



City of North Miami
Workforce and Housing Needs Assessment
and
Housing Revitalization Area
Strategy



EXECUTIVE SUMMARY

Background

The *City of North Miami Workforce & Affordable Housing Needs Assessment and Housing Revitalization Area Strategy* provides a current market perspective on the key demand and supply factors impacting the production and availability of housing in North Miami and policy strategies to address the City's most pressing housing needs. The *Workforce & Affordable Housing Needs Assessment* provides the housing and economic market underpinnings for the *Housing Revitalization Area Strategy*.

A basic premise of all housing markets is the need to create and maintain a “spectrum” of housing choice and opportunity for local residents. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors including: household income, population age, proximity of employment and mere preference. A spectrum of owner and rental housing choice and opportunity is particularly important in supporting the range of income groups that reside in the City.

An understanding of the shifting demands for housing is critical for the creation of effective housing policies and strategies. The increasing demand for worker housing has magnified the importance of providing a wide spectrum of owner and renter choice and opportunity with respect to affordability, location and access to jobs.

The following key findings highlight population, housing and economic conditions within the City of North Miami with important policy implications. The supporting analytics provide geographical analysis at the City, CRA and Census Tract levels. The focus of the analysis is the CRA and Census Tracts with the highest levels of economic distress and opportunity. A comprehensive analysis of all the Census Tracts in the City of North Miami is provided in Appendix A: Data by Census Tract.

Key Findings

Population Trends

- The City of North Miami has a current population of 62,158 residents. The City's population has increased by 5.7 percent (3,348 persons) since 2010;
- According to 2016 ACS estimates, North Miami's family households have decreased by 3.1 percent since 2010; compared to an 8.6 percent increase in Miami-Dade County during this period;
- North Miami's owner-occupied households have decreased by 16.2 percent (1,603 households) since 2010;
- The City's renter-occupied households have increased by 16.5 percent (1,443 households) since 2010;
- According to 2016 ACS estimates, 19.4 percent of North Miami's population 25 years of age and over have a Bachelor's, graduate or professional degree compared 27.3 percent for Miami-Dade County;
- An estimated 24.8 percent of the City's population 25 years of age and older does not have a high school diploma compared to 19.4 percent for Miami-Dade County;

- An analysis of the CRA found the percentage of householders without a high school diploma varies significantly. The highest percentages are found in CTs 2.20, 2.17 and 2.18 within the heart of the CRA.

Economic Analysis

- According to 2016 ACS estimates, the median household income for the City of North Miami is \$37,490 which is 15.2 percent less than the median household income of Miami-Dade County (\$44,224);
- The City's median household income has increased by 12.7 percent since 2014, compared to 7 percent in Miami-Dade County;
- Significantly, the City of North Miami's poverty rate is 24.2 percent which is considerably higher than Miami-Dade County (19.9 percent);
- According to 2016 ACS estimates, 64.4 percent (39,230 workers) of the City of North Miami's population age 16 and over are in the labor force (Labor Force Participation Rate) down slightly from 66.6 in 2010. The Labor Force Participation Rate for Miami-Dade County is 62.0 percent;
- The July 2018 unemployment rate for the City of North Miami is 4.8 percent compared to 4.3 percent for Miami-Dade County;
- The City's employed population 16 years and older is primarily employed in "educational services, health care and social assistance" (22.6 percent) followed by "arts, entertainment, and recreation and accommodation and food services" (20.4 percent);
- A worker inflow/outflow analysis shows that while 23,227 employed residents live in the City, only 1,068 (4.6 percent) of them work in North Miami;
- Many City of North Miami workers are in industries and occupations projected to grow in the next 8 years, including healthcare and education.

Housing Supply/Demand Analysis

- According to 2016 ACS estimates, there are 21,496 total housing units in the City of North Miami, of which, 85.6 percent are occupied (18,394 units);
- The City's housing supply is largely comprised of multi-family structures of 20+ units (9,320/43.4 percent) and 1-unit, detached structures (8,201/38.2 percent);
- According to 2016 ACS estimates, only 44.9 percent (8,258 units) of North Miami's housing units are owner-occupied;
- According to 2016 ACS estimates, 14.4 percent (3,102 units) of North Miami's housing supply is vacant;
- An analysis of the City's vacancy status characteristics found the highest vacancy rate is "rental" vacancies (29.8 percent) followed by "other vacant" (28.6 percent);
- According to 2016 ACS estimates, the median value of an owner-occupied home is \$157,900 compared to \$221,100 for Miami-Dade County;
- According to Reinhold Wolff Economic Research, the median sales price of an existing condominium unit in the 3rd Quarter of 2016 was \$77,777 which is considerably less than other submarkets in North Miami-Dade County;

- According to Reinhold Wolff Economic Research, the median sales price of an existing single-family home in the 3rd quarter of 2016 was \$161,144 which is significantly less than most other submarkets in North Miami-Dade County;
- According to Reinhold Wolff Economic Research, the average monthly rent for a two-bedroom unit in North Miami is \$1,527;
- The City of North Miami's housing supply is relatively old with 67.9 percent of the housing built prior to 1970 and 46.8 percent now well over 50 years in age;
- While the City's housing supply is relatively old, overall property conditions and neighborhoods are quite stable.

Housing Affordability Analysis

- According to 2016 ACS estimates, 61.4 percent of renters in North Miami are cost-burdened (>30 percent of household income on housing costs) and 40.0 percent "severely" cost-burdened (>50 percent of household income on housing costs);
- An estimated 52.8 percent of the City's owner households with a mortgage are cost burdened;
- A housing affordability analysis for owner units in North Miami shows significant gaps at all household income levels below 120 of the City's median household income;
- A housing affordability analysis for renter units in North Miami shows significant gaps at all household income levels below 50 percent of the City's median household income;
- The Housing and Transportation (H&T) Cost Index for the City of North Miami is 53 percent compared to 62 percent for Miami-Dade County.

Table of Contents

EXECUTIVE SUMMARY.....	2
BACKGROUND.....	8
POPULATION CHARACTERISTICS.....	11
ECONOMIC CHARACTERISTICS.....	14
HOUSING SUPPLY AND DEMAND ANALYSIS.....	24
HOUSING AFFORDABILITY ANALYSIS.....	39
CRA NEIGHBORHOOD DISTRESS INDEX.....	43
HOUSING REVITALIZATION AREA STRATEGIES.....	49
APPENDIX A: DATA BY CENSUS TRACT.....	
APPENDIX B: HOUSING AFFORDABILITY ANALYSIS BY CENSUS TRACT.....	

List of Tables

TABLE 1: POPULATION CHARACTERISTICS: 2016 GEOGRAPHICAL COMPARISONS.....	11
TABLE 2: POPULATION LESS THAN HIGH SCHOOL DIPLOMA: BY NORTH MIAMI CRA CENSUS TRACTS, 2016	13
TABLE 3: HOUSEHOLD INCOME RANGES: 2016 GEOGRAPHICAL COMPARISONS	14
TABLE 4: MEDIAN HOUSEHOLD AND FAMILY INCOME: BY NORTH MIAMI CRA CENSUS TRACTS, 2016	15
TABLE 5: EMPLOYMENT BY INDUSTRY: 2016 GEOGRAPHICAL COMPARISONS.....	18
TABLE 6: INFLOW/OUTFLOW REPORT: CITY OF NORTH MIAMI, 2015.....	20
TABLE 7: FASTEST-GROWING INDUSTRIES: MIAMI-DADE COUNTY	22
TABLE 8: INDUSTRIES GAINING THE MOST NEW JOBS: MIAMI-DADE COUNTY.....	23
TABLE 9: HOUSING INVENTORY BY TYPE: 2016 GEOGRAPHICAL COMPARISONS	24
TABLE 10: HOUSING UNITS BY TENURE: 2016 GEOGRAPHICAL COMPARISONS.....	25
TABLE 11: HOUSING TENURE BY BEDROOMS: 2016 GEOGRAPHICAL COMPARISONS.....	26
TABLE 12: HOUSING VACANCY STATUS: 2016 GEOGRAPHICAL COMPARISONS.....	27
TABLE 13: YEAR STRUCTURE BUILT: 2016 GEOGRAPHICAL COMPARISONS.....	28
TABLE 14: OWNER-OCCUPIED HOME VALUES: 2016 GEOGRAPHICAL COMPARISONS.....	29
TABLE 15: MEDIAN GROSS RENT AND RENT RANGES OF OCCUPIED UNITS: 2016 GEOGRAPHICAL COMPARISONS.....	31
TABLE 16: MEDIAN GROSS RENTS BY NORTH MIAMI CRA CENSUS TRACTS, 2016	32
TABLE 17: HOUSING VALUES BY YEAR STRUCTURE BUILT: CITY OF NORTH MIAMI AND MIAMI-DADE COUNTY, 2016	34
TABLE 18: EXISTING CONDOMINIUM SALES RANGES, GEOGRAPHICAL COMPARISONS.....	35
TABLE 19: EXISTING HOME SALES RANGES, GEOGRAPHICAL COMPARISONS.....	36
TABLE 20: AVERAGE MONTHLY RENT BY NUMBER OF BEDROOMS, GEOGRAPHICAL COMPARISONS.....	37
TABLE 21: COST-BURDENED OWNERS AND RENTERS BY CITY OF NORTH MIAMI CRA CENSUS TRACTS, 2016	40
TABLE 22: HOMEOWNER AFFORDABILITY ANALYSIS: 2016 GEOGRAPHICAL COMPARISONS	41
TABLE 23: RENTER AFFORDABILITY ANALYSIS: 2016 GEOGRAPHICAL COMPARISONS.....	42
TABLE 24: COMPOSITE DISTRESS INDEX.....	44

List of Figures

FIGURE 1: POPULATION GROWTH, CITY OF NORTH MIAMI/NORTH MIAMI CRA	12
FIGURE 2: POPULATION WITHOUT A HIGH SCHOOL DIPLOMA, CITY OF NORTH MIAMI/ NORTH MIAMI CRA.....	13
FIGURE 3: MEDIAN HOUSEHOLD INCOME, CITY OF NORTH MIAMI/NORTH MIAMI CRA	16
FIGURE 4: MEDIAN FAMILY INCOME, CITY OF NORTH MIAMI/NORTH MIAMI CRA	16
FIGURE 5: OVERALL POVERTY RATE, CITY OF NORTH MIAMI/NORTH MIAMI CRA.....	17
FIGURE 6: CHILD POVERTY RATE, CITY OF NORTH MIAMI/NORTH MIAMI CRA.....	17
FIGURE 7: OUTFLOW AND INFLOW ANALYSIS, CITY OF NORTH MIAMI	22
FIGURE 8: HOUSING INVENTORY BY TYPE, NORTH MIAMI CRA	25
FIGURE 9: OWNER-OCCUPIED HOUSING UNITS, CITY OF NORTH MIAMI/NORTH MIAMI CRA	26
FIGURE 10: HOUSING UNITS BUILT PRE-1970, CITY OF NORTH MIAMI/NORTH MIAMI CRA	28
FIGURE 11: OWNER-OCCUPIED HOME VALUES, GEOGRAPHICAL COMPARISONS	30
FIGURE 12: MEDIAN HOME VALUE, CITY OF NORTH MIAMI/NORTH MIAMI CRA	30
FIGURE 13: MEDIAN GROSS RENT, CITY OF NORTH MIAMI/NORTH MIAMI CRA.....	33
FIGURE 14: COST-BURDENED OWNERS, CITY OF NORTH MIAMI/NORTH MIAMI CRA	40
FIGURE 15: COST-BURDENED RENTERS, CITY OF NORTH MIAMI/NORTH MIAMI CRA	41

BACKGROUND

The City of North Miami Workforce & Affordable Housing Needs Assessment provides a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing in the City and Community Redevelopment Area (CRA).

A basic premise of all housing markets is the need to create and maintain a “spectrum” of housing choice and opportunity for City residents. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors including: household income, population age, proximity of employment and mere preference. A spectrum of owner and rental housing choice and opportunity is particularly important in supporting the range of income groups that reside in the City of North Miami.

An understanding of the shifting demands for housing is critical for the creation of effective housing policies and strategies. The increasing demand for worker housing has magnified the importance of providing a wide spectrum of owner and renter choice and opportunity with respect to affordability, location and access to jobs.

The competitiveness of a community’s housing market is an important economic development objective. To build and maintain competitiveness, a community must offer a range of housing options in keeping with current and future demand. A competitive housing market will yield a quantifiable economic output including job creation, increased tax revenues and secondary (or ripple) benefits to related businesses. In addition, a clear relationship can be demonstrated between the production of housing and stimulating the workforce, attracting new businesses and employees, revitalizing neighborhoods and support for smart growth. Workforce housing, when paired with traditional economic development and business development incentives, becomes an especially potent new business creation incentive package.

Defining Affordable Housing and Measuring Affordability

Housing affordability is generally defined as the capacity of households to consume housing services and, specifically, the relationship between household incomes and prevailing housing prices and rents. The standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care. This is also the standard definition for housing programs administered by the Department of Housing and Urban Development (HUD) and most state programs. However, this definition of housing affordability has its limitations because of the inability to determine whether households spend more than 30 percent of their income on housing by necessity or choice.

Specifically, the definition does not consider that upper income and smaller households can afford to spend much more than 30 percent of their incomes on housing and still have enough income left over to satisfy other basic needs, whereas low income households that pay even 10 percent of their incomes on housing costs may be forced to forgo essential medical care and healthy food.

Affordability Indices

One measure of housing affordability is the cost of homeownership, commonly conveyed through housing affordability indices. These indices generally indicate that affordability increased substantially toward the end of the last decade, primarily as a result of lower interest rates during that period. A housing affordability index for an area brings together the price and the income elements that contribute to housing affordability. The following describes the most recognized affordability indices:

National Association of Realtors (NAR) Index

The most common index is that produced by the National Association of Realtors (NAR). The affordability index measures whether or not a typical family could qualify for a mortgage loan on a typical home. A typical home is defined as the national median-priced, existing single-family home as calculated by NAR. The typical family is defined as one earning the median family income as reported by the Bureau of the Census. These components are used to determine if the median income family can qualify for a mortgage on a typical home. To interpret the indices, a value of 100 means that a family with the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that family earning the median income has more than enough income to qualify for a mortgage loan on a median-priced home, assuming a 20 percent down payment. For example, a composite Housing Affordability Index (HAI) of 120.0 means a family earning the median family income has 120 percent of the income necessary to qualify for a conventional loan covering 80 percent of a median-priced existing single-family home. An increase in the HAI, then, shows that this family is more able to afford the median priced home. The calculation assumes a down payment of 20 percent of the home price and it assumes a qualifying ratio of 25 percent. That means the monthly principal and interest (P&I) payment cannot exceed 25 percent of the median family monthly income.

Housing Opportunity Index

The National Association of Home Builders (NAHB) has developed a Housing Opportunity Index, which is defined as the share of homes affordable for median household incomes for each metropolitan statistical area (MSA). The NAHB Index has certain intuitive limitations, however, as housing affordability scores are generally more favorable in metropolitan areas that are also rated as “least desirable places to live” according to Places Rated Almanac (Brookings Institution, 2002). The “median house price-income ratio” used by the National Association of Realtors and other housing analysts is a key economic indicator in assessing local market trends and vitality.

Methodology and Scope of Analysis

The *City of North Miami Workforce & Affordable Housing Needs Assessment and Housing Revitalization Area Strategy* provides an assessment of current housing market supply and demand conditions and trend analysis. The methodology provides several layers of population, economic and housing analysis based on population trends, employment and housing supply and demand. The study includes the following elements:

- **Population Characteristics:** This section provides a current assessment of North Miami’s population trends including race and ethnicity, age and educational attainment values;

- **Economic/Workforce Characteristics:** This section provides a current assessment of North Miami’s economy including household income, poverty, labor force, occupations and commuter patterns;
- **Housing Supply and Demand Analysis:** This section analyzes the affordability levels of North Miami’s owner and renter housing based on current housing values in relation to household income;
- **Housing Policy and Program Recommendations:** This section provides specific policies and strategy recommendations to address North Miami’s workforce housing needs.

POPULATION CHARACTERISTICS

Population Change

According to recent 2016 American Community Survey (ACS) estimates, the City of North Miami has a current population of 62,158 residents. The City’s population has increased by 5.7 percent (3,348 persons) since 2010. The City’s population growth rate has been slower than Miami-Dade County, as a whole (9.0 percent growth).

There are currently 18,393 households in the City which is one percent less than in 2010. According to 2016 ACS estimates, North Miami’s family households have decreased by 3.1 percent since 2010, compared to an 8.6 percent increase in family households in Miami-Dade County during this period. North Miami’s owner-occupied households have decreased by 16.2 percent (1,603 households), while renter-occupied households have increased by 16.5 percent (1,443 households).

Age

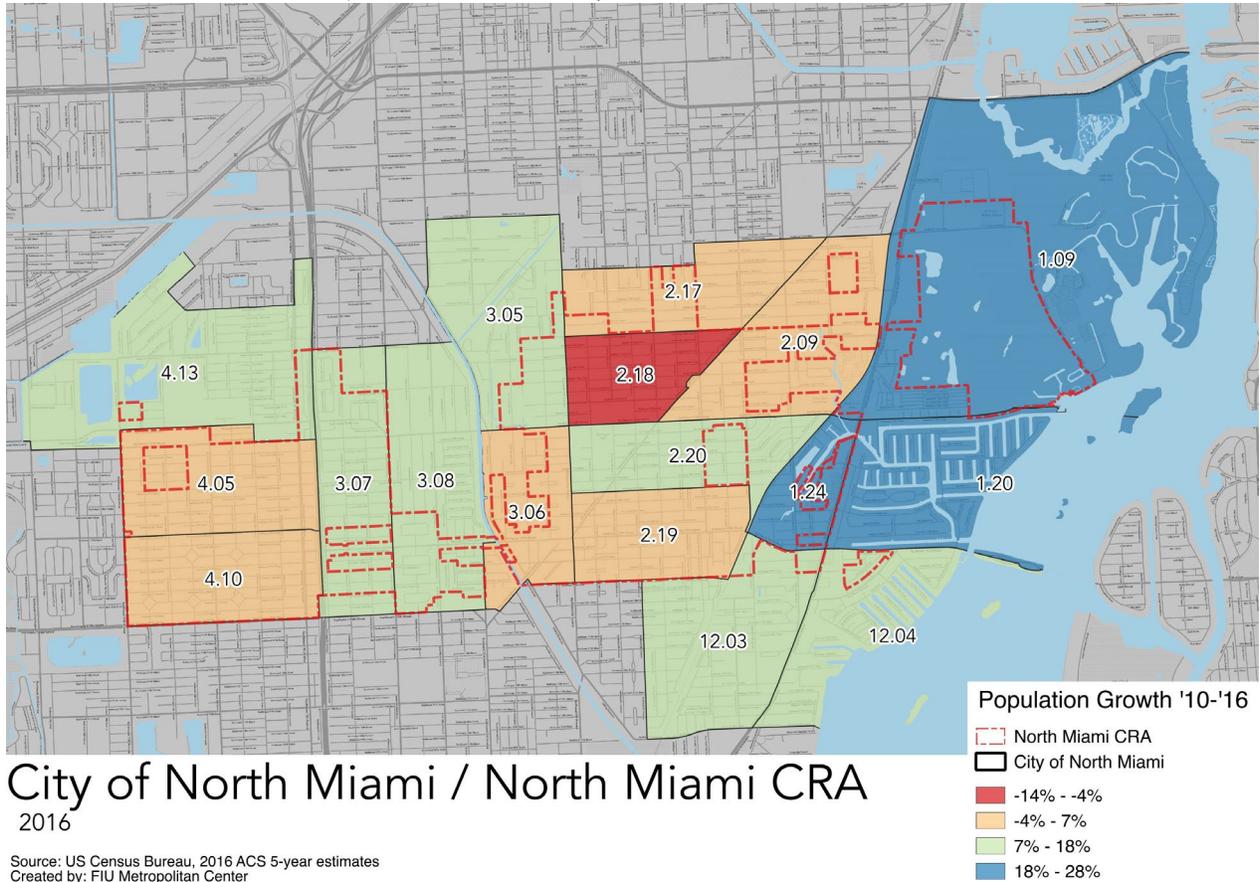
According to U.S. Census estimates, the median population age of North Miami 32.8 compared to 39.3 for Miami-Dade County. The City’s median population age has increased slightly since 2010. However, the City’s under 25-year-old population increased by 4 percent during this period.

TABLE 1: POPULATION CHARACTERISTICS: 2016 GEOGRAPHICAL COMPARISONS

Population	North Miami CRA Estimate	City of North Miami Estimate	Miami-Dade County Estimate
2016	54,962	62,158	2,664,418
2015	53,414	62,042	2,639,042
2014	52,915	60,756	2,600,861
2013	51,636	59,952	2,549,075
2012	51,275	59,362	2,512,219
2011	52,012	58,995	2,474,676
2010	52,327	58,810	2,445,374
% Change 2015-2016	2.9%	0.2%	1.0%
% Change 2014-2015	0.9%	2.1%	1.5%
% Change 2013-2014	2.5%	1.3%	2.0%
% Change 2012-2013	0.7%	1.0%	1.5%
% Change 2011-2012	-1.4%	0.6%	1.5%
% Change 2010-2011	-0.6%	0.3%	1.2%
% Change 2010-2016	5.0%	5.7%	9.0%

Source: US Census, ACS, 2016 5-Year Estimates

FIGURE 1: POPULATION GROWTH, CITY OF NORTH MIAMI/NORTH MIAMI CRA



Educational Attainment

According to 2016 ACS estimates, 19.4 percent of North Miami’s population 25 years of age and over have a Bachelor’s, graduate or professional degree compared 27.3 percent for Miami-Dade County. An estimated 24.8 percent of the City’s population 25 years of age and older does not have a high school diploma compared to 19.4 percent for Miami-Dade County.

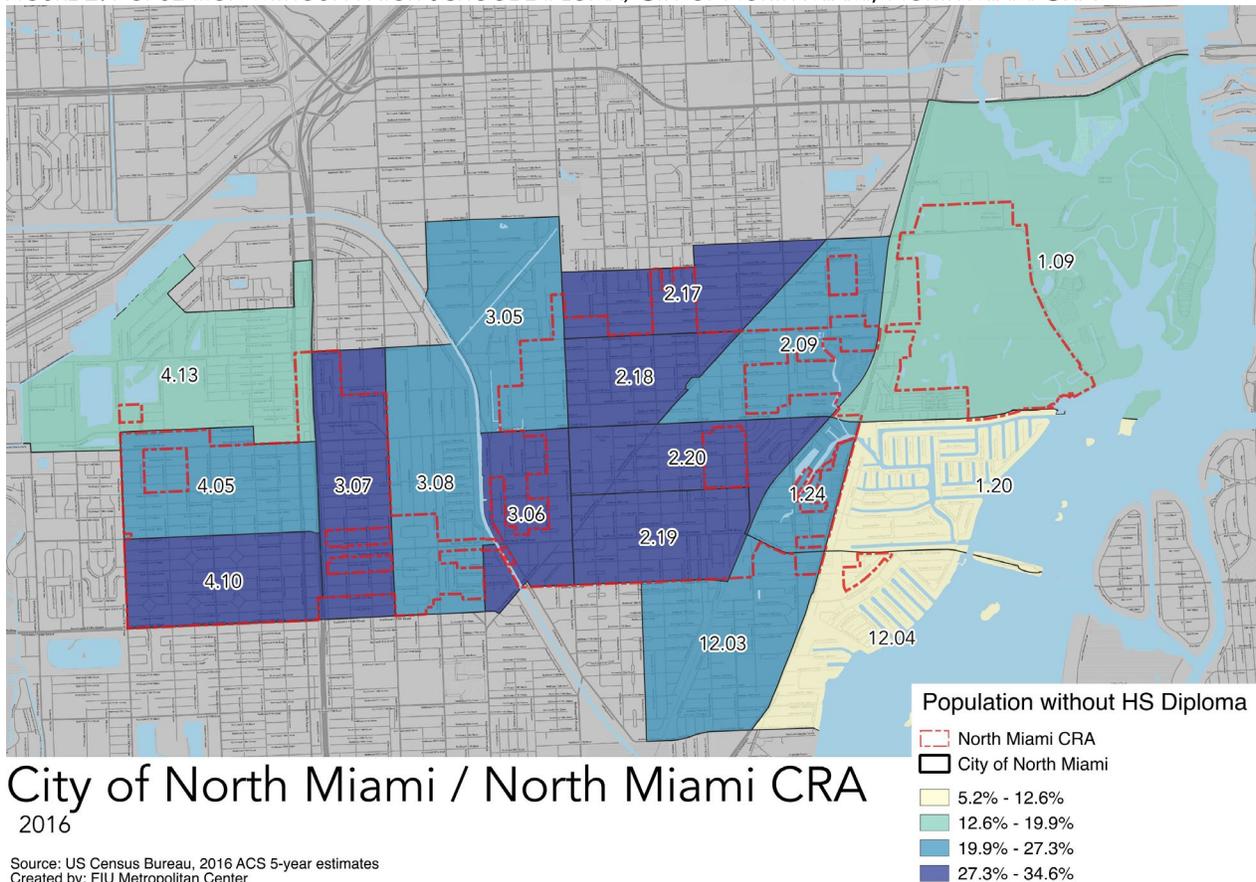
An analysis of the CRA found the percentage of the population without a high school diploma varies significantly. The highest percentages are found in CTs 2.20, 2.17 and 2.18 within the heart of the CRA.

TABLE 2: POPULATION LESS THAN HIGH SCHOOL DIPLOMA: BY NORTH MIAMI CRA CENSUS TRACTS, 2016

Population without a High School Diploma		
Census Tract	Percent	Ranking
2.20	33.7%	1
2.19	33.7%	2
2.18	31.5%	3
4.10	29.9%	4
2.17	29.6%	5
4.05	28.3%	6
3.06	24.0%	7
3.07	23.7%	8
2.09	19.7%	9
1.09	18.7%	10
1.24	14.6%	11

Source: US Census, ACS, 2016 5-Year Estimates

FIGURE 2: POPULATION WITHOUT A HIGH SCHOOL DIPLOMA, CITY OF NORTH MIAMI/ NORTH MIAMI CRA



ECONOMIC CHARACTERISTICS

Household Income

According to 2016 ACS estimates, the median household income for the City of North Miami is \$37,490 which is 15.2 percent less than the median household income of Miami-Dade County (\$44,224). However, the City's median household income has increased by 12.7 percent since 2014, compared to only 7.0 percent in Miami-Dade County.

