



**Community Affordable Housing Strategies Alliance
COMMITTEE RECOMMENDATIONS**

Committee Name: Public Housing, Section 8, Homeless and Special Housing Needs

Date of Report: November 15, 2006 (amended)
(Incorporates Public Comments Received on November 1 and 2, 2006)

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Committee's Mission Statement:

The Public Housing, Section 8, Homeless and Special Housing Needs Committee of the Community Affordable Housing Strategies Alliance's (CASHA) mission is to evaluate current policies affecting the availability of public housing, Section 8 housing, homeless and special needs housing to those in need; if necessary, recommend changes and develop action plan.

The purpose of the series of meetings held by this Committee was to examine current data and policies having an impact on areas of concern, evaluate their effectiveness, and recommend changes, improvements or enhancements

UNDERSTANDING THE NEED

Housing Needs of Miami-Dade County

- Miami-Dade County Department of Planning's Housing Needs Analysis of Housing Need by Income for 2000-2015 shows a projected increase of 34,120 very-low income households and 21,395 low-income households.
- Very-low and low-income households will require 2,529 and 1,571 units a year through 2015 and 3,213 and 1,759 units a year from 2015 in each of these groups, respectively.
- Families at less than 30% of median income are competing for housing against those at 50-80% of median income.
- According to the Shimberg Center's Florida Housing Data's Clearinghouse, there are nearly 70,000 households under 30% of the area median income that pay 50% or more of their income for rent, yet none of the Miami-Dade County administered housing development funds require developers to target this income group, except those funds awarded through the Homeless Trust.
- Households by Income and Cost Burden, Miami-Dade County, 2005:

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Less than 30% AMI	31296	12407	69690
30-59.9% AMI	31654	51396	47788
60-79.9% AMI	42683	34418	9103
80+ % AMI	425592	64539	8616
Total	531225	162760	135197

- According to the Demographic Profile of the Extremely Low Income Household, prepared by the Florida Housing Finance corporation with Shimberg Center data, 28% of Extremely Low Income (ELI) households are headed by persons 62 years of age or older. 65% of ELI households are small 1-2 member households. 38% of ELI households have a disability. 47% of ELI earn wages, yet 36% of those employed, earned \$7,000 or less a year. 63% of ELI households are cost burdened.
- Based on the Affordable Housing Supply Analysis by Miami Economic Associates, Distribution of Rental Units 2005, only 33% of the 310,000 units are affordable to very-low income families; the majority of the homeless and special needs population are very-low income.
- About 62% of the 7,538 persons who received Ryan White Title I case management services during a 12-month period, according to the Projection of HIV/AIDS Housing Need In Miami-Dade Metropolitan Division August 2006, have incomes equal to or less than the federal poverty. All of these households (4,701) require some form of housing assistance (rental assistance or subsidized affordable housing) based on housing burden in Miami-Dade: In Miami-Dade County, individuals living at the federal poverty level had to pay over 88% of their monthly income to afford the Fair Market Rent (FMR) for a zero bedroom unit or over 100% for a one-bedroom unit during the data period. A household of three living at the federal poverty level had to pay over 72% of its monthly income for a two-bedroom unit. Another 1,832 households who were not captured in the Ryan White data, are believed to be in a similar predicament. After taking into account existing housing resources (approx. 1,126 households assisted under HOPWA and 154 reporting Section 8 housing assistance), there are an estimated 5,246 households living with HIV/AIDS and at or below poverty level in desperate need of subsidized housing.
- The Homeless Trust's analysis dated 4/2006 shows that 2,247 homeless persons need permanent housing.
- The data makes clear that the housing needs of the extremely and very-low income population must be the County's priority.
- The Committee adopted the following income categories: **Extremely Low Income (ELI)** means households at 30% Area Median Income (\$11,750 annual income for one person, \$16,750 for family of four); **Very Low Income (VLI)** means households at 50% Area Median Income (\$19,550 annual income for one person, \$27,950 for family of four) and **Low Income (LI)** means households at 80% Area Median Income (\$31,300 annual income for one person, \$44,700 for family of four). Persons with fixed income meaning typically a person on SSI Disability with income roughly at 18% of AMI, well below the ELI category.
- Federal funding for the public housing and Section 8 programs is not keeping pace with housing need in Miami-Dade County.
- Greater emphasis on rental housing development is key to addressing housing needs of low, very and extremely low income households. Current policy focus on homeownership offers limited options to families below 50% of area median income
- Deeply subsidized, low-cost housing needed for the very poor population--up to 30% of area median income- as well as supportive services funding for special needs populations
- While recent state policy changes are encouraging, the State of Florida does not provide adequate resources to build housing for the very poor.
- Policies must result in mixed-income housing combining market rate housing with deep-subsidy for the very poor.

Additional Analysis Required:

- Data needs to be obtained from identified sources to determine the housing needs of the elderly, persons with cognitive disabilities, mobility disabilities, sensory disabilities, mental illness, substance abuse, and persons transitioning from nursing homes (hereafter referred to as "special need" populations).
- Analysis of central housing inventory database to determine universe of existing and pipeline affordable housing stock in Miami-Dade County funded by state, county or local government. Database must capture, by project location, unduplicated affordable units, funders and amount of contributions, government units responsible for compliance, income and target population restrictions, and affordability periods.

