

Memorandum



Date: October 21, 2008

To: Honorable Chairman Bruno A. Barreiro
and Members, Board of County Commissioners

From: George M. Burgess
County Manager

Subject: Status Report on Miami-Dade County Master Housing Plan

Agenda Item No. 12B1

The following report is being placed on the agenda to provide the Board of County Commissioners (BCC) with an update on the status of the Affordable Housing Master Plan (Master Housing Plan).

On March 4, 2008, the Board amended Section 17-149 of the County Code relating to CAHSA and established it as a permanent advisory board. CAHSA's first meeting was held on July 19, 2008 and all new board members were advised of their roles, responsibilities and the rules governing advisory boards.

Among the issues presented by County staff to the new CAHSA board members was the status on the draft Master Housing Plan. Each CAHSA board member was given a copy of the draft plan so input could be provided by the next scheduled CAHSA meeting on August 19, 2008, which was cancelled due to Tropical Storm Fay. CAHSA is scheduled to meet and discuss the Master Housing Plan on September 5, 2008 which is after the print deadline for this report. A copy of the draft Master Housing Plan and proposed goals and timelines is attached for your information.

Once approved by CAHSA, the Master Housing Plan will be forwarded to the BCC for review and approval pursuant to Resolution R-161-07. The Master Housing Plan will govern all County affordable housing activities and other county planning efforts that include an affordable housing element. The Master Housing Plan also seeks to coordinate planning efforts with local municipalities by incorporating their housing strategies, resources and production goals or outcomes within 24 months of its adoption.

The Master Housing Plan includes, but is not limited to, housing goals; an analysis of potential resources and gap funding; timeframes and milestones for meeting the goals; and the incorporation of monitoring requirements.

Staff will continue to advise the BCC as to the CAHSA proposals.

Attachment


Cynthia W. Curry
Senior Advisor to the County Manager

Proposed CAHSA Goals Through December 2008

<ul style="list-style-type: none"> • Adoption of Bylaws • Nomination of Chair and Chair-Elect • Establish Community Housing Summit Committee • Review Status of CAHSA Recommendations • Distribute Draft Master Affordable Housing Plan 	July 2008
<ul style="list-style-type: none"> • Election of Board Chair and Chair-Elect • Review of Draft Master Affordable Housing Plan • Update on Housing Summit Planning Efforts 	August or September 2008
<ul style="list-style-type: none"> • Miami-Dade County Community Housing Summit 	October 2008
<ul style="list-style-type: none"> • Final Approval of Master Affordable Housing Plan And Submission to BCC for Adoption • Approve Annual Report for BCC Submission • Establish Oversight Committees Based on Housing Strategy Areas Under the Master Plan 	November 2008
<ul style="list-style-type: none"> • First Oversight Committees Meetings 	December 2008



**MIAMI-DADE COUNTY MASTER AFFORDABLE
HOUSING PLAN
FOR FISCAL YEARS 2008 THROUGH 2012**

JULY 2008 DRAFT

**Prepared by Community Affordable Housing Strategies
Alliance**

**With the assistance of:
Office of Community and Economic Development, Miami-Dade Department
of Planning & Zoning,
and the General Services Administration**

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Appendix A - 2008 Miami-Dade County Workforce Housing Needs Assessment, The Metropolitan Center, Florida International University, May 2008.

Appendix B - Miami-Dade County Workforce Housing Plan, 2008 to 2015, Miami-Dade Planning & Zoning, Office of Community and Economic Development and General Services Administration, March 2008, as revised May 22, 2008 and approved by the Miami-Dade County Board of County Commissioners on July 1, 2008.

Appendix C - Community Affordable Housing Strategies Alliance Final Report to the Board of County Commissioners, February 2007, accepted on April 26, 2007

08/01/2008 – Draft

Appendix D- Miami-Dade County Housing Summit Report, Community Affordable Housing Strategies Alliance, December 2006.

Appendix E - Board of County Commissioners Resolutions:

R-161-07 - Resolution directing the County Manager to develop a comprehensive housing intervention and master housing plan as recommended by the Community Affordable Housing Strategies Alliance Taskforce.

R-299-08 - Resolution setting the policy as to distribution of Documentary Surtax and State Housing Initiative Program funds toward homeownership and rental housing activities.

R-537-08 - Approval of allocations to each Commission District of \$10,592,307 from Building Better Communities General Obligation Bond Program No. 249.

DRAFT

MIAMI-DADE COUNTY MASTER AFFORDABLE HOUSING PLAN

OVERVIEW OF PLAN

PURPOSE OF MIAMI-DADE MASTER AFFORDABLE HOUSING PLAN

Once approved by the Miami-Dade County Board of County Commissioners, the Miami-Dade Master Affordable Housing Plan will govern all county affordable housing activities and other county planning efforts that include an affordable housing element ("Master Housing Plan"). This Plan also seeks to coordinate planning efforts with local municipalities within Miami-Dade County by incorporating their housing strategies, resources and production goals or outcomes into the Master Housing Plan within twenty-four months of its adoption.

This Master Housing Plan includes the following elements:

- A. A mission statement;
- B. Housing goals that include, but not limited to: (1) the promotion of deconcentration, fair housing and mixed-income housing; (2) promotion of the preservation of existing affordable housing; and (3) utilization of best practice standards and designs, including sustainability (green) design features; and Crime Prevention Through Environmental Design (CPTED); (4) an examination of the needs of the County's housing assistance programs, including but not limited to public housing, Section 8, other federal, state and local subsidized programs, and special housing needs programs; and (5) the establishment of a data collection system, including but not limited to a housing data clearinghouse.
- C. An analysis of all potential resources and gap funding;
- D. All interventions to be implemented;
- E. Timeframes and milestones for meeting each of the goals of the Plan;
- F. Measures of the effectiveness of the Plan;
- G. Sources of income to be allocated to achieve the goals of the Plan;
- H. The establishment of organizational responsibilities;
- I. An established plan for implementation; and
- J. The incorporation of monitoring requirements.

MISSION STATEMENT

The Master Housing Plan's mission is to maximize and effectively apply public and private sector resources toward producing and maintaining affordable housing that addresses community need based on job and housing market research; increase access to such housing; maintain County residents' housing stability; and prevent homelessness within Miami-Dade County.

GOVERNING REPORTS AND STUDIES

Housing need and strategies to address such need are based upon the following major reports and studies:

- Affordable Housing in Miami-Dade County, Review of the Data, Policies and Initiatives, The Office of the County Manager, May 2006.
- Miami-Dade County Housing Summit Report, Community Affordable Housing Strategies Alliance, December 2006.
- Community Affordable Housing Strategies Alliance Final Report to the Board of County Commissioners, February 2007, accepted on April 26, 2007.
- The Miami-Dade Five Year Consolidated Plan for 2008-2012, approved by the Board of County Commissioners on November 6, 2007.
- 2008 Miami-Dade County Workforce Housing Needs Assessment, The Metropolitan Center, Florida International University, May 2008.
- Miami-Dade County Workforce Housing Plan, 2008 to 2015, Miami-Dade Planning & Zoning, Office of Community and Economic Development and General Services Administration, March 2008, as revised May 22, 2008 and approved by the Miami-Dade County Board of County Commissioners on July 1, 2008.

DEFINITIONS AND ACRONYMS

Definitions and Terms

Affordable Housing is defined as housing that is affordable to persons or families whose total household income is at or below 140 percent of the area median income (AMI). This definition is inclusive of extremely low, very low, low, and moderate-income households. This definition encompasses workforce housing and housing for special need populations living on fixed incomes. This definition excludes public housing units.

Income Limit Categories represent the maximum income a family may earn, as a percent of the AMI, in order to qualify for certain housing assistance programs. These categories include extremely low, very low, low, moderate-income and workforce households. The AMI and the income limit categories for Miami-Dade County are published in a report published by HUD annually. Below are the various income limit categories:

- Extremely Low (ELI): At or below 30% of the AMI
- Very Low (VL): 30.01 to 50% of the AMI
- Low: 50.01% to 80% of the AMI
- Moderate: 80.01% to 140% of the AMI

Housing Affordability is defined as the capacity of households to consume housing services and, specifically, the relationship between household incomes and prevailing housing prices and rents. Households should spend no more than 30 percent of their income on housing costs.

This definition does not consider that upper income and smaller households are able to afford spending far above 30 percent of their incomes on housing, and have sufficient income left over to satisfy other basic needs; whereas low income households that even pay only 10 percent of their incomes on housing costs may be forced to forgo essential medical care and healthy food (The Brookings Institution, 2002). Miami-Dade County low income households are substantially cost-burdened (meaning they pay significantly more than thirty percent (30%) of their income on housing cost). Therefore, it is important to understand the demand for housing based on local employment and wages and the supply of housing based on workforce affordability and accessibility.

Mixed-Income Housing is a housing development that offers units affordable to a range of household incomes with units that may be specifically set-aside for certain household incomes. For example, a housing development that incorporates units affordable to ELI households with those affordable to very low or low income households would be considered a mixed-income housing development.

