



MIAMI BEACH

2008 – 2012

Consolidated Plan

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5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency

Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

Chapter 1: General

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary:

The City of Miami Beach is an entitlement grantee of federal funds. It receives an annual allocation of funding from the Community Development Block Grant (CDBG) program as well as the Home Investment Partnership (HOME) program which are both made possible through the U.S. Department of Housing and Urban Development (HUD). The City of Miami Beach also receives Florida's State Housing Initiative Partnership (SHIP) program dollars. The City is entitled to these funds because its population, housing, and/or demographic characteristics meet the formula requirements needed to obtain funding.

HUD requires the City of Miami Beach complete a five year Consolidated Plan that includes a housing assessment, market analysis and assessment of community development needs. The City is also required to evaluate the past performance of its 2003-2007 Consolidated Plan. The Consolidated Plan is meant to address the needs of low and moderate income persons and families, including homeless individuals. It establishes the City's program priorities, goals and objectives for community development programs and sets the framework for subsequent one year action plans that describe specific activities that will be funded through the City's grant programs.

Entitlement grantees, such as the City of Miami Beach, develop their own programs and funding priorities. However, they must give maximum feasible priority to activities which 1) benefit low and moderate income persons and households 2) aid in the prevention of elimination of slums or blight, or 3) meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community. Urgent needs must have no other financial resources available to meet such needs.

The Consolidated Plan, which also serves as an application for funding, must be prepared and adopted by the City before the City receives its allocation of funding from HUD.

Past Performance

Federal and State of Florida resources have aided the City of Miami Beach in funding and achieving high priority housing and community development goals and objectives that were identified in its 2003-2007 Consolidated Plan and its HUD approved 2001 Neighborhood Revitalization Strategy.

Some of the accomplishments completed under the City of Miami Beach's 2003-2007 Consolidated Plan are public service activities, rehabilitation and preservation of owner occupied housing units, multi-family rehabilitation for new rental opportunities, acquisition programs, homeownership assistance, and economic development initiatives for small businesses. All of these activities were targeted to low to moderate income households and areas within the City.

The City has invested in the public infrastructure of its low to moderate income neighborhoods to spur private investment. The City has also awarded CDBG/HOME funds to support the activities of the local Community Housing Development Organization (CHDO)/Community Development Corporation (CDC).

Public Services

Since 2003, the City has provided assistance to more than 75,000 residents of Miami Beach through a variety of public/social services. The services that have been offered within the last four years include the following:

- General Job Training to Low and Moderate Income Persons
- Job Training for the Disabled
- Food Assistance and Meal Delivery Programs to Elderly/Homebound Individuals and the Homeless
- Supportive Services for Persons with HIV/AIDS
- Supportive Services for Low to Moderate Income Persons and Families
- Youth Mentoring Services
- Pre-School and Child Care Services
- Health Services
- Housing Counseling for First Time Homebuyers

Housing Rehabilitation and Acquisition

The Miami Beach CDC (MBCDC) is a federally recognized Community Development Housing Organization (CHDO). As a local non-profit, the MBCDC has been awarded CDBG and HOME funds from the City to assist with multi-family rehabilitation and scattered site homeownership assistance throughout the City.

Economic Development Activities

During the 2003-2007 Consolidated Plan period, the City has continued to repay a \$4,000,000 Section 108 loan that assisted with financing economic development activities and neighborhood improvement projects in low to moderate income target areas.

The City has made funding available to assist local artists with low cost work space and cooperative technical facilities as part of a micro-enterprise initiative. Through this program, the City assisted 43 artists.

Area Benefit Public Improvement Activities

During the 2003-2007 Consolidated Plan period, the City of Miami Beach made funding available to address improvements in the City's predominately low to moderate income target areas. It completed the following activities:

- Acquired a Building to be Rehabilitated as a Senior Center.
- Carried Out Improvements to the Normandy Isle Park and Pool to Include New Playground and Recreational Fields.
- Rehabilitated the Rainbow Intergenerational Child Care Facility.
- Acquired and Rehabilitated the Miami Beach Community Health Center to Expand the Medical Space Needed to Increase Medical Services to the Area's Residents.
- Paid the Salary for a Full-Time Code Compliance Officer to Monitor the North Beach Target Areas and to Assist with the North Beach Economic Development Strategic Plan and Revitalization Strategy.

Fair Housing Activities

As a recipient of federal funds, the City of Miami Beach must also do its part to affirmatively further fair housing choice. Fair Housing laws prohibit discriminatory practice in the sale or rental of housing. In 2004, the City hired Housing Opportunities Project for Excellence, Inc. (H.O.P.E.) to complete an Analysis of Impediments to Fair Housing Choice (AI). The 2004 AI identified impediments such as residents not wanting certain housing projects located in their neighborhoods. This is also known as "NIMBY" – (Not in My Backyard). The AI indicated there was also evidence of discrimination based on race, disability and familial status. Through a contractual agreement, the City hired H.O.P.E to complete more than 40 fair housing education and outreach workshops throughout the City under the 2003-2007 Consolidated Plan period. Under the 2008-2012 Consolidated Plan period, the City of Miami Beach will update its AI and determine whether other actions are needed to affirmatively further fair housing choices for all in the City.

Other Resources

During the 2003-2007 Consolidated Plan period the City of Miami Beach also had access to Emergency Shelter Grants (ESG), another federal program, in which it utilized funds to support the City's Office of Homeless Coordination and developed activities to provide

emergency shelter and transitional housing services. It also received American Dream Downpayment Initiative (ADDI) dollars to further support programs for first-time home buyers looking to purchase within Miami Beach. The City was also able to leverage Miami-Dade County surtax dollars, a local dedicated documentary stamp (tax) for housing. The City no longer receives ESG or ADDI funds but will continue homeless coordination and first time homebuyer activities.

2008-2012 Consolidated Planning Activities

As part of the planning process for the Consolidated Plan, updated housing and homeless information was obtained and assessed to identify any significant change in needs since the 2003-2007 Consolidated Plan was developed. The data provides insight into the current needs of the community. Among housing resources available for review was the 2000 Comprehensive Housing Affordability Strategy (CHAS) data, HUD low and moderate income special tabulation data, U.S. Census/American Community Survey (ACS) data, University of Florida Bureau of Business and Economic Research (BEBR), Claritas data and information available from the State of Florida Housing Data Clearinghouse.

The City's 2003-2007 Consolidated Plan, Action Plans, Consolidated Annual Performance and Evaluation Reports (CAPERS) and appropriate City staff were also consulted as part of the 2008-12 Consolidated Plan process. In addition, the following local documents were reviewed: the City's Local Housing Assistance Plan, Capital Improvement Program, Neighborhood Revitalization Strategy, strategic planning documents, internal data, and surveys conducted since the 2003-2007 Consolidated Plan was developed. The strategic plan for the City of Miami Beach Public Housing Authority was also consulted.

Consultation and Citizen Participation

As part of the 2008-2012 Consolidated Plan process, various agencies were contacted for information related to the plan's development. In addition, many of the service providers that serve the Miami Beach community outlined their needs in the City's annual Request for Proposals process, providing for significant information about the populations served in Miami Beach.

The Consolidated Plan was made available for public comment. Local agencies and service providers had additional opportunities, through the 30 day comment period, to provide input into the development of the Consolidated Plan.

As a recipient of federal funds, the City of Miami Beach utilized its Citizen Participation Plan. The Citizen Participation Plan sets forth the City's policies and procedures for involving the community in developing the Consolidated Plan, incremental Action Plans, any substantial amendments to such plans, and for developing the Consolidated Annual Performance Report (CAPER). Below is a summary of all the opportunities for citizen input in the development of the 2008-12 Consolidated Plan.

Summary of Citizen Participation Process Activities

- Community Development Advisory Committee Meeting – December 18, 2007

- Community Development Advisory Committee Meeting – January 22, 2008
- Community Development Advisory Committee Meeting – March 18, 2008
- Request for Proposal Process - February 12 to March 13, 2008
- Community Development Advisory Committee Meeting – May 6, 2008
- Community Development Advisory Committee Meeting – May 13, 2008
- Pre-Development Public Hearing – May 29, 2008
- Plan Consultation Process – May and June 2008
- Inter-Agency Consultation – May and June 2008
- Publication of Plan for 30 Day Public Comment Period/Including Comment from Other Jurisdictions - June 12, 2008 to July 12, 2008
- Pre-Adoption Public Hearing - July 9, 2008
- Commission Approval – July 16, 2008

Community Profile

The City of Miami Beach was founded in 1913 and originally incorporated in 1915 as Ocean Beach. The name later changed to Miami Beach in 1917. Since its founding, the City has undergone many demographic changes and an economic resurgence in the 1980s and 1990s in the Art Deco/South Beach area. These changes have generated new housing and community development needs and priorities in the community. The City of Miami Beach is rich with history and diversity as documented, by the buildings, photos and monuments that tell its story.

The City is approximately 7.1 square miles and in 2000 had a population of 87,933 persons and 59,723 housing units according to the U.S. Census. Of those housing units, 46,914 were occupied. The City has 7 miles of Beach, 3 golf courses, 20 parks and a host of arts and cultural venues, restaurants and entertainment.

The City of Miami Beach is grouped into three major areas: North Beach, Middle Beach and South Beach. The areas with low to moderate income concentrations are in the areas of North Beach and parts of South Beach. These areas generally overlap with the areas of minority concentration. Because North Beach was not experiencing the economic revitalization that was being experienced by other parts of the City in the 90s, the City developed and adopted a Neighborhood Revitalization Strategy (NRS) in 2001 that focused on the North Beach area. The NRS was approved by HUD. A redevelopment plan is also approved for the area. Many parts of the North Beach area are included in a State-designated Enterprise Zone, including all of the commercial areas and portions of the residential neighborhoods. The Enterprise Zone is currently being expanded.

North Beach is the northernmost section of Miami Beach and encompasses the area of 63rd Street north to 87th Street and Biscayne Bay east to the Atlantic Ocean. According to the City's NRS, the North Beach area is culturally diverse and predominantly poor with a few pockets of affluence. Most of the residents live in multi-unit rental housing. In more recent years, the regional housing boom led to a surge in residential activity in the North Beach area. During the 2008-2012 Consolidated Plan period, there will be continued focus on revitalizing North Beach.

Housing Needs & Problems

The Consolidated Plan process requires a comprehensive housing assessment be undertaken to address current housing needs in the City, including disproportionate needs. The basis of the unit and household information stems from the U.S. 2000 Census. Below are some of the significant findings of the assessment.

Finding #1: Approximately 76 percent of households earning less than 80 percent of the area median income are experiencing some type of housing problem.

Finding #2: In general, low-income families face more housing problems than non-related or elderly households. Almost all of small-related (87%) and large (98%) low-income families live in substandard, overcrowded conditions or are cost burdened.

Finding #3: Homeowners are less likely to experience housing problems than renters. In Miami Beach, 69 percent of low-income homeowners (earning 0-80% AMI) experience housing problems in comparison to 78 percent of renters for the same income group.

Finding #4: According to the January 2008 homeless census, only 98 homeless persons were living within the City of Miami Beach – a record low in the City.

Finding #5: Extremely low-income households that are either cost burdened or are living in substandard conditions are on the verge of homelessness. Between 2008 and 2012, it is estimated that this at-risk population will grow from 16,211 to 16,401 households for Miami Beach.

Finding #6: The number of low-income elderly households with housing needs in Miami Beach is expected to grow from 3,968 to 4,014 between 2008 and 2012.

Finding #7: In 2006, Miami Beach had 14,464 persons living with a disability. . Among those households, 39 percent are living below the poverty line.

Finding #8: Currently, the waiting lists for housing assistance in Miami Beach are closed. As of last year, 242 families were on the Public Housing waiting list and 734 families were on the Section 8 waiting list.

Finding #9: In 2007, 8,500 individuals living with HIV/AIDS in the County were in need of housing assistance, yet only 1,200 received subsidies.

Finding #10: Approximately 47,726 units in Miami Beach are at high risk for lead-paint hazards.

Housing Market Analysis

The housing analysis provides an estimate of the current and projected supply of housing in the City of Miami Beach. The housing inventory is examined, including the type, age, and condition of the existing housing stock. Next, housing occupancy and vacancy rates, housing sales trends and rental housing trends are all analyzed to determine the residential market activity in the area.

In 2007, there were approximately 65,973 housing units in Miami Beach. Originally built as a vacation resort and destination, most of the units in Miami Beach are small studio efficiencies and one bedroom units. Nearly all of the housing in the City (92%) is multifamily units (from townhouses to high-rises).

The housing units are characteristically old, with more than 50,000 of the units more than 25 years. Half of those units are more than 50 years older. The age of the housing stock also means more units are at risk of having lead-paint hazards.

Housing units are considered to be **substandard** if they lack complete kitchen or plumbing facilities or are **overcrowded** (more than one person per room). The 2006 American Community Survey estimated that 2,354 households were living in substandard conditions in Miami Beach, mostly as a result of overcrowding. Applying a similar ratio to the total housing supply in Miami Beach produces an estimate of 3,738 and 3,763 substandard housing in 2008 and 2012.

The City has also had to contend with rapid appreciation in its housing market. A significant number of affordable rentals were lost to condo conversion. In Miami Beach, 4,903 rental units were converted over the past five years. Housing prices outpaced the incomes of the areas residents who primarily work in the City's service and tourism industry. As property values soared, the median price for a condo in Miami Beach rose to \$348,450. The median priced single family house was \$1,150,000.

Rental rates have been much more stable in Miami Beach. According to REIS, Inc., the average rent rose from \$1,135 in 2000 to \$1,527 in 2007 – an 35% increase. Monthly rents in Miami Beach range from \$1,092 for a studio, \$1,406 for a one-bedroom, \$1,956 for a two-bedroom, and \$3,019 for a three-bedroom apartment.

In order to afford a median priced single family house in Miami Beach (\$1,150,000), a household must earn over \$400,000 each year. To purchase a condominium (\$348,450), a household must have an income of at least \$123,000. In other words, a household must earn nearly 2.5 times the City's area median income. Due to the inhibiting costs of property taxes and insurance, many low-income households would not even qualify for a mortgage. This disparity accounts for the overall low homeownership rates in the City (37%).

While the majority of households rent their homes, few can afford the high monthly payments. A household must earn \$61,100/year to afford the average two-bedroom rental apartment in Miami Beach. The market rent is more than double the amount that a low-income family can afford. In order to make the units affordable, low, very low and extremely low-income households would require \$13,900, \$10,900 and \$6,500 in annual subsidies.

The demand for housing is expected to remain steady as Miami-Dade County braces for approximately 1 million new residents in the next 30 years.

The market analysis also revealed the following:

- In 2000, two-thirds of the census tracts in Miami Beach were minority-majority neighborhoods (Census Tracts 39.05, 39.01, 39.07, 44.02, 42.02, 44.01, 43.00, and 41.01).

- Claritas' 2007 Demographic Snapshot Report estimated that 17 percent of families were living below the poverty level in Miami Beach.

Barriers to Affordable Housing

Some of the barriers to affordable housing identified in the 2008-2012 Consolidated Plan include the high cost of construction, high cost of living, costly requirements of historic preservation, and lack of incentives to build affordable housing. The City, as a recipient of SHIP funds, will reinstate its affordable housing advisory committee in 2008 to address regulatory barriers to affordable housing defined in its Comprehensive Plan policies.

Homeless Needs & Strategy

Many circumstances force individuals to become homeless. Causes range from substance abuse problems, economic factors, mental illness, domestic violence, unemployment, and numerous other issues. However, those in greatest danger of becoming homeless include extremely low-income households that are already experiencing housing problems. Between 2008 and 2012, it is estimated that this population will grow from 16,211 to 16,401 households in Miami Beach.

While Miami Beach does not have any homeless facilities within its boundaries, the City contributes to the Miami-Dade Homeless Trust and other homeless facilities which provide shelter on a countywide basis. The City receives 10 beds out of the 400 provided by the Homeless Trust. The City also utilizes \$500,000 in resort funds to purchase additional beds at the Salvation Army (41 beds), Rescue Mission (15 beds), and Camillas House (as available). The City will continue with these efforts and the activities facilitated through the City's Office of Homeless Coordination.

Anti-Poverty Strategy

The City will establish countywide partnerships with both public and private entities to continue to address the needs of the most vulnerable – those individuals living at or below the poverty line. Where practical, the City will utilize CDBG dollars to explore the development of such programs that prevent, reduce or assist in reducing the number of poverty level individuals and families in the City.

Fair Housing Needs & Strategy

The City will undertake activities to affirmatively further fair housing, including updating its Analysis of Impediments to Fair Housing (AI) and Fair Housing Action Plan. The City will implement fair housing initiatives to promote non-discriminatory practices in the sale or rental of housing throughout the City. Any impediments identified will also be addressed in the City's Fair Housing Action Plan.

