Affordable Housing and Economic Analysis

City of Fort Lauderdale, Florida

September 2015

Prepared by

FIU | Metropolitan Center

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EXECUTIVE SUMMARY

A. Background

The *City of Fort Lauderdale Affordable Housing and Economic Analysis* was prepared by the Florida International University Metropolitan Center to assist the City with creating an affordable housing policy. The scope of study centered on understanding how housing choice and opportunity, the local economy and transportation costs all play a role in determining housing affordability in Fort Lauderdale. An understanding of the shifting demands for housing is critical for the creation of effective housing policies and strategies. The following study provides the City with a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing. The increasing demand for worker housing, in particular, 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 analysis 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 first provides a City-wide analysis with Broward County comparisons followed by a two-phase neighborhood analysis. The neighborhood analysis was performed for all established "neighborhood associations" in the City. Given the small area and boundary irregularities of many of the neighborhood associations, it was agreed that for planning purposes the analysis would be most accurately and effectively performed by delineating "Neighborhood Area Analysis Districts" that would capture like sub-markets within the City. The Phase I analysis focused on neighborhood associations in proximity to and including the Downtown. The Phase II analysis included the balance of the City's neighborhood associations.

B. City-wide Analysis – Key Findings

Population Trends

> ➢ The City's population has increased by 10.8 percent (16,478 residents) since 2000 and by 0.8 percent (1,327 residents) since 2010. The population growth rate of the City has been slightly higher than Broward County during this period;

> ➢ Significantly, the number of households in the City has decreased by 7.3 percent (5,685) since 2009. The City's recent household loss is attributed to an 11.8 percent decrease in family households (4,482 family households);

> ➢ Since 2009 there has been a 2.8 percent (1,617 persons) decrease in the City's prime age (20-44) worker population. The City's fastest growing (51.5 percent) age grouping is between 50-69 years of age;

> ➢ An estimated 43 percent of the City of Fort Lauderdale's population 25 years of age and over have some college or an associate's degree with 33 percent having a Bachelor's, graduate or professional degree comparing favorably with Broward County.

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Economic Analysis

> The City of Fort Lauderdale's current median household income is $49,119 which is 29.6 percent higher than 2000 ($37,887). However, the City's median household income is 4.3 percent lower than Broward County's ($51,251);

> Both the City's percentages of families and people whose income in the past 12 months was below the poverty level are significantly higher than in 2000;

> According to 2009-2013 ACS estimates, 65.2 percent (141,986 workers) of the City of Fort Lauderdale's population age 16 and over are in the labor force up from 61.3 percent (126,162 workers) in 2000;

> The City's employed population 16 years and older is primarily employed in management, business, science and art occupations (36.6 percent), sales and office occupations (25.4 percent) and service occupations (21.4 percent);

> An estimated 57,052 (72.1 percent) of the City's workers commute to work by car, truck or van and drove alone with a mean travel time to work is 24.3 minutes one way. Only 3,629 workers (4.6 percent) use public transportation.

Housing Analysis

> The City's housing inventory increased by 12,109 units (15 percent) since 2000. Growth in the City's total housing inventory was attributed to a 23.8 percent (6,605 units) increase in 1-unit, detached unit (single-family) structures and a 20.7 percent (4,991 units) increase of units in structures with 20 or more units;

> The City's occupied units are comprised of 38,944 (54.3 percent) owner units and 32,805 (45.7 percent) renter units;

> There are currently 21,140 vacant units in the City with an overall vacancy rate of 22.8 percent. The City's current vacancy rate represents a 71.4 percent (8,800 units) increase since 2000;

> The City's increasing number of housing vacancies is largely due to "for seasonal, recreational, or occasional use" vacancies. Seasonal, recreation or occasional use vacancies have increased by 4,014 units (55 percent) from 2000-2013;

> According to 2009-2013 5-Year ACS estimates, the median value of an owner-occupied housing unit in the City of Fort Lauderdale is $245,700. Based on these estimates, the current value of owner-occupied units in the City represents a 63.6 percent increase since 2000;

> According to a recent Zillow's Fort Lauderdale Market Overview, the median sale price of a single-family home in the City is $331,050. The median sale price of a 3-bedroom single-family home was $372,000 and $674,000 for a 4-bedroom;

> There are an estimated 62.2 percent of owner-occupied housing units with a mortgage (23,885 owners). Significantly, 51.7 percent of current owner households with a mortgage pay in excess of 30 percent of their income on housing costs up from 37.6 percent in 2000;

- There are 32,805 occupied housing units in the City of Fort Lauderdale paying rent (45.7 percent of all occupied units). The median monthly gross rent of all renter-occupied units in the City is $1,057 which represents a 63.3 percent increase since 2000;

- An estimated 55.0 percent (18,051 households) of the City's renter households are paying in excess of 30 percent of their incomes on housing costs. This represents a 39.7 percent (5,131 renters) increase in cost-burdened renter households in the City since 2000;

- Significantly, 30 percent (9,960 households) of the City's renters are "severely" cost-burdened paying is excess of 50 percent of their incomes on housing costs;

- An affordability analysis for owner units in the City shows significant gaps within all household income categories including the "middle" household income category (101-120 percent of median);

- An affordability analysis of renter units in the City indicates growing and substantial affordability gaps for "extremely low" ($689) and "very low" ($443) income households earning below 50 percent of the City's median household income. An affordability gap ($75) also exists for "low" income renter households earning between 51-80 percent of the median household income;

- Significantly, the City's Housing & Transportation Affordability Index (H&T Index) of 66 percent is far above the 45 percent benchmark.

C. Neighborhood Analysis – Key Findings

<u>Population Trends</u>

- The City's population is largely concentrated in eight (8) Neighborhood Area Analysis Districts:

  - Coral Ridge North - Imperial Point (24,621 residents)
  - South Middle River (20,059 residents)
  - Poinciana Park – Croissant - River Oaks - Rio Vista (16,822 residents)
  - Melrose - Riverland (15,636 residents)
  - Dorsey-Riverbend, Progresso - Flagler Villages (15,455 residents)
  - Sunset - Lauderdale Isles - Flamingo Park (13,877 residents)
  - Poinsetta Heights - Victoria Park - Colee Hammock (13,712 residents)
  - Downtown - Tarpon River (13,268 residents)

- The above Neighborhood Area Analysis Districts comprise 80 percent (133,459 residents) of the City's population;

- Each of the above Neighborhood Area Analysis Districts vary in age of population and educational attainment, however, the majority have much higher percentages of residents age 55 and younger than the City, as a whole;

- The highest percentages of resident populations age 55 and younger reside in the Dorsey-Riverbend - Progresso - Flagler Villages (83.2 percent), South Middle River (78.8 percent) and the Melrose - Riverland (77.7 percent) Neighborhood Area Analysis Districts;

- The Neighborhood Area Analysis Districts with higher percentages of resident populations age 55 and over than the City as a whole include Harbor Beach (49.9 percent); Las Olas - Seven Isles (49.4 percent); Coral Ridge North - Imperial Point (48.2 percent); Poinsetta Heights - Victoria Park - Colee Hammock (40.0 percent) and Coral Ridge South - South Lauderdale Beach (38.5 percent).

Economic Analysis

- The civilian population age 16 and over in the aforementioned eight (8) Neighborhood Area Analysis Districts comprise 55 percent of the City's labor force (78,171 workers);

- The largest number of workers are found in Coral Ridge North - Imperial Point (13,048); Poinciana Park - Croissant - River Oaks - Rio Vista (11,324 workers); South Middle River (10,642 workers;

- The highest concentrations of workers are found in Palm Aire (75.3 percent); Twinlakes (74.4 percent); and Poinsetta Heights - Victoria Park - Colee Hammock (72.8 percent);

- The highest percentages of workers in management, business, science, and arts occupations are found in Las Olas Isles - Seven Isles (60.6 percent); Downtown - Tarpon River (48.4 percent); Coral Ridge South - South Lauderdale Beach (47.7 percent) Coral Ridge North - Imperial Point (47.2 percent); and Poinsetta Heights - Victoria Park - Colee Hammock (45.4 percent);

- The highest percentages of workers in service occupations are found in South Middle River (35.7 percent); Melrose - Riverland (35.5 percent) and Dorsey-Riverbend, Progresso - Flagler Villages (29.1 percent);

- The highest percentages of workers in sales and office occupations are found Coral Ridge South - South Lauderdale Beach (29.7 percent); Twinlakes (28.1 percent); and Coral Ridge North - Imperial Point (28.0 percent);

Housing Analysis

- The largest concentrations of housing inventory are found in Coral Ridge North - Imperial Point (19,990 units); Poinsetta Heights - Victoria Park - Colee Hammock (9,653 units); Poinciana Park - Croissant - River Oaks - Rio Vista (9,351 units);

- Owner occupancy rates are highest in Twinlakes (87.3 percent); Las Olas Isles - Seven Isles (79.7 percent); Harbor Beach (71.1 percent) and Sunset - Lauderdale Isles - Flamingo Park (70.7 percent);

- Renter occupancy rates are highest in Dorsey-Riverbend, Progresso - Flagler Villages (69.6 percent); South Middle Rover (60.0 percent) and Poinsetta Heights - Victoria Park - Colee Hammock (55 percent);

- The highest overall vacancy rates are found in Harbor Beach (44 percent); Coral Ridge North - Imperial Point (31 percent) and Las Olas Isles - Seven Isles (29 percent);

- The lowest overall vacancy rates are found in Sunset - Lauderdale Isles - Flamingo Park

  (7 percent) and Melrose - Riverland (8 percent);

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- Neighborhood Area Analysis Districts with the highest percentages of owner cost-burdened households include Las Olas Isles - Seven Isles (66.0 percent); Downtown - Tarpon River (59.4 percent); Dorsey-Riverbend, Progresso - Flagler Villages (58.9 percent);

- Renter cost-burdened households are widespread throughout the Neighborhood Area Analysis Districts with the highest percentages found in Palm Aire (73.9 percent); Twinlakes (73.9 percent); South Middle River (65.9 percent) and Melrose - Riverland (65.2 percent);

- Most of the City's neighborhoods have excessive Housing and Transportation (H&T) Affordability Indices ranging from 60 to 70 percent.

D. Housing Policy Implications

Access to affordable housing continues to be a pressing public policy issue in South Florida. The complexity of the "post-bubble" housing market places significant responsibilities on local governments and agencies. Affordable and accessible housing for working families and households is vital to the local economy and contributes greatly to community attachment and well-being. The study's findings show that housing affordably is a major issue in many of Fort Lauderdale's working neighborhoods for existing and potential owners and renters alike. This is due to a number of contributing factors including loss of equity, prolonged job loss, persistently high average rents and rising transportation costs. Therefore, City officials will need to broaden the definition of affordability to encompass both transportation and housing costs. Public investments should be targeted to lower combined housing and transportation costs by creating more location efficient communities including transit-oriented development, mixed-use and the creation of more compact and walkable communities. In essence, transportation costs are more susceptible to reduction than housing costs. The general definition of a location-efficient area is one that is well-served by transit, and is conducive to biking, walking and other modes of transportation. Building mixed-income, mixed-use housing near transit is a key tool to meaningfully address the City of Fort Lauderdale's housing demands by tackling housing and transportation costs together while expanding access to jobs, educational opportunities, and prosperity for all City residents.

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The *City of Fort Lauderdale Affordable Housing and Economic Analysis* provides a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing in the City of Fort Lauderdale. 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.

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 U.S. 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.

Housing and Transportation Affordability Index

As noted above, 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 HUD definition that households should spend no more than 30 percent of their income on housing costs is most frequently used by various units of government. However, 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. Rising gas and overall transportation costs have significant impacts on both homeowners and renters. The location of affordable rental housing is particularly relevant as proximity to job centers and access to transit is vital to a renter dominated workforce principally comprised of low- and moderate income households.

The Housing and Transportation Affordability Index (H+T Index) developed by the Center for Neighborhood Technology (CNT) demonstrates 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.

Methodology and Scope of Analysis

The *City of Fort Lauderdale Affordable Housing and Economic Analysis* 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 the City of Fort Lauderdale's population trends including race and ethnicity, age and educational attainment values;

- **Economic Characteristics:** This section provides a current assessment of the City of Fort Lauderdale's economy including household income, poverty, labor force, occupations and commuter patterns;

- **Housing Supply and Demand Analysis:** This section analyzes the affordability levels of the City of Lauderdale's owner and renter housing based on current housing values in relation to household income.;

- **Neighborhood Analysis:** This section provides a drill down analysis at the neighborhood level of the same population, economic and housing supply and demand data as performed at the City level.

CITY AND COUNTY ANALYSIS

A. Population Characteristics

Population Change

According to recent 2009-2013 5-Year American Community Survey (ACS) estimates, the City of Fort Lauderdale has a current population of 168,603 residents. The City's population has increased by 10.8 percent (16,478 residents) since 2000 and by 0.8 percent (1,327 residents) since 2010. The population growth rate of the City has been slightly higher than Broward County during this period.

There are currently 71,749 households in the City which represents a 4.8 percent increase since 2000. Significantly, the number of households in the City has decreased by 7.3 percent (5,685) since 2009. The City's recent household loss is attributed to an 11.8 percent (4,482 households) decrease in family households. Overall, family households comprise 46.7 percent of all occupied units in the City down from 48.2 percent in 2000.

In comparison, Broward County experienced a 1.3 percent increase in households since 2000, but a 1.0 percent decrease (7,014) in total households since 2009. The County also had a slight decrease (756 households) in family households since 2009. Overall, family households comprise 63.1 percent of the County's total occupied households.

Table 1.1: City and County Population Comparisons

City of Fort Lauderdale		Broward County	
2000	152,125	2000	1,623,018
2010	167,276	2010	1,734,139
2011	166,712	2011	1,742,012
2012	167,370	2012	1,761,993
2013	168,603	2013	1,784,889
% Change 2010-2013	10.83%	% Change 2010-2013	9.97%

Source: US Census, ACS, (2013),(2012),(2011),(2010) 5-Year Estimates, 2000 SF1 100 percent data

Race and Ethnicity

The racial and ethnic composition of the City of Fort Lauderdale has been gradually changing since 2000. While the City's White Alone (50.9 percent) and Black or African American (30.9 percent) populations continue to comprise the largest shares of the City's racial composition, there has been a significant shift in the growth the racial groups. The city's White Alone population decreased by 2.6 percent since 2000 while the City's Black or African American population increased by 23.9 percent. Hispanic or Latinos of any race have been the fastest growing population, increasing by 81.2 percent (11,292 persons) since 2000. Hispanic or Latinos now comprise 14.9 percent of the City's population up from 9.1 percent in 2000.

The racial and ethnic composition of the City is fairly similar to that of Broward County, both in terms of composition and population shifts. The County has also experienced a decrease (1.3 percent) in its White alone population since 2000, but a more dramatic increase of 45.4 in its Black or African American population. Likewise, the County's Hispanic or Latino population has increased by 70 percent (190,280 persons) since 2000 and now comprise 25.9 percent of the County's population up from 16.7 percent in 2000.

Table 1.2(a): City and County Race and Ethnicity Comparisons, 2000

2000				
	City of Fort Lauderdale		Broward County	
Race	Total	%	Total	%
White alone	88,225	58.0%	1,145,287	70.6%
Black or African American alone	41,994	27.6%	333,304	20.5%
American Indian and Alaska Native alone	202	0.1%	3,867	0.2%
Asian alone	1,771	1.2%	36,581	2.3%
Native Hawaiian and Other Pacific Islander	34	0.0%	916	0.1%
Some other race alone	278	0.2%	278	0.0%
Two or more races:	5,727	3.8%	5,727	0.4%
Ethnicity				
Not Hispanic or Latino	38,231	90.9%	1,351,366	83.3%
Hispanic or Latino	13,894	9.1%	271,652	16.7%

Source: US Census, 2000 SF1 100 percent data

Table 1.2(b): City and County Race and Ethnicity Comparisons, 2013

	City of Fort Lauderdale		Broward County	
Race	Total	%	Total	%
White alone	85,878	50.9%	1,129,974	63.3%
Black or African American alone	52,058	30.9%	484,677	27.2%
American Indian and Alaska Native alone	208	0.1%	3,858	0.2%
Asian alone	1,965	1.2%	59,768	3.3%
Native Hawaiian and Other Pacific Islander	92	0.1%	1,056	0.1%
Some other race alone	571	0.3%	60,906	3.4%
Two or more races:	2,645	1.6%	44,650	2.5%
Ethnicity				
Not Hispanic or Latino	143,417	85.1%	1,323,497	74.2%
Hispanic or Latino	25,186	14.9%	461,932	25.9%

Source: US Census, ACS, 2013 5-Year Estimates

Age

According to 2009-2013 ACS estimates, the current median age of the City of Fort Lauderdale's population is 42.3 up from 39.6 in 2000. Significantly, however, is a 2.8 percent (1,617 persons) decrease in the City's prime age (20-44) worker population. The City's fastest growing (51.5 percent) age grouping is between 50-69 years of age.

Broward County's median age of 39.8 is significantly lower than the City of Fort Lauderdale. However, the County has also experienced a decrease of 0.6 percent (3,862 persons) in the prime age (20-44) worker population. Comparable to the City is the County's 40.7 percent (165,932 persons) growth in the 45-69 age grouping.

Table 1.3(a): City and County Age Comparisons, 2000

Age	City of Fort Lauderdale		Broward County	
	Total	%	Total	%
Total population	152,125		1,623,018	
Under 5 years	7,808	5.1%	102,176	6.3%
5 to 9 years	8,438	5.5%	110,088	6.8%
10 to 14 years	8,175	5.4%	109,640	6.8%
15 to 19 years	8,093	5.3%	93,135	5.7%
20 to 24 years	8,311	5.5%	81,477	5.0%
25 to 29 years	10,613	7.0%	105,627	6.5%
30 to 34 years	12,151	8.0%	124,397	7.7%
35 to 39 years	13,658	9.0%	147,284	9.1%
40 to 44 years	13,784	9.1%	138,144	8.5%
45 to 49 years	12,300	8.1%	117,153	7.2%
50 to 54 years	10,575	7.0%	97,244	6.0%
55 to 59 years	8,594	5.6%	75,914	4.7%
60 to 64 years	6,247	4.1%	60,330	3.7%
65 to 69 years	6,001	3.9%	56,973	3.5%
70 to 74 years	5,967	3.9%	59,644	3.7%
75 to 79 years	4,921	3.2%	56,476	3.5%
80 to 84 years	3,402	2.2%	44,869	2.8%
85 years and over	3,087	2.0%	42,447	2.6%
18 years and over	122,854	80.8%	1,241,557	76.5%
65 years and over	23,378	15.4%	260,409	16.0%
Median age (years)	40		38	

Source: US Census, 2000 SF4 Estimates

Table 1.3(b): City and County Age Comparisons- 2013

Age	City of Fort Lauderdale		Broward County	
	Total	%	Total	%
Total population	168,603		1,784,889	
Under 5 years	8,870	5.3%	105,197	5.9%
5 to 9 years	8,614	5.1%	104,146	5.8%
10 to 14 years	7,489	4.4%	114,123	6.4%
15 to 19 years	8,774	5.2%	114,029	6.4%
20 to 24 years	9,804	5.8%	109,360	6.1%
25 to 29 years	12,902	7.7%	117,203	6.6%
30 to 34 years	12,031	7.1%	116,066	6.5%
35 to 39 years	10,360	6.1%	117,393	6.6%
40 to 44 years	11,812	7.0%	133,045	7.5%
45 to 49 years	13,455	8.0%	142,033	8.0%
50 to 54 years	14,465	8.6%	136,990	7.7%
55 to 59 years	12,786	7.6%	117,502	6.6%
60 to 64 years	11,157	6.6%	98,636	5.5%
65 to 69 years	9,182	5.4%	78,385	4.4%
70 to 74 years	5,908	3.5%	55,101	3.1%
75 to 79 years	4,350	2.6%	43,695	2.4%
80 to 84 years	2,714	1.6%	39,501	2.2%
85 years and over	3,930	2.3%	42,484	2.4%
18 years and over	138,254	82.0%	1,390,222	77.9%
65 years and over	26,133	15.5%	305,838	14.5%
Median age (years)	42		40	

Source: US Census, ACS, 2013 5-Year Estimates

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Educational Attainment

According to 2009-2013 ACS estimates, 43 percent of the City of Fort Lauderdale's population 25 years of age and over have some college or an associate's degree with 33 percent having a Bachelor's, graduate or professional degree. Significantly, the City's 25+ population with less than a high school diploma has decreased since 2000.

The City's overall educational attainment is generally similar to Broward County with respect to the percentages of the 25+ population with some college or higher degrees including a Bachelor's, graduate or professional degree. However, the percentages of the City's 25+ population with less than a high school diploma are somewhat higher than the County, as a whole.

Table 1.4(a): City and County Educational Attainment Comparisons- 2000

Educational Attainment	City of Fort Lauderdale	Broward County
Less than 9th grade	7.4%	5.4%
9th to 12th, no diploma	13.6%	12.6%
High school graduate (incl. equivalency)	24.3%	28.4%
Some college, no degree	20.5%	21.6%
Associate's degree	6.3%	7.5%
Bachelor's degree	17.5%	15.8%
Graduate or professional degree	10.4%	8.7%

Source: US Census, 2000 SF4 Estimates

Table 1.4(b): City and County Educational Attainment Comparisons- 2013

Educational Attainment	City of Fort Lauderdale	Broward County
Less than 9th grade	6.2%	5.2%
9th to 12th, no diploma	8.9%	7.0%
High school graduate (incl. equivalency)	25.1%	27.8%
Some college, no degree	19.0%	21.0%
Associate's degree	7.8%	9.1%
Bachelor's degree	20.5%	19.2%
Graduate or professional degree	12.5%	10.7%

Source: US Census, ACS, 2013 5-Year Estimates

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B. Economic Characteristics

Median Household Income

According to 2009-2103 ACS estimates, the City of Fort Lauderdale's current median household income is $49,119 which is 29.6 percent higher than 2000 ($37,887). The City's median household income is 4.3 percent lower than Broward County's median household income of $51,251.

Table 1.5: City and County Median Household Income Comparisons

Median Household Income		
	2000	**2013**
City of Fort Lauderdale	$37,887	$43,119
Broward County	$41,691	$51,251

Source: US Census, 2000 SF4 Estimates, ACS, 2013 5-Year Estimates

Poverty

According to 2009-2013 ACS estimates, 15.0 percent of families in the City of Fort Lauderdale and 20.6 percent of people had incomes in the past 12 months below the poverty level. Both the percentages of families and people whose income in the past 12 months was below the poverty level are significantly higher than in 2000.

In Broward County, the percentage of families and people whose income in the past 12 months is below the poverty level is lower than the City of Fort Lauderdale.

Table 1.6: City and County Poverty Rate Comparisons

Percentage of families & people whose income in the past 12 months is below the poverty level		
	2000	**2013**
City of Fort Lauderdale		
Families	13.8%	15.0%
People	17.7%	20.6%
Broward County		
Families	8.7%	10.9%
People	11.5%	14.3%

Source: US Census, 2000 SF3 Estimates, ACS, 2013 5-Year Estimates

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Labor Force

According to 2009-2013 ACS estimates, 65.2 percent (141,986 workers) of the City of Fort Lauderdale's population age 16 and over are in the labor force up from 61.3 percent (126,162 workers) in 2000. The current percentage of unemployed is 8.1 percent with 34.8 percent of the 16+ population not in the labor force.

Broward County has a slightly larger percentage (67.2) of the population 16+ in the labor force and similar percentages of unemployed (8.0 percent) and persons not in the labor force (32.8 percent). (Note: According to the Florida Department of Economic Opportunity (DEO), the April 2015 unemployment rate for Broward County was 4.8 percent).

Table 1.7(a): City and County Labor Force Comparisons, 2000

Labor Force	City of Fort Lauderdale	Broward County
In Labor Force	61.3%	62.7%
Civilian labor force	61.3%	62.6%
Employed	93.7%	59.2%
Unemployed	6.3%	3.3%
Not in labor force	38.7%	37.3%

Source: US Census, 2000 SF3 Estimates

Table 1.7(b): City and County Labor Force Comparisons, 2013

Labor Force	City of Fort Lauderdale	Broward County
In Labor Force	65.2%	67.2%
Civilian labor force	65.1%	67.1%
Employed	57.0%	59.1%
Unemployed	8.1%	8.0%
Not in labor force	34.8%	32.8%

Source: US Census, ACS, 2013 5-Year Estimates

The City of Fort Lauderdale's employed population 16 years and older is primarily employed in management, business, science and art occupations (36.6 percent), sales and office occupations (25.4 percent) and service occupations (21.4 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 management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607. The median earnings for sales and office occupations is $28,020.

Commuter Characteristics

According to 2009-2013 ACS estimates, 57,052 (72.1 percent) City of Fort Lauderdale workers commute to work by car, truck or van and drove alone. Only 3,629 workers (4.6 percent) use public transportation, excluding taxicabs. The mean travel time to work is 24.3 minutes one way. The commuter patterns of the City's workers have remained essentially unchanged since 2000 though there has been a discernible

uptick in the employed labor force 16+ that work at home, walk or use alternative means of transportation.

C. Housing Supply and Demand

Housing Inventory and Tenure

Table 1.8(a): City and County Housing Inventory Comparisons, 2000

According to the most recent 2009-2013 5-Year American Community Survey (ACS) estimates, the City of Fort Lauderdale's housing inventory increased by 12,109 units (15 percent) since 2000. Growth in the City's total housing inventory was attributed to a 23.8 percent (6,605 units) increase in 1-unit, detached unit (single-family) structures and a 20.7 percent (4,991 units) increase of units in structures with 20 or more units. The percentage (36.9 percent) of Fort Lauderdale's inventory of detached, single-family units is less than Broward County (41.4 percent), as a whole. Conversely, the percentage (31.3 percent) of units in structures with 20 or more units is greater in Fort Lauderdale than Broward County (27.8 percent).

Housing Inventory	City of Fort Lauderdale	Broward County
1-unit, detached	34.3%	40.9%
1-unit, attached	3.7%	7.7%
2 units	6.6%	2.7%
3 or 4 units	9.2%	4.5%
5 to 9 units	7.2%	5.5%
10 to 19 units	7.1%	7.2%
20 or more units	29.9%	27.5%
Mobile home	1.6%	3.6%
Boat, RV, van, etc.	0.5%	0.1%

Source: US Census, 2000 SF3 Estimates

Table 1.8(b): City and County Housing Inventory Comparisons, 2013

Housing Inventory	City of Fort Lauderdale	Broward County
1-unit, detached	36.9%	41.4%
1-unit, attached	4.9%	8.0%
2 units	5.6%	2.8%
3 or 4 units	7.5%	4.4%
5 to 9 units	6.0%	5.7%
10 to 19 units	6.6%	7.2%
20 or more units	31.3%	27.8%
Mobile home	1.1%	2.7%
Boat, RV, van, etc.	0.1%	0.0%

Source: US Census, ACS, 2013 5-Year Estimates

According to 2009-2013 5-Year American Community Survey (ACS) estimates, 77.2 percent (71,749 units) of the City of Fort Lauderdale's housing units are occupied. The City's occupied units are comprised of 38,944 (54.3 percent) owner units and 32,805 (45.7 percent) renter units. There are

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currently 21,140 vacant units in the City with an overall vacancy rate of 22.8 percent. The City's current vacancy rate represents a 71.4 percent (8,800 units) increase since 2000.

Housing Vacancies and Characteristics

An analysis of the City's "vacancy status characteristics" found the increase in the City's housing vacancies is largely due to the increasing number of "for seasonal, recreational, or occasional use" and "for rent" vacancies. Seasonal, recreation or occasional use vacancies have increased by 4,014 units (55 percent) from 2000-2013 with "for rent" vacancies increasing 1,016 units (40.1 percent). The City also had

Table 1.9: City of Fort Lauderdale Housing Vacancy Status

City of Fort Lauderdale			
Vacancy Status	2000	2013	% Change
Total Vacant Units	12,332	21,140	71.4%
For Rent	2,530	3,546	40.2%
For Sale Only	1,052	1,782	69.4%
Rented or Sold, Not occupied	659	1,092	65.7%
For Seasonal, Recreational, or Occasional Use	7,302	11,316	55.0%
All Other Vacant	789	3,404	331.4%

Source: US Census, 2000 SF3 Estimates, ACS, 2013 5-Year Estimates

significant increases in the number of vacancies in the category of "other vacant" (3,404 units/331 percent). Vacancy increases in this category are generally attributed to some combination of newly constructed, not occupied units and/or an inventory of distressed properties. The City's vacancy status characteristics largely mirror that of Broward County. The County also experienced significant increases in for rent, for seasonable, recreational, or occasional use and all other vacancy categories since 2000.

Housing Values

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 level of affordable housing demand is largely determined by job growth and retention. Employment growth will occur through the retention and expansion of existing firms and new economic growth resulting from start-ups, spin-offs, and relocations to the City of Fort Lauderdale. Essentially, populations follow job growth and the demand for housing will be influenced by the location, type and wage levels of the City and Broward County with respect to future employment growth. The affordability component of housing demand, however, is based on local wages and salaries that are then translated into household incomes. Therefore, the availability of an existing supply of various housing types and price levels must be maintained to address the housing demand of the variety of occupations that comprise the local industrial base.

