Tampa Bay Housing at the ZIP Code Tabulation Area, 2020-2024: Three Compiled American Community Survey Data Products on Rent Burden, Owner-Occupied Home Values, and Vacancy Composition

Richard (Ryszard) Cieplechowicz, Tampa Bay, Florida

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Abstract

This working paper describes three compiled data products that report housing conditions across 132 ZIP Code Tabulation Areas (ZCTAs) in the four-county Tampa Bay metro (Hillsborough, Pinellas, Pasco and Hernando), built from U.S. Census Bureau American Community Survey (ACS) 2020-2024 five-year estimates. The first table covers housing costs, rent burden, income and tenure; the second reports owner-occupied home values, both medians with published margins of error and counts in four value bands; the third splits vacant housing units into the seven Census vacancy-status categories. All three products use the same ZCTA selection and county assignment, and all are published openly with DOIs. Descriptive summaries include: an estimated 214,053 of 902,658 owner-occupied units (23.7%) valued at $500,000 or more, and an estimated 44.1% of vacant units classed as seasonal, recreational or occasional use against 18.0% for rent. These are sums of survey estimates for the selected geographies, with the limits discussed in Section 7.

1. Introduction

County-level housing statistics hide large local differences, and a single headline number often hides what the data actually contain. A vacancy rate, for example, does not say why units are empty; in the Tampa Bay selection used here, the largest vacancy category is seasonal, recreational or occasional use, which is not rental inventory. These three data products were compiled to make ZIP-level detail usable: one table for costs and rent burden, one for owner-occupied values, and one for vacancy composition, all on the same geographic footing.

Each product is published separately as an open dataset with its own DOI

and README. This paper is the shared description: what the tables contain, how they were built, what checks were run, and where their use should stop.

2. Data and methods

2.1 Source

All figures come from the U.S. Census Bureau, American Community Survey 2020-2024 five-year estimates, retrieved through the Census Reporter API, an access layer rather than the data author. Tables used: B01003 (population), B01002 (median age), B19013 (median household income), B25064 (median gross rent), B25077 (median owner-occupied value), B25003 (tenure), B25002 (occupancy status), B25070 (gross rent as a percentage of household income) and B25004 (vacancy status), with B25075 (value bands) for the owner-value product. ACS figures are survey estimates with sampling error; published 90% margins of error are carried where the source table provides them.

2.2 Geographic selection

The selection is 132 ZIP Code Tabulation Areas with at least 500 residents across Hillsborough, Pinellas, Pasco and Hernando counties: 53 assigned to Hillsborough, 47 to Pinellas, 23 to Pasco and 9 to Hernando. Assignment uses the Census Bureau 2020 ZCTA-to-county relationship file, choosing the county holding the largest share of each ZCTA’s land area. A ZCTA is a Census area built from ZIP Codes, not the USPS delivery ZIP, and a ZCTA can cross county lines. The selection does not cover every ZCTA or all addresses in each county.

2.3 Validation and quality flags

The vacancy product validates every row three ways: vacant units agree between B25002 and B25004, the seven B25004 categories sum to the B25004 total, and the vacancy rate matches the previously published rent-burden CSV. Each product carries a small-sample flag: fewer than 300 estimated renter units (rent burden), owner-occupied units (values) or vacant units (vacancy). The flag is an analytic caution, not an official Census marker. Compilation and cleaning code is maintained in the public fl-propclean repository.

3. Data product 1: housing costs and rent burden

The rent-burden table (DOI 10.5281/zenodo.22940610) gives, per ZCTA: population, median age, median household income, median gross rent, median home value, occupied and renter-occupied units, renter share, vacancy rate, the share of renter households paying 30% or more of household income on gross rent (excluding households where the Census does not compute the ratio), the same share at 50% or more, a rough rent-to-income ratio (median gross rent times twelve, divided by median household income), and the small-sample flag.

The 30% and 50% thresholds follow the standard cost-burden definitions in ACS table B25070. The rent-to-income column is a ZIP-level ratio of two medians, not a household-level measure, and should not be read as what a typical renter household pays.

