WORKFORCE/AFFORDABLE HOUSING

STUDY FOR
THE CITY OF CORAL GABLES

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Convocation at the University of Miami (Planning Department, City of Coral Gables).

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Contents

EXECUTIVE SUMMARY **1**

WORKFORCE/AFFORDABLE HOUSING STUDY FOR THE CITY OF CORAL GABLES **3**

GROWTH AND DEMOGRAPHIC CHANGE IN THE CITY OF CORAL GABLES—1990–2000 ..... **5**

GROWTH TRENDS—CORAL GABLES AND OTHER JURISDICTIONS **7**
Demographic Characteristics 7
Housing Characteristics 8
Socioeconomic Characteristics 13
Summary 23

WHY PROVIDE WORKFORCE/AFFORDABLE HOUSING? **25**

SELECTED GUIDELINES FOR WORKFORCE/AFFORDABLE HOUSING FROM THE SOUTH FLORIDA REGIONAL PLANNING COUNCIL **27**

SELECTED GUIDELINES FOR WORKFORCE/AFFORDABLE HOUSING FROM THE CITY OF CORAL GABLES **29**

THE MULTIPLE COMPONENTS OF LOCAL WORKFORCE/AFFORDABLE HOUSING NEED **31**

INCOME QUALIFICATION OF THE VERY LOW, LOW-, AND MODERATE-INCOME POPULATION **33**

THE COMPONENTS OF AND RESPONSES TO WORKFORCE/AFFORDABLE HOUSING NEED **35**
Part I.A: Determining Future Cost-Burdened Workforce/Affordable Housing Need 35
Part I.B: Meeting Future Cost-Burdened Workforce/Affordable Housing Need 37
Part II.A: Determining Current Rehabilitation Workforce/Affordable Housing Need 42
Part II.B: Meeting Current Rehabilitation Workforce/Affordable Housing Need 43
Part III.A: Determining Current Preservation Workforce/Affordable Housing Need 46
Part III.B: Meeting Current Preservation Workforce/Affordable Housing Need 47
Part IV.A: Determining Backlog Cost-Burdened Workforce/Affordable Housing Need 47
Part IV.B: Meeting Backlog Cost-Burdened Workforce/Affordable Housing Need 48

SUMMARY OF WORKFORCE/AFFORDABLE HOUSING NEED REQUIREMENTS FOR THE CITY OF CORAL GABLES **51**

APPENDIX: FEDERAL AND STATE FINANCIAL RESOURCES FOR AFFORDABLE HOUSING **55**

Looking south down Ponce de Leon Boulevard from Alhambra Boulevard
(Planning Department, City of Coral Gables).

Executive Summary

The City of Coral Gables is a developed, close-in suburb of the City of Miami. Coral Gables is a largely developed community with a population of approximately 43,000. Sixteen thousand households occupy 17,000 dwelling units in Coral Gables. The city grew by about 1,000 households from 1990 to 2000; it is projected to grow by 1,130 households from 2005 to 2015. The growth that will take place in the future will involve more-intensive residential development within and around the city's Central Business District (CBD). Additional mixed-use development will take place in the city's former industrial and infill districts. Almost all of this development will include housing. As this residential and nonresidential development takes place, workforce/affordable housing should also be developed. The projected need for workforce/affordable housing over the period 2005 to 2015 is 186 units in the City of Coral Gables (table A). Additional workforce/affordable housing will enable local moderate-income and below-moderate-income (<120% of median) households, who pay more than 50% of their income for housing,[1] to have future housing provided at more reasonable costs. This housing should be provided as a share of all new construction put in place through inclusionary housing programs or other programs.

In addition, according to the U.S. Census, there are moderate-income or below-moderate-income households who live in deteriorated or overcrowded housing. There are 113 units in that condition in the City of Coral Gables. Most of the units are located in the U.S. Highway 1 Corridor through the city. Housing that lacks basic components or that is too small for its occupants should be repaired or altered/expanded as part of the community's workforce/affordable housing response. A portion of an increase in local building permit fees should be utilized to provide a 75% grant (25% city match) to undertake such improvements or alterations (table A).

Another component of a local workforce/affordable housing strategy is the preservation of existing workforce/affordable housing. This should involve protecting units from loss due to expiring rent subsidies, expiring low-interest mortgages or through condominium conversion. If no such housing exists, the community should make an extra effort (50 units from 2005 to 2015) to garner such units as properties are given to the city or become available through tax foreclosure (table A).

Finally, there are moderate-income or below-moderate-income households who currently pay more than 50% of their income for housing. These households occupy housing units. Based on a census determination of such occupied housing units, these represent over 2,100 locally. Rendering workforce/affordable housing for 5% of this need over the period 2005 to 2015 would amount to 106 additional local workforce/affordable housing units. Buying down rents to landlords for workforce/affordable housing occupancy should come from funds garnered through redirecting and more efficient use of the real estate transfer tax. This should ensure that SHIP (State Housing Initiatives Partnership) Program funds are fully released and subsequently directed to locations that have a workforce/affordable housing program in place (table A).

Given the above, the City of Coral Gables should produce more than 455 units of new, rehabilitated, or subsidized workforce/affordable housing over the next decade. That should amount to approximately 45 units each year for 10 years.

[1] Fifty percent of income for housing is used by the U.S. Department of Housing and Urban Development (HUD) and the State of Florida to indicate severe housing cost burden. Average housing cost to income ratios are about 20 percent for owners and 30 percent for renters. Severe rather than average is used.

TABLE A
Coral Gables Workforce/Affordable Housing Need/Remedies, by Type, 2005–2015

Type of Workforce/Affordable Housing Need (Households <120% of Median)	Units	How Need Should Be Addressed	What Is Impacted
I. Future Cost-Burdened Workforce/Affordable Housing Need (>50% of income for housing costs)	186 units	Inclusionary housing 1 per 8 units market residential 1 per 8000 ft^2 market nonresidential (Costs could be paid into fund)	New residential and nonresidential development
II. Current Rehabilitation Workforce/Affordable Housing Need (Three indices of deteriorated need—require two for deterioration or one plus old unit)	113 units	Provide 75% of rehab costs as a grant by raising local non-new construction building permit fees by 10%	Existing residential and nonresidential space improvers
III. Preservation Workforce/ Affordable Housing Need (Existing units likely to be lost, or if none, 50 units added)	50 units	Buy down residential units or convert nonresidential space that becomes available through the tax foreclosure process or through city gifts/purchases	Exceptional property donations to the city or general taxpayers (minimally)
IV. Backlog Cost-Burdened Workforce/Affordable Housing Need (Goal – 5% of existing need) (>50% of income for housing costs)	106 units	Provide buydown moneys to landlords to lower rent for existing units through more efficient use of the real estate transfer tax (SHIP Program)	Existing residential and nonresidential real estate transfers (statewide)
V. Total (10 years)	455 units	45 units per year for 10 years	Burden spread across all sectors

Source: Center for Urban Policy Research, Rutgers University, 2005.

Starwood Center with apartments above (Planning Department, City of Coral Gables).

Diagonal parking on Coral Gables' Miracle Mile (Planning Department, City of Coral Gables).

Workforce/Affordable Housing Study for the City of Coral Gables, 2005–2015

This study presents a workforce/affordable housing strategy for the City of Coral Gables. The workforce/affordable housing strategy is based on an understanding of the demographic and economic changes that the city is experiencing. It is also based on a thorough understanding of the workforce/affordable housing data being prepared at the state level and workforce/affordable housing policies being developed at the regional and county levels.

