

Memorandum



Date: December 3, 2025

To: Honorable Chairman Anthony Rodríguez
and Members, Board of County Commissioners

Agenda Item No. 2(B)(3)
January 21, 2026

From: Daniella Levine Cava *Daniella Levine Cava*
Mayor

Subject: Miami-Dade Five-Year Housing Plan

Executive Summary

The attached report (or the Plan) is in response to Resolution No. R-441-23 and Resolution No. R-431-23 sponsored by Commissioner Marleine Bastien and Senator Rene Garcia and adopted by the Board of County Commissioners (“Board”) on May 2, 2023. The resolutions directed the County Mayor or County Mayor’s designee to develop a five-year housing plan for Miami-Dade County and to place the completed report on an agenda of the full Board without committee review pursuant to rule 5.06(j) of the Board’s Rules and Procedure.

Tackling the housing and affordability crisis has remained a top priority for my administration since I formally declared a housing crisis in April 2022, and we have worked alongside the Board to create real solutions, launch innovative programs to provide relief, and accelerate the supply of housing options our residents can afford.

The attached report assesses the County's population growth and the need for continued efforts to increase access to housing for residents across our community, including for those experiencing homelessness as well as expanded workforce and affordable housing. The Department of Housing and Community Development (HCD) has incorporated tangible recommendations as part of this Plan which are responsive to County needs identified through the qualitative and quantitative analysis that informed the Plan’s development. From the time that this initial directive was issued in 2023 requiring HCD to craft the Plan to the present, HCD has actively pursued several initiatives to address identified needs, and these updates are reflected as part of the Recommendations.

The attached report was prepared by the University of Miami's Office of Civic and Community Engagement (CCE) and highlights the following:

- Miami-Dade County's stock of remaining vacant units will be occupied by 2027.
- The most significant gaps, or shortfalls, exist within Miami-Dade's rental market, particularly at the lower segment of the income spectrum. An estimated 217,000 households exist under 50% of area median income (AMI), while less than 70,000 actual units exist at affordable levels to these families.
- Just under 200,000 additional units are needed to address the current needs of renters.
- Miami-Dade County experienced negative net domestic migration amidst an influx of wealthy families and individuals from states such as New York, California, and Texas. The per capita income of out-migrants from Miami-Dade was \$59,880 in 2022, while

the per capita income of in-migrants was \$114,268 that same year. This shift in population and income distribution has had major impacts on the housing market.

- Miami-Dade residents are being priced out of both the rental and the owner markets as evidenced by the fact that just 14% of census tracts in Miami-Dade County had an average home sale price affordable to buyers below 140% AMI between 2019 to 2023.

The solutions and recommendations outlined in this five-year plan are designed to address the diverse housing needs of Miami-Dade County residents by providing a range of housing options, including rental assistance, homeowner and rental rehabilitation, down payment assistance, and the construction of new affordable housing units. Through a combination of program development, strategic partnerships, and policy changes, the Plan outlines opportunities to continue to increase the availability of affordable and workforce housing, improve support for vulnerable populations, and create neighborhoods where all our families can thrive.

Background

The report was prepared by CCE in cooperation with the Jorge Perez Metropolitan Center at Florida International University (FIU). The Miami Dade County Housing and Community Development Department (HCD) and the Miami Dade County Regulatory and Economic Resources Department (RER) collaborated and supplied significant data and input. The final report was contracted to the University of Miami as the departments did not possess the resources required to deliver a timely report.

Specifically, CCE consulted with and obtained data and insights from:

- Miami-Dade County Department of Housing and Community Development
- Miami-Dade County Department of Regulatory and Economic Resources and RER's Office of Historic Preservation
- Miami-Dade County Homeless Trust

For the purposes of this report, R-441-23 will be referred to herein as "**Homelessness Plan**" and R-431-23 will be referenced as "**Affordable Plan**." For the purposes of these plans the term "affordable housing" is referring to housing that is affordable to households whose incomes are below 60% of the County's area median income (AMI). The term "workforce housing" is referring to housing that is affordable to families whose incomes are within 60% and 140% of the County's AMI.

The Five-Year Plan Recommendations and Considerations

HCD Recommendations

1. Require that County Departments with buildable surplus land convey parcels to HCD for the development of affordable and workforce housing.
 - Update: Mayor Levine Cava has directed HCD and PIOD to lead the coordination among County Departments with the goal of identifying parcels suitable for the development of affordable and workforce housing. This directive includes the establishment of workgroups consisting of a panel of

experts responsible for developing strategies to address the affordable housing needs across the County. Through initiatives such as the Prosper Workgroup and Dream Homes, HCD is demonstrating success at increasing affordable homeownership and rental development.

2. HCD to enhance scoring preferences for housing for persons with disabilities.
3. HCD to enhance scoring preferences for housing for persons experiencing homelessness.
 - Update: The Mayor provided a directive to prioritize placements of people experiencing homelessness into housing units pursuant to HB 1365, which prohibits the County from allowing people to sleep in public places. HCD provided bonus points in the 2025 Surtax/SHIP/HOME RFA for projects that dedicated all FHFC LINK Units to the Homeless Trust.
4. Authorize HCD to establish a subsidiary and become a developer of mixed-income housing to ensure control over the development process, funding, asset management, and guarantee maximum set aside units for the County's most vulnerable residents.
 - Update: The BCC approved the creation of the Miami-Dade Attainable Housing Corporation, Inc. on October 9, 2025 (Agenda Item No. 11(A)(10)).
5. Create a resident marketing strategy, provision of technical assistance, expedited permitting, and access to funding resources.
 - Update: The Office of Housing Advocacy has recently combined efforts with HCD's Resident Services Division. HCD is providing outreach for housing programs through virtual and in-person workshops throughout the County.

Other Policy Considerations

Enhance housing affordability in the County by improving alignment with the CDMP goals and objectives:

- Promote infill development in the Urban Infill Area (UIA)
- Encourage the use of vacant sites for development
- Provide financial and regulatory incentives to drive new development
- Streamline planning and building codes to reduce development costs
- Support nonprofit development and inclusionary zoning for workforce housing
- Improve public transportation access in target affordable housing areas to promote workforce housing
- Improve coordination of planning, development, and impact assessment among government entities

Improve vulnerable neighborhoods in alignment with the CDMP goals and objectives:

- Target redevelopment and infill to address pressing vulnerabilities through policies and funding
- Improve public transportation options and expand connectivity
- Leverage rehabilitation, enforcing building and housing codes to reduce substandard dwellings
- Create, upgrade, and sustain recreational facilities to improve the quality of life in TUAs

Honorable Chairman Anthony Rodríguez
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- Improve coordination of planning and development among government entities with a focus on affordable housing

Increasing the resiliency of the County's housing stock in alignment with the CDMP goals and objectives:

- Incorporate sea level rise evaluations in infrastructure planning
- Designate and address vulnerable areas through Adaptation Action Areas
- Participate and encourage regional climate resilience efforts
- Protect aquifers and improve sewer and drainage systems to reduce flooding and flooding risk
- Protect recharge areas to ensure a sustainable water supply
- Implement regulations to ensure new development is resilient to coastal hazards, sea level rise, and hurricanes
- Retrofit existing infrastructure to withstand coastal hazards and erosion
- Develop and foster public awareness and education on emergency response, evacuation plans, and resilience strategies
- Prioritize funding for infrastructure projects in vulnerable areas, especially areas at greatest risk for climate related hazards
- Direct future population from Coastal High Hazard Areas (CHHAs)

Should you require additional information, please contact Nathan Kogon, AICP, Director, HCD at 786-469-4106.

c: Geri Bonzon-Keenan, County Attorney
Gerald K. Sanchez, First Assistant County Attorney
Jess McCarty, Executive Assistant County Attorney
Office of the Mayor Senior Staff
Nathan Kogon, AICP, Director, HCD
Lourdes Gomez, Director, RER
Basia Pruna, Director, Clerk of the Board
Eugene Love, Agenda Coordinator

MEMORANDUM

DATE: November 20, 2025

TO: Nathan Kogon, AICP, Director, Miami-Dade County Department of Housing and Community Development (HCD)

FROM: University of Miami's Office of Civic and Community Engagement (CCE)

SUBJECT: Miami-Dade Five-Year Housing Plan – Directives 230797 and 230827

Dear Director Kogon:

In accordance with the agreement between HCD and University of Miami's Office of Civic and Community Engagement (CCE) dated March 24, 2023, our staff has been working to prepare reports requested by the Board of County Commissioners. Please see attached the requested five-year housing plan for Resolutions R-441-23 and R-431-23.

Thank you,

University of Miami's Office of Civic and Community Engagement

On May 2, 2023, the Miami-Dade County Board of County Commissioners (BCC) approved: (1) Resolution No. R-431-23, sponsored by Senator René García, which directed the County Mayor or County Mayor's to provide a five-year plan that assesses the population growth in Miami-Dade County and the need or demand for affordable and workforce housing, including accessibility for the disabled and (2) Resolution No. R-441-23, sponsored by Commissioner Marleine Bastien, which directed the County Mayor or County Mayor's designee to provide a five-year plan that assesses the population growth in Miami-Dade County and the need or demand for housing for persons experiencing homelessness. The five-year housing plan acknowledges the need for additional affordable housing units to accommodate the needs of the growing jurisdiction, where currently, over 50% of households are cost-burdened (defined as paying more than 30% of income on housing and related costs). The R-441-23 directive for an assessment of housing for persons experiencing homelessness, as well as recommendations and updates on initiatives to address the housing crisis, are important first steps to increasing residential capacity to result in improved affordability to house all residents in Miami-Dade County.

The University of Miami's Office of Civic and Community Engagement (CCE) is leading the development of this report, in cooperation with the Jorge Perez Metropolitan Center at Florida International University (FIU). CCE consulted with and obtained data and insights from:

- Miami-Dade County Department of Housing and Community Development (HCD)
- Miami-Dade County Department of Regulatory and Economic Resources (RER) and RER's Office of Historic Preservation
- Miami-Dade County Homeless Trust

CCE has convened progress meetings with HCD, RER, and the Homeless Trust.

Per R-441-23 and R-431-23, the BCC directed the County Mayor or County Mayor's designee to provide a progress report on the final plans, which was presented before the BCC on March 19, 2024 (Agenda Item No. 2(B)(5)). The progress on each requested element as requested is as follows. For the purposes of this report, R-441-23 will be referred to herein as "**Homelessness Plan**" and R-431-23 will be referenced as "**Affordable Plan**."

For the purposes of these plans the term "affordable housing" is referring to housing that is affordable to households whose incomes are below 60% of the County's area median income (AMI). The term "workforce housing" is referring to housing that is affordable to families whose incomes are within 60% and 140% of the County's AMI.

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Executive Summary

Miami-Dade County's (County) population is projected to continue growing to over 3.2 million by 2050 and the County's current stock of remaining vacant units is expected to be occupied by 2027. Affordable housing options are dwindling, leading to current residents being priced out of the market. The per capita income of out-migrants from Miami-Dade was \$59,880 in 2022, while the per capita income of in-migrants was \$114,268 that same year. To address this housing affordability issue, the Miami-Dade County Department of Housing and Community Development (HCD) is proposing a five-year plan (the Plan) that includes various solutions aimed at increasing the availability of affordable and workforce housing while increasing support available to vulnerable populations within the County.

Borne from the analysis of resources and data, recommendations and policy considerations beginning on page 6 and highlighted throughout this five-year plan provide solutions to expand housing access to a wide range of populations. As a snapshot, recommendations include increasing first-time homebuyer assistance to help renters transition into homeownership and targeting additional assistance to vulnerable low-income households and people with a history of homelessness. The Miami-Dade County Homeless Trust (Trust), which utilizes a person-centered approach to assist vulnerable populations through its Coordinated Entry System (CES), offers several recommendations to address homelessness across the County. The Trust recognizes that existing resources for individuals experiencing homelessness are currently overly concentrated within the City of Miami. To address this, the Homeless Trust, through its Continuum of Care (CoC), is working to expand resources outside traditional boundaries ensuring that services are distributed equitably throughout Miami-Dade County to avoid concentrations in specific areas and ensure equitable distribution of services. Recommendations specific to ending homelessness include increasing outreach efforts, acquiring and renovating rental units, repurposing existing properties into Permanent Supportive Housing, prioritizing housing vouchers based on specific needs, and advocating for collaboration between relevant organizations.

Miami-Dade County faces interconnected challenges relating to housing. There is a documented convergence among indicators that exacerbate vulnerabilities to housing stability including climate change and sea level rise. This is demonstrated by an aging housing stock with over 70% of properties predating the strict building code implemented after Hurricane Andrew's destruction in 1992, exacerbated by a significant number of cost-burdened residents. The County also faces a shortage of affordable housing for low- and moderate-income families, seniors, persons experiencing homelessness, and people with disabilities. The greatest shortfall exists in the rental market, and particularly at lower segments of the income spectrum. The majority (over 62%) of renters live in multifamily housing, while higher-income families primarily occupy single-family homes. The concentrations of need within the homeownership market closely mirror those seen in the rental market. Miami-Dade residents are being priced out of both the rental and the owner markets as evidenced by the fact that just 14% of census tracts in Miami-Dade County had

an average home sale price affordable to buyers below 140% of area median income (AMI) between 2019 to 2023.

To address these disparities, it is essential to continue developing a diverse mix of housing types, with a focus on multifamily housing to address immediate needs while incentivizing the development of small scale, missing middle housing development, and still striving for affordable single-family homeownership. The Plan recommends continued emphasis on multifamily mix-income communities, particularly smaller, infill developments. Creative land use and zoning policies that encourage mixed-use projects in residential areas and increase the percentage of affordable housing are also recommended. Analysis provided by the County's Department of Regulatory and Economic Resources (RER) Planning Research and Economic Analysis Section, and data from UM CCE's Land Access for Neighborhood Development mapping tool estimated that 102,196 additional housing units that could potentially be built on 2,540 vacant and underutilized government and institutional owned lots in Miami-Dade County. To further determine availability of buildable surplus land, it requires sophisticated coordination with County departments and a greater analysis of the proposed sites to ensure there are no conflicts with future planning. Mayor Levine Cava's *High Impact Priorities* reflect affordable housing as the number one priority for her administration. Under her direction, HCD in coordination with the People and Internal Operations Department (PIOD) and in conjunction with other County Departments, is actively planning for the development of a variety of housing types, including missing-middle, on County-owned parcels. Using the Dream Homes initiative as the pilot, HCD has a plan to expand this effort by continuing to build affordable homeownership and rental units on underutilized County owned parcels. These lots, which have been analyzed, have the potential to expand the current affordable housing development pipeline. In order to address the County's housing needs effectively, collaboration with governmental, private, and nonprofit sectors is crucial. This will lead to increased streamlining of the development permitting process and prioritizing projects that benefit the community.

While Florida lacks a state-level historic tax credit program, Miami-Dade County has many sites listed on the National Register of Historic Places, presenting opportunities for rehabilitation and adaptive reuse with potential tax benefits. However, challenges include identifying historically significant resources, preserving the safety and integrity of these buildings, and ensuring compliance with accessibility standards.

The solutions and recommendations outlined in this five-year plan are designed to address the diverse housing needs of Miami-Dade County residents by providing a range of housing options, including rental assistance, homeowner and rental rehabilitation, down payment assistance, and the construction of new affordable housing units. Through a combination of program development, strategic partnerships, and policy changes, the Plan outlines opportunities to increase the availability of affordable and workforce housing, improve support for vulnerable populations, and promote more equitable and sustainable communities.

The 5-Year Plan Recommendations and Considerations

Miami-Dade Department of Housing & Community Development (HCD) Recommendations

HCD has incorporated tangible recommendations as part of this Plan which are responsive to County needs identified through the qualitative and quantitative analysis that informed the Plan's development. From the time that this initial directive was issued in 2023 requiring HCD to craft this Plan, to date HCD has actively pursued several initiatives to address identified needs, and these updates are reflected as part of the Recommendations.

1. Require that County Departments with buildable surplus land convey parcels to HCD for the development of affordable and workforce housing.
 - Update: Mayor Levine Cava has directed HCD and PIOD to lead the coordination among County Departments with the goal of identifying parcels suitable for the development of affordable and workforce housing. This directive includes the establishment of workgroups consisting of a panel of experts responsible for developing strategies to address the affordable housing needs across the County. Through initiatives such as the Prosper Workgroup and Dream Homes, HCD is demonstrating success at increasing affordable homeownership and rental development.
2. HCD to enhance scoring preferences for housing for persons with disabilities.
3. HCD to enhance scoring preferences for housing for persons experiencing homelessness.
 - Update: The Mayor provided a directive to prioritize placements of people experiencing homelessness into housing units pursuant to HB 1365, which prohibits the County from allowing people to sleep in public places. HCD provided bonus points in the 2025 Surtax/SHIP/HOME RFA for projects that dedicated all FHFC LINK Units to the Homeless Trust.
4. Authorize HCD to establish a subsidiary and become a developer of mixed-income housing to ensure control over the development process, funding, asset management, and guarantee maximum set aside units for the County's most vulnerable residents.
 - Update: The BCC approved the creation of the Miami-Dade Attainable Housing Corporation, Inc. on October 9, 2025 (Resolution R-980-25).
5. Create a resident marketing strategy, provision of technical assistance, expedited permitting, and access to funding resources.
 - Update: The Office of Housing Advocacy has recently combined efforts with HCD's Resident Services Division. HCD is providing outreach for housing programs through virtual and in-person workshops throughout the County.

Other Policy Considerations

Enhance housing affordability in the County by improving alignment with the CDMP goals and objectives:

- Promote infill development in the Urban Infill Area (UIA)
- Encourage the use of vacant County-owned sites for development
- Provide financial and regulatory incentives to drive new development of workforce and affordable housing such as Ordinance No. 22-80, sponsored by former Commissioner Jean Monestime and co-prime sponsored by Vice Chairman Kionne McGhee
- Streamline planning and building codes to reduce development costs
- Support nonprofit development and inclusionary zoning for workforce housing
- Improve public transportation access in target affordable housing areas to promote workforce housing
- Improve coordination of planning, development, and impact assessment among government entities

Improve vulnerable neighborhoods in alignment with the CDMP goals and objectives:

- Target redevelopment and infill to address pressing vulnerabilities through policies and funding
- Improve public transportation options and expand connectivity
- Leverage rehabilitation, enforcing building and housing codes to reduce substandard dwellings
- Create, upgrade, and sustain recreational facilities to improve the quality of life in Target Urban Areas (TUAs)
- Improve coordination of planning and development among governmental, private, and nonprofit entities with a focus on affordable housing

Increasing the resiliency of the County's housing stock in alignment with the CDMP goals and objectives:

- Incorporate sea level rise evaluations in infrastructure planning
- Designate and address vulnerable areas through Miami-Dade's designated Adaptation Action Areas (AAAs)
- Participate and encourage regional climate resilience efforts
- Protect aquifers and improve sewer and drainage systems to reduce flooding and flooding risk
- Protect recharge areas to ensure a sustainable water supply
- Implement regulations to ensure new development is resilient to coastal hazards, sea level rise, and hurricanes
- Retrofit existing infrastructure to withstand coastal hazards and erosion

- Develop and foster public awareness and education on emergency response, evacuation plans, and resilience strategies
- Prioritize funding for infrastructure projects in vulnerable areas, especially at-risk areas from climate change
- Direct future population from Coastal High Hazard Areas (CHHAs)

(a) Provision of housing for all current and anticipated future residents of Miami-Dade County

R-431-23 directed that the Plan consider the provision of housing for all current and anticipated future residents of the County. RER followed the Planning Research and Economic Analysis Section methodology to project the population of Miami-Dade County through 2040. Figure 1 includes the projected components of population changes that were factored into the resident population projections until 2040.

FIGURE 1: Population Estimates for Miami-Dade County from 2010 to 2040 Including Components of Population Change

Population Projections and Components of Change						
Miami-Dade County, Florida: 2010 to 2040						
Year Ending March 31	Resident Population	Population Change	Net Migration	Natural Increase (Birth-Death)	Net Immigration	Domestic Migration
2010	2,496,436	36,087	21,862	14,225	30,364	-8,502
2011	2,547,517	51,081	37,754	13,327	33,528	4,226
2012	2,559,519	12,002	-991	12,993	32,186	-33,177
2013	2,561,659	2,140	-9,974	12,114	32,418	-42,392
2014	2,585,335	23,676	10,860	12,816	34,428	-23,568
2015	2,618,636	33,301	20,183	13,118	34,039	-13,856
2016	2,659,616	40,980	28,067	12,913	50,697	-22,630
2017	2,673,648	14,032	1,832	12,200	49,235	-47,403
2018	2,682,866	9,218	-1,952	11,170	34,665	-36,617
2019	2,695,442	12,576	1,731	10,845	33,335	-31,604
2020	2,701,767	6,325	-2,595	8,920	32,004	-34,599
2021	2,715,508	13,741	12,817	924	38,313	-25,496
2022	2,731,808	16,300	12,832	3,468	38,518	-25,686
2023	2,754,429	22,621	12,847	9,774	38,723	-25,876
2024	2,777,320	22,891	12,862	10,029	38,928	-26,066
2025	2,800,485	23,165	12,877	10,288	39,133	-26,256
2026	2,823,927	23,442	12,892	10,550	39,338	-26,446

2027	2,847,086	23,159	12,907	10,252	39,543	-26,636
2028	2,869,952	22,866	12,921	9,945	39,748	-26,827
2029	2,892,521	22,569	12,936	9,633	39,953	-27,017
2030	2,914,784	22,263	12,951	9,312	40,158	-27,207
2031	2,936,735	21,951	12,966	8,985	40,363	-27,397
2032	2,958,367	21,632	12,981	8,651	40,568	-27,587
2033	2,979,672	21,305	12,996	8,309	40,773	-27,777
2034	3,000,643	20,971	13,011	7,960	40,978	-27,967
2035	3,021,275	20,632	13,025	7,607	41,183	-28,158
2036	3,041,559	20,284	13,040	7,244	41,388	-28,348
2037	3,061,490	19,931	13,055	6,876	41,593	-28,538
2038	3,081,063	19,573	13,070	6,503	41,798	-28,728
2039	3,100,270	19,207	13,085	6,122	42,003	-28,918
2040	3,119,106	18,836	13,100	5,736	42,208	-29,108
Decade	Ten-Year Annual Change, 1991 to 2040					
1991-2000		31,639	17,732	13,907	38,986	-21,253
2001-2010		24,295	9,685	14,610	33,569	-23,884
2011-2020		20,533	8,492	12,042	36,654	-28,162
2021-2030		21,302	12,884	8,418	39,236	-26,351
2031-2040		20,432	13,033	7,399	41,286	-28,253

Source: U.S. Bureau of the Census, Decennial Census 2010, 2020. Inter-Censal and Post-2020 figures, Miami-Dade County, Department of Regulatory and Economic Resources, Research Section, 2022.

FIGURE 2: Population Projection in Miami-Dade County from 2010 to 2050

Miami-Dade County Resident Population 2010 - 2020 with Projections to 2050	
Year	Resident Population
2010	2,496,436
2011	2,547,517
2012	2,559,519
2013	2,561,659
2014	2,585,335
2015	2,618,636
2016	2,659,616
2017	2,673,648
2018	2,682,866

2019	2,695,442
2020	2,701,767
2021	2,715,508
2022	2,731,808
2023	2,754,429
2024	2,777,320
2025	2,800,485
2026	2,823,927
2027	2,847,086
2028	2,869,952
2029	2,892,521
2030	2,914,784
2031	2,936,735
2032	2,958,367
2033	2,979,672
2034	3,000,643
2035	3,021,275
2036	3,041,559
2037	3,061,490
2038	3,081,063
2039	3,100,270
2040	3,119,106
2041	3,137,565
2042	3,155,641
2043	3,173,328
2044	3,190,620
2045	3,207,513
2046	3,224,001
2047	3,240,080
2048	3,255,744
2049	3,270,990
2050	3,285,812

Source: U.S. Census Bureau, Decennial Census 2010 and 2020 Inter-Censal and Projections by Miami-Dade County Department of Regulatory and Economic Resources, Planning Research and Economic Analysis Section 2022.

Future Housing Demand in Miami-Dade County

Thanks to the analysis of Census population and housing data conducted by RER, more complete planning and assessment of future housing needs is possible. This methodology utilizes RER's existing population projections, coupled with U.S. Census estimates of housing units to estimate when the County might expect to exhaust its remaining stock of vacant housing units.

Projected Population Growth

For this exercise, the assumed starting population of Miami-Dade County residents, outlined in Figure 2 above, for 2024 is 2,777,320 residents. Over the next decade, the County's population is projected to grow to over 3,000,000 residents. And, by 2050 Miami-Dade will be home to roughly 3,285,000 residents; this will represent a population increase of 18.3% from 2024 to 2050. Consideration of emerging and current migration trends may be warranted in planning for this growth. For example, during the COVID pandemic era, Miami-Dade County experienced negative net domestic migration amidst an influx of wealthy families and individuals from states such as New York, California, and Texas. The per capita income of out-migrants from Miami-Dade was \$59,880 in 2022, while the per capita income of in-migrants was \$114,268 that same year. This shift in population and income distribution has had major impacts on the housing market.ⁱ

Estimated Future Housing Needs

According to the 2021 American Community Survey data in Figure 3 below, there were approximately 128,000 vacant units, including seasonal/occasional/recreational units. Additionally, for Miami-Dade County overall, there was an average of about 2.6 persons per occupied unit. There are currently 3,415 vacant units with 2 to 4 bedrooms and 34,593 with 5+ units, which could potentially meet the needs of households with an average size of 2.6 persons. **Using the data from Figures 2 and 3, it can be assumed that the County's reserve of vacant units will be occupied by new population growth by 2027.** Importantly, this estimate does not take into consideration the affordability needs of future individual households and their compatibility with existing vacant units. Additionally, this method of estimation does not consider vacant land and its availability for future redevelopment. RER has previously considered the boost to residential capacity available in future development **and has estimated that Miami-Dade's current capacity extends beyond the year 2040.** With this in mind, efforts to significantly expand the County's stock of available and affordable housing units should be initiated and underway well ahead of this estimated year.

FIGURE 3: Occupancy Status of Existing Housing Units in Miami-Dade County with Persons per Unit (PPU) Estimates

	Housing Units	Population	PPU	Population*
Total Units	1,054,374	2,429,402	2.3	
Total Occupied (87.90%)	926,799	2,429,402	2.6	
Single-Family Attached/Detached (46.61%)	491,401	1,489,557	3.0	
2-4 Units (4.69%)	49,443	121,503	2.5	
5+ Units (35.40%)	373,277	783,786	2.1	
Mobile Home/Trailer/Boat/RV/etc. (1.20%)	12,678	34,556	2.7	
Total Vacant 12.10%	127,575			296,837
Total Vacant: For Sale or Rent; Migrant Workers; Other (5.47%)	57,647			140,443
Single-Family Attached/Detached (1.83%)	19,259			58,379
2-4 Units (0.32%)	3,415			8,392
5+ Units (3.28%)	34,593			72,636
Mobile Home/Trailer/Boat/RV/etc. (0.04%)	380			1,036
Total Rented/Sold Not Occupied (0.90%)	9,529			24,142
Single-Family Attached/Detached (0.40%)	4,206			12,749
2-4 Units (0.04%)	402			988
5+ Units (0.46%)	4,807			10,093
Mobile Home/Trailer/Boat/RV/etc. (0.01%)	114			311
Total Seasonal/Recreational/Occasional Use (5.73%)	60,399			132,252
Single-Family Attached/Detached (0.50%)	5,221			15,826
2-4 Units (0.08%)	840			2,064
5+ Units (5.11%)	53,913			113,203
Mobile Home/Trailer/Boat/RV/etc. (0.04%)	425			1,158

* Population that could be accommodated at the same ratio of persons per unit.

Source: ACS 5-Year Estimates Public Use Microdata Sample 2021; Weight used: WGTP; Units in structure recode (BLD_RC1)

Item A Summary

Miami-Dade County's population is projected to continue growing to over 3.2 million by 2050. This growth is largely projected to come from new residents arriving in the County (about 12,000 to 13,000 individuals per year). Conversely, the County is expected to see over 25,000 residents leave Miami-Dade per year during this period of growth. The per capita income of out-migrants from Miami-Dade was \$59,880 versus \$114,268 of in-migrants, in 2022. Using Census Bureau data and projections from RER, Miami-Dade County's stock of remaining vacant units will be occupied by 2027. However, the County's actual capacity is estimated to extend past the year 2040. This dynamic indicates the urgency of integrating

the strategies outlined in this plan if the County desires to accommodate the impending influx of residents.

Item A Recommendations:

- Early and robust program deployment to address affordable housing needs within the described timeline that ensures effective collaboration between governmental, private, and nonprofit sectors
- Consideration of equity and displacement potential in program development and growth management
- Broaden criteria for inclusion of affordable units in policies and programs that incentivize and facilitate housing development

ⁱ Individual Tax Returns, 2022. (2022). [Dataset]. IRS. <https://www.irs.gov/statistics/soi-tax-stats-individual-income-tax-returns>

(b) The current inventory of affordable (0 to 60% AMI) and workforce housing (60 to 140% AMI), units available for the disabled population, and an inventory of housing for persons experiencing homelessness, and a determination of the number of units needed (shortfall)

Determination of Current County Affordable Units

R-431-23 and R-441-23 directed that the Plan include an analysis of the number of units available to individuals and families according to their income levels (Area Median Income). Using publicly available Comprehensive Housing Affordability Strategies (CHAS) data provided by the U.S. Census Bureau (2020), research staff employ a straightforward methodology to demonstrate the dynamic between the values of households in Miami-Dade and the actual incomes that exist there. While R-431-23 and R-441-23 specified an analysis of the “0 to 60% AMI” and “60 to 140% AMI” categories, this approach was ultimately shaped by the availability and granularity of CHAS data. The figures below examine the supply and demand of affordable housing units at 50%, 80%, and 100%+ of Household Area Median Family Income (HAMFI) with distinctions made by housing tenure (Owners, Renters). These figures are contrasted with the number of units that fall into Housing and Urban Development’s VHUD (Value) and RHUD (Rent) categories. These terms serve to label units that the agency deems affordable to households earning the corresponding incomes, thus helping to quantify the cost of units. For example, a unit labeled at or below VHUD50 is considered affordable (based upon its value) to a household that earns up to 50% of HAMFI. RHUD functions identically, though it is based on rental estimates rather than household values. The difference between these two figures – the incomes of families and the ‘cost’ of Miami-Dade’s housing units– is the “Gap/Surplus” referred to in this analysis.

One important consideration is the exclusion of incompatibly occupied (or unavailable) units from the calculation. Experts have noted that, from the perspective of addressing affordable housing, units occupied by families that earn more than the income-limit of a given affordability category, do little to address the existing needs within said category. As such, analyses of the “VHUD50 and below” units, for example, exclude housing units that may be valued at the VHUD50 level but are occupied by families who earn over the theoretical income limit. While ~30,000 owner units exist in Miami-Dade, valued at VHUD50 and below, only about ~11,000 are currently theoretically serving to mitigate the shortfall of this specific category, as these are occupied by families earning 50% or less of HAMFI.

Additionally, because CHAS data aggregates households and units over certain thresholds, a deeper exploration of the affordability of higher-end housing units is lacking. That said, the nature of present adverse market conditions precludes these data limitations from being a meaningful obstacle to determining housing shortfall. In Miami-Dade County, like other counties in the region, the degree of crisis regarding housing affordability is not equal for all income categories. Moreover, the crisis is not experienced equally by all tenure-groups.¹¹ As such, shortfall was determined to be concentrated in key segments of the market, providing the opportunity for strategic targeting going forward.

Shortfall of Renter Units

The most significant gaps, or shortfalls, exist within Miami-Dade's rental market. Just under 200,000 additional units are needed to address the current needs of renters. The large deficiencies seen here are congruent with the general composition of Miami-Dade's population and workforce; sales and service occupations, for example, make up over 40% of Miami's jobs. The wages and insecurity generally encountered in these occupations leave Miami residents with limited options when entering the housing market. As market conditions have worsened, many households have turned towards long-term renting as an alternative to barriers in purchasing. However, rent costs have also grown since 2019 leaving many renter households paying upwards of 50% of their income on rent with no end in sight. The data below in Figure 4 makes it clear the direst need that currently exists is concentrated in the rental market.

The County's Analysis of Impediments (AI) to Fair Housing Report, for example, identified a similar dynamic of incompatible incomes and affordable rents; households earning 30 – 50% of the Area Median Income (a category which encompasses 15.92% of total households and a large portion of Miami-Dade's resident workforce) did not earn enough to afford to rent a market-rate efficiency unit without becoming cost burdened.ⁱⁱⁱ As a solution to this issue, HCD will utilize all available funding sources to identify and purchase housing units to expand the County's housing inventory. These units will be owned and operated by HCD with affordable rents for County residents.

FIGURE 4: Renter Occupied Households at a Range of Income Levels and the Number of Units Available or Needed

Household Area Median Family Income Range	Total Households	Affordable and Available Units	Gap/Surplus Units
HAMFI 30% or below	129,648	34,355	-95,293
HAMFI 31 - 50%	87,049	34,919	-52,130
HAMFI 51 - 80%	202,244	155,978	-46,266
HAMFI 80%+	127,773	136,916	9,143

Source: 2016-2020 CHAS Data

Shortfall of Owner-Units with a Mortgage

The shortfalls within the owner-occupied households with a mortgage category closely mirrors those seen in the Renter category. Once a household is able to move from renting to owning, the financing of a home-purchase will play a major role in how a household will make decisions and manage economic fluctuations.^{iv} To meet the affordable housing needs

of the mortgaged households in Miami-Dade earning less than 100% of HAMFI, about 63,000 units are needed. While the raw figures of missing units are not as staggering for this group of households, the data below demonstrates an important factor in addressing the ongoing crisis – this gap of roughly 63,000 units could hypothetically be addressed through a shift in market conditions. If wages were to rise significantly for this group, or if prices were to dramatically decrease, existing units would ideally become more accessible. However, these shifts are not likely in the foreseeable future. Instead, leaders and advocates will need to encourage residential development to shift or adjust to the distribution of incomes that are present in the County. Moreover, from a competitive perspective, this dynamic is not lost upon homebuyers. Home purchase prices that are incompatible with swaths of the resident workforce will have major implications for the County’s economic resilience as employers struggle to recruit and retain employees.^v In an effort to make homeownership more accessible to Miami-Dade County residents, HCD is recommending a forgivable loan or grant program to provide second mortgage and down payment assistance for low-income buyers. In accordance with the Miami-Dade County Local Housing Assistance Plan (LHAP), the second mortgage loans will be limited to up to \$80,000 in most areas of the County and up to \$100,000 in vulnerable neighborhoods.

FIGURE 5: Owner-Occupied Households with a Mortgage at a Range of Income Levels and the Number of Units Available or Needed

Household Area Median Family Income Range	Total Households	Affordable and Available Units	Gap/Surplus
HAMFI 50% or below	54,919	10,633	-44,286
HAMFI 51 - 80%	49,558	36,176	-13,382
HAMFI 81 -100%	33,020	27,012	-6,008
HAMFI 100%+	146,558	284,055	137,497

Source: 2016-2020 CHAS Data

Shortfall of Owner-Units without a Mortgage

Representing the smallest shortfalls of affordable housing of the three tenure-groups, non-mortgaged owner-occupied units, included below in Figure 6, account for 17% of all units included in CHAS estimates. It should be noted that even in this third tenure-category, the concentration of need exists at similar income levels as other tenure-categories. A wide majority of owner households without a mortgage exist at opposite ends of the income distribution – under 50% HAMFI and above 100% HAMFI. This implies a divergence in the types of households and families that are at these levels, within this category. Most likely, much of the households that presently are at HAMFI 50% or below purchased their homes prior to the onset of the housing crisis and have had additional time to pay off a mortgage. As the market has become more constricted and unaffordable, these households have

remained in place, thus resulting in a significant gap of units at that level. Special consideration should be given to the level and nature of shortfall for non-mortgaged owner units, particularly at lower income-levels, as there is meaningful overlap between this category and the County's elderly and fixed-income households.^{vi}

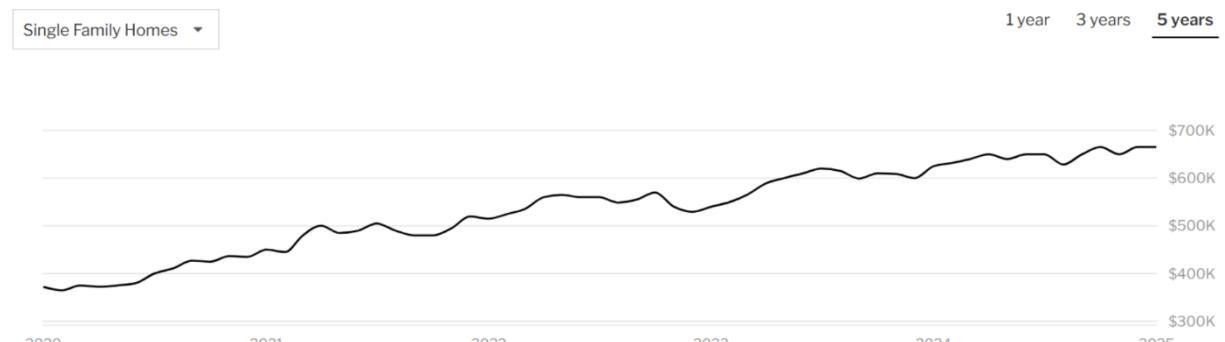
FIGURE 6: Owner-Occupied Households without a Mortgage at a Range of Income Levels and the Number of Units Available or Needed

Household Area Median Family Income (HAMFI) Range	Total Households	Affordable and Available Units	Gap/Surplus
HAMFI 50% or below	66,525	15,380	-51,145
HAMFI 51 - 80%	30,454	28,882	-1,572
HAMFI 81 -100%	15,251	18,241	2,990
HAMFI 100%+	66,012	79,061	13,049

Source: 2016-2020 CHAS Data

Figures 7 and 8 show the County housing market trends for single-family homes and condominiums/co-ops from 2020 through 2025.

FIGURE 7: The County Median Sales Price for Condominiums/Co-ops Over the Last Five Years with the % Change Between Years

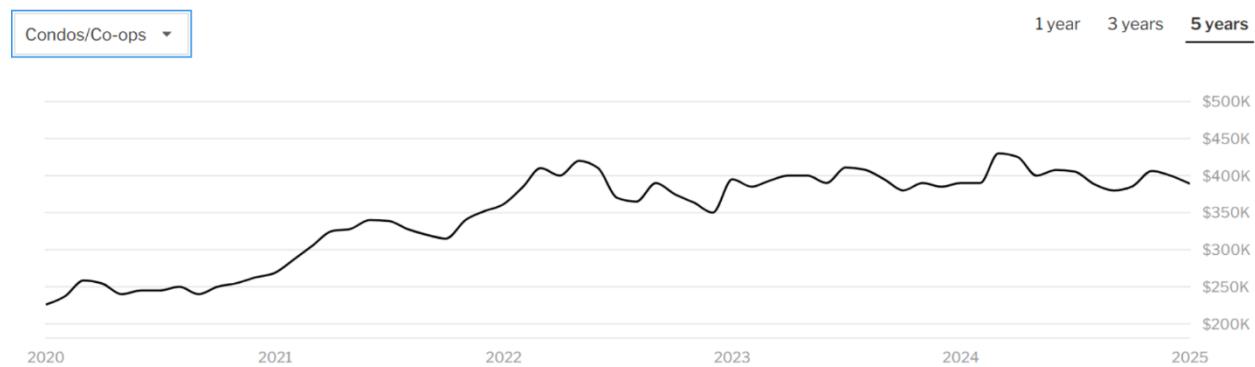


Based on Redfin calculations of home data from MLS and/or public records.

	January 2020	January 2021	January 2022	January 2023	January 2024	January 2025
Median Sales Price	\$372,250	\$450,000	\$515,000	\$540,000	\$624,900	\$665,000
Growth % YoY	+9.5%	+20.9%	+14.4%	+4.9%	+15.7%	+6.4%

Source: Redfin.com

FIGURE 8: The County Median Sales Price for Condominiums/Co-Ops Over the Last Five Years with the % Change Between Years

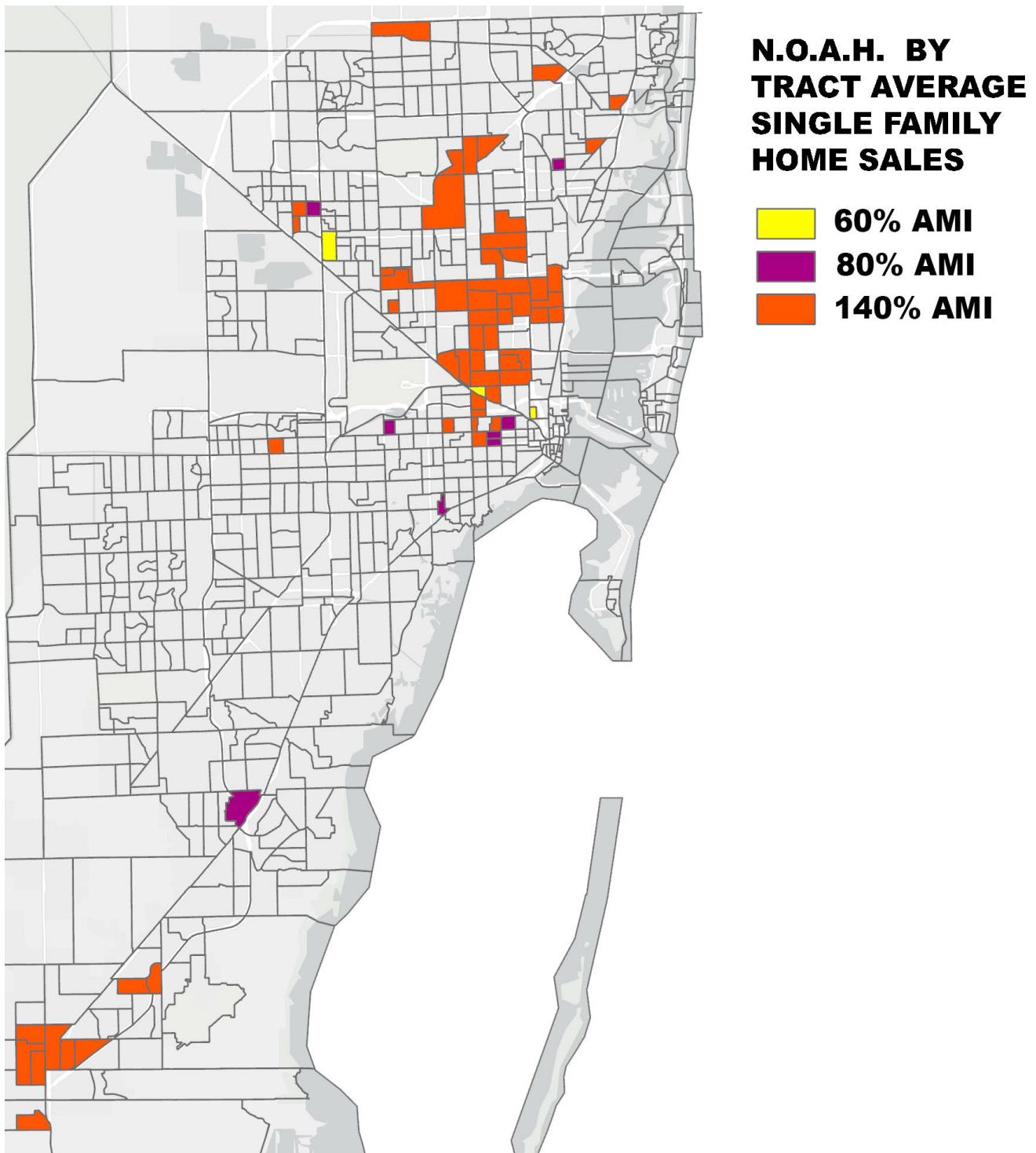


Based on Redfin calculations of home data from MLS and/or public records.

	January 2020	January 2021	January 2022	January 2023	January 2024	January 2025
Median Sales Price	\$226,000	\$269,000	\$361,500	\$395,000	\$390,000	\$389,000
Growth % YoY	+2.7%	+19.0%	+34.4%	+9.3	-1.3%	-0.26%

Source: Redfin.com

FIGURE 9: Then County's Naturally Occurring Affordable Housing (NOAH) and Workforce Housing Based on 2019-2023 Average Sale Prices of Single-Family Homes by Census Tracts



Source: 2019-2023 Property appraiser sales data by Miami-Dade County, Department of Regulatory and Economic Resources, Planning Research and Economic Analysis Section. Mapped by UM's Office of Civic and Community Engagement.

FIGURE 10: The County's Naturally Occurring Affordable Housing (NOAH) and Workforce Housing Based on 2019-2023 Average Sale Prices of Condominiums by Census Tracts

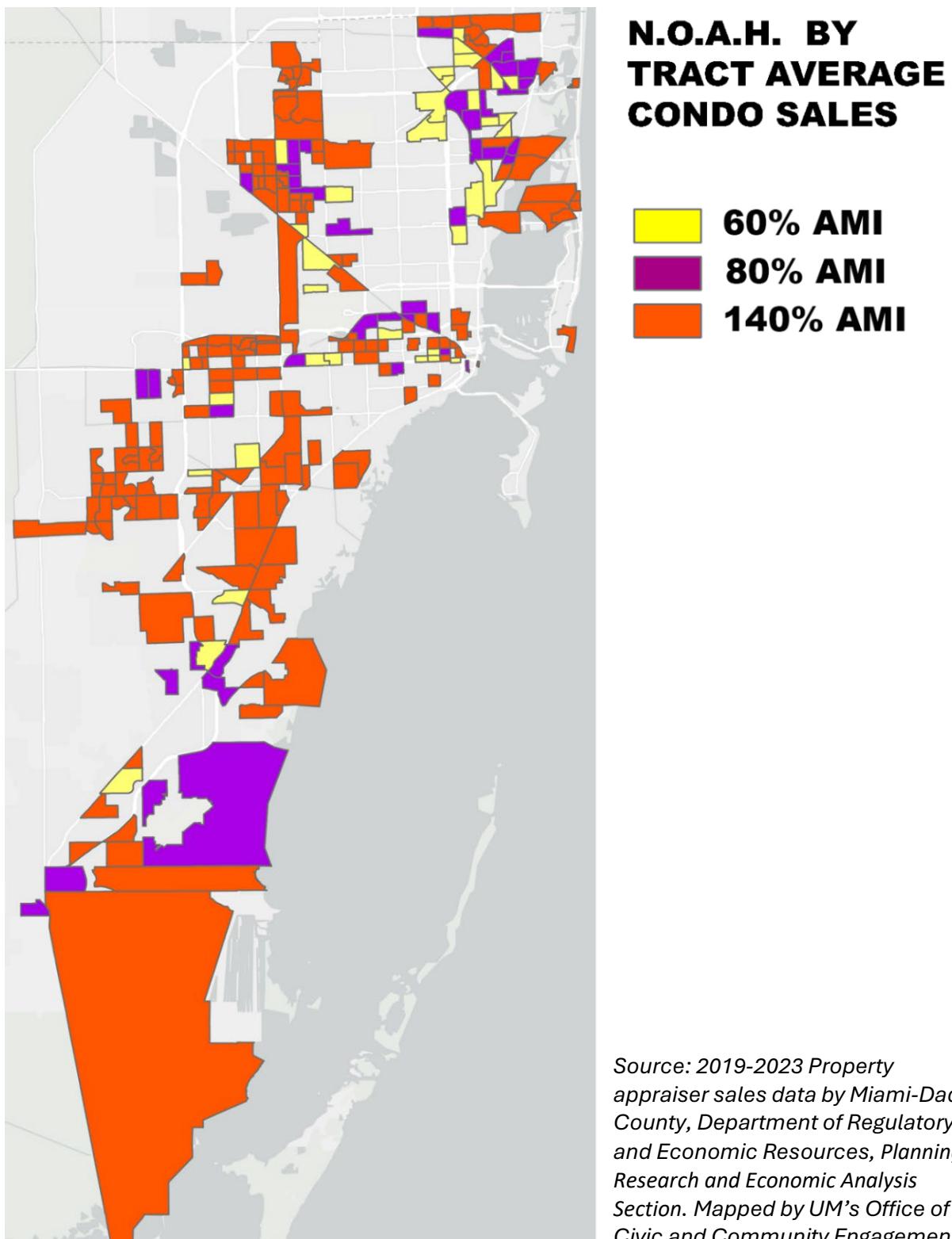


Figure 9 visualizes 76 County census tracts that include average single-family home sale prices between 2019 and 2023 that were under 60, 80, and 140% AMI. This data represents a small subset of Miami-Dade County's census tracts. For context, in 2023 the rounded median family income (MFI) for the Miami-Miami Beach-Kendall, FL HUD Metro FMR Area was \$74,700; 60% of the 2023 MFI is \$44,820, 80% of the 2023 MFI is \$59,760, and 140% of the 2023 MFI is \$104,580.^{vii} RER determined that there were only 3 census tracts where the weighted average single-family home sale price between 2019 and 2023 was within 60% AMI in 2023, which is less than 1% of 606 census tracts. 10 tracts, or slightly more than 2%, had a weighted average single-family home sale price between 2019 and 2023 within 80% of the Area Median Income (AMI). In contrast, a larger proportion of tracts—63 in total, or about 14%—had a weighted average home sale price within 140% of Miami-Dade County's 2023 AMI during the same period.

Figure 10 visualizes 362 County census tracts that include average condominium sale prices between 2019 and 2023 under 60, 80, and 140% AMI. When comparing the 2019-2023 weighted average sale price data for single-family homes and condominiums, there are more census tracts in the County with greater affordability for condominiums than for single-family homes. RER determined that between 2019 and 2023:

- There were 35 census tracts where the weighted average condominium sale price was within 60% of the 2023 AMI. This is 8.6% of the census tracts.
- There were 77 tracts, which is 19% of the census tracts, with a weighted average condominium sale price within 80% of the 2023 AMI.
- There were significantly more tracts, 250 or 61.7% of the census tracts, with a weighted average condominium sale price between 2019 and 2023 within 140% of the 2023 AMI.

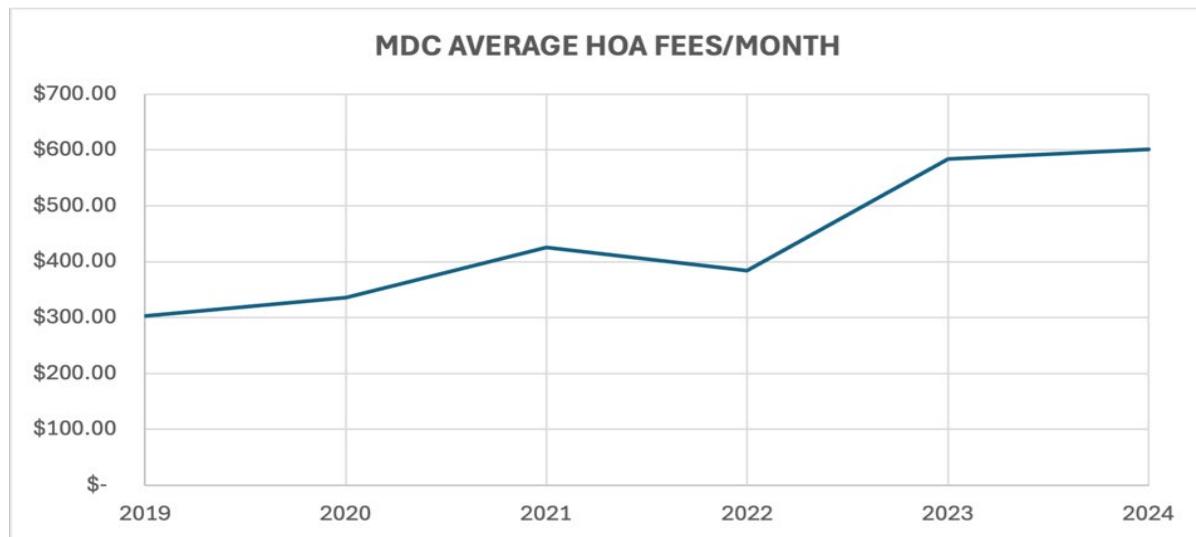
It is relevant to note that while there are more areas in the County with greater affordability of sale prices for condominiums than single family homes in the last four years, this data does not reflect additional costs of condominium ownership, which can include homeowner association fees, maintenance fees, management fees, special assessment fees, utilities, and insurance fees.

Homeowner Association (HOA) Fees

Homes that are in Homeowner Associations (HOAs) must pay association fees and are therefore generally valued at least 4% higher than other homes. Data from the Foundation for Community Association Research shows the average monthly HOA fee in the United States as \$390, which is \$4,680 annually.^{viii}

According to a Redfin sample of homes sold in the past five years, Miami-Dade County's average HOA monthly fee is approximately \$600. This fee has roughly doubled since 2019, as seen in the chart below. The rising cost of HOA fees only exacerbates the housing affordability problem for the already cost-burdened homeowners.

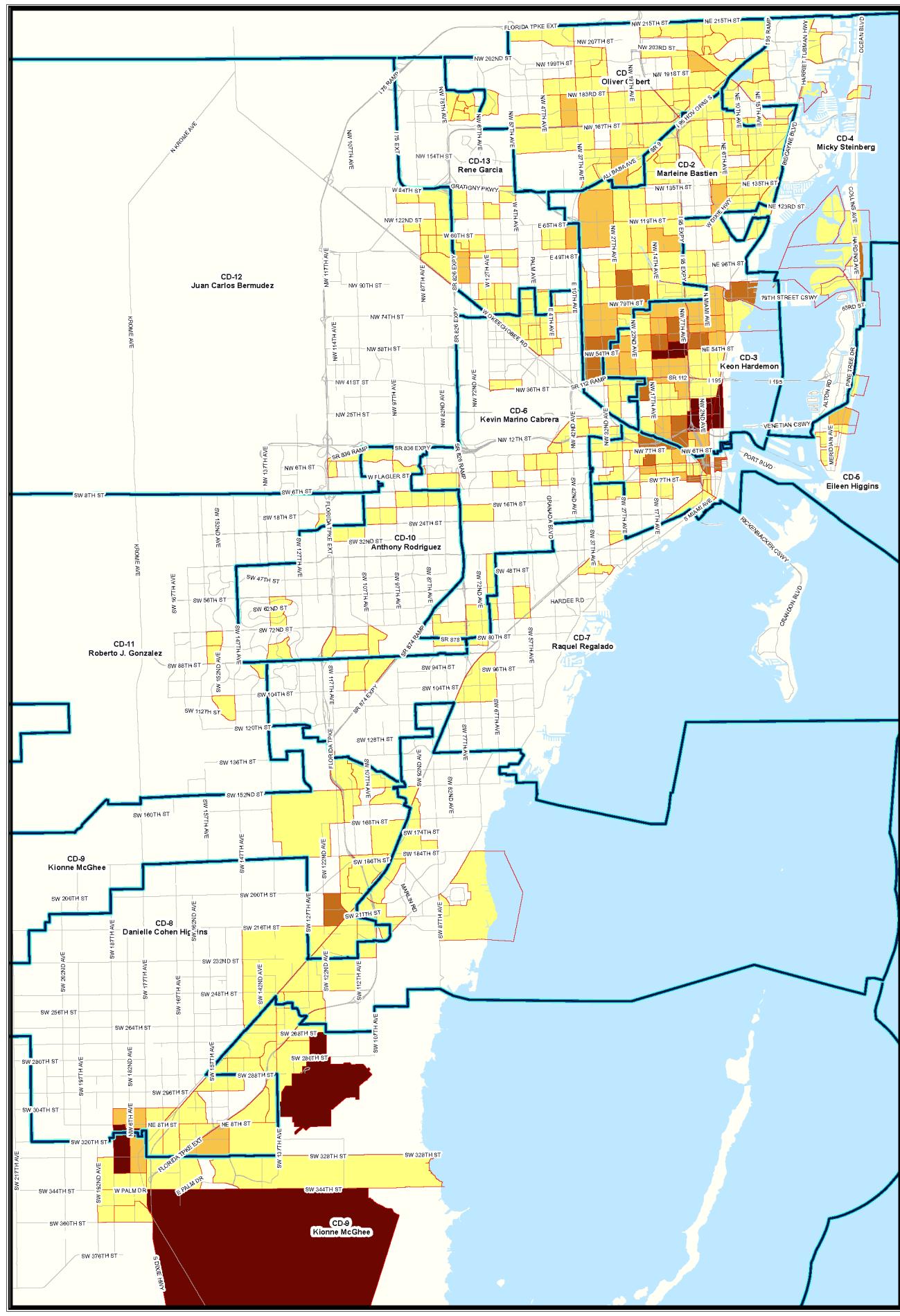
FIGURE 11: The Average HOA Fees per Month in Miami-Dade County from 2019 to 2024



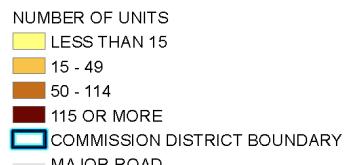
Source: [Redfin.com](https://www.redfin.com)

To calculate the average HOA fees per month a sample of homes sold in Miami-Dade County in the past 5 years was obtained from Redfin.com. The sample includes single-family homes, townhomes, condominiums, and co-ops that are part of a Homeowners Association.