Significantly, the City of North Miami's poverty rate is 24.2 percent, which is considerably higher than Miami-Dade County (19.9 percent). In North Miami, 37.9 percent of all children live in poverty compared to 27.1 percent in Miami-Dade County.

TABLE 3: HOUSEHOLD INCOME RANGES: 2016 GEOGRAPHICAL COMPARISONS

	North Miami CRA		City of North Miami		Miami-Dade County	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Households	15,238		18,394		853,624	
Less than \$10,000	1,998	13.1%	1,944	10.6%	88,718	10.4%
\$10,000 to \$14,999	1,263	8.3%	1,295	7.0%	56,134	6.6%
\$15,000 to \$24,999	2,319	15.2%	2,840	15.4%	110,124	12.9%
\$25,000 to \$34,999	2,075	13.6%	2,403	13.1%	92,930	10.9%
\$35,000 to \$49,999	2,846	18.7%	3,329	18.1%	120,504	14.1%
\$50,000 to \$74,999	2,601	17.1%	3,035	16.5%	138,036	16.2%
\$75,000 to \$99,999	1,122	7.4%	1,448	7.9%	85,374	10.0%
\$100,000 to \$149,999	704	4.6%	1,099	6.0%	87,041	10.2%
\$150,000 to \$199,999	223	1.5%	534	2.9%	32,452	3.8%
\$200,000 or more	87	0.6%	467	2.5%	42,311	5.0%
Median household income			\$37,490		\$44,224	
Families	10,326		12,087		581,051	
Less than \$10,000	1,101	10.7%	1,040	8.6%	34,534	5.9%
\$10,000 to \$14,999	592	5.7%	603	5.0%	30,296	5.2%
\$15,000 to \$24,999	1,458	14.1%	1,758	14.5%	72,196	12.4%
\$25,000 to \$34,999	1,505	14.6%	1,644	13.6%	64,911	11.2%
\$35,000 to \$49,999	2,040	19.8%	2,341	19.4%	86,555	14.9%
\$50,000 to \$74,999	1,931	18.7%	2,135	17.7%	98,822	17.0%
\$75,000 to \$99,999	912	8.8%	1,069	8.8%	64,136	11.0%
\$100,000 to \$149,999	564	5.5%	758	6.3%	69,014	11.9%
\$150,000 to \$199,999	154	1.5%	351	2.9%	26,089	4.5%
\$200,000 or more	69	0.7%	388	3.2%	34,498	5.9%
Median family income			\$40,809		\$50,373	

Source: US Census, ACS, 2016 5-Year Estimates

Median household and family incomes within the North Miami CRA vary significantly. The lowest household incomes are located in Census Tracts 2.19 (\$23,713) and 1.24 (\$23,731). Both CTs are located in the heart of the CRA. The highest median household incomes are found in Census Tracts 4.10, 3.07 and 4.05. Likewise, the lowest and highest median family incomes follow a similar spatial pattern.

(Note: According to the U.S. Census, a family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family. A household includes all the people who occupy a housing unit as their usual place of residence.)

TABLE 4: MEDIAN HOUSEHOLD AND FAMILY INCOME: BY NORTH MIAMI CRA CENSUS TRACTS, 2016

Median Household Income			Median Family Income		
Census Tract	Income	Ranking	Census Tract	Income	Ranking
2.19	\$23,713	1	2.19	\$23,731	1
1.24	\$26,183	2	1.24	\$26,653	2
2.09	\$27,277	3	1.09	\$30,066	3
1.09	\$29,484	4	2.09	\$34,292	4
3.06	\$29,816	5	2.20	\$34,364	5
2.20	\$35,688	6	3.06	\$35,545	6
2.17	\$36,402	7	4.10	\$41,783	7
2.18	\$37,390	8	2.18	\$42,330	8
4.10	\$42,050	9	2.17	\$42,500	9
3.07	\$44,981	10	4.05	\$49,136	10
4.05	\$48,633	11	3.07	\$52,455	11

Source: US Census, ACS, 2016 5-Year Estimates

FIGURE 3: MEDIAN HOUSEHOLD INCOME, CITY OF NORTH MIAMI/NORTH MIAMI CRA

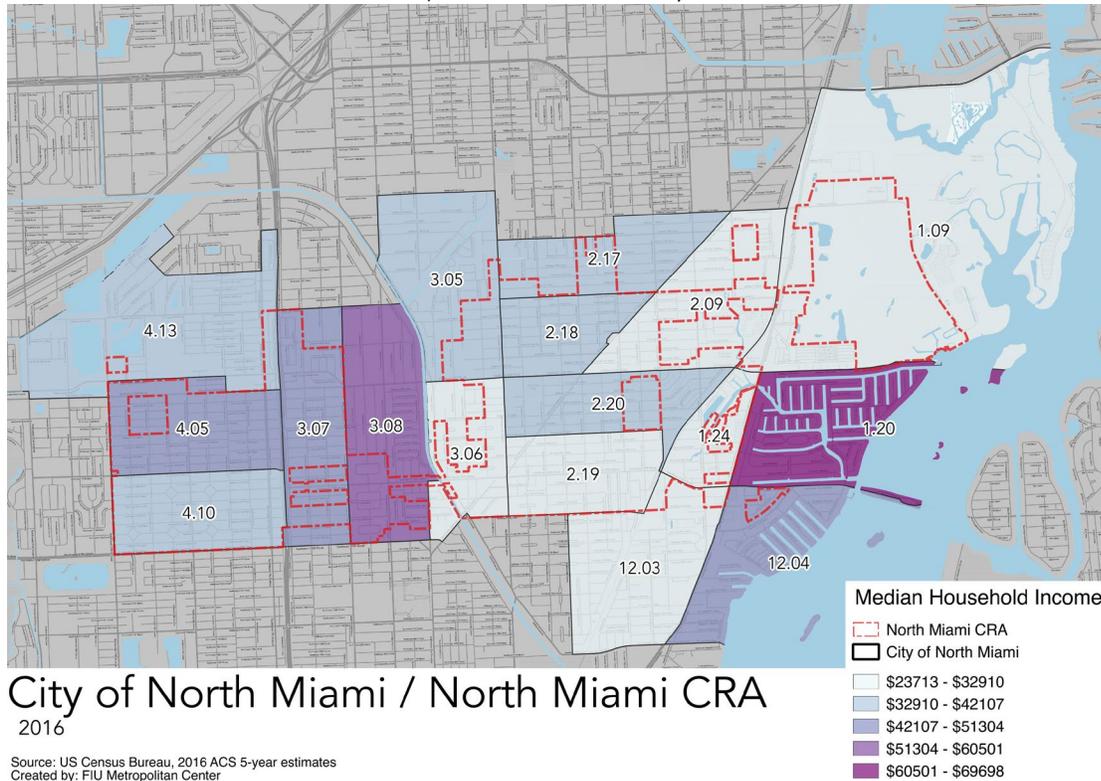


FIGURE 4: MEDIAN FAMILY INCOME, CITY OF NORTH MIAMI/NORTH MIAMI CRA

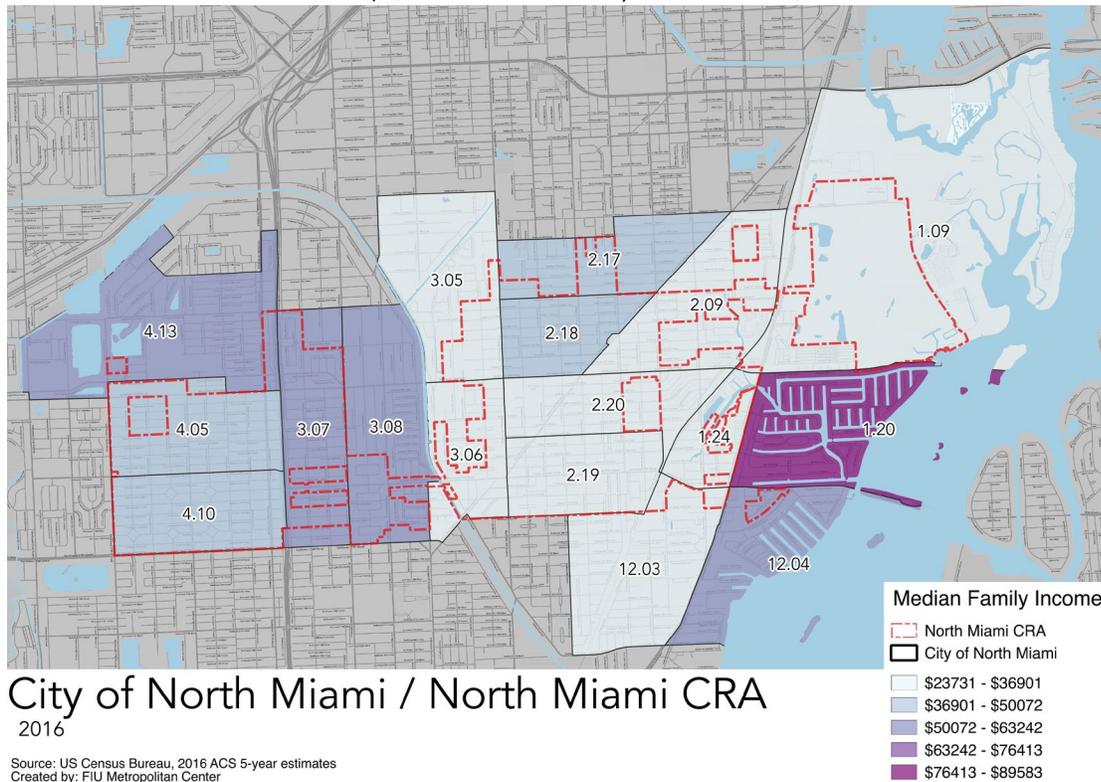


FIGURE 5: OVERALL POVERTY RATE, CITY OF NORTH MIAMI/NORTH MIAMI CRA

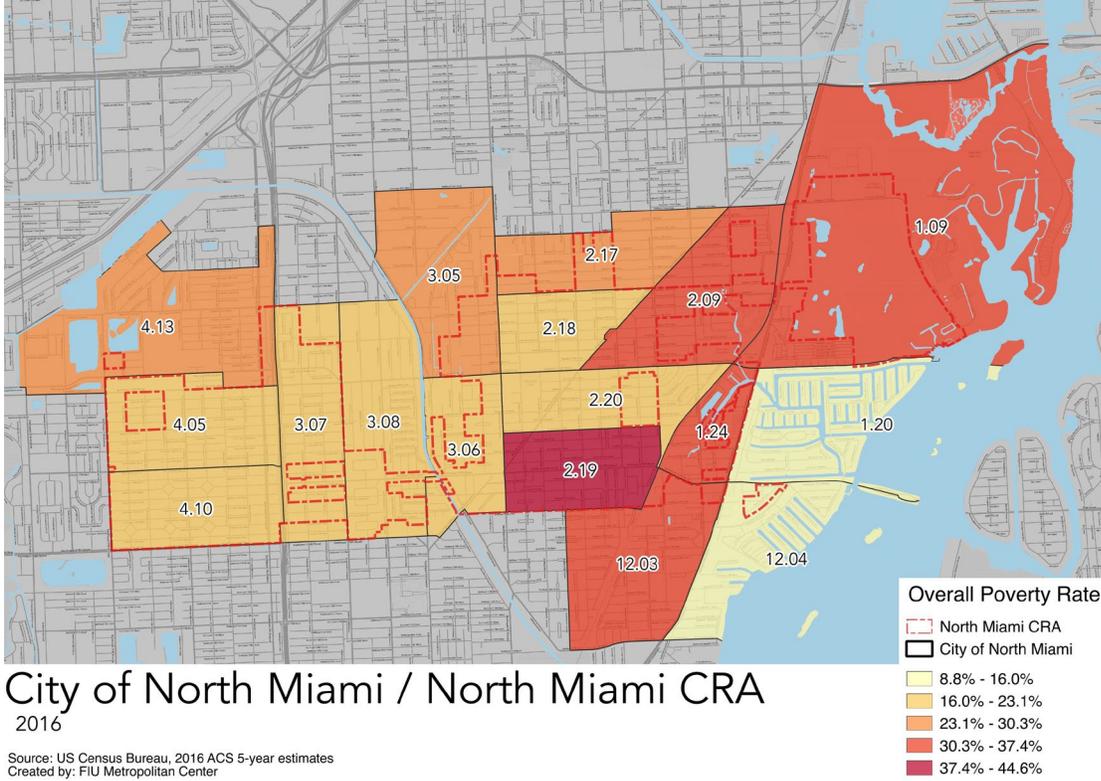
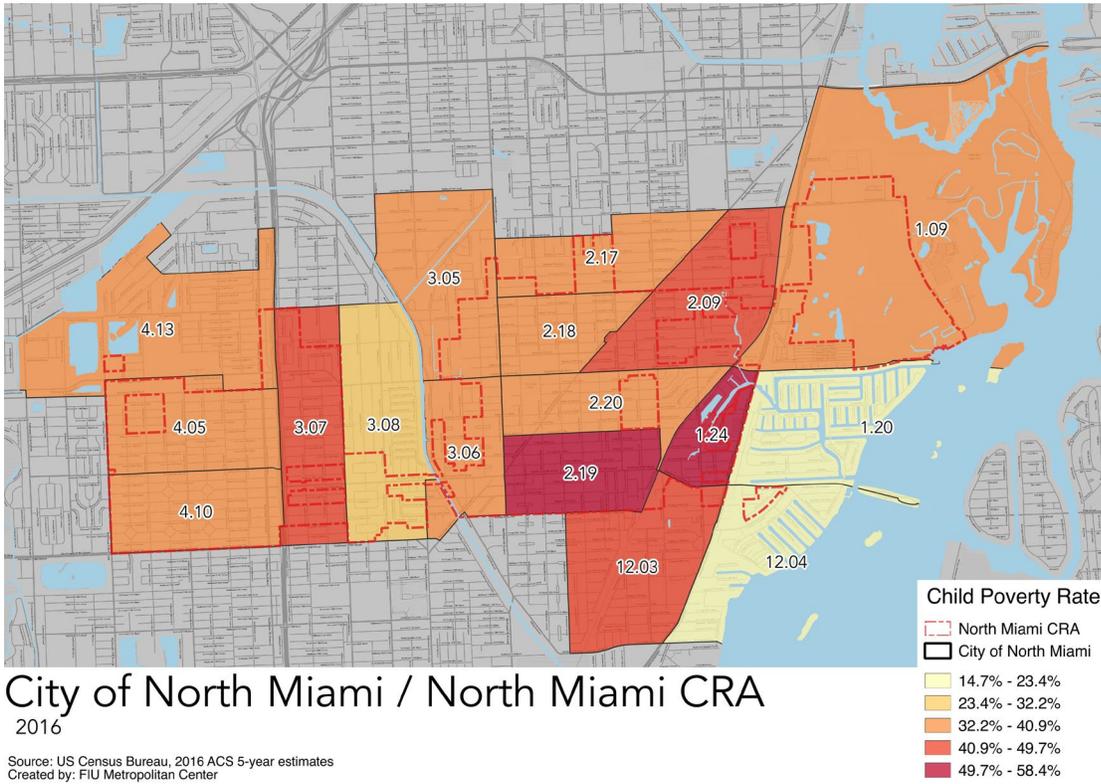


FIGURE 6: CHILD POVERTY RATE, CITY OF NORTH MIAMI/NORTH MIAMI CRA



Labor Force

According to 2016 ACS estimates, 64.4 percent (39,230 workers) of the City of North Miami’s population age 16 and over are in the labor force (Labor Force Participation Rate) down slightly from 66.6 percent in 2010. The Labor Force Participation Rate for Miami-Dade County is 62.0 percent.

The July 2018 unemployment rate for the City of North Miami is 4.8 percent compared to 4.3 percent for Miami-Dade County.

An analysis of employment by industry shows the City’s employed population 16 years and older is primarily employed in “educational services, health care and social assistance” (22.6 percent) followed by “arts, entertainment, and recreation and accommodation and food services” (20.4 percent) and “retail trade” (14.0 percent). According to the U.S. Census, “occupation” describes the kind of work a person does on the job. The highest median earnings are in professional, scientific and management occupations (\$57.37) with the lowest in retail and accommodation and food service occupations (\$10.26). The median earnings for sales and office occupations is \$11.82. The percentage of the City’s 16 years and older employed population in professional, scientific and management occupations is lower than Miami-Dade County (10.9 percent v. 12.7 percent). Conversely, the City’s employed population in arts, entertainment, and recreation and accommodation and food service occupations is significantly higher than the County (20.4 percent v. 11.3 percent).

TABLE 5: EMPLOYMENT BY INDUSTRY: 2016 GEOGRAPHICAL COMPARISONS

Employment by Industry	North Miami CRA		City of North Miami		Miami-Dade County	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Civilian employed population 16 years and over	24,145		28,393		1,235,165	
Agriculture, forestry, fishing and hunting, and mining	35	0.1%	35	0.1%	9,423	0.8%
Construction	1,611	6.7%	1,549	5.5%	88,780	7.2%
Manufacturing	779	3.2%	872	3.1%	58,400	4.7%
Wholesale trade	322	1.3%	532	1.9%	50,258	4.1%
Retail trade	3,898	16.1%	3,972	14.0%	153,083	12.4%
Transportation and warehousing, and utilities	1,601	6.6%	1,768	6.2%	91,485	7.4%
Information	219	0.9%	338	1.2%	25,440	2.1%
Finance and insurance, and real estate and rental and leasing	1,012	4.2%	1,354	4.8%	92,857	7.5%
Professional, scientific, and management, and administrative and waste management services	2,340	9.7%	3,081	10.9%	156,461	12.7%
Educational services, and health care and social assistance	4,987	20.7%	6,415	22.6%	246,702	20.0%
Arts, entertainment, and recreation, and accommodation and food services	4,942	20.5%	5,784	20.4%	139,904	11.3%
Other services, except public administration	1,721	7.1%	1,810	6.4%	78,375	6.3%
Public administration	678	2.8%	883	3.1%	43,997	3.6%

Source: US Census, ACS, 2016 5-Year Estimates

Commuter Characteristics

According to 2016 ACS estimates, 86.6 percent of the City’s employed population 16 years and over work in Miami Dade County. The vast majority of workers (79.3 percent) commute to work by car, truck or van and drive alone. An estimated 9.3 percent of workers carpool and 11.5 percent use public transportation which is significantly higher than Miami-Dade County (5.4 percent).

An estimated 56.7 percent of City workers have travel times of 30+ minutes one-way to their jobs and 12.7 percent travel in excess of 60 minutes to their jobs.

Inflow/Outflow Analysis

The US Census Bureau's Longitudinal Employer-Household Dynamics (LEHD) data tracks where workers live and work (Inflow/Outflow). The most recent data for the LEHD is 2015 and captures employment data slightly differently than the Bureau of Labor Statistics. LEHD data for the City of North Miami indicates a significant mismatch between the jobs located within the Area Labor Market and where employed residents actually work. The key indicators of the Inflow/Outflow analysis available through the LEHD data are as follows.

- According to the most recent (2015) LEHD data for the City of North Miami, there are 12,904 workers employed by businesses in the City;
- However, close to 23,227 employed residents live in the City, but only 1,068 (4.6 percent) of them work in North Miami;
- This means that 22,159 employed residents are employed by businesses somewhere else in the County;
- This also means that 11,836 jobs within the City are filled by workers who live outside the City;
- The Net Job Inflow/Outflow is a negative 10,323;
- An estimated 52.3 percent of City workers earn between \$1,251 to \$3,333 per month;
- The average one-way commute time for resident employed workers in the City is over 30 minutes, indicating a significant portion leave the City to work each day.

TABLE 6: INFLOW/OUTFLOW REPORT: CITY OF NORTH MIAMI, 2015

	Count	Share
Selection Area Labor Market Size (Primary Jobs)		
Employed in the Selection Area	12,904	100.0%
Living in the Selection Area	23,227	180.0%
Net Job Inflow (+) or Outflow (-)	-10,323	-
In-Area Labor Force Efficiency (Primary Jobs)		
Living in the Selection Area	23,227	100.0%
Living and Employed in the Selection Area	1,068	4.6%
Living in the Selection Area but Employed Outside	22,159	95.4%
In-Area Employment Efficiency (Primary Jobs)		
Employed in the Selection Area	90,412	100.0%
Employed and Living in the Selection Area	1,068	8.3%
Employed in the Selection Area but Living Outside	11,836	91.7%
Outflow Job Characteristics (Primary Jobs)		
External Jobs Filled by Residents	22,159	100.0%
Workers Aged 29 or younger	4,930	22.2%
Workers Aged 30 to 54	12,075	54.5%
Workers Aged 55 or older	5,154	23.3%
Workers Earning \$1,250 per month or less	4,703	21.2%
Workers Earning \$1,251 to \$3,333 per month	11,592	52.3%
Workers Earning More than \$3,333 per month	5,864	26.5%
Workers in the "Goods Producing" Industry Class	1,366	6.2%
Workers in the "Trade, Transportation, and Utilities" Industry Class	4,657	21.0%
Workers in the "All Other Services" Industry Class	16,136	72.8%

TABLE 6: INFLOW/OUTFLOW REPORT: CITY OF NORTH MIAMI, 2015 Continued

	Count	Share
Inflow Job Characteristics (Primary Jobs)		
Internal Jobs Filled by Outside Workers	11,836	100.0%
Workers Aged 29 or younger	2,622	22.2%
Workers Aged 30 to 54	6,440	54.4%
Workers Aged 55 or older	2,774	23.4%
Workers Earning \$1,250 per month or less	2,887	24.4%
Workers Earning \$1,251 to \$3,333 per month	5,408	45.7%
Workers Earning More than \$3,333 per month	3,541	29.9%
Workers in the "Goods Producing" Industry Class	889	7.5%
Workers in the "Trade, Transportation, and Utilities" Industry Class	3,206	27.1%
Workers in the "All Other Services" Industry Class	7,741	65.4%
Interior Flow Job Characteristics (Primary Jobs)		
Internal Jobs Filled by Residents	1,068	100.0%
Workers Aged 29 or younger	192	18.0%
Workers Aged 30 to 54	576	53.9%
Workers Aged 55 or older	300	28.1%
Workers Earning \$1,250 per month or less	303	28.4%
Workers Earning \$1,251 to \$3,333 per month	604	56.6%
Workers Earning More than \$3,333 per month	161	15.1%
Workers in the "Goods Producing" Industry Class	80	7.5%
Workers in the "Trade, Transportation, and Utilities" Industry Class	209	10.6%
Workers in the "All Other Services" Industry Class	779	72.9%

Source: U.S. Census Bureau, *OnTheMap* Application and LEHD Origin-Destination Employment Statistics.

FIGURE 7: OUTFLOW AND INFLOW ANALYSIS, CITY OF NORTH MIAMI

Outflow and Inflow Analysis



Source: U.S. Census Bureau, Center for Economic Studies, 2015
Created by FIU Metropolitan Center

TABLE 7: FASTEST-GROWING INDUSTRIES: MIAMI-DADE COUNTY

FASTEST-GROWING INDUSTRIES						
	Code	Title	Employment		2017-2025 Change	
			2017	2025	Total	Percent
1	454	Nonstore Retailers	3,030	4,177	1,147	37.9%
2	621	Ambulatory Health Care Services	65,205	83,922	18,717	28.7%
3	443	Electronics and Appliance Stores	8,078	9,819	1,741	21.6%
4	523	Securities, Commodity Contracts, and Other Investments	8,527	10,082	1,555	18.2%
5	550	Management of Companies and Enterprises	10,010	11,812	1,802	18.0%
6	236	Construction of Buildings	11,136	13,009	1,873	16.8%
7	540	Professional, Scientific, and Technical Services	79,683	92,567	12,884	16.2%
8	610	Educational Services	33,084	38,095	5,011	15.1%
9	811	Repair and Maintenance	9,973	11,456	1,483	14.9%

Source: Florida Department of Economic Opportunity

TABLE 8: INDUSTRIES GAINING THE MOST NEW JOBS: MIAMI-DADE COUNTY

INDUSTRIES GAINING THE MOST NEW JOBS						
Rank	Code	Title	Employment		2017-2025 Change	
			2017	2025	Total	Percent
1	621	Ambulatory Health Care Services	65,205	83,922	18,717	28.7%
2	540	Professional, Scientific, and Technical Services	79,683	92,567	12,884	16.2%
3	722	Food Services and Drinking Places	95,561	106,509	10,948	11.5%
4	561	Administrative and Support Services	84,152	93,551	9,399	11.2%
5	930	Local Government	102,038	110,611	8,573	8.4%
6	610	Educational Services	33,084	38,095	5,011	15.1%
7	622	Hospitals	47,694	52,001	4,307	9.0%
8	238	Specialty Trade Contractors	29,660	33,365	3,705	12.5%
9	721	Accommodation	33,159	36,173	3,014	9.1%
10	452	General Merchandise Stores	26,444	29,266	2,822	10.7%

Source: Florida Department of Economic Opportunity

HOUSING SUPPLY AND DEMAND ANALYSIS

Housing Inventory and Tenure

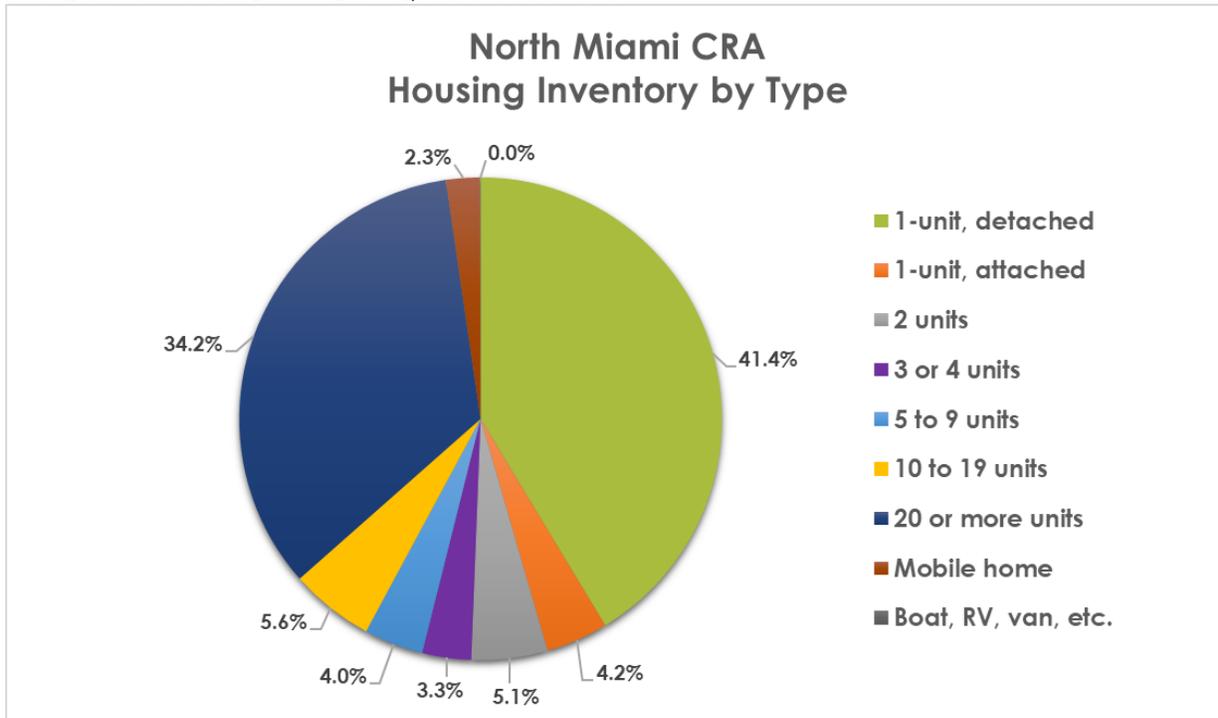
According to 2016 ACS estimates, there are 21,496 total housing units in the City of North Miami, of which, 85.6 percent are occupied (18,394 units). The City's housing supply is largely comprised of multi-family structures of 20+ units (9,320/43.4 percent) and 1-unit, detached structures (8,201/38.2 percent). The composition of the City's housing inventory is fairly similar to Miami-Dade County where 40.2 percent of the structures are 1-unit, detached (single-family homes) and 30.9 percent in multi-family structure of 20+ units.