The City of Coral Gables is a developed community that can still make a contribution to workforce/affordable housing. As mixed-use redevelopment activity takes place in the peripheral downtown and industrial zoned properties north of U.S. Highway 1, and as the area around the CBD increases in density, an opportunity for workforce/affordable housing development presents itself. As new households below a certain income level grow in Coral Gables in the future, a share will be cost-burdened and require workforce/affordable housing. This housing can be provided by adopting an incentive-based, inclusionary housing program or through other programs. Yet, that is not the only type of workforce/affordable housing activity that the city can undertake. Surely the city should provide workforce/affordable housing as a growth share of future development and redevelopment activity. In addition, however, the city must provide for current residents of very low, low, and moderate income who live in deteriorated structures. This housing needs to be rendered sound or replaced. The operative strategy is to locate such housing locally and provide grant funding (with local match) so owners can make the necessary repairs or alterations.

Unlike other communities in South Florida, the City of Coral Gables has not had a history of workforce/affordable housing provision; therefore, in Coral Gables, there are few, if any, units that might be in jeopardy of losing their affordability status. In other communities throughout the state, that is a substantial problem. In those locations, preservation of the existing workforce/affordable housing stock is a significant goal. It should also be a goal in the City of Coral Gables. The city can immediately create workforce/affordable housing units by quickly accessing foreclosed or tax delinquent residential or nonresidential properties and converting them to workforce/affordable housing. This should be done as part of an overall strategy to make up for previous nonparticipation in this area.

The final type of workforce/affordable housing need that could be addressed in Coral Gables is the city's backlog workforce/affordable housing need. In other words, the city could reduce the number of existing very low, low-, or moderate-income residents who pay too much of their income for the housing that they occupy. This last component of the overall strategy is often the most difficult to address because the number of such households is relatively large and the income subsidies that are required are not only large but regularly recurring. As in the other cases, an effort must be made to address this situation by requesting reasonable return of a portion of the moneys generated by the real estate transfer tax.

Relatively expensive condominiums on Edgewater Drive (Planning Department, City of Coral Gables).

Coral Gables Elementary School (Planning Department, City of Coral Gables).

Growth and Demographic Change in the City of Coral Gables, 1990–2000

This portion of the study looks carefully at the City of Coral Gables and compares it with a neighboring unincorporated area, Kendall, as well as the surrounding Miami-Dade County and the State of Florida as a whole. Kendall, a census designated place (CDP), was chosen in order to view the contrast in growth in two important south Florida nodes. From this view of the relative growth of these multiple jurisdictions, the differing demographics of their populations, and the noticeable differences in their wealth and housing value, an appropriate workforce/affordable housing strategy can be fashioned for the City of Coral Gables. Coral Gables is not growing appreciably. The city's population is wealthy and educated, and its housing value and rental levels are high. The changes in the city's occupation mix over the past decade show an increasing share of residents who are professionals and managers, and an increasing share who have graduate or professional degrees. Yet, as will be shown in a subsequent section, those at the lower end of the income scale in Coral Gables pay a larger proportion of their income for housing, and the lower-income (very low, low-, and moderate-income) households that will increase in Coral Gables in the future will similarly bear this fate. The above situation will dictate a workforce/affordable housing strategy that must draw heavily on inclusionary housing to provide for future households as well as access and create additional workforce/affordable housing through tax foreclosure and housing buydowns from a variety of locally raised revenues.

INTRODUCTION

The City of Coral Gables lies south and west of the southern part of the City of Miami. The cities of West Miami, South Miami, Pinecrest, Palmetto Bay and Cutler Bay are found on Coral Gables's western border. The city is approximately 14 square miles in size. The northern, more densely developed area (8 square miles) falls between Tamiami Trail (SW 8th Street) on the north side and Sunset Road (SW 72nd Street) on the south side. The western border of the developed portion of Coral Gables is Red Road (SW 57th Avenue); its eastern border is Douglas Road (SW 8th Street) in the north and U.S. Highway 1 in the south. A less densely developed portion of Coral Gables (along Biscayne Bay, 5.3 square miles) is south of Sunset Road and east of Red Road. The less densely developed southern portion consists of larger-lot homes oriented to Biscayne Bay or to small lakes west of Old Cutler Road.

Coral Gables is a planned community that contains the University of Miami. The university was founded and the city incorporated in 1925. The Miracle Mile, the city's downtown area, was developed in the 1950s and is experiencing economic revitalization spurred by surrounding density-driven residential development.

Diagonal parking on Coral Gables' Miracle Mile (Planning Department, City of Coral Gables).

Mixed-use development outside the CBD (Planning Department, City of Coral Gables).

Growth Trends—Coral Gables and Other Jurisdictions

DEMOGRAPHIC CHARACTERISTICS

Population

The City of Coral Gables's population was 42,202 in 2000 (table 1). It is currently (2004) estimated at 42,765. The recorded population of the city in 2000 amounted to a 1.8% increase from the 1990 population of 41,436. The City of Coral Gables's 1.8% growth rate is only 11% of the growth rate of its host county, Miami-Dade. The county had a 1990 population of 1,937,094, which increased to 2,253,362 in 2000, exhibiting growth of 316,268 and a growth rate of 16.3%. Neighboring Kendall (CDP) grew almost five times as fast as Coral Gables over the same 10-year period, from 69,353 in 1990 to 75,279 in 2000—an increase of 8.5%. This portion of the state is not growing nearly as fast as the rest of the state of Florida. The state of Florida grew at 1.5 times the rate of Miami-Dade County (16.3%); slightly less than three times the rate of Kendall (8.5%); and thirteen times the rate of the City of Coral Gables (1.8%). In 1990, Florida's population was 12,937,926; in 2000 it was 15,982,378, an increase of 23.5%.

Households

Households in the City of Coral Gables increased in number from 15,899 to 16,729, or by 5.2%, between 1990 and 2000 (table 2). The number of households increased at a faster rate than the population, indicating that overall household size in the city decreased over the period. In 1990, average household size was 2.33; in 2000, it was 2.31. Between 1990 and 2000, Kendall's households increased in number at a somewhat higher rate of 7.7%, from 26,447 to 28,473. Miami-Dade County experienced more than double the rate of household growth (relative to Coral

TABLE 1
Total Population, 1990–2000

Place	1990	2000	% Change
Coral Gables	41,436	42,202	1.8%
Kendall CDP	69,353	75,279	8.5%
Miami-Dade County	1,937,094	2,253,362	16.3%
Florida	12,937,926	15,982,378	23.5%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 2
Total Households, 1990–2000

Place	1990	2000	% Change
Coral Gables	15,899	16,729	5.2%
Kendall CDP	26,447	28,473	7.7%
Miami-Dade County	692,237	777,378	12.3%
Florida	5,138,360	6,341,121	23.4%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

Gables) during this same 10-year time frame. In 1990, Miami-Dade County had 692,237 households; that number grew to 777,378 by 2000, an increase of 12.3%. The overall rate of growth in households for the state of Florida was again almost twice that of Miami-Dade County and about four times the average rate of growth in Coral Gables and Kendall. In 1990, Florida had 5,138,360 households; this increased to 6,341,121 households in 2000, a growth rate of 23.4%.

HOUSING CHARACTERISTICS

Housing Units

In step with the growth of population and households, a relatively modest increase in housing units occurred in the City of Coral Gables between 1990 and 2000 (table 3). The City of Coral Gables experienced a 5.4% increase in housing units over the 10-year period, from 16,888 in 1990 to 17,796 in 2000. A relatively similar rate of housing unit growth took place in Kendall over the same period—a 4.0% increase. Slower rates of housing unit growth compared with household growth in Kendall over the period means that vacant units in Kendall decreased disproportionately over the period. In 1990, the vacancy rate in Kendall was 7.1%; in 2000 it was 4.0%. The rate of growth in housing units in Miami-Dade County (10.5%) was twice the rate of growth in Coral Gables; the statewide rate was four times the rate in Coral Gables. The state experienced a 19.7% growth in housing units over the 10-year period 1990 to 2000.