Workforce Housing is affordable housing for all of Miami-Dade County's workforce. This Plan does not recognize workforce housing as being a category distinct from affordable housing as families requiring workforce housing are of varying household incomes. Since the workforce category encompasses extremely low, very low, low, and moderate income households, the Master Housing Plan recognizes the need to have different strategies to address the workforce housing needs of the various income groups such as the Workforce Housing Ordinance that established a voluntary inclusionary zoning program to generate housing for households up to 140% of AMI or the GOB Multi-Family Housing Development Program, which seeks to develop mixed-income, multi-family rental housing with a minimum threshold requirement for production of units affordable to extremely low income households.

Workforce Housing Strategies or Programs are those that are not based on income limit categories, but rather strategies that encourage sites to be developed near employment centers and within close proximity of transit services and supports employment based housing efforts targeting specific segments of the economy and its labor force (such labor force includes entry to mid-level positions).

Acronyms

Miami-Dade County Governing and Advisory Bodies

Miami-Dade County Board of County Commissioners	BCC
Community Affordable Housing Strategies Alliance	CAHSA

Miami-Dade County Department Acronyms

Community Action Agency	CAA
Department of Environmental Resources Management	DERM
Department of Human Services	DHS
Department of Planning & Zoning	DP&Z
General Services Administration	GSA
Housing Finance Authority	HFA
Miami-Dade County Homeless Trust	Homeless Trust
Office of Capital Improvements	OCI
Office of Community and Economic Development	OCED*
Miami-Dade Housing Agency	MDHA
Metropolitan Miami Action Plan	MMAP
Water and Sewer Department	WASD

* Effective October 1, 2008, the department will become the Department of Housing and Community Development (DHCD).

Funding Program Acronyms

Building Better Communities General Obligation Bond Program	GOB
Community Development Block Grant	CDBG
Documentary Surtax Program	Surtax
Home Investment Partnership Program	HOME
State Apartment Incentive Loan Program	SAIL
State Housing Initiative Program	SHIP

HOUSING NEED IN MIAMI-DADE COUNTY

Summary of Need

The Florida International University (FIU) Metropolitan Center's *2008 Miami-Dade County Workforce Housing Needs Assessment (Appendix A)* found that:

"Miami-Dade County's unprecedented increase in values has created a severe demand/supply imbalance. Miami-Dade County's current (February 2008) "existing" median single-family home price of \$306,100 remains unaffordable to approximately 85 percent of Miami-Dade County's households. Further, the current average rent price of \$1,354 far exceeds the affordability level of most households in Miami-Dade County irrespective of occupation and income category, thus creating severe cost burdens for owner and renter households alike. The severity of Miami-Dade County's housing supply and demand imbalance is perhaps best quantified by the median house price-to-median household income ratio of 6:1, a key economic indicator in assessing local market trends and vitality.

Miami-Dade County's affordable housing supply imbalance has been exacerbated by three important market conditions: 1) the continuing trend toward upscale single and multi-family development that is incompatible with the housing demand of the majority of Miami-Dade County's working residents, 2) the substantial loss of the County's rental housing supply as a result of condominium conversions, and 3) the overall decline in rental housing production.

The workforce housing needs assessment determined that Miami-Dade County's housing market is in a state of flux marked by growing uncertainty and instability. The demand for workforce housing in Miami-Dade County and its major municipalities was significantly impacted by the housing boom of 2003-2005. Market conditions created a severe mismatch between expanding, upscale housing production and the unmet housing demand of the resident workforce. With the current market downturn, the demand for workforce housing has eased only slightly; as economic conditions, property taxes and insurance rates and an alarming increase in home foreclosures have created a heightened level of instability in the housing market. The mismatch between housing values and workforce housing demand has also resulted in an inflated unsold inventory that has continued to grow and backlog as both buyers and sellers await some level of market normalcy."

The FIU Metropolitan Center's Assessment stresses that:

"An understanding of the shifting demands for housing is critical for the creation of effective housing policies and strategies. Surely, the increasing demand for worker housing documented in prior housing studies has magnified the importance of providing a wide spectrum of renter choice and opportunity with respect to affordability and location. The growing need and shifts in demand for rental housing will require that an adequate supply of decent and affordable rental housing is preserved and expanded in Miami-Dade County. The location of existing and new rental production is particularly relevant as proximity to job center and public transportation is vital to a workforce that is principally comprised of low- and moderate-income households. Miami-Dade County and individual municipalities will

need to explore all policy options to preserve existing rental housing and stimulate in-fill production in strategic locations.

The affordability and accessibility of Miami-Dade County's housing has widespread economic impacts. There is now a growing recognition of the important link between an adequate supply of workforce housing and sustainable economic growth. In fact, many of Florida's leading business sectors, including professional services, retail trade, and health care, are finding it increasingly difficult to attract and maintain workers in entry and mid-management positions. There is now increasing evidence that working families have begun to move to locations which have more affordable housing, both in and outside the State of Florida."

According to the FIU Metropolitan Center, the largest current (2006-2010) annual average housing demand is for "low and moderate" income renters (4,022 units per year) and "low and moderate" income homeowners (1,522 units per year). Based on projected growth of the Miami-Dade County workforce, most of these units must be affordable to entry and mid-level positions, with the majority well below 80% of AMI. Miami-Dade County has found that at least 2,539 units must be produced annually to meet the needs of very low income households and 1,571 units must be produced annually to meet the needs of low income households. The largest housing demand to meet the above needs will be in Unincorporated Miami-Dade, Hialeah, Miami Beach and the City of Miami.

In addition, the County has significant populations of elderly and/or disabled persons who are experiencing a severe housing burden. These households are spending 50% or more of their household income on housing costs. Miami-Dade County's housing plan must also address the substantial housing needs of these populations.

Key Findings on Housing Need¹

Current and Projected Workforce Jobs and Wages

- Miami-Dade County's 2007 median annual wage for all occupations was \$26,873, which means that half of the workforce earns less than that amount.
- Most households require at least two wage earners to have an income that exceeds the 2007 county AMI of \$45,200.
- Based on leading occupations and accompanying wages, there is no distinction between "workforce" housing and "affordable" housing. Six out of ten of the leading occupations in Miami-Dade County offer wages equal to or less than 50% of AMI.

¹ 2008 Miami-Dade County Workforce Housing Needs Assessment, FIU Metropolitan Center; Miami-Dade County Workforce Housing Plan, 2008 to 2015, Miami-Dade County; Affordable Housing in Miami-Dade County, May 2006, Miami-Dade County; Miami-Dade County FY 2008-2012 Consolidated Plan, Miami-Dade County Office of Community and Economic Development; Florida Housing Data Clearinghouse, Shimberg Center, University of Florida; 2007 Homeless Continuum of Care SuperNOFA Narrative, Miami-Dade County Homeless Trust; and 2007 Projection of Miami-Dade HIV/AIDS Housing Need in Miami-Dade Metropolitan Division – August 2007, City of Miami HOPWA Program.

The following chart lists the ten leading occupations in Miami-Dade County. With the exception of office clerks, stock clerks and secretaries, these occupations also are projected to have the largest growth in Miami-Dade County.

Workforce by Income – Leading Occupations

Leading Occupations (occupations in bold also are projected to have the largest growth)	<50% AMI <\$22,600	<80% AMI <\$36,200	<100% AMI <\$45,200	<140% AMI <\$63,300
Retail Salespersons	X			
Office Clerks, General		X		
Registered Nurses				X
Sales Reps., Wholesale & Mfr.			X	
Freight, Stock, & Material Movers	X			
Stock Clerks and Order Fillers	X			
Security Guards	X			
Waiters and Waitresses	X			
Janitors and Cleaners	X			
Secretaries		X		

Source: Florida Agency for Workforce Innovation and U.S. Department of Labor, 2007; Miami-Dade County, Department of Planning and Zoning, Research Section, 2008.

Additional occupations expected to have the greatest growth include: (a) customer service representatives (average wage at 63% of AMI); (b) nursing aides, orderlies and attendants (average wages at 49% of AMI); and (c) lawyers (average wage at 215% of AMI).

Special Need Households

Elderly

- Twenty-two percent (22%) of Miami-Dade County households are headed by a person 65 years or older.
- Approximately 66% of these households own their own homes.
- Approximately 57% of elderly households pay 30% or less of their income for mortgage or rent, with 20% of these households paying between 30% to 50% of their income towards housing and the balance, or 24% of elderly households, paying 50% or more on housing.

General Disabled Population

- Based on 2005 estimates, there are 60,065 households in Miami-Dade County that include a disabled member who is fifteen years or older and have household income less than 60% of AMI.
- Looking closer at the income of these households, 56% have household incomes at or below 30% of AMI and 36% have household incomes between 31% and 50% of AMI.

Only 50% of households with a disabled member are receiving social security or SSI

income.

