

Cutler Bay

Town, Miami-Dade County, Florida. LocalFlare, Data for Economic Development. Last updated 2026-10-04.

Population

Population
45,361 2025

Change since the prior year
+0.7% 2024 to 2025

Change since 2020
-0.1% 2020 to 2025

Census 2020
45,425 2020

Basis of the latest figure
estimate 2025

Population, April 1: 45,361



Source: University of Florida Bureau of Economic and Business Research, Florida Estimates of Population, retrieved 2026-10-01

Labor force

Labor force
24,331 Aug 2026

Employment
23,709 Aug 2026

Unemployed
622 Aug 2026

Unemployment rate
2.6% Aug 2026

Rate a year earlier
2.8% Aug 2025

Labor force, change on a year earlier
+1.7% Aug 2026

Latest month is preliminary
yes Aug 2026

Unemployment rate, not seasonally adjusted: 2.6%



Source: US Bureau of Labor Statistics, Local Area Unemployment Statistics, retrieved 2026-10-01

Sales and visitor spending

BusinessFlare® estimate, last 12 months
\$1,173.7M 12 months to 2026-03

Estimate runs to
Mar 2026 Mar 2026

Statewide median error, 2017 to 2022 back-test
15.7% 2017 to 2022

Wide error flag
no Mar 2026

Retail trade (NAICS 44-45): Census sales 2017
\$796M 2017

Retail trade (NAICS 44-45): Census sales 2022
\$978M 2022

Retail trade (NAICS 44-45): 2022 landing error
14.1% 2022

Accommodation and food services (NAICS 72):
Census sales 2017
\$84.2M 2017

Accommodation and food services (NAICS 72):
Census sales 2022
\$113M 2022

Accommodation and food services (NAICS 72): 2022
landing error
7.7% 2022

Economic Census anchors and the back-test

Sector	Census sales 2017	Census sales 2022	2017 carried to 2022	Landing error
Retail trade (NAICS 44-45)	\$796M	\$978M	\$1.12B	14.1%
Accommodation and food services (NAICS 72)	\$84.2M	\$113M	\$122M	7.7%

BusinessFlare® estimate from public sources.

The estimate anchors on the sales the US Census Bureau published for this place in the 2017 and 2022 Economic Census, for retail trade and for accommodation and food services, and moves them month by month with the county's sales tax returns by kind of business (Florida Department of Revenue Form 10). After the 2022 anchor the place's share of the county moves with the growth of its commercial property on the Department's 2026 tax roll, as submitted by the county property appraiser, by use code: stores, shopping centers, supermarkets and auto dealers for retail; restaurants, bars and hotels for accommodation and food. The three spending groups follow the county's kind code mix within each sector. Every place with both anchors was carried from 2017 to 2022 the same way and the landing on the 2022 Census figure is the published error.

Monthly estimate, twelve month and annual views, the visitor, resident and big ticket groups, chart and workbook: Street Economics Pass data, served by the account service, never in this file.

Source: BusinessFlare® city-level sales and visitor spending estimate (method and error; the figures are Street Economics Pass data), retrieved 2026-10-04

Source: Economic Census geographic area series, retail trade and accommodation and food services, 2017 and 2022, retrieved 2026-10-01

Tourist tax

Collections, latest month
\$54.4K May 2023

Change on the same month a year earlier
+37.6% May 2023

Last 12 months
\$756K May 2023

Fiscal year to date
\$577K FY2023 to date (Oct 2022 to May 2023)

Series
Cutler Bay May 2023

Tourist tax collections by month: \$54.4K



Source: Miami-Dade County Tax Collector, convention and tourist tax collections by municipality, retrieved 2026-09-28

Business base

Licensed food service, lodging and alcohol businesses
172 Aug 2026

Food service licenses
83 Aug 2026

Lodging licenses
29 Aug 2026

Alcoholic beverage licenses
60 Aug 2026

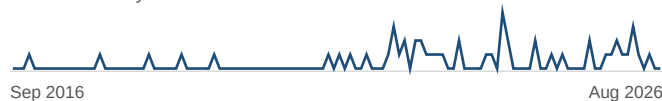
New licenses, last 12 months
11 Aug 2026

Establishments (ZIP basis)
611 2023

Employees, mid March (ZIP basis)
4,991 2023

Annual payroll (ZIP basis)
\$187M 2023

New licenses by month: 0



Licenses are placed inside the city limits by their geocoded address.