FIGURE 12: The Number of Existing Units for People Experiencing Homelessness by Census Tracts and County Commission Districts



Source:
*Homeless Trust
Inventory,
December 2023.
Mapped by RER.*



NUMBER OF HOMELESS UNITS BY CENSUS TRACTS AND COMMISSION DISTRICTS

MIAMI-DADE COUNTY

MDC027

1 in = 3 miles

1 in = 3 miles



The Demand for Supportive Housing Units in the County

As affordable housing options for individuals and families become scarce, housing insecurity and homelessness also tend to rise. Recent data from the Miami-Dade County Homeless Trust FY2022 Performance Measurement Module indicates a decrease in homeless and transient individuals in Miami-Dade County, even amidst an increasingly unaffordable housing market. Even so, housing policy solutions must contend with the reality that the County's homeless and transient populations involve dedicated and targeted services. Miami-Dade is also home to a significant number of individuals and families that benefit from supportive care and services due to some other specific need or disability. These families are some of the most vulnerable to housing crises as they have limited options and, often, fixed-incomes.^{ix} The heightened vulnerability of these populations warrants consideration, independent of the rest of the housing market.

While homelessness and housing insecurity have affected Miami-Dade County prior to any recent economic downturns, these issues now require magnified attention and focus to account for policies that prohibit homelessness, paired with the dramatic increase to cost of living seen in Miami-Dade County and the South Florida region.^x This increase in cost of living is related to a complex matrix of factors including stagnant wages, economic immobilization, and the failure to align housing and transportation goals of individual municipalities with those of the County; coordinated implementation of the CDMP objectives may help mitigate this misalignment. Further, the price to rent and purchase homes in Miami-Dade has far outpaced the wage growth of residents over the past several years, particularly since early 2019. The lack of equilibrium between supply and demand not only increases the rental rates but results in a constrained rental market that is prohibitive of reductions in the time that people experience homelessness and exits into permanent housing. Despite increased production of high-end residential inventory, there is an incompatibility between the distribution of housing types/price-points and the actual housing needs that currently exist in the County to meet the needs of long-time residents. These market conditions have driven up the demand for overall housing options, resources, and support to assist with housing stability.

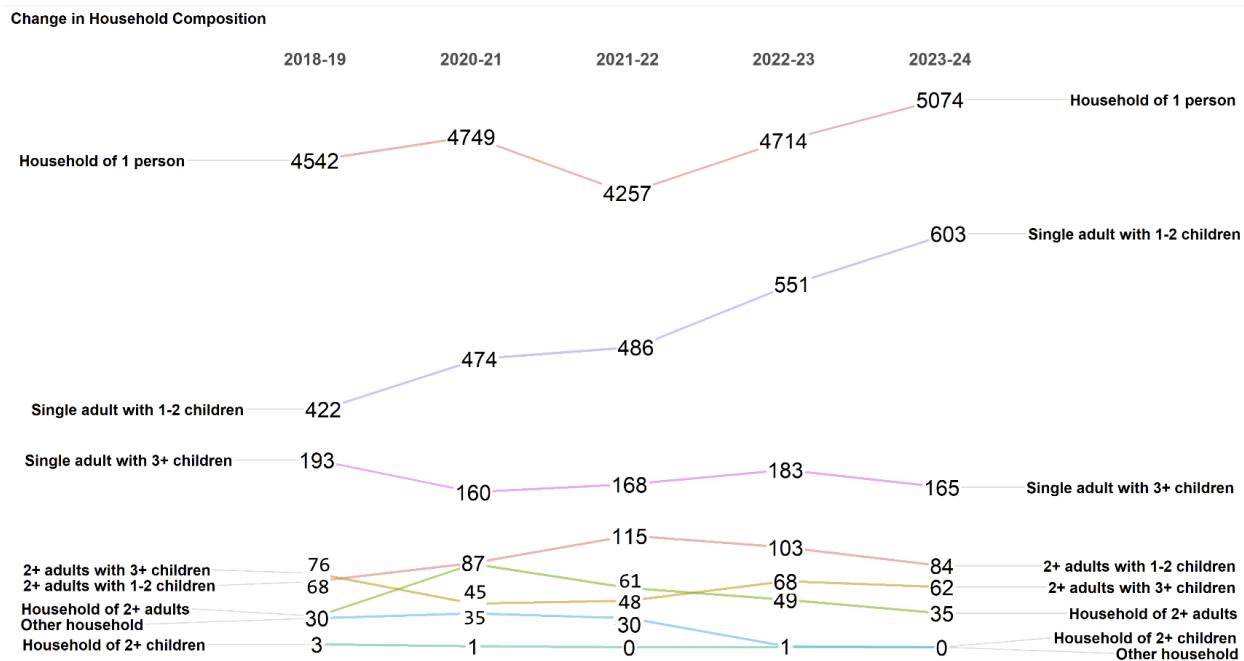
Local Trends in Homelessness

For decades, Miami-Dade County has put forth a substantial effort towards mitigating and, aspirationally, ending both sheltered and unsheltered homelessness. The Miami-Dade County Homeless Trust (the Trust), as the Continuum of Care (CoC) lead agency, coordinates the housing crisis response system of care. It is responsible for administering the Homelessness Management Information System (HMIS) for their geographic service area and leading the County's efforts to address housing security and the supportive services needed by the people experiencing homelessness. Through their efforts and required tracking of data, the bulk of relevant data and analysis on homelessness in Miami-Dade County is available.

When a household (individual adults, families, and individual children) experiences an episode of homelessness, ideally, they will interact with some service provider or program administered by the CoC. In the 2023 fiscal year, 6,517 households experienced homelessness (spent at least one day receiving some form of housing assistance from the CoC) according to HMIS, of which 66%, or 4,298 households, reported having a member with disabilities in their household.^{xi} The household types of system “exits” were tracked for three primary categories: individual adults (83.9%), adults with a child (15.8%), and children only (less than 1%). Households comprised of an adult and at least one child experienced the highest rate of transition to a permanent destination; it is likely that the CoC is more successful at housing these households. Overall exits to permanent destinations have steadily increased since 2021, by about 36%; this may be related to increased capacities as COVID-era restrictions have loosened.^{xii} However, as exits overall (independent of destination) have increased parallel to this trend, permanent destination exits made up a decreasing proportion of each household category’s total exits from the CoC. In addressing this specific segment of affordable housing demand, geographic concentrations should be considered. The highest concentrations of homelessness exist in the southern and eastern areas of the County. Commission Districts 3 and 9 stand out as two areas with heavy pockets of residents experiencing homelessness.

Data reports that households spend an average of 185 days homeless. While the Trust is commendably effective at moving these individuals and families into preferable and permanent housing situations (1,887 households exited to a “permanent destination” in 2023), it is estimated that 10% of the households who exited homelessness each year will return to homelessness. Many households experiencing homelessness do not find themselves in a permanent destination after interacting with the CoC. According to Miami Dade FY 2023 Stella Performance Module data, 43% of the households that exited the system from October 2022 to October 2023 left for a temporary destination. The Point in Time (PIT) Count, is an unduplicated count of people experiencing both sheltered and unsheltered homelessness on a single night, and seeks to estimate how many people are homeless are on the streets in a given geographic area. Conducted in January of 2023, the data demonstrates that, year-over-year, family homelessness and chronic homelessness both increased, by 16% and 23% respectively. And, while comparative data is currently lacking, senior households (65+ years of age) make up a concerning number of the homeless population (about 500 households).^{xiii} Over the past five years, there has been a steady increase in the number of homeless families consisting of a single adult with one to two children entering the CoC (see figures 13 & 14).

FIGURE 13: The Number of Different Family/Household Composition Types in Miami-Dade County within the County CoC System over a Five-Year Period



Source: Miami-Dade County Homeless Trust, 2024.

FIGURE 14: The Number of Different Family/Household Composition Types in Miami-Dade County Within The County CoC System and the % Change over a Five-Year Period

Household Composition Type	2018-19	2020-21	2021-22	2022-23	2023-24	5 Year % Change
Household of 1 person	4,542	4,749	4,257	4,714	5,074	11.71%
Household of 2+ adults	32	86	61	49	35	9.38%
Household of 2+ children	3	1	0	0	0	-100%
Single adult with 1-2 children	422	474	486	551	603	42.89%
Single adult with 3+ children	193	160	168	183	165	-14.51%
2+ adults with 1-2 children	68	87	115	103	84	23.53%
Other household	30	35	30	1	0	-100%

Source: Miami-Dade County Homeless Trust, 2024.

These trends and the larger body of data available, first indicate that the issue of homelessness and housing insecurity has remained a persistent problem for the County. Additionally, metrics such as the significant count of “first time homeless” households, for example, demonstrate that more of Miami-Dade’s households are being affected by housing distress and insecurity. This raises questions about Miami’s supportive-housing stock, specifically, how it may need to adapt and grow. For example, with individual adults

over the age of 55+ representing over 35% of homeless households, the need for supportive units for people with disabilities and elderly will increase. However, when examined by specific “pathways” and outcomes, data suggests that the County’s supportive housing infrastructure is quite effective at helping the various populations that experience homelessness.

Increased Vulnerability for People with Disabilities and Supported Households

County commissioners and local agencies have acknowledged the need to prioritize households that include members with disabilities when addressing issues of affordable housing supply. Similarly, elderly residents and households receiving supportive and supplemental services are also given targeted attention.^{xiv} Part of the reasoning behind this is an understanding that whatever challenges and barriers may exist for a broader population, those issues will be substantially exacerbated for people with disabilities and supported subsets of that population. Households that include people with disabilities and elderly members tend to also be less capable of adapting to economic stressors such as rent increases and medical emergencies – fixed-incomes and diminished job-mobility are large contributors to this dynamic. While the County may be working to increase the number of affordable rental units, only a small portion of that stock will be compliant with the Americans with Disabilities Act (ADA) or have other voluntary accessibility features. Without proper accessibility features such as ramps, elevators, etc., plenty of affordable units will be unavailable to the households that need them. Conversely, it is imperative that when affordable accessible units become available, that they are rented to people who require those modifications because of their disability.

Further complicating this issue is the gap that exists between the income ranges for which state and federal aid is available, and the actual income ranges that Miami-Dade’s residents with disabilities and supported populations subsist on. Many housing programs do not specifically target the population in question until after they have already interacted with the CoC or other supportive agencies. This can create confounding situations from an administrative perspective, as it becomes extraordinarily more costly for County government to support and aid households once they have become homeless than it is to assist in keeping them in their homes.^{xv} The 2020–2024 Consolidated Plan makes mention of one salient impact of neglecting to provide adequate supportive services for local people with disabilities and households in need: “The State and county jails are known to be the greatest housing provider for persons with disabilities due to a mental illness”.^{xvi}

Miami-Dade County Supportive Capacity

The remaining challenge of extending the provision of effective housing-types and services to a growing population, at a time when unusual segments of the population are now in need of those services. Fortunately, Miami-Dade’s network of housing providers, social service providers, and homelessness agencies are robust and effective in their respective missions.

The County's most recent Consolidated Plan, for example, outlines the connections the CoC has made across subject-areas and sectors to provide households in need with access to educational, health, and legal services in conjunction with housing assistance. Some key examples include collaboration with the local Veteran's Affairs services, coordination of transportation programs and CoC sites, and even workforce development and certification programs designed to assist people experiencing homelessness. The CoC and its network of partners provide services and assistance to households that include people with disabilities, such as enrolling them in programs or facilitating service delivery. Additionally, the Substance Abuse and Mental Health Services Administration (SAMHSA) provides community-based support in the County for mental health and substance use treatment programs directly to individuals instead of having a service provider location. This approach ensures accessibility and engagement, especially for those experiencing homelessness.^{xvii}

There are 5,665 units within HCD's public housing stock, with 4,099 units currently leased or available for lease – the remaining 1,534 unavailable either due to renovations or another casualty. These public housing units are supportive, in that their costs are subsidized, but do not necessarily have supportive services – such as case management, attached to their occupancy. In contrast, the Homeless Trust's stock of Permanently Supportive Housing (PSH) units offers services that are operated by local community-based agencies and/or housing providers and may be supported by multiple funding sources and have a stricter scrutiny of eligibility. PSH's supportive services assist homeless people with a disability to live independently and provides long-term housing with indefinite term of stay as long as the program participant complies with the terms of the lease.^{xviii} In concert, programs and agencies such as these form a safety net for Miami-Dade's diverse housing-insecure.

Additionally, much of the population that interacts with the CoC also, at one point or another, may apply for Section 8 Housing Choice Vouchers (HCV) – without this tenant-based rental assistance program administered by HCD, many households would quickly slip into homelessness. HCV is impactful to more vulnerable populations because, in addition to the income targeted of households between 50%-80% AMI, HUD requires that 75% of new HCV admissions must meet income eligibility requirements at or below 30% AMI. Under the HCV program, HUD's Special Purpose Vouchers (SPV) also allow HCD to further prioritize the most vulnerable residents with the Non-Elderly Disabled Vouchers (NEDs), Mainstream Vouchers (MS), Family Unification Program Vouchers (FUP), and Veterans Affairs Supportive Housing Vouchers (VASH). As of November 2024, the Special Vouchers equated to 5.63% of the total HCV Program in the County, with 1,121 SPV total effective awards (560 MS, 50 FUP, 210 NED, and 301 VASH total awards).^{xix}

In 2024, the HCV lottery was reopened to the public for applications. While 5,000 fortunate households were chosen to comprise the waitlist, over 130,000 total applications were received in the lottery. Considering that nearly all affordable housing developments in HCD's network remain at just under 100% occupancy, decision makers should be cognizant of the fact that as affordability diminishes county-wide, our housing insecure populations as well as those who rely on supportive housing/services will be especially at-risk. The

previously mentioned AI Report found that “rising housing costs have exacerbated the economic struggle of these vulnerable households.” Importantly, the report also recommends redressal through strategic unit development and financial assistance.

Adapting Public Housing to Meet Evolving Needs

96% of the County’s available public housing units are already occupied as of May of 2024. Importantly, some developments are in higher demand or are more accessible than others, creating notable occupancy disparities. Recent data also demonstrates efforts across the County to modernize and adapt its stock of subsidized-supportive units. 27%, which is roughly ~1,500 units, are currently undergoing some sort of modernization. As heat and extreme weather events continue to threaten quality of life, special consideration must be taken to bolster households that include members with disabilities, as well as households that lack the means to adequately equip their homes.^{xx}

As of October 2023, 100% of HCD’s occupied subsidized housing units are equipped with a working window or wall AC unit. As federal guidelines have failed to recognize extreme heat in Florida as a serious threat, many residents of public housing have been forced to install units out-of-pocket or suffer record-breaking temperatures. HCD, however, has alleviated this burden by providing and maintaining AC units on behalf of tenants. The success of this initiative is a demonstration of the kind of leadership that will be critical not only to growing the County’s supportive capacity but also towards further developing Miami-Dade’s environmental and economic resilience.^{xxi}

Determination of Housing Shortfall for Vulnerable Populations

The nature of homelessness and housing insecurity has meant that the severity of these issues is almost certainly understated. In 2020, prior to the onset of the current affordability crisis, the Commission on Disability Issues (CODI) recommended that Miami-Dade County requires developers go beyond federal requirements of accessible units to adequately meet the needs of its population. Additionally, the CODI suggested expanding the County’s stock of accessible units to cover 20% of all affordable units. The demand for both affordable units and accessible units has increased since the CODI made its recommendations.^{xxii}

Applying the Census Bureau’s CHAS data allows for some level of quantification. The agency identifies households with at least one member with a disability; these disabilities are distinguished as hearing or vision impairment, ambulatory limitation, cognitive limitation, or self-care/independence limitation. The following table displays data for households with at least one member with a disability. In 2020, about 370,000 Miami-Dade County households had at least one member with some form of disability. Like the County-wide analysis of CHAS data, housing demands were best identified through the disaggregation of income-levels and tenure-types. 71% of these households operate at or below 80% of Household Area Median Family Income (HAMFI). Over half (53%) were at or below 50% of HAMFI. And, critically, 34% (the highest of any single category) earned at or below 30% of HAMFI. This

dynamic is intensified when examining Miami's renter-occupied households with at least one member with a disability; the majority (54% or 198,640) of these renter households earn 50% of HAMFI or below. In addition, nearly 71%, or 262,590 households, earn 80% of HAMFI or below. While owner-occupied households that include a member with disabilities are significantly less distressed, there still exists a concerning distribution of incomes, relative to the availability of housing.

FIGURE 15: County Households with at Least One Member with a Disability by HUD Area Median Family Income (HAMFI) Range

	30% of HAMFI or Below (Extremely Low Income)	30% to 50% of HAMFI (Very Low Income)	50% to 80% of HAMFI (Low Income)	Greater than 80% of HAMFI (Moderate Income)	Total
Household Count	126,615	72,025	63,950	107,720	370,310
%	34.19%	19.45%	17.27%	29.09%	100.00%

Source: *HUD Office of Policy Development and Research, Consolidated Planning/CHAS data, 2016-2020*

There are several implications of this dynamic, the most obvious being that the current affordable and available housing market is largely incompatible with the incomes of Miami-Dade County's households that include a person with disabilities – this is true even before any consideration of accessibility needs. The data demonstrates that the need for necessary supportive units should be a consideration when analyzing competition and planning for the development of the overall stock of affordable units. As the demand for housing grows Countywide, especially within the rental market, and particularly at income levels ranging from 30% to 80% of HAMFI, competition for these units will grow. Previously supportive units could be absorbed into the broader market by renters who are not in need of accessibility features. Alternatively, developers need additional funds to make it financially feasible without subsidies to build units affordable to extremely low-income and low-income households to meet the supportive unit shortfall.

The Homeless Trust has been notably effective at expanding access and capacity of emergency shelters to reduce unsheltered homelessness. The number of people experiencing unsheltered homelessness in 2023 increased by 4%. This was preceded by a 9% increase in the previous year according to the latest Point-In-Time (PIT) Estimates.^{xxiii}

Figure 16 below, is the current Homeless Trust inventory of temporary and permanent housing project types within the Continuum of Care (CoC), which is dedicated exclusively for the referral of households experiencing homelessness, including emergency shelters,

transitional housing, safe havens, joint component projects which combine transitional housing and rapid rehousing, rapid rehousing, permanent supportive housing, and other permanent housing.

FIGURE 16: Existing Units of CoC/Public Housing Agency Partnerships in Miami-Dade County by Housing Agency or Provider

CoC/PHA Partnerships in Miami-Dade			
Housing Agency	Program	Existing Units	Total # of Vouchers
Miami-Dade HCD	Emergency Housing Vouchers		1453
	Mainstream Vouchers	481	
	Housing Choice Vouchers	243	
	Project-based Vouchers	120	
	Public Housing	239	
	Veterans Affairs Supportive Housing Vouchers	44	
	Foster Youth to Independence (FYI) Vouchers	301	
Hialeah Housing Authority	Emergency Housing Vouchers	25	588
	Housing Choice Vouchers & Move Up	150	
	Stability Vouchers	110	
	Family Unification Program (FUP) Vouchers	23	
	Foster Youth to Independence (FYI) Vouchers	120	
	Veterans Affairs Supportive Housing Vouchers	125	

Housing Authority of the City of Miami Beach	Emergency Housing Vouchers	88	623
	Mainstream Vouchers	75	
	25 Move-Up from Permanent Supportive Housing	25	
	Housing Choice Voucher	25	
	Stability Vouchers	14	
	Harding Village – Project Based Vouchers (PBV)	20	
	Veterans Affairs Supportive Housing (VASH)Vouchers	257	
	Shuler Manor - VASH PBV	20	
	Liberty Village - VASH PBV	30	
	Karis Village - VASH PBV	44	
	Key West VASH Vouchers	25	
Homestead Housing Authority	Emergency Housing Vouchers through ARPA	26	176
	Housing Choice Vouchers	22	
	Veterans Affairs Supportive Housing Vouchers	60	
	Family Unification Program (FUP) Vouchers	61	
	Stability Vouchers	7	
Carrfour Supportive Housing	Mainstream Vouchers (Move Up priority)	180	180
City of Miami	Mainstream Vouchers	70	70

Source: *Miami-Dade County Homeless Trust, 2024*

FIGURE 17: Pipeline Units of CoC/Public Housing Agency Partnerships in Miami-Dade County by Housing Agency or Provider

CoC/PHA Partnerships in Miami-Dade		
Housing Agency	Program	Pipeline Units
Miami-Dade HCD	Project-based Vouchers	100
	Stability Vouchers	72
Hialeah Housing Authority	Stability Vouchers	23
	Family Unification Program (FUP) Vouchers	44
Housing Authority of the City of Miami Beach	Other Permanent Housing	6
Homestead Housing Authority	Stability Vouchers	7

Source: *Miami-Dade County Homeless Trust, 2024*

The projects listed below in Figure 18 are projects funded directly by HUD that provide Permanent Supportive Housing (PSH) to households that are homeless and include a person with disabilities.

The Homeless Trust contributes to the PSH portfolio in the following ways:

- Funding some PSH directly through F&B funding.
- Advocating to be the referral entity for set-asides in tax credit projects, such as the Florida Housing Finance Corporation LINK program (see page XX).
- Paying for supportive services that pair with Section 8 housing provided through the four area PHA's listed above in Figure 17
- Developing plans and initiatives to acquire and operate buildings

FIGURE 18: Permanent Supportive Housing Units in Miami-Dade County by Provider

Miami-Dade County Permanent Supportive Housing			
Provider	Project Name	Units	Total # of Units
Better Way of Miami	Better Way Apartments	55	132
	Better Way West Wing	36	
	Partners for Homes	41	
Camillus House	Br. Keily	54	487
	Br. Mathias	10	

	Verde Gardens	145	
	Brownsville Christian Housing Center	74	
	Labre Place	50	
	Mother Seton	39	
	Shepherd's Court	80	
	Sommerville Apartments Veterans Village	35	
Carrfour Supportive Housing	Amistad Apartments	50	713
	Bonita Cove	21	
	Community Connections Program	26	
	Karis Village	23	
	Liberty Village	30	
	Northside Commons	41	
	Casa Matias	40	
	Coalition Lift	42	
	Del Prado Gardens	32	
	Dr. Barbara Carey Shuler Manor	50	
	Harding Village	48	
	Little Haiti Gateway	70	
	Little River Bend	66	
	Rivermont House	76	
	Royalton Expansion	92	
	Shepherd House	6	
Citrus Health Network	Elan Apartments	193	193
Douglas Gardens CMHC	Hope Gardens Consolidation	40	76
	Mayfair House	22	
	Right Directions	14	
Fellowship House	Coconut Grove	20	29
Fellowship House	South Dade Apartments	9	
New Horizons CMHC	James Moss Consolidation	140	140
Volunteers of America	Hogar I	50	100
	Hogar II	50	

Source: Miami-Dade County Homeless Trust, 2024

Since 2001, Florida Housing Finance Corporation (FHFC) has released competitive funding opportunities for housing targeted to homeless and special needs households. According to Florida Statutes, those with special needs include adults who require services for housing maintenance or for developing independent living skills (i.e., frail elders, Social Security Disability Insurance program recipients). This type of financing requires developers to provide a specified percentage of rental units set aside for extremely low income (ELI) units for households referred by a designated agency in the community where the development is located. This “LINK to Permanent Housing” program, is a low-barrier strategy implemented by FHFC is intended to enhance the ability of ELI households with special needs to obtain and maintain affordable rental housing. Developers in Florida are required by Florida Housing to set aside a specific portion of their development's ELI units for special needs households. These households must be receiving community-based supportive services and need to be referred by a designated supportive services agency located in the community where the development is based. Approved as a designated referral agency, the Trust ensures that housing can be expedited for vulnerable consumers and then make the connection to.

FHFC also runs a pilot project, the Coalition Lift Supportive Housing Pilot Project, for unhoused people who use utilize public services. The project is spearheaded by Carrfour and Citrus Health Network, is a site-based permanent supportive housing initiative that employs evidence-based practices. This program offers resources and services aimed at assisting individuals who are unhoused or face challenges with housing stability. It incorporates Assertive Community Treatment (ACT), a mental health delivery model centered on the client, emphasizing community living, psychosocial rehabilitation, and recovery from mental illness.

FIGURE 19: FHFC funded Miami-Dade County Homeless Trust Referral MOU LINK Units in-service and in the development pipeline

Developments In-Service	
Development	# of MOU Units
Brisas Del Rio	9
Cannery Row	6
Caribbean Village	7
Collins Park	6
Dante Fascell	15
Esmeralda Bay	5
Green Turnkey Plaza	2

Development	# of MOU Units
Jack Orr Plaza I	20
Jasmine	5
Joe Moretti II	15
Joe Moretti Tower	6
Metro South Senior	10
Northside Transit Village II	9
Northside Transit Village IV	6
Pearl	5
Pinnacle Heights	6
Regatta Place	7
Residence at Dr. King Blvd.	12
Silver Creek	8
Smathers Plaza II	7
South Miami Plaza	10
Stirrup Plaza I	10
Sunset Pointe II	6
Three Round Towers A	7
Tuscany Cove	8
Verbena	6
Village Carver Phase II	10
Vista Mar	6
Wagner Creek	4
Water's Edge	10
West Brickell	25
Residences at SoMi Par	15
Development Pipeline	

Alto Towers	42
Citadelle Village	8
Cutler Manor II	20
Eleven44	2
The Heron	4
Heritage Village South	15
Liberty Square IV	9
Lulav Square	14
Northside Transit Village III	16
Old Cutler Village Phase II	9
Perrine Apartments II	23
Quail Roost Transit Village II	10
South Senior Apt	10
Superior Manor II	4
Village Carver Phase II	10
Vista Breeze	15
Wynwood Works	15

Source: Florida Housing Finance Corporation, 2024

The Homeless Trust currently has 283 referral MOU units in-service and an additional 155 units in the development pipeline.

Item B Summary

Using Miami-Dade County's Household Area Median Family Income (HAMFI) as a basis, the research team identified gaps within Miami-Dade County's stock of owned and rented housing units, relevant to the incomes of occupied households. The greatest shortfalls exist in the rental market, and particularly at lower segments of the income spectrum. An estimated 217,000 households exist under 50% of HAMFI, while less than 70,000 actual units exist at affordable levels to these families. The County's supply of owner-occupied units experiences substantial, though lessened shortfalls in affordable supply.

The concentrations of need within the purchase market closely mirror those seen in the rental market.

- For mortgaged households earning less than 100% HAMFI, there exists a need of ~63,000 units.
- For non-mortgaged households, a notable gap exists below 50% HAMFI of about ~53,000 units.
- Steadily, Miami-Dade residents are being priced out of both the rental and the owner markets; just 14% of census tracts in Miami-Dade County contained an average home sale price below 140% of Area Median income (AMI) from 2019 to 2023.

The County's ability to manage homelessness and housing insecurity is significantly affected by the broader housing affordability crisis. Similarly, Miami-Dade's programs for supportive housing, services, and permanently supportive housing experience heightened stress amidst various increases in housing costs. Concerns for both the policy areas to address homelessness and advance supportive housing should run parallel to that of affordable housing. The demand for affordable units is disproportionately concentrated within vulnerable populations, such as households with a disabled resident. This is closely linked to the unit shortfalls seen by income levels.

Item B Recommendations:

- Heightened attention to affordable rental units
 - HCD develop long-term and robust acquisition strategy to purchase existing improvements for the purpose of expediting access to affordable housing units utilizing HCD available funding sources that will ensure permanent affordability.
 - Create a development entity to independently develop affordable housing.
 - Analyze the CDMP Element's goals and objectives to identify overlap of key community elements and create strategies to ensure alignment with goals for equitable community development; not limited to Transportation, Housing, and Economic.

- Targeted assistance for low-income households of vulnerable populations (disabled renters/owners, elderly owners on mortgage, etc.)
 - Develop policies to promote set aside units for homeless individuals and individuals with disabilities, and other special needs populations
 - HCD to promote and participate, possibly as the developer, in a second pilot program to mirror Coalition Lift
- Change local regulations, where feasible, that govern the framework of private contract-making between owners (corporate landlords and smaller property landlords) and renters

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ⁱⁱⁱ Miami-Dade Dept. of Housing and Community Development & Regulatory and Economic Resources. (2024). *Analysis of Impediments to Fair Housing Choice*.

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<https://www.huduser.gov/portal/datasets/il/il2023/2023summary.odn?inputname=METRO33100MM5000>

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^{xii} *Homeless Management Information System*. (2023). [Dataset]. Broward County Homelessness CoC

^{xiii} *Homeless Management Information System*. (2023). [Dataset]. Broward County Homelessness CoC.

^{xiv} Miami-Dade Depts. of Housing and Community Development & Regulatory and Economic Resources. (2024). *Analysis of Impediments to Fair Housing Choice*.

^{xv} Home Matters Report. (2021). *Florida Housing Coalition*. https://hhalliance.org/wp-content/uploads/2022/03/Home-Matters-Report-2021_REV-10_14_21.pdf

^{xvi} Miami-Dade County Housing and Community Development. (2020). *2020—2024 Consolidated Plan and 2020 Action Plan*. Miami-Dade County. <https://www.miamidade.gov/housing/library/reports/plans/2020-10-22-consolidated-plan.pdf>

^{xvii} National Alliance on Mental Illness (NAMI). "What Is Recovery?" NAMI Miami-Dade County, www.namimiami.org/resources-old/recovery/what-is-recovery.

^{xviii} Homeless Trust. Permanent Supportive Housing. Homeless Trust, 2025, www.homelesstrust.org/resources-homeless/library/permanent-supportive-housing.pdf.

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(c) The distribution of housing for a range of incomes and types, including mobile homes and manufactured homes.

Distribution of Unit Types and Incomes in Miami-Dade County

The mission of creating a robust affordable housing stock must take into consideration, in addition to the total supply and demand for housing units, the type of housing units that are most needed and desired. A balance must be struck between the types of units that can feasibly be developed and the types of units that meet the needs of families regarding size, location, amenities, and wealth-building.

While determination of gaps and surpluses in Miami-Dade's affordable housing stock can be estimated using methodologies such as that utilized in the earlier analysis of CHAS data, the demand for specific unit-types is more difficult to demonstrate. In some ways, the appropriate way to grow Miami-Dade's stock of housing units, and specifically affordable housing, remains an open question for leaders and community stakeholders that should be guided by both developmental constraints (land acquisition, construction costs, market conditions) and economic constraints of households that currently live in the County.

The U.S. Census Bureau's 2020 CHAS data provides granular information relating to structures across Miami-Dade County. The data set distinguishes structures by the number of housing units within them, as well as by the Household Area Median Family Income (HAMFI) category of the households that occupy them. While this data, like other similar products such as the American Community Survey, provides a worthy basis for understanding the types of units that presently exist, there are some limitations. For example, while the below data displays a category of structures that have one unit within them – which some may assume to represent “single-family” homes, that label (single-family) may include subsequent categories depending on the context. Regardless, the stark contrasts seen across income and tenure categories make evident the kinds of units that are available, and to whom they are generally available.

Background Information on Unit Types

Multifamily housing provides an obvious solution, developmentally speaking, because of the ability to develop significantly more units per acre of land. Often, these structures are apartment and condominium buildings. As land availability diminishes and the cost of labor and materials rises, these kinds of projects are a conventionally accepted way to increase housing supply. Multifamily housing is also particularly well-suited for renters thanks to its lower overhead costs and lower burden of maintenance. In fact, over 62% of all renters in Miami-Dade live in multifamily structures. Multifamily housing developments should remain a major focus, given the significant affordable unit shortfalls seen in both the renter population and low-income population.

Specifically, smaller multifamily housing developments (under 50 units, for example) should be given the most attention in addressing current needs. This is due to several factors. For one, developers that over-prioritize profits by developing inaccessible luxury multifamily homes are less likely to do so through smaller projects such as these. Moreover, the structures of this size that already exist across the County (of which there are many) are typically outdated and in need of renovation, making acquisition more feasible. Through this dynamic, smaller multifamily developments are a unique tool for infill development of affordable housing units as local agencies and nonprofits can reasonably approach projects of this size.^{xxiv} However, it is important to consider that financing and operating small-scale developments is challenging because the rent revenue is limited compared to larger projects with more units. Smaller scale developments have a higher per-unit construction cost, considering that construction and labor does not vary significantly compared to larger projects, which can spread costs across many units and make financing more feasible and therefore more appealing to lenders. Maintenance and property management are usually outsourced with smaller developments, adding more per-unit costs. Considering these factors, the only way to keep small-scale development affordable is through generous subsidies for construction or for the renter/homebuyer to offset costs.

Closely connected to the matter of multifamily housing is the topic of zoning and land-use. In recent studies, The Florida Housing Coalition has strongly advocated for creative planning strategies to help make better use of key corridors and districts in metropolitan areas. A key example of this has been the move towards inclusionary zoning requiring developments to have set amounts of affordable housing. Additionally mixed-use zoning has been successful in placing multifamily housing in exclusively commercially zoned areas, just as many cities do across the nation.^{xxv}

A robust and diverse stock of single-family homes is also vital to Miami-Dade's prosperity. For many families, these types of units represent a unique form of independence, comfort, and accomplishment. More specifically, research from local agencies such as Habitat for Humanity have found clear advantages for families that transition to single-family occupancy; examples included increased educational and career opportunities as well as an increased sense of community and safety.^{xxvi} Unfortunately, as housing market conditions have intensified, these homes have become incredibly unaffordable for local households, but famously attractive to homebuyers from other states and abroad with outsized incomes and assets.

More recently, local governments have begun to further explore creative uses of single-family/non-multifamily homes to address affordable housing shortfalls. Accessory Dwelling Units (or ADUs) are one example of such a use. In 2022, Miami-Dade County Commissioners approved a local ordinance allowing for ADUs in single-family neighborhoods; a priority moving forward should be the education on- and proliferation of such units.^{xxvii}

Mobile homes and manufactured homes pose a unique challenge for county leaders as they offer a highly attractive value proposition to buyers and renters but are also a potential

vulnerability in the face of weather events. While County leadership has shifted away from the support of mobile and manufactured units, these units ultimately rely on County government in times of crisis.^{xxviii} The programs and resources meant to assist in these situations are not tailored or specific to mobile and manufactured homes, and mitigation programs often limit program eligibility based upon the age of the unit. This may imply a disproportionate impact on systems thanks to the increased vulnerability of mobile and manufactured units. Consideration of the burden that County government and agencies will shoulder when mobile-home parks eventually close due to hurricane, for example, is critical. Although mobile homes and other structure types account for only 1.4% of the overall structures (Figure 20), that number represents 12,193 homes for some of the lowest income households who do not have the resources to obtain other stable, permanent housing.

FIGURE 20: Total Owner and Renter Occupied Housing Units by Structure Type

Structures by Housing Units in Structure	Count	Percentage
One unit in structure	478,108	53.3%
2 to 4 units in structure	48,300	5.4%
5 or more units in structure	358,699	40.0%
Other structure type (mobile homes, etc.)	12,193	1.4%
Total units	897,300	100%

Source: 2016-2020 CHAS Data

As mentioned, due to definitional differences between agencies and programs, the data is presented in its most granular format. In reference to Figure 20, generally, the first category (one unit in structure) refers to single-family homes and the third category (five or more units in structure) generally refers to multifamily homes. While the majority (53.3%) of Miami-Dade's occupied housing units are likely single-family homes, 52% of these 478,108 units are occupied by households at or above the 80% HAMFI level. This implies that these "one unit in structure" homes are largely unaffordable for Miami-Dade families. It should also be noted that much of the most desirable ownership-opportunities exist within this category. Roughly 46% of all households in Miami-Dade under 80% HAMFI live in multifamily housing.

FIGURE 21: Total Owner and Renter Occupied Units by Occupant HAMFI Ranges

	Unit Count	Percentage
Less than or equal to 30% of HAMFI		
One unit in structure	75,717	39.1%
2 to 4 units in structure	14,356	7.4%
5 or more units in structure	99,138	51.2%
Other structure type (mobile homes, etc.)	4,344	2.2%

Total units less than or equal to 30% of HAMFI	193,555	100%
Greater than 30% of HAMFI but less than or equal to 50% of HAMFI		
One unit in structure	65,838	45.5%
2 to 4 units in structure	10,257	7.1%
5 or more units in structure	65,970	45.6%
Other structure type (mobile homes, etc.)	2,521	1.7%
Total units greater than 30% of HAMFI but less than or equal to 50% of HAMFI	144,586	100%
Greater than 50% of HAMFI but less than or equal to 80% of HAMFI		
One unit in structure	89,738	52.6%
2 to 4 units in structure	11,564	6.8%
5 or more units in structure	66,542	39.0%
Other structure type (mobile homes, etc.)	2,701	1.6%
Total units greater than 50% of HAMFI but less than or equal to 80% of HAMFI	170,545	100%
Greater than 80% of HAMFI but less than or equal to 100% of HAMFI		
One unit in structure	51,230	58.5%
2 to 4 units in structure	3,958	4.5%
5 or more units in structure	31,228	35.7%
Other structure type (mobile homes, etc.)	1,127	1.3%
Total units greater than 80% of HAMFI but less than or equal to 100% of HAMFI	87,543	100%
Greater than 100% of HAMFI		
One unit in structure	195,585	65.0%
2 to 4 units in structure	8,165	2.7%
5 or more units in structure	95,821	31.8%
Other structure type (mobile homes, etc.)	1,500	0.5%
Total units greater than 100% of HAMFI	301,071	100%
Grand Total	897,300	

Source: 2016-2020 CHAS Data

See **Appendix A** for the data in figure 21 separated by owners with a mortgage, owners without mortgage, and renter occupied housing units.

Item C Summary

A diverse mix of unit- and tenure-types is necessary to serve the housing needs of Miami-Dade County. Multifamily housing will be critical to addressing the immediate affordable housing needs of the county. However, affordable single-family homeownership should remain a goal for leadership and families alike. Moreover, unit-types, and the price distribution of said units must be taken into consideration. As of 2020, nearly all of Miami-Dade's occupied units fall into two broad categories: "One unit in structure" (53.3%, typically considered to be single-family units) and "5 or more units in structure" (40.0%, multifamily units).

Single-family occupancy is not something reserved for any segment of the population; the broader attainability of homeownership and single-family homes should be given some priority in future planning. Leaders should also be mindful of the competitive advantage that follows when young and professional families, across income categories, can affordably purchase a home.^{xxix}

Like most counties, Miami-Dade's renter population is mostly concentrated in its multifamily sector. Data suggests that low-income renters are a particularly distressed segment of the population, even within a highly competitive market. Single-family homes are largely occupied by families whose incomes have outpaced that of the rest of the county. It is likely that the purchase price of homes is incompatible with the incomes of most Miami-Dade families, with the median listing price at \$620,000 and the median purchasing price being \$485 per square foot in December 2024.^{xxx} Roughly 46% of all households in Miami-Dade County are at or below 80% HAMFI.

While multifamily housing is the most readily deployable solution when considering ability to scale, availability of land, financial feasibility, and entitlements, homeownership, especially for the historically disenfranchised communities that make up Miami-Dade's renter population, must remain an attainable goal.

Item C Recommendations:

- Create and prioritize marketing of educational materials promoting the potential benefits of ADU's in the County
- Multifamily developments should remain a major focus for addressing affordability concerns.
 - Smaller developments (<50 units, for example) are likely the most appropriate
 - Diversify development plans to better incorporate small scale development while continuing to support large-scale multifamily projects, especially as it relates to transit-oriented development

- Fast track the determination of policy flexibilities, partnership development, and available resources that would improve feasibility of affordable housing development

^{xxiv} Ratcliffe, J., Mehrotra, A., & Berger, A. (2024). *How Policy Can Protect and Support Renters*.

^{xxv} *Land Use and Innovation—Florida Housing Coalition*. (2024).
<https://www.flhousing.org/home/services/land-use-innovation/>

^{xxvi} Ilcheva, M., Almanzar, A., & Jarquín, L. (2021). *Habitat Broward—Impact of Homeownership*. Habitat Broward.[https://habitatbroward.org/research/#:~:text=of%20Habitat%20Broward%20\(HB\)%20parents,grades%20improve%20after%20Habitat%20homeownership](https://habitatbroward.org/research/#:~:text=of%20Habitat%20Broward%20(HB)%20parents,grades%20improve%20after%20Habitat%20homeownership).

^{xxvii} *Additional Dwelling Unit (ADU)*. (2022). <https://www.miamidade.gov/global/economy/building/additional-dwelling-unit-adu.page>

^{xxviii} Rodriguez, R., & Lopez, Y. (2020). Miami-Dade is one storm away from a housing catastrophe. *Miami Herald*.

^{xxix} Schwartz, D. (2016). *The Importance of Affordable Housing to Economic Competitiveness*.
https://www.iedconline.org/clientuploads/Economic%20Development%20Journal/EDJ_16_Winter_Schwartz.pdf

^{xxx} Home values in Miami-Dade County, FL. Realtor.com. (2024, December).
https://www.realtor.com/realestateandhomes-search/Miami-Dade-County_FL/overview

(d) The elimination of substandard dwelling conditions, and the structural improvement of existing housing

Climate Resilience in Miami-Dade County

Given the climate challenges that Miami-Dade County is facing, many of the following measures focus on housing resilience, ensuring that housing maintains resilient to weather related shocks and stressors within the region. To support these efforts, funding opportunities and comprehensive guidelines are available at various county, municipal, state, federal, and private levels. These resources aim to enhance the structural integrity and long-term sustainability of existing housing and eliminate substandard living conditions, promoting safer and more resilient communities.

The University of Miami Office of Civic and Community Engagement Resilience Policy Toolkit^{xxxii}, prepared by the University of Miami Office of Civic and Community Engagement, promotes equitable climate adaptation strategies for Miami's affordable housing community. The toolkit serves as a climate-focused companion to the Miami Housing Policy Toolkit and investigates climate-related policies and programs that were successfully carried out in other U.S. cities. The toolkit aims to spark conversation and offers strategies to protect Miami's vulnerable communities. The proposed toolkit strategies, when applied, can help extend the usable lives of buildings and promote safe, protected, and affordable housing for all residents.

Miami-Dade County and the City of Miami have incorporated measures for incentivizing environmentally sustainable buildings, such as resilience checklists for new affordable housing development Requests for Proposals (RFPs), the Green Building Expedited Plan Review, and the Building Efficiency 305 (BE305) Programs.

Miami-Dade County has made notable progress in encouraging environmentally sustainable buildings. For instance, the Green Building Expedited Plan Review incentivizes U.S. Green Building Council (USGBC) certification for new developments by reducing permitting costs and time. Moreover, the BE305 Program aims to monitor and reduce energy and water consumption in large private and public buildings across the County. Miami-Dade County and The City of Miami's Department of Housing and Community Development have also incorporated a checklist promoting sustainability and resilience considerations into RFPs for new affordable housing developments. The City of Miami provides an example of implementing a resilience checklist in affordable housing Request for Proposals (RFP). In 2017, the City of Miami issued RFPs for city-owned property, mandating that applicants integrate energy-efficient and green features into their affordable housing development plans. These elements accounted for 5% of the total points in each proposal grade^{xxxiii}. These programs establish strong foundations for additional measures to enhance the resilience of affordable housing in the County.

To enhance this policy, implementing tiered scoring for RFPs in public affordable housing projects could prioritize developments with extra resilient features while increasing the significance of green building attributes in the proposal scoring process. Key features, such

as roofing and planting strategies to mitigate the urban heat island effect and improved drainage in water-permeable walkways or parking areas, are resilience tools that should be included. Implementing a comprehensive green component checklist that includes elements specifically designed to enhance the resilience of multifamily buildings will ensure that publicly-owned developments are prepared to withstand probable hazards, protect life and property, and effectively address climate change.

To mitigate potential increases to development costs associated with the proposed green and resilience methods, Miami-Dade County should offer cost-saving incentives for developers who incorporate resilience measures as outlined in the County's resilience checklists. The County's Consolidated Plan for 2020-2024 includes plans to alleviate some constraints on affordable housing development through reduced fees and flexible zoning adjustments. The County's Local Housing Assistance Plan (LHAP) offers additional incentives to promote affordable housing development, including expedited permitting and infrastructure support.^{xxxiii} It is crucial that these cost-reducing measures also incentivize sustainable building practices that address climate risks, ensuring that these projects do not encounter heightened risks in the future. Additionally, Florida Housing Finance Corporation has found success in mandating green and climate-resilient designs in an effort to incentivize affordable housing development across Florida.^{xxxiv} Highlighting program successes can boost developer engagement and help shape similar initiatives in other local entitlement areas. Revising effective development incentive programs can promote impactful solutions for sensitive development, such as Miami 21's Public Benefits Program, a component of the Miami 21 Zoning Code that establishes a program to allow bonus building capacity in exchange for the developer's contribution into the Miami 21 Public Benefits Trust Fund, which provides a funding source for projects that will benefit the public including subsidizing affordable/workforce housing, creating and maintaining parks/open spaces, preserving historic structures, redeveloping previously contaminated land (brownfields), and promote green building standards (additional to those required).^{xxxv}

When it comes to Energy-Efficient Building Standards, the County has pledged to cut community-wide greenhouse gas (GHG) emissions through its involvement with the C40 Cities Compact of Mayors. The County is focused on the two primary GHG contributors: buildings and transportation. The County's recent BE305 program targets reducing GHG emissions and enhancing resource efficiency in large public and private buildings. The program implements a benchmarking system for private and public buildings over 20,000 square feet to track and improve energy and water usage efficiency. This initiative could be extended to affordable housing of any size. Although enhancing utility efficiency involves significant initial costs, the long-term savings will benefit both residents and owners. Given that buildings account for nearly 40% of the County's energy consumption and climate pollution, this initiative represents a significant commitment to raising awareness about energy use and lowering operating costs for property owners. After launching the initial framework and reviewing the data, the County should broaden its scope to include affordable housing developments in energy and water management plans.

Given that heat stress and clean water availability are significant climate-induced risks for Miami-Dade County, encouraging efficient resource use is crucial for decreasing impacts

and enhancing living and working conditions for tenants. Low-income households feel the impact of stress on resources the most, having to allocate 8.3% of their annual income to energy costs, which surpasses the 6% threshold used to indicate high energy burden.^{xxxvi}. Building energy efficiency will reduce utility burdens for low-income households and contribute to the long-term sustainability of multifamily communities. Local solutions for energy-efficient building standards include adding a benchmark to Miami-Dade County's recertification program. To ensure their structural integrity and system safety, Miami-Dade County currently mandates building inspections and recertification for structures over 40 years old, which amounts to approximately 40% of all condominiums in the County.^{xxxvii}

An additional initiative the County can undertake to create more sustainable buildings is introduce a job training program that teaches lower-income workers how to audit and retrofit multifamily homes for utility efficiency. Other cities have implemented a job training component in their utility benchmarking for multifamily buildings where they train residents, especially from underrepresented communities, in energy auditing, data management, and efficiency-related tasks.^{xxxviii} Lastly, creating a sustainability fee like the one carried out in Miami Beach's Green Building Ordinance would also benefit Miami-Dade County.

Exploring an equitable buyout strategy can be a solution for promoting community resilience and quality of life improvements in high-risk, low-income neighborhoods. Home buyouts can combat catastrophic climate events but must be carried out with great care without being misused as a tool for displacing lower-income households. After the 2000 "No Name" storm, the City of North Miami bought the home at 901 Northeast 144th Street, which had flooded three times before the buyout.^{xxxix} Since the property had at least two flood insurance claims within a 10-year period, it was considered a "Repetitive Loss" according to FEMA (Federal Emergency Management Agency), and as such, the owner could choose to sell their house to the City.^{xl} It serves as a prime example of an effective engagement and design process that led to additional resilience initiatives for the neighboring area.

Miami-Dade County can adopt a similar approach with buyouts, aligning with the Miami-Dade County Department of Parks and Recreation Master Plan, which aims to have parks within a 10-minute walk for residents.^{xli} Buyouts can be strategically implemented in flood-prone areas, converting the acquired land into green spaces that reduce flood risk for nearby properties and offer outdoor amenities for low-income neighborhoods. However, it is important to consider that local markets have become increasingly unaffordable, and the financial reality makes it harder for municipalities to provide fair compensation that would allow homeowners to replace their properties. Initiatives to buy out properties would need to ensure that long-term affordable housing options are made available and that there is continued increased support for affordable housing development.

After Hurricane Irma in 2017, the Florida Department of Commerce (formerly Department of Economic Opportunity) created the Rebuild Florida Voluntary Home Buyout Program as an effort to reduce the risk of residential flooding from future hurricanes. Program goals included focusing on acquiring housing for low- to moderate-income households, which helped reduce the vulnerability of at-risk communities. Unfortunately, since the application

period ended in October 2019, there has been little public information about the progress or completion of the buyouts.^{xlvi}

Through the HCD administered Community Development Block Grant Mitigation (CDBG-MIT) program, Miami-Dade County has also secured funds to purchase several properties that are currently in the approval stages of the buyout process. Implementing this suggestion as public policy would institutionalize floodplain considerations in future development plans. However, the County must ensure that buyouts do not encourage further development in at-risk areas, which is already outlined in the Post Disaster Redevelopment Plan (PDRP) for Miami-Dade County. Strategies the County is adopting to prevent new residential development in high-risk areas include incorporating land use and zoning policies and designating Adaptation Action Areas (AAAs) in the County's Comprehensive Plan. AAAs are areas that are most vulnerable to sea level rise, flooding, and climate-related impacts, and therefore prioritize adaptation efforts such as infrastructure improvements, flood protection, and resilience planning. Within these areas, certain types of developments can be limited to reduce the impact of future storms or flooding.^{xlvii}

Expanding outreach and maximizing community engagement efforts by incorporating community input and cooperation is an important component when addressing climate risks. The County currently has a calendar of some events taking place, though the frequency and locations of these meeting places have room for expansion. Funding and guidelines for this concern are present at various County, municipal, state, federal, and private levels.

Substandard Housing in the County

Miami-Dade County Guidelines & Assistance

Miami-Dade County defines substandard housing as households lacking complete plumbing or kitchen facilities, specifically, households without hot and cold piped water, a flush toilet, or a bathtub or shower; or kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. Households in substandard condition but suitable for rehabilitation include those units that are in poor condition both are both structurally and financially feasible to rehabilitate.^{xlviii}

According to the publicly available Comprehensive Housing Affordability Strategies (CHAS) data provided by the U.S. Census Bureau (2016-2020) regarding Miami-Dade County Housing Problems, a total of 3,010 households lack complete plumbing or kitchen facilities. The breakdown comes down to 66% (1,975) renters and 34% owners (1,035) of the households, which suggests that renters are more likely than homeowners to lack these basic housing facilities and live in substandard housing. Of the affected households. 40% (1,200) are in the extremely low-income category (0-30% AMI) and 10% (300) are in the moderate-income range (80-100% AMI), which suggests that households with the lowest income are disproportionately affected; these residents may have limited options for relocations or repairs. To see the table summarizing Miami-Dade County's housing

problems, including the number of households lacking complete plumbing or kitchen facilities, please see Appendix E.

The US Census, American Community Survey provides data on the age and median value of residential structures. In Miami-Dade County, there are an estimated 714,144 housing units (70.2%) built prior to 1990. All these units were constructed prior to Hurricane Andrew, the South Florida Building Code, and Florida Building Code (FBC). The median value of Miami-Dade County's residential structures decreases by age. The median values of structures built prior to 1990 show a lesser value than the current median housing value of \$268,200. The decrease bottoms out (86% of current median value) in the decade 1970-1979.

Miami-Dade County's Structural Vulnerability

The Florida Building Code (FBC) applies to all new vertical construction and major repairs, such as walls and roofs. All pre-existing, non-conforming housing structures (structures built before the adoption of the current FBC) are essentially grandfathered from enforcement other than for "substantial damage," where repair costs equal or exceed 50% of the structure's market value, or, in the context of disaster recovery according to FEMA guidelines, "substantial improvement," where renovation, modification, or expansion costs equal or exceed 50% of the structure's market value. This retroactive code compliance does not apply to structural recertification for condominiums. A significant number of condominiums across the state are in dire need of repairs, as Homeowner Associations have forgone repairs and assessments over the past few decades. New Florida regulations require recertification of condominiums over three stories tall and requires associations to have sufficient reserves to cover major repairs and conduct a survey of reserves every decade.^{xlv}

Bringing a pre-code housing structure up to the current FBC Standards is both essential and costly. According to research conducted by the Jorge M. Pérez FIU Metropolitan Center, the estimated cost of upgrading a pre-FBC housing structure to adhere to current FBC Standards would be \$50,000-\$60,000. This does not include other structural and sanitary code repairs and violations such as systems (electrical, plumbing, HVAC) replacements, lead paint removal, and infestation treatment, which combined would cost an additional estimated \$40,000-\$50,000.^{xlvi}

Recommended Housing Rehabilitation Strategy

The scope and scale of Miami-Dade County's unsafe housing issue will require a proportional policy response. To begin, the County, with the support of the municipalities, will need to determine the location of unsafe structures and identify potential sources for long-term funding assistance.

The Miami-Dade County Department of Emergency Management already does the following:

- Determine whether the existing housing inventory is adequate to house the displaced, if new temporary units needed, and where displaced populations would be relocated nearby with an adequate housing supply;

- Plan for temporary housing needs, assisting residents with post-disaster repairs and rebuilding, and policies that could result in the replenishment of a more resilient and sustainable affordable housing supply;
- Through SHIP, established the Hurricane Housing Recovery Program (HHRP), a program activated following significant disasters to assist families with recovery efforts and to help prevent and mitigate the impacts of a major hurricane;

Additionally, policy deliberations should include the following items:

- A vulnerability and capacity assessment (VCA) to identify the areas and populations that are most at risk and to determine the extent to which the existing housing inventory can withstand the damaging effects of a major hurricane. A VCA identifies the location, age, and condition of potentially vulnerable housing structures;
- Categorize residential structures according to wind and flood vulnerability;
- Consider a range of grants and low-cost loans for the rehabilitation and potential replacement of highly vulnerable owner-occupied and absentee-owned properties, including naturally occurring affordable housing (NOAH);
- Make changes to the permitting process to remove any regulatory obstacles to these upgrades.

Significantly, the concentrations of older, unsafe housing structures in Miami-Dade County are found in less affluent communities which disproportionately experienced significant health and economic impacts of the COVID-19 pandemic^{xlvii} via contagion and business closures. These concentrations follow the “spine of distress” which was first delineated in the 2016 Miami-Dade County Prosperity Initiatives Study. The study found concentrations of economic and housing distress along a spine that extended south from Miami Gardens to Florida City along the I-95 and US 1 Corridors.^{xlviii} Policies and programs designed to address unsafe housing conditions should focus on these communities where the structures and populations are most vulnerable.

Structural Recertification Impacts on Affordable Housing in Miami-Dade County

In the wake of the collapse of the Champlain Towers South in 2021, the Florida Legislature quickly enacted policies to help avoid similar future incidents. Principally, Florida Statute 553.899 imposed new safety requirements on buildings older than 30 years old and over three (3) stories tall. Moving forward, these structures are now required to undergo an assessment and engineering study to verify the integrity of the building, as well as identify any potential faults or vulnerabilities. A recertification is then required every 10 years.^{xlix}

Additionally, the statute in question (Mandatory structural inspections for condominium and cooperative buildings) requires homeowner associations and similar residential-governing bodies to shore up their reserves for capital expenditures, deferred maintenance, and operating expenses. Generally, the requirements surrounding structural inspections and recertification have become much stricter. And, while 2024 will mark the first year of the

new mandates, many homeowner and condominium associations have already started to respond by imposing new fees on owners and residents; early reporting shows that these newly incurred costs can range from thousands- to hundreds of thousands of dollars per unit. And, while these policies are a crucial step towards bolstering and restoring Florida's vulnerable condominium housing units, the reality is that many associations and owners across the state are not financially equipped for the cost of assessment fees and engineering studies. The following analysis helps demonstrate the resulting need for direct-assistance and strategic prioritization of resources to assist these impacted households and housing.¹¹¹

FIGURE 22: Census Designated 'Places' in the County with Recertification Pipeline Units Since 2022

Census Designated 'Places'	Units in Pipeline since 2022	% of total
Kendall West	375	12.4%
Fontainebleau	360	11.9%
The Hammocks	312	10.3%
Kendale Lakes	244	8.1%
Ives Estates	216	7.2%
Tamiami	203	6.7%
Country Club	189	6.3%
Kendall	129	4.3%
Golden Glades	84	2.8%
Westchester	80	2.6%

Source: Miami-Dade County, Department of Regulatory and Economic Resources, Planning Research and Economic Analysis Section. Tabulated by FIU's Perez Metropolitan Center.

Through the efforts of Miami-Dade County's Department of Regulatory and Economic Resources, robust data is available relevant to the residential units and structures that have entered the figurative "pipeline" for the recertification process. Units and structures contained in this data fall into the following categories: issued, closed, in-progress, exempt, and enforcement.

FIGURE 23: Status of Pipeline Recertification Units in the County as of July 2024

Status	Units
In Progress	32,141
Enforcement	124
Closed	107
Exempt	102
Issued	63

Source: *Miami-Dade County, Department of Regulatory and Economic Resources, Planning Research and Economic Analysis Section. Tabulated by FIU's Perez Metropolitan Center.*

Importantly, between 2002 to 2026, approximately 33,598 housing structures will have entered the recertification pipeline. These structures account for 61,706 total housing units. For context, this equates to 5.5% of all housing Miami-Dade housing units reported by the Census ACS in 2023.

Approximately 97% of these recertifying structures entered said pipeline since 2022, presumably, as a direct response to the Champlain Towers collapse and the resulting policy changes. Prior to the Surfside incident, Miami-Dade and Broward Counties were the only Florida counties requiring buildings to seek recertification at set intervals. Those requirements only captured buildings constructed over 40 years ago and of 100,000 square feet or more. Additionally, coalitions of homeowners have long had the power to vote in favor of deferring maintenance and allocation to capital reserves. To avoid the costs of various maintenance procedures, including Structural Integrity Research Studies (SIRS), it became common practice to hold such a vote. Now, under Florida Law, owners can still vote to reduce funding for non-structural budget items but cannot forgo full funding of reserves for items, such as SIRS. Included in the stricter standards is the requirement to recertify and reassess reserve capacities every 10 years. At face value, this initiative may be a sensible, though heavy-handed, approach that should ideally see hundreds of thousands of vulnerable units structurally improved over the next several years.

