

FLORIDA'S LIVE LOCAL ACT | DECEMBER 19, 2025

2025 Shimberg Study Published: South Florida Remains Ground Zero for Affordability Crisis; Orlando Affordability Worsens

Anthony De Yurre, Nicholas Noto, Sonja C. Darby & Andrew J. Schein

The Shimberg Center for Housing Studies today released its annual report for 2025. Palm Beach, Broward, and Miami-Dade Counties continue to have the largest need for affordable housing in the State. The Orlando area, including Lake, Orange, Osceola and Seminole counties, shows an increasing lack of affordability resulting in a 1,945 unit deficit in the workforce housing band (up to 120% of Area Median Income), whereas previously, as recently as last year's Shimberg Study, it had a reported 5,000+ unit surplus. In total, the study shows a state-wide deficit of 73,307 affordable units up to 120% of Area Median Income, down from approximately 98,000 units in 2024.

Importantly, the Shimberg Study determines whether a taxing authority is eligible to opt-out of the Live Local Act's "middle market" tax exemption. As a reminder, the Live Local Act created the "middle market" tax exemption which permits qualifying housing developments with 71 or more qualifying workforce housing units to receive a 75% ad valorem tax exemption for those units and the proportionate share of the land and common areas. If the most recent Shimberg Study determines there is a surplus of affordable housing units in a particular county, taxing authorities within that county are eligible to opt-out of the "middle market" tax exemption. Based upon the 2025 Shimberg Study, the Orlando area taxing authorities can no longer opt-out of the "middle market" tax exemption.

The results of the 2025 Shimberg Study demonstrate that the Live Local Tax

Exemption is helping, but there remains a significant deficit in needed affordable housing supply, specifically in South Florida where the need for affordable housing units continues to grow. Last year, taxing authorities within 34 counties were eligible to opt-out of the “middle market” tax exemption program. This year, that number is 18 counties which in part must demonstrate the impact of the Live Local tax exemption programming bringing more housing into the affordable housing bands.

The full study can be seen here at this link: http://www.shimberg.ufl.edu/publications/Shimberg_Center_Annual_Report_2025.pdf.

County	Deficit or Surplus
Miami-Dade, Monroe	(86,349)
Broward	(26,355)
Palm Beach	(8,890)
DeSoto, Glades, Hardee, Hendry, Highlands	(2,127)
Lake, Orange, Osceola, Seminole	(1,945)
Martin, St. Lucie	(1,651)
Charlotte	(1,067)
Manatee, Sarasota	(931)
Indian River	(822)
Citrus	162
Alachua	364
Collier	380
Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	888
Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	927
Flagler	1,020

Okaloosa	1,234
Sumter	1,956
Escambia, Santa Rosa	2,259
Bay	2,425
Marion	2,919
Volusia	3,123
Lee	3,447
Brevard	4,252
Leon	4,751
Polk	4,824
Hernando, Hillsborough, Pasco, Pinellas	6,538
Baker, Clay, Duval, Nassau, Putnam, St. Johns	15,361



Anthony De Yurre
Partner, Land Development & Government Relations



Nicholas Noto
Partner, Land Development & Government Relations



Sonja C. Darby
Of Counsel, Land Development & Government Relations, Environmental



Andrew J. Schein
Of Counsel, Land Development & Government Relations