# Miami-Dade County Housing Needs Assessment

October 2023

Prepared for Miami Homes for All 3250 SW 3rd Avenue Miami, Florida 33129

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#### Introduction

This report updates the Housing Data Appendix from the Miami-Dade Affordable Housing Framework published in 2020. The Shimberg Center developed the report on behalf of Miami Homes for All. The analysis incorporates updates to the Census Bureau's 2021 American Community Survey, showing some of the impacts of the sharp increase in housing costs during the COVID-19 pandemic.

The report begins with a countywide discussion of "cost burdened" households: those paying more than 30% of their income for housing. We examine cost burden by tenure (owner/renter status), household income in dollars and as a percentage of Area Median Income (AMI), household composition (presence of elders and children), and race and ethnicity. The next section is an analysis of current and expected affordable housing gaps for renters and owners. The main report concludes with a special topics section focusing on workforce, wages, and job growth; the assisted multifamily inventory; and trends in evictions and foreclosures.

The appendix provides data on tenure, income, and cost burden for municipalities, the unincorporated area, and County Commission districts.

#### **Key Findings**

- Most Miami-Dade households with incomes below \$75,000 struggle with housing costs. Half of all households in the county pay more than 30% of their income for their housing. This includes 87% of households with incomes below \$20,000, 83% of households with \$20,000-34,999 incomes, 76% of households with \$35,000-49,999 incomes, and 53% of households with \$50,000-74,999 incomes.
- Renters with modest incomes are the hardest hit. Ninety percent of Miami-Dade renters with incomes below \$50,000 are cost burdened.
- Housing cost burden affects elders and children. Age 55+ households make up 34% of cost burdened renters and 58% of cost burdened owners. Households with children under age 18 make up 32% of cost burdened renters and 28% of cost burdened owners.
- Black and Hispanic/Latino households are more likely to be cost burdened because of their higher shares of renters. Nearly half (48%) of Hispanic/Latino and Black-headed households are cost burdened, compared to 38-41% of other households. The disparities stem from lower homeownership rates among Latino and Black households. Homeowners of any race and ethnicity are less likely to be cost burdened than renters from any other group.
- The county has a gap of 90,181 affordable and available units for renter households with incomes below 80% of AMI. This gap is projected to grow to nearly 116,000 units by 2030 unless affordable units are added.
- The county has an estimated 31,926 cost burdened homeowners at 80-120% of AMI. This gap can be reduced by adding homes at sale prices between \$200,000 and \$400,000.
- Home prices and rents are rising faster than wages. From 2017 to 2022, median wages in Miami-Dade County increased by 29%. During the same period, median apartment rents increased by 39% and the median single family home price increased by 63%.
- Eviction filings now exceed pre-pandemic levels. The county averaged nearly 5,000 eviction filings per quarter in 2022, which is above 2019 levels. Foreclosure filings averaged 740 per quarter in 2022—just over half of their 2019 level but well above 2020 lows.

### Geographic Areas and Data Sources

The main report provides countywide statistics for Miami-Dade County. Countywide household data comes from the Shimberg Center's tabulation of the U.S. Census Bureau's 2021 American Community Survey (ACS), Public Use Microdata Sample (PUMS). Because the PUMS data area for South Miami-Dade County also includes Monroe County, we used Miami-Dade-Monroe totals and reduced household counts proportionate to Miami-Dade's share of households in the two-county region (97% of renters, 96% of homeowners).

The countywide ACS PUMS data is supplemented by workforce statistics from the Florida Department of Commerce, income and rent limits from Florida Housing Finance Corporation, and future household projections from the Shimberg Center's Affordable Housing Needs Assessment (AHNA) model.

The appendix provides summary statistics by municipality, the Unincorporated Municipal Service Area (UMSA), and County Commission district. The appendix uses the Census Bureau's 2017-2021 American Community Survey tabular datasets, which provide data for smaller geographic areas. Because the UMSA and County Commission districts are not Census geographies, we constructed these areas from the best fitting Census tracts.

### I. Housing Cost Burden

#### Cost Burden and Household Income in Dollars

Households spending more than 30% of their income for housing are typically considered to be "cost burdened." In Miami-Dade County, half of all households are cost burdened, including more than three-quarters of households with incomes below \$50,000 per year.

As Figures 1 and 2 show, nearly two-thirds of renters are cost burdened, compared to half of homeowners. Part of the disparity stems from income differences. Over half of renters have incomes below \$50,000, compared to just under one-third of owners. However, this disparity exists even within income categories. Renters with incomes between \$20,000 and \$75,000 are more likely to be cost burdened than owners with similar incomes. Many long-term, low- to moderate-income homeowners have lower housing costs than renters in comparable housing, either because the owners locked in monthly mortgage costs when housing prices were lower or because they have paid off their mortgages entirely.

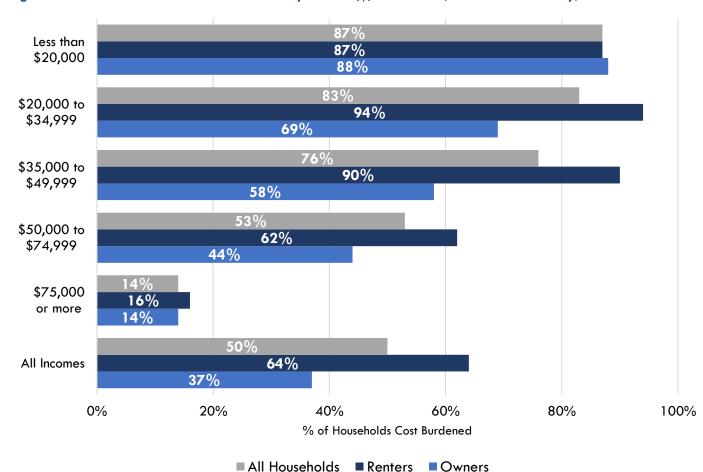


Figure 1. Share of Households Cost Burdened by Income (\$) and Tenure, Miami-Dade County, 2021

Notes: "Cost burdened" refers to paying more than 30 percent of income for rent or mortgage costs, including utilities.

Figure 2. Cost Burden by Income and Tenure, Miami-Dade County, 2021

	Income	Cost Burdened	Not Cost Burdened	Total	% Cost Burdened	Share of Cost Burdened Households in Tenure Category
All	Less than \$20,000	122,070	17,926	139,996	87%	26%
Households	\$20,000-\$34,999	107,193	21,691	128,884	83%	23%
	\$35,000-\$49,999	90,125	27,970	118,095	76%	20%
	\$50,000-\$74,999	86,961	76,416	163,377	53%	19%
	\$75,000 or more	54,479	324,291	378,770	14%	12%
	Total	460,828	468,294	929,122	50%	100%
Renter	Less than \$20,000	76,240	11,801	88,041	87%	28%
Households	\$20,000-\$34,999	69,849	4,597	74,446	94%	25%
	\$35,000-\$49,999	60,444	6,827	67,271	90%	22%
	\$50,000-\$74,999	50,880	31,213	82,093	62%	18%
	\$75,000 or more	19,171	99,294	118,465	16%	7%
	Total	276,584	153,732	430,316	64%	100%
Owner	Less than \$20,000	45,830	6,125	51,955	88%	25%
Households	\$20,000-\$34,999	37,344	17,094	54,438	69%	20%
	\$35,000-\$49,999	29,681	21,143	50,824	58%	16%
	\$50,000-\$74,999	36,081	45,203	81,284	44%	20%
	\$75,000 or more	35,308	224,997	260,305	14%	19%
	Total	184,244	314,562	498,806	37%	100%

Notes: Cost burdened households are those that pay 30% or more of their income for housing.

Source: U.S. Census Bureau, 2021 American Community Survey, Table B25106

Cost burden tables for cities, the UMSA, and County Commission districts are included in the municipal profiles.

#### Cost Burden and Household Income as a Percentage of AMI

Household income can also be measured as a percentage of area median income (AMI). Dollar amounts corresponding to the percentages of AMI are adjusted for county or metropolitan area and for household size. The AMI percentages form the basis of income and rent limits for affordable housing programs, including the Low-Income Housing Tax Credit, Florida Housing Finance Corporation programs, and many local housing initiatives. For context, the 2023 income limits are listed in Figure 3.

Figure 3. Income Limits by Household Size and Income (% AMI), Miami-Dade County, 2023

AMI Category	1 Person Limit	2 Person Limit	3 Person Limit	4 Person Limit
30%	\$21,690	\$24,780	\$27,870	\$30,960
50%	\$36,150	\$41,300	\$46,450	\$51,600
60%	\$43,380	\$49,560	\$55 <b>,</b> 740	\$61,920
80%	\$57,840	\$66,080	\$74,320	\$82,560
120%	\$86,760	\$99,120	\$111,480	\$123,840

Source: Florida Housing Finance Corporation, 2023 Florida Housing Rental Programs - MTSP Income and Rent Limits. Available at <a href="https://floridahousing.org/owners-and-managers/compliance/income-limits">https://floridahousing.org/owners-and-managers/compliance/income-limits</a>

The tables and graphs below show cost burden and other characteristics for households by AMI level. In Figures 4-7, cost burdened households are divided into those spending 30-50% of income for housing and those spending more than 50%. The latter group is often referred to as "severely cost burdened."

These estimates are based on 2021 American Community Survey microdata, using 2021 AMI limits for Miami-Dade County from the federal Department of Housing and Urban Development (HUD).<sup>1</sup> Household counts and shares of household cost burden vary slightly from Figures 1-2 due to differences in the data sources.

30% AMI or Less 65% 30.01-50% AMI 11% 31% 58% 50.01-60% AMI 55% 28% 60.01-80% AMI 58% 11% 80.01-120% AMI 33% 88% More than 120% AMI 12% 1 41% 28% Total 31% 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100% ■ Not Cost Burdened ■ 30.01-50% Cost Burden ■ Greater than 50% Cost Burden

Figure 4. Renters by Income (% AMI) and Cost Burden (Summary), Miami-Dade County, 2021

Notes: Estimate of renters with incomes over 120% AMI and severe cost burden is not statistically significantly different from zero.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey Public Use Microdata Sample (PUMS) and HUD, 2021 Income Limits

Figure 5. Renters by Income (% AMI) and Cost Burden (Detail), Miami-Dade County, 2021

	Not Cost Burdened	30.01 to 50% Cost Burden	Greater than 50% Cost Burden	% of Households Cost Burdened	% of Households Severely Cost Burdened
30% AMI or Less	29,991	10,575	<i>7</i> 3,816	74%	65%
30.01-50% AMI	9,191	25,110	<i>47,</i> 691	89%	58%
50.01-60% AMI	6,554	20,742	10,569	83%	28%
60.01-80% AMI	18,478	35,11 <i>7</i>	6,503	69%	11%
80.01-120% AMI	51,147	26,576	2,015	36%	3%
More than 120% AMI	72,370	9,737	*	12%	*
Total	187,731	127,857	141,041	59%	31%

Notes: \* indicates estimate that is not statistically significantly different from zero. Of non-cost burdened renters below 30% AMI, approximately 14,000 are considered non-cost burdened because their status cannot be calculated due to zero or negative income.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey PUMS and HUD, 2021 Income Limits

<sup>&</sup>lt;sup>1</sup> ACS microdata includes both Miami-Dade and Monroe Counties. Miami-Dade County accounts for 97% of renters and 96% of homeowners in the two-county area. To estimate results for just Miami-Dade County, we reduced renter totals by 3% and owner totals by 4% in the following tables and graphs.

As Figures 4 and 5 show, most renter households with incomes below 80% AMI are cost burdened. This burden is deepest for the lowest income households. Most renters at 0-30% (65% of households) and 30-50% AMI (58%) are severely cost burdened. Most renters in the 50-60% and 60-80% AMI categories are also cost burdened, but they are more likely to pay between 30 and 50% of income than to pay more than 50%. About one-third of households at 80-120% AMI pay between 30 and 50% AMI for rent, with a small number (3%) severely cost burdened. Finally, most households (88%) above 120% AMI are not cost burdened, and very few are severely burdened.

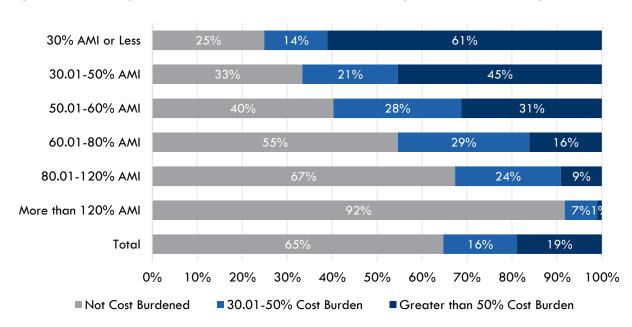


Figure 6. Owners by Income (% AMI) and Cost Burden (Summary), Miami-Dade County, 2021

Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey PUMS and HUD, 2021 Income Limits

Figure 7. Owners by Income (% AMI) and Cost Burden (Detail), Miami-Dade County, 2021

	Not Cost Burdened	30.01 to 50% Cost Burden	Greater than 50% Cost Burden	% of Households Cost Burdened	% of Households Severely Cost Burdened
30% AMI or Less	16,871	9,506	41,336	75%	61%
30.01-50% AMI	19,502	12,407	26,504	67%	45%
50.01-60% AMI	10,843	7,648	8,397	60%	31%
60.01-80% AMI	29,592	15,838	8,747	45%	16%
80.01-120% AMI	65,878	23,004	8,922	33%	9%
More than 120% AMI	185,910	14,780	1,965	8%	1%
Total	328,596	83,183	95,870	35%	19%

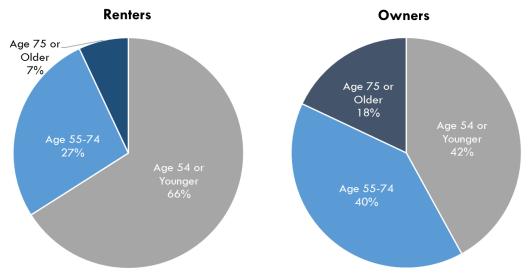
Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey PUMS and HUD, 2021 Income Limits

As noted above, owners are less likely than renters to be cost burdened. A higher percentage of owners have incomes above 80% AMI, and owners in the 60-80% AMI range are less likely to be cost burdened than their renter counterparts. Nevertheless, cost burden is common and deep for the lowest income owners. Most owner households below 60% AMI (69%) are cost burdened. A majority of owners below 30% AMI (61%) and nearly half at 30-50% AMI (45%) are severely cost burdened.

### Household Composition and Cost Burden

Most cost burdened renter households are headed by someone under age 55. Among owners, however, more than half (58%) of householders are age 55 or older. In total, 92,150 cost burdened renter households are headed by someone 55 or older, including 19,743 householders age 75 or older. Among owners, 103,889 cost burdened households are headed by someone age 55 or older, including 32,079 householders age 75 or older. The 55+ share of cost burdened households has grown over the past two decades as Florida's overall population has aged.

Figure 8. Cost Burdened Households by Tenure & Age of Householder, Miami-Dade County, 2021



Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey PUMS and HUD, 2021 Income Limits

Figure 9. Renters by Income (% AMI), Cost Burden, and Householder Age, Miami-Dade County, 2021

	Not Cost Burdened	Greater than 30% Cost Burden	% Cost Burdened
Age 54 or Younger			
50% AMI or Less	14,530	94,222	87%
50.01-80% AMI	14,941	52,750	78%
80.01-120% AMI	36,752	21,764	37%
More than 120% AMI	58,295	8,012	12%
Total	124,518	176,748	59%
Age 55-74			
50% AMI or Less	14,257	46,091	76%
50.01-80% AMI	8,461	18,222	68%
80.01-120% AMI	12,872	6,314	33%
More than 120% AMI	12,085	1,780	13%
Total	47,676	72,407	60%
Age 75 or Older			
50% AMI or Less	10,395	16,880	62%
50.01-80% AMI	1,630	1,958	55%
80.01-120% AMI	1,523	513	25%
More than 120% AMI	1,989	392	16%
Total	15,537	19,743	56%

Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey PUMS and HUD, 2021 Income Limits

Figure 10. Owners by Income (% AMI), Cost Burden, and Householder Age, Miami-Dade County, 2021

	Not Cost Burdened	Greater than 30% Cost Burden	% Cost Burdened
Age 54 or Younger			70
50% AMI or Less	10,828	27,009	71%
50.01-80% AMI	13,411	19,631	59%
80.01-120% AMI	28,347	18,187	39%
More than 120% AMI	99,382	10,337	9%
Total	151,968	75,164	33%
Age 55-74			
50% AMI or Less	13,108	36,436	74%
50.01-80% AMI	18,127	17,530	49%
80.01-120% AMI	29,718	12,315	29%
More than 120% AMI	71,447	5,530	7%
Total	132,399	71,810	35%
Age 75 or Older			
50% AMI or Less	12,438	26,308	68%
50.01-80% AMI	8,897	3,469	28%
80.01-120% AMI	7,813	1,424	15%
More than 120% AMI	15,081	878	6%
Total	44,229	32,079	42%

Approximately one-third of cost burdened renter households include children under age 18. The figure is highest for cost burdened renters between 50 and 80% AMI (36%) and lowest for households above 120% AMI (15%). In total, 87,020 cost burdened renter households have children in the household.

