CONNECT CAPITAL MIAMI

MAY 2019

MIAMI HOMES FOR ALL

THE CITY OF MIAMI
INCORPORATED 1896
FLORIDA

CONNECT CAPITAL MIAMI
MAY 6, 2019

This report made possible by the generous support of:

MIAMI IS THE THIRD LEAST AFFORDABLE CITY IN THE COUNTRY.[1]

MIAMI WOULD NEED TO BUILD OR PRESERVE AT LEAST **50,000 HOUSING UNITS** JUST TO MEET THE EXISTING NEED.[8]

MORE THAN HALF OF MIAMI HOUSEHOLDS ARE PAYING MORE THAN THEY CAN AFFORD ON HOUSING.[8]

The cost of housing in the City of Miami continues to grow beyond what a large portion of our community can afford. In early 2018, seeking strategies to respond to this crisis, the City's Department of Housing and Community Development (HCD) succesfully applied, along with five other cities, to participate in the Connect Capital initiative. The Center for Community Investment (CCI) at the Lincoln Institute of Land Policy created this initiative to overcome disinvestment and improve opportunity so that everyone has a fair chance to lead a healthy and productive life. CCI's Connect Capital framework helps participating teams establish shared priorities across stakeholders, create pipelines of investible projects, and strengthen the policies and practices required to achieve their desired results.

Between July and October 2018, cross-sector stakeholders including City and County government, academic institutions, banks, developers, non-profit community groups, residents, social service providers, and philanthropists, came together around the shared goal of creating or preserving 12,000 affordable housing units by 2024. Stakeholders attended multiple meetings focused on engaging fellow participants in conversation and prioritizing effective and feasible policies. Through the meetings, this team has provided critical institutional expertise and insights into how to reduce barriers to and increase the production of affordable housing.

The recommendations highlighted in this report include those with the greatest support from participating residents and stakeholders.