Nearly all this pipeline consists of units within multifamily housing structures, hyper-concentrated within the owner-occupied segment of said structures, also referred to as condominiums. Condominiums have historically been an affordable avenue toward homeownership for several reasons. The reduced burdens of maintenance and general obligation make them especially attractive to households operating on fixed or insufficient incomes, such as the elderly or service-sector employees.^{lii} ^{liii} The nature of multifamily and higher-density housing has also allowed condominium ownership to provide more families with housing in key corridors, as well as access to resources and amenities such as public transit and parks. The attractiveness of condominiums, however, has been waning in Florida in recent years, particularly as assessment fees and the risk of catastrophic weather events have begun to 'tip the scales'.^{liv} ^{lv} Both aspects, affordability and vulnerability of condominiums, are impacted by the reality that many of these units were converted from

rental properties with lower standards of production in the 1980's; as of April 2024, there are 76,233 converted condominium units in the Miami-Dade County market.^{lvii} This is to say, despite many condominium owners having initially purchased their homes as a savvy or thrifty fiscal decision, these Miami-Dade residents have not been spared the rise in the cost of living, condo association fees, and housing that currently impacts the region.

With this in mind, the current state-wide recertification program implemented by statute 553.899, will likely have significant negative effects on the affordable housing options of the very populations for which County leadership is currently seeking to provide affordable housing assistance. As these condominiums pass through the recertification process, they will inevitably rise in costs as a result both for owners (via fees) and renters within the same structures (via passed-on costs). Ultimately, this will mean that many owners will be forced to sell at a relatively high price – such that the unit may no longer remain within an affordable price range. Moreover, many of these sellers will enter the rental market to find their next home, if only temporarily. This would mean yet another exacerbating load placed upon an already stressed rental market. And, as some building owners have already started to hint at, the entire venture of owning and operating a unit within a multifamily housing development may cease to be attractive or profitable for many of the structures in question.^{lviii}

Part of the answer to bolstering affordable multifamily housing may, in fact, lie with the sorts of structures included in the pipeline analysis. Considering that the median age of the structures in question is 1986, these structures are often prime sites for infill development and retrofitting projects. Often, older structures that have fallen into disrepair require a party with a higher priority than profits to make the necessary investment of capital and time to render them safe and decent again. While some units have been neglected to the point of condemnation as determined by Miami-Dade County Neighborhood Compliance Officers following the County's Minimum Housing Code, many others remain on the market, either occupied by households with little alternative or vacantly waiting for someone desperate to secure a home. These structures should be viewed as opportunities (in the right hands) to carve out more units for a wide range of mixed income levels.

Unsafe Structures in Miami-Dade County

As of March 11th, 2025, there are 3,150 unsafe structure open building code violations in the County.^{lix} Within the 12-month period between 1/31/2024 and 1/30/2025 there were 164 residential open unsafe structure cases distributed across the County.^{lx} The majority (47%) of the open residential unsafe structure property types are single family homes (See figure 24 below).

FIGURE 24: The Count and Percentages of Residential Property Types that Received an Open Unsafe Structure Citation Between 1/31/2024 and 1/30/2025 in the County

Residential Property Types	Count of Property Type	% of Property Type
Mixed Use - Residential	3	1.83%
Mobile Home	6	3.66%
Multifamily - Apartments, 3 units and up	54	32.93%
Multifamily - Duplex, 2 Units	10	6.10%
Residential - Cluster Home	6	3.66%
Residential - Condominium	1	0.61%
Residential - Townhouse	7	4.27%
Residential -Single Family	77	46.95%
Grand Total	164	100%

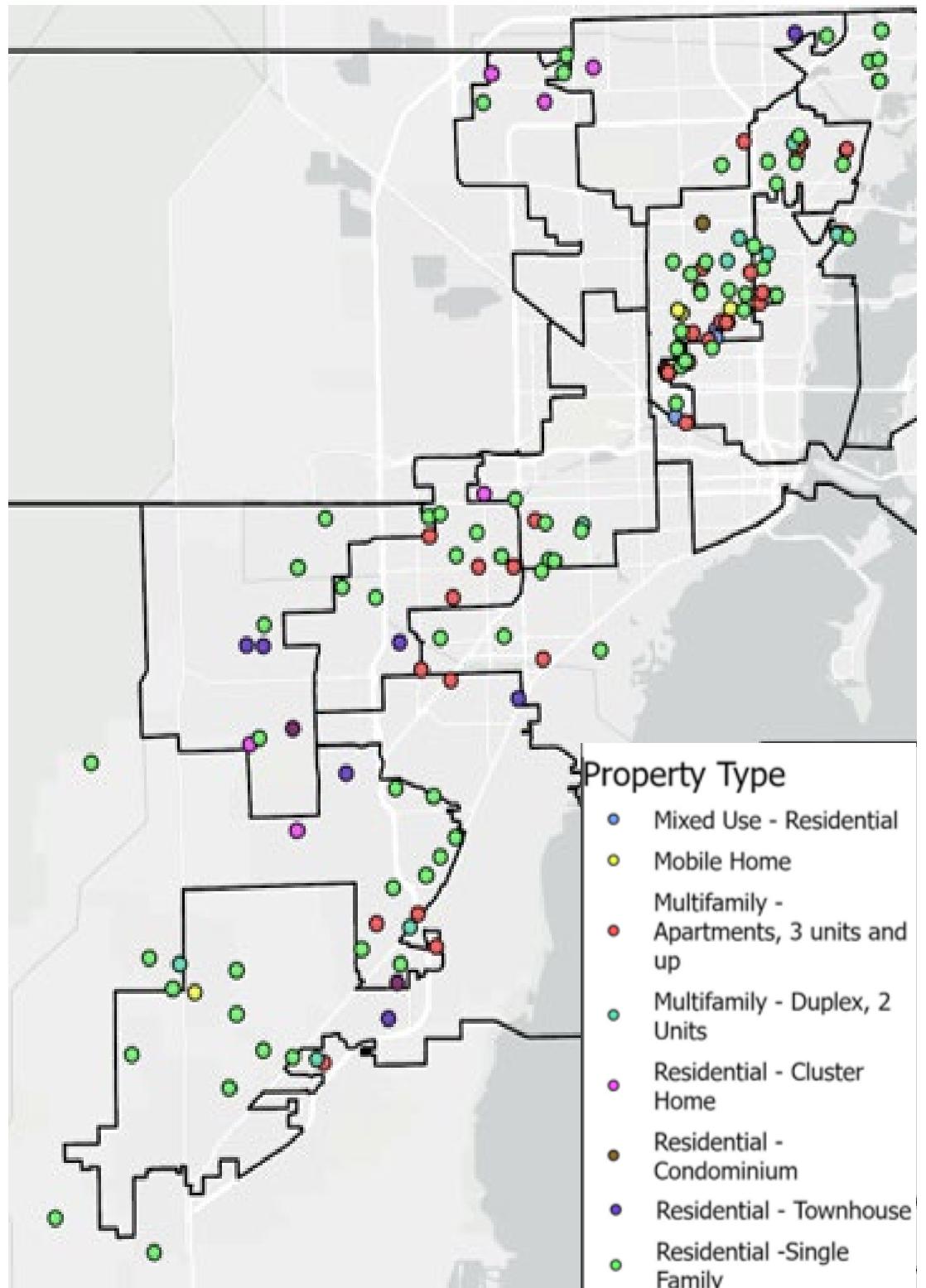
Source: Miami-Dade County, Department of Regulatory and Economic Resources, 2025 Tabulation by UM CCE.

FIGURE 25: The Distribution of Residential Property Types that Received an Open Unsafe Structure Citation in Between 1/31/2024 and 1/30/2025 in County Commission District

District	Mixed Use - Residential	Mobile Home	Multifamily - Apartments, 3 units and up	Multifamily - Duplex, 2 Units	Residential - Cluster Home	Residential - Condominium	Residential - Townhouse	Residential -Single Family	Total
1	0	0	1	0	1	0	1	4	7
2	3	5	24	3	0	1	0	19	55
3	0	0	10	1	0	0	0	4	15
4	0	0	4	2	0	0	0	6	12
6	0	0	1	1	1	0	0	5	8
7	0	0	1	0	0	0	0	4	5
8	0	1	1	0	0	0	2	6	10
9	0	0	4	3	1	0	1	16	25
10	0	0	6	0	0	0	1	6	13
11	0	0	2	0	1	0	2	6	11
13	0	0	0	0	2	0	0	1	3
Total	3	6	54	10	6	1	7	77	164

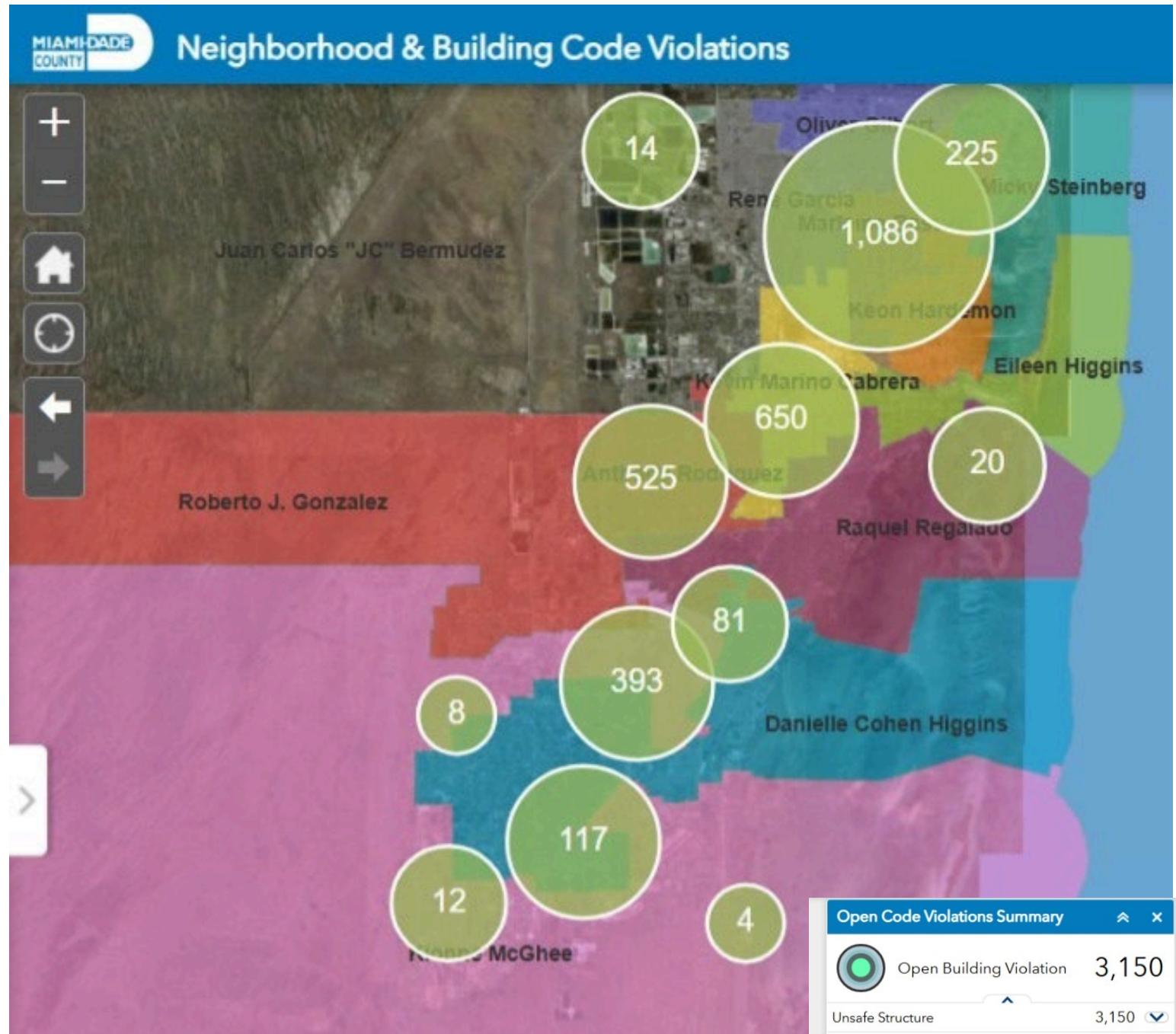
Source: Miami-Dade County, Department of Regulatory and Economic Resources, 2025. Tabulation by UM CCE.

FIGURE 26:
Map of
Different
Residential
Property Types
That Received
an Open
Unsafe
Structure
Citation
Between
1/31/2024 and
1/30/2025 in
Each County
Commission
District



Source: Miami-Dade County, Department of Regulatory and Economic Resources, 2025. Mapped by UM CCE.

FIGURE 27: A Map of All Open Unsafe Structure Citations in the County with County Commission District Boundaries



Source: Miami-Dade County GIS, Neighborhood & Building Code Violations ArcGIS Web Application. <https://gisweb.miamidade.gov/CodeViolations/>

FIGURE 28: Pipeline Recertifications in Each County Commission District Sorted by Greatest %

Miami Dade Commission Districts	Units in Pipeline Since 2022	% of Total
District #11 Roberto J. Gonzalez	913	30.2%
District #10 Anthony Rodriguez	514	17.0%
District #1 Oliver Gilbert	314	10.4%
District #6 Kevin Marino Cabrera / Natalie Milian Orbis	255	8.4%
District #2 Marleine Bastien	243	8.0%
District #13 Rene Garcia	181	6.0%
District #12 Juan Carlos Bermudez	136	4.5%
District #7 Raquel Regalado	133	4.4%
District #9 Kionne McGhee	104	3.4%
District #3 Keon Hardemon	94	3.1%
District #4 Micky Steinberg	74	2.5%
District #5 Eileen Higgins	31	1.0%
District #8 Danielle Cohen Higgins	28	0.9%

Source: *Miami-Dade County, Department of Regulatory and Economic Resources, Planning Research and Economic Analysis Section. Tabulated by FIU Jorge M. Perez Metropolitan Center.*

It should be noted that from a policy and program perspective, these older and naturally affordable units could artificially inflate estimates of available and affordable housing units. Relying strictly on costs and incomes to estimate deficiencies and surpluses suffers the fault of suggesting that all units are acceptable simply because the price point has fallen low enough. In reality, providing housing for all of Miami-Dade's households will also require consideration of the quality and desirability of units.

With the availability of land waning, and the cost of new construction rising, initiatives that rehabilitate and preserve existing affordable housing should be of increasing focus for County and municipal governments, as well as nonprofit and low-income housing developers. However, if vulnerable structures and their units are lost as a result of mounting costs, then the community will have missed a critical opportunity to increase the overall supply of housing units and types that are affordable to a wide-range of Miami's residents.

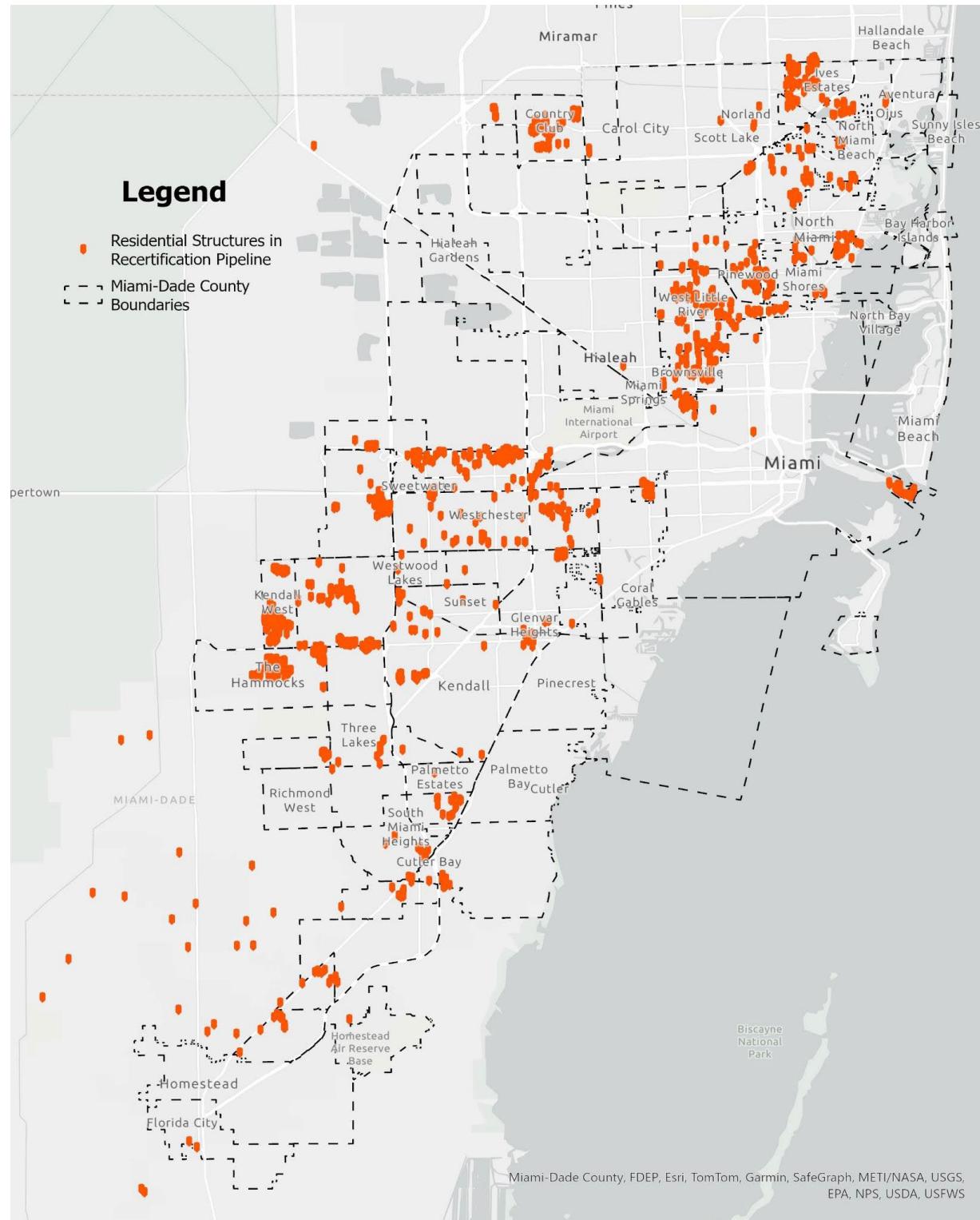
FIGURE 29: Pipeline Recertification Units by Structure Types

Structure Type	Count	% of Total
Residential Condominiums	31,458	96.7%
Multifamily, 2 - 9 Units	479	1.5%
Multifamily, 10+ Units	182	0.6%
Residential Cooperative	168	0.5%
Dade County Structure	57	0.2%

Source: *Miami-Dade County, Department of Regulatory and Economic Resources, Planning Research and Economic Analysis Section. Tabulated by FIU Jorge M. Perez Metropolitan Center.*

A full strategic response to these mandates has been limited thus far, but there are some efforts underway. Some homeowner associations, foreseeing this problem, managed to borrow significant amounts prior to the rise in federal interest rates that has only recently started to ease. Less fortunate associations are now seeking to borrow the needed funds for the initial recertification and pass the cost with interest on to owners. Some of the projected repayment timelines span out a decade. At the development- or structure-level, this kind of solution seems to be the most readily available form of direct assistance. Miami-Dade County's Department of Housing & Community Development has opened its Condominium Special Assessment Program to provide some relief.^{lxii} However, despite generous terms of up to \$50,000 at 0% interest over 40 years, the program may not do enough to tip the scales for eligible homeowners who are considering selling or hunkering down. For many, \$50,000 may not cover the entirety of their assessment fees. For others, the loan may be attractive, but may still increase the monthly costs by hundreds of dollars. And, importantly, for associations faced with an assessment of maintenance fees that exceed the total appraised value of the building itself, no loan will be more attractive than selling.

FIGURE 30: Map of Residential Structures in Miami-Dade Recertification Pipeline, 2022 – 2026



Source: Data provided by Miami-Dade County, Department of Regulatory and Economic Resources, Planning Research and Economic Analysis Section. Tabulation and mapping by FIU Jorge M. Perez Metropolitan Center

Resilient Florida Grant Program–Projects in Miami-Dade County

As of January 27, 2025, there are 117 grant projects listed in Figure 31, within Miami-Dade County that have been awarded funding by the Florida Department of Environmental Protection (FDEP) Resilient Florida Grant Program, or through the Statewide Flooding and Sea Level Rise Resilience Plan.^{lxii} The total funding awarded to these projects is \$395,843,935 within the current and last three fiscal years.

FIGURE 31: Resilient Florida Grant Program Awarded by Fiscal Year as of 1/27/2025

Fiscal Year	# of Awarded Grants	Total Funds Awarded
2021-2022	76	\$276,000,444
2022-2023	17	\$18,901,864
2023-2024	15	\$27,763,506
2024-2025	9	\$73,178,121

Source: FL Dept. of Environmental Protection [Resilient Florida Grants Dashboard](#). Tabulation by UM CCE.

Thirty-two (32) resilience planning projects in Miami-Dade County have been awarded a total of \$6,098,621. These planning projects comprise data collection and analysis, which is used to plan for various vulnerabilities and determine priority implementation projects. The majority (99%) of the County's Resilient Florida Grant Program funds, \$389,745,314, are allocated to 85 projects within the County that were identified through vulnerability assessments and aim at addressing the risk of flooding and sea level rise. Both of these key issues have the potential to negatively impact residents and homeowners across the County.

FIGURE 32: List of Jurisdictions Awarded Funding via the Resilient Florida Grant Program or Statewide Flooding and Sea Level Rise Resilience Plan as of January 27, 2025

Project Sponsoring Jurisdiction or Entity	Number of Resilient Florida Grants	Scope of grants	
		Resilience Planning	Projects
City of Aventura	1	1	0
City of Coral Gables	1	1	0
City of Doral	2	1	1

City of Florida City	2	1	1
City of Hialeah	1	1	0
City of Homestead	2	1	1
City of Miami	16	1	15
City of Miami Beach	8	1	7
City of Miami Gardens	1	1	0
City of Miami Springs	1	1	0
City of North Miami	1	1	0
City of North Miami Beach	1	1	0
City of Opa-Locka	1	1	0
City of South Miami	1	1	0
City of Sunny Isles Beach	1	0	1
City of Sweetwater	1	1	0
City of West Miami	1	1	0
Indian Creek Village	2	1	1
Miami Shores Village	3	1	2
Miami-Dade County	42	2	40
North Bay Village	3	1	2
South Florida Regional Planning Council	1	1	0
South Florida Water Management District	2	0	2
Town of Bay Harbor Islands	3	1	2
Town of Cutler Bay	3	1	2
Town of Golden Beach	1	0	1
Town of Medley	1	1	0
Town of Miami Lakes	1	1	0
Town of Surfside	3	1	2
Village of Bal Harbour	4	1	3
Village of Biscayne Park	1	1	0
Village of El Portal	2	1	1
Village of Key Biscayne	2	1	1
Village of Palmetto Bay	1	1	0

Village of Pinecrest	1	1	0
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Source: FL Dept. of Environmental Protection [Resilient Florida Grants Dashboard](#). Tabulation by UM CCE.

Rebuild Florida General Planning Support Program – HUD CDBG – Mitigation Program

In 2020, HCD and RER's Office of Resilience collaborated on an application to the Florida Department of Economic Opportunity's (DEO) (now the Florida Department of Commerce) Rebuild Florida General Planning Support Program, focusing on identifying and implementing high-impact mitigation measures for critical community lifelines. The funds are allocated through HUD's Community Development Block Grant – Mitigation (CDBG-MIT) program. In 2021, the Program awarded Miami-Dade County \$2,009,020 in funds for three years “to develop a mitigation plan for community stakeholders and to conduct a mitigation assessment on critical facilities.”^{lxiii} The primary objective of this project is to protect and enhance the resilience of locally owned affordable housing assets against various hazards such as hurricanes, flooding, and extreme heat. As of February 2025, staff have been hired to work on this project and evaluations continue.

The County leverages existing strategies and plans such as the County Development Master Plan (CDMP), Comprehensive Emergency Management Plan (CEMP), Local Mitigation Strategy (LMS), Resilient 305, and the 5-Year Consolidated Plan. This project also leverages ongoing work by the City of Miami and partnerships with organizations like Enterprise Community Partners to secure additional funding and resources for resilience efforts.

Several key activities aimed at enhancing housing resilience in Miami-Dade County are included:

1. Resilience and Mitigation Plan Development:
 - Develop a thorough resilience and mitigation plan specifically tailored for Miami-Dade County's affordable housing assets
 - i. The plan will include a toolkit for architects, developers, and stakeholders to incorporate resilience measures in their projects
2. Community Engagement and Public Involvement:
 - Engage with the community and involve the public in the planning process through public notices and consultations
3. Implementation of Structural Mitigation Projects:
 - Implement structural mitigation projects such as improving drainage systems, installing storm shutters, and reinforcing building structures
 - i. These projects aim to enhance the physical resilience of the housing units to withstand extreme weather events
4. Technical Assistance and Capacity Building:

- Provide technical assistance and training to local government staff, housing developers, and other stakeholders
 - i. This includes hiring licensed consultants and experts to support the implementation of resilience measures

Miami-Dade County Sustainable Housing and Infrastructure Development

Resilient 305 Gibson Plaza Apartments Solar Power Installation

Miami-Dade County is increasing the installation of on-site solar photovoltaic (PV) power systems at County facilities and housing developments. These solar systems will help reduce energy costs for public housing residents, lower greenhouse gas emissions, and protect residents from power outages.

Gibson Plaza Apartments, an affordable senior housing project in Coconut Grove, received a 50 kW-DC solar power system. The annual electricity production for the system is up to 272,000 kWh. As a result of the new system, the annual GHG Emissions will be reduced by 193 metric tons, leading to a total savings of \$6,300. The solar panels also generate battery backup, providing power to common areas during electricity outages. In addition to the solar system, Gibson Plaza Apartments will receive new cool roofs and a battery backup system^{lxiv}. The cool roofs use reflective materials that reduce heat and provide safety from extreme storms.

The Gibson Plaza Apartments solar project is in collaboration with the Solar Energy Loan Fund (SELF) and a grant from the Leon Lowenstein Foundation. The Miami-Dade County Office of Resilience and Miami-Dade District 7 Commissioner Raquel Regalado provided additional support.

The County's Department of Transportation and Public Works (DTPW)

Miami-Dade County and other municipalities have begun efforts in their drainage structure systems. This will be beneficial in mitigating flood destruction of housing prone to storm and rainwater damage. Drainage plans, such as the Miami-Dade County District 6 Conceptual Drainage Report, outline actions needed to ensure stormwater do not cause damaging floods within the area.^{lxv}

Most of Miami-Dade County's water supply is from the SDWA Community, which supplies 90.15% of the County's water.

FIGURE 33: Water Supply Sources within Miami-Dade County

Water Supply Type	Count	% of Total
SDWA Community	65,397	90.15%
Private	4,804	6.6%
SDWA Transient Non-Community	2,035	2.8%

SDWA Non-Transient Non-Community	228	.31%
Limited Water Use	67	.09%

Source: [DOH Septic System | Open Data Hub Site, Miami-Dade County](#)

The distribution of types of onsite sewage treatment and disposal systems (OSTDS) are included in the table below.

FIGURE 34: Types of Sewer Septic Systems within Miami-Dade County

System Type	Count	% of Total
OSTDS New	19,931	27.5%
OSTDS Existing	18,379	25.3%
OSTDS Repair	19,653	27.1%
OSTDS Abandonment	13,313	18.4%
OSTDS Existing Modification	1,014	1.4%
OSTDS Holding Tank	97	0.13%
OSTDS Existing New	118	0.16%
OSTDS Existing Repair	31	0.04%

Source: [DOH Septic System | Open Data Hub Site, Miami-Dade County](#)

Miami-Dade County Mobile Homes

The Florida Department of Highway Safety and Motor Vehicles (FLHSMV) reports that there are 13,614 mobile homes in Miami-Dade County.^{lxvi} This accounts for less than 1% of the 2,400,332 registered vehicles in Miami-Dade County. FLHSMV also states that manufactured homes in Florida adhere to HUD criteria for Wind Zone II (wind speed 100 mph), Wind Zone III (wind speed 110 mph), and Exposure D (home within 1500 feet of the coastline).^{lxvii} Accounting for a small segment, mobile and manufactured homes have a history of challenges and lack of policy support and mitigation programming to ensure the sustainability of this stock, which is often relied upon by some of the community's most vulnerable residents.

In 2016, families at the Little Farm trailer park in El Portal received a \$360,000 settlement paid by the owners, Wealthy Delight LLC, and the Village of El Portal^{lxviii} was filed against El Portal claiming the Village did not adhere to state law when it fell short of ensuring there was adequate housing available before signing off on the settlement agreement with Wealthy Delight to close the park. The appeals court agreed with the lawsuit, enabling 45 families at the park to receive \$8,000 per household so long as they moved out within the stipulated time. This was less than the \$10,000 some paid for their homes. The settlement agreement also required Wealthy Delight to hire a relocation specialist who was also tasked with assisting the residents with locating affordable housing and filling out paperwork. The residents of Little Farm mostly had low incomes and were disabled or elderly. Some

residents organized with the Haitian Women of Miami (FAMN) and South Florida Voices for Working Families, holding protests and weekly meetings. Meanwhile, Wealthy Delight evicted people behind on their rent before the settlement was reached, meaning they were no longer eligible for compensation.

In 2019, Pine Isle Mobile Home Community in Homestead was sold, giving residents six months to move out. The community had 40 units for senior residents, 55 years and older. The residents of the park felt slighted as the relocation costs far exceeded what they were compensated for. Feeling like they had nowhere to go, residents were forced to battle with the affordable housing crisis in the County.^{lxix}

In 2023, residents of Miami Soar Mobile Home Park learned that an investment group planned to build a mixed-use development in Miami's Little River neighborhood.^{lxx} The new development was anticipated to have 3,990 multifamily units, 312 hotel rooms, and office space. Forced to leave their homes, which was one of the last genuinely affordable housing options available in the region, residents of Miami Soar were tasked with finding a new place to live in an incredibly expensive real estate market.

The SOAR mobile home park relocation plan ensures that affordable units remain no less than 10% of the total units within Phase be within 60% of the Area Median Income (AMI). Phase 1, residents located within the Phase I boundaries will have the opportunity to relocate at the expense of the mobile home park Owner. There are 74 mobile homes located in Phase I of the Property. The Phase II site will have ample space to accommodate Phase I mobile homes. Phase II will not begin until all existing mobile home residents are given a place to relocate. If a current resident during the time of development chooses not to relocate either within the park or to another location within 50 miles of the property, SOAR Land Trust has agreed to provide that resident with three times the relocation payment stipulated in Section 723.0612(1)(b), Florida Statutes. This payment is currently \$3,000 for a single-section mobile home and \$6,000 for a multi-section mobile home, resulting in direct payments to mobile home residents ranging from \$9,000 to \$18,000. The future SOAR mixed-use housing special district will be located east of I-95 and include residential and public walkable amenities.

A housing study specific to the Soar Mobile Home Park also revealed there are no similar affordable units available for residents in Miami-Dade County or Broward. Owners of the land claimed they would have liked residents to stay and live in the new mixed-use development but have neglected to disclose the projected cost of rent. This incident is not unique to Miami Soar, as there is a national trend of developers purchasing mobile home parks as a way to profit whether or not the economy is in a recession. The consequence of this leads to the disappearance of affordable housing options. As of 2025, the project awaits official approval as Miami-Dade County must amend the comprehensive development master plan and rezone Miami Soar Mobile Park Home.

In 2024, residents of Palm Lakes Mobile Home Park were given false eviction notices.^{lxvi} A Miami-Dade program providing legal services informed residents of the false notices. Miami-Dade County has given \$2.9 million to organizations such as the Miami Workers Center and the Community Justice Project to assist these residents free of charge. In response, the residents have filed a lawsuit against the property owners who have failed to provide essential services to the community. The conditions at Palm Lakes Mobile Park home are substandard; with a lack of garbage disposal, flooding, sewage issues, and a recent lethal fire taking two lives.

Also in 2024, over 900 mobile homeowners in Li'l Abner Mobile Home Park were informed that they must permanently leave their homes as the park is set to close on May 19, 2025.^{lxvii} Homeowners received notices to leave their homes on November 14, 2024. The Urban Group development company states that the mobile home park will be converted into affordable and workforce housing for those earning 60%-140% of Miami-Dade County's AMI. In its place, Li'l Abner III will open in 2026, providing affordable senior and workforce housing. The homeowners of the closing Li'l Abner Mobile Home Park, some of whom spent over \$160,000 on their mobile homes, will lose their investments and face the financial burden of moving their mobile houses if they choose. The average cost of moving a mobile home is \$9,000, but can cost up to \$15,000 if the home is cemented to the ground.^{lxviii} In the case of Li'l Abner, CREI Holdings must provide relocation costs of \$3,000 (for single-wide homes) to \$6,000 (for double-wide homes). Additionally, \$14,000 incentives will be given to those who move out by January 31, 2025, \$7,000 for those leaving by April 2025, and \$3,000 for those who vacate by May 2025. The Urban Group states they will provide affected homeowners priority access to the apartments in Li'l Abner III, offering a free first month of rent. Despite the local government's role in mediating the issue with the City of Sweetwater and the developer, the landlords find themselves within their rights. Sweetwater Mayor Jose "Pepe" Diaz is working with Miami-Dade County to provide funding and resources to those affected.

There are over 8% of Floridians who live in manufactured homes, more than 400,000 people. Those living in manufactured homes will soon gain a tool to assist them in fighting rising rent. According to the 2024 Bill summary released by the Florida Senate's Regulated Industries Committee on Regulated Industries, mobile home park owners and homeowners will be allowed to dispute lot rental increases and begin mediation proceedings prior to submitting a petition for mediation with the Division of Condominiums, Timeshares, and Mobile Homes within the Department of Business and Professional Regulation.^{lxix}

The bill stipulates that a civil action cannot be made unless the dispute has first been submitted for mediation in accordance with s. 723.037(5), F.S., which outlines the procedure for mediating specific disputes within mobile home parks, including those concerning rent increases. Under current law, a civil action can be initiated after mediation has failed to resolve a dispute, but it does not explicitly prevent the filing of a civil action if the dispute hasn't been submitted for mediation under s. 723.037(5), F.S. The bill introduces the provision that homeowners, after receiving written consent from the majority of affected

homeowners, may file a civil action in circuit court if the park owner refuses or fails to participate in mediation. Additionally, existing law allows either party to pursue a civil action in circuit court if mediation does not result in a resolution.

Miami-Dade County Comprehensive Development Master Plan (CDMP)

As an adopted ordinance, the CDMP lays out the policies and strategies the County will use to manage, drive, and encourage growth and development in incorporated and unincorporated Miami-Dade County.^{lxxv} Although the CDMP contains 13 Elements, this section of the 5-year plan focuses on components of the CDMP related to affordable housing, housing resilience, and vulnerable neighborhoods.

Affordable Housing CDMP initiatives

The County intends to move the needle on affordability by driving the development of affordable housing units and ensuring proper coordination of resources and stakeholders. At its core, it intends that new and existing communities will not only have affordable housing but the ancillary services in transportation, education, and public spaces to sustain residents.

Opportunities or strategies to enhance housing affordability in the County include:

- Promote infill development in the Urban Infill Area (UIA)
- Encourage the use of vacant sites for development
- Provide financial and regulatory incentives to drive new development
- Streamline planning and building codes to reduce development costs
- Support nonprofit development and inclusionary zoning for workforce housing
- Improve public transportation access in target affordable housing areas to promote workforce housing
- Improve coordination of planning, development, and impact assessment among government entities

Vulnerable Neighborhoods CDMP Initiatives

Miami-Dade is working to support vulnerable neighborhoods and Targeted Urban Areas (TUA) while simultaneously attempting to prevent the creation of conditions that cause an increase in new vulnerable communities. The Master Plan underlines the importance of improving levels of service (LOS) in education, access to transportation, and use of resilience methods to adapt to climate change and improve public spaces to foster resilient communities.

Opportunities or strategies that have the potential to improve vulnerable neighborhoods include:

- Target redevelopment and infill to address pressing vulnerabilities through policies and funding
- Improve public transportation options and expand connectivity
- Leverage rehabilitation, enforcing building and housing codes to reduce substandard dwellings
- Create, upgrade, and sustain recreational facilities to improve the quality of life in TUAs
- Improve coordination of planning and development among government entities with a focus on affordable housing

Housing Resilience CDMP Initiatives

The CDMP addresses the importance of identifying current water availability, how to sustain its usage, and how to manage development to mitigate the creation of at-risk development. To meet CDMP goals and objectives, strategies are being carried out to reduce the impacts of climate change on the built environment.

Opportunities or strategies for increasing the resiliency of the County's housing stock include:

- Incorporate sea level rise evaluations in infrastructure planning
- Designate and address vulnerable areas through Adaptation Action Areas
- Participate and encourage regional climate resilience efforts
- Protect aquifers and improve sewer and drainage systems to reduce flooding and flooding risk
- Protect recharge areas to ensure a sustainable water supply
- Implement regulations to ensure new development is resilient to coastal hazards, sea level rise, and hurricanes
- Retrofit existing infrastructure to withstand coastal hazards and erosion
- Develop and foster public awareness and education on emergency response, evacuation plans, and resilience strategies
- Prioritize funding for infrastructure projects in vulnerable areas, especially at-risk areas from climate change
- Direct future population from Coastal High Hazard Areas (CHHAs)

Consolidated Plan Housing Needs Assessment (NA-10)

The Needs Assessment (NA-10) in the County's Consolidated Plan identifies housing conditions and substandard housing to help prioritize resources for housing rehabilitation. Federal Programs administered by Miami-Dade County that help by providing funds for various activities, including homeowner rehabilitation, include HUD Community Development Block Grant (CDBG), which helps low- and moderate-income families repair or rehabilitate housing, HOME Investment Partnerships Program, which provides low-interest loans for rehabilitation, the Housing Rehabilitation Program, which offers a

forgivable loan to help low-income qualified single-family homeowners make repairs, and Single Family Home Rehabilitation, another program that helps limited-income residents with home repairs.

National Best Practices in Addressing Substandard Housing

Several cities within the U.S. utilize programs and practices in addressing the redevelopment of property and land. The following are examples of such practices.

The City of Dallas offers a Home Improvement & Preservation Program (HIPP) that provides grants of up to \$10,000 for housing repairs. This assistance is available to low- and moderate-income homeowners.^{lxxvi} Dallas' Bottom Master Plan serves as a framework for rehabilitating the Trinity River Corridor in a way that invites community feedback and input.^{lxxvii} In addition, the City of Dallas has a New Construction and Substantial Rehabilitation Program that offers financial assistance to new or substantially rehabilitated developments to promote private investment in affordable, sustainable housing within the city. Funds are awarded for projects such as building single-family homes (5+), multi-family rental housing (5+ units), or rehabilitating existing multi-family rental housing (5+ units), through a competitive NOFA or RFA process.^{lxxviii}

The City of Tampa offers financial assistance for the repair and renovation of homes through the Housing Rehabilitation & Renovation Program (HRRP).^{lxxix} Eligible repairs through HRRP include ADA improvements, plumbing, air conditioning, window replacement, and other necessary repairs. East Tampa's CRA Residential Owner-Occupied Rehabilitation Program (ROOR) aims to eliminate slum and blight by improving property conditions through the rehabilitation of existing housing in the East Tampa Community Redevelopment Area.^{lxxx} The City of Tampa's commitment to improving substandard dwellings is outlined in HSG Policy 1.2.6. This policy ensures the repair of these dwellings through a combination of code enforcement, education, redevelopment programs, and other resources available to property owners.^{lxxxi}

The City of Orlando provides qualified homeowners with assistance for home repairs that pose health and safety risks. This aid is available in three levels, ranging from \$15,000 to \$40,000.^{lxxxii} The City of Cleveland acquires vacant land through its Land Reutilization (Land Bank) Program. This initiative allows Cleveland to sell City-owned land to individuals, developers, and nonprofit organizations for redevelopment.^{lxxxiii} Additionally, Cleveland's Asset Redevelopment Office focuses on reinvesting in City-owned properties through community-focused redevelopment projects.^{lxxxiv}

Philadelphia's Restore, Repair, Renew program helps homeowners secure low-interest home equity loans for property improvements. These loans can fund repairs related to weatherization, safety, health, accessibility, and modernization needs.^{lxxxv} Seattle provides a home repair loan program for homeowners who meet income qualifications. The loans cover repairs aimed at improving health and safety conditions.^{lxxxvi}

Additional cities, including Scottsdale, AZ;^{lxxxvii} Riverside, CA;^{lxxxviii} Detroit, MI;^{lxxxix} and Gainesville, FL^{xc} also provide financial aid through forgivable loans, grants, or zero-interest loans to low-income homeowners. These programs prioritize health and safety repairs, structural improvements, and energy efficiency upgrades, ensuring that homes remain habitable and code-compliant. Additionally, specific programs, such as Manistee, Michigan's targeted pest control initiative^{xcii} and Scottsdale's emergency repair assistance,^{xcii} address unique housing challenges. Miami-Dade County has its own Housing Rehabilitation Program, offering a forgivable loan to help low-income qualified single-family homeowners located within specific neighborhood revitalization strategy areas to make repairs.^{xciii}

Beyond direct assistance programs, several municipalities have instituted programs that emphasize the importance of housing inspections and code enforcement. Many cities, including New York and Los Angeles, have adopted proactive rental inspection programs, which focus on identifying and addressing housing violations before they become hazardous. New York City's Alternative Enforcement Program mandates frequent inspections and corrective measures for buildings with persistent violations,^{xciv} while the City of Los Angeles has demonstrated significant improvements in housing conditions through its Systematic Code Enforcement Program established in 1998. ^{xcv} Los Angeles County recently adopted a similar program, named the Rental Housing Habitability Program, that ensures rental housing properties and units in the unincorporated areas of the County are meeting state and county safety codes.^{xcvi}

Other jurisdictions, like Minnesota, empower tenants to take legal action against landlords who fail to maintain habitable living conditions. The state's Tenant Remedies Action enables renters to seek court intervention for violations related to health, safety, and lease agreements.^{xcvii} Collectively, these programs highlight a range of proactive and reactive strategies used by local governments to maintain and improve housing conditions, ensuring safe and stable living environments for residents.

Federal Guidelines & Assistance

The United States federal government offers funding and other resources that can assist in eliminating substandard dwelling conditions and support the structural improvement of existing housing.

Federal	Emergency	Management	Agency
(FEMA) https://www.fema.gov/sites/default/files/2020-07/fema_p213_08232018.pdf			

The National Flood Insurance Program (NFIP), which is administered by FEMA helps reduce the impact of future flooding in flood-prone areas by encouraging increased floodplain management policies and underwrites flood insurance coverage.

Substantial improvement and substantial damage (SI/SD) help bring structures into compliance with minimum requirements for new construction. SI focuses on regulating additions and improvements to buildings in the floodplain while SD focuses on regulating reconstruction and repairs to damaged buildings.^{xcviii}

Acknowledging and encouraging community floodplain management practices, FEMA's Community Rating System (CRS) is a voluntary incentive program that encourages communities to apply a higher standard development regulations intended to reduce the impact of flood hazards to the built environment. Achieving a high CRS rating translates to reduced flood insurance rates for the community as a whole.^{xcix} Over 1,500 communities participate throughout the country. The program aims to eliminate flood damage to insurable property, enhance the insurance aspects of the NFIP, and generate thorough floodplain management policy and implementation.

In CRS communities, flood insurance premium discounts range from 5% to 45% and are discounted in increments of 5%. A Class 10 community does not participate in the CRS and receives no discount. A Class 9 community benefits from a 5% discount on all policies, while a Class 8 community receives a 10% discount, and so on, up to a Class 1 community, which enjoys a 45% premium discount. Classifications are based on the community's CRS credit points received in 19 credible activities. CRS activities are organized into the following categories: Public Information, Mapping and Regulations, Flood Damage Reduction, and Warning and Response. Per the NFIP's approach to pricing, A CRS discount is applied to the full-risk premium for all the NFIP policies in the Regular Program within a participating community. This includes policies outside of the Special Flood Hazard Area (SFHA).

FIGURE 35: CRS Eligible Communities in Miami-Dade County as of April 1, 2024

CRS Eligible Communities				
Community	Original Effective Date	Current Effective Date	CRS Class	% Discount
Miami-Dade County	10/1/1994	4/1/2024	3	35
Town of Cutler Bay	5/1/2011	4/1/2023	3	35
City of Coral Gables	10/1/1993	5/1/2020	5	25
City of Miami	10/1/1994	10/1/2022	6	20
City of Miami Beach	10/1/1996	5/1/2019	5	25
City of Doral	5/1/2009	5/1/2020	6	20
Town of Miami Lakes	10/1/2006	5/1/2017	6	20
City of North Miami	10/1/1994	5/1/2018	6	20
City of South Miami	10/1/1993	10/1/2021	6	20
Town of Surfside	5/1/2016	4/1/2022	6	20
City of Aventura	10/1/2000	5/1/2005	7	15
City of Hialeah	10/1/1993	5/1/2008	7	15
City of Miami Gardens	5/1/2009	4/1/2023	7	15
Miami Shores Village	10/1/2000	10/1/2022	7	15

City of North Miami Beach	10/1/1993	10/1/2022	7	15
Village of Palmetto Bay	5/1/2017	4/1/2023	7	15
Village of Pinecrest	10/1/2016	10/1/2023	7	15
Village of Bal Harbour	10/1/1996	5/1/2017	8	10
City of Homestead	5/1/2006	4/1/2023	8	10
Village of Key Biscayne	4/1/1998	4/1/2021	8	10
City of North Bay Village	10/1/2022	10/1/2022	8	10
City of Sunny Isles Beach	10/1/2007	10/1/2021	8	10
Town of Bay Harbor Islands	10/1/1994	4/1/2023	9	5
Town of Medley	4/1/2021	4/1/2021	9	5
Village of Biscayne Park	10/1/2020	4/1/2023	10	0
Town of Golden Beach	10/1/1993	10/1/2002	10	0
City of Opa-Locka	10/1/2013	4/1/2024	10	0

Source: www.fema.gov/floodplain-management/community-rating-system

For additional Federal programs please see the table “Federal Programs” below.

FIGURE 36: Federal Programs Relating to Resilient Housing

Program	Administering Entity	Eligible Participants	Contact Info
National Flood Insurance Program (NFIP): Helps reduce future flooding in flood-prone areas and underwrites flood insurance coverage	Federal Emergency Management Agency (FEMA)	Flood-prone areas	https://www.fema.gov/flood-insurance
Building Resilient Infrastructure and Communities (BRIC): Provides funding to states, local and territorial governments, and Tribal Nations in reducing hazard risk	FEMA	Eligible states, local and territorial governments, and Tribal Nations	https://www.fema.gov/grants/mitigation/learn/building-resilient-infrastructure-communities
Hazard Mitigation Grant Program (HMGP): Provides funding for hazard mitigation, to rebuild and prevent damages from natural disasters	FEMA	Eligible states, local and territorial governments, and Tribal Nations	https://www.fema.gov/grants/mitigation/learn/hazard-mitigation

<p>FEMA Flood Mitigation Assistance Grant Program: Allocates funds for projects aimed at reducing or eliminating the risk of repetitive flood damage to buildings insured by the National Flood Insurance Program</p>	FEMA	States, federally recognized Tribal governments, U.S. territories, and local governments	https://www.fema.gov/grants/mitigation/learn/flood-mitigation-assistance
<p>FEMA Community Rating System: A voluntary incentive program aiming to eliminate flood damage to insurable property through discounted flood insurance premium rates</p>	FEMA	Eligible communities within U.S.	https://www.fema.gov/floodplain-management/community-rating-system#participating
<p>HUD Preservation & Reinvestment Initiative for Community Enhancement (PRICE): Preserving and revitalizing manufactured housing units and manufactured housing communities</p>	United States Department of Housing and Urban Development (HUD)	Local and state governments, Tribal applicants, multi-jurisdictional entities, cooperatives, nonprofit entities, resident-controlled manufactured housing communities, community development financial institutions	https://www.hud.gov/program_offices/comm_planning/price
<p>U.S. Department of Energy Home Upgrades: Provides tax credits/rebates for energy-saving measures</p>	U.S. Department of Energy	Qualifying taxpayers in the U.S.	https://www.energy.gov/save/home-upgrades
<p>PRICE Main: Allocates funds toward affordable housing preservation through repairs, rehabilitation, replacements, infrastructure improvements, and planning and resilience</p>	Department of Housing & Urban Development (HUD)	State and local governments, Tribes, TDHEs, multi-jurisdictional entities, resident-controlled MHCs and cooperatives, nonprofits, and CDFIs	https://www.hud.gov/sites/dfiles/CPD/documents/PRICE_MAIN_5-20-24.pdf

<p>PRICE Replacement Pilot: Allocates funds toward redeveloping MHCs as replacement housing, assisting those with substandard housing in disaster-prone areas</p>	HUD	State and local governments, Tribes, TDHEs, multi-jurisdictional entities, resident-controlled MHCs and cooperatives, nonprofits, and CDFIs	https://www.hud.gov/sites/dfiles/CPD/documents/PRICE_PILOT_5-20-24.pdf
<p>Solar Tax Credit: Allows homeowners to deduct 30% of the cost of solar heating, electricity, and other solar home products from their federal taxes</p>	Internal Revenue Service (IRS)	<p>Eligible expenses include the following:</p> <ul style="list-style-type: none"> • Solar photovoltaic (PV) panels • PV cells for the attic fan (not the fan itself) • Contractor labor for on-site preparation, assembly, or original installation • Permitting fees, inspection costs, and developer fees • Necessary equipment for solar system (i.e., wiring, inverters, mounting equipment) • Storage batteries (Tax credit is eligible even if bought and installed a year or more after the installation of the solar system; eligible units must store at least 3 kilowatts) • Sales taxes on eligible expenses 	https://www.consumerreports.org/home-garden/alternative-energy/how-the-residential-clean-energy-solar-tax-credit-works-a1771685058/

FIGURE 37: State Programs Relating to Resilient Housing

Program	Administering Entity	Eligible Participants	Contact Info
Hurricane Loss Mitigation Program Allocates \$10 million annually to fund wind resistance improvements for residences and mobile homes, public hurricane shelter enhancements, hurricane research, and insurance incentives	Florida Division of Emergency Management	Homeowners, mobile home owners, manufactured and mobile home communities, local governments involved in shelter projects, research institutions like FIU, and insurance policyholders seeking mitigation-related discounts	https://www.floridadisaster.org/dem/mitigation/hurricane-loss-mitigation-program/
My Safe Florida Home Program: Strengthening homes against hurricane winds	Florida Department of Agriculture and Consumer Services	Applicants in Florida meeting the criteria	https://mysafeflhome.com/
My Safe Florida Condominium Pilot Program: Helps offset the cost of certain building improvement projects in condominiums	Florida Department of Financial Services	Condo Associations in Florida within 15 miles inward from the coastline	https://msflh.com/condos/
Resilient Florida Grant Program: Provides funding for statewide flooding and sea level rise resilience plans	Florida Department of Environmental Protection	Jurisdictions within the State of Florida	Resilience@FloridaDEP.gov Phone: 850-245-7600 https://experience.arcgis.com/experience/d4f2e042f59e4b2eaee108c0777a0937/page/All-Grants/?views=All-Grants
Hurricane Irma Voluntary Buyout Program: Helps those impacted by Hurricane Irma	Florida Department of Commerce	Low and moderate-income residents of Miami-Dade County	resilience@miamidade.gov Hurricane Irma voluntary home buyout program
Rebuild Florida CDBG: Mitigation General Planning Support Program: Protect and enhance the resilience of locally owned	HCD/RER	Units of General Local Government (UGLG), educational institutions, state agencies, nonprofits	https://floridajobs.org/rebuild-florida/mitigation/rebuild-florida-general-planning-support-program#:~:text=With%20%24

affordable housing assets against various hazards such as hurricanes, flooding, and extreme heat			<u>20%20million%20in%20Community, for%20the%20purpose%20of%20developing</u>
Rebuild Florida General Planning Support Program: Identifying and implementing high-impact mitigation measures for critical community lifelines and the vulnerable HCD network	HCD/RER	Units of General Local Government (UGLG), educational institutions, state agencies, nonprofits	<p><u>https://www.floridajobs.org/docs/default-source/office-of-disaster-recovery/cdbg-mitigation/general-planning-support-program/gps-program-guidelines/v1-6-mit-gps-guidelines-4-29-2024.pdf?sfvrsn=146e5fb0_0</u></p> <p>Mailing Address: Attention: Mitigation Team Office of Long-Term Resiliency Florida Department of Commerce 107 East Madison Street Caldwell Building, MSC 400 Tallahassee, FL 32399-2100</p> <p>Phone: (833)347-7863 Email: cdbg-mit@commerce.fl.gov</p>
Rebuild Florida Voluntary Home Buyout Program: An effort to reduce the risk of residential flooding from future hurricanes; goals included focusing on acquiring housing for low to moderate-income households, which helped reduce the vulnerability of at-risk communities	State of Florida	Local governments designated as Most Impacted and Distressed (MID)	<p><u>https://floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/disaster-recovery-initiative/hurricane-irma/irma-voluntary-home-buyout-program</u></p> <p>Email: <u>RebuildFlorida@Commerce.FL.gov</u></p>

FIGURE 38: Local Programs Relating to Resilient Housing

Program	Administering Entity	Eligible Participants	Contact Info
Weatherization Assistance Program (WAP): Provides air sealing, insulation, water heating, and HVAC system replacements	MDC Community Action and Human Services (CAHSD) and Neighborhood Housing Services of South Florida (NHSSF)	Low- to moderate-income residents in the County	weatherprogramcahsd@miamidade.gov https://www.miamidade.gov/lobal/service.page?Mduid_service=ser1541190292258414
Home Rehabilitation Program in District 5: Provides assistance for repairs improving safety and sanitation	City of Miami	Low-income homeowners of single-family properties in Little Haiti	SFRPapplication@miamigov.com Phone: (786) 682-7441 Email: LHRT@miamigov.com
Building Efficiency 305 (BE305): Reduces greenhouse gas emissions, promotes sustainable practices in energy and water management, and encourages building managers to benchmark their usage of resources and reduce their footprint	MDC Office of Resilience	County public and private, residential, commercial, and institutional buildings	Phone: (305) 416-1688 email: benchmarking@miamigov.com https://www.benchmark305.com/
Condominium Special Assessment Program: Offers terms of up to 50,000 at 0% interest over 40 years	HCD	Eligible condominium owners making less than 140% AMI	https://www.miamidade.gov/lobal/service.page?Mduid_service=ser1689262443911730
Sustainable Buildings Program (SBP): Promotes sustainable practices in the construction and renovation of County-owned buildings	MDC Office of Resilience	County-owned or County-financed buildings and public projects on County-owned land	https://sustainable-buildings-program.miamidade.gov/ Miami-Dade County Office of Resilience Address: 111 NW 1st Street, 12th Floor Miami, FL 33128 Phone Number: 305-375-5593

			Email: resilience@miamidade.gov
Fight the Flood Private Property Adaptation (PPA): Assists Miami Beach residential and commercial property owners in adapting to the effects of climate change (i.e., storm surges and rising groundwater)	City of Miami Beach	Miami Beach residential and commercial property owners	https://www.mbrisingabove.com/your-home/private-property-adaptation/
EnergySAVER Program: Offers an online energy survey tool, access to energy rebates and incentives, connection to local contractors, and the ability to request an energy survey for one's home or business	City of Homestead	Homestead Energy Services customers	https://www.homesteadfl.gov/461/EnergySaver-Program
City of Homestead Rebate Programs: Provides rebates to help compensate for energy conservation efforts, up-to-date utility accounts, and new equipment	City of Homestead	Homestead Energy Services customers	https://www.homesteadfl.gov/452/Rebate-Programs
Flood Protection Level of Service Program: Assesses the performance of flood control assets like canals, structures, and pump stations	South Florida Water Management District	Flood control assets in South Florida	https://www.sfwmd.gov/
Senior Housing Assistance Repair Program (SHARP): Assists elders in repairing their homes from damage	MDC Community Action and Human Service Department (CAHSD)	Homeowners over 62 years of age with low to moderate income	https://www.navigateresources.net/psa03/Detail.aspx?k;0;N;0;0;52659;1;home%20maintenance%20and%20minor%20repair%20services~;heat;

City of Miami's Green Building Density Bonus: Approves building capacity within the urban core zone for buildings with LEED-certified Silver, Gold, or Platinum certification	City of Miami	Eligible buildings certified by the Florida Green Building Coalition (FGBC)	https://www.miami.gov/My-Government/Climate-Change-in-the-City-of-Miami/Buildings-and-Land-Use
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HCD will support the continuation of the SHARP program which provides financial support to senior homeowners whose incomes do not exceed 140% of the Area Median Income. This program offers a maximum funding amount of \$50,000 for home rehabilitation initiatives. The primary objective of SHARP is to facilitate seniors in aging in place by ensuring that their homes are both safe and well-maintained, thereby enhancing their overall quality of life.

