

HOUSING ELEMENT

Introduction

The purpose of the Housing Element is to provide a framework for developing plans and programs by local governments to assist in the provision of suitable housing for current and future residents of Miami-Dade County. The Element establishes goals, objectives, and policies aimed at guiding both the public and private efforts to deliver housing. It provides for adequate sites for future housing, particularly housing for extremely low, very low, low and moderate-income families, including workforce housing. It analyzes current housing trends and problems in Miami-Dade County and it presents policies and programs aimed at attaining the housing goals and objectives.

The Housing Element has been developed to meet the requirements of Chapter 163, *Florida Statutes* (F.S.) and Rule 9J-5, *Florida Administrative Code* (F.A.C.). It builds on a long history of innovative housing planning and programming by Miami-Dade County which, since 1957, has been a home rule charter county. The Planning and Zoning Department therefore serves as a regional agency, and housing needs and goals in this Element are presented for the entire County, including the 35 municipalities.

The Housing Element addresses needs that must be met for the most part by the private sector. Other Elements of this Plan deal with development programs that are primarily public sector responsibilities -- the street and highway system, mass transit, parks, playgrounds, water, waste disposal, and other utilities and capital improvements which are the responsibility of Miami-Dade County and other local governments. Housing is different, as local governments today build little or no new housing. Instead, they provide, plans, programs, and development regulations (zoning, building codes, etc.) to guide the private sector in the development of new housing, and maintain fair housing ordinances and housing structural and health codes which set minimum standards. Funding is also provided as incentives for the development of affordable housing, including affordable workforce housing.

References to affordable housing and income limit categories that are made throughout the Housing Element are based on standard definitions developed by the U.S. Department of Housing and Urban Development (HUD) which are used to determine eligibility for many of the County's housing programs. In this context, affordability is defined as housing costs that are 30% or below a household's annual income. Households whose housing expenses exceed 30% of their annual income are considered cost burdened.

The extremely low, very low, low and moderate income limit categories presented in the Housing Element represent the maximum income one or more natural persons or a family may earn, as a percent of the area median income (AMI) in order to qualify for certain housing assistance programs. Below are the income limits as defined by HUD standards, state regulations and Miami-Dade County policies:

- Extremely Low: At or below 30% of the AMI
- Very Low: 30.01 to 50% of the AMI
- Low: 50.01% to 80% of the AMI
- Moderate: 80.01% to 120% of the AMI (The moderate income limit for Miami-Dade County's Documentary Surtax Program includes up to 140% of the AMI.)

In addition to the above categories, the Housing Element also provides a workforce housing category, which is defined as housing that is affordable to natural persons or families whose total household income is at or below 140% of the AMI. Although workforce housing incorporates all the income categories described above, it differs from other forms of affordable housing in that it seeks to address the housing needs of the workforce. Such housing is generally located near employment centers and within close proximity of transit services. This form of housing allows for employment based housing, which is housing provided by employers for their workers. It also encourages public-private partnerships in the development of such projects.

The Adopted Components of this Element include the goals, objectives, and policies contained herein and the Housing Element monitoring program.

The 2003 Evaluation and Appraisal Report (EAR) shows that between the year 2000 and 2025, Miami-Dade County will require 294,200 new housing units. It is estimated that about 42 percent of those units will be needed by very low and low-income households. These are units that only new residents will require and do not take account of existing housing deficiencies. The 2000 Census revealed that 77,000 households were living in overcrowded conditions and more than 204,000 households were cost-burdened (there is an unknown overlap between these two categories). These are truly daunting numbers and the trend seems to be worsening. Overcrowding increased from 18.2 percent to 20 percent of all households between 1990 and 2000. Likewise, cost burden is becoming more wide spread.

An overall affordability analysis was done in the 2003 EAR Report, which matched income distribution to housing cost distribution. In 1990, just over 86 percent of renter-occupied units were affordable and, by 2000, this had dropped to 79.5 percent. The same pattern held for owner-occupied units; 37.3 percent affordable in 1990, 34.0 percent by 2000. Again, the EAR Report points out that these trends are likely to continue in Miami-Dade County. The projected demographic makeup, income distribution, wage rates, poverty levels and sources of economic and population growth, if they persist, virtually assure that insufficient affordable housing will remain a serious problem in Miami-Dade County well into the future.