8.24.18
PIPELINE WORKING
GROUP MEETING

8.29.18
POLICY WORKING
GROUP MEETING

JULY 11, 2018:
CONNECT CAPITAL
MIAMI KICKOFF
MEETING

11.27.18
LITTLE HAVANA
RESIDENT MEETING

10.11.18
OVERTOWN RESIDENT
MEETING

12.5.18
LIBERTY CITY RESIDENT
MEETING

4.3.19
CITY OF MIAMI
DISTRICT 4
COMMUNITY
MEETING

4.16.19
ENABLING
ENVIRONMENT
WORKING GROUP
MEETING

4.17.19
CITY OF MIAMI
DISTRICT 1
COMMUNITY
MEETING

3.22.19
STEERING
COMMITTEE MEETING

10.19.18
POLICY + PIPELINE
WORKING GROUPS

12.17.18
STEERING COMMITTEE
MEETING

4.18.19
CITY OF MIAMI
DISTRICT 5
COMMUNITY
MEETING

2.23.19
RESIDENT ENGAGEMENT
TASK FORCE MEETING

4.8.19
CITY OF MIAMI
DISTRICT 3
COMMUNITY
MEETING

4.10.19
CITY OF MIAMI
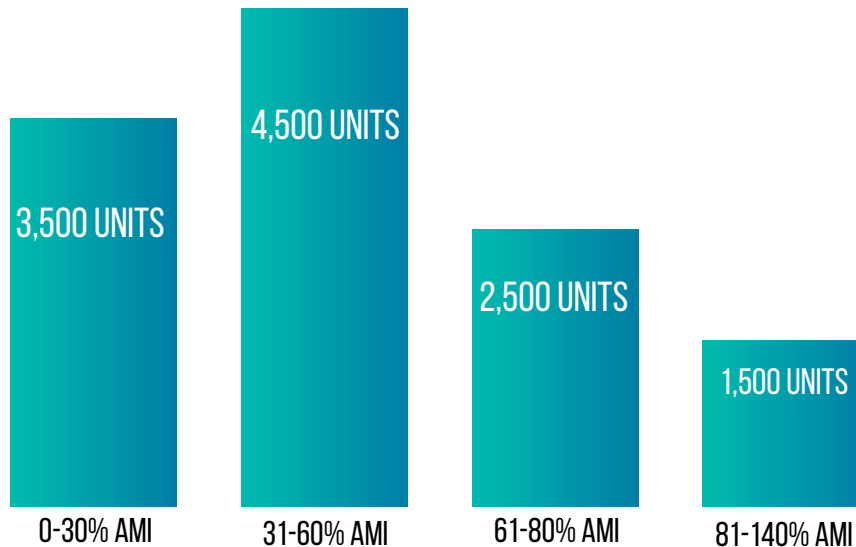DISTRICT 2
COMMUNITY
MEETING

4.18.19
PIPELINE WORKING
GROUP MEETING

5.6.19
CONNECT CAPITAL MIAMI
REPORT LAUNCH

THE GOAL:

BY **2024** THE CITY OF MIAMI WILL CREATE OR PRESERVE **12,000** UNITS OF AFFORDABLE HOUSING:

3,500 UNITS	4,500 UNITS	2,500 UNITS	1,500 UNITS
0-30% AMI	31-60% AMI	61-80% AMI	81-140% AMI

DETERMINE SHARED PRIORITIES

- STRATEGIC PLANNING MEETINGS
- NEIGHBORHOOD-LEVEL RESIDENT ENGAGEMENT
- CROSS-SECTOR STAKEHOLDER ENGAGEMENT

IDENTIFY PIPELINE

- REDEVELOP PUBLIC HOUSING
- BUILD NEW MULTIFAMILY RENTAL
- PRESERVE MULTIFAMILY, NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)
- PRESERVE SUBSIDIZED UNITS
- BUILD NEW PERMANENT SUPPORTIVE HOUSING
- PRESERVE SINGLE FAMILY HOMEOWNERSHIP

ENABLE THE ENVIRONMENT

- USE PUBLIC LAND FOR THE BENEFIT OF THE COMMUNITY
- ADJUST THE ZONING CODE
- COORDINATE PUBLIC FUNDING + PERMITTING
- REDUCE PROPERTY TAXES
- CONSIDER A VACANCY TAX OR FEE
- IDENTIFY NEW, AND MODIFY EXISTING, FUNDING STREAMS
- BUILD DEVELOPER CAPACITY
- INCORPORATE ACCOUNTABILITY MEASURES

DEVELOPMENT PIPELINE

Connect Capital Miami is intended to increase investment in affordable housing by clarifying shared priorities, identifying a concrete development pipeline, and fostering an enabling environment. Participants identified six potential development pathways that will lead to the creation or preservation of 12,000 affordable homes.

REDEVELOP PUBLIC HOUSING

The Rental Assistance Demonstration Project (RAD) is a federal program that permits local governments to redevelop existing public housing by replacing every existing unit, increasing the number of affordable units, and incorporating market-rate units.

Opportunity = 8,946 housing units created and preserved.[2]
- 0-30% AMI: 2,303 units
- 31-60% AMI: 424 units
- 61-80% AMI: 2,759 units
- 81-140% AMI: 3,460 units

PRESERVE MULTIFAMILY NOAH

As of October 2018, an estimated 30,000 homes in the City were considered naturally occurring affordable housing (NOAH). Of these homes, 38% were located in four neighborhoods: Liberty City, Little Haiti, Little Havana, and Overtown.[3]

NOAH typically presents as distressed, older, small multifamily buildings and as subdivided single-family homes. According to the Urban Land Institute, Miami's NOAH stock is rapidly decreasing. Between 2000 and 2015, the percentage of NOAH units in Wynwood alone decreased from 96% to 58%.[4]

Opportunity = 10,159 housing units preserved.[5]
- 31-60% AMI: 4,472 units
- 61-80% AMI: 5,687 units

PRESERVE SINGLE FAMILY HOMEOWNERSHIP

The Miami-Dade County Surtax Program is in the process of prioritizing single family home rehabilitation in its upcoming application cycle. This could mean up to $30 million for single-family home preservation.[6]

Opportunity = estimated 300 housing units preserved.[7]

PIPELINE OPPORTUNITIES

BUILD NEW MULTIFAMILY RENTAL

In the City, 71% of households are renters. Of those, 61% are cost-burdened, which means they are paying more than 30% of their income toward housing expenses.[8]

Developers are looking at potential projects all over the City. Those prospective deals already represent a significant opportunity to provide homes affordable to households that are one emergency away from missing their rent payment.

