

MIAMI-DADE COUNTY HOUSING SUMMIT

Community Affordable Housing Strategies Alliance (CAHSA)

Prepared for:

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- a. Public Action for Affordable Housing*
- b. Enhancing Rental Housing*
- c. Developing and Preserving Homeownership Opportunities*
- d. Identifying Tax Relief, Employer Incentives, Insurance and Abatement Strategies*
- e. New Ideas and Creative Recommendations*

SUMMIT STRUCTURE

On December 2, 2006, Miami-Dade County and the Community Affordable Housing Strategies Alliance (CAHSA) Task Force hosted the Miami-Dade Housing Summit. The day's events began with introductory remarks from Daniella Levine, CoChair CAHSA Summit Committee, George Knox, Summit Leader, and Commissioner Barbara Jordan. Participants were then directed to attend two consecutive discussion breakout sessions. Each session covered one of six topics:

- ◆ *Public Action for Affordable Housing*, which reviewed recommendations from both CAHSA's Public Housing, Section 8, Homeless Committee and Data Collection and Analysis Committee;
- ◆ *Enhancing Rental Housing*, which highlighted the results from the CAHSA Rental, Homeownership, and Rehabilitation Committee and the Maintenance of Affordability Committee;
- ◆ *Land Use and Community Land Trusts*, which focused on the work completed by CAHSA's Mayor's Land Use Workgroup;
- ◆ *Identifying Tax Relief, Employer Incentives, Insurance and Abatement Strategies*, which examined the findings from CAHSA's Tax Relief, Incentives, Insurance, Abatements Committee and Public and Private Employer Incentive Programs Committee;
- ◆ *Developing and Preserving Homeownership Opportunities*, which evaluated the recommendations from the CAHSA Rental, Homeownership, and Rehabilitation Committee and the Maintenance of Affordability Committee; and
- ◆ *New Ideas and Creative Recommendations*.

After the completion of the sessions, attendees convened for lunch to hear the Keynote Speaker, Hattie Dorsey. Ms. Dorsey, the Founder and President of Atlanta Neighborhood Development Partnership (ADNP), engaged the audience in a discussion about affordable housing, community development, and public policy and called for strengthened community participation. George Knox closed the Summit with an initial summary of the day's accomplishments.

ACCOMPLISHMENTS

Held at Miami-Dade College's Wolfson Campus, the Miami-Dade Housing Summit was attended by over 400 members representing diverse community sectors. The Summit set the stage for future collaborative efforts between residents, businesses and government and served as the community "think tank" on housing. Attendees worked together to develop consensus on CAHSA committee recommendations and offer over 500

suggestions. The majority of these recommendations can be grouped together within the following universal recommendations:

1. Prioritize housing
2. Increase assistance and incentives
3. Assist all classes
4. Increase accountability
5. Improve oversight
6. Standardize housing applications and programs
7. Expedite affordable housing development
8. Centralize all housing information
9. Develop mixed-income communities
10. Expand community involvement

Housing counseling services and public housing information were made available throughout the day.

COMMENTS AND THEMES

One of the key themes from the Summit was the need to *prioritize housing* as the number one goal in the County. Many participants referred to safe, decent housing as a “*basic human right*.” However, attendees acknowledged that affordable housing is not widely available to the community. The high cost of housing has put the dream of homeownership out of reach for most, and limited rental developments leave many in the community without anywhere that they can afford to reside. As a result, many revealed that they were living in substandard housing with no where to turn.

“*Nobody understands our individual human stories of surviving in a City like Miami*” was the outcry from one of the participants. In general, residents pleaded with the County to *increase assistance and incentives* to expand both rental and homeownership opportunities. Although there was some difference of opinion as to which group was in greatest need, the message was clear that the issue crosses all social classes and there is an inherent need to *assist all classes*. Some urged the County to prevent the “*the middle income exodus*,” while others advocated to “*assist those in greatest need*.” Nevertheless, all agreed that significant changes needed to be made.

While the majority of suggestions were broad-based, some identified specific programmatic solutions such as rent control, lease to own housing, inclusionary zoning and employer assisted housing. Others recommended various tax abatements and insurance solutions. Several also saw housing as an issue deeply connected with transportation, economic development, job creation and social welfare and proposed ideas to improve each. Moreover, the wide range of recommendations reveals that the attendees acknowledged that “*there is no silver bullet*” to address the affordable housing crisis and a wide range of solutions must be applied.

Overwhelmingly, residents demanded that the County overhaul their housing policies. There was strong consensus among the community to *increase accountability* on all

levels and *improve oversight* so that many of the problems occurring within the housing delivery system do not continue. A number of participants felt that landlords, elected officials, and all department heads dealing with housing should be held accountable; someone (i.e. Miami-Dade County inspector general, federal oversight board, special committee or “*housing czar*”) with enforcement power should monitor compliance; and assessments and evaluations should be transparent and available to the public.

