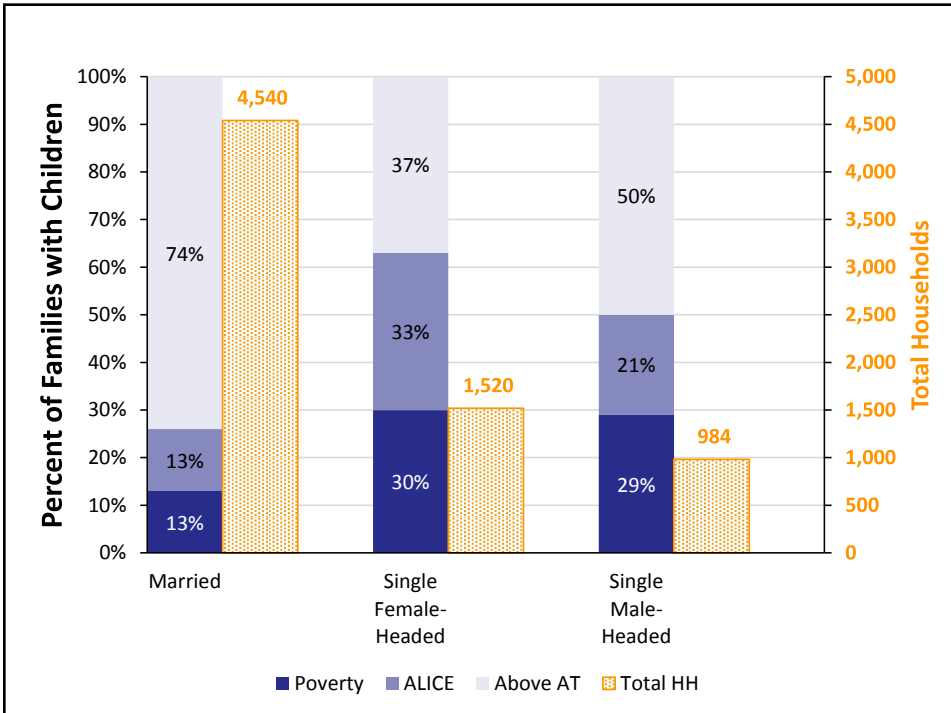
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$628	\$931
Child Care	\$-	\$983
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$147	\$402
Taxes	\$191	\$283
Monthly Total	\$1,618	\$4,424
ANNUAL TOTAL	\$19,416	\$53,088
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Nassau County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

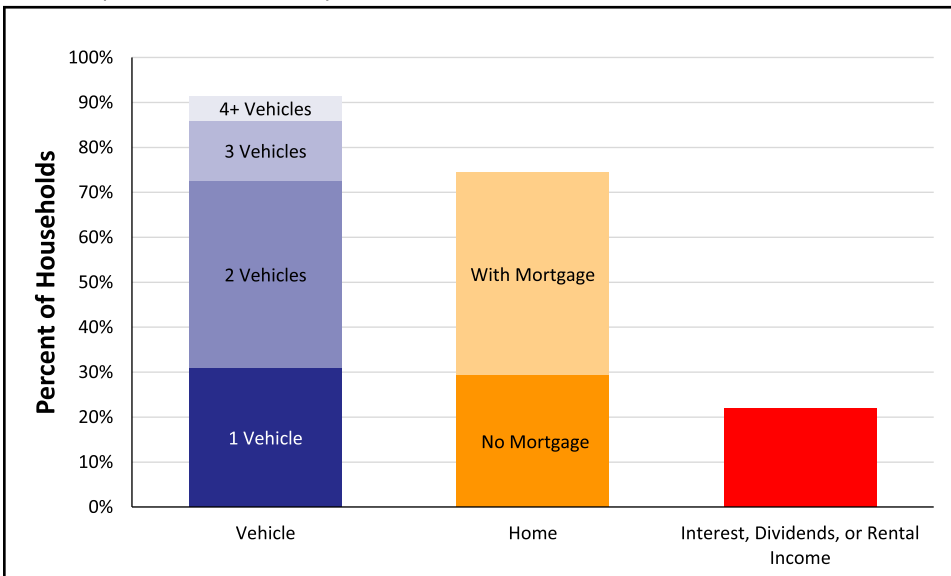


Nassau County, 2015		
Town	Total HH	% ALICE & Poverty
Callahan	540	65%
Callahan-Hilliard CCD	9,178	39%
Fernandina Beach	5,367	33%
Fernandina Beach CCD	9,475	30%
Hilliard	1,047	43%
Nassau Village-Ratliff CDP	1,788	35%
Yulee CCD	9,653	35%
Yulee CDP	4,179	34%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Nassau County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