Opportunity = 4,950 housing units created.[9]
- 0-30% AMI: 719 units
- 31-60% AMI: 2,565 units
- 61-80% AMI: 820 units
- 81-140% AMI: 846 units

PRESERVE SUBSIDIZED MULTIFAMILY

In the last 10 years, the City has lost over 1,000 homes to expiring assisted housing subsidies.[10]

Without a concerted effort to preserve the remaining homes that are at-risk of expiring, the City stands to lose many more in the next 5 years.

Opportunity = 741 housing units preserved.[11]

BUILD NEW PERMANENT SUPPORTIVE HOUSING

In January 2019, the Miami-Dade County Homeless Trust identified 3,628 individuals, sheltered and unsheltered, who are currently experiencing homelessness.[12] Meanwhile, Miami-Dade County Public Schools estimates that there are over 14,000 students currently experiencing housing instability.[13]

Some of these individuals require not only a permanent home, but also supportive services to thrive. This may include behavioral health services, health care, and case management. As of March 2019, the Homeless Trust estimates that we need approximately 500 additional units of permanent supportive housing to serve these vulnerable residents.[14]

Opportunity = 500 housing units created.[15]

DEVELOPMENT CRITERIA

● Consider **LOCATION**:
- Near opportunities and basic needs (jobs, educational institutions, grocery stores with fresh produce).
- Proximity to transit and walkability.

● Consider **RESILIENCY** and **ENVIRONMENTAL SUSTAINABILITY**:
- Prioritize sites outside of FEMA Flood Zones.
- Evaluate primary access roads for flood risk.
- Encourage environmentally-friendly building materials.[16]

● Leverage **PLACE-BASED FUNDING**:
- Opportunity Zones.
- Community Redevelopment Agency (CRA) districts.

● Incorporate on-site **SUPPORTIVE** services:
- Child care.
- Physical health care.
- Behavioral health care.

● Prioritize **MIXED-INCOME** and **MIXED-USE** development where appropriate to create vibrant communities.

● Prioritize affordable **RENTAL** units:
- **71%** of all households in the City of Miami are renters.
- **61%** of renter households are cost-burdened, which means they are paying more than 30% of their household income toward housing.[17]