Homeless Persons and Families with Disability

- Based on the most recent annual housing needs assessment conducted by the Miami-Dade County Homeless Trust, 1,271 units of permanent supportive housing are needed to house single disabled persons or families with a disabled member. These households typically have extremely low to very low incomes.
- 1,070 single room occupancy (SROs) or one-bedroom rental units with supportive services are required to house single homeless individuals with disability. The balance of need is 201 rental units of permanent supportive housing for homeless families.
- Permanent supportive housing units have been successfully incorporated into housing developments that include tax credit and market rate units, allowing for extremely low rents associated with units set-aside for homeless individuals and families.

Persons Living with HIV/AIDS

- Approximately 1,200 households living with HIV/AIDS are receiving rental assistance or subsidized housing specifically targeted toward this population.
- A 2007 analysis of housing need among households living with HIV/AIDS found that 7,386 households are experiencing severe housing burden and are in need of either subsidized affordable housing or rent assistance.
- Of the 10,265 persons participating in Miami-Dade Ryan White Title I Program during the program's fiscal period ending February 2007, 67% had household incomes equal to or less than the federal poverty guidelines.
- In 2007, individuals living at the federal poverty level were paying 91% of their monthly income to afford fair market rent for an efficiency and over 100% for a one bedroom unit during the data collection. Families of three living at the poverty level had to pay 74% of their monthly income for a two-bedroom unit.

Housing Affordability and Cost Burden

Cost burdened households spend more than 30 percent of their household income toward housing costs.

- Approximately 78 percent of all households in Miami-Dade County (83.6 percent of renter households) earning less than \$35,000 annually are cost-burdened.
- Approximately fifty percent (50%) of Miami-Dade County households cannot afford the rent for a median priced 2-bedroom apartment (\$1,182) without also being cost burdened.
- Significantly, 33 percent (110,122 households) of all renters in Miami-Dade County are "severely" cost-burdened (paying in excess of 50 percent of monthly income on housing costs).

- The current “existing” median single-family home price (\$306,100 as of February 2008) remains unaffordable to approximately 85 percent of Miami-Dade County’s households. Although the median sales price of homes have decreased by as much as 15 percent from 2007 and will continue to decrease, the cost of housing still remains out of reach for most households.
- From 2000 to 2015, it is projected that 91,499 of workforce households in Miami-Dade County will become cost burdened and in need of affordable housing. The breakdown of these households are:
 - 34,120 are estimated to be very low income;
 - 21,395 low income; and
 - 35,984 moderate income households.

Housing Supply

- As of July 7, 2008, 15,945 homes for sale at \$225,000 or less were listed with the Multiple Listing Service (MLS) for Miami-Dade County² (15,526 homes, 44% of which were houses, not condominiums) and the County’s free listing service on the Housing Central website (419 homes).
- The steady increase in home foreclosures is expected to continue through the remainder of 2008 into 2009 as mortgage payment delinquencies continue to rise, placing greater demand on rental housing.
- Between 2004 and 2006, 32,923 affordable housing units were converted to condominiums. Some of those units are returning to the rental market, but at much higher rents and therefore do not meet the housing needs of most of the County’s workforce.
- Construction of new rental apartment units fell by 87.3 percent from 2003 to 2004 and has remained well-below previous production levels.
- Since 2000, the total number of renter-occupied housing units in Miami-Dade County increased by only 1.7 percent, yet, in 2000, 20% of all rental units in Miami-Dade were overcrowded. The 2006 American Community Survey estimated that 43,146 households were living in substandard conditions in Miami-Dade County, mostly as a result of overcrowding.
- The annual average demand of rent-occupied housing units is projected to have a six-fold increase in the 2006-2010 period.

² MSL listings were made available through the REALTOR Association of Greater Miami and the Beaches.

Housing Production Need

- Based on projected growth of the Miami-Dade County workforce, most housing units must be affordable to entry and mid-level positions, with the majority well below 80% of AMI.
- The largest current (2006-2010) annual average housing demand is for “low and moderate” income renters (4,022 units per year) and “low and moderate” income homeowners (1,522 units per year).
- The largest future (2010-2030) annual average housing demand will be for “low and moderate” income renters (approximately 2,500 units per year) and “low and moderate” income homeowners (approximately 1,700 units per year).
- Breaking this need down further, the greatest need in housing production is for units affordable to very low and low income households:
 - At least 2,539 units of housing must be produced annually to meet the needs of very low income households (50% of AMI or less).
 - 1,571 units must be produced annually to meet the needs of low income households (51% to 80% of AMI).
 - Due to current and projected household income and housing prices (even after market stabilization), rental housing will best meet these housing needs.
- The largest very low, low and moderate income housing demand will be in Unincorporated Miami-Dade, Hialeah, Miami Beach and the City of Miami.

Commission District Profiles

[For the coming charts:

- **Socio-economic profiles**
- **Market rent analysis**
- **Homebuyer data**
- **Condominium conversions]**

HOUSING PRODUCTION CHALLENGES

Financial Feasibility is Key to Affordable Housing

Production of affordable housing is a matter of financial feasibility. In the case of affordable rental housing, the question is whether rental income generated from below-market rents can support the long-term construction financing and other operating costs once a project is developed. In the case of homeownership units, the issue is whether below market purchase prices cover the cost of development while offering the developer a reasonable profit. Cost of development is driven by land costs, hard and soft costs, impact fees, infrastructure costs and time. Development costs and subsequent long-term debt financing must be significantly reduced to allow for below-market rents or purchase prices.

- **Cost of Construction and Land**

In the last few years, developers have found it increasingly difficult to construct affordable housing in Miami-Dade County due to the escalating costs of real estate and lack of buildable sites. The increasing costs of materials, fuel, and construction have made it challenging to build affordable housing without deep government subsidies or profit losses. Cost of land is beginning to stabilize in light of the slowdown in luxury and market housing development, however, lack of buildable sites remains a challenge. Builders continue to be subject to costs driven by global demand for building materials.

The cost of land in Miami-Dade County has had a detrimental impact on the ability to develop housing in all price ranges. The County can reduce some costs by providing land for affordable housing development, utilizing long-term leases or recorded land use restrictions to ensure long-term affordability and maintain control over the use of the sites. This strategy is reflected in the County's GOB Multi-Family Affordable Housing Development Program.

- **Subsidies Available For Affordable Housing**

The cost of development and subsequent long-term debt financing must be significantly reduced to allow for below-market rents or purchase prices. Providing development subsidies in the form of low interest, deferred and/or forgivable financing is one tool to promote affordable housing development. However, the subsidies needed in today's marketplace are far above the amount available through traditional government programs. The amount of subsidy necessary to produce units of rental housing affordable to households of low, very low and extremely low income is particularly substantial. The gap between the actual cost of housing and the amount that most families in the County can afford is extensive.

Type of Housing Unit/Activity	2008 Average Subsidy
<i>Owner-Occupied Rehabilitation Loans</i>	\$30,000
<i>Homeownership Mortgage Assistance*</i>	\$80,000
<i>Rental Housing (New Construction/Substantial Rehabilitation)</i>	
9% Tax Credit Project (Non-GOB)	\$35,819
4% Tax Credit Project (Competitive FHFC SAIL Award not included)	\$18,599
Non-Tax Project	\$64,285

* In the case of OCED-funded homeownership construction projects, the construction subsidy is converted to homeownership mortgage assistance for the buyers of the completed units.

Regulatory Barriers and Impediments to Affordable Housing Development

Time is money in the field of development and this is especially true in the field of affordable development. Barriers impacting time, specifically in the areas of permit review and issuance, remain. Time is especially critical when developers must meet financing requirements imposed in the development of tax credit funded units. In Miami-Dade County, issues still remain with the amount of time that it takes to permit a development and the time required to reimburse impact fees.

The long range planning effort in Miami-Dade County must recognize that County policies must maximize the value of the land available if affordable housing is to be built throughout Miami-Dade County. The City of Miami has attracted a substantial percentage of the affordable housing in Miami-Dade County due to zoning regulations that permit up to 150 units per acre. While this magnitude of zoning may not be appropriate in all areas of Miami-Dade County, the current suburban zoning perspective continues to impede the development of affordable housing and minimizes the County's resources available for such housing.

To maximize the resources available to develop affordable housing on private properties and County-owned land, costs resulting from County-controlled regulation and administrative processes can and should be mitigated. These costs arise from zoning requirements that limit efficient use of available land, impact fees, delays in platting and permitting and infrastructure related to water and sewer and other municipal services.