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 in Broward County and South Florida show steady increases in the value of both owner and rental housing.

The Greater Fort Lauderdale Realtors March 2014-2015 year-over-year analysis of housing market activity in Broward County showed a significant uptick in the median sale prices of both traditional single-family and townhomes/condos. Traditional closed sales of single-family homes in March 2015 showed a $320,000 median sale price and a 10.7 percent year-over-year increase. Traditional closed sales for townhomes/condos showed a $140,000 median sale price and 7.7 percent year-over-year increase.

Table 1.10: Housing Sales

		March 2015	March 2014	% Change
Single-Family Homes				
Traditional	Closed Sales	1038	234	11.1%
	Median Sale Price	$320,000	$289,000	10.7%
Foreclosures/REO	Closed Sales	247	147	68.0%
	Median Sale Price	$203,500	$168,300	20.9%
Short Sale	Closed Sales	114	126	-9.5%
	Median Sale Price	$210,000	$213,000	-1.4%
Townhomes/Condos				
Traditional	Closed Sales	1199	1232	5.9%
	Median Sale Price	$140,000	$130,000	7.7%
Foreclosures/REO	Closed Sales	297	225	32.0%
	Median Sale Price	$94,687	$94,300	0.4%
Short Sale	Closed Sales	59	78	-24.4%
	Median Sale Price	$1,000,000	$106,500	-6.1%

Source: The Greater Fort Lauderdale Realtors March 2014-2015

According to Zillow's most recent (April 30, 2015) Fort Lauderdale Market Overview, the median sale price of a single-family home in the City was $331,050. The median sale price of a 3-bedroom single-family home was $372,000 and $674,000 for a 4-bedroom.

According to 2009-2013 5-Year ACS estimates, the median value of an owner-occupied housing unit in the City of Fort Lauderdale is $245,700. Based on these estimates, the current value of owner-occupied units in the City represents a 63.6 percent increase since 2000.

Table 1.11: City and County Median Housing Values

Median Housing Values		
	2000	**2013**
City of Fort Lauderdale		
Median Owner Value	$150,100	$245,700
Median Gross Rent	$647	$1,057
Broward County		
Median Owner Value	$128,600	$181,500
Median Gross Rent	$757	$1,171

Source: US Census, 2000 SF3 Estimates, ACS, 2013 5-Year Estimates

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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. As previously noted, the standard most frequently used by various units of government is that households should spend no more than 30 percent of their income on housing costs. This is the standard definition for housing programs administered by the Department of Housing and Urban Development (HUD) and most state housing agencies. Owner and renter households paying excess of 30 percent of their income on housing costs are considered "cost burdened."

According to 2009-2013 5-Year ACS estimates, owner-occupied housing units with a mortgage comprise 62.2 percent (23,885 owners) of the City of Fort Lauderdale's total owner-occupied housing units. Significantly, 51.7 percent of current owner households with a mortgage pay in excess of 30 percent of their income on housing costs up from 37.6 percent in 2000. An additional 26.6 percent of owner households "without a mortgage" also pay in excess of 30 percent of their income on housing costs. The level of cost-burdened owner households with and without a mortgage in the City are similar to County-wide levels.

Table 1.12(a): City Cost Burdened Households

Cost Burdened Renter Households	City of Fort Lauderdale	
	2000	**2013**
Total renter occupied housing units that pay 30% or more of their household income on rent	42.4%	55.0%
Cost Burdened Owner Households	**2000**	**2013**
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	43.7%	51.70%

Source: US Census, 2000 SF3 Estimates, ACS, 2013 5-Year Estimates

Table 1.12(b): County Cost Burdened Households

Cost Burdened Renter Households	Broward County	
	2000	2013
Total renter occupied housing units that pay 30% or more of their household income on rent	43.6	61.0%
Cost Burdened Owner Households	2000	2013
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	38.1%	51.5%

Source: US Census, 2000 SF3 Estimates, ACS, 2013 5-Year Estimates

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According to 2009-2013 5-Year ACS estimates, there are 32,805 occupied housing units in the City of Fort Lauderdale paying rent (45.7 percent of all occupied units). The median monthly gross rent of all renter-occupied units in the City is $1,057. The current rent price represents a 63.3 percent increase since 2000.

More than half, 55.0 percent (18,051 households) of the City of Fort Lauderdale's renter households are paying in excess of 30 percent of their incomes on housing costs. This represents a 39.7 percent (5,131 renters) increase in cost-burdened renter households in the City since 2000.

Housing Affordability

The following section provides a "housing affordability analysis" using the current 2009-2013 5-Year estimates of median household income and owner/rent values for the City of Fort Lauderdale. Income limits are set for the following household income categories:

➢ Extremely Low – 0-30% of Median = $14,736
➢ Very Low – 31-50% of Median = $24,560
➢ Low – 51-80% of Median = $39,295
➢ Moderate – 81-100% of Median = $49,119
➢ Middle 101-120% of Median = $58,943

Using 2009-2013 5-Year ACS estimates, an owner and renter housing supply/demand analysis was performed for each of the five household income categories. For owner units, affordability of home purchase was calculated at the standard 2.5:1 median home value-to-median household income ratio. For renter units, affordability was calculated using the ≤ 30 percent of household income standard.

Table 1.13(a): City Owner Affordability Analysis

Fort Lauderdale						
	2000			**2013**		
Median Household Income (MHI)	$37,887			$49,119		
Median Owner-Occupied Value	$150,100			$245,700		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/ Surplus	Income	Affordable Home Purchase Price	Gap/ Surplus
Extremely Low-Income (0-30% of MHI)	$11,366	$28,415	$121,685	$14,736	$36,839	$208,861
Very Low-Income (31-50% of MHI)	$18,944	$47,359	$102,741	$24,560	$61,399	$184,301
Low-Income (51-80% of MHI)	$30,310	$75,774	$74,326	$39,295	$98,238	$147,462
Moderate-Income (81-100% of MHI)	$37,887	$94,718	$55,383	$49,119	$122,798	$122,903
Middle-Income (101-120% of MHI)	$45,464	$113,661	$36,439	$58,943	$147,357	$98,343

Source: US Census, 2000 SF3 Estimates, ACS, 2013 5-Year Estimates

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Table 1.13(b): County Owner Affordability Analysis

Broward County						
	2000			**2013**		
Median Household Income (MHI)	$41,691			$51,251		
Median Owner-Occupied Value	$128,600			$181,500		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/ Surplus	Income	Affordable Home Purchase Price	Gap/ Surplus
Extremely Low-Income (0-30% of MHI)	$12,507	$31,268	$97,332	$15,375	$38,438	$143,062
Very Low-Income (31-50% of MHI)	$20,846	$52,114	$76,486	$25,626	$64,064	$117,436
Low-Income (51-80% of MHI)	$33,353	$83,382	$45,218	$41,001	$102,502	$78,998
Moderate-Income (81-100% of MHI)	$41,691	$104,228	$24,373	$51,251	$128,128	$53,373
Middle-Income (101-120% of MHI)	$50,029	$125,073	$3,527	$61,501	$153,753	$27,747

Source: US Census, 2000 SF3 Estimates, ACS, 2013 5-Year Estimates

The housing affordability analysis for owner units in the City shows significant gaps within all household income categories including the "middle" household income category (101-120 percent of median). Affordability gaps within the "extremely" and "very low" household income categories are fairly normal as ownership opportunities within these lower income levels is cost prohibitive. However, large affordability gaps within the "moderate" and "middle" household income categories are significant and points to the general unavailability of owner units in the City to accommodate the price points of households earning less than 120 percent of median.

The housing supply and demand analysis for renter units in the City shows a significant gap in the supply of affordable renter units for "extremely" low income households, but sizeable gaps also within the price ranges of "moderate" and "upper" household income categories.

The affordability analysis of renter units in the City indicates growing and substantial affordability gaps for "Extremely Low" ($689) and "Very Low" ($443) income households earning below 50 percent of the City's median household income. A significant affordability gap ($75) also exists for "Low" income renter households earning between 51-80 percent of the median household income. Rent affordability in the City is similar to that of Broward County, as a whole, though affordability gaps are significantly greater in the County in the aforementioned household income categories.

Housing and Transportation Affordability Index

As previously noted, 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 2015 estimates, both Broward County (65 percent) and the City of Fort Lauderdale (66 percent) have an H+T Index far above the 45 percent benchmark.

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Table 1.14(a): City Renter Affordability Analysis

Fort Lauderdale						
	2000			**2013**		
Median Household Income (MHI)	$37,887			$49,119		
Median Gross Rent	$647			$1,057		
Household Income Categories	Income	Affordable Home Rent Price	Gap/ Surplus	Income	Affordable Home Purchase Price	Gap/ Surplus
Extremely Low-Income (0-30% of MHI)	$11,366	$284	$363	$14,736	$368	$689
Very Low-Income (31-50% of MHI)	$18,944	$474	$173	$24,560	$614	$443
Low-Income (51-80% of MHI)	$30,310	$758	$111	$39,295	$982	$75
Moderate-Income (81-100% of MHI)	$37,887	$947	$300	$49,119	$1,228	$171
Middle-Income (101-120% of MHI)	$45,464	$1,137	$490	$58,943	$1,474	$417

Source: US Census, 2000 SF3 Estimates, ACS, 2013 5-Year Estimates

Table 1.14(b): County Renter Affordability Analysis

Broward County						
	2000			**2013**		
Median Household Income (MHI)	$41,691			$51,251		
Median Gross Rent	$757			$1,171		
Household Income Categories	Income	Affordable Rent Purchase Price	Gap/ Surplus	Income	Affordable Home Purchase Price	Gap/ Surplus
Extremely Low-Income (0-30% of MHI)	$12,507	$313	$444	$15,375	$384	$787
Very Low-Income (31-50% of MHI)	$20,846	$521	$236	$25,626	$641	$530
Low-Income (51-80% of MHI)	$33,353	$834	$77	$41,001	$1,025	$146
Moderate-Income (81-100% of MHI)	$41,691	$1,042	$285	$51,251	$1,281	$110
Middle-Income (101-120% of MHI)	$50,029	$1,251	$494	$61,501	$1,538	$367

Source: US Census, 2000 SF3 Estimates, ACS, 2013 5-Year Estimates

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NEIGHBORHOOD ANALYSIS

The following section presents a population, economic, and housing supply and demand analysis for Fort Lauderdale's established "neighborhood associations." Given the small area and boundary irregularities of many of the neighborhood associations, it was agreed with City staff that for planning purposes the analysis would be most accurately and effectively performed by delineating "Neighborhood Area Analysis Districts" that would capture like sub-markets within the City. The analysis relies on the most current data available from the U.S. Census at the census tract and block group levels. Each section shows the map of the Neighborhood Area Analysis District and the neighborhoods it includes. A map of all neighborhoods is also shown in the Appendix, pp. 97-97.

South Middle River Neighborhood Area Analysis District

The South Middle River Neighborhood Area Analysis District includes the Neighborhoods of Lauderdale Manors HOA, South Middle River Civic Association and Middle River Terrace Association.

Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District

The Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District includes the Neighborhoods of Dorsey-Riverbend HOA, Durrs Neighborhood Association, City View Townhomes Association, Home Beautiful Park Civic Association, Progresso Village and Flagler Village Associations.

Downtown/Tarpon River Neighborhood Area Analysis District

The Downtown/Tarpon River Neighborhood Area Analysis District includes the Neighborhoods of Downtown Fort Lauderdale Civic Association, Tarpon River Civic Association, Sailboat Bend Civic Association and Riverside Park Residents Association.

Palm Aire Neighborhood Area Analysis District

The Palm Aire Neighborhood Area Analysis District includes the Neighborhoods of Palm Aire Village (West), Palm Aire Village (East), and the Lofts of Palm Aire Village.

Twinlakes Neighborhood Area Analysis District

The Twinlakes Neighborhood Area Analysis District is composed of only the Twinlakes Neighborhood Association.

Coral Ridge North-Imperial Point Neighborhood Area Analysis District

The Coral Ridge North-Imperial Point Neighborhood Area Analysis District includes the Neighborhoods of Boulevard Park Isles HOA, Imperial Point Association, Montego Bay Townhomes, Port Royale Master Association, Bay Colony Club Condominium, Bay Colony HOA, Lake Estates Improvement Association, Landings Residential Association, Bermuda Riviera Association, Galt Mile Community Association, Coral Ridge Country Club Estate, North Golf Estates HOA, Knoll Ridge HOA, and Coral Ridge Isles Association.

Coral Ridge South-Lauderdale Beach Neighborhood Area Analysis District

The Coral Ridge South-Lauderdale Beach Neighborhood Area Analysis District includes the Neighborhoods of Coral Shores Civic Association, Coral Ridge Association Incorporated, Central Beach Alliance, Lauderdale Beach HOA, Dolphin Isles HOA and Birch Park Finger Streets Association.

Poinsetta Heights/Victoria Park/Colee Hammock Neighborhood Area Analysis District

The Poinsetta Heights/Victoria Park/Colee Hammock Area Analysis District is composed of Poinsettia Heights Civic Association, Lake Ridge Residents Association, Victoria Park Civic Association, Sunrise Key Civic Association, Beverly Heights, and Colee Hammock HOA.

Las Olas Isles/Seven Isles Neighborhood Area Analysis District

The Las Olas Isles/Seven Isles Neighborhood Area Analysis District includes the Neighborhoods of Navarro Isles Association, Las Olas Isles Homeowners Association, Idlewyld Improvement Association, Hendricks and Venice Isles, Nurmi Isles Homeowners Association, Sunrise Intracoastal HOA and Seven Isles Homeowners Association.

Harbor Beach Neighborhood Area Analysis District

The Harbor Beach Neighborhood Area Analysis District includes the Neighborhoods of Central Beach Alliance, Harbor Beach HOA, Harbor Inlet Association, Breakwater Surf Homes, Harbor Drive Association, and Harbor Isles of Fort Lauderdale.

Poinciana Park/Croissant/River Oaks/Rio Vista Neighborhood Area Analysis District

The Poinciana Park/Croissant/River Oaks/Rio Vista Neighborhood Area Analysis District is composed of Rio Vista Civic Association, Harbordale Civic Association, Lauderdale Harbours Association, Croissant Park Civic Association, Poinciana Park Civic Association, Edgewood Civic Association, River Oaks Civic Association, and Shady Banks Civic Association.

Sunset / Lauderdale Isles / Flamingo Park Neighborhood Area Analysis District

The Sunset/Lauderdale Isles/Flamingo Park Neighborhood Area Analysis District includes the Neighborhoods of Lauderdale West Association, Sunset Civic Association, Riverland Village, River Run Civic Association, Chula Vista, Flamingo Park Civic Association, Oak River Homeowners Association, Lauderdale Isles, Riverland Manors HOA, Riverland Woods, and River Landings.

Melrose / Riverland Neighborhood Area Analysis District

The Melrose/Riverland Neighborhood Area Analysis District includes the Neighborhoods of Melrose Park, Melrose Manors HOA, and Riverland Civic Association.

South Middle River Neighborhood Area Analysis District

The South Middle River Neighborhood Area Analysis District includes the Neighborhoods of Lauderdale Manors HOA, South Middle River Civic Association and Middle River Terrace Association. The District is bordered by the Middle River to the north; NE Flagler Drive to east; East Sunrise Boulevard to the south; and I-95 to the west. The District contains a significant amount of the City's population (20,059 residents) and housing units (7,888).
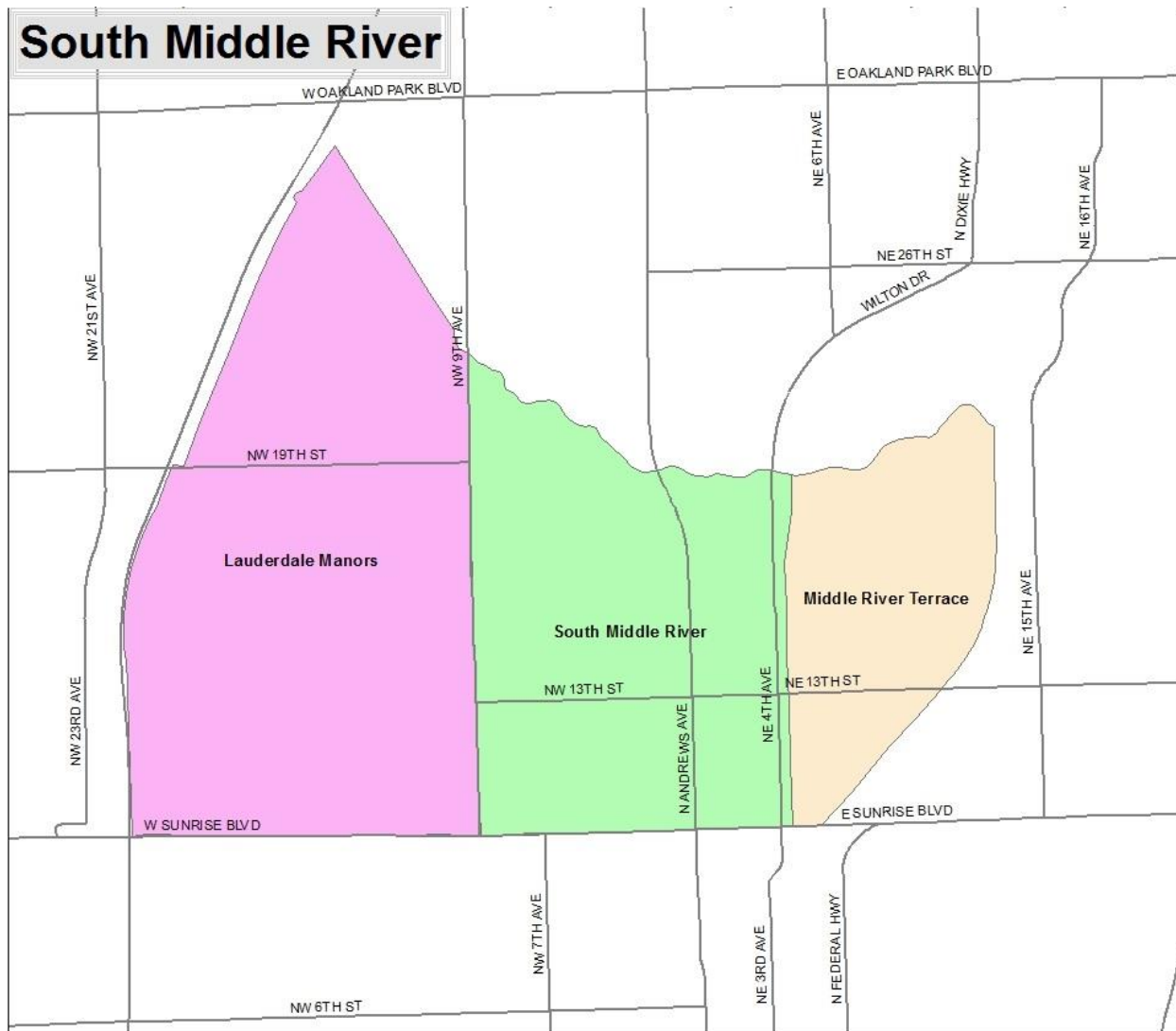
Population Characteristics

The population of the South Middle River Neighborhood Area Analysis District is primarily Black or African-American (72.2 percent) followed by White Alone (22.1 percent). Only 14.3 percent of the population 25+ years of age has a bachelor's degree or higher while 26.2 percent do not have a high school diploma. An estimated 75.1 percent (15,083 residents) of the District's population is over 18 years of age with 8.2 percent (1,654 residents) over 65.

The largest percentage (93.3 percent) of the District's Black or African American population reside in the Lauderdale Manors HOA. The largest percentages of Hispanic or Latino populations (16.3 percent) and Asian populations (5.3 percent) reside in the Middle River Terrace Association.

Both the youngest (under 19 years of age) concentration (32.7 percent) of residents and the oldest (65+ years of age) concentration (8.2 percent) reside in the Lauderdale Manors HOA. South Middle River Civic Association has the highest percentage (17.6 percent) of its population 25+ years of age with a bachelor's degree of higher in the District, while Lauderdale Manors HOA has the largest percentage (35.4 percent) of the resident population without a high school diploma.

Table 2.1: South Middle River Demographic Characteristics

Total Population		20,059
	Count	Percentage
Race		
White Alone	4,428	22.1%
Black or African American alone	14,480	72.2%
American Indian and Alaska Native	23	0.1%
Asian alone	230	1.1%
Native Hawaiian and Pacific Islander	-	0.0%
Some other race alone	525	2.6%
Two or more races	373	1.9%
Hispanic Ethnicity		
Not Hispanic or Latino	18,531	92.4%
Hispanic or Latino	1,528	7.6%
Age		
Under 5 years	1,451	7.2%
5 to 19 years	4,243	21.2%
20 to 34	4,500	22.4%
35 to 54 years	5,622	28.0%
55 and over	4,243	21.2%
18 and over	15,083	75.2%
65 and over	1,654	8.2%
Educational Attainment		
Population 25 years and over		12,840
Less than 9th grade	1,441	11.2%
9th to 12th, no diploma	1,921	15.0%
High school graduate (incl. equivalency)	4,870	37.9%
Some college, no degree	2,068	16.1%
Associate's degree	709	5.5%
Bachelor's degree	1,194	9.3%
Graduate or professional degree	637	5.0%

Source: U.S. Census ACS 2013 5-year estimates

Economic Characteristics

There is a total of 6,513 households in the South Middle River Neighborhood Area Analysis District. The median household income of the Neighborhood District ranges from lows of $15,469 in one of the Census Bock Groups that represent Lauderdale manors HOA to $41,250 in another Block Group in Lauderdale Manors. The more typical median household income in the District ranges from $24,265 in

western sections of the South Middle River Civic Association to $39,745 in the northeastern section of South Middle River Civic Association.

According to 2009-2013 ACS estimates, 27.4 percent of families in the District (1,786 families) had incomes in the past 12 months below the poverty level. The highest percentages of families with incomes below the poverty level in the District are located in two Census Block Groups which represent the South Middle River Civic Association. In these Block Groups, the percentages of families with incomes below the poverty level are at 47.9 and 38.2 percent.

Table 2.2: South Middle River Economic Characteristics

Total Population		20,059
Poverty Rate		
Total Households		
Families & people with income below the poverty level	1,786	27.4%
Percentage in Labor Force		
Total Population 16+		15,762
Population in Labor Force	10,642	67.5%
Occupations		
Total Civilian employed population 16+		8,329
Management, business, science, and arts	1,655	19.9%
Service occupations	2,971	35.7%
Sales and office occupations	2,279	27.4%
Natural resources, construction, and maintenance	561	6.7%
Production, transportation, and material moving	863	10.4%
Commute to Work		
Workers 16 years and over		8,102
Car, truck, or van -- drove alone	5,469	67.5%
Car, truck, or van -- carpooled	923	11.4%
Public transportation (excluding taxicab)	883	10.9%
Walked	102	1.3%
Other means	453	5.6%
Worked at home	272	3.4%

Source: U.S. Census ACS 2013 5-year estimates

According to 2009-2013 ACS estimates, 67.5 percent of the population 16+ years of age in the District are in the labor force. The District's population 16 years and older is primarily employed in service occupations (35.7 percent) and sales and office occupations (27.4 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 management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

According to 2009-2013 ACS estimates, 67.5 percent (5,469 workers) of the District's employed population 16+ years of age commute to work each day by truck, car, van and drive alone. An estimated 11.3 percent carpool and 10.8 percent use public transportation.

Housing Supply and Demand

Table 2.3: South Middle River Housing Characteristics

Total Housing Units	7,888	
Housing Inventory	**Count**	**Percentage**
1-unit, detached	3,804	48.2%
1-unit, attached	446	5.7%
2 units	1,162	14.7%
3 or 4 units	1,043	13.2%
5 to 9 units	361	4.6%
10 to 19 units	395	5.0%
20 or more units	651	8.3%
Mobile home	26	0.3%
Boat, RV, van, etc.	-	0.0%
Housing Tenure		
Occupied housing units		6,607
Owner-occupied	2,645	40.0%
Renter-occupied	3,962	60.0%
Vacant housing units		1,281
Homeowner vacancy estimates	211	16.5%
Sold, Not Occupied	32	2.5%
Rental vacancy estimates	290	22.6%
Rented Not Occupied	37	2.9%
Vacancy for seasonal, recreational, or occasional use	220	17.2%
Other	491	38.3%

Source: U.S. Census ACS 2013 5-year estimates

According to 2009-2013 ACS estimates, 53.9 percent (4,250 units) of the South Middle River Neighborhood Area Analysis District's 7,882 unit housing supply are comprised of 1-unit, detached or attached units. Only 8.3 percent of the District's housing supply (651 units) are in structures of 20 or more units.

According to 2009-2013 ACS estimates, 60 percent (2,645 units) of the occupied housing units in the South Middle River Neighborhood Area Analysis District are owner occupied. An estimated 40 percent of occupied units (3,962 units) in the District are renter-occupied. Of the District's total housing units, 15.9 percent (1,281 units) are vacant. The highest vacancy rate (22.6 percent) in the District is for rental units followed by seasonal, recreational or occasional use vacancies (17.2 percent).

The median values of owner-occupied and renter-occupied housing units in the District vary significantly. The highest median owner values are found in Census Block Groups in the northeast section of South Middle River Civic Association ($218,800) and northwest section of Middle River Terrace Association ($217,900). The highest median gross rents ($1,565) are found in Census Block Groups in the western and southern sections of Lauderdale Manors HOA. The lowest median owner value ($79,500) is found in Lauderdale Manors HOA and the lowest median gross rent ($895) is found in the southern section of Middle River Terrace Association.

As previously noted, the standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. According to 2009-2013 ACS estimates, 42.7 percent (1,129 units) of the District's owner-occupied housing units are cost-burdened and 65.9 percent (2,609) of renter-occupied units.

Table 2.4: South Middle River Cost Burdened Housing Characteristics

Cost Burdened Renter Households		
Total Renter Occupied Households	3,962	
Spending 30% or more of household income on rent	2,609	65.9%
Cost Burdened Owner Households		
Total Owner Occupied Households	2,645	
Spending 30% or more of household income on mortgage payments	1,129	42.7%

Source: U.S. Census ACS 2013 5-year estimates

The housing affordability analysis found significant "gaps" in most areas of the District. Owner affordability gaps are largest in District areas where median owner values are the highest, including the northwest section of Middle River Terrace Association ($151,998) and the northeast section of South Middle River Civic Association ($137,343). Lower owner affordability gaps are generally found in Lauderdale Manors HOA, including one Census Block Group where an affordability surplus of $6,830 exists. The housing affordability analysis found substantial and widespread renter "gaps" in the District with the largest ($655) in Lauderdale Manors. The second largest renter gap is in South Middle River Civic Association ($568).

Table 2.5: South Middle River Affordability Analysis

Owner Affordability Gaps				
South Middle River	Lauderdale Manors	409.01	1	$40,828.00
			2	$21,175.00
		409.02	1	$20,675.00
			2	$6,730.00
	South Middle River	408.01	1	$51,263.00
			2	$36,138.00
		417.00	2	$97,838.00
		408.02	1	$137,343.00
	Middle River Terrace	408.02	2	$151,998.00
		408.02	3	$94,210.00
Renter Affordability Gaps				
South Middle River	Lauderdale Manors	409.01	1	$526.28
			2	$655.75
		409.02	1	$379.75
			2	$620.70
	South Middle River	408.01	1	$568.63
			2	$252.38
		417.00	2	$356.38
		408.02	1	$259.43
	Middle River Terrace	408.02	2	$235.98
		408.02	3	$96.10

Source: U.S. Census ACS 2013 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 2015 estimates, all of the neighborhoods in the South Middle River Neighborhood Analysis Area have an H+T Index above the 45 percent benchmark. The H+T Index ranges from a low of 51.09 percent in Lauderdale Manors HOA to 59.59 percent in South Middle River Civic Association.

Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District

The Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District includes the Neighborhoods of Dorsey-Riverbend HOA, Durrs Neighborhood Association, City View Townhomes Association, Home Beautiful Park Civic Association, Progresso Village and Flagler Village Associations. The District is bordered by East Sunrise Boulevard to the north; NE Fifth Terrace to the east; East Broward Boulevard to the south; and I-95 to the west. The District has a total population of 15,455 residents and 6,892 housing units.

Population Characteristics

The population of the Dorsey-Riverbend, Progresso/Flagler Villages Neighborhood Area Analysis District is primarily Black or African-American (71.4 percent) followed by White Alone (19.8 percent). An estimated 11.5 percent of the District's population is Hispanic or Latino. Only 16.4 percent of the population 25+ years of age has a bachelor's degree or higher while 30.1 percent do not have a high school diploma. An estimated 74.5 percent (11,527 residents) of the District's population is over 18 years of age with 7.1 percent (1,101 residents) over 65.