Lead Based Paint Needs & Strategy

Lead can be found in homes painted prior to 1978, and especially in homes built prior to 1950, particularly if the house has visible areas of peeling or flaking paint. In Miami Beach, over 85% of the housing stock is 25 years or older. The City will monitor lead based hazards and incorporate lead education and abatement activities into its housing programs.

Non-Homeless Supportive Housing Needs & Strategy

In addition to programs offered by the Housing Authority of the City of Miami Beach (HACMB), the Miami-Dade Housing Agency (MDHA) and City of Miami Beach provide supportive housing and services for special needs residents, including elderly, frail elderly, homeless, mentally disabled, veterans, substance abusers and HIV/AIDS households. Social services for these residents are provided by the Miami-Dade Department of Human Services and numerous local nonprofit organizations. The City of Miami Beach will continue to fund public service activities that address non-homeless supportive needs.

Public Housing Needs & Strategy

The City of Miami Beach is served by the Housing Authority of the City of Miami Beach (HACMB). However, the HACMB is independent from the City of Miami Beach. The HACMB provides those in need with quality, affordable housing in an economically mixed setting while promoting resident self-sufficiency and fostering strong neighborhoods.

Currently, the HACMB oversees the City's public housing and private rental housing (Section 8) programs. The Agency's projects include Rebecca Tower South, a thirteen-story elderly designated public housing building with 200 units (120 efficiencies and 72 one bedrooms, and 8 two bedrooms), and Rebecca Tower North, a thirteen-story elderly designated Section 8 new construction building with 200 units (120 efficiencies and 80 one bedrooms). HACMB also owns a historic three-story building at 211 Collins Avenue. The 16 units (1 efficiency, 11 one bedrooms, 4 two bedrooms) are rented to Section 8 Housing Choice Voucher holders. In all, the HACMB administers 2,508 Section 8 vouchers. Federal funds have been made available to renovate some of the City's public housing.

The City's 2008-12 Consolidated Plan is consistent with the HACMB 2007-11 Strategic Plan. Because HACMB is its own entity, they develop and implement their own strategic plan that the City approves of and supports.

2008-2012 Consolidated Plan Objectives and Activities

During the Consolidated Plan process, several needs were identified as priority in the City. To address those needs, the following local objectives have been identified. They are not identified in any particular order.

City of Miami Beach Local Objectives

Objective #1	Improve Health, Safety, Welfare, Recreational and Other Opportunities
Objective #2	Revitalize Neighborhoods
Objective #3	Create and/or Retain Jobs
Objective #4	Provide for Affordable Housing Opportunities
Objective #5	Provide Services for the Homeless Population and Persons at Risk of Becoming Homeless
Objective #6	Provide Public Services to Low/Moderate Income Residents
Objective #7	Leverage Federal Dollars to Encourage Private Development
Objective #8	Ensure Compliance with Equal Opportunity and Fair Housing Laws
Objective #9	Remove Architectural Barriers
Objective #10	Continue to Provide Planning and Administrative Support
Objective #11	Discourage and/or Minimize Displacement and Ensure Adequate Benefits
Objective #12	Provide Assistance as Needed to Threats to Public Health, Safety, or Welfare
Objective #13	Eliminate Slum and Blighted Conditions
Objective #14	Encourage the Preservation of Historic Structures
Objective #15	Provide Affordable Child Care Services

The activities planned to address the needs are a continuation of those identified in previous planning processes and which remain a priority. A summary of the general types of activities that will be undertaken in the 2008-12 Consolidated Plan is listed below.

Housing Activities:

- Acquisition and Disposition
- Fair Housing Activities
- Multifamily Housing Rehabilitation
- Owner-Occupied Rehabilitation
- Direct Homeownership Assistance
- Code Compliance

Homeless Activities:

- Emergency Shelter/Transitional Housing
- Homeless Prevention
- Outreach

Non-Housing Activities:

- Child Care Services
- Economic Development
- Employment Training
- General Public Services
- Health Services
- Public Facilities and Improvements
- Repayment of Section 108 Loan Principal
- Senior Programs and Senior Services
- Services to Persons with Disabilities
- Youth Programs
- North Beach Neighborhood Revitalization Strategy

In March 2006, HUD finalized a national outcome performance measurement system and began requiring its use by grantees to enable HUD to collect information on the outcomes of activities funded with CPD formula grant assistance. While the City has local objectives, all activities must tie into the national outcomes and objectives provided by HUD. Those objectives are linked to HUD's strategic plan for 2006 to 2011 to expand access to affordable housing, foster suitable living environment and expand economic opportunities.

The potential outcomes include: availability/accessibility, affordability and sustainability. The accomplishment data is entered into the Integrated Disbursement and Information System (IDIS) and will be aggregated at the national level to provide HUD with the information necessary to show the national results and benefits of the expenditure of federal funds using CPD formula grant programs.

Utilizing HUD's required national performance measurement system; the following is a summary of the objectives (quantifiable results) and proposed outcomes (intent of objective/activities) for the 2008-12 Consolidated Plan. Each year, the City will measure its success and effectiveness against the objectives outlined in the Consolidated Plan.

2008-2012 HOUSING STRATEGIC PLAN OBJECTIVES AND OUTCOMES

PRIORITY OBJECTIVES	PROPOSED ACTIVITIES/PROJECTS	OUTCOME STATEMENT	INDICATOR PERFORMANCE MEASURE	5 YEAR GOAL	FUNDING SOURCES
Decent Housing	Housing Rehabilitation	Improve availability and accessibility of decent housing in the City in an effort to maintain/improve housing stock conditions for low/mod households.	Homes Rehabilitated	50 Units	CDBG HOME SHIP
Decent Housing	Scattered Site Home Purchase Assistance (Down Payment/Closing and Mortgage Buy Down)	Improve affordability of decent housing within City for low/mod households.	Homes Purchased	50 Units	CDBG SHIP
Decent Housing	Scattered Site Home Counseling	Improve availability and accessibility of decent housing in the City.	Persons Counseled	300 Persons	CDBG
Decent Housing	Multi-Family Housing Rehabilitation Program	Improve availability and accessibility of decent rental housing in the City.	Rental Units Rehabilitated	100 Units	HOME, CDBG and Private Investment
Decent Housing	Analysis of Impediments to Fair Housing Update and Outreach Activities	Improve availability and accessibility of decent housing opportunities in the City.	Preparation of An Updated Analysis of Impediments to Fair Housing Training Sessions	1 Plan 50 Sessions	CDBG
Suitable Living Environment	Code Compliance	Encourage suitable living environments that promote sustainability in the City.	Number of Code Violations Detected and/or Corrected as a Direct Result of Program Assistance	50 Units	CDBG

2008-2012 COMMUNITY DEVELOPMENT STRATEGIC PLAN OBJECTIVES AND OUTCOMES

PRIORITY OBJECTIVES	PROPOSED ACTIVITIES /PROJECTS	OUTCOME STATEMENT	INDICATOR PERFORMANCE MEASURE	5 YEAR GOAL	FUNDING SOURCES
Economic Opportunity	Job Training/Public Service	Improve availability and accessibility of jobs to low/mod persons.	Job Training	100 Persons Trained	CDBG
Suitable Living Environment	Street/Sidewalk Improvements Landscaping Neighborhood Park Improvements Street Lighting	Encourage suitable living environments that promote sustainability in the City.	Physical Improvements Made to Benefit Low to Moderate Income Persons in Target Areas Including North Beach Revitalization Area	2 Public Facility Projects	CDBG/Section 108, RDA
Economic Opportunity/ Suitable Living Environment	Public Service Activities: Child Care Services General Public Services Health Services Senior Programs and Senior Services Services to Persons with Disabilities Youth Programs	Promote economic opportunities and/or suitable living environment with new/improved access to public services.	Persons Assisted	60,000 Persons	CDBG

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

Introduction

Community Development Block Grant (CDBG) entitlement communities (municipalities) must meet the population threshold of 50,000 or greater to be eligible for direct CDBG funding. According to the American Community Survey, the City of Miami Beach had a population of 83,707 in 2006. Entitlement means the City is eligible to receive Community Development Block Grant (CDBG) dollars on an annual basis through a formula utilized by HUD. The formula addresses the City's extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas. The CDBG program, established in 1974, is designed to help communities, such as Miami Beach, remain viable by providing decent housing, a suitable living environment, and by expanding economic opportunities principally for low and moderate income persons. The City is expected to carry out a wide range of community development activities directed toward revitalizing neighborhoods, promoting economic development, and providing improved community facilities and services.

Entitlement communities develop their own programs and funding priorities. However, they must give maximum feasible priority to activities which 1) benefit low and moderate income persons and households 2) aid in the prevention or elimination of slums or blight, or 3) meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. CDBG funds may not be used for activities which do not meet these broad national objectives.

The City of Miami Beach also receives HOME Investment Partnership (HOME) program funds which is another federal program. HOME is the largest Federal block grant available to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. HOME is designed to promote affordable housing and is geared toward assisting low income households (80% of the area median income or lower).

With the aid of Federal and State funding, the City has been able to accomplish many of its community and economic development goals for its low-and moderate-income households and target areas and will continue to do so.

The Consolidated Plan

The Consolidated Plan is a strategic document that outlines 3 to 5 years of an entitlement community's planning and development. The Consolidated Plan must be prepared and adopted by the local government before the City can receive its allocation of funding from HUD. The Consolidated Plan also consists of 1 year action plans.

The Consolidated Plan is:

- A collaborative process that produces a unified vision for community development actions
- A comprehensive housing affordability strategy
- A set of long and short term community development objectives
- An application for funding for CDBG and HOME
- A strategy for carrying out HUD Programs
- A management tool for tracking results

Geographic Areas

The northern and southern part (North Beach and South Beach) of Miami Beach contain the highest concentration of low and moderate income persons in the City. Public service assistance activities are generally directed and made available on a citywide basis.

Citywide, extremely low, very low and low-income residents accounted for 21,504 households in 2000. According to the U.S. Census, over half the residents in half of the City's census tract earned less than 80 percent of the area median income. All area wide benefit activities the City will undertake during the 2008-12 Consolidated Plan period will take place in designated community development target areas. These target areas, based on Census 2000 data contain census tract/block groups have a concentration of low-to-moderate income households. This means more than 50% of the households have incomes at or below 80% of the area median income. The census tracts with low-to-moderate income concentration include 39.07, 42.02, 44.02, 39.01, 39.05, 45.00, and 44.01. Also In 2000, two-thirds of the census tracts in Miami Beach were minority-majority neighborhoods (Census Tracts 39.05, 39.01, 39.07, 44.02, 42.02, 44.01, 43.00, and 41.01). All with the exception two of the low income and racially concentrated Census Tract/Block Groups overlap.

CDBG and HOME funded housing activities are allocated both citywide as well as in target areas. Direct assistance housing such as home repair, purchase assistance and HOME funded Community Housing Development Organization (CHDO) are some of those activities.

Basis for Allocation

Housing is a high priority need. The large amount of very low and low income households in the City serves as the basis for allocating funds to housing projects for those 80% AMI or lower. The areas where there is a concentration of low income and minorities are also the areas that require revitalizing, hence projects geared toward improving public facilities and other physical improvements are also a priority. In an effort to not promote the concentration

of low income and minorities in any one area, the City has allocated much of the housing funds to target projects on a Citywide basis. The needs identified in the Consolidated planning process indicate public service is a priority for fund allocation as well.

Obstacles

The obstacles to meeting underserved needs will continue to be funding. There is generally more demand than supply of funding to address underserved needs. A continuing obstacle will be the cost of housing along Miami Beach. As areas have redeveloped and revitalized, the price associated with providing affordable housing opportunities has increased.

Figure 1: The City of Miami Beach Census Tracts

City of Miami Beach 2000 Census Tracts

Color shaded areas indicate density of Low/Moderate income persons by block groups. (Information source: U.S. Bureau of the Census)



Neighborhood Services Department, Housing and Community Development Division
January 2004

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response

Lead Agency

The City of Miami Beach Housing and Community Development Division, which is part of the Neighborhood Services Department, is charged with the responsibility of administering Federal and State programs that are meant to develop decent affordable housing and revitalize urban neighborhoods through community and economic development initiatives.

The Planning Process

The City has established housing, community, and economic development priorities through a variety of planning activities that include its previous Consolidated Plan, Comprehensive Plan, redevelopment plans, community surveys and Local Housing Assistance Plan. In addition to these resources, the City of Miami Beach annually requests proposals for housing and community development projects, which are reviewed by the City's Community Development Advisory Committee (CDAC).

The CDAC reviews funding requests for the CDBG program. The CDAC is a 14-member volunteer board appointed by the City Commission. The City received 33 project proposals for consideration for Fiscal Year (FY) 2008-09.

The updated data for the City's 2008-2012 Consolidated Plan was gathered from various sources including, but not limited to, the Comprehensive Housing Affordability Strategy (CHAS) data, HUD low and moderate income special tabulation data, U.S. Census data, the Florida Clearinghouse, University of Florida Shimberg Center and Claritas.

CDBG & HOME Low-Moderate Income Area Data

The income limits table used to provide low-moderate income estimates have been "benchmarked," using the income data in Census 2000. Estimates are calculated at three income levels: Moderate Income (80 percent), Low Income (50 percent), and at the Very Low Income (30 percent). Estimates are calculated for (1) the number of family households below each income level; (2) the number of non-family households below each income level; (3) persons in family households below each income level; (4) persons in non-family households below each income level; (5) total households below each income level; and (6) total persons in households below each income level.

Comprehensive Housing Affordability Strategy (CHAS) Data

The Comprehensive Housing Affordability Strategy (CHAS) data is used by CDBG and HOME jurisdictions to prepare their consolidated plans. This data contains Census 2000 special tabulation data showing housing problems and the availability of affordable housing. This data is based on the 2000 Census special tabulation data and median family incomes are based on metropolitan area definitions at the time of the 2000 Census. As new data is derived from the 2010 Census, HUD will provide updated information for jurisdictions to work with.

Consultation – Agencies and Service Providers

Consultation with local service providers and agencies is a critical part of the Consolidated Plan process because it helps identify where needs exist in service delivery. It also indicates where there is room for coordination of services or where existing services in the community can be supported through federal resources.

As part of the 2008-2012 Consolidated Plan process various agencies were contacted for information necessary to develop the plan. Many of the service providers that serve the community outlined their needs in the Request for Proposals process.

The Plan was made available for public comment. Agencies and service providers had additional opportunities, through the 30 day comment period, to provide input into the development of the 2008-12 Consolidated Plan.

Citizen Participation (91.200 (b))

2. Provide a summary of the citizen participation process.

3. Provide a summary of citizen comments or views on the plan.

A summary of citizens comments can be viewed under Exhibit.

4. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

5. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

Citizen Participation Plan Process

The City of Miami Beach followed its established Citizen Participation Plan that is in accordance with the rules and regulations set forth in 24 CFR Part 91.105. As a recipient of federal funds, the City of Miami Beach must implement a Citizen Participation Plan that sets forth the City's policies and procedures for involving the community in developing the Consolidated Plan, incremental Action Plans, any substantial amendments to such plans, and for developing the Consolidated Annual Performance Report (CAPER). Below is a summary of all the opportunities for citizen input in the development of the 2008-12 Consolidated Plan.

Summary of Citizen Participation Process Activities

- Community Development Advisory Committee Meeting – December 18, 2007
- Community Development Advisory Committee Meeting – January 22, 2008
- Community Development Advisory Committee Meeting – March 18, 2008
- Request for Proposal Process - February 12 to March 13, 2008
- Community Development Advisory Committee Meeting – May 6, 2008
- Community Development Advisory Committee Meeting – May 13, 2008
- Pre-Development Public Hearing – May 29, 2008
- Plan Consultation Process – May and June 2008
- Inter-Agency Consultation – May and June 2008
- Publication of Plan for 30 Day Public Comment Period/Including Comment from Other Jurisdictions - June 12, 2008 to July 12, 2008
- Pre-Adoption Public Hearing - July 9, 2008
- Commission Approval – July 16, 2008

Summary of Efforts to Broaden Citizen Participation

Notices of all public hearings were published at least two weeks prior to the hearings, in a non-legal section (i.e. display advertisement) of at least one newspaper of general circulation. The Request for Proposals application process was also published in a non-English newspaper.

In addition to the two public hearings required to be held regarding the 2008-12 Consolidated Plan (one at the pre-development stage and one after the plan is drafted, but prior to adoption), City staff met as necessary with the Community Development Advisory Committee (CDAC). The CDAC is a 14-member volunteer board that is appointed by the City Commission. The CDAC members reviewed CDBG project funding requests.