TABLE 9: HOUSING INVENTORY BY TYPE: 2016 GEOGRAPHICAL COMPARISONS

Housing Inventory	North Miami CRA		City of North Miami		Miami-Dade County	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Total housing units	17,359		21,496		1,004,835	
1-unit, detached	7,179	41.4%	8,201	38.2%	403,846	40.2%
1-unit, attached	723	4.2%	696	3.2%	100,246	10.0%
2 units	885	5.1%	655	3.0%	20,482	2.0%
3 or 4 units	570	3.3%	615	2.9%	35,035	3.5%
5 to 9 units	688	4.0%	782	3.6%	52,678	5.2%
10 to 19 units	976	5.6%	1,190	5.5%	68,938	6.9%
20 or more units	5,937	34.2%	9,320	43.4%	310,278	30.9%
Mobile home	395	2.3%	37	0.2%	12,990	1.3%
Boat, RV, van, etc.	6	0.0%	0	0.0%	342	0.0%

Source: US Census, ACS, 2016 5-Year Estimates

FIGURE 8: HOUSING INVENTORY BY TYPE, NORTH MIAMI CRA



According to 2016 ACS estimates, only 44.9 percent (8,258 units) of North Miami’s occupied housing units are owner-occupied, while an estimated 55.1 percent of occupied units (10,136 units) are renter- occupied. The percentage of owner-occupied housing units in North Miami is significantly lower than Miami-Dade County (52.60 percent), as a whole. Within the North Miami CRA, the percentage of owner- occupied units is only 41.3 percent.

TABLE 10: HOUSING UNITS BY TENURE: 2016 GEOGRAPHICAL COMPARISONS

Housing Tenure	North Miami CRA		City of North Miami		Miami-Dade County	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Occupied housing units	15,238		18,394		853,624	
Owner-occupied	6,293	41.3%	8,258	44.9%	449,174	52.6%
Renter-occupied	8,945	58.7%	10,136	55.1%	404,450	47.4%
Average household size of owner-occupied unit			3.53		3.24	
Average household size of renter-occupied unit			3.11		2.87	

Source: US Census, ACS, 2016 5-Year Estimates

FIGURE 9: OWNER-OCCUPIED HOUSING UNITS, CITY OF NORTH MIAMI/NORTH MIAMI CRA

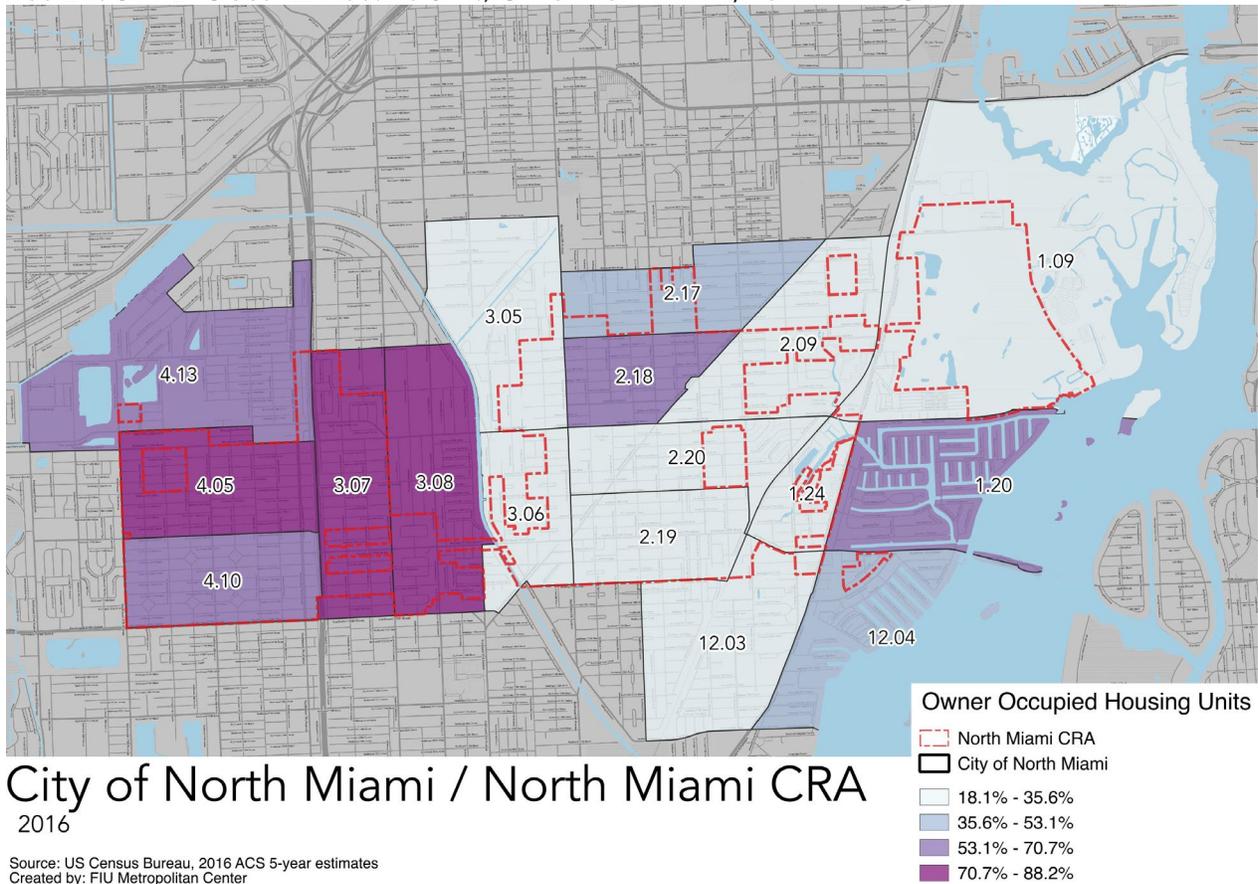


TABLE 11: HOUSING TENURE BY BEDROOMS: 2016 GEOGRAPHICAL COMPARISONS

	North Miami CRA		City of North Miami		Miami-Dade County	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Total occupied housing units	15,238		18,394		853,624	
Owner-occupied	6,293	41.3%	8,258	44.9%	449,174	52.6%
No bedroom	39	0.6%	39	0.5%	4,232	0.9%
1 bedroom	414	6.6%	760	9.2%	26,052	5.8%
2 bedrooms	2,085	33.1%	2,484	30.1%	104,586	23.3%
3 bedrooms	2,913	46.3%	3,794	45.9%	199,864	44.5%
4 bedrooms	667	10.6%	950	11.5%	92,659	20.6%
5 or more bedrooms	175	2.8%	231	2.8%	21,781	4.8%
Renter-occupied	8,945	58.7%	10,136	55.1%	404,450	47.4%
No bedroom	387	4.3%	419	4.1%	25,964	6.4%
1 bedroom	3,949	44.1%	4,674	46.1%	122,587	30.3%
2 bedrooms	3,432	38.4%	3,850	38.0%	157,115	38.8%
3 bedrooms	1,030	11.5%	1,031	10.2%	79,810	19.7%
4 bedrooms	109	1.2%	107	1.1%	16,302	4.0%
5 or more bedrooms	38	0.4%	55	0.5%	2,672	0.7%

Source: US Census, ACS, 2016 5-Year Estimates

Housing Vacancies and Characteristics

According to 2016 ACS estimates, 8.2 percent (3,102 units) of North Miami’s housing supply is vacant. The overall vacancy rate for Miami-Dade County is 15.0 percent where “seasonal” vacancies comprise 47.5 percent of all vacancies. An analysis of the City’s vacancy status characteristics found the highest vacancy rate is “rental” vacancies (29.8 percent) followed by “other vacant” (28.6 percent). “Other vacant” units are typically distressed properties. Seasonal vacancies comprise 26.9 percent of the City’s total vacancies. The percentage of “for rent” vacancies in the North Miami CRA is 38.2 percent.

TABLE 12: HOUSING VACANCY STATUS: 2016 GEOGRAPHICAL COMPARISONS

	North Miami CRA		City of North Miami		Miami-Dade County	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Total vacant units	2,121		3,102		151,211	
For rent	810	38.2%	924	29.8%	27,928	18.5%
Rented, not occupied	147	6.9%	190	6.1%	6,512	4.3%
For sale only	113	5.3%	146	4.7%	9,600	6.3%
Sold, not occupied	111	5.2%	123	4.0%	5,838	3.9%
For seasonal, recreational, or occasional use	457	21.5%	833	26.9%	71,787	47.5%
For migrant workers	0	0.0%	0	0.0%	202	0.1%
Other vacant	483	22.8%	886	28.6%	29,344	19.4%

Source: US Census, ACS, 2016 5-Year Estimates

Age of Housing Inventory

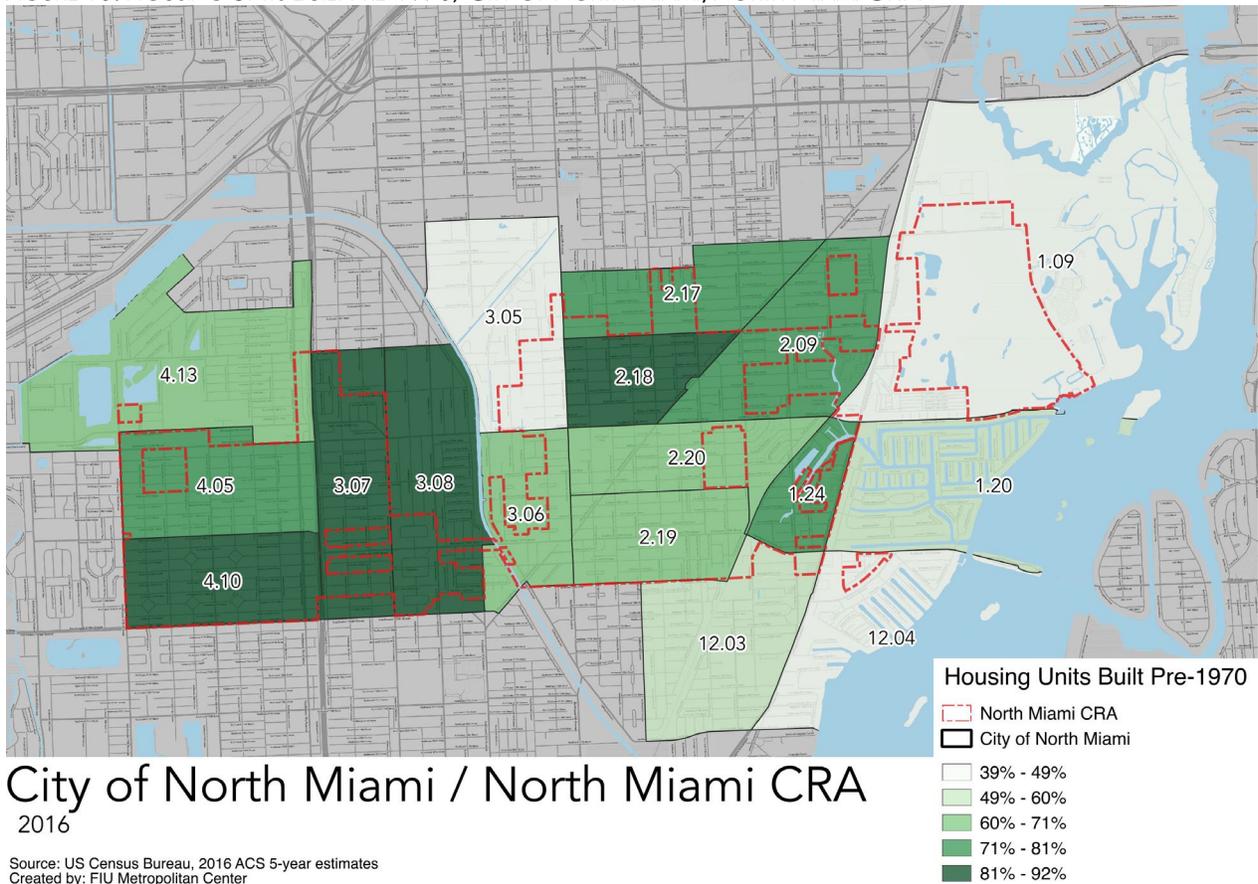
The age of the housing stock is an important variable in assessing the overall characteristics of a local housing market. The older housing stock, particularly older rental housing, often has code and deferred maintenance issues that can impact the longevity of the housing structure which, in turn, impacts the housing supply in terms of accessibility and affordability. The City of North Miami’s housing supply is relatively older with 67.9 percent of the housing built prior to 1970. Only 3.5 percent (760 units) of the City’s housing supply has been built since 2000 compared to 15.6 percent for Miami-Dade County, as a whole.

TABLE 13: YEAR STRUCTURE BUILT: 2016 GEOGRAPHICAL COMPARISONS

Year Structure Built	North Miami CRA		City of North Miami		Miami-Dade County	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Total housing units	17,359		21,496		1,004,835	
Built 2014 or later	0	0.0%	9	0.0%	2,970	0.3%
Built 2010 to 2013	7	0.0%	22	0.1%	12,322	1.2%
Built 2000 to 2009	636	3.7%	729	3.4%	141,815	14.1%
Built 1990 to 1999	479	2.8%	504	2.3%	124,006	12.3%
Built 1980 to 1989	964	5.6%	1,493	6.9%	151,848	15.1%
Built 1970 to 1979	2,902	16.7%	4,145	19.3%	192,592	19.2%
Built 1960 to 1969	3,232	18.6%	4,533	21.1%	136,045	13.5%
Built 1950 to 1959	7,424	42.8%	8,387	39.0%	146,818	14.6%
Built 1940 to 1949	1,308	7.5%	1,310	6.1%	58,023	5.8%
Built 1939 or earlier	407	2.3%	364	1.7%	38,396	3.8%

Source: US Census, ACS, 2016 5-Year Estimates

FIGURE 10: HOUSING UNITS BUILT PRE-1970, CITY OF NORTH MIAMI/NORTH MIAMI CRA



Housing Values and Demand

A basic premise of all housing markets is there should exist a spectrum of housing choice and opportunity for local residents. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors, including: employment mix, household income, population age, proximity of employment and mere preference. Local housing and labor markets are inextricably linked to one another. Industries are served by local housing markets that provide choices and opportunities for both current and future workers.

The “value” of owner-occupied housing units is an important determinant of housing accessibility and affordability. Housing values have fluctuated significantly in many housing markets during the past decade due initially to the 2004-2006 “housing bubble” and then followed by the subsequent collapse and economic recession. However, recent trends in the housing market show steady increases in the value of both owner and rental housing in the City of North Miami.

The median values of owner-occupied and renter-occupied housing units in North Miami vary significantly. According to 2016 ACS estimates, the median value of an owner-occupied home is \$157,900 compared to \$221,100 for Miami-Dade County.

TABLE 14: OWNER-OCCUPIED HOME VALUES: 2016 GEOGRAPHICAL COMPARISONS

Home Values	North Miami CRA		City of North Miami		Miami-Dade County	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Owner-occupied units	6,293		8,258		449,174	
Less than \$50,000	346	5.5%	392	4.7%	18,992	4.2%
\$50,000 to \$99,999	1,550	24.6%	1,542	18.7%	47,653	10.6%
\$100,000 to \$149,999	1,587	25.2%	1,803	21.8%	60,808	13.5%
\$150,000 to \$199,999	1,498	23.8%	1,774	21.5%	72,698	16.2%
\$200,000 to \$299,999	976	15.5%	1,394	16.9%	106,450	23.7%
\$300,000 to \$499,999	276	4.4%	480	5.8%	83,928	18.7%
\$500,000 to \$999,999	56	0.9%	575	7.0%	39,441	8.8%
\$1,000,000 or more	4	0.1%	298	3.6%	19,204	4.3%
Median (dollars)			\$157,900		\$221,100	

Source: US Census, ACS, 2016 5-Year Estimates

FIGURE 11: OWNER-OCCUPIED HOME VALUES, GEOGRAPHICAL COMPARISONS

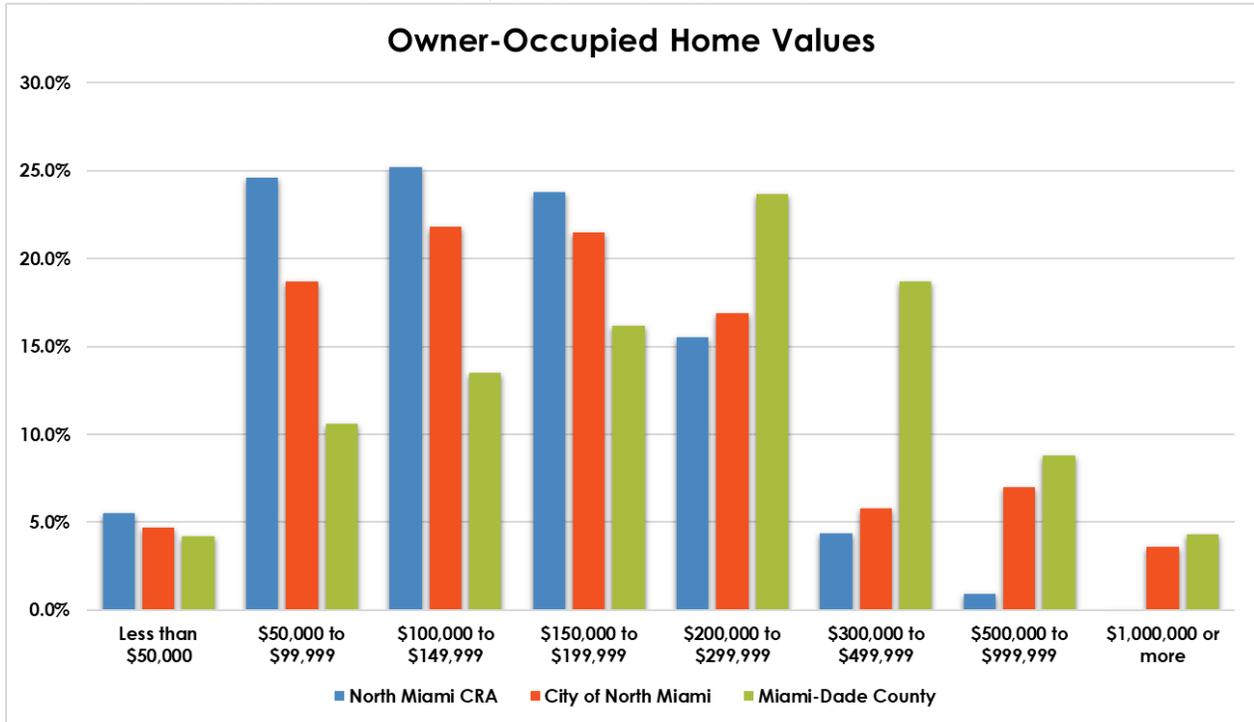
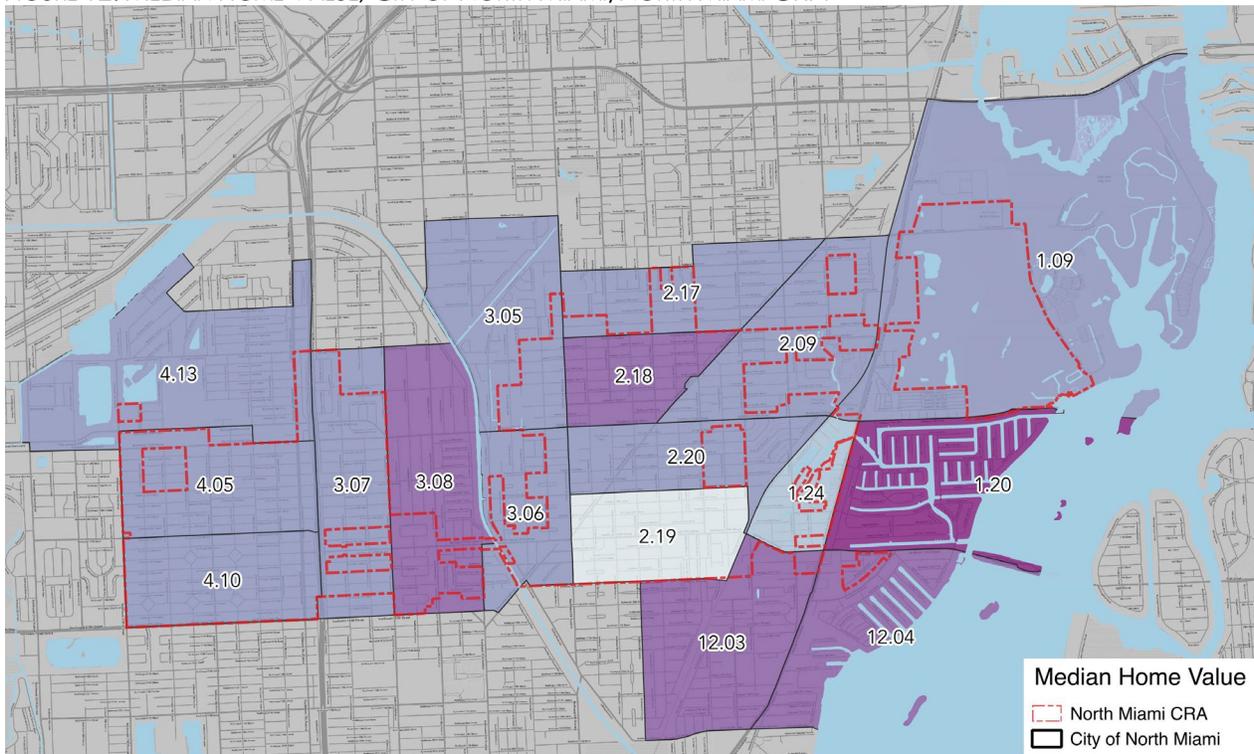


FIGURE 12: MEDIAN HOME VALUE, CITY OF NORTH MIAMI/NORTH MIAMI CRA



According to 2016 ACS estimates, the average gross rent (defined by the US Census as the amount of the contract rent plus the estimated average monthly cost of utilities) in the City of North Miami is \$1,019, compared to \$1,143 in Miami-Dade County. The average gross rents in the North Miami CRA are comparable to the City, as a whole, as the CRA is where most (88.4 percent) of the City's renter units are located.

Median gross rents with the North Miami CRA show a wide variation. The highest rents are found in Census Tracts 3.07 (\$1,428), 4.05 (\$1,316) and 4.10 (\$1,304). The lowest rents are found in Census Tracts 3.06 (\$890), 2.19 (\$909) and 2.18 (\$909).