Housing Unit Type

The City of Coral Gables has witnessed relatively similar growth rates in single- and multifamily housing (two or 50 or more units) over the years 1990 to 2000. During this time period, single-family housing increased by 5.5%, from 10,520 units in 1990 to 11,098 units in 2000 (table 4). Multifamily housing increased by 6.8%, from 6,245 units in 1990 to 6,672 units in 2000. Neighboring Kendall experienced a relatively similar rate of single-family housing growth and about one-half the rate of multifamily housing growth. Single-family housing in Kendall increased by 6.1%, from 16,554 units in 1990 to 17,560 units in 2000. Multifamily housing increased by 3.3%, from 11,667 units in 1990 to 12,054 units in 2000. The growth rate of single-family housing in parent Miami-Dade County was triple the rate of single-family housing growth in Coral Gables; a 16.5% increase in single-family housing units, from 385,056 units in 1990 to 448,569 units in 2000 (table 4). Multifamily housing units grew at a 60% faster rate in Miami-Dade County, compared with the rate in Coral Gables, and at more than double the rate of growth in Kendall. Miami-Dade County's multifamily housing grew from 357,095 units in 1990 to 387,550 units in 2000, an 8.5% increase. The state of Florida experienced five times the rate of single-family housing growth and double the rate of multifamily housing growth, relative to the City of Coral Gables, over the period 1990–2000; single-family housing increased by 26.1%, multifamily housing increased by 13.8%.

From the above, it is evident that the City of Coral Gables, reflecting its fully developed status, is not a rapidly growing community. Over a decade, single-family units grew by less than 600. Multifamily units grew by about 425. In total, the city added fewer than 100 units per year from 1990 to 2000.

Single-family housing is the dominant form of housing in the City of Coral Gables, representing 62.4% of the total housing stock in 2000; multifamily housing units represented 37.5% (table 5). Kendall is very similar to the City of Coral Gables in that, in 2000, 59.2% of its total housing stock was composed of single-family units, while 40.7% was multifamily housing. In Miami-Dade County, 52.6% of the total housing units were single-family units, while 45.5% were multifamily units. In Florida as a whole, 58.1%

TABLE 3
Total Housing Units, 1990–2000

Place	1990	2000	% Change
Coral Gables City	16,888	17,796	5.4%
Kendall CDP	28,517	29,652	4.0%
Miami-Dade County	771,288	852,278	10.5%
Florida	6,100,262	7,302,947	19.7%

Source: U.S. Bureau of Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 4
Housing Unit Type, by Place, 1990–2000 (Percent Change)

Place	Housing Type	1990	2000	% Change
Coral Gables	Single-family	10,520	11,098	5.5%
	Multifamily	6,245	6,672	6.8%
	Other *	122	26	-78.7%
Kendall CDP	Single-family	16,554	17,560	6.1%
	Multifamily	11,667	12,054	3.3%
	Other	296	38	-87.2%
Miami-Dade County	Single-family	385,056	448,569	16.5%
	Multifamily	357,095	387,550	8.5%
	Other	29,137	16,159	-44.5%
Florida	Single-family	3,365,841	4,245,984	26.1%
	Multifamily	1,916,433	2,180,148	13.8%
	Other	817,988	876,815	7.2%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.
* Mobile home, boat, RV, van, etc.

of the housing units were single-family units and 29.9% were multifamily units (table 5). Thus, clearly, the incidence of single-family housing is greater in Coral Gables than it is in Miami-Dade County (about 20% more), the state of Florida (about 7% more), and Kendall (5% more).

Housing Vacancy

From 1990 to 2000, the City of Coral Gables experienced a decrease in vacant single-family housing units (table 6). In 1990, the city had 534 vacant single-family units; in 2000, there were only 512, a drop of 4.1%. Coral Gables's multifamily housing also experienced a decrease over the same time period, from 584 units in 1990 to 550 units in 2000, a 5.8% decrease. With the bigger (2000) bases upon which the rates are based, overall vacancy in single-family units fell from 5.1% to 4.6% over the period 1990 to 2000 (table 8); multifamily vacancy fell from 9.4% to 8.2%. Neighboring Kendall experienced a much more significant decrease in vacant housing units over the 1990s. This was attributable to Hurricane Andrew, which ripped through south Miami-Dade County and destroyed occupied houses at a ratio of 10 to 1, leaving unoccupied housing to be sought by returning residents for replacement housing. In 1990, Kendall had 832 vacant single-family units and 1,152 vacant multifamily units (table 6). In 2000, Kendall had only 450 vacant single-family units and 735 vacant multifamily units, a 45.9% and 36.2% decrease, respectively. Kendall's vacancy rate in single-family units fell by half from 5.0% to 2.6%; in multifamily units, vacancy fell by over one-third from 9.9% to

TABLE 5
Housing Unit Types, by Place, 1990–2000 (Percent Incidence)

Place	Housing Type	1990	2000
Coral Gables	Single-family	62.3%	62.4%
	Multifamily	38.8%	37.5%
	Other	0.7%	0.1%
Kendall CDP	Single-family	58.0%	59.2%
	Multifamily	40.9%	40.7%
	Other	1.0%	0.1%
Miami-Dade County	Single-family	49.9%	52.6%
	Multifamily	46.3%	45.5%
	Other	3.6%	1.9%
Florida	Single-family	55.2%	58.1%
	Multifamily	31.4%	29.9%
	Other	13.4%	12.0%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 6
Vacant Housing Units, by Type and Place, 1990–2000

Place	Housing Type	1990	2000	% Change
Coral Gables	Single-family	534	512	-4.1%
	Multifamily	584	550	-5.8%
	Other	2	0	-100.0%
Kendall CDP	Single-family	832	450	-45.9%
	Multifamily	1,152	735	-36.2%
	Other	27	0	-100.0%
Miami-Dade County	Single-family	20,669	18,807	-9.0%
	Multifamily	53,874	54,452	1.1%
	Other	4,390	2,245	-48.9%
Florida	Single-family	326,834	325,646	-0.4%
	Multifamily	440,980	427,719	-3.0%
	Other	197,579	211,653	7.1%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

6.1%. Miami-Dade County's vacancy rate in single-family units decreased by nearly 20% over the 10-year period, while its multifamily vacancy rate decreased 6.7%. Florida experienced a 20% decrease in its vacancy rate in single-family units and a 15% decrease in its vacancy rate in multifamily units (table 8).

TABLE 7
Vacancy Rates, 1990–2000

Place	1990	2000
Coral Gables	6.6%	6.0%
Kendall CDP	7.1%	4.0%
Miami-Dade County	10.2%	8.9%
Florida	15.8%	13.2%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 8
Vacancy Rates, by Type, 1990–2000

Place	Housing Type	1990	2000
Coral Gables	Single-family	5.1%	4.6%
	Multifamily	9.4%	8.2%
	Other	1.6%	0.0%
Kendall CDP	Single-family	5.0%	2.6%
	Multifamily	9.9%	6.1%
	Other	9.1%	0.0%
Miami-Dade County	Single-family	5.4%	4.2%
	Multifamily	15.1%	14.1%
	Other	15.1%	13.9%
Florida	Single-family	9.7%	7.7%
	Multifamily	23.0%	19.6%
	Other	24.2%	24.1%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

At first blush, the implication of the decrease in the above vacancy rates is a tightening of the housing market (table 7). The housing market tightened in prime housing types in all jurisdictions under scrutiny. It should be realized that vacancy rates were abnormally high in both Florida as a whole and in Miami-Dade County at the beginning of the 1990s; the rates became more normal as of 2000. However, since Coral Gables and Kendall are not primarily seasonal destinations, their single-family and multifamily vacancy rates, both historically and currently, are lower. Those who use these structures in the winter are also there in April to be counted by the census. That is not the case for other coastal areas in south Florida. Neither Coral Gables nor Kendall had the uncharacteristically high rates of vacancy experienced by the other areas in 1990.