In 2007, the City completed a community satisfaction survey which over 1000 residents and 500 businesses participated. Phone surveys were conducted in both English and Spanish. The surveys provided the City with the information needed to develop, improve and implement strategic priorities for the future of the City. The 2007 survey was a follow up to the initial community satisfaction survey conducted in 2005.

Any comments received from the public pertaining to the Consolidated Plan/Action Plan will be addressed in format prescribed the City's Citizen Participation Plan. Written comments received are included under "Exhibits".

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

Institutional Structure Defined

While the Housing and Community Development Division serves as the lead agency, the Consolidated Plan is implemented with the assistance of various non profit social service providers, the Miami Beach Community Development Corporation (which also functions as a Community Housing Development Organization (CHDO), the Miami Beach Housing Authority and various other for profit entities.

The Division also strengthens efforts of the continuum of care for homelessness by providing emergency shelter and other support services for homeless individuals and families, and/or interim assistance for the prevention of homelessness.

The City previously collaborated with the other local entitlement jurisdictions of Miami-Dade County, City of Miami, City of Hialeah and City of North Miami in the creation of a "Metropolitan Fair Housing Advisory Committee" as part of its effort to complete an updated Analysis of Impediments to Fair Housing Choice report, which was prepared by H.O.P.E, Inc.

Strengths & Gaps in the General Program Delivery

The strength in the delivery system is that the various entities are established and have experience in carrying out a wide variety of housing and community development projects. Where there are opportunities to improve the delivery system, the City of Miami Beach will continue to provide technical assistance and training to its non-profit housing and social services providers to develop and enhance the City's collective delivery systems.

Strengths and Gaps in Public Housing Service Delivery

Public housing is funded by the federal government and administered by the Housing Authority of the City of Miami Beach (HACMB).

The HACMB is governed by a board of officials that are generally called "commissioners." Commissioners are appointed by the City of Miami Beach, in accordance with state housing law and generally serve in the same capacity as the directors of a corporation. The board of commissioners establishes policies under which the HACMB conducts business, and ensures that those policies are followed by HACMB staff. The board is responsible for preserving and expanding the agency's resources and assuring the agency's continued viability and success.

Formal actions of the HACMB are taken through written resolutions, adopted by the board and entered into the official records of the HACMB. The principal staff member of the HACMB is the executive director, who is selected and hired by the board. The executive director oversees the day to day operations of the HACMB and is directly responsible for carrying out the policies established by the commissioners. The executive director's duties include hiring, training, and supervising the HACMB staff, as well as budgeting and financial planning for the agency. Additionally, the executive director is charged with ensuring compliance with federal and state laws, and program mandates.

The HACMB is able to apply for funds by the City of Miami Beach for housing construction activities. The application is reviewed by the CDAC and City's Housing and Community Development Division.

Should the HACMB be awarded funds from the City of Miami Beach, a binding subrecipient agreement is established. There is a coordinated effort to ensure consistency between the HACMB Plan and the City's Consolidated Plan.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

The overall standards that will be used to monitor the management and implementation of the City's Consolidated Plan are the applicable laws found in the Code of Federal Regulations, Title 24 which pertains to HUD. In addition, policy memorandum and notices issued by HUD and consultation with the City's Miami Field Office Community Planning and Development representative will serve as guidance in maintaining and monitoring program compliance. HUD's Community Planning and Development Office has developed a monitoring guide that it uses to monitor grantees. When appropriate the City will refer to this guide. Other applicable regulations and policies such as those from the Department of Labor, U.S. Office of Management and Budget, Office of Fair Housing and Equal Opportunity, and Department of Environmental Protection Agency will also be used as the standard for any monitoring tools and procedures developed for housing and community development programs.

Some of the monitoring tasks performed by the Housing and Community Development Division include the following:

Procurement

The City will follow its procurement procedures for the use of additional contractors needed to carryout programs.

Fiscal Management

The City will maintain designated positions to oversee fiscal management and program expenditures.

Technical Assistance

To ensure that activities are carried out in compliance with federal regulations, when technical assistance or training is appropriate it will be provided.

Performance

Subrecipient and vendor files for performance will be maintained. Operational procedures, performance guidelines will be established and utilized and made clear in any binding agreements.

Timeliness

The timely expenditure of funding on eligible programs is an important element of the Consolidated Plan. Projects and activities will be monitored to ensure they begin and are implemented in a timely manner.

Subrecipient Monitoring

The City will enter into binding subrecipient contract agreements with organizations receiving federal funds. These agreements provide a basis for enforcing the goals and objectives of the Consolidated Plan, the federal rules and regulations, and the time frame to achieve the stated accomplishments. The agreements contain remedies in the event of a breach of the provisions by the subrecipient parties.

The overriding goal of subrecipient monitoring is to ensure that services are provided as prescribed in the subrecipient contract and to identify deficiencies and remedial actions. The emphasis is on prevention, detection and correction of problems. All monthly and quarterly reports submitted by the subrecipients will be thoroughly examined to ensure compliance. Furthermore, on-site technical assistance visits and monitoring visits will be performed throughout the program year. Communication is the key to a good working relationship with the subrecipient agencies. Monitoring is an ongoing process involving continuous subrecipient communication and evaluation. The staff of the Housing and Community Development Division is experienced in subrecipient monitoring criteria and techniques.

IDIS Disbursements

The City will have formal procedures outlining IDIS disbursements and payment requests. This will include reviews to assure that proper documentation is provided and that expenditures are for eligible activities under applicable rules and regulations as authorized.

Plan Amendments

If there are any proposed changes to the Consolidated Plan, the City's Citizen Participation Plan will be followed and Plan amendments will be forwarded to the City's CPD representative at the Miami Field Office.

Performance-Based Measurement System

In accordance with HUD's adoption of a performance measurement system that monitors program productivity and impact from a national perspective, the City of Miami Beach will evaluate the performance of its programs based on the national agreed upon indicators that link the goals, objectives, inputs and outputs of the projects implemented. The City may develop its own performance-based measurement system to further measure the successes of the program or identify where changes are needed.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

Priority is assigned to those needs in which there currently is little or no assistance available to meet the need. The major obstacle that the City will have in addressing underserved needs in the community is funding. Priority needs are the following:

Non-Housing Activities:

- Child Care Services
- Economic Development
- Employment Training
- General Public Services
- Health Services
- Public Facilities and Improvements
- Repayment of Section 108 Loan Principal
- Senior Programs and Senior Services
- Services to Persons with Disabilities
- Youth Programs

Housing Activities:

- Acquisition and Disposition
- Fair Housing Activities
- Multifamily Housing Rehabilitation
- Owner-Occupied Rehabilitation
- Direct Homeownership Assistance
- Code Compliance

Homeless Activities:

- Emergency Shelter/Transitional Housing
- Homeless Prevention
- Outreach

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

Lead based paint is defined as paint or other surface coatings that contain lead in excess of limits established under section 302(c) of the Lead-Based Paint Poisoning Prevention Act. Lead-based paint hazard means any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

By medical definition, **lead poisoning** occurs when lead is swallowed or inhaled and the body's blood lead level reaches 10 micrograms or higher. The result: damage to almost every system in the human body. Long term exposure is linked to learning disabilities, behavior problems and mental retardation. Even more devastating, elevated blood lead levels can cause seizures, comas and death.

According to the Miami-Dade County Health Department, primary local risk factors leading to lead poisoning include:

- Living in a home built before 1950;
- Living in a recently remodeled home built before 1978;
- Living in central urban area or close to major highways;
- Having a sibling or playmate with lead poisoning; and
- Having been exposed to lead poisoning in another country.

The leading cause of lead-based poisoning is exposure to dust from deteriorating paint in homes constructed before 1978. This is due to the high lead content used in paint during that period, particularly in homes built before 1950. Approximately 76% percent of the housing units in Miami Beach were constructed prior to 1979, leaving 47,726 units at high risk for lead-paint hazards.

Low and moderate-income residents are at much greater risk of being exposed to lead and other hazardous conditions. Firstly, they tend to occupy older homes (which may contain lead-based paint) because they are more affordable. Secondly, they have less disposable income to ensure proper upkeep and maintenance. As the paint in their home deteriorates, it can emit harmful lead particles into the air and leave behind contaminated paint chips on the ground. Since lead does not decompose naturally, it will continue to cause problems until it is removed.

Small children are particularly vulnerable to the effects of lead poisoning. Not only are they more likely to ingest lead-contaminated chips, but their bodies absorb airborne lead particles much quicker than adults. Further, the ill effects of lead poisoning can be detrimental during the early stages of development. With 4,723 children below the age of 5, this is of particular concern in the City¹.

TABLE 1: Lead Poisoning in Miami-Dade County (2000-2007)

2000	2001	2002	2003	2004	2005	2006	2007*
394	281	323	274	307	174	149	78

Source: Miami-Dade County Health Department

***Note:** Through June of 2007.

In order to alleviate and eventually eliminate the problem, local government and health officials have promoted education and awareness, increased surveillance and screening, and encouraged remediation and removal of lead hazards. Through the joint efforts of local government, health practitioners, housing agencies and many other members of the public, the number of reported ailments has been drastically reduced. According to data from the Miami-Dade Health Department, the number of lead poisoning cases decreased from 400 annually in the years prior to 2000 to fewer than 150 reports of elevated blood levels in 2006.

The Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X of the Housing and Community Development Act of 1992, amended the Lead-Based Paint Poisoning Prevention Act of 1971 (Lead Act), which established the current Federal lead-based paint requirements. The new lead-based paint regulation implements sections 1012 and 1013 of this Act. The new regulation appears within Title 24 of the Code of Federal Regulations as part 35 (24 CFR 35.105). This regulation is meant protect young children from the poisoning hazards of lead-based paint in housing that is financially assisted or sold with Federal government resources.

The regulation, which took effect September 15, 2000, increases the requirements in current lead-based paint regulations. The regulation does not apply to housing built after January 1, 1978, when lead-based paint was banned for residential use. Attention is placed on eliminating lead dust and the regulation outlines clean-up and final clearance procedures. Occupants must receive notification of lead-based paint hazards. In general, for homes built prior to January 1, 1978, all lead-based paint must be either stabilized or removed; and dust testing must be performed after the paint has been disturbed to ensure that a house is lead-safe.

¹ U.S. Census Bureau, American Community Survey, 2006

Actions to Reduce Lead-Based Paint Hazards

The City of Miami Beach will continue to evaluate lead-based paint hazards by contacting the Miami Dade Health Department annually to determine whether any residents have been diagnosed with high levels of lead and where the housing units are located.

As part of any City administered housing program, the City will ensure that all appropriate lead hazard disclosures, brochures and testing are done in compliance with Federal regulations for those homes that were built 1978 and prior to. If abatement is required, specifications by a certified lead contractor will be written and incorporated into rehabilitation specifications to be implemented by the City with CDBG/HOME funding. These actions will prevent lead poisoning and hazards in the community.

Chapter 2: Housing

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).

Housing Needs Assessment response:

Housing Needs

The overview of housing needs summarizes the housing needs of the community over the next five years. The quantitative analysis identifies both the current housing need (2008) and projects future housing need (2012) for Miami Beach. An in depth explanation of the contributing factors and conditions will be reviewed in later sections (please see the Housing Market Analysis).

Throughout the chapter, the Housing & Homeless Needs Analysis identifies the following critical needs:

Finding #1: Approximately 76 percent of households earning less than 80 percent of the area median income are experiencing some type of housing problem.

Finding #2: In general, low-income families face more housing problems than non-related or elderly households. Almost all of small-related (87%) and large (98%) low-income families live in substandard, overcrowded conditions or are cost burdened.

Finding #3: Homeowners are less likely to experience housing problems than renters. In Miami Beach, 69 percent of low-income homeowners (earning 0-80% AMI) experience housing problems in comparison to 78 percent of renters for the same income group.

Finding #4: According to the January 2008 homeless census, only 98 homeless persons were living within the City of Miami Beach – a record low in the City.

Finding #5: Extremely low-income households that are either cost burdened or are living in substandard conditions are on the verge of homelessness. Between 2008 and 2012, it is estimated that this at-risk population will grow from 16,211 to 16,401 households for Miami Beach.

Finding #6: The number of low-income elderly households with housing needs in Miami Beach is expected to grow from 3,968 to 4,014 between 2008 and 2012.

Finding #7: In 2006, Miami Beach had 14,464 persons living with a disability. . Among those households, 39 percent are living below the poverty line.

Finding #8: Currently, the waiting lists for housing assistance in Miami Beach are closed. As of last year, 242 families were on the Public Housing waiting list and 734 families were on the Section 8 waiting list.

Finding #9: In 2007, 8,500 individuals living with HIV/AIDS in the County were in need of housing assistance, yet only 1,200 received subsidies.

Finding #10: Approximately 47,726 units in Miami Beach are at high risk for lead-paint hazards.

Methodology

Household need is calculated by determining the number of households with any type of housing problem. For purposes of this analysis, **housing problems** are defined as any occupied units lacking complete kitchen facilities, lacking plumbing, having more than 1.01 persons per room (i.e. overcrowded) or costing more than 30 percent of the occupant household's income (i.e. cost-burdened).

The first step in the analysis was to determine the total number of households between 2008 and 2012. Using the 2000 Census as a basis, the 2008 and 2012 projections were estimated using Claritas demographic data. Next, extremely low-income, very low-income and low-income estimates were made by applying the 2000 percentage breakdown of each income group to the 2008 and 2012 numbers.

TABLE 2: Total Households in Miami Beach

INCOME	2000 CENSUS	2008 ESTIMATE	2012 PROJECTION
Extremely Low-income	9,130	9,072	9,178
Very Low-income	5,477	5,442	5,506
Low-income	6,897	6,853	6,933
Moderate to Upper Income	24,690	24,534	24,820
TOTAL HOUSEHOLDS	46,194	45,902	46,438

Source: 2000 U.S. Census and Claritas, Inc.

With the availability of household estimates, the subsequent steps utilized the Comprehensive Housing Affordability Strategy (CHAS) information to identify housing problems within Miami Beach. The U.S. Department of Housing and Urban Development in conjunction with the U.S. Census Bureau provides a CHAS analysis for all local jurisdictions.

The CHAS tables segregate data based on income limits (extremely low, very low and low-income), household types (elderly, small related, large related and other households), housing tenure (renter and owner occupied) and housing problems. All numbers are based on the 2000 Census.

Once the 2000 information was segregated for Miami Beach, the study determined the percentage of households with housing problems for each income group, household type and housing tenure. The percentages were then applied to the number of extremely low, very low and low-income households in 2008 and 2012. The resulting analysis can be found in Tables 3-8.

It is important to note that this analysis may underestimate the need since the percent of cost burden has increased substantially since 2000. Nevertheless, it is the most accurate approximation of the actual need that can be determined at this time.

TABLE 3: Housing Need of Extremely Low-income Households in Miami Beach (2008)

HOUSING NEED		RENTER		OWNER		TOTAL	
		# HH	% HH	# HH	% HH	# HH	% HH
ELDERLY HH	Households	2,948		962		3,910	
	w/ any housing problem	1,925	65%	704	73%	2,629	67%
	w/ cost burden	1,902	65%	684	71%	2,585	66%
	w/ extreme cost burden	1,371	47%	540	56%	1,911	49%
SMALL RELATED	Households	1,470		163		1,633	
	w/ any housing problem	1,276	87%	84	52%	1,360	83%
	w/ cost burden	1,111	76%	84	52%	1,195	73%
	w/ extreme cost burden	1,026	70%	74	46%	1,100	67%
LARGE RELATED	Households	227		18		245	
	w/ any housing problem	227	100%	18	100%	245	100%
	w/ cost burden	181	80%	18	100%	200	81%
	w/ extreme cost burden	181	80%	18	100%	200	81%
OTHER HH	Households	2,713		572		3,284	
	w/ any housing problem	1,595	59%	308	54%	1,903	58%
	w/ cost burden	1,486	55%	298	52%	1,785	54%
	w/ extreme cost burden	1,392	51%	288	50%	1,680	51%
TOTAL HH	Households	7,357		1,715		9,072	
	w/ any housing problem	5,018	68%	1,114	65%	6,133	68%
	w/ cost burden	4,679	64%	1,085	63%	5,761	64%
	w/ extreme cost burden	3,966	54%	922	54%	4,890	54%

Source: Carras Community Investment based on data from the 2000 U.S. Census, Claritas, Inc., and the U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS).