4. Data product 2: owner-occupied home values

The owner-value table (DOI 10.5281/zenodo.23114338) gives, per ZCTA: owner-occupied unit counts, the median self-reported value from B25077 with its published 90% margin of error, counts in four B25075 value bands (under $300,000; $300,000 to $499,999; $500,000 to $999,999; $1 million or more), and the share valued at $500,000 or more. Three rows lack a usable published B25077 median but retain band counts where available.

Across the selected ZCTAs, the B25075 bands sum to an estimated 902,658 owner-occupied units, of which an estimated 214,053 (23.7%) fall in the $500,000-or-higher bands. That share is a sum of estimated band counts in the selected geographies - not the value of a typical home, and not a statistic for every county address. The values are what homeowners report in the survey, not sale prices, appraisals or listings, and they describe 2020-2024 as a five-year average period, not today’s market.

5. Data product 3: vacancy composition

The vacancy table (DOI 10.5281/zenodo.23114340) splits vacant units into the seven Census B25004 categories: for rent; rented but not yet occupied; for sale only; sold but not yet occupied; for seasonal, recreational or occasional use; for migrant workers; and other vacant. Published 90% margins of error are included for total vacant, for-rent, seasonal and other-vacant counts.

In the selected ZCTAs the ACS estimates 184,380 vacant units out of 1,513,832 total housing units. Of the vacant units, an estimated 81,351 (44.1%) are classed as seasonal, recreational or occasional use and 33,244 (18.0%) as for rent. The estimated seasonal share varies by assigned county: 21.5% in Hillsborough, 52.2% in Pinellas, 53.7% in Pasco and 45.5% in Hernando. These are descriptive ratios of summed ZCTA estimates, not countywide vacancy estimates. A high vacancy rate in this selection is therefore mostly not a measure of rental inventory: “for rent” is a vacancy-status classification, not a listing count, and “seasonal” says nothing about availability.

6. Data availability

All three tables are open under CC BY 4.0 (Census source data are public domain):

- Tampa Bay ZIP Code Housing and Rent Burden, 2020-2024. DOI 10.5281/zenodo.22940610. Figshare mirror DOI 10.6084/m9.figshare.34063197.
- Tampa Bay Owner-Occupied Home Values by ZIP Code Tabulation Area, 2020-2024. DOI 10.5281/zenodo.23114338. Figshare mirror DOI 10.6084/m9.figshare.34062057.
- Tampa Bay Housing Vacancy Composition by ZIP Code Tabulation Area, 2020-2024. DOI 10.5281/zenodo.23114340. Figshare mirror DOI 10.6084/m9.figshare.34062054.

Study pages: richardcieplechowicz.com/tampa-bay-rent-burden-by-zcta-2020-2024/, /tampa-bay-owner-home-values-by-zcta-2020-2024/ and /tampa-bay-vacancy-composition-by-zcta-2020-2024/.

7. Limitations

- ACS figures are survey estimates with margins of error. Small ZCTAs carry wide margins; the small-sample flags mark the clearest cases, and zero estimates can have nonzero margins of error.
- Values are five-year averages for 2020-2024, not a single year and not current market conditions.
- ZCTAs approximate, but are not identical to, USPS ZIP codes, and one ZCTA can cross county lines.
- Derived ratios (rent-to-income, value-band shares, vacancy-category shares) have no calculated margins of error here; avoid close rank comparisons, and do not average ZCTA medians or ZCTA shares to

estimate a metro figure.
- Blank cells mean the Census Bureau did not publish an estimate.
- Area-level measures do not describe any individual household.

References

- U.S. Census Bureau. 2020-2024 American Community Survey five-year estimates, detailed tables B01003, B01002, B19013, B25064, B25077, B25075, B25003, B25002, B25070, B25004.
- Census Reporter API (data access layer). censusreporter.org.
- U.S. Census Bureau. 2020 ZIP Code Tabulation Area to county relationship file.