GOAL 1

ENSURE THE PROVISION OF AFFORDABLE HOUSING THAT WILL MEET THE SPATIAL AND ECONOMIC NECESSITIES OF ALL CURRENT AND FUTURE MIAMI-DADE COUNTY RESIDENTS, REGARDLESS OF HOUSEHOLD TYPE OR INCOME.

Objective HO-1

Promote housing choice for all Miami-Dade County citizens regardless of race, ethnicity, age, sex, family composition, disability or sexual orientation such that residential segregation indices are reduced to a value of 50 or less.

Policies

- HO-1A. Continue to enforce existing housing laws that prohibit housing discrimination on the basis of race, ethnicity, age, sex, family composition, disability or sexual orientation.
- HO-1B. Miami-Dade County housing assistance provider agencies should carry out equal opportunity fair housing activities where applicable and to the degree possible.
- HO-1C. Affordable housing resource information should be distributed to the general public, especially to very low, low and moderate-income households, by County housing agencies through several techniques and media.

Objective HO-2

Designate by the year 2025 sufficient land (+/-25,000 acres) to accommodate sites at varying densities for a variety of housing including manufactured homes, with special attention directed to affordable units for extremely low, very low, low, and moderate-income households, including workforce housing.

Policies

- HO-2A. Develop by the end of 2008 a housing plan that would aim to fairly and equitably distribute extremely low, very low, low- and moderate-income publicly assisted affordable housing, including affordable workforce housing, throughout the County, in a manner that lessens potential impacts of such housing in any one area while providing a wider choice of extremely low, very low, low, and moderate-income affordable housing options.
- HO-2B. Allow manufactured homes within residential areas throughout the County, provided they meet design and building standards and are generally compatible with the surrounding residential development.
- HO-2C. Foster a diversity of affordable housing types defined by the County's Comprehensive Development Master Plan to include single-family detached housing, single-family attached and duplex housing, multi-family housing and manufactured homes.
- HO-2D. Continue to promote zoning code changes that allow housing product

opportunities such as accessory apartments, single room occupancy units (SRO's), elderly residential hotels, and the mixing of unit types.

- HO-2E. The Department of Planning and Zoning will prepare and apply a series of innovative methods for increasing public awareness of the accessory apartment provision in the zoning code and promoting its use.

Objective HO-3

Assist the private sector in providing affordable housing products in sufficient numbers for existing and future residents throughout the County by the year 2025, (approximately 294,000 units), with an appropriate percentage (about 42 percent) of new housing available to extremely low, very low, low and moderate-income households, including workforce housing.

Policies

- HO-3A. Provide additional administrative incentives for new developments to ensure the inclusion of a wide spectrum of housing options, particularly for extremely low, very low, low, and-moderate-income households, including workforce housing.
- HO-3B. Continue to investigate methods for providing affordable residential dwelling units and to review, evaluate and streamline those aspects of planning, zoning, permitting and building codes that may unduly restrict or increase the cost of housing.
- HO-3C. Provide administrative and technical support to non-profit housing development corporations to construct new housing either for sale or rent to extremely low, very low, low, and-moderate-income persons, including workforce housing.
- HO-3D. Continue to develop programs such as the Documentary Stamp Surtax Program, the Housing Finance Authority Savings Bank, Location Efficient Mortgages and other innovative ways to reduce financing costs.
- HO-3E. Encourage interlocal agreements among adjacent jurisdictions, for the provision of affordable housing opportunities within their region if not within their jurisdiction, especially for extremely low, very low, low, and moderate-income residents, including workforce housing.
- HO-3F. By the end of 2006 an inclusionary zoning program which involves private sector developments in the provision of work force housing will be implemented. Builders and developers who participate in this program will be entitled to exceed CDMP density ranges and certain other land use provisions according to provisions set forth in the Land Use Element.
- HO-3G. The Department of Planning and Zoning will work with other appropriate departments to consider development of a housing linkage program which applies to commercial and industrial projects above a certain size.

Objective HO-4

Develop ways to broadly communicate accurate information about public and private affordable housing development, especially extremely low, very low, low, moderate-income, and workforce housing, throughout the County.

Policies

- HO-4A. Prepare a visual file, including photos and site plans, of successful work force housing projects blended with market rate housing in order to illustrate the feasibility of this concept.
- HO-4B. Solicit participation from the community at large in developing design guidelines and site plans for affordable housing, perhaps through design charrettes with local architects and potentially affected neighbors and/or community associations.