Among homeowners, 28% of cost burdened households include children. The lower percentage is mostly due to a smaller share of households below 50% AMI with children; just 20% of cost burdened households below 50% AMI include children. Children are more common among cost burdened owner households between 50 and 120% AMI. In all, 50,154 cost burdened owner households include children.

Figure 11. Cost Burdened Households by Tenure & Presence of Children, Miami-Dade County, 2021

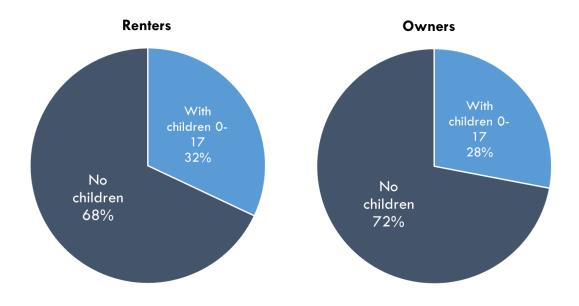


Figure 12. Renters by Income (% AMI), Cost Burden, and Presence of Children, Miami-Dade County, 2021

	Not Cost Burdened	Greater than 30% Cost Burden	% Cost Burdened
Children in Household			
50% AMI or Less	6,362	52,375	89%
50.01-80% AMI	10,201	25,924	72%
80.01-120% AMI	19,315	7,224	27%
More than 120% AMI	19,411	1,497	7%
Total	55,289	87,020	61%
No Children			
50% AMI or Less	32,820	104,817	76%
50.01-80% AMI	14,830	47,006	76%
80.01-120% AMI	31,832	21,367	40%
More than 120% AMI	52,959	8,687	14%
Total	132,442	181,878	58%

Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey PUMS and HUD, 2021 Income Limits

Figure 13. Owners by Income (% AMI), Cost Burden, and Presence of Children, Miami-Dade County, 2021

		Greater than 30% Cost	0/ 0 - 5 - 1 - 1
	Not Cost Burdened	Burden	% Cost Burdened
Children in Household			
50% AMI or Less	7,836	18,262	70%
50.01-80% AMI	11,667	15,349	57%
80.01-120% AMI	20,033	10,676	35%
More than 120% AMI	58,476	5,867	9%
Total	98,011	50,154	34%
No Children			
50% AMI or Less	28,538	71,490	71%
50.01-80% AMI	28,768	25,281	47%
80.01-120% AMI	45,845	21,250	32%
More than 120% AMI	127,434	10,879	8%
Total	230,585	128,899	36%

### Race, Ethnicity & Cost Burden

More than two-thirds of households in Miami-Dade County are Hispanic/Latino-headed. Figure 14 shows the breakdown of all households in the county by race and ethnicity of the householder.

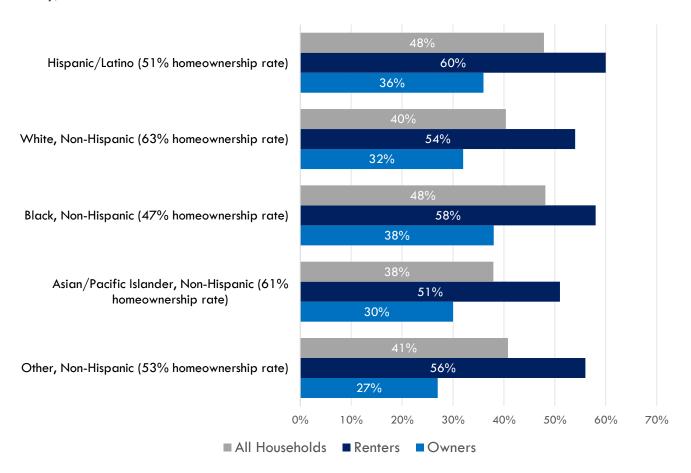
Figure 14. Households by Race & Ethnicity of Householder, Miami-Dade County, 2021

Race/Ethnicity of Householder	Households	% of Households
Hispanic/Latino	674,808	68%
White, Non-Hispanic	158,950	16%
Black, Non-Hispanic	127,483	13%
Asian/Pacific Islander, Non-Hispanic	14,657	1%
Other Races, Non-Hispanic	23,655	2%
Total	999,553	100%

Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey Public Use Microdata Sample (PUMS)

Nearly half (48%) of Hispanic/Latino and Black-headed households are cost burdened, compared to 38-41% of other households. As Figure 15 shows, the disparities stem from lower homeownership rates among Latino and Black households. Homeowners of any race and ethnicity are less likely to be cost burdened than renters from any other group.

Figure 15. Share of Households Cost Burdened by Race/Ethnicity of Householder & Tenure, Miami-Dade County, 2021



Figures 16 and 17 show detailed data on cost burdened households by tenure, income, and race and ethnicity. Within tenure and income categories, the breakdown by race and ethnicity generally mirrors Miami-Dade's overall demographics. In most cases, approximately two-thirds of each cost burden group is made up of Hispanic/Latino households. The share of Hispanic/Latino-headed households is somewhat higher for renters below 80% AMI, and substantially lower for renters above 120% AMI.

The small groups of cost burdened renters and owners above 120% AMI are exceptions to the overall patterns of race and ethnicity. Among households over 120% AMI, White, Non-Hispanic-headed households make up nearly half of cost burdened renters (49%) and one-third of cost burdened owners (34%).

Figure 16. Renters by Income (% AMI), Cost Burden, and Race/Ethnicity (Detail), Miami-Dade County, 2021

	Not Cost Burdened	Greater than 30% Cost Burden	% Cost Burdened
Hispanic/Latino			
50% AMI or Less	26,211	114,069	81%
50.01-80% AMI	18,307	55,356	75%
80.01-120% AMI	36,029	18,899	34%
More than 120% AMI	46,239	3,614	7%
Total	126,786	191,939	60%
White, Non-Hispanic			
50% AMI or Less	2,930	12,979	82%
50.01-80% AMI	1,116	6,624	86%
80.01-120% AMI	5,128	6,158	55%
More than 120% AMI	16,708	4,952	23%
Total	25,883	30,712	54%
Black, Non-Hispanic			
50% AMI or Less	8,849	25,207	74%
50.01-80% AMI	5,160	9,150	64%
80.01-120% AMI	8,328	2,328	22%
More than 120% AMI	5,287	735	12%
Total	27,626	37,421	58%
Asian/Pacific Islander, Non-I	Hispanic		
50% AMI or Less	*	*	*
50.01-80% AMI	*	546	69%
80.01-120% AMI	853	*	39%
More than 120% AMI	1,217	*	29%
Total	2,678	2,810	51%
Other, Non-Hispanic			
50% AMI or Less	825	3,716	82%
50.01-80% AMI	*	1,254	86%
80.01-120% AMI	809	671	45%
More than 120% AMI	2,918	*	11%
Total	4,758	6,016	56%

Notes: \* indicates value that is not statistically significantly different from zero.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey PUMS and HUD, 2021 Income Limits

Figure 17. Owners by Income (% AMI), Cost Burden, and Race/Ethnicity (Detail), Miami-Dade County, 2021

	Not Cost Burdened	Greater than 30% Cost Burden	% Cost Burdened
Hispanic	1	1	
50% AMI or Less	24,113	60,997	72%
50.01-80% AMI	27,323	27,004	50%
80.01-120% AMI	46,834	22,310	32%
More than 120% AMI	113,997	9,799	8%
Total	212,267	120,110	36%
White, Non-Hispanic			
50% AMI or Less	5,102	13,845	73%
50.01-80% AMI	6,134	6,442	51%
80.01-120% AMI	8,922	5,233	37%
More than 120% AMI	45,211	5,690	11%
Total	65,370	31,210	32%
Black, Non-Hispanic			
50% AMI or Less	5,985	12,323	67%
50.01-80% AMI	5,569	6,045	52%
80.01-120% AMI	7,708	3,034	28%
More than 120% AMI	16,880	*	3%
Total	36,141	21,867	38%
Asian/Pacific Islander, Non-	Hispanic		
50% AMI or Less	*	1,028	66%
50.01-80% AMI	*	*	73%
80.01-120% AMI	927	*	37%
More than 120% AMI	4,438	*	9%
Total	6,082	2,557	30%
Other, Non-Hispanic			
50% AMI or Less	654	1,559	70%
50.01-80% AMI	1,212	597	33%
80.01-120% AMI	1,487	804	35%
More than 120% AMI	5,384	*	6%
Total	8,737	3,309	27%

Notes:  $^{\ast}$  indicates value that is not statistically significantly different from zero.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey PUMS and HUD, 2021 Income Limits

### II. Housing Gap Analysis

### Rental Housing: Affordable & Available Units

The "affordable/available" analysis compares the number of renters below a particular income threshold to the number of units that are affordable and available to them. We use the affordable/available analysis to set a baseline gap in rental housing units.

An "affordable" unit is defined as any market rate, subsidized, or public housing unit meeting published rent limits associated with a given income limit, expressed as a percentage of AMI. HUD and Florida Housing Finance Corporation publish an annual schedule of affordable rent limits by number of bedrooms and percentage of AMI for each metropolitan area; see Figure 18 for current limits.

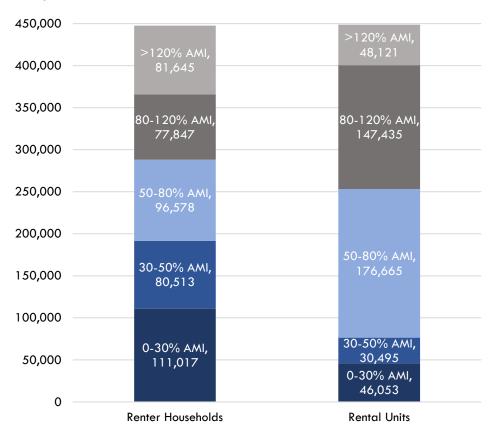
Figure 18. Rent Limits by Number of Bedrooms and Affordability Level (% AMI), Miami-Dade County, 2023

AMI Category	0 Bedroom Limit	1 Bedroom Limit	2 Bedroom Limit	3 Bedroom Limit	4 Bedroom Limit
30% AMI	\$542	\$580	\$696	\$805	\$898
50% AMI	\$903	\$968	\$1,161	\$1,341	\$1,497
80% AMI	\$1,446	<b>\$1,549</b>	\$1,858	\$2,147	\$2,396
120% AMI	\$2,168	\$2,322	\$2,786	\$3,220	\$3,594

Source: Florida Housing Finance Corporation, 2023 Florida Housing Rental Programs - MTSP Income and Rent Limits. Available at <a href="https://floridahousing.org/owners-and-managers/compliance/income-limits">https://floridahousing.org/owners-and-managers/compliance/income-limits</a>.

Figure 19 compares the number of Miami-Dade renter households by income category to the number of units that are affordable in the same AMI range. It shows that renter households divided fairly evenly across income groups, but few units are affordable at the lower AMI ranges. Forty-three percent of renter households have incomes below 50% AMI, compared to just 17% of units affordable below 50% AMI.





Notes: Household and unit counts exclude student-headed, non-family households. Rental units exclude substandard units (no fuel or lacking complete kitchen or plumbing).

Source: Shimberg Center analysis of U.S. Census Bureau, 2021 American Community Survey Public Use Microdata Sample and U.S. Department of Housing and Urban Development, 2021 Income & Rent Limits.

Looking at the affordability of units alone underestimates the mismatch between renter incomes and affordable rental supply, because lower income households compete with higher income households for a limited supply of affordable units. Some units are unavailable to households in the matching AMI category because they are occupied by households with incomes above the AMI level. A better measure is a comparison of renters with "affordable/available" units that both 1) meet the affordability limit for the associated AMI level and 2) are either occupied by a household below the AMI limit or are vacant.

The affordable/available analysis is derived from the 2021 American Community Survey Public Use Microdata Sample. We use HUD's 2021 income and rent limits to classify household income and unit rent as a percentage of AMI. As HUD income limits are derived from Fair Market Rents in high-cost areas, these income limits as a percentage of AMI are higher than would be calculated from a straight percentage of Census-derived median incomes.

Figure 20 shows the gap between renters and affordable/available units in the county at 0-30, 0-50, 0-80, and 0-120% of AMI. The red squares show the number of renters with incomes up to the AMI limit. The full bars show the number of affordable units at or below the income limit. The dark blue portions of the bar show the number of affordable units that are available to renters below the income limit. The light blue portions represent affordable units that are occupied by households with incomes above the given AMI limit.

As Figure 20 shows, the number of renters exceeds the number of affordable units at income levels up to 80% AMI. These gaps are widened further by the affordable units that are occupied by households above the income threshold. At 30% AMI or less, there is a gap of 81,094 units between renters and affordable/available units. The

gap grows to 135,543 units for renters and units up to 50% of AMI because the number of added units affordable at 30-50% of AMI is much smaller than the number of additional 30-50% AMI renters. When the upper income and rent limits are increased to 80% AMI, the gap falls to 90,181 units. There are many more added units affordable at 50-80% AMI than there are additional renters at 50-80% AMI, although the number of units rented by tenants above the income limit is also larger. Finally, at an upper limit of 120% AMI, there are more affordable units than renters, but because over 51,000 of these units are rented by households above 120% AMI, there is a small affordable/available unit gap (16,970).

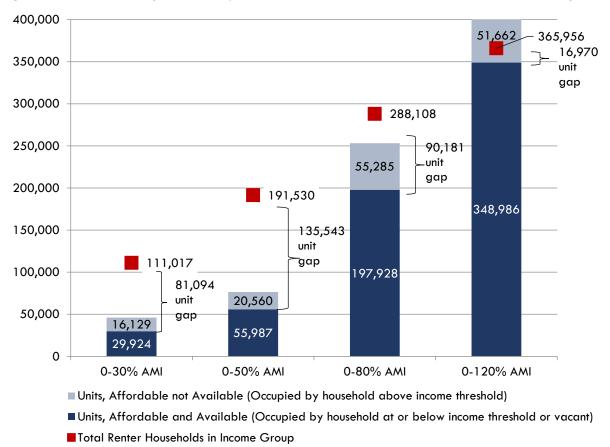


Figure 20. Rental Units by Affordable/Available Status and Income Level, Miami-Dade County, 2021

Source: Shimberg Center analysis of U.S. Census Bureau, 2021 American Community Survey Public Use Microdata Sample and U.S. Department of Housing and Urban Development, 2021 Income & Rent Limits

### Rental Gap Analysis

In this section, we use the current and future projected deficit in units for households up to 80% AMI to define Miami-Dade County's affordable rental housing gap. The affordable/available analysis generates a baseline gap of 90,181 rental units that are affordable and available to households up to 80% of AMI. Under 2023 income limits, these would serve households with incomes up to approximately \$58,000-83,000, depending on household size.<sup>2</sup>

The Shimberg Center's Affordable Housing Needs Assessment (AHNA) projects that the county will add 25,503 renter households at 0-80% AMI between 2021 and 2030. The housing gap will grow at the same pace unless

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<sup>&</sup>lt;sup>2</sup> HUD/Florida Housing 2023 income limits for an 80% AMI household are \$57,840 for one person, \$66,080 for two people, \$74,320 for three people, and \$82,560 for four people. See Figure 3 above or <a href="https://floridahousing.org/owners-and-managers/compliance/income-limits">https://floridahousing.org/owners-and-managers/compliance/income-limits</a>.

housing production and preservation programs lead to a net gain of units affordable to renters below 80% of AMI during this time. Added to the existing baseline, this will lead to a gap of 115,684 units by 2030. Figure 21 illustrates the current and future gap numbers.

Figure 21. Rental Housing Gap, 0-80% AMI



#### Owner Gap Analysis

The affordable/available analysis does not work as well for owner-occupied units, because the current affordability of a unit is not as transferable to a new household. Owner-occupied units change hands much less frequently than rental units. A home that is paid off or with a low mortgage based on a long-ago sale might be resold for a much higher price in the current market.