DRY

MIAMI-DADE COUNTY'S HISTORIC AND PIPELINE HOUSING PRODUCTION AND ASSISTANCE

MIAMI-DADE AFFORDABLE HOUSING DEVELOPMENT

Housing Placed in Service From Program Inception Through May 15, 2008

	Units Placed in Service	Miami-Dade County Funds		
		Surtax/SHIP	Federal	Total Funds
Homeownership				
1984 Through 1998*	3648	\$34,247,817		
1999 through 2006	1222	\$45,443,004		
2007 to Date	105	\$3,100,000	\$1,905,880	\$5,005,880
TOTAL HOMEOWNERSHIP	4,975		\$89,702,581	
Rental Housing				
1999 through 2006	1845	\$9,072,376		
2007 to Date	9018	\$75,669,742		
<i>New Construction</i>	690	\$18,848,608	\$1,000,000	\$19,848,608
<i>Rehabilitation</i>	85	\$3,200,000	200,000	\$3,400,000
<i>Homeless</i>	92	\$2,827,633		\$2,827,633
TOTAL RENTAL UNITS	11,730		\$136,894,600	
TOTAL UNITS	16,705		\$226,597,181	

*Historic data subject to change.

OCED Housing Units Currently in Development Pipeline

	Units in Development	Total Funds
Homeownership	611	\$19,589,165
Rental Housing	5,508	\$147,913,600
TOTAL	6,119	\$167,502,765

MIAMI-DADE INFILL HOUSING DEVELOPMENT PROGRAM

Program Status As of July 29, 2008

	Total Number	County-Owned Lots	Privately-Owned Lots
Number of Infill Houses Built to Date	420	206	214
<i>Sold</i>	398	189	209
<i>Available for Purchase</i>	22	17	5
Number of Infill Lots Under Development*	340	276	64
<i>Lots in Pre-Development</i>	242	196	46
<i>Lots Under Construction</i>	98	80	18
Number of County-Owned Lots Assigned to Program, But Pending Award	176	176	n/a
Total	936	658	278

HOMELESS TRUST CONTINUUM OF CARE

Housing Placed in Service and Units Under Development*

	Placed in Service since 1995	In Development Pipeline
Emergency Beds	1,402	132
Transitional Housing	1,853	174
Permanent Supportive Housing	2,479	878

*Transitional and permanent supportive housing are funded in part by Surtax, SHIP and/or HOME funds and therefore may also be counted in OCED's production history and current pipeline. Occupancy of the above-listed units is limited to homeless/formerly homeless persons.

[IMAPS OF COUNTY-ASSISTED HOMEOWNERSHIP, MULTI-FAMILY RENTAL, INFILL AND HOMELESS HOUSING DEVELOPMENT FORTHCOMING]

MIAMI-DADE HOMEBUYER AND HOMEOWNER ASSISTANCE PROGRAMS 2001-2008

HOMEOWNERSHIP PROGRAM										
FY	SURTAX		SHIP		EDI GRANT		HOME		TOTALS	
2001	260	\$10,179,935	134	\$5,339,828	0	-	2	\$67,960.00	396	\$15,587,723
2002	399	\$15,351,606	169	\$6,528,747	0	-	0	-	568	\$21,880,353
2003	180	\$6,786,354	104	\$3,944,927	0	-	0	-	284	\$10,731,281
2004	149	\$5,394,467	152	\$5,579,985	4	\$132,000	0	-	305	\$11,106,452
2005	54	\$1,863,666	159	\$6,332,451	6	\$239,000	0	-	219	\$8,435,117
2006	70	\$3,289,450	234	\$12,571,851	3	\$116,000	0	-	307	\$15,977,301
2007	199	\$11,624,310	277	\$15,990,820	14	\$452,400	0	-	490	\$28,067,530
2008	86	\$4,145,048	34	\$2,126,816	0	-	3	\$202,000	123	\$6,473,864
TOTALS	1397	\$58,634,836	1263	\$58,415,425	27	\$939,400	5	\$269,960	2692	\$118,259,621

SINGLE-FAMILY REHABILITATION

FY	SURTAX		SHIP		EDI GRANT		BEAUTIFICATION		TOTALS	
2001	29	\$532,930	0	-	0	-	0	-	29	\$532,930
2002	36	\$766,316	0	-	0	-	0	-	36	\$766,316
2003	65	\$1,470,660	0	-	0	-	0	-	65	\$1,470,660
2004	109	\$2,311,400	0	-	9	\$218,000	0	-	118	\$2,529,400
2005	120	\$2,229,870	8	\$243,400	0	-	0	-	128	\$2,473,270
2006	82	\$1,700,700	24	\$810,000	0	-	0	-	106	\$2,510,700
2007	22	\$567,715	18	\$444,500	0	-	34	\$145,916	74	\$1,158,132
2008	21	\$465,963	2	\$82,139	0	-	46	\$205,244	69	\$753,346
TOTALS	484	\$10,05,555	52	\$1,580,039	9	\$218,000	80	\$351,160		\$12,194,754

WINDOW/SHUTTER PROGRAM

FY	SURTAX	
2001	128	\$383,281
2002	66	\$198,000
2003	31	\$93,000
2004	16	\$48,000
2005	43	\$129,000
2006	47	\$180,200
2007	17	\$79,473
2008	13	\$58,316
TOTALS	361	\$1,169,270

[MAP OF HOMEBUYER ASSISTED HOMES FORTHCOMING]

POLICIES GOVERNING MASTER HOUSING PLAN

The following policies reflect the CAHSA Task Force's final recommendations to the BCC. Some of these policies had been in place at the time that the CAHSA Task Force was engaged in its work. Some of these policies were later implemented following the BCC's acceptance of the CAHSA Task Force's Final Report through administrative or legislative action. The policies below will govern housing strategies and activities under this Master Housing Plan.

General Policies

- Finish what the County started by providing resources necessary to complete units currently in the development pipeline and, in the case of pipeline homeownership units, provide the necessary mortgage subsidy for the purchase of the units as funding allows.
- Promote development of mixed-income communities by integrating extremely low households, including special need populations, with higher-income households.
- Ensure that the use of HUD funds promote deconcentration of poverty.
- Reflect neighborhood revitalization goals, incorporate commercial and community uses, and be in close proximity to transportation (Metrorail), employment, day care facilities, and community-based medical and social services.
- Require greater coordination between housing and economic development activities as well as coordination of neighborhood-based social services.
- Promote Miami-Dade Transit Department's efforts to partner with housing developers to build affordable rental housing on transit sites, maximize cost effectiveness of the development and increase Metrorail ridership as well as near busways in southern Miami-Dade County.
- Maximize density to allow financially feasible affordable housing projects.
- Provide incentives to developers to build mixed-income and mixed-use developments that incorporate affordable, accessible units extremely low to low income households and special need populations (i.e. deep capital subsidies, density bonuses, impact and other fee waivers, bonus points under competitive processes for funding and government land awards).
- Address regulatory barriers to affordable housing including, but not limited to, impact fee waivers, zoning regulating use and density, land assembly, streamlined and concurrent platting, and permitting review.
- Ensure cross-coordination and require accountability of County Departments including, but not limited to, WASD, Public Works, DERM, Building, DP&Z, and OCED, to ensure that goals under the Master Housing Plan are met
- Maintain affordability of housing and county investment in affordable housing developments through such tools as recorded mortgages accompanied by recorded

restrictive covenants and rent regulatory agreements, prohibition of full loan repayment during the affordability period, shared equity and/or limited equity when providing county land for infill development; and increased compliance monitoring.

- Ensure replacement of existing affordable housing by requiring relocation of existing tenants to prevent homelessness.
- Assist owners in rehabilitating buildings under expiring federal project-based rental subsidy contracts to encourage owners to continue participation in those federal programs.
- Promote communication and collaboration between the County and municipalities to: (a) ensure that all funders are working towards same housing goals and to avoid delays in development of affordable housing in the context of greater economic redevelopment efforts.
- Educate community on positive housing development models that integrate mixed income households with community and commercial uses that benefit neighborhoods in effort to overcome NIMBY issues that often cause barriers to creation of affordable housing and permanent supportive housing.

Policies Addressing Housing Need

- Focus available resources toward affordable rental housing for extremely low income to low income households.
- Ensure that County-owned and non-County owned land identified for housing development are directed to rental housing production and incorporate affordable, accessible housing for extremely low to low income households.
- Ensure that a percentage of rental units developed under the HOME, GOB, Surtax and SHIP Programs are affordable to households at 30% or below of median income, including targeting for persons with disabilities.
- Ensure that non-federal funding programs also adopt a minimum standard of requiring at least 5% of a project's units to be ADA-accessible.
- Promote "Housing First" models that integrate homeless families and individuals into permanent housing with supportive services off-site or on-site depending upon need of target population.
- Increase the reach of homeless prevention efforts by increasing the availability of extremely affordable housing units and/or rental assistance.
- Promote availability of supportive housing for persons with chronic mental illness to reduce burden on the County Jail system.
- Target assistance for children transitioning out of foster care and into independent living at age 18 when State is cutting off assistance.

- Prioritize rental assistance programs for special need populations, including persons living with AIDS.
- Direct supportive service funding towards special needs populations in a manner that allows them to live in the least restrictive community setting and maintain their long-term housing stability (i.e. residing in rental housing with the support of a housing stability specialist and off-site community-based services).
- Address zoning regulations that pose regulatory barriers to allowing persons to live in the least-restrictive community setting with support services needed (e.g. on-site case management or housing specialists should not trigger institutional use zoning).
- Address housing barriers resulting from property owners' credit and criminal background check practices or unlawful screenings (i.e. on the basis of disability such as a history of mental illness).