TABLE 4: Housing Need of Very Low-income Households in Miami Beach (2008)

HOUSING NEED		RENTER		OWNER		TOTAL	
		# HH	% HH	# HH	% HH	# HH	% HH
ELDERLY HH	Households	1,442		762		2,204	
	<i>w/ any housing problem</i>	1,069	74%	587	77%	1,656	75%
	<i>w/ cost burden</i>	1,005	70%	548	72%	1,553	70%
	<i>w/ extreme cost burden</i>	581	40%	338	44%	919	42%
SMALL RELATED	Households	990		180		1,170	
	<i>w/ any housing problem</i>	961	97%	176	98%	1,136	97%
	<i>w/ cost burden</i>	911	92%	151	84%	1,062	91%
	<i>w/ extreme cost burden</i>	492	50%	123	68%	615	53%
LARGE RELATED	Households	141		5		147	
	<i>w/ any housing problem</i>	131	93%	5	100%	137	93%
	<i>w/ cost burden</i>	121	86%	5	100%	127	86%
	<i>w/ extreme cost burden</i>	51	36%	5	100%	56	38%
OTHER HH	Households	1,725		201		1,926	
	<i>w/ any housing problem</i>	1,685	98%	138	68%	1,823	95%
	<i>w/ cost burden</i>	1,675	97%	138	68%	1,813	94%
	<i>w/ extreme cost burden</i>	1,218	71%	118	59%	1,336	69%
TOTAL HH	Households	4,294		1,148		5,442	
	<i>w/ any housing problem</i>	3,843	90%	906	79%	4,745	87%
	<i>w/ cost burden</i>	3,705	86%	842	73%	4,550	84%
	<i>w/ extreme cost burden</i>	2,340	55%	584	51%	2,928	54%

Source: Carras Community Investment based on data from the 2000 U.S. Census, Claritas, Inc., and the U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS).

TABLE 5: Housing Need of Low-income Households in Miami Beach (2008)

HOUSING NEED		RENTER		OWNER		TOTAL	
		# HH	% HH	# HH	% HH	# HH	% HH
ELDERLY HH	Households	1,055		1,035		2,090	
	<i>w/ any housing problem</i>	802	76%	557	54%	1,359	65%
	<i>w/ cost burden</i>	703	67%	493	48%	1,195	57%
	<i>w/ extreme cost burden</i>	183	17%	224	22%	406	19%
SMALL RELATED	Households	1,672		295		1,967	
	<i>w/ any housing problem</i>	1,395	83%	270	92%	1,665	85%
	<i>w/ cost burden</i>	943	56%	241	82%	1,184	60%
	<i>w/ extreme cost burden</i>	219	13%	118	40%	337	17%
LARGE RELATED	Households	254		14		267	
	<i>w/ any housing problem</i>	254	100%	14	100%	267	100%
	<i>w/ cost burden</i>	169	67%	14	100%	183	68%
	<i>w/ extreme cost burden</i>	30	12%	4	29%	34	13%
OTHER HH	Households	2,022		500		2,522	
	<i>w/ any housing problem</i>	1,664	82%	372	74%	2,036	81%
	<i>w/ cost burden</i>	1,559	77%	372	74%	1,930	77%
	<i>w/ extreme cost burden</i>	382	19%	233	47%	615	24%
TOTAL HH	Households	5,003		1,850		6,853	
	<i>w/ any housing problem</i>	4,112	82%	1,218	66%	5,332	78%
	<i>w/ cost burden</i>	3,372	67%	1,123	61%	4,496	66%
	<i>w/ extreme cost burden</i>	815	16%	581	31%	1,391	20%

Source: Carras Community Investment based on data from the 2000 U.S. Census, Claritas, Inc., and the U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS).

TABLE 6: Housing Need of Extremely Low-income Households in Miami Beach (2012)

HOUSING NEED		RENTER		OWNER		TOTAL	
		# HH	% HH	# HH	% HH	# HH	% HH
ELDERLY HH	Households <i>w/ any housing problem</i>	2,983		973		3,956	
		1,948	65%	712	73%	2,660	67%
	<i>w/ cost burden</i>	1,924	65%	692	71%	2,616	66%
	<i>w/ extreme cost burden</i>	1,387	47%	547	56%	1,934	49%
SMALL RELATED	Households <i>w/ any housing problem</i>	1,487		165		1,652	
		1,291	87%	85	52%	1,376	83%
	<i>w/ cost burden</i>	1,124	76%	85	52%	1,209	73%
	<i>w/ extreme cost burden</i>	1,038	70%	75	46%	1,113	67%
LARGE RELATED	Households <i>w/ any housing problem</i>	229		18		248	
		229	100%	18	100%	248	100%
	<i>w/ cost burden</i>	184	80%	18	100%	202	81%
	<i>w/ extreme cost burden</i>	184	80%	18	100%	202	81%
OTHER HH	Households <i>w/ any housing problem</i>	2,744		578		3,322	
		1,614	59%	312	54%	1,925	58%
	<i>w/ cost burden</i>	1,504	55%	302	52%	1,806	54%
	<i>w/ extreme cost burden</i>	1,408	51%	291	50%	1,699	51%
TOTAL HH	Households <i>w/ any housing problem</i>	7,443		1,735		9,178	
		5,076	68%	1,128	65%	6,204	68%
	<i>w/ cost burden</i>	4,734	64%	1,098	63%	5,828	64%
	<i>w/ extreme cost burden</i>	4,012	54%	933	54%	4,947	54%

Source: Carras Community Investment based on data from the 2000 U.S. Census, Claritas, Inc., and the U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS).

TABLE 7: Housing Need of Very Low-income Households in Miami Beach (2012)

HOUSING NEED		RENTER		OWNER		TOTAL	
		# HH	% HH	# HH	% HH	# HH	% HH
ELDERLY HH	Households <i>w/ any housing problem</i>	1,459		771		2,230	
		1,081	74%	594	77%	1,676	75%
	<i>w/ cost burden</i>	1,017	70%	554	72%	1,571	70%
	<i>w/ extreme cost burden</i>	588	40%	342	44%	930	42%
SMALL RELATED	Households <i>w/ any housing problem</i>	1,002		182		1,184	
		972	97%	178	98%	1,150	97%
	<i>w/ cost burden</i>	922	92%	153	84%	1,075	91%
	<i>w/ extreme cost burden</i>	498	50%	124	68%	622	53%
LARGE RELATED	Households <i>w/ any housing problem</i>	143		6		149	
		133	93%	6	100%	138	93%
	<i>w/ cost burden</i>	123	86%	6	100%	128	86%
	<i>w/ extreme cost burden</i>	51	36%	6	100%	57	38%
OTHER HH	Households <i>w/ any housing problem</i>	1,745		204		1,949	
		1,705	98%	139	68%	1,844	95%
	<i>w/ cost burden</i>	1,695	97%	139	68%	1,834	94%
	<i>w/ extreme cost burden</i>	1,232	71%	119	59%	1,351	69%
TOTAL HH	Households <i>w/ any housing problem</i>	4,344		1,162		5,506	
		3,888	90%	917	79%	4,801	87%
	<i>w/ cost burden</i>	3,749	86%	852	73%	4,603	84%
	<i>w/ extreme cost burden</i>	2,368	55%	591	51%	2,962	54%

Source: Carras Community Investment based on data from the 2000 U.S. Census, Claritas, Inc., and the U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS).

TABLE 8: Housing Need of Low-income Households in Miami Beach (2012)

HOUSING NEED		RENTER		OWNER		TOTAL	
		# HH	% HH	# HH	% HH	# HH	% HH
ELDERLY HH	Households <i>w/ any housing problem</i>	1,068		1,047		2,115	
		811	76%	563	54%	1,375	65%
	<i>w/ cost burden</i>	711	67%	498	48%	1,209	57%
	<i>w/ extreme cost burden</i>	185	17%	226	22%	411	19%
SMALL RELATED	Households <i>w/ any housing problem</i>	1,692		298		1,990	
		1,411	83%	273	92%	1,684	85%
	<i>w/ cost burden</i>	954	56%	244	82%	1,198	60%
	<i>w/ extreme cost burden</i>	222	13%	119	40%	341	17%
LARGE RELATED	Households <i>w/ any housing problem</i>	257		14		270	
		257	100%	14	100%	270	100%
	<i>w/ cost burden</i>	171	67%	14	100%	185	68%
	<i>w/ extreme cost burden</i>	30	12%	4	29%	34	13%
OTHER HH	Households <i>w/ any housing problem</i>	2,045		506		2,551	
		1,683	82%	376	74%	2,059	81%
	<i>w/ cost burden</i>	1,577	77%	376	74%	1,953	77%
	<i>w/ extreme cost burden</i>	387	19%	235	47%	622	24%
TOTAL HH	Households <i>w/ any housing problem</i>	5,061		1,872		6,933	
		4,160	82%	1,232	66%	5,394	78%
	<i>w/ cost burden</i>	3,411	67%	1,136	61%	4,548	66%
	<i>w/ extreme cost burden</i>	825	16%	588	31%	1,407	20%

Source: Carras Community Investment based on data from the 2000 U.S. Census, Claritas, Inc., and the U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS).

CATEGORIES OF PERSONS AFFECTED

Categories of Persons Affected estimates the number and type of families in need of housing assistance over the next five years for extremely low, very low, and low-income households. The resulting analysis is based on information derived from Tables 2-8 on the previous pages.

Household Need by Income

Within this report, **area median income** refers to the median family income established annually by the U.S. Department of Housing and Urban Development (HUD). In 2008, the area median income for Miami-Dade County is \$49,200. According to HUD guidelines, low-income households earn less than 80 percent of the area median income.

- ◆ **Extremely Low-income:** At or below 30% AMI
- ◆ **Very Low-income:** Between 31% and 50% AMI
- ◆ **Low-income:** Between 51% and 80% AMI

A summary of the housing need for extremely low, very low and low-income residents in Miami Beach can be found in Table 8. In 2008, it is estimated that 16,210 extremely low, very low, and low-income households will experience some type of housing problem; by 2012, the total will reach 16,399. In all, 76 percent of households earning less than 80 percent of the area median income are expected to experience some type of housing problem.

TABLE 9: Housing Need of Low-income Households in Miami Beach (2000 – 2012)

INCOME	% of HOUSEHOLDS	2000 CENSUS	2008 ESTIMATE	2012 PROJECTION
Extremely Low-income	68%	6,175	6,133	6,204
Very Low-income	87%	4,778	4,745	4,801
Low-income	78%	5,367	5,332	5,394
TOTAL (<80% AMI)	76%	16,320	16,210	16,399

Source: Carras Community Investment

Extremely Low-income: It is anticipated that in 2008, approximately 6,133 households in Miami Beach will earn less than 30 percent of the area median income. Earning barely sustainable wages (less than \$18,100 for a family of four), these residents can neither afford to own nor rent the median priced unit in the County. (For more information, see the *Housing Affordability* section).

To cope, approximately 64 percent of the residents will spend more than 30 percent of their income on housing costs; 54 percent will spend more than half of the income on housing.

As housing costs continue to increase, affordable options will become increasingly scarce in the future. Noting that the number of extremely low-income households is projected to grow by 106 between 2008 and 2012 and the number of households experiencing housing problems is expected to increase to 6,204 during the same time period, new housing opportunities for the area's most disadvantaged families must be created.

Very Low-Income: Very low-income residents, who earn between 31 and 50 percent of the area median income (\$30,150 for a family of four), are also struggling to afford housing in the County. In five years, the number of low-income households will increase slightly from 5,442 to 5,506. Over half (54%) will spend over half their income to live in their home. Further, approximately 87 percent will experience some type of housing problem. Without adequate help, it is projected that number of low-income households requiring assistance will increase to 4,801 by 2012.

Low-Income: Households earning between 51 and 80 percent of the area median income (\$48,250 for a family of four) represent 15% of the population in Miami Beach. From 2008-2012, the number of households is expected to increase from 6,853 to 6,933. With 78 percent experiencing housing problems, low-income families are in dire need of assistance. By 2012, it is estimated that 5,394 low-income households will experience housing problems.

Household Need by Family Size

The table below highlights the housing needs of families earning less than 80 percent of the area median income. Both small related and large related families have a greater proportional need than other types of households (elderly, single person and non-related).

TABLE 10: Housing Need by Family Size in Miami Beach

INCOME	% of HOUSEHOLDS	2000 CENSUS	2008 ESTIMATE	2012 PROJECTION
Small Related	87%	4189	4161	4210
Large Related	98%	648	649	656
Other	72%	11483	11,400	11533
TOTAL (<80% AMI)	76%	16,320	16,210	16,399

Source: Carras Community Investment

Small Related Households: Small related households – families of two to four persons – account for 22 percent of low-income households (incomes below 80% AMI) in Miami Beach. The current estimated number of small related, low-income households in 2008 is 4,783. Approximately 87 percent of which – totaling 4,161 households – will experience housing problems. By 2012, the number is expected to grow by 189 households.

Large Related Households: Large related households, which are defined as households consisting of 5 or more persons, have a greater percentage of housing need than any other household type. The high price and limited supply of larger housing units force many families to either live in overcrowded, smaller units or overpriced, larger homes. As a result, a total of 98 percent of large families have some type of housing need.

Household Need by Tenure

In this portion of the analysis, Tables 2-7 were combined to highlight the difference between low-income homeowners and renters. Overall, homeownership rates in Miami Beach are low (37%), largely due to the high cost of housing. Ownership rates for low-income households are even lower: 19% for extremely low-income, 21% for very low-income, and 27% for low-income households. In general, homeowners are less likely to experience housing problems than renters. In Miami Beach, 69 percent of low-income homeowners (earning 0-80% AMI) experience housing problems in comparison to 78% of renters for the same income group. The following table summarizes the housing need for renters versus homeowners in 2000, 2008 and 2012.

TABLE 11: Housing Need by Tenure in Miami Beach

INCOME	% of HOUSEHOLDS	2000 CENSUS	2008 ESTIMATE	2012 PROJECTION
Renter Occupied	78%	13,058	12,973	13,124
Owner Occupied	69%	3,262	3,238	3,277
TOTAL (<80% AMI)	76%	16,320	16,211	16,401

Source: Carras Community Investment

Household Need by Race/Ethnicity

In Miami Beach, there is a disproportionate housing need between racial and ethnic groups. In general, minority households are more likely to experience housing problems. A total of 62 percent of Hispanic households and 54 percent of Black Non-Hispanic households have a housing need compared to only 43 percent of White Non-Hispanic households.

Other Special Needs

Assessing the housing needs of special needs populations is an integral part of developing a holistic and balanced housing plan. Without the vision to address persons in unique circumstances a large segment of the population is left out of the planning process. The *Other Special Needs* section will highlight this segment of the population and provide an accurate depiction of their housing need.

The groups that are addressed in this segment include: elderly and frail elderly households, individuals with disabilities, public housing/Section 8 residents, and individuals with HIV/AIDS and their families.

Elderly and Frail Elderly

According to the American Community Survey, one-fifth of households (8,993) in Miami Beach were headed by a person age 65 or older in 2006. Although 61 percent elderly residents own their homes, many are still facing economic hardships. Citywide, 28 percent of the elderly population is living below the poverty level. Additionally, 46 percent of owner-occupied and 65 percent of renter-occupied elderly households are cost-burdened. In all, 4,444 elderly households – many of whom are living on fixed-incomes – spend more than thirty percent of their income on housing costs.

Households solely dependent on Social Security are in the greatest danger of becoming cost burdened. The mean Social Security income in 2006 was only \$13,106. At that level, a single elderly person could only afford \$328 per month in rent, which is far below the median rent for a one bedroom apartment in the City (\$1,743 per month)².

Housing Need

In Miami Beach, the total number of low-income elderly households (0-80% AMI) is expected to grow from 6,130 in 2008 to 6,202 in 2012. Approximately 65 percent of which is expected to experience some type of housing problem. A detailed breakdown of the number of elderly households with housing need is provided in the table below.

TABLE 12: Housing Need of Elderly Households in Miami Beach

INCOME	% of HOUSEHOLDS	2000 CENSUS	2008 ESTIMATE	2012 PROJECTION
Extremely Low-income	65%	1,178	1,171	1,184
Very Low-income	72%	814	809	818
Low-income	56%	2,001	1,988	2,011
TOTAL (<80% AMI)	65%	3,993	3,968	4,014

Source: Carras Community Investment

Persons with Disabilities

In 2006, Miami Beach had an estimated 14,464 persons living with disabilities. Individuals with disabilities account for 18 percent of the total population, with the highest prevalence of disabilities affecting seniors. These disabilities range in type and severity and may have varying impacts on people's lives.

Table 13 segregates the disabled individuals living in Miami Beach by age and identifies the percentage of the disabled and general population which they represent.

² Miami-Dade County Quarterly Housing Report, Fourth Quarter 2007: Reinhold P. Wolff Economic Research, Inc.