Housing Tenure

The City of Coral Gables observed a modest (8.8%) increase in owner-occupied housing units from 1990 to 2000 (table 9). The 10,173 ownership units represented 64.5% of the 1990 housing stock; the 11,065 ownership units represented 66.1% of the 2000 housing stock (table 11). Over the decade, ownership rates increased absolutely by 1.6%. The number of renter-occupied housing units increased 1.3%, or about one-sixth the rate of ownership units over the 1990s. The number of rental units grew from 5,596 in 1990 to 5,669 in 2000 (table 10). Because owner-oc-

TABLE 9
Owner Occupancy, by Place, 1990–2000

Place	1990	2000	Change	Percentage
Coral Gables	10,173	11,065	892	8.8%
Kendall CDP	16,619	19,032	2,413	14.5%
Miami-Dade County	376,006	449,333	73,327	19.5%
Florida	3,453,022	4,441,711	988,689	28.6%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

cupied units grew at a faster rate, renter-occupied units represented only 33.9% of the housing stock in 2000, an absolute decrease of 1.6% from 1990 (table 11).

Several differences become evident during the comparison of housing tenure in the City of Coral Gables, Miami-Dade County, and neighboring Kendall. Miami-Dade County's owner-occupied housing units increased by 19.5% over the 1990s, while Kendall's owner-occupied housing units increased by 14.5% over the same period (table 9). The average of these increases was about twice the rate of increase of owner-occupied units in Coral Gables. Owner-occupied housing amounted to 54.3% of the total housing stock in 1990 in Miami-Dade County and 57.8% of the stock in 2000—an absolute increase of 3.5%. Owner-occupied housing in Kendall amounted to 62.7% of the stock in 1990 and 66.9% in 2000—an absolute increase of 4.2% (table 11). In complementary fashion, renter-occupied housing units increased in Miami-Dade County by 3.5% from 1990 to 2000, while in Kendall, renter-occupied housing decreased by 4.6% (table 10). Renter-occupied housing amounted to 45.7% of the housing stock in Miami-Dade County in 1990 and 42.2% in 2000. That is an absolute decrease of 3.5%. In Kendall, renter-occupied housing amounted to 37.3% of the housing stock in 1990 and 33.1% in 2000. That is an absolute decrease of 4.2%. In Coral Gables, Kendall, and Miami-Dade County, ownership housing as a percentage of all housing increased over the observation period (table 11).

Significantly increased trends existed in tenure changes in the state of Florida as a whole over the 1990s. Florida's owner-occupied housing as a share of all housing increased 28.6% over the period 1990 to 2000 (table 9); renter-occupied housing increased by 12.7% (table 10). These are multiples of the

TABLE 10
Renter Occupancy, by Place, 1990–2000

Place	1990	2000	Change	Percentage
Coral Gables	5,596	5,669	73	1.3%
Kendall CDP	9,886	9,435	-451	-4.6%
Miami-Dade County	316,349	327,441	11,092	3.5%
Florida	1,681,847	1,896,218	214,371	12.7%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 11
Owner/Renter Occupancy Percentages, 1990–2000

Place	Tenure	1990	2000	Absolute Change
Coral Gables	Owner occupied	64.5%	66.1%	1.6%
	Renter occupied	35.5%	33.9%	-1.6%
Kendall CDP	Owner occupied	62.7%	66.9%	4.2%
	Renter occupied	37.3%	33.1%	-4.2%
Miami-Dade County	Owner occupied	54.3%	57.8%	3.5%
	Renter occupied	45.7%	42.2%	-3.5%
Florida	Owner occupied	67.2%	70.1%	2.9%
	Renter occupied	32.8%	29.9%	2.9%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 12
Crowding Levels by Place, 1990–2000

Place	Crowding	1990	2000	% of Total 1990	% of Total 2000
Coral Gables	1.0 or less	15,116	15,870	95.9%	94.8%
	1.01 or more	651	864	4.1%	5.2%
Kendall CDP	1.0 or less	24,445	25,689	92.2%	90.2%
	1.01 or more	2,060	2,778	7.8%	9.8%
Miami-Dade County	1.0 or less	573,682	621,342	82.9%	80.0%
	1.01 or more	118,673	155,432	17.1%	20.0%
Florida	1.0 or less	4,857,803	5,927,582	94.6%	93.5%
	1.01 or more	277,066	410,347	5.4%	6.5%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

owner- and renter-occupancy housing unit increases observed in Coral Gables, Kendall, and Miami-Dade County over the period. Owner-occupied housing represented 67.2% of all housing in 1990 in Florida and 70.1% in 2000; renter-occupied housing represented 32.8% of all housing in 1990, and 29.9% in 2000. In each case, there was a 2.8% absolute change in the rates of incidence (table 11).

Crowding

In the United States, an accepted definition of a crowded housing unit is an occupied dwelling that has more than one person per room. The vast majority of housing units in the City of Coral Gables (94.8%) are not crowded; they have one person or fewer per room. Only 864 out of 16,734 occupied housing units in Coral Gables (5.2%) have more than one person per room (table 12). In 1990, 4.1% of the occupied units had 1.01 persons per room. Although it exists at very low levels in the City of Coral Gables, crowding has increased in the city by 25% over the period.

Kendall and Florida have experienced similar percentage increases in crowding from 1990 to 2000 (20% to 25%). Miami-Dade County has a significant share of crowding—20% of all units, which is two, three, and four times the level of absolute crowding in Kendall, Florida, and Coral Gables, respectively. Crowding is also increasing in Miami-Dade County at a somewhat slower rate than it is in other jurisdictions. Coral Gables, Kendall, Miami-Dade County, and the state of Florida have more people in crowded units than they did a decade ago. Yet, in Coral Gables and Florida as a whole, the percentage increase is relatively small. In Kendall and, especially, in Miami-Dade County, the percentage increase is much larger.

Kitchen Facilities

Another census-reported index of structure condition is a complete kitchen within the unit. If a kitchen is not complete or is not present in the unit, the housing is deficient.

The City of Coral Gables, Kendall, and Miami-Dade County each have very low percentages of units without complete kitchens or units without a kitchen (less than one-half percent) and have experienced a slight decrease in units without complete kitchens/units

TABLE 13
Complete/Presence of Kitchen Facilities, by Place, 1990–2000

Place	Kitchen Facilities	1990	2000	Incomplete % 1990	Incomplete % 2000
Coral Gables	Total	16,888	17,710		
	Incomplete/units without kitchens	56	86	0.3%	0.5%
Kendall CDP	Total	28,518	29,537		
	Incomplete/units without kitchens	58	115	0.2%	0.4%
Miami-Dade County	Total	771,288	841,263		
	Incomplete/units without kitchens	6,899	11,015	0.9%	1.3%
Florida	Total	6,100,262	7,247,878		
	Incomplete/units without kitchens	33,155	55,069	0.5%	0.8%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

without a kitchen over the period 1990 to 2000. The City of Coral Gables's percentage of units without complete kitchens/units without a kitchen increased from 0.3% to 0.5% from 1990 to 2000. Kendall's percentage of housing units without complete kitchens/units without kitchens increased from 0.2% to 0.4% over the same period. Miami-Dade County has three to five times the level of units without complete kitchens/units without a kitchen in 1990 and 2000 relative to the City of Coral Gables. The rate of increase from 1990 to 2000 was actually less than the other jurisdictions. The state of Florida had two-thirds the rate of units without complete kitchens/units without a kitchen as did Miami-Dade County (0.5% to 0.8%) and about double the rate of such units as did Coral Gables and Kendall. The state of Florida experienced a 60% increase in the percentage of units without complete kitchens/units without a kitchen. Again, most of the figures of housing deficiency are at relatively low levels. In the City of Coral Gables, the housing stock is essentially sound.