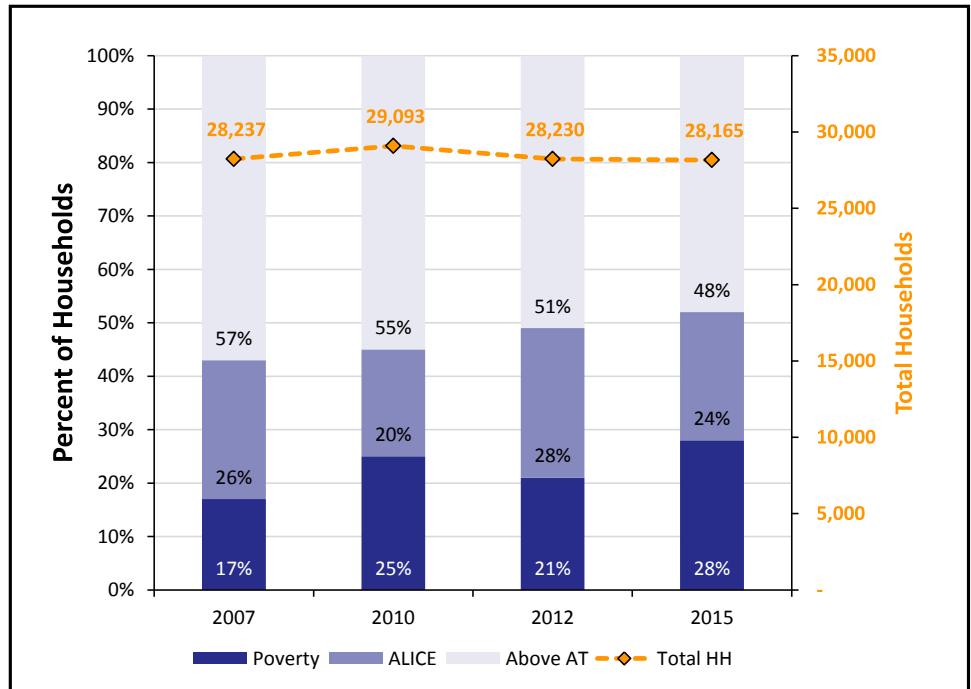
ALICE IN PUTNAM COUNTY

Population: 72,023 | **Number of Households:** 28,165
Median Household Income: \$31,483 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 14,729 (52%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Putnam County

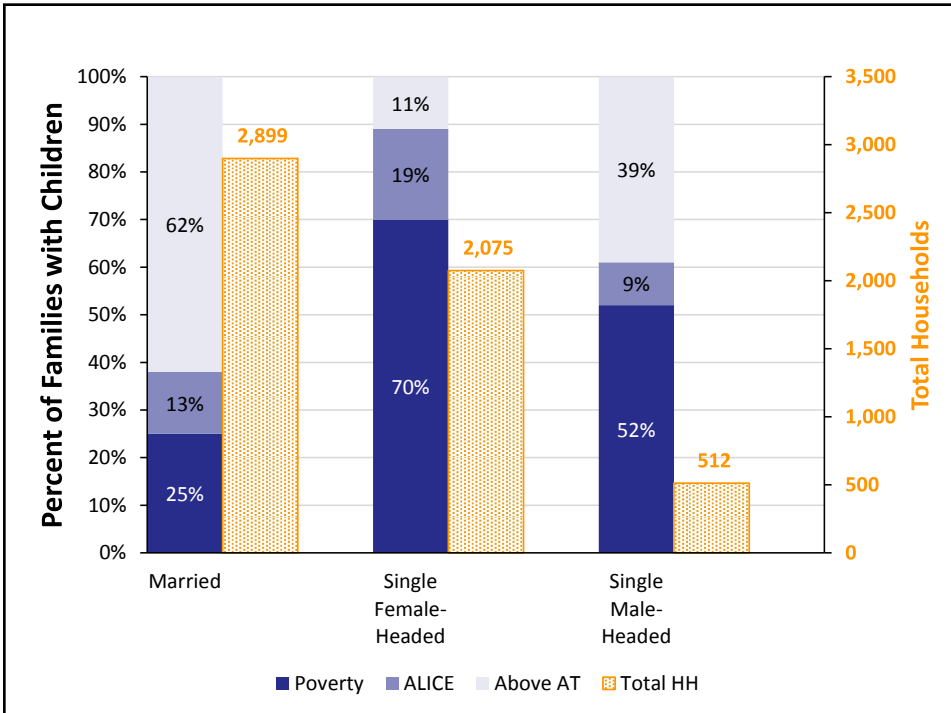
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$519	\$644
Child Care	\$-	\$730
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$134	\$334
Taxes	\$167	\$136
Monthly Total	\$1,472	\$3,669
ANNUAL TOTAL	\$17,664	\$44,028
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Putnam County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