TABLE 13: Age of Persons with Disabilities in Miami Beach (2006)

AGE	% OF DISABLED POPULATION	% OF TOTAL POPULATION
5 to 15 years	5%	1%
16 to 64 years	46%	8%
65 years and older	49%	9%
TOTAL	100%	18%

Source: U.S. Census Bureau, 2006 American Community Survey

Types of disabilities registered in the U.S. Census include: sensory, physical, mental and self-care. Among these, physical disabilities ranked among the highest accounting for 54 percent of the disabled population. This was followed by mental (48%), sensory (44%), and self-care (23%). Many individuals may be afflicted with more than one type of disability, which accounts for the high percentages.

Housing Need

In Miami Beach, 39 percent of the disabled population lives below the poverty level. These populations may find it extremely difficult to transcend their poverty. Depending on the severity of the disability, certain individuals may have trouble maintaining a steady job or place of residence. According to the 2006 American Community Survey, approximately 66 percent of working age persons with disabilities are unemployed. For those that are working, the median earnings are only \$26,297, approximately 23 percent lower than individuals without a disability.

Countywide, over 60,000 households are either headed by a disabled individual or contained a disabled family member. Analysis from the Florida Housing Data Clearinghouse at the University of Florida Shimberg Center for Affordable Housing determined that among households containing a person with a disability, 29 percent are residing in substandard housing and 70 percent are living below the poverty line.

In general, it is difficult to quantify the exact housing needs of the disabled population. Many individuals require little or no assistance in maintaining independence. Others require special attention and the care of professionals. Regardless, it is essential to ensure the accessibility and affordability of housing for this special needs population.

Persons with HIV/AIDS

The number of people living with HIV/AIDS in Miami-Dade County has grown at a steady pace for the past two decades, and the Miami Metropolitan Area now has the fourth highest instance of HIV/AIDS in the country. Increases have been especially prevalent in the Black or African-American community which accounts for over 50 percent of the population living with HIV/AIDS. This number is disproportionate to their overall population which only accounts for 20 percent of the county's population. In comparison, Hispanics account for 34 percent of AIDS cases and Non-Hispanic Whites account for only 14 percent. In total, 23,341 persons are living with AIDS and 8,236 are diagnosed with HIV in the County³.

³ Miami-Dade Department of Health's HIV/AIDS Surveillance Report in March 2008

Miami Beach and the surrounding neighborhoods have some of the highest concentrations of reported adult HIV/AIDS cases in the County. Over the past ten years, there were 3,097 reported AIDS cases and 1,686 reported HIV cases in the area.

Housing Need

Nearly two-thirds of persons living with HIV/AIDS in Miami-Dade County are living at or below the poverty level, and 8,500 individuals are in need of housing assistance. Despite the growing number of HIV/AIDS cases and the increase in housing need, limited housing resources are available. In all, only 1,100 units and subsidies are dedicated to persons living with HIV/AIDS⁴. The City of Miami serves as the HOPWA (Housing Opportunities for Persons With AIDS) for all of Miami-Dade County.

⁴ Apple Tree Perspectives on behalf of the City of Miami HOPWA Program

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs Response:

Priority Housing Needs

As evidenced by the CHAS special tabulation data, the priority needs in the City remains affordable rental housing needs. The highest priority continues to address the households that have very low income and are paying more than 50% of their income on housing needs and/or are living in substandard housing.

The medium priority remains assigned to households at 51% to 80% AMI of the median who have less severe. The lowest priority will be to those households with incomes 80% AMI or greater.

Impact of Market Characteristics

The cost of housing and rents has only increased the cost burden of low and very low income person, renters and those with special needs. The market analysis conducted as part of the Consolidated Plan indicates the severity of housing issues for lower income households. These same households are also most susceptible to homelessness. The characteristics identified in the housing market analysis and the clear connection to lower income households is the reason why housing assistance for lower income households is the priority.

Obstacles

Obstacles for meeting underserved needs continues to be funding. With the increased value of housing and land, developing new affordable housing units will continue to be an obstacle.

Housing Market Analysis (91.210)

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis Response:

The housing market analysis provides an estimate of the current and projected supply of housing in the City of Miami Beach. In this portion of the analysis, the existing housing inventory is examined, including the type, age, and condition of the existing housing stock. Next, housing occupancy and vacancy rates, housing sales trends and rental housing trends are all analyzed to determine the residential market activity in the area.

Housing Inventory

While the *housing supply* represents the number of units available at any given time, the *housing inventory* refers to the total number of housing units found within the City limits. In 2007, there were approximately 65,973 housing units in Miami Beach. Originally built as a vacation resort and destination, most of the units in Miami Beach are small studio efficiencies and one bedroom unit, and nearly all of the housing in the City (92%) is multifamily units (from townhouses to high-rises). The table below identifies the existing housing in Miami Beach.

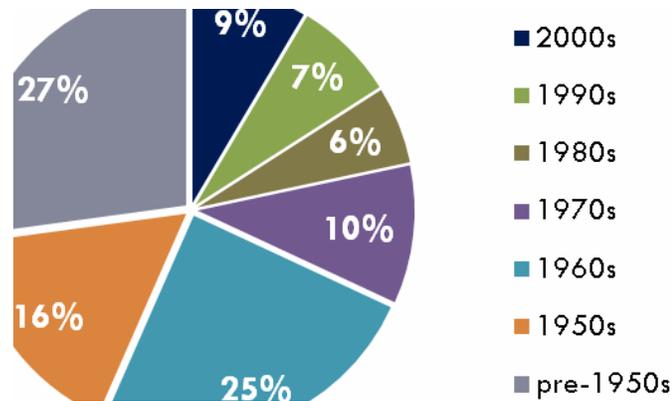
TABLE 14: Housing Units by Type in Miami Beach (2007)

LAND USE	UNITS	AVERAGE SF	AVG BEDROOM	AVG BATH
Single Family	5,114	3,147	3.77	3.09
Duplex	482	3,043	2.12	1.55
Multifamily (3+ units)	19,202	748	1.00	0.96
Condominium	39,956	966	1.04	1.18
Cooperative	810	453	0.59	1.03
Mixed-Use Residential	154	20,597	1.15	1.23
Townhouse	194	2,354	3.06	2.82
TOTAL	65,973		1.25	1.27

Source: City of Miami Beach

The housing inventory in Miami Beach is diversified not only by housing type but also by the age of the housing units. There has been considerable new housing construction in the City since 2000 with 5,646 new units added. However, the majority of housing consists of older developments: approximately 50,000 housing units were built over twenty-five years ago, half of which is over fifty years old. Figure 2 displays a breakdown of the housing units built in each decade.

Figure 2: Age of Housing Stock in Miami Beach (2006)



Source: City of Miami Beach

Housing Conditions

Housing conditions are determined by reviewing the age of the housing stock and identifying substandard housing. It is important to note that while older homes tend to be more affordable, they are also exposed to more housing problems (i.e. deferred maintenance, hurricane vulnerability, and substandard housing conditions). This is of particular interest in Miami Beach, where over 85% of the housing stock is 25 years or older. Units built prior to 1978 also run the risk of lead-paint hazards. In Miami Beach, approximately 37,753 units are at risk.

Housing units are considered to be **substandard** if they lack complete kitchen or plumbing facilities or are **overcrowded** (more than one person per room). The 2006 American Community Survey estimated that 2,354 households were living in substandard conditions in Miami Beach, mostly as a result of overcrowding. Applying a similar ratio to the total housing supply in Miami Beach produces an estimate of 3,738 and 3,763 substandard housing in 2008 and 2012.

TABLE 15: Substandard Housing in Miami Beach

HOUSING CONDITION	%	2008	2012
Lacking kitchen/plumbing facilities	0.8%	376	381
Overcrowded	3.0%	1,354	1,370
TOTAL SUBSTANDARD	3.8%	3,738	3,763

Source: Carras Community Investment based on data from 2006 American Community Survey and Claritas, Inc.

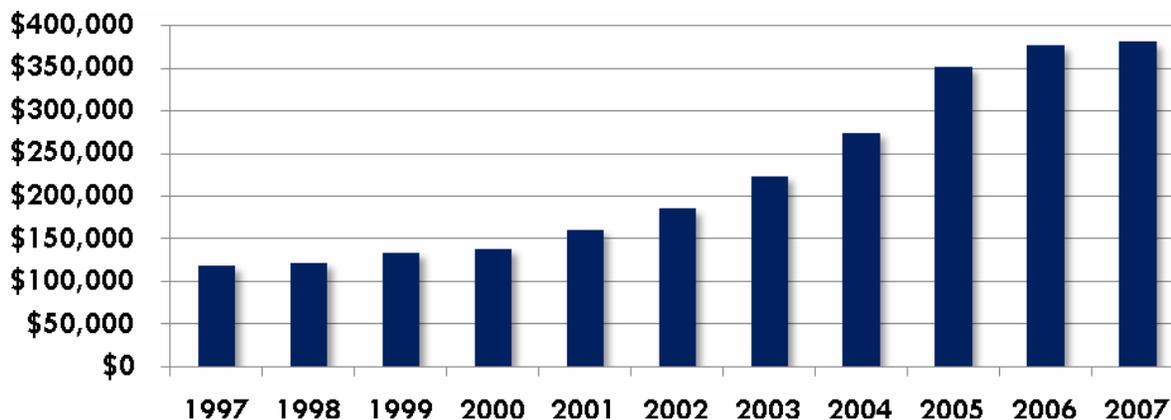
Loss of Affordable Units

In addition to rapid market appreciation, many affordable rental and owner occupied units were lost to condominium conversions. Miami-Dade County led the nation with 11,524 condominium conversion sales – worth \$1.7 billion – completed in 2004.⁵ Recent market conditions indicate a slowdown of condominium conversions; however 24,365 rental units were lost during the peak of conversion of rental properties to condominiums (2002-2005). In Miami Beach, 4,903 rental units were converted over the past five years.

Housing Sales Trends

In the first half of the decade, the entire nation recently witnessed an unprecedented housing boom, with appreciation in South Florida drastically outpacing other regions of the country. As property values soared, the median price for a single family home in Miami-Dade more than doubled in five years reaching a high of \$401,100 in May of 2007⁶.

Figure 3: Median Single Family Value for Miami-Dade County (1997-2007)



Source: Florida Association of Realtors

⁵ Real Capital Analytics

⁶ Florida Association of Realtors

While there has been significant appreciation in the housing market since 2000, market stabilization began in 2006. Total monthly sales for all types of housing in the County dropped to 609 units in the first quarter of 2008, a 52 percent decrease from one year ago. As a result, the total number of homes on the market continues to grow and prices continue to falter. From March 2007 to March 2008, the median sales price for an existing single family home and condominium in Miami-Dade decreased 11% and 12% respectively.⁷

Nevertheless, housing values have continued to increase in Miami Beach, where land is at a premium. Citywide values have nearly tripled since 2000. In 2007, the median priced condominium was \$348,450 and the median priced single family house was \$1,150,000. The table below details the growth in each Miami Beach neighborhood.

TABLE 16: Median Value for Condominium and Single Family in Miami Beach

	CONDOMINIUM			SINGLE FAMILY		
	2000	2007	% Change	2000	2007	% Change
South Beach	\$132,250	\$350,000	165%	\$669,000	\$1,600,000	139%
Middle Beach	\$141,650	\$386,000	173%	\$440,000	\$1,144,750	160%
North Beach	\$90,500	\$252,900	179%	\$255,000	\$1,133,000	344%
CITYWIDE	\$130,000	\$348,450	168%	\$403,750	\$1,150,000	185%

Source: Statistical Abstract 2000-2007, City of Miami Beach, Economic Development Department

Housing Rent Trends

Rental rates have been much more stable in Miami Beach. According to REIS, Inc., the average rent rose from \$1,135 in 2000 to \$1,527 in 2007 – an 35% increase. Monthly rents in Miami Beach range from \$1,092 for a studio, \$1,406 for a one-bedroom, \$1,956 for a two-bedroom, and \$3,019 for a three-bedroom apartment.

⁷ Florida Association of Realtors

HOUSING DEMAND

The housing demand analysis examines current and projected housing demand based on a labor market and economic base analysis, as well as population and household trends. Population, industry and job growth will be compared with income and wages to determine the amount individuals and families can spend on housing.

Population Projections

Already the most populous county in the state, Miami-Dade's current population in 2007 (2,430,421) is expected to rise by nearly 1,000,000 people over the next thirty years. Approximately 4% of the County's population resides in Miami Beach. The table below identifies the 2000 population count, 2008 estimate and 2012 projection for Miami Beach.

TABLE 17: Population Projections for Miami Beach

MIAMI BEACH	2000 CENSUS	2008 ESTIMATE	2012 PROJECTION
Miami Beach	87,933	88,573	89,932

Source: Claritas, Inc

According to the 2006 American Community Survey, the major race and ethnicity groups in Miami Beach were: Hispanic or Latino (44,227), White (37,804), and Black or African American (1,012). All other ethnicities accounted for less than 1 percent of the population.

Minority Concentration

For purposes of this study, *minority concentration* is defined as a census tract with more than 50% minority population. In 2000, two-thirds of the census tracts in Miami Beach were minority-majority neighborhoods (Census Tracts 39.05, 39.01, 39.07, 44.02, 42.02, 44.01, 43.00, and 41.01).

TABLE 18: Population by Race (2000)

CENSUS TRACT	MINORITY
Tract 12086-0039.05	75.40%
Tract 12086-0039.01	73.30%
Tract 12086-0039.07	71.80%
Tract 12086-0044.02	61.20%
Tract 12086-0042.02	61.10%
Tract 12086-0044.01	60.90%
Tract 12086-0042.01	59.90%
Tract 12086-0043.00	57.50%
Tract 12086-0041.01	51.20%
Tract 12086-0039.08	48.70%
Tract 12086-0045.00	47.10%
Tract 12086-0039.06	31.40%
Tract 12086-0040.00	31.10%
Tract 12086-0041.02	27.90%
Miami Beach	40.90%

Source: U.S. Census Bureau, Census 2000

Poverty Statistics

Miami-Dade is continually ranked as one of the most poverty stricken counties in the country. Claritas' 2007 Demographic Snapshot Report estimated that 17 percent of families were living below the poverty level in Miami Beach. According to the Office of Management and Budget, the national poverty limit in 2007 for a family of four was \$20,650; \$17,170 for a family of three; \$13,690 in a two person family; and for unrelated individuals, \$10,210. With limited incomes, the 3,016 impoverished families face compounding hardships.

Income Analysis

Within this report, **area median income** refers to the median family income established annually by the U.S. Department of Housing and Urban Development (HUD). In 2008, the area median income for Miami Beach is \$49,200. According to HUD guidelines, low-income households earn less than 80 percent of the area median income.

Low-income Concentration

Citywide, extremely low, very low and low-income residents accounted for 21,504 households in 2000. For purposes of this study, **low-income concentration** is defined as a census tract with more than 50 percent of the population consisting of low-income households. According to the U.S. Census, over half the residents in half of the City's census tract earned less than 80 percent of the area median income. The census tracts with low-income concentration include 39.07, 42.02, 44.02, 39.01, 39.05, 45.00, and 44.01.

TABLE 19: Household Income by Municipality (2000)

CENSUS TRACT	MINORITY
Tract 12086-0039.07	60.70%
Tract 12086-0042.02	57.00%
Tract 12086-0044.02	56.90%
Tract 12086-0039.01	56.50%
Tract 12086-0039.05	52.70%
Tract 12086-0045.00	50.80%
Tract 12086-0044.01	50.00%
Tract 12086-0042.01	47.50%
Tract 12086-0043.00	44.50%
Tract 12086-0041.01	42.60%
Tract 12086-0040.00	26.00%
Tract 12086-0039.08	24.40%
Tract 12086-0041.02	12.70%
Tract 12086-0039.06	7.60%
Miami Beach	46.50%

Source: U.S. Census Bureau, Census 2000

Employment Growth

With a current employment base of 1,152,636, Miami-Dade County continues to be a strong economic force in the state. Approximately 90% of the workforce lies within service sector industries. Among the leading industries are Trade, Transportation, and Utilities (258,852), Professional and Business Services (165,239), and Government (152,733).⁸ Similarly, the City of Miami Beach employs approximately 19,400 individuals, predominately within Professional & Business Services, Retail Trade, and Public Administration.

According to the Florida Agency for Workforce Innovation Labor Market Statistics, approximately 15,063 new jobs will be created each year through 2014. Among the fastest growing jobs are registered nurses, security guards, customer service representatives, lawyers and janitors/cleaners. The table below identifies the five fastest growing occupations in the County and projects the expected increase in employment through 2014.