Policies Addressing Design Considerations

- Encourage design features that create units and amenities attractive to moderate-income households, while incorporating units affordable to extremely low, very low and low income households.
- Ensure that residential units set aside for certain target households be disbursed throughout the housing development, comparable in size to non-set-aside units and indistinguishable on the exterior from the non-set-aside units in the housing development.
- Promote Green Building practices. All new development should follow "Green Building" practices and bonus points should be awarded to proposals designed to obtain a minimum silver certification rating from Leadership in Energy and Environmental Design (LEED) or a similar organization accredited by the U.S. Green Building Council (USBG).
- Require developers to incorporate Crime Prevention Through Environmental Design (CPTED) features.
- Encourage that developers apply universal design features in addition to required compliance with the Americans with Disabilities Act (ADA) design standards to allow greater flexibility in housing stock to accommodate persons aging in place and/or living with disabilities.

RESOURCES AVAILABLE FOR AFFORDABLE HOUSING

Existing Financial Resources

Funding Sources for Affordable Housing and Target Income Categories		Regulatory Income Category Limits	Use of Funds and Limitations
Funding Sources	Source		
Miami-Dade County-Administered Funding			
GOB	County	Bond counsel opinion on income limits pending	Production of rental housing. Production of homeownership units under review of Bond Counsel. Financing of rental and homeownership construction, rehabilitation or purchase of housing.
Surtax	County	At least 50% of funding for households up to 80% of AMI Balance of funding up to 140% of AMI	No more than fifty (50) percent of the revenue collected each year may be used to finance new construction. Cannot be used for rent subsidies or grants. Rental housing development only.
HFA Multi-Family Rental Housing Revenue Bond Financing Program	County	Up to 140%	First mortgages for home purchases.
HFA First Mortgage Home Buyer Bond Program	County	Up to 140%	A minimum of 65 percent of the funds must be spent on eligible homeownership activities; a minimum of 75 percent of funds must be spent on eligible construction activities; mortgage assistance toward the purchase of newly developed units through new construction or rehabilitation counts towards this 75 percent threshold requirement.
SHIP	State	At least 30% of funding for households up to 50% of AMI At least 30% of funding for households between 51% and 80% AMI Balance of funding for households up to 120% AMI	

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Funding Sources for Affordable Housing and Target Income Categories

Funding Sources	Source	Regulatory Income Category Limits	Use of Funds and Limitations
Miami-Dade County-Administered Funding			
CDBG	Federal	Up to 80% AMI	Repair or rehabilitate existing housing.
HOME	Federal	Up to 80% AMI; however, in the case of rental housing projects, 90% of the units must benefit households at or below 60% of AMI and typically 20% of the units must benefit those at or below 50% of AMI.	Construction or rehabilitation of housing for rent or ownership, home purchase assistance, homeowner rehabilitation assistance, rent assistance.
HODAG Housing Development Grant Program (Program Income only)	Federal	Up to 80% AMI	Rental housing development only.
Rental Housing Rehabilitation Funds (Program Income only)	Federal	Up to 80% AMI	Rental housing development only.
Non-County Administered Funding			
Florida Housing Credit Program (federal Low Income Housing Credit Program)	State	Up to 60% AMI	Production of rental housing only.
SAIL	State	Up to 60% AMI	Low-interest gap financing for affordable rental housing development.
Homeownership Pool (HOP) Program	State	Up to 80% AMI	Deferred second mortgage if home purchased from a HOP Pool member who has reserved funds to assist homebuyers to purchase homes developed by the HOP Pool member.
First Time Homebuyer Program	State	Up to 150% of AMI	Low interest, long-term fixed mortgages, assistance with down payments and closing costs for first-time homebuyers.

Note: Miami-Dade Community Action funds supporting its housing-related support activities as well as funds supporting Homeless Continuum of Care emergency shelter, transitional housing and support services are not included in the above chart.

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Funds Available Between FY 2008 and 2012

Surtax and SHIP Funds Administered by Miami-Dade County

Miami-Dade County has developed a four-year pro forma projecting the availability of Surtax and SHIP funds for affordable housing activities in Miami-Dade County. This pro forma is predicated predominately on projected reduction in Surtax collections and forward commitments to housing projects approved for funding in previous funding cycles and thus counted in the production pipeline set forth above. Due to sunset of the Surtax Program at the end of FY 2011, FY 2012 projections have not been developed.

Under current Board of County Commissioners' policy, fifty percent (50%) of Surtax and SHIP net revenue must be directed toward homeownership activities (see Appendix E for Resolution R-299-08). Homeownership activities are defined as homeownership housing development, homebuyer mortgage assistance, down payment and closing cost assistance, homebuyer education and owner-occupied rehabilitation loans. The balance of new revenue is to be directed toward rental housing development.

The pro forma showing forward commitments and projected funding to cover housing strategies and activities follows:

SURTAX/SHIP PRO FORMA (Subject to Review and Change)

	Projection		Estimate	
	FY 2008	FY 2009	FY 2010	FY 2011
Revenues:				
Carryover	83,500,000	58,288,360	27,860,792	14,694,410
New Surtax - OCED	21,000,000	21,000,000	21,000,000	21,000,000
New Surtax – MMAP 8%	1,826,086	1,826,086	1,826,086	1,826,086
Repayments - Surtax	9,066,666	9,000,000	9,000,000	9,000,000
Interest Income - Surtax	3,048,000	1,270,234	826,362	500,000
Miscellaneous Income - Surtax	774,784	705,316	705,316	300,000
Carryover SHIP	6,626,000	0	0	0
New SHIP	8,888,000	8,827,654	8,783,516	8,739,593
Repayments - SHIP	1,600,000	1,600,000	1,600,000	1,600,000
Interest Income - SHIP	439,000	395,100	355,590	320,031
TOTAL REVENUE	136,768,536	102,912,750	71,957,662	57,980,120
Expenditures:				
Administration	4,024,640	4,225,872	4,437,166	4,659,024
New Surtax - MMAP 8%	1,826,086	1,826,086	1,826,086	1,826,086
Draws from Outstanding Commitments	30,000,000	40,000,000	30,000,000	29,000,000
REVENUE BEFORE SPLIT	100,917,810	56,860,792	35,694,410	22,495,010
SHIP/Surtax Split	41,329,452	29,000,000	21,000,000	22,000,000
Homeownership Programs	20,395,876	14,500,000	10,500,000	11,000,000
Rental Housing	20,395,876	14,500,000	10,500,000	11,000,000
NET REVENUE	59,588,358	27,860,792	14,694,410	495,010

Additional Funding Sources Administered by Miami-Dade County

The Ten-Year GOB Program includes \$137.7 million for county-wide affordable housing development and \$32 million specifically earmarked for public housing sites. Per R-537-08, the GOB funds available for county-wide affordable housing development has been split evenly for use in each of the thirteen Commission Districts.

In addition to County-administered funds, the Miami-Dade County Housing Finance Authority (HFA) generates revenue for affordable housing activities through sale of bonds under the Multi-Family Rental Housing Revenue Bond Financing and First Mortgage Home Buyer Bond Programs. The Multi-Family Revenue Bond Program revenue funds low interest loans to housing developers for new construction or rehabilitation of existing buildings that will result in affordable housing. To date, an aggregate principal amount of over \$803 million in revenue bonds have financed or refinanced multi-family rental housing projects for low, moderate or middle income families. First Mortgage Homebuyer Bond Program revenue funds first mortgages at below market lending rates to very low to moderate income households.

In addition to County-administered funds derived from various sources, private affordable housing developers annually receive tax credit equity under the Florida Housing Credit Program as well as SAIL funds to develop affordable housing within Miami-Dade County. These programs are administered by the Florida Housing Finance Corporation (FHFC) and the tax credits and SAIL funds are awarded through an annual state-wide competitive funding cycle known as the Universal Cycle. These tax credit projects require match funding from Miami-Dade County to compete successfully in the Universal Cycle. FHFC programs funded under the Sadowski Act, such as SAIL, are currently subject to a Florida Legislature-imposed funding cap.

County-Owned Land Available for Affordable Housing

The following maps indicate County-owned parcels available for multi-family housing development and infill housing development.

[MAPS FORTHCOMING]

HOPE VI

Former public housing sites of James E. Scott and Carver Homes are targeted for affordable housing redevelopment as well as sites within an expanded HOPE VI Perimeter, comprised of a western boundary of NW 27th avenue, an eastern boundary of NW 7th Avenue, a northern boundary of NW 79th St, and a southern boundary of NW 36th Street.

The map below displays the expanded HOPE VI Perimeter and delineates the original HOPE VI footprint, made up of the James E. Scott and Carver Homes public housing sites, within the larger perimeter.

[MAP FORTHCOMING]

Housing Strategies, Programs and Initiatives, and Organizational Responsibility

The Master Housing Plan is based on four key housing strategies, which have been adopted by the County Manager as a result of the CAHSA Task Force's recommendations. Existing and new programming that would put these strategies into effect are listed under each key strategy. Organizational responsibility by department is also provided below.