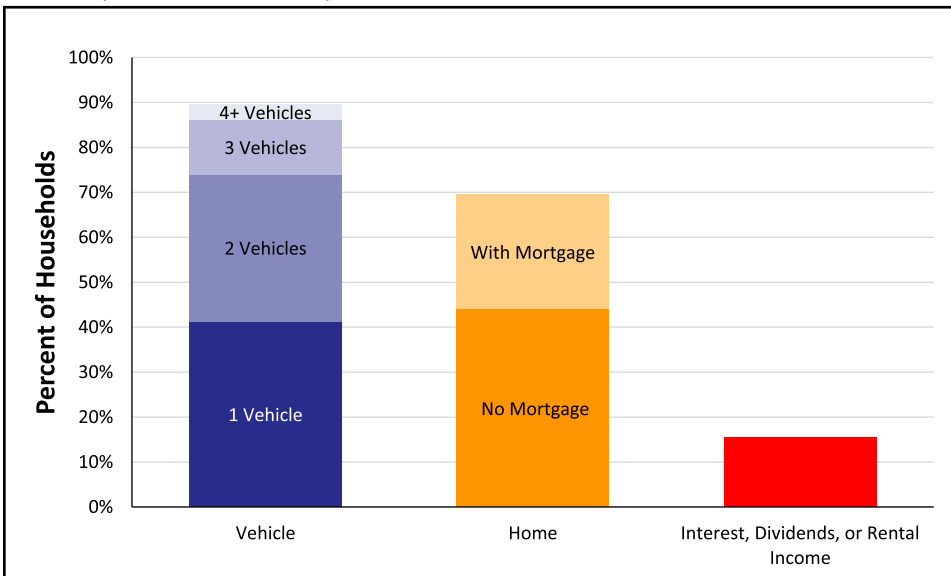


Putnam County, 2015		
Town	Total HH	% ALICE & Poverty
Crescent City	725	61%
Crescent City CCD	6,392	55%
East Palatka CCD	3,438	49%
East Palatka CDP	508	45%
Interlachen	538	59%
Interlachen-Florahome CCD	9,285	50%
Palatka	3,827	72%
Palatka CCD	8,568	55%
Pomona Park	285	58%
Welaka	280	57%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Putnam County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