TABLE 15: MEDIAN GROSS RENT AND RENT RANGES OF OCCUPIED UNITS: 2016 GEOGRAPHICAL COMPARISONS

	North Miami CRA		City of North Miami		Miami-Dade County	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Occupied units paying rent	8,741		9,882		390,108	
Less than \$500	264	3.0%	250	2.5%	32,308	8.3%
\$500 to \$999	4,168	47.7%	4,479	45.3%	114,065	29.2%
\$1,000 to \$1,499	3,438	39.3%	4,116	41.7%	145,070	37.2%
\$1,500 to \$1,999	718	8.2%	809	8.2%	64,653	16.6%
\$2,000 to \$2,499	145	1.7%	214	2.2%	21,093	5.4%
\$2,500 to \$2,999	8	0.1%	8	0.1%	7,183	1.8%
\$3,000 or more	0	0.0%	6	0.1%	5,736	1.5%
Median (dollars)			\$1,019		\$1,143	
No rent paid	204		254		14,342	

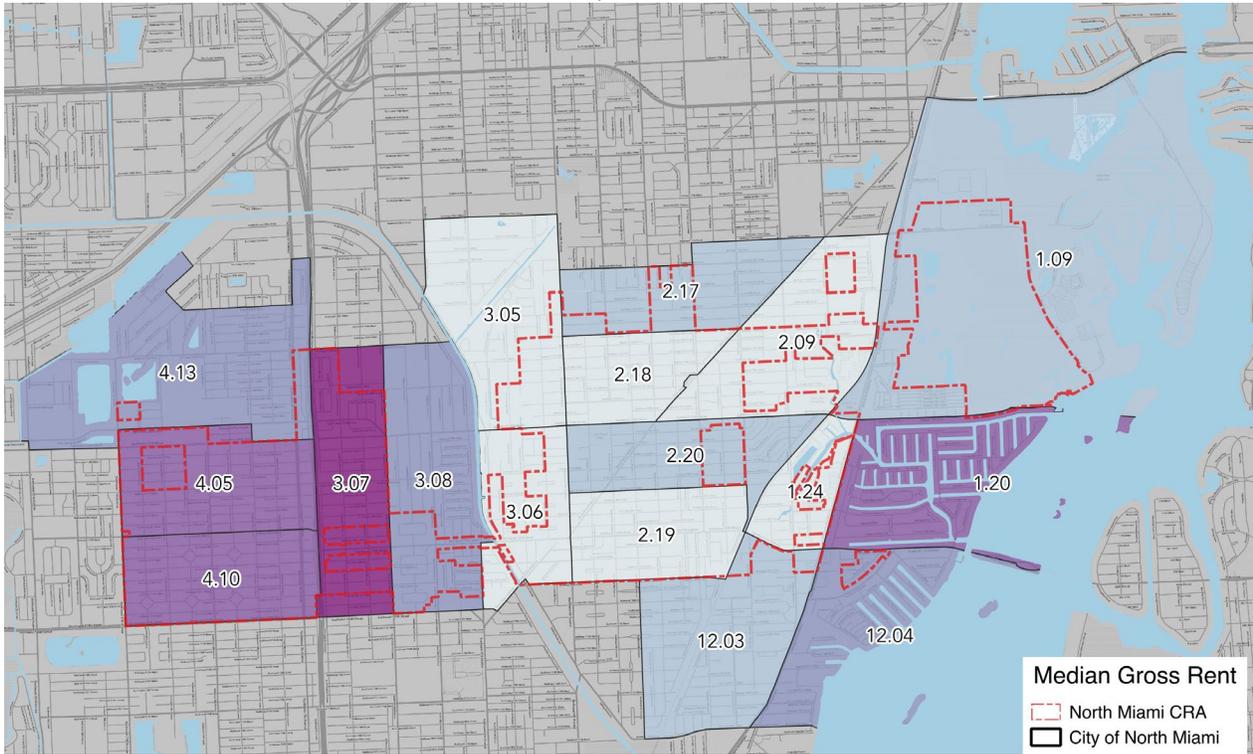
Source: US Census, ACS, 2016 5-Year Estimates

TABLE 16: MEDIAN GROSS RENTS BY NORTH MIAMI CRA CENSUS TRACTS, 2016

Median Gross Rent		
Census Tract	Rent	Ranking
3.07	\$1,428	1
4.05	\$1,316	2
4.10	\$1,304	3
1.09	\$1,105	4
2.17	\$1,040	5
2.20	\$1,028	6
2.09	\$971	7
1.24	\$953	8
2.18	\$909	9
2.19	\$909	9
3.06	\$890	10

Source: US Census, ACS, 2016 5-Year Estimates

FIGURE 13: MEDIAN GROSS RENT, CITY OF NORTH MIAMI/NORTH MIAMI CRA



City of North Miami / North Miami CRA 2016

Source: US Census Bureau, 2016 ACS 5-year estimates
Created by: FIU Metropolitan Center



The median values of residential structures in the City and Miami-Dade County are reflective of the age the structures were built. In North Miami, structures built prior to 1980 are generally lower than the median home value. This is much more pronounced in Miami-Dade County, where newer units built since 2010 are substantially higher than the median home value.

TABLE 17: HOUSING VALUES BY YEAR STRUCTURE BUILT: CITY OF NORTH MIAMI AND MIAMI-DADE COUNTY, 2016

Year Structure Built	City of North Miami Estimate	Miami-Dade County Estimate
Built 2014 or later		\$320,700
Built 2010 to 2013		\$297,300
Built 2000 to 2009	\$159,400	\$270,100
Built 1990 to 1999	\$281,800	\$248,600
Built 1980 to 1989	\$172,600	\$200,200
Built 1970 to 1979	\$143,100	\$189,300
Built 1960 to 1969	\$166,100	\$212,900
Built 1950 to 1959	\$159,000	\$206,900
Built 1940 to 1949	\$149,200	\$229,300
Built 1939 or earlier	\$138,200	\$323,100

Source: US Census, ACS, 2016 5-Year Estimates

Residential Market Activity

Existing Home Sales Activity

According to Reinhold Wolff, the median sales price of an existing condominium unit during the 3rd Quarter of 2016 was \$132,291 which is considerably less than the larger North Miami-Dade submarket. The existing single-family median sales price was \$284,090 which was the second lowest in the North Miami-Dade submarket.

TABLE 18: EXISTING CONDOMINIUM SALES RANGES, GEOGRAPHICAL COMPARISONS

Area	Existing Condo Sales Ranges								Total # Units	Median Price	
	Under \$100,000	\$100,000- \$149,999	\$150,000- \$199,999	\$200,000- \$299,999	\$300,000- \$399,999	\$400,000- \$549,999	\$550,000- \$699,999	\$700,000 +			
Miami-Dade County	272	538	530	635	316	266	145	420	3,122		\$234,802
Surfside/Indian Creek	1	0	0	1	2	2	3	24	33	Over	\$700,000
Key Biscayne	0	1	0	1	1	8	10	15	36		\$654,999
Bal Harbour/Golden Beach	2	2	8	14	15	15	8	44	108		\$529,999
N.W. Miami	10	17	29	85	79	87	8	189	504		\$498,275
Bayshore/Brickell	1	3	7	15	9	7	0	27	69		\$496,428
N. Miami Beach	2	0	0	6	8	4	5	12	37		\$493,749
S. Gables	1	2	3	7	3	8	10	6	40		\$437,499
S. Miami Beach	7	11	48	76	55	40	10	46	293		\$308,181
Miami Shores/N.E. Miami	0	5	19	51	17	29	0	10	131		\$289,515
N. Miami Beach/North Bay Village	4	20	18	37	24	16	10	9	138		\$272,972
Tamiami Airport Area	0	0	1	10	0	0	0	0	11		\$244,999
N. Gables	1	6	12	10	9	3	1	2	44		\$224,999
N. Miami Beach	59	79	42	77	48	40	16	28	389		\$218,830
N.W. Kendall Lakes	2	2	7	17	0	0	0	0	28		\$217,646
Central Miami	5	9	5	10	7	0	0	4	40		\$214,999
S. Miami	0	2	3	3	1	1	6	0	16		\$199,999
Miami Springs/W. Airport	12	42	101	95	15	2	0	0	267		\$189,355
E. Kendall	1	22	32	17	10	2	0	0	84		\$179,687
W. Miami	7	10	11	12	4	0	0	0	44		\$172,726
Central Kendall	3	4	12	5	0	0	0	0	24		\$170,832
Howard	3	7	12	4	0	0	0	3	29		\$168,749
Sunset	2	16	19	9	0	0	0	0	46		\$163,157
W. Dade	3	9	15	1	0	0	0	1	29		\$158,332
Miami Lakes	12	44	37	26	1	0	0	0	120		\$155,404
W. Kendall	6	32	27	13	0	0	0	0	78		\$151,851
Hialeah	22	61	30	12	0	0	58	0	183		\$133,196
North Miami	21	24	8	10	8	2	0	0	73		\$132,291
Perrine/Goulds	25	91	17	5	0	0	0	0	138		\$124,176
Homestead	20	3	2	1	0	0	0	0	26	Under	\$100,000
N. Dade/Carol City	40	14	5	5	0	0	0	0	64	Under	\$100,000

Source: Miami-Dade County, Quarterly Housing Report, 1st Quarter 2018, Reinhold P. Wolff Economic Research, Inc.

Area	Existing Home Sales Ranges									Total # Homes	Median Price	
	Under \$150,000	\$150,000-\$199,999	\$200,000-\$299,999	\$300,000-\$399,999	\$400,000-\$499,999	\$500,000-\$599,999	\$600,000-\$699,999	\$700,000-\$799,999	\$800,000 +			
Miami Dade County	372	372	1,278	1,007	369	175	99	72	267	4,011		\$298,708
Key Biscayne	0	0	0	0	0	0	0	0	6	6	Over	\$800,000
N. Miami Beach	0	0	0	1	0	0	2	0	11	14	Over	\$800,000
S. Miami Beach	0	0	0	0	0	0	0	3	19	22	Over	\$800,000
Bayshore/Brickell/S. Coral Gables	3	0	5	8	6	9	10	8	47	96		\$787,499
N. Miami Beach/N. Bay Village	0	0	0	5	1	4	1	2	10	23		\$724,999
Surfside/Indian Creek/Bal Harbour/Golden Beach	0	0	0	1	0	3	7	1	4	16		\$657,142
S. Miami	3	0	6	15	14	15	8	4	25	90		\$546,666
Howard	10	18	21	6	17	18	9	9	42	150		\$516,666
E. Kendall	1	1	16	21	10	9	7	5	23	93		\$474,999
Miami Shores/N.E. Miami	2	0	7	16	10	7	6	1	15	64		\$469,999
Miami Springs/W. Airport	3	3	24	97	63	34	10	3	11	248		\$396,906
Central Kendall	3	1	9	12	9	1	5	1	2	43		\$370,832
N. Gables	6	4	22	36	11	9	3	6	10	107		\$359,721
N.W. Kendall Lakes	3	3	32	64	37	9	0	0	1	149		\$357,030
W. Miami	13	6	48	71	42	6	3	3	6	198		\$345,069
Miami Lakes	7	13	53	96	28	13	4	5	2	221		\$339,062
W. Dade	2	2	23	47	11	2	0	0	0	87		\$335,105
Central Miami	6	1	16	21	11	1	1	2	1	60		\$333,332
Sunset	3	6	20	29	5	4	2	0	0	69		\$318,965
W. Kendall	7	5	39	47	6	0	1	0	0	105		\$303,190
Homestead	30	23	52	64	23	3	2	0	2	199		\$289,422
Tamiami Airport Area	5	0	48	32	6	2	0	0	0	93		\$286,457
N. Miami Beach	6	22	57	32	8	5	3	3	17	153		\$285,087
North Miami	8	7	22	7	3	5	1	7	7	67		\$284,090
Hialeah	17	13	56	51	6	0	1	0	0	144		\$274,999
Perrine	33	58	332	122	18	11	11	9	3	597		\$262,499
Goulds	38	51	99	65	12	3	1	0	0	269		\$245,959
N. Dade/Carol City	63	76	197	26	1	0	0	0	0	363		\$221,573
N.W. Miami	100	59	74	15	11	2	1	0	3	265		\$177,541

TABLE 19: EXISTING HOME SALES RANGES, GEOGRAPHICAL COMPARISONS

Source: Miami-Dade County, Quarterly Housing Report, 1st Quarter 2018, Reinhold P. Wolff Economic Research, Inc.

Rental Market

Recent studies have shown that Miami-Dade County’s rental housing market has rapidly appreciated in the past several years brought on by increasing renter demand and a lack of production. According to Reinhold Wolff, the average monthly rent for a two-bedroom unit in North Miami in the 3rd Quarter of 2016 was \$1,709. The average monthly rent for a one-bedroom was \$1,344. A current (August 2018) listing by Zillow of 132 available renter units in North Miami shows a monthly median asking rent of \$1,500 for a one-bedroom unit and \$1,800 for a two- bedroom apartment. The median monthly rent for a three-bedroom apartment is \$2,400.

TABLE 20: AVERAGE MONTHLY RENT BY NUMBER OF BEDROOMS, GEOGRAPHICAL COMPARISONS

Rental Market (1-3 Bedrooms)			
Area	Unit Type	# Units in Sample	Average Monthly
North Miami Beach	1 BR	1,429	\$1,460
	2 BR	1,559	\$1,870
	3 BR	460	\$2,327
North Miami	1 BR	838	\$1,344
	2 BR	488	\$1,709
	3 BR	-	-
Carol City	1 BR	385	\$873
	2 BR	602	\$1,346
	3 BR	48	\$1,721
Miami Lakes	1 BR	1,413	\$1,279
	2 BR	1,561	\$1,661
	3 BR	202	\$2,106
Northeast Miami	1 BR	2,396	\$2,078
	2 BR	1,014	\$2,677
	3 BR	61	\$3,106
Northwest Miami	1 BR	627	\$1,432
	2 BR	1,074	\$1,778
	3 BR	127	\$2,135
Hialeah	1 BR	418	\$1,055
	2 BR	411	\$1,336
	3 BR	70	\$1,550
Miami Springs/Flagler North	1 BR	2,033	\$1,724
	2 BR	4,095	\$961
	3 BR	1,088	\$2,325
Bayshore	1 BR	485	\$2,499
	2 BR	415	\$3,229
	3 BR	46	\$3,737

Rental Market (1-3 Bedrooms) Continued			
Area	Unit Type	# Units in Sample	Average Monthly
Old S.W./N. Gables/S. Gables/S. Miami	1 BR	1,820	\$1,700
	2 BR	1,930	\$2,499
	3 BR	291	\$3,292
Sunset/E. Sunset/W. Sunset	1 BR	794	\$1,240
	2 BR	831	\$1,589
	3 BR	8	\$1,650
Kendall	1 BR	1,379	\$1,555
	2 BR	1,431	\$2,192
	3 BR	246	\$1,948
Kendall West	1 BR	2,008	\$1,256
	2 BR	1,653	\$1,571
	3 BR	314	\$1,808
Howard/Tamiami/W. Dade/Perrine/Cutler Ridge	1 BR	334	\$1,531
	2 BR	646	\$1,771
	3 BR	155	\$2,068
S.W. Dade/Homestead	1 BR	1,149	\$1,130
	2 BR	756	\$1,379
	3 BR	112	\$1,831
South Beach	1 BR	837	\$2,722
	2 BR	587	\$3,375
	3 BR	45	\$5,290
Central Beach/N. Beach/Surfside/Beach Areas N.	1 BR	779	\$1,726
	2 BR	894	\$2,379
	3 BR	85	\$3,107
Miami-Dade County	All Apartments	44,143	\$1,830
	Efficiency	1,875	\$1,453
	1 BR	18,997	\$1,598
	2 BR	19,886	\$1,999
	3 BR	3,384	\$2,251

Source: Miami-Dade County, Quarterly Housing Report, 1st Quarter 2018, Reinhold P. Wolff Economic Research, Inc.

HOUSING AFFORDABILITY ANALYSIS

Housing Values and Demand

As previously noted, local housing markets should maintain a spectrum of housing choice and opportunity for residents, including current and future workers. The competitiveness of a community's housing market is an important economic development objective. To build and maintain competitiveness, a community must offer a range of housing options in keeping with current and future demand. A competitive housing market will yield a quantifiable economic output including job creation, increased tax revenues and secondary (or ripple) benefits to related businesses. In addition, a clear relationship can be demonstrated between the production of housing and stimulating the workforce, attracting new businesses and employees, revitalizing neighborhoods and support for smart growth.

Affordability is the most important requisite for creating a competitive workforce housing market. As such, the first step in an affordability analysis is to compare household incomes, based on salaries and wages, with prevailing housing costs. A comparison of median monthly household income and median monthly owner costs is shown as a percentage that establishes overall affordability and level of cost-burden. Housing affordability is generally defined as the capacity of households to consume housing services and, specifically, the relationship between household incomes and prevailing housing prices and rents. According to 2016 ACS estimates 53.8 percent of the City's owner-occupied housing units with a mortgage are cost-burdened and 65.0 percent (units) of renter-occupied units are cost-burdened. The percentage of "severely" cost-burdened renters (renters paying in excess of 50 percent of income on rent) now comprises 40.0 of all renters. In Miami Dade County, 47.5 percent of owners with a mortgage are cost-burdened and 61.4 percent of renters. An estimated 34.4 percent of renters are "severely" cost-burdened.

Cost-burdened owners and renters are concentrated in several Census Tracts within the North Miami CRA, including CTs 2.19 (78.0 percent cost-burdened owners/46.9 percent "severely" cost-burdened renters) and 2.09 (75.0 percent cost-burdened owners/45.0 percent "severely" cost burdened).

TABLE 21: COST-BURDENED OWNERS AND RENTERS BY CITY OF NORTH MIAMI CRA CENSUS TRACTS, 2016

Cost-Burdened Owners			Cost-Burdened Renters			Severely Cost-Burdened Renters		
Census Tract	Percent	Ranking	Census Tract	Percent	Ranking	Census Tract	Percent	Ranking
2.19	78.0%	1	4.10	77.4%	1	2.19	46.9%	1
2.09	75.0%	2	2.09	77.4%	2	2.09	45.0%	2
2.18	71.7%	3	4.05	77.4%	3	3.06	44.9%	3
4.10	63.1%	4	3.06	75.6%	4	2.20	37.9%	4
2.20	60.3%	5	2.19	75.2%	5	4.05	37.7%	5
1.09	58.8%	6	2.18	69.3%	6	2.17	35.4%	6
3.07	58.6%	7	2.20	69.2%	7	4.10	35.3%	7
1.24	56.5%	8	2.17	68.4%	8	1.24	35.0%	8
4.05	51.7%	9	1.24	67.3%	9	1.09	33.8%	9
2.17	50.6%	10	1.09	67.2%	10	3.07	20.9%	10
3.06	43.3%	11	3.07	58.9%	11	2.18	19.6%	11

Source: US Census, ACS, 2016 5-Year Estimates

FIGURE 14: COST-BURDENED OWNERS, CITY OF NORTH MIAMI/NORTH MIAMI CRA

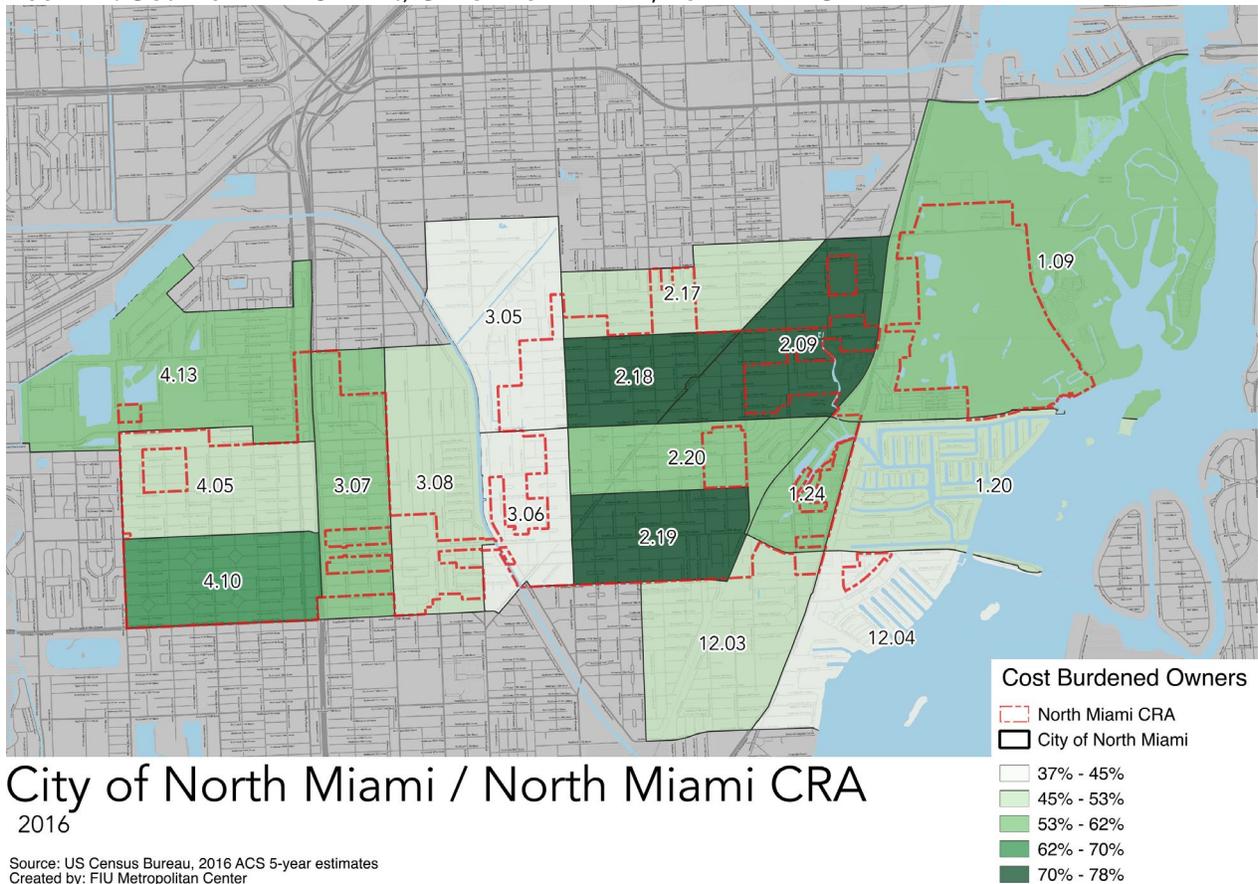
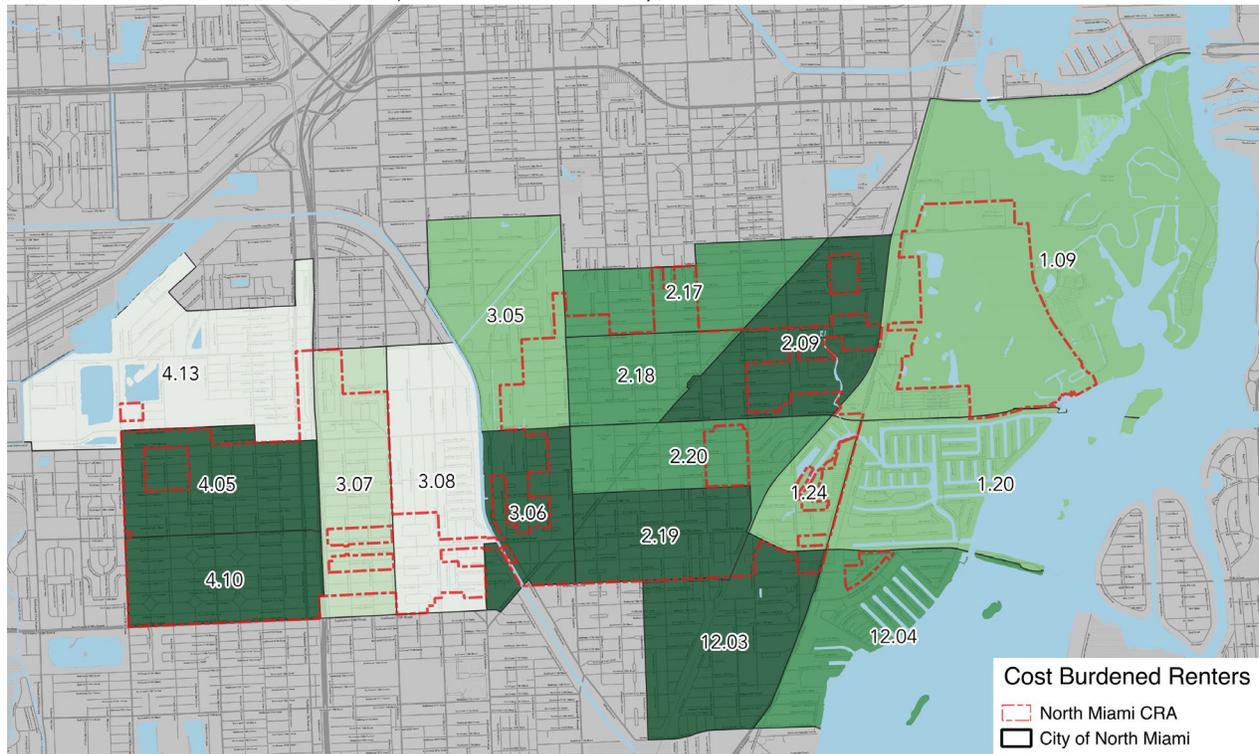


FIGURE 15: COST-BURDENED RENTERS, CITY OF NORTH MIAMI/NORTH MIAMI CRA



City of North Miami / North Miami CRA 2016

Source: US Census Bureau, 2016 ACS 5-year estimates
Created by: FIU Metropolitan Center



The following provides a “housing affordability analysis” using current 2016 ACS estimates of median family income (MFI) and owner/rent values for North Miami. Affordability calculations were performed for each household income category ranging from “extremely low” (< 30 percent of median) to “upper” (120+ percent of median). For owner units, affordability of home purchase was calculated at the standard 3.0:1 median home value-to-median household income ratio. For renter units, affordability was calculated using the ≤ 30 percent of household income/housing cost standard.

The housing affordability analysis for owner units in North Miami shows significant gaps at the “low”, “very low” and “extremely low” MFIs with significant gaps at all other MFIs.

TABLE 22: HOMEOWNER AFFORDABILITY ANALYSIS: 2016 GEOGRAPHICAL COMPARISONS

Household Income Categories	City of North Miami			Miami-Dade County		
	Income	Affordable Home Purchase Price	Gap/Surplus	Income	Affordable Home Purchase Price	Gap/Surplus
Median Family Income (MFI)	\$40,809			\$50,373		
Median Owner-Occupied Value		\$157,900			\$221,100	
Extremely Low-Income (0-30% of MFI)	\$12,243	\$36,728	\$121,172	\$15,112	\$45,336	\$175,764
Very Low-Income (31-50% of MFI)	\$20,405	\$61,214	\$96,687	\$25,187	\$75,560	\$145,541
Low-Income (51-80% of MFI)	\$32,647	\$97,942	\$59,958	\$40,298	\$120,895	\$100,205
Moderate-Income (81-100% of MFI)	\$40,809	\$122,427	\$35,473	\$50,373	\$151,119	\$69,981
Middle-Income (101-120% of MFI)	\$48,971	\$146,912	\$10,988	\$60,448	\$181,343	\$39,757
Upper-Income (121%+ of MFI)	\$49,379	\$148,137	\$9,763	\$60,951	\$182,854	\$38,246

Source: US Census, ACS, 2016 5-Year Estimates

The housing supply and demand analysis for renter units in North Miami shows significant gaps in the supply of affordable renter units at the median family income (MFI) income level. Affordability calculations show extreme affordability gaps at all of the lower household income categories (<30, 50 and 80 percent of median).