Instead, we use the number of cost burdened owner households to illustrate the need for affordable homes for purchase. The gap analysis below assumes that households at 80-120% AMI are best able to support homeownership. This corresponds to a range of household income from approximately \$66,000 (2-person 80% AMI household) to \$124,000 (4-person 120% AMI household). At the 2023 income limits, an affordable home price for a buyer at 80% AMI would be \$215,000-269,000; an affordable price for a buyer at 120% AMI would be \$323,000-404,000.<sup>3</sup>

In the baseline data reported in Figure 7 earlier in the report, 31,926 owner households with incomes of 80-120% AMI are cost burdened. The Affordable Housing Needs Assessment projects that the county will add 1,552 cost burdened owners at 80-100% AMI by 2030; added households at 100-120% AMI are not available due to data limitations. The baseline need plus the limited growth estimate totals a gap of 33,478 owner units at 80-120% AMI.

Figure 22. Owner Housing Gap, 80-120% AMI

Baseline + Limited Growth 33,478

<sup>&</sup>lt;sup>3</sup> Assumes 5% down payment, interest rate of 7.09%, and payment of 25% of income towards a mortgage (below 30% of income to allow for additional expenses from property taxes and insurance). Interest rate based on <u>Freddie Mac Primary Mortgage Market Survey</u> weekly average for a 30-year fixed rate mortgage as of August 17, 2023.

### III. Special Topics in Affordable Housing

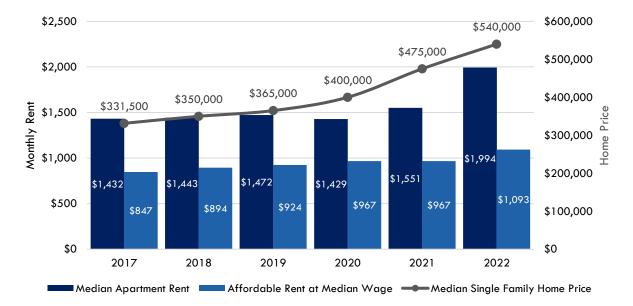
### Housing & the Workforce

Wages have been increasing recently in Miami-Dade County, but housing costs have risen much faster. The county's median hourly wage rose 29% from \$16.29 to \$21.02 per hour between 2017 and 2022. Over the same 5-year period, the median apartment rent rose 39%, from \$1,432 to \$1,994, and the median single family home price rose 63%, from \$331,500 to \$540,000.

Figures 23-24 show the change in each of these measures. They include a monthly affordable rent at median wage; that is, the amount a full-time worker earning the median wage would pay if their rent was exactly 30% of income. As the table and graph show, there was already a substantial gap between the amount a median worker could pay and actual median rents in 2017. This gap widened with large rent increases in 2021 and 2022, while home prices spiked far out of reach.

Figures 23-24. Median Wages, Apartment Rent, and Single Family Home Prices, Miami-Dade County, 2017-2022

Year	Median Hourly Wage	Affordable Rent at Median Wage	Median Apartment Rent	Median Single Family Home Price
2017	\$16.29	\$847	\$1,432	\$331,500
2018	\$17.20	\$894	\$1,443	\$350,000
2019	\$17.76	\$924	\$1,472	\$365,000
2020	\$18.60	\$967	\$1,429	\$400,000
2021	\$18.59	\$967	\$1,551	\$475,000
2022	\$21.02	\$1,093	\$1,994	\$540,000



Sources: Shimberg Center tabulation of Apartment List, Rent Estimates; Florida Department of Commerce, Occupational Employment and Wage Statistics; Florida Department of Revenue, Sales Data File

The industries in Miami-Dade County with the most workers are Trade, Transportation, and Utilities (specifically Retail Trade); Education and Health Services (specifically Health Care and Social Assistance); Professional and Business Services; Leisure and Hospitality; and Government. The largest job growth between 2022 and 2030 is

projected to take place in the Health Care and Social Assistance (21,657additional jobs), Accommodation and Food Services (21,166 jobs), and Professional, Scientific, and Technical Services industries (14,648 jobs).

Figure 25. Employment by Industry, Miami-Dade County, 2022 and 2030 Projections

Industry	2022 Employment	Projected 2030 Employment	2022-2030 Change	% Change
Total, All Industries	1,311,281	1,404,277	92,996	7%
Agriculture, Forestry, Fishing and Hunting	9,212	9,773	561	6%
Mining	546	585	39	7%
Construction	51,885	54,760	2,875	6%
Manufacturing	40,945	41,646	<i>7</i> 01	2%
Durable Goods Manufacturing	23,024	23,894	870	4%
Non-Durable Goods Manufacturing	23,024	23,894	870	4%
Trade, Transportation and Utilities	299,480	308,001	8,521	3%
Utilities	2,690	2,662	-28	-1%
Wholesale Trade	73,565	74,412	847	1%
Retail Trade	139,059	138,921	-138	0%
Transportation and Warehousing	84,166	92,006	7,840	9%
Information	20,631	20,454	-1 <i>77</i>	-1%
Financial Activities	86,033	90,737	4,704	5%
Finance and Insurance	55,782	56,360	578	1%
Real Estate and Rental and Leasing	30,251	34,377	4,126	14%
Professional and Business Services	193,602	210,196	16,594	9%
Professional, Scientific, and Technical Services	100,011	114,559	14,548	15%
Management of Companies and Enterprises	12,852	13,818	966	8%
Administrative and Support and Waste Management and Remediation Services	80,739	81,819	1,080	1%
Education and Health Services	268,292	300,899	32,607	12%
Educational Services	39,866	45,725	5,859	15%
Health Care and Social Assistance	176,637	198,294	21,657	12%
Leisure and Hospitality	138,188	161 <i>,</i> 711	23,523	17%
Arts, Entertainment, and Recreation	15,678	18,035	2,357	15%
Accommodation and Food Services	122,510	143,676	21,166	17%
Other Services (except Public Administration)	40,119	42,386	2,267	6%
Government	133,400	139,417	6,017	5%

Source: Florida Department of Commerce, Employment Projections

The Department of Commerce projects that 21 occupations will add 1,000 or more jobs in Miami-Dade County between 2022 and 2030. In total, these occupations are projected to add nearly 38,000 new jobs by 2030. Figure 26 lists these occupations, their projected employment growth, and their median hourly wage from 2022, the most recent year available. It also shows the maximum amount that a full-time worker at the 2022 wage level would be able to pay for housing per month, assuming housing costs at 30% of income.

More than two-thirds of the growth will take place in occupations with median wages below \$19 per hour. These workers can afford housing units with monthly costs ranging from \$650 to \$1,000.

Figure 26. Occupations Adding 1,000+ Jobs, Miami-Dade County, 2022 and 2030 Projections

Occupation	2022 Workers	2030 Projected Workers	Growth	Percent Growth	2022 Median Hourly Wage	Affordable Monthly Housing Cost
Cooks, Restaurant	15,869	20,990	5,121	32.3	\$16.97	\$882
Waiters and Waitresses	25,796	29,061	3,265	12.7	\$14.18	\$737
Registered Nurses	26,429	29,093	2,664	10.1	\$38.40	<b>\$1,997</b>
General and Operations Managers	24,789	27,031	2,242	9.0	\$43.03	\$2,238
Stockers and Order Fillers	1 <i>7,</i> 656	19,555	1,899	10.8	\$1 <i>5.</i> 78	\$821
Maids and Housekeeping Cleaners	11 <i>,</i> 719	13,593	1,874	16.0	\$13.91	\$723
Medical Assistants	10,866	12,693	1,827	16.8	\$18.06	\$939
Market Research Analysts & Marketing Specialists	8,742	10,465	1,723	19. <i>7</i>	\$32.66	\$1,698
Fast Food and Counter Workers	21,850	23,516	1,666	7.6	\$12.97	\$674
Home Health and Personal Care Aides	8,496	10,159	1,663	19.6	\$12.87	\$669
Maintenance and Repair Workers, General	14,250	1 <i>5,</i> 725	1,475	10.4	\$18.45	\$959
Bartenders	6,586	8,048	1,462	22.2	\$13.37	\$695
First-Line Supervisors of Food Preparation and Serving Workers	10,342	11,674	1,332	12.9	\$18.64	\$969
Laborers and Freight, Stock, and Material Movers, Hand	24,717	26,033	1,316	5.3	\$15.43	\$802
Lawyers	1 <i>5</i> ,197	16,472	1,275	8.4	\$52.08	\$2,708
Accountants and Auditors	12,620	13,878	1,258	10.0	\$37.36	\$1,943
Light Truck or Delivery Services Drivers	11,150	12,378	1,228	11.0	\$18.61	\$968
Dining Room and Cafeteria Attendants and Bartender Helpers	5,730	6,813	1,083	18.9	\$13.36	\$695
Medical and Health Services Managers	3,727	4,783	1,056	28.3	\$50.52	\$2,627
Driver/Sales Workers	6,315	<i>7,</i> 361	1,046	16.6	\$14.15	\$736
Nurse Practitioners	1,998	3,030	1,032	<i>51.7</i>	\$51.69	\$2,688

Notes: Affordable monthly housing cost based on 30% of income for single, full-time worker at 2022 median wage level. Educator jobs not included due to limitations in job descriptions and salary data.

Source: Florida Department of Commerce, Employment Projections and 2022 Occupational Employment and Wage Statistics.

Figure 27 uses the data from the previous table to show fast-growing, sub-\$19 per hour jobs by corresponding affordable housing cost. Rent levels of \$650-1,000 per month correspond roughly to rent limits for units at 30-50% of AMI, depending on the number of bedrooms.

Figure 27. Selected Occupations by Affordable Monthly Housing Cost, 2022

### \$650-700/mo.

- Home Health and Personal Care Aides
- Fast Food and Counter Workers
- Dining Room and Cafeteria Attendants and Bartender Helpers
- Bartenders

### \$701-850/mo.

- Maids and Housekeeping Cleaners
- Driver/SalesWorkers
- Waiters and Waitresses
- Laborers and Freight, Stock, and Material Movers, Hand
- Stockers and Order Fillers

### \$851-1,000/mo.

- Cooks, Restaurant
- Medical Assistants
- Maintenance and Repair Workers, General
- Light Truck or Delivery Services
   Drivers
- First-Line
   Supervisors of
   Food Preparation
   and Serving
   Workers

Notes: Affordable monthly housing cost based on 30% of income for single, full-time worker at 2022 median wage level.

Source: Shimberg Center analysis of Florida Department of Commerce, 2022 Occupational Employment Statistics and Wages

### **Assisted Housing Supply**

One in eight Miami-Dade County rental units consists of assisted housing: affordable rental units subsidized by Florida Housing Finance Corporation (Florida Housing), the federal public housing program, HUD multifamily programs, USDA Rural Development (RD), or local bonds from the Housing Finance Authority of Miami-Dade County. Assisted housing providers receive public subsidies in exchange for maintaining unit affordability over a period of years through limits on tenant incomes and rents.

In total, Miami-Dade has 536 assisted rental housing developments with 64,504 assisted units. This includes 40 properties with 5,057 assisted units in the development pipeline that have received funding from Florida Housing's Low Income Housing Tax Credit and SAIL programs.

Figure 28 shows the number of properties and units by funder. Many affordable housing developments have more than one funding source, including a significant number of older HUD multifamily and public housing developments that have been renovated with funding from Florida Housing. As Figure 28 shows, Florida Housing is the largest funder of assisted housing in the county, with 353 developments and 47,355 assisted units.

Figure 28. Assisted Housing Inventory by Funder Combination, Miami-Dade County

Funder(s)	Properties	Assisted Units
Florida Housing	262	33,535
Florida Housing/HUD Multifamily	32	5,074
Florida Housing/HUD Multifamily/Local Bonds	14	2,455
Florida Housing/Local Bonds	33	4,761
Florida Housing/Public Housing	1	168
Florida Housing/Public Housing/Local Bonds	10	1,332
Florida Housing/USDA RD	1	30
HUD Multifamily	142	8,040
Public Housing	37	8,295
USDA RD	4	814

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

The affordability of assisted units is at risk when subsidies expire and rent and income restrictions come to an end. Forty-six developments with 4,162 units have subsidies expiring by the end of 2030. Of these:

- 28 developments with 1,424 assisted units have expiring project-based rental assistance contracts with HUD. These contracts may be renewed, making the expiration dates a crucial decision point for continued affordability.
- 12 developments with 2,176 assisted units have expiring restrictions from Florida Housing's Low Income Housing Tax Credit, SAIL, and HOME programs. These restrictions are not renewable. Without new subsidized financing, these properties will exit income and rent restrictions and be at high risk of rent increases.
- 6 developments with 562 units were financed under smaller state and federal programs. These restrictions also generally are not renewable.

#### **Evictions & Foreclosures**

Housing loss through eviction and foreclosure affects thousands of Miami-Dade households every year. These filings dropped during 2020 and 2021 due to COVID-related filing moratoria and emergency assistance programs. Eviction filings have since returned to historic levels and above, while foreclosure filings have risen but remain below 2019 levels.



Figure 29. Eviction & Foreclosure Filings, Miami-Dade County, 2019-2023

Notes: Majority of filings are residential. Eviction counts may include a small number of commercial evictions.

Source: Shimberg Center tabulation of Office of the State Courts Administrator (OSCA), Trial Court Statistics

Miami-Dade County averaged approximately 4,400 eviction filings and 1,300 foreclosure filings per quarter in 2019. In the first half of 2020, both types of cases dropped steeply under a strict state moratorium on filing evictions and foreclosures for non-payment. The filing moratorium was lifted in Fall 2020, replaced with a more limited CDC moratorium on eviction completions and, beginning in 2021, the provision of emergency rental and mortgage assistance. Most emergency assistance programs have now closed.

Eviction filings began rising when the initial state moratorium ended but remained below 2019 levels while emergency rental assistance was available. Filings rose above 2019 levels in 2022, averaging nearly 5,000 filings per quarter. Foreclosure filings began increasing in mid-2021. In 2022, with most mortgage forbearance and assistance programs ended, foreclosure filings averaged 740 per quarter—just over half of their 2019 level but well above 2020 lows.

## Appendix. Municipal, Unincorporated Area, and County Commission District Data

These tables provide data for municipalities, the Unincorporated Municipal Service Area (UMSA), and County Commission Districts on tenure, owner and renter income and housing costs from the 2017-2021 American Community Survey (ACS). The ACS does not provide data in UMSA or Commission District boundaries, so these areas are approximated from Census tracts. Tracts were assigned to a district or the UMSA if the majority of the tract's land area was located in the district/UMSA.