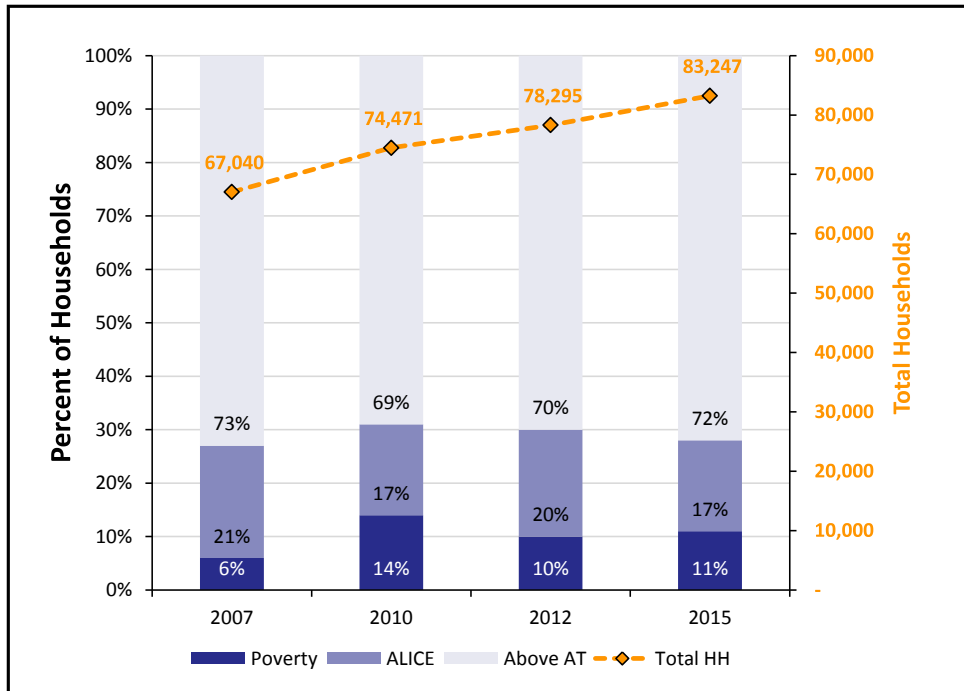
ALICE IN ST. JOHNS COUNTY

Population: 226,640 | **Number of Households:** 83,247
Median Household Income: \$70,379 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 23,812 (28%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

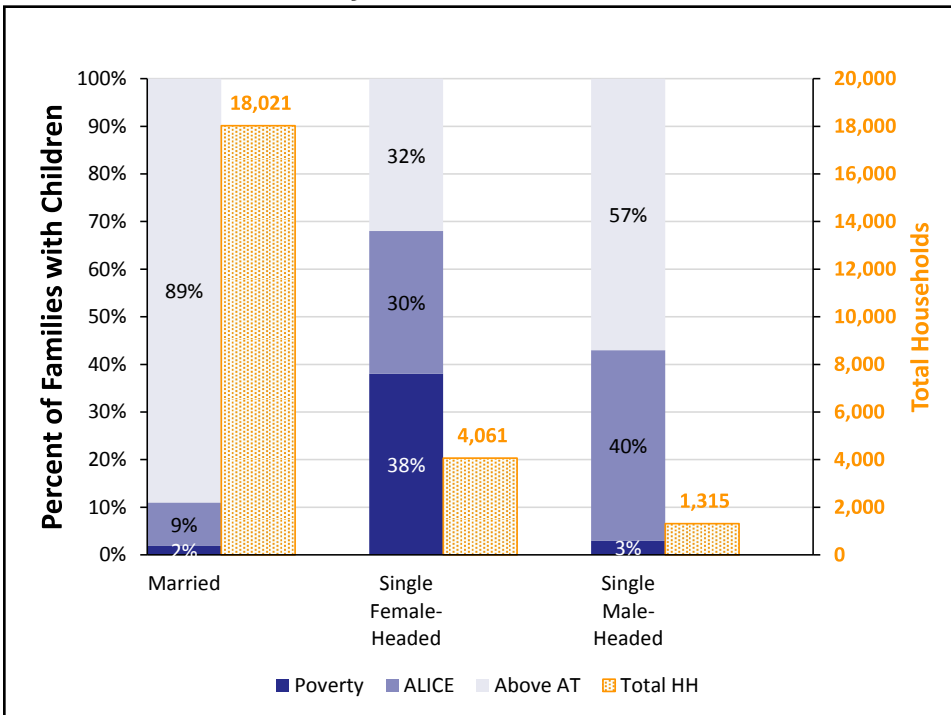
Household Survival Budget, St. Johns County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$628	\$931
Child Care	\$-	\$1,052
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$147	\$411
Taxes	\$191	\$304
Monthly Total	\$1,618	\$4,523
ANNUAL TOTAL	\$19,416	\$54,276
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more St. Johns County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