TABLE 23: RENTER AFFORDABILITY ANALYSIS: 2016 GEOGRAPHICAL COMPARISONS

	City of North Miami			Miami-Dade County		
Median Family Income (MFI)	\$40,809			\$50,373		
Median Gross Rent	\$1,019			\$1,143		
Household Income Categories	Income	Affordable Rent	Gap/Surplus	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$12,243	\$306	\$713	\$15,112	\$378	\$765
Very Low-Income (31-50% of MFI)	\$20,405	\$510	\$509	\$25,187	\$630	\$513
Low-Income (51-80% of MFI)	\$32,647	\$816	\$203	\$40,298	\$1,007	\$136
Moderate-Income (81-100% of MFI)	\$40,809	\$1,020	\$1	\$50,373	\$1,259	\$116
Middle-Income (101-120% of MFI)	\$48,971	\$1,224	\$205	\$60,448	\$1,511	\$368
Upper-Income (121% or greater of MFI)	\$49,379	\$1,234	\$215	\$60,951	\$1,524	\$381

Source: US Census, ACS, 2016 5-Year Estimates

Housing and Transportation Affordability Index

The Housing and Transportation Affordability Index (H+T Index) developed by the Center for Neighborhood Technology (CNT) offers an expanded view of affordability, one that combines housing and transportation costs and sets the benchmark at no more than 45 percent of household income. According to CNT’s 2016 estimates, the H&T Index for North Miami is 53 percent. The H&T Index for the City is comprised of 31 percent for housing costs and 22 percent for transportation costs.

A number of housing studies in recent years have shown a clear correlation between workforce housing demand and transportation costs. The critical link between housing and transportation costs has significant implications with respect to housing choice and affordability. Housing and transportation costs can severely limit a working household’s choice both in terms of housing and job location.

The H+T Index and its accompanying guide, *Penny Wise Pound Foolish*, demonstrate the inadequacy of traditional measures of housing cost burden. While housing alone is traditionally considered affordable when consuming no more than 30 percent of income, the H+T Index limits the combined costs of transportation and housing consuming to no more than 45 percent of household income. Why does this matter? According to CNT, a typical household’s transportation costs can range from 12 percent of household income in communities with compact development and access to transit options, to more than 32 percent in the far exurbs. The bottom line – lower cost housing in areas far removed from employment and with little or no transit is generally less affordable to the average income family when transportation costs are factored. In fact, CNT’s study of working families in 28 metro areas showed transportation costs are beginning to offset savings on the cost of housing when commutes reach a distance of 10 miles.

CRA NEIGHBORHOOD DISTRESS INDEX

Background

In May, 2016, the FIU Metropolitan Center released the *Miami-Dade County Prosperity Initiatives Feasibility Study*. The study developed a broader Prosperity Initiatives Neighborhood Distress Index (PINDI) to analyze the communities within the County where the prosperity gap is widest.

Neighborhood distress is generally defined as conditions indicating lower living standards that can be measured using a wide variety of methods. Distress factors or indicators have been used for several decades to assess the overall health and well-being of local economies. What they generally share in common is a focus on basic economic indicators such as poverty, unemployment and income. More recently, levels of distress at the local level have also included social and “human capital” indicators such as comparatively high shares of high school dropouts and low shares of residents with college degrees, family structure and housing.

There is a growing sense of urgency to improve policy and programmatic outcomes in urban neighborhoods with persistently high concentrations of poverty. In fact, studies have found that poor individuals and families are not evenly distributed across communities or throughout the country. A 2014 report by City Observatory provided data that confirms the strong persistence of high poverty over time. The report found that two-thirds of the high-poverty census tracts in 1970 were still high-poverty neighborhoods forty years later. On a population-weighted basis, three-quarters of the poor living in high-poverty neighborhoods in 1970 would have found that their neighborhood was still a high-poverty neighborhood in 2010 [CityObservatory, 2014]. Why are these numbers important? ***The concentration of poverty results in higher crime rates, underperforming public schools, poor housing and health conditions, as well as limited access to private services and job opportunities. Further, the urgency and complexity of concentrated poverty places a burden on community development organizations with limited financial resources and management capacity.***

For the purposes of this study, the following indicators were analyzed by CRA Census Tract:

Economic Indicators:

- Overall poverty level
- Children in poverty
- Median household income
- Median family income

Social Indicators:

- Population without a high school diploma
- Population with a bachelor’s degree or higher
- Population growth

Housing Indicators:

- Percentage of cost-burdened owner households with a mortgage
- Percentage of cost-burdened renter households
- Severely cost-burdened renter households
- Owner-occupied housing units
- Median home value

- Median gross rent
- Housing units built pre-1970

Each indicator was assigned a score from 1-11 (with 1 being most distressed and 11 least distressed Census Tract) and then aggregated. The scoring system was developed with the understanding that no one indicator should carry extra weight but rather be combined with related indicators to form a composite index, providing a more holistic understanding of the socio-economic indicators for each Census Tract. The composite index allows for broader CRA comparisons by Census Tract.

TABLE 24: COMPOSITE DISTRESS INDEX

Composite Index			
Census Tract	Population	Housing Units	Score
2.19	4,858	1,851	58
2.09	7,131	2,160	63
2.20	5,704	1,660	76
4.10	4,572	1,147	77
1.24	2,944	1,296	80
2.18	3,640	967	90
3.06	5,413	1,916	90
1.09	3,998	2,154	92
4.05	5,014	1,181	94
2.17	6,709	1,747	96
3.07	4,979	1,280	106

Economic Indicators

Overall Poverty Rate		
Census Tract	Percent	Ranking
2.19	44.6%	1
1.24	32.5%	2
2.09	32.3%	3
1.09	30.5%	4
3.06	27.6%	5
2.17	24.8%	6
2.20	23.1%	7
2.18	22.9%	8
4.05	20.1%	9
3.07	19.0%	10
4.10	17.7%	11

Child Poverty Rate		
Census Tract	Percent	Ranking
1.24	58.4%	1
2.19	56.2%	2
3.07	42.5%	3
2.09	41.4%	4
2.20	39.7%	5
1.09	38.0%	6
3.06	36.4%	7
2.17	35.6%	8
2.18	34.3%	9
4.05	33.0%	10
4.10	32.6%	11

Source: US Census, ACS, 2016 5-Year Estimates

Median Household Income		
Census Tract	Income	Ranking
2.19	\$23,713	1
1.24	\$26,183	2
2.09	\$27,277	3
1.09	\$29,484	4
3.06	\$29,816	5
2.20	\$35,688	6
2.17	\$36,402	7
2.18	\$37,390	8
4.10	\$42,050	9
3.07	\$44,981	10
4.05	\$48,633	11

Median Family Income		
Census Tract	Income	Ranking
2.19	\$23,731	1
1.24	\$26,653	2
1.09	\$30,066	3
2.09	\$34,292	4
2.20	\$34,364	5
3.06	\$35,545	6
4.10	\$41,783	7
2.18	\$42,330	8
2.17	\$42,500	9
4.05	\$49,136	10
3.07	\$52,455	11

Source: US Census, ACS, 2016 5-Year Estimates

Social Indicators

Population without a High School Diploma			
Census			
Tract	Percent	Ranking	
2.20	33.7%	1	
2.19	33.7%	2	
2.18	31.5%	3	
4.10	29.9%	4	
2.17	29.6%	5	
4.05	28.3%	6	
3.06	24.0%	7	
3.07	23.7%	8	
2.09	19.7%	9	
1.09	18.7%	10	
1.24	14.6%	11	

Population with a Bachelor's Degree or Higher			
Census			
Tract	Percent	Ranking	
4.10	9.6%	1	
2.20	9.8%	2	
2.18	12.0%	3	
4.05	12.3%	4	
2.17	12.5%	5	
2.09	12.6%	6	
1.24	14.7%	7	
3.06	16.0%	8	
3.07	16.6%	9	
2.19	18.0%	10	
1.09	28.2%	11	

Source: US Census, ACS, 2016 5-Year Estimates

Population Growth 2010-2016			
Census			
Tract	Percent	Ranking	
2.18	-14.2%	1	
2.09	-0.8%	2	
3.06	-0.7%	3	
2.19	-0.4%	4	
4.10	2.3%	5	
4.05	5.7%	6	
2.17	6.8%	7	
3.07	8.1%	8	
2.20	16.1%	9	
1.24	20.8%	10	
1.09	28.2%	11	

Source: US Census, ACS, 2016 5-Year Estimates

Housing Indicators

Cost-Burdened Owners		
Census Tract	Percent	Ranking
2.19	78.0%	1
2.09	75.0%	2
2.18	71.7%	3
4.10	63.1%	4
2.20	60.3%	5
1.09	58.8%	6
3.07	58.6%	7
1.24	56.5%	8
4.05	51.7%	9
2.17	50.6%	10
3.06	43.3%	11

Cost-Burdened Renters		
Census Tract	Percent	Ranking
4.10	77.4%	1
2.09	77.4%	2
4.05	77.4%	3
3.06	75.6%	4
2.19	75.2%	5
2.18	69.3%	6
2.20	69.2%	7
2.17	68.4%	8
1.24	67.3%	9
1.09	67.2%	10
3.07	58.9%	11

Source: US Census, ACS, 2016 5-Year Estimates

Severely Cost-Burdened Renters		
Census Tract	Percent	Ranking
2.19	46.9%	1
2.09	45.0%	2
3.06	44.9%	3
2.20	37.9%	4
4.05	37.7%	5
2.17	35.4%	6
4.10	35.3%	7
1.24	35.0%	8
1.09	33.8%	9
3.07	20.9%	10
2.18	19.6%	11

Owner-Occupied Housing Units		
Census Tract	Percent	Ranking
1.09	18.1%	1
2.19	21.2%	2
2.09	28.3%	3
2.20	29.6%	4
1.24	29.7%	5
3.06	32.6%	6
2.17	47.8%	7
2.18	55.1%	8
4.10	65.9%	9
3.07	75.4%	10
4.05	85.5%	11

Source: US Census, ACS, 2016 5-Year Estimates

Median Home Value		
Census Tract	Value	Ranking
1.24	\$68,500	1
1.09	\$110,700	2
4.10	\$119,600	3
4.05	\$128,300	4
3.06	\$139,900	5
2.20	\$143,400	6
3.07	\$143,800	7
2.17	\$145,200	8
2.09	\$150,500	9
2.18	\$157,200	10
2.19	\$161,000	11

Median Gross Rent		
Census Tract	Rent	Ranking
3.07	\$1,428	1
4.05	\$1,316	2
4.10	\$1,304	3
1.09	\$1,105	4
2.17	\$1,040	5
2.20	\$1,028	6
2.09	\$971	7
1.24	\$953	8
2.18	\$909	9
2.19	\$909	9
3.06	\$890	10

Source: US Census, ACS, 2016 5-Year Estimates

Housing Units Built pre-1970		
Census Tract	Percent	Ranking
3.07	92.1%	1
4.10	91.6%	2
2.18	86.0%	3
4.05	77.6%	4
2.17	77.2%	5
1.24	73.3%	6
2.09	72.7%	7
2.19	68.4%	8
2.20	67.8%	9
3.06	67.7%	10
1.09	38.7%	11

Source: US Census, ACS, 2016 5-Year Estimates

Housing Revitalization Area Strategy

The previous section of the report identified a range of economic and workforce housing challenges and opportunities in the City of North Miami that can best be addressed through a multi-pronged strategy approach. Strategies that combine both economic development and workforce housing offer the best solutions. This includes new, mixed-use development in the Downtown and along commercial corridors; homeownership opportunities for both single-family and multi-family units; neighborhood revitalization; and rehabilitation of existing homes. The following provides a detailed summary of how these strategies can be applied to the City of North Miami.

Construct Mixed-Use Development in Targeted Areas

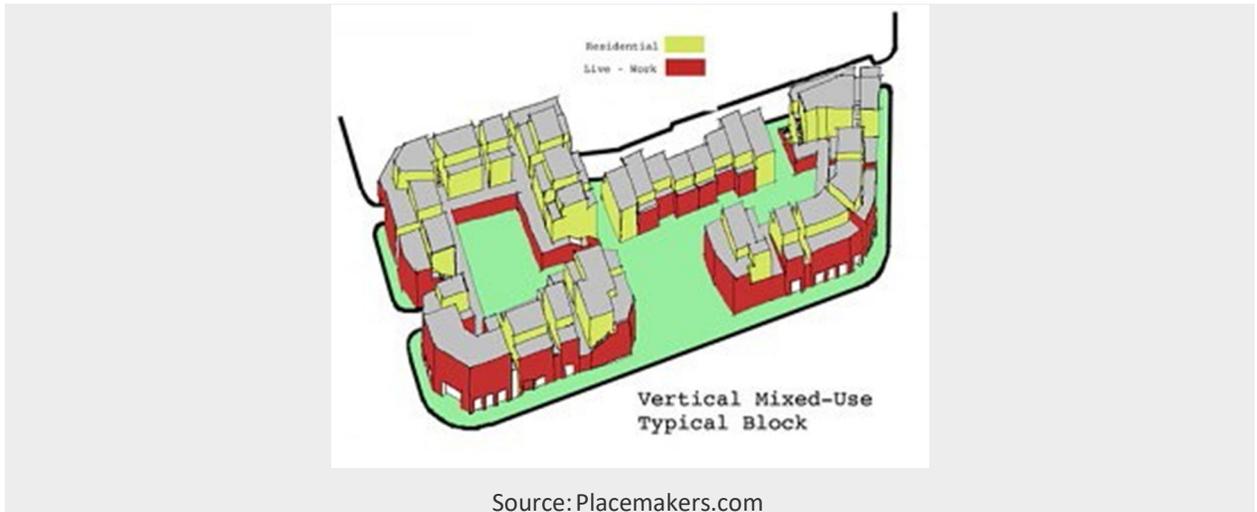
The City of North Miami's economy and workforce housing market would be greatly enhanced by new, mixed-use development that is attractive, affordable and close to employment centers. Mixed-use development is generally defined as a blend of two or more residential, commercial, cultural, institutional, and/or industrial uses situated in a pedestrian-friendly development. Mixed use is one of the ten principles of Smart Growth, a planning strategy that seeks to foster community design and development that serves the economy, community, public health, and the environment.

The Urban Land Institute's Mixed-Use Development Handbook characterizes mixed-use development as one that 1) provides three or more significant revenue-producing uses (such as retail/entertainment, office, residential, hotel, and/or civic/cultural/recreation), 2) fosters integration, density, and compatibility of land uses, and 3) creates a walkable community with uninterrupted pedestrian connections. PlaceMakers, a well-regarded planning and design firm, clarifies that mixed use is three-dimensional, pedestrian-oriented places that layer compatible land uses, public amenities, and utilities together at various scales and intensities. This variety of uses allows for people to live, work, play and shop in one place, which then becomes a destination for people from other neighborhoods.

Mixed-use zoning allows for the horizontal and vertical combination of land uses in a given area. Commercial, residential, and even in some instances, light industrial are fit together to help create built environments where residents can live, work, shop and play. While there are many forms of mixed-use development, it can be categorized three ways:

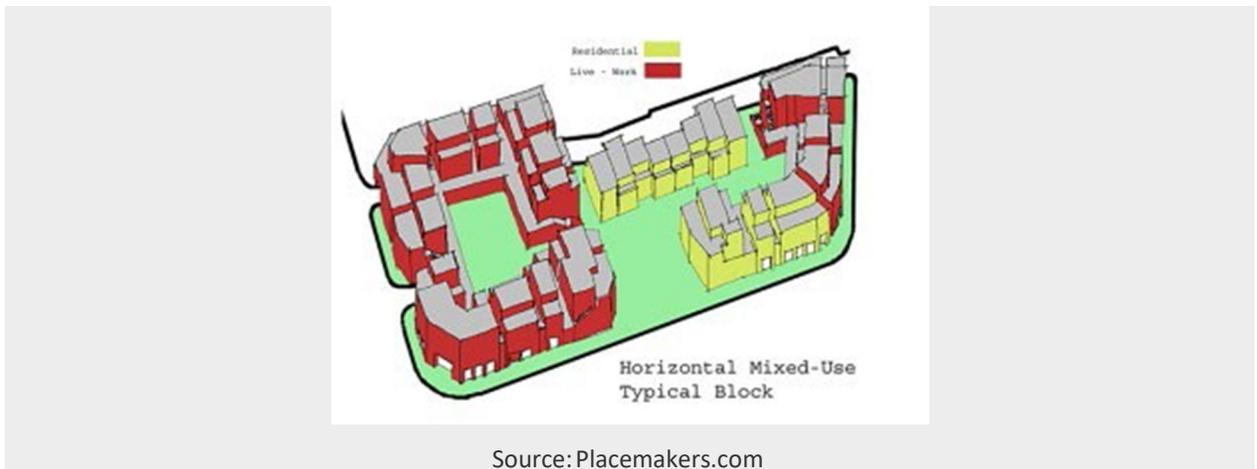
Vertical Mixed-Use Development

- Combines different uses within the same building;
- Provides for more public uses on the lower floor such as retail shops, restaurants, of commercial businesses;
- Provides for more private uses on the upper floors such as residential units, hotel rooms, or office space.



Horizontal Mixed-Use Development

- Consists of single-use buildings within a mixed-use zoning district parcel, which allows for a range of land uses in a single development project;
- Provides for a variety of complementary and integrated uses that are walkable and within a given neighborhood, tract or land, or development project;



Mixed-Use Walkable Areas

- Combines both vertical and horizontal mix of uses in an area, within an approximate 10- minute walking distance to core activities

Best practice case studies include:

- New Quality Hill, Kansas City, Missouri
- Paseo Verde, North Philadelphia, Pennsylvania
- The Metropointe, Montgomery County, Maryland

- Chatham Square, Arlington, Virginia
- Alexander House, Downtown Silver Springs,

Maryland Suggested resources:

<https://www.planning.org/research/smartgrowth/pdf/section41.pdf>

<http://www.oregon.gov/lcd/docs/publications/commixedusecode.pdf>

<http://www.pgavplanners.com/expertise-experience/development-redevelopment-financing/quality-hill/>

<http://www.wrtdesign.com/projects/detail/paseo-verde/369>

Application for North Miami

Mixed-use development opportunities should be targeted to the City's Downtown area and major commercial corridors within the CRA with a specific focus on the NE 125th Street, West Dixie Highway and State Road 7 Commercial Corridors where mixed-use development can provide job opportunities for nearby residents, while providing new workforce housing for both existing and incoming residents.

Should the City of North Miami move forward with transit oriented development (TOD) projects, mixed use TODs are the most effective type of development model. Mixed-use TOD projects can be also be vertical (in a building) or horizontal (adjacent to one another). A modest mix of uses can be hidden inside a larger project like first floor commercial in one building of a multi-building residential complex. Nationally, there is growing experience with mixed-use urban villages (neo-traditional development). Combined with transit, this is a powerful and workable marketing concept.

Clearly, there is a need to broaden the definition of housing affordability to encompass both transportation and housing costs which has significant policy implications with respect to current and future land use, transportation and economic development planning. A more holistic and integrated policy perspective on affordable housing would consider the location, design and quality of housing as well. Housing should provide access to employment and services – healthcare, education, shopping and daycare along with environmental benefits of green building standards. The most controllable and achievable means that local officials have at their disposal to reduce worker housing and transportation are local policies and strategies aimed at the creation of more location efficient communities characterized by mixed-use, mixed-income transit-oriented development.

Develop High-Quality, Mixed-Income Multi-Family Housing

Given the aging housing inventory in the City of North Miami, it will be important to include a new construction strategy to gradually improve the age and condition of multi-family housing. Quality, mixed-income multi-family housing should enhance the urban fabric of a community. As such, most case study examples of quality, multi-family housing in this country, and abroad, are mixed-use, urban infill projects that allow for creative design and the introduction of a

range of amenities such as off-street parking, fitness centers, business centers, community rooms, landscaped terraces and community gardens. Best practice case study examples often incorporate award-winning contemporary designs and green technology.

Carefully designed and situated multi-family housing also plays an increasingly important role in "workforce housing," providing homes for teachers, police officers, firefighters, health care workers and public employees. These vital workers contribute to the community, but their incomes are often less than what is required today to own a home.

Best Practices include:

- Foremost, projects must be an apartment community that blends into the surrounding neighborhood and united by a desire for contemporary design, convenience and attitude;
- Apartments should have an assortment of amenities, features and floor plans;
- Housing developments should help raise standards for good design in multi-family housing, providing appealing residences that blend in with surrounding communities.

Case study models include:

- "Southborough," Charlotte, North Carolina
- "Primera Terra" Playa Vista, California
- "Radford Court, Seattle, Washington
- "Channel (Mission Bay Block 2)," San Francisco,

California Suggested resources:

<http://casestudies.uli.org/> http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/rr07-14_obrinsky_stein.pdf

<http://www.residentialarchitect.com/awards/multifamily-merit.aspx?dfpzone=projects.multifamily>

Application for North Miami

High quality, mixed-income, multi-family housing can be developed either in tandem with mixed-use projects or stand-alone projects depending on location. Ideally, all mixed-use projects should include a mixed-income component. While most of the City's older housing stock is located to the west in single-family units, there may be opportunities to construct new multi-family units in R4, R5 and R6 Districts or within commercial corridors ideally suited for mixed-use development, including NE 125th Street, West Dixie Highway, State Road 7 and U.S. 1.

Encourage Homeownership Among Working Households

The prior housing needed assessment found that homeownership is out of reach for most North Miami resident workers. Strategies to encourage homeownership for workers are based on the principles that a home is an investment asset that can grow in value and generate financial security. Homeownership enables people to have greater control and exercise more responsibility over their living environment. Homeownership helps stabilize neighborhoods and strengthen communities and helps generate jobs and stimulate economic growth. The rising cost of housing and general increases in the cost of living (i.e. travel, food, healthcare, and education), coupled with stagnant incomes, has made homeownership less viable and attractive for most low- and middle-income households. Therefore, cities throughout the country are adopting tools to address the demand for low-and middle-income housing in their communities.

One commonly used tool for affordable homeownership is the Community Land Trust (CLT) Model. In a community land trust, the land is owned and preserved by the community, and the homebuyer owns the home including the building and all of the improvements on the land. The separation reduces the purchase price, allowing more families to afford a home, while providing the permanence and security of traditional homeownership. Many local jurisdictions are developing housing strategies that include the CLT model as the preferred method for providing and maintaining affordable housing. This is because it meets immediate need while maintaining a future focus and is also the most fiscally conservative use of public subsidies.

A homeownership strategy for working households should be targeted to neighborhoods abutting the Downtown and commercial corridors where new employment opportunities can be created.

Program Strategies:

- Local home purchase combined with rehabilitation financing for first-time homebuyers;
- Leverage CDBG and HOME funds with alternative funding sources such as housing trust funds and tax increment financing (TIF) funds;
- Creation of community land trusts (CLTs);
- Government-sponsored "Public Lease-to-Purchase" programs;
- Comprehensive homeownership education and counseling

programs Best practice case study models include:

- City of Irvine, California Housing Strategy & Implementation Plan
- City of Albuquerque, New Mexico Workforce Housing Trust Fund
- Palm Beach County Community Land Trust
- South Florida Community Land Trust

Suggested resources:

<http://housingtrustfundproject.org/>

<http://canatx.org/housing/ThroughTheRoofRpt/Chap03.html>

<http://cltnetwork.org/>

<http://cltnetwork.org/tools/>

Application for North Miami

Homeownership programs and incentives should be targeted to neighborhoods in close proximity to economic development activities including the Downtown and the NE 125th Street, West Dixie Highway, State Road 7 and U.S. 1 commercial corridors.

Enhanced Neighborhood Stabilization Efforts

An enhanced neighborhood stabilization strategy would address the City's transitional neighborhoods where an immediate infusion of resources and funding can make a difference. Transitional neighborhoods are places that are either making a transition to middle-class stability or gentrification or they are slowly declining and showing significant signs of stress. These neighborhoods are not overly poor or crime ridden enough to receive state and federal funding, but not stable enough to self-support their own initiatives like middle class neighborhoods can. Such a strategy involves two key activities: the first involves a "Purchase/Rehabilitation Program" targeting first-time homebuyers; the second involves assisting current property owners with rehabilitation of the homes in which they reside.

Program Strategies include:

- Purchase Assistance Strategy - This strategy provides monies for home buyers to either purchase a new home, build a home, purchase land to build or purchase a pre-owned home;
- Rehabilitation Strategy - This strategy is designed to provide funds to qualified applicants to rehabilitate their existing homes. All work is done by a qualified contractor;
- Homeownership Education Strategy - This strategy is designed to inform qualified applicants of procedures in acquiring a home. Included are topics on debt management, terms used by owners and real estate persons, pitfalls in signing contracts, etc. All qualified applicants must attend a class.

Best practice case study models include:

- City of West Palm Beach, Northwood Neighborhood Model Block Program
- City of Denver, Colorado, Neighborhood Revitalization Strategy
- Montgomery County, Ohio Neighborhood Stabilization Program

Suggested readings:

http://www.denvergov.org/Portals/690/documents/NeighborhoodRevitalizationStrategy_PolicyRecommendations.pdf

<http://www.enterprisecommunity.com/solutions-and-innovation/community-revitalization/best-practices-and-reports-community-revitalization>

<http://uli.org/press-release/a-new-uli-publication-housing-americas-workforce-examines-best-practices-in-the-development-of-moderate-income-housing-near-employment-centers/>

Application for North Miami

The City of North Miami has several neighborhoods where stabilization efforts could enhance existing homeowner investment activity and preserve those City neighborhoods that are prone to gentrification and the potential displacement of residents.

Targeted neighborhood stabilization efforts should include the residential area bounded by NE 123rd Street on the North; NE 10th Avenue on the East; NE 121st Street on the South; and NE 6th Avenue on the West. This predominantly single-family residential area has experienced incremental homeownership investment in recent years that should be supported by land use and zoning that enhances this activity. The current “medium density residential” R-5 zoning should be changed to “low density residential” R-1 or R-2 zoning to protect homeowner investments and to stabilize the neighborhood long-term for working residents.

Another targeted neighborhood stabilization effort should focus on the residential areas abutting the State Road 7 Commercial Corridor. This area has the City’s largest concentration of older housing which is prone to deferred maintenance and deterioration.