Plumbing Facilities

A third index of structure condition is a complete bath within the unit. The City of Coral Gables, Kendall, Miami-Dade County, and the state of Florida have very low percentages of units lacking complete plumbing or units without plumbing. The first two jurisdictions have less than one-half percent of their units in that condition; the remaining two have less than one percent. The City of Coral Gables experienced an increase in housing units with incomplete plumbing or without plumbing over the period 1990 to 2000, from 0.1% to 0.3% of all housing units (table 14). Kendall also experienced an increase over the period, from 0.2% to 0.4%. In Miami-Dade County, the number of units with incomplete plumbing or without plumbing similarly increased from 0.8% to 1.2%. Statewide, the percentage of housing units with incomplete plumbing or without plumbing increased from 0.5% to 0.8% over the period. These increases would indicate that either dormitory-style housing units (assisted-living units) are being developed in the state and in south Florida or that larger units with full plumbing are being removed from the stock at a faster rate than smaller units without complete plumbing. Most of the housing stock in the state of Florida, at least as measured by these indicators, is in relatively good condition.

SOCIOECONOMIC CHARACTERISTICS

Race

The City of Coral Gables's white population was 93.4% of the total population in 1990 and 91.7% in 2000 (table 16). In 1990, its white population was 38,683; in 2000, it was 38,751 (table 15). Although the white population of the city increased numerically over the period, it decreased as a share of the total population. While minority groups grew in the City of Coral Gables during the 1990s, they continue to compose a small percentage of the total population. The black population increased 0.3% as a share of all population from 1990 to 2000, but only represented 3.5% of the population after the increase. The Asian population increased by 0.4% from 1990 to 2000, but accounted for only 2% of the total population after the increase. The population classified as "other" (Native American, Pacific Islander, or more than one race, and so on) increased 0.9% over the 1990s, but accounted for only 3.0% of the total population in 2000.

Kendall and Miami-Dade County experienced slightly different changes in racial characteristics,

TABLE 14
Complete/Presence of Plumbing Facilities by Place, 1990–2000

				Incomplete %	
Place	Plumbing Facilities	1990	2000	1990	2000
Coral Gables	Total	16,888	17,743		
	Incomplete/no plumbing	14	53	0.1%	0.3%
Kendall CDP	Total	28,518	29,522		
	Incomplete/no plumbing	50	130	0.2%	0.4%
Miami-Dade County	Total	771,288	842,503		
	Incomplete/no plumbing	6,017	9,775	0.8%	1.2%
Florida	Total	6,100,262	7,259,138		
	Incomplete/no plumbing	27,957	43,809	0.5%	0.6%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 15
Population, by Racial Group (Number and Change), 1990–2000

Place	Race	1990	2000	Change
Coral Gables	White	38,683	38,751	68
	Black	1,348	1,495	147
	Asian	660	848	188
	Other	746	1,156	410
Kendall CDP	White	60,589	64,874	4,285
	Black	4,996	3,784	-1,212
	Asian	2,012	2,668	656
	Other	1,757	3,900	2,143
Miami-Dade County	White	1,415,346	1,569,699	154,353
	Black	398,424	468,994	70,570
	Asian	24,773	39,301	14,528
	Other	98,551	175,368	76,817
Florida	White	10,755,698	12,433,444	1,677,746
	Black	1,755,958	2,413,417	657,459
	Asian	150,200	325,040	174,840
	Other	276,070	810,477	534,407

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

compared with Coral Gables, over the period. Kendall's white population made up 86.2% of its total population in 2000, while Miami-Dade County's white population amounted to 69.7% (table 16). Over the 1990s, the white population decreased as a percentage of all population by 1.1% in Kendall and by 3.4% in Miami-Dade County. In 2000, the black population in Kendall was only 5.0% of the total population; in Miami-Dade County it was 20.8%. Kendall's black population decreased 2.2% as a share of all population over the 1990s, while Miami-Dade County's black population increased by 0.2%. The Asian population of Kendall represented 3.5% of the total population in 2000, after a 0.6% increase from 1990. In Miami-Dade County, the Asian population represented 1.7% of the total population in 2000, after a 0.5% increase. The "other" race classification grew fastest in each location, showing absolute increases of about 2.7%, 2.7%, and 2.9% as a share of total population in Kendall, Miami-Dade County, and Florida, respectively. In sum, the white population is decreasing in all jurisdictions under

TABLE 16
Population, by Racial Group (Percent Incidence), 1990–2000

Place	Race	1990	2000	Absolute Change
Coral Gables	White	93.4%	91.7%	-1.6%
	Black	3.3%	3.5%	0.3%
	Asian	1.6%	2.0%	0.4%
	Other	1.8%	2.7%	0.9%
Kendall CDP	White	87.4%	86.2%	-1.1%
	Black	7.2%	5.0%	-2.2%
	Asian	2.9%	3.5%	0.6%
	Other	2.5%	5.2%	2.7%
Miami-Dade County	White	73.1%	69.7%	-3.4%
	Black	20.6%	20.8%	0.2%
	Asian	1.3%	1.7%	0.5%
	Other	5.1%	7.8%	2.7%
Florida	White	83.1%	77.8%	-5.3%
	Black	13.6%	15.1%	1.5%
	Asian	1.2%	2.0%	0.9%
	Other	2.1%	5.1%	2.9%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 17
Educational Attainment Levels (Numbers), by Place , 1990–2000

Place	Education	1990	2000	Change
Coral Gables	Less than 9th grade	1,491	913	-578
	9th to 12th grade, no diploma	1,672	1,475	-197
	High school graduate	4,334	3,156	-1,178
	Some college, no degree	5,064	4,578	-486
	Associate degree	2,067	1,866	-201
	Bachelor's degree	6,762	7,854	1,092
	Graduate or professional degree	7,032	8,889	1,857
Kendall CDP	Less than 9th grade	1,878	2,338	460
	9th to 12th grade, no diploma	3,015	3,572	557
	High school graduate	9,074	8,934	-140
	Some college, no degree	9,575	11,205	1,630
	Associate degree	4,373	4,442	69
	Bachelor's degree	10,764	11,957	1,193
	Graduate or professional degree	7,427	9,088	1,661
Miami-Dade County	Less than 9th grade	228,426	219,066	-9,360
	9th to 12th grade, no diploma	219,865	260,287	40,422
	High school graduate	296,444	332,997	36,553
	Some college, no degree	206,600	262,157	55,557
	Associate degree	89,509	93,883	4,374
	Bachelor's degree	143,479	183,978	40,499
	Graduate or professional degree	96,981	139,421	42,440
Florida	Less than 9th grade	842,811	739,222	-103,589
	9th to 12th grade, no diploma	1,428,263	1,480,726	52,463
	High school graduate	2,679,285	3,165,748	486,463
	Some college, no degree	1,723,385	2,403,135	679,750
	Associate degree	589,019	773,486	184,467
	Bachelor's degree	1,062,649	1,573,121	510,472
	Graduate or professional degree	561,756	889,207	327,451

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

scrutiny; the black population is decreasing slightly or barely holding its own; and the Asian population is increasing slightly. The "other" category of population is difficult to gauge because the U.S. Census allows multiple-race reporting, and it was included in this section for the first time in the year 2000. No satisfactory way of comparing data over time in this category is available without total percentages exceeding 100 percent or losing the multiple-race category.