Establishments, employment and payroll are a ZIP code basis: ZIP codes 33189, 33190.

Source: Florida DBPR active licensure base files: public food service, public lodging and retail alcoholic beverage licenses, retrieved 2026-10-01

Source: County Business Patterns and ZIP Code Business Patterns, complete data files, retrieved 2026-10-01

Building permits

Housing units permitted, last 12 months
127 Aug 2026

Change on the 12 months before
+408.0% Aug 2026

Permit valuation, last 12 months
\$14.3M Aug 2026

Units, latest month
0 Aug 2026

Single family units, last 12 months
17 Aug 2026

Units in buildings of 5 or more, last 12 months
108 Aug 2026

Units, latest annual table
31 2025

Housing units permitted by month: 0



Source: US Census Bureau, Building Permits Survey, place and county residential permits, retrieved 2026-10-01

Property roll

Total just value \$7.26B 2026 preliminary	Total taxable value (non school) \$4.16B 2026 preliminary	Total taxable value (school) \$4.61B 2026 preliminary
Just value, change on the prior roll +0.9% 2025 final roll to 2026 preliminary	Taxable value (non school), change on the prior roll +6.9% 2025 final roll to 2026 preliminary	Total just value, prior roll \$7.19B 2025 final roll
New construction value \$5.88M 2026 preliminary	Parcels 14,590 2026 preliminary	Median single family just value \$474K 2026 preliminary
Qualified sales, last 12 months 475 2025-06 to 2026-05	Median qualified sale price \$589K 2025-06 to 2026-05	Just value, residential \$6.39B 2026 preliminary
Just value, commercial \$448M 2026 preliminary	Just value, industrial \$45.8M 2026 preliminary	Just value, agricultural \$10M 2026 preliminary
Just value, vacant \$97.1M 2026 preliminary	Just value, institutional \$57.7M 2026 preliminary	Just value, government \$200M 2026 preliminary
Just value, other \$5.52M 2026 preliminary	Non school taxable base (Amendment 3 analysis) \$4.4B 2026 preliminary	Share of the tax base removed by Amendment 3 35.4% 2026 preliminary
Millage roll-back to hold revenue 2.8332 to 4.3865 2026 preliminary	Millage change needed 54.8% 2026 preliminary	Homesteads 10,330 2026 preliminary
Homesteads taken to zero taxable value 5,411 2026 preliminary		

Just value by use group

Use group	Parcels	Just value	Taxable (non school)	New construction	Residential units	Just value change
Residential	13,972	\$6.39B	\$3.65B	\$4.47M	15,545	-0.3%
Commercial	94	\$448M	\$390M	\$1.32M	n/a	+12.3%
Industrial	47	\$45.8M	\$36.7M	\$0	n/a	+8.7%
Agricultural	5	\$10M	\$1.64M	\$0	n/a	+16.1%
Vacant	267	\$97.1M	\$64.1M	\$0.4K	n/a	+47.2%
Institutional	10	\$57.7M	\$16.3M	\$0	n/a	+4.2%
Government	113	\$200M	\$0	\$99.5K	n/a	+4.4%
Other	82	\$5.52M	\$3.46M	\$0	n/a	-61.1%

Department of Revenue land use codes grouped: residential 001 to 009, commercial 011 to 039, industrial 041 to 049, agricultural 050 to 069, vacant 000, 010, 040 and 070, institutional 071 to 079, government 080 to 089, other 090 to 099. Taxable is the non school taxable value. Just value change compares with the 2025 final roll, summed the same way.