FIGURE 39: Private/Nonprofit Programs Relating to Resilient Housing

Program	Administering Entity	Eligible Participants	Contact Info
All Home Improvement Loans: Offers unsecured personal loans for home improvement projects	Solar Energy Loan Fund (SELF)	Owners of residential properties	https://solarenergyloanfund.org/loan/the-self-loan/
KIVA Loans: Loan for women, veterans, military families, low-income homeowners with distressed credit histories, and those without credit scores	SELF	Owners of the residential property	https://solarenergyloanfund.org/loan/kiva/
Disability Loans: Aid for disabled homeowners or households with disabled members	SELF	Disabled homeowners or households with disabled members	https://solarenergyloanfund.org/loan/halo/
Loans for Landlords: Improves efficiency in rental properties through weatherization, insulation, energy-efficient HVAC, disability improvements, roofs, and storm resiliency	SELF	Owner of the rental property	https://solarenergyloanfund.org/loan/seer-loan/
Greenhouse Gas Reduction Fund:	SELF	Eligible projects that reduce carbon	https://solarenergyloanfund.org/ggrf-funds/

Offers low-cost capital to assist projects that reduce carbon emissions through the distribution of solar power and battery storage, energy-efficient building upgrades, net-zero construction, and zero-emissions transportation		emissions and save energy costs	
Home Improvement Loans: Offers special lending programs for home improvement (lighting, water, etc.)	SELF	Veterans, seniors, female head-of-households, disabled people, people with a low income, and people with poor credit	https://solarenergyloanfund.org/home-improvement-loans/
SAGE Homes Financing Options for Developers : Offers below-market rates, and flexible loans for small to mid-size affordable and workforce housing developments	SAGE Homes	For-profit and nonprofit multifamily residential properties with 5-25 residential units	https://solarenergyloanfund.org/loan/sage-homes-financing/
Residential On Call [®] : Offers the option to temporarily switch off air conditioning and/or heating (including other appliances of one's choice, i.e., water heater) for a month credit on bill	Florida Power & Light (FPL)	FPL clients	https://www.fpl.com/save/programs/on-call-program.html
FPL Ceiling Insulation: Offers instant rebate and tax credit options for ceiling insulation	FPL	FPL clients	https://www.fpl.com/save/resources/ceiling-insulation.html
FPL Air Conditioning: Offers a \$150 rebate credit when installing new air conditioning units	FPL	FPL clients	https://www.fpl.com/save/programs/ac-rebate.html

FPL BuildSmart®: Home Certification program to help buyers save up to 20% on their energy bills.	FPL	FPL clients	https://www.fpl.com/save/programs/buildsmart.html
Care to Share Program: Offers emergency assistance funds to FPL customers facing temporary financial difficulty	FPL	FPL clients	https://www.fpl.com/help/do/nate.html Administering agencies in the County can be found here: https://www.fpl.com/help/assistance.html
Florida Solar for All: Offers grants and financing for residential rooftop solar systems and technical assistance to support workforce development, community engagement, and market development	Florida Solar for All Coalition	Targeted projects will include single-family homes and multifamily rentals in low-income and disadvantaged communities in Florida	https://solarenergyloanfund.org/florida-solar-for-all/
Leadership in Energy and Environmental Design (LEED) certification Program: A green building rating system promoting efficient, energy-saving buildings	U.S. Green Building Council (USGBC)	All building types and building phases	https://www.usgbc.org/leed
Envision Rating System (Envision): Provides sustainable frameworks for constructing buildings and facilities	Institute for Sustainable Infrastructure	All building project phases, though more impactful at the beginning stages	https://www.miamidade.gov/mayor/library/memos-and-reports/2018/05/05.09.18-Report-Regarding-the-Adoption-of-the-Institute-for-Sustainable-Infrastructure-Envision-Rating-System.pdf#:~:text=Because%20Envision%20provides%20a%20holistic%20framework%20for%20evaluating,of%20sustain

			<p><u>ability%20at%20each%20step%20of%20the%20process.</u></p> <p>https://sustainableinfrastructure.org/envision/use-envision/</p>
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FIGURE 40: Local Plans & Reports & Initiatives Relating to Resilient Housing

Plan/Report/Initiative	Scope of Jurisdiction	Information
Miami Forever Bond: Aims to build a strong and resilient future for the City of Miami by decreasing present and future risks to residents, tourism, and the economy	City of Miami	https://www.miami.gov/My-Government/Departments/Office-of-Capital-Improvements/Miami-Forever-Bond
Miami Resilient Waterfront Enhancement Plan: Includes strategies for the coastal shoreline's current and future flood risks and nature-based features for supporting local ecosystems	City of Miami	https://www.miami.gov/files/4ed167b6-cc7c-469c-b0e3-73f267e538a6/Miami_RWEP_Final.pdf
Local Mitigation Strategy (LMS): Identifies and provides strategies for potential hazards that can affect local jurisdictions	Florida Division of Emergency Management	https://www.floridadisaster.org/dem/mitigation/local-mitigation-strategy/ Contact person: <u>Angie Odell</u> , Mitigation Planning Unit Phone: 850-524-7438 Email: <u>mitigationplanning@em.myflorida.com</u>
Projects that Protect:	Miami-Dade Emergency	https://www.miamidade.gov/global/emergency/projects-that-protect.page

Facilitates the Local Mitigation Strategy (LMS) which provides mitigation updates, maintains the FEMA plan, manages grant projects, coordinates flood insurance cost reductions, and works with State and FEMA for disaster funding	Management Department	
Comprehensive Development Master Plan (CDMP): Lays out the policies and strategies Miami-Dade County will use to manage, drive, and encourage growth and development in incorporated and unincorporated Miami-Dade County; includes affordable housing, housing resilience, and vulnerable neighborhoods initiatives	Miami-Dade County	https://www.miamidade.gov/planning/cdmp.asp
Resilient305: Action 19: Redeveloping Resilient Public Housing: Focuses on improving housing quality, increasing housing affordability, improving tenant rights, decreasing homelessness, and improving community cohesion; local, federal, and private dollars are being used to redevelop public housing units into modernized, mixed-income, and mixed-use communities	MDC	https://www.mbrisingabove.com/wp-content/uploads/Resilient305_final.pdf

Miami-Dade County 2021 Climate Action Strategy Approach 1: Dedicated to benchmarking, retuning, and retrofitting existing buildings	MDC	https://www.miamidade.gov/green/library/climate-action-strategy-final-draft.pdf
2023 Climate Action Strategy Progress Report: States that the Building Efficiency 305 and WAP programs are improving energy and water efficiency in public and private buildings	MDC	https://www.miamidade.gov/environment/library/resilience/2023-04-cas-progress-report.pdf
Septic Systems Vulnerable to Sea Level Rise 2018 Report: An Initial report on the County's septic system's vulnerability to sea level rise found that the areas most vulnerable to the rising sea and groundwater levels are not limited to coastal regions	RER/Miami-Dade County Water and Sewer Department (WASD)	https://www.miamidade.gov/green/library/vulnerability-septic-systems-sea-level-rise.pdf
2020 Plan of Action Report: Aimed to educate policymakers on the most effective practices and investments to reduce the environmental impact and public health risks of septic tank systems in high-risk areas	WASD/RER	https://www.miamidade.gov/mayor/library/memos-and-reports/2020/12/12.10.20-Septic-Systems-Vulnerable-to-Sea-Level-Rise-Plan-of-Action-Report.pdf
Miami Forever Climate Ready Strategy:	City of Miami	https://www.miami.gov/My-Government/Climate-Change-in-the-City-of-Miami/Climate-Change-Action/MiamiForeverClimateReady

Aims to reduce flood, heat, and storm impact risks for the next 40 years		
Miami Forever Carbon Neutral Plan: The city's Greenhouse Gas Reduction Plan that serves as a roadmap for reaching carbon neutrality by 2050, strengthening the local economy, and increasing climate justice	City of Miami	https://www.miami.gov/files/4e5f26f7-2622-4c90-834a-eaaa6aa3321e/Miami-Forever-Carbon-Neutral-FULL.pdf
Miami Beach Rising Above Resilience Strategy: A resiliency toolkit to assist organizations, individuals, and media partners in communicating the efforts being made to address sea level rise	City of Miami Beach	https://www.mbrisingabove.com/your-city-at-work/resilience-strategy/
Buoyant City Guidelines: An adaptation and resilience plan for combatting coastal flooding exacerbated by sea level in Miami Beach	City of Miami Beach	https://www.miamibeachfl.gov/wp-content/uploads/2020/03/2020-0309-BUOYANT-CITY-FINAL-DRAFT.pdf
South Florida Water Management District released a Sea Level Rise and Flood Resiliency Plan: Aims to report strategies for addressing South Florida's sea level rise and flood risks	South Florida Water Management District (SFWMD)	https://www.sfwmd.gov/sites/default/files/documents/2023_SFWMD_LRFRP_FINAL_09012023_0.pdf
Flood Protection Level of Service Program:	SFWMD	https://www.sfwmd.gov/our-work/flood-protection-level-service

Assesses the performance of flood control assets such as canals, structures, and pump stations		
City of Miami Comprehensive Stormwater Master Plan: Provides solutions on how to improve stormwater infrastructure, mitigate flooding, and improve water quality	City of Miami	https://www.miami.gov/My-Government/Departments/Office-of-Capital-Improvements/Stormwater-Master-Plan
Resilient 305 Gibson Plaza Solar Installation: Measures to install new cool Roofs, battery backup systems, and other weather resilient features in Gibson Plaza Apartments	MDC	https://www.cdfa.net/cdfa/cdfaweb.nsf/0/AAB426FA9419B6E588258656005E18F1/ 2024-03-mayor-resilience-one-pager.pdf
Home Rehabilitation Peace and Prosperity Plan: An evidence-based plan addressing gun violence and poverty and its underlying causes	MDC Office of Neighborhood Safety	https://www.miamidade.gov/global/government/mayor/peace-and-prosperity/home.page Stephen P. Clark Center 111 NW 1st Street, Miami, FL 33128 305-375-4716 Annika.Holder@miamidade.gov

FIGURE 41: State and Local Codes/Assessments

Codes/Assessments	Scope of Jurisdiction	Information
Florida Building Code: Building regulations in Florida for construction and repairs	State of Florida	https://codes.iccsafe.org/codes/florida
South Florida Building Code: Building regulations in South Florida for construction and repairs	The South Florida region	https://www.miamidade.gov/global/economy/board-and-code/building-code-history.page
Florida Statute 553.899: Imposed new safety requirements on buildings older than 30 years old and over 3 stories tall	State of Florida	https://www.flsenate.gov/Laws/Statutes/2022/553.899
Miami-Dade County Minimum Housing Standards: Requires homes to uphold safety and sanitation standards and include basic equipment	MDC	https://www.miamidade.gov/building/standards/residential-minimum-housing.asp
Building Performance Ordinance: Requires benchmarking and retro-commissioning for all large existing buildings, which will	MDC	https://southeastfloridaclimatecompact.org/wp-content/uploads/2022/02/Miami-Dade-County -Building-Efficiency-305_Summary.pdf

cover over 12,000 properties in Miami-Dade County		
Building Energy and Water Consumption Benchmarking and Retuning Ordinance: Required commercial and multifamily buildings 20,000 square feet and above to benchmark or note their annual water and energy consumption	City of Miami	https://southeastfloridacimatecom pact.org/wp-content/uploads/2022/02/City-of-Miami_Building-Energy-and-Water-Consumption-Benchmarking-and-Retuning-Ordinance.pdf
Miami Beach's Green Building Ordinance: Mandates that new construction exceeding 7,000 square feet or adding more than 10,000 square feet of floor area must be LEED Gold certified or Living Building Challenge certified	City of Miami Beach	https://www.miamibeachfl.gov/wp-content/uploads/2021/07/City-of-Miami-Beach-Achieves-LEED-Gold-Certification.pdf

Item D Summary

Miami-Dade County faces unique challenges of climate change and tropical storms combined with an aging housing stock, and an exceedingly cost-burdened renter population. As a result, increased consideration and scrutiny of resilience is needed. Several existing programs and measures exist to assist leadership and developers in addressing broad resilience goals.

Over 70% of housing units in Miami-Dade were constructed prior to 1990, meaning they predate critical changes in structural integrity standards that were developed in the years after Hurricane Andrew, such as the Florida Building Code (FBC). This has significant implications for the quality and resilience of the county's housing stock, as well as for planning efforts to bolster the existing stock; the cost to upgrade a pre-FBC housing structure to compliance with the FBC is an estimated \$50,000 - \$60,000. Efforts to estimate the number of resilient (and affordable) units in the county are hindered by the existence of these older units.

Underlying this issue is the matter of obligatory structural recertification assessments in the wake of the Champlain Towers South collapse. Furthermore, ongoing legal battles and long-standing contention indicate that mobile homes, which are a prime source of affordable and low-income housing, are increasingly at risk.

As part of its ongoing resiliency efforts, Miami-Dade County engages in a variety of programs and projects. Over \$413 million has been awarded to local projects by the EPA in recent years. Solar power has proliferated across county facilities and housing developments and the sewer and flood systems are undergoing a retrofit. The county also has resilience and mitigation plans in place, public involvement campaigns, and provides technical assistance to developers. Application of new housing hazard mitigation and resilience methods integrated into the jurisdiction's planning framework may also be necessary to address adaptation. Workforce development pipelines for building auditors, home buyouts, and "green" fees for noncompliance are strategies that have seen success in cities here in South Florida and elsewhere.

Item D Recommendations:

- Incentivize sustainable building practices that address climate risks and ensure that these projects do not encounter heightened risks in the future
 - Enhance and require resilience checklists as part of Request for Proposals at the County-level
 - Include an analysis of housing hazard mitigation methods in planning frameworks to ensure a base level of resilience techniques
 - Implement tiered scoring for RFPs in public affordable housing projects, prioritizing developments with extra resilient features while

- increasing the significance of green building attributes in the proposal scoring process
 - Offer cost-saving incentives for developers who incorporate resilience measures as outlined in the County's resilience checklists.
 - Implement a comprehensive green component checklist that includes elements specifically designed to enhance the resilience of multifamily buildings
- Include affordable housing developments in energy and water management plans
- Strategic acquisition in impacted areas
 - Selective buyouts of owner-occupied units can provide relief to residents while moving them away from vulnerable housing conditions
 - Conversion of the acquired land into green spaces can reduce flood risk for nearby properties and offer outdoor amenities for low-income neighborhoods, aligning with the Miami-Dade County Department of Parks and Recreation Master Plan to have parks within a 10-minute walk for residents
- Engage in a multi-faceted Housing Rehabilitation Strategy. Some steps include:
 - Social Vulnerability Index (SoVI) or Vulnerability and Capacity Assessment (VCA)
 - Contingency plans for temporary housing assistance
 - A dedicated housing assistance fund may be helpful in the context of disaster management
 - Low-cost loans for renovation and rehab of vulnerable units
 - Streamline permitting processes and obstacles to facilitate rehabilitation
 - Add a benchmarking requirement to building inspection and recertification processes to monitor utility usage, offering a more focused strategy for updating these buildings to meet modern utility standards
 - When appropriate, refer residential rehabilitation projects that require mitigation to the Local Mitigation Strategy Action Plan for prioritized funding upon the declaration of a federally declared disaster
- Address imminent gaps in affordable multifamily housing caused by weatherization and enhancement of older condominium buildings
 - Assessment fees, engineering studies, and reserve requirements will displace low-income households
 - Vulnerable populations will be less capable of adapting
 - HCD is supporting the targeted financial support of seniors under 140% AMI

- Encourage participation in floodplain management exercises and best practices such as FEMA's Community Rating System
- Focus policies and programs designed to address unsafe housing conditions in communities where the structures and populations are most vulnerable

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(e) A list of adequate sites for future housing, including affordable workforce housing, housing for low-income, very low-income, and moderate-income families, mobile homes, and group home facilities, housing for the disabled, and foster care facilities, with supporting infrastructure and public facilities;

Analysis provided by the County's RER's Planning and Research department of UM Office Community and Civic Engagement's Land Access for Neighborhood Development (LAND) mapping tool data estimated 102,196 additional housing units that could potentially be built on 2,540 vacant and underutilized government and institutional owned lots in Miami-Dade County.^c The following attributes were factored into RER's methodology: lot size, building area, number of floors for a multistory building, zoning information, and corresponding density limits. The number of potential new units estimated for each site ranges from one to 5,452 units with the average number of potential new units per site being 40 units.

FIGURE 42: Number of Vacant and Underutilized Lots with Parcel Area, Potential Unit Count, and Number of Lots Completely in Flood Zone X

Commission District	# Vacant Lots	# Underutilized Lots	Vacant/Underutilized Parcel Area	# Potential Units	# Viable Vacant or Underutilized Lots Completely in Flood Zone X
1	140	74	51,935,734	12,929	133
2	442	111	32,501,941	20,462	323
3	425	102	14,088,690	19,375	449
4	69	22	5,350,250	3,344	23
5	107	18	2,717,951	4,794	65
6	85	13	4,306,539	6,764	55
7	127	32	19,762,556	2,376	130
8	95	67	30,991,149	10,437	102
9	334	137	73,449,098	17,898	362
10	31	45	25,721,650	1,369	36
11	25	14	18,520,566	504	8
12	14	22	12,831,597	852	2

13	38	31	12,048,115	1,114	10
TOTAL	1,932	688	304,225,836	102,218	1,698

Source: *Land Access for Neighborhood Development (LAND) tool data prepared by CCE. Potential Unit analysis completed by Miami-Dade County Department of Regulatory and Economic Resources, Planning Research and Economic Analysis Section.*

See **Appendix C** for an overview of this analysis and maps of potential future housing sites in each commission district.

While the resolutions R-441-23 and R-431-23 include a request for a list of adequate sites for a variety of future housing sites, including mobile homes, the County is not currently prioritizing the development of new or additional sites for mobile homes. Miami-Dade County's policy for future housing involving mobile home sites prioritizes the well-being of existing County residents by requiring developers to consider displacement reduction and the availability of comparable affordability of alternative housing for all zoning action or development permits on property currently utilized as a mobile home park.

According to the County code of ordinances, mobile home park can only be approved if its implementation will not result in the removal or relocation of the mobile homeowners or if there are suitable alternative affordable housing options for the relocation of the mobile homeowners. Applications must include the total number of mobile homes owned or manufactured by the mobile home, the range of rents, the number of mobile homes and manufactured homes spaces occupied, and the number of mobile homeowner and manufactured homeowner leases, and the mobile home tenant rental agreements in place. In their application materials to the County, developers of mobile home sites must include the total number of mobile homes owned or manufactured by the mobile home, the range of rents, the number of mobile homes and manufactured homes spaces occupied, and the number of mobile homeowner and manufactured homeowner leases, and the mobile home tenant rental agreements in place. A report of the number of lots occupied by mobile and manufactured homeowners must also be in the application, with the number of units owned and the number of tenants residing in the units. The included list should also include the amount of mobile and manufactured homes that can be relocated. Relocation and alternative housing plans should include prospective mobile home parks with lots suitable for the units that can be relocated. Demographic information such as the number of adults, children under 18, and pet regulations should also be included. The list of other mobile parks suitable for relocation should be within 10 miles of the original mobile home park and be close to public transit. Anticipated timing for park closure, a tenant communication plan must also be included. In addition, a sworn affidavit that the mobile home park owner and operator will adhere to state laws of notification to park residents must be included.^{ci}

The County CDMP Housing Element, particularly Objective 7 speaks to the County's intent to back initiatives that help mobile home communities acquire their mobile parks and establish resident-owned communities. By promoting the renovation, replacement, and rehabilitation of existing mobile homes, the County will also create a program with regulations that permit the replacement of these homes with standard-compliant mobile, manufactured, or modular homes. Additionally, the County will allow the renovation or rehabilitation of all legal and nonconforming uses and structures within existing mobile home parks, provided they comply with relevant building codes. Any official action to develop or redevelop mobile home park sites must include proof that it will not result in the displacement of mobile homeowners. If displacement does occur, affordable housing—defined by HUD standards—must be made available to the affected mobile homeowners. Additionally, comprehensive descriptions of actions taken to provide referrals to both public and private affordable housing options for relocation, along with measures to facilitate a smooth relocation process, should also be provided. The County will also establish a program to allocate at least 20% of future mobile home park development or redevelopment to affordable housing, provided it is financially feasible. This affordable housing must comply with the definitions outlined in the Housing Element of the CDMP. Furthermore, the County will create procedures to streamline County services in response to the closing of mobile home parks and the relocation of residents.^{ci}

Item E Summary

Researchers using the UM Office Community and Civic Engagement LAND tool found that ~102,196 new housing units could be built on vacant and underutilized lots owned by government and institutions in Miami-Dade County. The analyzed lots could play host to an estimated average of 40 units per site. Much of the vacant and underutilized parcel area can be found in commission districts 1, 2, 8, and 10.

Item E Recommendations:

- Incorporate government and institutionally owned property into the affordable housing development pipeline.
 - Allows for perpetual management
 - Units and projects can be tailored to meet local needs
- Prioritize government or institutional land for mixed income housing development.
- Convey publicly owned land to HCD for mixed income housing development.

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(f) Plans for the relocation of housing, identification of historically significant housing, and other housing for purposes of conservation, rehabilitation, or replacement;

Invested in keeping historical sites in good and ADA-compliant condition, Miami-Dade County allocates funding toward the preservation of historic buildings and structures. Measures to preserve such structures are possible through local legislation, funding, and efforts from private entities.

National Historic Preservation Act (NHPA)

With the 1966 passage of the National Historic Preservation Act (NHPA), collaboration between the federal, state, tribal, and local governments has supported preservation initiatives through the federally funded Historic Preservation Fund (HPF) administered by the National Park Service (NPS). ^{ciii} The NHPA has established the Advisory Council on Historic Preservation (AHP), an independent federal agency dedicated to promoting the preservation, enhancement, and sustainable use of national historic resources by providing relevant law and policy training, conducting outreach, policy recommendations, and historic preservation case reviews.

Federal Historic Preservation Tax Incentives Program

The Federal Historic Preservation Tax Incentives Program, also referred to as the Historic Tax Credit, is administered by the NPS in partnership with State Historic Preservation Offices and provides a 20% federal tax credit to owners who complete substantial rehabilitation of a historic structure, meeting preservation standards to a use that produces income, while maintaining the original historical character. ^{civ} Receipt of this tax credit involves successfully completing a three-part application process. For a property to meet NPS's criteria for substantial rehabilitation, the cost of building rehabilitation must have a value higher than either \$5,000 or the buildings adjusted based. ^{civ} The adjusted basis value is determined by adding the cost for capital improvements made to a property since the purchase date to the purchase price for the building and subtracting any accumulated depreciation.

Between FY 2018 and FY 2022, 36 sites in Florida had certifications of completed work and received \$252,592,217 for qualified rehabilitation expenditures. ^{cvi} One project involved the adaptive reuse of a 1963 First Federal Savings and Loan of America building into 220

Madison, which now provides 48 student housing apartments near the University of Tampa.^{cvi} According to the National Trust for Historic Preservation (NTHP), there have been 11 Historic Tax Credit Projects in the City of Miami from Fiscal Year 2001 to Fiscal Year 2023 and 50+ projects in the City of Miami Beach. The most recent housing project is the Museum Walk Apartments, located at 2370 Flamingo Drive, which was completed in 2014. This project involved \$1,485,000 in qualified expenses. Another notable development is the Vagabond Hotel, situated at 7301 Biscayne Boulevard. This historic hotel was carefully refurbished to preserve its iconic Miami Modern architectural style, and the renovation incurred \$4,000,000 in qualified expenses.^{cvi}

The National Trust for Historic Preservation (NTHP) reported that as of January 2023, Florida is one of 13 states that do not currently have a state Historic Tax Credit program.^{cix} The NTHP included the Little Santo Domingo Allapattah neighborhood (2023) and the Little Havana Miami neighborhood (2015) on its annual list of America's 11 most endangered historic places.^{cx} These neighborhoods are at risk of losing historically significant housing and cultural heritage. Stakeholders can benefit from the tax credit to rehabilitate structures and help preserve the rich history in both communities.

The Historic Tax Credit Program can apply in two ways. First, it can provide financing of up to 20% of total qualified expenses during the rehabilitation of a historic structure that is listed on the National Register of Historic Places with a maximum award of \$200,000. The building must be approved for federal historic rehabilitation tax credits by the NPS to qualify. As of July 2024, there are 193 sites listed on the National Register of Historic Places within Miami-Dade County and 12 additional potential sites that are eligible for historic certification.^{cxi}

Additionally, the tax credit can also provide financing of up to 30% of total qualified expenses during the rehabilitation of a certified historic building, with a maximum award of \$200,000. This program is specific to NPS-approved projects that receive federal historic rehabilitation tax credits and are located within a Florida Main Street Community or Orlando Main Streets Program. According to the 2023 Main Street America Network, Allapattah and Opa-locka are the only Miami-Dade County communities with a Main Street Coordinating Program that makes them eligible to take advantage of these additional tax credits.^{cxii}

S/SB 1526 — Local Regulation of Nonconforming and Unsafe Structures

In the wake of the Surfside condominium collapse in June 2021, the Florida Senate and Governor DeSantis approved a bill creating the Resiliency and Safe Structures Act, which allows owners to demolish structures within coastal flood zones that are deemed unsafe or do not conform to FEMA's base flood elevation requirements^{cxi}. The bill exempts structures -family homes, contributing structures or resources within a historic district listed on the NRHP before January 1, 2000, or structures located on a barrier island in a municipality with a population of less than 10,000.

The Resiliency and Safe Structures Act preempts a local government or historic preservation boards from imposing additional regulations or public hearings on a demolition application other than an administrative review for structures that fall within the Coastal Construction Control Line (CCCL), an area designated by the Department of Environmental Protection that includes all of Miami-Dade County's coastline.^{cxiv}

The adoption of the Resiliency and Safe Structures Act further endangers historic buildings that are otherwise safe and have local historical significance but are not a part of a historic district or listed in the NRHP. Particularly at risk are the numerous iconic Art Deco hotels and structures in Miami Beach, which could easily be demolished and replaced with new high-rise luxury towers.

Adaptive Reuse of Historically Significant Structures

Adaptive reuse involves repurposing existing buildings for new uses, different from their original intended use. This practice not only values the preservation of the structure, but also revitalizes the surrounding urban built environment. As stated by the Florida Housing Coalition, Florida's leading organization on affordable housing, adaptive reuse "celebrates the heritage of existing structures while giving them new lease on life."^{cxv}

Adaptive reuse allows for the preservation of the rich cultural heritage and history of the structure, reduces the environmental impact that comes with the demolishing of a building and construction of new ones, is more cost-effective than constructing a new building with all new materials, it revitalizes the neighborhood and maintains its existing character, and it encourages creative design solutions, blending modern design elements with classic architectural features.^{cxvi}

The practice of adaptive reuse has grown within the City of Miami Beach. Miami Beach Resolution 2022-32168 is a resolution passed by the Miami Beach City Commission on December 7, 2022 to enhance the city's efforts to preserve and protect its historic architecture and neighborhoods.^{cxvii} The resolution specifically concerns the adaptive reuse and preservation of historic structures, encouraging the preservation of historic buildings, particularly in the Art Deco District and other historically significant areas of the city. One of the goals of this resolution is to provide incentives for property owners and developers to consider adaptive reuse of existing structures rather than opting for demolition and new construction.^{cxviii}

A specific example is the adaptive reuse of historic landmarks being converted into hotels in the City of Miami Beach. Other examples include:

- The Goodtime Hotel in the South Beach Art Deco Historic District consists of a block of one-story storefronts that had been neglected and were rebuilt as part of

- a mixed-use hospitality development sharing the Art Deco design features of the historic district.^{cixix}
- The Freehand Hotel in Miami Beach converted four existing Art Deco buildings and constructed a fifth building to become a modern hostel.^{cxx}

Relocation of Housing

The relocation of historically significant housing can be a viable option to preserve buildings with local significance and increase the stock of affordable housing. It must be noted, though, that the National Parks Service (NPS) does not consider this a best practice and typically recommends against relocating a historic property. Any move from a building's original location contributes to losing its historic integrity by destroying the historic relationship between the building and the site/landscape.

The NPS' official policy on the relocation of historic structures considers the proposed environment and the archaeological research value of the current site. A structure cannot be moved if the preservation is adversely affected, the appropriate recovery of significant archaeological data has not occurred, or the structure is prehistoric. A historic structure may only be moved if it cannot be practically preserved at the current site, if its present location is not important to its significance, or if its relocation is important to public understanding of its cultural association or is a return to a previous historic location.^{cxxi}

In accordance with federal policy and evidence-based practice, historic buildings in Miami-Dade County should only be moved if they are threatened with destruction at its current location and if all other means to save the building have been exhausted. There have been local occurrences in which structures were relocated to avoid their demolition. One such instance includes Flagler's Palm Cottage, a historic house built in 1897 by Henry Flagler to provide housing for workers.^{cxxii} The house was moved to Fort Dallas Park in Downtown Miami in 1980 and was added to the National Register of Historic Places in 1989. Another example of a relocated building is the Collins Estate, which was relocated in 2023.^{cxxiii} The 1920s house was not included in the Miami Beach Art Deco Historic District and was therefore susceptible to demolition. The new owner opted to move the house instead and integrate it into the design of a new house.

Miami-Dade County Ad-Valorem Tax Exemptions

The Miami-Dade County Office of Historic Preservation offers an Ad-Valorem Tax Exemption to encourage the rehabilitation of historic structures. Per state and County law, properties listed in the National Register of Historic Places or designated as historic by the County or local municipality, are eligible for the exemption.^{cxxiv}

The exemption is not a complete exemption of one's property taxes. The exemption is determined by the increase in property value resulting from the restoration work. For instance, if a property is valued at \$100,000 before construction and rises to \$300,000 after construction, the added value amounts to \$200,000. Taxes on the \$200,000 would then be reduced from the property owner's taxes each year. The tax on the added property value after restoration is the only County operating portion of the taxes that is abated, and homeowners must still pay other property taxes (i.e., debt service, school, fire).

To calculate the value of the exemption, the millage rate, applicable for the year when the project is finished, is multiplied by the additional value figure, representing the change in value from pre-restoration to post-restoration. Following the completion of construction, the Property Appraiser's office will conduct a reassessment of the property to determine the exemption amount. Once the 10-year period for the tax exemption has lapsed, the tax exemption is discontinued for that specific folio number, and the building is assessed according to standard procedures.

Accessibility Requirements

Florida Statutes require commercial and public-use buildings to have accessible features to accommodate people with disabilities, including people with hearing or vision impairments, limited physical strength, or people who use a wheelchair.^{cxxv} These accessibility features allow people with disabilities to enter and move within the building without limitations. As such, Miami-Dade County requires that all buildings, including historic buildings, must also have the same accessible features required of newly constructed buildings when remodeled or altered.

Grant Agreement Historic Preservation Revolving Fund for Affordable Housing

In May 2020, Miami-Dade County entered into an agreement with Dade Heritage Trust (DHT), a preservation organization established in Miami-Dade County in 1972 that is dedicated to safeguarding the County's architectural, environmental, and cultural legacy. DHT's educational initiatives and advocacy efforts help with the preservation of buildings and provision of affordable housing. The County granted DHT one million dollars out of the Historic Preservation Revolving Fund for Affordable Housing, a fund "intended to preserve properties that meet criteria for historic designation and also provide an environment of affordable housing."^{cxxvi} The funds allocated to DHT serve the dual purpose of addressing the disparity between the supply and demand of affordable housing while also bolstering the organization's mission of historic preservation.

DHT supports Miami-Dade County in bridging the gap between supply and demand and supports naturally occurring affordable housing (NOAH) by acquiring, renovating, marketing, and leasing properties that meet the criteria for historic designation, or are already categorized as such, and that are in danger of demolition to be replaced by new luxury housing, a trend that is afflicting South Florida. Preserving historically significant

housing offers several advantages over newly constructed homes. It maintains neighborhood character, enhances aesthetics, maintains the (often greater) density of the neighborhood, proves more cost-effective, and promotes sustainability by using fewer materials and generating less waste. The goal is to renovate historic houses and rent them at affordable rates. There is a funding agreement between the County and DHT to grant an additional one million dollars to continue the preservation and affordable housing efforts.^{cxxvii}

Conversion of Office Space into Housing

Along with a rise in housing costs nationwide in recent years, there has also been a rise in unoccupied office buildings. With the adoption of remote work practices, many cities found that the former buildings used for offices can be converted into housing. One proposed project in Miami-Dade County involves the adaptive reuse of the Dade-Commonwealth Building, a seven-story office building built in 1925 located on Northeast 1st Street in Downtown Miami. The historic building is being repurposed as a mixed-use building offering 190 new housing units, retail, and amenities.^{cxxviii}

In New York City, a city gravely afflicted by a housing shortage and ongoing office vacancies, Mayor Eric Adams established the Office Conversion Accelerator.^{cxxix} This initiative aims to address both issues by expediting conversions of office buildings to provide new homes. Some of the ways in which the Office Accelerator Team will help office building owners with conversions are providing help in analyzing the zoning feasibility of individual projects, helping secure necessary permits, and identifying barriers to the conversion and helping to overcome them expeditiously.

Miami-Dade County could undertake a similar practice to address its own housing shortage. It is recommended to first assess how much of an office glut currently exists in the County. It is important to note, however, that the vacancy rate in New York City (specifically Manhattan and Brooklyn) has generally been higher than that in Miami, particularly in the office market. In Q3 2024, Miami-Dade County saw a 16.2% office vacancy rate vs. New York City's 23.5%.^{cxxx}

Conversion of Hotels into Housing

Converting acquired hotels into affordable housing (long-term or transitional) is a cost-effective and efficient approach, as these buildings already contain essential infrastructure like plumbing and HVAC systems. This allows for a quicker solution for local housing needs. Another incentive is their proximity to public transit and location in areas zoned for residential or mixed-use development further enhance their suitability for housing conversion. In addition, repurposing struggling hotels helps cities address distressed real estate and housing shortages by quickly converting many units into affordable housing. These conversions are funded through federal, state, and local funds, (i.e., American Rescue Plan Act (ARPA) funds, HUD grants, etc.).

Adaptive reuse of hotels into affordable housing has gained momentum across the United States, particularly in Florida, offering innovative solutions to housing shortages. Two adjacent extended-stay hotels in Pinellas Park, FL^{cxxxii} formerly owned by Marriot were bought for \$20.5 million and converted into 183 workforce and affordable housing units in a high-traffic Clearwater corridor.^{cxxxii} In Orlando, the property formerly known as the Ambassador Hotel was transformed into 95 affordable housing units, with plans to expand to 150 units. The City of Orlando contributed over \$4 million through its Accelerate Orlando initiative, utilizing ARPA funds to address homelessness and affordable housing.^{cxxxiii} Another Orlando project approved by city commissioners, the Best Western on West Colonial Drive, Orlando is being converted into 110 affordable housing units for low-income residents, addressing the pressing need for such housing in the area.^{cxxxiv} In Kissimmee, the Haven Project initiative is converting the Super 8 Hotel into a mix of 40 emergency/bridge housing units and 80 apartment units.^{cxxxv} Some local governments, such as Alachua County^{cxxxvi} and the City of Tallahassee,^{cxxxvii} have passed Hotel Conversion Ordinances, streamlining adaptive reuse for hotel or motel structures into multi-family dwellings.

In Denver, Colorado, the Colorado Coalition for the Homeless is poised to create 215 units of housing through the conversion of a newly acquired hotel, with immediate renovations funded by \$4 million in congressional designations from a Biden-administration omnibus bill. Dubbed Renewal Village, the complex will feature 108 units of supportive housing, 107 units of transitional housing, and provide comprehensive services for individuals experiencing homelessness residing there.^{cxxxviii}

The state of Oregon is also pursuing progressive measures to alleviate housing vulnerability. Project Turnkey is a statewide initiative launched by Oregon in 2020 to rapidly convert hotels and motels into non-congregate emergency shelters with plans for long-term affordable and supportive housing. Funded with \$71.7 million in state general funds, the program successfully acquired 19 properties totaling 867 units in less than a year. The program was administered by the Oregon Community Foundation with technical support from real estate consultants, allowing fast, community-centered acquisitions. Properties prioritized vulnerable populations, including wildfire evacuees, homeless individuals, and BIPOC communities. Key success factors included public-private collaboration, an equity-focused advisory process, and proactive legislative changes to bypass zoning barriers. Challenges included local opposition, limited property availability in rural areas, and short timelines for community engagement. Project Turnkey is now regarded as a model for adaptive hotel reuse addressing both emergency shelter and long-term affordable housing needs.^{cxxxix}

Identifying Historically Significant Resources

The Florida Department of State, Division of Historical Resources defines a historical resource as any physical property, site, structure, or object that is of historical, architectural, archaeological, or cultural significance to the state of Florida.^{cxl} Resources can obtain historic designation at the local, state, and federal levels. Locally, municipalities

can designate a resource as historic if it meets the criteria according to a local ordinance. Municipalities that do not have a historic preservation program or an ordinance rely on Miami-Dade County to preserve and protect the historic resource. The Florida Department of State oversees the historic designation of resources at the state level and the NPS at the federal level. Appendix B includes a catalogue of Miami-Dade County and City of Miami residential resources that have received a local historic designation, as well as Historic districts within the City of Miami. Historic districts contain a significant concentration of historic buildings, sites, and structures, and represent the architectural, cultural, and historical fabric of a community or region. By identifying these districts, the county can aim to preserve its unique identity.^{cxli}

Potential Next Steps

The Chief of the County's Office of Historic Preservation (OHP), Sarah Cody, has emphasized the Office's commitment to appropriate reuse of existing resources. OHP is supportive of exploring and facilitating the provision of affordable housing in Miami-Dade County through historic preservation efforts. It was also advised that to accomplish the "identification of historically significant housing," as directed in Resolution #R-441-23, a full survey of all residential structures built in Miami-Dade County prior to 1974 would need to be undertaken.^{cxlii} Information gathered through the survey would be vital to identifying opportunities for rehabilitation or conservation and would also enable assessment and prioritization of neighborhoods. Taken into consideration in this assessment are development pressures, increased flooding, and other probable shocks and stressors, which are analyzed to understand their needs and the mechanisms required to adapt or rehabilitate structures for affordable housing initiatives.

The Board of County Commissioners (BCC) has demonstrated its commitment to historic preservation and affordable housing through appropriations to the DHT over the past several years and an allocation to the OHP to undertake the first phase of the County-wide Heritage Survey, an effort that the County has not undertaken since 1980.^{cxliii} Funding to support an additional phase of this County-wide survey would further the County's efforts in identifying and protecting historic housing and in connection, support informed and responsible housing production through the adaptation and rehabilitation of identified resources. Broadening the application of the survey data by exploring more in-depth and innovative uses can also inform strategic planning, policy development, and community engagement.

A crucial first step in the process of an additional phase of the County-wide survey is to analyze housing capacity and identify significant sites that may be appropriate for affordable housing purposes. The project team has identified over 250,000 residential properties that were built between 1901 and 1974, meeting the 50-year benchmark for potential historic resource eligibility. As per the guidance from Ms. Cody, a historic resource survey should be

undertaken to identify and document these residential resources and evaluate their potential for use as historically significant affordable housing properties.

Item F Summary

Like many cities and counties across the state, Miami-Dade cities receive certifications for National Historic Preservation sites, granting them a 20% federal tax credit by meeting certain rehabilitation criteria. These opportunities are especially attractive because they allow for adaptive reuse that ideally aligns with other goals such as infrastructure improvements or affordable housing. Reuse also mitigates environmental and logistical burdens brought on by new construction. There are 193 lists sites on the national Register of historic places within Miami-Dade County. However, Florida is one of 13 states that does not have a Historic Tax Credit program of its own.

Some challenges exist for the safety of historical buildings and communities. Identification and designation of historically significant resources remains a barrier to preservation. S/SB 1526 now allows owners to demolish noncompliant structures within flood zones; historic preservation boards are not permitted to object or obstruct beyond a standard administrative review. Relocation of housing away from vulnerable zones is a viable option but conflicts with recommended best practices, per the NPS. Historic structures, however old, must still adhere to evolving accessibility standards.

Item F Recommendations:

- Develop or promote tax incentive and direct financing for preservation and rehabilitation of historic and endangered communities
 - 20% total qualified expenses during rehab; Max \$200K for historic structures listed with NRHP
 - 30% total qualified expenses during rehab; Max \$200K for historic buildings with NPS certification
 - Ad-Valorem tax exemptions incentivize outside investment into historic properties
- Expand efforts to identify Historical Sites
 - Funding has been allocated for phase one of a Countywide Heritage Study but further allocation is needed to support an additional phase of this survey to identify historic housing and support informed and responsible housing adaptation and rehabilitation of identified resources
 - Broadening the application of the survey data by exploring more in-depth and innovative uses can also inform strategic planning, policy development, and community engagement

- Employ a historic resource survey to identify and document residential resources and evaluate their potential for use as historically significant affordable housing properties.
- Dade-Heritage Trust, for example, currently receives substantial funding to acquire, renovate, and manage properties

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(g) Plans for the placement of persons at housing sites, including consideration of proximity to public services, transportation, neighborhood resources, and community familiarity.

Due to recent federal and state legislation pertaining to people experiencing homelessness, the issues of housing affordability and access must be addressed with increased urgency.^{cxliv} Housing First aims to rapidly re-house individuals as that is shown to reduce their chances of becoming homeless again. Housing First provides access to permanent housing and rental assistance for people experiencing homelessness, viewing it as the foundation for improving their quality of life without prerequisites such as service program completion.^{cxlv} The Miami-Dade County Homeless Trust, as the lead agency for the Homeless Continuum of Care (CoC), is responsible for overseeing the housing crisis response system in the Miami-Dade County geographic area. There are an estimated 30,756 unhoused people in Florida. This number has increased by 9% within the past five years. About 50% of unhoused people in Florida were unsheltered. There is a 270% greater risk of mortality for unsheltered people compared to those with shelter. Homeless Trust census data found that 2024 had a (4%) increase in homelessness within Miami-Dade County's urban core since 2023. 2024's census included 3800 unhoused people, which is 143 more people than 2023.^{cxlvi}

Some cities have introduced successful practices that provide homeless people with permanent houses and other needed services. For example, Housing First has shown positive effects on those at risk of being unhoused by providing people with basic necessities such as shelter, food, and clothing. The City of Orlando partners with regional partners to combat homelessness through Housing First and outreach such as employing Downtown ambassadors, who work seven days a week to refer unhoused people to resources.^{cxlvii} The City of Tampa combats homelessness through offering a small permanent shelter, called a "Hope Cottage" to those in need of housing. This service is provided by Tampa Hope, a collaboration between the City of Tampa and Catholic Charities. The program has helped over 600 people struggling with homelessness, by also offering additional resources such as transportation, employment, education, and mental health counseling.^{cxlviii} Another example is the City of Minneapolis' Stable Homes Stable Schools initiative which addresses homelessness by partnering with schools and the YMCA. Stable Homes Stable Schools offers financial assistance and case management for thousands of kids and families facing homelessness.^{cxlix} Alternatively, Denver, Colorado responds to homelessness through its Social Impact Bond program. This program, which decreased the homelessness-jail cycle for vulnerable residents, provides case management and housing to those in need.^{cl}

State Apartment Incentive Loan (SAIL) Program

The State Apartment Incentive Loan (SAIL) program is an initiative by the Florida Housing Finance Corporation that provides low-interest loans on a competitive basis to affordable housing developers each year. The program requires developments to achieve a minimum number of total “proximity points,” to be eligible for funding, which are based on the project’s proximity to transit services, such as public bus stops or a public rail station, and community services, such as grocery stores, public schools, medical facilities, or pharmacies.^{cli}

Low Income Housing Tax Credits (LIHTC) Program

The Low Income Housing Tax Credits (LIHTC) program is an initiative by the Florida Housing Finance Corporation that provides for-profit and nonprofit organizations with dollar-for-dollar reduction in federal tax liability in exchange for providing equity financing for the rehabilitation (with or without acquisition), or new construction of low and very low-income rental housing units. The program includes proximity requirements in the funding selection process. Applicants are required to provide information about the development's proximity to public transportation, public schools, and other facilities. Points are awarded based on the distance from the development site to these amenities, with closer proximity earning more points.^{clii}

U.S. Supreme Court City of Grants Pass, Oregon v. Johnson Decision

On June 28, 2024, the Supreme Court ruled, in a 6-3 majority opinion, that cities can restrict people from sleeping and camping in public.^{cliii} This decision overturned lower court rulings that penalizing individuals for sleeping outside without alternative accommodations was a form of cruel and unusual punishment, violating the Eighth Amendment. Although the verdict alters the current law in the 9th Circuit Court of Appeals, including California and eight other western states, it can impact similar policies within the country. Justice Gorsuch’s statement in response to the ruling poses that homelessness policy is a complex issue that federal judges should not have the power to dictate. In dissent, Justice Sotomayor stated that the ruling leaves homeless people with “an impossible choice” of either staying awake or being arrested.^{cliv}

The Supreme Court’s decision is in favor of Grants Pass, Oregon, and other cities’ requests to have the inherent power of a government to exercise reasonable control over persons and property within its jurisdiction in the interest of the general security, health, safety, morals, and welfare except where legally prohibited while facing unprecedented rates of homelessness. These cities claim lower court rulings prevented them from keeping public spaces safe. Although the cities were previously able to restrict the locations where people slept in public, and could also shut down encampments, they felt overburdened with their legal obligation of offering people adequate shelter. In response, Grants Pass implemented ordinances that prevented people from sleeping in public with bedding or bundled-up

clothing. Violation of this resulted in a \$295 fine that increased to \$500 if unpaid. After two tickets, violators were subject to 30 days in jail. The lower court's ruling in opposition to these ordinances was deemed too vague by city officials, who claimed they could address the issues better than the courts. Grants Pass also claimed that their actions were not in violation of the Eighth Amendment as "cruel and unusual" is limited to torture or hard labor. Gavin Newsom, Governor of California, states that the decision removes legal ambiguity in local officials' abilities to clear encampments. Jay Cheng of Neighbors for a Better San Francisco supports the ruling, stating it allows the clearing of dangerous encampments and offers shelter and services to those in need.^{clv}

According to HUD, there are 650,000 unhoused people in the U.S.^{clvi} Advocates for people experiencing homelessness state that the decision will not provide a solution to the housing crisis, but rather degrade the lives of those faced with homelessness who have nowhere to go. In the case of Grants Pass, there is a lack of existing shelter for people who lack housing, with the only one available has high barriers, posing numerous restrictions and mandated attendance of Christian service. Unhoused advocates also claim that fining and arresting people makes it more difficult for them to get housing in the future. They claim a more effective, long-term solution is to create more affordable and supportive housing, which is also a best practice.

Florida House of Representatives 2024 Public Camping Bill

In March 2024, the Florida House and Senate passed a bill prohibiting a county or municipality from permitting a person camping or sleeping in public unless the location is designated for such activity.^{clvii} The law does not apply to lodging and residing in insured, lawfully parked, motor vehicles. In effect on October 1, 2024, the bill authorizes a majority vote of the county's governing body to designate county-owned property for public camping and sleeping for one year. If the property is within a municipality, it is subjected to the vote of the municipality's governing body. The Florida Department of Children and Families (DCF) must inspect and ensure the designations meet their criteria. DCF must notify the county when it receives certification requests and disclose any errors within 10 days. Certification by DCF must be completed within 45 days after the complete submission from the county. If DCF neglects taking action by the 45th day, the designation will be certified. Lack of compliance with DCF can result in the designation's closure. Counties must ensure the following for DCF certification:

- The county lacks sufficient open beds in homeless shelters
- The designated property is not next to properties for residential use
- The designated property would not significantly harm the property values, safety, or security of nearby residential or commercial properties in the county or municipality
- The county has a developed plan that addresses the requirements for maintaining the designated property

Designated areas for public camping or sleeping must meet safety, security, and sanitation standards. There must also be mental health and substance abuse services coordination and prohibition of alcohol and illegal substances. Exceptions, excluding alcohol and illegal substance restrictions, are made for some requirements if a county is burdened with financial hardships. The bill requires counties to publish minimum standards and procedures for designations within 30 days after its certification. The bill prohibits, “Lodging or residing overnight in a temporary outdoor habitation used as a dwelling or living space and evidenced by the erection of a tent or other temporary shelter, the presence of bedding or pillows, or the storage of personal belongings; and lodging or residing overnight in an outdoor space without a tent or other temporary shelter”. Civil action against municipalities or counties not in compliance is permissible. On and after January 1, 2025, an Attorney General, resident, or business owner can bring about civil action and be compensated if the violation is not addressed within five business days. The bill holds exemptions for declared emergencies. Affidavits for injunction must meet the following requirements:

- A written notice of the violation to the board of the county or municipality
- Has given the county or applicable municipality five business days to address the supposed violation
- The county or municipality failed in taking action in response to supposed violation within the five days of receiving written notice

Miami-Dade County Homeless Trust Strategy

The Homeless Trust places persons into housing using a Coordinated Entry System (CES). The CES improves service delivery for individuals and families experiencing homelessness and increases the efficiency of the homeless response system by simplifying access to housing and services for people experiencing homelessness; prioritizing housing assistance based on assessed need; and connecting households to the appropriate housing intervention. The CES process addresses the housing, health, and other needs of highly vulnerable populations by linking housing and/or services to meet each household's unique needs to live stably within the community. The CES process incorporates person-centered delivery and participant choice to promote an emphasis on people's strengths, goals and protective factors and is sensitive to people's lived experiences by minimizing risk and harm and incorporating trauma-informed practices. Housing choice can include location and type of housing, level and/or type of services, and other options about which households can participate in decisions.

Miami-Dade County Homeless Trust Exits to Permanent Housing

Between 2022-2024, the Homeless Trust recorded 19,850 unduplicated individuals within their system of care. This record is organized by project types, designations, and exit types (See figure 43). See Appendix D for visualization (Sankey diagram), displays the flow of people from different project types into different exit destinations.

FIGURE 43: Number of People Exiting Miami-Dade County Homeless Trust Project Types to Different Housing Types (2022 to 2024)

Project Type	Destination	Exit Type
ES: 6721 (33.86%)	Unk: 4221 (21.26%)	Other: 4717 (23.76%)
PH-H: 215 (1.08%)	DECD: 134 (0.68%)	Temporary: 1238 (6.24%)
PH-S: 73 (0.37%)	HM: 2754 (13.87%)	Homeless Situation: 8113 (40.87%)
PSH: 3861 (19.45%)	JP: 116 (0.58%)	Permanent: 5666 (28.54%)
RRH: 1759 (8.86%)	MT: 470 (2.37%)	Institutional Situation: 116 (0.58%)
SH: 23 (0.12%)	NFH: 5483 (27.62%)	
SO: 6825 (34.38%)	O: 176 (0.89%)	
TH: 369 (1.86%)	OBC: 72 (0.36%)	
	RBC: 3325 (16.75%)	
	RC: 328 (1.65%)	
	SFa: 1875 (9.45%)	
Blank values: 4	SFr: 896 (4.51%)	
Total: 19850	Total: 19850	Total: 19850

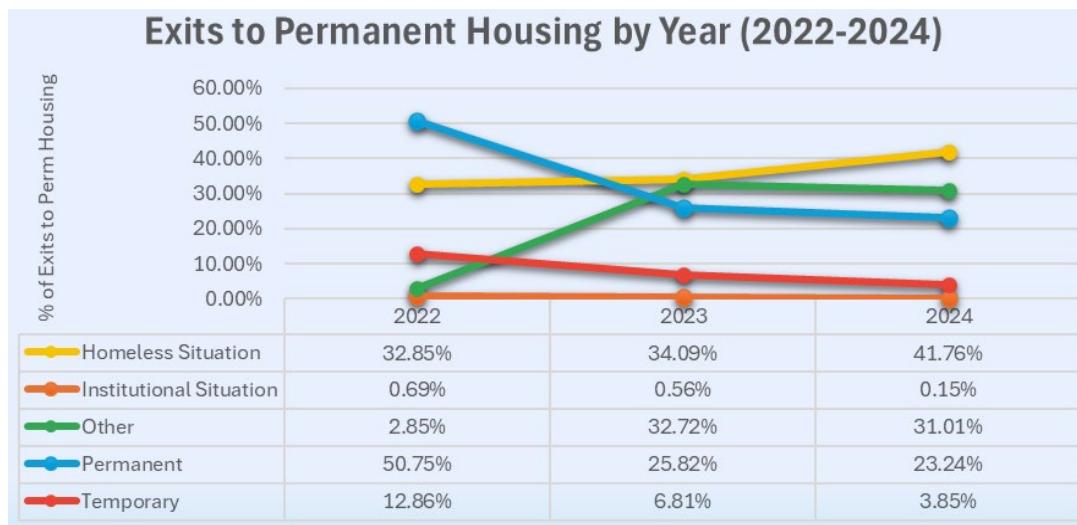
Source: *Homeless Trust, 2024*.

ES - Emergency Shelter	PSH - Permanent Supportive Housing
RRH - Rapid Re-housing	SH - Safe Haven
SO - Street Outreach	TH - Transitional Housing
DECD - Deceased	OBC - Owned by client
HM - Hotel or motel	NFH - Place not meant for habitation
SFa - Staying or living with family	SFr - Staying or living with friends
RBC - Rental by client	O - Other
Temp - Temporary housing	Perm - Permanent housing
JP - Jail or prison	PH-H - Permanent housing (Housing Only)
PH-S - Permanent housing (Housing with Services)	
RC - Residential care (Transitional housing, Foster Care, Safe Haven, Host Home)	
Unk - Unknown (No exit interview, client doesn't know, data not collected)	
MT - Medical Treatment (Hospital, Substance Abuse Treatment Facility, etc.)	

Figure 43 provides an insight of the Homeless Trust exits to permanent housing data. Most people who exited to a permanent housing situation (28.54%) moved into a rental property (16.75%) or moved in with family (9.45%).

Figure 44 below shows that there was a decrease in the number of exits to permanent housing and an increase in the number of exits to temporary housing in 2023.

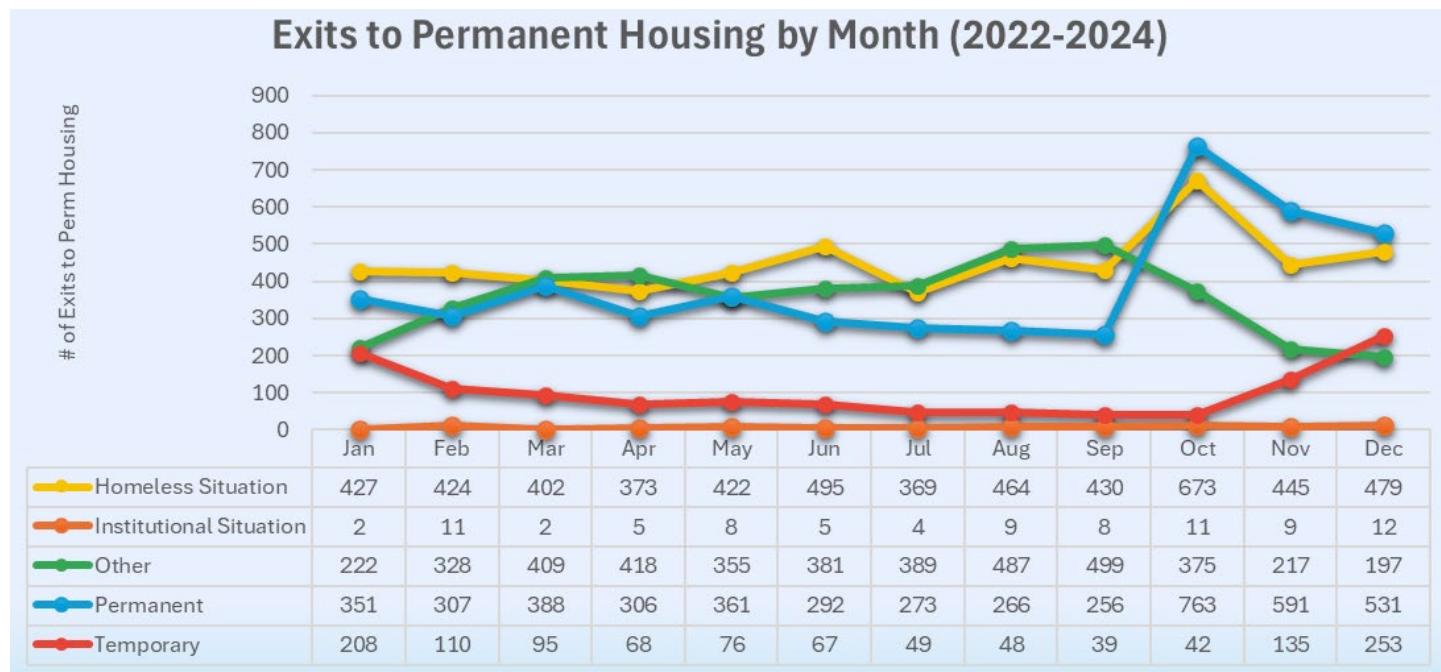
FIGURE 44: Miami-Dade County Homeless Trust Exits to Housing by Destination Types From 2022-2024



Source: Homeless Trust recorded exits, 2024.

When taking a closer look at the data in Figure 44 averaged across months, as shown in Figure 45 below, during the three-year period, there was an increase in the average number of exits to temporary housing in the fall months.

FIGURE 45: Average Miami-Dade County Homeless Trust Exits to Housing by Type Each Month



Source: Homeless Trust recorded exits, 2024.

Miami-Dade County Homeless Trust Returns to Homelessness

The data in Figure 46 is meant to display the flow of people from different project types and if they have to reenter the CoC within 2 years of exiting to a specific destination. This data is based on Miami-Dade County Homeless Trust records from 2022 to 2024. See Appendix D for visualization (Sankey diagram).

FIGURE 46: Number of Miami-Dade County Homeless Trust Returns to Homelessness

Project Type	Destination	Time to Return
ES: 2251 (59.31%)	OBC: 68 (1.79%)	No Return: 3328 (87.69%)
PH: 1292 (34.04%)	RBC: 2718 (71.62%)	0-180 days: 234 (6.17%)
SH: 13 (0.34%)	SFa: 784 (20.65%)	181-365 days: 109 (2.87%)
SO: 140 (3.68%)	SFr: 224 (5.90%)	366-730 days: 124 (3.27%)
TH: 99 (2.6%)	HOPWA: 1 (0.026%)	
Total: 3795	Total: 3795	Total: 3795

Source: Homeless Trust recorded returns to homelessness, 2024.