Education

During the 1990s, the City of Coral Gables experienced an increase in the number of residents with a bachelor's degree or graduate degrees (table 17). In other words, the educational attainment of its residents is increasing. In 1990, 11.1% of the population 25 and over had less than a high school education; in 2000, the figure dropped by more than one-quarter to 8.3%. In complementary fashion, in Coral Gables in 1990, only 23.8% and 24.7% of the population had a bachelor's degree or graduate/professional degrees, respectively, whereas in 2000, the figures were 27.3% and 30.9%, respectively (table 18). In 2000, 80.6% of Coral Gables residents attended college or had a college degree, whereas a decade earlier, the figure was 73.6%. This 7% absolute change in educational attainment over a single decade is significant.

Florida, Miami-Dade County, and Kendall have all experienced some positive absolute percentage change in educational attainment; however, for

graduate or professional degrees, the increases are only one-quarter of the increases in Coral Gables. For the most part, the percentages of residents with college degrees and graduate or professional degrees are up slightly; the percentages of those with a high school diploma or less education are down slightly (table 18).

Occupation

The City of Coral Gables experienced an increase in both management and service occupations from 1990 to 2000, and a decrease in sales, construction, farming, and transportation occupations. Kendall, Miami-Dade County, and Florida as a whole experienced almost similar increases and decreases by employment category over the period. Growth in numbers in the occupations of the state has occurred primarily in the management and service areas; sales, farming, construction, and transportation occupations have experienced decline. The most precipitous declines have taken place in sales and office occupations and farm, fishing, and forestry occupations. The Internet is reducing sales; home computers are reducing office occupations; and Florida's land is too valuable for real estate development to sustain farming and preserve forestlands (table 19 and table 20).

TABLE 18
Educational Attainment Levels by Place (Percentages), 1990–2000

Place	Education	1990	2000	Change
Coral Gables	Less than 9th grade	5.2%	3.2%	-2.1%
	9th to 12th grade, no diploma	5.9%	5.1%	-0.7%
	High school graduate	15.2%	11.0%	-4.3%
	Some college, no degree	17.8%	15.9%	-1.9%
	Associate degree	7.3%	6.5%	-0.8%
	Bachelor's degree	23.8%	27.3%	3.5%
	Graduate or professional degree	24.7%	30.9%	6.2%
Kendall CDP	Less than 9th grade	4.1%	4.5%	0.5%
	9th to 12th grade, no diploma	6.5%	6.9%	0.4%
	High school graduate	19.7%	17.3%	-2.3%
	Some college, no degree	20.8%	21.7%	1.0%
	Associate degree	9.5%	8.6%	-0.9%
	Bachelor's degree	23.3%	23.2%	-0.1%
	Graduate or professional degree	16.1%	17.6%	1.5%
Miami-Dade County	Less than 9th grade	17.8%	14.7%	-3.1%
	9th to 12th grade, no diploma	17.2%	17.4%	0.3%
	High school graduate	23.1%	22.3%	-0.8%
	Some college, no degree	16.1%	17.6%	1.4%
	Associate degree	7.0%	6.3%	-0.7%
	Bachelor's degree	11.2%	12.3%	1.1%
	Graduate or professional degree	7.6%	9.3%	1.8%
Florida	Less than 9th grade	9.5%	6.7%	-2.8%
	9th to 12th grade, no diploma	16.1%	13.4%	-2.6%
	High school graduate	30.1%	28.7%	-1.4%
	Some college, no degree	19.4%	21.8%	2.4%
	Associate degree	6.6%	7.0%	0.4%
	Bachelor's degree	12.0%	14.3%	2.3%
	Graduate or professional degree	6.3%	8.1%	1.7%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

Journey to Work

In 2000, 74.6% of the working residents of the City of Coral Gables drove alone in a private automobile for their journey to work. Only 6.7% of the working residents were part of a carpool; 5.6% used public transportation; 6.5% used walking as a means to get to work; 1.2% used other means; and 5.3% worked at home. The percentage of those who used public transit or worked at home increased; the remaining categories decreased (table 22). The overall change comprises a 4% absolute decrease in those who drove

TABLE 19
Occupation of Residents by Place (Number), 1990–2000

Place	Occupation	1990	2000	Absolute Change
Coral Gables	Management, professional, and related occupations	11,111	12,429	1,318
	Service occupations	1,925	1,945	20
	Sales and office occupations	6,626	5,253	-1,373
	Farming, fishing, and forestry occupations	141	0	-141
	Construction, extraction, and maintenance occupations	954	515	-439
	Production, transportation, and material moving occupations	577	611	34
Kendall CDP	Management, professional, and related occupations	17,541	17,147	-394
	Service occupations	3,331	4,488	1,157
	Sales and office occupations	13,244	12,526	-718
	Farming, fishing, and forestry occupations	193	39	-154
	Construction, extraction, and maintenance occupations	2,220	1,973	-247
	Production, transportation, and material moving occupations	1,804	2,013	209
Miami-Dade County	Management, professional, and related occupations	250,975	277,979	27,004
	Service occupations	134,450	155,842	21,392
	Sales and office occupations	283,599	285,279	1,680
	Farming, fishing, and forestry occupations	14,894	5,427	-9,467
	Construction, extraction, and maintenance occupations	96,072	87,382	-8,690
	Production, transportation, and material moving occupations	121,838	109,299	-12,539
Florida	Management, professional, and related occupations	1,675,576	2,206,193	530,617
	Service occupations	860,316	1,183,660	323,344
	Sales and office occupations	1,775,854	2,066,191	290,337
	Farming, fishing, and forestry occupations	153,286	63,572	-89,714
	Construction, extraction, and maintenance occupations	670,385	717,333	46,948
	Production, transportation, and material moving occupations	675,050	758,098	83,048

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 20
Occupation of Residents by Place (Percentage), 1990–2000

Place	Occupation	1990	2000	Absolute Change
Coral Gables	Management, professional, and related occupations	52.1%	59.9%	7.8%
	Service occupations	9.0%	9.4%	0.4%
	Sales and office occupations	31.1%	25.3%	-5.7%
	Farming, fishing, and forestry occupations	0.7%	0.0%	-0.7%
	Construction, extraction, and maintenance occupations	4.5%	2.5%	-2.0%
	Production, transportation, and material-moving occupations	2.7%	2.9%	0.2%
Kendall CDP	Management, professional, and related occupations	45.8%	44.9%	-0.9%
	Service occupations	8.7%	11.8%	3.1%
	Sales and office occupations	34.5%	32.8%	-1.7%
	Farming, fishing, and forestry occupations	0.5%	0.1%	-0.4%
	Construction, extraction, and maintenance occupations	5.8%	5.2%	-0.6%
	Production, transportation, and material-moving occupations	4.7%	5.3%	0.6%
Miami-Dade County	Management, professional, and related occupations	27.8%	30.2%	2.3%
	Service occupations	14.9%	16.9%	2.0%
	Sales and office occupations	31.4%	31.0%	-0.4%
	Farming, fishing, and forestry occupations	1.7%	0.6%	-1.1%
	Construction, extraction, and maintenance occupations	10.7%	9.5%	-1.2%
	Production, transportation, and material-moving occupations	13.5%	11.9%	-1.6%
Florida	Management, professional, and related occupations	28.8%	31.5%	2.7%
	Service occupations	14.8%	16.9%	2.1%
	Sales and office occupations	30.6%	29.5%	-1.1%
	Farming, fishing, and forestry occupations	2.6%	0.9%	-1.7%
	Construction, extraction, and maintenance occupations	11.5%	10.3%	-1.3%
	Production, transportation, and material-moving occupations	11.6%	10.8%	-0.8%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

alone or carpooled and a similar absolute increase in those who took public transportation. The share of those who walked stayed about even; the share of those who used other means of transportation (bicycle, and so on) declined by 0.7%, absolutely; and the share of those who worked at home increased by 0.9%, absolutely. The mean travel time to work for Coral Gables's working residents escalated from 19.7 minutes in 1990 to 26.2 minutes in 2000, a 33% increase in travel time over the period 1990 to 2000 (table 23).