GOAL II

THROUGHOUT MIAMI-DADE COUNTY IDENTIFY AND PROVIDE AFFORDABLE HOUSING OPPORTUNITIES FROM WITHIN THE EXISTING HOUSING STOCK AND ENSURE ITS EFFICIENT USE THROUGH REHABILITATION AND RENOVATION, AND FACILITATE ADAPTIVE CONVERSION OF NON-RESIDENTIAL STRUCTURES TO HOUSING USE FOR EXTREMELY LOW, VERY LOW, LOW, AND MODERATE-INCOME HOUSEHOLDS, INCLUDING WORKFORCE HOUSING.

Objective HO-5

Reduce the number of substandard housing units in the County by encouraging the rehabilitation or conservation of the existing housing stock, including historic structures, and provide that an increased number of extremely low, very low, low and moderate-income, and workforce units comes from housing rehabilitation and adaptive re-use of non-residential structures.

Policies

- HO-5A. Consistently enforce minimum building and housing code standards throughout the County so that all new and rehabilitated housing, public or private, is in compliance.
- HO-5B. Continue Federally funded housing development assistance, maintenance and neighborhood improvement programs, especially in eligible low income areas.
- HO-5C. Continue to use existing housing assistance funding for maintenance and rehabilitation programs for eligible publicly and privately owned single and multi-

family units, including those for the elderly and disabled.

- HO-5D. Identify, conserve and protect historically significant housing and stabilized neighborhoods from the intrusion of incompatible land uses that would adversely affect neighborhood character or existing structures, pursuant to the provisions of the Miami-Dade County Historic Preservation Ordinance.
- HO-5E. Review current demolition processes and suggest modifications if they inhibit the rehabilitation of housing for low income and work force households or the adaptive reuse of non-residential structures for such housing.

Objective HO-6

Increase affordable housing opportunities for extremely low, very low, low, and moderate-income households, including workforce housing options, within reasonable proximity to places of employment, mass transit and necessary public services in existing urbanized areas.

Policies

- HO-6A. Promote the location of housing for extremely low, very low, low, and moderate-income households, including workforce housing options, near employment centers or premium transportation services through the application of CDMP planning provisions and cooperation with County agencies which provide affordable housing.
- HO-6B. Continue to use incentives, such as the Federal Empowerment Zone and State Enterprise Zone designations, Brownfields, the Urban Jobs Tax Credit Program, and Community Redevelopment areas, to attract industries to locate in or near infrastructure-ready infill sites in very low, low and moderate income residential areas and to employ residents of these areas.
- HO-6C. Priority should be given to assisting affordable work force housing projects which are proximate to employment concentrations, mass transit, or have easy access to a range of public services.
- HO-6D. Miami-Dade County shall identify sites adequate for workforce housing according to the “Miami-Dade County Workforce Housing Plan” adopted by July 1, 2008.

GOAL III

ALL VARIATIONS OF AFFORDABLE HOUSING PRODUCTS IN MIAMI-DADE COUNTY SHOULD BE PROVIDED THROUGH THE MOST ECONOMICALLY FEASIBLE ALTERNATIVES.

Objective HO-7

Bring about housing design and development alternatives that are aesthetically pleasing, encourage energy efficiency and enhance the overall health, safety and general welfare of County residents.

Policies

- HO-7A. Ensure that growth management, housing design, and development alternatives form an integral part of a community of functional neighborhoods and town centers that promote community identity, and enhance the overall quality of life.
- HO-7B. Continue supporting development of new and innovative economically feasible construction techniques, materials and manufacturing methods that maintain or improve housing structural quality.
- HO-7C. Promote programs designed to enhance neighborhood safety in order to help prevent possible housing deterioration by crime.
- HO-7D. The County shall continue to encourage new legislation that promotes energy efficiency, use of alternative energy and conservation alternatives, in the construction and rehabilitation of new and existing buildings.
- HO-7E. The County shall promote affordable utility costs for new public housing projects by utilizing Florida Green Building Coalition green construction standards or other acceptable standards, and through the incorporation of alternative energy technologies into low-income weatherization programs.
- HO-7F. The County should discourage the practice of illegal housing conversions, additions, or unpermitted new residential construction through a program which includes: strong public communications; aggressive inspections; penalties; and, information on affordable housing programs.

Objective HO-8

Maintain the stock of suitable rural housing available to farm workers, as well as special housing for migrant farm workers.

Policy

- HO-8A. Work with County employers and appropriate agencies to identify and provide adequate assistance in meeting seasonal migrant and rural farm worker affordable housing needs.

