

CAHSA – 14 Point Plan Comparison Report

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The Board of County Commissioners (BCC) has officially recognized that housing affordability has reached staid levels in Miami-Dade County. In an effort to address the state of affairs the BCC enacted a resolution intended to the housing calamity through the review of legislative/regulatory and educational approaches. The effort led to the creation of the Miami-Dade County Community Affordable Housing Strategies Alliance (CAHSA) in June of 2006. The Alliance is comprised of 9 committees below are each of the committee's names and a description line for each:

Data Collection and Analysis

To identify and evaluate effectiveness of existing data sources

Public Education and Information

Evaluate and organize public outreach components of the CAHSA process

Public Housing, Section 8 Housing, Homeless and Special Needs Housing

Review current policies affecting named constituency, if necessary develop an action plan.

Rental, Homeownership and Rehabilitation

Assess existing policies affecting availability of attainable units and develop an action plan

Land-Use Work Group (including Community Land Trust Initiative Fast Track group)

Evaluate existing land use regulations in the development of publicly owned vacant county properties; if necessary develop an action plan

Public and Private Employer Housing Incentive Programs

Examine current policies providing private and public sector employer's incentives to initiate housing programs for employees, make recommendations to develop an action plan.

Tax/ Relief/Incentives/Abatement/Insurance Issues

Review the nature of existing land use regulations and the possibility of initiating property assessment relief to affordable and workforce housing proprietors as well as addressing the issue of insurance affordability.

Housing Summit

Organize the MDC Housing Summit as a forum where CAHSA members can present the work of their committee and receive community feedback.

Maintenance of Affordability

Investigate and develop programs and policies to maintain affordability of housing units and create a supportive system of services to maintain the housing occupant "in place" at times of economic crisis.

Introduction:

The purpose of this report is to review the recommendations that emerged through the CAHSA process in comparison to the Coalition for Emergency Housing Relief's 14 point policy package. This report is structured in the format of the 14-point plan; for each of the 14 points proposed, the corresponding CAHSA recommendations have been listed. The Housing Within Reach Partnership aspires to continue the dialogue that will bring us closer to the development of responsible, affordable housing policies for Miami- Dade County.

Public Accountability and Oversight

Establishment of Community Oversight Committee

The Rental, Homeownership and Rehabilitation Committee recommended that "Miami Dade County ... establish a comprehensive, independent oversight process such as that of the Homeless Trust."

The Public Housing, Section 8, Homeless and Special Housing Needs Committee reported that for the administration of Section 8 Housing Voucher Choice and Shelter plus Care Vouchers, an oversight advisory group should be established that would include "tenants, housing experts, and advocates to address improvements to the Public Housing and Housing Choice Voucher administrative plans"

The Public Housing, Section 8, Homeless and Special Housing Needs Committee also recommended that continued oversight be maintained through CAHSA. Specifically, CAHSA would advise the oversight committee on the implementation of strategies set forth in its policy recommendations.

Additionally, the Public Education and Information Committee recommended that the County "annually measure and evaluate the effectiveness of all affordable housing, public information and education initiatives." This committee did not specifically name who would perform this evaluation. In having this function be performed by an independent oversight committee, the County would be ensuring its transparency and accountability directly to the people of Dade County.

Emergency Housing Disaster Relief

The CAHSA report does not make much mention of what to do in regards to emergency housing relief. This is because the CAHSA process was developed to look at long-term strategies and procedural changes, and not with the sole intention of addressing immediate needs.

During the County Budget hearing Assistant County Manager Cynthia Curry said that CAHSA would be the first step in looking at long-term solutions to the housing situation in Miami Dade County. She stated that immediate relief was being provided through the County Manager's recommendation of funding for a housing voucher program to address the 40,000 people currently on the Section 8 waiting list.

Provide Emergency Rental Assistance:

There are several sections within the CAHSA report that address the need for emergency rental assistance as means by which to address the overwhelming need both for the short and long-term process.

The Rental, Homeownership and Rehabilitation Committee suggested in its set of program recommendations that the County create new and enhanced mechanisms to generate more affordable housing opportunities. One such recommendation was the establishment of a "local rental assistance program". The committee also stressed the need to prioritize the development and preservation of "existing affordable rental housing in order to combat the loss of affordable rental units in the community."

The Public and Private Employer Housing Incentive Programs Committee recommended that the County develop an Employer-Assisted Housing Program that would include Individual Development Accounts along with subsidy programs. Ideally the program would serve as a model that could then be replicated in the private sector.

The Public Housing, Section 8, Homeless and Special Housing Needs Committee suggested that in order to provide housing for the special needs community, the County support legislation that increases the amount of assistance that is available under the "General Assistance rent program." This program operates as a subsidy program that is partially funded by pending SSI payments as they arrive retroactively to the recipient.

Prohibit Affordable Housing loss without replacement:

Given the scarcity of affordable housing units in the region, the county shall disallow the loss or conversion of affordable housing units without the replacement of the same number of units around the area.