Legend:

OBC - Owned by client	RBC - Rental by client, no ongoing housing subsidy
SO - Street Outreach	PH - Public Housing
TH - Transitional Housing	SH - Safe Haven
HOPWA - Housing Opportunities for Persons With AIDS	
SFr - Staying or living with friends, permanent tenure	
SFa - Staying or living with family, permanent tenure	

A few insights from this data include:

- The 87% of people, or 3,328 out of 3,795, recorded in this dataset did not return to homelessness after 2 years.
- The likelihood of becoming homeless again is highest when staying with friends.

Item G Summary

As housing security has become threatened by broad market conditions, so too has homelessness. Some cities across the U.S. have reported an inability to manage their homeless crises in a way that complies with their legal burden to provide alternative shelter or accommodations. There are an estimated 30,756 unhoused people across the state. In

Florida, as of October 2024, counties may seek a certification for a public camping area that adheres to criteria set forth by the Department of Children and Families.

The Miami-Dade Homeless Trust employs a person-centered service delivery model to support the housing, health, and other needs of vulnerable populations. From 2022 to 2024, The Homeless Trust served nearly 20,000 individuals. Most people (87%) who engage with the Continuum of Care (CoC) do not return to homelessness within the subsequent 2-year evaluation period.

Item G Recommendations:

- Leverage robust data from the Homeless Trust to gauge and address the escalating homelessness situation.
 - Identify local and temporal trends, drivers of success, and impediments or challenges.

^{cxlv} National Alliance to End Homelessness. (2022, March 20). *Housing first*.

<https://endhomelessness.org/resource/housing-first/#:~:text=Housing%20First%20is%20a%20homeless%20assistance%20approach>

^{cxlvi} Miami-Dade County. (n.d.). *Homeless trust census results & comparison: January 26, 2023 to January 25, 2024*. <https://www.homelesstrust.org/resources-homeless/library/2024-jan-pit-census.pdf>

^{cxlvii} City of Orlando. (n.d.). *Caring for those experiencing homelessness*. <https://www.orlando.gov/Our-Government/Mayor-City-Council/Buddy-Dyer/Mayors-Key-Priorities/Caring-for-Those-Experiencing-Homelessness>

^{cxlviii} *Hope cottages unveiled today*. City of Tampa. (2023, April 21). <https://www.tampa.gov/news/hope-cottages-unveiled-today-119431>

^{cxlxi} Minneapolis Public Housing Authority. (n.d.). *Stable homes stable schools*. <https://mphaonline.org/housing-choice-vouchers/special-purpose-programs/stable-homes-stable-schools/>

^{c^l} Colorado Coalition for the Homeless. (n.d.). *Social Impact Bond (SIB)*. <https://www.coloradocoalition.org/SIB#:~:text=Denver's%20Social%20Impact%20Bond%20program,the%20courts%2C%20and%20emergency%20rooms>

^{c^li} Florida Housing Finance Corporation. 2018-116 State Apartment Incentive Loan (SAIL) Program Final Application and Guidelines (Family and Elderly). Florida Housing Finance Corporation, 19 Oct. 2018, www.floridahousing.org/docs/default-source/programs/competitive/2018/2018-116/final/10-19-18-final-sail-family-elderly.pdf?sfvrsn=d1fd037b_2.

^{c^lii} Florida Housing Finance Corporation. 2023 Request for Applications (RFA) for Housing Credit Financing for Affordable Housing Developments in Miami-Dade County. Florida Housing Finance Corporation, 15 Aug. 2023, www.floridahousing.org/docs/default-source/programs/competitive/2023/2023-205/8-15-23-modified-2023-203-md-geo-redline.pdf?sfvrsn=5615f27b_0.

^{cliii} City of Grants Pass v. Johnson. (n.d.). Oyez. Retrieved September 25, 2024, from <https://www.oyez.org/cases/2023/23-175>

^{cliv} Ludden, J. (2024, June 28). *The Supreme Court says cities can punish people for sleeping in public places*. NPR. <https://www.npr.org/2024/06/28/nx-s1-4992010/supreme-court-homeless-punish-sleeping-encampments>

^{clv} Cole, D., & Fritze, J. (2024). *Homeless people can be ticketed for sleeping outside, Supreme Court rules*. CNN Politics. <https://edition.cnn.com/2024/06/28/politics/homeless-grants-pass-oregon-supreme-court/index.html>

^{clvi} U.S. Department of Housing and Urban Development (HUD). (2022). The 2022 Annual Homeless Assessment Report (AHAR) to Congress: Part 1 - Point-in-Time Estimates of Homelessness in the United States. Retrieved from <https://www.hudexchange.info/resource/3031/ahar-part-1-pit-estimates-of-homelessness-in-the-us/>

clvii My Florida House. (2024, March 25). *House of Representatives staff final bill analysis: Unauthorized public camping and public sleeping*. [loaddoc.aspx \(myfloridahouse.gov\)](http://loaddoc.aspx (myfloridahouse.gov))

(h) The development or formulation of housing programs to meet the housing needs of Miami-Dade County

The following tables from Florida Housing Finance Corporation (FHFC) include program specific income and rent limits based on the 2024 area median income (AMI). These limits are based on data provided by HUD and are subject to change.

FIGURE 47: 2024 FHFC Income and Rent Limits for Multifamily Rental Programs and Community Workforce Housing Innovation Pilot Program (CWHIP) Homeownership Program

HUD release: 4/2/2024

Effective: 4/1/2024

Implement on/before: 5/16/2024

2024 Income Limits and Rent Limits

Florida Housing Finance Corporation

Multifamily Rental Programs and CWHIP Homeownership Programs

NOTE: Does not pertain to CDBG-DR, HHRP, HOME, NHTF or SHIP

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household										Rent Limit by Number of Bedrooms in Unit					
		1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5
Miami-Dade County (Miami-Miami Beach-Kendall HMFA)	20%	15,900	18,160	20,420	22,700	24,520	26,340	28,160	29,980	31,780	33,596	397	425	510	590	658	726
	25%	19,875	22,700	25,525	28,375	30,650	32,925	35,200	37,475	39,725	41,995	496	532	638	737	823	908
	28%	22,260	25,424	28,588	31,780	34,328	36,876	39,424	41,972	44,492	47,034	556	596	714	826	921	1,017
	30%	23,850	27,240	30,630	34,050	36,780	39,510	42,240	44,970	47,670	50,394	596	638	765	885	987	1,090
	33%	26,235	29,964	33,693	37,455	40,458	43,461	46,464	49,467	52,437	55,433	655	702	842	973	1,086	1,199
	35%	27,825	31,780	35,735	39,725	42,910	46,095	49,280	52,465	55,615	58,793	695	745	893	1,032	1,152	1,271
	40%	31,800	36,320	40,840	45,400	49,040	52,680	56,320	59,960	63,560	67,192	795	851	1,021	1,180	1,317	1,453
	45%	35,775	40,860	45,945	51,075	55,170	59,265	63,360	67,455	71,505	75,591	894	957	1,148	1,328	1,481	1,635
	50%	39,750	45,400	51,050	56,750	61,300	65,850	70,400	74,950	79,450	83,990	993	1,064	1,276	1,475	1,646	1,816
	60%	47,700	54,480	61,260	68,100	73,560	79,020	84,480	89,940	95,340	100,788	1,192	1,277	1,531	1,770	1,975	2,180
	70%	55,650	63,560	71,470	79,450	85,820	92,190	98,560	104,930	111,230	117,586	1,391	1,490	1,786	2,065	2,304	2,543
	80%	63,600	72,640	81,680	90,800	98,080	105,360	112,640	119,920	127,120	134,384	1,590	1,703	2,042	2,361	2,634	2,907
Median: 79,400	120%	95,400	108,960	122,520	136,200	147,120	158,040	168,960	179,880	190,680	201,576	2,385	2,554	3,063	3,541	3,951	4,360
	140%	111,300	127,120	142,940	158,900	171,640	184,380	197,120	209,860	222,460	235,172	2,782	2,980	3,573	4,131	4,609	5,087

Florida Housing Finance Corporation (FHFC) income and rent limits are based upon figures provided by the United States Department of Housing and Urban Development (HUD) and are subject to change. Updated schedules will be provided when changes occur.

The general hold harmless provisions of IRC Section 142(d)(2)(E) mean that projects with at least one building placed in service on or before the end of the 45-day transition period for newly-released limits use whichever limits are greater, the current-year limits or the limits in use the preceding year.

FIGURE 48: 2024 FHFC Income and Rent Limits for State Housing Initiatives Partnership (SHIP) and Hurricane Housing Recovery (HHRP) Programs

HUD release: 4/2/2024

Effective: 4/1/2024

2024 Income Limits and Rent Limits
Florida Housing Finance Corporation
SHIP and HHRP Programs

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household										Rent Limit by Number of Bedrooms in Unit					
		1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5
Miami-Dade County	30%	23,850	27,250	30,650	34,050	36,800	41,960	47,340	52,720	Refer to HUD	596	638	766	885	1,049	1,250	
(Miami-Miami Bch-Kendall HMFA;	50%	39,750	45,400	51,050	56,750	61,300	65,850	70,400	74,950	79,450	83,990	993	1,064	1,276	1,475	1,646	1,816
Miami-Ft. Lauderdale-West Palm Bch	80%	63,550	72,650	81,700	90,800	98,100	105,350	112,600	119,900	127,120	134,384	1,588	1,702	2,042	2,361	2,633	2,906
Median: 79,400	120%	95,400	108,960	122,520	136,200	147,120	158,040	168,960	179,880	190,680	201,576	2,385	2,554	3,063	3,541	3,951	4,360
	140%	111,300	127,120	142,940	158,900	171,640	184,380	197,120	209,860	222,460	235,172	2,782	2,980	3,573	4,131	4,609	5,087

Florida Housing Finance Corporation (FHFC) income and rent limits are based upon figures provided by the United States Department of Housing and Urban Development (HUD) and are subject to change. Updated schedules will be provided when changes occur.

	60%	47,700	54,480	61,260	68,100	73,560	79,020	84,480	89,940	95,340	100,788	1,192	1,277	1,531	1,770	1,975	2,180
	70%	55,650	63,560	71,470	79,450	85,820	92,190	98,560	104,930	111,230	117,586	1,391	1,490	1,786	2,065	2,304	2,543
	80%	63,550	72,650	81,700	90,800	98,100	105,350	112,600	119,900	127,120	134,384	1,588	1,702	2,042	2,361	2,633	2,906

FIGURE 50: 2024 FHFC Income and Rent Limits for National Housing Trust Fund (NHTF)

Effective: 6/1/2024

2024 Income Limits and Rent Limits
Florida Housing Finance Corporation
National Housing Trust Fund (NHTF) Program

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household								Rent Limit by Number of Bedrooms in Unit					
		1	2	3	4	5	6	7	8	0	1	2	3	4	5
Miami-Dade County	22%	17,490	19,976	22,462	24,970	26,972	28,974	30,976	32,978	437	468	561	649	724	799
(Miami-Miami Bch-Kendall HMFA;	HUD HTF	23,850	27,250	30,650	34,050	36,800	41,960	47,340	52,720	596	638	766	885	1,049	1,250
Miami-Ft. Lauderdale-West Palm Bch MSA)															

FIGURE 51: 2024 FHFC Income Limits for HOME Program

Effective: 6/1/2024

2024 Income Limits
Florida Housing Finance Corporation
HOME Program

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household							
		1	2	3	4	5	6	7	8
Miami-Dade County	30%	23,850	27,250	30,650	34,050	36,800	39,500	42,250	44,950
Miami-Miami Bch-Kendall,	50%	39,750	45,400	51,050	56,750	61,300	65,850	70,400	74,950
FL HUD Metro FMR Area	60%	47,700	54,480	61,260	68,100	73,560	79,020	84,480	89,940
	80%	63,550	72,650	81,700	90,800	98,100	105,350	112,600	119,900

In the fiscal year 2023-24, Miami-Dade County's budget allocated over \$500 million toward addressing the affordable housing crisis. HCD offers several programs to meet the housing needs of residents in the County. HCD administers HUD programs (i.e., Section 8 Housing Choice Vouchers) and various state and local programs.

FIGURE 52: Federal Housing Programs

Program	Administering Entity	Eligible Participants	Contact Info/Resource
National Housing Trust Fund: Provides affordable housing for projects aimed at providing housing for specialized demographic populations; at least 80% of the funds are designated for rental housing. During years when the annual budget is less than \$1 billion, 100% of funds must be used to benefit ELI households. If it's over \$1 billion, up to 25% of funds must benefit VLI households.	FHFC	Very low (VLI) (30-50% AMI) and extremely low-income (ELI) households (0-30% AMI)	https://www.floridahousing.org/programs/developers-multifamily-programs/national-housing-trust-fund
Housing Choice Voucher Program (HCV): Also referred to as the Section 8 program; provides tenant-based housing assistance in the form of rental subsidies	HCD	Low-income families, persons who are elderly or have a disability, and/or whose household income does not exceed 80% of the area median income (AMI)	https://www.miamidade.gov/global/service.page?Mduid_service=ser1544821240699928 Phone: 786-654-8440
HOME Investment Partnerships Program (HOME): Provides formula grants to support activities such as building, buying, and rehabilitating affordable	HCD/ Board of County Commissioners (BCC)	Low-income families (up to 80% AMI)	https://www.miamidade.gov/housing/library/guidelines/2024-02-23-home-rfa.pdf

housing for rentals and homeownership			
Emergency Solutions Grant (ESG): Assists people experiencing a housing crisis or homelessness	HCD	People experiencing a housing crisis or homelessness	https://www.miamidade.gov/global/housing/emergency-solutions-grants-program.page
Community Development Block Grant (CDBG) Program: Provides funding for projects that benefit low- and moderate-income individuals and households; intended to foster private and public partnerships, and contribute to the improvement of deteriorated residential and business districts	HCD	Low- and moderate-income individuals and households (up to 80% AMI)	https://www.miamidade.gov/global/housing/block-grant.page
Rental Assistance Demonstration Program (RAD): Facilitates the financing of the modernization and redevelopment of public housing sites	HCD	Public housing in need of updated zoning, redevelopment, and modernization	https://www.miamidade.gov/global/housing/rental-assistance-demonstration-program.page
Section 8 Moderate Rehabilitation Rental Program: Offers rental assistance support to very low-income individuals and families in privately-owned, rehabilitated, multifamily buildings.	HCD	Individuals categorized as very low-income, equal to or below 50% of the area median income	https://www.miamidade.gov/global/housing/section-8-moderate-rehabilitation.page#:~:text=This%20federally%20funded%20housing%20rental%20program%20provides%20assistance,tied%20to%20the%20unit%2C%20not%20to%20the%20tenant.
Section 8 Single Room Occupancy Program (SRO): Offers project-based rental assistance for very low-	HCD	Very low-income (30 to 50% AMI) and low-income (50 to 80% AMI) single, homeless	https://www.miamidade.gov/global/housing/section-8-single-room.page#:~:text=Section

income, low-income, and homeless persons		individuals over 18 years of age in privately owned, rehabilitated buildings	%208%20Single%20Room%20Occupancy%20Program%20Share%3A%20The,in%20privately-owned%20rehabilitated%20buildings%2C%20totaling%20approximately%20200%20units.
Homebuyer Down Payment Assistance Program: Offers down payment assistance for first home purchases with an interest-free loan of up to \$35,000	HCD	First-time, qualifying home buyers	https://www.miamidade.gov/global/housing/downpayment-assistance.page
Mortgage Insurance for Rental and Cooperative Housing: Section 221(D)(4): Helps to increase housing by insuring mortgage loans for the construction or rehabilitation of multifamily rental or cooperative housing	HUD	Targets moderate-income families, elderly, and disabled individuals	https://www.hud.gov/program_offices/housing/mfh/programdesc/rentcoophsg221d3n4

HCD solicitation process

Request for Proposals

HCD uses the Request for Proposals (RFP) process to attract vendors to develop housing or commercial projects on County-owned land, benefiting low- and moderate-income individuals.^{clviii} Grants or loans are contingent on the unique requirements of each solicited project and funding source requirements.

Request for Qualifications

To create a pre-qualified pool of vendors, HCD applies a Request for Qualifications (RFQ) process. In compliance with procurement requirements, vendors are invited to demonstrate their expertise and offer services in response to specific written criteria.

Request for Applications

Miami-Dade County HCD applies a competitive solicitation RFA process to the deployment of federal, state, and local funding for the new construction, rehabilitation, and redevelopment of affordable housing. HCD will allocate 10% of the HOME, SHIP and Surtax RFA funds available to be set aside for projects that are developed for homeless and formerly homeless persons. HCD also allocate an additional 10% to be set aside for projects that designed to benefit people with disabilities.

Miami-Dade County Programs

FIGURE 53: Miami-Dade County Locally Administered Programs Through HCD, the Regulatory and Economic Resources (RER) Department, and the Miami-Dade Economic Advocacy Trust (MDEAT).

Program	Administering Entities	Eligible Participants	Contact Info/Resource
Homebuyer Loan Program (HLP): Provides a 30-year loan for the purchase of a primary residence with the maximum loan amount varying depending on the home location. Up to \$100,000 and a 1% interest rate for properties in Vulnerability Ranked Eligible Block Group Areas, as defined by the County's 5-year consolidated plan filed with HUD. Up to \$80,000 and a 2% interest rate for properties outside of these areas.	HCD	Low- and moderate-income families	https://www.miamidade.gov/global/housing/affordable-homeownership-program.page https://www.miamidade.gov/housing/library/guidelines/affordable-housing-and-homeownership-program-guidelines.pdf Phone: 786-469-2192 Email: affordablehomeownership@miamidade.gov .
Homeownership Open and Rolling Application Program: Offers developers funding of up to 85% of the total development cost (TDC)	HCD	Developers building new construction or rehabilitating housing units for households whose income is at or below 140% AMI	https://www.miamidade.gov/global/housing/requests.page https://www.zoomgrants.com/grop.asp?donorid=2326&limited=3633
Tenant-Based Rental Assistance (TBRA):	HCD	Persons who are chronically homeless, elderly, and/or have a	https://www.miamidade.gov/global/housing/tenant-based-rental.page

Aims to alleviate the housing costs of those with special needs through rental assistance		disability, and children aging out of foster care who require housing support	
Documentary Stamp Surtax Program (Surtax): Provides affordable housing assistance and homeownership counseling	HCD	Very low- to moderate-income households	https://www.miamidade.gov/global/housing/surtax.page
The Infill Housing Homebuyer Program: Aims to increase the availability of affordable homes and households, redevelop urban neighborhoods, and extend homeownership opportunities within the Infill Target Areas	HCD	Very low-, low- and moderate-income persons	https://www.miamidade.gov/global/housing/infill-housing-homebuyers.page
Infill Housing Developer: Increases the availability of affordable housing	HCD	Developers building housing for very low-, low- and moderate-income persons	https://www.miamidade.gov/global/housing/infill-housing-developers.page
Private Owned Property Owners in the Infill Housing Program: Increases the availability of affordable housing through private property	HCD	Private property owners	https://www.miamidade.gov/housing/library/guidelines/infill/application-for-private-lots.pdf
Reasonable Accommodation: Provides modifications and assistance in making housing accessible to those with disabilities	HCD	Persons with a physical or mental impairment that substantially limits one or more of the major life activities	https://www.miamidade.gov/global/housing/reasonable-accommodation.page
Workforce Housing Development Program: Offers incentives such as density bonuses for the development of affordable housing	HCD / RER Department	Working families and individuals between 60-140% AMI	https://www.miamidade.gov/global/service.page?Mduid_service=ser1565626115271422

Homeowner Assistance Program (HAP): Provides zero-interest deferred loans for purchasing houses	Miami-Dade Economic Advocacy Trust (MDEAT)	Low-to-moderate-income, no more than 140% AMI, residents	https://www.miamidade.gov/global/service.page?Mduid_service=ser1532378258174440
Construction Loan & Development Program: Increases affordable housing through acquisition, rehabilitation, and new construction. This is a recurring program. Developers can submit additional applications if they meet the minimum threshold track record requirements: have a history of consistently submitting progress reports, monitoring findings, and completing projects	MDEAT	For-profit and nonprofit developers of single-family and multi-unit homeownership projects	https://www.miamidade.gov/economicadvocacytrust/library/construction-development-program.pdf
Condominium Special Assessment Program: Helps ease the financial burden of special assessments linked to rehabilitation and repairs necessary for building integrity recertification requirements	HCD	Condominium owners in Miami-Dade County	https://www.miamidade.gov/global/service.page?Mduid_service=ser1689262443911730 Shawn Topps Phone: 786-469-2209
NOAH Preservation Rehabilitation Loan Program: Provides a flexible loan at a below-market interest rate for the development of affordable housing	HCD	Owners or developers of rental property in need of rehabilitation	https://www.miamidade.gov/housing/library/notices/2022-03-14-noah-booklet.pdf
Mortgage Relief Program: Provides up to \$1,500 per household towards late mortgage payments, late homeowner association fees (HOA), and/or late utility bills	HCD	Homeowners whose household income does not exceed 140% AMI	https://www.miamidade.gov/sites/global/government/mayor/building-blocks/homes-mortgage-relief.pdf
Workforce Housing Incentive Program (WHIP): Provides direct incentives to local property owners to expand the existing supply of available workforce housing	HCD	Landlords not currently involved with the program	https://www.miamidade.gov/global/service.page?Mduid_service=ser1668009736219314 WHIP Section 8 Housing Choice Voucher New Landlord Incentive Program Phone Number: 305-403-3222

Workforce Housing Incentive Program (WHIP) Unit Conversion: Assists landlords and property owners in Miami-Dade County who offer affordable and workforce housing	HCD	Landlords and property owners offering affordable and workforce housing to households earning between 30% and 140% AMI	WHIP Unit Conversion Program Phone Number: 305-784-1000
County Owned & County Conveyed Land Homeownership Program: Allocates funds to homeownership initiatives, including rehabilitation, redevelopment, and new construction projects	HCD	For-profit, nonprofit, and community land trust (CLT) developers	https://www.miamidade.gov/housing/library/guidelines/2021-08-03-homeownership-county-owned-lands-rfa.pdf

State of Florida Programs

Florida Housing Finance Corporation State Housing Programs

The Florida Housing Finance Corporation (FHFC) is the state's housing finance authority and allocating agency for federal Low Income Housing Tax Credits (LIHTC). The FHFC 2024 rent limits show a 10% increase in 120% rent levels across all major metropolitan statistical areas (MSAs) in Florida. This quasi-governmental entity provides developers with financing resources to increase and diversify affordable housing options for Florida residents. Their mission is to excel as a provider of innovative, data-driven, and financially sustainable solutions that address the state's affordable housing challenges. Collaborating with local governments, nonprofits, and elected officials, FHFC ensures its programs serve constituents while emphasizing the significance of affordable housing within Florida's communities.

FIGURE 54: State Housing Programs

Program	Administering Entities	Eligible Participants	Contact Info/Resource
State Apartment Incentive Loan program (SAIL): Provides funding for affordable housing development	FHFC	Housing developers setting aside 20% of their units for households at or below 50% AMI	https://www.floridahousing.org/programs/developer-multifamily-programs/state-apartment-incentive-loan

Elderly Housing Community Loan Program (EHCL): Provides loans for the improvement of elderly housing	FHFC	Housing developers making substantial improvements to elderly housing	https://www.floridahousing.org/programs/developers-multifamily-programs/elderly-housing-community-loan#:~:text=The%20Elderly%20Housing%20Community%20Loan%20%28EHCL%29%20program%20provides,that%20are%20making%20substantial%20improvements%20to%20elderly%20housing.
Grants for Housing to Serve Persons with Developmental Disabilities: Provides funding to assist people with developmental disabilities	FHFC	Private nonprofit organizations and developments that provide housing to those with developmental disabilities at or below 60% AMI	https://www.floridahousing.org/programs/developers-multifamily-programs/grants-for-persons-with-developmental-disabilities
Low Income Housing Tax Credit (LIHTC): Offers tax credits in exchange for acquiring, rehabilitating, or building multifamily rental housing for low-income households	FHFC	Developers who acquire, rehabilitate, or build multifamily rental housing for low-income households	https://www.floridahousing.org/about-florida-housing
Homebuyer Program: Offers 30-year fixed rate mortgage loans to first time homebuyers	FHFC	First-time homebuyers with a minimum credit score of 640	https://www.floridahousing.org/programs/homebuyer-overview-page
The Florida Assist (FL Assist): Provides up to \$10,000 on FHA, VA, USDA, and Conventional Loans with a 0%, non-	FHFC	Eligible homebuyers	https://www.floridahousing.org/docs/default-source/programs/homeowners/homeownership-programs/fhfc-ebook.pdf?sfvrsn=b0ddf87b_8

amortizing, deferred second mortgage			https://www.floridahousing.org/programs/homebuyer-overview-page
The Florida Homeownership Loan Program (FL HLP) Second Mortgage: Offers a \$10,000, 3% fully-amortizing, second mortgage for a 15-year term	FHFC	Eligible homeowners	https://www.floridahousing.org/programs/homebuyer-overview-page
3%, 4% and 5% HFA Preferred and HFA Advantage PLUS Second Mortgage: Offers forgivable second mortgage valued at 3%, 4%, or 5% of the total loan amount	FHFC	Qualifying borrowers participating in the down payment and closing cost programs	https://www.floridahousing.org/programs/homebuyer-overview-page
Recapture Tax Reimbursement Plan: Provides a reimbursement of the full amount of any Federal Recapture Tax that is owed and paid when selling or disposing of their home	FHFC	Eligible borrowers subject to Recapture Tax	https://www.floridahousing.org/programs/homeowners/recapture-tax-reimbursement-plan Mailing Address: Florida Housing Finance Corporation C/O Single Family Bonds Program 227 North Bronough Street Suite 5000 Tallahassee, FL 32301 ATTN: Recapture Tax Reimbursement
Catalyst Program: Provides in-person and virtual training related to a broad scope of affordable housing-related topics	Florida Housing Coalition (FHC)	Community-based organizations and state and local governments in need of affordable housing resources	https://www.floridahousing.org/programs/special-programs/catalyst-program

			FHC Training Calendar: https://flhousing.org/caleNDAR/
The Predevelopment Loan Program (PLP): Offers technical assistance and below market interest rate financing for predevelopment activities, including site acquisition, for rental and homeownership development	FHFC	Eligible Florida-registered nonprofit organizations, public housing authorities, and local governments developing affordable housing	https://www.floridahousing.org/programs/special-programs/predevelopment-loan-program
Florida Hometown Heroes Housing Program: Provides down payment and closing cost assistance to first-time, income-qualified homebuyers	FHFC	Eligible full-time workforce in Florida	https://www.floridahousing.org/live-local-act/hometown-heroes-program
Homeownership Pool Program (HOP): Works to improve developer's ability to match qualified homebuyers	FHFC	Eligible developers	https://www.floridahousing.org/programs/homebuyer-overview-page/homeownership-pool-(hop)-program#:~:text=The%20%E2%80%9CHOP%E2%80%9D%20Program%20is%20designed%20to%20be%20a,provide%20purchase%20assistance%20on%20a%20first-come%2C%20first-served%20basis.

HOME Investment Partnership Program: Offers non-amortized, low-interest loans to developers for acquiring, constructing, or rehabilitating affordable rental housing for low-income families	FHFC	Households not exceeding 50% of the median family income for the area	https://www.hud.gov/program_offices/comm_planning/home#:~:text=The%20HOME%20Investment%20Partnerships%20Program%20%28HOME%29%20provides%20formula,or%20providing%20direct%20rental%20assistance%20to%20low-income%20people.
SHIP Local Housing Assistance Plan (LHAP): An implementation and spending plan outlining guidance for development partnerships and provides construction loans	FHFC, HCD, CAHSD	Community Development Corporations (CDCs), private developers, and other eligible developers	https://www.floridahousing.org/docs/default-source/programs/special-programs/lhap/county-lhaps/miami-dade-22-25.pdf?sfvrsn=f608387b_8
State of Florida Community Loan Fund: Provides flexible financing solutions and expert guidance	Florida Community Loan Fund (FCLF)	Nonprofit organizations and mission-driven for-profit entities engaged in affordable housing, supportive housing, community facilities, and economic development initiatives	https://fclf.org/

City of Miami Programs

FIGURE 55: City of Miami Programs Administered Through its Office and the Department of Housing and Community Development.

Program	Administering Entities	Eligible Participants/Entities	Contact Info/Resource
City of Miami Forever Bond:	City of Miami	Infrastructure projects within the City of Miami	https://www.miami.gov/My-Government/Departments

Aims to fortify Miami's future, mitigating present and potential risks to residents, the economy, tourism, and the city's heritage			/Office-of-Capital-Improvements/Miami-Forever-Bond
City of Miami Developer Incentives & Impact Fee Deferrals for Workforce Housing: provides incentives, such as impact fee deferrals, to encourage the development of affordable and workforce housing for owner-occupancy and/or rental purposes, within City limits, by both for-profit and nonprofit developers	City of Miami Department of Housing & Community Development	Developers and owners offering affordable housing to low-income households	https://www.miami.gov/May-Government/Departments/Housing-Community-Development/Get-an-Affordable-Housing-Certification-AHC/Requirements-for-Affordable-Housing-Certifications-AHC#section-3
City of Miami SHIP Local Housing Assistance Plan (LHAP): Outlines seven housing programs designed to meet the needs of residents and incentive strategies that facilitate the creation of additional housing opportunities	City of Miami	City of Miami residents and housing developers	https://www.miami.gov/files/assets/public/v1/document-resources/housing-and-community/plans-and-reports/city-of-miami-lhap-2022-2025-final.pdf

The next table includes private programs that are provided by the following entities:

- **Neighborhood Housing Services of South Florida (NHSSF):**

- A nonprofit offering homeownership services within a network of 245 community development organizations across the nation.
- **Miami-Dade County Housing Finance Authority (HFA):**
 - The local HFA strives to assist in the expansion of homeownership and affordable housing through loans, tools, and other resources.
- **Neighborhood Lending Partners (NLP):**
 - A group of bank institutions offering flexible financing for affordable housing and community revitalization.
- **Federal Home Loan Bank of Atlanta (FHLBank Atlanta):**
 - A cooperative bank offering flexible financing, community development grants, and other resources to support affordable housing and community development.

FIGURE 56: Private Housing Programs

Program	Administering Entities	Eligible Participants/Entities	Contact Info/Resource
Neighborhood Housing Services of South Florida (NHSSF) Loan Programs: Helps borrowers make informed, unbiased decisions, purchase a home within their financial means, and offer loans that are safe and competitive	NHSSF	Eligible first-time homebuyers and those eligible for: FHA Loans VA Loans USDA Loans Conventional Loans Non-Qualified Loans Reverse Mortgages Commercial Loans First Time Buyers Loans for Down Payment and Closing Cost Assistance	https://nhssf.org/about-nhssf/
NHSSF Home Depot Home Beautification Partnership: Offers residents up to \$15,000 in energy efficiency services that can be allocated towards a new HVAC system, electricity updates, and other home improvements, and up to \$3,000 in mortgage relief	NHSSF	Eligible homebuyers	https://nhssf.org/about-nhssf/news/#foogallery-29630/i:29631

Community Development Trust: Provides long-term capital for the creation and maintenance of affordable housing developments	Local Initiatives Support Corporation (LISC)	Eligible affordable housing properties	https://cdt.biz/
Housing Fund Development: Offers investments for affordable housing, workforce housing, mixed income housing, and access to education and healthcare	LISC	Eligible cities, developers, foundations, and investors	https://www.liscstrategicinvestments.org/housing
National Equity Fund: Provides funding for affordable housing, workforce/moderate income housing, predevelopment loans, emerging minority developer funds, supportive housing, preservation lending, and low-income housing tax credits	LISC	Eligible developers, renters, and property owners	https://www.nefinc.org/
Corporation for Supportive Housing: Offers loans and grants for supportive housing and affordable housing, advocacy, and serves as a National Training and Technical Assistance Partner (NTTAP) offering technical assistance training and consulting to health centers	Corporation for Supportive Housing (CSH)	Eligible developers, renters, service providers	https://www.csh.org/about-csh/
Frequently Used Systems Engagement (FUSE): A model and workshop to help identify users of jails and crisis public services (i.e., hospitals, shelters) and referring them to supportive housing	CSH	Eligible service providers	https://www.csh.org/fuse/

Impact Investment & Pay for Success: Offers capital, grants, social impact bonds to further supportive housing	CSH	investors, philanthropic partners, government, and supportive housing service providers	https://www.csh.org/impact-investment/
Data & Evaluation Tools: Offers data tools helping organizations and communities understand local needs, address affordable and supportive housing shortages, support advocacy and policy reform	CSH	Organizations and communities	https://www.csh.org/csh-solutions/data/
Keeping Families Together: A supportive housing model aiming to reunite children in the welfare system with their caregivers	CSH	Eligible caregivers	https://www.csh.org/kft-keeping-families-together/
Miami-Dade County Housing Finance Authority Renter Program: Offers privately owned and managed rental properties financed by the Housing Finance Authority (HFA) through tax-exempt bonds that are paired with 4% tax credits	Miami-Dade County Housing Finance Authority (HFA)	Eligible renters	https://www.hfamiami.com/renters
HFA Homebuyers Program: Offers a fixed mortgage and down payment assistance up to \$15,000 in the form of a deferred 0% second mortgage	HFA	Eligible homebuyers	https://www.hfamiami.com/homebuyers
HFA Homebuyer Education: Offers a HUD-approved and homebuyer course in either English or Spanish for \$30	HFA	Interested homebuyers	https://www.hfamiami.com/homebuyereducation
Multifamily Mortgage Revenue Bond (MMRB) Program:	HFA	Developers serving low, moderate, and middle-income families in Miami-Dade County	https://www.hfamiami.com/blank

Provides low-interest rate loans, paired with FHFC 4% tax credits, to developers who produce new or rehabilitated housing rental units			
Neighborhood Lending Partners: Offers flexible financing for affordable and community development	Neighborhood Lending Partners (NLP)	Eligible affordable housing developers	https://www.nlp-inc.com/about/
Florida Minority Impact Housing Fund: Offers loan programs and products aimed at developing affordable housing	NLP	Single-family or multifamily new constructions, acquisition/rehabilitation, infill, and subdivision development or completion allocated for low and moderate-income families in minority communities	https://www.nlp-inc.com/programs/florida-minority-impact-housing-fund
Loan Pool for Low-Income House Tax Credit Loans (LIHTC): Supports the expansion of high-quality housing to Florida's underserved residents, while also offering loan opportunities to member bank	NLP	Eligible banks	https://www.nlp-inc.com/programs/low-income-housing-tax-credit
Nonprofit Agency Homebuyer Bridge Loan Program: Offers construction bridge financing to agencies engaged in developing homes for homebuyers, applicable to both new construction and acquisition/rehabilitation projects	NLP	Eligible homebuyers with an income level less than 120% AMI	https://www.nlp-inc.com/pdf/programs/nonprofit-homebuyer-bridge.pdf
Rental Rehabilitation Construction Program: Offers small loans to address repairs and	NLP	Nonprofit agencies that own rental properties in Florida and Georgia that provide housing to	https://www.nlp-inc.com/pdf/programs/rentalrehabconstloanpro-3-17.pdf

deferred maintenance in rental properties		households less than 80% of the area median income (AMI)	
Affordable Housing Program (AHP) Homeownership Set-aside Program: Allocates 10% of FHLBank Atlanta's annual net income to the construction and preservation of affordable housing units in the Southeast	Federal Home Loan Bank of Atlanta (FHLBank Atlanta)	Eligible first-time homebuyers, homeowners, current/retired law enforcement officers, educators, firefighters, health care workers, first responders, veterans, active-duty members of the military, surviving spouses of military members,	https://corp.fhlbatl.com/files/documents/ahp-homeownership-set-aside-program.pdf
AHP General Fund Overview: Offers financing for the construction or rehabilitation of affordable housing	FHLBank Atlanta	Developments catering to low- and moderate-income families	https://corp.fhlbatl.com/files/documents/ahp-general-fund-overview.pdf

Item H Summary

County programs are administered through the combination of HCD, RER, and MDEAT. The eligible populations for these programs range from property owners to community land trusts. The broad spectrum of programs, eligibility, and structure places the County in a dynamic position to address housing needs as they shift. The Florida Housing Finance Corporation (FHFC) facilitates the creation and preservation of affordable housing by providing eligible developers, nonprofits, and government entities with financing resources to increase and diversify affordable housing options for Florida residents and administers purchase assistance programs statewide.

Miami-Dade County's Department of Housing and Community Development (HCD) manages several of its own programs to meet the housing needs of County residents. The targeted populations served by these programs are generally low to moderate income households, elderly, homeless, and first-time buyers. To disperse its federal, state, and local funding, the department utilizes a combination of RFP, RFQ, and RFA solicitations.

Item H Recommendations:

- Customize the RFA process to ensure the attainment of critical housing goals
- HCD to allocate HOME, SHIP and Surtax RFA funds available to projects that are developed for persons who are experiencing homeless or are formerly homeless
- HCD to allocate funds to projects designed to benefit people with disabilities

- Align County development goals with program outreach and education

^{c1viii} Miami-Dade County. (n.d.). Request for Applications. [Www.miamidade.gov.
https://www.miamidade.gov/global/housing/requests.page](http://www.miamidade.gov/global/housing/requests.page)

(i) The identification of specific programs and actions to partner with governmental, private, and nonprofit sectors to address housing needs in the jurisdiction, streamline the permitting process, and minimize costs and delays for affordable housing and for housing for persons experiencing homelessness.

Governmental, Private, and Nonprofit Partnerships to Address Housing Needs

A report prepared by Miami-Dade County's Department of Housing and Community Development (HCD) in collaboration with the Center for Community Progress and the University of Miami's Office of Civic and Community Engagement, *Public Land Stewardship in Miami-Dade County: Unlocking Public Land for Public Good*, offers suggestions for promoting cross-jurisdictional cooperation to foster public land stewardship to increase the number of affordable and workforce housing units across the County. It was adopted by the Miami-Dade Board of County Commissioners on August 31, 2020. The following strategies that can be pursued by Miami-Dade County:

- Identify and leverage public, vacant, or underutilized land
- Assembling parcels appropriate for development
- Remove the sites from speculative market forces to prevent increased acquisition costs.

Below is a summary of what is iterated in the report about achieving cross-jurisdictional cooperation and examples of projects that resulted in the development of affordable and workforce housing.

There is potential for cross-jurisdictional and intergovernmental collaboration to develop affordable housing. Currently, Miami-Dade County's HCD collaborates with Miami-Dade County Public Schools (MDCPS) on properties in Brickell and Overtown. This collaboration illustrates the complexity and potential of such partnerships, emphasizing the importance of creating platforms for similar collaborations to maximize the use of government-controlled properties for affordable housing development.

The collaboration between HCD and MDCPS started with the Medvin public housing community in the Brickell neighborhood of Miami. This site, less than a third of an acre, was in poor condition and became unsafe over time. Originally built in the mid-20th century, Medvin was one of the older public housing complexes in Miami. By the time the

collaboration began, the buildings had aged poorly, with many structural issues, and the living conditions were substandard. The units had become increasingly outdated and overcrowded, and the property was facing challenges related to maintenance, safety, and overall quality of life for the residents.^{clix}

In 2017, MDCPS proposed to HCD a plan to demolish the existing, deteriorating buildings. The redevelopment plan included constructing a middle school and 10 affordable housing units available to households earning at or below 80% AMI, and with a preference for MDCPS employees.^{clx}

HCD found the offer of 10 units insufficient given the property's high value and suggested exploring other properties where more units could be developed at the Phillis Wheatley Elementary School (PWES) site to include a new school, administrative offices, and housing. The development progressed with the understanding that MDCPS and the County, through HCD, would collaborate to develop the PWES site into a mixed-use and mixed-income housing project with at least 150 residential units.^{clxi} In January 2020, MDCPS authorized staff to begin negotiations with the County to create a development agreement. Prior to this, MDCPS and HCD had been working on an interlocal agreement to formalize their relationship concerning the PWES development, with a draft completed in early May 2020. The County continues to move forward with planning for this project.

These projects underscore the potential for interagency agreements in land aggregation and project management to enhance housing affordability, highlighting the necessity for clear procedures to streamline land conveyance and program administration. A continued partnership between Miami-Dade County Public Schools and Miami-Dade County's Department of Housing and Community Development has the potential to significantly improve and address the affordable housing shortage. Expanding on such developments will not only provide housing but also offer benefits to the community. It is essential to prioritize this partnership, potentially exploring other means of support, such as collaboration with private developers or other key stakeholders, with the ultimate goal of expanding the availability of affordable housing in Miami-Dade County, with an emphasis on improved schools and access to affordable housing for income-eligible educators.

HCD Dream Homes

HCD has received two BCC allocations to fund the Dream Homes initiative which could help facilitate small scale development of affordable housing on publicly owned land. Through this program, affordable homes can be sold to eligible buyers as a fee simple property.

On June 2, 2021, a resolution recommended that the Board of County Commissioners allocate \$9,000,000.00 in Documentary Surtax funds to be put into the Pilot Program for the development and financing of affordable housing units. The resolution also allowed for use of Documentary Stamp Surtax funds to create affordable homeownership housing units on County-owned land as part of a pilot program, carried out by the County's Department of

Housing and Community Development in partnership with the Department of Regulatory and Economic Resources. The County Mayor or their designee can use the pilot program funds on a revolving basis, ensuring ongoing funding for the development of new housing as units are completed and sold. The recommended resolution authorized the development of affordable housing units for sale on County-owned land at 15300 SW 296 Street, Homestead, Florida, marking it as the first property in the pilot program. It permits the subdivision of this property and other approved parcels into individual lots for housing units. Additionally, it allows the development of affordable housing on other County-owned or appropriately zoned parcels authorized by the Board. The resolution approves the sale of these homes to eligible buyers participating in County homeownership programs, with restrictive covenants as outlined. Finally, it grants authority to execute the necessary contracts and agreements to fulfill the resolution's objectives.^{clxii}

On October 3, 2023, a resolution was proposed to allow the County Mayor to establish a 5-year term \$30 million prequalified construction pool for affordable single-family housing projects on County-owned land, funded by Documentary Stamp Surtax or State Housing Initiative Partnership Funds. The resolution includes creating a revolving loan program, authorizing pricing solicitations, contract awards, vendor additions, loan commitments, and necessary amendments under relevant codes and orders. It also mandates bi-annual ratifications by the Board and annual reporting requirements.^{clxiii}

Due to the \$39 million in Documentary Stamp Surtax funds, in 2024 was able to HCD sell twin homes at 15300 SW 296 St., Miami, FL 33033. The "Tropical" and "Hammock" models, both priced at \$394,000, feature 4 bedrooms, 2 bathrooms, porcelain tile flooring, wood cabinets, quartz countertops, and impact-resistant windows.^{clxiv} Between July 24 and August 7, 2024, the County received 23,484 resident applications for the Dream Homes lottery virtual drawing list. Ten applicants were randomly selected and then ranked from one to ten, with the top two applicants proceeding to the next stage of financing and the home closing process.^{clxv}

Miami-Dade County's Dream Homes Lottery is available to residents who have a minimum credit score of 580. Residents must also have a household income below 120% AMI, been employed or have a source of income for at least two years. Eligible recipients must live in the awarded primary residence for 20 years, complete the required Homebuyer Education course, and must pay at least 3% of the total down payment.

The first lender determines prequalification for applicants. Those prequalified can enter the lottery through an online form. Winners must select a financing lender from a County provided list. HCD offers a \$35,000 deferred down payment assistance loan with no interest or monthly payments, repayable at maturity or upon sale, title transfer, refinancing, or death of the borrower. HCD mortgages provide \$100,000 at a 1% interest rate or \$80,000 at a 2% interest rate for 30 years, depending on location. MDEAT mortgages offer \$28,500 (below 80% AMI) or \$14,500 (above 80% AMI), deferred and forgivable after 20 years.^{clxvi} Other requirements and terms can be found here: https://www.miamidade.gov/global/news-item.page?Mduid_news=news1721423731518660.

Streamlining the Permitting Process

Expedited Permitting

Expedited permitting reduces development costs associated with delays in permit processing, costs that are usually passed on to the renter. According to the University of Miami's Office of Civic and Community Engagement Housing Policy Tool Kit, in Miami-Dade County, regulatory delay can lead to a tenant paying roughly \$500 more in rental costs per year.^{clxvii} Moreover, a recent set of interviews with various private and nonprofit Miami-area developers, including affordable housing developers, found almost unanimous agreement that the local permitting process was too lengthy.

Various municipalities offer expedited permitting as an incentive to encourage the development of affordable housing.^{clxviii} Please refer to Figure 57 below summarizing the processes to expedite permitting at each of these municipalities.

FIGURE 57: Expedited Permitting Process in Local Jurisdictions

Jurisdiction	Process	Additional Information
Unincorporated Miami-Dade	Affordable Housing Expedited Plan Review Program	https://www.miamidade.gov/global/permit.page?Mduid_permit=per1577137594622414#:~:text=To%20encourage%20and%20promote%20the,new%20construction%20of%20affordable%20housing.
City of Miami	Expedited Permitting. Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects	https://www.miami.gov/files/assets/public/v/1/document-resources/housing-and-community/plans-and-reports/city-of-miami-lhap-2022-2025-final.pdf
City of Miami Beach	Expedited Plan Review and Permitting Incentive Program	https://www.miamibeachfl.gov/wp-content/uploads/2021/08/Expedited-Plan-Review-Permit-Application.pdf
City of Hialeah	Resolution No. 2022-078– a resolution that includes efforts to expedite the permitting process for SHIP-funded developments	https://www.hialeahfl.gov/DocumentCenter/View/15373/Resolution-2022-078-PDF
City of Miami Gardens	Expedited Permitting. Permits as defined in s. 163.3177 (6) (f) (3) for	https://www.miamigardens-fl.gov/DocumentCenter/View/601

	affordable housing projects are expedited to a greater degree than other projects	3/Local-Housing-Assistance-Plan-2020-2022-PDF?bidId=
City of North Miami	Established a dedicated team within its Building and Zoning Department to handle SHIP projects	https://www.northmiamifl.gov/250/State-Housing-Initiatives-Partnership-SH

Pinellas County, Florida provides affordable housing developments priority in the permitting review process, with a two-week turnaround time. Miami-Dade County established an expedited plan review program “to ensure the timely processing of permit applications and review of plans” to “encourage and promote the construction of workforce housing units and affordable housing projects.^{clxix} Below are other recommended local solutions to streamline the permitting process.

- **Review existing expedited permitting processes for affordable housing to ensure efficiency:** Miami’s localities that provide expedited permitting for State Housing Initiatives Partnership (SHIP) program-financed projects could have existing processes reviewed, monitored, and regularly reported on to ensure that the permitting and review procedures are efficient and timely. Areas for improvement include but are not limited to faster processing times, fee waivers, coordination between departments, and incentives for developers.
- **Establish expedited permitting for affordable multifamily rental housing:** Encourage Miami-Dade County jurisdictions that haven’t already to provide affordable multifamily developments expedited permitting with set time targets.
- **Strengthen voluntary inclusionary zoning programs with expedited permitting:** Expedited permitting could also be added to existing programs that currently offer density/intensity bonuses like Miami-Dade County’s voluntary Workforce Housing Development program as an additional incentive to encourage new affordable housing opportunities.

Rapid Transit Zones

The Rapid Transit Zone (RTZ) Zoning District was established throughout Miami-Dade County to encourage high-density, mixed-use residential development near public transit areas in exchange for streamlining the municipal approval process. The development of the RTZs is a method to improve urban land use with enhanced access to public transportation for Miami-Dade constituents. The RTZs consist of “all land area, including surface, subsurface, and appurtenant airspace” and are integral to the creation and maintenance of Miami-Dade County’s Rapid Transit System.^{clxx}

Miami-Dade County’s Comprehensive Development Master Plan (CDMP), the framework for the County’s growth management patterns and distribution of resources, delineates goals and objectives in the Transportation Element aimed at enhancing transit ridership, reducing travel distances, and minimizing transfers.^{clxxi} The Land Use Element of the CDMP advocates

for creating an efficient urban layout within the Urban Development Boundary, fostering both vertical and horizontal mixed-use development.^{clxxii} Additionally, it encourages the revitalization of properties along established and proposed transit corridors as well as designated urban centers to facilitate transit-oriented development. The CDMP's Statement of Legislative Intent underscores that municipalities must adhere to CDMP policies governing urban center development.^{clxxiii} It also emphasizes the County's authority to maintain, site, construct, and operate public facilities in both incorporated and unincorporated areas.

The designation of land for Rapid Transit Zones includes the development of single-family homes, which includes rowhouse or townhouse developments, and workforce housing units (WHU). Rapid Transit Zone dwelling units must adhere to maximum densities. CDMP urban centers designated as Community must comply with 125 units per acre and a minimum required floor ratio greater than 1.5 in the core, not less than 0.5 in the edge. CDMP urban centers designated as Metropolitan must comply with 250 units per acre and a minimum required floor ratio greater than 3.0 in the core, and not less than 0.75 in the edge. CDMP urban centers designated as Regional must comply with 500 units per acre.^{clxxiv}

Each municipality within the jurisdiction must enact its ordinances, delineating zoning districts, permitted uses, and allowable uses after public hearings while meeting the minimum floor-area ratio requirements. These ordinances may encompass various provisions, including but not limited to safeguarding existing single-family neighborhoods from incompatible development, exempting existing single-family or two-family neighborhoods from the RTZ, safeguarding individual properties and designated historic districts, and mandating adherence to LEED or similar green building standards that advocate for environmentally friendly construction and operational practices.

Residential uses inside of the RTZ include mixed-use developments, this may also include LEED certified developments. If there are more than four (4) residential units, there must be a minimum of 12.5% of the units allocated to workforce housing. Housing for elderly persons must also be included. There are eight (8) subzones in the RTZs within Miami-Dade County, each with its own unique guidelines.

On February 20, 2019, HCD presented a 10-year plan to the BCC to increase the number of workforce and affordable housing units within transit corridors.^{clxxv} The plan, titled "10-year Outlook on the Potential to Increase the Number of Affordable and Workforce Housing Units in Transit Corridors," identified both County-owned and privately owned properties within a two-mile radius of transit corridors that met the criteria. It was estimated that over 67,000 housing units could be developed within these identified areas. To bolster the development of affordable housing accessible via transit, HCD includes weighted criteria for project applications near transit in every funding solicitation.

In October of 2022, The Related Group filed an application to HCD for The Gallery at Marti Park affordable housing project.

The Gallery at Marti Park, located just west of the Jose Marti Park in Little Havana, broke ground in early 2024, a little over one year after the pre-application was submitted. Site plan approval was secured in six months and the master permit in three and a half months.^{clxxvi} The project consists of a 12-story building with 176 units, where half of the units will be unrestricted market-rate housing, and the other half will target low-income seniors and households earning between 80% and 120% of the area median income (AMI).^{clxxvii}

The developer controls the land through a lease with Miami-Dade County. This property was recently incorporated within the Metromover Subzone of the RTZ. Under this designation, the development was allowed flexibilities and greater density by right, also resulting in a streamlined permitting process.

Suggestions for Streamlining Accessory Dwelling Units (ADU) in the County

Miami-Dade County adopted legislation to allow ADUs throughout the County.^{clxxviii} ADUs can help the affordability crisis by providing additional housing units and provide owners an opportunity to offset their mortgage by renting an ADU on their property.

- **Pre-approved designs for ADUs:** Miami-Dade County can provide pre-approved ADU plans in different architectural designs in order to streamline the permitting process and ensure that newly constructed ADUs conform to the neighborhood's scale and character.^{clxxix} Soon the County will launch a digital gallery featuring pre-approved ADU building plans. This is intended to be a starting point, and residents are recommended to meet with the plan designer after choosing a design to discuss next steps, such as site planning.
- **Administrative Review:** Allow applications that meet certain criteria to be reviewed administratively.
- **Review Time:** Establish shorter timeframes to review applications.
- **Jurisdictions:** Each municipality in Miami-Dade County should review their permitting process and identify strategies to reduce the review time.

Additional Miami-Dade County Permitting Efficiency

In November 2023, the Commission approved a resolution to study the feasibility of establishing a single coordinated project meeting with needed agencies to fast-track construction and development projects in the County. Introduced by Commissioner Kevin Cabrera, this proposal builds on his earlier, July 2023, proposal to establish a “one-stop shop” website portal for centralizing building-related permits. In a county with 34 distinct municipalities, improvements to development transparency could have significant impacts on the building industry. It is recommended for the County to actively pursue the planning and implementation of the proposed program and encourage its adoption to achieve the goals of streamlining interactions with local government agencies, reducing processing times, and improving the overall efficiency of permit approvals.

Minimizing Housing Construction Costs and Delays

The following are existing Miami-Dade County programs that minimize costs and delays to incentivize the development of affordable and workforce housing and for housing for persons experiencing homelessness:

Miami-Dade County Affordable and Workforce Housing Expedited Plan Review

Miami-Dade County has implemented an expedited plan review program to incentivize and facilitate the development of workforce housing units and affordable housing projects.^{clxxxi} Under this program, upon receipt of a written request from the permit applicant, the County will accelerate the review of building permit plans for developments incorporating such housing units, provided that the expedited request fulfills all requisite criteria. The expedited plan review applies to new construction projects that include workforce housing units.

When submitting the permit application, the applicant is required to include a written request for expedited plan review, specifying that the project pertains to workforce housing, and a copy of the Housing Agreement & Declaration of Restriction. Projects designated to benefit affordable and workforce housing will receive expedited review from the Miami-Dade Department of Regulatory and Economic Resources (RER) and Water and Sewer (WASD). Both departments have reduced the review time to five (5) business days through the Concurrent Plans Review (CPR) process for any affordable or workforce housing projects, provided that the submission is complete and correctly identified as such. Additionally, regulations specific to the workforce or affordable housing will be integrated into the design approval process.

Cookie Cutter Program

The Cookie Cutter Program expedites the plan review process for the construction of a single-family home that developers, design professionals, and contractors use on a repetitive basis without the possibility of altering the configuration.^{clxxxii} Once the construction documents for the model home are approved, the only reviews necessary relate to the site location and include a Zoning Review, Concurrency Review, Impact Fees, Planning, Environmental, Plumbing and Structural site reviews, and Public Works.

Sustainable Buildings Program (Green Building Expedited Plan Review)

Created by the Sustainable Buildings Program Ordinance (07-65) on May 8, 2007, this program establishes a Miami-Dade County policy to incorporate “Green Building Practices into the planning, budgeting, design, construction, operations, management, renovation, maintenance, and decommissioning of Public Projects.”^{clxxxiii} The Program calls for the integration of materials promoting environmental quality, economic vitality, and social benefit through best practices in the design, construction, and operation of the built environment. Miami-Dade County encourages energy- and water- efficient new

construction and offers an expedited plan review for newly constructed commercial, industrial, and residential, green-certified projects with a minimum value of \$50,000.

Master Model Program for Subdivision Development

The Master Model Program is established for a subdivision containing a minimum of 25 lots for residential development, including single-family residential, fee-simple townhouse, duplex, cluster home, and zero lot line development.^{clxxxiv}

There are several potential funding programs that have successfully supported affordable housing and housing adjacent community resources (i.e., transportation, schools) in other counties including:

Penny for Pinellas

Pinellas County's Penny for Pinellas initiative funds local infrastructure projects like roads, water quality enhancements, and park preservation. This reduces reliance on property taxes with about one-third of the revenue contributed by tourists. Of the \$2 billion projected revenue from 2020-2030, \$80 million, or 4.15% of sales tax revenue, will be allocated to affordable housing development and redevelopment projects.^{clxxxv}

Broward County Penny Tax

Drawing lessons from Miami-Dade County's half-penny tax for transportation which maintains operations and road projects, Broward County introduced a penny tax, adding 1 cent of sales tax per dollar spent to enhance the county's public transportation and infrastructure. This initiative funds 796 projects^{clxxxvi}, including the Premium Mobility Plan, which features bus rapid transit stations, high-quality transit line stations, and the foundation for rail transit.^{clxxxvii}

Palm Beach Penny Tax

Palm Beach County's One-Penny Sales Surtax, supported by Palm Beach County's School District and 39 municipalities, allocates funds to improve roadways, public spaces, drainage, and other infrastructure repairs and renewals.^{clxxxviii} As of February 20, 2025, Palm Beach County Infrastructure Sales Tax Program has an amended budget of \$37,893,697 through the current fiscal year.^{clxxxix} Palm Beach County's penny tax, which has brought in around \$2.7 billion dollars, is set to lapse in December 2025. With the end of the penny surtax, the Palm Beach County is shifting its focus to a transportation surtax.^{cxc}

The following are existing programs that facilitate the expansion of housing opportunities for people experiencing homelessness:

The Miami-Dade County Continuum of Care (CoC)

The Miami-Dade County Continuum of Care (CoC) is a coalition of community leaders, nonprofits, and businesses that works to help people experiencing homelessness find permanent housing and services. One way the CoC helps to minimize costs for those experiencing homelessness is by applying for and managing federal funding from HUD to support homelessness programs in the region, including grants for housing and supportive services. The CoC is also a source of gap financing for multifamily (MF) housing projects that specifically serve low-income tenants, including those who fall below certain income thresholds. Covering gap financing makes a project financially feasible by when other funding sources aren't sufficient to cover the full cost, and the program accomplishes this by providing rental assistance, operational subsidies, and by offering capital grants or loans to help finance the construction or rehabilitation of housing.^{cxcii} To help minimize delays in providing housing for those experience homelessness, the CoC has a mandatory coordinated entry policy, called Coordinated Entry System (CES). The CES ensures that those experiencing homelessness are rapidly and equitably assessed when referred to the resources available to them. Implementation of the CES is required of all communities in order to receive funding.^{cxcii}

Florida Housing Finance Corporation LINK Units

The FHFC provides units that are specifically designated to serve homeless populations, including people who are chronically homeless, veterans, or individuals with disabilities or mental health issues. The units are called LINK Units, and they are a key part of Florida's strategy to address homelessness.^{cxciii}

Item I Summary

Miami-Dade can promote cross-jurisdictional cooperation for affordability by identifying and leveraging public, vacant, or underutilized land. Doing so can boost the number of affordable housing units on the market and indirectly affect market conditions by removing previous land from the speculative market. Aggregating the land according to desired outcomes allows for increased flexibility, and thus increased collaboration across localities and agencies; this is well evidenced by the Medvin public housing community in Brickell, where at least 150 residential units are set to be developed in alignment with labor force needs of the public school system. HCD, CCP, and OCCE report titled Public Land Stewardship in Miami-Dade County, adopted by the County commissioners in 2020, provides detailed suggestions for how to enhance collaboration.