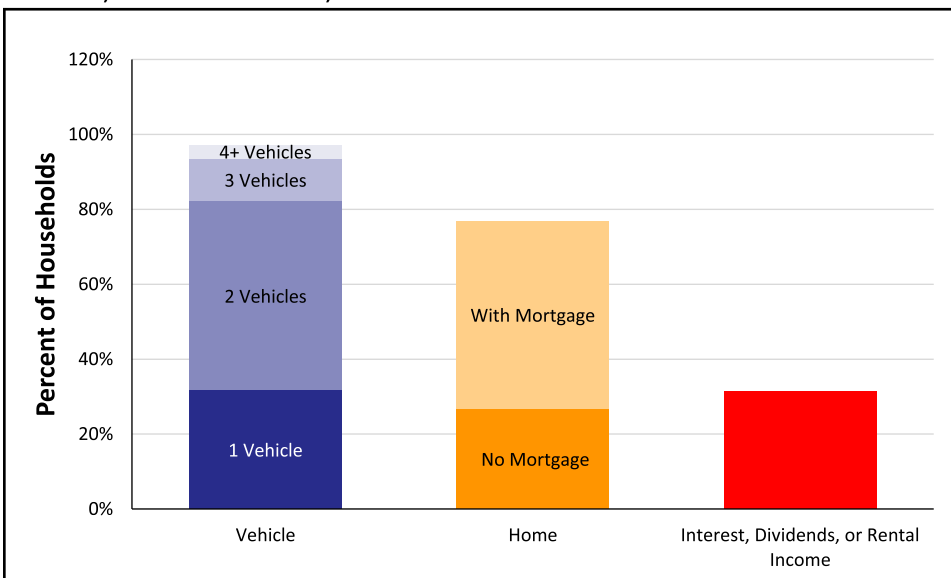
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. Johns County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



St. Johns County, 2015		
Town	Total HH	% ALICE & Poverty
Butler Beach CDP	2,641	34%
Crescent Beach CDP	487	36%
Flagler Estates CDP	1,015	50%
Fruit Cove CCD	13,609	15%
Fruit Cove CDP	10,066	17%
Hastings CCD	4,452	49%
Matanzas CCD	7,130	41%
Nocatee CDP	2,321	18%
Palm Valley CDP	8,767	26%
Ponte Vedra CCD	12,191	25%
Sawgrass CDP	2,531	27%
St. Augustine	5,477	48%
St. Augustine Beach	2,926	24%
St. Augustine CCD	41,860	34%
St. Augustine Shores CDP	3,721	47%
St. Augustine South CDP	2,144	32%
Villano Beach CDP	1,044	33%
World Golf Village CDP	4,624	17%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE HOUSING DATA BY COUNTY

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Florida, and to show how many households are struggling to afford it. This table presents key housing data for each county in Florida in 2015 for owner-occupied and renter-occupied units.

The Gap in Rental Units is an average of the high and low estimates for the number of rental units necessary to enable all households below the ALICE Threshold to spend less than one-third of their income on housing.

Source: American Community Survey, 2015; counties with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2015, there are no 3-year estimates.

Housing Data by County, Florida, 2015

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Units Affordable for All HHs Below ALICE Threshold	
Alachua	51,964	36%	21%	44,463	70%	55%	4,140	1-Year
Baker	6,406	43%	22%	1,799	80%	53%	351	5-Year
Bay	42,673	42%	21%	26,664	68%	52%	4,775	1-Year
Bradford	6,477	48%	19%	2,293	77%	57%	242	5-Year
Brevard	158,025	27%	23%	67,657	46%	51%	5,392	1-Year
Broward	414,256	37%	35%	259,614	60%	62%	90,678	1-Year
Calhoun	3,875	61%	24%	909	87%	54%	145	5-Year
Charlotte	55,131	50%	25%	17,540	72%	57%	3,065	1-Year
Citrus	49,292	41%	21%	11,249	60%	59%	7,607	1-Year
Clay	50,941	32%	20%	20,792	59%	45%	12,362	1-Year
Collier	97,414	33%	26%	37,492	56%	54%	9,647	1-Year
Columbia	16,564	48%	21%	7,674	60%	37%	4,623	1-Year
DeSoto	7,907	61%	23%	3,331	81%	53%	142	5-Year
Dixie	4,769	66%	22%	1,282	75%	53%	123	5-Year
Duval	195,353	23%	26%	148,114	50%	52%	11,264	1-Year
Escambia	71,379	26%	20%	45,435	50%	49%	1,516	1-Year
Flagler	28,702	48%	29%	10,579	58%	47%	6,150	1-Year
Franklin	3,147	55%	28%	1,191	73%	42%	81	5-Year
Gadsden	11,990	54%	25%	4,974	87%	55%	640	5-Year
Gilchrist	5,006	57%	19%	1,181	74%	49%	91	5-Year
Glades	2,908	86%	19%	1,012	89%	60%	610	5-Year
Gulf	3,923	48%	26%	1,426	85%	50%	452	5-Year
Hamilton	3,423	61%	24%	1,265	78%	59%	987	5-Year
Hardee	5,300	59%	21%	2,318	80%	49%	1,261	5-Year
Hendry	7,802	55%	28%	3,543	77%	46%	678	5-Year
Hernando	54,638	54%	24%	16,075	71%	47%	11,346	1-Year
Highlands	30,814	42%	19%	10,302	79%	61%	1,392	1-Year
Hillsborough	286,637	36%	25%	216,517	63%	54%	29,547	1-Year
Holmes	5,421	62%	24%	1,407	85%	58%	240	5-Year