	Housing Strategy	Program/Initiative	County Agency
1	<i>Increase Homeownership</i>	Homebuyer Mortgage Assistance	OCED HFA MMAP
		Down Payment and Closing Cost Assistance	
		Homebuyer Education & Counseling	
		Partnerships with Banking and Financial Institutions	
2	<i>Increase Affordable Housing Stock</i> <ul style="list-style-type: none"> ▪ Provide low cost construction financing. ▪ Leverage County funds to secure funding from non-County sources. ▪ Lease or convey County land for affordable housing development. ▪ Impose long-term affordability periods. ▪ Offer density bonuses and other incentives to generate private sector development of affordable housing. ▪ Remove regulatory barriers and impediments to affordable housing 	Infill Housing Initiative for Homeownership	GSA
		New Construction and Substantial Rehabilitation Financing for Homeownership and Rental Properties	OCED HFA
		GOB Multi-Family Affordable Rental Housing Development	OCED OCI
		HOPE VI Perimeter Development	MDHA OCED
		Project-Based Rental Assistance	MDHA OCED
		Voluntary Inclusionary Zoning Through Affordable Workforce Zoning Ordinance and Other Incentive Programs	DP&Z and OCED
		Fast Track Affordable Housing Permitting and Impact Deferral and Waiver Measures	DP&Z WASD

	development.	Address Other Regulatory Barriers to Affordable Housing Development Through Multi-Disciplinary Cross-Agency Housing Development Team	Team Members: Building DERM DP&Z GSA WASD OCED
		Acquisition of Foreclosed Homes	OCED
		Rehabilitate and Place Back Public Housing Units In Service	MDHA
3	Preserve Existing Affordable Housing Stock	Owner-Occupied Rehabilitation Loans	OCED CAA
		Low Cost Financing or Grants for Rehabilitation of Affordable Rental Housing	OCED HFA
4	Promote Housing Stability and Prevent Homelessness	Housing Resources and Data Collection and Dissemination Through Housing Central	OCED DP&Z
		Affordable Rental and For Sale Listing & Search Service Through Housing Central	OCED HOMELESS TRUST
		Foreclosure Mitigation and Rental Housing Matching through Housing Central	OCED
		Seek Increase in Availability of Section 8 Vouchers	MDHA
		Emergency Rental and Utility Assistance	DHS CAA
		Homeless Continuum of Care (Homeless Prevention Program, Emergency, Transitional and Permanent Housing, Substance Abuse and Mental Health Treatment, Supportive and Job Placement Services)	HOMELESS TRUST

Description of Housing Programs and Initiatives

Increase Homeownership Through Homebuyer Assistance

This strategy aims to increase homeownership opportunities through the provision of homebuyer assistance. This strategy is being addressed through the following activities.

- **Homebuyer Mortgage Assistance**

Miami-Dade County's Homeownership Assistance program provides funds to very-low, low and moderate-income families to acquire newly-constructed and existing housing units in Miami-Dade County. Surtax, SHIP, HOME and CDBG funds are used to provide homebuyer mortgage assistance, mainly in the form of soft second mortgages. Under the policy "finish what we started," the homebuyer mortgage assistance program will be primarily directed toward assisting families to purchase units produced under the County's Infill Housing and Affordable Housing Development Programs.

HFA administers the First Mortgage Homebuyer Bond Program, which raises revenue through the sale of bonds. Bond proceeds are directed toward a homebuyer program that provides first mortgages at below market lending rates, and assistance with down payment and closing costs to very low to moderate income households.

- **Down Payment and Closing Cost Assistance**

In addition to HFA's homebuyer programming, the County's Metro-Miami Action Plan Trust offers down payment and closing cost assistance utilizing Surtax monies.

- **Home Buyer Education and Counseling**

The Homebuyer Education and Counseling program provides education and counseling to eligible persons regarding purchase and financing of single-family affordable housing units. Homebuyer counseling is a requirement for homeownership assistance and is a component of all the homeownership programs. Program services are provided predominately by community non-profits under Surtax and SHIP funding agreements. HFA, through the Miami-Dade Affordable Housing Foundation, also offers homebuyer education and counseling.

- **Partnerships with Banking and Financial Institutions**

Miami-Dade County (OCED and HFA) has established partnerships with the banking and lending community in support of its various housing programs. Institutions participate in financing housing development as well as provision of first mortgages.

Generate Additional Affordable Housing Stock For Rent and Homeownership with Emphasis on Rental Housing

The following strategies will be utilized to generate additional affordable housing stock:

- (1) Provide private developers with low-cost construction financing;
- (2) Utilize County resources to leverage capital funds from other sources including tax credit equity, SAIL funds and private financing;
- (3) Make County-owned parcels available for housing development, thereby removing land costs and increasing affordability for homeownership or rent;
- (4) Impose long-term affordability periods on all projects financed with County funds or built on County parcels leased or transferred to private developers;

- (5) Offer density bonus and other incentives to develop workforce housing through an Inclusionary Zoning Ordinance; and
- (6) Remove regulatory barriers and impediments to affordable housing development.

These strategies will be applied to specific housing programs below to create a range of affordable housing options for the County's workforce.

- **Infill Housing Initiative**

The Infill Housing Initiative seeks to increase the availability of affordable single family homes for low and moderate income persons. The program also aims to maintain the stock of affordable housing, and equitably distribute homeownership opportunities within the Infill Target Area of Miami-Dade County. To encourage developers to build affordable housing, the Initiative provides several incentives, including free land for qualified developers, forgiveness of County liens on private lots, deferral and/or refund of impact fees and water and sewer connection charges. Funding assistance is also available in the form of second mortgages for qualified buyers. Homes developed under this program must remain affordable for twenty (20) years ("Control Period"). The Control Period begins on the initial sale date of the eligible home and resets automatically every 20 years for a maximum of 60 years, except that in the event the home is owned by the same owner for an entire 20-year period, said home shall be released from the affordability restrictions.

- **New Construction and Substantial Rehabilitation Financing for Homeownership and Rent**

Miami-Dade County provides construction financing to affordable housing developers towards new construction or rehabilitation of affordable multi-family rental housing and homeownership units. Surtax, SHIP, HOME, and CDBG dollars primarily fund such loans, which in turn leverage additional development funds. Multi-family rental housing developments are subject to an affordability period and, typically, a development will have a mix of units affordable to a range of households income.

- **GOB Multi-Family Affordable Rental Housing Development Program**

This program promotes the development of affordable multifamily rental housing on vacant County land. The County will partner with private developers to create affordable rental housing. In order to maintain long-term affordability, the County will retain title to the parcels and/or place a Land Use Restriction Agreement. Private developers will be provided site control for a term sufficient to satisfy other funding sources that are leveraged by an award of GOB funds towards construction costs. GOB funds are also allocated toward public housing sites upon which additional or replacement housing will be developed.

Per Resolution R-537-08, \$137 million in GOB funds for non-public housing sites have been divided equally between the thirteen Commission Districts. In those districts where only one site will be developed under this Program, the County can apply GOB funds as leverage for 4% tax credit equity outside FHFC's annual statewide competitive cycle, eliminating financing uncertainty and allowing more speedy development of the site. In the event that two or more sites are to be developed in a district, 9% tax credit financing will have to be coupled with GOB funds to ensure financial feasibility, however, the projects will have to compete for tax credit awards and will take longer to develop due to the timeline associated with FHFC's universal application process.

- **Multi-Family Revenue Bond Financing Program**

HFA administers the Multifamily Revenue Bond Financing Program, providing low interest loans to housing developers for new construction or rehabilitation of existing buildings that will result in affordable housing. HFA has issued an aggregate principal amount of over \$803 million in revenue bonds for the purpose of financing and refinancing multi-family rental housing projects for low, moderate or middle income families. To date, HFA has financed 74 multi-family projects within Miami-Dade County, 47 of which are currently active.

- **HOPE VI Perimeter Development**

This development program has a goal of creating 850 units of rental housing affordable to ELI households in the HOPE VI perimeter, comprised of a western boundary of NW 27th avenue, an eastern boundary of NW 7th Avenue, a northern boundary of NW 79th St, and a southern boundary of NW 36th Street. This HOPE VI perimeter includes the original HOPE VI footprint that was made up of public housing sites, James E. Scott and Carver Homes, which have since been demolished. Within the HOPE VI footprint, approximately 160 ELI units will be developed and Miami-Dade has an additional \$13.5 million bond proceeds that can be utilized to build more ELI units. An additional 252 ELI units will be developed in twenty (20) housing developments funded by tax credit equity and County funds. These developments are located throughout the larger HOPE VI perimeter and will be set-aside for ELI households for at least fifty years. To date, two of these developments have been completed, two are over fifty percent (50%) complete, two are at twenty-five percent (25%) and fifteen (15) are in pre-development. The County will continue to work with the community to reach the 850 unit goal.