Workforce Housing Development Linked to Economic Development and Small Business Creation

The availability of a range of affordable housing options is one of the most important economic development issues facing communities. The high rate of resident turnover, the loss of professionals, skilled workers, and key wage earners at or below the median income will have damaging local economic effects. Providing housing for a mix of income groups and retains and attracts workers across the income and skill spectrum is a key to building a self-sustaining economy less susceptible to regional and national cyclical market swings. A spectrum of housing choice and opportunity also helps maintain a steady stream of new small businesses, entrepreneurs and jobs required to sustain a healthy local economy.

Creating new opportunities for better paying jobs and higher household incomes is also the key to solving a community’s long-term affordable housing issues. Implementing an affordable housing program should, therefore, be an opportunity to accomplish the multiple goals of affordable housing delivery and new job creation. Affordable housing, when paired with traditional economic development and business development incentives, becomes an especially potent new business creation incentive package.

Pairing housing support with new business formation can be especially important to new small ventures, as the founder typically has to choose between reinvesting revenues from a new company instead of paying him/herself an income. Providing lower-cost housing alternatives would be an interesting way to launch a small entrepreneurial hub for a wide range of new ventures.

Application for North Miami

Most communities like North Miami are reliant on the growth and development of small businesses for new job creation. Examples of blended housing and economic development programs could include:

- Offer housing incentives to entrepreneurs and business owners who create a minimum of three new full-time jobs that pay salaries above the median income. Assistance could be in the form of home purchase assistance (grants, low interest loans, down payment assistance, etc.), or rental assistance through a community's affordable housing agency or through a separate rental assistance program. A unique program such as this would be a powerful incentive to both local entrepreneurs and those from outside the region. Incentives could also be provided to business owners and entrepreneurs in select, targeted, preferred industries and occupations;
- Develop new business incubators and accelerators offering short-term rental program assistance to entrepreneurs entering the incubator/accelerator program. Upon graduation, entrepreneurs who successfully obtain venture capital funding and provide employment for three full-time new jobs above the City of North Miami's median income would be eligible for the long-term business and entrepreneur rental and homeownership programs detailed above;
- A skilled trade contractor on-site job training, mentorship and licensing and certification assistance program to expand the pool of local skilled trades contractors.

Appendix A: Data by Census Tract

Housing Inventory by Type

Housing Inventory	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%										
Total housing units	2,154		2,306		1,296		2,160		1,747		967	
1-unit, detached	316	14.7%	894	38.8%	106	8.2%	561	26.0%	816	46.7%	613	63.4%
1-unit, attached	135	6.3%	151	6.5%	0	0.0%	264	12.2%	150	8.6%	7	0.7%
2 units	35	1.6%	0	0.0%	25	1.9%	71	3.3%	230	13.2%	62	6.4%
3 or 4 units	0	0.0%	5	0.2%	119	9.2%	22	1.0%	76	4.4%	0	0.0%
5 to 9 units	58	2.7%	0	0.0%	43	3.3%	68	3.1%	6	0.3%	23	2.4%
10 to 19 units	54	2.5%	75	3.3%	106	8.2%	46	2.1%	13	0.7%	67	6.9%
20 or more units	1,229	57.1%	1,173	50.9%	897	69.2%	1,128	52.2%	406	23.2%	195	20.2%
Mobile home	327	15.2%	8	0.3%	0	0.0%	0	0.0%	44	2.5%	0	0.0%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0	0.0%	6	0.3%	0	0.0%

Housing Inventory	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%										
Total housing units	1,851		1,660		2,581		1,916		1,280		1,430	
1-unit, detached	384	20.7%	605	36.4%	473	18.3%	501	26.1%	1,169	91.3%	1,374	96.1%
1-unit, attached	47	2.5%	49	3.0%	308	11.9%	31	1.6%	18	1.4%	11	0.8%
2 units	133	7.2%	172	10.4%	243	9.4%	64	3.3%	47	3.7%	19	1.3%
3 or 4 units	208	11.2%	32	1.9%	265	10.3%	54	2.8%	21	1.6%	0	0.0%
5 to 9 units	371	20.0%	18	1.1%	166	6.4%	101	5.3%	0	0.0%	0	0.0%
10 to 19 units	267	14.4%	63	3.8%	146	5.7%	330	17.2%	0	0.0%	0	0.0%
20 or more units	441	23.8%	721	43.4%	904	35.0%	827	43.2%	25	2.0%	26	1.8%
Mobile home	0	0.0%	0	0.0%	76	2.9%	8	0.4%	0	0.0%	0	0.0%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Source: US Census, ACS, 2016 5-Year Estimates

Housing Inventory by Type Continued

Housing Inventory	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
Total housing units	1,181		1,147		1,418		3,150		3,329	
1-unit, detached	1,168	98.9%	940	82.0%	1,068	75.3%	496	15.7%	351	10.5%
1-unit, attached	6	0.5%	16	1.4%	80	5.6%	408	13.0%	143	4.3%
2 units	0	0.0%	46	4.0%	55	3.9%	562	17.8%	71	2.1%
3 or 4 units	0	0.0%	38	3.3%	0	0.0%	264	8.4%	38	1.1%
5 to 9 units	0	0.0%	0	0.0%	16	1.1%	198	6.3%	95	2.9%
10 to 19 units	0	0.0%	30	2.6%	0	0.0%	188	6.0%	127	3.8%
20 or more units	7	0.6%	61	5.3%	199	14.0%	962	30.5%	2,465	74.0%
Mobile home	0	0.0%	16	1.4%	0	0.0%	72	2.3%	39	1.2%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Source: US Census, ACS, 2016 5-Year Estimates

Housing Demographics

	CT 1.09			CT 1.24			CT 1.20		
	Occupied Units	Owner-Occupied	Renter-Occupied	Occupied Units	Owner-Occupied	Renter-Occupied	Occupied Units	Owner-Occupied	Renter-Occupied
Occupied housing units	1,655	300	1,355	1,079	320	759	1,829	1,184	645
One Race									
White	67.9%	87.3%	63.5%	46.8%	52.5%	44.4%	87.3%	88.2%	85.6%
Black or African American	22.0%	3.3%	26.1%	42.6%	27.2%	49.1%	6.8%	5.0%	10.2%
American Indian and Alaska Native	0.5%	0.0%	0.7%	0.5%	1.6%	0.0%	0.0%	0.0%	0.0%
Asian	4.2%	0.0%	5.1%	0.8%	2.8%	0.0%	4.0%	5.5%	1.2%
Islander	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Some other race	4.4%	9.3%	3.3%	4.6%	7.8%	3.3%	1.9%	1.4%	2.9%
Two or more races	1.0%	0.0%	1.3%	4.6%	8.1%	3.2%	0.0%	0.0%	0.0%
Hispanic or Latino origin	54.0%	50.3%	54.8%	35.8%	53.8%	28.2%	44.9%	36.3%	60.8%
White alone, not Hispanic or Latino	26.6%	46.3%	22.3%	19.1%	13.4%	21.5%	45.2%	53.2%	30.5%

	CT 2.09			CT 2.17			CT 2.18		
	Occupied Units	Owner-Occupied	Renter-Occupied	Occupied Units	Owner-Occupied	Renter-Occupied	Occupied Units	Owner-Occupied	Renter-Occupied
Occupied housing units	1,939	549	1,390	1,624	777	847	875	482	393
One Race									
White	25.3%	47.9%	16.3%	14.5%	18.3%	11.0%	18.6%	22.0%	14.5%
Black or African American	69.2%	37.3%	81.7%	75.8%	70.4%	80.8%	75.3%	69.9%	81.9%
American Indian and Alaska Native	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	3.0%	10.6%	0.0%	3.9%	5.8%	2.2%	1.9%	2.5%	1.3%
Islander	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Some other race	2.6%	4.2%	1.9%	5.2%	5.5%	5.0%	2.5%	4.6%	0.0%
Two or more races	0.0%	0.0%	0.0%	0.6%	0.0%	1.1%	1.6%	1.0%	2.3%
Hispanic or Latino origin	20.3%	37.2%	13.7%	18.0%	20.3%	15.8%	17.7%	19.9%	15.0%
White alone, not Hispanic or Latino	8.3%	14.9%	5.6%	4.4%	6.3%	2.7%	7.5%	10.8%	3.6%

Source: US Census, ACS, 2016 5-Year Estimates

Housing Demographics Continued

	CT 2.19			CT 2.20			CT 3.05		
	Occupied Units	Owner-Occupied	Renter-Occupied	Occupied Units	Owner-Occupied	Renter-Occupied	Occupied Units	Owner-Occupied	Renter-Occupied
Occupied housing units	1,563	331	1,232	1,414	418	996	2,291	748	1,543
One Race									
White	33.0%	50.2%	28.4%	23.1%	37.8%	16.9%	19.3%	31.3%	13.5%
Black or African American	54.4%	44.7%	57.0%	67.7%	46.7%	76.5%	75.8%	58.4%	84.3%
American Indian and Alaska Native	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	4.7%	0.0%	5.9%	0.9%	3.1%	0.0%	0.7%	0.0%	1.1%
Islander	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Some other race	6.4%	3.3%	7.2%	6.6%	8.9%	5.7%	2.0%	3.6%	1.2%
Two or more races	1.5%	1.8%	1.5%	1.7%	3.6%	0.9%	2.2%	6.7%	0.0%
Hispanic or Latino origin	30.9%	33.5%	30.2%	24.8%	31.6%	22.0%	16.7%	24.1%	13.1%
White alone, not Hispanic or Latino	11.6%	20.2%	9.3%	7.5%	18.7%	2.8%	5.8%	10.8%	3.4%

	CT 3.06			CT 3.07			CT 3.08		
	Occupied Units	Owner-Occupied	Renter-Occupied	Occupied Units	Owner-Occupied	Renter-Occupied	Occupied Units	Owner-Occupied	Renter-Occupied
Occupied housing units	1,707	557	1,150	1,205	909	296	1,355	1,195	160
One Race									
White	25.5%	44.2%	16.4%	38.3%	39.7%	33.8%	33.9%	33.1%	40.0%
Black or African American	68.8%	46.0%	79.8%	54.1%	55.8%	49.0%	61.2%	61.3%	60.0%
American Indian and Alaska Native	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.0%
Asian	1.6%	4.8%	0.0%	2.7%	3.6%	0.0%	3.3%	3.8%	0.0%
Islander	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Some other race	3.6%	3.4%	3.7%	4.2%	0.0%	17.2%	1.3%	1.4%	0.0%
Two or more races	0.5%	1.6%	0.0%	0.7%	0.9%	0.0%	0.0%	0.0%	0.0%
Hispanic or Latino origin	23.1%	35.9%	16.9%	36.7%	32.7%	49.0%	24.4%	22.9%	35.6%
White alone, not Hispanic or Latino	9.0%	18.3%	4.5%	7.6%	8.7%	4.4%	13.7%	15.0%	4.4%

Source: US Census, ACS, 2016 5-Year Estimates

Housing Demographics Continued

	CT 4.05			CT 4.10			CT 4.13		
	Occupied Units	Owner-Occupied	Renter-Occupied	Occupied Units	Owner-Occupied	Renter-Occupied	Occupied Units	Owner-Occupied	Renter-Occupied
Occupied housing units	1,097	938	159	1,080	712	368	1,255	868	387
One Race									
White	27.3%	23.1%	51.6%	32.6%	30.6%	36.4%	19.8%	25.0%	8.0%
Black or African American	71.2%	75.1%	48.4%	59.9%	59.1%	61.4%	73.1%	69.0%	82.4%
American Indian and Alaska Native	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	0.0%	0.0%	0.0%	1.5%	1.1%	2.2%	2.9%	4.3%	0.0%
Native Hawaiian and Other Pacific Island	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Some other race	0.8%	1.0%	0.0%	1.8%	2.7%	0.0%	1.2%	1.7%	0.0%
Two or more races	0.7%	0.9%	0.0%	4.3%	6.5%	0.0%	2.9%	0.0%	9.6%
Hispanic or Latino origin	28.6%	25.5%	47.2%	37.2%	40.6%	30.7%	16.4%	20.0%	8.3%
White alone, not Hispanic or Latino	4.3%	4.3%	4.4%	2.6%	0.0%	7.6%	6.5%	7.7%	3.6%

	CT 12.03			CT 12.04		
	Occupied Units	Owner-Occupied	Renter-Occupied	Occupied Units	Owner-Occupied	Renter-Occupied
Occupied housing units	2,737	692	2,045	2,595	1,257	1,338
One Race						
White	43.5%	69.7%	34.6%	80.1%	90.5%	70.3%
Black or African American	51.5%	26.6%	59.9%	15.3%	4.5%	25.5%
American Indian and Alaska Native	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	1.7%	2.7%	1.3%	2.9%	1.5%	4.2%
Native Hawaiian and Other Pacific Island	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Some other race	3.1%	0.0%	4.2%	0.6%	1.3%	0.0%
Two or more races	0.3%	1.0%	0.0%	1.1%	2.3%	0.0%
Hispanic or Latino origin	32.8%	48.1%	27.6%	43.7%	30.4%	56.1%
White alone, not Hispanic or Latino	15.3%	25.7%	11.8%	42.5%	63.6%	22.7%

Source: US Census, ACS, 2016 5-Year Estimates

Year Structure Built

	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%										
Total housing units	2,154		2,306		1,296		2,160		1,747		967	
Built 2014 or later	0	0.0%	9	0.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Built 2010 to 2013	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Built 2000 to 2009	287	13.3%	20	0.9%	9	0.7%	58	2.7%	9	0.5%	0	0.0%
Built 1990 to 1999	208	9.7%	59	2.6%	6	0.5%	0	0.0%	67	3.8%	19	2.0%
Built 1980 to 1989	289	13.4%	204	8.8%	43	3.3%	126	5.8%	67	3.8%	0	0.0%
Built 1970 to 1979	537	24.9%	659	28.6%	288	22.2%	406	18.8%	256	14.7%	116	12.0%
Built 1960 to 1969	394	18.3%	616	26.7%	419	32.3%	643	29.8%	264	15.1%	151	15.6%
Built 1950 to 1959	348	16.2%	670	29.1%	470	36.3%	792	36.7%	1,018	58.3%	504	52.1%
Built 1940 to 1949	19	0.9%	69	3.0%	61	4.7%	120	5.6%	45	2.6%	160	16.5%
Built 1939 or earlier	72	3.3%	0	0.0%	0	0.0%	15	0.7%	21	1.2%	17	1.8%

	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%										
Total housing units	1,851		1,660		2,581		1,916		1,280		1,430	
Built 2014 or later	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Built 2010 to 2013	7	0.4%	0	0.0%	15	0.6%	0	0.0%	0	0.0%	0	0.0%
Built 2000 to 2009	124	6.7%	51	3.1%	333	12.9%	47	2.5%	0	0.0%	9	0.6%
Built 1990 to 1999	14	0.8%	25	1.5%	196	7.6%	10	0.5%	57	4.5%	6	0.4%
Built 1980 to 1989	118	6.4%	150	9.0%	193	7.5%	118	6.2%	4	0.3%	33	2.3%
Built 1970 to 1979	321	17.3%	308	18.6%	590	22.9%	443	23.1%	40	3.1%	67	4.7%
Built 1960 to 1969	340	18.4%	163	9.8%	517	20.0%	357	18.6%	231	18.0%	132	9.2%
Built 1950 to 1959	654	35.3%	678	40.8%	650	25.2%	755	39.4%	820	64.1%	1,088	76.1%
Built 1940 to 1949	149	8.0%	260	15.7%	40	1.5%	109	5.7%	128	10.0%	59	4.1%
Built 1939 or earlier	124	6.7%	25	1.5%	47	1.8%	77	4.0%	0	0.0%	36	2.5%

Source: US Census, ACS, 2016 5-Year Estimates

Year Structure Built Continued

	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
Total housing units	1,181		1,147		1,418		3,150		3,329	
Built 2014 or later	0	0.0%	0	0.0%	0	0.0%	15	0.5%	0	0.0%
Built 2010 to 2013	0	0.0%	0	0.0%	60	4.2%	17	0.5%	14	0.4%
Built 2000 to 2009	23	1.9%	28	2.4%	90	6.3%	385	12.2%	0	0.0%
Built 1990 to 1999	46	3.9%	27	2.4%	44	3.1%	292	9.3%	70	2.1%
Built 1980 to 1989	30	2.5%	19	1.7%	67	4.7%	315	10.0%	410	12.3%
Built 1970 to 1979	165	14.0%	22	1.9%	225	15.9%	252	8.0%	1,417	42.6%
Built 1960 to 1969	102	8.6%	168	14.6%	232	16.4%	560	17.8%	982	29.5%
Built 1950 to 1959	696	58.9%	689	60.1%	534	37.7%	1,075	34.1%	373	11.2%
Built 1940 to 1949	88	7.5%	169	14.7%	166	11.7%	232	7.4%	63	1.9%
Built 1939 or earlier	31	2.6%	25	2.2%	0	0.0%	7	0.2%	0	0.0%

Source: US Census, ACS, 2016 5-Year Estimates

Housing Occupancy

	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%										
Total housing units	2,154		2,306		1,296		2,160		1,747		967	
Occupied housing units	1,655	76.8%	1,829	79.3%	1,079	83.3%	1,939	89.8%	1,624	93.0%	875	90.5%
Vacant housing units	499	23.2%	477	20.7%	217	16.7%	221	10.2%	123	7.0%	92	9.5%
Homeowner vacancy rate	0		2.7		0		3.7		3.7		5.3	
Rental vacancy rate	12.4		5.1		3.8		6.6		3.4		4.1	

	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%										
Total housing units	1,851		1,660		2,581		1,916		1,280		1,430	
Occupied housing units	1,563	84.4%	1,414	85.2%	2,291	88.8%	1,707	89.1%	1,205	94.1%	1,355	94.8%
Vacant housing units	288	15.6%	246	14.8%	290	11.2%	209	10.9%	75	5.9%	75	5.2%
Homeowner vacancy rate	0		7.4		0.0		0		0		2.2	
Rental vacancy rate	10.9		13.6		8.9		5		0		0.0	

	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
Total housing units	1,181		1,147		1,418		3,150		3,329	
Occupied housing units	1,097	92.9%	1,080	94.2%	1,255	88.5%	2,737	86.9%	2,595	78.0%
Vacant housing units	84	7.1%	67	5.8%	163	11.5%	413	13.1%	734	22.0%
Homeowner vacancy rate	0		0		3.3		2.7		6.1	
Rental vacancy rate	19.3		5.6		4.7		9.2		4.2	

Source: US Census, ACS, 2016 5-Year Estimates

Housing Vacancy Status

	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%										
Total vacant units	499		477		217		221		123		92	
For rent	199	39.9%	36	7.5%	30	13.8%	102	46.2%	30	24.4%	17	18.5%
Rented, not occupied	52	10.4%	25	5.2%	0	0.0%	59	26.7%	0	0.0%	0	0.0%
For sale only	0	0.0%	33	6.9%	0	0.0%	21	9.5%	30	24.4%	27	29.3%
Sold, not occupied	28	5.6%	24	5.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
For seasonal, recreational, or occasional use	165	33.1%	222	46.5%	111	51.2%	39	17.6%	15	12.2%	23	25.0%
For migrant workers	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other vacant	55	11.0%	137	28.7%	76	35.0%	0	0.0%	48	39.0%	25	27.2%

	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%	Est.	%								
Total vacant units	288		246		290		209		75		75	
For rent	155	53.8%	157	63.8%	150	51.7%	60	28.7%	0	0.0%	0	0.0%
Rented, not occupied	36	12.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
For sale only	0	0.0%	35	14.2%	0	0.0%	0	0.0%	0	0.0%	27	36.0%
Sold, not occupied	0	0.0%	20	8.1%	0	0.0%	18	8.6%	0	0.0%	0	0.0%
For seasonal, recreational, or occasional use	20	6.9%	19	7.7%	72	24.8%	65	31.1%	0	0.0%	0	0.0%
For migrant workers	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other vacant	77	26.7%	15	6.1%	68	23.4%	66	31.6%	75	100.0%	48	64.0%

Source: US Census, ACS, 2016 5-Year Estimates

Housing Vacancy Status Continued

	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
Total vacant units	84		67		163		413		734	
For rent	38	45.2%	22	32.8%	19	11.7%	206	49.9%	60	8.2%
Rented, not occupied	0	0.0%	0	0.0%	0	0.0%	0	0.0%	44	6.0%
For sale only	0	0.0%	0	0.0%	31	19.0%	20	4.8%	81	11.0%
Sold, not occupied	0	0.0%	45	67.2%	32	19.6%	29	7.0%	0	0.0%
For seasonal, recreational, or occasional use	0	0.0%	0	0.0%	23	14.1%	0	0.0%	391	53.3%
For migrant workers	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other vacant	46	54.8%	0	0.0%	58	35.6%	158	38.3%	158	21.5%

Source: US Census, ACS, 2016 5-Year Estimates

Housing Units by Tenure

	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%										
Occupied housing units	1,655		1,829		1,079		1,939		1,624		875	
Owner-occupied	300	18.1%	1,184	64.7%	320	29.7%	549	28.3%	777	47.8%	482	55.1%
Renter-occupied	1,355	81.9%	645	35.3%	759	70.3%	1,390	71.7%	847	52.2%	393	44.9%
Average household size of owner-occupied unit	2.32		2.67		2.11		3.39		4.48		4.26	
Average household size of renter-occupied unit	2.37		1.97		2.31		3.67		3.8		4.03	

	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%										
Occupied housing units	1,563		1,414		2,291		1,707		1,205		1,355	
Owner-occupied	331	21.2%	418	29.6%	748	32.6%	557	32.6%	909	75.4%	1,195	88.2%
Renter-occupied	1,232	78.8%	996	70.4%	1,543	67.4%	1,150	67.4%	296	24.6%	160	11.8%
Average household size of owner-occupied unit	3.39		3.81		4.08		3.18		3.87		4.17	
Average household size of renter-occupied unit	2.9		4.11		3.22		2.93		4.85		4.84	

Source: US Census, ACS, 2016 5-Year Estimates

Housing Units by Tenure Continued

	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
Occupied housing units	1,097		1,080		1,255		2,737		2,595	
Owner-occupied	938	85.5%	712	65.9%	868	69.2%	692	25.3%	1,257	48.4%
Renter-occupied	159	14.5%	368	34.1%	387	30.8%	2,045	74.7%	1,338	51.6%
Average household size of owner-occupied unit	4.71		4.23		4.16		2.79		1.97	
Average household size of renter-occupied unit	3.65		4.22		3.21		2.92		2.45	

Source: US Census, ACS, 2016 5-Year Estimates

Housing Tenure by Bedrooms

	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%										
Total	1,655		1,829		1,079		1,939		1,624		875	
Owner-occupied	300	18.1%	1,184	64.7%	320	29.7%	549	28.3%	777	47.8%	482	55.1%
No bedroom	14	4.7%	0	0.0%	8	2.5%	0	0.0%	0	0.0%	8	1.7%
1 bedroom	44	14.7%	183	15.5%	144	45.0%	29	5.3%	52	6.7%	20	4.1%
2 bedrooms	183	61.0%	294	24.8%	117	36.6%	173	31.5%	282	36.3%	124	25.7%
3 bedrooms	52	17.3%	456	38.5%	22	6.9%	262	47.7%	327	42.1%	301	62.4%
4 bedrooms	7	2.3%	180	15.2%	19	5.9%	69	12.6%	54	6.9%	29	6.0%
5 or more bedrooms	0	0.0%	71	6.0%	10	3.1%	16	2.9%	62	8.0%	0	0.0%
Renter-occupied	1,355	81.9%	645	35.3%	759	70.3%	1,390	71.7%	847	52.2%	393	44.9%
No bedroom	93	6.9%	21	3.3%	25	3.3%	14	1.0%	24	2.8%	21	5.3%
1 bedroom	634	46.8%	254	39.4%	512	67.5%	639	46.0%	284	33.5%	206	52.4%
2 bedrooms	535	39.5%	320	49.6%	197	26.0%	588	42.3%	415	49.0%	56	14.2%
3 bedrooms	93	6.9%	44	6.8%	25	3.3%	138	9.9%	93	11.0%	61	15.5%
4 bedrooms	0	0.0%	6	0.9%	0	0.0%	11	0.8%	31	3.7%	25	6.4%
5 or more bedrooms	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	24	6.1%

Source: US Census, ACS, 2016 5-Year Estimates

Housing Tenure by Bedrooms Continued

	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%										
Total	1,563		1,414		2,291		1,707		1,205		1,355	
Owner-occupied	331	21.2%	418	29.6%	748	32.6%	557	32.6%	909	75.4%	1,195	88.2%
No bedroom	0	0.0%	0	0.0%	0	0.0%	9	1.6%	0	0.0%	40	3.3%
1 bedroom	13	3.9%	9	2.2%	12	1.6%	60	10.8%	0	0.0%	0	0.0%
2 bedrooms	115	34.7%	160	38.3%	264	35.3%	214	38.4%	298	32.8%	111	9.3%
3 bedrooms	159	48.0%	197	47.1%	409	54.7%	205	36.8%	435	47.9%	789	66.0%
4 bedrooms	38	11.5%	52	12.4%	46	6.1%	61	11.0%	140	15.4%	129	10.8%
5 or more bedrooms	6	1.8%	0	0.0%	17	2.3%	8	1.4%	36	4.0%	126	10.5%
Renter-occupied	1,232	78.8%	996	70.4%	1,543	67.4%	1,150	67.4%	296	24.6%	160	11.8%
No bedroom	93	7.5%	39	3.9%	66	4.3%	78	6.8%	0	0.0%	0	0.0%
1 bedroom	713	57.9%	296	29.7%	612	39.7%	610	53.0%	0	0.0%	11	6.9%
2 bedrooms	378	30.7%	546	54.8%	666	43.2%	420	36.5%	115	38.9%	40	25.0%
3 bedrooms	48	3.9%	90	9.0%	167	10.8%	25	2.2%	167	56.4%	82	51.3%
4 bedrooms	0	0.0%	25	2.5%	32	2.1%	17	1.5%	0	0.0%	20	12.5%
5 or more bedrooms	0	0.0%	0	0.0%	0	0.0%	0	0.0%	14	4.7%	7	4.4%