Similar relative trends are found in Kendall and Miami-Dade County. Both have witnessed significant increases in the number of workers who chose to use public transit or to work at home while experiencing decreases in the number of workers who drove alone, carpooled, walked, or used other means to get to work. Florida, with only limited public transit available statewide, has a larger percentage of its work trips undertaken by residents driving alone or carpooling. The percentage is in excess of 90 percent, but it has dropped by two absolute percentage

TABLE 21
Mode of Transportation to Work, by Place, 1990–2000

Place	Mode	1990	2000	Change
Coral Gables	Car, truck, or van—drove alone	15,912	15,773	-139
	Car, truck, or van—carpooled	1,698	1,408	-290
	Public transportation (including taxicab)	370	1,190	820
	Walked	1,361	1,380	19
	Other means	398	257	-141
	Worked at home	922	1,123	201
Kendall CDP	Car, truck, or van—drove alone	29,949	29,992	43
	Car, truck, or van—carpooled	4,016	3,623	-393
	Public transportation (including taxicab)	1,247	3,390	2,143
	Walked	401	392	-9
	Other means	524	278	-246
	Worked at home	1,130	1,562	432
Miami-Dade County	Car, truck, or van—drove alone	642,669	663,902	21,233
	Car, truck, or van—carpooled	138,328	131,302	-7,026
	Public transportation (including taxicab)	13,494	94,174	80,680
	Walked	22,454	19,367	-3,087
	Other means	14,292	13,516	-776
	Worked at home	18,091	24,149	6,058
Florida	Car, truck, or van—drove alone	4,468,021	5,445,527	977,506
	Car, truck, or van—carpooled	818,546	893,766	75,220
	Public transportation (including taxicab)	27,732	258,150	230,418
	Walked	145,269	118,386	-26,883
	Other means	114,180	116,325	2,145
	Worked at home	132,084	207,089	75,005

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

points over the decade (table 22). Workers in the state of Florida as a whole use public transportation at one-third to one-half the rate of both Miami-Dade County and the aforementioned cities. Yet, public transportation usage has increased sixfold in Florida, resulting in a share of 3.7% of total work trips. Walking has dropped by one-third statewide over the 10-year period, and accounts for only 1.7% of all work trips. The mean travel time to work in the state of Florida has increased from 21.8 minutes to 32.0 minutes (1990 to 2000), a 46% increase over the decade (table 23). Miami-Dade County has seen its mean travel time to work *decrease* from 24.8 minutes to 22.8 minutes over the same period, a decrease of 8%. Kendall's mean travel time to work has increased from 26.4 minutes to 30.1 minutes (1990 to 2000), an increase of 14.1%.

Median Income

The City of Coral Gables has experienced significant growth in median household income, from $59,185 in 1990 to $66,839 in 2000, an increase of 12.9% (table 24). The median household income in 2005 is estimated at $77,583. Median household income increased by 16.1% in Kendall and by 18.9% in Miami-Dade County over a similar time period. From 1990 to 2000, the state of Florida as a whole experienced an even greater percentage increase in median household income (30.4%); however, the base from which it grew, $29,769, was far less than that in Coral Gables or Kendall.

Poverty

The City of Coral Gables experienced a decrease in the number and percentage of households below the poverty level over the period 1990 to 2000 (table 25). The poverty level used by the U.S. Census is about 30 percent of the median income for the surrounding metropolitan area (Miami-Dade County). In 1990, 2,491 households, representing 15.7% of all households in Coral Gables, were below the poverty level. In 2000, this number declined to 1,267, or only 7.6% of all households, an absolute decrease of about 8.1%. Kendall experienced a similar rate

TABLE 22
Mode of Transportation to Work, by Place (% Change), 1990–2000

Place	Mode	1990	2000	Absolute Change
Coral Gables	Car, truck, or van—drove alone	77.0%	74.6%	-2.4%
	Car, truck, or van—carpooled	8.2%	6.7%	-1.6%
	Public transportation	1.8%	5.6%	3.8%
	Walked	6.6%	6.5%	-0.1%
	Other means	1.9%	1.2%	-0.7%
	Worked at home	4.5%	5.3%	0.9%
Kendall CDP	Car, truck, or van—drove alone	80.4%	76.4%	-3.9%
	Car, truck, or van—carpooled	10.8%	9.2%	-1.5%
	Public transportation	3.3%	8.6%	5.3%
	Walked	1.1%	1.0%	-0.1%
	Other means	1.4%	0.7%	-0.7%
	Worked at home	3.0%	4.0%	0.9%
Miami-Dade County	Car, truck, or van—drove alone	75.7%	70.1%	-5.5%
	Car, truck, or van—carpooled	16.3%	13.9%	-2.4%
	Public transportation	1.6%	10.0%	8.4%
	Walked	2.6%	2.0%	-0.6%
	Other means	1.7%	1.4%	-0.3%
	Worked at home	2.1%	2.6%	0.4%
Florida	Car, truck, or van—drove alone	78.3%	77.4%	-0.9%
	Car, truck, or van—carpooled	14.3%	12.7%	-1.6%
	Public transportation	0.5%	3.7%	3.2%
	Walked	2.5%	1.7%	-0.9%
	Other means	2.0%	1.7%	-0.3%
	Worked at home	2.3%	2.9%	0.6%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 23
Travel Time to Work (in Minutes), 1990–2000

Place	1990	2000	% Change
Coral Gables	19.7	26.2	33.3%
Kendall CDP	26.4	30.1	14.1%
Miami-Dade County	24.8	22.8	-8.0%
Florida	21.8	32.0	46.3%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

Trolley passing by City Hall (Planning Department, City of Coral Gables).

University of Miami Metrorail Station (Planning Department, City of Coral Gables).