Parcels are placed by Census block group through the Census Bureau's block assignment file; a parcel in a block group that straddles the limits is apportioned. Census 2010 block groups; 89% of the county's just value lies in a place. Medians are over the parcels whose block group lies mostly in the place. Qualified sales: the roll's own sale fields, qualification codes 01 and 02, improved, single parcel.

Source: Florida Department of Revenue, NAL tax roll, 2026 preliminary and final as posted, retrieved 2026-10-03

Source: BusinessFlare® GIS, Amendment 3 Impact: Miami-Dade tax base under the \$250K homestead exemption, retrieved 2026-10-03

Housing

Housing units 15,074 2020 to 2024 ACS	Occupied units 14,469 2020 to 2024 ACS	Vacant units 605 2020 to 2024 ACS
Owner occupied households 10,089 2020-2024 5-Year	Renter occupied households 4,380 2020-2024 5-Year	Homeownership rate 69.7% 2020 to 2024 ACS
Cost burdened households, all tenures (over 30% of income) 40.4% 2025	Cost burdened renter households 56.0% 2025	Severely cost burdened renters (over 50%) 34.9% 2025
Assisted housing developments 3 Assisted Housing Inventory	Assisted units 796 Assisted Housing Inventory	Median gross rent \$1.98K 2020 to 2024 ACS
Median single family sale price \$630K 2024		

Homeownership rate: 70.0%

2010

2024

Source: Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse, retrieved 2026-10-01

Fiscal

Half-cent sales tax, latest month

\$336K Sep 2026

Half-cent sales tax, fiscal year to date

\$4.33M FY2026 to 2026-09

Half-cent sales tax, last 12 months

\$4.33M Sep 2026

Half-cent sales tax, change on the 12 months before

-6.6% Sep 2026

State revenue sharing, latest month

\$112K Sep 2026

State revenue sharing, fiscal year to date

\$1.37M FY2026 to 2026-09

State revenue sharing, last 12 months

\$1.37M Sep 2026

State revenue sharing, change on the 12 months before

-1.8% Sep 2026

Total revenues

\$53.7M FY2024

Revenues, change on the year before

+39.4% FY2024

Total expenditures

\$47.9M FY2024

Expenditures, change on the year before

+47.8% FY2024

Revenues per resident

\$1.19K FY2024

Long-term debt outstanding at year end

\$25.1M FY2025

Long-term debt, change on the year before

-3.6% FY2025

Half-cent sales tax distributions by month: \$336K



Oct 2016

Sep 2026

Source: Florida Department of Revenue, Revenue Confirmation Online, distributions to local governments, retrieved 2026-10-01

Source: Florida Office of Economic and Demographic Research, Expenditures and Revenues Reported by Florida's County and Municipal Governments, retrieved 2026-10-01

Source: Florida Department of Financial Services, LOGERx local government Annual Financial Report data, long-term debt outstanding, retrieved 2026-10-04

Bank deposits

Deposits (offices reporting this city)

\$364M June 30, 2026

Change on a year earlier

+4.3% June 30, 2026

Change, real

+0.9% June 30, 2026

Branches

3 June 30, 2026

Institutions

3 June 30, 2026

Branches opened since the survey a year earlier

0 June 30, 2026

Branches closed since the survey a year earlier

0 June 30, 2026

Deposits, June 30 each year: \$364M



2010

2026

Offices whose reported city is Cutler Bay.

Source: FDIC Summary of Deposits, Florida offices, every June 30 since 1994, retrieved 2026-10-01

Sources

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<https://logerx.myfloridacfo.gov/LogerX/PublicReportsMenu>, retrieved 2026-10-04

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<https://banks.data.fdic.gov/bankfind-suite/SOD>, retrieved 2026-10-01