The largest percentage (90.8 percent) of the District's Black or African American population reside in the Durrs Neighborhood Association and Dorsey-Riverbend HOA (82.2 percent). The largest percentages of White Alone (53.3 percent) and Hispanic or Latino populations (37.7 percent) reside in the Flagler Village Association.

Table 2.6: Dorsey-Riverbend, Progresso/ Flagler Villages Demographic Characteristics

Both the youngest (under 19 years of age) concentration (32.3 percent) of residents and the oldest (65+ years of age) concentration (10.0 percent) reside in the Dorsey-Riverbend HOA. Flagler Village Association has the highest percentage (36.9 percent) of its population 25+ years of age with a bachelor's degree of higher in the District, while Dorsey-Riverbend HOA has the largest percentage (26.4 percent) of the resident population without a high school diploma followed by Flagler Village Association (25.0 percent).

Total Population		15,455
Race	Count	Percentage
White Alone	3,061	19.8%
Black or African American alone	11,033	71.4%
American Indian and Alaska Native	29	0.2%
Asian alone	20	0.1%
Native Hawaiian and Pacific Islander	-	0.0%
Some other race alone	1,015	6.6%
Two or more races	297	1.9%
Hispanic Ethnicity		
Not Hispanic or Latino	13,680	88.5%
Hispanic or Latino	1,775	11.5%
Age		
Under 5 years	1,122	7.3%
5 to 19 years	3,260	21.1%
20 to 34	3,695	23.9%
35 to 54 years	4,770	30.9%
55 and over	2,608	16.9%
18 and over	11,527	74.6%
65 and over	1,101	7.1%
Educational Attainment		
Population 25 years and over		9,860
Less than 9th grade	1,149	11.7%
9th to 12th, no diploma	1,811	18.4%
High school graduate (incl. equivalency)	2,713	27.5%
Some college, no degree	1,650	16.7%
Associate's degree	923	9.4%
Bachelor's degree	997	10.1%
Graduate or professional degree	617	6.3%

Source: U.S. Census ACS 2013 5-year estimates

Economic Characteristics

There is a total of 5,720 households in the Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District. The median household income of the Neighborhood District ranges from lows of $14,507 in one of the three Census Block Groups that represent the Durrs Neighborhood Association to $54,281 in Flagler Village Association. The typical median household income in the District ranges from $19,444 in Progresso Village Association to $25,795 in Dorsey-Riverbend HOA.

According to 2009-2013 ACS estimates, 31.7 percent of families in the District (1,816 families) had incomes in the past 12 months below the poverty level. The highest percentages of families with incomes below the poverty level in the District are located in Census Block Groups which represent Progresso Village Association (58.3 percent) and Durrs Neighborhood Association (48.4 percent).

According to 2009-2013 ACS estimates, 66.3 percent of the population 16+ years of age in the District are in the labor force. The Neighborhood Area District's employed population 16 years and older is primarily employed in service occupations (29.1 percent) followed by management, business, science and arts occupations (26.5 percent) and sales and office occupations (22.7 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 management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

According to 2009-2013 ACS estimates, 58.0 percent (3,588 workers) of the District's employed population 16+ years of age commute to work each day by truck, car, van and drive alone. An

Table 2.7: Dorsey-Riverbend, Progresso/ Flagler Villages Economic Characteristics

Total Population		15,455
Poverty Rate		
Total Households	5,720	
Families & people with income below poverty level	1,816	31.7%
Percentage in Labor Force		
Total Population 16+		12,045
Population in Labor Force	7,990	66.3%
Occupations		
Total Civilian employed population 16+	6,305	
Management, business, science, and arts	1,668	26.5%
Service	1,834	29.1%
Sales and office	1,434	22.7%
Natural resources, construction, and maintenance	766	12.1%
Production, transportation, and material moving	603	9.6%
Commute to Work		
Workers 16 years and over	6,181	
Car, truck, or van -- drove alone	3,588	58.0%
Car, truck, or van -- carpooled	1,489	24.1%
Public transportation (excluding taxicab)	609	9.9%
Walked	110	1.8%
Other means	241	3.9%
Worked at home	144	2.3%

Source: U.S. Census ACS 2013 5-year estimates

estimated 24.0 percent carpool and 9.8 percent use public transportation.

Housing Supply and Demand

According to 2009-2013 ACS estimates, 70.3 percent (4,845 units) of the Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District's 6,892 unit housing supply are in multi-family structures of 3 or 4 units and more. An estimated 19.6 percent (1,351) of the District's housing units are in multi-family structures of 20 units or more. 1-unit, detached or attached units. Only 22.3 percent of the District's housing supply (1,542 units) are in 1-unit, detached or attached structures.

According to 2009-2013 ACS estimates, only 16.1 percent (1,919 units) of the occupied housing units in the Dorsey-Riverbend, Progresso/ Flagler Villages Analysis District are owner occupied. An estimated 83.9 percent of occupied units (4,801 units) in the District are renter-occupied. Of the District's total housing units, 17.0 percent (1,172 units) are vacant. The highest vacancy rate (50.1 percent) in the District is for rental units followed by "other" vacancies (25.5 percent).

The median values of owner-occupied and renter-occupied housing units in the District vary significantly. The highest median owner values are found in Census Block Groups in the northeast section of Dorsey-Riverbend HOA ($215,600) and Flagler Village Association ($190,900). The highest median gross rents ($1,181) are found in Flagler Village Association and the western section of Durrs Neighborhood Association. The lowest median owner value ($78,200) and the lowest median gross rent ($682) are found in eastern section of Durrs Neighborhood Association.

Table 2.8: Dorsey-Riverbend, Progresso/ Flagler Villages Housing Characteristics

Total Housing Units	6,892	
Housing Inventory	Count	Percentage
1-unit, detached	1,181	17.1%
1-unit, attached	361	5.2%
2 units	466	6.8%
3 or 4 units	1,798	26.1%
5 to 9 units	961	13.9%
10 to 19 units	735	10.7%
20 or more units	1,351	19.6%
Mobile home	39	0.6%
Boat, RV, van, etc.	-	0.0%
Housing Tenure		
Occupied housing units	5,720	
Owner-occupied	919	16.1%
Renter-occupied	4,801	
Vacant housing units	1,172	
Homeowner vacancy estimates	103	8.8%
Sold, Not Occupied	-	0.0%
Rental vacancy estimates	587	50.1%
Rented Not Occupied	85	7.3%
Vacancy for seasonal, recreational, or occasional use	98	8.4%
Other	299	25.5%

Source: U.S. Census ACS 2013 5-year estimates

Table 2.9: Dorsey-Riverbend, Progresso/ Flagler Villages
Cost Burdened Housing Characteristics

Cost Burdened Renter Households		
Total Renter Occupied Households	4,801	
Spending 30% or more of household income on rent	3,011	62.7%
Cost Burdened Owner Households		
Total Owner Occupied Households	919	
Spending 30% or more of household income on mortgage payments	541	58.9%

Source: U.S. Census ACS 2013 5-year estimates

According to 2009-2013 ACS estimates, 58.9 percent (541 units) of the District's owner-occupied housing units are cost-burdened and 62.7 percent (3,011) of renter-occupied units.

The housing affordability analysis found significant "gaps" in most areas of the District. The largest affordability gap ($127,133) is found in the eastern section of Durrs Neighborhood Association where the median household income is $14,507 and in the eastern section of Dorsey-Riverbend HOA ($122,698) where the median owner value ($215,600) is the highest in the District. Lower owner affordability gaps are found in the western section of Durrs Neighborhood Association ($33,483) and Flagler Village Association ($55,198).

The housing affordability analysis found several renter "gaps" in the District with the largest ($501) in Durrs Neighborhood Association. Other significant renter gaps exist in sections of Progresso Village Association ($422) and Dorsey-Riverbend HOA ($310).

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Table 2.10: Dorsey-Riverbend, Progresso/ Flagler Villages Affordability Analysis

Owner Affordability Gaps				
Dorsey-Riverbend, Progresso/Flagler Village	Durrs	414	1	$33,483
		415	1	-
			2	$127,133
			3	$28,408
	Home Beautiful Park	see overlaps note below		
	Dorsey Riverbend	416	1	$122,698
			2	$106,563
			3	$92,733
			4	$86,513
	Progresso Village	417	3	-
			1	$88,890
	City View	see overlaps		
	Flagler Village	425	3	$55,198
Renter Affordability Gaps				
Dorsey-Riverbend, Progresso/Flagler Village	Durrs	414	1	$326
		415	1	$130
			2	$501
			3	$260
	Home Beautiful Park	see overlaps		
	Dorsey Riverbend	416	1	$24
			2	$226
			3	$243
			4	$310
	Progresso Village	417	3	$246
			1	$422
	City View	see overlaps		
	Flagler Village	425	3	$176

Source: U.S. Census ACS 2013 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 2015 estimates, the H+T Index in the Dorsey-Riverbend, Progresso/Flagler Villages Neighborhood Area Analysis District ranges from a low of 38.20 percent in the Durrs Neighborhood Association to 53.46 percent in the Flagler Village Association. All of the other neighborhoods in the District are below the 45 percent benchmark with the exception of Dorsey-Riverbend HOA (49.21 percent).

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Downtown/Tarpon River Neighborhood Area Analysis District

The Downtown/Tarpon River Neighborhood Area Analysis District includes the Neighborhoods of Downtown Fort Lauderdale Civic Association, Tarpon River Civic Association, Sailboat Bend Civic Association and Riverside Park Residents Association. The District is bordered by East Broward Boulevard to the north; South Federal Highway to the east; Davie Boulevard to the south; and I-95 to the west. The District contains a total population of 13,268 residents and 7,974 housing units.
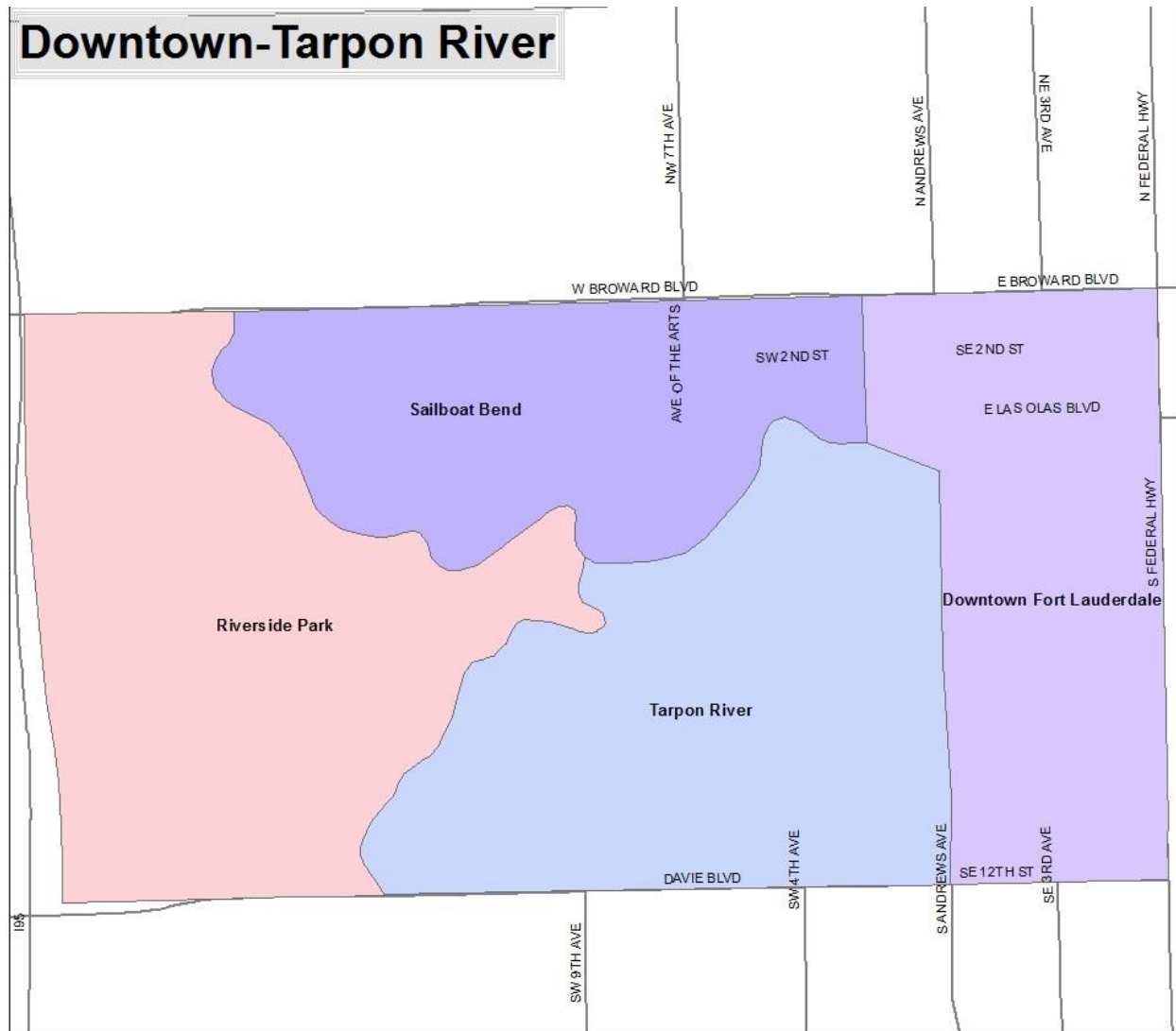
Population Characteristics

The population of the Downtown/Tarpon River Neighborhood Area Analysis District is primarily White, Alone followed by Black or African-American (23.5 percent). An estimated 13.9 percent of the District's population is Hispanic or Latino.

An estimated 35.2 percent of the District's population 25+ years of age has a bachelor's degree or higher, while only 13.2 percent do not have a high school diploma. An estimated 88.3 percent (11,727 residents) of the District's population is over 18 years of age with 10.0 percent (1,336 residents) over 65.

The largest percentage (93.3 percent) of the District's White, Alone population resides in the Sailboat Bend Civic Association (79.5 percent) and Downtown Fort Lauderdale Civic Association (58.7 percent). Both the largest percentages of Black or African American populations (53.2 percent) and Hispanic or Latino populations (20.3 percent) reside in the Riverside Park Residents Association.

Both the District's youngest (under 19 years of age) concentration (21.8 percent) of residents and oldest (65+ years of age) concentration (17.5 percent) resides in the Riverside Park Residents Association. The Sailboat Bend Civic Association has the highest percentage (44.0 percent) of its population 25+ years of age with a bachelor's degree of higher in the District, while Riverside Park Residents Association has the largest percentage (17.0 percent) of the resident population without a high school diploma.

Table 2.11: Downtown/Tarpon River Demographic Characteristics

Total Population		13,268
Race	Count	Percentage
White Alone	9,323	70.3%
Black or African American alone	3,124	23.5%
American Indian and Alaska Native alone	22	0.2%
Asian alone	131	1.0%
Native Hawaiian and Pacific Islander	-	0.0%
Some other race alone	286	2.2%
Two or more races	382	2.9%
Hispanic Ethnicity		
Not Hispanic or Latino	11,420	86.1%
Hispanic or Latino	1,848	13.9%
Age		
Under 5 years	482	3.6%
5 to 19 years	1,292	9.7%
20 to 34	3,665	27.6%
35 to 54 years	4,438	33.4%
55 and over	3,391	25.6%
18 and over	11,727	88.4%
65 and over	1,336	10.1%
Educational Attainment		
Population 25 years and over		10,751
Less than 9th grade	430	4.0%
9th to 12th, no diploma	992	9.2%
High school graduate (incl. equivalency)	2,498	23.2%
Some college, no degree	2,230	20.7%
Associate's degree	813	7.6%
Bachelor's degree	2,196	20.4%
Graduate or professional degree	1,592	14.8%

Source: U.S. Census ACS 2013 5-year estimates

Economic Characteristics

There is a total of 6,550 households in the Downtown/Tarpon River Neighborhood Area Analysis District. The median household income of the District ranges from lows of $21,702 and $31,813 in the Census Bock Groups that comprise the western sections of Sailboat Bend Civic Association to $111,364 in the

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Block Group that represents the eastern section of Sailboat Bend. The more typical median household income in the District ranges from $52,617 in the Riverside Park Residents Association to $69,583 in the Tarpon River Civic Association.

According to 2009-2013 ACS estimates, 19.3 percent of families in the District (1,265 families) had incomes in the past 12 months below the poverty level. The highest percentages of families with incomes below the poverty level in the District are located in the western sections of Sailboat Bend Civic Association (31 percent) and the Census Block Group that represents the western section of the Riverside Park Residents Association (28 percent).

According to 2009-2013 ACS estimates, 68 percent of the population 16+ years of age in the District are in the labor force. The Neighborhood District's employed population 16 years and older is primarily employed in management, business, science and art occupations (48.4 percent) and sales and office occupations (18.8 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 management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

According to 2009-2013 ACS estimates, 70.3 percent (4,674 workers) of the District's employed population 16+ years of age commute to work each day by truck, car, van and drive alone. Only 4.5 percent of the District's workers use public transportation and 5.2 percent walk to work.

Table 2.12: Downtown/Tarpon River Economic Characteristics

Total Population	13,268	
Poverty Rate		
Total Households	6,550	
Families & people with income below poverty level	1,265	19.3%
Percentage in Labor Force		
Total Population 16+		14,657
Population in Labor Force	9,974	68.0%
Occupations		
Total Civilian employed population 16+	6,925	
Management, business, science, and arts	3,351	48.4%
Service	972	14.0%
Sales and office	1,305	18.8%
Natural resources, construction, and maintenance	778	11.2%
Production, transportation, and material moving	519	7.5%
Commute to Work		
Workers 16 years and over	6,773	
Car, truck, or van -- drove alone	4,764	70.3%
Car, truck, or van -- carpooled	516	7.6%
Public transportation (excluding taxicab)	307	4.5%
Walked	356	5.3%
Other means	179	2.6%
Worked at home	651	9.6%

Source: U.S. Census ACS 2013 5-year estimates

Housing Supply and Demand

According to 2009-2013 ACS estimates, 43.8 percent (3,493 units) of the Downtown/Tarpon River Neighborhood Area Analysis District's 7,974 unit housing supply are in multi-family structures of 20 units

or more. Only 25.3 percent of the District's housing supply (2,015 units) are in 1-unit, detached or attached structures.

According to 2009-2013 ACS estimates, 38.1 percent (2,498 units) of the occupied housing units in the Downtown/Tarpon River Neighborhood Area Analysis District are owner occupied. An estimated 61.9 percent of occupied units (3,962 units) in the District are renter-occupied. Of the District's total housing units, 17.9 percent (1,281 units) are vacant. The highest vacancy rate in the District (55.2 percent) is for seasonal, recreational or occasional use vacancies followed by rental vacancies (24.4 percent).

The median values of owner-occupied and renter-occupied housing units in the District vary significantly. The highest median owner values are found in Census Block Groups in the northeast section of Sailboat Bend Civic Association ($432,600) and eastern section of Riverside Park Residents Association ($332,500). The highest median gross rents ($1,968) are found in Census Block Groups in the eastern section of Sailboat Bend Civic Association and the Downtown Fort Lauderdale Civic Association ($1,621). The lowest median owner value ($159,600) is found in the western section of Riverside Park Residents Association and the lowest median gross rent ($818) is found in the western section of Sailboat Bend Civic Association.

Table 2.13: Downtown/Tarpon River Housing Characteristics

Total Housing Units		7,974
Housing Inventory	**Count**	**Percentage**
1-unit, detached	1,513	19.0%
1-unit, attached	502	6.3%
2 units	554	6.9%
3 or 4 units	1,192	14.9%
5 to 9 units	259	3.2%
10 to 19 units	415	5.2%
20 or more units	3,493	43.8%
Mobile home	14	0.2%
Boat, RV, van, etc.	32	0.4%
Housing Tenure		
Occupied housing units		6,550
Owner-occupied	2,498	38.1%
Renter-occupied	4,052	
Vacant housing units		1,424
Homeowner vacancy estimates	94	6.6%
Sold, Not Occupied	84	5.9%
Rental vacancy estimates	347	24.4%
Rented Not Occupied	-	0.0%
Vacancy for seasonal, recreational, or occasional use	786	55.2%
Other	113	7.9%

Source: U.S. Census ACS 2013 5-year estimates

As previously noted, the standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. According to 2009-2013 ACS estimates, 59.4 percent (1,483 units) of the District's owner-occupied housing units are cost-burdened and 10.1 percent (523 units) of renter-occupied units.

Cost Burdened Renter Households		
Total Renter Occupied Households		5,168
Spending 30% or more of household income on rent	523	10.1%
Cost Burdened Owner Households		
Total Owner Occupied Households		2,498
Spending 30% or more of household income on mortgage	1,483	59.4%

Source: U.S. Census ACS 2013 5-year estimates

The housing affordability analysis found significant homeowner "gaps" in most areas of the District. The largest affordability gap ($222,545) is found in the western section of Sailboat Bend Civic Association where the median household income is $21,702, and in the eastern section of Riverside Park Residents Association ($200,958) where the median owner value ($332,500) is the second highest in the District. Lower owner affordability gaps are found in the southern section of Tarpon River Civic Association where median household incomes are generally higher and median owner values generally lower than the District, as a whole.

The housing affordability analysis found several renter "gaps" in the District with the largest ($397) in the western section of Sailboat Bend Civic Association where the median household income is $21,702. Smaller renter affordability gaps exist in the eastern section of Riverside Park Residents Association ($119) and Downtown Fort Lauderdale Civic Association ($94).

Table 2.15: Downtown/Tarpon River Affordability Analysis

Owner Affordability Gaps				
Downtown Tarpon River	Riverside Park	427.00	3	$80,068.00
			1	$200,958.00
	Sailboat Bend	426.00	2	$222,545.00
			3	$189,213.00
		425.00	2	$154,190.00
	Tarpon River	426.00	1	$48,743.00
			4	$63,508.00
			5	$112,320.00
	Downtown Fort Lauderdale	425	1	$131,895.00
Renter Affordability Gaps				
Downtown Tarpon River	Riverside Park	427.00	3	$119.68
			1	$436.43
	Sailboat Bend	426.00	2	$397.45
			3	$103.88
		425.00	2	$816.10
	Tarpon River	426.00	1	$435.58
			4	$388.93
			5	$709.80
	Downtown Fort Lauderdale	425	1	$94.95

Source: U.S. Census ACS 2013 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 2015 estimates, the H+T Index in the Downtown/Tarpon River Neighborhood Area Analysis District ranges from a low of 45.00 percent in the Riverside Park Residents Association to 69.58 percent in the Tarpon River Civic Association. The Sailboat Bend Civic Association (54.46 percent) is also well above the 45 percent affordability benchmark.

Palm Aire Neighborhood Area Analysis District

The Palm Aire Neighborhood Area Analysis District includes the Neighborhoods of Palm Aire Village (West), Palm Aire Village (East), and the Lofts of Palm Aire Village. The District is bordered by the City's northern municipal boundary along McNab Road to the north; Fort Lauderdale Executive Airport to the east and south and the Florida Turnpike to the west. The District has a population of 5,478 and a total of 2,853 housing units.
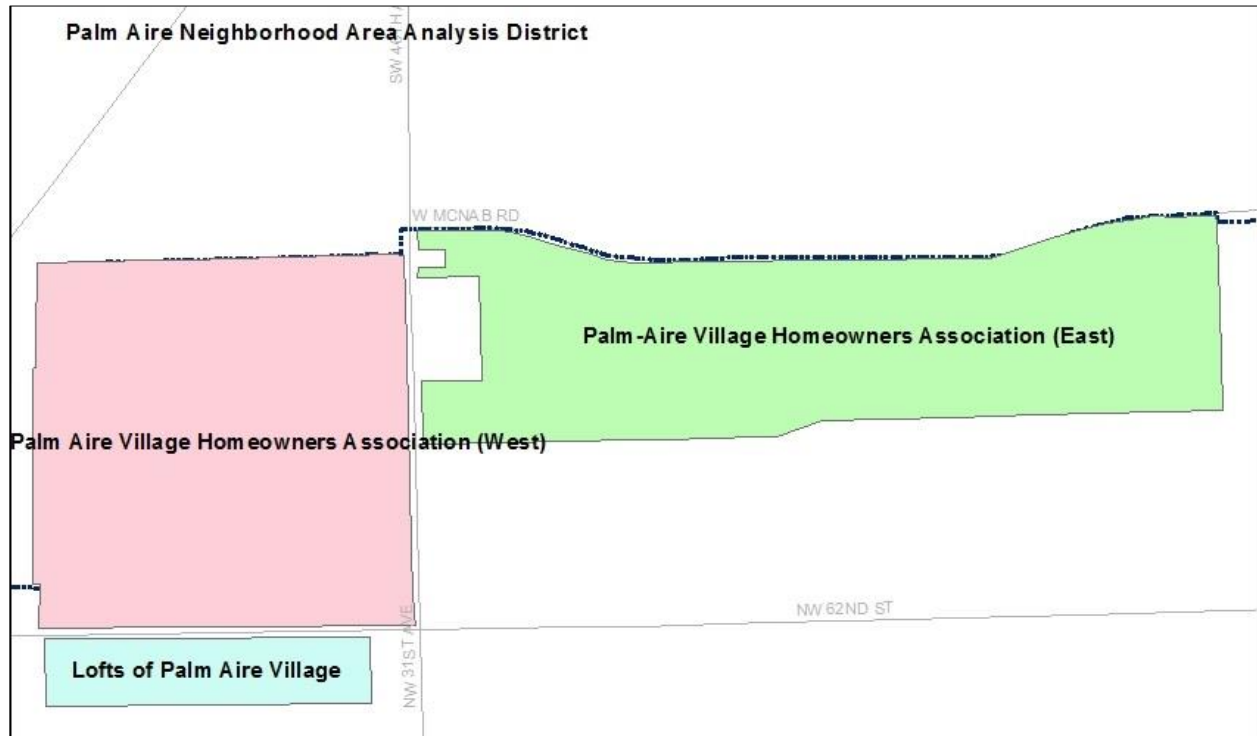
Population Characteristics

The population of the Palm Aire Neighborhood Area Analysis District is primarily White Alone (68.1 percent) followed by Black or African American Alone (22.4 percent). An estimated 17.3 percent of its population identify as Hispanic or Latino. Of the population 25 years and over, 25.6 percent has completed a Bachelor's Degree or higher, while only 7.8 percent do not have a High School Diploma.

An estimated 77.1 percent (4,226 residents) of the District's population is over 18 years of age with 12.2 percent (666 residents) 65 and over.

Table 2.16: Palm Aire Demographic Characteristics

Total Population		5,478
	#	%
Race		
White Alone	3,732	68.1%
Black or African American alone	1,227	22.4%
American Indian and Alaska Native alone	16	0.3%
Asian alone	97	1.8%
Native Hawaiian and Other Pacific Islander alone	-	0.0%
Some other race alone	213	3.9%
Two or more races	193	3.5%
Hispanic Ethnicity		
Not Hispanic or Latino	4,528	82.7%
Hispanic or Latino	950	17.3%
Age		
Under 5 years	504	9.2%
5 to 19 years	838	15.3%
20 to 34	1,121	20.5%
35 to 54 years	2,112	38.6%
55 and over	1,167	21.3%
18 and over	4,226	77.1%
65 and over	666	12.2%
Educational Attainment		
Population 25 years and over		3,918
Less than 9th grade	112	2.9%
9th to 12th, no diploma	193	4.9%
High school graduate (includes equivalency)	1078	27.5%
Some college, no degree	1102	28.1%
Associate's degree	429	10.9%
Bachelor's degree	721	18.4%
Graduate or professional degree	283	7.2%

Source: U.S. Census ACS 2013 5-year estimates

Economic Characteristics

There is a total of 2,433 household in the Palm Aire Neighborhood Area Analysis District. The median household income of the District is $49,285 based on data recorded for Census Tract 502.04 which covers the total area of the three neighborhoods.

According to the 2009-2013 ACS estimates, 17.2 percent of families and people (418) had an income in the past 12 months below the poverty level. An estimated 81.9 percent of the working population 16 years old and over commute to work by driving alone.

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The 2009-2013 ACS estimates reported that 75.3 percent of the population 16 years and over in the District are in the labor force, and out of the total civilian employed population age 16 and over, the majority at 33.1 percent (921) is employed in management, business, science, and arts occupations. According to the U.S. Census, "occupation" describes the kind of work a person does on the job. The highest median earnings are in management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

Table 2.17: Palm Aire Economic Characteristics

Total Population		5,478
Poverty Rate		
Total Households		2,433
Families & people whose income in the past 12 months is below the poverty level	418	17.2%
Percentage in Labor Force		
Total Population 16+		4,321
Population in Labor Force	3,253	75.3%
Occupations		
Total Civilian employed population 16+		2,780
Management, business, science, and arts occupations	921	33.1%
Service occupations	579	20.8%
Sales and office occupations	727	26.2%
Natural resources, construction, and maintenance occupations	300	10.8%
Production, transportation, and material moving occupations	253	9.1%
Commute to Work		
Workers 16 years and over		2,711
Car, truck, or van -- drove alone	2221	81.9%
Car, truck, or van -- carpooled	329	12.1%
Public transportation (excluding taxicab)	11	0.4%
Walked	52	1.9%
Other means	17	0.6%
Worked at home	81	3.0%

Source: U.S. Census ACS 2013 5-year estimates

Housing Supply and Demand

According to 2009-2013 ACS estimates, 44.0 percent (1,255 units) of the Palm Aire Neighborhood Area Analysis District's 2,853 unit housing supply is comprised of 1-unit, detached or attached units. An estimated 17.9 percent of the District's housing supply (512 units) is in structures of 20 or more units.