Streamlining the permitting process seeks to not only make more efficient the development pipeline of critical units, but also to mitigate the eventual cost to tenants. To streamline the development permitting process, a review of processes is needed. Additionally, leaders should prioritize and support projects that best serve the housing needs of the community. The County has implemented an expedited review program to help attract workforce development.

For those experiencing homelessness the Miami-Dade Continuum of Care has implemented measures to ensure equity and expediency in service delivery. The Coordinated Entry System (CES) ensures rapid assessment and referral for individuals experiencing homelessness. Additionally, the Florida Housing Finance Coalition LINK units are available to provide immediate aid.

Item I Recommendations:

- Assemble parcels appropriate for development to identify and leverage public, vacant, or underutilized land
 - Remove specified sites from speculative market forces to prevent increased acquisition costs
- Streamline the development permitting process
 - Establish shorter timeframes to review applications
 - Introduce pre-approved designs (e.g., for ADUs)
 - Enable administrative Review for applications that meet certain criteria
 - Each municipality in Miami-Dade should review their permitting process and identify strategies to reduce the review time
 - Assess existing expedited permitting processes for affordable housing to ensure efficiency
 - Provide expedited permitting for:
- Affordable multifamily rental housing
- Strengthened voluntary inclusionary zoning programs
 - Establish a centralized platform and process for fast-track construction, such as the one-stop website
 - Actively pursuing the planning and implementation of this program and encouraging its adoption will achieve the goals of streamlining interactions with local government agencies, reducing processing times, and improving the overall efficiency of permit approvals.

^{clix} "Medvin Public Housing Redevelopment in Brickell." *Miami-Dade County Housing and Community Development*, Miami-Dade County, 2024, www.miamidade.gov/medvin-redevelopment.

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^{clxviii} "420.9076 Adoption of Affordable Housing Incentive Strategies; Committees." The 2024 Florida Statutes, http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&URL=0400-0499/0420/Sections/0420.9076.html.

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^{clxxi} Miami-Dade County. (2018). Transportation Element. In *Comprehensive Development Master Plan (CDMP) Adopted Components.* <https://www.miamidade.gov/planning/library/reports/planning-documents/cdmp/transportation.pdf>

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(j) The creation or preservation of affordable housing and housing for persons experiencing homelessness to minimize the need for additional local services and avoid the concentration of affordable housing units and housing for persons experiencing homelessness only in specific areas of the jurisdiction

Please refer to **Appendix C** for a comprehensive view of the opportunities for future development, featuring maps depicting potential sites for affordable housing and housing for individuals experiencing homelessness in each commission district. The maps highlight existing local services, helping to guide new housing development to areas that have a greater concentration of community resources to meet the needs of future residents.

According to the Florida Coalition to End Homelessness, Florida has the third highest population of unhoused individuals in the country.^{cxciv} Miami-Dade County is home to around 1,000 unsheltered residents with another 2,400 homeless individuals residing in shelter facilities according to the most recent Homeless Trust census.^{cxcv} Further exacerbating this issue is the extreme need for housing units for lower income residents. According to Miami Homes for All in 2023, Miami-Dade County was experiencing a shortage of over 135,000 units for residents earning less than half the median income (the Area Median Income in Miami-Dade per HUD was \$74,700 in 2023). The preservation and creation of additional housing units that are permanently supportive or affordable to low-

income residents will help keep more County individuals and families from experiencing homelessness.

Resources for homeless/formerly homeless persons are concentrated in the City of Miami. To combat this, the Homeless Trust has embarked on a strategy to acquire and renovate properties outside the boundaries of the City of Miami to serve as permanent housing/Permanent Supportive Housing for individuals and families within the Continuum of Care (CoC). Referrals to those projects are made by the CoC through a Coordinated Entry System (CES), which standardizes the way individuals and families experiencing homelessness are assessed for and referred to the housing and services that they need for housing stability. Permanent Supportive Housing (PSH), which is non-time limited housing with supportive services, has shown to be incredibly successful in helping vulnerable persons experiencing homelessness end their homeless episode. To further avoid a concentration of housing only in specific areas of the community, housing partners (public housing authorities and affordable housing developers) should increase the number of set-asides and prioritize housing for persons who arguably need housing the most -- the unhoused. This Homeless Trust is in a position to provide supportive services through its network of nonprofit providers to ensure housing retention. Additionally, private sector owners who deliberately allow affordable properties to deteriorate to the point where they are deemed unsafe should not be rewarded. Often, a low-income household occupying those units are thrust into homelessness, the properties are sold for a profit, and new housing is created which is no longer accessible to the previous tenants. Accessory dwelling units should also be incentivized.

Homeless Trust Capital Acquisition and Renovation Projects

- **Mia Casa**

In January 2023, the Homeless Trust closed on Mia Casa, the first of at least four (4) planned acquisitions designed to create the housing capacity needed to exit persons from the streets and shelters. Mia Casa is serving persons 65 and over experiencing homelessness and currently houses in excess of 120 individuals. Funding for this project included \$5 million in HOME Investment Partnerships American Rescue Plan Program (*HOME-ARP*) funds provided through the Miami-Dade County Department of Housing and Community Development and \$1.75 million special appropriation from the State of Florida.

- **Blue Village**

Also in January 2023, the deed restriction on the former South Florida Evaluation and Treatment Center was assessed at a cost of \$4.6 million, paving the way to create up to 190 new units of permanent housing for special needs individuals experiencing homelessness. Dubbed “Blue Village,” the project repurposes a facility which has gone unused for more than a decade. The Homeless Trust secured \$6.5 million in capital funding, including \$2 million in General Obligation Bond funding. Renovations

for this project are in progress and are projected to be completed within the next eighteen to twenty months as of January 2025.

- **Hotel to Housing Conversion**

In September 2023, a hotel to housing conversion passed a major milestone with the seller signing an offer letter, a culmination of more than two years of effort. The proposed project would house 107 households, largely seniors 55+. The project was approved by the Board of County Commissioners and the Homeless Trust closed on the site in January 2025.

- **Resia Old Cutler Conveyance**

Private developer Resia is conveying ten (10) newly developed 1-bedroom units to the Homeless Trust in Fiscal Year 2023-2024 as part of the partnership that was first forged in 2019. In Fiscal Year 2022-2023, the Homeless Trust secured a nonprofit partner to manage and maintain the asset and provide case management and other services to clients referred. This is approved and pending operations.

- **Wynwood Norte**

In June 2024, an offer letter signed by seller for Wynwood Norte, a multifamily property consisting of 8 units just outside of the Wynwood area. Purchase and sale are pending BCC sponsorship and approval.

Item J Summary

Existing Miami-Dade resources for individuals experiencing homelessness are overly concentrated within the City of Miami. In response to the concern that this places an undue burden on the communities and jurisdictions with concentrated services and facilities, the CoC is seeking to expand the county's resources outside of traditional boundaries. Doing so should minimize the need for concentration of persons and services in any given area.

Item J Recommendations:

- Public housing authorities, affordable housing developers, and other pertinent housing partners, should increase the number of set-asides and prioritize housing for lower-income residents and vulnerable unhoused persons
 - The preservation and creation of additional housing units that are permanently supportive or affordable to low-income residents will help keep more individuals and families in the County from experiencing homelessness
 - This action would also avoid a further concentration of housing only in specific areas of the county

- Create a mechanism of accountability to ensure private sector owners who deliberately allow affordable properties to deteriorate to the point where they are deemed unsafe are not rewarded with benefits
 - Often, a low-income household occupying those units are thrust into homelessness, the properties are sold for a profit, and new housing is created which is no longer accessible to the previous tenants.
- Incentivize accessory dwelling unit (ADU) development

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(k) Recommendations from each County Commissioner related to affordable housing and housing for persons experiencing homelessness

HCD and the Homeless Trust consulted with County Commissioners, and some have chosen to wait to provide input/recommendations after reading the completed 5-year housing report.

Combatting Stigma of Homelessness & Addressing Mental Health

Commissioners expressed their desire to combat the stigma surrounding homelessness. They hope to work toward changing attitudes and developing a narrative to combat stigmas. Some suggest using the BCC as an ambassador in educating the public and changing the optics of those who experience homelessness. This can be done in addition to educating the BCC on the existing homelessness plan carried out by the Homeless Trust.

Some commissioners want more information on who they are serving, as homelessness is not limited to those with substance abuse disorders. Commissioners also want to know the types of calls and the characteristics of the people reaching out to the Homeless Trust's Homeless Helpline, whether it be from chronically homeless people (CHU), people suffering from severe mental illness (SMI), or those who suffer from substance use disorder (SUD). Other commissioners are concerned about how many people in low-income families experiencing homelessness are responsible for minors. Some commissioners suggest addressing the issue by focusing on prioritizing subpopulations (i.e., elderly).

Commissioners mention insights obtained from white paper recommendations from a mental health summit. There is an expressed need to push for mental health support for people with severe mental illness (SMI) and their families. This is to be addressed further with the South Florida Regional Planning Council.

Commissioners stated the necessity of learning how to better work with people with behavioral health disorders, mentioning the Mental Health Act reform and Housing First model. There was also mention of ensuring case managers are at emergency shelters (ES) and in permanent housing sites and have expertise in substance abuse and mental health.

Expanding Housing Options for those Experiencing Homelessness

Commissioners voiced the need for housing options for those experiencing homelessness. There is concern that shelters are becoming too full. Some commissioners favor Permanent Supportive Housing and a goal of having no unsheltered homelessness within the County. Other commissioners voiced their concerns about the increase in homelessness within their districts and wanted to obtain more information on each district's state of homelessness. There is also the concern that their respective districts can end up shouldering all new housing projects.

As for housing projects, some propose the development of Carrfour-like communities and more affordable housing. It was suggested that affordable housing should be created at the specific price point and unit size as needed for those with extremely low incomes (ELI). Some suggest working with HCD to leverage the existing housing assets. There was mention of the Palmetto TOD project development in Medley for veterans and young people aging out of foster care. Some commissioners point out the need for migrants to receive homeless services as their work permits can take up to two years to obtain. It was proposed that efforts should be made to ensure that when local funds are combined with state and federal funds, the county receives greater benefits through targeted prioritization.

Status of Collaborations & Projects

Commissioners want to know the Homeless Trust's recommendations on encampment legislation and encampments around Jackson Health systems. In addition, commissioners are debating the pros and cons of a public health effort aimed at preventing the spread of HIV, Hepatitis A, and other diseases by providing new syringes in exchange for new ones. Critics claim it facilitates drug use. There is an expressed desire to work towards improved coordination with hospitals (i.e., Aventura, Mt. Sinai) on discharge planning. Some suggest partnering with local churches and faith-based groups. Others mentioned the importance of ensuring there is good area coverage with outreach and that services are not duplicated.

At Mayor Levine Cava's 2024 State of the County address, she mentioned that she would pursue a \$2.5 billion bond issuance to be put before voters at November's general election. A portion of that is housing-related. Since this announcement, the bond issuance has been

delayed but will be included an expanded package of projects in 2026. At the meeting, commissioners voiced their support or opposition to the bond issuance.

Item K Summary

County commissioners chose to provide input and recommendations after reviewing the 5-year housing plan. Their recommendations fall into the following broad categories:

- Combating Stigma & Addressing Mental Health
 - o Dismantling the social stigma surrounding homelessness reduces opposition to service delivery and project development; additionally, a more nuanced understanding of homeless populations may better inform the development of solutions and result in increased funding for initiatives to reduce homelessness
- Expanding Housing Options for those Experiencing Homelessness
 - o Potentially conflicting concerns for eliminating unsheltered homelessness while also ensuring an equitable “shouldering” of the burden
- Status of Collaborations & Projects
 - o An “inventory” of various related topics is needed to better inform decision-making

Item K Recommendations:

- Combat stigmas surrounding homelessness, utilizing the BCC as a vehicle for community education and paradigm shifting
- Stimulate considerations of the intersection between homelessness and mental health into BCC discourse and proceedings
 - o Incorporate unique subpopulations, including children, those with disabilities, and the elderly
- Integrate Homeless Trust data, strategies, and best practices into decision-making
- Diversify locations of new housing projects for those experiencing homelessness
- Orchestrate affordable housing creation predicated on meeting the specific price point and unit size as needed by data on those with extremely low incomes
- Work with HCD to leverage existing housing assets for meeting community needs
- Confirm support for syringe-exchange program, a public health effort aimed at preventing the spread of HIV, Hepatitis A, and other diseases
- Improve coordination with hospitals (i.e., Aventura, Mt. Sinai) on discharge planning
- Consider partnerships with local churches and faith-based groups when identified as in alignment with deliberated need
- Secure adequate geographical coverage of outreach, with special attention to ensuring services are not duplicated

(I) Recommendations from the Miami-Dade County Affordable Housing Advisory Board

Affordable Housing Advisory Board

The Board of County Commissioners (BCC) reinstated the Affordable Housing Advisory Board (AHAB) on September 4, 2007.^{cxcvii} The AHAB functions as the Affordable Housing Advisory Committee to the BCC. “Affordable housing advisory committee” means the committee appointed by the governing body of a county or eligible municipality for the purpose of recommending specific initiatives and incentives to encourage or facilitate affordable housing as provided in s. 420.9076.^{cxcviii}

AHAB must assess the County's established policies, procedures, ordinances, land development regulations, and comprehensive plan. AHAB must compile a report for the BCC, offering recommendations for specific actions or initiatives to promote affordable housing development, termed "local housing incentive strategies." According to the 2024 Florida Statutes, this term refers to local efforts aimed at promoting affordable housing development through regulatory reforms or incentive programs. These strategies include affordable housing expedited permitting (as outlined in s. 163.3177(6)(f)3.) and it's required that a schedule of implementation be set for any strategies.^{cxcix} Subsequently, AHAB is responsible for reviewing these strategies and monitoring the implementation of adopted recommendations periodically. AHAB also reviews local policies, ordinances, regulations, and plan provisions before adoption, while identifying new incentive strategies.

AHAB reports include information on current incentives for affordable housing development. These incentives include impact fee exemptions, expedited plan and permit reviews, reductions in parking requirements, increased density, and other recommendations.^{cc} The report also offers suggestions for improving incentives and regulations surrounding affordable housing.

AHAB Housing Incentives Strategy & SHIP Report

Miami-Dade County strives to reduce barriers to affordable housing. Incentive strategies aim to address this concern. These strategies stem from discussions amongst staff and AHAB. The BCC can approve the recommended strategies through amending the Local Housing Assistance Plan (LHAP), the Comprehensive Plan, or other ordinances/resolutions. There are 11 recommended incentive strategies, ten of which are already implemented in Miami-Dade County.^{cci} The already implemented strategies are as follows:

- Expediting the processing of the approvals of development orders or permits for affordable housing faster than other projects; RER permit applications for affordable, infill, and workforce housing projects are processed under “Expedited Plan Review” with a mandated turnaround timeframe

- In a study of the permitting process for affordable housing projects, it was stated that one of the biggest challenges the development community faces is obtaining a Certificate of Occupancy from the local government once the development project is completed to a degree that it is proven safe for human habitation, which requires the local government to complete many elements promptly.^{ccii} This statement relayed the fact that developers must organize specialized services that may need expertise from an array of fields (i.e., traffic management, sewage, engineering). To boost efficiency, Energov was implemented. Energov is an electronic plan review system that offers improved transparency and efficiency.
- HCD staff assigned to AHAB also work as departmental liaisons to the RER Department. They have previously completed Workforce Housing plan reviews, but this is in the process of moving from HCD to the Office of Strategic Land Use. Affordable housing developments receive expedited permitting and density bonuses. The AHAB suggests the County create an affordable housing department that completes affordable housing approvals to help streamline the process. The AHAB also suggests the County works to reduce barriers to affordable housing construction.
- All allowable fee waivers provided: modifying impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for the development or construction of affordable housing
 - Residential developments providing affordable housing are exempt from impact fees
- Allowing flexibility in densities for affordable housing
 - Density bonuses are given in exchange for a commitment to providing workforce housing and Urban Center development must provide a minimum of 12.5% of units as workforce housing.
 - Workforce housing is not required in all urban center districts, but RER allows districts that do not have a 12.5% set-aside mandate to provide 10% of the units for workforce housing in exchange for a density bonus. The AHAB recommends the County continue this incentive as the strategy has proven effective.
 - Density bonuses are available for very low/low-income development and infill housing
- Reserving infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons
 - Developers can apply for a 1-year Water and Sewer (WASD) agreement reserving infrastructure capacity and providing points of connection (reservation extension subject to project activity)
 - The 2020-2024 Consolidated Plan offers Community Development Block Grant funding support for water and sewer infrastructure improvements in low- and moderate-income areas and housing rehabilitation in connecting low- and moderate-income homeowners to the sewer system

- The AHAB also recommends that the County allow for the redevelopment of failed commercial centers to create community-centered affordable housing, which will help to eradicate slum and blight areas
- Allowing affordable accessory residential units in residential zoning districts
 - Miami-Dade County's CDMP Land Use and Housing Elements provide accessory units
 - Encourage accessory dwelling units in all residential zoning districts can help include affordable housing within market-rate communities
- Reducing parking and setback requirements for affordable housing
 - Reduced within Fixed-Guideway Rapid Transit System Zone and Community Urban Center Districts (developments for elderly and persons with disabilities)
- Allowing flexible lot configurations, including zero-lot-line configurations for affordable housing
 - AHAB recommends to continuation of the current code which allows flexible lot configurations for efficient land use and making housing more affordable
 - 2020 updates amended intensity standards by reducing certain minimum lot coverages, updating max allowable height, eliminating max FAR, and increasing flexibility
- Enabling the local government to consider policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing before adoption
 - Current process mandates fiscal impact analysis accompanies all proposed legislation
- Preparing a printed inventory of locally owned public lands suitable for affordable housing
 - AHAB recommends continuing the County's current actions which require preparation of an inventory list
 - The AHAB also recommends the County expand the distribution of the inventory list through social media promotion
- Supporting development near transportation hubs, major employment centers, and mixed-use developments
 - Fixed Guideway Rapid Transit System zones include incentives for affordable housing and fund solicitations that provide bonus points for proximity to transit

The strategy not currently implemented calls for modifications to street requirements by allowing for administrative review of minor street requirements variations for affordable housing. The goal of this recommendation is to allow more flexibility for multifamily housing sites on public land. This strategy is still under review by the AHAB.

Item L Summary

The Affordable Housing Advisory Board serves as an affordable housing advisory committee for the Board of County Commissioners. AHAB assesses established policies and suggests viable strategies by identifying new incentive strategies. This Board has provided a series of recommended incentive strategies relative to housing policy and the Local Housing Assistance Plan (LHAP). All but one of their recommendations has already been implemented; the outstanding recommendation calls for modifications to street requirements for affordable housing.

AHAB incentive suggestions include:

- Expediting the processing of the approvals
- Modifying impact-fee requirements
- Allowing flexibility in densities for affordable housing
- Reserving infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons
- Allowing affordable accessory residential units in residential zoning districts
- Reducing parking and setback requirements for affordable housing
- Allowing flexible lot configurations
- Enabling the local government to consider policies that increase the cost of housing before adoption
- Preparing a printed inventory of locally owned public lands
- Supporting development near transportation hubs, major employment centers, and mixed-use development

More broadly, AHAB calls for the reduction in barriers to affordable housing construction. Outside of their implemented and submitted recommendations, the board provides some additional specific strategies.

Item L Recommendations:

- Encourage Accessory Dwelling Unit development
 - Can wedge affordable housing into “market-rate” communities
- Flexibility for multifamily properties
- Executive and minor permitting adjustments to street requirements
- Disseminate inventory list through social media
- Modify street requirements (e.g., reducing parking and setback requirements) for affordable housing

^{cxcvii} Miami-Dade County. (2024). *Affordable Housing Advisory Board*. [Miamidade.gov](https://www.miamidade.gov/global/housing/affordable-housing-advisory-board.page).
<https://www.miamidade.gov/global/housing/affordable-housing-advisory-board.page>

^{cxcviii} The Florida Legislature. (2024a). *The 2024 Florida Statutes*. State.fl.us.

http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0420/Sections/0420.9076.html

^{cxcix} The Florida Legislature. (2024b). The 2024 Florida Statutes, Social Welfare, Housing, Definitions.

State.fl.us. http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0400-0499/0420/Sections/0420.9071.html

^{cc} Florida Housing Finance Corporation. (2021, August 4). *A Guidebook for Affordable Housing Advisory Committee Members and Local Government Staff*. <https://flhousing.org/wp-content/uploads/2021/08/8-4-21-AHAC-Guide-UPDATE.pdf>

^{cci} Miami-Dade County Affordable Housing Advisory Committee. (2024, September 11). *2024 Housing Incentive Strategies Recommendations*. <https://www.miamidade.gov/housing/library/reports/housing-incentive-strategies-recommendations.pdf>

^{ccii} Miami-Dade County Memorandum. (2020b, October 8). *Study of the Permitting Process for Affordable Housing*. <https://www.miamidade.gov/govaction/legistarfiles/Matters/Y2020/202094.pdf>

(m) Recommendations from the Miami-Dade County Homeless Trust

Potential Solutions to End Homelessness

- **Creation of additional permanent housing with supportive services and extremely low-income housing opportunities for persons experiencing homelessness.**

1. Ensure that the Homeless Trust and persons with lived experience of homelessness are included in decision-making processes involving planning, and development of multifamily projects.
2. Acquire and renovate existing properties providing the Continuum of Care (CoC) housing stock with controlled rents and supportive services.
3. Encourage and promote acquisition and adaptive reuse of existing properties throughout Miami-Dade County to create additional Permanent Supportive Housing (PSH) with on-site supportive services for persons experiencing homelessness.
 - Ensure adaptive reuse projects are geographically diverse
 - Ensure projects are transit-oriented
 - Encourage funding sources from multiple communities to be leveraged to facilitate project development; resist NIMBYism
 - As PSH generates savings to public health systems, encourage those systems to reinvest savings into PSH
4. Prior to opening the Miami-Dade County Department of Housing and Community Development (HCD) Public Housing waitlist, amend the Admission and Continued Occupancy Policy (ACOP) to prioritize persons experiencing homelessness with validation of homelessness and coordinated referrals through the Homeless Trust.
5. Prioritize all Mainstream Vouchers made available to the City of Miami and Carrfour Supportive Housing to prioritize persons with disabilities 18-61 experiencing homelessness and/or intersecting with Thriving Mind, the Florida Department of Children and Families' (DCF) Managing Entity for Substance Abuse and Mental Health, with coordinated referrals through the Homeless Trust.
6. Require any developer receiving local Surtax funding to set aside additional Extremely Low Income (ELI) units for referral by the Homeless Trust. Developers must go beyond requirements already mandated by Florida Housing Finance Corporation (FHFC) to receive funding.
7. Work with Supportive Housing Initiative Partnership (SHIP) jurisdictions (e.g., Miami-Dade, Miami, Miami Beach, Miami Gardens, North Miami) to ensure local SHIP Local

Housing Assistance Plans (LHAPs) allow for the maximum 15 % of the allocation to be set aside for rental assistance for persons experiencing homelessness. Partner with the Homeless Trust on coordinated referrals.

8. Expand voucher set-asides with all area housing agencies (Miami-Dade, Hialeah, Miami Beach, Homestead) to enhance preferences points and prioritize persons experiencing homelessness with validation of homelessness and coordinated referrals coming from through the Homeless Trust.
 - Ensure any issuance of Project Based Vouchers (PBV) to area developers includes prioritized referrals from the Homeless Trust, with the Homeless Trust providing supportive services to referred households.
 - Encourage PHA's and educate voucher recipients on how to add/remove household members from a voucher, including immediate family member connected by blood or marriage.
 - Require PHA's to use the Homeless Management Information System and/or allow the Homeless Trust to have access to PHA software to track housing milestones (documentation, intake, inspection, move-in authorization, etc.) in order to ensure timeliness and identify pain points in the referral to placement process.
9. Require developers with set-asides to enter into a Special Needs Communication Protocol agreement with the Homeless Trust to facilitate two-way communication. Ensure property management staff are regularly trained in de-escalation techniques and Trauma Informed Care.
10. Collaborate with FHFC, Miami-Dade County Department of Housing and Community Development and affordable housing developers to increase set-asides and dedicate resources for persons experiencing homelessness referred by the CoC
 - Advocate that FHFC set aside a larger percentage of funds for homeless/special needs developments. Typically, only three of 15-18 RFA's can serve homeless households and only one funding opportunity is "Housing Credit/SAIL Financing for Housing for Homeless Persons". These are the larger housing deals where 50% of the housing is set aside for homeless persons. Ensure FHFC is monitoring commitments made by developers.
 - Advocate that FHFC require a greater percentage of LINK Extremely Low Income (ELI) set-aside units with referrals by approved Referral Agencies. Currently, in LINK developments, 10% of units are set aside for ELI, yet only 5% of units are available for referrals by designated Referral Agencies. In a 100-unit building, the Homeless Trust can refer to 5 units. Ensure FHFC is monitoring referral commitments made by developers, including low barrier Tenant Selection criteria.

- Ensure affordable housing developers receiving Surtax, HOME and/or SHIP funding are required to provide deeper subsidies with set-asides for persons experiencing homelessness with referrals to be made by the CoC
- Require multifamily housing developers who receive county surplus property at low- to no-cost to make units of low-income housing available to the CoC for referral
- Require multifamily housing developers who seek and receive approval for zoning and land use changes which permit more development to provide set asides and deeply subsidized units for household referred by the CoC
- Request existing HUD-assisted affordable housing developers to adopt a Multifamily Homeless Preference and amend their Tenant Selection Plans to take coordinated referrals from the CoC
- Require Participating Jurisdictions to dedicate the maximum allowable portion of State Housing Initiatives Partnership (SHIP) funds (20%) to provide rental assistance to rapidly rehouse persons experiencing and at-risk of homelessness.
- Work with FHFC and HCD to ensure that set-asides in developments that have both state and local funding, including Rental Assistance Demonstration (RAD) Projects, are available to the designated referral agency at initial lease-up.
- Leverage funding provided to or through the CoC to subsidize units and provide supportive services within existing county-owned affordable housing properties that require increased cash flow to operate effectively
- Ensure Tenant Selection Plans in multifamily housing projects funded through Miami-Dade County adhere, at a minimum, to the lower barrier policies outlined by FHFC and ensure FHFC regularly monitors to verify compliance.
- Build local capacity so that developers together with service providers take greater advantage of FHFC tax credit opportunities for Special Needs Households, including:
 - (i) Housing Credit/SAIL Financing for Housing for Homeless Persons (priority)
 - (ii) SAIL Financing for Smaller Permanent Housing for Persons with Special Needs
 - (iii) Financing for Housing Persons with Disabling Conditions/Developmental Disabilities
 - ❖ For all 3 project types, allow for rehab, not just new construction. Put more money into small PSH and Disabling PSH (b & C) to ensure those developments are financially viable in major urban areas. Ensure FHFC is monitoring commitments made by developers.
- Reduce barriers to entry and regularly monitor affordable housing providers with state and local funding to ensure compliance with Special Needs housing agreements and adherence to the following:
 - The household monthly income must not be required to be more than two times the monthly rent. (e.g., If the monthly rent is \$500, the household monthly income will not be required to exceed \$1,000.)

- The eviction history look-back period must not be more than 5 years. A household is permitted one eviction during the 5-year look-back period, unless the eviction was due to causing physical harm to development staff, tenants, or intentional property damage.
- The arrest record of a household member will not be considered when determining any household's application for tenancy.
- For households with publicly funded rental assistance, the income requirement will be based on the household's paid portion of the rent.
- Application for tenancy fee no more than \$35 per adult in a household.
- Security deposit for new tenant households will be no more than the amount of one month's rent.
- Include and prominently place in the application for tenancy packet 1) tenant selection criteria use to evaluate a household's application for tenancy; and 2) a description of reasonable modifications for persons with disabilities, pursuant to Section 504 of the Rehabilitation Act of 1973, and the process for requesting a reasonable accommodation.
- Following a rejection or determination of ineligibility for tenancy, notify the client and the Continuum of Care within five days 1) the reasons for tenancy rejection or ineligibility and 2) the household's right to appeal the decision with complete instructions regarding how a household may appeal the decision.

11. Advocate that the Homeless Trust (housing) and Managing Entity (substance abuse) partner more deliberately, with the state providing dedicated funding to Managing Entity's for people experiencing homelessness to provide supportive services to housing dedicated by and through CoC's.

12. Track affordability periods for existing affordable housing financed through FHFC and work to extend affordability period and/or homeless requirements to prevent loss of affordable housing inventory.

13. Collaborate with area Public Housing Agencies (Miami-Dade, Hialeah, Miami Beach, and Homestead) to leverage vouchers and public housing for referrals exclusively for persons experiencing homelessness referred by the Continuum of Care

- Further expand Public Housing pilot to allow the Homeless Trust to fund the renovation of offline units of public housing not slated for immediate redevelopment in exchange for referrals of households experiencing homelessness by the Continuum of Care
- Set aside an increasing number of Project Based Housing units awarded to affordable housing developers with referrals of households made by the Continuum of Care
- Encourage shared housing by layering properties with multiple rooms with multiple vouchers allowing each household to have their own lease

- Increasingly reallocate portions of the HUD-funded Continuum of Care portfolio which provide both housing and services to pair services provided through the CoC with vouchers and/or public housing committed by the PHA's.
- Encourage housing authorities and homeless service agencies to master lease units owned by private investors to eliminate discrimination barriers and significantly increase access to affordable housing.

14. Work with US HUD Field Office and area HUD-assisted developments, including Section 811 (supportive housing for persons with disabilities) and Section 202 (affordable housing with supportive housing for the elderly) project, to adopt Multifamily Homeless Preferences and amend Tenant Selection Plans to allow the Homeless Trust to make coordinated referrals to units as they become available for tenancy.

15. Work to ensure communities receiving federal entitlements, such as HOME, CDBG and ESG, coordinate with the Homeless Trust to ensure persons experiencing homelessness are included in annual planning and funding made available funding to directly address homelessness

- When HOME funds are committed to multifamily development projects, require developers to use the Homeless Trust as the referral method for HOME set-asides

16. Experiment with less used models to maximize permanent housing opportunities.

- Pilot modular/tiny home project and determine cost effectiveness with consideration of land costs, infrastructure requirements, compatibility with existing communities and desirability
- Advocate at the state level for policy and additional resources to encourage collaboration between the Florida DCF, Continuums of Care and Managing Entities for Substance Abuse and Mental Health to scale up licensed care homes, assisted living facilities and nursing homes which highly structured living for people with severe mental illness, disability, or medical complications
- Encourage the creation of accessory dwelling units
- Promote and encourage shared living opportunities
- Consider housing as healthcare and better leverage the resources of hospitals, managed care, and the criminal justice system to invest in specialized housing projects that serve highly vulnerable, high utilizer households

17. Include exempted cities (Miami Beach, Surfside and Bal Harbour) in the Local Option Food 1% Food and Beverage Tax (F&B) to scale up both housing and services for persons experiencing homelessness to include properties within the counties existing portfolio.

18. Continue to use F&B proceeds to scale up permanent housing and leverage federal, state and private sector resources with a prioritization for specialized sub-populations including seniors; persons with chronic medical conditions; disabilities or comorbidities; long-term stayers in emergency shelter, transition housing and safe

havens: unsheltered persons; persons with high systems utilization; persons fleeing domestic violence, human and sex trafficking, youth 18-24; families with minor children, veterans and tribes.

19. Through zoning and land use, advocate and incentivize the creation of non-traditional housing types, to include:

- Single occupancy units
- Manufactured homes/tiny homes
- Accessory dwelling units
- Increase percentage of ADA units

20. Reduce regulatory barriers to housing developments, including:

- Coordinated and expedited site plan review/approval at both the county and city levels
- Parking reductions for homeless developments

21. Target long-term stayers in supportive housing programs for move-up opportunities, including homeownership and Section 8 vouchers without supportive service

22. Advocate at the state to strengthen civil commitment laws to enable Continuums of Care to further assist persons who are self-neglecting on the streets.

23. Advocate to ensure that detox and substance use treatment beds are available, but not required, for persons experiencing homelessness upon request

24. Continue to reallocate underperforming, unsatisfactory or cost-ineffective CoC projects to create new housing

Strategies to prevent and end homelessness are further outlined in the Community Plan to End Homelessness: Priority Home, which can be found at <https://www.homelesstrust.org/resources-homeless/library/providers/governance-and-plan/homeless-plan.pdf>. The Homeless Trust Board is responsible for the implementation of Priority Home, coordinating the system of care and allocating local, state, and federal funds to assist persons experiencing homelessness.

Annually, the Homeless Trust conducts a gaps and needs analysis with a wide range of community stakeholders, including persons with lived experience; reviews system performance and project-level performance; and conducts surveys throughout the year to solicit feedback on client satisfaction, to identify and evolve strategies and initiatives to assist in the further development and implementation of Priority Home.

Priority Home is aligned with *All In: The Federal Strategic Plan to Prevent and End Homelessness*, the U.S. Housing and Urban Development's strategic planning goals and

homeless policy priorities, and Miami-Dade County's Thrive 305 Action Plan, an effort led by the Mayor's Division of Innovation and Performance in partnership with the Miami Foundation, which prioritizes housing that people can afford.

Summary of Item M

The Homeless Trust has provided a list of detailed recommendations for solutions to end homelessness. Their plans are further outlined in their document, *The Community Plan to End Homelessness: Priority Home*.

A condensed list of the Homeless Trust recommendations follows:

- Outreach and involvement of Homeless Trust and those with lived experience
- Acquire and renovate controlled rental units
- Create Permanent Supportive Housing through the repurposing of existing properties
- Amend the HCD waitlist to prioritize validated homeless individuals
- Prioritize housing vouchers based on geography, age, and housing status
- Increase set-aside requirements for Extremely Low Income
- Boost and ensure maximum allocation of rental assistance units for homeless individuals
- Expand voucher set-asides
- Require developers to receive regular relevant training; Special Needs Communication Protocol agreement
- Advocate for collaboration between the Homeless Trust and managing entities
- Track affordability periods and homeless requirements of existing affordable housing inventory
- Collaborate with public Housing Agencies to target vulnerable populations
- Amend Tenant Selection Plans to allow for expedited unit referrals
- Hold entitlement communities accountable to their homeless populations
- Include exempted cities in the Food and Beverage Tax
- Produce non-traditional housing types through zoning and land use
- "Promote" long-term stayers from within the supportive housing system, towards better opportunities
- Advocate for the empowerment of CoCs
- Provide harm mitigation options
- Reallocate cost-ineffective CoC projects for new housing

Appendix A

The Number of Units Occupied by Owners with a Mortgage in a Range of Structure Types by Occupant HAMFI Ranges

	Unit Count
less than or equal to 30% of HAMFI	
One unit in structure	19,041
2 to 4 units in structure	702
5 or more units in structure	6,549
Other structure type (mobile homes, etc.)	280
greater than 30% of HAMFI but less than or equal to 50% of HAMFI	
One unit in structure	21,980
2 to 4 units in structure	685
5 or more units in structure	5,370
Other structure type (mobile homes, etc.)	312
greater than 50% of HAMFI but less than or equal to 80% of HAMFI	
One unit in structure	39,358
2 to 4 units in structure	1,550
5 or more units in structure	8,126
Other structure type (mobile homes, etc.)	524
greater than 80% of HAMFI but less than or equal to 100% of HAMFI	
One unit in structure	27,238
2 to 4 units in structure	606
5 or more units in structure	4,961
Other structure type (mobile homes, etc.)	215
greater than 100% of HAMFI	
One unit in structure	121,809
2 to 4 units in structure	1,958
5 or more units in structure	22,363
Other structure type (mobile homes, etc.)	428
Grand Total Units	284,055

Source: 2016-2020 CHAS Data

The Number Units Occupied by Owners Without a Mortgage in a Range of Structure Types by Occupant HAMFI Ranges

	Unit Count
greater than 100% of HAMFI	
2 to 4 units in structure	1,265
5 or more units in structure	15,271
One unit in structure	48,781
Other structure type (mobile homes, etc.)	695
greater than 30% of HAMFI but less than or equal to 50% of HAMFI	
2 to 4 units in structure	706
5 or more units in structure	6,844
One unit in structure	20,459
Other structure type (mobile homes, etc.)	1,181
greater than 50% of HAMFI but less than or equal to 80% of HAMFI	
2 to 4 units in structure	672
5 or more units in structure	6,417
One unit in structure	22,019
Other structure type (mobile homes, etc.)	1,346
greater than 80% of HAMFI but less than or equal to 100% of HAMFI	
2 to 4 units in structure	380
5 or more units in structure	2,581
One unit in structure	11,781
Other structure type (mobile homes, etc.)	509
less than or equal to 30% of HAMFI	
2 to 4 units in structure	819
5 or more units in structure	10,526
One unit in structure	24,219
Other structure type (mobile homes, etc.)	1,771
Grand Total Units	178,242

Source: 2016-2020 CHAS Data

The Number Units Occupied by Renters in a Range of Structure Types by Occupant HAMFI Ranges

	Unit Count
less than or equal to 30% of HAMFI	
One unit in structure	32,457
2 to 4 units in structure	12,835
5 or more units in structure	82,063
Other structure type (mobile homes, etc.)	2,293
greater than 30% of HAMFI but less than or equal to 50% of HAMFI	
One unit in structure	23,399
2 to 4 units in structure	8,866
5 or more units in structure	53,756
Other structure type (mobile homes, etc.)	1,028
greater than 50% of HAMFI but less than or equal to 80% of HAMFI	
One unit in structure	28,361
2 to 4 units in structure	9,342
5 or more units in structure	51,999
Other structure type (mobile homes, etc.)	831
greater than 80% of HAMFI but less than or equal to 100% of HAMFI	
One unit in structure	12,211
2 to 4 units in structure	2,972
5 or more units in structure	23,686
Other structure type (mobile homes, etc.)	403
greater than 100% of HAMFI	
One unit in structure	24,995
2 to 4 units in structure	4,942
5 or more units in structure	58,187
Other structure type (mobile homes, etc.)	377
Grand Total Units	435,003

Source: 2016-2020 CHAS Data

Appendix B

Miami-Dade County Designated Historic Residential Sites

Site Name	Year Built	Address	Designation Date
Alhambra Heights Residence	c. 1926	577 NW 120 Street, Miami-Dade	2/10/2021
Allen Chandler House	1905	16750 SW 232nd Street, Miami	7/30/1987
Anderson Rock House	1930	246 SW 1st Street, Florida City	10/20/2010
Barrentine House	1925	18671 NE 25th Place, Miami	3/21/1990
Bethel House	1948	18201 SW 102nd Court, Miami	2/21/1995
Bougainvillea Apartments	1940	9340 Collins Avenue, Surfside	12/18/2014
Burr House	1930	11900 NE 16th Avenue	10/20/1983
Burwell House	1930	1945 NE 167th Street, North Miami Beach	4/20/2011
Bush House	1920	12750 SW 208th Street, Miami	5/19/1993
Castle House	1926	17800 Old Cutler Road, Village of Palmetto Bay	1/15/1992
Caves Residence	c. 1920	29150 SW 167 Avenue, Miami-Dade	7/21/2021
Charles Graham House	1923	16525 SW 232nd Street, Miami	4/17/1985
Clark Residence	c. 1960	1360 NW 98 Terrace, Miami-Dade	12/21/2022
Coral Castle	1936	28655 South Federal Highway, Miami	11/19/1981
Cornell House	1953	7310 SW 47th Court, Miami	5/24/1984
Cuchiella Home	1930	778 West Palm Drive, Florida City	1/18/1995
D.S. Campbell House	1926	1634 NE 171st Street, North Miami Beach	4/19/1984
Dan Roberts House	1943	18240 SW 248th Street, Miami	2/18/1987
Devonwood	1930	6355 SW 133rd Drive, Pinecrest	3/22/1982
Dice House	1917	10001 SW 82nd Avenue, Miami (in Continental Park)	3/15/1989

Doc Thomas House (Tropical Audubon Society Headquarters)	1932	5530 Sunset Drive, Miami	3/22/1982
Edwards House	1930	310 NW 1st Street, Florida City	2/6/1995
El Portal House	1910	6 NE 89th Street, El Portal	1/27/1983
Enrico Farmhouse	1926	18450 NW 12th Avenue, Miami Gardens	5/23/2012
Fairholm House	1919	7425 Sunset Drive, Miami	1/23/1985
Fisher-Sapero Residence	1954	9200 Carlyle Avenue, Surfside	9/30/2020
Flipse/O'Donnell House	1920	8315 SW 153rd Terrace, Palmetto Bay	2/17/1993
Florida City Limestone Cottage	1927	404 West Palm Drive, Florida City	12/13/1994
Forbes/Juan Gabriel Site	c.1937	23550 SW 187 th Avenue	05/22/2024
Gossman House	1937	16645 SW 248th Street, Homestead	2/17/1993
Graham House	1924	10721 NW 138th Street, Hialeah Gardens	11/10/1982
Green Acres Villas	1938	1465 NE 110th Street, Miami	5/19/2010
Hampton House	1955	4200 NW 27th Avenue, Miami	4/17/2002
Harbour Bay Condominium	1947	10281 East Bay Harbor Drive, Bay Harbor Islands	11/30/2016
Hazenthalope House	1901	8812 NE 10th Avenue	8/11/1983
Hickson House	1935	15401 SW 260th Street, Homestead	2/17/1993
Higgs House	1925	2350 NW 55th Terrace, Miami	3/19/2008
Howell House	1937	6280 SW 57th Avenue, Miami	7/19/1984
Hugh M. Matheson, Jr. House	1964	21900 SW 157th Avenue, Miami	12/17/2008
Jackson-Mosley/Johnson Residence	1941	2931 NW 52 Street, Miami-Dade	12/21/2022
James E. Scott Homes building	1953	7265 NW 22nd Avenue	5/16/2007
Kiem House	1955	9393 SW 120th Street, Kendall	3/19/2008
Krome House	1920	17845 SW 296th Street, Homestead	6/7/1989
Laesch/Bartram House	1901	1205 Sunset Drive, Miami	8/17/1984
Lee-Cunningham House	1910	21690 SW 138th Avenue, Miami	8/5/1982
Liberty City Elks Lodge	c. 1956	6515-6525 NW 18 Avenue, Miami-Dade	7/21/2021
Lindgren House	1912	19300 SW 137th Street, Miami	6/21/1984

Luther Chandler House	1936	16700 SW 232nd Street, Miami	4/16/1986
MacDonell House and Walls	1941	13701 Quail Roost Drive, Miami	7/19/2000
Majestic Isle Condominium	1960	7949 East Drive, North Bay Village	10/20/2010
Matheson Worker's Cottage	1917	7200 Crandon Boulevard, Miami	1/18/1995
Maude Black House	1930	10400 Old Cutler Road, Miami	11/19/1981
Merritt House	1930	24890 SW 187th Avenue, Homestead	7/6/1995
Mindermann House	1926	16200 SW 232nd Street, Goulds	4/16/1986
Mobley-Wood House	1921	13550 SW 218th Street, Miami	11/17/1983
Montgomery House	1926	1820 SW 62nd Avenue, West Miami	6/19/2002
Moody House	1920	26620 Old Dixie Highway, Homestead	12/15/1983
Palm Lodge	1912	17390 SW 296th Street, Homestead	12/15/1983
Perrine Community House	1935	900 Perrine Avenue, Palmetto Bay	10/20/1993
Phillips House	1925	1036 NE 89th Street, Miami	11/17/1983
Richards-Erwin Homestead	1901	7850 SW 47th Avenue, Miami	5/26/1982
Rivero House	1923	2411 SW 62nd Avenue, Miami	9/19/1990
Robert Frost's Winter Home	1941	8101 SW 53rd Avenue	10/20/1983
Schenley Park Entrance Towers/ La Luneta	1920s	Intersection of Red, Road, Coral Way, and La Luneta Avenue, Schenley Park Neighborhood	7/16/2008
Seaway Villas	1936	9149 Collins Avenue, Surfside	12/18/2014
Sherwood Forest House	1924	301 NE 86th Street, El Portal	8/11/1983
Silver Palm School House	1904	15655 SW 232nd Street, Miami	3/19/1986
Smith/Wulf House	1925	22700 SW 167th Avenue, Goulds	5/19/1993
Smoak Cottage	1953	7998 SW 98th Terrace, Miami	9/21/2005
Snell/Davis House	1914	25755 SW 162nd Avenue, Homestead	12/2/1982
Staehle House	1959	1511 NE 132nd Road, North Miami	10/20/2010
Stonegate	1920	7420 SW 49th Court, Miami	12/23/1981
Talbott Estate	1929	13390 SW 200th Street, Miami	7/14/1983
Tebbetts House	1920	1731 NE 171st Street, North Miami Beach	11/17/1983
The Lido Condominium	1959	7921 East Drive, North Bay Village	6/16/2010
Walker's Coral Castle	1932	31500 SW 187th Avenue, Homestead	1/18/1995
Walton/Blanco House	1918	28501 SW 187th Avenue, Homestead	10/22/1986

Watercourt Villa	1936	334 Atlantic Isle, Sunny Isles Beach	1/19/1984
Wheeler House	1914	7460 SW 47th Avenue, Miami	9/23/1982
Whilden-Carrier Cottage	1932	Relocated to Pinecrest Gardens	12/20/2000
William K. Vanderbilt, Jr. Estate	1929	1 Fisher Island Drive, Miami (Fisher Island)	9/16/1987
William Lyman Phillips House	1929	511 NE 129th Street, North Miami	7/15/1992
Williams House	1924	28600 Old Dixie Highway, Homestead	2/19/1997
Zimmerman House	1920	1730 NE 171st Street, North Miami Beach	4/20/2011

Source: Miami-Dade County's Office of Historic Preservation, last updated July 2024^{cciii}

City of Miami Designated Historic Residential Sites

NAME	YEAR BUILT	ADDRESS	DESIGNATION DATE
1401 SW 5 Street	1938	1401 SW 5th Street	11/3/2020
3701 Park Avenue	1916	3701 Park Avenue	11/1/2016
3756 Carmen Court LLC	1954	3756 Carmen Court	5/3/2022
3848 Little Avenue	1902	3848 Little Avenue	4/3/2007
Ainsley Building	1952	14 NE 1st Avenue	9/1/2015
Bay Oaks Soroptimist Home for the Aged, Inc	1933	337, 405, 411 & 435 NE 34th Street and 448 NE 35th Street	11/3/2015
D.A. Dorsey House	c. 1913	250 NW 9th Street	5/31/1983
Dr. Emerson W. Ayars House	1923	3041 Oak Avenue	4/28/1983
Dr. William A. Chapman House	c. 1923	526 NW 13th Street	6/15/1983
E.W.F. Stirrup House	1897	3242 Charles Avenue	1/20/2004
El Jardin	1917	3747 Main Highway	5/31/1983
Eunice Watson Liberty Home	1950	1709 NW 62nd Terrace	12/6/2011
Farkas Residence	1924	3547 Saint Gaudens Road	9/1/2015
Fisher Residence	1925	3518 South Moorings Way	7/20/2012
Flagler Worker's House (Palm Cottage)	c. 1897	Fort Dallas Park, 60-64 SE 4th Street	6/15/1983
Flori-Coral Apartments	1929	1250 SW 6th Street	10/18/2022
Fort Dallas (William English Plantation)	c. 1844	Lummus Park, 404 NW 3rd Street	2/28/1984
Frantz Residence	1922	3529 St. Gaudens Road	4/7/2015
George E. Nolan House	1925	1548 Brickell Avenue	6/17/1997
Huntington Building	1925	168 SE 1st Street	10/27/1983
Ingraham Building	1926	25 SE 2nd Avenue	3/28/1985
J. Jacob Hubbard House	1921	138 NW 16th Avenue	10/21/2003
J.W. Warner House	1912	111 SW 5th Avenue	1/24/1983
Lindsey Residence	1947	1335 NW 67th Street	10/6/2009
Mariah Brown House	c. 1890	3298 Charles Avenue	11/21/1995
Marjory Stoneman Douglas House	1924-1926	3744-3754 Stewart Avenue	9/19/1995
Martina Apartments	1922	1023 South Miami Avenue	1988
Petit Douy	1931	1500 Brickell Avenue	5/31/1983
Philip Dusenbury House	1921	1871 S Bayshore Drive	5/21/2002
Piedra Villas LLC	1930	2600-2614 SW 8th Street	11/1/2022
Pollard Residence	1916	3701 Park Avenue	2016
Prince Edward Court Apartments	1923	402-412 NW 12 Avenue	4/7/2015

Priscilla Apartments	1925 and 1927	318-320 NE 19th Street	1988
The Little House in Ye Little Wood	1902	3848 Little Avenue	2007
The Ramsey Residence (Little Havana House)	1918	1016 SW 13 Court	3/3/2017
The Residence at 8238 NE 9 Avenue	1925	8238 NE 9 Avenue	12/1/2009

Source: City of Miami Planning Department historic preservation program website^{cciv}

City of Miami Designated Historic Districts

Name	Year Built	Area	Designation Year
Bayside	1990s-present	Generally, between Biscayne Bay and Biscayne Boulevard from NE 68th Street to NE 72nd Street.	1991
Beverly Terrace	1925	3224 and 3300 Biscayne Boulevard	2003
Buena Vista	1920s-present	Generally, between NE 2nd Avenue and N Miami Avenue from NE 42nd Street to NE 48th Street	1988
Downtown Miami	1903-1955	Generally bounded by NE 3rd Street on the north, SE 3rd Avenue on the east. SE 2nd Street on the south and NW Miami Court on the west	2005
Lummus Park	1910s-present	Generally, between Lummus Park and NW 4th Street from NW North River Drive to NW 3rd Court	2005
Miami Modern (MiMo)	1923 - 1967	Biscayne Boulevard, from NE 50th Street to NE 77th Street	2006
Morningside	1925-present	Generally, between Biscayne Boulevard and Biscayne Bay from NE 55th Street to NE 60th Street	1984
Palm Grove	1921-1959	Generally bounded on the north by the Little River; on the south by NE 58 Street; on the east by Biscayne Blvd., and to the west F.E.C. Railway	2009

Riverview	1920-1950	Located within the southwest portion of the city known as East Little Havana. Generally bounded on the north by SW 2nd Street; on the south by SW 6th Street; on the east by SW 8th Ave; and on the west by SW 11th Ave	2009
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Source: *City of Miami Historic Preservation Division website*^{ccv}

^{cciii} Miami-Dade County-Designated Historic Sites. (2024). In *Regulatory and Economic Resources Department Office of Historic Preservation*. <https://www.miamidade.gov/planning/library/historic-preservation/miami-dade-county-historic-properties-list.pdf>

^{cciv} *City of Miami: Historic Preservation*. (2024). Historicpreservationmiami.com. <http://www.historicpreservationmiami.com/>

^{ccv} *Historic Districts*. (2024). Miami.gov. <https://www.miami.gov/My-Government/Departments/Planning/Historic-Preservation-Main-Page/Historic-Districts>

Appendix C

The following section can be used to identify geographic areas where the addition of new housing units would be most appropriate based on existing local community resources. This will help avoid overburdening resources and determine if it's necessary to consider alternative sites to ease the strain on services.

Commission District Snapshots

Overview of Commission District Snapshots

The district snapshots provide a visual representation of the distribution of vacant and underused properties owned by local institutions and the government within each commission district in Miami-Dade County. These vacant and underutilized lots have been mapped alongside other resources and flood-prone areas to better understand the potential development opportunities for affordable housing. The analysis is limited to a specific moment in time and does not reflect any recent changes in landownership. There may have been significant developments since the data was collected. The University of Miami's Office of Civic and Community Engagement developed the commission district snapshots.

Resources

The district snapshots identify the various resources within the County Commission District, including hospitals, schools, fire stations, and police stations. This is helpful for several reasons:

- Local officials can make informed decisions about policies and initiatives based on the availability and accessibility of resources
- Understanding the distribution of resources allows for more effective allocation of funding and services, ensuring that underserved areas receive attention
- Awareness of local resources fosters community involvement and encourages residents to engage with their local government and services
- Knowing the location of hospitals and fire stations allows for a quicker response time during emergencies, improving public safety
- Mapping hospitals can improve people's access to healthcare facilities and addresses health disparities by ensuring that everyone, regardless of their background or location, can receive medical care
- Knowing the location of schools helps assess educational access and quality by helping to determine if there are enough quality schools in each district and whether those schools are in more vulnerable areas that are prone to flooding; in these cases, decisions can be made about allocating funding and strategizing to improve access to these schools

Vacant Land

Shown in red are lots that are not being fully used because they are empty and could therefore potentially be developed for affordable housing.

Underutilized Land

Shown in green are lots that are not being fully used because they are partially developed and could be studied for potential additional development of affordable housing.

Housing Sites

Assisted Housing encompasses developments that received a subsidy (federal, state, or local) for the construction or rehabilitation of the unit. These developments have requirements for the level of affordability for the units. The maps show existing units in a yellow marker, existing units that are being redeveloped in a green marker, and units that are in the pipeline for development in a purple marker.

Potential Units

The potential number of units was estimated by calculating the area of the vacant and underutilized lots and multiplying it by the assigned density according to the zoning requirements for each site. It is important to keep in mind that this is a preliminary estimate and does not account for other zoning factors, such as Floor Area Ratio (FAR), lot coverage, setbacks, or parking requirements.

Flood Zones

The map showcases the current flood risk of Miami-Dade County. The FEMA Flood Zones display areas of the county that have been designated most vulnerable to flooding in projected 100- and 500-year storm events by the Federal Emergency Management Agency (FEMA). The Special Flood Hazard Area (SFHA) is comprised of “A” and “V” flood zones and is defined as the area that could be inundated by the flood event having a 1% chance of being equaled or exceeded in any given year (also referred to as 100-year storm).

“A” zones are typically mapped at lower elevations and have a 1% annual chance of flooding. “V” flood zones also have a 1% annual chance of flooding and are mapped along coastlines putting them at additional risk of storm waves. The “X” shaded areas have a low to moderate chance of flooding (.2%, or 500-year storm). The dataset was created by FEMA and was acquired through Miami-Dade County Open Data Hub.

The District Snapshot overlaps vacant and underutilized land and assisted units with the FEMA Flood Zones to understand the vulnerability of those located in “V” and “A” zones. Significant planning and preparation are required to preserve existing affordable housing or

to develop new housing units in these flood-prone areas and protect them from flooding risks.

Commission District Snapshot Narrative

To guide decision-makers in interpreting and making the most effective use of the snapshots, the following narrative serves as a resource.

The initial map on the commission district snapshots showcases the location of resources across the district, including public schools, fire stations, police stations, and hospitals along with vacant and underutilized lots, shown in red and green, respectively. The visualization illustrates the potential sites where affordable housing units can be built and the resources that are nearby.

The second map of the commission district snapshots illustrates the flood zones in the district: Flood Zone 'X', with a low to moderate risk of flooding, and Flood Zones 'A', with a moderate to high risk. Overlayed over the flood zones are the assisted units within the district: existing units marked in yellow, existing units that are being redeveloped marked in green, and pipeline units marked in purple. This map provides a clear visual representation of which units are situated in more vulnerable, flood-prone areas.

The final map of the snapshots overlays the vacant and underutilized lots onto the flood zones.