Source: US Census, ACS, 2016 5-Year Estimates

Housing Tenure by Bedrooms Continued

	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
Total	1,097		1,080		1,255		2,737		2,595	
Owner-occupied	938	85.5%	712	65.9%	868	69.2%	692	25.3%	1,257	48.4%
No bedroom	0	0.0%	0	0.0%	10	1.2%	0	0.0%	10	0.8%
1 bedroom	26	2.8%	17	2.4%	50	5.8%	49	7.1%	301	23.9%
2 bedrooms	194	20.7%	225	31.6%	138	15.9%	277	40.0%	638	50.8%
3 bedrooms	556	59.3%	397	55.8%	573	66.0%	188	27.2%	182	14.5%
4 bedrooms	130	13.9%	68	9.6%	74	8.5%	178	25.7%	112	8.9%
5 or more bedrooms	32	3.4%	5	0.7%	23	2.6%	0	0.0%	14	1.1%
Renter-occupied	159	14.5%	368	34.1%	387	30.8%	2,045	74.7%	1,338	51.6%
No bedroom	0	0.0%	0	0.0%	0	0.0%	220	10.8%	66	4.9%
1 bedroom	31	19.5%	24	6.5%	21	5.4%	677	33.1%	406	30.3%
2 bedrooms	29	18.2%	153	41.6%	168	43.4%	885	43.3%	783	58.5%
3 bedrooms	99	62.3%	191	51.9%	164	42.4%	218	10.7%	52	3.9%
4 bedrooms	0	0.0%	0	0.0%	34	8.8%	20	1.0%	14	1.0%
5 or more bedrooms	0	0.0%	0	0.0%	0	0.0%	25	1.2%	17	1.3%

Source: US Census, ACS, 2016 5-Year Estimates

Owner-Occupied Home Values

Home Values	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
Owner-occupied units	300		1,184		320		549		777		482	
Less than \$50,000	70	23.3%	9	0.8%	86	26.9%	15	2.7%	32	4.1%	4	0.8%
\$50,000 to \$99,999	74	24.7%	44	3.7%	137	42.8%	70	12.8%	190	24.5%	74	15.4%
\$100,000 to \$149,999	43	14.3%	113	9.5%	44	13.8%	187	34.1%	185	23.8%	119	24.7%
\$150,000 to \$199,999	58	19.3%	203	17.1%	12	3.8%	163	29.7%	186	23.9%	198	41.1%
\$200,000 to \$299,999	11	3.7%	153	12.9%	22	6.9%	109	19.9%	128	16.5%	87	18.0%
\$300,000 to \$499,999	18	6.0%	80	6.8%	19	5.9%	5	0.9%	56	7.2%	0	0.0%
\$500,000 to \$999,999	26	8.7%	352	29.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$1,000,000 or more	0	0.0%	230	19.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Median (dollars)	\$110,700		\$461,500		\$68,500		\$150,500		\$145,200		\$157,200	

Home Values	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%										
Owner-occupied units	331		418		748		557		909		1,195	
Less than \$50,000	7	2.1%	30	7.2%	115	15.4%	44	7.9%	0	0.0%	26	2.2%
\$50,000 to \$99,999	64	19.3%	70	16.7%	152	20.3%	126	22.6%	238	26.2%	115	9.6%
\$100,000 to \$149,999	80	24.2%	118	28.2%	152	20.3%	125	22.4%	236	26.0%	163	13.6%
\$150,000 to \$199,999	68	20.5%	114	27.3%	143	19.1%	64	11.5%	226	24.9%	277	23.2%
\$200,000 to \$299,999	88	26.6%	80	19.1%	80	10.7%	117	21.0%	161	17.7%	426	35.6%
\$300,000 to \$499,999	24	7.3%	0	0.0%	106	14.2%	66	11.8%	48	5.3%	184	15.4%
\$500,000 to \$999,999	0	0.0%	2	0.5%	0	0.0%	15	2.7%	0	0.0%	0	0.0%
\$1,000,000 or more	0	0.0%	4	1.0%	0	0.0%	0	0.0%	0	0.0%	4	0.3%
Median (dollars)	\$161,000		\$143,400		\$131,900		\$139,900		\$143,800		\$203,000	

Source: US Census, ACS, 2016 5-Year Estimates

Owner-Occupied Home Values Continued

Home Values	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%								
Owner-occupied units	938		712		868		692		1,257	
Less than \$50,000	24	2.6%	34	4.8%	40	4.6%	82	11.8%	116	9.2%
\$50,000 to \$99,999	329	35.1%	178	25.0%	261	30.1%	115	16.6%	112	8.9%
\$100,000 to \$149,999	226	24.1%	224	31.5%	140	16.1%	9	1.3%	236	18.8%
\$150,000 to \$199,999	272	29.0%	137	19.2%	248	28.6%	106	15.3%	167	13.3%
\$200,000 to \$299,999	69	7.4%	104	14.6%	84	9.7%	104	15.0%	254	20.2%
\$300,000 to \$499,999	5	0.5%	35	4.9%	95	10.9%	260	37.6%	99	7.9%
\$500,000 to \$999,999	13	1.4%	0	0.0%	0	0.0%	0	0.0%	200	15.9%
\$1,000,000 or more	0	0.0%	0	0.0%	0	0.0%	16	2.3%	73	5.8%
Median (dollars)	\$128,300		\$119,600		\$140,300		\$253,300		\$199,100	

Source: US Census, ACS, 2016 5-Year Estimates

Median Housing Values by Year Structure Built

	CT 1.09	CT 1.20	CT 1.24	CT 2.09	CT 2.17	CT 2.18	CT 2.19	CT 2.20	CT 3.05
	Est.	Est.	Est.	Est.	Est.	Est.	Est.	Est.	Est.
Median Value	\$110,700	\$461,500	\$68,500	\$150,500	\$145,200	\$157,200	\$161,000	\$143,400	\$131,900
Built 2014 or later									
Built 2010 to 2013									
Built 2000 to 2009									\$71,700
Built 1990 to 1999		\$1,651,000							\$113,600
Built 1980 to 1989		\$160,000							
Built 1970 to 1979	\$159,900	\$166,400	\$75,500	\$154,200	\$136,900	\$151,100	\$72,100	\$207,500	\$134,200
Built 1960 to 1969		\$225,000	\$47,100	\$107,900	\$171,200	\$138,900		\$162,500	\$109,200
Built 1950 to 1959		\$789,200	\$87,100	\$157,600	\$146,900	\$163,000	\$187,000	\$136,200	\$167,000
Built 1940 to 1949				\$97,700	\$165,300	\$115,400	\$140,300	\$122,200	\$178,300
Built 1939 or earlier							\$206,300		

	CT 3.06	CT 3.07	CT 3.08	CT 4.05	CT 4.10	CT 4.13	CT 12.03	CT 12.04
	Est.							
Median Value	\$139,900	\$143,800	\$203,000	\$128,300	\$119,600	\$140,300	\$253,300	\$199,100
Built 2014 or later								
Built 2010 to 2013								
Built 2000 to 2009						\$87,800		
Built 1990 to 1999		\$299,100				\$253,100		
Built 1980 to 1989	\$114,700					\$162,200		
Built 1970 to 1979	\$63,200	\$188,900	\$173,100	\$162,100		\$110,500		\$174,800
Built 1960 to 1969	\$222,700	\$119,200	\$222,800	\$138,000	\$157,100	\$241,700		\$218,000
Built 1950 to 1959	\$186,400	\$122,900	\$199,300	\$109,700	\$112,100	\$129,200	\$271,100	
Built 1940 to 1949	\$165,300	\$163,400	\$171,200	\$76,300	\$149,600	\$121,900	\$333,300	
Built 1939 or earlier	\$124,300		\$433,300					

Source: US Census, ACS, 2016 5-Year Estimates

Rent Ranges of Occupied Units

	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%										
Occupied units paying rent	1,329		576		735		1,296		847		357	
Less than \$500	0	0.0%	24	4.2%	40	5.4%	29	2.2%	73	8.6%	0	0.0%
\$500 to \$999	456	34.3%	92	16.0%	399	54.3%	698	53.9%	308	36.4%	245	68.6%
\$1,000 to \$1,499	652	49.1%	278	48.3%	226	30.7%	505	39.0%	361	42.6%	71	19.9%
\$1,500 to \$1,999	122	9.2%	134	23.3%	70	9.5%	64	4.9%	97	11.5%	18	5.0%
\$2,000 to \$2,499	91	6.8%	42	7.3%	0	0.0%	0	0.0%	8	0.9%	23	6.4%
\$2,500 to \$2,999	8	0.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$3,000 or more	0	0.0%	6	1.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Median (dollars)	\$1,105		\$1,311		\$953		\$971		\$1,040		\$909	
No rent paid	26		69		24		94		0		36	

	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%										
Occupied units paying rent	1,216		996		1,517		1,150		288		118	
Less than \$500	5	0.4%	0	0.0%	79	5.2%	93	8.1%	0	0.0%	0	0.0%
\$500 to \$999	789	64.9%	463	46.5%	812	53.5%	651	56.6%	58	20.1%	26	22.0%
\$1,000 to \$1,499	422	34.7%	445	44.7%	517	34.1%	349	30.3%	99	34.4%	51	43.2%
\$1,500 to \$1,999	0	0.0%	88	8.8%	86	5.7%	34	3.0%	131	45.5%	0	0.0%
\$2,000 to \$2,499	0	0.0%	0	0.0%	23	1.5%	23	2.0%	0	0.0%	41	34.7%
\$2,500 to \$2,999	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$3,000 or more	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Median (dollars)	\$909		\$1,028		\$951		\$890		\$1,428		\$1,206	
No rent paid	16		0		26		0		8		42	

Source: US Census, ACS, 2016 5-Year Estimates

Rent Ranges of Occupied Units Continued

	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
Occupied units paying rent	159		368		387		2,020		1,309	
Less than \$500	0	0.0%	24	6.5%	114	29.5%	20	1.0%	15	1.1%
\$500 to \$999	28	17.6%	73	19.8%	48	12.4%	700	34.7%	335	25.6%
\$1,000 to \$1,499	89	56.0%	219	59.5%	97	25.1%	1,020	50.5%	818	62.5%
\$1,500 to \$1,999	42	26.4%	52	14.1%	108	27.9%	206	10.2%	105	8.0%
\$2,000 to \$2,499	0	0.0%	0	0.0%	20	5.2%	32	1.6%	36	2.8%
\$2,500 to \$2,999	0	0.0%	0	0.0%	0	0.0%	42	2.1%	0	0.0%
\$3,000 or more	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Median (dollars)	\$1,316		\$1,304		\$1,106		\$1,086		\$1,173	
No rent paid	0		0		0		25		29	

Source: US Census, ACS, 2016 5-Year Estimates

Housing Conditions

	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%										
Occupied housing units	1,655		1,829		1,079		1,939		1,624		875	
Lacking complete plumbing facilities	0	0.0%	0	0.0%	0	0.0%	13	0.7%	0	0.0%	0	0.0%
Lacking complete kitchen facilities	0	0.0%	11	0.6%	8	0.7%	40	2.1%	15	0.9%	8	0.9%
No telephone service available	81	4.9%	41	2.2%	25	2.3%	50	2.6%	32	2.0%	42	4.8%

	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%										
Occupied housing units	1,563		1,414		2,291		1,707		1,205		1,355	
Lacking complete plumbing facilities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Lacking complete kitchen facilities	10	0.6%	17	1.2%	0	0.0%	41	2.4%	22	1.8%	0	0.0%
No telephone service available	28	1.8%	31	2.2%	100	4.4%	76	4.5%	43	3.6%	43	3.2%

	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
Occupied housing units	1,097		1,080		1,255		2,737		2,595	
Lacking complete plumbing facilities	22	2.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Lacking complete kitchen facilities	0	0.0%	8	0.7%	8	0.6%	0	0.0%	13	0.5%
No telephone service available	38	3.5%	60	5.6%	37	2.9%	139	5.1%	106	4.1%

Source: US Census, ACS, 2016 5-Year Estimates

Population Growth

	CT 1.09	CT 1.20	CT 1.24	CT 2.09	CT 2.17	CT 2.18	CT 2.19	CT 2.20	CT 3.05
	Est.								
2016	3,998	4,425	2,944	7,131	6,709	3,640	4,858	5,704	8,364
2015	3,790	4,704	3,033	6,588	6,602	3,841	4,504	5,422	7,597
2014	3,643	4,611	3,105	6,531	6,499	3,732	4,398	5,349	7,568
2013	3,395	4,688	3,035	6,440	6,193	3,539	4,417	5,129	7,209
2012	3,434	4,211	3,072	6,372	6,248	3,804	4,527	4,942	7,271
2011	3,490	4,050	2,595	6,608	6,103	4,315	4,808	4,632	6,850
2010	3,118	3,616	2,438	7,187	6,280	4,244	4,877	4,914	7,274
% Change 2015-2016	5.5%	-5.9%	-2.9%	8.2%	1.6%	-5.2%	7.9%	5.2%	10.1%
% Change 2014-2015	4.0%	2.0%	-2.3%	0.9%	1.6%	2.9%	2.4%	1.4%	0.4%
% Change 2013-2014	7.3%	-1.6%	2.3%	1.4%	4.9%	5.5%	-0.4%	4.3%	5.0%
% Change 2012-2013	-1.1%	11.3%	-1.2%	1.1%	-0.9%	-7.0%	-2.4%	3.8%	-0.9%
% Change 2011-2012	-1.6%	4.0%	18.4%	-3.6%	2.4%	-11.8%	-5.8%	6.7%	6.1%
% Change 2010-2011	11.9%	12.0%	6.4%	-8.1%	-2.8%	1.7%	-1.4%	-5.7%	-5.8%
% Change 2010-2016	28.2%	22.4%	20.8%	-0.8%	6.8%	-14.2%	-0.4%	16.1%	15.0%

Source: US Census, ACS, 2016 5-Year Estimates

Population Growth Continued

	CT 3.06	CT 3.07	CT 3.08	CT 4.05	CT 4.10	CT 4.13	CT 12.03	CT 12.04
	Est.	Est.						
2016	5,413	4,979	5,903	5,014	4,572	4,858	7,934	5,759
2015	5,219	5,158	6,194	4,597	4,660	4,849	7,516	5,497
2014	5,464	4,343	5,814	4,616	5,235	4,933	7,155	5,395
2013	5,578	4,270	5,279	4,544	5,096	4,793	7,537	5,470
2012	5,031	4,361	4,935	4,606	4,878	5,067	7,407	5,317
2011	4,920	4,829	4,617	4,561	5,151	4,623	7,009	5,233
2010	5,451	4,604	5,025	4,744	4,470	4,405	7,230	5,230
% Change 2015-2016	3.7%	-3.5%	-4.7%	9.1%	-1.9%	0.2%	5.6%	4.8%
% Change 2014-2015	-4.5%	18.8%	6.5%	-0.4%	-11.0%	-1.7%	5.0%	1.9%
% Change 2013-2014	-2.0%	1.7%	10.1%	1.6%	2.7%	2.9%	-5.1%	-1.4%
% Change 2012-2013	10.9%	-2.1%	7.0%	-1.3%	4.5%	-5.4%	1.8%	2.9%
% Change 2011-2012	2.3%	-9.7%	6.9%	1.0%	-5.3%	9.6%	5.7%	1.6%
% Change 2010-2011	-9.7%	4.9%	-8.1%	-3.9%	15.2%	4.9%	-3.1%	0.1%
% Change 2010-2016	-0.7%	8.1%	17.5%	5.7%	2.3%	10.3%	9.7%	10.1%

Source: US Census, ACS, 2016 5-Year Estimates

Geographical Mobility

	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%										
Total	3,807		4,406		2,366		6,903		6,610		3,597	
Same house 1 year ago	2,790	73.3%	3,666	83.2%	1,859	78.6%	5,739	83.1%	5,657	85.6%	3,037	84.4%
Moved within same county	637	16.7%	421	9.6%	400	16.9%	912	13.2%	792	12.0%	438	12.2%
Moved from different county within same state	199	5.2%	81	1.8%	53	2.2%	94	1.4%	27	0.4%	21	0.6%
Moved from different state	104	2.7%	150	3.4%	39	1.6%	50	0.7%	26	0.4%	60	1.7%
Moved from abroad	77	2.0%	88	2.0%	15	0.6%	108	1.6%	108	1.6%	41	1.1%

	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%										
Total	4,606		5,626		7,904		5,049		4,900		5,667	
Same house 1 year ago	4,109	89.2%	4,729	84.1%	6,315	79.9%	4,220	83.6%	4,541	92.7%	5,174	91.3%
Moved within same county	333	7.2%	666	11.8%	1,399	17.7%	570	11.3%	270	5.5%	350	6.2%
Moved from different county within same state	51	1.1%	109	1.9%	37	0.5%	64	1.3%	58	1.2%	97	1.7%
Moved from different state	22	0.5%	93	1.7%	104	1.3%	41	0.8%	0	0.0%	37	0.7%
Moved from abroad	91	2.0%	29	0.5%	49	0.6%	154	3.1%	31	0.6%	9	0.2%

	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
Total	4,939		4,518		4,785		7,752		5,759	
Same house 1 year ago	4,713	95.4%	3,904	86.4%	4,184	87.4%	6,842	88.3%	5,313	92.3%
Moved within same county	187	3.8%	408	9.0%	507	10.6%	510	6.6%	277	4.8%
Moved from different county within same state	0	0.0%	6	0.1%	0	0.0%	69	0.9%	13	0.2%
Moved from different state	0	0.0%	143	3.2%	6	0.1%	15	0.2%	52	0.9%
Moved from abroad	39	0.8%	57	1.3%	88	1.8%	316	4.1%	104	1.8%

Source: US Census, ACS, 2016 5-Year Estimates

Median Incomes

	CT 1.09	CT 1.20	CT 1.24	CT 2.09	CT 2.17	CT 2.18	CT 2.19	CT 2.20	CT 3.05
Median Household Income	\$29,484	\$69,698	\$26,183	\$27,277	\$36,402	\$37,390	\$23,713	\$35,688	\$35,876
Median Family Income	\$30,066	\$89,583	\$26,653	\$34,292	\$42,500	\$42,330	\$23,731	\$34,364	\$36,755

	CT 3.06	CT 3.07	CT 3.08	CT 4.05	CT 4.10	CT 4.13	CT 12.03	CT 12.04
Median Household Income	\$29,816	\$44,981	\$54,583	\$48,633	\$42,050	\$40,820	\$30,432	\$43,942
Median Family Income	\$35,545	\$52,455	\$53,571	\$49,136	\$41,783	\$50,179	\$26,809	\$50,881

Source: US Census, ACS, 2016 5-Year Estimates

Household Income Ranges

	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%										
Households	1,655		1,829		1,079		1,939		1,624		875	
Less than \$10,000	288	17.4%	85	4.6%	167	15.5%	307	15.8%	193	11.9%	46	5.3%
\$10,000 to \$14,999	136	8.2%	37	2.0%	105	9.7%	234	12.1%	129	7.9%	45	5.1%
\$15,000 to \$24,999	252	15.2%	150	8.2%	241	22.3%	301	15.5%	232	14.3%	178	20.3%
\$25,000 to \$34,999	219	13.2%	92	5.0%	156	14.5%	278	14.3%	212	13.1%	114	13.0%
\$35,000 to \$49,999	291	17.6%	242	13.2%	145	13.4%	445	22.9%	267	16.4%	210	24.0%
\$50,000 to \$74,999	288	17.4%	395	21.6%	138	12.8%	260	13.4%	336	20.7%	124	14.2%
\$75,000 to \$99,999	13	0.8%	218	11.9%	85	7.9%	107	5.5%	99	6.1%	104	11.9%
\$100,000 to \$149,999	124	7.5%	238	13.0%	35	3.2%	2	0.1%	100	6.2%	19	2.2%
\$150,000 to \$199,999	9	0.5%	105	5.7%	7	0.6%	5	0.3%	44	2.7%	35	4.0%
\$200,000 or more	35	2.1%	267	14.6%	0	0.0%	0	0.0%	12	0.7%	0	0.0%
Median household income (dollars)	\$29,484		\$69,698		\$26,183		\$27,277		\$36,402		\$37,390	
Families	765		965		495		1,281		1,244		699	
Less than \$10,000	95	12.4%	23	2.4%	82	16.6%	193	15.1%	130	10.5%	44	6.3%
\$10,000 to \$14,999	55	7.2%	9	0.9%	18	3.6%	66	5.2%	82	6.6%	22	3.1%
\$15,000 to \$24,999	125	16.3%	65	6.7%	127	25.7%	197	15.4%	103	8.3%	118	16.9%
\$25,000 to \$34,999	126	16.5%	63	6.5%	75	15.2%	208	16.2%	143	11.5%	97	13.9%
\$35,000 to \$49,999	133	17.4%	106	11.0%	57	11.5%	367	28.6%	278	22.3%	161	23.0%
\$50,000 to \$74,999	93	12.2%	149	15.4%	51	10.3%	202	15.8%	281	22.6%	137	19.6%
\$75,000 to \$99,999	13	1.7%	114	11.8%	85	17.2%	41	3.2%	83	6.7%	73	10.4%
\$100,000 to \$149,999	93	12.2%	137	14.2%	0	0.0%	7	0.5%	100	8.0%	24	3.4%
\$150,000 to \$199,999	3	0.4%	105	10.9%	0	0.0%	0	0.0%	44	3.5%	23	3.3%
\$200,000 or more	29	3.8%	194	20.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Median family income (dollars)	\$30,066		\$89,583		\$26,653		\$34,292		\$42,500		\$42,330	

Source: US Census, ACS, 2016 5-Year Estimates

Household Income Ranges Continued

	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%										
Households	1,563		1,414		2,291		1,707		1,205		1,355	
Less than \$10,000	353	22.6%	137	9.7%	220	9.6%	258	15.1%	89	7.4%	61	4.5%
\$10,000 to \$14,999	167	10.7%	120	8.5%	179	7.8%	200	11.7%	56	4.6%	44	3.2%
\$15,000 to \$24,999	296	18.9%	215	15.2%	422	18.4%	293	17.2%	89	7.4%	174	12.8%
\$25,000 to \$34,999	155	9.9%	224	15.8%	287	12.5%	282	16.5%	128	10.6%	124	9.2%
\$35,000 to \$49,999	260	16.6%	302	21.4%	363	15.8%	181	10.6%	264	21.9%	226	16.7%
\$50,000 to \$74,999	158	10.1%	273	19.3%	465	20.3%	199	11.7%	252	20.9%	279	20.6%
\$75,000 to \$99,999	102	6.5%	98	6.9%	180	7.9%	123	7.2%	166	13.8%	166	12.3%
\$100,000 to \$149,999	50	3.2%	43	3.0%	127	5.5%	116	6.8%	106	8.8%	165	12.2%
\$150,000 to \$199,999	10	0.6%	2	0.1%	18	80.0%	48	2.8%	34	2.8%	74	5.5%
\$200,000 or more	12	0.8%	0	0.0%	30	1.3%	7	0.4%	21	1.7%	42	3.1%
Median household income (dollars)	\$23,713		\$35,688		\$35,876		\$29,816		\$44,981		\$54,583	
Families	956		1,137		1,746		963		981		1,126	
Less than \$10,000	214	22.4%	88	7.7%	76	4.4%	100	10.4%	30	3.1%	59	5.2%
\$10,000 to \$14,999	102	10.7%	120	10.6%	148	8.5%	79	8.2%	34	3.5%	44	3.9%
\$15,000 to \$24,999	196	20.5%	180	15.8%	338	19.4%	123	12.8%	128	13.0%	140	12.4%
\$25,000 to \$34,999	71	7.4%	195	17.2%	245	14.0%	171	17.8%	105	10.7%	79	7.0%
\$35,000 to \$49,999	137	14.3%	182	16.0%	339	19.4%	141	14.6%	166	16.9%	199	17.7%
\$50,000 to \$74,999	105	11.0%	249	21.9%	392	22.5%	134	13.9%	208	21.2%	235	20.9%
\$75,000 to \$99,999	93	9.7%	89	7.8%	104	6.0%	100	10.4%	163	16.6%	145	12.9%
\$100,000 to \$149,999	26	2.7%	34	3.0%	74	4.2%	78	8.1%	101	10.3%	134	11.9%
\$150,000 to \$199,999	0	0.0%	0	0.0%	0	0.0%	30	3.1%	25	2.5%	49	4.4%
\$200,000 or more	12	1.3%	0	0.0%	30	1.7%	7	0.7%	21	2.1%	42	3.7%
Median family income (dollars)	\$23,731		\$34,364		\$36,755		\$35,545		\$52,455		\$53,571	

Source: US Census, ACS, 2016 5-Year Estimates

Household Income Ranges Continued

	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%								
Households	1,097		1,080		1,255		2,737		2,595	
Less than \$10,000	77	7.0%	83	7.7%	185	14.7%	354	12.9%	151	5.8%
\$10,000 to \$14,999	34	3.1%	37	3.4%	69	5.5%	176	6.4%	290	11.2%
\$15,000 to \$24,999	84	7.7%	138	12.8%	175	13.9%	467	17.1%	378	14.6%
\$25,000 to \$34,999	177	16.1%	130	12.0%	133	10.6%	563	20.6%	216	8.3%
\$35,000 to \$49,999	229	20.9%	252	23.3%	161	12.8%	551	20.1%	475	18.3%
\$50,000 to \$74,999	259	23.6%	314	29.1%	240	19.1%	273	10.0%	357	13.8%
\$75,000 to \$99,999	132	12.0%	93	8.6%	159	12.7%	196	7.2%	227	8.7%
\$100,000 to \$149,999	95	8.7%	14	1.3%	64	5.1%	62	2.3%	226	8.7%
\$150,000 to \$199,999	10	0.9%	19	1.8%	43	3.4%	71	2.6%	186	7.2%
\$200,000 or more	0	0.0%	0	0.0%	26	2.1%	24	0.9%	89	3.4%
Median household income (dollars)	\$48,633		\$42,050		\$40,820		\$30,432		\$43,942	
Families	902		903		950		1,576		1,322	
Less than \$10,000	53	5.9%	72	8.0%	126	13.3%	162	10.3%	72	5.4%
\$10,000 to \$14,999	14	1.6%	0	0.0%	30	3.2%	121	7.7%	14	1.1%
\$15,000 to \$24,999	28	3.1%	133	14.7%	99	10.4%	416	26.4%	162	12.3%
\$25,000 to \$34,999	199	22.1%	115	12.7%	77	8.1%	317	20.1%	123	9.3%
\$35,000 to \$49,999	176	19.5%	242	26.8%	141	14.8%	286	18.1%	259	19.6%
\$50,000 to \$74,999	228	25.3%	243	26.9%	185	19.5%	62	3.9%	251	19.0%
\$75,000 to \$99,999	99	11.0%	73	8.1%	159	16.7%	124	7.9%	123	9.3%
\$100,000 to \$149,999	95	10.5%	6	0.7%	103	10.8%	16	1.0%	135	10.2%
\$150,000 to \$199,999	10	1.1%	19	2.1%	30	3.2%	62	3.9%	94	7.1%
\$200,000 or more	0	0.0%	0	0.0%	0	0.0%	10	0.6%	89	6.7%
Median family income (dollars)	\$49,136		\$41,783		\$50,179		\$26,809		\$50,881	