⁸ Florida Agency for Workforce Innovation Labor Market Statistics (2006)

TABLE 20: Occupations with Largest Projected Growth in Miami-Dade County

Occupation	2006	2014	Job Gain
Registered Nurses	22,873	27,791	4,918
Security Guards	18,877	22,402	3,525
Customer Service Representatives	17,655	20,789	3,134
Lawyers	11,062	13,451	2,389
Janitors & Cleaners (Except Maids & Housekeeping)	19,166	21,491	2,325
ALL OCCUPATIONS	1,152,641	1,273,140	120,499

Source: Florida Agency for Workforce Innovation and U.S. Department of Labor

Occupation and Income Analysis

Table 21 lists the ten occupations with the greatest number of persons employed and examines the median wage of each. The leading occupations by employment – retail salespersons, office clerks, registered nurses, sales representatives, material movers, stock clerks, security guards, waiters /waitresses, janitors/cleaners and secretaries – account for just over a fifth of the jobs in Miami-Dade County. Almost all of those leading occupations, with the exception of registered nurses and sales representatives, earn less than the County's median wage. The **median wage** in Miami-Dade County is \$26,300, which means half of the workforce earns more and half earns less than that amount.

TABLE 21: Leading Occupations in Miami-Dade County

Occupations	Employment (2006)	Median Annual Wage (2007)	Hourly Wage (2007 Wage Estimates)	
			Entry	Experience
Retail Salespersons	34,700	\$21,590	\$7.62	\$14.47
Office Clerks, General	28,360	\$22,672	\$7.77	\$13.61
Registered Nurses	21,600	\$63,814	\$22.54	\$35.34
Sales Reps., Wholesale & Mfr.	19,810	\$39,894	\$10.76	\$30.65
Freight, Stock, & Material Movers	19,230	\$19,697	\$7.56	\$12.00
Stock Clerks and Order Fillers	18,720	\$19,718	\$7.68	\$11.62
Security Guards	18,380	\$19,677	\$7.66	\$11.27
Waiters and Waitresses	17,830	\$19,302	\$7.06	\$11.17
Janitors and Cleaners	17,620	\$18,595	\$7.28	\$10.60
Secretaries	16,840	\$26,562	\$9.33	\$15.10
ALL OCCUPATIONS	1,017,240	\$26,312	\$8.49	\$23.80

Source: Florida Agency for Workforce Innovation and US Dept of Labor

HOUSING AFFORDABILITY

The impact of current and projected supply and demand factors on Miami-Dade's housing market are reviewed in the *Housing Affordability* section to determine the level of impact on future housing accessibility, affordability and economic sustainability.

Methodology

For purposes of this report, **housing affordability** refers to the amount which a household can afford to pay for housing. The standard utilized by most governments and lending institutions is that a household should not spend more than 30% of their gross monthly income on housing costs. Thus, affordable rental rates are calculated by applying 30% of an individual or families' income towards household expenses.

For homeownership, the rule of thumb used to be that you could afford a house three times your income. However, the increase in housing price has inflated taxes and insurance, which detract from a purchaser's ability to afford a home. In addition, lending institutions have tightened their mortgage standards, and variables such as interest rates, closing costs, down payment and debt-to-income ratios greatly affect affordability. Thus, the standard no longer holds true.

Therefore, in order to calculate affordability, traditional lending guidelines (housing payment-to-income ratio of 30%) are utilized. Favorable financing terms are applied (fixed 30 year mortgage at 6.5 percent interest with a 5 percent down payment) with an estimate of taxes and insurance included. Private mortgage insurance (often required if your down payment is less than 20 percent of the purchase price) and debt ratios are not factored into the housing affordability calculations.

Affordability Analysis

In order to afford a median priced single family house in Miami Beach (\$1,150,000), a household must earn over \$400,000 each year. To purchase a condominium (\$348,450), a household must have an income of at least \$123,000. In other words, a household must earn nearly 2.5 times the City's area median income.

Due to the inhibiting costs of property taxes and insurance, many low-income households would not even qualify for a mortgage. This disparity accounts for the overall low homeownership rates in the City (37%). While the majority of households rent their homes, few can afford the high monthly payments. A household must earn \$61,100/year to afford the average two-bedroom rental apartment in Miami Beach.

The following table analyzes the **affordability gaps** – the difference between what a household can afford and the actual cost of the housing – for households earning up to 120% of the area median income. As illustrated, the market rent is more than double the amount that a low-income family can afford. In order to make the units affordable, low, very low, and extremely low-income households would require \$13,900, \$10,900 and \$6,500 in annual subsidies.

TABLE 22: Rental Affordability Gap by Income for Miami Beach

INCOME	30% AMI	50% AMI	80% AMI	100% AMI	120% AMI
Household Income	\$14,800	\$24,600	\$39,400	\$49,200	\$59,000
Average Rent	\$1,527/mo.	\$1,527/mo.	\$1,527/mo.	\$1,527/mo.	\$1,527/mo.
Affordable Rent	\$370/mo.	\$615/mo.	\$985/mo.	\$1,230/mo.	\$1,475/mo.
Affordability Gap	\$1,157/mo.	\$912/mo.	\$542/mo.	\$297/mo.	\$52/mo.

SOURCE: Carras Community Investment Updated with Average Rent

Note: The affordability gap is based on the average rent for an apartment in Miami Beach.

Supply and Demand Assessment

South Florida is one of the least affordable areas of the country – joining the ranks of other high priced markets in California, Hawaii and New York. In Miami Beach, the median priced housing unit is 9 times greater than the median income. (A normal median home value to median household income ratio should be closer to 3:1.) The imbalance between the supply and demand has grown substantially since 2000, with housing values increasing by 172% and incomes increasing by only 3% for all of Miami-Dade County.

As a result of the supply and demand imbalance, many potential homeowners have been priced out and few can afford current prices. In order to compensate, households are increasingly spending a disproportionate amount of their income on housing. According to the 2006 American Community Survey, over half (55%) of the households in Miami Beach are cost-burdened. A household is considered **cost-burdened** if more than 30 percent of their income is spent on housing. As households adjust to spending more on their housing costs, they reduce spending on other goods and services. Some households are forgoing food, healthcare and other essential needs in order to retain their homes. Many others are losing their homes to foreclosure.

The infusion of credit during the housing boom spurred the subprime lending market and encouraged aggressive and often unscrupulous lending practices. Low-income families who could not qualify for standard mortgages were the primary victims of predatory lending. As the interest rates on adjustable-rate loans reset, many are having difficulty affording the inflated payments. The result has been a significant increase in the number of foreclosures. According to RealtyTrac, nationwide foreclosures have risen 112% since the first quarter of last year. In Florida, one out of every 97 households is in foreclosure. In the Miami MSA, the situation is even bleaker: one out of every 81 households is in foreclosure. Of all the major metropolitan areas nationwide, the Miami MSA ranked 14 for the highest foreclosure rates.

Public and Assisted Housing

The *Public and Assisted Housing* section reviews eligibility guidelines, identifies assisted housing inventory and outlines local government programs.

Eligibility Guidelines

Specific eligibility requirements and/or income restrictions for assisted housing facilities are determined by the program used to fund the project. While some developments target special needs populations such as the elderly, homeless or disabled, most housing programs provide assistance to individuals and families earning below 80% of the area median income. Each year, the U.S. Department of Housing and Urban Development (HUD) determines specific income limitations for extremely low, low and moderate income families based on family size. The chart below illustrates the income limits for Miami Beach in 2008.

TABLE 23: Miami Beach Income Limits (2008)

FAMILY SIZE	EXTREMELY LOW (<30% AMI)	VERY LOW (<50% AMI)	LOW (<80% AMI)
1 Person	\$12,650	\$21,100	\$33,800
2 Persons	\$14,500	\$24,100	\$38,600
3 Persons	\$16,300	\$27,150	\$43,450
4 Persons	\$18,100	\$30,150	\$48,250
5 Persons	\$19,550	\$32,550	\$52,100
6 Persons	\$21,000	\$34,950	\$55,950
7 Persons	\$22,450	\$37,400	\$59,850
8 Persons	\$23,900	\$39,800	\$63,700

Source: Department of Housing and Urban Development

Note: Based on the 2008 Median Income for Miami Beach (\$49,200).

Assisted Rental Housing Inventory

Because this document largely deals with housing services, it is important to understand the varying types of housing arrangements. Below is a delineation of housing categories within the assisted housing inventory:

- **Family:** Housing serving the general population (as well as special needs households) with qualifying income.
- **Elderly:** Units designated for those at least 62 years of age (or in some instances, 55 years and older).
- **Disabled:** Housing units servicing households where one or more person maintains a physical or mental disability.
- **Homeless:** Housing assistance for the homeless.

Table 24 details the assisted housing inventory available in Miami Beach by the population served.

TABLE 24: Assisted Housing Unit Inventory in Miami Beach

POPULATION	ASSISTED	TOTAL
Elderly	1,580	1,582
Family	27	27
Elderly/Family	44	54
Homeless	164	164
Disabled	42	42
TOTAL	1,857	1,869

Source: Shimberg Center at the University of Florida

According to the inventory of assisted rental housing compiled by the Florida Housing Data Clearinghouse, the City of Miami Beach has 1,857 rental units that have received some type of government assistance. While this analysis provides a basis for understanding the extent and diversity of the assisted housing inventory, it underestimates the total number of assisted housing in Miami Beach. Firstly, only rental housing is considered. Secondly, housing created from local funding sources, such as the Surtax Program, has not been added.

A review of the programs that were included in Table 24 follows:

- ❖ **HOME Investment Partnership Program (HOME):** Projects targeting families earning less than 60% AMI can qualify for non-amortized, low-interest loans from the state for acquisition, construction or rehabilitation costs.
- ❖ **HUD Rental Assistance:** HUD provides rental subsidies to low-income families through their Section 8 voucher program. Additional rental assistance programs are available for elderly (Section 202) and persons with disabilities (Section 811).
- ❖ **HUD Section 207/223(f):** HUD insures mortgage loans to facilitate the purchase or refinancing of existing multifamily rental housing.
- ❖ **HUD Section 236:** HUD subsidizes the interest payments on mortgages for rental or cooperative housing owned by private nonprofit or limited-profit landlords and rented to low-income tenants.
- ❖ **Low-income Housing Tax Credits:** Both a non-competitive 4% tax credit and a competitive 9% tax credit program is available through the state for new construction, acquisition and rehabilitation of affordable rental housing targeted to households earning less than 60% AMI.
- ❖ **Predevelopment Loan Program (PLP):** State program provides below-market interest rate financing and technical assistance to non-profit organizations for pre-development activities to plan, finance and develop affordable housing.

- ❖ **State & Local Bonds:** Either the state or local housing authority may issue Multifamily Mortgage Revenue Bonds (typically tax-exempt) to finance below market rate units. While there may be set-aside and/or income requirements, there are no rent restrictions.
- ❖ **State Apartment Incentive Loan (SAIL):** Funded through Florida's Housing Trust Fund, the program provides low-interest gap financing to affordable housing developers.

Financial assistance for the aforementioned programs is derived from the U.S. Department of Agriculture Rural Housing Service (RHS), U.S. Department of Housing and Urban Development (HUD), Florida Housing Finance Corporation (FHFC), and the City of Miami Beach.

Expiring Uses

Of the 1,857 assisted units, up to 1,528 are in danger of being lost in the next five years to contract expiration and expiring affordability periods. Still, many contracts are renewed on an annual basis and it is likely that many of these affordable units will not actually be lost

Homeownership Programs

Similar to rental development, there are a wide variety of homeownership programs. Most offer either direct assistance to the homeowner or land and financial contributions to the developer. Assistance can be in the form of a grant or a loan. Some of the more common programs offered in Florida include the State Housing Initiatives Program (SHIP), Florida Housing Ownership Assistance Program (HAP), Predevelopment Loan Program (PLP) and Community Workforce Housing Innovation Pilot Program (CWHIP). Additional subsidies are also offered through the private sector and local government entities.

While homeownership programs provide assistance for low, moderate and, in some instances, workforce housing, they are not generally considered part of the assisted housing inventory. This is due to the fact that in the absence of resale restrictions, many of the affordable owner-occupied units are quickly lost to the market.

Miami-Dade County is the only county in Florida with a local Documentary Surtax Program for affordable housing. Established in 1963, the surtax collects \$0.45 on every \$100 of recorded commercial property sales. The funds are used for a wide-range of housing programs that assist both rental and homeownership projects. Over five years (2001-2006), \$99.4 million in surtax funds supported the construction or rehabilitation of more than 9,400 affordable housing units in 103 projects. An additional 5,197 units are currently under construction in the County. The City is able to access these funds to build local affordable housing projects.

The City of Miami Beach has also targeted funding from the Miami Beach Redevelopment Agency (RDA) for affordable and workforce housing (0-120% AMI). To date, the RDA has invested \$13 million to purchase and rehabilitate three residential buildings: Barclay Hotel, the Allen and London House. There were a total of 161 units in the three buildings. The

rental development will be managed and maintained by the Miami Beach Community Development Corporation. The MBCDC indicated there was a strong demand for two and three bedrooms in Miami Beach. According to a survey conducted by the MBCDC, only eleven percent of the City's affordable housing stock is comprised of two or three bedroom units. Some of the units will be reconfigured to two or three bedrooms. The reconfiguration would allow for an increase in the amount of people being served by affordable family housing.

The City is also partnering with Mount Sinai Medical Center on a housing development for their workforce. They received a \$5 million grant from the Community Workforce Housing Innovation Program.

Housing Authority of the City of Miami Beach

The Housing Authority of the City of Miami Beach (HACMB) operates as an independent housing agency with five-member Board of Commissioners appointed by the City of Miami Beach. The mission of HACMB is to provide those in need with quality, affordable housing in economically mixed settings while promoting resident self-sufficiency and fostering strong neighborhoods.

Currently, the HACMB oversees the City's public housing and private rental housing (Section 8) programs. In 1975, the HACMB constructed Rebecca Tower South, a thirteen-story elderly designated Public Housing building with 200 units (120 efficiencies and 72 one bedrooms, and 8 two bedrooms). The following year, the HACMB completed Rebecca Tower North, a thirteen-story elderly designated Section 8 New Construction building constructed with 200 units (120 efficiencies and 80 one bedrooms). HACMB also owns a historic three-story building at 211 Collins Avenue. The 16 units (1 efficiency, 11 one bedrooms, 4 two bedrooms) are rented to Section 8 Housing Choice Voucher holders. In all, the HACMB administers 2,508 Section 8 vouchers.

Improvements to Housing Authority

The HACMB recently completed its 5-year strategic plan and identified the following key goals: to expand the supply of assisted housing, improve the quality of facilities, increase assisted housing choices, promote self-sufficiency and ensure equal opportunities.

To achieve their goals, the HACMB is developing 51 new units for the elderly, rehabilitating a five-unit historic building, renovating Rebecca Towers, and improving Homeownership and Family Self-Sufficiency programs. In accordance with their Section 504 needs assessment, HACMB is also updating Rebecca Towers to be ADA compliant.

Homeless Needs and Facilities

Making sure that there are an adequate number of facilities to care for the homeless is vital for any metropolitan area. As the person or family progresses from basic needs (food, housing, healthcare) they transition into more independent facilities such as transitional housing and eventually permanent supportive housing.

While homeless shelters have been adding units over the years, unmet need in the County is still 50 percent of the total number of units currently available. Of the three types of shelters (emergency, transitional, and permanent), permanent housing for homeless households has been the most successful and is in greatest demand. As a result, Miami-Dade County is focusing most of new development on permanent housing. The following chart investigates the homeless housing inventory and unmet housing need in Miami-Dade County by type of assistance.

TABLE 25: Type of Shelter, Bed Capacity, & Needs Gap in Miami-Dade County (2007)

Type of Housing Assistance	Current Inventory 2007	Under Development 2007	Unmet Need/Gap
Individuals			
Emergency Shelter	786	132	0
Transitional Housing	931	150	24
Permanent Supportive Housing	1,012	429	1,509
Subtotal	2,729	711	1,533
Person in Families with Children			
Emergency Shelter	616	0	0
Transitional Housing	900	46	86
Permanent Supportive Housing	1,251	107	1,152
Subtotal	2,767	153	1,238
TOTAL	5,496	864	2,771

Source: *Continuum of Care Housing Gaps Analysis and Housing Population, Miami-Dade County: 2007*

While Miami Beach does not have any homeless facilities within its boundaries, the City contributes to the Miami-Dade Homeless Trust and other homeless facilities which provide shelter on a countywide basis. The City receives 10 beds out of the 400 provided by the Homeless Trust. The City also utilizes \$500,000 in resort funds to purchase additional beds at the Salvation Army (41 beds), 15 Rescue Mission (15 beds), and Camillas House (as available).

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

Increasing decent affordable housing opportunities is a priority objective in the City. The City currently has programs such first time home buyer assistance and multi-family residential rehabilitation all funded from various Federal and City resources. Maintaining and increasing affordable rental properties is a priority of the City. Continuing funding activities and programs will remain a priority.