TABLE 24
Median Household Income, by Place, 1990–2000

Place	1990	2000	% Change
Coral Gables	$59,185	$66,839	12.9%
Kendall CDP	$44,219	$51,330	16.1%
Miami-Dade County	$30,248	$35,966	18.9%
Florida	$29,769	$38,819	30.4%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 25
Households below Poverty (Number and Change), by Place, 1990–2000

Place	1990	2000	Change
Coral Gables	2,491	1,267	-1,224
Kendall CDP	5,243	2,546	-2,697
Miami-Dade County	341,261	140,569	-200,692
Florida	1,604,186	743,525	-860,661

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

TABLE 26
Percentage of Households below the Poverty Level, by Place, 1990–2000

Place	1990	2000	Change
Coral Gables	15.7%	7.6%	-8.1%
Kendall CDP	19.8%	8.9%	-10.9%
Miami-Dade County	49.3%	18.1%	-31.2%
Florida	31.2%	11.7%	-19.5%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

of decrease in those below the poverty level but on a much larger base (19.8% to 8.9%). Kendall CDP had 5,243 households, or 19.8% of all households, below the poverty level in 1990, and 2,546, or 8.9% of all households, below the poverty level in 2000. Miami-Dade County also experienced a decrease in the percentage of households below the poverty level—a larger decrease amounting to 31.2%. In 1990, Miami-Dade County had 341,261 households, or 49.3% of all households, below the poverty level; in 2000, there were 140,569 households, or 18.1%, below the poverty level. The percentage of households below the poverty level decreased more in the state as a whole than in Coral Gables, but the state's percentage decrease was less than the percentage decrease in Miami-Dade County. In 1990, Florida had 1,604,186 or 31.2% of its households below the poverty level; in 2000, this number decreased to 743,525, or 11.7% of all households, an absolute decrease of 19.5% over the decade (table 26).

The trend of increased household median income, along with a decrease in the percentage of households falling below the poverty level, was a common trend in the United States for the 1990 to 2000 period.

Housing Values and Monthly Rental Rates

The City of Coral Gables had a median housing value (in 2000) that was almost double that of Kendall, almost three times that of Miami-Dade County, and more than triple that of the state of Florida (table 27). Housing values in Coral Gables have increased at more than double the rate in Kendall, 17% more than the rate in Miami-Dade County, and 36% more than the rate in the state of Florida as a whole. In 2000, the absolute value of rents was slightly higher in Kendall ($780) than it was in Coral Gables, and the value of rents in both was 20% higher than that in Miami-Dade County and the state of Florida. Rents in Coral Gables have increased 56% more than rents in Kendall, 27% more than rents in Miami-Dade County, and 19% more than the median rent in the state of Florida as a whole.

TABLE 27
Value and Rent

Median Value of Selected Owner-Occupied Housing Units, by Place, 1990–2000			
Place	1990 Median Value	2000 Median Value	% Change
Coral Gables	$222,100	$336,800	51.6%
Kendall CDP	$142,700	$175,700	23.1%
Miami-Dade County	$86,000	$124,000	44.2%
Florida	$76,500	$105,500	37.9%
Median Gross Rent, by Place, 1990–2000			
Place	1990 Median Gross Rent	2000 Median Gross Rent	% Change
Coral Gables	$540	$754	39.6%
Kendall CDP	$622	$780	25.4%
Miami-Dade County	$493	$647	31.2%
Florida	$481	$641	33.3%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

Owner/Renter Costs-to-Income Ratios

In 2000, the absolute level of owner costs to income was about the same (20%) in the City of Coral Gables, Kendall, and the state of Florida as a whole. Owner costs were about 15% to 20% higher (23.9%) in Miami-Dade County (table 28). Over the period 1990 to 2000, owner costs-to-income ratios have remained about the same in Kendall; the ratios have increased by about 6.5% in Coral Gables and the state of Florida as a whole and by 15.0% in Miami-Dade County.

In 2000, rent as a percentage of income was about 28.5% in the City of Coral Gables and Kendall, and 1% to 2% higher and lower, respectively, in Miami-Dade County (30.5%) and the state of Florida (27.5%). In Coral Gables and Kendall, rent-to-income ratios increased over the period 1990 to 2000 by 1% absolutely; the ratios decreased by a similar absolute percentage in Miami-Dade County and the state of Florida.

Thus, housing values are very high in the City of Coral Gables, but owner costs-to-income and rent-to-income ratios are about average. High ownership and rental costs are compensated for by the high income of the occupants. A workforce/affordable housing strategy for the City of Coral Gables should include efforts to promote both lower-income ownership and rental opportunities.

TABLE 28
Owner Costs and Rent as a Percentage of Household Income

Median Selected Owner Occupancy Costs		
Place	1990 Median Owner Costs as % of Income	2000 Median Owner Costs as % of Income
Coral Gables	18.8%	20.0%
Kendall CDP	20.6%	20.9%
Miami-Dade County	20.9%	23.9%
Florida	18.4%	19.6%
Median Rent as a Percentage of Income		
Place	1990 Median Rent as % of Income	2000 Median Rent as % of Income
Coral Gables	27.2%	28.5
Kendall CDP	27.7%	28.6
Miami-Dade County	31.3%	30.5
Florida	28.0%	27.5

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing,* 1990, 2000.

SUMMARY OF THE DEMOGRAPHIC, HOUSING, AND SOCIOECONOMIC DATA—CORAL GABLES AND OTHER JURISDICTIONS

The City of Coral Gables and Kendall are growing in population and number of households and housing units at a pace that is a fraction of the growth rates in Miami-Dade County and the state of Florida as a whole. The former jurisdictions are increasing their housing stock at about 4% to 5% per decade; housing units in Miami-Dade County and in Florida as a whole are increasing at rates of about 10% and 20%, respectively. Growth is positive but not necessarily strong for the south Florida municipal jurisdictions. In almost all jurisdictions and in the state of Florida as a whole, households grew faster than the number of housing units. As a result, vacancy rates decreased in 2000 from the relatively high rates existing at the beginning of the 1990s.

For the most part, single-family housing is growing at a faster rate than multifamily housing, so the percentage of single-family housing as a share of the total housing stock of these jurisdictions is increasing. The same trend is noted in the percentage of local homeownership.

Housing in most of these jurisdictions is characterized by both an absence of crowding and an absence of physical deterioration. Very low levels of each exist in south Florida and in the state as a whole. If any departure from the trend exists, it is found in Miami-Dade County. Miami-Dade County has higher crowding levels and more relative housing deterioration than the other south Florida jurisdictions analyzed here; the county's crowding and housing deterioration levels are also higher than the average levels for the state as a whole.

Further, residents of these jurisdictions are becoming wealthier and more educated than they had been previously. Increases in educational attainment are taking place faster in Coral Gables than in the other comparison jurisdictions; increases in wealth are taking place at a somewhat slower pace. Existing levels of wealth are so high in the City of Coral Gables that significant changes are difficult to achieve.

Education is affecting or is affected by occupation. As the population becomes more educated, the percentage of those employed in management or professional occupations is growing. Also growing is the percentage of those employed in the business service industries as opposed to jobs in farming, transportation, or construction. Clearly, the City of Coral Gables is well into the techno-service era in terms of the skills and occupations of its residents. This in turn is reflected in both their wealth and their ability to occupy relatively expensive, single-family, ownership housing.

Housing prices in the City of Coral Gables are double and triple the prices of the comparison jurisdictions, yet ownership-to-income ratios are basically the same. Rental costs in the City of Coral Gables are 20% higher than costs in Miami-Dade County and in the state as a whole, but rent-to-income ratios are basically the same. Higher housing costs are met by the higher incomes of Coral Gables residents.

As will be discussed in the following sections, there are residents of Coral Gables whose income has not increased as fast as those at the top of the income distribution; in turn, they occupy housing whose rent or occupancy costs are increasing rapidly. A significant share of these moderate-income or below-moderate-income households are currently cost-burdened. In the future, other local households will become cost-burdened. A small portion of households live in crowded or deteriorated housing. These households require both better-quality and more workforce/affordable housing. The next sections of the study describe these households, and outline what is necessary to provide this housing and how it may be done.

Older workforce/housing in the McFarland neighborhood (Planning Department, City of Coral Gables).

View along Ponce de Leon Boulevard with the Metro behind (Planning Department, City of Coral Gables).

View north of Ponce de Leon Boulevard from Almeria Boulevard (Planning Department, City of Coral Gables).