- **Project-Based Rental Assistance**

HOME funds are being utilized to provide limited rental assistance through sub-recipients. This program is a separate activity administered by OCED. HOME funds are awarded to OCED through U.S. HUD's Office of Community Planning and Development. MDHA administers a much more expansive project-based voucher rental assistance program funded under contracts with U.S. HUD's Office of Public and Indian Housing.

- **Voluntary Inclusionary Zoning Ordinance and Other Development Incentives**

The County has re-implemented a voluntary Inclusionary zoning ordinance to encourage private sector development of housing units affordable to the county's workforce through incentives such as density bonuses. In addition, the County Comprehensive Development Master Plan allows non-profit organizations up to 17 percent density bonus if their projects include affordable housing.

- **Efforts to Remove Regulatory Barriers and Impediments to Affordable Housing Development**

The intent of the following land use policies is to encourage the private sector to develop affordable housing by providing incentives such as transfer of density bonus rights, land assembly mechanisms, and land donation policies.

Expedited Permitting, Review of Infrastructure and Deferral/Waiver of Impact Fees

To maximize the resources available to develop affordable housing, costs resulting from County-controlled regulations and administrative processes should be mitigated. These costs arise from zoning requirements that limit efficient use of available land, impact fees, delays in platting and permitting and infrastructure related to water and sewer and other

municipal services. In response, the County has created an expedited permitting process, established a fast tracking system for roads, water and sewer verification; and deferral of impact fees.

Establishment of a Multi-Disciplinary Cross-Agency Housing Development Team

A team of housing professionals, and related County department staff has been established to develop action plans for the creation of affordable housing in the Miami-Dade County and identify additional solutions for the removal of regulatory barriers and impediments to affordable housing development. The interdisciplinary Housing Development Team is comprised of staff of the Office of Community and Economic Development (OCED); Department of Planning and Zoning (DPZ); General Services Administration (GSA); Miami-Dade Transit (MDT); Water and Sewer Department (WASD); and outside housing consultants. The County initially established the GOB Multi-Disciplinary Team to implement the County's General Obligation Bond Affordable Housing Initiative program in Miami-Dade County. Due to the Team's success, the Team has been recruited to evaluate other affordable housing initiatives and provide recommendations for improving current processes.

- **Acquisition of Foreclosed Homes (subject to availability of federal funding).**
When federal funds become available, the County will implement a program to acquire, rehabilitate and make available foreclosed homes in a manner consistent with federal law and HUD requirements.

Preserve Existing Affordable Housing Stock

- **Owner-Occupied Rehabilitation Loan Program**
This program is designed to preserve the existing affordable housing stock by providing assistance in the rehabilitation of single family homes. Utilizing Surtax, SHIP and HOME funds, Miami-Dade County provides low interest rehabilitation loans to existing homeowners for essential repairs.
- **Affordable Rental Housing Preservation through Rehabilitation Loans or Grants**
The County also provides rehabilitation loans to private owners of older affordable housing stock in need of repair and/or upgrading. These loans are funded with Surtax, SHIP, HOME, Rental Rehabilitation, CDBG and/or HODAG funds.

Promote Housing Stability and Prevent Homelessness

- **Housing Resources and Data Collection and Dissemination Through Housing Central**
The County has implemented a web-based housing information center, called Housing Central. Housing Central provides homebuyers and renters, including those with special needs, a one-stop virtual center to access information on housing assistance and related services provided by Miami-Dade County and other municipalities and organizations. County departments are actively employing the use of the Housing Central web portal to inform the public of new housing programs, policies and announcements. Housing Central also provides linkages to other housing-related sites. In addition, the Department of Planning and Zoning's Housing Data Clearinghouse, which is maintained on its own website, is linked to and can be accessed through Housing Central. The Housing Data

Clearinghouse offers housing data, primarily on housing supply, from a variety of sources, including the U.S. Census and federal, state and local programs.

- **Affordable Rental and For Sale Listing & Search Service Through Housing Central**

The County has implemented a web-based rental housing listing service on Housing Central. This service allows private property owners and tax credit housing developments to list affordable rental housing for free. The listing service can be accessed from any computer and is designed to easily search for available housing based on an array of search preferences (i.e. rent range, number of bedrooms, geographic location, deposit requirements, credit and criminal background check requirements). Listings can be displayed in map form as well. The on-line listing service is supported by a live call center that offers assistance in multiple languages. Call center staff will conduct live searches by phone with the person searching for housing and also will mail the listing results directly to the person assisted by the call center.

- **Foreclosure Intervention and Rental Housing Matching**

Foreclosure mitigation programming centers on the use of foreclosure intervention counselors to assist homeowners in negotiating a mitigation plan with their lender to prevent foreclosure. Such mitigation efforts should entail restructuring existing loans or refinancing the home, taking into account that the homeowner may not have the resources to make up for the missed payments. The County is supporting the efforts of community-based foreclosure mitigation programs by providing funds to partially cover missed mortgage payments as incentive for lenders to enter into mitigation to avoid foreclosure. These funds are awarded to the mitigation programs, who direct these funds directly to the lender as part of a loan work-out.

In the event that households cannot avoid foreclosure, the County's web-based rental housing listing service on Housing Central provides an easily accessible tool to assist the family in quickly locating affordable housing that meets their needs. This on-line listing service is also supported by a live call center with staff prepared to run searches and mail listings directly to the household.

- **Seek Increase in Availability of Section 8 Vouchers**

The County will use best efforts to work with MDHA to request additional Section 8 voucher funding from U.S. HUD.

- **Emergency Rental and Utility Assistance**

[Information forthcoming]

- **Homeless Continuum of Care**

The Miami-Dade County Homeless Trust Continuum of Care is comprised of three phases of housing and services to meet the needs of the homeless. The system utilizes a "no wrong door" approach, meaning that a homeless person or family can access any phase of housing and services that are appropriate. Homeless persons initially access the Continuum through an outreach team. These teams are in place throughout the County. Once in the Continuum, participating persons can be referred by one Continuum agency to another. Under policy set by the Homeless Trust Board, consistent with federal policy, there is an emphasis on permanent housing solutions and addressing those experiencing chronic homelessness. The Continuum, however, offers three phases of housing under the "no

wrong door policy”:

Emergency Housing offers beds in two Homeless Assistance Centers to provide an alternative to sleeping on the street. The Homeless Assistance Center (HAC) provides shelter, showers, clothing, food, mail, telephones along with counseling and the development of a "case plan" for each individual. A homeless person's stay in such a center would be "short-term" - approximately 60 days. HACs serve as "intake" facilities for those entering the "system of care" and provides the needed stabilization and needs assessment. Other emergency housing programs complement the HACs.

Transitional Housing provides a six to nine months stay with a focus on intensive case management, to include treatment, rehabilitation, employment, and job training. This care is specialized treatment (mental health; substance abuse; separate programs for men, women and children, AIDS patients, etc.) with the goal of preparing individuals to be self-sufficient.

Permanent, Supported Housing provides supported long-term permanent housing such as church assisted housing, SRO's, voucher-based programs, scattered site leasing, etc. Programs providing move-in assistance are also available.

DRAFT

HOUSING GOALS AND RESOURCE ALLOCATION BY STRATEGY

Strategy: INCREASE HOMEOWNERSHIP THROUGH HOMEBUYER ASSISTANCE

Homeownership Lending Goals*

	FY 2008	FY 2009	FY 2010	FY 2011
	Surtax/SHIP Loans	Surtax/SHIP Loans	Surtax/SHIP Loans	Surtax/SHIP Loans
MORTGAGE ASSISTANCE				
Infill Housing Program Units	54	45	34	34
OCED-Funded Units	54	45	34	34
Non-Profit Community Development Corporations-Developed Units	36	30	23	23
General Homebuyer Mortgage Assistance	35	29	22	22
Loans	179	150	113	113
HOMEBUYER EDUCATION & COUNSELING	All homebuyers participating in mortgage assistance program will receive homebuyer education & counseling			

*Subject to change based upon renewal of Surtax Program, actual and revised projections of Surtax and other revenue, as well as other considerations.

Homeownership Funding Allocations* (in millions)

	FY 2008	FY 2009	FY 2010	FY 2011
	Surtax/SHIP	Surtax/SHIP	Surtax/SHIP	Surtax/SHIP
Mortgage Assistance Program				
Infill Housing Program Units	\$4.32	\$3.62	\$2.71	\$2.71
OCED-Funded Units	\$4.32	\$3.62	\$2.71	\$2.71
Non-Profit Community Development Corporations-Developed Units	\$2.88	\$2.41	\$1.81	\$1.81
General Homebuyer Mortgage Assistance	\$2.80	\$2.35	\$1.76	\$1.76
Homebuyer Education & Counseling	\$0.866	.500	\$.500	\$.500
Total	\$15.186	\$12.500	\$9.500	\$9.500

*Subject to change based upon renewal of Surtax Program, actual and revised projections of Surtax and other revenue, as well as other considerations. Totals are subject to rounding.