The following table identifies specific housing objectives and funding available. Funding will be available from CDBG, SHIP, HOME and various other resources.

TABLE 26: Housing Objectives and Outcomes

PRIORITY OBJECTIVES	PROPOSED ACTIVITIES/PROJECT	OUTCOME STATEMENT	INDICATOR PERFORMANCE MEASURE	5 YEAR GOAL	FUNDING SOURCES
Decent Housing	Housing Rehabilitation	Improve availability and accessibility of decent housing in the City in an effort to maintain/improve housing stock conditions for low/mod households.	Homes Rehabilitated	50 Units	CDBG HOME SHIP
Decent Housing	Scattered Site Home Purchase Assistance (Down Payment/Closing And Mortgage Buy Down)	Improve affordability of decent housing within City for low/mod households.	Homes Purchased	50 Units	CDBG SHIP
Decent Housing	Scattered Site Home Counseling	Improve availability and accessibility of decent housing in the City	Persons Counseled	300 Persons	CDBG
Decent Housing	Multi-Family Housing Rehabilitation Program	Improve availability and accessibility of decent rental housing in the City.	Rental Units Rehabilitated	100 Units	HOME, CDBG and Private Investment RDA
Decent Housing	Analysis of Impediments to Fair Housing Update and Outreach Activities	Improve availability and accessibility of decent housing opportunities in the City.	Preparation of an Updated Analysis Of Impediments Of Fair Housing (AI) Training Sessions Per Year	1 Plan 50 Sessions	CDBG

PRIORITY OBJECTIVES	PROPOSED ACTIVITIES/PROJECT	OUTCOME STATEMENT	INDICATOR PERFORMANCE MEASURE	5 YEAR GOAL	FUNDING SOURCES
Suitable Living Environment	Code Compliance	Encourage suitable living environments that promote sustainability in the City.	Number of code violations detected and/or corrected as direct result of program assistance.	50 Units	CDBG

Priority Housing Activities

- Acquisition and Disposition
 - Fair Housing Activities
- Multifamily Housing Rehabilitation
- Owner-Occupied Rehabilitation
- Direct Homeownership Assistance
 - Code Compliance

Funding Sources Available

(Federal) CDBG – Community Development Block Grant. Funds will be used primarily for home repair assistance, purchase assistance and may be utilized for one time emergency assistance needs.

(State) SHIP – State Housing Initiative Partnership. Funds will be utilized primarily for rehabilitation of units in the City. This is only funding that will be available for households that are at 80% to 120% AMI.

(Federal) HOME – Home Investment Partnership Funds will be used primarily for the rehabilitation of units. Fund will be set aside for a certified Community Housing Development Organization (CHDO) to undertake eligible HOME

(Local) Redevelopment Agency Funds (RDA) – Through tax increment financing available to the City Center RDA, funds are available for target areas.

Additional Leverage Resources

Miami-Dade County Documentary Surtax Funds- Additional revenue collected by Miami-Dade County for housing related projects.

Section 202 - Program designed to promote the creation of new units or substantial rehabilitation of units, by non-profit, for housing and related facilities for the elderly, and mentally or physically disabled.

Public Housing Grants – Grants that are provided by HUD to local public housing agencies. Funds are used to construct or rehabilitate publicly owned housing which is rented at below market rate to very low and low income households.

Potential State Leverage Resources

SAIL – State Apartment Incentive Loan program. The program provides low-interest loans on a competitive basis to affordable housing developers each year. This money often serves to bridge the gap between the development's primary financing and the total cost of the development. SAIL dollars are available to individuals, public entities, not-for-profit or for-profit organizations that propose the construction or substantial rehabilitation of multifamily units affordable to very low income individuals and families.

Tax Exempt Bonds – Issued by Florida Housing Finance to provide funding to subsidize units for very low and low income households.

City Housing Program/Activities

Housing Rehabilitation

The City plans to make funds available to very low to moderate incomes households for scattered site housing rehabilitation (multi-family properties).

Purchase Assistance (Down Payment and Closing Costs)

The City plans to make funds available to very low to moderate income households for scattered site purchase assistance of single-family properties (i.e. condominiums).

Homeownership Counseling

The City plans to make funds available for the counseling of prospective homebuyers and homeowners. Home Ownership Training will help to assist and prepare homebuyers for the acquisition and ownership of a home. Counseling services will be provided on a group and individual basis covering the following topics: the home buying process, finding money for a down payment, dealing with financial crisis, how to set up a budget, the importance of good credit, dispute resolution, and how to maintain a home. Home Ownership Training must meet the standards set by U.S. HUD

Multi-Family Acquisition /Rehabilitation

The City plans to make funds available towards the rehabilitation of vacant multi-family buildings converted into condominium units to be offered through a home buyer program to income-eligible participants. This program will also target essential personnel (i.e teachers, nurses, public safety). The City has also established multi-family rehabilitation financing guidelines for existing debt that helps to make units more affordable.

Community Housing Development Organization

The Miami Beach Community Development Corporation (MBCDC) is a designated Community Housing Development Organization (CHDO). As a recipient of HOME funds, the City must set aside a minimum 15% for CHDO sponsored or owned projects. All CHDO projects are subject to review by City staff and the City's Loan Review Committee (another citizen advisory board) and are ultimately approved by the City commission.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing need to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

Section 8 and Public Housing Residents

The Housing Authority of the City of Miami Beach (HACMB) oversees the City's public housing and private rental housing (Section 8) programs. In 1975, the HACMB constructed Rebecca Tower South, a thirteen-story elderly designated Public Housing building with 200 units (120 efficiencies and 72 one bedrooms, and 8 two bedrooms). The following year, the HACMB completed Rebecca Tower North, a thirteen-story elderly designated Section 8 New Construction building constructed with 200 units (120 efficiencies and 80 one bedrooms). HACMB also owns a historic three-story building at 211 Collins Avenue. The 16 units (1 efficiency, 11 one bedrooms, 4 two bedrooms) are rented to Section 8 Housing Choice Voucher holders. In all, the HACMB administer 2,508 Section 8 vouchers.

Public Housing Need

Currently, the Public Housing waiting lists are closed. As of 2007, 242 families were on the Public Housing waiting list and 734 families were on the Section 8 waiting list.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

The Miami Beach Housing Authority (HACMB), which is independent of the City of Miami Beach, has developed a 2007-11 Five Year Strategic plan that builds upon existing activities of the Authority. To expand assisted housing, the HACMB plans to apply for additional vouchers, leverage private resources, acquire or build units/developments. The HACMB intends to increase management as well as customer satisfaction. It also plans to renovate or modernize public housing units. Mobility counseling, outreach and homeownership, as discussed above, are part of the 2007-11 Strategic Plan.

The HACMB provides assistance to the lowest income segment of the population through a variety of initiatives. It operates the Rebecca Towers which has an elderly designation. The HACMB also owns 211 Collins Avenue, a non subsidized privately owned building made available to Section 8 voucher holders. The HACMB also administers portable rental certificates and vouchers, a homeownership voucher program and a family self sufficiency program (FSS). The FSS combines Housing Choice Voucher rental assistance, career/educational workshops, and the coordination of services to help families become and remain free of public assistance.

The HACMB is currently involved in the construction of new affordable housing for the elderly and rehabilitation of existing a multi-family dwelling. By 2010, the HACMB plans to develop 200 affordable rental or homeownership units. It also plans to have all vacant land owned by the HACMB developed by June 30, 2010. It will apply for any new competitive HUD funds for additional affordable housing, including vouchers. It will also engage in joint ventures or partnerships with both for-profit and not for profit entities to create additional affordable housing opportunities. There are many other goals and objectives outlined in the HACMB 2007-11 Strategic plan.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

Value to Income Disparity

In Miami Beach, the median priced condominium is 7 times greater than the median income. (A normal median home value to median household income ratio should be closer to 3:1.) As a result, few can afford to purchase a home in the City

Loss of Decent Affordable Units

The inventory of affordable housing is rapidly decreasing – primarily as a result of market appreciation, conversions and deterioration. Housing prices have doubled in the past five years. As a result, housing costs have increased to the point that once affordable homes are now out of reach for most homebuyers. Without resale restrictions, many of the previously “affordable” units have been flipped and resold at “unaffordable” prices. In addition, thousands of affordable units have been lost to Condominium Conversions. Further, damage and deterioration – often associated with older or less expensive housing – has diminished the stock of safe, decent, affordable housing. Citywide, 376 units lack adequate kitchen or plumbing facilities. Another 50,000 units in Miami Beach are over 25 years of age, placing them at greater risk of lead paint hazards, deferred maintenance issues, and hurricane damage.

Historic Housing

The City of Miami Beach contains a large supply of historic properties, especially within the Art Deco District, Altos Del Mar Subdivision, and Ocean Beach District – all of which have been designated as historic districts. In order to maintain their historic significance, renovations to these buildings are often slow and costly.

Job Loss

For local business, labor costs are continuing to increase, while profits are diminishing. If the trend continues, many companies will be forced to either decrease wages or downsize. Unemployment in Miami-Dade County has already risen from 3.3% in the first quarter of 2007 to 4.3% in the first quarter of 2008.

Cost of Development

Located on a seven square mile barrier island, land in Miami Beach is at a premium. The escalating cost of real estate makes it difficult to locate affordable sites for development. Further, the high cost of materials and construction make it nearly impossible to build affordable housing without deep government subsidies or profit losses. As a result, developers have primarily built high end, luxury products (which are not affordable to the general population) in recent years.

High Cost of Living

Over the past year, the cost of living in South Florida rose faster than any other major metropolitan area in the country – 4.4% according to the Consumer Price Index report in June 2007. In addition to housing costs, expenses within food and beverages and gas and transportation rose significantly.

Lack of Incentives

The assistance needed in today's marketplace is far above the amount available through traditional government programs. The gap between the actual cost of housing and the amount that most families in the City can afford is extensive. As the need grows – both by the number of families requiring assistance and the amount of assistance needed – federal and local funding sources are diminishing.

Government Regulations

Government regulations and requirements play a major role in real estate development. Land use policies and zoning provisions dictate the type and density of housing; permit and code approvals direct project timelines; and impact fees and concurrency requirements determine price costs. All play an important role in the affordability of a development. Each policy can either add significantly to construction costs (and subsequently increase housing values) or if utilized correctly, can incentivize certain building types (i.e. affordable housing).

Private Lending

The infusion of credit during the housing boom spurred the subprime lending market and encouraged aggressive and often unscrupulous lending practices. Low-income families who could not qualify for standard mortgages were the primary victims of predatory lending. As the interest rates on adjustable-rate loans reset, many are having difficulty affording the inflated payments. The result has been a significant increase in the number of foreclosures. In Miami, one out of every 81 households is in foreclosure. Reacting to the rise of foreclosures and the closure of many unregulated mortgage companies, lending institutions have begun to reevaluate risky loans and tighten their lending standards. A July 2007 survey by the Federal Reserve Board noted that over the past three months, 14% of domestic banks tightened their lending standards on prime residential mortgages, 40% increased standards for nontraditional mortgage products and 56% constricted subprime lending. The result: less available credit for homeowners. The recent credit squeeze will make it particularly difficult for low-income families to qualify for a mortgage.

Strategy to Remove Barriers from Affordable Housing

The City of Miami Beach has implemented "the expedited processing of permits for affordable housing projects." This incentive gives priority to designated affordable housing projects when scheduling Pre-Design Conferences with all relevant agencies including but not limited to: Fire, Planning & Zoning, Building, Historic Preservation, Public Works, Americans with Disabilities Act (ADA), and the Housing and Community Development Division of the Neighborhood Services Department. Also, when the plans are ready for permitting, first priority is given to them.

In 2007, the City established the Cultural Arts Neighborhood District Overlay (CANDO) and committee. The mission of CANDO is to stimulate the creation of affordable housing (that meets Federal and State income guidelines) for cultural workers, encourage arts-related businesses to establish within the district and reverse the gentrification process whereby high rents and property values displace artists, art galleries and cultural activities from this area. The boundaries of the CANDO district are: 24th Street and North Lincoln Lane on the north; Meridian Avenue and Lenox Avenue on the west; South Lincoln Lane on the south and the Atlantic Ocean on the east.

The CANDO district crosses over several zoning districts with different development regulations. Because there are several zoning districts involved, the overlay district was developed with regulations and incentives that are applied to this district only, without changing the underlying development regulations. The CANDO district provides regulatory incentives for the creation of long-term (30 years) affordable housing units created within mixed use projects. The City of Miami Beach also has an ordinance that permits the relaxation of parking requirements for long-term affordable housing projects developed for the elderly.

As a recipient of Florida's SHIP funds, the City of Miami Beach is required to reinstate its Affordable Housing Advisory Committee (AHAC) in 2008. The AHAC is an 11 person advisory board that is charged with the responsibility of reviewing the City's Comprehensive Plan and affordable housing policies and making recommendations to the City Commission about how to enhance policies and incentives to promote affordable housing within the City. The City is required to submit to the State the committee's updated policy review and recommendations every three years.

Chapter 3: Homeless

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs Response:

The Homeless Needs portion of the plan describes the nature and extent of homelessness in both the City of Miami and Miami-Dade County. Twice a year, the Homeless Trust conducts a homeless census of sheltered and unsheltered populations. Historically, it has been estimated that on any given night in Miami-Dade County, there are over 4,000 homeless individuals living on the streets. However, the most recent homeless census showed a sharp decline: only 1,347 homeless persons were identified on January 29, 2008.

While the decrease could be partially due to improved circumstances and enhanced homeless programs, other conditions – such as weather – could also account for the difference. On the day of the survey, the weather was partly cloudy with a high in the 60s – slightly cooler than the average for that time of year.

The City of Miami Beach accounted for 7 percent of the County's total homeless population. The chart below provides characteristics of the 98 homeless individuals identified in the City. The City places a high priority to assist the needs of chronically homeless persons.

TABLE 27: Miami Beach Homeless Characteristics (2008)

CHARACTERISTIC		PERCENT
SEX	Male	88%
	Female	13%
AGE	Children (under age 18)	0%
	Adults (18 to 50)	69%
	Elderly (50 and older)	31%
RACE	Black	27%
	White	72%
	Other	1%
ETHNICITY	African-American	28%
	Anglo-Saxon	31%
	Hispanic	22%
	Other	19%

Source: Miami-Dade County Homeless Trust

Homeless Need

According to the latest Continuum of Care analysis completed by the County, there are a large number of unsheltered individuals and families living in Miami-Dade. Most are individuals, but a substantial number also consist of families. In 2007, over a quarter (28%) of the homeless population is comprised of families with dependent children. These families' present unique challenges as children and minors may need additional support when addressing areas of education, mental health, nutrition, and social needs. The table below summarizes the homeless need in Miami-Dade County. The data is based on the January 2007 homeless census, where nearly 4,400 homeless persons were identified

TABLE 28: Homeless Populations (2007)

Population	Emergency Shelter	Transitional Shelter	Unsheltered	Total
Persons in Homeless Families <u>with</u> Children	474	753	2	1229
Homeless Individuals & Persons in Homeless Families <u>without</u> Children	830	955	1378	3163
TOTAL	1304	1708	1380	4392

Source: Continuum of Care Housing Gaps Analysis and Housing Population, Miami-Dade County: 2007

Many circumstances force individuals to become homeless. They range from a lack of work opportunities to unstable mental health. However, those in greatest danger of becoming homeless include extremely low-income households that are already experiencing housing problems. Between 2008 and 2012, it is estimated that this population will grow from 16,211 to 16,401 households for Miami Beach. (For more information, see *Categories of Persons Affected*). Preventative steps must be taken to ensure their well-being and prevent homelessness.

The table below quantifies the subpopulations among the homeless. While direct correlations cannot be drawn from this survey, it is possible to discern that a correlation may exist between negative environmental circumstances and homelessness.

TABLE 29: Homeless Subpopulations (2007)

Population	Sheltered	Unsheltered	Total
Chronically Homeless	133	274	407
Severely Mentally Ill	360	505	865
Chronic Substance Abuse	586	461	1047
Veterans	133	120	253
Persons with HIV/AIDS	68	28	96
Victims of Domestic Violence	166	39	205
Unaccompanied Youth	68	0	68

Source: Continuum of Care Housing Gaps Analysis and Housing Population, Miami-Dade County: 2007

Priority Needs

With 7% of Miami-Dade homeless population (individuals) within the City of Miami Beach, the needs of the homeless are a priority for the City. Addressing homeless needs is essential to housing and community development efforts. The need to fund additional beds within the City limits is also a priority. The need for supportive services that address mental, health and economic needs will also be a priority. Highest priority are the needs of the chronically homeless and those that suffer from mental illness and substance abuse.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

The Miami-Dade County Community Homeless Plan is the blueprint for the local continuum of care. The plan indicates goals for emergency, transitional, permanent, and supportive housing. In addition to being a referral strategy, the plan is a "three stage plan" developed to meet the needs of the homeless in Miami-Dade County.