Source: US Census, ACS, 2016 5-Year Estimates

Employment by Industry

	CT 1.09		CT 1.20		CT 1.24		CT 2.09		CT 2.17		CT 2.18	
	Est.	%										
Civilian employed population 16 years and over	1,956		2,519		1,238		2,774		2,573		1,552	
Agriculture, forestry, fishing and hunting, and mining	0	0.0%	0	0.0%	5	0.4%	0	0.0%	0	0.0%	0	0.0%
Construction	350	17.9%	136	5.4%	68	5.5%	32	1.2%	94	3.7%	81	5.2%
Manufacturing	107	5.5%	73	2.9%	9	0.7%	85	3.1%	37	1.4%	25	1.6%
Wholesale trade	11	0.6%	161	6.4%	9	0.7%	0	0.0%	0	0.0%	30	1.9%
Retail trade	279	14.3%	221	8.8%	199	16.1%	641	23.1%	429	16.7%	191	12.3%
Transportation and warehousing, and utilities	107	5.5%	93	3.7%	117	9.5%	260	9.4%	124	4.8%	71	4.6%
Information	22	1.1%	88	3.5%	74	6.0%	0	0.0%	20	0.8%	9	0.6%
Finance and insurance, and real estate and rental and leasing	121	6.2%	196	7.8%	23	1.9%	113	4.1%	71	2.8%	54	3.5%
Professional, scientific, and management, and administrative and waste management services	130	6.6%	233	9.2%	209	16.9%	342	12.3%	252	9.8%	156	10.1%
Educational services, and health care and social assistance	315	16.1%	667	26.5%	212	17.1%	393	14.2%	713	27.7%	321	20.7%
Arts, entertainment, and recreation, and accommodation and food services	363	18.6%	397	15.8%	182	14.7%	580	20.9%	514	20.0%	422	27.2%
Other services, except public administration	124	6.3%	196	7.8%	110	8.9%	290	10.5%	223	8.7%	67	4.3%
Public administration	27	1.4%	58	2.3%	21	1.7%	38	1.4%	96	3.7%	125	8.1%

Source: US Census, ACS, 2016 5-Year Estimates

Employment by Industry Continued

	CT 2.19		CT 2.20		CT 3.05		CT 3.06		CT 3.07		CT 3.08	
	Est.	%										
Civilian employed population 16 years and over	2,237		2,539		3,494		2,448		2,455		2,514	
Agriculture, forestry, fishing and hunting, and mining	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	4	0.2%
Construction	193	8.6%	73	2.9%	106	3.0%	67	2.7%	167	6.8%	162	6.4%
Manufacturing	39	1.7%	68	2.7%	56	1.6%	69	2.8%	151	6.2%	62	2.5%
Wholesale trade	0	0.0%	31	1.2%	52	1.5%	33	1.3%	38	1.5%	7	0.3%
Retail trade	446	19.9%	469	18.5%	588	16.8%	313	12.8%	365	14.9%	260	10.3%
Transportation and warehousing, and utilities	152	6.8%	173	6.8%	163	4.7%	149	6.1%	160	6.5%	208	8.3%
Information	20	0.9%	12	0.5%	15	0.4%	16	0.7%	46	1.9%	31	1.2%
Finance and insurance, and real estate and rental and leasing	112	5.0%	143	5.6%	178	5.1%	139	5.7%	109	4.4%	107	4.3%
Professional, scientific, and management, and administrative and waste management services	266	11.9%	174	6.9%	444	12.7%	177	7.2%	268	10.9%	393	15.6%
Educational services, and health care and social assistance	438	19.6%	430	16.9%	983	28.1%	577	23.6%	637	25.9%	750	29.8%
Arts, entertainment, and recreation, and accommodation and food services	382	17.1%	847	33.4%	645	18.5%	637	26.0%	277	11.3%	255	10.1%
Other services, except public administration	159	7.1%	99	3.9%	204	5.8%	244	10.0%	160	6.5%	186	7.4%
Public administration	30	1.3%	20	0.8%	60	1.7%	27	1.1%	77	3.1%	89	3.5%

Source: US Census, ACS, 2016 5-Year Estimates

Employment by Industry Continued

	CT 4.05		CT 4.10		CT 4.13		CT 12.03		CT 12.04	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
Civilian employed population 16 years and over	2,083		2,290		1,901		3,429		2,824	
Agriculture, forestry, fishing and hunting, and mining	0	0.0%	30	1.3%	0	0.0%	0	0.0%	0	0.0%
Construction	177	8.5%	309	13.5%	39	2.1%	234	6.8%	58	2.1%
Manufacturing	74	3.6%	115	5.0%	110	5.8%	20	0.6%	81	2.9%
Wholesale trade	94	4.5%	76	3.3%	112	5.9%	101	2.9%	60	2.1%
Retail trade	277	13.3%	289	12.6%	155	8.2%	230	6.7%	190	6.7%
Transportation and warehousing, and utilities	199	9.6%	89	3.9%	231	12.2%	169	4.9%	286	10.1%
Information	0	0.0%	0	0.0%	28	1.5%	37	1.1%	11	0.4%
Finance and insurance, and real estate and rental and leasing	35	1.7%	92	4.0%	189	9.9%	159	4.6%	148	5.2%
Professional, scientific, and management, and administrative and waste management services	161	7.7%	205	9.0%	283	14.9%	529	15.4%	435	15.4%
Educational services, and health care and social assistance	484	23.2%	467	20.4%	446	23.5%	504	14.7%	440	15.6%
Arts, entertainment, and recreation, and accommodation and food services	344	16.5%	394	17.2%	104	5.5%	1,045	30.5%	809	28.6%
Other services, except public administration	115	5.5%	130	5.7%	133	7.0%	179	5.2%	128	4.5%
Public administration	123	5.9%	94	4.1%	71	3.7%	222	6.5%	178	6.3%

Source: US Census, ACS, 2016 5-Year Estimates

Appendix B: Housing Affordability Analysis by Census Tract

CT 1.09			
Median Family Income (MFI)	\$30,066		
Median Owner-Occupied Value	\$110,700		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$9,020	\$27,059	\$83,641
Very Low-Income (31-50% of MFI)	\$15,033	\$45,099	\$65,601
Low-Income (51-80% of MFI)	\$24,053	\$72,158	\$38,542
Moderate-Income (81-100% of MFI)	\$30,066	\$90,198	\$20,502
Middle-Income (101-120% of MFI)	\$36,079	\$108,238	\$2,462
Upper-Income (121% or greater of MFI)	\$36,380	\$109,140	\$1,560
Median Family Income (MFI)	\$30,066		
Median Gross Rent	\$1,105		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$9,020	\$225	\$880
Very Low-Income (31-50% of MFI)	\$15,033	\$376	\$729
Low-Income (51-80% of MFI)	\$24,053	\$601	\$504
Moderate-Income (81-100% of MFI)	\$30,066	\$752	\$353
Middle-Income (101-120% of MFI)	\$36,079	\$902	\$203
Upper-Income (121% or greater of MFI)	\$36,380	\$909	\$196

Source: US Census, ACS, 2016 5-Year Estimates

CT 1.20			
Median Family Income (MFI)	\$89,583		
Median Owner-Occupied Value	\$461,500		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$26,875	\$80,625	\$380,875
Very Low-Income (31-50% of MFI)	\$44,792	\$134,375	\$327,126
Low-Income (51-80% of MFI)	\$71,666	\$214,999	\$246,501
Moderate-Income (81-100% of MFI)	\$89,583	\$268,749	\$192,751
Middle-Income (101-120% of MFI)	\$107,500	\$322,499	\$139,001
Upper-Income (121% or greater of MFI)	\$108,395	\$325,186	\$136,314
Median Family Income (MFI)	\$89,583		
Median Gross Rent	\$1,311		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$26,875	\$672	\$639
Very Low-Income (31-50% of MFI)	\$44,792	\$1,120	\$191
Low-Income (51-80% of MFI)	\$71,666	\$1,792	\$481
Moderate-Income (81-100% of MFI)	\$89,583	\$2,240	\$929
Middle-Income (101-120% of MFI)	\$107,500	\$2,687	\$1,376
Upper-Income (121% or greater of MFI)	\$108,395	\$2,710	\$1,399

Source: US Census, ACS, 2016 5-Year Estimates

CT 1.24			
Median Family Income (MFI)	\$26,653		
Median Owner-Occupied Value	\$68,500		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$7,996	\$23,988	\$44,512
Very Low-Income (31-50% of MFI)	\$13,327	\$39,980	\$28,521
Low-Income (51-80% of MFI)	\$21,322	\$63,967	\$4,533
Moderate-Income (81-100% of MFI)	\$26,653	\$79,959	\$11,459
Middle-Income (101-120% of MFI)	\$31,984	\$95,951	\$27,451
Upper-Income (121% or greater of MFI)	\$32,250	\$96,750	\$28,250
Median Family Income (MFI)	\$26,653		
Median Gross Rent	\$953		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$7,996	\$200	\$753
Very Low-Income (31-50% of MFI)	\$13,327	\$333	\$620
Low-Income (51-80% of MFI)	\$21,322	\$533	\$420
Moderate-Income (81-100% of MFI)	\$26,653	\$666	\$287
Middle-Income (101-120% of MFI)	\$31,984	\$800	\$153
Upper-Income (121% or greater of MFI)	\$32,250	\$806	\$147

Source: US Census, ACS, 2016 5-Year Estimates

CT 2.09			
Median Family Income (MFI)	\$34,292		
Median Owner-Occupied Value	\$150,500		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$10,288	\$30,863	\$119,637
Very Low-Income (31-50% of MFI)	\$17,146	\$51,438	\$99,062
Low-Income (51-80% of MFI)	\$27,434	\$82,301	\$68,199
Moderate-Income (81-100% of MFI)	\$34,292	\$102,876	\$47,624
Middle-Income (101-120% of MFI)	\$41,150	\$123,451	\$27,049
Upper-Income (121% or greater of MFI)	\$41,493	\$124,480	\$26,020
Median Family Income (MFI)	\$34,292		
Median Gross Rent	\$971		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$10,288	\$257	\$714
Very Low-Income (31-50% of MFI)	\$17,146	\$429	\$542
Low-Income (51-80% of MFI)	\$27,434	\$686	\$285
Moderate-Income (81-100% of MFI)	\$34,292	\$857	\$114
Middle-Income (101-120% of MFI)	\$41,150	\$1,029	\$58
Upper-Income (121% or greater of MFI)	\$41,493	\$1,037	\$66

Source: US Census, ACS, 2016 5-Year Estimates

CT 2.17			
Median Family Income (MFI)	\$42,500		
Median Owner-Occupied Value	\$145,200		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$12,750	\$38,250	\$106,950
Very Low-Income (31-50% of MFI)	\$21,250	\$63,750	\$81,450
Low-Income (51-80% of MFI)	\$34,000	\$102,000	\$43,200
Moderate-Income (81-100% of MFI)	\$42,500	\$127,500	\$17,700
Middle-Income (101-120% of MFI)	\$51,000	\$153,000	\$7,800
Upper-Income (121% or greater of MFI)	\$51,425	\$154,275	\$9,075
Median Family Income (MFI)	\$42,500		
Median Gross Rent	\$1,040		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$12,750	\$319	\$721
Very Low-Income (31-50% of MFI)	\$21,250	\$531	\$509
Low-Income (51-80% of MFI)	\$34,000	\$850	\$190
Moderate-Income (81-100% of MFI)	\$42,500	\$1,063	\$23
Middle-Income (101-120% of MFI)	\$51,000	\$1,275	\$235
Upper-Income (121% or greater of MFI)	\$51,425	\$1,286	\$246

Source: US Census, ACS, 2016 5-Year Estimates

CT 2.18			
Median Family Income (MFI)	\$42,330		
Median Owner-Occupied Value	\$157,200		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$12,699	\$38,097	\$119,103
Very Low-Income (31-50% of MFI)	\$21,165	\$63,495	\$93,705
Low-Income (51-80% of MFI)	\$33,864	\$101,592	\$55,608
Moderate-Income (81-100% of MFI)	\$42,330	\$126,990	\$30,210
Middle-Income (101-120% of MFI)	\$50,796	\$152,388	\$4,812
Upper-Income (121% or greater of MFI)	\$51,219	\$153,658	\$3,542
Median Family Income (MFI)	\$42,330		
Median Gross Rent	\$909		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$12,699	\$317	\$592
Very Low-Income (31-50% of MFI)	\$21,165	\$529	\$380
Low-Income (51-80% of MFI)	\$33,864	\$847	\$62
Moderate-Income (81-100% of MFI)	\$42,330	\$1,058	\$149
Middle-Income (101-120% of MFI)	\$50,796	\$1,270	\$361
Upper-Income (121% or greater of MFI)	\$51,219	\$1,280	\$371

Source: US Census, ACS, 2016 5-Year Estimates

CT 2.19			
Median Family Income (MFI)	\$23,731		
Median Owner-Occupied Value	\$161,000		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$7,119	\$21,358	\$139,642
Very Low-Income (31-50% of MFI)	\$11,866	\$35,597	\$125,404
Low-Income (51-80% of MFI)	\$18,985	\$56,954	\$104,046
Moderate-Income (81-100% of MFI)	\$23,731	\$71,193	\$89,807
Middle-Income (101-120% of MFI)	\$28,477	\$85,432	\$75,568
Upper-Income (121% or greater of MFI)	\$28,715	\$86,144	\$74,856
Median Family Income (MFI)	\$23,731		
Median Gross Rent	\$909		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$7,119	\$178	\$731
Very Low-Income (31-50% of MFI)	\$11,866	\$297	\$612
Low-Income (51-80% of MFI)	\$18,985	\$475	\$434
Moderate-Income (81-100% of MFI)	\$23,731	\$593	\$316
Middle-Income (101-120% of MFI)	\$28,477	\$712	\$197
Upper-Income (121% or greater of MFI)	\$28,715	\$718	\$191

Source: US Census, ACS, 2016 5-Year Estimates

CT 2.20			
Median Family Income (MFI)	\$34,364		
Median Owner-Occupied Value	\$143,400		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$10,309	\$30,928	\$112,472
Very Low-Income (31-50% of MFI)	\$17,182	\$51,546	\$91,854
Low-Income (51-80% of MFI)	\$27,491	\$82,474	\$60,926
Moderate-Income (81-100% of MFI)	\$34,364	\$103,092	\$40,308
Middle-Income (101-120% of MFI)	\$41,237	\$123,710	\$19,690
Upper-Income (121% or greater of MFI)	\$41,580	\$124,741	\$18,659
Median Family Income (MFI)	\$34,364		
Median Gross Rent	\$1,028		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$10,309	\$258	\$770
Very Low-Income (31-50% of MFI)	\$17,182	\$430	\$598
Low-Income (51-80% of MFI)	\$27,491	\$687	\$341
Moderate-Income (81-100% of MFI)	\$34,364	\$859	\$169
Middle-Income (101-120% of MFI)	\$41,237	\$1,031	\$3
Upper-Income (121% or greater of MFI)	\$41,580	\$1,040	\$12

Source: US Census, ACS, 2016 5-Year Estimates

CT 3.05			
Median Family Income (MFI)	\$36,755		
Median Owner-Occupied Value	\$131,900		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$11,027	\$33,080	\$98,821
Very Low-Income (31-50% of MFI)	\$18,378	\$55,133	\$76,768
Low-Income (51-80% of MFI)	\$29,404	\$88,212	\$43,688
Moderate-Income (81-100% of MFI)	\$36,755	\$110,265	\$21,635
Middle-Income (101-120% of MFI)	\$44,106	\$132,318	\$418
Upper-Income (121% or greater of MFI)	\$44,474	\$133,421	\$1,521
Median Family Income (MFI)	\$36,755		
Median Gross Rent	\$951		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$11,027	\$276	\$675
Very Low-Income (31-50% of MFI)	\$18,378	\$459	\$492
Low-Income (51-80% of MFI)	\$29,404	\$735	\$216
Moderate-Income (81-100% of MFI)	\$36,755	\$919	\$32
Middle-Income (101-120% of MFI)	\$44,106	\$1,103	\$152
Upper-Income (121% or greater of MFI)	\$44,474	\$1,112	\$161

Source: US Census, ACS, 2016 5-Year Estimates

CT 3.06			
Median Family Income (MFI)	\$35,545		
Median Owner-Occupied Value	\$139,900		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$10,664	\$31,991	\$107,910
Very Low-Income (31-50% of MFI)	\$17,773	\$53,318	\$86,583
Low-Income (51-80% of MFI)	\$28,436	\$85,308	\$54,592
Moderate-Income (81-100% of MFI)	\$35,545	\$106,635	\$33,265
Middle-Income (101-120% of MFI)	\$42,654	\$127,962	\$11,938
Upper-Income (121% or greater of MFI)	\$43,009	\$129,028	\$10,872
Median Family Income (MFI)	\$35,545		
Median Gross Rent	\$890		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$10,664	\$267	\$623
Very Low-Income (31-50% of MFI)	\$17,773	\$444	\$446
Low-Income (51-80% of MFI)	\$28,436	\$711	\$179
Moderate-Income (81-100% of MFI)	\$35,545	\$889	\$1
Middle-Income (101-120% of MFI)	\$42,654	\$1,066	\$176
Upper-Income (121% or greater of MFI)	\$43,009	\$1,075	\$185

Source: US Census, ACS, 2016 5-Year Estimates

CT 3.07			
Median Family Income (MFI)	\$52,455		
Median Owner-Occupied Value	\$143,800		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$15,737	\$47,210	\$96,591
Very Low-Income (31-50% of MFI)	\$26,228	\$78,683	\$65,118
Low-Income (51-80% of MFI)	\$41,964	\$125,892	\$17,908
Moderate-Income (81-100% of MFI)	\$52,455	\$157,365	\$13,565
Middle-Income (101-120% of MFI)	\$62,946	\$188,838	\$45,038
Upper-Income (121% or greater of MFI)	\$63,471	\$190,412	\$46,612
Median Family Income (MFI)	\$52,455		
Median Gross Rent	\$1,428		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$15,737	\$393	\$1,035
Very Low-Income (31-50% of MFI)	\$26,228	\$656	\$772
Low-Income (51-80% of MFI)	\$41,964	\$1,049	\$379
Moderate-Income (81-100% of MFI)	\$52,455	\$1,311	\$117
Middle-Income (101-120% of MFI)	\$62,946	\$1,574	\$146
Upper-Income (121% or greater of MFI)	\$63,471	\$1,587	\$159

Source: US Census, ACS, 2016 5-Year Estimates

CT 3.08			
Median Family Income (MFI)	\$53,571		
Median Owner-Occupied Value	\$203,000		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$16,071	\$48,214	\$154,786
Very Low-Income (31-50% of MFI)	\$26,786	\$80,357	\$122,644
Low-Income (51-80% of MFI)	\$42,857	\$128,570	\$74,430
Moderate-Income (81-100% of MFI)	\$53,571	\$160,713	\$42,287
Middle-Income (101-120% of MFI)	\$64,285	\$192,856	\$10,144
Upper-Income (121% or greater of MFI)	\$64,821	\$194,463	\$8,537
Median Family Income (MFI)	\$53,571		
Median Gross Rent	\$1,206		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$16,071	\$402	\$804
Very Low-Income (31-50% of MFI)	\$26,786	\$670	\$536
Low-Income (51-80% of MFI)	\$42,857	\$1,071	\$135
Moderate-Income (81-100% of MFI)	\$53,571	\$1,339	\$133
Middle-Income (101-120% of MFI)	\$64,285	\$1,607	\$401
Upper-Income (121% or greater of MFI)	\$64,821	\$1,621	\$415

Source: US Census, ACS, 2016 5-Year Estimates

CT 4.05			
Median Family Income (MFI)	\$49,136		
Median Owner-Occupied Value	\$128,300		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$14,741	\$44,222	\$84,078
Very Low-Income (31-50% of MFI)	\$24,568	\$73,704	\$54,596
Low-Income (51-80% of MFI)	\$39,309	\$117,926	\$10,374
Moderate-Income (81-100% of MFI)	\$49,136	\$147,408	\$19,108
Middle-Income (101-120% of MFI)	\$58,963	\$176,890	\$48,590
Upper-Income (121% or greater of MFI)	\$59,455	\$178,364	\$50,064
Median Family Income (MFI)	\$49,136		
Median Gross Rent	\$1,316		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$14,741	\$369	\$947
Very Low-Income (31-50% of MFI)	\$24,568	\$614	\$702
Low-Income (51-80% of MFI)	\$39,309	\$983	\$333
Moderate-Income (81-100% of MFI)	\$49,136	\$1,228	\$88
Middle-Income (101-120% of MFI)	\$58,963	\$1,474	\$158
Upper-Income (121% or greater of MFI)	\$59,455	\$1,486	\$170

Source: US Census, ACS, 2016 5-Year Estimates

CT 4.10			
Median Family Income (MFI)	\$41,783		
Median Owner-Occupied Value	\$119,600		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$12,535	\$37,605	\$81,995
Very Low-Income (31-50% of MFI)	\$20,892	\$62,675	\$56,926
Low-Income (51-80% of MFI)	\$33,426	\$100,279	\$19,321
Moderate-Income (81-100% of MFI)	\$41,783	\$125,349	\$5,749
Middle-Income (101-120% of MFI)	\$50,140	\$150,419	\$30,819
Upper-Income (121% or greater of MFI)	\$50,557	\$151,672	\$32,072
Median Family Income (MFI)	\$41,783		
Median Gross Rent	\$1,304		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$12,535	\$313	\$991
Very Low-Income (31-50% of MFI)	\$20,892	\$522	\$782
Low-Income (51-80% of MFI)	\$33,426	\$836	\$468
Moderate-Income (81-100% of MFI)	\$41,783	\$1,045	\$259
Middle-Income (101-120% of MFI)	\$50,140	\$1,253	\$51
Upper-Income (121% or greater of MFI)	\$50,557	\$1,264	\$40

Source: US Census, ACS, 2016 5-Year Estimates

CT 4.13			
Median Family Income (MFI)	\$50,179		
Median Owner-Occupied Value	\$140,300		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$15,054	\$45,161	\$95,139
Very Low-Income (31-50% of MFI)	\$25,090	\$75,269	\$65,032
Low-Income (51-80% of MFI)	\$40,143	\$120,430	\$19,870
Moderate-Income (81-100% of MFI)	\$50,179	\$150,537	\$10,237
Middle-Income (101-120% of MFI)	\$60,215	\$180,644	\$40,344
Upper-Income (121% or greater of MFI)	\$60,717	\$182,150	\$41,850
Median Family Income (MFI)	\$50,179		
Median Gross Rent	\$1,106		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$15,054	\$376	\$730
Very Low-Income (31-50% of MFI)	\$25,090	\$627	\$479
Low-Income (51-80% of MFI)	\$40,143	\$1,004	\$102
Moderate-Income (81-100% of MFI)	\$50,179	\$1,254	\$148
Middle-Income (101-120% of MFI)	\$60,215	\$1,505	\$399
Upper-Income (121% or greater of MFI)	\$60,717	\$1,518	\$412

Source: US Census, ACS, 2016 5-Year Estimates

CT 12.03			
Median Family Income (MFI)	\$26,809		
Median Owner-Occupied Value	\$253,300		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$8,043	\$24,128	\$229,172
Very Low-Income (31-50% of MFI)	\$13,405	\$40,214	\$213,087
Low-Income (51-80% of MFI)	\$21,447	\$64,342	\$188,958
Moderate-Income (81-100% of MFI)	\$26,809	\$80,427	\$172,873
Middle-Income (101-120% of MFI)	\$32,171	\$96,512	\$156,788
Upper-Income (121% or greater of MFI)	\$32,439	\$97,317	\$155,983
Median Family Income (MFI)	\$26,809		
Median Gross Rent	\$1,086		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$8,043	\$201	\$885
Very Low-Income (31-50% of MFI)	\$13,405	\$335	\$751
Low-Income (51-80% of MFI)	\$21,447	\$536	\$550
Moderate-Income (81-100% of MFI)	\$26,809	\$670	\$416
Middle-Income (101-120% of MFI)	\$32,171	\$804	\$282
Upper-Income (121% or greater of MFI)	\$32,439	\$811	\$275

Source: US Census, ACS, 2016 5-Year Estimates

CT 12.04			
Median Family Income (MFI)	\$50,881		
Median Owner-Occupied Value	\$199,100		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$15,264	\$45,793	\$153,307
Very Low-Income (31-50% of MFI)	\$25,441	\$76,322	\$122,779
Low-Income (51-80% of MFI)	\$40,705	\$122,114	\$76,986
Moderate-Income (81-100% of MFI)	\$50,881	\$152,643	\$46,457
Middle-Income (101-120% of MFI)	\$61,057	\$183,172	\$15,928
Upper-Income (121% or greater of MFI)	\$61,566	\$184,698	\$14,402
Median Family Income (MFI)	\$50,881		
Median Gross Rent	\$1,173		
Household Income Categories	Income	Affordable Rent	Gap/Surplus
Extremely Low-Income (0-30% of MFI)	\$15,264	\$382	\$791
Very Low-Income (31-50% of MFI)	\$25,441	\$636	\$537
Low-Income (51-80% of MFI)	\$40,705	\$1,018	\$155
Moderate-Income (81-100% of MFI)	\$50,881	\$1,272	\$99
Middle-Income (101-120% of MFI)	\$61,057	\$1,526	\$353
Upper-Income (121% or greater of MFI)	\$61,566	\$1,539	\$366

Source: US Census, ACS, 2016 5-Year Estimates