Tenure, Median Income, and Median Housing Costs, Miami-Dade County, Municipalities, and Unincorporated Municipal Service Area (UMSA), 2017-2021

		Household	s by tenure			Median income		Media	n monthly housing	g costs
Place	Owner households	Renter households	Total households	Ownership rate	Median owner income	Median renter income	Median income, all households	Median owner cost (with mortgage)	Median owner cost (without mortgage)	Median gross rent
Miami-Dade County	486,018	450,333	936,351	52%	\$77,826	\$42,556	\$ <i>57</i> ,81 <i>5</i>	\$2,006	\$663	\$1,470
Aventura	12,472	6,152	18,624	67%	\$85,595	\$52,917	\$70,257	\$2,622	\$1,1 <i>7</i> 9	\$1,983
Bal Harbour	1,034	345	1,379	75%	\$95,081	*	\$81,424	*	*	\$1,988
Bay Harbor Islands	1,112	1,061	2,173	51%	\$129,375	\$64,770	\$79,824	\$3,082	\$1,264	\$1,939
Biscayne Park	697	283	980	71%	\$94,034	\$44,063	\$65,000	\$2,487	\$664	\$1,438
Coral Gables	12,069	6,650	18,719	64%	\$151,645	\$68,460	\$113,623	\$3,953	\$1,467	\$1,862
Cutler Bay	9,077	4,789	13,866	65%	\$86,116	\$39,218	\$73,075	\$2,102	\$663	\$1,642
Doral	10,512	12,726	23,238	45%	\$92,912	\$64,897	\$77,774	\$2,714	\$996	\$2,194
El Portal	685	92	777	88%	\$96,458	\$40,357	\$94,821	\$2,315	\$592	\$1,333
Florida City	873	2,566	3,439	25%	\$66,060	\$37,125	\$43,599	\$914	\$492	\$1,225
Golden Beach	166	*	172	97%	\$218,750	*	\$246,250	*	*	\$2,250
Hialeah	35,759	40,383	76,142	47%	\$57,721	\$35,310	\$43,181	\$1,640	\$494	\$1,313
Hialeah Gardens	4,743	2,587	7,330	65%	\$59,736	\$44,641	\$55,276	\$1,545	\$460	\$1,586
Homestead	10,367	13,113	23,480	44%	\$80,199	\$37,050	\$52,334	\$1,861	\$639	\$1,378
Key Biscayne	3,164	1,416	4,580	69%	\$198,190	\$101,250	\$167,990	*	*	\$2,697
Medley	287	119	406	71%	\$25,795	\$44,570	\$31,875	\$1,406	*	\$1,125
Miami	54,522	127,075	181,597	30%	\$76,044	\$39,676	\$47,860	\$2,230	\$666	\$1,361
Miami Beach	14,905	26,628	41,533	36%	\$103,130	\$45,050	\$59,162	\$2,715	\$1,107	\$1,532
Miami Gardens	21,490	11,161	32,651	66%	\$60,000	\$35,948	\$51,067	\$1,714	\$535	\$1,413
Miami Lakes	6,835	3,860	10,695	64%	\$99,964	\$72,899	\$84,504	\$2,455	\$841	\$1,744
Miami Shores	3,177	510	3,687	86%	\$138,438	\$66,846	\$127,721	\$2,953	\$866	\$2,050
Miami Springs	3,455	2,088	5,543	62%	\$105,581	\$35,559	\$73,991	\$2,393	\$608	\$1,155
North Bay Village	1,199	2,137	3,336	36%	\$74,081	\$59,666	\$65,857	\$2,531	\$1,104	\$1,846
North Miami	8,910	11,179	20,089	44%	\$62,561	\$34,868	\$44,283	\$1,616	\$529	\$1,287
North Miami Beach	7,759	6,704	14,463	54%	\$62,247	\$42,701	\$52,223	\$1,479	\$564	\$1,312
Opa-locka	1,889	4,203	6,092	31%	\$ <i>57</i> ,813	\$22,577	\$27,734	\$1,361	\$402	\$978
Palmetto Bay	6,175	1,624	7,799	79%	\$153,564	\$50,710	\$131,605	\$3,271	\$1,091	\$1,499
Pinecrest	4,808	1,159	5,967	81%	\$193,391	\$62,827	\$166,801	*	\$1,385	\$1,729
South Miami	2,603	2,049	4,652	56%	\$11 <i>7,</i> 596	\$29,304	\$67,110	\$2,749	\$823	\$1,445
Sunny Isles Beach	5,604	5,171	10,775	52%	\$55,697	\$50,301	\$51,760	\$2,544	\$1,091	\$1,754
Surfside	1,269	840	2,109	60%	\$90,804	\$36,719	\$67,544	\$3,326	\$1,088	\$1,692
Sweetwater	2,429	3,826	6,255	39%	\$48,991	\$43,375	\$46,224	\$1,418	\$463	\$1,456
Virginia Gardens	449	291	740	61%	\$85,298	\$45,750	\$64,286	\$1,966	\$483	\$1,259
West Miami	1,392	1,259	2,651	53%	\$79,063	\$48,985	\$59,436	\$2,165	\$658	\$1,962
UMSA	235,430	151,501	386,931	61%	**	**	**	**	**	**

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Median values not available for UMSA.

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

#### **Aventura**

Tenure, Income, and Housing Costs			
Owner households	12,472		
Renter households	6,152		
Total households	18,624		
Homeownership rate	67%		
Median owner income	\$85,595		
Median renter income	\$52 <b>,</b> 917		
Median income, all households	\$70,257		
Median owner monthly cost (with mortgage)	\$2,622		
Median owner monthly cost (no mortgage)	\$1,179		
Median gross rent	\$1,983		

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner housel	nolds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	1,540	*	1,540	100%	31%
\$20,000 to \$34,999	1,163	315	1,478	79%	23%
\$35,000 to \$49,999	684	315	999	68%	14%
\$50,000 to \$74,999	601	582	1,183	51%	12%
\$75,000 or more	1,005	5,813	6,818	15%	20%
Zero or negative income	**	**	454	**	**
Total	4,993	7,025	12,472	40%	100%
		Renter househ	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened *	Total	Burdened	Burdened
Less than \$20,000	681	*	703	97%	19%
\$20,000 to \$34,999	820		820	100%	23%
\$35,000 to \$49,999	868	57	925	94%	24%
\$50,000 to \$74,999	836	160	996	84%	23%
\$75,000 or more	386	1,690	2,076	19%	11%
Zero or negative income	**	**	141	**	**
No cash rent			491		
Total	3,591	1,929	6,152	58%	100%
	Τ	All househo	lds	% of Income	
Income	Cost Burdened	Not Cost Burdened	Total	Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	2,221	*	2,243	99%	26%
\$20,000 to \$34,999	1,983	315	2,298	86%	23%
\$35,000 to \$49,999	1,552	372	1,924	81%	18%
\$50,000 to \$74,999	1,437	742	2,179	66%	17%
\$75,000 or more	1,391	7,503	8,894	16%	16%
Zero or negative income	**	**	595	**	**
No cash rent	**	**	491	**	**
Total	8,584	8,954	18,624	46%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### **Bal Harbour**

Tenure, Income, and Housing Costs				
Owner households	1,034			
Renter households	345			
Total households	1,379			
Homeownership rate	75%			
Median owner income	\$95,081			
Median renter income	*			
Median income, all households	\$81,424			
Median owner monthly cost (with mortgage)	*			
Median owner monthly cost (no mortgage)	*			
Median gross rent	\$1,988			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	*	*	102	100%	20%
\$20,000 to \$34,999	79	*	100	79%	16%
\$35,000 to \$49,999	*	*	57	77%	9%
\$50,000 to \$74,999	99	*	116	85%	20%
\$75,000 or more	182	468	650	28%	36%
Zero or negative income	**	**	9	**	**
Total	506	519	1,034	49%	100%
		Renter househ	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened *	Burdened *	Total	Burdened	Burdened
Less than \$20,000	*	*	85	100%	38%
\$20,000 to \$34,999	*	*	52	100%	24%
\$35,000 to \$49,999	*	*	60	62%	17%
\$50,000 to \$74,999	*		47	100%	21%
\$75,000 or more		93	93	0% **	0%
Zero or negative income	**	* *	0		
No cash rent	**	**	8	**	**
Total	221	116	345	64%	100%
	T T	All househol	ds	0/ 4:	T
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	187	*	187	100%	26%
\$20,000 to \$34,999	131	*	152	86%	18%
\$35,000 to \$49,999	81	*	11 <i>7</i>	69%	11%
\$50,000 to \$74,999	146	*	163	90%	20%
\$75,000 or more	182	561	743	24%	25%
Zero or negative income	**	**	9	**	**
No cash rent	**	**	8	**	**
Total	727	635	1,379	53%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### **Bay Harbor Islands**

Tenure, Income, and Housing Costs				
Owner households	1,112			
Renter households	1,061			
Total households	2,173			
Homeownership rate	51%			
Median owner income	\$129,375			
Median renter income	\$64,770			
Median income, all households	\$79,824			
Median owner monthly cost (with mortgage)	\$3,082			
Median owner monthly cost (no mortgage)	\$1,264			
Median gross rent	\$1,939			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	121	*	121	100%	31%
\$20,000 to \$34,999	124	*	132	94%	32%
\$35,000 to \$49,999	*	34	61	44%	7%
\$50,000 to \$74,999	*	58	91	36%	9%
\$75,000 or more	81	626	707	11%	21%
Zero or negative income	**	**	0	**	**
Total	386	726	1,112	35%	100%
		Renter househ	olds		
_		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	80	*	80	100%	11%
\$20,000 to \$34,999	37	*	37	100%	5%
\$35,000 to \$49,999	195	*	195	100%	26%
\$50,000 to \$74,999	268	*	297	90%	36%
\$75,000 or more	174	256	430	40%	23%
Zero or negative income	**	**	0	**	**
No cash rent	**	**	22	**	**
Total	754	285	1,061	71%	100%
	1	All househol	ds		T
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	201	*	201	100%	18%
\$20,000 to \$34,999	161	*	169	95%	14%
\$35,000 to \$49,999	222	*	256	87%	19%
\$50,000 to \$74,999	301	87	388	78%	26%
\$75,000 or more	255	882	1,137	22%	22%
Zero or negative income	**	**	0	**	**
No cash rent	**	**	22	**	**
Total	1,140	1,011	2,173	52%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### **Biscayne Park**

Tenure, Income, and Housing Costs				
Owner households	697			
Renter households	283			
Total households	980			
Homeownership rate	71%			
Median owner income	\$94,034			
Median renter income	\$44,063			
Median income, all households	\$65,000			
Median owner monthly cost (with mortgage)	\$2,487			
Median owner monthly cost (no mortgage)	\$664			
Median gross rent	\$1,438			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner housel	nolds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	128	*	128	100%	37%
\$20,000 to \$34,999	99	*	104	95%	29%
\$35,000 to \$49,999	*	*	13	0%	0%
\$50,000 to \$74,999	*	*	57	79%	13%
\$75,000 or more	72	323	395	18%	21%
Zero or negative income	**	**	0	**	**
Total	344	353	697	49%	100%
		Renter househ	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened *	Burdened *	Total	Burdened	Burdened
Less than \$20,000		*	14	100%	8%
\$20,000 to \$34,999	91	*	91	100%	52%
\$35,000 to \$49,999	*	*	39	100%	22%
\$50,000 to \$74,999	*		41	78%	18%
\$75,000 or more		80	80	0% **	0%
Zero or negative income	**		0		
No cash rent	**	**	18	**	**
Total	176	89	283	62%	100%
	T T	All househo	lds	0/ 61	
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	142	*	142	100%	27%
\$20,000 to \$34,999	190	*	195	97%	37%
\$35,000 to \$49,999	*	*	52	75%	8%
\$50,000 to \$74,999	77	*	98	79%	15%
\$75,000 or more	72	403	475	15%	14%
Zero or negative income	**	**	0	**	**
No cash rent	**	**	18	**	**
Total	520	442	980	53%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### **Coral Gables**

Tenure, Income, and Housing Costs				
Owner households	12,069			
Renter households	6,650			
Total households	18,719			
Homeownership rate	64%			
Median owner income	\$151,645			
Median renter income	\$68,460			
Median income, all households	\$113,623			
Median owner monthly cost (with mortgage)	\$3,953			
Median owner monthly cost (no mortgage)	\$1,467			
Median gross rent	\$1,862			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

Tenure, Income (\$) and Co	ost Burden				
, ,,,		Owner house	holds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	474	*	521	91%	13%
\$20,000 to \$34,999	460	*	542	85%	13%
\$35,000 to \$49,999	350	307	657	53%	10%
\$50,000 to \$74,999	432	511	943	46%	12%
\$75,000 or more	1,813	<i>7,</i> 319	9,132	20%	51%
Zero or negative income	**	**	274	**	**
Total	3,529	8,266	12,069	29%	100%
		Renter house	holds		
	Coat Boundaries	Not Cost	Takal	% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened *	Total	Burdened	Burdened
Less than \$20,000	931	*	947	98%	30%
\$20,000 to \$34,999	677	*	688	98%	21%
\$35,000 to \$49,999	644		660	98%	20%
\$50,000 to \$74,999	534	349	883	60%	17%
\$75,000 or more	366	2,645	3,011	12%	12%
Zero or negative income	**	**	263	**	**
No cash rent			198		
Total	3,152	3,037	6,650	47%	100%
		All househo	olds	% of Income	
Income	Cost Burdened	Not Cost Burdened	Total	Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	1,405	*	1,468	96%	21%
\$20,000 to \$34,999	1,137	*	1,230	92%	17%
\$35,000 to \$49,999	994	323	1,317	75%	15%
\$50,000 to \$74,999	966	860	1,826	53%	14%
\$75,000 or more	2,179	9,964	12,143	18%	33%
Zero or negative income	**	**	537	**	**
No cash rent	**	**	198	**	**
Total	6,681	11,303	18,719	36%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### **Cutler Bay**

Tenure, Income, and Housing Costs				
Owner households	9,077			
Renter households	4,789			
Total households	13,866			
Homeownership rate	65%			
Median owner income	\$86,116			
Median renter income	\$39,218			
Median income, all households	\$73,075			
Median owner monthly cost (with mortgage)	\$2,102			
Median owner monthly cost (no mortgage)	\$663			
Median gross rent	\$1,642			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

Tenure, Income (\$) and Co		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	417	41	458	91%	13%
\$20,000 to \$34,999	390	242	632	62%	12%
\$35,000 to \$49,999	648	225	873	74%	20%
\$50,000 to \$74,999	887	<i>7</i> 61	1,648	54%	27%
\$75,000 or more	902	4,439	5,341	17%	28%
Zero or negative income	**	**	125	**	**
Total	3,244	5,708	9,077	36%	100%
	•	Renter househo	olds		1
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	695	262	957	73%	24%
\$20,000 to \$34,999	756	*	833	91%	27%
\$35,000 to \$49,999	827		827	100%	29%
\$50,000 to \$74,999	430	173	603	71%	15%
\$75,000 or more	137	1,331	1,468	9%	5%
Zero or negative income	* *		42		
No cash rent	**	**	59	**	**
Total	2,845	1,843	4,789	59%	100%
	T T	All househol	ds	0/ 4:	
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	1,112	303	1,415	79%	18%
\$20,000 to \$34,999	1,146	319	1,465	78%	19%
\$35,000 to \$49,999	1,475	225	1,700	87%	24%
\$50,000 to \$74,999	1,317	934	2,251	59%	22%
\$75,000 or more	1,039	<i>5,77</i> 0	6,809	15%	17%
Zero or negative income	**	**	167	**	**
No cash rent	**	**	59	**	**
Total	6,089	7,551	13,866	44%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### Doral

Tenure, Income, and Housing Costs				
Owner households	10,512			
Renter households	12,726			
Total households	23,238			
Homeownership rate	45%			
Median owner income	\$92,912			
Median renter income	\$64,897			
Median income, all households	\$77,774			
Median owner monthly cost (with mortgage)	\$2,714			
Median owner monthly cost (no mortgage)	\$996			
Median gross rent	\$2,194			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	753	*	766	98%	17%
\$20,000 to \$34,999	734	60	794	92%	16%
\$35,000 to \$49,999	501	198	699	72%	11%
\$50,000 to \$74,999	916	683	1,599	57%	20%
\$75,000 or more	1,635	4,784	6,419	25%	36%
Zero or negative income	**	**	235	**	**
Total	4,539	5,738	10,512	43%	100%
		Renter househ	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened *	Total	Burdened	Burdened
Less than \$20,000	926	*	926	100%	12%
\$20,000 to \$34,999	1,482	*	1,482	100%	19%
\$35,000 to \$49,999	1,461		1,484	98%	19%
\$50,000 to \$74,999	2,337	301	2,638	89%	31%
\$75,000 or more	1,409	3,976	5,385	26%	19%
Zero or negative income	**	**	392	**	**
No cash rent			419		•
Total	7,615	4,300	12,726	60%	100%
		All househol	as	% of Income	
Income	Cost Burdened	Not Cost Burdened	Total	Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	1,679	*	1,692	99%	14%
\$20,000 to \$34,999	2,216	*	2,276	97%	18%
\$35,000 to \$49,999	1,962	221	2,183	90%	16%
\$50,000 to \$74,999	3,253	984	4,237	77%	27%
\$75,000 or more	3,044	8,760	11,804	26%	25%
Zero or negative income	**	**	627	**	**
No cash rent	**	**	419	**	**
Total	12,154	10,038	23,238	52%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### **El Portal**

Tenure, Income, and Housing Costs				
Owner households	685			
Renter households	92			
Total households	777			
Homeownership rate	88%			
Median owner income	\$96,458			
Median renter income	\$40,357			
Median income, all households	\$94,821			
Median owner monthly cost (with mortgage)	\$2,315			
Median owner monthly cost (no mortgage)	\$592			
Median gross rent	\$1,333			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner housel	nolds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	44	*	44	100%	19%
\$20,000 to \$34,999	*	*	46	2%	0%
\$35,000 to \$49,999	60	*	84	71%	25%
\$50,000 to \$74,999	53	35	88	60%	22%
\$75,000 or more	79	344	423	19%	33%
Zero or negative income	**	**	0	**	**
Total	237	448	685	35%	100%
		Renter househ	olds		
In	Carl Bandanad	Not Cost	Tabal	% of Income Category Cost	Share of All Cost
Income Less than \$20,000	Cost Burdened *	Burdened *	Total	Burdened 100%	Burdened 17%
	*	*	31	100%	
\$20,000 to \$34,999	*	*	21	100%	44% 30%
\$35,000 to \$49,999	*	*	0	100%	0%
\$50,000 to \$74,999 \$75,000 or more	*	21	28	25%	10%
Zero or negative income	**	**	0	2570	1070
No cash rent	**	**	0	**	**
Total	71	21	92	77%	100%
IOTAI	/1	All househo		7770	100%
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	56	*	56	100%	18%
\$20,000 to \$34,999	*	*	77	42%	10%
\$35,000 to \$49,999	81	*	105	77%	26%
\$50,000 to \$74,999	53	35	88	60%	17%
\$75,000 or more	86	365	451	19%	28%
Zero or negative income	**	**	0	**	**
No cash rent	**	**	0	**	**
Total	308	469	777	40%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# Florida City

Tenure, Income, and Housing Costs			
Owner households	873		
Renter households	2,566		
Total households	3,439		
Homeownership rate	25%		
Median owner income	\$66,060		
Median renter income	\$37,125		
Median income, all households	\$43,599		
Median owner monthly cost (with mortgage)	\$914		
Median owner monthly cost (no mortgage)	\$492		
Median gross rent	\$1,225		

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	*	*	37	100%	29%
\$20,000 to \$34,999	*	95	111	14%	12%
\$35,000 to \$49,999	*	82	158	48%	59%
\$50,000 to \$74,999	*	195	195	0%	0%
\$75,000 or more	*	372	372	0%	0%
Zero or negative income	**	**	0	**	**
Total	129	744	873	15%	100%
		Renter househo	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	521	230	751	69%	31%
\$20,000 to \$34,999	437	*	474	92%	26%
\$35,000 to \$49,999	372	92	464	80%	22%
\$50,000 to \$74,999	374	279	653	57%	22%
\$75,000 or more	*	168	168	0%	0%
Zero or negative income	**	**	41	**	**
No cash rent	**	**	15	**	**
Total	1,704	806	2,566	66%	100%
	T	All househol	ds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	558	230	788	71%	30%
\$20,000 to \$34,999	453	132	585	77%	25%
\$35,000 to \$49,999	448	174	622	72%	24%
\$50,000 to \$74,999	374	474	848	44%	20%
\$75,000 or more	*	540	540	0%	0%
Zero or negative income	**	**	41	**	**
No cash rent	**	**	15	**	**
Total	1,833	1,550	3,439	53%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# Golden Beach

Tenure, Income, and Housing Costs			
Owner households	166		
Renter households	*		
Total households	172		
Homeownership rate	97%		
Median owner income	\$218,750		
Median renter income	*		
Median income, all households	\$246,250		
Median owner monthly cost (with mortgage)	*		
Median owner monthly cost (no mortgage)	*		
Median gross rent	\$2,250		

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

Tenure, Income (\$) and Cost Burden table suppressed due to statistical insignificance.