- Emergency Housing (Temporary Care) adds new beds in up to three new Homeless Assistance Centers to provide an alternative to sleeping on the street. The Homeless Assistance Center (HAC) is a new concept that provides shelter, showers, clothing, food, mail, telephones along with counseling and the development of a "case plan" for each individual. A homeless person's stay in such a center would be "short-term"

- approximately 60 days. A Homeless Assistance Center (HAC) is the "intake" facility for those entering the "system of care" and provides the needed stabilization and needs assessment.

- Transitional Housing (Primary Care) provides a six to nine month stay with a focus on intensive case management, to include treatment, rehabilitation, employment, and job training. This care is specialized treatment (mental health; substance abuse; separate programs for men, women and children, AIDS patients, etc.) with the goal of preparing individuals to be self-sufficient.
- Permanent, Supported Housing (Advanced Care) provides supported long-term permanent housing such as church assisted housing, single room occupancy (SRO), voucher-based programs, scattered site leasing, etc. Programs providing move-in assistance are also available.

City of Miami Beach Local Strategies

Miami Beach does not have any homeless facilities within its boundaries. However the City contributes to the Miami-Dade Homeless Trust and other homeless facilities which provide shelter on a countywide basis. The City receives 10 beds out of the 400 provided by the Homeless Trust. The City also utilizes \$500,000 in resort funds to purchase additional beds at the Salvation Army (41 beds), Rescue Mission (15 beds), and Camillas House (as available). The City will continue with these efforts and the activities facilitated through the City's Office of Homeless Coordination.

Priority Homeless Needs specific to Miami Beach include:

- Emergency Shelter/Transitional Housing
- Homeless Prevention
- Outreach

The City of Miami Beach intends to support homeless initiatives and outreach efforts that promote homeless prevention and the ending of chronic homelessness by 2012. This includes initiatives and efforts such as preventing homelessness, outreach/assessment, emergency services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The City will utilize the referral system and network available through the continuum of care and its own Office of Homeless Coordination.

The City will fund public services for homeless individuals and/or families, and/or interim assistance for the prevention of homelessness. There are numerous services available within the City for the homeless, the near-homeless and service providers are encouraged to submit proposals for CDBG public service funding that address homeless needs in the City.

Discharge Coordination

The City of Miami Beach no longer receives McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG). However the City is a sub-recipient of Supportive Housing funds from the Homeless Trust. It matches these funds with available Resort Tax funds.

The City's Office of Homeless Coordination, coordinates homeless activities at the City level, including implementing its discharge policy.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

The City of Miami Beach no longer receives ESG funding.



Chapter 4: Community Development

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

Priority Non–Housing Community Development Needs

The following section addresses non-housing community development needs in the City of Miami Beach. In general the City's priority non-housing community development needs have been public facilities/infrastructure improvements and public service needs. Through the 2008-2012 Consolidated planning process the City of Miami Beach has identified priority needs and a community development needs worksheet can be found under the Exhibits section of the Consolidated Plan. Public service activities that assist youth, elderly, homeless, special needs, will continue to be priority. The City also intends to continue focused attention on the North Beach revitalization district.

Public Facilities and Infrastructure Improvement

Activities such as senior centers, community centers, youth centers, neighborhood facilities, recreational facilities, and water sewer projects are classified as physical improvements that benefit the area. These improvements should benefit low to moderate income persons. These activities can be undertaken in low to moderate income areas or public facilities can be constructed where it is clear the presumed beneficiaries are low to moderate income. Specific public facilities and infrastructure improvements have been identified on the needs worksheet.

The use of CDBG funds can be leveraged against available resources from the City's Redevelopment Area Tax Increment Financing, Capital Improvement Program, Enterprise Zone, or private investment to carry out activities within the community. CDBG funds are not meant to replace an existing funding source but rather to serve as catalyst for projects that would not be accomplished without the assistance of the CDBG program.

North Beach Revitalization

The City of Miami Beach's priority community development needs continue to focus on the North Beach community. In 2001, HUD approved the City's adopted Neighborhood Revitalization Strategy (NRS) for North Beach. The NRS includes a list of projects targeted for this area, an area that has not seen the revitalization felt by South Beach and other areas of the City. There is also a redevelopment plan in place that provides for tax increment financing (TIF) revenue.

North Beach is the northernmost section of Miami Beach and encompasses the area of 63rd Street north to 87th Street and Biscayne Bay east to the Atlantic Ocean. Residentially, it is primarily occupied by low to moderate income renters.

Many parts of the North Beach area are included in a State-designated Enterprise Zone, including all of the commercial areas and portions of the residential neighborhoods. The area is being expanded. The Florida Enterprise Zone program offers financial incentives to businesses located in designated areas found in urban and rural communities. These incentives are offered to encourage private investment in the zones as well as employment opportunities for the area's residents. Such incentives include:

- Enterprise Zone Jobs Tax Credit (Corporate Income Tax)
- Enterprise Zone Jobs Tax Credit (Sales and Use Tax)
- Enterprise Zone Property Tax Credit (Corporate Income Tax)
- Sales tax refund for building materials used in rehabilitation of real property
- Sales tax refund for business machinery and equipment
- Sales tax exemption for electrical energy
- Community Contribution Tax Credit Program

The NRS and North Beach Redevelopment Plan contain a variety of strategies that drive revitalization efforts in the area.

The NRS captures a variety of CDBG eligible community development strategies to address the diverse needs of the community range from historic preservation to upgrading public infrastructure and facilities.

Basis for Priority: The City has an approved NRS for the area specifically designed to improve the area to help sustain the overall economic vitality of the City.

Obstacles: Funding to address the many needs of the area. The various needs of the community such as economic opportunity, housing, and legal issues may serve as an obstacle to attracting private investment needed to help revitalize it. Cost of homeownership is out of reach for many low income persons. The lack of ownership may thus continue to reduce the stability of the community.

Basis for Priority: The key to revitalizing a community and attracting private investment is for the City to invest in its infrastructure.

Obstacle: Funding.

Public Service Needs

Activities such as outreach, counseling, substance abuse, child care services, outreach activities, training are generally considered public service activities. These funds are subject to a 15% cap under the CDBG program. With a diverse community such as Miami Beach, a variety of services are needed. Some of the services addressed as priority includes:

- Child Care Services
- Economic Development
- Employment Training
- General Public Services
- Health Services
- Public Facilities and Improvements
- Senior Programs and Senior Services
- Services to Persons with Disabilities
- Youth Programs

Basis for Priority: Each year, during the City's Request for Proposal process, the majority of applications received are public service based.

Obstacle: Funding, capacity of service providers and possible unnecessary overlap in delivery.

Performance Measures and Community Development Objectives

In March 2006, HUD finalized a national outcome performance measurement system and began requiring its use by grantees to enable HUD to collect information on the outcomes of activities funded with CPD formula grant assistance. While the City has local objectives, all activities must tie into the national outcomes and objectives provided by HUD. Those objectives are linked to HUD's strategic plan for 2006 to 2011 to expand access to affordable housing, foster suitable living environment and expand economic opportunities.

The potential outcomes include: availability/accessibility, affordability and sustainability. The accomplishments data is entered into the Integrated Disbursement and Information System (IDIS) and will be aggregated at the national level to provide HUD with the information necessary to show the national results and benefits of the expenditure of federal funds using CPD formula grant programs. The community development objectives of the Consolidated Plan are a continuation of the City's existing objectives as the City's continues to undertake projects geared toward addressing its priority needs.

Local Objectives

Objective #1	Improve Health, Safety, Welfare, Recreational and Other Opportunities
Objective #2	Revitalize Neighborhoods
Objective #3	Creation and/or Retention of Jobs
Objective #4	Provide for Affordable Housing Opportunities
Objective #5	Provide Services for the Homeless Population and Persons At Risk of Becoming Homeless
Objective #6	Provide Public Services to Low/Moderate Income Residents
Objective #7	Leverage Federal Dollars to Encourage Private Development
Objective #8	Ensure Compliance with Equal Opportunity and Fair Housing Laws
Objective #9	Remove Architectural Barriers
Objective #10	Continue to Provide Planning and Administrative Support
Objective #11	Discourage and/or Minimize Displacement and Ensure Adequate Benefits
Objective #12	Provide Assistance as Needed to Threats to Public Health, Safety, or Welfare
Objective #13	Eliminate Slum and Blighted Conditions
Objective #14	Encourage the Preservation of Historic Structures
Objective #15	Provide Affordable Child Care Services

TABLE 30: Community Development Objectives/Performance Matrix

PRIORITY OBJECTIVES	PROPOSED ACTIVITIES /PROJECTS	OUTCOME STATEMENT	INDICATOR PERFORMANCE MEASURE	5 YEAR GOAL	FUNDING SOURCES
Economic Opportunity	Job Training/Public Service	Improve availability and accessibility of jobs to low/mod persons.	Job Training	100 Persons Trained	CDBG
Suitable Living Environment	Street/Sidewalk Improvements Landscaping Neighborhood Park Improvements Street Lighting	Encourage suitable living environments that promote sustainability in the City.	Physical Improvements Made To Benefit Low To Moderate Income Persons In Target Areas Including North Beach Revitalization Area	2 Public Facility Projects	CDBG/Section 108, RDA
Economic Opportunity/ Suitable Living Environment	Public Service Activities: Child Care Services General Public Services Health Services Senior Programs and Senior Services Services to Persons with Disabilities Youth Programs	Promote economic opportunities and/or suitable living environment with new/improved access to public services.	Persons Assisted	60,000 Persons	CDBG

Anti-Poverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

The poverty level as defined by the Office of Management and Budget and revised annually refers to the Census Bureau poverty thresholds. The Census Bureau poverty thresholds are the federal government's official statistical definition of poverty.

The City of Miami Beach's Anti-Poverty Plan is focused on the most vulnerable. Primarily, they are the individuals living at or below the poverty line. This segment of the population has the highest incidence of poverty and is the most likely to benefit from a concentrated effort to increase economic opportunities in Miami Beach.

The Anti-Poverty Plan is intended to increase incomes and job opportunities for low-income households. Miami Beach's economy relies on lower paying service-sector and seasonal tourism-oriented jobs. Many of these jobs are open to people with low skills and low educational attainment. In response to the Welfare Reform Act, the City of Miami Beach focused its core to combat poverty and focused on the creation of secure, well-paying jobs. Implementation of these anti-poverty efforts remains a cooperative effort between the City, the local business community, community development agencies, nonprofit organizations, the City's designated CHDO, the Housing Authority of the City of Miami Beach, Inc., and other service organizations.

A major objective of the City's economic development activities is the stimulation of economic revitalization and job creation by facilitating business development and expansion, job creation/retention, encouraging private development through public support, and carrying out housing and neighborhood revitalization. The development of convention-quality hotels is an economic development objective which is an example of business development that provides significant employment opportunities for persons entering the job market.

The purpose of this strategy is to link individuals and families to the programs and services available to them and to build upon existing anti-poverty program infrastructure. External factors that impact the economy will have an impact on the resources and programs available to move individuals towards economic self sufficiency as well as jobs available. These factors can also have an impact on affordable housing. However, even with negative external factors the overall goals, objectives/policies will remain the same as programs and activities are adapted to reflect market change. The City will continuously seek out opportunities that support or improve its anti-poverty strategy.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

This Section does not apply to the City of Miami Beach.



Chapter 5: Special Needs

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

The City addresses special needs objectives through the public service dollars it makes available each year. It also addresses the needs of the special needs communities through improvements to public facilities that serve special needs. Also the City will make funds available for special needs housing projects.

Public service and facilities objectives were delineated in the non-housing community development section of this plan. Special needs housing are addressed in the housing strategy of the document.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

Priority and Basis

The housing assessment discussed earlier in the 2008-12 Consolidated Plan indicates how many non-homeless special needs exist within the City and how these residents are impacted by various housing problems. The number of non-homeless special needs is also summarized in the worksheet table under the "Exhibits" section of document.

As indicated in the assessment, one-fifth of the City's households is headed by a household 65 years or older and more than half are cost burdened. The burden of housing leaves many other needs unaddressed. The needs of the elderly and frail elderly are a priority in the City.

Approximately 18 percent of the population has a disability. The highest prevalence of disabilities exists among seniors. Most of the disability is physical. The needs of the disabled are a priority.

Miami Beach and the surrounding neighborhoods have some of the highest concentrations of reported adult HIV/AIDS cases in the County. Over the past ten years, there were 3,097 reported AIDS cases and 1,686 reported HIV cases in the area. The supportive needs of households with HIV/AIDS are a priority.

Obstacles

The major obstacle in meeting the needs of the non-homeless special needs populations is funding and a potential decrease in funding for non-profits. A decrease in funding will lead to fewer services provided to the community and may result in more wait-list type situations for the services to be offered.

Housing and Supportive Services – Facilities and Programs

Supportive housing and social services for special needs residents, including housing for persons with disabilities or HIV/AIDS, are provided by the City, County, local housing authorities and numerous nonprofit organizations. Primary programs are listed as follows:

Shelter Plus Care Program

The Shelter Plus Care Program administered by the Miami-Dade Housing Authority (MDHA) provides housing assistance to homeless individuals or families who have a permanent disability, such as mental illness, substance abuse and/or HIV+/AIDS. The goal of the program is to provide self-sufficiency to the residents.

Veterans Assisted Supportive Housing Program

The MDHA in conjunction with the U.S. Department of Veterans Affairs provides 50 rental vouchers to homeless veterans with severe psychiatric or substance abuse disorders.

HOPWA-Supported Housing

The countywide HOPWA Program is administered by the City of Miami. The goal is to assist program participants in achieving and maintaining housing stability so as to avoid homelessness and improve their access to, and engagement in, HIV/AIDS treatment and care. Local HOPWA funds are directed towards long-term rental assistance, project-based rental or operating assistance and, when funds allow, capital funding for rehabilitation or new construction (new construction limited to single-room occupancy units and community residences).

Approximately 1,000 households (well over 3,000 persons) are provided long-term tenant-based rental assistance and the support of housing specialists. Sixty (60) households are provided subsidized project-based housing. An additional thirty-one (31) units of housing, built in part with HOPWA funds, are restricted to housing only for persons living with AIDS.

Assisted Living Facilities

Shelbourne House: Through CDBG program funds, the City regularly provides funding to the Shelbourne House. Shelbourne House provides housing and supportive services to income eligible persons with HIV/AIDS in Miami Beach. Housing vouchers are also available to eligible residents.

Douglas Gardens: Douglas Gardens provides housing and supportive health services on a citywide basis for the elderly in Miami Beach.

Carrfour: Carrfour Supportive Housing acquired and rehabilitated an apartment building formerly known as Sunsouth Place located at 530 Meridian Avenue. This building provides fifty-five (55) single room occupancy units for formerly homeless persons. The City provided HOME Program funds for this project.

Council Towers and Stella Maris: Non-profits in the Miami Beach community have received CDBG funding from the City to provide various supportive services to the elderly who reside in Council Towers apartments and Stella Maris retirement community in Miami Beach.

Housing Accessibility Programs

Currently, 42 units from the City's assisted housing inventory are dedicated to persons with disabilities. HACMB is continuing to update and improve its public housing inventory. In accordance with their Section 504 needs assessment, HACMB is renovating Rebecca Towers to be ADA compliant. In addition, all new construction and renovation projects within the City must comply with the Americans with Disabilities Act.

Miami Beach Senior Centers

UNIDAD of Miami Beach received funds from the City to acquire and rehabilitate a building to house the Miami Beach Senior Community Center in North Beach to serve the low and moderate-income senior population. Jewish Community Services has also received funding to make improvements to another senior center and provide supportive services.

Tenant Based Rental Assistance

The City does not currently have a tenant based rental assistance program funded from HOME. However, with such a large presence of cost burdened elderly households on fixed incomes, the City may undertake a tenant based rental assistance program in the future.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial

rehabilitation).

4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

The City of Miami receives and administers HOPWA funds for the Miami metropolitan area. Local HOPWA funds are directed towards long-term rental assistance, project-based rental or operating assistance and when funds allow, capital funding for rehabilitation or new construction (new construction limited to single-room occupancy units and community residences).

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

The City of Miami Beach does not receive HOPWA funding directly. HOPWA program objectives are identified by the City of Miami who is responsible for administering the HOPWA program for the metropolitan area. The City will support housing and other initiatives for persons with HIV/AIDS through appropriate public service/public facilities funding.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

Exhibit A: HUD Needs Worksheets

Exhibit B: Citizen Participation Comments

Exhibit C: Public Notices/Commission Action

Exhibit D: Inventory of Homeless Organizations