An estimated 54.9 percent of the occupied housing units in the District are owner-occupied and 45.1 percent renter occupied. Of the District's total housing units (2,853), 14.7 percent are vacant. Of the vacant units, 38.3 percent are "seasonal, recreational, or occasional use" housing units and 35.7 percent are vacant as "sold but not occupied."

The median value of owner and renter occupied housing units in the District correspond to the reported Census Tract. According to the ACS 2009-2013 estimates, the median owner-occupied house value in the District is $160,200 with a median gross rent of $1,196.

Table 2.18: Palm Aire Housing Characteristics

Total Housing Units		2,853
	#	**%**
Housing Inventory		
1-unit, detached	924	32.4%
1-unit, attached	331	11.6%
2 units	-	0.0%
3 or 4 units	147	5.2%
5 to 9 units	459	16.1%
10 to 19 units	464	16.3%
20 or more units	512	17.9%
Mobile home	-	0.0%
Boat, RV, van, etc.	16	0.6%
Housing Tenure		
Occupied housing units		2,433
Owner-occupied	1,335	54.9%
Renter-occupied	1,098	45.1%
Vacant housing units		420
Homeowner vacancy estimates	0	0.0%
Sold, Not Occupied	150	35.7%
Rental vacancy estimates	57	13.6%
Rented Not Occupied	0	0.0%
Vacancy for seasonal, recreational, or occasional use	161	38.3%
Other	52	12.4%

Source: U.S. Census ACS 2013 5-year estimates

Table 2.19: Palm Aire Cost-Burdened Households

Cost Burdened Renter Households		
Total Renter Occupied Households	1,098	
Total renter occupied housing units that pay 30% or more of their household income on rent	811	73.9%
Cost Burdened Owner Households		
Total Owner Occupied Households (with a mortgage)	1,335	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	415	31.1%

Source: U.S. Census ACS 2013 5-year estimates

As previously noted, the standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. According to 2009-2013 ACS estimates, 31.1 percent (415 units) of the District's owner-occupied housing units are cost-burdened and 73.9 percent (811) of renter-occupied units are cost-burdened.

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The housing affordability analysis found a moderate $36,988 homeowner affordability gap and a small renter affordability "surplus" in the District.

Table 2.20: Palm Aire Affordability Analysis

Owner Affordability Gaps			
Palm Aire Neighborhood District	Palm Aire Village (West)	CT 502.04	$36,988
	Palm Aire Village (East)		
	Lofts of Palm Aire Village		
Renter Affordability Gaps			
Palm Aire Neighborhood District	Palm Aire Village (West)	CT 502.04	$36
	Palm Aire Village (East)		
	Lofts of Palm Aire Village		

Source: U.S. Census ACS 2013 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 2015 estimates, all of the neighborhoods in the South Middle River Neighborhood Analysis Area have an H+T Index well above the 45 percent benchmark. The H+T Index ranges from 60.0 percent in Palm Aire Village (East) to 66.0 percent in Palm Aire Village (West).

Twinlakes Neighborhood Area Analysis District

The Twinlakes Neighborhood Area Analysis District is composed of only the Twinlakes Neighborhood Association. This is due to the noted separation created by the Fort Lauderdale Executive Airport between the Palm Aire Neighborhood Area on the northwest and Twinlakes Neighborhood Association on the southeast. The areas surrounding Twinlakes Neighborhood Association include only banks, small shops, local small career colleges and hotels. The neighborhood area extends south slightly beyond the boundaries of the City of Fort Lauderdale. For the purposes of this study, only Census Tract 502.07, Block Group 1, which covers the perimeter of the neighborhood association was evaluated and reported.

Twinlakes Neighborhood Area Analysis District
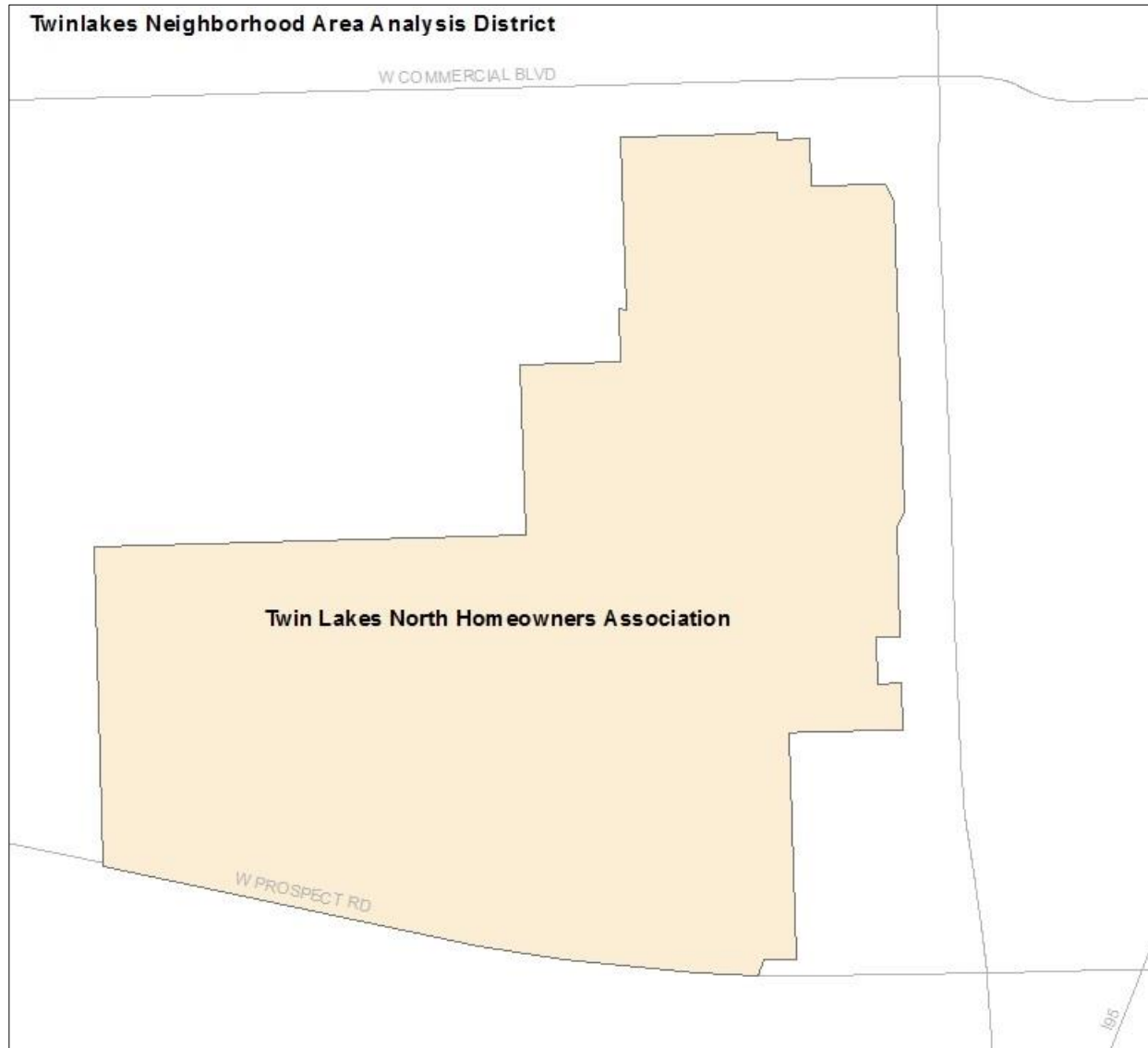
Population Characteristics

The population of the Twinlakes Neighborhood Area Analysis District is primarily composed of White Alone (72.1 percent) and Black or African American Alone (27.3 percent). An estimated 17.0 percent (231 people) identify as Hispanic or Latino. Estimates for educational attainment show 19.2 percent of the population 25 years and over with a Bachelor's degree or higher. An estimated 11.4 percent of the District's population do not have a high school diploma.

Table 2.21: Twinlakes Demographic Characteristics

Total Population		1,360
	#	%
Race		
White Alone	980	72.1%
Black or African American alone	371	27.3%
American Indian and Alaska Native alone	-	0.0%
Asian alone	-	0.0%
Native Hawaiian and Other Pacific Islander alone	-	0.0%
Some other race alone	-	0.0%
Two or more races	9	0.7%
Hispanic Ethnicity		
Not Hispanic or Latino	1,129	83.0%
Hispanic or Latino	231	17.0%
Age		
Under 5 years	70	5.1%
5 to 19 years	98	14.6%
20 to 34	78	20.4%
35 to 54 years	94	36.3%
55 and over	341	25.1%
18 and over	1,113	81.8%
65 and over	124	9.1%
Educational Attainment		
Population 25 years and over		1,025
Less than 9th grade	49	4.8%
9th to 12th, no diploma	68	6.6%
High school graduate (includes equivalency)	435	42.4%
Some college, no degree	165	16.1%
Associate's degree	111	10.8%
Bachelor's degree	176	17.2%
Graduate or professional degree	21	2.0%

Source: U.S. Census ACS 2013 5-year estimates

According to 2009-2013 ACS estimates, 81.8 percent of the District's population is 18 years and over, but only 9.1 percent are age 65 and over.

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Economic Characteristics

There is a total of 490 households in the Twinlakes Neighborhood Area Analysis District. The median household income of the Neighborhood District is $40,890. According to the 2009-2013 ACS estimates, 15.7 percent of families and people in the District had incomes in the past 12 months below the poverty level.

According to the 2009-2013 ACS estimates, 74.4 percent of the population 16+ years of age in the District are in the labor force. The Neighborhood Area District's employed population 16 years and older is primarily employed in management, business, science, and arts occupations (33.4 percent) followed by management, sales and office occupations (28.1 percent) and service occupations (16.1 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 management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

Table 2.22: Twinlakes Economic Characteristics

Total Population		1,360
Poverty Rate		
Total Households		490
Families & people whose income in the past 12 months is below the poverty level	77	15.7%
Percentage in Labor Force		
Total Population 16+		1,146
Population in Labor Force	853	74.4%
Occupations		
Total Civilian employed population 16+		691
Management, business, science, and arts occupations	231	33.4%
Service occupations	111	16.1%
Sales and office occupations	194	28.1%
Natural resources, construction, and maintenance occupations	53	7.7%
Production, transportation, and material moving occupations	96	13.9%
Commute to Work		
Workers 16 years and over		675
Car, truck, or van -- drove alone	512	75.9%
Car, truck, or van -- carpooled	22	3.3%
Public transportation (excluding taxicab)	70	10.4%
Walked	14	2.1%
Other means	0	0.0%
Worked at home	57	8.4%

Source: U.S. Census ACS 2013 5-year estimates

According to the 2009-2013 ACS estimates, 75.9 percent (512 workers) of the District's employed population 16+ years of age commute to work each day by driving alone a car, truck, or van. An estimated 10.4 percent (70 workers) use public transportation and 8.4 percent (57 workers) work from home.

Housing Supply and Demand

According to the 2009-2013 ACS estimates, 90.1 percent (456 units) of the Twinlakes Neighborhood Area Analysis District's 506 unit housing supply are in 1-unit, detached structures. An estimated 2.2 percent (11 units) of the District's housing units are in structures of two units.

An estimated 87.3 percent (428 units) of the occupied housing units in the Twinlakes Analysis District are owner occupied with 12.7 percent of occupied units (62 units) in the District renter-occupied. Of the District's total housing units, only 3.2 percent (16 units) are vacant. Vacancies are for seasonal, recreational, or occasional use.

Table 2.23: Twinlakes Housing Characteristics

The median owner-occupied house value for the Twinlakes Analysis District is $163,100 with a median gross rent of $1,138.

Total Housing Units		506
	#	**%**
Housing Inventory		
1-unit, detached	456	90.1%
1-unit, attached	39	7.7%
2 units	11	2.2%
3 or 4 units	-	0.0%
5 to 9 units	-	0.0%
10 to 19 units	-	0.0%
20 or more units	-	0.0%
Mobile home	-	0.0%
Boat, RV, van, etc.	-	0.0%
Housing Tenure		
Occupied housing units		490
Owner-occupied	428	87.3%
Renter-occupied	62	12.7%
Vacant housing units		16
Homeowner vacancy estimates	0	0.0%
Sold, Not Occupied	0	0.0%
Rental vacancy estimates	0	0.0%
Rented Not Occupied	0	0.0%
Vacancy for seasonal, recreational, or occasional use	16	100.0%
Other	0	0.0%

Source: U.S. Census ACS 2013 5-year estimates

Table 2.24: Twinlakes Cost-Burdened Households

Cost Burdened Renter Households		
Total Renter Occupied Households	1,098	
Total renter occupied housing units that pay 30% or more of their household income on rent	811	73.9%
Cost Burdened Owner Households		
Total Owner Occupied Households (with a mortgage)	1,335	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	415	31.1%

Source: U.S. Census ACS 2013 5-year estimates

According to the 2009-2013 ACS estimates, 31.1 percent (415 units) of the District's owner-occupied housing units are cost-burdened while an estimated 73.9 percent (811) of renter-occupied units are cost-burdened.

The housing affordability analysis found a significant owner affordability gap of $60,875 and a $116 renter affordability gap in the District.

Table 2.25: Twinlakes Affordability Analysis

Owner Affordability Gaps			
Twinlakes Neighborhood District	Twinlakes Neighborhood Association	CT 502.07, BG 1	$60,875
Renter Affordability Gaps			
Twinlakes Neighborhood District	Twinlakes Neighborhood Association	CT 502.07, BG 1	$116

Source: U.S. Census ACS 2013 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 2015 estimates, the H+T Index in the Twinlakes Neighborhood Association is 59.0 percent.

Coral Ridge North-Imperial Point Neighborhood Area Analysis District

The Coral Ridge North-Imperial Point Neighborhood Area Analysis District includes the Neighborhoods of Boulevard Park Isles HOA, Imperial Point Association, Montego Bay Townhomes, Port Royale Master Association, Bay Colony Club Condominium, Bay Colony HOA, Lake Estates Improvement Association, Landings Residential Association, Bermuda Riviera Association, Galt Mile Community Association, Coral Ridge Country Club Estate, North Golf Estates HOA, Knoll Ridge HOA, and Coral Ridge Isles Association. The District is bordered by the City of Fort Lauderdale municipal boundary on the North, A1A and the Atlantic Ocean on the east; the Central Beach Alliance and Coral Ridge Association on the south; and North Federal Highway on the west. The District contains a total population of 24,621 residents and 19,990 housing units.
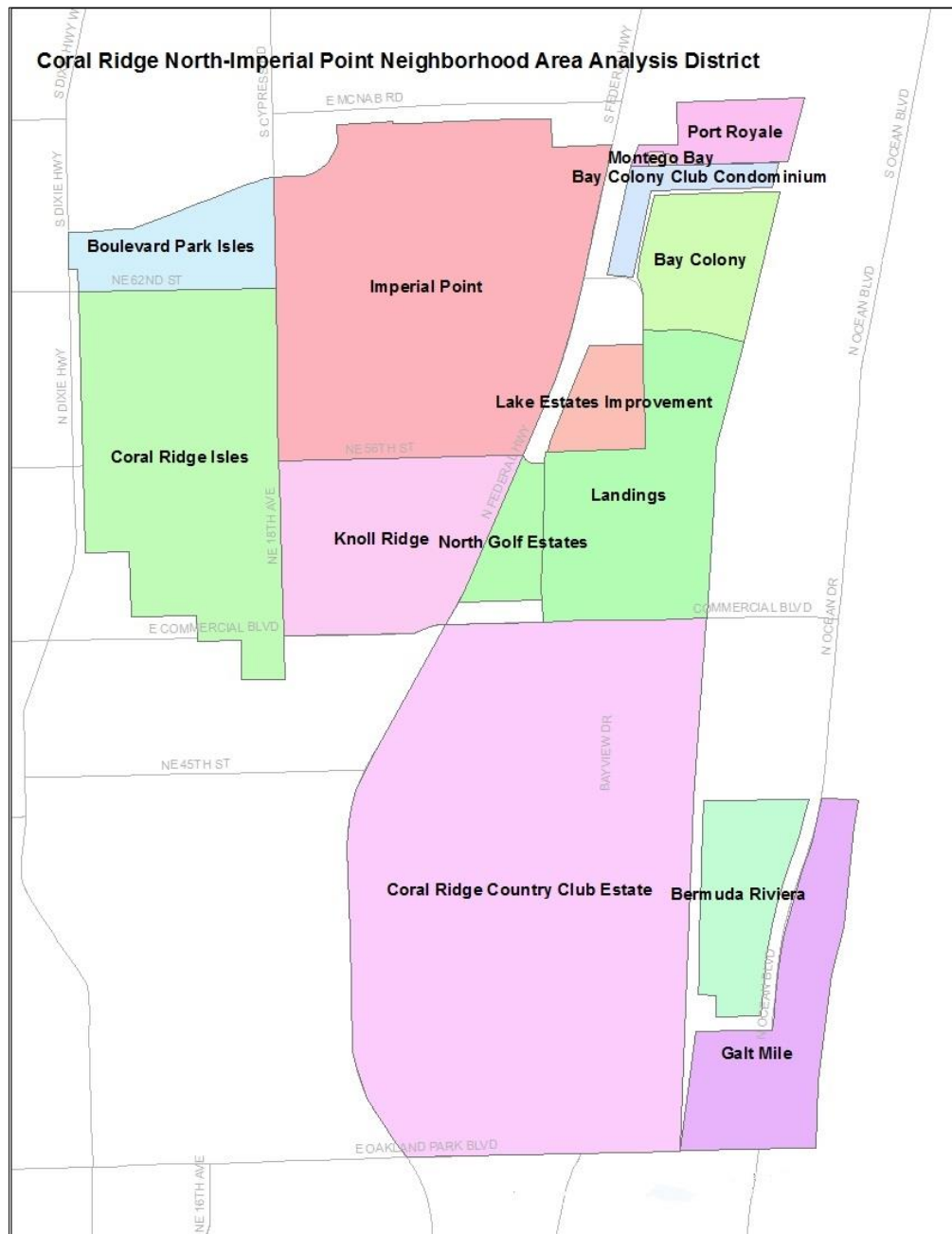
Coral Ridge North-Imperial Point Neighborhood Area Analysis District

Population Characteristics

The population of the Coral Ridge North-Imperial Point Neighborhood Area Analysis District is primarily White Alone (93.4 percent) followed by Black or African-American (2.9 percent). An estimated 12.3 percent of the District's population identifies as Hispanic or Latino.

An estimated 45.4 percent of the District's population 25+ years of age has a bachelor's degree or higher, while 6.3 percent do not have a high school diploma. An estimated 89.7 percent (22,094 residents) of the District's population is over 18 years of age with 30.2 percent (7,434 residents) over 65.

Table 2.26: Coral Ridge North-Imperial Point Demographic Characteristics

Total Population		24,621
	#	%
Race		
White Alone	22,990	93.4%
Black or African American alone	713	2.9%
American Indian and Alaska Native alone	13	0.1%
Asian alone	490	2.0%
Native Hawaiian and Other Pacific Islander alone	-	0.0%
Some other race alone	200	0.8%
Two or more races	215	0.9%
Hispanic Ethnicity		
Not Hispanic or Latino	21,596	87.7%
Hispanic or Latino	3,025	12.3%
Age		
Under 5 years	721	2.9%
5 to 19 years	2,047	8.3%
20 to 34	3,055	12.4%
35 to 54 years	6,942	28.2%
55 and over	11,856	48.2%
18 and over	22,094	89.7%
65 and over	7,434	30.2%
Educational Attainment		
Population 25 years and over	21,126	
Less than 9th grade	293	1.4%
9th to 12th, no diploma	1,033	4.9%
High school graduate (includes equivalency)	4,471	21.2%
Some college, no degree	4,043	19.1%
Associate's degree	1,690	8.0%
Bachelor's degree	5,624	26.6%
Graduate or professional degree	3,972	18.8%

Source: U.S. Census ACS 2013 5-year estimates

Economic Characteristics

There is a total of 13,782 households in the Coral Ridge North-Imperial Point Neighborhood Area Analysis District. The median household income of the District ranges from a low of $38,920 in the Census Tract that comprises the Bermuda Riviera Association Neighborhood to $72,514 in the Census Tract just to the East which represents the Galt Mile Community Association Neighborhood. The more typical median household income in the District ranges from $56,739 in the Neighborhoods of Montego Bay Townhomes, Port Royale Master Association, Bay Colony Club Condominium, Bay Colony HOA, and Landings Residential Association to $63,750 and $63,846 in the Coral Ridge Country Club Estates which is comprised of two Census Tracts.

According to 2009-2013 ACS estimates, 8.3 percent of families and people in the District (1,139) had incomes in the past 12 months below the poverty level.

Table 2.27: Coral Ridge North-Imperial Point Economic Characteristics

Total Population		24,621
Poverty Rate		
Total Households		13,782
Families & people whose income in the past 12 months is below the poverty level	1,139	8.3%
Percentage in Labor Force		
Total Population 16+		22,415
Population in Labor Force	13,048	58.2%
Occupations		
Total Civilian employed population 16+		12,092
Management, business, science, and arts occupations	5,703	47.2%
Service occupations	1,626	13.4%
Sales and office occupations	3,391	28.0%
Natural resources, construction, and maintenance occupations	586	4.8%
Production, transportation, and material moving occupations	786	6.5%
Commute to Work		
Workers 16 years and over		11,751
Car, truck, or van -- drove alone	9,007	76.6%
Car, truck, or van -- carpooled	609	5.2%
Public transportation (excluding taxicab)	73	0.6%
Walked	438	3.7%
Other means	533	4.5%
Worked at home	1,091	9.3%

Source: U.S. Census ACS 2013 5-year estimates

According to the 2009-2013 ACS estimates, 58.2 percent of the population 16+ years of age in the District are in the labor force. The Neighborhood District's employed population 16 years and older is primarily employed in management, business, science and art occupations (47.2 percent) and sales and office occupations (28.0 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 management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

According to 2009-2013 ACS estimates, 76.6 percent (9,007 workers) of the District's employed population 16+ years of age commute to work each day by truck, car, van and drive alone. Only 0.6 percent of the District's workers use public transportation and 3.7 percent walk to work.

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Housing Supply and Demand

According to the 2009-2013 ACS estimates, 57.2 percent (11,433 units) of the Coral Ridge North-Imperial Neighborhood Area Analysis District's 19,990 unit housing supply are in multi-family structures of 20 units or more. Approximately a quarter (27.6 percent) of the District's housing supply (5,517 units) are in 1-unit, detached or attached structures.

According to 2009-2013 ACS estimates, 66.1 percent (9,109 units) of the occupied housing units in the Coral Ridge North-Imperial Point Neighborhood Area Analysis District are owner occupied, while an estimated 33.9 percent of occupied units (4,673 units) are renter-occupied. Of the District's total housing units, 31.1 percent (6,208 units) are vacant. The highest vacancy rate in the District (72.1 percent) is for seasonal, recreational or occasional use vacancies followed by "other" vacancies (12.2 percent).

The median values of owner-occupied and renter-occupied housing units in the District vary significantly. The highest median owner values are found in Census Tract covering the eastern portion of Coral Ridge Country Club Estates ($471,900) and eastern border of the District under the Census Tract corresponding to Galt Mile Community Association ($394,900). The highest median gross rents ($1,435) are found in Galt Mile Community Association and the Neighborhoods covered by Census Tract 402.04 ($1,304) which include Montego Bay Townhomes, Port Royale Master Association, Bay Colony Club Condominium, Bay Colony HOA, and Landings Residential Association. Both the lowest median owner value ($176,200) and the lowest median gross rent ($775) are found in the Bermuda Riviera Association.

Table 2.28: Coral Ridge North-Imperial Point Housing Characteristics

Total Housing Units		19,990
	#	%
Housing Inventory		
1-unit, detached	5,116	25.6%
1-unit, attached	401	2.0%
2 units	545	2.7%
3 or 4 units	337	1.7%
5 to 9 units	607	3.0%
10 to 19 units	1,504	7.5%
20 or more units	11,433	57.2%
Mobile home	34	0.2%
Boat, RV, van, etc.	13	0.1%
Housing Tenure		
Occupied housing units		13,782
Owner-occupied	9,109	66.1%
Renter-occupied	4,673	33.9%
Vacant housing units		6,208
Homeowner vacancy estimates	268	4.3%
Sold, Not Occupied	137	2.2%
Rental vacancy estimates	545	8.8%
Rented Not Occupied	26	0.4%
Vacancy for seasonal, recreational, or occasional use	4,477	72.1%
Other	755	12.2%

Source: U.S. Census ACS 2013 5-year estimates

Table 2.29: Coral Ridge North-Imperial Point Cost-Burdened Households

Cost Burdened Renter Households		
Total Renter Occupied Households	4,673	
Total renter occupied housing units that pay 30% or more of their household income on rent	2,848	60.9%
Cost Burdened Owner Households		
Total Owner Occupied Households (with a mortgage)	4,718	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	2,327	49.3%

Source: U.S. Census ACS 2013 5-year estimates

As previously noted, the standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. Thus, according to the 2009-2013 ACS estimates, 49.3 percent (2,327 units) of the District's owner-occupied housing units are cost-burdened and 60.9 percent (2,848 units) of renter-occupied units are cost-burdened.

The housing affordability analysis found significant homeowner gaps in most areas of the District. Owner affordability gaps range from a low of $78,900 in the Galt Mile Community Association to a high of $312,285 in the Landings Residential Association.

The housing affordability analysis found a renter surplus throughout the District ranging from a low of $68 in Bay Colony Club Condominiums to $617 in the Landings Residential Association.

Table 2.30: Coral Ridge North-Imperial Point Affordability Analysis

Owner Affordability Gaps/Surplus				
Coral Ridge North-Imperial Point Neighborhood District	Boulevard Park Isles	CT 402.05	BG 3 shared with Coral Ridge	$87,768
	Coral Ridge Isles Association	CT 402.05	BG 3 shared with Boulevard Park	
		CT 403	BG 1	$105,253
	Imperial Point Association	CT 402.05	BG 2, BG 3	
		CT 402.06		$163,973
	Knoll Ridge	CT 403	BG 3	
	Montego Bay Townhomes	CT 402.04		$68,015
	Port Royale Master Association	CT 402.04		
	Bay Colony Club Condominiums	CT 402.04		$168,495
	Bay Colony	CT 402.04		
	North Golf Estates	CT 402.03		$135,125
	Lake Estates Improvement Association	CT 402.03		
	Landings Residential Association	CT 402.03		$312,285
		CT 402.04		
	Coral Ridge Country Club Estates	CT 404.02		$140,323
		CT 404.01		
	Bermuda Riviera Association	CT 405.03	One BG shared with Galt Mile	$78,900
	Galt Mile Community Association	CT 405.03	One BG shared with Bermuda Riviera	
		CT 405.04		

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Renter Affordability Gaps/Surplus				
Coral Ridge North-Imperial Point Neighborhood District	Boulevard Park Isles	CT 402.05	BG 3 shared with Coral Ridge	$342
	Coral Ridge Isles Association	CT 402.05	BG 3 shared with Boulevard Park	
		CT 403	BG 1	$114
	Imperial Point Association	CT 402.05	BG 2, BG 3	
		CT 402.06		$585
	Knoll Ridge	CT 403	BG 3	
	Montego Bay Townhomes	CT 402.04		$412
	Port Royale Master Association	CT 402.04		
	Bay Colony Club Condominiums	CT 402.04		$68
	Bay Colony	CT 402.04		
	North Golf Estates	CT 402.03		$437
	Lake Estates Improvement Association	CT 402.03		
	Landings Residential Association	CT 402.03		$617
		CT 402.04		
	Coral Ridge Country Club Estates	CT 404.02		$211
		CT 404.01		
	Bermuda Riviera Association	CT 405.03	One BG shared with Galt Mile	$198
	Galt Mile Community Association	CT 405.03	One BG shared with Bermuda Riviera	
		CT 405.04		

Source: U.S. Census ACS 2013 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 2015 estimates, the H+T Index is well above the H&T benchmark in all of the neighborhoods in the Coral Ridge North-Imperial Point Neighborhood Area Analysis District. The H&T ranges from 66.0 in Boulevard Park Isles to 92.0 in Imperial Point Association.