# Hialeah

Tenure, Income, and Housing Costs			
Owner households	35,759		
Renter households	40,383		
Total households	76,142		
Homeownership rate	47%		
Median owner income	\$57,721		
Median renter income	\$35,310		
Median income, all households	\$43,181		
Median owner monthly cost (with mortgage)	\$1,640		
Median owner monthly cost (no mortgage)	\$494		
Median gross rent	\$1,313		

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	4,581	1,309	5,890	78%	34%
\$20,000 to \$34,999	2,923	2,793	5,716	51%	22%
\$35,000 to \$49,999	1,887	2,234	4,121	46%	14%
\$50,000 to \$74,999	1,850	4,279	6,129	30%	14%
\$75,000 or more	2,042	11,576	13,618	15%	15%
Zero or negative income	**	**	285	**	**
Total	13,283	22,191	35,759	37%	100%
		Renter househ	olds		
	Coat Boundary	Not Cost	Tabel	% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	9,079	1,275	10,354	88%	36%
\$20,000 to \$34,999	7,165	881	8,046	89% 84%	29%
\$35,000 to \$49,999	5,291	1,040	6,331		21%
\$50,000 to \$74,999	2,842	3,865	6,707	42%	11%
\$75,000 or more	551	6,372	6,923	8%	2%
Zero or negative income	**	**	828	**	**
No cash rent Total	24.928	13,433	1,194 <b>40,383</b>	62%	100%
ΙΟΤΩΙ	24,928	All househol	·	62%	100%
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	13,660	2,584	16,244	84%	36%
\$20,000 to \$34,999	10,088	3,674	13,762	73%	26%
\$35,000 to \$49,999	7,178	3,274	10,452	69%	19%
\$50,000 to \$74,999	4,692	8,144	12,836	37%	12%
\$75,000 or more	2,593	17,948	20,541	13%	7%
Zero or negative income	**	**	1,113	**	**
No cash rent	**	**	1,194	**	**
Total	38,211	35,624	76,142	50%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### **Hialeah Gardens**

Tenure, Income, and Housing Costs			
Owner households	4,743		
Renter households	2,587		
Total households	7,330		
Homeownership rate	65%		
Median owner income	\$59,736		
Median renter income	\$44,641		
Median income, all households	\$55,276		
Median owner monthly cost (with mortgage)	\$1,545		
Median owner monthly cost (no mortgage)	\$460		
Median gross rent	\$1,586		

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	505	69	574	88%	29%
\$20,000 to \$34,999	375	241	616	61%	21%
\$35,000 to \$49,999	265	291	556	48%	15%
\$50,000 to \$74,999	451	757	1,208	37%	26%
\$75,000 or more	156	1,619	1,775	9%	9%
Zero or negative income	**	**	14	**	**
Total	1,752	2,977	4,743	37%	100%
	•	Renter househo	olds		1
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	272	102	374	73%	16%
\$20,000 to \$34,999	387	45	432	90%	23%
\$35,000 to \$49,999	584	*	629	93%	35%
\$50,000 to \$74,999	365	180	545	67%	22%
\$75,000 or more	57	447	504	11%	3%
Zero or negative income	**	**	26	**	**
No cash rent	**	**	77	**	**
Total	1,665	819	2,587	64%	100%
	1	All household	ds		T
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	777	171	948	82%	23%
\$20,000 to \$34,999	762	286	1,048	73%	22%
\$35,000 to \$49,999	849	336	1,185	72%	25%
\$50,000 to \$74,999	816	937	1,753	47%	24%
\$75,000 or more	213	2,066	2,279	9%	6%
Zero or negative income	**	**	40	**	**
No cash rent	**	**	77	**	**
Total	3,417	3,796	7,330	47%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# Homestead

Tenure, Income, and Housing Costs			
Owner households	10,367		
Renter households	13,113		
Total households	23,480		
Homeownership rate	44%		
Median owner income	\$80,199		
Median renter income	\$37,050		
Median income, all households	\$52,334		
Median owner monthly cost (with mortgage)	\$1,861		
Median owner monthly cost (no mortgage)	\$639		
Median gross rent	\$1,378		

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner housel	nolds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	629	*	662	95%	19%
\$20,000 to \$34,999	518	327	845	61%	16%
\$35,000 to \$49,999	732	509	1,241	59%	22%
\$50,000 to \$74,999	997	1,111	2,108	47%	30%
\$75,000 or more	463	4,949	5,412	9%	14%
Zero or negative income	**	**	99	**	**
Total	3,339	6,929	10,367	32%	100%
		Renter housel	nolds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	2,881	112	2,993	96%	33%
\$20,000 to \$34,999	2,339	260	2,599	90%	27%
\$35,000 to \$49,999	2,040	251	2,291	89%	23%
\$50,000 to \$74,999	1,384	1,070	2,454	56%	16%
\$75,000 or more	71	2,225	2,296	3%	1%
Zero or negative income	**	**	277	**	**
No cash rent	**	**	203	**	**
Total	8,715	3,918	13,113	66%	100%
		All househo	lds	0/ 4:	
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	3,510	145	3,655	96%	29%
\$20,000 to \$34,999	2,857	587	3,444	83%	24%
\$35,000 to \$49,999	2,772	760	3,532	78%	23%
\$50,000 to \$74,999	2,381	2,181	4,562	52%	20%
\$75,000 or more	534	7,174	7,708	7%	4%
Zero or negative income	**	**	376	**	**
No cash rent	**	**	203	**	**
Total	12,054	10,847	23,480	51%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# **Key Biscayne**

Tenure, Income, and Housing Costs			
Owner households	3,164		
Renter households	1,416		
Total households	4,580		
Homeownership rate	69%		
Median owner income	\$198,190		
Median renter income	\$101,250		
Median income, all households	\$167,990		
Median owner monthly cost (with mortgage)	*		
Median owner monthly cost (no mortgage)	*		
Median gross rent	\$2,697		

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	170	*	170	100%	15%
\$20,000 to \$34,999	150	*	155	97%	14%
\$35,000 to \$49,999	141	*	154	92%	13%
\$50,000 to \$74,999	139	103	242	57%	13%
\$75,000 or more	503	1,905	2,408	21%	46%
Zero or negative income	**	**	35	**	**
Total	1,103	2,026	3,164	35%	100%
		Renter househ	olds		
_		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	110	*	110	100%	14%
\$20,000 to \$34,999	59	*	59	100%	7%
\$35,000 to \$49,999	83	*	83	100%	10%
\$50,000 to \$74,999	188	*	222	85%	24%
\$75,000 or more	354	527	881	40%	45%
Zero or negative income	**	**	0	**	**
No cash rent	**	**	61	**	**
Total	794	561	1,416	56%	100%
	1	All househol	ds		I
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	280	*	280	100%	15%
\$20,000 to \$34,999	209	*	214	98%	11%
\$35,000 to \$49,999	224	*	237	95%	12%
\$50,000 to \$74,999	327	137	464	70%	17%
\$75,000 or more	857	2,432	3,289	26%	45%
Zero or negative income	**	**	35	**	**
No cash rent	**	**	61	**	**
Total	1,897	2,587	4,580	41%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# Medley

Tenure, Income, and Housing Costs			
Owner households	287		
Renter households	119		
Total households	406		
Homeownership rate	71%		
Median owner income	\$25,795		
Median renter income	\$44,570		
Median income, all households	\$31,875		
Median owner monthly cost (with mortgage)	\$1,406		
Median owner monthly cost (no mortgage)	*		
Median gross rent	\$1,125		

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner housel	nolds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	87	31	118	74%	73%
\$20,000 to \$34,999	21	60	81	26%	18%
\$35,000 to \$49,999	12	*	19	63%	10%
\$50,000 to \$74,999	*	31	31	0%	0%
\$75,000 or more	*	38	38	0%	0%
Zero or negative income	**	**	0	**	**
Total	120	167	287	42%	100%
		Renter househ	nolds		
Income	Cook Brindon and	Not Cost	Takul	% of Income Category Cost	Share of All Cost
Income Less than \$20,000	Cost Burdened *	Burdened *	Total	Burdened 100%	Burdened 7%
	*	*	6	92%	
\$20,000 to \$34,999	*	*	71	92% 85%	15% 74%
\$35,000 to \$49,999	*	*	71	43%	4%
\$50,000 to \$74,999 \$75,000 or more	*	*	18	0%	0%
Zero or negative income	**	**	0		U%0 **
No cash rent	**	**	4	**	**
Total	81	34	119	68%	100%
ΙΟΤΩΙ	01	All househo	1	08%	100%
		Not Cost	ias	% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	93	31	124	75%	46%
\$20,000 to \$34,999	33	61	94	35%	16%
\$35,000 to \$49,999	72	*	90	80%	36%
\$50,000 to \$74,999	*	35	38	8%	1%
\$75,000 or more	*	56	56	0%	0%
Zero or negative income	**	**	0	**	**
No cash rent	**	**	4	**	**
Total	201	201	406	50%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# Miami

Tenure, Income, and Housing Costs				
Owner households	54,522			
Renter households	127,075			
Total households	181,597			
Homeownership rate	30%			
Median owner income	\$76,044			
Median renter income	\$39,676			
Median income, all households	\$47,860			
Median owner monthly cost (with mortgage)	\$2,230			
Median owner monthly cost (no mortgage)	\$666			
Median gross rent	\$1,361			

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		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	5,546	1,144	6,690	83%	28%
\$20,000 to \$34,999	3,791	2,818	6,609	57%	19%
\$35,000 to \$49,999	2,369	2,269	4,638	51%	12%
\$50,000 to \$74,999	3,283	4,783	8,066	41%	16%
\$75,000 or more	5,051	22,626	27,677	18%	25%
Zero or negative income	**	**	842	**	**
Total	20,040	33,640	54,522	37%	100%
		Renter househo	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	26,231	4,411	30,642	86%	35%
\$20,000 to \$34,999	20,407	1,837	22,244	92%	27%
\$35,000 to \$49,999	13,275	3,414	16,689	80%	17%
\$50,000 to \$74,999	11,485	9,305	20,790	55%	15%
\$75,000 or more	4,483	26,411	30,894	15%	6%
Zero or negative income	**	**	3,373	**	**
No cash rent	<del> </del>		2,443		
Total	75,881	45,378	127,075	60%	100%
	1	All househol	ds	% of Income	
Income	Cost Burdened	Not Cost Burdened	Total	Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	31,777	5,555	37,332	85%	33%
\$20,000 to \$34,999	24,198	4,655	28,853	84%	25%
\$35,000 to \$49,999	15,644	5,683	21,327	73%	16%
\$50,000 to \$74,999	14,768	14,088	28,856	51%	15%
\$75,000 or more	9,534	49,037	<i>5</i> 8, <i>5</i> 71	16%	10%
Zero or negative income	**	**	4,215	**	**
No cash rent	**	**	2,443	**	**
Total	95,921	79,018	181,597	53%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# Miami Beach

Fenure, Income, and Housing Costs				
Owner households	14,905			
Renter households	26,628			
Total households	41,533			
Homeownership rate	36%			
Median owner income	\$103,130			
Median renter income	\$45,050			
Median income, all households	\$59,162			
Median owner monthly cost (with mortgage)	\$2,715			
Median owner monthly cost (no mortgage)	\$1,107			
Median gross rent	\$1,532			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	1,116	*	1,170	95%	22%
\$20,000 to \$34,999	1,025	573	1,598	64%	20%
\$35,000 to \$49,999	677	535	1,212	56%	13%
\$50,000 to \$74,999	743	718	1,461	51%	14%
\$75,000 or more	1,580	<i>7,</i> 791	9,371	17%	31%
Zero or negative income	**	**	93	**	**
Total	5,141	9,671	14,905	34%	100%
		Renter househ	olds		
	6 15 1	Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	4,357	1,235	5,592	78%	28%
\$20,000 to \$34,999	4,270	225	4,495	95%	27%
\$35,000 to \$49,999	2,976	400	3,376	88%	19%
\$50,000 to \$74,999	2,914	1,797	4,711	62%	19%
\$75,000 or more	1,015	6,493	7,508	14%	7% **
Zero or negative income	**	**	419	**	**
No cash rent			527		
Total	15,532	10,150	26,628	58%	100%
	Γ	All househol	ds	% of Income	
Income	Cost Burdened	Not Cost Burdened	Total	Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	5,473	1,289	6,762	81%	26%
\$20,000 to \$34,999	5,295	798	6,093	87%	26%
\$35,000 to \$49,999	3,653	935	4,588	80%	18%
\$50,000 to \$74,999	3,657	2,515	6,172	59%	18%
\$75,000 or more	2,595	14,284	16,879	15%	13%
Zero or negative income	**	**	512	**	**
No cash rent	**	**	527	**	**
Total	20,673	19,821	41,533	50%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### Miami Gardens

Tenure, Income, and Housing Costs				
Owner households	21,490			
Renter households	11,161			
Total households	32,651			
Homeownership rate	66%			
Median owner income	\$60,000			
Median renter income	\$35,948			
Median income, all households	\$51,067			
Median owner monthly cost (with mortgage)	\$1,714			
Median owner monthly cost (no mortgage)	\$535			
Median gross rent	\$1,413			

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		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	1,695	289	1,984	85%	19%
\$20,000 to \$34,999	1,924	1,141	3,065	63%	22%
\$35,000 to \$49,999	1,867	1,404	3,271	57%	21%
\$50,000 to \$74,999	2,411	2,206	4,617	52%	27%
\$75,000 or more	1,006	7,240	8,246	12%	11%
Zero or negative income	**	**	307	**	**
Total	8,903	12,280	21,490	41%	100%
		Renter househo	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	1,609	312	1,921	84%	22%
\$20,000 to \$34,999	2,635	232	2,867	92%	36%
\$35,000 to \$49,999	1,549	130	1,679	92%	21%
\$50,000 to \$74,999	1,078	981	2,059	52%	15%
\$75,000 or more	476	1,237	1,713	28%	6%
Zero or negative income	**	**	323	**	**
No cash rent	**	**	599	**	**
Total	7,347	2,892	11,161	66%	100%
	1	All househol	ds		T
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	3,304	601	3,905	85%	20%
\$20,000 to \$34,999	4,559	1,373	5,932	77%	28%
\$35,000 to \$49,999	3,416	1,534	4,950	69%	21%
\$50,000 to \$74,999	3,489	3,187	6,676	52%	21%
\$75,000 or more	1,482	8,477	9,959	15%	9%
Zero or negative income	**	**	630	**	**
No cash rent	**	**	599	**	**
Total	16,250	15,172	32,651	50%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### Miami Lakes