In addition, attendees asked the County to simplify the application processes and consolidate similar programs. Comments such as “*there’s too many programs,*” “*there’s so many differences in how similar programs are administered*” and “*what’s available is too confusing*” all highlighted the need for the County to *standardize housing applications and programs* both between County departments and varying municipalities. Many felt that doing so would allow more people to access assistance and would *expedite affordable housing development*. Further, attendees asked that the County *centralize all housing information* in a one-stop resource center and clearinghouse and widely disseminate the information to the community.

Attendees implored that all county processes, programs and policies to be as inclusive as possible. Housing is needed at all levels – from the extremely low income to middle income households – and no group should be ignored. In particular, many participants felt that “*fair housing laws must be enforced*” and accessible design standards utilized. Additionally, several echoed one person’s comments that “*special needs [housing] should not be optional*” and insisted that the County should help immigrants, the elderly and people with disabilities “*avoid the barriers*” to living in safe, decent, affordable housing. Further, as neighborhoods are redeveloped and new housing is built, residents encouraged developers to *develop mixed-income communities* that would de-concentrate poverty and stop “*slumerization*”, while avoiding complete gentrification of the neighborhood.

Further, residents revealed their strong desire to have the County *expand community involvement*. While many commended the efforts of CAHSA and asked for their continued oversight, some feared that the process was not inclusive enough. Instead, they asked for local residents – from each neighborhood and income class – to sit on the committees. There was also a strong interest to continue having housing summits, both on the neighborhood and County levels.

ADDITIONAL RECOMMENDATIONS

In general, there was consensus on existing CAHSA committee recommendations. However, a large number did not agree with the CAHSA suggestion that “*all affordable housing developments requiring public hearings may by-pass the community council process and go directly to the Board of County Commission.*” Although this may expedite development, many felt that it would also reduce community involvement and deprive residents of their ability to provide input on the new development entering their neighborhood. In fact, residents also asked for greater input on all quality of life issues (i.e. parks and transportation). All other suggestions either confirmed the CAHSA report,

expanded upon the existing recommendations or proposed new, innovative ideas. Following is a summary of some of the proposals found in each group.

Public Action for Affordable Housing

During the *Public Action for Affordable Housing* workshop, a number of faults in existing government programs were identified. First, participants had issues with the current definitions of affordable and workforce housing – as one person put it *“people who earn very little money are also in the workforce.”* In general, people asked for greater clarity about what was meant by “affordable” housing and “workforce” housing, and assurances that the full range of those struggling to find adequate housing that they could afford within their income levels. In addition, the income qualifications for government programs and private loans prevented many from receiving housing. Further, assistance levels are too low and there are too few properties to choose from, especially within the Section 8 voucher program. Participants did not believe that there were sufficient dollars or programs for housing at any level starting with those with extremely low, to low to moderate income levels.

Questions arose as to why *“existing community housing [is] being torn down and rebuilt at a rate that the community cannot afford”* and promises to relocate residents are not being upheld. As a result, the community urged Miami-Dade County and municipalities to reclaim properties and funds which were given to developers for affordable housing that has not been built. In addition, they asked that public housing facilities be inspected and that assistance be provided to those who report maintenance issues. A few even urged the County *“to get out of the slum landlord business”* and offer *“mandatory sensitivity training in customer service for government employees.”*

Enhancing Rental Housing

“There’s an unrealistic focus on homeownership. There is not enough subsidy to allow a family earning \$16,000 a year to afford a \$200,000 house” stated one participant from the *Enhancing Rental Housing* breakout session. As a result, incentives must be offered to build new rental developments, rehabilitate existing properties and maintain affordable rental units. Suggestions included offering incentives to rental owners to keep their rents affordable for the lowest incomes and people on fixed incomes; using relief funds to rehabilitate multi-family rentals; offering training for architects, building code officials and inspectors on accessibility; and committing to a policy of no net loss of low-cost housing. In order to accomplish these ideals, attendees urged the County to find new revenue sources, targeting those at the extremely low to low income levels as well as the higher “workforce” levels, and to lobby the State for full-funding of the Sadowski Housing Trust Fund.

Land Use and Community Land Trusts

During the *Land Use and Community Land Trusts* breakout, it was suggested that once the County and municipalities identify available land and recoup affordable housing properties that have not been built, they should target reputable not-for-profit agencies to develop affordable housing. It was felt that these groups would be better inclined to address community needs, including special needs populations. However, it was also stated that deadlines should be established to ensure timely development and restrictive