Objective 9

Provide for the special housing needs of the County's elderly, disabled, homeless, orphaned children, families in need, persons with AIDS and others in need of specialized housing assistance.

Policies

- HO-9A. Continue to provide, in accordance with Chapter 533, F.S. and applicable County codes, housing opportunities for the County's homeless, elderly, and disabled. Halfway houses and special needs congregate living facilities for institutionalized groups such as persons with AIDS should be made available.
- HO-9B. Monitor the status and location of group homes, foster-care facilities, adult congregate living facilities, halfway houses, and similar housing facilities consistent with Chapter 419 of the Florida Statutes to ensure wide accessibility and to avoid undue concentration in any area and expand community residential alternatives to institutionalization.
- HO-9C. Continue to allow within residential areas, as a right provided in the Land Use Element, group homes and foster care facilities that are owner-occupied and contain six-or-fewer beds.

Objective HO-10

Continue governmental assistance to persons and families displaced and relocated by public projects and encourage private-sector assistance in relocating people displaced by private projects.

Policies

- HO-10A. Provide safe, well built, and transit accessible affordable housing units prior to relocation to households displaced by public action.
- HO-10B. Encourage the private sector to provide housing assistance to families and individuals displaced through private sector actions.
- HO-10C. Assure the availability of suitable emergency shelters, transitional housing, and relocation programs for very low, low- and moderate-income populations who have lost their housing, especially when displacement occurs due to redevelopment or natural disaster.

Monitoring Program

In order to enable the preparation of the periodic Evaluation and Appraisal Report (EAR) as required by Section 163.3191, F.S., the Minimum Criteria Rule (Rule 9J-5, F.A.C.) requires that local comprehensive plans contain adopted procedures for monitoring and evaluating the Plan and its implementation (Sections 9J-5.005[1][c][3], and 9J-5.005[7], F.A.C). In addition, successful implementation of level of service standards, and requirements that services be available at the time of development, also require the establishment or enhancement of monitoring and reporting programs.

This section of the Element outlines the substantive elements of Miami-Dade County's monitoring program pertinent to the objectives, policies, and parameters referenced in this Element. It should be understood that the proposed programs or program improvements will be refined over time, as more experience is gained. Undoubtedly, by the time that the next EAR is prepared, the measures and procedures outlined herein will have been modified to reflect practical considerations.

The administrative requirements for monitoring and preparation of the EAR as outlined in Section 9J-5.005(7), F.A.C. are not repeated here. They are outlined only in the Land Use Element to avoid redundancy. The reader is referred to that Element for a summary of those procedural requirements.

Evaluation Assessment Review

For the purpose of evaluating and assessing the implementation of the Housing Element in Year 2010, each objective will be reviewed as follows to monitor the degree to which it has been reached.

Goal I, Objective HO-1.

Residential segregation indices using census and other data as necessary and available will be used to report on results achieved related to this objective.

Goal I, Objective HO-2.

The 2000 and 2010 census data will be utilized to compare the distribution of the number of units by value and type, by census tract or other appropriate area.

Goal I, Objective HO-3.

The 2000 and 2010 census data will be utilized to calculate "cost burden" by area for the two years so that changes can be noted. Cost burden is defined as a household which is devoting more than 30 percent of its income to housing costs.

Goal I, Objective HO-4.

The measure of achievement for this objective will consist of listing and describing the various means employed to inform the public about the characteristics of affordable housing and the development of it.

Goal II, Objective HO-5.

The number of units rehabilitated through the various Miami-Dade County sponsored or approved programs will be reported for the years 2003 to 2010.

Goal II, Objective HO-6.

Information and data compiled by the specific agencies providing affordable housing, either rehab or new, will be acquired and the distributional pattern analyzed with respect to employment centers, mass transit, and important facilities and services. The 2000 and 2010 census and matching land use data will be utilized.

Goal III, Objective HO-7.

Efforts to promote better housing design, construction methods, materials, energy conservation improvements or related matters will be reported on.

Goal III, Objective HO-8.

The status of rural and farm worker housing will be compared to that five years before the EAR date, using the best available data.

Goal III, Objective HO-9.

Information and data compiled by the specific agencies dealing with these special client groups will be obtained and analyzed in order to evaluate success in meeting this objective.

Goal III, Objective HO-10.

The records of the agencies, which are responsible for relocation of displaced households, will be the basis for assessing this objective achievement.