Tenure, Income, and Housing Costs				
Owner households	6,835			
Renter households	3,860			
Total households	10,695			
Homeownership rate	64%			
Median owner income	\$99,964			
Median renter income	\$72,899			
Median income, all households	\$84,504			
Median owner monthly cost (with mortgage)	\$2,455			
Median owner monthly cost (no mortgage)	\$841			
Median gross rent	\$1,744			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner housel	holds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	283	*	300	94%	13%
\$20,000 to \$34,999	375	140	515	73%	18%
\$35,000 to \$49,999	203	408	611	33%	10%
\$50,000 to \$74,999	362	500	862	42%	17%
\$75,000 or more	889	3,593	4,482	20%	42%
Zero or negative income	**	**	65	**	**
Total	2,112	4,658	6,835	31%	100%
		Renter housel	nolds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened *	Total	Burdened	Burdened
Less than \$20,000	289	·	294	98%	15%
\$20,000 to \$34,999	254	*	281	90%	13%
\$35,000 to \$49,999	514	*	534	96%	27%
\$50,000 to \$74,999	674	150	824	82%	35%
\$75,000 or more	189	1,657	1,846	10%	10%
Zero or negative income	**	**	28	**	**
No cash rent	**	**	53	**	**
Total	1,920	1,859	3,860	50%	100%
	T	All househo	lds	0/ 1:	
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	572	*	594	96%	14%
\$20,000 to \$34,999	629	167	796	79%	16%
\$35,000 to \$49,999	717	428	1,145	63%	18%
\$50,000 to \$74,999	1,036	650	1,686	61%	26%
\$75,000 or more	1,078	5,250	6,328	17%	27%
Zero or negative income	**	**	93	**	**
No cash rent	**	**	53	**	**
Total	4,032	6,517	10,695	38%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# **Miami Shores**

Tenure, Income, and Housing Costs				
Owner households	3,177			
Renter households	510			
Total households	3,687			
Homeownership rate	86%			
Median owner income	\$138,438			
Median renter income	\$66,846			
Median income, all households	\$127,721			
Median owner monthly cost (with mortgage)	\$2,953			
Median owner monthly cost (no mortgage)	\$866			
Median gross rent	\$2,050			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

Tenure, Income (\$) and Co	ost Burden				
, ,,,		Owner house	holds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	*	*	44	100%	5%
\$20,000 to \$34,999	107	*	149	72%	12%
\$35,000 to \$49,999	131	*	151	87%	14%
\$50,000 to \$74,999	232	202	434	53%	25%
\$75,000 or more	414	1,976	2,390	17%	45%
Zero or negative income	**	**	9	**	**
Total	928	2,240	3,177	29%	100%
		Renter house	holds		
	6 . 5 . 1	Not Cost	<b>-</b>	% of Income Category Cost	Share of All Cost
Income	Cost Burdened *	Burdened *	Total	Burdened	Burdened
Less than \$20,000	*	*	62	100%	22%
\$20,000 to \$34,999	*	*	46	100%	16%
\$35,000 to \$49,999			18	100%	6%
\$50,000 to \$74,999	86	73	159	54%	30%
\$75,000 or more	73	134	207	35%	26%
Zero or negative income	**	**	0	**	**
No cash rent	<b>-</b>		18		
Total	285	207	510	56%	100%
	Γ	All househo	olas	% of Income	
Income	Cost Burdened	Not Cost Burdened	Total	Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	106	*	106	100%	9%
\$20,000 to \$34,999	153	*	195	78%	13%
\$35,000 to \$49,999	149	*	169	88%	12%
\$50,000 to \$74,999	318	275	593	54%	26%
\$75,000 or more	487	2,110	2,597	19%	40%
Zero or negative income	**	**	9	**	**
No cash rent	**	**	18	**	**
Total	1,213	2,447	3,687	33%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# Miami Springs

Tenure, Income, and Housing Costs				
Owner households	3,455			
Renter households	2,088			
Total households	5,543			
Homeownership rate	62%			
Median owner income	\$105,581			
Median renter income	\$35,559			
Median income, all households	\$73,991			
Median owner monthly cost (with mortgage)	\$2,393			
Median owner monthly cost (no mortgage)	\$608			
Median gross rent	\$1,155			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

Tenure, Income (\$) and Co		Owner househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	181	*	341	53%	25%
\$20,000 to \$34,999	115	86	201	57%	16%
\$35,000 to \$49,999	51	73	124	41%	7%
\$50,000 to \$74,999	159	324	483	33%	22%
\$75,000 or more	212	2,075	2,287	9%	30%
Zero or negative income	**	**	19	**	**
Total	718	2,718	3,455	21%	100%
		Renter househo	lds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	342	*	383	89%	29%
\$20,000 to \$34,999	462	*	490	94%	39%
\$35,000 to \$49,999	241	*	265	91%	20%
\$50,000 to \$74,999	131	173	304	43%	11%
\$75,000 or more	*	437	451	3%	1%
Zero or negative income	**	**	73	**	**
No cash rent	**	**	122	**	**
Total	1,190	703	2,088	57%	100%
	T	All household	ls		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	523	*	724	72%	27%
\$20,000 to \$34,999	577	114	691	84%	30%
\$35,000 to \$49,999	292	97	389	75%	15%
\$50,000 to \$74,999	290	497	787	37%	15%
\$75,000 or more	226	2,512	2,738	8%	12%
Zero or negative income	**	**	92	**	**
No cash rent	**	**	122	**	**
Total	1,908	3,421	5,543	34%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# North Bay Village

Tenure, Income, and Housing Costs				
Owner households	1,199			
Renter households	2,137			
Total households	3,336			
Homeownership rate	36%			
Median owner income	\$74,081			
Median renter income	\$59,666			
Median income, all households	\$65,857			
Median owner monthly cost (with mortgage)	\$2,531			
Median owner monthly cost (no mortgage)	\$1,104			
Median gross rent	\$1,846			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

Tenure, Income (\$) and Co		Owner househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	142	*	142	100%	30%
\$20,000 to \$34,999	*	*	27	48%	3%
\$35,000 to \$49,999	104	*	104	100%	22%
\$50,000 to \$74,999	195	159	354	55%	41%
\$75,000 or more	*	537	562	4%	5%
Zero or negative income	**	**	10	**	**
Total	479	710	1,199	40%	100%
		Renter househo	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	163	*	163	100%	13%
\$20,000 to \$34,999	231	*	231	100%	19%
\$35,000 to \$49,999	274	*	274	100%	22%
\$50,000 to \$74,999	384	137	521	74%	31%
\$75,000 or more	190	714	904	21%	15%
Zero or negative income	**	**	19	**	**
No cash rent	**	**	25	**	**
Total	1,242	851	2,137	58%	100%
		All household	ds		T
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	305	*	305	100%	18%
\$20,000 to \$34,999	244	*	258	95%	14%
\$35,000 to \$49,999	378	*	378	100%	22%
\$50,000 to \$74,999	579	296	875	66%	34%
\$75,000 or more	215	1,251	1,466	15%	12%
Zero or negative income	**	**	29	**	**
No cash rent	**	**	25	**	**
Total	1,721	1,561	3,336	52%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### **North Miami**

Tenure, Income, and Housing Costs				
Owner households	8,910			
Renter households	11,179			
Total households	20,089			
Homeownership rate	44%			
Median owner income	\$62,561			
Median renter income	\$34,868			
Median income, all households	\$44,283			
Median owner monthly cost (with mortgage)	\$1,616			
Median owner monthly cost (no mortgage)	\$529			
Median gross rent	\$1,287			

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		Owner househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	872	131	1,003	87%	25%
\$20,000 to \$34,999	738	676	1,414	52%	21%
\$35,000 to \$49,999	747	420	1,167	64%	22%
\$50,000 to \$74,999	798	993	1,791	45%	23%
\$75,000 or more	313	3,190	3,503	9%	9%
Zero or negative income	**	**	32	**	**
Total	3,468	5,410	8,910	39%	100%
		Renter househo	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	1,854	47 *	1,901	98%	25%
\$20,000 to \$34,999	3,213		3,229	100%	44%
\$35,000 to \$49,999	1,629	261	1,890	86%	22%
\$50,000 to \$74,999	632	1,353	1,985	32%	9%
\$75,000 or more	53	1,539	1,592	3%	1%
Zero or negative income	**	**	413	**	**
No cash rent	**	**	169	**	**
Total	7,381	3,216	11,179	66%	100%
	T	All household	ds		Г
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	2,726	1 <i>7</i> 8	2,904	94%	25%
\$20,000 to \$34,999	3,951	692	4,643	85%	36%
\$35,000 to \$49,999	2,376	681	3,057	78%	22%
\$50,000 to \$74,999	1,430	2,346	3,776	38%	13%
\$75,000 or more	366	4,729	5,095	7%	3%
Zero or negative income	**	**	445	**	**
No cash rent	**	**	169	**	**
Total	10,849	8,626	20,089	54%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### North Miami Beach

Tenure, Income, and Housing Costs				
Owner households	7,759			
Renter households	6,704			
Total households	14,463			
Homeownership rate	54%			
Median owner income	\$62,247			
Median renter income	\$42,701			
Median income, all households	\$52,223			
Median owner monthly cost (with mortgage)	\$1,479			
Median owner monthly cost (no mortgage)	\$564			
Median gross rent	\$1,312			

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Tenure, Income (\$) and Co		Owner househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	715	175	890	80%	24%
\$20,000 to \$34,999	499	323	822	61%	17%
\$35,000 to \$49,999	652	348	1,000	65%	22%
\$50,000 to \$74,999	687	1,304	1,991	35%	23%
\$75,000 or more	411	2,604	3,015	14%	14%
Zero or negative income	**	**	41	**	**
Total	2,964	4,754	7,759	38%	100%
		Renter househo	lds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	961	*	999	96%	24%
\$20,000 to \$34,999	1,150	105	1,255	92%	29%
\$35,000 to \$49,999	1,295	223	1,518	85%	32%
\$50,000 to \$74,999	449	820	1,269	35%	11%
\$75,000 or more	131	1,195	1,326	10%	3%
Zero or negative income	**	**	178	**	**
No cash rent	**	**	159	**	**
Total	3,986	2,381	6,704	59%	100%
	1	All household	ls		T
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	1,676	213	1,889	89%	24%
\$20,000 to \$34,999	1,649	428	2,077	79%	24%
\$35,000 to \$49,999	1,947	571	2,518	77%	28%
\$50,000 to \$74,999	1,136	2,124	3,260	35%	16%
\$75,000 or more	542	3,799	4,341	12%	8%
Zero or negative income	**	**	219	**	**
No cash rent	**	**	159	**	**
Total	6,950	7,135	14,463	48%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# Opa-locka

Tenure, Income, and Housing Costs				
Owner households	1,889			
Renter households	4,203			
Total households	6,092			
Homeownership rate	31%			
Median owner income	\$57,813			
Median renter income	\$22,577			
Median income, all households	\$27,734			
Median owner monthly cost (with mortgage)	\$1,361			
Median owner monthly cost (no mortgage)	\$402			
Median gross rent	\$978			

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		Owner househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	132	*	248	53%	20%
\$20,000 to \$34,999	250	72	322	78%	37%
\$35,000 to \$49,999	171	160	331	52%	25%
\$50,000 to \$74,999	91	129	220	41%	14%
\$75,000 or more	*	740	768	4%	4%
Zero or negative income	**	**	0	**	**
Total	672	1,217	1,889	36%	100%
	1	Renter househo	lds		1
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	986	512	1,498	66%	41%
\$20,000 to \$34,999	921	*	973	95%	39%
\$35,000 to \$49,999	322	248	570	56%	13%
\$50,000 to \$74,999	*	468	593	21%	5%
\$75,000 or more	*	170	205	17%	1%
Zero or negative income	**	**	271	**	**
No cash rent	**	**	93	**	**
Total	2,389	1,450	4,203	57%	100%
		All household	ls		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	1,118	628	1,746	64%	37%
\$20,000 to \$34,999	1,171	124	1,295	90%	38%
\$35,000 to \$49,999	493	408	901	55%	16%
\$50,000 to \$74,999	216	597	813	27%	7%
\$75,000 or more	*	910	973	6%	2%
Zero or negative income	**	**	271	**	**
No cash rent	**	**	93	**	**
Total	3,061	2,667	6,092	50%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# **Palmetto Bay**

Tenure, Income, and Housing Costs				
Owner households	6,175			
Renter households	1,624			
Total households	7,799			
Homeownership rate	79%			
Median owner income	\$153,564			
Median renter income	\$50,710			
Median income, all households	\$131,605			
Median owner monthly cost (with mortgage)	\$3,271			
Median owner monthly cost (no mortgage)	\$1,091			
Median gross rent	\$1,499			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	187	*	187	100%	11%
\$20,000 to \$34,999	206	*	224	92%	12%
\$35,000 to \$49,999	256	58	314	82%	15%
\$50,000 to \$74,999	270	171	441	61%	15%
\$75,000 or more	828	4,144	4,972	17%	47%
Zero or negative income	**	**	37	**	**
Total	1,747	4,391	6,175	28%	100%
		Renter househ	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened *	Total	Burdened	Burdened
Less than \$20,000	99	*	99	100%	10%
\$20,000 to \$34,999	400	*	400	100%	41%
\$35,000 to \$49,999	180		250	72%	18%
\$50,000 to \$74,999	151	74	225	67%	15%
\$75,000 or more	155	451 **	606	26%	16%
Zero or negative income	**	**	0	**	**
No cash rent			44	61%	
Total	985	595	1,624	61%	100%
		All househol	ds	% of Income	
Income	Cost Burdened	Not Cost Burdened	Total	Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	286	*	286	100%	10%
\$20,000 to \$34,999	606	*	624	97%	22%
\$35,000 to \$49,999	436	128	564	77%	16%
\$50,000 to \$74,999	421	245	666	63%	15%
\$75,000 or more	983	4,595	5,578	18%	36%
Zero or negative income	**	**	37	**	**
No cash rent	**	**	44	**	**
Total	2,732	4,986	7,799	35%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# **Pinecrest**

Tenure, Income, and Housing Costs				
Owner households	4,808			
Renter households	1,159			
Total households	5,967			
Homeownership rate	81%			
Median owner income	\$193,391			
Median renter income	\$62,827			
Median income, all households	\$166,801			
Median owner monthly cost (with mortgage)	*			
Median owner monthly cost (no mortgage)	\$1,385			
Median gross rent	\$1,729			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner house	holds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	104	*	130	80%	7%
\$20,000 to \$34,999	153	*	245	62%	11%
\$35,000 to \$49,999	88	24	112	79%	6%
\$50,000 to \$74,999	172	176	348	49%	12%
\$75,000 or more	932	2,940	3,872	24%	64%
Zero or negative income	**	**	101	**	**
Total	1,449	3,258	4,808	30%	100%
		Renter housel	nolds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened *	Total	Burdened	Burdened
Less than \$20,000	175	*	175	100%	28%
\$20,000 to \$34,999	156	*	156	100%	25%
\$35,000 to \$49,999	134		134	100%	22%
\$50,000 to \$74,999	65	94	159	41%	11%
\$75,000 or more	89	395	484	18%	14%
Zero or negative income	**	**	18	**	**
No cash rent			33		
Total	619	489	1,159	53%	100%
		All househo	olds	0/ -61	
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	279	*	305	91%	13%
\$20,000 to \$34,999	309	*	401	77%	15%
\$35,000 to \$49,999	222	*	246	90%	11%
\$50,000 to \$74,999	237	270	507	47%	11%
\$75,000 or more	1,021	3,335	4,356	23%	49%
Zero or negative income	**	**	119	**	**
No cash rent	**	**	33	**	**
Total	2,068	3,747	5,967	35%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