COMMISSION DISTRICT 1 SNAPSHOT

DISTRICT RESOURCES

-  PUBLIC SCHOOL
-  FIRE STATION
-  POLICE STATION
-  HOSPITAL
-  VACANT LOTS
-  UNDERUTILIZED LOTS



140

VACANT LOTS

74

UNDERUTILIZED
LOTS

51,935,734

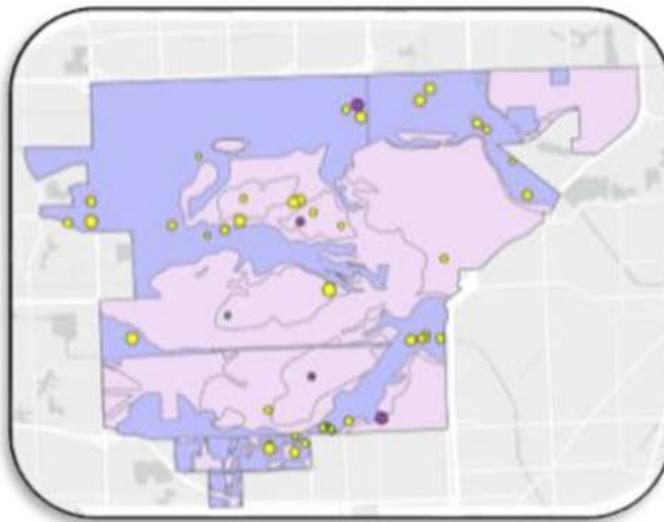
PARCEL AREA (SF)

12,566

POTENTIAL UNITS

ASSISTED UNITS

-  EXISTING (EX)
-  EXISTING & BEING
REDEVELOPED (RE)
-  PIPELINE (PL)



6,768

EX UNITS

102

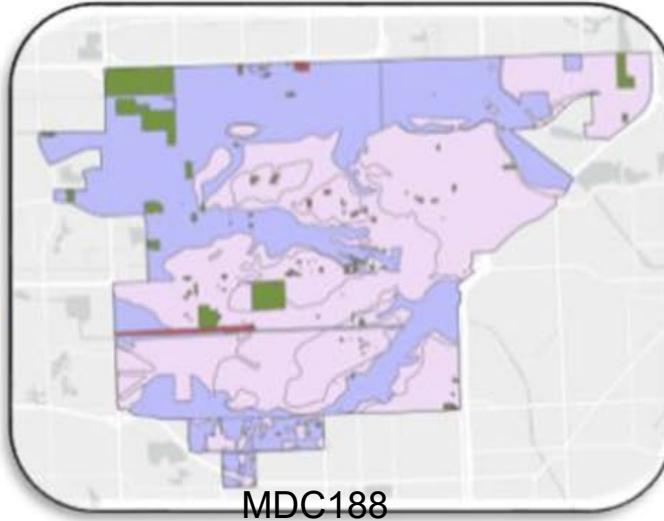
RE UNITS

932

PL UNITS

FLOOD ZONES – FLOODING RISK

-  VE - HIGH RISK, COASTAL
-  A - MODERATE TO HIGH
-  AE - MODERATE TO HIGH
-  AH - MODERATE TO HIGH
-  X - LOW TO MODERATE
-  D - UNDETERMINED
-  OPEN WATER

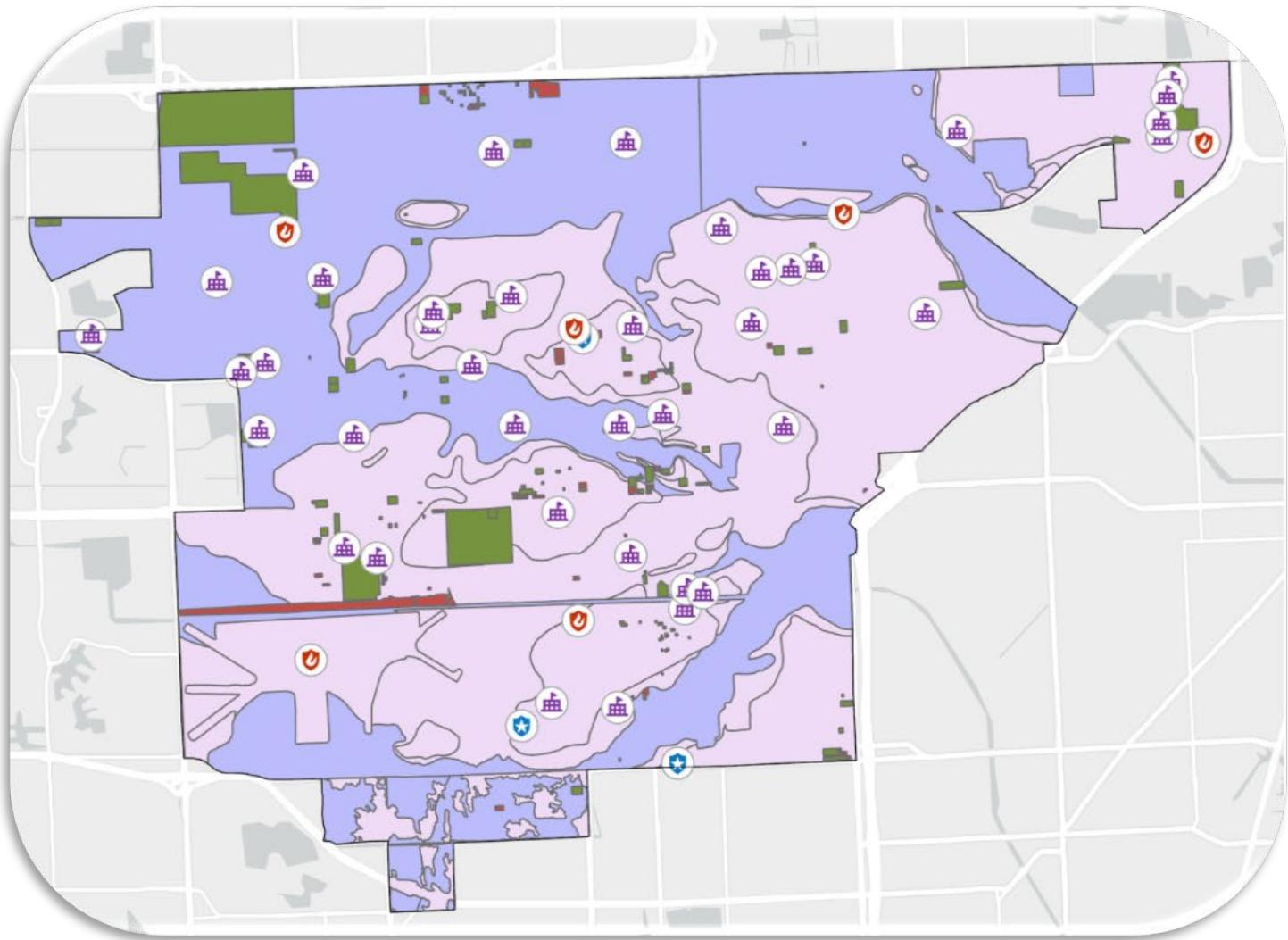


133

VIABLE VACANT
OR UNDER-
UTILIZED LOTS
IN FLOOD ZONE 'X'

COMMISSION DISTRICT 1

CLOSE-UP



12,929
POTENTIAL UNITS
51,935,734
TOTAL PARCEL
AREA (SF)

74 UNDERUTILIZED
LOTS
140 VACANT LOTS

DISTRICT RESOURCES

- PUBLIC SCHOOL
- FIRE STATION
- POLICE STATION
- HOSPITAL

VACANT

UNDERUTILIZED

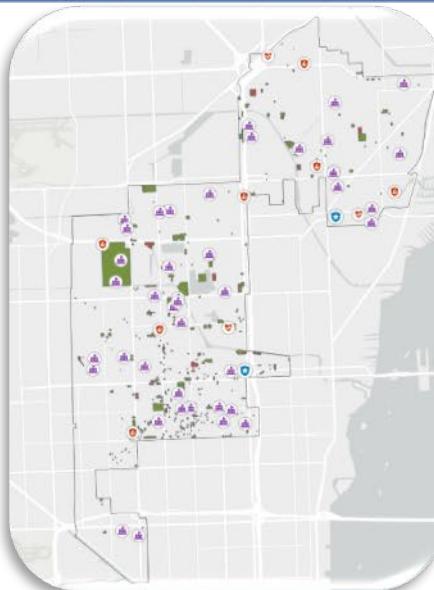
FLOOD ZONES – FLOODING RISK

- VE – HIGH RISK, COASTAL
- A – MODERATE TO HIGH
- AE – MODERATE TO HIGH
- AH – MODERATE TO HIGH
- X – LOW TO MODERATE
- D - UNDETERMINED
- OPEN WATER

COMMISSION DISTRICT 2 SNAPSHOT

DISTRICT RESOURCES

-  PUBLIC SCHOOL
-  FIRE STATION
-  POLICE STATION
-  HOSPITAL
-  VACANT LOTS
-  UNDERUTILIZED LOTS



442

VACANT LOTS

111

UNDERUTILIZED
LOTS

32,501,941

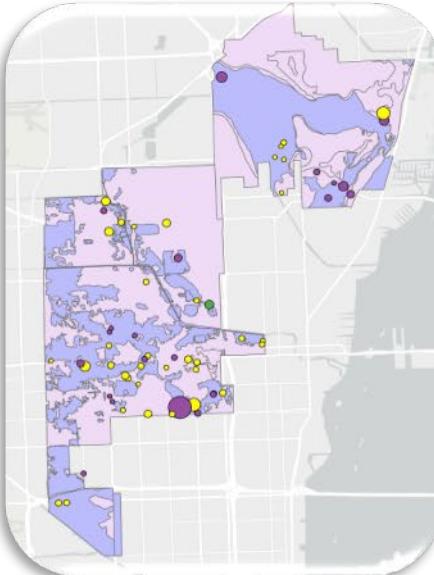
PARCEL AREA (SF)

20,462

POTENTIAL UNITS

ASSISTED UNITS

-  EXISTING (EX)
-  EXISTING & BEING
REDEVELOPED (RE)
-  PIPELINE (PL)



4,783

EX UNITS

316

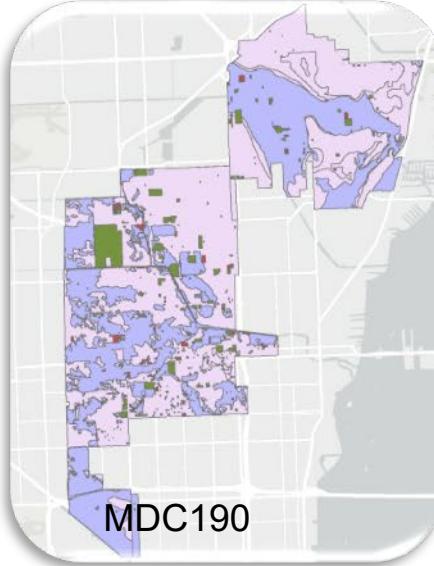
RE UNITS

3,049

PL UNITS

FLOOD ZONES – FLOODING RISK

-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D - UNDETERMINED
- OPEN WATER

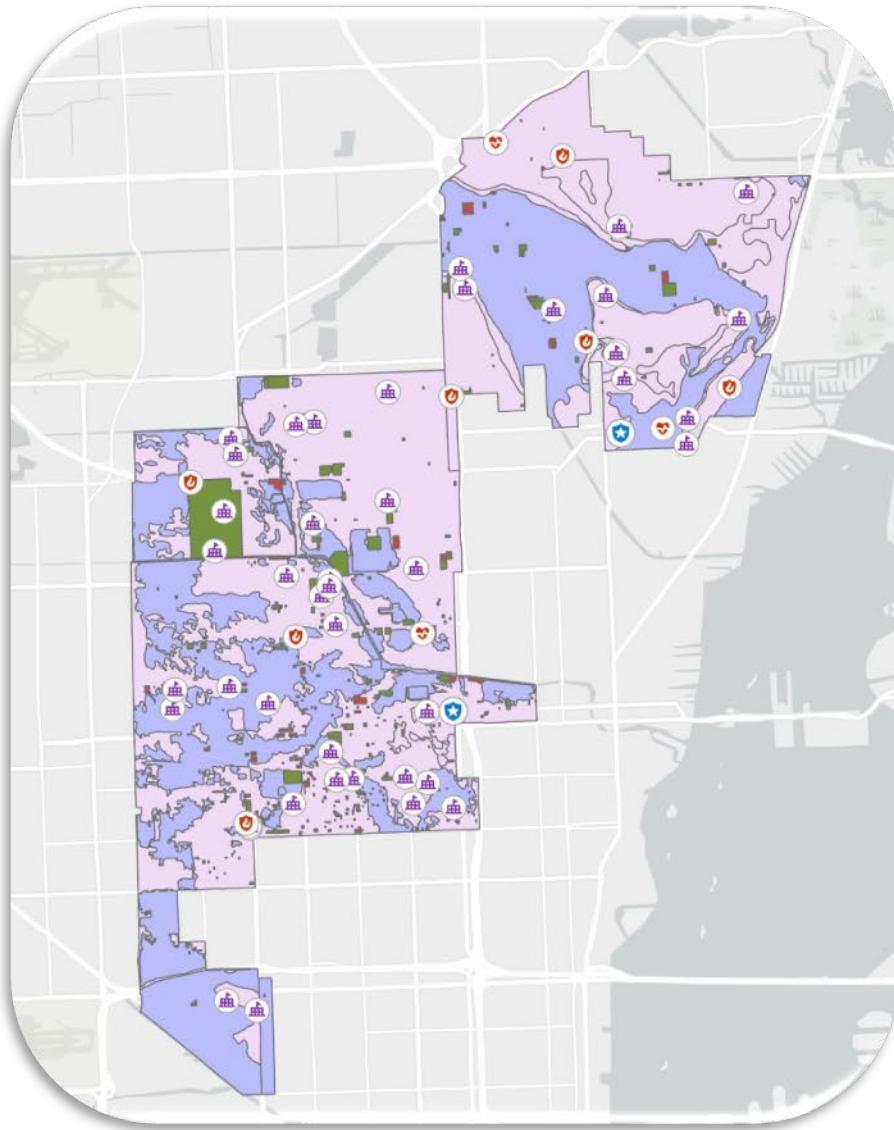


323

VIABLE VACANT
OR UNDER-
UTILIZED LOTS
IN FLOOD ZONE 'X'

COMMISSION DISTRICT 2

CLOSE-UP



20,462
POTENTIAL UNITS
32,501,941
PARCEL AREA (SF)

111 UNDERUTILIZED
LOTS
442 VACANT LOTS

DISTRICT RESOURCES

- PUBLIC SCHOOL
- FIRE STATION
- POLICE STATION
- HOSPITAL

VACANT

UNDERUTILIZED

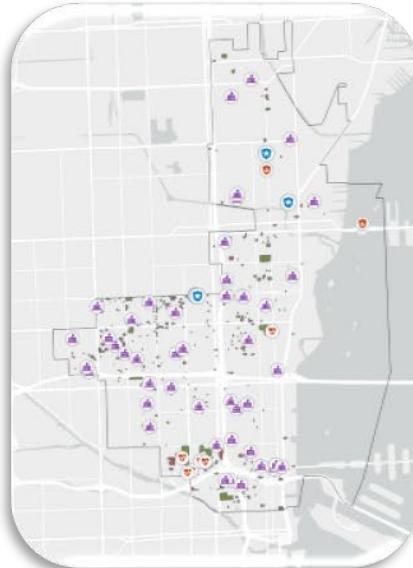
FLOOD ZONES – FLOODING RISK

- VE – HIGH RISK, COASTAL
- A – MODERATE TO HIGH
- AE – MODERATE TO HIGH
- AH – MODERATE TO HIGH
- X – LOW TO MODERATE
- D – UNDETERMINED
- OPEN WATER

COMMISSION DISTRICT 3 SNAPSHOT

DISTRICT RESOURCES

-  PUBLIC SCHOOL
-  FIRE STATION
-  POLICE STATION
-  HOSPITAL
-  VACANT LOTS
-  UNDERUTILIZED LOTS



425

VACANT LOTS

102

UNDERUTILIZED
LOTS

14,088,690

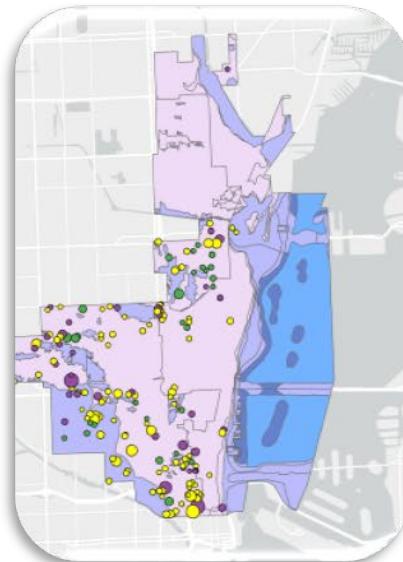
PARCEL AREA (SF)

19,375

POTENTIAL UNITS

ASSISTED UNITS

-  EXISTING (EX)
-  EXISTING & BEING
REDEVELOPED (RE)
-  PIPELINE (PL)



11,681

EX UNITS

2,806

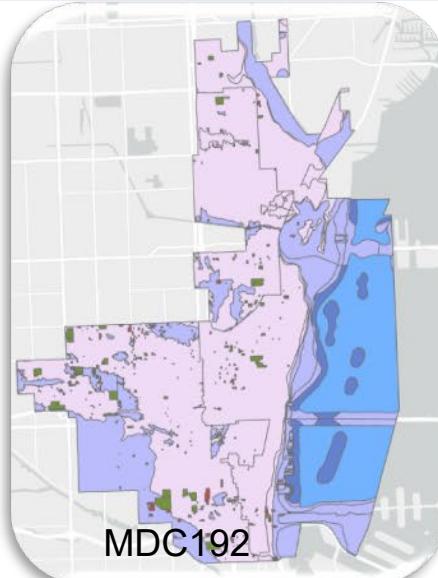
RE UNITS

4,487

PL UNITS

FLOOD ZONES – FLOODING RISK

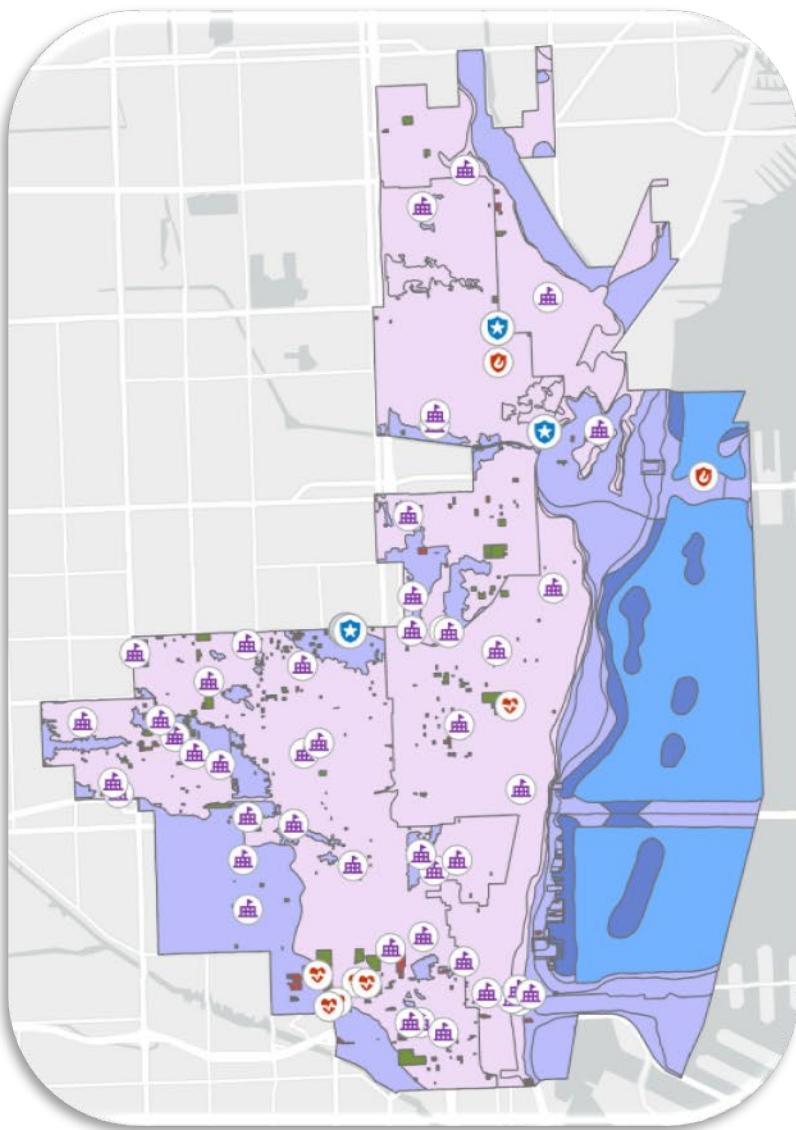
-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D - UNDETERMINED
- OPEN WATER



449

VIABLE VACANT
OR UNDER-
UTILIZED
LOTS IN FLOOD ZONE 'X'

COMMISSION DISTRICT 3 CLOSE-UP



20,927
POTENTIAL UNITS
14,088,690
PARCEL AREA (SF)

102 UNDERUTILIZED
LOTS
425 VACANT LOTS

DISTRICT RESOURCES

- PUBLIC SCHOOL
- FIRE STATION
- POLICE STATION
- HOSPITAL

VACANT

UNDERUTILIZED

FLOOD ZONES – FLOODING RISK

- VE – HIGH RISK, COASTAL
- A – MODERATE TO HIGH
- AE – MODERATE TO HIGH
- AH – MODERATE TO HIGH
- X – LOW TO MODERATE
- D - UNDETERMINED
- OPEN WATER

COMMISSION DISTRICT 4

SNAPSHOT

DISTRICT RESOURCES

PUBLIC SCHOOL

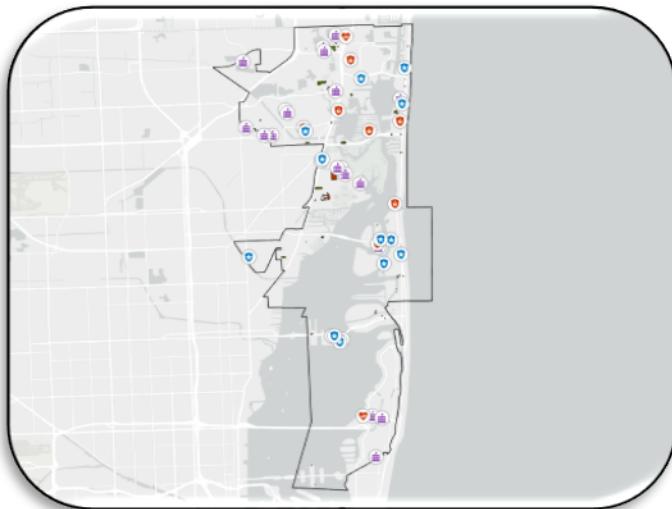
FIRE STATION

POLICE STATION

HOSPITAL

VACANT LOTS

UNDERUTILIZED LOTS



69 VACANT LOTS

22

UNDERUTILIZED LOTS

5,350,250

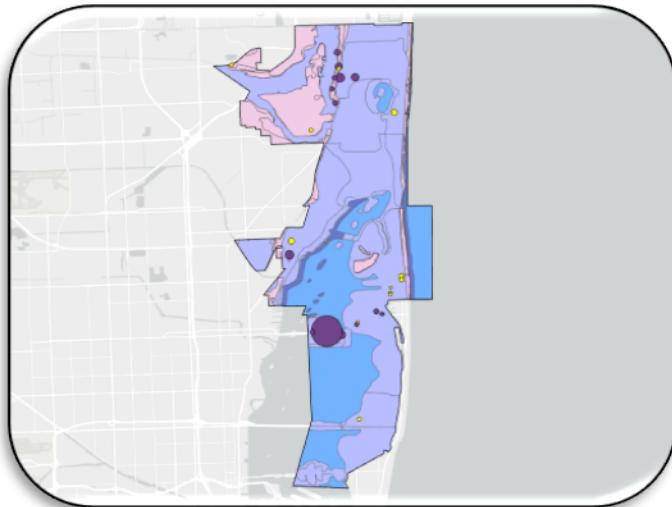
TOTAL PARCEL AREA (SF)

3,429 POTENTIAL UNITS

ASSISTED UNITS

● EXISTING (EX)

● EXISTING &
● BEING
REDEVELOPED
(RE)
● PIPELINE (PL)



946

EX UNITS

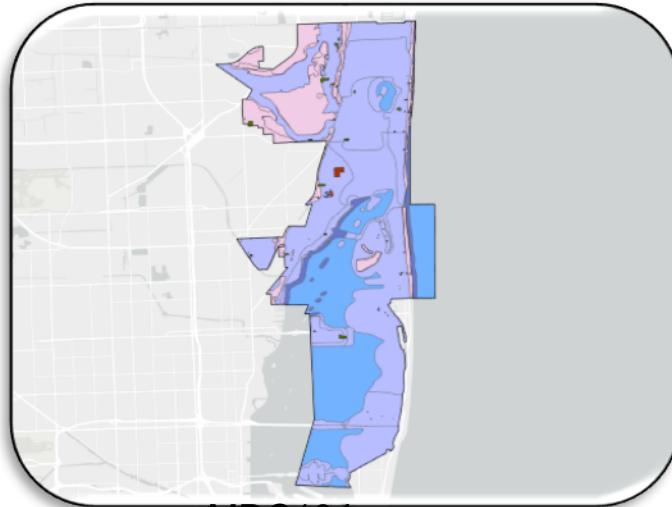
0 RE UNITS

818

PL UNITS

FLOOD ZONES – FLOODING RISK

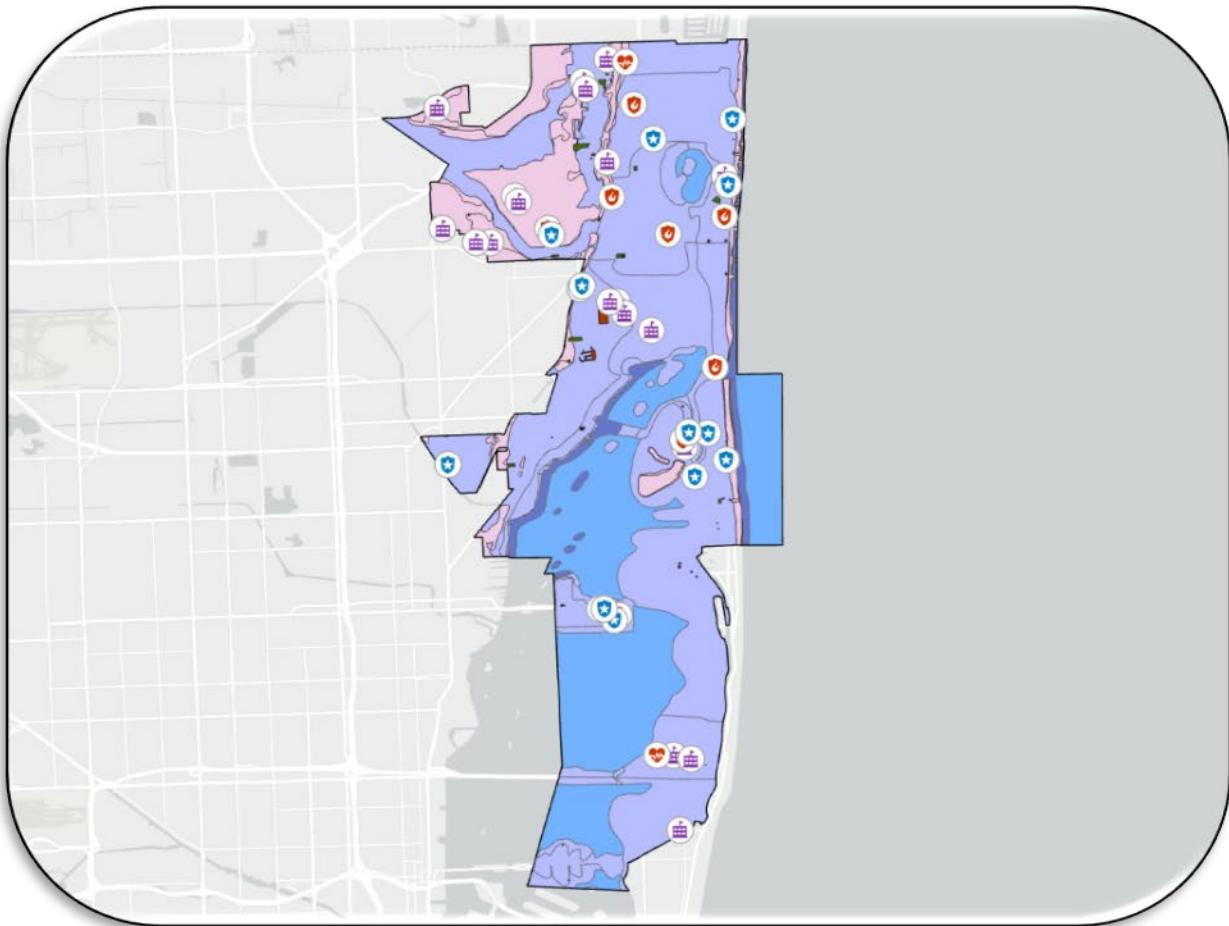
■ VE – HIGH RISK, COASTAL
■ A – MODERATE TO HIGH
■ AE – MODERATE TO HIGH
■ AH – MODERATE TO HIGH
■ X – LOW TO MODERATE
■ D - UNDETERMINED
■ OPEN WATER



23 VIABLE VACANT OR UNDER-UTILIZED LOTS IN FLOOD ZONE 'X'

COMMISSION DISTRICT 4

CLOSE-UP



3,344 POTENTIAL UNITS

5,350,250
TOTAL PARCEL AREA

22 UNDERUTILIZED LOTS

69 VACANT LOTS

DISTRICT RESOURCES

 PUBLIC SCHOOL

 FIRE STATION

 POLICE STATION

 HOSPITAL

 VACANT

 UNDERUTILIZED

FLOOD ZONES – FLOODING RISK

 VE – HIGH RISK, COASTAL

 A – MODERATE TO HIGH

 AE – MODERATE TO HIGH

 AH – MODERATE TO HIGH

 X – LOW TO MODERATE

 D - UNDETERMINED

191

 OPEN WATER

COMMISSION DISTRICT 5 SNAPSHOT

DISTRICT RESOURCES

-  PUBLIC SCHOOL
-  FIRE STATION
-  POLICE STATION
-  HOSPITAL
-  VACANT LOTS
-  UNDERUTILIZED LOTS

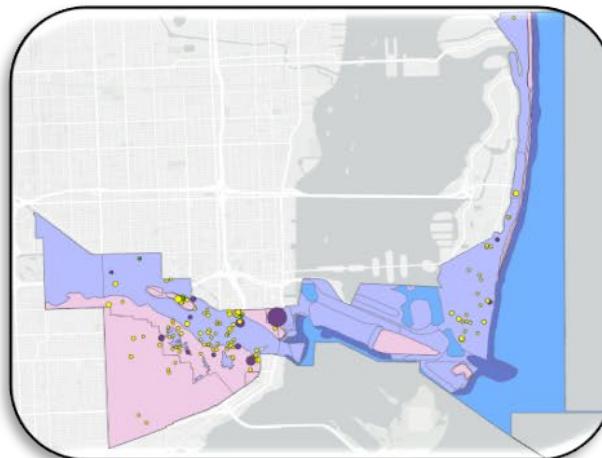


107 VACANT LOTS
18 UNDERUTILIZED LOTS

2,717,951 TOTAL PARCEL AREA (SF)
4,794 POTENTIAL UNITS

ASSISTED UNITS

-  EXISTING (EX)
-  EXISTING & BEING REDEVELOPED
-  PIPELINE (PL)

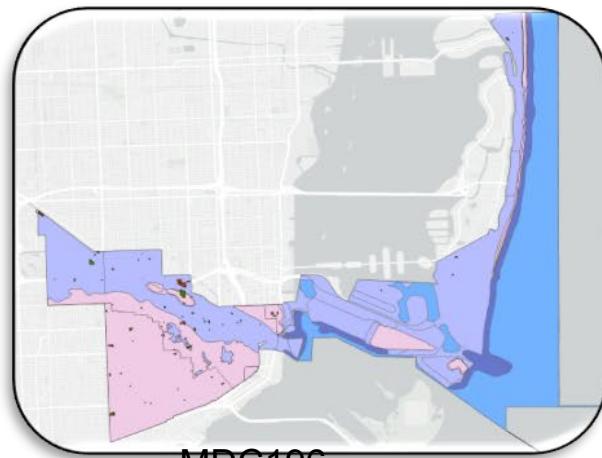


7,143 EX UNITS
366 RE UNITS

1,164 PL UNITS

FLOOD ZONES – FLOODING RISK

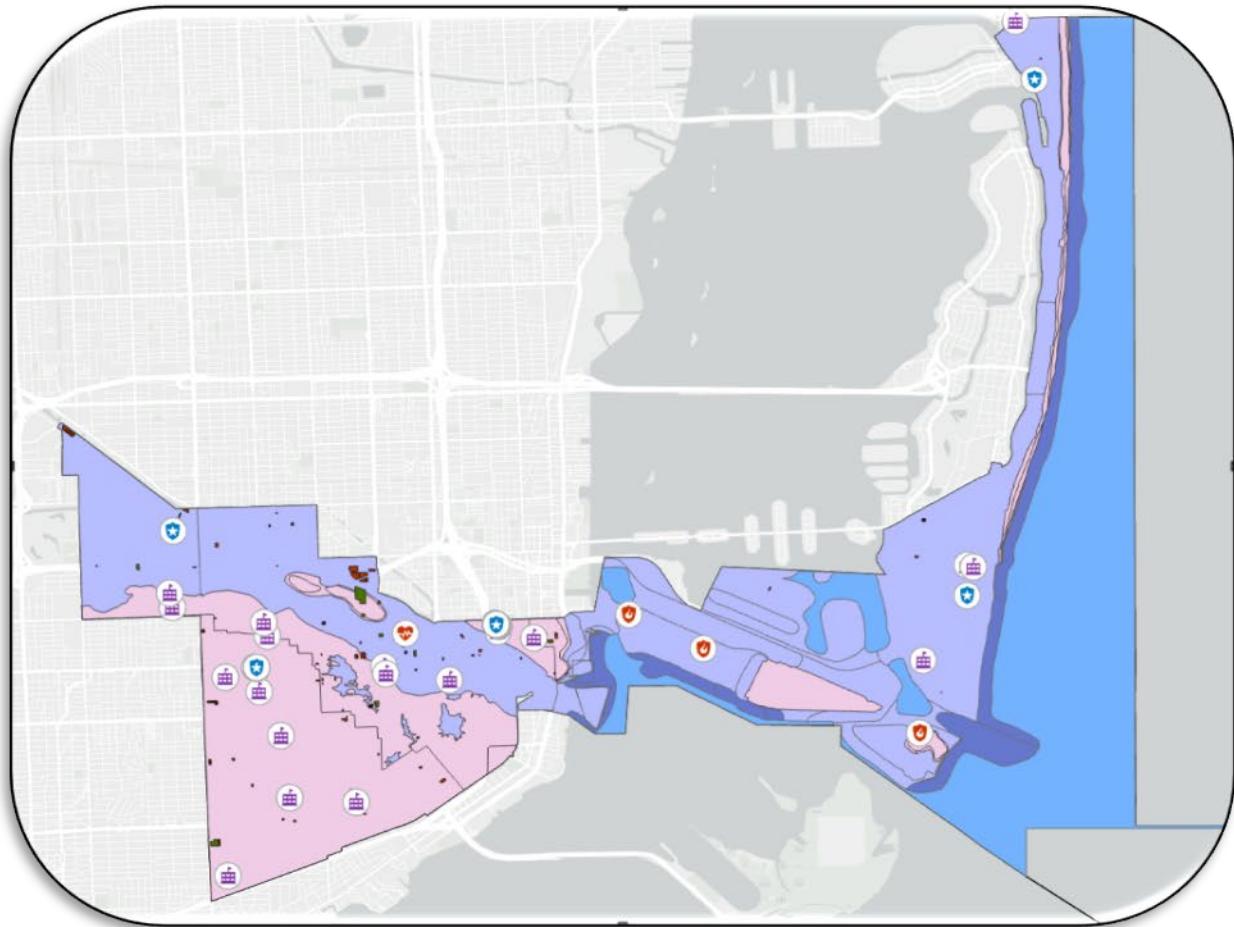
-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D - UNDETERMINED
-  OPEN WATER



65 VIABLE VACANT OR UNDER-UTILIZED LOTS IN FLOOD ZONE 'X'

MDC196

COMMISSION DISTRICT 5 CLOSE-UP



4,794 POTENTIAL
UNITS

5,350,250
TOTAL PARCEL
AREA (SF)

18 UNDERUTILIZED
LOTS

107 VACANT LOTS

DISTRICT RESOURCES

 PUBLIC SCHOOL

 FIRE STATION

 POLICE STATION

 HOSPITAL

 VACANT

 UNDERUTILIZED

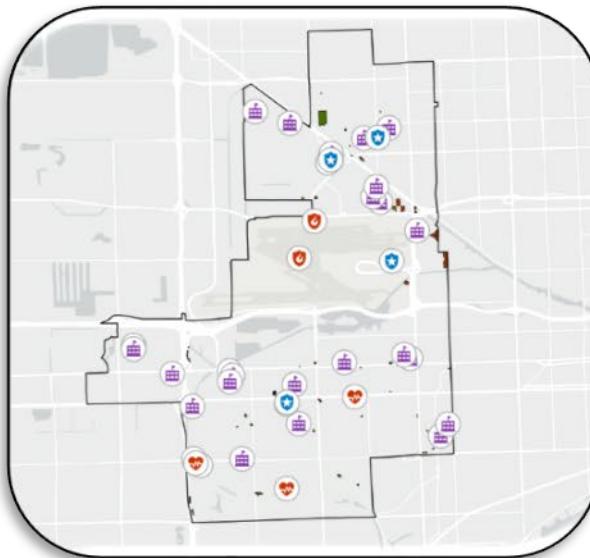
FLOOD ZONES – FLOODING RISK

-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D – UNDETERMINED
-  OPEN WATER

COMMISSION DISTRICT 6 SNAPSHOT

DISTRICT RESOURCES

-  PUBLIC SCHOOL
-  FIRE STATION
-  POLICE STATION
-  HOSPITAL
-  VACANT LOTS
-  UNDERUTILIZED LOTS



85 VACANT LOTS
13 UNDERUTILIZED LOTS

4,306,539 TOTAL PARCEL AREA (SF)
6,764 POTENTIAL UNITS

ASSISTED UNITS

-  EXISTING (EX)
-  EXISTING & BEING REDEVELOPED (RE)
-  PIPELINE (PL)

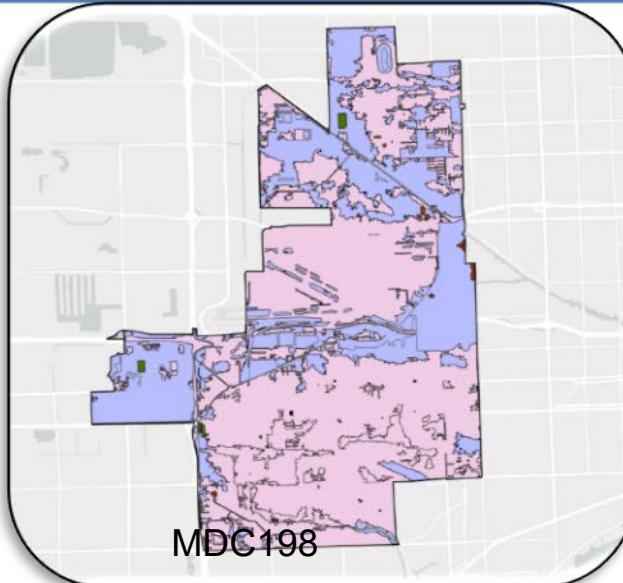


1,682 EX UNITS
0 RE UNITS

734 PL UNITS

FLOOD ZONES – FLOODING RISK

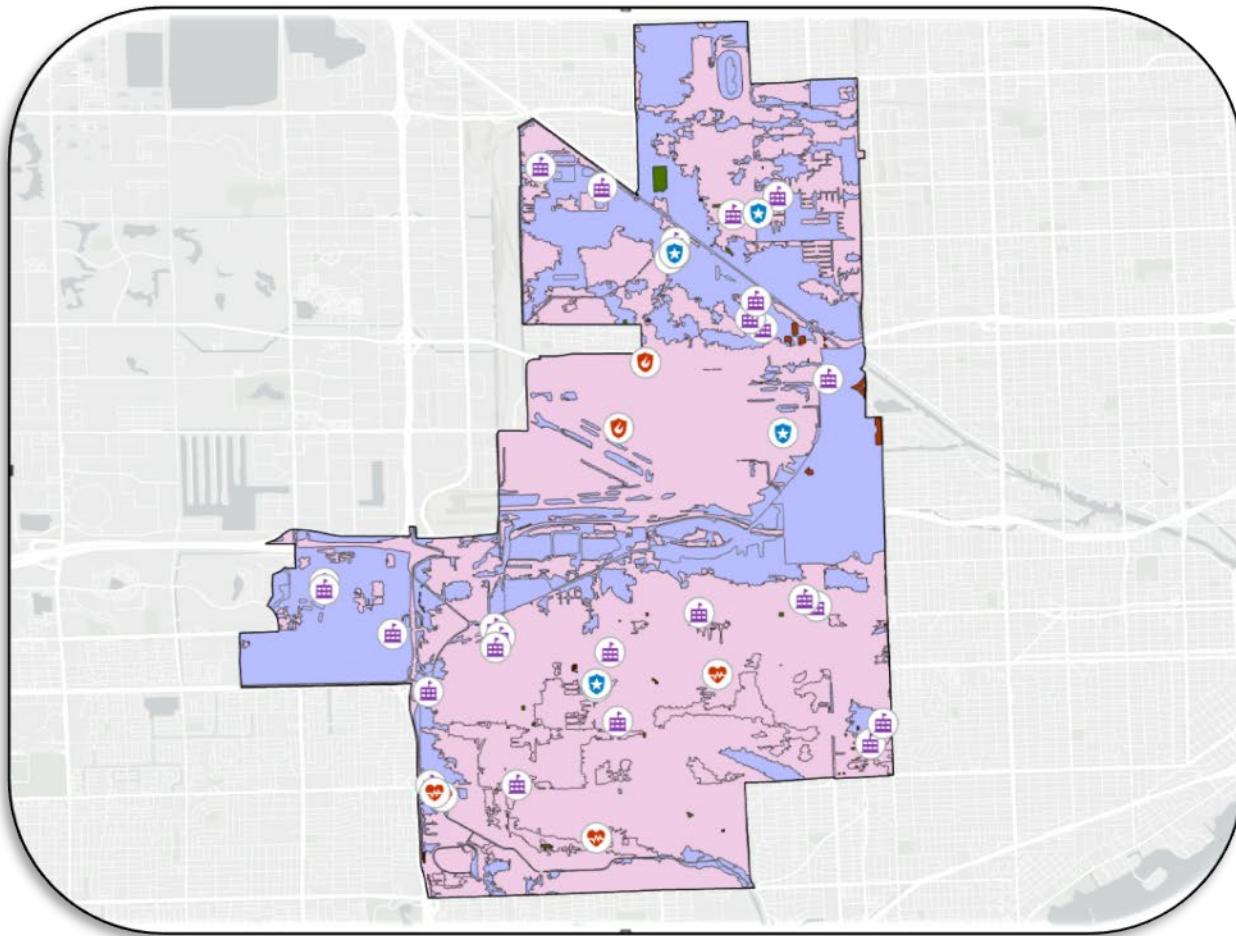
-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D - UNDETERMINED
-  OPEN WATER



55 VIABLE VACANT OR UNDER-UTILIZED LOTS IN FLOOD ZONE 'X'

COMMISSION DISTRICT 6

CLOSE-UP



6,764
POTENTIAL
UNITS
4,306,539
TOTAL PARCEL
AREA (SF)

13 UNDERUTILIZED
LOTS

85 VACANT LOTS

DISTRICT RESOURCES

 PUBLIC SCHOOL

 FIRE STATION

 POLICE STATION

 HOSPITAL

 VACANT

 UNDERUTILIZED

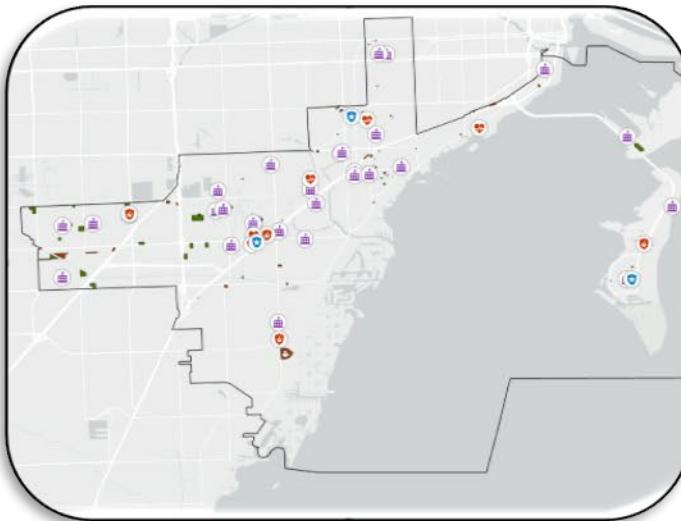
FLOOD ZONES – FLOODING RISK

-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D – UNDETERMINED
-  OPEN WATER

COMMISSION DISTRICT 7 SNAPSHOT

DISTRICT RESOURCES

-  PUBLIC SCHOOL
-  FIRE STATION
-  POLICE STATION
-  HOSPITAL
-  VACANT
-  UNDERUTILIZED

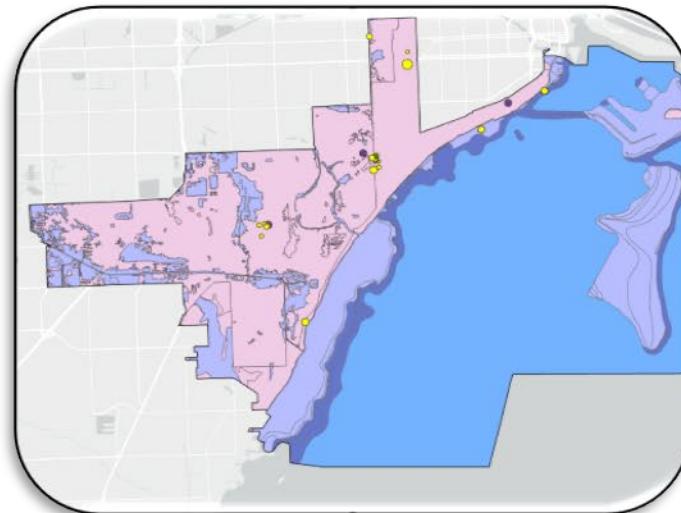


127 VACANT LOTS
32 UNDERUTILIZED LOTS

19,762,556
TOTAL PARCEL
AREA (SF)
2,376
POTENTIAL
UNITS

ASSISTED UNITS

-  EXISTING (EX)
-  EXISTING &
-  BEING
REDEVELOPED
(RE)
-  PIPELINE (PL)

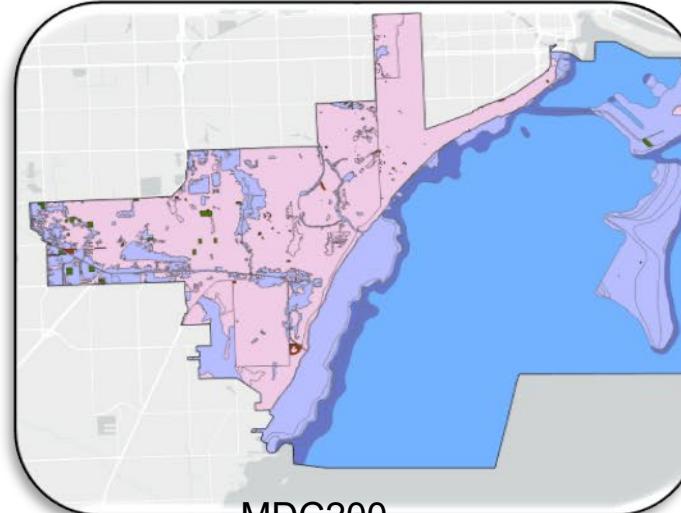


2,419
EX UNITS
65
RE UNITS

217
PL UNITS

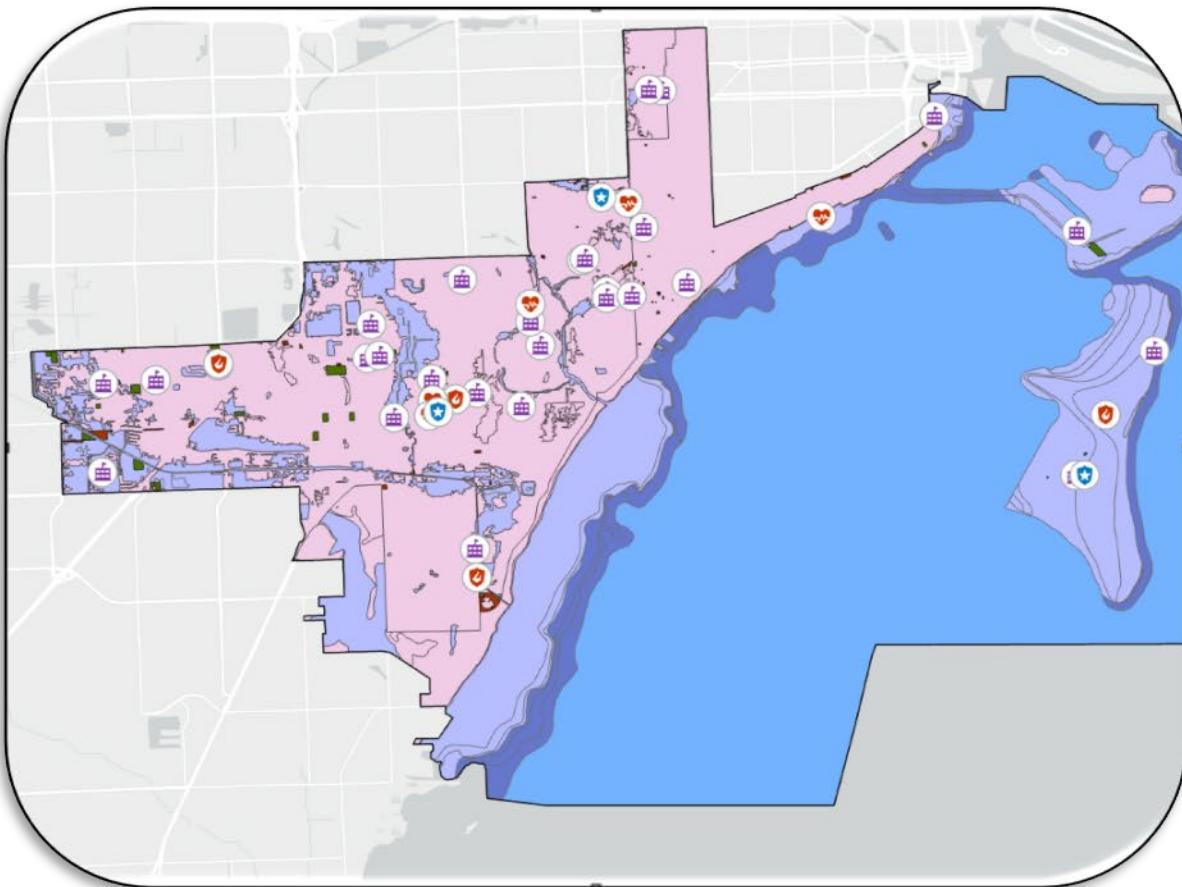
FLOOD ZONES – FLOODING RISK

-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D - UNDETERMINED
-  OPEN WATER



130 VIABLE
VACANT
OR UNDER-
UTILIZED LOTS
IN FLOOD ZONE
'X'

COMMISSION DISTRICT 7 CLOSE-UP



2,376 POTENTIAL
UNITS

19,762,556
TOTAL PARCEL
AREA (SF)

32 UNDERUTILIZED
LOTS

127 VACANT LOTS

DISTRICT RESOURCES

PUBLIC SCHOOL

FIRE STATION

POLICE STATION

HOSPITAL

VACANT

UNDERUTILIZED

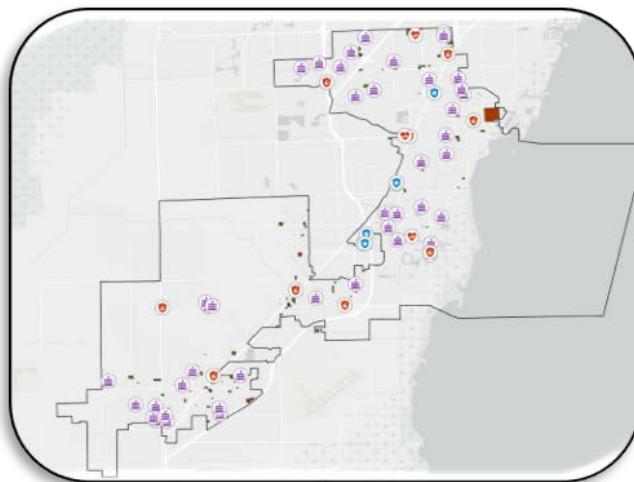
FLOOD ZONES – FLOODING RISK

- VE – HIGH RISK, COASTAL
- A – MODERATE TO HIGH
- AE – MODERATE TO HIGH
- AH – MODERATE TO HIGH
- X – LOW TO MODERATE
- D – UNDETERMINED
- OPEN WATER

COMMISSION DISTRICT 8 SNAPSHOT

DISTRICT RESOURCES

-  PUBLIC SCHOOL
-  FIRE STATION
-  POLICE STATION
-  HOSPITAL
-  VACANT LOTS
-  UNDERUTILIZED LOTS

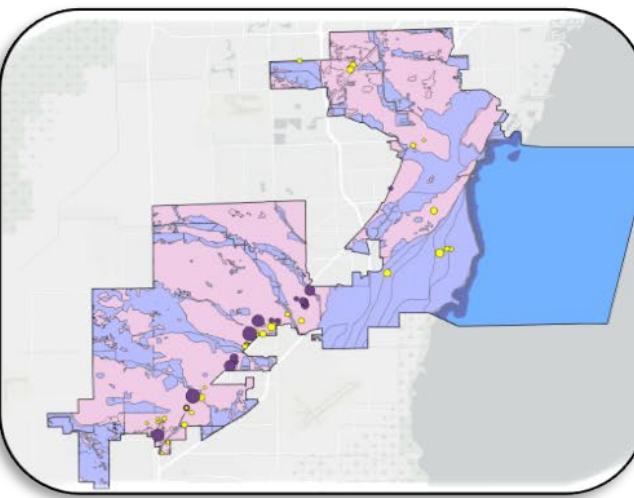


95 VACANT LOTS
67 UNDERUTILIZED LOTS

30,991,149
TOTAL PARCEL
AREA (SF)
10,016
POTENTIAL
UNITS

ASSISTED UNITS

-  EXISTING (EX)
-  EXISTING &
BEING
REDEVELOPED
(RE)
-  PIPELINE (PL)

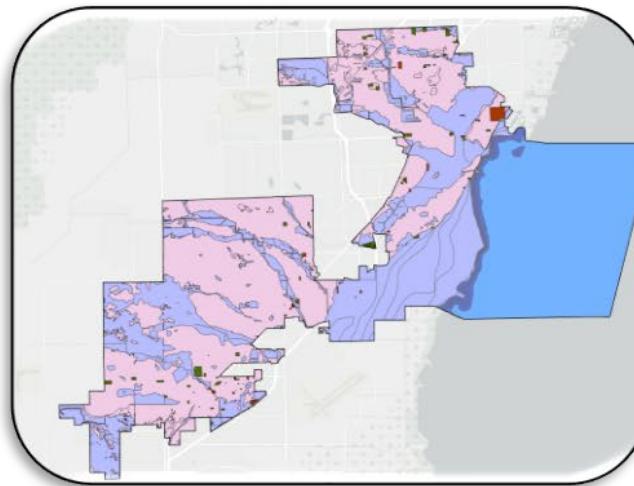


4,77
9 EX
UNITS

3,137
PL UNITS

FLOOD ZONES – FLOODING RISK

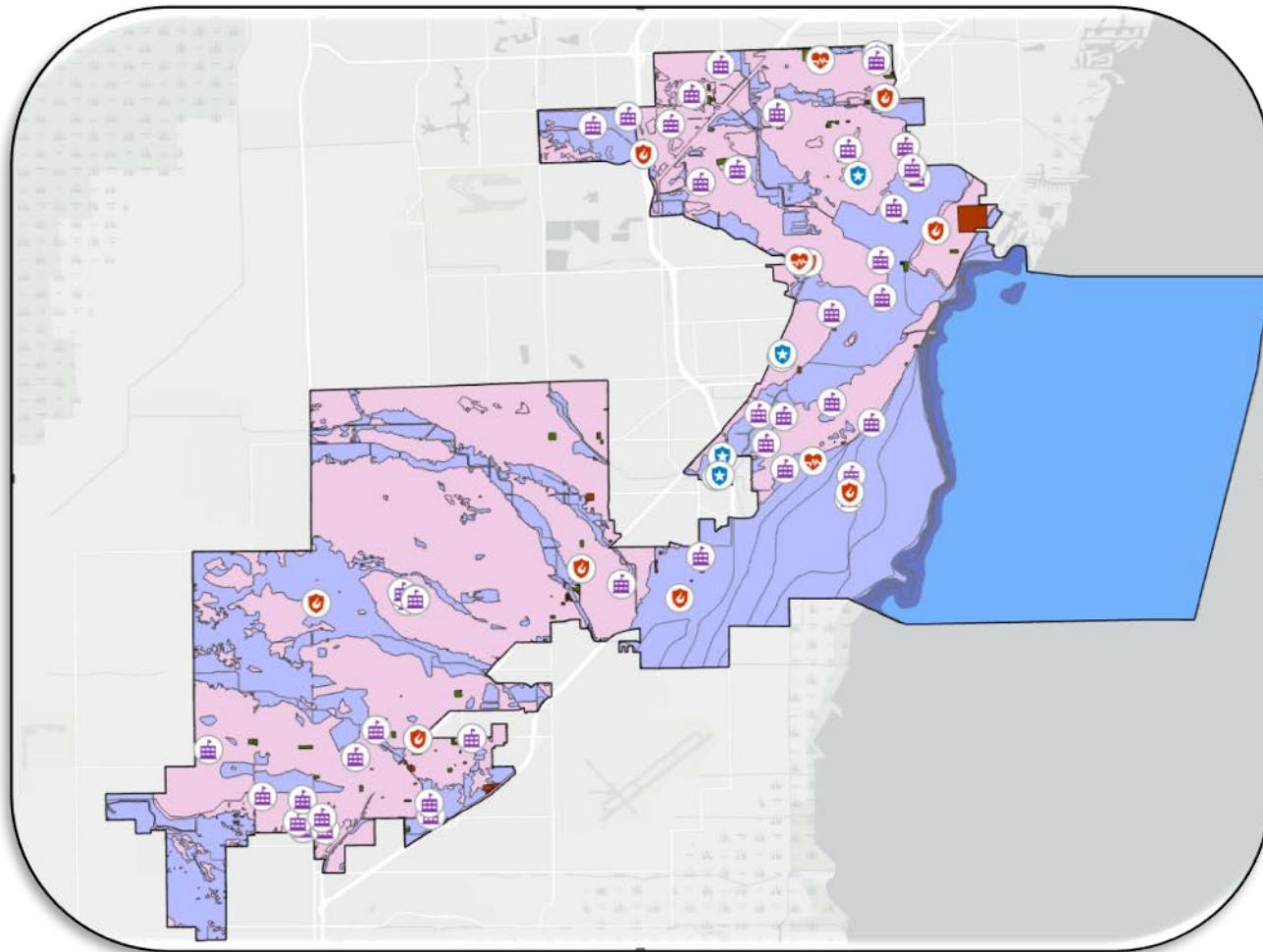
-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D - UNDETERMINED
- OPEN WATER