Strategy: GENERATE ADDITIONAL AFFORDABLE HOUSING STOCK FOR RENT AND HOMEOWNERSHIP WITH EMPHASIS ON RENTAL HOUSING

Homeownership Production Goals and Funding Allocations*

Homeownership Units	FY 2008	FY 2009	FY 2010	FY 2011	FOUR-YEAR TOTAL
Forward Commitments	See Surtax and SHIP Pro. Form under Resources Available to Implement Plan Strategies				
	Number of Units	Number of Units	Number of Units	Number of Units	
Infill Homes			340		
OCED-Funded Homes (Pipeline Only – No New Funding)	153	71	137	24	354 274(TBD)** Total: 628
Workforce Housing Ordinance	Market-driven	Market-driven	Market-driven	Market-driven	Market-driven

*Subject to change based upon renewal of Surtax Program, actual and revised projections of Surtax and other revenue, as well as other considerations.

**To Be Determined (TBD) based on multiple factors including pending contract execution, awaiting revised timeline from developer, etc.

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Rental Housing Production Goals and Funding Allocations (in millions)* (Surtax and SHIP)

Rental Housing Units	FY 2008	FY 2009	FY 2010	FY 2011	FOUR-YEAR TOTAL
Forward Commitments	See Surtax and SHIP Pro Forma under Resources Available to Implement Plan Strategies				
Allocation of New County Funds (Surtax, SHIP, HOME & CDBG)	\$20.4	\$14.5	\$10.5	\$11.0	\$56.4
	Number of Units	Number of Units	Number of Units	Number of Units	
New Construction/Rehabilitation (including Homeless)**	1,122	1,442	2,483	150	354 per year in addition to 5,197 in Pipeline**
GOB Program	-	-	-	250	400 by Year Five
HOPE VI Footprint Only (funded by HOPE VI Program and other federal funds)	-	-	-	160 ELI plus	160 ELI plus
Workforce Housing Ordinance	Market-driven	Market-driven	Market-driven	Market-driven	Market-driven
TOTAL UNITS	1,122	1,442	2,483	560+	5607+

*Subject to change based upon renewal of Surtax Program, actual and revised projections of Surtax and other revenue, as well as other considerations.

**An additional 401 units in pipeline are to be determined based on multiple factors including pending contract execution, awaiting revised timeline from developer, etc.

Strategy: PRESERVE EXISTING AFFORDABLE HOUSING STOCK

Preservation Goals and Funding Allocations*

	FY 2008	FY 2009	FY 2010	FY 2011
Homeownership Preservation	\$2 million	\$1 million	\$1 million	\$1 million
Owner-Occupied Rehabilitation Loans	50	30	30	30
HOME Rental Housing Assistance (awarded to sub-recipients)	\$342,000	\$500,000	\$600,000	\$600,000
HOME Rental Assistance - Units	47	65	65	65

*Subject to change based upon renewal of Surtax Program, actual and revised projections of Surtax and other revenue, as well as other considerations.

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Strategy: MAINTAIN HOUSING STABILITY AND PREVENT HOMELESSNESS

Housing Stability and Homeless Prevention Goals

Activity	Outcome Measurement
One-Stop Housing Resources and Data Collection	<ul style="list-style-type: none"> • Housing Central website is maintained and kept current. • Number of site hits.
On-Line Affordable Rental and For Sale Listing & Search Services	<ul style="list-style-type: none"> • Free listing service is maintained on Housing Central website. • Number of annual listings and search hits.
Foreclosure Mitigation and Rental Housing Matching	<ul style="list-style-type: none"> • Number of households with successful loan workouts utilizing County funds.
Emergency Rental and Utility Assistance	<ul style="list-style-type: none"> • Number of households provided emergency rental assistance. • Number of households provided utility assistance.
Homeless Prevention and Intervention (Homeless Continuum of Care)	<ul style="list-style-type: none"> • Reduction in chronically homeless persons on streets through placement in appropriate housing or programs. • Total placements of homeless individuals and families into appropriate housing. • Provision of sufficient housing units to address the needs of the homeless – production of 100 units of permanent supportive housing per year.

FUTURE STRATEGIES

- **Revisit Allocation Policy Governing Surtax and SHIP Funds**
Revisit allocation policy contained in Resolution R-299-08 that splits Surtax and SHIP funds equally between homeownership and rental housing activities as may be appropriate in response to actual and projected Surtax and SHIP funds and changes in housing marketplace conditions.
- **Establish a unified land use amendment and zoning application process for affordable housing projects**
In order to reduce the cost and time associated in obtaining land use and zoning approval for the development of affordable housing, Miami-Dade County should explore the feasibility of creating a unified land use amendment and zoning application process. This will require amending existing County Code and regulations with respect to advertising, public hearings, and evaluation, as well as examining the fee structure for such an application.
- **Encourage Community Redevelopment Agencies (CRAs) Involvement of Affordable Housing Development and Employer-Assisted Housing**
This strategy seeks the involvement of CRAs in supporting the development of affordable housing within their Community Redevelopment Areas by including such activity in their plans and directing CRA Trust Fund monies toward affordable housing development and/or employer-assisted housing programs.
- **Support Foreclosure Mitigation Programs**
Support foreclosure mitigation programming centered on the use of foreclosure intervention counselors to assist homeowners in negotiating a mitigation plan with their lender to prevent foreclosure. Such mitigation efforts should entail restructuring existing loans or refinancing the home, taking into account that the homeowner may not have the resources to make up for the missed payments. County support could include funds to partially cover missed mortgage payments owed as incentive for lenders to enter into mitigation to avoid foreclosure.
- **Get Foreclosed Properties Reoccupied Quickly**
The County will work with area lenders to develop a plan to prevent abandonment of foreclosed properties.
- **Reduce Vacancies in Public Housing Stock**
Work with MDHA to implement a strategic plan to ensure that vacancies in public housing units are kept at a minimum, including timely rehabilitation and/or repair to maximize units available for occupancy. Such plan must address resources needed to bring off-line units into ready condition for occupancy.
- **Preservation of Government-Assisted Affordable Housing with Expiring Compliance Periods**
Rehabilitation funds should be targeted toward projects subject to an expiring affordability period. Projects accepting rehabilitation funds would become subject to a new affordability period, extending the use of the property as affordable housing.

- **Implement a Response to Mobile Home Conversion**

The County should develop a response for persons at risk of displacement due to mobile home conversion, including alternative rental and homeownership opportunities.

- **Encourage private sector involvement in the development or rehabilitation of affordable housing**

- Miami-Dade County should encourage the involvement of experienced housing developers that have successful track records in the delivery of new or rehabilitated housing by providing development incentives outside of construction financing/grant programs. Such incentives can include expedited land use review and permitting, impact fee waivers and deferrals, and income-based property value appraisals as permitted by state law.

- Foster partnerships between nonprofit organizations and experienced housing developers in housing rehabilitation activities.

- **Require developers to provide a displacement plan if their project causes displacement**

To address the issue of housing displacement due to the redevelopment of existing housing structures, all development projects that receive financial support from Miami-Dade County must demonstrate that there will be no displaced individuals as a result of the development. If the relocation of individuals is necessary, a relocation plan must be submitted.

- **Encourage employer assisted housing programs**

This strategy seeks to promote public and private sector employer-assisted housing programs, especially those that encourage employees to own or rent in the neighborhood adjacent to the employer. This is a newly created strategy, which has recently been implemented by a number of private sector employers. Several employers in Miami-Dade County plan to implement such programs, including Miami-Dade County Public Schools and Jackson Health Systems to name a few.

- **Increase Communication and Collaboration Between the County and Municipalities**

This strategy would ensure that all funders are working towards same housing goals, avoid delays in development of affordable housing, place housing development in the context of greater economic redevelopment efforts, maximize land use, effectuate changes to density codes and zoning requirements, and increase coordination of funding activities between the County and the municipalities.

MONITORING PERFORMANCE UNDER PLAN

Progress toward the Master Housing Plan's goals will be monitored by the Community Affordable Housing Strategies Alliance (CAHSA) on a quarterly basis. CASHA will submit an annual report on accomplishments under the Plan to the Board of County Commissioners.

NEXT PLANNING STEPS

- Continue Miami-Dade County's legislative efforts to renew the Documentary Surtax Program and require full funding of the Sadowski Affordable Housing Trust (i.e. removing the cap on funds generated by the Sadowski Act).
- Within twenty-four months of the Miami-Dade County Master Affordable Housing Plan's adoption, the County will use its best efforts to coordinate planning efforts with local municipalities within Miami-Dade County by incorporating the municipalities' housing strategies, resources and production goals or outcomes into the Master Affordable Housing Plan.
- Further refine inventory of housing units subject to affordability control periods by occupancy restrictions based on income and special need and remaining period of affordability and geo-map the inventory.
- Initiate efforts to address future strategies set forth in the Master Housing Plan.
- Link Master Housing Plan to economic development planning at the county and municipal level.