### **South Miami**

Tenure, Income, and Housing Costs				
Owner households	2,603			
Renter households	2,049			
Total households	4,652			
Homeownership rate	56%			
Median owner income	\$117,596			
Median renter income	\$29,304			
Median income, all households	\$67,110			
Median owner monthly cost (with mortgage)	\$2,749			
Median owner monthly cost (no mortgage)	\$823			
Median gross rent	\$1,445			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner housel	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	92	*	92	100%	15%
\$20,000 to \$34,999	178	81	259	69%	29%
\$35,000 to \$49,999	139	89	228	61%	22%
\$50,000 to \$74,999	101	152	253	40%	16%
\$75,000 or more	112	1,659	1,771	6%	18%
Zero or negative income	**	**	0	**	**
Total	622	1,981	2,603	24%	100%
		Renter househ	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	426	85	511	83%	34%
\$20,000 to \$34,999	502	*	543	92%	40%
\$35,000 to \$49,999	131	42	173	76%	11%
\$50,000 to \$74,999	130	90	220	59%	10%
\$75,000 or more	52	316	368	14%	4%
Zero or negative income	**	**	167	**	**
No cash rent	**	**	67	**	**
Total	1,241	574	2,049	61%	100%
	T T	All househo	ds	0/ 4:	
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	518	85	603	86%	28%
\$20,000 to \$34,999	680	122	802	85%	37%
\$35,000 to \$49,999	270	131	401	67%	14%
\$50,000 to \$74,999	231	242	473	49%	12%
\$75,000 or more	164	1,975	2,139	8%	9%
Zero or negative income	**	**	167	**	**
No cash rent	**	**	67	**	**
Total	1,863	2,555	4,652	40%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# Sunny Isles Beach

Tenure, Income, and Housing Costs				
Owner households	5,604			
Renter households	5 <b>,</b> 171			
Total households	10,775			
Homeownership rate	52%			
Median owner income	\$55,697			
Median renter income	\$50,301			
Median income, all households	\$51,760			
Median owner monthly cost (with mortgage)	\$2,544			
Median owner monthly cost (no mortgage)	\$1,091			
Median gross rent	\$1,754			

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

Tenure, Income (\$) and Co		Owner househo	lde.		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	1,227	*	1,274	96%	50%
\$20,000 to \$34,999	560	166	726	77%	23%
\$35,000 to \$49,999	205	168	373	55%	8%
\$50,000 to \$74,999	233	476	709	33%	9%
\$75,000 or more	244	2,068	2,312	11%	10%
Zero or negative income	**	**	210	**	**
Total	2,469	2,925	5,604	44%	100%
		Renter househo	lds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	526	60	586	90%	18%
\$20,000 to \$34,999	851	*	851	100%	29%
\$35,000 to \$49,999	724	*	779	93%	25%
\$50,000 to \$74,999	529	425	954	55%	18%
\$75,000 or more	257	1,331	1,588	16%	9%
Zero or negative income	**	**	32	**	**
No cash rent	**	**	381	**	**
Total	2,887	1,871	5,171	56%	100%
	<del>,</del>	All household	ls		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost
Less than \$20,000	1,753	107	1,860	94%	33%
\$20,000 to \$34,999	1,411	166	1,577	89%	26%
\$35,000 to \$49,999	929	223	1,152	81%	17%
\$50,000 to \$74,999	762	901	1,663	46%	14%
\$75,000 or more	501	3,399	3,900	13%	9%
Zero or negative income	**	3,399	3,900	13%	9% **
No cash rent	**	**	381	**	**
Total	5,356	4,796	10,775	50%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25106

# Surfside

Tenure, Income, and Housing Costs				
Owner households	1,269			
Renter households	840			
Total households	2,109			
Homeownership rate	60%			
Median owner income	\$90,804			
Median renter income	\$36,719			
Median income, all households	\$67,544			
Median owner monthly cost (with mortgage)	\$3,326			
Median owner monthly cost (no mortgage)	\$1,088			
Median gross rent	\$1,692			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

Tenure, Income (\$) and Co	ost Burden				
(47 and		Owner house	holds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	*	*	102	100%	17%
\$20,000 to \$34,999	*	*	82	100%	14%
\$35,000 to \$49,999	110	*	110	100%	18%
\$50,000 to \$74,999	*	130	232	44%	17%
\$75,000 or more	205	538	743	28%	34%
Zero or negative income	**	**	0	**	**
Total	601	668	1,269	47%	100%
		Renter house	holds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened *	Total	Burdened	Burdened
Less than \$20,000	195	*	195	100%	27%
\$20,000 to \$34,999	214	*	214	100%	30%
\$35,000 to \$49,999	172	*	172	100%	24%
\$50,000 to \$74,999	<b>-</b>		77	100%	11%
\$75,000 or more	61	121	182	34%	8%
Zero or negative income	**	**	0	**	**
No cash rent	<b>-</b>		0		
Total	719	121	840	86%	100%
	Ι	All househo	olds	% of Income	
Income	Cost Burdened	Not Cost Burdened	Total	Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	297	*	297	100%	23%
\$20,000 to \$34,999	296	*	296	100%	22%
\$35,000 to \$49,999	282	*	282	100%	21%
\$50,000 to \$74,999	179	130	309	58%	14%
\$75,000 or more	266	659	925	29%	20%
Zero or negative income	**	**	0	**	**
No cash rent	**	**	0	**	**
Total	1,320	789	2,109	63%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

#### **Sweetwater**

Tenure, Income, and Housing Costs				
Owner households	2,429			
Renter households	3,826			
Total households	6,255			
Homeownership rate	39%			
Median owner income	\$48,991			
Median renter income	\$43,375			
Median income, all households	\$46,224			
Median owner monthly cost (with mortgage)	\$1,418			
Median owner monthly cost (no mortgage)	\$463			
Median gross rent	\$1,456			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	443	81	524	85%	50%
\$20,000 to \$34,999	256	152	408	63%	29%
\$35,000 to \$49,999	95	191	286	33%	11%
\$50,000 to \$74,999	88	384	472	19%	10%
\$75,000 or more	*	709	709	0%	0%
Zero or negative income	**	**	30	**	**
Total	882	1,517	2,429	36%	100%
		Renter househo	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	673	45	718	94%	29%
\$20,000 to \$34,999	476	*	507	94%	21%
\$35,000 to \$49,999	640	99	739	87%	28%
\$50,000 to \$74,999	435	352	787	55%	19%
\$75,000 or more	70	856	926	8%	3%
Zero or negative income	**	**	132	**	**
No cash rent	**	**	17	**	**
Total	2,294	1,383	3,826	60%	100%
	<u> </u>	All household	ds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	1,116	126	1,242	90%	35%
\$20,000 to \$34,999	732	183	915	80%	23%
\$35,000 to \$49,999	735	290	1,025	72%	23%
\$50,000 to \$74,999	523	736	1,259	42%	16%
\$75,000 or more	70	1,565	1,635	4%	2%
Zero or negative income	**	**	162	**	**
No cash rent	**	**	17	**	**
Total	3,176	2,900	6,255	51%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# Virginia Gardens

Tenure, Income, and Housing Costs				
Owner households	449			
Renter households	291			
Total households	740			
Homeownership rate	61%			
Median owner income	\$85,298			
Median renter income	\$45,750			
Median income, all households	\$64,286			
Median owner monthly cost (with mortgage)	\$1,966			
Median owner monthly cost (no mortgage)	\$483			
Median gross rent	\$1,259			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner househ	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	21	*	39	54%	15%
\$20,000 to \$34,999	*	29	33	12%	3%
\$35,000 to \$49,999	*	31	60	48%	20%
\$50,000 to \$74,999	*	29	56	48%	19%
\$75,000 or more	61	195	256	24%	43%
Zero or negative income	**	**	5	**	**
Total	142	302	449	32%	100%
	1	Renter househ	olds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened *	Total	Burdened	Burdened
Less than \$20,000	52 *	*	64	81%	33%
\$20,000 to \$34,999		*	7	100%	4%
\$35,000 to \$49,999	70	*	76	92%	45%
\$50,000 to \$74,999	*		30	40%	8%
\$75,000 or more	**	80	96	17%	10%
Zero or negative income	**	**	13	**	**
No cash rent			5 <b>291</b>		
Total	157	All househo		54%	100%
	Γ	All househo	las	% of Income	
Income	Cost Burdened	Not Cost Burdened	Total	Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	73	*	103	71%	24%
\$20,000 to \$34,999	11	*	40	28%	4%
\$35,000 to \$49,999	99	37	136	73%	33%
\$50,000 to \$74,999	39	47	86	45%	13%
\$75,000 or more	77	275	352	22%	26%
Zero or negative income	**	**	18	**	**
No cash rent	**	**	5	**	**
Total	299	418	740	40%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# **West Miami**

Tenure, Income, and Housing Costs				
Owner households	1,392			
Renter households	1,259			
Total households	2,651			
Homeownership rate	53%			
Median owner income	\$79,063			
Median renter income	\$48,985			
Median income, all households	\$59,436			
Median owner monthly cost (with mortgage)	\$2,165			
Median owner monthly cost (no mortgage)	\$658			
Median gross rent	\$1,962			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Tables B25003, B25119, B25064, and B25088

		Owner housel	nolds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	109	*	153	71%	30%
\$20,000 to \$34,999	149	109	258	58%	41%
\$35,000 to \$49,999	*	110	152	28%	12%
\$50,000 to \$74,999	*	123	123	0%	0%
\$75,000 or more	61	645	706	9%	17%
Zero or negative income	**	**	0	**	**
Total	361	1,031	1,392	26%	100%
		Renter househ	olds		
	6 18 1	Not Cost	<b>.</b>	% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened *	Total	Burdened	Burdened
Less than \$20,000	172	*	172	100%	27%
\$20,000 to \$34,999	124	*	249 225	50% 86%	20%
\$35,000 to \$49,999		*	119		31%
\$50,000 to \$74,999 \$75,000 or more	106		476	89% 7%	17% 5%
· · · · · · · · · · · · · · · · · · ·	**	442 **	0	/%	3%
Zero or negative income	**	**	18	**	**
No cash rent Total	629	612	1,259	50%	100%
lotal	029	All househo	•	50%	100%
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	281	*	325	86%	28%
\$20,000 to \$34,999	273	234	507	54%	28%
\$35,000 to \$49,999	235	142	377	62%	24%
\$50,000 to \$74,999	106	136	242	44%	11%
\$75,000 or more	95	1,087	1,182	8%	10%
Zero or negative income	**	**	0	**	**
No cash rent	**	**	18	**	**
Total	990	1,643	2,651	37%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

# Unincorporated Municipal Service Area (UMSA)

Tenure Summary				
Owner households	235,430			
Renter households	151,501			
Total households	386,931			
Homeownership rate	61%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

Tenure, Income (\$) and Cost	Burden				
(4)		Owner household	ls		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	18,566	3,286	21,852	85%	24%
\$20,000 to \$34,999	15,879	9,196	25,075	63%	20%
\$35,000 to \$49,999	12,684	10,847	23,531	54%	16%
\$50,000 to \$74,999	16,571	24,143	40,714	41%	21%
\$75,000 or more	14,148	106,895	121,043	12%	18%
Zero or negative income	**	**	3,215	**	**
Total	77,848	154,367	235,430	33%	**
		Renter household	ls		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	23,331	2,346	25,677	91%	26%
\$20,000 to \$34,999	25,605	1,424	27,029	95%	29%
\$35,000 to \$49,999	18,471	3,105	21,576	86%	21%
\$50,000 to \$74,999	16,920	12,147	29,067	58%	19%
\$75,000 or more	4,631	33,428	38,059	12%	5%
Zero or negative income	**	**	5,209	**	**
No cash rent	**	**	4,884	**	**
Total	88,958	52,450	151,501	59%	**
		All households			
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	41,897	5,632	47,529	88%	25%
\$20,000 to \$34,999	41,484	10,620	52,104	80%	25%
\$35,000 to \$49,999	31,155	13,952	45,107	69%	19%
\$50,000 to \$74,999	33,491	36,290	69 <b>,</b> 781	48%	20%
\$75,000 or more	18,779	140,323	159,102	12%	11%
Zero or negative income	**	**	8,424	**	**
No cash rent	**	**	4,884	**	**
Total	166,806	206,817	386,931	43%	**

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Tenure Summary				
Owner households	37,983			
Renter households	25,603			
Total households	63,586			
Homeownership rate	60%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

		Owner househo	lds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	2,701	636	3,337	81%	18%
\$20,000 to \$34,999	3,630	1,885	5,515	66%	25%
\$35,000 to \$49,999	2,992	2,554	5,546	54%	20%
\$50,000 to \$74,999	3,578	4,178	7,756	46%	24%
\$75,000 or more	1,718	13,660	15,378	11%	12%
Zero or negative income	**	**	451	**	**
Total	14,619	22,913	37,983	38%	100%
		Renter househo	lds		
		Not Cost		% of Income Category Cost	Share of All Cost
Income	Cost Burdened	Burdened	Total	Burdened	Burdened
Less than \$20,000	4,122	795	4,917	84%	26%
\$20,000 to \$34,999	5,213	316	5,529	94%	33%
\$35,000 to \$49,999	3,115	529	3,644	85%	20%
\$50,000 to \$74,999	2,534	2,567	5,101	50%	16%
\$75,000 or more	604	3,921	4,525	13%	4%
Zero or negative income	**	**	842	**	**
No cash rent	**	**	1,045	**	**
Total	15,588	8,128	25,603	61%	100%
	1	All household	s		I
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	6,823	1,431	8,254	83%	23%
\$20,000 to \$34,999	8,843	2,201	11,044	80%	29%
\$35,000 to \$49,999	6,107	3,083	9,190	66%	20%
\$50,000 to \$74,999	6,112	6,745	12,857	48%	20%
\$75,000 or more	2,322	17,581	19,903	12%	8%
Zero or negative income	**	**	1,293	**	**
No cash rent	**	**	1,045	**	**
Total	30,207	31,041	63,586	48%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25106

Tenure Summary				
Owner households	28,588			
Renter households	34,517			
Total households	63,105			
Homeownership rate	45%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

Tenure, Income (\$) and Co	ost Burden				
		Owner house	holds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	2,532	901	3,433	74%	24%
\$20,000 to \$34,999	2,444	1,639	4,083	60%	23%
\$35,000 to \$49,999	2,266	1,470	3,736	61%	21%
\$50,000 to \$74,999	2,659	3,780	6,439	41%	25%
\$75,000 or more	703	9,924	10,627	7%	7%
Zero or negative income	**	**	270	**	**
Total	10,604	17,714	28,588	37%	100%
		Renter house	holds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost
Less than \$20,000	7,059	1,096	8,155	87%	34%
\$20,000 to \$34,999	7,576	618	8,194	92%	36%
\$35,000 to \$49,999	4,490	1,752	6,242	72%	21%
\$50,000 to \$74,999	1,780	4,018	5,798	31%	8%
\$75,000 or more	*	3,558	3,669	3%	1%
Zero or negative income	**	**	1,568	**	**
No cash rent	**	**	891	**	**
Total	21,016	11,042	34,517	61%	100%
Total	21,010	All househo		01 /0	100 /0
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	9,591	1,997	11,588	83%	30%
\$20,000 to \$34,999	10,020	2,257	12,277	82%	32%
\$35,000 to \$49,999	6,756	3,222	9,978	68%	21%
\$50,000 to \$74,999	4,439	7,798	12,237	36%	14%
\$75,000 or more	814	13,482	14,296	6%	3%
Zero or negative income	**	**	1,838	**	**
No cash rent	**	**	891	**	**
Total	31,620	28,756	63,105	50%	100%
	3.,320	1:00	33,133	30 /0	.00/0

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Tenure Summary				
Owner households	21,888			
Renter households	54,213			
Total households	<i>7</i> 6,101			
Homeownership rate	29%			

Homeownership rate 29%
Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.
Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

	<del>,</del>	Owner househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	2,030	447	2,477	82%	24%
\$20,000 to \$34,999	1,556	1,150	2,706	58%	19%
\$35,000 to \$49,999	1,460	1,155	2,615	56%	17%
\$50,000 to \$74,999	1,550	2,154	3,704	42%	19%
\$75,000 or more	1,757	8,397	10,154	17%	21%
Zero or negative income	**	**	232	**	**
Total	8,353	13,303	21,888	38%	100%
		Renter househo	lds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	12,703	2,153	14,856	86%	39%
\$20,000 to \$34,999	8,792	827	9,619	91%	27%
\$35,000 to \$49,999	5,827	2,258	8,085	72%	18%
\$50,000 to \$74,999	4,154	3,657	<i>7,</i> 811	53%	13%
\$75,000 or more	1,363	8,931	10,294	13%	4%
Zero or negative income	**	**	2,372	**	**
No cash rent	**	**	1,176	**	**
Total	32,839	17,826	54,213	61%	100%
		All household	s		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	14,733	2,600	17,333	85%	36%
\$20,000 to \$34,999	10,348	1,977	12,325	84%	25%
\$35,000 to \$49,999	7,287	3,413	10,700	68%	18%
\$50,000 to \$74,999	5,704	5,811	11,515	50%	14%
\$75,000 or more	3,120	17,328	20,448	15%	8%
Zero or negative income	**	**	2,604	**	**
No cash rent	**	**	1,176	**	**
Total	41,192	31,129	76,101	54%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25106