102 VIABLE
VACANT
OR UNDER-
UTILIZED LOTS
IN FLOOD ZONE
'X'

COMMISSION DISTRICT 8

CLOSE-UP



10,016

POTENTIAL UNITS

30,991,149

TOTAL PARCEL
AREA (SF)

67

UNDERUTILIZED

LOTS

95 VACANT LOTS

DISTRICT RESOURCES

PUBLIC SCHOOL

FIRE STATION

POLICE STATION

HOSPITAL

VACANT

UNDERUTILIZED

FLOOD ZONES – FLOODING RISK

VE – HIGH RISK, COASTAL

A – MODERATE TO HIGH

AE – MODERATE TO HIGH

AH – MODERATE TO HIGH

X – LOW TO MODERATE

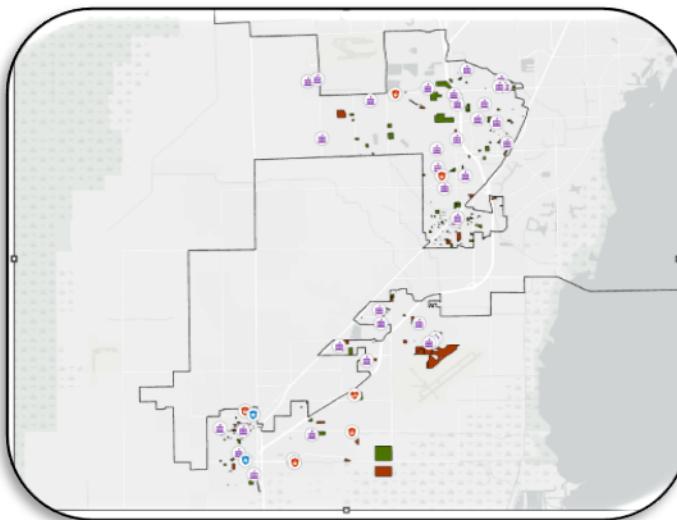
D – UNDETERMINED

OPEN WATER

COMMISSION DISTRICT 9 SNAPSHOT

DISTRICT RESOURCES

-  PUBLIC SCHOOL
-  FIRE STATION
-  POLICE STATION
-  HOSPITAL
-  VACANT LOTS
-  UNDERUTILIZED LOTS



334 VACANT LOTS

137 UNDERUTILIZED
LOTS

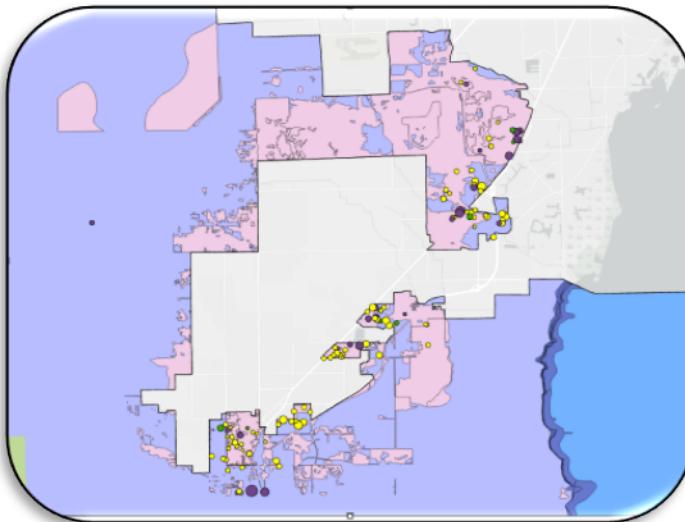
73,449,098

TOTAL PARCEL
AREA (SF)

17,898
POTENTIAL
UNITS

ASSISTED UNITS

-  EXISTING (EX)
-  EXISTING & BEING
REDEVELOPED (RE)
-  PIPELINE (PL)



10,695

EX UNITS

801

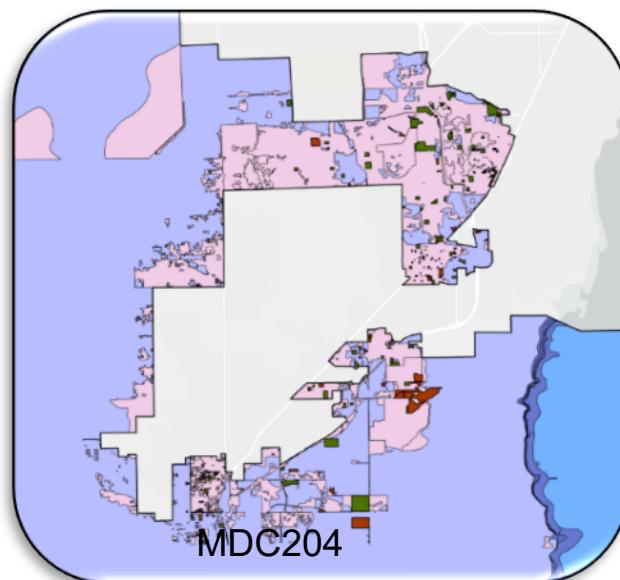
RE UNITS

3,993

PL UNITS

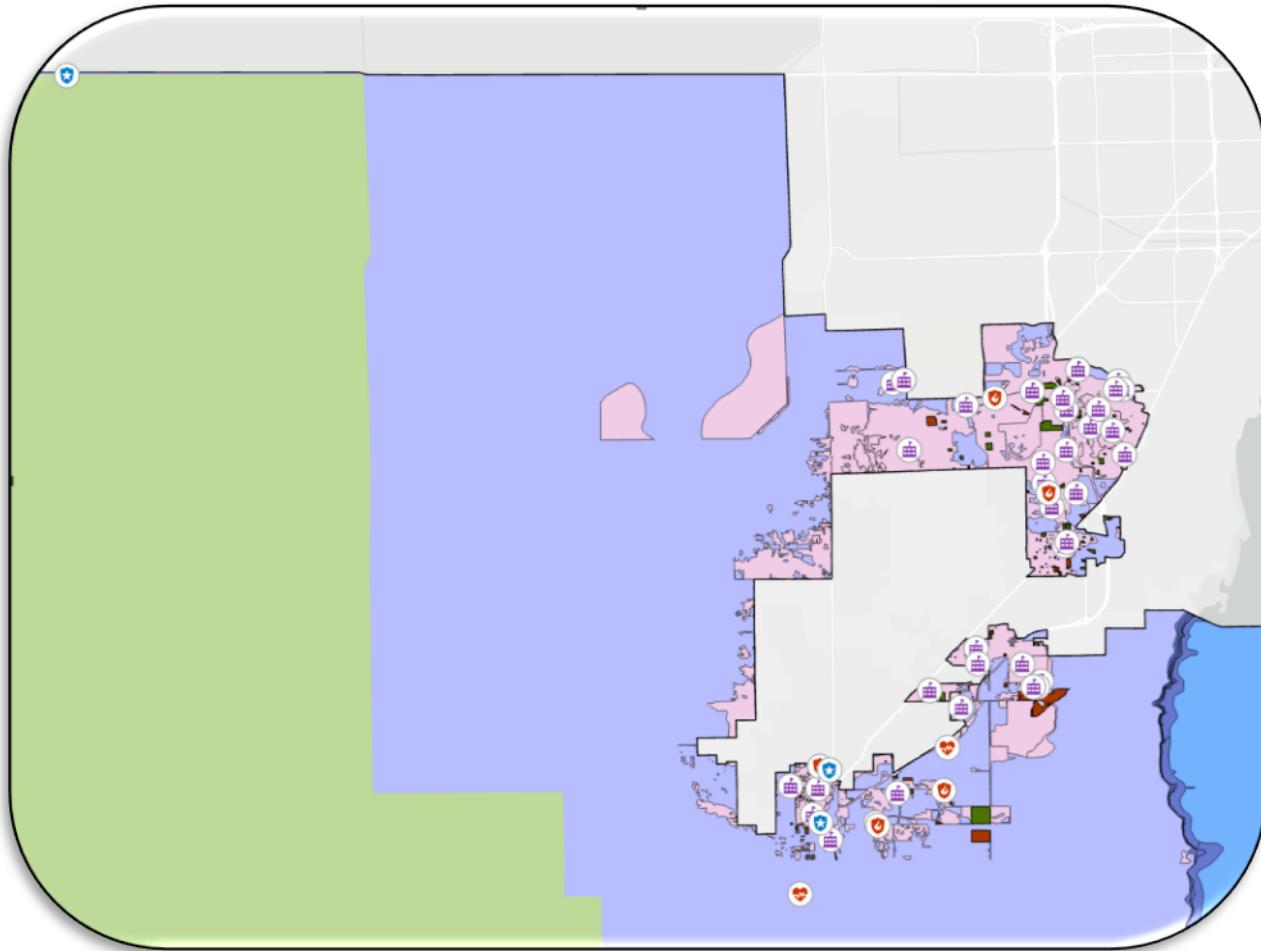
FLOOD ZONES – FLOODING RISK

-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D - UNDETERMINED
-  OPEN WATER



492 VIABLE VACANT
OR UNDER-
UTILIZED LOTS
IN FLOOD ZONE
'X'

COMMISSION DISTRICT 9 CLOSE-UP



17,898 POTENTIAL
UNITS

73,449,098

TOTAL PARCEL
AREA

137 UNDERUTILIZED
LOTS

334 VACANT LOTS

DISTRICT RESOURCES

 PUBLIC SCHOOL

 FIRE STATION

 POLICE STATION

 HOSPITAL

 VACANT

 UNDERUTILIZED

FLOOD ZONES – FLOODING RISK

-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D - UNDETERMINED
-  OPEN WATER

COMMISSION DISTRICT 10 SNAPSHOT

DISTRICT RESOURCES



PUBLIC SCHOOL



FIRE STATION



POLICE STATION



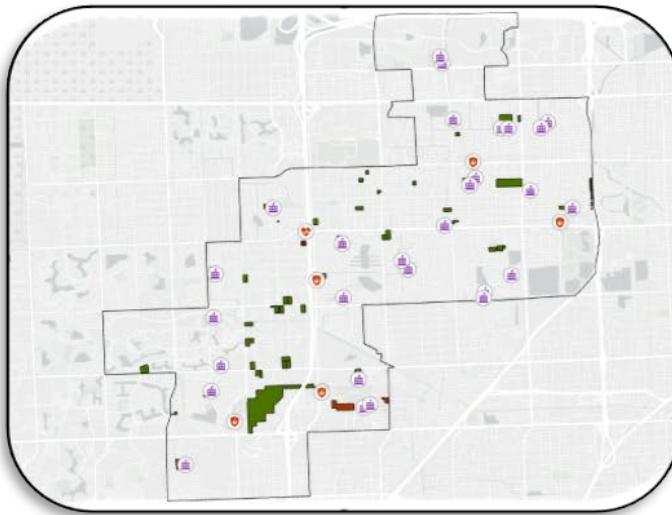
HOSPITAL



VACANT LOTS



UNDERUTILIZED LOTS



31 VACANT LOTS

45 UNDERUTILIZED
LOTS

25,721,650

TOTAL PARCEL
AREA (SF)

1,369
POTENTIAL
UNITS

PIPELINE UNITS



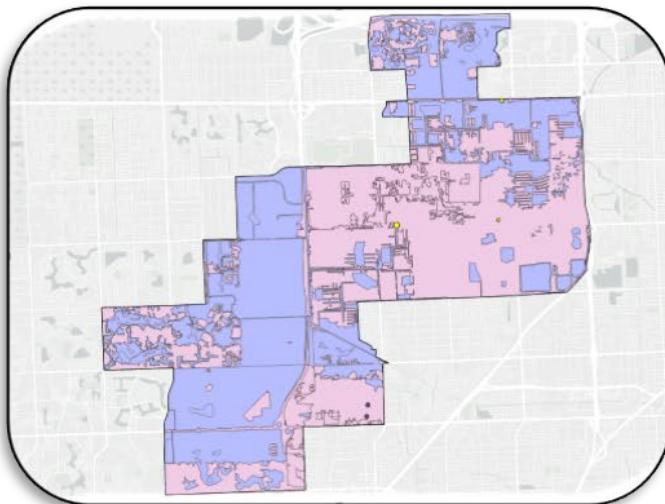
EXISTING (EX)



EXISTING & BEING
REDEVELOPED (RE)



PIPELINE (PL)



255

EX UNITS

0 RE UNITS

101

PL UNITS

FLOOD ZONES – FLOODING RISK



VE – HIGH RISK, COASTAL



A – MODERATE TO HIGH



AE – MODERATE TO HIGH



AH – MODERATE TO HIGH



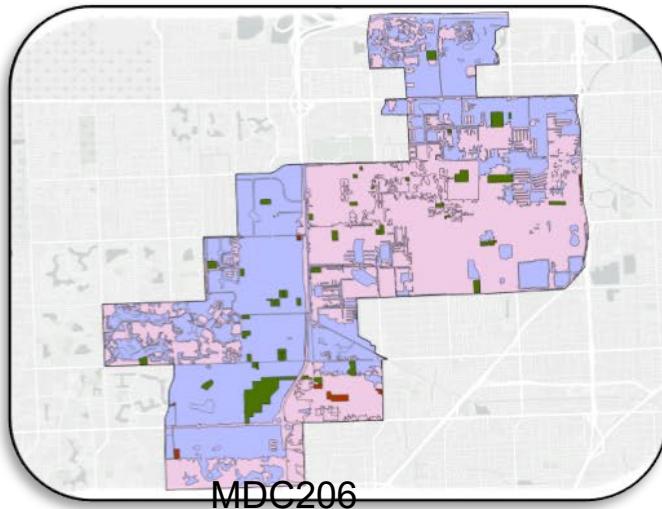
X – LOW TO MODERATE



D - UNDETERMINED

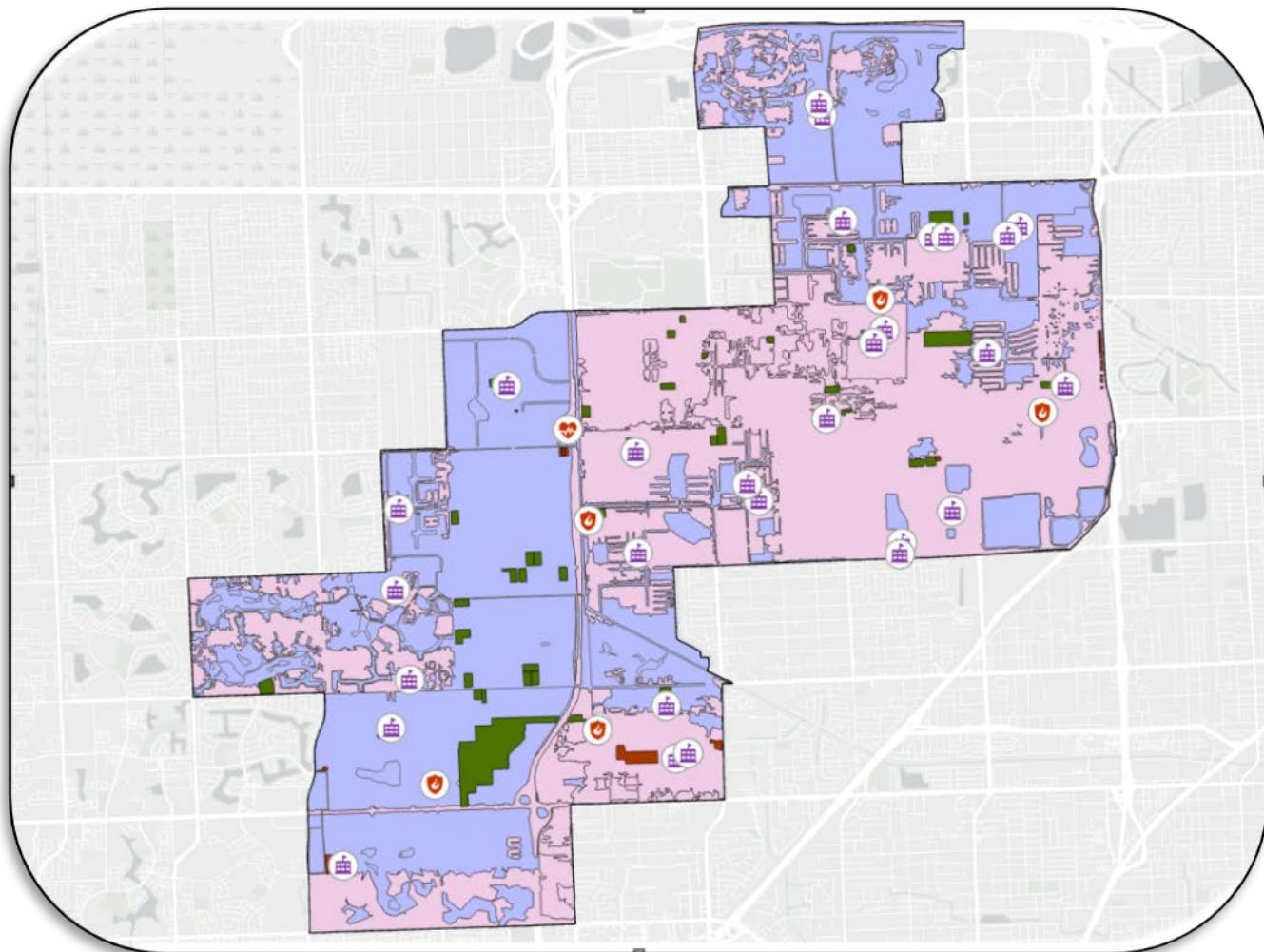


OPEN WATER



36 VIABLE VACANT
OR UNDER-
UTILIZED LOTS
IN FLOOD ZONE
'X'

COMMISSION DISTRICT 10 CLOSE-UP



1,369 POTENTIAL
UNITS

25,721,650
TOTAL PARCEL
AREA (SF)

45 UNDERUTILIZED
LOTS

31 VACANT LOTS

DISTRICT RESOURCES

 PUBLIC SCHOOL

 FIRE STATION

 POLICE STATION

 HOSPITAL

 VACANT

 UNDERUTILIZED

FLOOD ZONES – FLOODING RISK

	VE – HIGH RISK, COASTAL
	A – MODERATE TO HIGH
	AE – MODERATE TO HIGH
	AH – MODERATE TO HIGH
	X – LOW TO MODERATE
	D – UNDETERMINED
	OPEN WATER

COMMISSION DISTRICT 11 SNAPSHOT

DISTRICT RESOURCES



PUBLIC SCHOOL



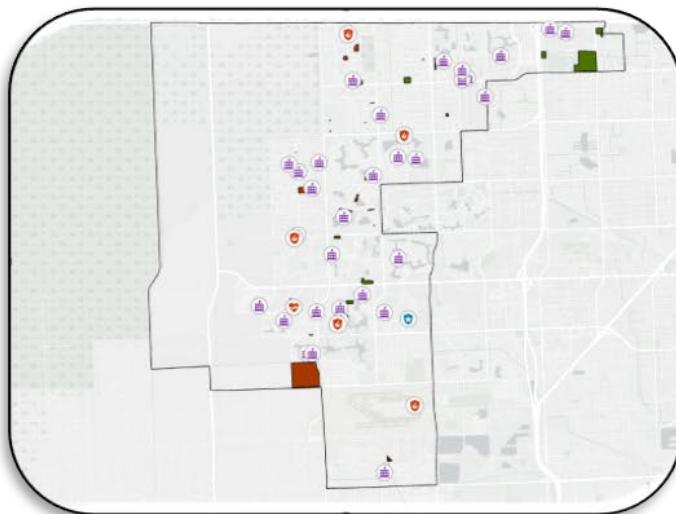
FIRE STATION



POLICE STATION



HOSPITAL



25 VACANT LOTS

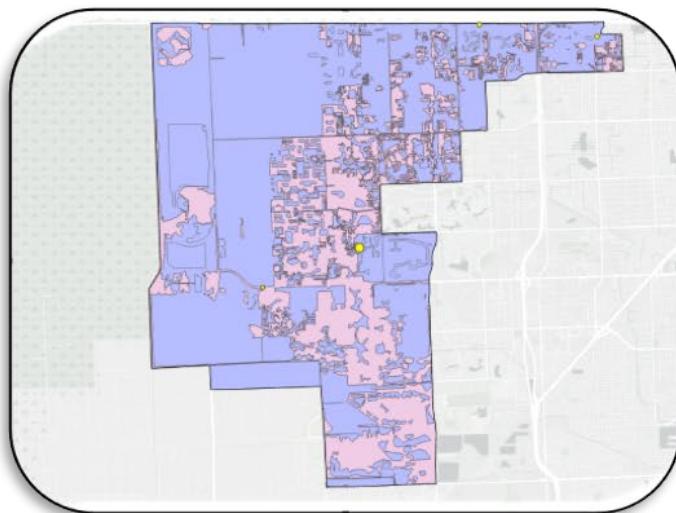
14 UNDERUTILIZED
LOTS

18,520,566
TOTAL PARCEL
AREA (SF)

504
POTENTIAL
UNITS

ASSISTED UNITS

- EXISTING (EX)
- EXISTING & BEING
REDEVELOPED (RE)
- PIPELINE (PL)



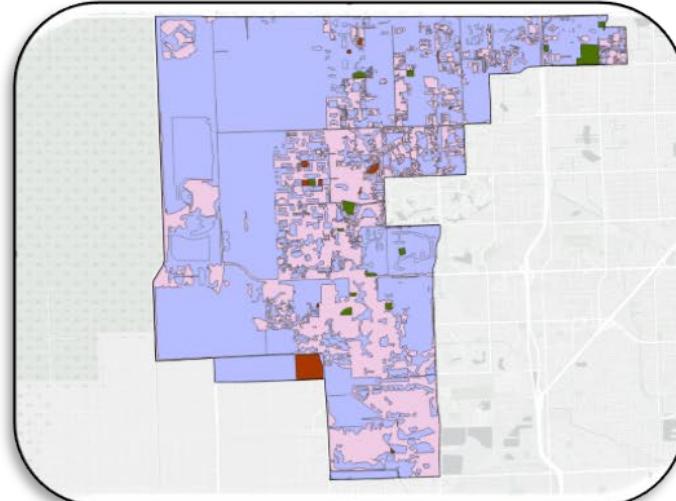
684
EX UNITS

0 RE UNITS

0 PL UNITS

FLOOD ZONES – FLOODING RISK

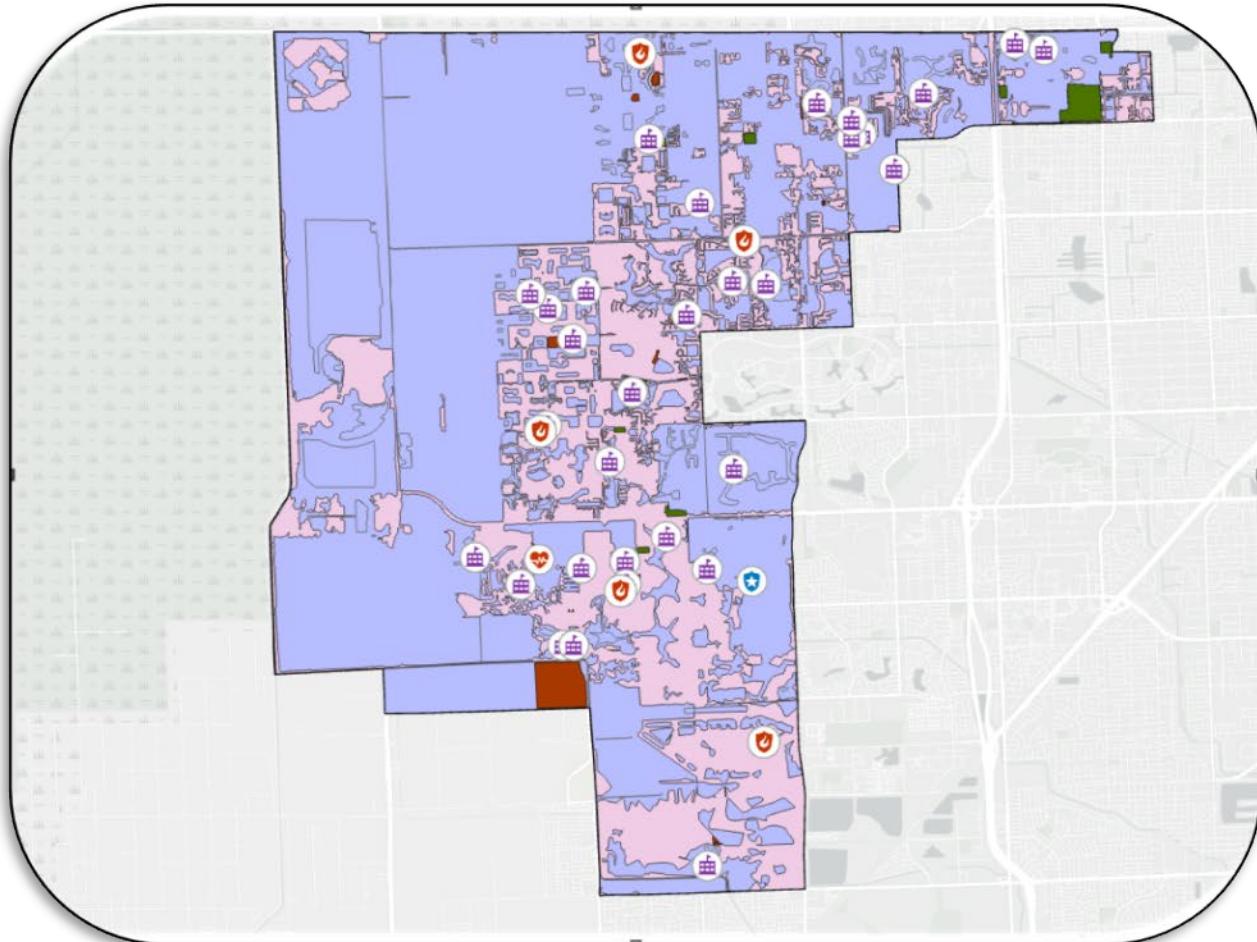
- VE – HIGH RISK, COASTAL
- A – MODERATE TO HIGH
- AE – MODERATE TO HIGH
- AH – MODERATE TO HIGH
- X – LOW TO MODERATE
- D - UNDETERMINED
- OPEN WATER



8 VIABLE VACANT
OR UNDER-
UTILIZED LOTS
IN FLOOD ZONE
'X'

COMMISSION DISTRICT 11

CLOSE-UP



504 POTENTIAL UNITS
18,520,566 TOTAL PARCEL AREA (SF)

14 UNDERUTILIZED LOTS
25 VACANT LOTS

DISTRICT RESOURCES

- PUBLIC SCHOOL
- FIRE STATION
- POLICE STATION
- HOSPITAL

VACANT

UNDERUTILIZED

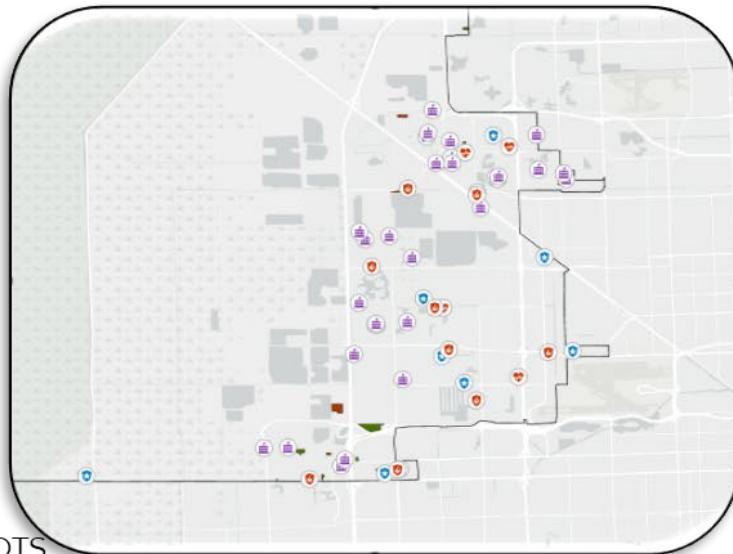
FLOOD ZONES – FLOODING RISK

- VE – HIGH RISK, COASTAL
- A – MODERATE TO HIGH
- AE – MODERATE TO HIGH
- AH – MODERATE TO HIGH
- X – LOW TO MODERATE
- D – UNDETERMINED
- OPEN WATER

COMMISSION DISTRICT 12 SNAPSHOT

DISTRICT RESOURCES

-  PUBLIC SCHOOL
-  FIRE STATION
-  POLICE STATION
-  HOSPITAL
-  VACANT LOTS
-  UNDERUTILIZED LOTS

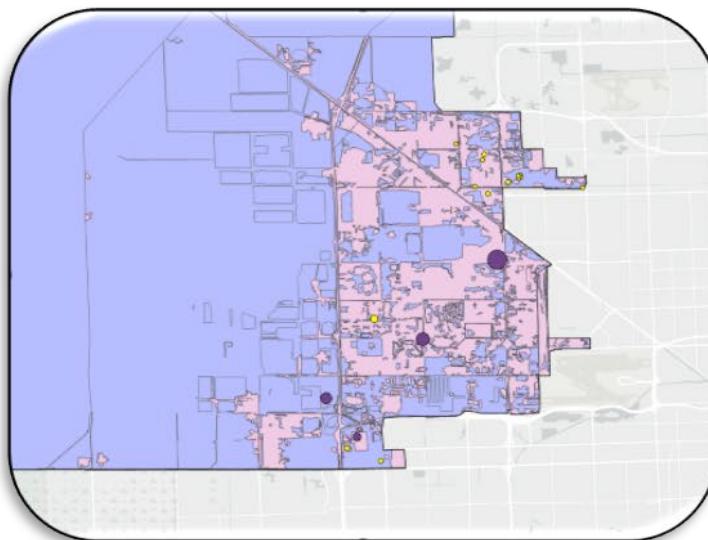


14 VACANT LOTS
22 UNDERUTILIZED LOTS

12,831,597
TOTAL PARCEL
AREA (SF)
852
POTENTIAL
UNITS

ASSISTED UNITS

-  EXISTING (EX)
-  EXISTING & BEING
REDEVELOPED (RE)
-  PIPELINE (PL)

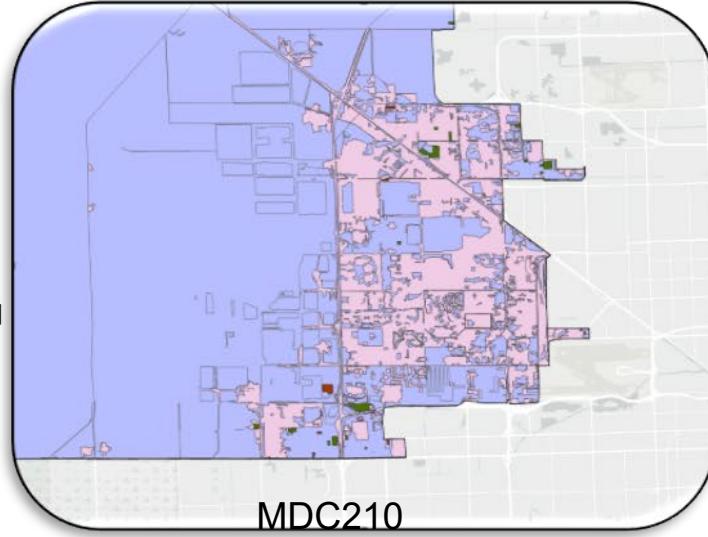


1,371
EX UNITS
0 RE UNITS

212
7 PL
UNITS

FLOOD ZONES – FLOODING RISK

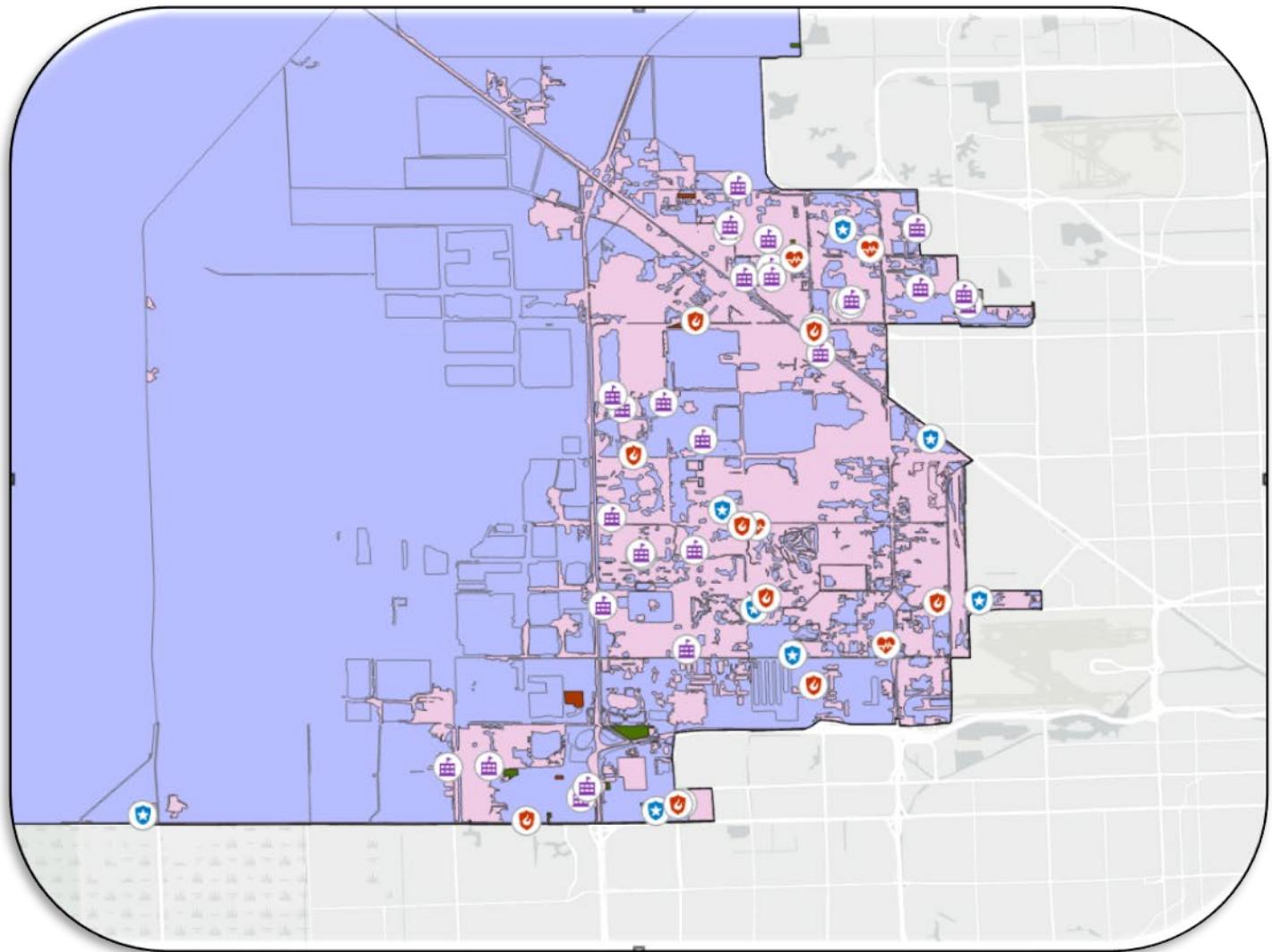
-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D - UNDETERMINED
-  OPEN WATER



2 VIABLE VACANT
OR UNDER-
UTILIZED LOTS
IN FLOOD ZONE
'X'

COMMISSION DISTRICT 12

CLOSE-UP



852 POTENTIAL
UNITS

12,831,597
TOTAL PARCEL
AREA (SF)

22 UNDERUTILIZED
LOTS

14 VACANT LOTS

DISTRICT RESOURCES

 PUBLIC SCHOOL

 FIRE STATION

 POLICE STATION

 HOSPITAL

 VACANT

 UNDERUTILIZED

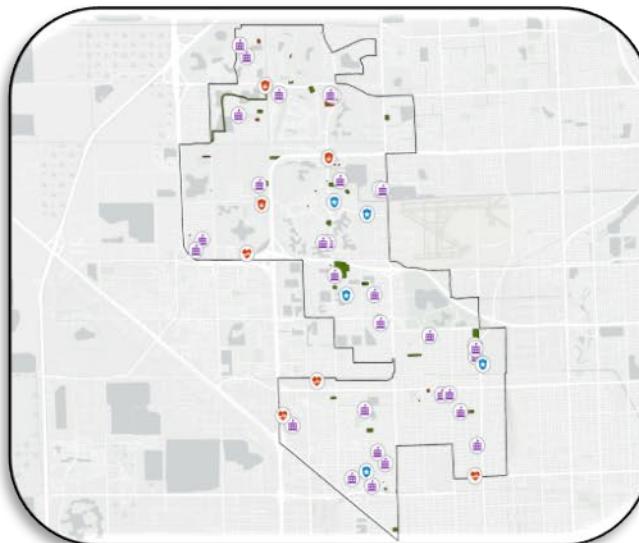
FLOOD ZONES – FLOODING RISK

- VE – HIGH RISK, COASTAL
- A – MODERATE TO HIGH
- AE – MODERATE TO HIGH
- AH – MODERATE TO HIGH
- X – LOW TO MODERATE
- D – UNDETERMINED
- OPEN WATER

COMMISSION DISTRICT 13 SNAPSHOT

DISTRICT RESOURCES

-  PUBLIC SCHOOL
-  FIRE STATION
-  POLICE STATION
-  HOSPITAL
-  VACANT LOTS
-  UNDERUTILIZED LOTS



38 VACANT LOTS

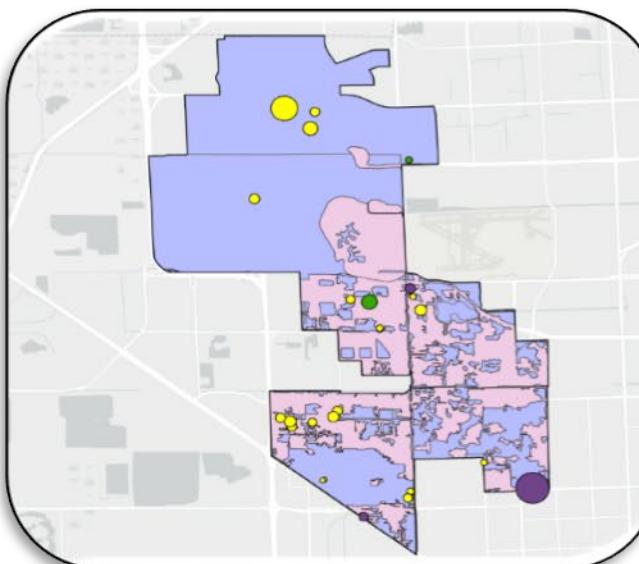
31 UNDERUTILIZED LOTS

12,048,115
TOTAL PARCEL
AREA (SF)

1,114
POTENTIAL
UNITS

ASSISTED UNITS

-  EXISTING (EX)
-  EXISTING & BEING
REDEVELOPED (RE)
-  PIPELINE (PL)

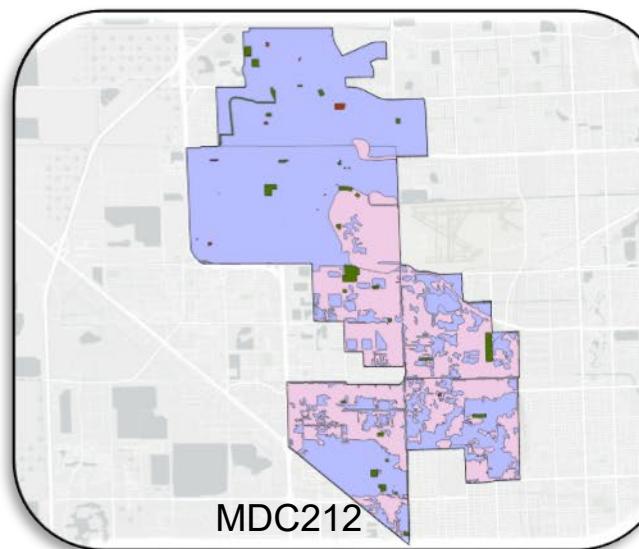


2016
EX UNITS
250
RE UNITS

752
PL UNITS

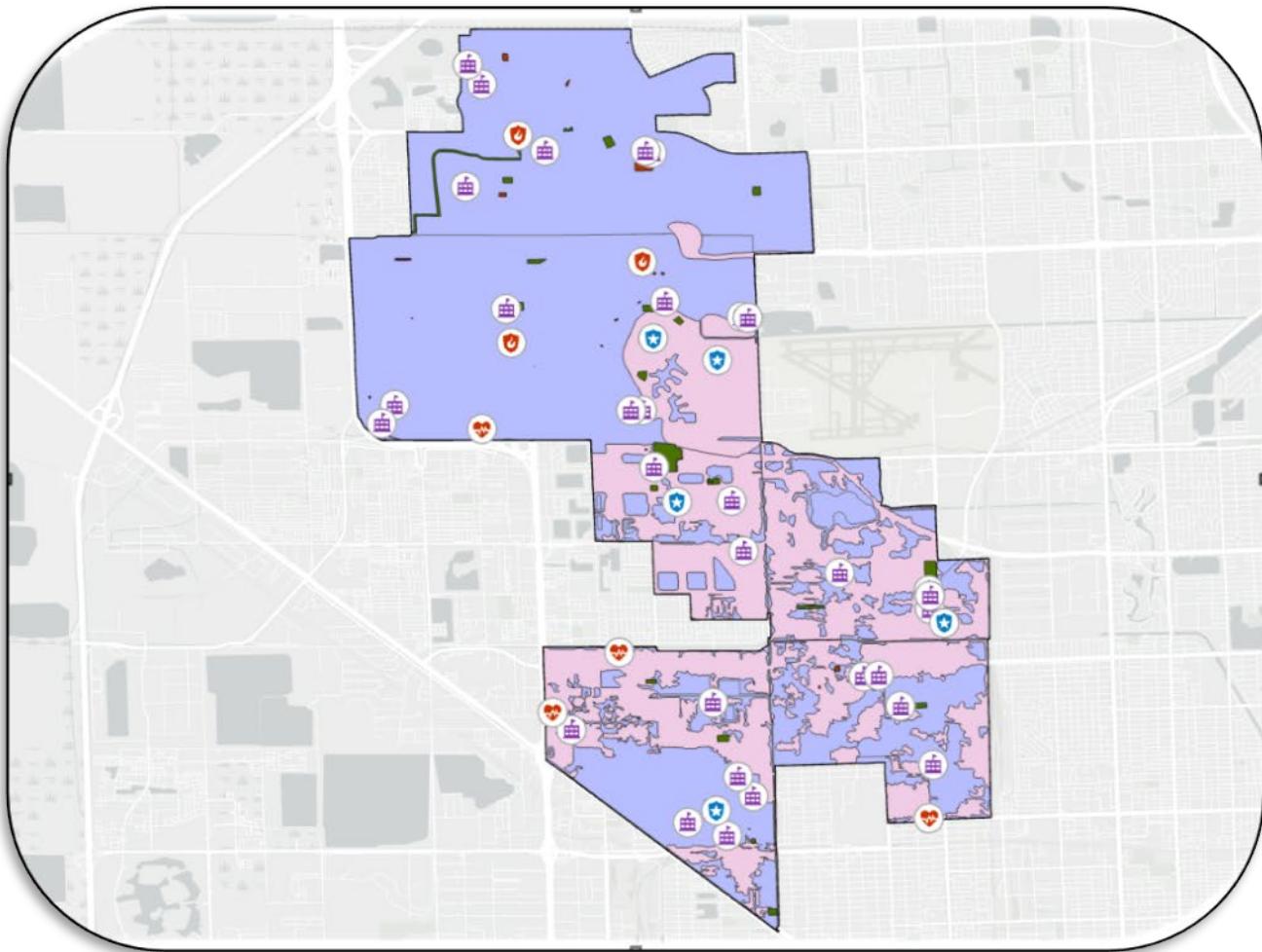
FLOOD ZONES – FLOODING RISK

-  VE – HIGH RISK, COASTAL
-  A – MODERATE TO HIGH
-  AE – MODERATE TO HIGH
-  AH – MODERATE TO HIGH
-  X – LOW TO MODERATE
-  D - UNDETERMINED
-  OPEN WATER



10 VIABLE VACANT
OR UNDER-
UTILIZED LOTS
IN FLOOD ZONE
'X'

COMMISSION DISTRICT 13 CLOSE-UP



1,114 POTENTIAL
UNITS

12,048,115
TOTAL PARCEL
AREA (SF)

31 UNDERUTILIZED
LOTS

38 VACANT LOTS

DISTRICT RESOURCES

- PUBLIC SCHOOL
- FIRE STATION
- POLICE STATION
- HOSPITAL

VACANT

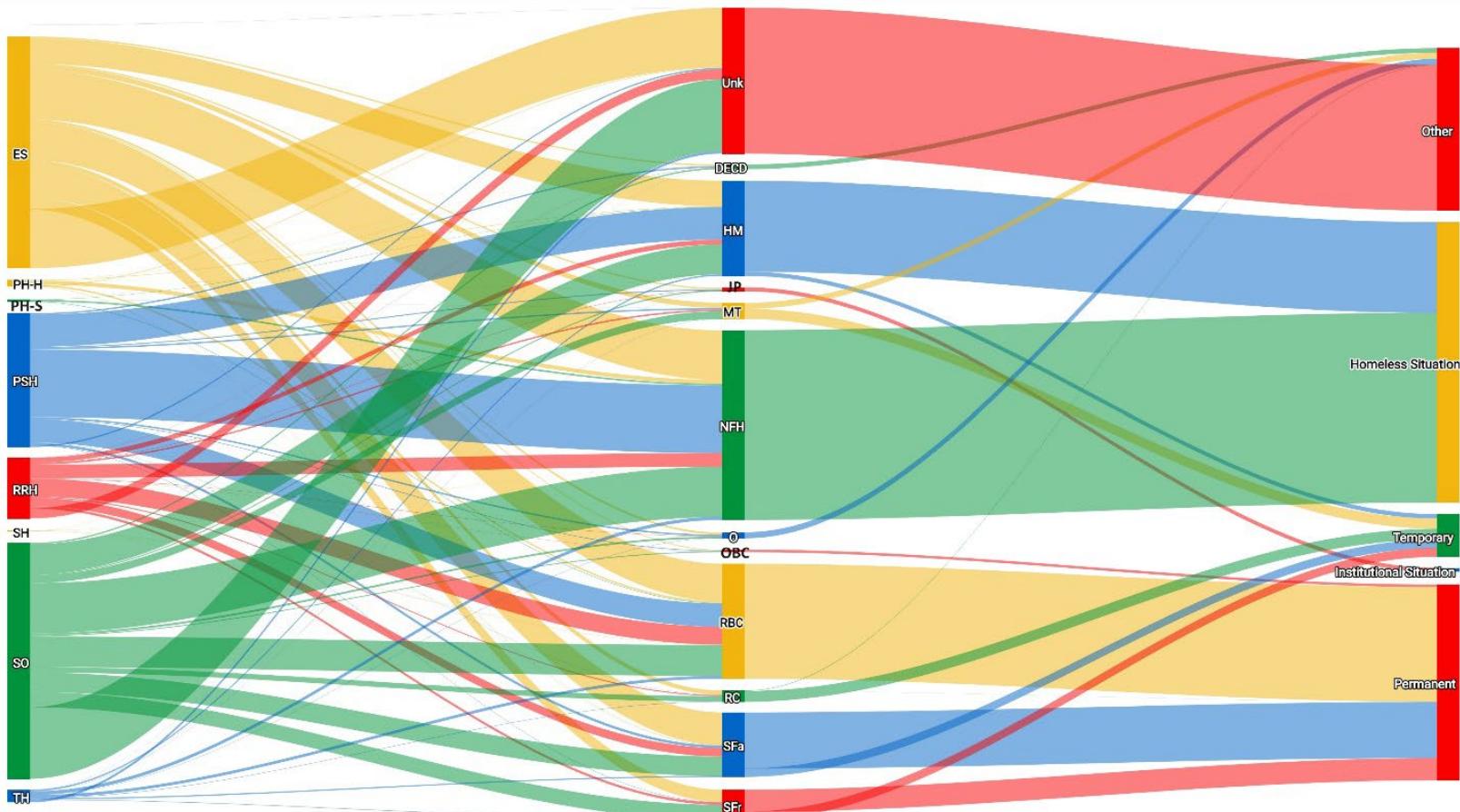
UNDERUTILIZED

FLOOD ZONES – FLOODING RISK

- VE – HIGH RISK, COASTAL
- A – MODERATE TO HIGH
- AE – MODERATE TO HIGH
- AH – MODERATE TO HIGH
- X – LOW TO MODERATE
- D – UNDETERMINED
- OPEN WATER

Appendix D

Destination categories of people exiting Miami-Dade County Homeless Trust project types (2022 to 2024)



Destination:

RC (Residential Care):

- Transitional housing for homeless persons (including homeless youth) (HUD)
- Long-term care facility or nursing home (HUD)
- Foster care home or foster care group home (HUD)
- Host Home (non-crisis) (HUD)
- Safe Haven (HUD)
- Moved from one HOPWA funded project to HOPWA PH (HUD)
- Residential project or halfway house with no homeless criteria (HUD)

MT (Medical Treatment):

- Psychiatric hospital or other psychiatric facility (HUD)
- Substance abuse treatment facility or detox center (HUD)
- Hospital or other residential non-psychiatric medical facility (HUD)

NFH (Not for habitation):

- Place not meant for habitation (e.g., a vehicle, an abandoned building, bus/train/subway station/airport or anywhere outside) (HUD)

JP (Jail or prison):

- Jail, prison, or juvenile detention facility (HUD)

RBC (Rental by client):

- Rental by client, no ongoing housing subsidy (HUD)

OCB (Owned by client):

- Owned by client, no ongoing housing subsidy (HUD)
- Owned by client, with ongoing housing subsidy (HUD)

SFa (Staying with Family):

- Staying or living with family, temporary tenure (e.g., room, apartment, or house) (HUD)
- Staying or living with family, permanent tenure (HUD)

Unk (Unknown):

- Client doesn't know (HUD)
- Client prefers not to answer (HUD)
- Any blank cell in destination column

DECD (Deceased):

- Deceased (HUD)

HM (Hotel or Motel):

- Hotel or motel paid for without emergency shelter voucher (HUD)
- Emergency shelter, including hotel or motel paid for with emergency shelter voucher, Host Home shelter (HUD)

O (Other):

- Other (HUD)

Exit Types:

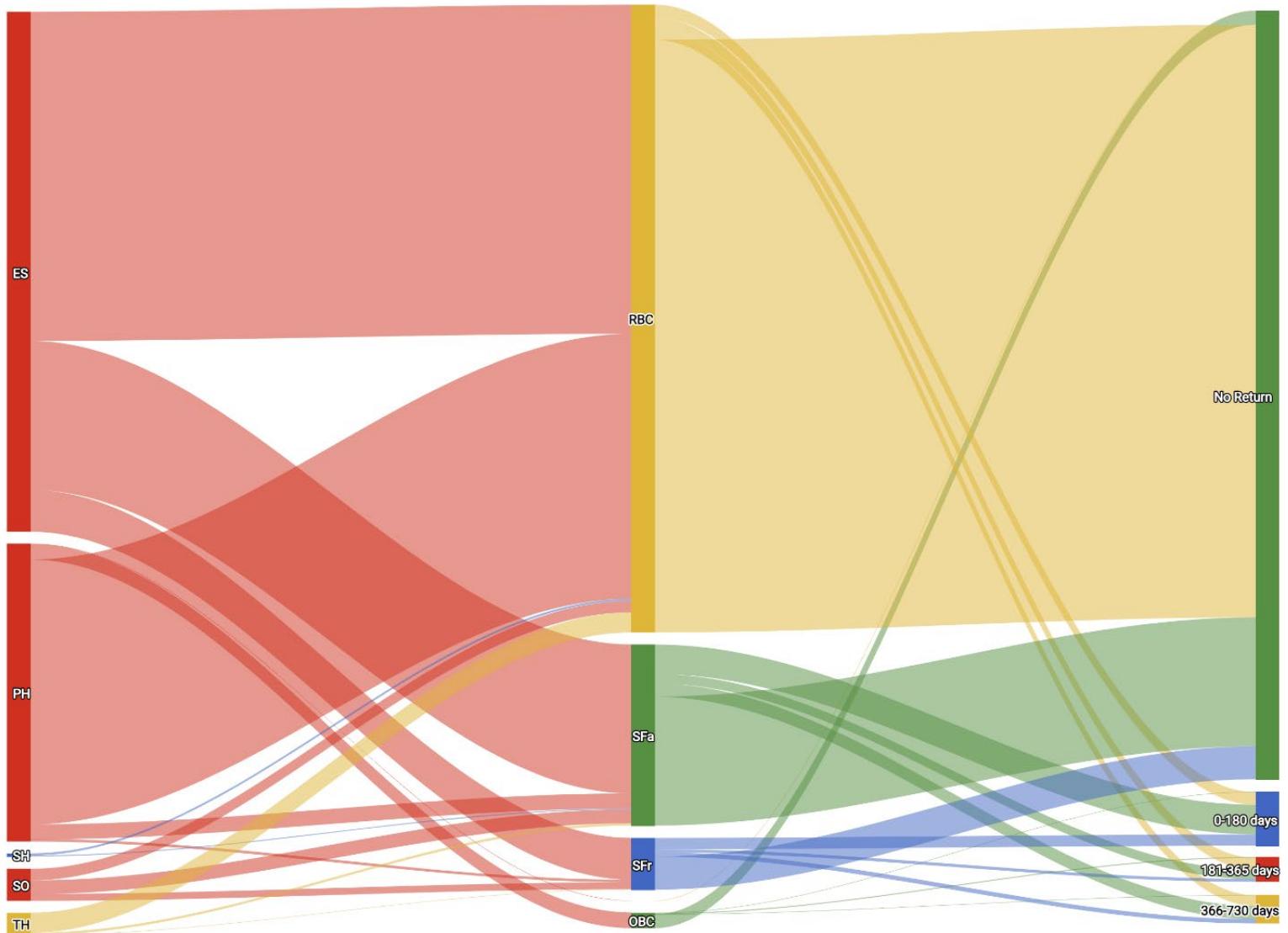
Destinations indicated with an cause leavers with those destinations to be completely excluded from the entire measure universe. Clients whose destination is indicated with an will be included in the measure universe.

Data Standards Response	Exit Destinations	SO	ES-EE	ES-NbN	TH	PH (all)	SH	SSO
Homeless Situations (100-199)								
101	Emergency shelter, including hotel or motel paid for with emergency shelter voucher, Host Home shelter	<input checked="" type="checkbox"/>						
116	Place not meant for habitation							
118	Safe Haven	<input checked="" type="checkbox"/>						
Institutional Situations (200-299)								
206	Hospital or other residential non-psychiatric medical facility	<input checked="" type="checkbox"/>						
215	Foster care home or foster care group home	<input checked="" type="checkbox"/>						
207	Jail, prison, or juvenile detention facility							
204	Psychiatric hospital or other psychiatric facility	<input checked="" type="checkbox"/>						
205	Substance abuse treatment facility or detox center	<input checked="" type="checkbox"/>						
225	Long-term care facility or nursing home	<input checked="" type="checkbox"/>						
Temporary Housing Situations (300-399)								
329	Residential project or halfway house with no homeless criteria	<input checked="" type="checkbox"/>						
314	Hotel or motel paid for without emergency shelter voucher	<input checked="" type="checkbox"/>						
312	Staying or living with family, temporary tenure	<input checked="" type="checkbox"/>						
313	Staying or living with friends, temporary tenure	<input checked="" type="checkbox"/>						
302	Transitional housing for homeless persons (including homeless youth)	<input checked="" type="checkbox"/>						
327	Moved from one HOPWA funded project to HOPWA TH	<input checked="" type="checkbox"/>						
332	Host Home (non-crisis)	<input checked="" type="checkbox"/>						
Permanent Housing Situations (400-499)								
426	Moved from one HOPWA funded project to HOPWA PH	<input checked="" type="checkbox"/>						
411	Owned by client, no ongoing housing subsidy	<input checked="" type="checkbox"/>						
421	Owned by client, with ongoing housing subsidy	<input checked="" type="checkbox"/>						
410	Rental by client, no ongoing housing subsidy	<input checked="" type="checkbox"/>						
435	Rental by client, with housing subsidy	<input checked="" type="checkbox"/>						
422	Staying or living with family, permanent tenure	<input checked="" type="checkbox"/>						

38

Data Standards Response	Exit Destinations	SO	ES-EE	ES-NbN	TH	PH (all)	SH	SSO
423	Staying or living with friends, permanent tenure	<input checked="" type="checkbox"/>						
Other (1-99)								
24	Deceased	<input checked="" type="checkbox"/>						
8	Client doesn't know							
9	Client prefers not to answer							
99	Data not collected							
30	No exit interview completed							
17	Other							

Miami-Dade County Homeless Trust exits to housing by type (2022-2024)



Destination:

HOPWA

- Moved from one HOPWA funded project to HOPWA PH (HUD)

OBC (Owned by client):

- Owned by client, no ongoing housing subsidy (HUD)
- Owned by client, with ongoing housing subsidy (HUD)

RBC (Rental by client):

- Rental by client, no ongoing housing subsidy (HUD)
- Rental by client, with ongoing housing subsidy (HUD)

SFa (Staying with family):

- Staying or living with family, permanent tenure (HUD)

SFr (Staying with friends):

- Staying or living with friends, permanent tenure (HUD)