Coral Ridge South-Lauderdale Beach Neighborhood Area Analysis District

The Coral Ridge South-Lauderdale Beach Neighborhood Area Analysis District includes the Neighborhoods of Coral Shores Civic Association, Coral Ridge Association Incorporated, Central Beach Alliance, Lauderdale Beach HOA, Dolphin Isles HOA and Birch Park Finger Streets Association. The District is bordered by the City of Oakland Park on the northwest corner; the Coral Ridge Country Club Estate on the north; the Atlantic Ocean on the east; Sunrise Boulevard on the south; and the Intracoastal Waterway on the west. The District has a population of 10,492 and a total of 7,564 housing units.
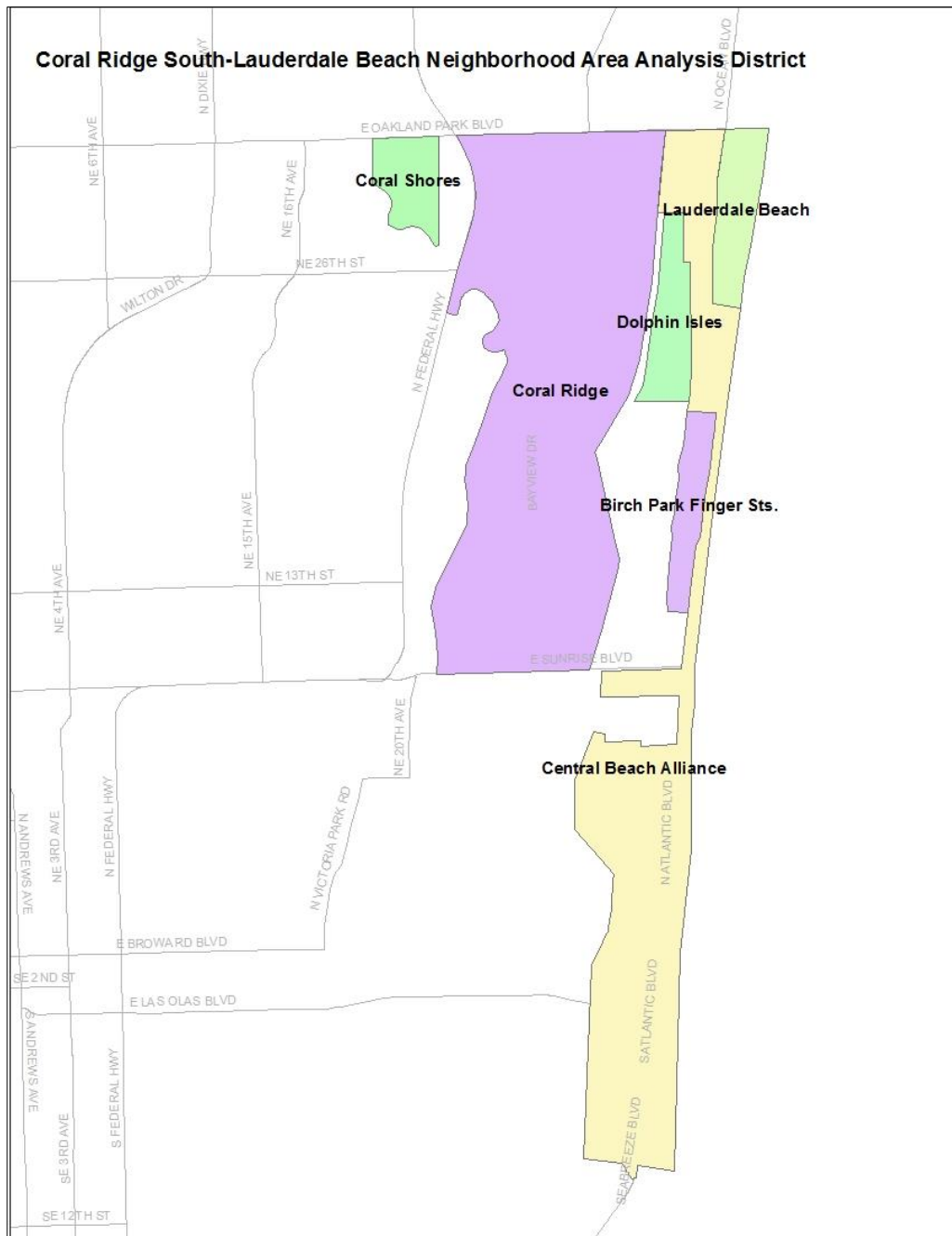
Coral Ridge South-Lauderdale Beach Neighborhood Area Analysis District

Population Characteristics

The population of the Coral Ridge South-Lauderdale Beach Neighborhood Area Analysis District is primarily White Alone (93.8 percent) followed by Two or More Races (3.1 percent). An estimated 92.5 percent of its population identify as not Hispanic or Latino. Of the population 25 years and over, 54.6 percent has completed a Bachelor's Degree or higher, while only 3.4 percent are without a High School Diploma.

An estimated 86.1 percent (9,036 residents) of the District's population is over 18 years of age with 21.4 percent (2,248 residents) 65 and over.

Table2.31: Coral Ridge South-Lauderdale Beach Demographic Characteristics

Total Population		10,492
	#	%
Race		
White Alone	9,839	93.8%
Black or African American alone	106	1.0%
American Indian and Alaska Native alone	-	0.0%
Asian alone	155	1.5%
Native Hawaiian and Other Pacific Islander alone	-	0.0%
Some other race alone	71	0.7%
Two or more races	321	3.1%
Hispanic Ethnicity		
Not Hispanic or Latino	9,702	92.5%
Hispanic or Latino	790	7.5%
Age		
Under 5 years	372	3.5%
5 to 19 years	1,312	12.5%
20 to 34	1,330	12.7%
35 to 54 years	3,436	32.7%
55 and over	4,042	38.5%
18 and over	9,036	86.1%
65 and over	2,248	21.4%
Educational Attainment		
Population 25 years and over		8,448
Less than 9th grade	80	0.9%
9th to 12th, no diploma	205	2.4%
High school graduate (includes equivalency)	1,455	17.2%
Some college, no degree	1,392	16.5%
Associate's degree	704	8.3%
Bachelor's degree	2,841	33.6%
Graduate or professional degree	1,771	21.0%

Source: U.S. Census ACS 2013 5-year estimates

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Economic Characteristics

There is a total of 5,389 households in the Coral Ridge South-Lauderdale Neighborhood Area Analysis District. The median household income ranges from a low of $69,188 (eastern portion of the Coral Ridge Association Incorporated Neighborhood) to $91,964 to the west which also includes the Coral Shores Civic Association Neighborhood. The estimated median household income for the remaining neighborhoods in the District is approximately $72,071.

According to the 2009-2013 ACS estimates, 11.8 percent of families and people had an income in the past 12 months below the poverty level. An estimated 86.4 percent of workers age 16 and over driving to work alone or carpooling in a car, truck, or van, while a low 0.6 percent was reported as commuting via public transit.

Table 2.32: Coral Ridge South-Lauderdale Beach Economic Characteristics

Total Population		10,492
Poverty Rate		
Total Households		5,389
Families & people whose income in the past 12 months is below the poverty level	638	11.8%
Percentage in Labor Force		
Total Population 16+		9,287
Population in Labor Force	5,828	62.8%
Occupations		
Total Civilian employed population 16+		5,469
Management, business, science, and arts occupations	2,611	47.7%
Service occupations	746	13.6%
Sales and office occupations	1,627	29.7%
Natural resources, construction, and maintenance occupations	72	1.3%
Production, transportation, and material moving occupations	413	7.6%
Commute to Work		
Workers 16 years and over		5,328
Car, truck, or van -- drove alone	4,189	78.6%
Car, truck, or van -- carpooled	414	7.8%
Public transportation (excluding taxicab)	31	0.6%
Walked	60	1.1%
Other means	153	2.9%
Worked at home	481	9.0%

Source: U.S. Census ACS 2013 5-year estimates

The 2009-2013 ACS estimates reported that 62.8 percent of the population 16 years and over in the District are in the labor force. Out of the total civilian employed population age 16 and over, 47.7 percent (921) are employed in management, business, science, and arts occupations, and 29.7 percent are in sales and office occupations. According to the U.S. Census, "occupation" describes the kind of work a person does on the job. The highest median earnings are in management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

Housing Supply and Demand

According to 2009-2013 ACS estimates, 47.0 percent (1,255 units) of the Coral Ridge South-Lauderdale Beach Neighborhood Area Analysis District's 7,564 unit housing supply are within structures of 20 or more units, with 38.9 percent in 1-unit detached or attached structures.

An estimated 69.8 percent of the occupied housing units in the District are owner-occupied with an estimated 30.2 percent renter-occupied. Of the District's total housing units, 14.7 percent are vacant, of which, 76.0 percent are "seasonal, recreational, or occasional use" housing units and 12.3 percent are vacant due to "other" reasons.

The median value of housing units varies within the district from a low of $320,500 for the neighborhoods including

Table 2.33: Coral Ridge South-Lauderdale Beach Housing Characteristics

Total Housing Units		7,564
	#	**%**
Housing Inventory		
1-unit, detached	2,752	36.4%
1-unit, attached	192	2.5%
2 units	168	2.2%
3 or 4 units	164	2.2%
5 to 9 units	354	4.7%
10 to 19 units	382	5.1%
20 or more units	3,552	47.0%
Mobile home	-	0.0%
Boat, RV, van, etc.	-	0.0%
Housing Tenure		
Occupied housing units		5,389
Owner-occupied	3,761	69.8%
Renter-occupied	1,628	30.2%
Vacant housing units		2,175
Homeowner vacancy estimates	155	7.1%
Sold, Not Occupied	-	0.0%
Rental vacancy estimates	101	4.6%
Rented Not Occupied	-	0.0%
Vacancy for seasonal, rec., or occasional use	1,652	76.0%
Other	267	12.3%

Source: U.S. Census ACS 2013 5-year estimates

Lauderdale Beach HOA, Central Beach Alliance, Dolphins Isles HOA, and Birch Park Finger Streets Association, to a high of $615,200 in the eastern portion of Coral Ridge Association Incorporated. The median gross monthly rents for the District vary from $971 in the western portion of Coral Ridge Association Incorporated and Coral Shores Civic Association to $1,764 in the east side of Coral Ridge Association Incorporated. Census Tract 405.02, which covers the neighborhoods of Lauderdale Beach HOA, Central Beach Alliance, Dolphins Isles HOA, and Birch Park Finger Streets Association has an estimated median gross rent of $1,591.

Table 2.34: Coral Ridge South-Lauderdale Beach Cost-Burdened Households

Cost Burdened Renter Households		
Total Renter Occupied Households	1,628	
Total renter occupied housing units that pay 30% or more of their household income on rent	924	56.8%
Cost Burdened Owner Households		
Total Owner Occupied Households (with a mortgage)	2,321	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	1,195	51.5%

Source: U.S. Census ACS 2013 5-year estimates

As previously noted, the standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. According to the 2009-2013 ACS estimates, 51.5 percent (1,195 units) of the District's owner-occupied housing units are cost-burdened and 56.8 percent (924) of renter-occupied units.

The housing affordability analysis found substantial homeowner gaps within each neighborhood in the District. Owner affordability gaps range from a low of $213,615 in the neighborhoods of Coral Shores Civic Association and Coral Ridge Association to a high of $442,230 in the neighborhoods of Central Beach Alliance, Lauderdale Beach and Dolphin Isles.

The housing affordability analysis found a significant renter affordability surplus in most neighborhoods within the District. However, there exists a small rent affordability gap of $34 in the neighborhoods of Central Beach Alliance, Lauderdale Beach and Dolphin Isles.

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Table 2.35: Coral Ridge South-Lauderdale Beach Affordability Analysis

Owner Affordability Gaps/Surplus				
Coral Ridge South-Lauderdale Beach Neighborhood District	Coral Shores Civic Association	CT 406.02	BG3	$213,615
	Coral Ridge Association	CT 406.02	BG 4, BG 2, BG 1	
		CT 406.01		
	Central Beach Alliance	CT 405.02	BG 2, BG 1	$442,230
	Lauderdale Beach	CT 405.02	BG2	
	Dolphin Isles	CT 405.02	BG2	
	Birch Park Finger Streets	CT 405.02	BG 1	$246,590
	Bal Harbor	CT 407.02	BG 1	
	Laudergate Isles Civic Association	CT 407.02	BG 1	
Renter Affordability Gaps/Surplus				
Coral Ridge South-Lauderdale Beach Neighborhood District	Coral Shores Civic Association	CT 406.02	BG3	$378
	Coral Ridge Association	CT 406.02	BG 4, BG 2, BG 1	
		CT 406.01		
	Central Beach Alliance	CT 405.02	BG 2, BG 1	$34
	Lauderdale Beach	CT 405.02	BG2	
	Dolphin Isles	CT 405.02	BG2	
	Birch Park Finger Streets	CT 405.02	BG 1	$1,328
	Bal Harbor	CT 407.02	BG 1	
	Laudergate Isles Civic Association	CT 407.02	BG 1	

Source: U.S. Census ACS 2013 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 2015 estimates, all of the neighborhoods in the Coral Ridge South-Lauderdale Beach Neighborhood Analysis District have an H+T Index well above the 45 percent benchmark. The H+T Index ranges from 72.0 in Lauderdale Beach to 92.0 in the Coral Ridge Association.

Poinsetta Heights/Victoria Park/Colee Hammock Neighborhood Area Analysis District

The Poinsetta Heights/Victoria Park/Colee Hammock Area Analysis District is composed of Poinsettia Heights Civic Association, Lake Ridge Residents Association, Victoria Park Civic Association, Sunrise Key Civic Association, Beverly Heights, and Colee Hammock HOA. The boundaries of the District include the municipal boundary of the City of Fort Lauderdale to the north; the Intracoastal Waterway to the east; New River to the south and South Federal Highway to west. The District has a total population of 13,712 and 9,653 housing units.

Poinsetta Heights/Victoria Park/Colee Hammock Neighborhood Area Analysis District
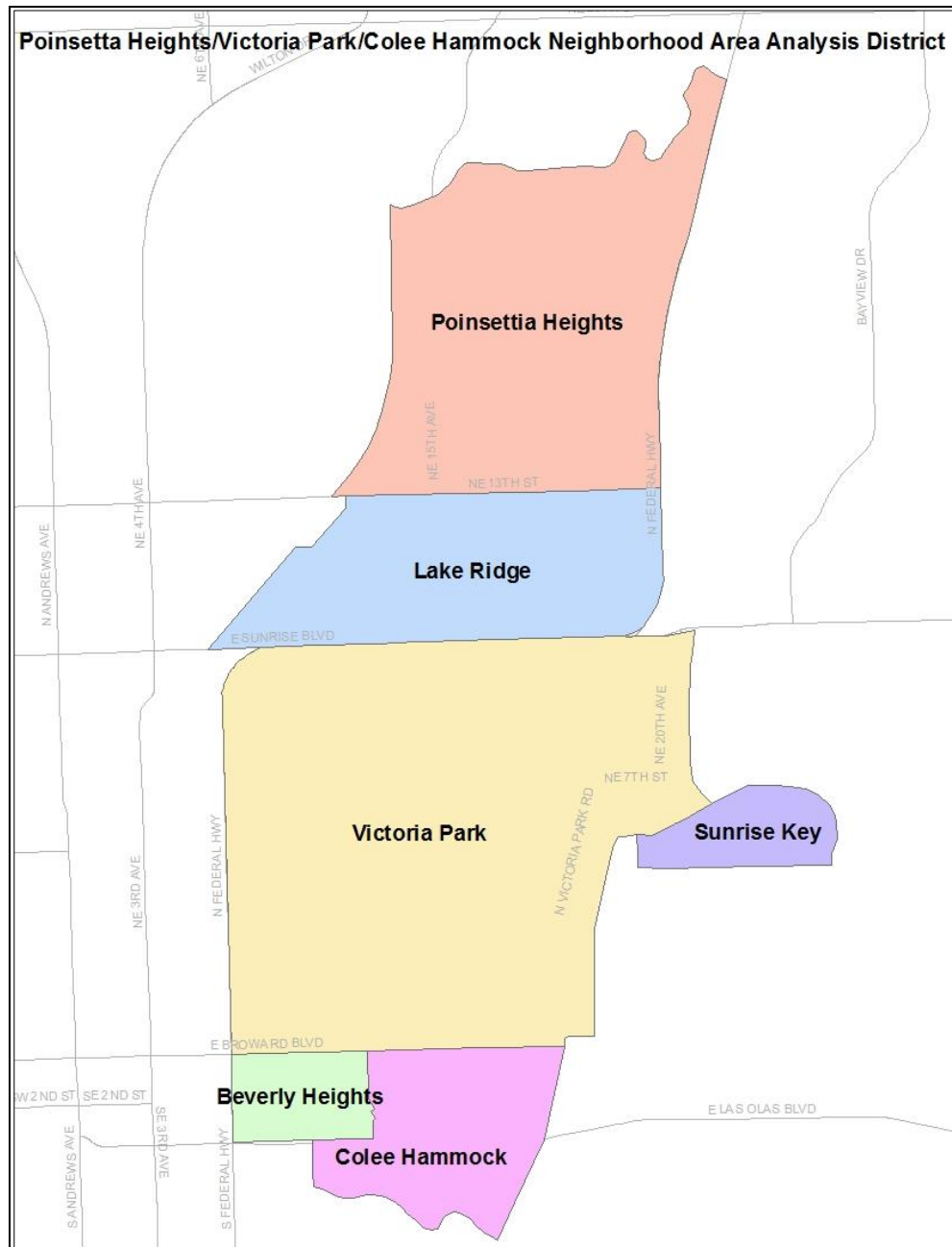
Population Characteristics

The vast majority (86.7 percent) of the population in the Poinsetta Heights/Victoria Park/Colee Hammock Area Analysis District is White Alone with 84.4 percent of the total population identifying as not Hispanic or Latino. Of the population age 25 and over (11,652), 47.2 percent have a Bachelor's Degree or higher and 17.6 percent are high school graduates.

*Table 2.36: **Poinsetta Heights/Victoria Park/Colee Hammock Demographic Characteristics***

Total Population		13,712
	#	%
Race		
White Alone	11,883	86.7%
Black or African American alone	835	6.1%
American Indian and Alaska Native alone	26	0.2%
Asian alone	268	2.0%
Native Hawaiian and Other Pacific Islander alone	24	0.2%
Some other race alone	423	3.1%
Two or more races	253	1.8%
Hispanic Ethnicity		
Not Hispanic or Latino	11,576	84.4%
Hispanic or Latino	1,956	14.3%
Age		
Under 5 years	440	3.2%
5 to 19 years	894	6.5%
20 to 34	3,314	24.2%
35 to 54 years	4,956	36.1%
55 and over	4,108	30.0%
18 and over	12,550	91.5%
65 and over	1,775	12.9%
Educational Attainment		
Population 25 years and over		11,652
Less than 9th grade	355	3.0%
9th to 12th, no diploma	441	3.8%
High school graduate (includes equivalency)	2,047	17.6%
Some college, no degree	2,228	19.1%
Associate's degree	1,079	9.3%
Bachelor's degree	3,532	30.3%
Graduate or professional degree	1,970	16.9%

Source: U.S. Census ACS 2013 5-year estimates

According to ACS 2009-2013 estimates, 91.5 percent of the District's population is 18 years and over and 12.9 percent age 65 and over. The age group with the largest population is 35 to 54 (36.1 percent) followed by the 55 and over age group (30.0 percent).

Economic Characteristics

There is a total of 7,571 households in the Poinsetta Heights/Victoria Park/Colee Hammock Area Analysis District. The median household incomes of the District vary from a high of $77,344 in the Census Tract covering the southern portion of Victoria Park Civic Association, Colee Hammock HOA, and Beverly Heights to a low of $41,588 in the area including the Lake Ridge Residents Association. According to the 2009-2013 ACS estimates, 13.5 percent of families and people in the District (1,023) had incomes in the past 12 months below the poverty level.

Table 2.37: Poinsetta Heights/Victoria Park/Colee Hammock Economic Characteristics

According to the 2009-2013 ACS estimates, 72.8 percent of the population 16+ years of age in the District are in the labor force. The Neighborhood Area District's employed population 16 years and older is primarily employed in management, business, science, and arts occupations (45.4 percent) followed by sales and office occupations (27.2 percent) and service occupations (14.5 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 management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

Total Population		13,712
Poverty Rate		
Total Households		7,571
Families & people whose income in the past 12 months is below the poverty level	1,023	13.5%
Percentage in Labor Force		
Total Population 16+		12,678
Population in Labor Force	9,225	72.8%
Occupations		
Total Civilian employed population 16+		8,575
Management, business, science, and arts occupations	3,897	45.4%
Service occupations	1,245	14.5%
Sales and office occupations	2,335	27.2%
Natural resources, construction, and maintenance occupations	500	5.8%
Production, transportation, and material moving occupations	598	7.0%
Commute to Work		
Workers 16 years and over		8,534
Car, truck, or van -- drove alone	6,265	73.4%
Car, truck, or van -- carpooled	548	6.4%
Public transportation (excluding taxicab)	259	3.0%
Walked	361	4.2%
Other means	397	4.7%
Worked at home	704	8.2%

Source: U.S. Census ACS 2013 5-year estimates

According to the 2009-2013 ACS estimates, 73.4 percent (6,265 workers) of the District's employed population 16+ years of age commute to work each day by driving alone a car, truck, or van. An estimated 8.2 percent of workers work at home.

Housing Supply and Demand

According to the 2009-2013 ACS estimates, 33.8 percent (3,261 units) of the Poinsetta Heights/Victoria Park/Colee Hammock Area Analysis District's 9,263 unit housing supply are in 1-unit, detached structures and 20.6 percent (1,984) in structures of20 or more units.

An estimated 46.5 percent (3,520 units) of the occupied housing units in the District are owner-occupied with an estimated 53.5 percent of occupied units (4,054 units) renter-occupied. Of the District's total housing units, 21.6 percent (2,052 units) are vacant. An estimated 42.9 percent of the District's vacancies are for seasonal, recreational, or occasional use.

Table 2.38: Poinsetta Heights/Victoria Park/Colee Hammock Housing Characteristics

Total Housing Units		9,653
	#	%
Housing Inventory		
1-unit, detached	3,261	33.8%
1-unit, attached	1,104	11.4%
2 units	510	5.3%
3 or 4 units	814	8.4%
5 to 9 units	1,035	10.7%
10 to 19 units	833	8.6%
20 or more units	1,984	20.6%
Mobile home	82	0.8%
Boat, RV, van, etc.	-	0.0%
Housing Tenure		
Occupied housing units		7,571
Owner-occupied	3,520	46.5%
Renter-occupied	4,054	53.5%
Vacant housing units		2,052
Homeowner vacancy estimates	178	8.7%
Sold, Not Occupied	130	6.3%
Rental vacancy estimates	484	23.6%
Rented Not Occupied	53	2.6%
Vacancy for seasonal, recreational, or occasional use	880	42.9%
Other	327	15.9%

Source: U.S. Census ACS 2013 5-year estimates

The median housing values in the District range a low of $266,400 in the Poinsetta Heights Civic Association to $365,100 in the eastern sections of the Victoria Park Civic Association and Sunrise Key Civic Association. The median gross rents in the District range from a low of $915 on the east side of Victoria Park Civic Association and Sunrise Key Civic Association to $1,317 in the southern section of the Victoria Park Civic Association, Colee Hammock HOA, and Beverly Heights.

Table 2.39: *Poinsetta Heights/Victoria Park/Colee Hammock Cost- Burdened Households*

According to the 2009-2013 ACS estimates, 43.6 percent (1,005 units) of the District's owner-occupied housing units with a mortgage are cost-burdened and 42.4 percent (1,720) of renter-occupied units.

Cost Burdened Renter Households		
Total Renter Occupied Households	4,054	
Total renter occupied housing units that pay 30% or more of their household income on rent	1,720	42.4%
Cost Burdened Owner Households		
Total Owner Occupied Households	2,304	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	1,005	43.6%

Source: U.S. Census ACS 2013 5-year estimates

The housing affordability analysis found significant owner affordability gaps in most areas of the District. The largest affordability gap ($240,165) is found in the Victoria Park Civic Association with the lowest ($93,930) in Poinsetta Heights.

The housing affordability analysis found renter affordability surplus in all the neighborhoods in the District ranging from a low of $37 in the Lake Ridge Residents Association to a high of $783 in Poinsetta Heights.

Table 2.40: Poinsetta Heights/Victoria Park/Colee Hammock Affordability Analysis

Owner Affordability Gaps				
Poinsetta Heights/ Victoria Park/ Colee Hammock	Poinsetta Heights	CT 407.01		$93,930
	Lake Ridge Residents Association	CT 407.02	BG 2, BG 3	$179,730
	Victoria Park Civic Association	CT 418.01		$199,925
		CT 418.02	BG 1, BG 2, BG3; BG 3 extends to Sunrise Key Civic Association	$240,165
		CT 419	BG 1, BG 3	
	Beverly Heights	CT 419	BG 2; Shared with Colee Hammock	$154,540
	Colee Hammock	CT 419	BG 2; Shared with Beverly Heights	
	Sunrise Key Civic Association	CT 418.02	BG3 shared with Victoria Park	
Renter Affordability Gaps				
Poinsetta Heights/ Victoria Park/ Colee Hammock	Poinsetta Heights	CT 407.01		$783
	Lake Ridge Residents Association	CT 407.02	BG 2, BG 3	$37
	Victoria Park Civic Association	CT 418.01		$280
		CT 418.02	BG 1, BG 2, BG3; BG 3 extends to Sunrise Key Civic Association	$334
		CT 419	BG 1, BG 3	
	Beverly Heights	CT 419	BG 2; Shared with Colee Hammock	$617
	Colee Hammock	CT 419	BG 2; Shared with Beverly Heights	
	Sunrise Key Civic Association	CT 418.02	BG3 shared with Victoria Park	

Source: U.S. Census ACS 2013 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 2015 estimates, the H+T Index in the Poinsetta Heights/Victoria Park/Colee Hammock Neighborhood Area Analysis District are well above the H&T benchmark ranging from 66.0 percent in Colee Hammock to 92.0 percent in Victoria Park Civic Association.

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Las Olas Isles/Seven Isles Neighborhood Area Analysis District

The Las Olas Isles/Seven Isles Neighborhood Area Analysis District includes the Neighborhoods of Navarro Isles Association, Las Olas Isles Homeowners Association, Idlewyld Improvement Association, Hendricks and Venice Isles, Nurmi Isles Homeowners Association, Sunrise Intracoastal HOA and Seven Isles Homeowners Association.

The District is bordered by the Intracoastal Waterway to the north, east and west; and by the New River to the south. The District has a population of 4,426 residents and 3,240 housing units.

Las Olas Isles/Seven Isles Neighborhood Area Analysis District
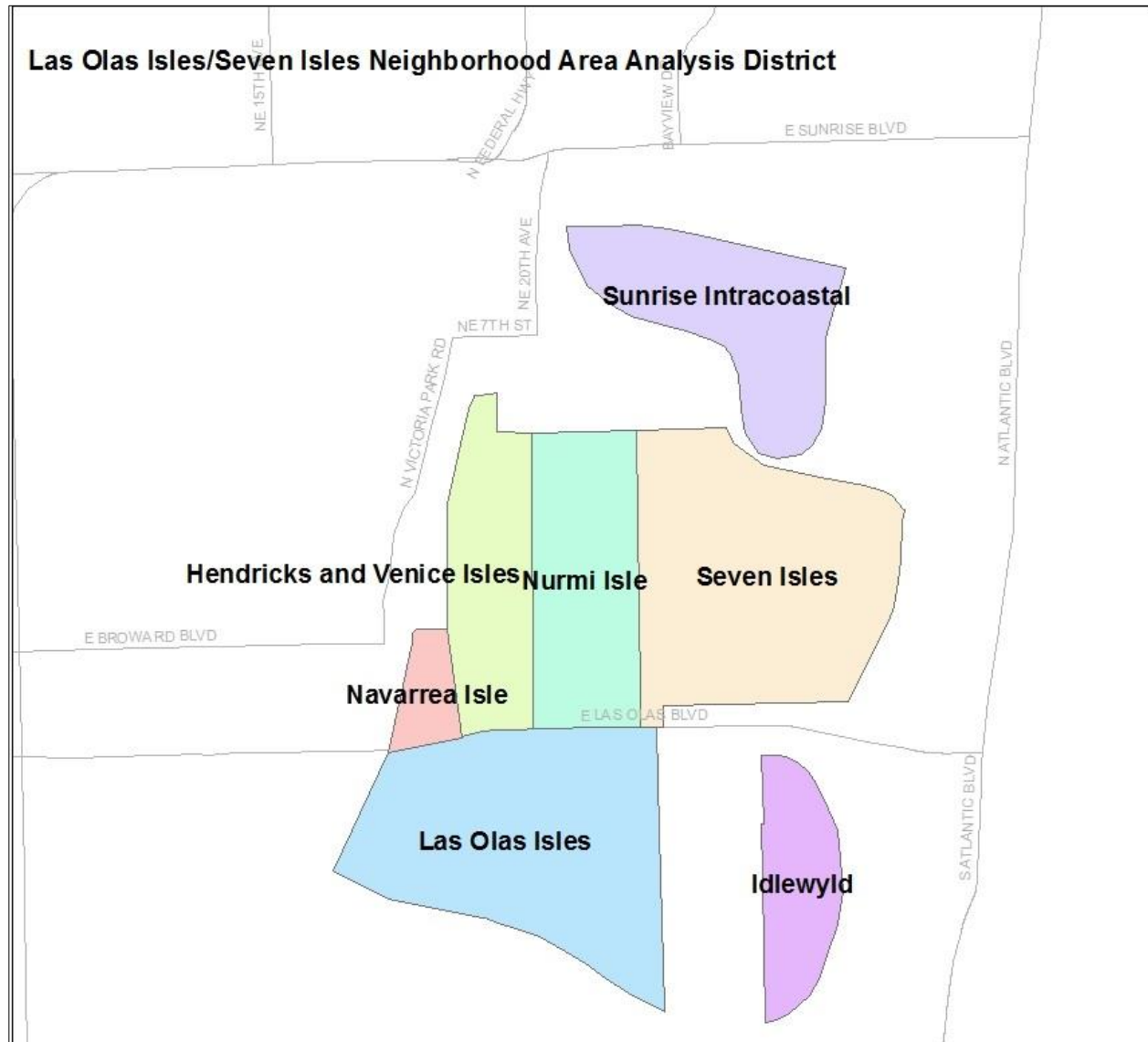
Population Characteristics

The Las Olas Isles/Seven Isles Neighborhood Area Analysis District has a population that is primarily White Alone (95.3 percent) with 2.3 percent of the population Black or African American Alone. An estimated 8.0 percent of the population identify as Hispanic or Latino. The District's population is mostly of age 55 and over (49.4 percent) followed by the 35 to 54 age group (25.9 percent). An estimated 88.6 percent of the total population is reported as being 18 years of age and over with 29.5 percent 65 and over.