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Units Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
Indian River	42,755	45%	20%	12,739	71%	47%	1,310	1-Year
Jackson	11,747	59%	26%	4,562	86%	50%	560	5-Year
Jefferson	4,150	46%	30%	1,261	80%	64%	281	5-Year
Lafayette	2,001	57%	25%	492	80%	37%	394	5-Year
Lake	95,377	44%	24%	31,142	67%	54%	5,461	1-Year
Lee	182,806	43%	27%	80,888	63%	52%	13,065	1-Year
Leon	56,747	19%	24%	52,462	59%	62%	4,565	1-Year
Levy	11,899	43%	23%	3,617	66%	52%	249	5-Year
Liberty	1,801	52%	13%	632	75%	26%	51	5-Year
Madison	5,186	64%	27%	1,428	83%	64%	179	5-Year
Manatee	92,814	42%	23%	41,876	65%	54%	7,190	1-Year
Marion	95,212	54%	23%	30,015	74%	53%	1,150	1-Year
Martin	49,010	44%	29%	16,091	61%	46%	9,891	1-Year
Miami-Dade	433,846	42%	37%	423,866	69%	66%	139,396	1-Year
Monroe	19,025	36%	35%	12,366	51%	59%	7,846	1-Year
Nassau	22,065	41%	26%	7,609	63%	45%	4,773	1-Year
Okaloosa	45,861	20%	21%	30,860	44%	52%	3,761	1-Year
Okeechobee	9,229	59%	24%	3,817	84%	53%	367	5-Year
Orange	246,508	36%	27%	211,228	65%	57%	46,567	1-Year
Osceola	57,486	46%	32%	40,815	68%	60%	13,580	1-Year
Palm Beach	367,126	37%	31%	178,654	60%	60%	57,381	1-Year
Pasco	134,828	47%	23%	57,800	68%	53%	9,274	1-Year
Pinellas	258,204	45%	28%	142,005	65%	53%	20,056	1-Year
Polk	152,419	47%	23%	74,703	73%	54%	10,823	1-Year
Putnam	19,593	46%	22%	8,572	75%	59%	6,466	1-Year
Santa Rosa	42,867	35%	24%	17,994	48%	38%	560	1-Year
Sarasota	127,664	39%	25%	50,143	57%	53%	9,182	1-Year
Seminole	104,433	34%	27%	58,306	59%	53%	14,310	1-Year
St. Johns	64,035	32%	25%	19,212	51%	50%	9,878	1-Year
St. Lucie	77,847	47%	30%	30,964	68%	59%	20,927	1-Year
Sumter	46,276	46%	21%	4,894	70%	53%	3,440	1-Year
Suwannee	10,752	57%	24%	4,897	73%	48%	167	5-Year
Taylor	5,862	63%	19%	1,743	84%	41%	360	5-Year
Union	2,547	58%	26%	1,336	75%	36%	548	5-Year
Volusia	146,531	33%	27%	63,126	60%	61%	6,605	1-Year
Wakulla	7,998	42%	24%	2,693	72%	47%	40	5-Year
Walton	16,858	35%	28%	6,632	50%	55%	747	5-Year
Washington	6,447	59%	22%	1,799	73%	54%	48	5-Year