The Maintenance of Affordability Committee recommended that all housing ordinances and resolutions that the Board of County Commission puts forth should contain a clear policy statement not just about “promoting housing affordability, but also about preserving housing affordability.” The committee also recommended that any use of public property or funding for affordable housing transactions must incorporate property restrictions that maintain and preserve the affordability of real estate.

In order to ensure that true maintenance of affordability is taking place, the committee suggested that a housing compliance office (or officer) be created within the housing agency with the task of monitoring and enforcing affordability compliance and restrictions.

The Tax Relief, Incentives, Abatement and Insurance Committee complimented the Maintenance of Affordability Committee’s recommendations by urging the County to revise local ordinances in attempt to eliminate financial assistance programs that allow owner/borrowers to sell their affordable housing properties to unqualified buyers at market price. They went on to express the need for the County to ensure that restrictions be placed on properties intended to provide “affordable/workforce” housing for a set number of years. This committee stated that the decision should be made by the state legislature to ensure countywide compliance in unincorporated areas. The suggested law would work as a covenant restriction. This means that if the covenant is broken prematurely, the property owner would be required to pay abated taxes, as well as penalties with interest.

Additionally, the Tax Committee recommended that property tax valuation be changed either by statutory or constitutional amendment in order to reduce taxes on restricted income rental property. Along the same lines, the committee recommended a property tax deferral program be developed for owners of apartment buildings that meet a defined rental rate threshold and property maintenance standards, in order to encourage the retention of affordable rental housing.

Create and Implement new plan for Scott-Carver/ Turnover Land to a Community Land Trust:

The Scott-Carver plan shall be wholly reconfigured, under the guidance of displaced residents, community organizations and leaders/ turnover County-owned and controlled land to an independently formed community land trust...

Several of the committees reviewed this option as one of the ways to create more affordable housing. In fact, one of the committees had a separate component entitled the “Community Land Trust Initiative.”

The Maintenance of Affordability Committee recommended that the County consider the possibility of setting up a neighborhood CLT. The CLT would cover the Scott-Carver housing project area and any other neighborhood where the County owns or could control a sizable amount of developable property. The Land Use Work Group also suggested that a Community Land Trust be developed to address the need for more affordable housing. In their recommendation, they quoted a County resolution (R-306-03) that was heard on September 27th, 2006, in which the County Manager was asked to establish a land trust and to review developer incentives for affordable housing. The Tax Relief, Incentives, Abatement and Insurance Committee gave a recommendation that promotes affordability through land-use restrictions that would limit property owners from selling at market rates for a set number of years. All throughout, there are recommendations that seek to maintain affordability through some form of land banking or through the creation of a land trust.

Provide Property Tax Relief for Low Income Homeowners

The Tax Relief, Incentives, Abatement and Insurance Committee reviewed current tax code and devised two recommendations that address this demand. The first suggestion requested a recently amended property tax deferral statute for low-income senior homeowners. This proposal would allow the deferral of property taxes by owners that are 65 years of age or older and earning a maximum household income of \$24,000. This recommendation is similar to the constitutional amendment that was passed at the state level, which gives senior homeowners an extended Homestead exemption.

The Tax Committee also recommended that a revision of local ordinances be conducted to eliminate various financial assistance programs that allow owner/borrowers to sell their affordable housing properties to unqualified buyers at the market value. The Committee stressed the importance of urging our state delegation to consider creating a property tax deferral program for owners of apartment buildings who are currently keeping their rents affordable. Additionally, the Public Housing, Section 8, Homeless and Special Needs Housing Committee stressed this need by asking the County prioritize tax relief for owners willing to maintain affordable rental properties.

Analysis of the Recommendations:

The CAHSA recommendations had a rigorous, yet limited timeline. As a result there are several proposed recommendations that need further analysis before

they can be put into action. The initial findings of CAHSA are without a doubt a very good initial step as we head in the direction of putting affordable housing at the forefront of our public policy discussion. Although the CAHSA process came out of the need for emergency housing relief, the reality is that as a community it is time that systemic, synchronized policies are implemented. Strategies must deal with the housing deficiencies not just in response to the emergency that we are confronted with, but more importantly must provide approaches that will help us shape the future of our community for the long-term.

Although this report has outlined areas in which the County's affordable housing crisis can be addressed, there is still significant work to be done as we work toward the implementation of these recommendations. The most important element required in the assurance that a comprehensive policy package is developed is ensuring that there is political will. As a community, it is imperative that we commit to these recommendations and hold our elected officials accountable for future policy decisions. This is clearly just the beginning of what will be a meaningful, deliberate formation of a Miami that promotes housing within reach for all of its citizens.

Additionally, during committee meetings it was often stated that the fast-tracked process did not give the members enough of an opportunity to effectively develop their recommendations. Fortunately this is just the beginning; if the CAHSA process continues to examine potential policy options, together with housing advocacy groups we can develop a menu of housing opportunities that will meet the ever-pressing need in our community.