An estimated 59.0 percent of the District's population 25+ years of age has a bachelor's degree or higher and only 2.3 percent do not have a high school diploma.

Table 2.41: Las Olas / Seven Isles Demographic Characteristics

Total Population		4,426
	#	%
Race		
White Alone	4,218	95.3%
Black or African American alone	101	2.3%
American Indian and Alaska Native alone	-	0.0%
Asian alone	71	1.6%
Native Hawaiian and Other Pacific Islander alone	-	0.0%
Some other race alone	19	0.4%
Two or more races	17	0.4%
Hispanic Ethnicity		
Not Hispanic or Latino	4,071	92.0%
Hispanic or Latino	355	8.0%
Age		
Under 5 years	163	3.7%
5 to 19 years	385	8.7%
20 to 34	547	12.4%
35 to 54 years	1,146	25.9%
55 and over	2,185	49.4%
18 and over	3,921	88.6%
65 and over	1,305	29.5%
Educational Attainment		
Population 25 years and over	3,760	
Less than 9th grade	22	0.6%
9th to 12th, no diploma	87	2.3%
High school graduate (includes equivalency)	550	14.6%
Some college, no degree	630	16.8%
Associate's degree	252	6.7%
Bachelor's degree	1,135	30.2%
Graduate or professional degree	1,084	28.8%

Source: U.S. Census ACS 2013 5-year estimates

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Economic Characteristics

There is a total of 2,308 households in the Las Olas Isles/Seven Isles Neighborhood Area Analysis District. The median household income of the District ranges from a low of $42,115 in the Sunrise Intracoastal HOA to $94,655 in District's other neighborhoods. According to the 2009-2013 ACS estimates, 11.4 percent of families and people in the District (263) had incomes in the past 12 months below the poverty level.

According to the 2009-2013 ACS estimates, 55.2 percent of the population 16+ years of age in the District are in the labor force. The Neighborhood District's employed population 16 years and older is primarily employed in management, business, science and art occupations (60.6 percent) and sales and office occupations (22.8 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 management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

According to the 2009-2013 ACS estimates, 75.6 percent (1,476 workers) of the District's employed population 16+ years of age commute to work each day by truck, car, or van and drive alone. An estimated 3.0 percent commute to work by bicycle or by other means.

Table 2.42: Las Olas / Seven Isles Economic Characteristics

Total Population		3,760
Poverty Rate		
Total Households		2,308
Families & people whose income in the past 12 months is below the poverty level	263	11.4%
Percentage in Labor Force		
Total Population 16+		3,987
Population in Labor Force	2,200	55.2%
Occupations		
Total Civilian employed population 16+		1,988
Management, business, science, and arts occupations	1,204	60.6%
Service occupations	230	11.6%
Sales and office occupations	454	22.8%
Natural resources, construction, and maintenance occupations	40	2.0%
Production, transportation, and material moving occupations	60	3.0%
Commute to Work		
Workers 16 years and over		1,952
Car, truck, or van -- drove alone	1,476	75.6%
Car, truck, or van -- carpooled	80	4.1%
Public transportation (excluding taxicab)	30	1.5%
Walked	74	3.8%
Other means	59	3.0%
Worked at home	233	11.9%

Source: U.S. Census ACS 2013 5-year estimates

Housing Supply and Demand

According to the 2009-2013 ACS estimates, 44.1 percent (1,430 units) of the Las Olas Isles/Seven Isles Neighborhood Area Analysis District's 3,240 unit housing supply are in 1-unit detached or attached structures. An estimates 36.2 percent of the total housing units are in structures of 20 or more units.

According to 2009-2013 ACS estimates, 79.7 percent (1,840 units) of the occupied housing units in the Coral Ridge North-Imperial Point Neighborhood Area Analysis District are owner-occupied with an estimated 20.3 percent of occupied units (468 units) renter-occupied. Of the District's total housing units, 28.8 percent (932 units) are vacant. The highest vacancy rate in the District (61.4 percent) is for seasonal, recreational or occasional use vacancies followed by "other" vacancies at 17.0 percent.

Table 2.43: Las Olas / Seven Isles Housing Characteristics

Total Housing Units		3,240
	#	**%**
Housing Inventory		
1-unit, detached	1,278	39.4%
1-unit, attached	152	4.7%
2 units	7	0.2%
3 or 4 units	93	2.9%
5 to 9 units	111	3.4%
10 to 19 units	408	12.6%
20 or more units	1,174	36.2%
Mobile home	-	0.0%
Boat, RV, van, etc.	17	0.5%
Housing Tenure		
Occupied housing units		2,308
Owner-occupied	1,840	79.7%
Renter-occupied	468	20.3%
Vacant housing units		932
Homeowner vacancy estimates	86	9.2%
Sold, Not Occupied	82	8.8%
Rental vacancy estimates	34	3.6%
Rented Not Occupied	0	0.0%
Vacancy for seasonal, recreational, or occasional use	572	61.4%
Other	158	17.0%

Source: U.S. Census ACS 2013 5-year estimates

The median owner values ranges from a low of $371,600 in the Sunrise Intracoastal HOA to $628,800 in the other District neighborhoods.

The median gross rent values in the Las Olas Isles/Seven Isles Area Analysis District vary from $1,005 in the Sunrise Intracoastal HOA to $1,507 in the other neighborhoods in the District.

As previously noted, the standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. According to the 2009-2013 ACS estimates, 66.0 percent (607 units) of the District's owner-occupied housing units with a mortgage are cost-burdened, while 51.7 percent (242 units) of renter-occupied units are.

Table 2.44: Las Olas / Seven Isles Cost-Burdened Households

Cost Burdened Renter Households		
Total Renter Occupied Households	468	
Total renter occupied housing units that pay 30% or more of their household income on rent	242	51.7%
Cost Burdened Owner Households		
Total Owner Occupied Households (with a mortgage)	920	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	607	66.0%

Source: U.S. Census ACS 2013 5-year estimates

The housing affordability analysis found substantial owner affordability gaps throughout the District as high as $392,162. The analysis found a renter affordability surplus in all neighborhoods ranging from a low of $47 in the Sunrise Intracoastal HOA to a high of $849 in the other District neighborhoods.

Table 2.45: Las Olas / Seven Isles Affordability Analysis

Owner Affordability Gaps				
Las Olas / Seven Isles	Navarro Isle Association	CT 420		$392,162
	Las Olas Isles Homeowners Association			
	Riviera Isles Improvement Association			
	Idlewyld Improvement Association			
	Hendricks and Venice Isles			
	Nurmi Isles Homeowners Association			
	Seven Isles Homeowners Association			
	Sunrise Intracoastal HOA	CT 406.01	Block Group 2	$266,312
Renter Affordability Gaps				
Las Olas / Seven Isles	Navarro Isle Association	CT 420		$859
	Las Olas Isles Homeowners Association			
	Riviera Isles Improvement Association			
	Idlewyld Improvement Association			
	Hendricks and Venice Isles			
	Nurmi Isles Homeowners Association			
	Seven Isles Homeowners Association			
	Sunrise Intracoastal HOA	CT 406.01	Block Group 2	$47

Source: U.S. Census ACS 2013 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 2015 estimates, the H+T Index in the Las Olas/Seven Isles Neighborhood Analysis District are far above the H&T benchmark ranging from 97.0 in Sunrise Intracoastal 103.0 percent in Seven Isles Homeowners Association.

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Harbor Beach Neighborhood Area Analysis District

The Harbor Beach Neighborhood Area Analysis District includes the Neighborhoods of Central Beach Alliance, Harbor Beach HOA, Harbor Inlet Association, Breakwater Surf Homes, Harbor Drive Association, and Harbor Isles of Fort Lauderdale. The District is bordered by the Intracoastal Waterway on the north and south; the Atlantic Ocean to the east; and South Federal Highway to the west. The total population of the District is 6,096 with a total of 5,782 housing units.

Population Characteristics

The population of the Harbor Beach Neighborhood Area Analysis District is primarily White Alone (95.4 percent) and a small Asian Alone population (1.6 percent). An estimated 7.91 percent of the District's population identify as Hispanic or Latino. An estimated 90.4 percent (5,511 residents) of the District's population is over 18 years of age with 31.9 percent (1,947 residents) 65 and over.

Of the population 25 years and over, 51.0 percent hold a Bachelor's, Graduate, or Professional Degree and only 3.8 percent have less than a high school diploma.

Table 2.46: Haror Beach Demographic Characteristics

Total Population		6,096
	#	%
Race		
White Alone	5,817	95.4%
Black or African American alone	90	1.5%
American Indian and Alaska Native alone	42	0.7%
Asian alone	100	1.6%
Native Hawaiian and Other Pacific Islander alone	-	0.0%
Some other race alone	8	0.1%
Two or more races	39	0.6%
Hispanic Ethnicity		
Not Hispanic or Latino	5,614	92.1%
Hispanic or Latino	482	7.9%
Age		
Under 5 years	55	0.9%
5 to 19 years	622	10.2%
20 to 34	892	14.6%
35 to 54 years	1,485	24.4%
55 and over	3,040	49.9%
18 and over	5,511	90.4%
65 and over	1,947	31.9%
Educational Attainment		
Population 25 years and over		5,131
Less than 9th grade	50	1.0%
9th to 12th, no diploma	146	2.8%
High school graduate (includes equivalency)	881	17.2%
Some college, no degree	1,097	21.4%
Associate's degree	340	6.6%
Bachelor's degree	1,570	30.6%
Graduate or professional degree	1,047	20.4%

Source: U.S. Census ACS 2013 5-year estimates

Economic Characteristics

There is a total of 3,229 households in the Harbor Beach Neighborhood Area Analysis District. The median household income ranges from a low of $30,000 to a high of $93,939 in the neighborhoods of Harbor Beach HOA, Harbor Inlet Association, Breakwater Surf Homes, Harbor Drive Association, and Harbor Isles of Fort Lauderdale.

According to the 2009-2013 ACS estimates, 10.4 percent of families and individuals in the District had an income in the past 12 months below the poverty level with an estimated 50.7 percent from Central Beach Alliance. Of the population of workers 16 years and over (2,531 workers), an estimated 74.9

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percent drove a car, truck, or van alone to commute to work, while only 2.3 percent reported taking public transportation.

According to 2009-2013 ACS estimates, 53.5 percent of the population 16 years and over in the District are in the labor force. Of the total civilian employed population age 16 and over, 47.5 percent (1,247 employed civilians) are employed in management, business, science, and arts occupations, while 27.9 percent are in sales and office occupations. According to the U.S. Census, "occupation" describes the kind of work a person does on the job. The highest median earnings are in management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

Table 2.47: Harbor Beach Economic Characteristics

Total Population		6,096
Poverty Rate		
Total Households		3,229
Families & people whose income in the past 12 months is below the poverty level	335	10.4%
Percentage in Labor Force		
Total Population 16+		5,589
Population in Labor Force	2,989	53.5%
Occupations		
Total Civilian employed population 16+		2,623
Management, business, science, and arts occupations	1,247	47.5%
Service occupations	380	14.5%
Sales and office occupations	732	27.9%
Natural resources, construction, and maintenance occupations	45	1.7%
Production, transportation, and material moving occupations	219	8.3%
Commute to Work		
Workers 16 years and over		2,531
Car, truck, or van -- drove alone	1,896	74.9%
Car, truck, or van -- carpooled	36	1.4%
Public transportation (excluding taxicab)	58	2.3%
Walked	122	4.8%
Other means	137	5.4%
Worked at home	282	11.1%

Source: U.S. Census ACS 2013 5-year estimates

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Housing Supply and Demand

According to the 2009-2013 ACS estimates, 68.7 percent (3,973 units) of the Harbor Beach Neighborhood Area Analysis District's 5,782 unit housing supply are in structures of 20 or more units with 14.0 percent in 1-unit detached or attached structures.

An estimated 71.1 percent of the occupied housing units in the District are owner-occupied, and 28.9 percent renter occupied. Of the District's total housing units, 44.2 percent are vacant, of which, 76.7 percent are "seasonal, recreational, or occasional use" vacancies.

Table 2.48: Harbor Beach Housing Characteristics

Total Housing Units		5,782
	#	**%**
Housing Inventory		
1-unit, detached	733	12.7%
1-unit, attached	72	1.2%
2 units	56	1.0%
3 or 4 units	166	2.9%
5 to 9 units	289	5.0%
10 to 19 units	493	8.5%
20 or more units	3,973	68.7%
Mobile home	-	0.0%
Boat, RV, van, etc.	-	0.0%
Housing Tenure		
Occupied housing units		3,229
Owner-occupied	2,295	71.1%
Renter-occupied	934	28.9%
Vacant housing units		2,553
Homeowner vacancy estimates	223	8.7%
Sold, Not Occupied	49	1.9%
Rental vacancy estimates	205	8.0%
Rented Not Occupied	-	0.0%
Vacancy for seasonal, recreational, or occasional use	1,959	76.7%
Other	117	4.6%

Source: U.S. Census ACS 2013 5-year estimates

The median owner value in the District ranges from a low of $275,600 to a high of $558,800. The median gross rent ranges from a low of $1,161 to a high of $1,601.

Table 2.49: Harbor Beach Cost-Burdened Households

As previously noted, the standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. According to the 2009-2013 ACS estimates, 48.5 percent

Cost Burdened Renter Households		
Total Renter Occupied Households	934	
Total renter occupied housing units that pay 30% or more of their household income on rent	404	43.3%
Cost Burdened Owner Households		
Total Owner Occupied Households (with a mortgage)	889	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	431	48.5%

Source: U.S. Census ACS 2013 5-year estimates

(431 units) of the District's owner-occupied housing units are cost-burdened and 43.3 percent (404) of renter-occupied units.

The housing affordability analysis found substantial owner affordability gaps throughout the District as high as $323,953. The analysis found a renter affordability surplus in all neighborhoods ranging from a low of $329 in the Sunrise Intracoastal HOA to a high of $746 in the other District neighborhoods.

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Table 2.50: Harbor Beach Affordability Analysis

Owner Affordability Gaps			
Harbor Beach	Central Beach Alliance	421	$126,570
	Harbor Beach	422	$323,953
	Harbor Inlet Association		
	Breakwater Surf Homes		
	Harbor Drive Association		
	Harbor Isles of Fort Lauderdale		
Renter Affordability Gaps			
Harbor Beach	Central Beach Alliance	421	$329
	Harbor Beach	422	$746
	Harbor Inlet Association		
	Breakwater Surf Homes		
	Harbor Drive Association		
	Harbor Isles of Fort Lauderdale		

Source: U.S. Census ACS 2013 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 2015 estimates, all of the neighborhoods in the Harbor Beach Neighborhood Analysis District have an H+T Index far above the 45 percent benchmark. The H+T Index for all the District's neighborhoods is 112.0 percent.

Poinciana Park/Croissant/River Oaks/Rio Vista Neighborhood Area Analysis District

The Poinciana Park/Croissant/River Oaks/Rio Vista Neighborhood Area Analysis District is composed of Rio Vista Civic Association, Harbordale Civic Association, Lauderdale Harbours Association, Croissant Park Civic Association, Poinciana Park Civic Association, Edgewood Civic Association, River Oaks Civic Association, and Shady Banks Civic Association. The District boundaries are Davie Boulevard and the New River to the north; the Intracoastal Waterway and South Federal Highway to the east; the municipal boundary of Fort Lauderdale to the south; and Interstate 95 to the west. The District has a population of 16,822 and 9,351 housing units.

Poinciana Park/Croissant/River Oaks/Rio Vista Neighborhood Area Analysis District
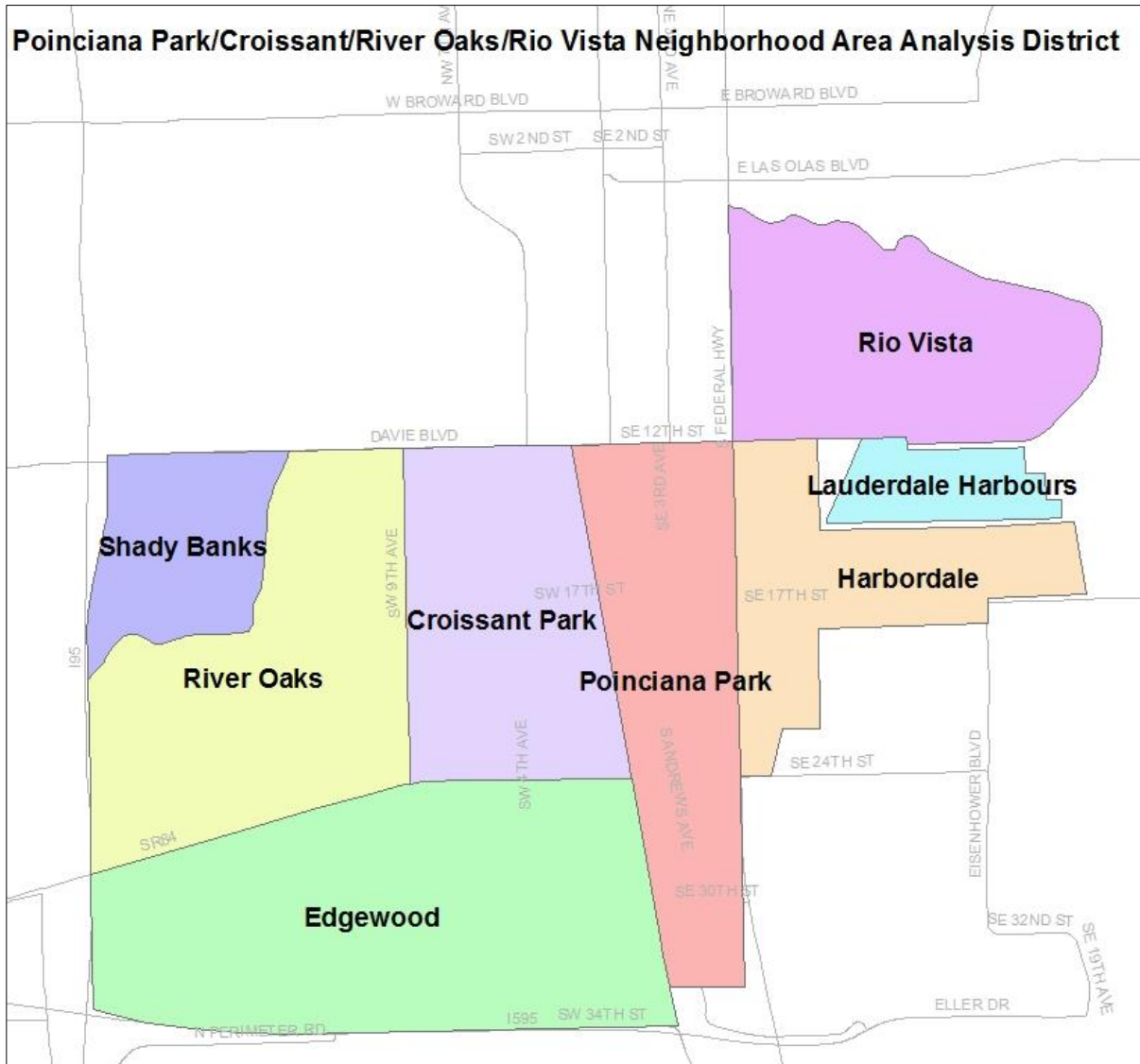
Population Characteristics

According to 2009-213 ACS estimates, 83.5 percent of the population of the Poinciana Park/Croissant/River Oaks/Rio Vista Neighborhood Area Analysis District is White Alone followed by 10.4 percent Black or African American Alone. An estimated 18.9 percent of the District's population are Hispanic or Latino.

Table 2.51: The Poinciana Park/Croissant/River Oaks/Rio Vista Demographic Characteristics

Total Population		16,822
	#	%
Race		
White Alone	14,051	83.5%
Black or African American alone	1,743	10.4%
American Indian and Alaska Native alone	-	0.0%
Asian alone	217	1.3%
Native Hawaiian and Other Pacific Islander alone	68	0.4%
Some other race alone	410	2.4%
Two or more races	333	2.0%
Hispanic Ethnicity		
Not Hispanic or Latino	13,638	81.1%
Hispanic or Latino	3,184	18.9%
Age		
Under 5 years	715	4.3%
5 to 19 years	2,449	14.6%
20 to 34	3,644	21.7%
35 to 54 years	5,288	31.4%
55 and over	4,726	28.1%
18 and over	13,881	82.5%
65 and over	2,272	13.5%
Educational Attainment		
Population 25 years and over		14,447
Less than 9th grade	1,221	8.5%
9th to 12th, no diploma	1,196	8.3%
High school graduate (includes equivalency)	3,425	23.7%
Some college, no degree	3,142	21.7%
Associate's degree	1,211	8.4%
Bachelor's degree	2,954	20.4%
Graduate or professional degree	1,298	9.0%

Source: U.S. Census ACS 2013 5-year estimates

The District's most prominent age group is 35 to 54 years old (31.4 percent), followed by the 55 years of age group (28.1 percent). According to 2009-2013 ACS estimates, 82.5 percent of the District's population is 18 years and over with 13.5 percent age 65 and over. Of the population age 25 years and older 29.4 have a Bachelor's Degree or higher.

Economic Characteristics

There is a total of 7,574 households in the Poinciana Park/Croissant/River Oaks/Rio Vista Area Analysis District. The median household incomes of the Neighborhood District show dramatic differences ranging from a low of $27,353 in the northeastern area of Poinciana Park Civic Association and the southwestern portion of Harbordale Civic Association to $127,500 in the western portion of the Rio Vista Civic Association. According to the 2009-2013 ACS estimates, 16.8 percent of families and people in the District (1,269) had incomes in the past 12 months below the poverty level.

According to the 2009-2013 ACS estimates, 69.1 percent of the population 16+ years of age in the District are in the labor force. The Neighborhood Area District's employed population 16 years and older is primarily employed in management, business, science, and arts occupations (31.8percent) followed by sales and office occupations (24.1 percent) and service occupations (23.4 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 management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

According to the 2009-2013 ACS estimates, 79.3 percent (7,001 workers) of the District's employed population 16+ years of age commute to work each day by driving alone or carpooling in a car, truck, or van.

Table 2.52: Poinciana Park / Croissant / River Oaks / Rio Vista Economic Characteristics

Total Population		16,822
Poverty Rate		
Total Households		7,574
Families & people whose income in the past 12 months is below the poverty level	1,269	16.8%
Percentage in Labor Force		
Total Population 16+		16,390
Population in Labor Force	11,324	69.1%
Occupations		
Total Civilian employed population 16+		10,012
Management, business, science, and arts occupations	3,188	31.8%
Service occupations	2,344	23.4%
Sales and office occupations	2,414	24.1%
Natural resources, construction, and maintenance occupations	1,239	12.4%
Production, transportation, and material moving occupations	827	8.3%
Commute to Work		
Workers 16 years and over		8,827
Car, truck, or van -- drove alone	6,266	71.0%
Car, truck, or van -- carpooled	735	8.3%
Public transportation (excluding taxicab)	273	3.1%
Walked	386	4.4%
Other means	596	6.8%
Worked at home	571	6.5%

Source: U.S. Census ACS 2013 5-year estimates

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Housing Supply and Demand

According to the 2009-2013 ACS estimates, 52.7 percent (4,930 units) of the Poinciana Park/Croissant/River Oaks/Rio Vista Area Analysis District's 9,351 unit housing supply are 1-unit, attached or detached structures and 12.8 percent (1,201 units) are in structures of 20 or more units. An estimated 49.5 percent of the occupied housing units in the District are owner occupied with an estimated 50.5 percent of occupied units (3,824 units) renter-occupied. Of the District's total housing units, 19.0 percent (1,777 units) are vacant. An estimated 28.0 percent of vacancies are "for seasonal, recreational, or occasional use."

Table 2.53: Poinciana Park/Croissant/River Oaks/Rio Vista Housing Characteristics

Total Housing Units		9,351
	#	**%**
Housing Inventory		
1-unit, detached	4,399	47.0%
1-unit, attached	531	5.7%
2 units	883	9.4%
3 or 4 units	839	9.0%
5 to 9 units	658	7.0%
10 to 19 units	795	8.5%
20 or more units	1,201	12.8%
Mobile home	56	0.6%
Boat, RV, van, etc.	-	0.0%
Housing Tenure		
Occupied housing units		7,574
Owner-occupied	3,750	49.5%
Renter-occupied	3,824	50.5%
Vacant housing units		1,777
Homeowner vacancy estimates	292	16.4%
Sold, Not Occupied	48	2.7%
Rental vacancy estimates	369	20.8%
Rented Not Occupied	143	8.0%
Vacancy for seasonal, recreational, or occasional use	498	28.0%
Other	427	24.0%

Source: U.S. Census ACS 2013 5-year estimates

The median owner values in the District range from a low of $110,600 in for the western section of the Edgewood Civic Association to $701,100 in the western portion of Rio Vista Civic Association which borders on the west with the Downtown Fort Lauderdale Civic Association. The lowest median gross rent value $800, is found in the northeastern section of Poinciana Park Civic Association and the southwest of Harbordale Civic Association, while the District's highest median gross rent $1,628 is in the Shady Banks Civic Association Neighborhood.

According to the 2009-2013 ACS estimates, 46.4 percent (1,157 units) of the District's owner-occupied housing units with a mortgage are cost-burdened and 58.6 percent (2,241 units) of renter-occupied units.

Table 2.54: Poinciana Park/Croissant/River Oaks/Rio Vista Cost-Burdened Households

Cost Burdened Renter Households		
Total Renter Occupied Households	3,824	
Total renter occupied housing units that pay 30% or more of their household income on rent	2,241	58.6%
Cost Burdened Owner Households		
Total Owner Occupied Households (with a mortgage)	2,495	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	1,157	46.4%

Source: U.S. Census ACS 2013 5-year estimates

The housing affordability analysis found substantial owner affordability gaps in many of District's neighborhoods including Rio Vista Civic Association ($389,225) and Harbordale Civic Association ($322,515). A small owner affordability surplus of $2,568 exists in the River Oaks Civic Association.   The analysis found a renter affordability surplus in the majority of neighborhoods but significant affordability gaps in several including Poinciana Park Civic Association ($227) and Harbordale Civic Association ($116).

Table 2.55: Poinciana Park/Croissant/River Oaks/Rio Vista Affordability Analysis

Owner Affordability Gaps						
Poinciana Park / Croissant / River Oaks / Rio Vista	Rio Vista Civic Association	CT 424	One BG	CT 424	$389,225
		CT 423.01	BG 1	CT 423.01	$198,233)
	Lauderdale Harbours Association	CT 423.01	BG 1		
	Harbordale Civic Association	CT 423.01	BG 1,2,3		
		CT423.02	BG 1	CT 423.02	$322,518
		CT 433.02	BG 3		
	Croissant Park Civic Association	CT 423.02	BG 1, 2		
		CT 433.01	BG 2,3,4,5,	CT 433.01	$66,613
		CT 433.02	BG 1,2		
	Poinciana Park Civic Association	CT 433.02	BG 2,3	CT 433.02	$128,675
	Edgewood Civic Association	CT 433.02	BG 1		
		CT 433.01	BG 4		
		CT 1106	BG 2	CT 1106, 1	$51,853
	River Oaks Civic Association	CT 1106	BG 1	CT 1106, 2	$2,568
		CT 433.01	BG 1,4	CT 427, 2	$31,788
	Shady banks Civic Association	CT 427	BG 2		

Renter Affordability Gaps

Poinciana Park / Croissant / River Oaks / Rio Vista	Rio Vista Civic Association	CT 424	One BG	CT 424	$2,013
		CT 423.01	BG 1	CT 423.01	$414
	Lauderdale Harbours Association	CT 423.01	BG 1		
	Harbordale Civic Association	CT 423.01	BG 1,2,3		
		CT423.02	BG 1	CT 423.02	$116
		CT 433.02	BG 3		
	Croissant Park Civic Association	CT 423.02	BG 1, 2		
		CT 433.01	BG 2,3,4,5,	CT 433.01	$382
		CT 433.02	BG 1,2		
	Poinciana Park Civic Association	CT 433.02	BG 2,3	CT 433.02	$227
	Edgewood Civic Association	CT 433.02	BG 1		
		CT 433.01	BG 4		
		CT 1106	BG 2	CT 1106, 1	$41
	River Oaks Civic Association	CT 1106	BG 1	CT 1106, 2	$100
		CT 433.01	BG 1,4	CT 427, 2	$74
	Shady banks Civic Association	CT 427	BG 2		

Source: U.S. Census ACS 2013 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 2015 estimates, the H+T Index in the Poinciana Park/Croissant/River Oaks/Rio Vista   Neighborhood Area Analysis District is well above the H&T Index. All of the neighborhoods in the District have a H&T Index of 66.0 percent.