Tenure Summary				
Owner households	45,533			
Renter households	35,266			
Total households	80,799			
Homeownership rate	56%			

Homeownership rate | 56% |
Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

	· · · · · · · · · · · · · · · · · · ·	Owner househo	lds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	5,031	215	5,246	96%	28%
\$20,000 to \$34,999	3,863	1,794	5,657	68%	21%
\$35,000 to \$49,999	2,323	1,325	3,648	64%	13%
\$50,000 to \$74,999	2,903	3,342	6,245	46%	16%
\$75,000 or more	3,869	20,001	23,870	16%	22%
Zero or negative income	**	**	867	**	*
Total	17,989	26,677	45,533	40%	100%
		Renter househo			
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cos Burdened
Less than \$20,000	5,017	246	5,263	95%	23%
\$20,000 to \$34,999	6,205	*	6,272	99%	28%
\$35,000 to \$49,999	4,826	373	5,199	93%	22%
\$50,000 to \$74,999	4,093	2,124	6,217	66%	19%
\$75,000 or more	1,828	8,475	10,303	18%	8%
Zero or negative income	**	**	527	**	*
No cash rent	**	**	1,485	**	*
Total	21,969	11,285	35,266	62%	100%
10141	2.,,,,,	All household		0270	100 /
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cos Burdened
Less than \$20,000	10,048	461	10,509	96%	25%
\$20,000 to \$34,999	10,068	1,861	11,929	84%	25%
\$35,000 to \$49,999	7,149	1,698	8,847	81%	189
\$50,000 to \$74,999	6,996	5,466	12,462	56%	189
\$75,000 or more	5,697	28,476	34,173	17%	149
Zero or negative income	**	**	1,394	**	*
No cash rent	**	**	1,485	**	*
Total	39,958	37,962	80,799	49%	100%

Tenure Summary				
Owner households	25,344			
Renter households	70,226			
Total households	95,570			
Homeownership rate	27%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

Tenure, Income (\$) and Co	st Burden				
		Owner housel	nolds		<b>.</b>
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	2,337	323	2,660	88%	26%
\$20,000 to \$34,999	1,846	975	2,821	65%	21%
\$35,000 to \$49,999	1,055	873	1,928	55%	12%
\$50,000 to \$74,999	1,521	1,615	3,136	49%	17%
\$75,000 or more	2,084	12,281	14,365	15%	24%
Zero or negative income	**	**	434	**	**
Total	8,843	16,067	25,344	35%	100%
		Renter housel	nolds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	13,165	3,168	16,333	81%	33%
\$20,000 to \$34,999	10,401	1,056	11,457	91%	26%
\$35,000 to \$49,999	6,750	1,088	7,838	86%	17%
\$50,000 to \$74,999	7,028	4,699	11,727	60%	17%
\$75,000 or more	2,928	17,441	20,369	14%	7%
Zero or negative income	**	**	1,407	**	**
No cash rent	**	**	1,095	**	**
Total	40,272	27,452	70,226	57%	100%
		All househo	lds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost
Less than \$20,000	15,502	3,491	18,993	82%	32%
\$20,000 to \$34,999	12,247	2,031	14,278	86%	25%
\$35,000 to \$49,999	7,805	1,961	9,766	80%	16%
\$50,000 to \$74,999	8,549	6,314	14,863	58%	17%
\$75,000 or more	5,012	29,722	34,734	14%	10%
Zero or negative income	**	**	1,841	**	**
No cash rent	**	**	1,095	**	**
Total	49,115	43,519	95,570	51%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Tenure Summary				
Owner households	40,533			
Renter households	43,916			
Total households	84,449			
Homeownership rate	48%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable. Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

Tenure, Income (\$) and Co	ost Burden				
, , , , , , , , , , , , , , , , , , , ,		Owner house	holds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	4,191	1,066	5,257	80%	32%
\$20,000 to \$34,999	2,689	2,296	4,985	54%	20%
\$35,000 to \$49,999	1,399	2,224	3,623	39%	11%
\$50,000 to \$74,999	1,877	3,679	5,556	34%	14%
\$75,000 or more	3,109	1 <i>7,</i> 586	20,695	15%	23%
Zero or negative income	**	**	417	**	**
Total	13,265	26,851	40,533	33%	100%
		Renter house	holds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	8,484	730	9,214	92%	32%
\$20,000 to \$34,999	7,130	565	7,695	93%	27%
\$35,000 to \$49,999	6,219	668	6,887	90%	23%
\$50,000 to \$74,999	3,636	4,395	8,031	45%	14%
\$75,000 or more	1,284	9,142	10,426	12%	5%
Zero or negative income	**	**	684	**	**
No cash rent	**	**	979	**	**
Total	26,753	15,500	43,916	61%	100%
		All househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	12,675	1,796	14,471	88%	32%
\$20,000 to \$34,999	9,819	2,861	12,680	77%	25%
\$35,000 to \$49,999	7,618	2,892	10,510	72%	19%
\$50,000 to \$74,999	5,513	8,074	13,587	41%	14%
\$75,000 or more	4,393	26,728	31,121	14%	11%
Zero or negative income	**	**	1,101	**	**
No cash rent	**	**	979	**	**
Total	40,018	42,351	84,449	47%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Tenure Summary				
Owner households	46,911			
Renter households	27,705			
Total households	74,616			
Homeownership rate	63%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

		Owner househo	lds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	2,857	531	3,388	84%	21%
\$20,000 to \$34,999	2,102	889	2,991	70%	16%
\$35,000 to \$49,999	1,535	1,139	2,674	57%	11%
\$50,000 to \$74,999	1,865	3,224	5,089	37%	14%
\$75,000 or more	5,117	26,602	31,719	16%	38%
Zero or negative income	**	**	1,050	**	**
Total	13,476	32,385	46,911	29%	100%
		Renter househo	lds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	3,686	444	4,130	89%	25%
\$20,000 to \$34,999	3,695	*	3,833	96%	25%
\$35,000 to \$49,999	2,777	296	3,073	90%	19%
\$50,000 to \$74,999	3,027	1,624	4,651	65%	20%
\$75,000 or more	1,648	8,342	9,990	16%	11%
Zero or negative income	**	**	930	**	**
No cash rent	**	**	1,098	**	**
Total	14,833	10,844	27,705	54%	100%
		All household	s		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	6,543	975	7,518	87%	23%
\$20,000 to \$34,999	5,797	1,027	6,824	85%	20%
\$35,000 to \$49,999	4,312	1,435	5,747	75%	15%
\$50,000 to \$74,999	4,892	4,848	9,740	50%	17%
\$75,000 or more	6,765	34,944	41,709	16%	24%
Zero or negative income	**	**	1,980	**	**
No cash rent	**	**	1,098	**	**
Total	28,309	43,229	74,616	38%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Tenure Summary				
Owner households	42,096			
Renter households	23,885			
Total households	65,981			
Homeownership rate	64%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

Tenure, Income (\$) and Co	ost Burden				
		Owner househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	2,216	225	2,441	91%	16%
\$20,000 to \$34,999	2,153	965	3,118	69%	15%
\$35,000 to \$49,999	2,526	1,254	3,780	67%	18%
\$50,000 to \$74,999	3,834	3,477	<i>7,</i> 311	52%	27%
\$75,000 or more	3,408	21,677	25,085	14%	24%
Zero or negative income	**	**	361	**	**
Total	14,137	27,598	42,096	34%	100%
	<u> </u>	Renter househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost
Less than \$20,000	3,765	474	4,239	89%	26%
\$20,000 to \$34,999	4,866	402	5,268	92%	34%
\$35,000 to \$49,999	3,345	520	3,865	87%	23%
\$50,000 to \$74,999	1,997	2,072	4,069	49%	14%
\$75,000 or more	412	5,202	5,614	7%	3%
Zero or negative income	**	**	373	**	**
No cash rent	**	**	457	**	**
Total	14,385	8,670	23,885	60%	100%
10101	1.7000	All household		22 /0	100 70
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	5,981	699	6,680	90%	21%
\$20,000 to \$34,999	7,019	1,367	8,386	84%	25%
\$35,000 to \$49,999	5,871	1,774	7,645	77%	21%
\$50,000 to \$74,999	5,831	5,549	11,380	51%	20%
\$75,000 or more	3,820	26,879	30,699	12%	13%
Zero or negative income	**	**	734	**	**
No cash rent	**	**	457	**	**
Total	28,522	36,268	65,981	43%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Tenure Summary				
Owner households	37,429			
Renter households	28,107			
Total households	65,536			
Homeownership rate	57%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

Tenure, Income (\$) and Co	ost Burden				
		Owner househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	2,515	315	2,830	89%	20%
\$20,000 to \$34,999	2,765	1,506	4,271	65%	21%
\$35,000 to \$49,999	2,189	1,992	4,181	52%	17%
\$50,000 to \$74,999	3,256	4,645	<i>7</i> ,901	41%	25%
\$75,000 or more	2,166	15,718	1 <i>7</i> ,884	12%	17%
Zero or negative income	**	**	362	**	**
Total	12,891	24,176	37,429	34%	100%
		Renter househo			
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost
Less than \$20,000	5,498	787	6,285	87%	31%
\$20,000 to \$34,999	5,114	452	5,566	92%	29%
\$35,000 to \$49,999	3,085	674	3,759	82%	18%
\$50,000 to \$74,999	3,159	2,429	5,588	57%	18%
\$75,000 or more	637	4,440	5,077	13%	4%
Zero or negative income	**	**	886	**	**
No cash rent	**	**	946	**	**
Total	17,493	8,782	28,107	62%	100%
		All household			
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	8,013	1,102	9,115	88%	26%
\$20,000 to \$34,999	7,879	1,958	9,837	80%	26%
\$35,000 to \$49,999	5,274	2,666	7,940	66%	17%
\$50,000 to \$74,999	6,415	7,074	13,489	48%	21%
\$75,000 or more	2,803	20,158	22,961	12%	9%
Zero or negative income	**	**	1,248	**	**
No cash rent	**	**	946	**	**
Total	30,384	32,958	65,536	46%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Tenure Summary				
Owner households	46,266			
Renter households	24,657			
Total households	70,923			
Homeownership rate	65%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

Tenure, Income (\$) and Co	ost Burden				
	T T	Owner househo	olds		T
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	4,329	648	4,977	87%	28%
\$20,000 to \$34,999	3,065	2,468	5,533	55%	20%
\$35,000 to \$49,999	2,578	2,329	4,907	53%	17%
\$50,000 to \$74,999	3,079	4,334	7,413	42%	20%
\$75,000 or more	2,389	20,316	22,705	11%	15%
Zero or negative income	**	**	<i>7</i> 31	**	**
Total	15,440	30,095	46,266	33%	100%
		Renter househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	3,089	*	3,165	98%	22%
\$20,000 to \$34,999	3,391	*	3,455	98%	24%
\$35,000 to \$49,999	3,416	290	3,706	92%	24%
\$50,000 to \$74,999	3,298	1,838	5,136	64%	24%
\$75,000 or more	834	6,765	7,599	11%	6%
Zero or negative income	**	**	766	**	**
No cash rent	**	**	830	**	**
Total	14,028	9,033	24,657	57%	100%
	,	All household	ds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost
Less than \$20,000	7,418	724	8,142	91%	25%
\$20,000 to \$34,999	6,456	2,532	8,988	72%	22%
\$35,000 to \$49,999	5,994	2,619	8,613	70%	20%
\$50,000 to \$74,999	6,377	6,172	12,549	51%	22%
\$75,000 or more	3,223	27,081	30,304	11%	11%
Zero or negative income	**	**	1,497	**	1170
No cash rent	**	**	830	**	**
Total	29,468	39,128	70,923	42%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Tenure Summary				
Owner households	45,034			
Renter households	20,750			
Total households	65,784			
Homeownership rate	68%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

Tenure, Income (\$) and Co	ost Burden				
		Owner househo	lds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	3,370	441	3,811	88%	22%
\$20,000 to \$34,999	2,473	1,117	3,590	69%	16%
\$35,000 to \$49,999	2,286	1,459	3,745	61%	15%
\$50,000 to \$74,999	2,996	3,570	6,566	46%	20%
\$75,000 or more	3,870	22,845	26,715	14%	26%
Zero or negative income	**	**	607	**	**
Total	14,995	29,432	45,034	33%	100%
		Renter househo			
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost
Less than \$20,000	2,277	*	2,370	96%	18%
\$20,000 to \$34,999	3,722	*	3,736	100%	29%
\$35,000 to \$49,999	2,609	*	2,635	99%	20%
\$50,000 to \$74,999	2,930	1,048	3,978	74%	23%
\$75,000 or more	1,355	5,211	6,566	21%	11%
Zero or negative income	**	**	697	**	**
No cash rent	**	**	768	**	**
Total	12,893	6,392	20,750	62%	100%
	, , , , , , , , , , , , , , , , , , , ,	All household	·		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	5,647	534	6,181	91%	20%
\$20,000 to \$34,999	6,195	1,131	7,326	85%	22%
\$35,000 to \$49,999	4,895	1,485	6,380	77%	18%
\$50,000 to \$74,999	5,926	4,618	10,544	56%	21%
\$75,000 or more	5,225	28,056	33,281	16%	19%
Zero or negative income	**	**	1,304	**	**
No cash rent	**	**	768	**	**
Total	27,888	35,824	65,784	42%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Tenure Summary				
Owner households	34,432			
Renter households	29,446			
Total households	63,878			
Homeownership rate	54%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

	<del></del>	Owner househo	lds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	3,349	389	3,738	90%	26%
\$20,000 to \$34,999	2,488	1,284	3,772	66%	19%
\$35,000 to \$49,999	1,652	1,858	3,510	47%	13%
\$50,000 to \$74,999	2,304	3,568	5,872	39%	18%
\$75,000 or more	3,210	13,968	17,178	19%	25%
Zero or negative income	**	**	362	**	**
Total	13,003	21,067	34,432	38%	100%
		Renter househo	lds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	3,096	210	3,306	94%	17%
\$20,000 to \$34,999	4,004	*	4,367	92%	23%
\$35,000 to \$49,999	4,189	229	4,418	95%	24%
\$50,000 to \$74,999	4,483	1,693	6,176	73%	25%
\$75,000 or more	1,962	7,812	9,774	20%	11%
Zero or negative income	**	**	605	**	**
No cash rent	**	**	800	**	**
Total	17,734	10,307	29,446	60%	100%
		All household	s		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	6,445	599	7,044	91%	21%
\$20,000 to \$34,999	6,492	1,647	8,139	80%	21%
\$35,000 to \$49,999	5,841	2,087	7,928	74%	19%
\$50,000 to \$74,999	6,787	5,261	12,048	56%	22%
\$75,000 or more	5,172	21,780	26,952	19%	17%
Zero or negative income	**	**	967	**	**
No cash rent	**	**	800	**	**
Total	30,737	31,374	63,878	48%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Tenure Summary				
Owner households	33,981			
Renter households	32,042			
Total households	66,023			
Homeownership rate	51%			

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Table B25003

		Owner househo	olds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	3,607	1,065	4,672	77%	31%
\$20,000 to \$34,999	2,499	1,888	4,387	57%	21%
\$35,000 to \$49,999	1,665	1,715	3,380	49%	14%
\$50,000 to \$74,999	1,941	4,124	6,065	32%	17%
\$75,000 or more	1,950	13,174	15,124	13%	17%
Zero or negative income	**	**	353	**	**
Total	11,662	21,966	33,981	34%	100%
		Renter househo	lds		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	6,178	846	7,024	88%	32%
\$20,000 to \$34,999	5,563	430	5,993	93%	29%
\$35,000 to \$49,999	3,925	655	4,580	86%	20%
\$50,000 to \$74,999	3,263	2,746	6,009	54%	17%
\$75,000 or more	383	6,373	6,756	6%	2%
Zero or negative income	**	**	757	**	**
No cash rent	**	**	923	**	**
Total	19,312	11,050	32,042	60%	100%
		All household	ls		
Income	Cost Burdened	Not Cost Burdened	Total	% of Income Category Cost Burdened	Share of All Cost Burdened
Less than \$20,000	9,785	1,911	11,696	84%	32%
\$20,000 to \$34,999	8,062	2,318	10,380	78%	26%
\$35,000 to \$49,999	5,590	2,370	7,960	70%	18%
\$50,000 to \$74,999	5,204	6,870	12,074	43%	17%
\$75,000 or more	2,333	19,547	21,880	11%	8%
Zero or negative income	**	**	1,110	**	**
No cash rent	**	**	923	**	**
Total	30,974	33,016	66,023	47%	100%

Notes: \* indicates measure is not significantly different from zero. \*\* indicates measure is unavailable or not applicable.