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Sunset / Lauderdale Isles / Flamingo Park Neighborhood Area Analysis District

The Sunset/Lauderdale Isles/Flamingo Park Neighborhood Area Analysis District includes the Neighborhoods of Lauderdale West Association, Sunset Civic Association, Riverland Village, River Run Civic Association, Chula Vista, Flamingo Park Civic Association, Oak River Homeowners Association, Lauderdale Isles, Riverland Manors HOA, Riverland Woods, and River Landings. The District is bordered by Davie Boulevard on the north; Interstate 95 on the east; the southern municipal boundary of the City of Fort Lauderdale on the south; and the southwest municipal boundary of the City of Fort Lauderdale along SR 7 on the west. The District has a population of 13,877 residents and has 4,995 housing units.
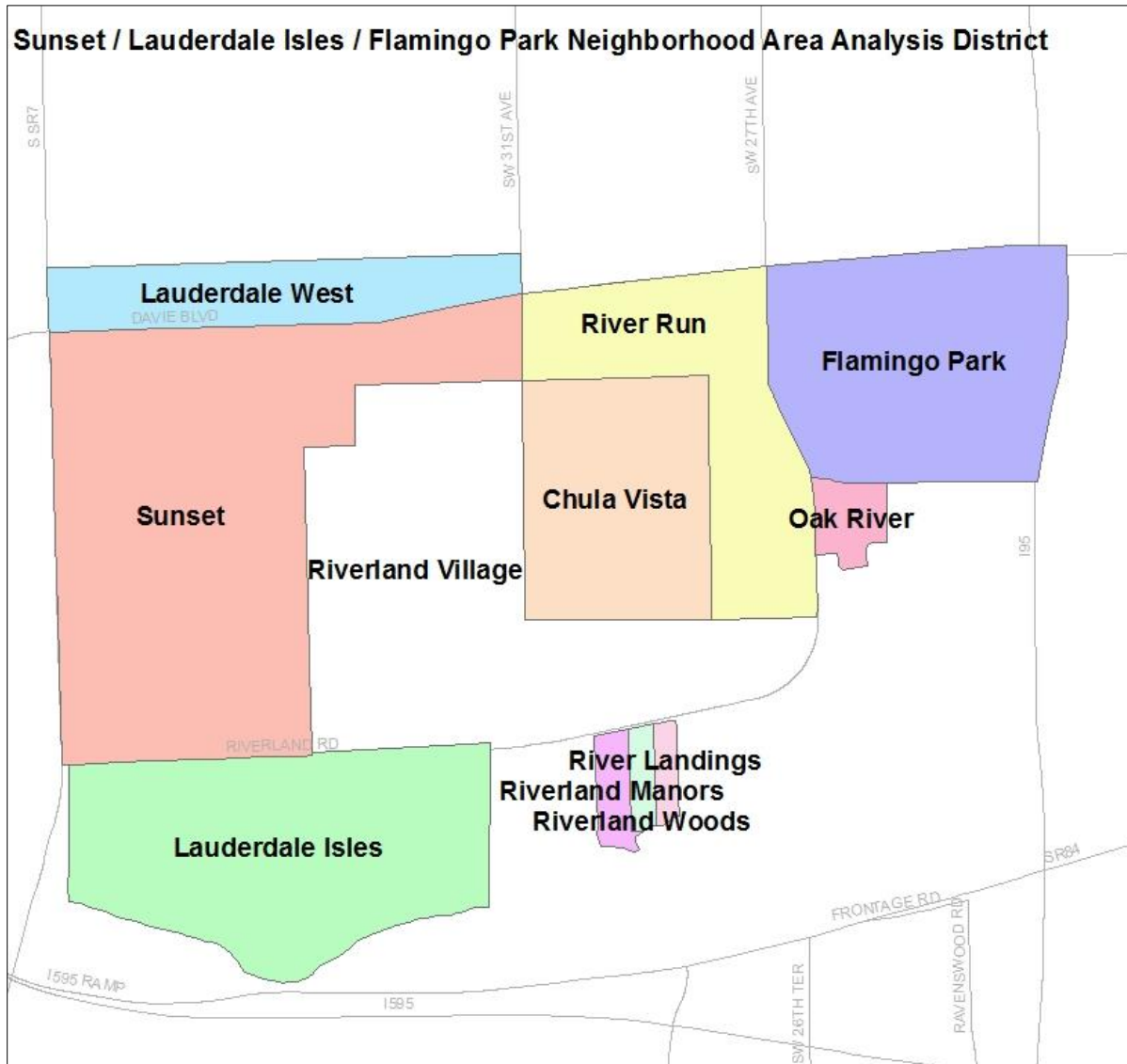
Population Characteristics

According to 209-2013 ACS estimates, 82.0 percent of the population of the Sunset/Lauderdale Isles/Flamingo Park Neighborhood Area Analysis District is White Alone with 11.1 percent of the

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population Black of African American Alone. An estimated 36.3 percent of the population identify as Hispanic or Latino. An estimated 75.1 percent of the District's population is between 20-55 years of age.

An estimated 18.0 percent (1,700 people) of the District's population have a Bachelor's Degree or higher and 20.6 percent (1,948) have less than a high school diploma.

Table 2.56 Sunset/ Lauderdale Isles / Flamingo Park Demographic Characteristics

Total Population		13,877
	#	%
Race		
White Alone	11,375	82.0%
Black or African American alone	1,536	11.1%
American Indian and Alaska Native alone	54	0.4%
Asian alone	164	1.2%
Native Hawaiian and Other Pacific Islander alone	-	0.0%
Some other race alone	326	2.3%
Two or more races	422	3.0%
Hispanic Ethnicity		
Not Hispanic or Latino	8,843	63.7%
Hispanic or Latino	5,034	36.3%
Age		
Under 5 years	1,107	8.0%
5 to 19 years	2,344	16.9%
20 to 34	2,975	21.4%
35 to 54 years	4,081	29.4%
55 and over	3,370	24.3%
18 and over	10,782	77.7%
65 and over	1,525	11.0%
Educational Attainment		
Population 25 years and over		9,453
Less than 9th grade	897	9.5%
9th to 12th, no diploma	1,051	11.1%
High school graduate (includes equivalency)	2,798	29.6%
Some college, no degree	2,207	23.3%
Associate's degree	800	8.5%
Bachelor's degree	1,276	13.5%
Graduate or professional degree	424	4.5%

Source: U.S. Census ACS 2013 5-year estimates

An estimated 78.6 percent of the Black or African American Alone population reside in Lauderdale West Association, Sunset Civic Association, and Riverland Village. Likewise, the majority of the residents who identify as Hispanic or Latino (3,325 people) live in the Lauderdale West Association, Sunset Civic Association, and Riverland Village Neighborhoods.

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An estimated 52.7 percent of the total population age 18 and over (10,782 people) reside in Lauderdale West Association, Sunset Civic Association, and Riverland Village. The majority of the District's population age 65 and over (1,525) reside in the River Run Association, Chula Vista, Riverland Manors HOA, Riverland Woods, River Landings, Oak River Homeowners Association and Flamingo Park Civic Association.

Economic Characteristics

There is a total of 8,894 households in the Sunset/Lauderdale Isles/Flamingo Park Neighborhood Area Analysis District. The median household incomes in the District range from a low of $41,837 in the Lauderdale West Association, Sunset Civic Association, and Riverland Village to a high of $79,605 in the Lauderdale Isles Neighborhood. According to the 2009-2013 ACS estimates, 16.6 percent of families and people in the District had incomes in the past 12 months below the poverty level.

According to the 2009-2013 ACS estimates, 68.4 percent of the population 16+ years of age in the District are in the labor force. The Neighborhood District's employed population 16 years and older is primarily employed in service occupations (27.7 percent), followed by management, business, science, and arts occupations (25.0 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 management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

Table 2.57: Sunset / Lauderdale Isles / Flamingo Park Economic Characteristics

Total Population		13,877
Poverty Rate		
Total Households		8,894
Families & people whose income in the past 12 months is below the poverty level	1,476	16.6%
Percentage in Labor Force		
Total Population 16+		11,151
Population in Labor Force	7,631	68.4%
Occupations		
Total Civilian employed population 16+		6,368
Management, business, science, and arts occupations	1,591	25.0%
Service occupations	1,730	27.2%
Sales and office occupations	1,493	23.4%
Natural resources, construction, and maintenance occupations	888	13.9%
Production, transportation, and material moving occupations	666	10.5%
Commute to Work		
Workers 16 years and over		6,292
Car, truck, or van -- drove alone	5,012	79.7%
Car, truck, or van -- carpooled	707	11.2%
Public transportation (excluding taxicab)	154	2.4%
Walked	125	2.0%
Other means	125	2.0%
Worked at home	169	2.7%

Source: U.S. Census ACS 2013 5-year estimates

An estimated 79.7 percent (5,012 workers) of the District's employed population 16+ years of age commute to work each day by truck, car, or van and drive alone.

Housing Supply and Demand

According to the 2009-2013 ACS estimates, 81.3 percent (4,063 units) of the Sunset/Lauderdale Isles/Flamingo Park Neighborhood Area Analysis District's 4,995 unit housing supply are in 1-unit detached structures. An estimated 70.7 percent (3,281 units) of the occupied housing units in the District are owner-occupied and 29.3 percent of occupied units (1,360 units) are renter-occupied. Of the District's total housing units, 7.1 percent (354 units) are vacant. The highest vacancy rate in the District (29.9 percent) is "for seasonal, recreational or occasional use" vacancies followed by those that are "not rented yet" at 29.9 percent.

Table 2.58: Sunset / Lauderdale Isles / Flamingo Park Housing Characteristics

Total Housing Units		4,995
	#	**%**
Housing Inventory		
1-unit, detached	4,063	81.3%
1-unit, attached	36	0.7%
2 units	250	5.0%
3 or 4 units	144	2.9%
5 to 9 units	128	2.6%
10 to 19 units	-	0.0%
20 or more units	281	5.6%
Mobile home	93	1.9%
Boat, RV, van, etc.	-	0.0%
Housing Tenure		
Occupied housing units		4,641
Owner-occupied	3,281	70.7%
Renter-occupied	1,360	29.3%
Vacant housing units		354
Homeowner vacancy estimates	44	12.4%
Sold, Not Occupied	-	0.0%
Rental vacancy estimates	106	29.9%
Rented Not Occupied	-	0.0%
Vacancy for seasonal, recreational, or occasional use	116	32.8%
Other	88	24.9%

Source: U.S. Census ACS 2013 5-year estimates

The median housing value in the District ranges from a low of $168,900 in the Lauderdale West Association, Sunset Civic Association, and Riverland Village to a high of $325,900 in Lauderdale Isles.

The median gross rent values in the District varies from $1,029 in the Lauderdale West Association, Sunset Civic Association and Riverland Village to a high of $1,861 in Lauderdale Isles.

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Table 2.59: Sunset / Lauderdale Isles / Flamingo Park Burdened Housing Characteristics

Cost Burdened Renter Households		
Total Renter Occupied Households	1,360	
Total renter occupied housing units that pay 30% or more of their household income on rent	861	63.3%
Cost Burdened Owner Households		
Total Owner Occupied Households (with a mortgage)	2,386	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	1,256	52.6%

Source: U.S. Census ACS 2013 5-year estimates

As previously noted, the standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. Thus, according to the 2009-2013 ACS estimates, 52.6 percent (1,256 units) of the District's owner-occupied housing units with a mortgage are cost-burdened and 63.3 percent (861 units) of all renter-occupied units.

The housing affordability analysis found a significant owner affordability gap of $126,888 in Lauderdale Iles and smaller gaps ($38,073-$64,308) in the other neighborhoods within the District. The analysis found a renter affordability surplus in all of the District's neighborhoods.

Table 2.60: Sunset / Lauderdale Isles / Flamingo Park Affordability Analysis

Owner Affordability Gaps			
Sunset / Lauderdale Isles / Flamingo Park	Lauderdale West Assoc	CT 430.02	$64,308
	Sunset Civic Assoc		
	Riverland Village		
	River Run Civic Assoc	CT 431.0	$38,073
	Chula Vista		
	Flamingo Park Civic Assoc		
	Oak River Homeowners Assoc		
	Riverland Manors		
	Riverland Woods		
	River Landings		
	Lauderdale Isles	CT 430.01	$126,888
Renter Affordability Gaps			
Sunset / Lauderdale Isles / Flamingo Park	Lauderdale West Assoc	CT 430.02	$17
	Sunset Civic Assoc		
	Riverland Village		
	River Run Civic Assoc	CT 431.0	$114
	Chula Vista		
	Flamingo Park Civic Assoc		
	Oak River Homeowners Assoc		
	Riverland Manors		
	Riverland Woods		
	River Landings		
	Lauderdale Isles	CT 430.01	$129

Source: U.S. Census ACS 2013 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 2015 estimates, the H+T Index in the Sunset/Lauderdale Isles/Flamingo Park Neighborhood Area Analysis District is well above the H&T Index ranging from a low of 65.0 percent in Lauderdale West Association to 70.0 percent in the Flamingo Park Civic Association.

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Melrose / Riverland Neighborhood Area Analysis District

The Melrose/Riverland Neighborhood Area Analysis District includes the Neighborhoods of Melrose Park, Melrose Manors HOA, and Riverland Civic Association. The District is bordered by the municipal boundaries of the City of Fort Lauderdale on the north and west, Interstate 95 on the east; and Davie boulevard on the south. The District has a total population of 15,636 people and 4,623 housing units.
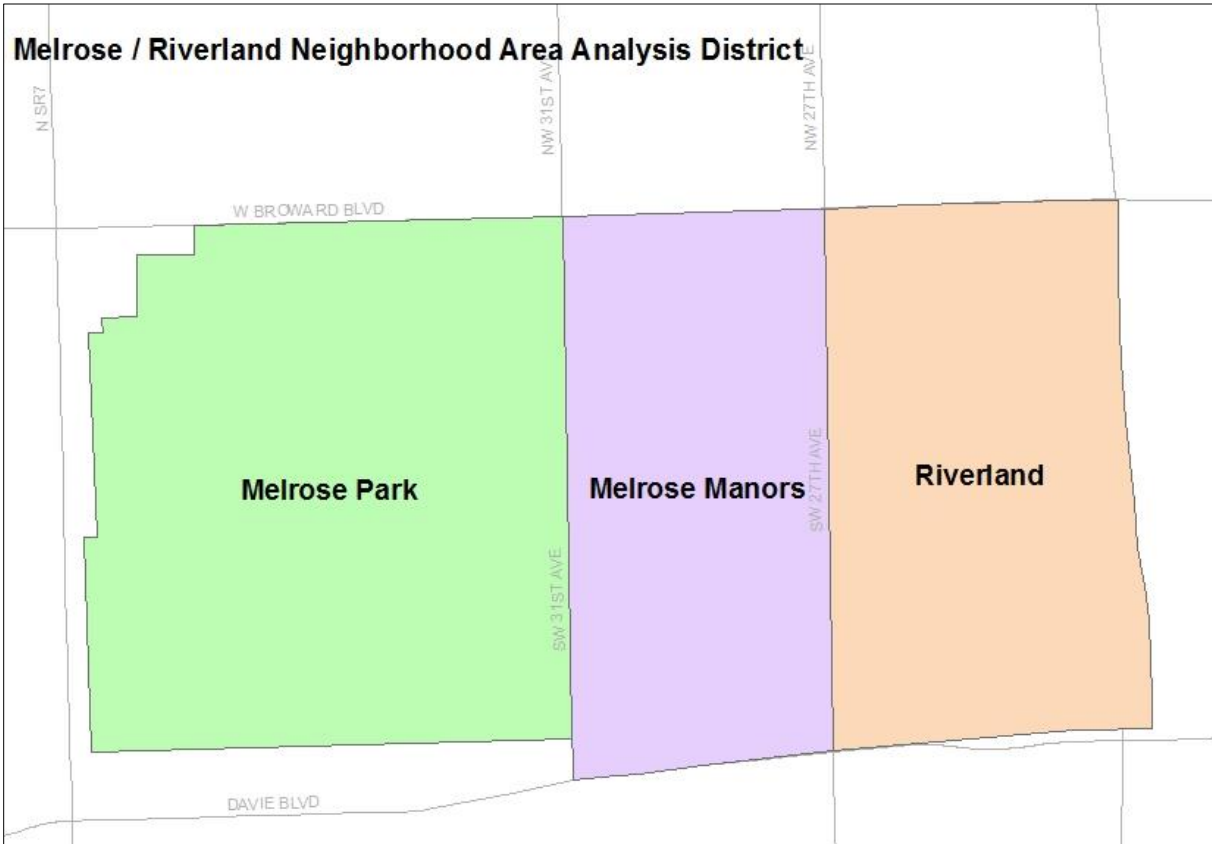
Population Characteristics

The population of the Melrose/ Riverland Neighborhood Area Analysis District are mostly Black or African American Alone (70.4 percent) followed by White Alone (24.8 percent). An estimated 16.3 percent (15,636 persons) of the District's population identify as Hispanic or Latino.

According to the 2009-2013 ACS estimates, 77.6 percent of the District's residents are of age 18 and over with 11.2 of age 65 and over. An estimated 51.9 percent of the District's residents (8,122 people) are of the age bracket of 20 to 54. Of the District's population age 25 years and over, 34.6 percent have a high school diploma or its equivalent, while only 18.3 percent have a Bachelor's Degree or higher.

Table 2.61: Melrose / Riverland Demographic Characteristics

Total Population		15,636
	#	%
Race		
White Alone	3,872	24.8%
Black or African American alone	11,003	70.4%
American Indian and Alaska Native alone	-	0.0%
Asian alone	82	0.5%
Native Hawaiian and Other Pacific Islander alone	-	0.0%
Some other race alone	444	2.8%
Two or more races	235	1.5%
Hispanic Ethnicity		
Not Hispanic or Latino	13,092	83.7%
Hispanic or Latino	2,544	16.3%
Age		
Under 5 years	923	5.9%
5 to 19 years	3,104	19.9%
20 to 34	3,884	24.8%
35 to 54 years	4,238	27.1%
55 and over	3,487	22.3%
18 and over	12,140	77.6%
65 and over	1,758	11.2%
Educational Attainment		
Population 25 years and over		10,258
Less than 9th grade	1,506	14.7%
9th to 12th, no diploma	1,140	11.1%
High school graduate (includes equivalency)	3,554	34.6%
Some college, no degree	1,649	16.1%
Associate's degree	535	5.2%
Bachelor's degree	1,204	11.7%
Graduate or professional degree	670	6.5%

Source: U.S. Census ACS 2013 5-year estimates

Economic Characteristics

There is a total of 4,253 households in the Melrose/Riverland Neighborhood Area Analysis District. The median household incomes in the District range from a low of $42,232 in Melrose Park to $43,496 in Melrose Manors and Riverland Civic Association.

According to the 2009-2013 ACS estimates, 20.9 percent of families and people had an income in the past 12 months below the poverty level. An estimated 71.2 percent of the District's workers (5,048) age 16 and over drive to work alone while 11.2 percent commute via public transportation.

According to 2009-2013 ACS estimates, 66.1 percent of the population 16 years and over in the District are in the labor force. Out of the total civilian employed population age 16 and over, 35.5 percent are employed in service occupations, with a lowest occupation reported being natural resources, construction, and maintenance occupations at 10.0 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 management, business, science and art occupations ($47,637) with the lowest in service occupations ($16,607). The median earnings for sales and office occupations is $28,020.

Table 2.62: Melrose / Riverland Economic Characteristics

Total Population		15,636
Poverty Rate		
Total Households		4,253
Families & people whose income in the past 12 months is below the poverty level	890	20.9%
Percentage in Labor Force		
Total Population 16+		12,615
Population in Labor Force	8,337	66.1%
Occupations		
Total Civilian employed population 16+		7,215
Management, business, science, and arts occupations	1,668	23.1%
Service occupations	2,563	35.5%
Sales and office occupations	1,467	20.3%
Natural resources, construction, and maintenance occupations	718	10.0%
Production, transportation, and material moving occupations	799	11.1%
Commute to Work		
Workers 16 years and over		7,089
Car, truck, or van -- drove alone	5,048	71.2%
Car, truck, or van -- carpooled	1,035	14.6%
Public transportation (excluding taxicab)	796	11.2%
Walked	39	0.6%
Other means	66	0.9%
Worked at home	105	1.5%

Source: U.S. Census ACS 2013 5-year estimates

Housing Supply and Demand

According to 2009-2013 ACS estimates, 74.0 percent (3,423 units) of the Melrose/Riverland Neighborhood Area Analysis District's 4,623 unit housing supply are comprised of 1-unit detached structures and 4.2 percent are mobile homes.

An estimated 62.9 percent (2,675 units) of the occupied housing units in the District are owner-occupied with 37.1 percent (1,578) renter occupied. Of the District's total housing units, 8.0 percent are vacant, of which, 40.5 percent are rental vacancy estimates. The median value of housing units varies within the District ranging from a low of $135,400 in Melrose Park to a high of $152,300 in the Melrose Manors HOA and Riverland Civic Association. The median gross rents in the District range from a low of $999 in the Melrose Manors HOA and Riverland Civic Association to $1,385 in Melrose Park.

Table 2.63: Melrose / Riverland Housing Characteristics

Total Housing Units		4,623
	#	%
Housing Inventory		
1-unit, detached	3,423	74.0%
1-unit, attached	123	2.7%
2 units	158	3.4%
3 or 4 units	167	3.6%
5 to 9 units	166	3.6%
10 to 19 units	133	2.9%
20 or more units	259	5.6%
Mobile home	194	4.2%
Boat, RV, van, etc.	-	0.0%
Housing Tenure		
Occupied housing units		4,253
Owner-occupied	2,675	62.9%
Renter-occupied	1,578	37.1%
Vacant housing units		370
Homeowner vacancy estimates	80	21.6%
Sold, Not Occupied	21	5.7%
Rental vacancy estimates	150	40.5%
Rented Not Occupied	41	11.1%
Vacancy for seasonal, recreational, or occasional use	0	0.0%
Other	78	21.1%

Source: U.S. Census ACS 2013 5-year estimates

Table 2.64: Melrose/ Riverland Cost-Burdened Households

Cost Burdened Renter Households		
Total Renter Occupied Households	1,578	
Total renter occupied housing units that pay 30% or more of their household income on rent	1,029	65.2%
Cost Burdened Owner Households		
Total Owner Occupied Households (with a mortgage)	2,077	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	1,124	54.1%

Source: U.S. Census ACS 2013 5-year estimates

As previously stated, the standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. According to the 2009-2013 ACS estimates, 54.1percent of the District's owner-occupied housing units are cost-burdened and 65.2 percent of renter-occupied units.

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The housing affordability analysis found significant owner affordability gaps ranging from $29,820-$43,560 in each of District neighborhoods. The analysis found a substantial renter affordability gap of $329 in the Melrose Park Neighborhood and small renter affordability surplus in the Melrose Manor and Riverland Civic Association.

Table 2.65: Melrose / Riverland Affordability Analysis

Owner Affordability Gaps			
Melrose-Riverland	Melrose Manors	CT 428	$43,560
	Riverland Civic Association		
	Melrose Park	CT 429	$29,820
Renter Affordability Gaps			
Melrose-Riverland	Melrose Manors	CT 428	$88
	Riverland Civic Association		
	Melrose Park	CT 429	$329

Source: U.S. Census ACS 2013 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 2015 estimates, all of the neighborhoods in the Melrose/Riverland Neighborhood Analysis Area have an H+T Index above the 45 percent benchmark ranging from 65.0 percent in Melrose Manors to 70.0 percent in Riverland Civic Association.

APPENDIX: NEIGHBORHOOD COMPARISONS

Phase II Neighborhoods
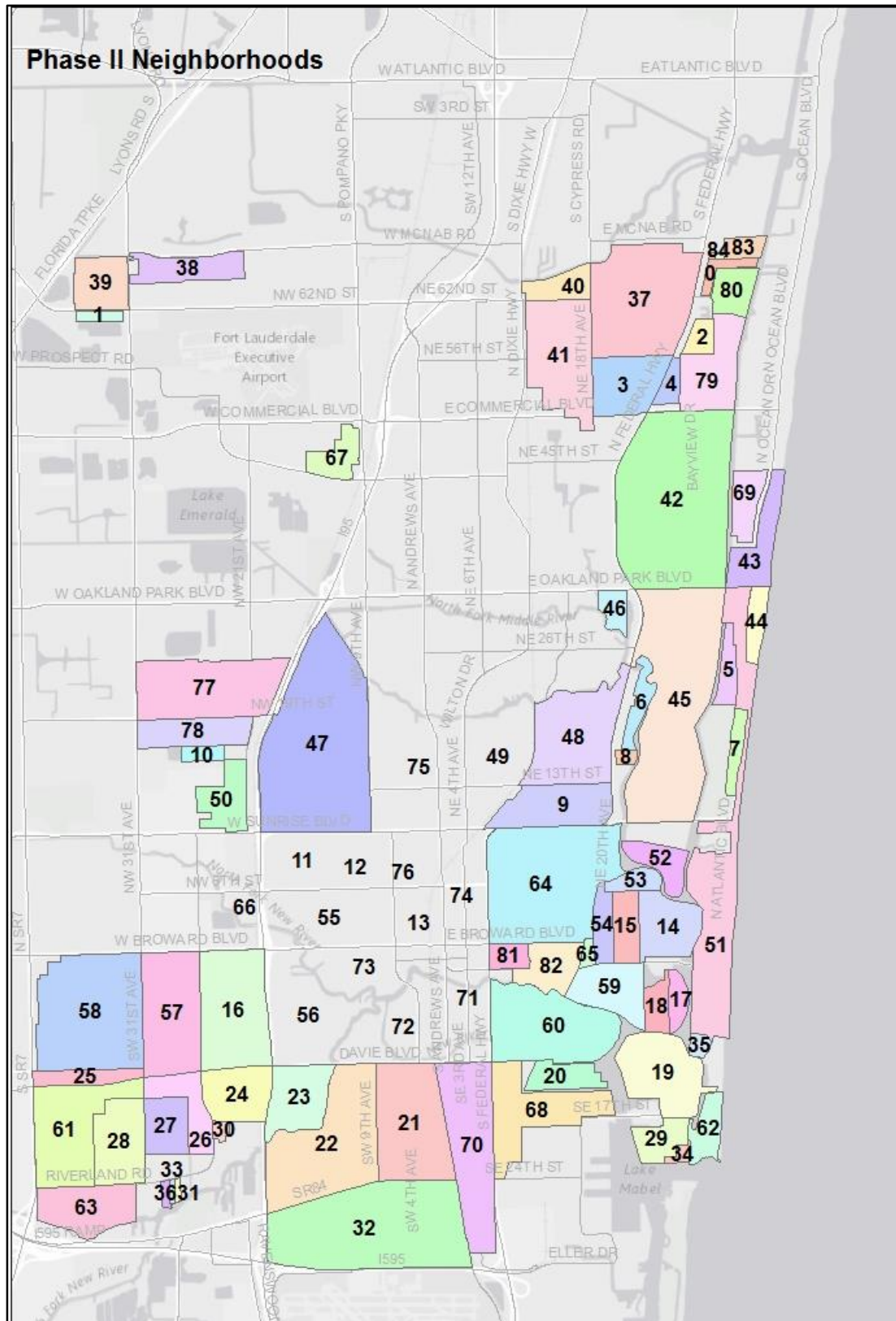
Code	Neighborhood Association	Code	Neighborhood Association
0	Bay Colony Club Condominium	43	Galt Mile
1	Lofts of Palm Aire Village	44	Lauderdale Beach
2	Lake Estates Improvement	45	Coral Ridge
3	Knoll Ridge	46	Coral Shores
4	North Golf Estates	47	Lauderdale Manors
5	Dolphin Isles	48	Poinsettia Heights
6	Bal Harbour	49	Middle River Terrace
7	Birch Park Finger Sts.	50	Dillard Park
8	Laudergate Isles	51	Central Beach Alliance
9	Lake Ridge	52	Sunrise Intracoastal
10	Golden Heights	53	Sunrise Key
11	Durrs	54	Hendricks and Venice Isles
12	Home Beautiful Park	55	Dorsey-Riverbend
13	City View	56	Riverside Park
14	Seven Isles	57	Melrose Manors
15	Nurmi Isle	58	Melrose Park
16	Riverland	59	Las Olas Isles
17	Idlewyld	60	Rio Vista
18	Riviera Isles	61	Sunset
19	Harbor Beach	62	Harbour Isles of Fort Lauderdale
20	Lauderdale Harbours	63	Lauderdale Isles
21	Croissant Park	64	Victoria Park
22	River Oaks	65	Navarrea Isle
23	Shady Banks	66	River Garden Sweeting Estate
24	Flamingo Park	67	Twin Lakes North
25	Lauderdale West	68	Harbordale
26	River Run	69	Bermuda Riviera
27	Chula Vista	70	Poinciana Park
28	Riverland Village	71	Downtown Fort Lauderdale
29	Harbour Inlet	72	Tarpon River
30	Oak River	73	Sailboat Bend
31	River Landings	74	Flagler Village
32	Edgewood	75	South Middle River
33	Riverland Woods	76	Progresso Village
34	Breakwater Surf	77	Rock Island
35	Harbor Drive	78	Lake Aire Palm View
36	Riverland Manors	79	Landings
37	Imperial Point	80	Bay Colony
38	Palm-Aire Village East	81	Beverly Heights
39	Palm Aire Village West	82	Colee Hammock
40	Boulevard Park Isles	83	Port Royale
41	Coral Ridge Isles	84	Montego Bay

Demographic Characteristics						
Districts	**South Middle River**		**Dorsey-Riverbend, Progresso/Flagler Village**		**Downtown Tarpon River**	
Total Population	20,059		15,455		13,268	
	Count	%	Count	%	Count	%
Race						
White Alone	4,428	22.1%	3,061	19.8%	9,323	70.3%
Black or African American alone	14,480	72.2%	11,033	71.4%	3,124	23.5%
American Indian and Alaska Native alone	23	0.1%	29	0.2%	22	0.2%
Asian alone	230	1.1%	20	0.1%	131	1.0%
Native Hawaiian and Other Pacific Islander		0.0%		0.0%	-	0.0%
Some other race alone	525	2.6%	1,015	6.6%	286	2.2%
Two or more races	373	1.9%	297	1.9%	382	2.9%
Hispanic Ethnicity						
Not Hispanic or Latino	18,531	92.4%	13,680	88.5%	11,420	86.1%
Hispanic or Latino	1,528	7.6%	1,775	11.5%	1,848	13.9%
Age						
Under 5 years	1,451	7.2%	1,122	7.3%	482	3.6%
5 to 19 years	4,243	21.2%	3,260	21.1%	1,292	9.7%
20 to 34	4,500	22.4%	3,695	23.9%	3,665	27.6%
35 to 54 years	5,622	28.0%	4,770	30.9%	4,438	33.4%
55 and over	4,243	21.2%	2,608	16.9%	3,391	25.6%
18 and over	15,083	75.2%	11,527	74.6%	11,727	88.4%
65 and over	1,654	8.2%	1,101	7.1%	1,336	10.1%
Educational Attainment						
Population 25 years and over	12,840		9,860		10,751	
Less than 9th grade	1,441	11.2%	1,149	11.7%	430	4.0%
9th to 12th, no diploma	1,921	15.0%	1,811	18.4%	992	9.2%
High school graduate (incl. equivalency)	4,870	37.9%	2,713	27.5%	2,498	23.2%
Some college, no degree	2,068	16.1%	1,650	16.7%	2,230	20.7%
Associate's degree	709	5.5%	923	9.4%	813	7.6%
Bachelor's degree	1,194	9.3%	997	10.1%	2,196	20.4%
Graduate or professional degree	637	5.0%	617	6.3%	1,592	14.8%

	Palm Aire	Twinlakes	Coral Ridge North-Imperial Point	Coral Ridge South-Lauderdale Beach	Poinsetta Heights/ Victoria Park/Colee Hammock	Las Olas Isles/ Seven Isles	Harbor Beach	Poinciana Park/Croissant/ River Oaks/Rio Vista	Sunset / Lauderdale Isles / Flamingo Park	Melrose / Riverland
Total Population	5,478	1,360	24,621	10,492	13,712	4,426	6,096	16,822	13,877	15,636
Race										
White Alone	68.10%	72.10%	93.40%	93.80%	86.70%	95.30%	95.40%	83.50%	82.00%	24.80%
Black or African American alone	22.40%	27.30%	2.90%	1.00%	6.10%	2.30%	1.50%	10.40%	11.10%	70.40%
American Indian and Alaska Native alone	0.30%	0.00%	0.10%	0.00%	0.20%	0.00%	0.70%	0.00%	0.40%	0.00%
Asian alone	1.80%	0.00%	2.00%	1.50%	2.00%	1.60%	1.60%	1.30%	1.20%	0.50%
Native Hawaiian and Other Pacific Islander alone	0.00%	0.00%	0.00%	0.00%	0.20%	0.00%	0.00%	0.40%	0.00%	0.00%
Some other race alone	3.90%	0.00%	0.80%	0.70%	3.10%	0.40%	0.10%	2.40%	2.30%	2.80%
Two or more races	3.50%	0.70%	0.90%	3.10%	1.80%	0.40%	0.60%	2.00%	3.00%	1.50%
Hispanic Ethnicity										
Not Hispanic or Latino	82.70%	83.00%	87.70%	92.50%	84.40%	92.00%	92.10%	81.10%	63.70%	83.70%
Hispanic or Latino	17.30%	17.00%	12.30%	7.50%	14.30%	8.00%	7.90%	18.90%	36.30%	16.30%
Age										
Under 5 years	9.20%	5.10%	2.90%	3.50%	3.20%	3.70%	0.90%	4.30%	8.00%	5.90%
5 to 19 years	15.30%	14.60%	8.30%	12.50%	6.50%	8.70%	10.20%	14.60%	16.90%	19.90%
20 to 34	20.50%	20.40%	12.40%	12.70%	24.20%	12.40%	14.60%	21.70%	21.40%	24.80%
35 to 54 years	38.60%	36.30%	28.20%	32.70%	36.10%	25.90%	24.40%	31.40%	29.40%	27.10%
55 and over	21.30%	25.10%	48.20%	38.50%	30.00%	49.40%	49.90%	28.10%	24.30%	22.30%
18 and over	77.10%	81.80%	89.70%	86.10%	91.50%	88.60%	90.40%	82.50%	77.70%	77.60%
65 and over	12.20%	9.10%	30.20%	21.40%	12.90%	29.50%	31.90%	13.50%	11.00%	11.20%

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	Palm Aire	Twinlakes	Coral Ridge North-Imperial Point	Coral Ridge South-Lauderdale Beach	Poinsetta Heights/ Victoria Park/Colee Hammock	Las Olas Isles/ Seven Isles	Harbor Beach	Poinciana Park/Croissant/ River Oaks/Rio Vista	Sunset / Lauderdale Isles / Flamingo Park	Melrose / Riverland
Educational Attainment										
Population 25 years and over	3,918	1,025	21,126	8,448	11,652	3,760	5,131	14,447	9,453	10,258
Less than 9th grade	2.90%	4.80%	1.40%	0.90%	3.00%	0.60%	1.00%	8.50%	9.50%	14.70%
9th to 12th, no diploma	4.90%	6.60%	4.90%	2.40%	3.80%	2.30%	2.80%	8.30%	11.10%	11.10%
High school graduate (incl. equivalency)	27.50%	42.40%	21.20%	17.20%	17.60%	14.60%	17.20%	23.70%	29.60%	34.60%
Some college, no degree	28.10%	16.10%	19.10%	16.50%	19.10%	16.80%	21.40%	21.70%	23.30%	16.10%
Associate's degree	10.90%	10.80%	8.00%	8.30%	9.30%	6.70%	6.60%	8.40%	8.50%	5.20%
Bachelor's degree	18.40%	17.20%	26.60%	33.60%	30.30%	30.20%	30.60%	20.40%	13.50%	11.70%
Graduate or professional degree	7.20%	2.00%	18.80%	21.00%	16.90%	28.80%	20.40%	9.00%	4.50%	6.50%

Source: U.S. Census ACS 2013 5-year estimates

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Economic Characteristics						
Districts	**South Middle River**		**Dorsey-Riverbend, Progresso/Flagler Village**		**Downtown Tarpon River**	
Total Population	20,059		15,455		13,268	
Poverty Rate						
Total Households	6,513		5,720		6,550	
Families & people whose income in the past 12 months is below the poverty level	1,786	27.4%	1,816	31.7%	1,265	19.3%
Percentage in Labor Force						
Total Population 16+	15762		12045		14657	
Population in Labor Force	10,642	67.5%	7,990	66.3%	9,974	68.0%
Occupations						
Total Civilian employed population 16+	8,329		6,305		6,925	
Management, business, science, and arts occupations	1,655	19.9%	1,668	26.5%	3,351	48.4%
Service occupations	2,971	35.7%	1,834	29.1%	972	14.0%
Sales and office occupations	2,279	27.4%	1,434	22.7%	1,305	18.8%
Natural resources, construction, and maintenance occupations	561	6.7%	766	12.1%	778	11.2%
Production, transportation, and material moving occupations	863	10.4%	603	9.6%	519	7.5%
Commute to Work						
Workers 16 years and over	8,102		6,181		6,773	
Car, truck, or van -- drove alone	5,469	67.5%	3,588	58.0%	4,764	70.3%
Car, truck, or van -- carpooled	923	11.4%	1,489	24.1%	516	7.6%
Public transportation (excluding taxicab)	883	10.9%	609	9.9%	307	4.5%
Walked	102	1.3%	110	1.8%	356	5.3%
Other means	453	5.6%	241	3.9%	179	2.6%
Worked at home	272	3.4%	144	2.3%	651	9.6%

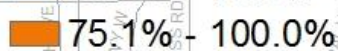The Metropolitan Center, *Florida International University*

	Palm Aire	Twinlakes	Coral Ridge North-Imperial Point	Coral Ridge South-Lauderdale Beach	Poinsetta Heights/ Victoria Park/Colee Hammock	Las Olas Isles/Seven Isles	Harbor Beach	Poinciana Park/Croissant/ River Oaks/Rio Vista	Sunset / Lauderdale Isles / Flamingo Park	Melrose / Riverland
Total Population	5,478	1,360	24,621	10,492	13,712	3,760	6,096	16,822	13,877	15,636
Families & people whose income in the past 12 months is below the poverty level	17.2%	15.7%	8.3%	11.8%	13.5%	11.4%	10.4%	16.8%	16.6%	20.9%
Total Population 16+	4,321	1,146	22,415	9,287	12,678	3,987	5,589	16,390	11,151	12,615
Population in Labor Force	75.3%	74.4%	58.2%	62.8%	72.8%	55.2%	53.5%	69.1%	68.4%	66.1%
Occupations										
Total Civilian employed population 16+	2,780	691	12,092	5,469	8,575	1,988	2,623	10,012	6,368	7,215
Management, business, science, and arts occupations	33.1%	33.4%	47.2%	47.7%	45.4%	60.6%	47.5%	31.8%	25.0%	23.1%
Service occupations	20.8%	16.1%	13.4%	13.6%	14.5%	11.6%	14.5%	23.4%	27.2%	35.5%
Sales and office occupations	26.2%	28.1%	28.0%	29.7%	27.2%	22.8%	27.9%	24.1%	23.4%	20.3%
Natural resources, construction, and maintenance occupations	10.8%	7.7%	4.8%	1.3%	5.8%	2.0%	1.7%	12.4%	13.9%	10.0%
Production, transportation, and material moving occupations	9.1%	13.9%	6.5%	7.6%	7.0%	3.0%	8.3%	8.3%	10.5%	11.1%

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	Palm Aire	Twinlakes	Coral Ridge North-Imperial Point	Coral Ridge South-Lauderdale Beach	Poinsetta Heights/ Victoria Park/Colee Hammock	Las Olas Isles/Seven Isles	Harbor Beach	Poinciana Park/Croissant/ River Oaks/Rio Vista	Sunset / Lauderdale Isles / Flamingo Park	Melrose / Riverland
Commute to Work										
Workers 16 years and over	2,711	675	11,751	5,328	8,534	1,952	2,531	8,827	6,292	7,089
Car, truck, or van -- drove alone	81.9%	75.9%	76.6%	78.6%	73.4%	75.6%	74.9%	71.0%	79.7%	71.2%
Car, truck, or van -- carpooled	12.1%	3.3%	5.2%	7.8%	6.4%	4.1%	1.4%	8.3%	11.2%	14.6%
Public transportation (excluding taxicab)	0.4%	10.4%	0.6%	0.6%	3.0%	1.5%	2.3%	3.1%	2.4%	11.2%
Walked	1.9%	2.1%	3.7%	1.1%	4.2%	3.8%	4.8%	4.4%	2.0%	0.6%
Other means	0.6%	0.0%	4.5%	2.9%	4.7%	3.0%	5.4%	6.8%	2.0%	0.9%
Worked at home	3.0%	8.4%	9.3%	9.0%	8.2%	11.9%	11.1%	6.5%	2.7%	1.5%
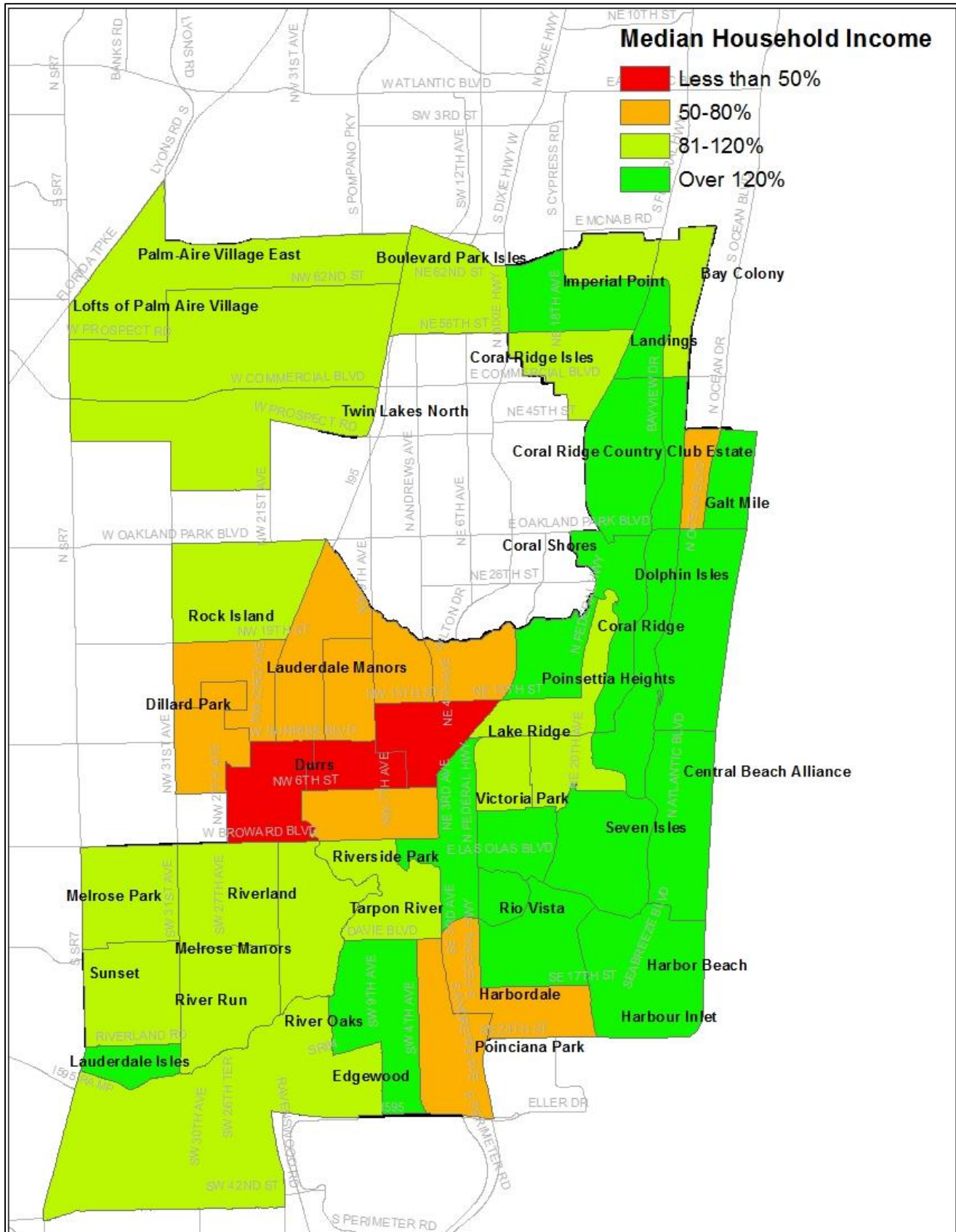
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Percentage 16 and Over in Labor Force

- 34.6% - 65.0%
- 65.1% - 75.0%
- 75.1% - 100.0%

Median Household Income

- **Less than 50%** (red)
- **50-80%** (orange)
- **81-120%** (light green)
- **Over 120%** (green)

Housing Characteristics						
Districts	**South Middle River**		**Dorsey-Riverbend, Progresso/Flagler Village**		**Downtown Tarpon River**	
Total Housing Units		7,888		6,892		7,974
	Count	%	Count	%	Count	%
Housing Inventory						
1-unit, detached	3,804	48.2%	1,181	17.1%	1,513	19.0%
1-unit, attached	446	5.7%	361	5.2%	502	6.3%
2 units	1,162	14.7%	466	6.8%	554	6.9%
3 or 4 units	1,043	13.2%	1,798	26.1%	1,192	14.9%
5 to 9 units	361	4.6%	961	13.9%	259	3.2%
10 to 19 units	395	5.0%	735	10.7%	415	5.2%
20 or more units	651	8.3%	1,351	19.6%	3,493	43.8%
Mobile home	26	0.3%	39	0.6%	14	0.2%
Boat, RV, van, etc.	-	0.0%	-	0.0%	32	0.4%
Housing Tenure						
Occupied housing units	6,607		5,720		6,550	
Owner-occupied	2,645	40.0%	919	16.1%	2,498	38.1%
Renter-occupied	3,962	60.0%	4,801		4,052	
Vacant housing units	1,281		1,172		1,424	
Homeowner vacancy estimates	211	16.5%	103	8.8%	94	6.6%
Sold, Not Occupied	32	2.5%	-	0.0%	84	5.9%
Rental vacancy estimates	290	22.6%	587	50.1%	347	24.4%
Rented Not Occupied	37	2.9%	85	7.3%	-	0.0%
Vacancy for seasonal, recreational, or occasional use	220	17.2%	98	8.4%	786	55.2%
Other	491	38.3%	299	25.5%	113	7.9%

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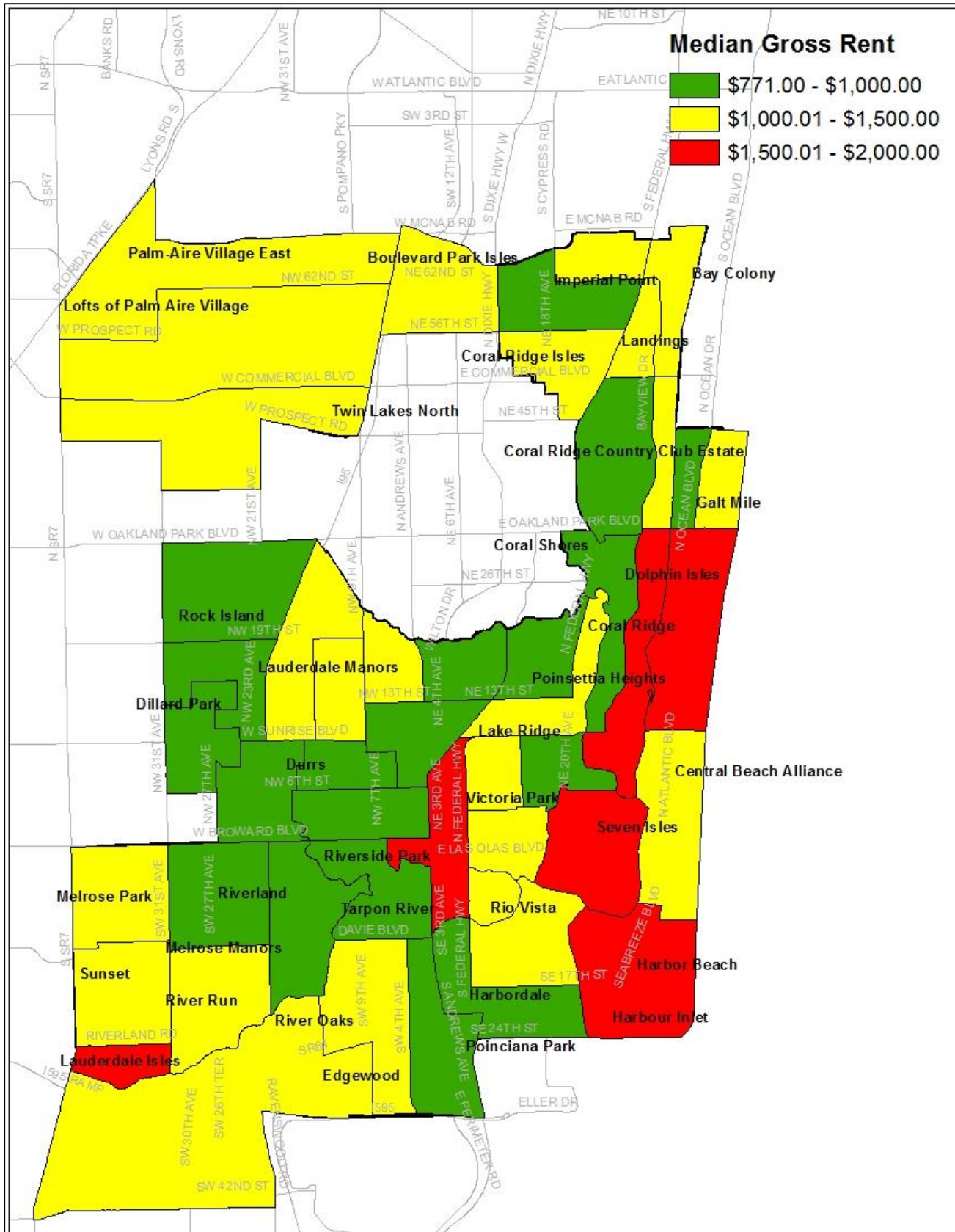|	Palm Aire	Twinlakes	Coral Ridge North-Imperial Point	Coral Ridge South-Lauderdale Beach	Poinsetta Heights/ Victoria Park/Colee Hammock	Las Olas Isles/Seven Isles	Harbor Beach	Poinciana Park/Croissant/ River Oaks/Rio Vista	Sunset / Lauderdale Isles / Flamingo Park	Melrose / Riverland
Total Housing Units	2,853	506	19,990	7,564	9,653	3,240	5,782	9,351	4,995	4,623
1-unit, detached	32.4%	90.1%	25.6%	36.4%	33.8%	39.4%	12.7%	47.0%	81.3%	74.0%
1-unit, attached	11.6%	7.7%	2.0%	2.5%	11.4%	4.7%	1.2%	5.7%	0.7%	2.7%
2 units	0.0%	2.2%	2.7%	2.2%	5.3%	0.2%	1.0%	9.4%	5.0%	3.4%
3 or 4 units	5.2%	0.0%	1.7%	2.2%	8.4%	2.9%	2.9%	9.0%	2.9%	3.6%
5 to 9 units	16.1%	0.0%	3.0%	4.7%	10.7%	3.4%	5.0%	7.0%	2.6%	3.6%
10 to 19 units	16.3%	0.0%	7.5%	5.1%	8.6%	12.6%	8.5%	8.5%	0.0%	2.9%
20 or more units	17.9%	0.0%	57.2%	47.0%	20.6%	36.2%	68.7%	12.8%	5.6%	5.6%
Mobile home	0.0%	0.0%	0.2%	0.0%	0.8%	0.0%	0.0%	0.6%	1.9%	4.2%
Boat, RV, van, etc.	0.6%	0.0%	0.1%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%
Occupied housing units	2,433	490	13,782	5,389	7,571	2,308	3,229	7,574	4,641	4,253
Owner-occupied	54.9%	87.3%	66.1%	69.8%	46.5%	79.7%	71.1%	49.5%	70.7%	62.9%
Renter-occupied	45.1%	12.7%	33.9%	30.2%	53.5%	20.3%	28.9%	50.5%	29.3%	37.1%
Vacant housing units	420	16	6,208	2,175	2,052	932	2,553	1,777	354	370
Homeowner vacancy estimates	0.0%	0.0%	4.3%	7.1%	8.7%	9.2%	8.7%	16.4%	12.4%	21.6%
Sold, Not Occupied	35.7%	0.0%	2.2%	0.0%	6.3%	8.8%	1.9%	2.7%	0.0%	5.7%
Rental vacancy estimates	13.6%	0.0%	8.8%	4.6%	23.6%	3.6%	8.0%	20.8%	29.9%	40.5%
Rented Not Occupied	0.0%	0.0%	0.4%	0.0%	2.6%	0.0%	0.0%	8.0%	0.0%	11.1%
Vacancy for seasonal, recreational, or occasional use	38.3%	100.0%	72.1%	76.0%	42.9%	61.4%	76.7%	28.0%	32.8%	0.0%
Other	12.4%	0.0%	12.2%	12.3%	15.9%	17.0%	4.6%	24.0%	24.9%	21.1%

Source: U.S. Census ACS 2013 5-year estimates

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Total Housing Units

- 624 - 1,500
- 1,501 - 3,000
- 3,001 - 5,000

Percent Owner-Occupied Units

- 7% - 50%
- 51% - 75%
- 76% - 90%

Palm-Aire Village East

Boulevard Park Isles

Imperial Point

Bay Colony

Lofts of Palm Aire Village

Landings

Coral Ridge Isles

Twin Lakes North

Coral Ridge Country Club Estate

Galt Mile

Coral Shores

Dolphin Isles

Rock Island

Coral Ridge

Lauderdale Manors

Poinsettia Heights

Dillard Park

Lake Ridge

Durrs

Central Beach Alliance

Victoria Park

Seven Isles

Melrose Park

Riverland

Riverside Park

Tarpon River

Rio Vista

Melrose Manors

Sunset

Harbor Beach

River Run

River Oaks

Harbordale

Lauderdale Isles

Harbour Inlet

Edgewood

Poinciana Park

Median Owner Values

- $105,200 - $150,000
- $150,000.01 - $200,000
- $200,000.01 - $250,000
- $250,000.01 - $300,000
- $300,000.01 - $701,100

CAM #16-0073
Exhibit 2
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Median Gross Rent

- $771.00 - $1,000.00
- $1,000.01 - $1,500.00
- $1,500.01 - $2,000.00

Housing Characteristics						
Districts	**South Middle River**		**Dorsey-Riverbend, Progresso/Flagler Village**		**Downtown Tarpon River**	
Cost Burdened Renter Households						
Total Renter Occupied Households	3,962		4,801		5,168	
Total renter occupied housing units that pay 30% or more of their household income on rent	2,609	65.9%	3,011	62.7%	523	10.1%
Cost Burdened Owner Households						
Total Owner Occupied Households	2,645		919		2,498	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	1,129	42.7%	541	58.9%	1,483	59.4%

	Palm Aire	Twinlakes	Coral Ridge North-Imperial Point	Coral Ridge South-Lauderdale Beach	Poinsetta Heights/ Victoria Park/Colee Hammock	Las Olas Isles/Seven Isles	Harbor Beach	Poinciana Park/Croissant/ River Oaks/Rio Vista	Sunset / Lauderdale Isles / Flamingo Park	Melrose / Riverland
Cost Burdened Renter Households										
Total Renter Occupied Households	1,098	1,098	4,673	1,628	4,054	468	934	3,824	1,360	1,578
Total renter occupied housing units that pay 30% or more of their household income on rent	73.90%	73.90%	60.90%	56.80%	42.40%	51.70%	43.30%	58.60%	63.30%	65.20%
Cost Burdened Owner Households										
Total Owner Occupied Households (with a mortgage)	1,335	1,335	4,718	2,321	2,304	920	889	2,495	2,386	2,077
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	31.10%	31.10%	49.30%	51.50%	43.60%	66.00%	48.50%	46.40%	52.60%	54.10%

Source: U.S. Census ACS 2013 5-year estimates

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Percent Cost-Burdened Owner Households

- 0% - 50%
- 50.1% - 75%
- 75.1% - 100%

Percent Cost-Burdened Renter Households

- Under 50%
- 50.1% - 70%
- 70.1% - 90%
- 90.1% - 100%

Affordability Gaps

- ($350,275.00) - ($200,000.00)
- ($199,999.99) - ($100,000.00)
- ($99,999.99) - ($50,000.00)
- ($49,999.99) - $0.00
- $0.01 - $68,687.50