The highlighted areas of the heat map[18] depict parcels of land in the City of Miami that are:
- Vacant;
- Publicly-owned by either the City of Miami, Miami-Dade County, or Miami-Dade County Public Schools;
- Located in transit-oriented development areas;
- Located in neighborhoods under heightened threat of gentrification and displacement;
- Outside of designated flood zones;[19] and,
- Located in Community Redevelopment Agency districts.
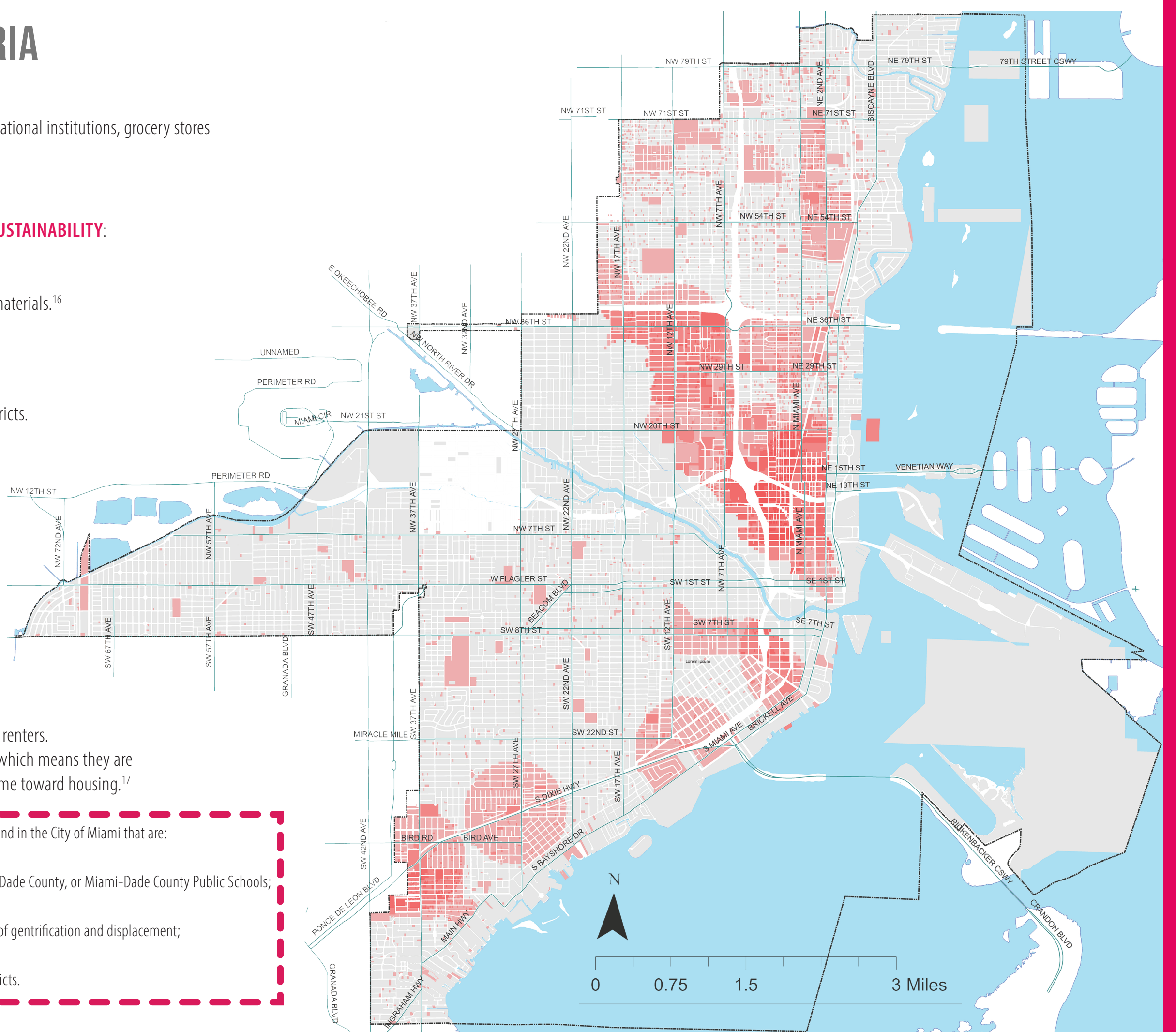
ENABLING ENVIRONMENT

An enabling environment includes everything in a community's ecosystem—actors, policies, resources, relationships, skills, behaviors—that accelerates deals. To create and preserve 12,000 homes, the environment must foster a significant increase in home production and rehabilitation. After much research and discussion, the following components were determined to be the most impactful and achievable:

USE PUBLIC LAND FOR THE BENEFIT OF THE COMMUNITY:

A significant barrier to affordable housing development in Miami is the cost and availability of land. In an online, dynamic tool, the University of Miami's Office of Civic and Community Engagement, with support from Citi Community Development, has mapped all the vacant land in Miami-Dade County owned by the public sector and other institutions.

The tool, LAND: Land Access for Neighborhood Development, shows 500 million square feet of this land across the County and will enable policymakers and community-based organizations to identify potential development opportunities for affordable housing in transit-served areas.[20] Using LAND, we should identify adjacent parcels of publicly-owned, vacant and underutilized land and assemble them for affordable development through intergovernmental agreements, land swaps, or even a public land bank.

ADJUST THE ZONING CODE:
Small multifamily buildings represent a large proportion of the City's current housing inventory. This stock can be among the most challenging to build and rehabilitate. However, addressing several small idiosyncrasies in the zoning code can go a long way to protecting and creating more of this supply. One such "fix" is to legalize older properties with densities that do not conform to current code. Deeming them out-of-compliance can make refinancing or acquiring these properties nearly impossible.

The zoning code should also keep up with market forces that have shifted in the decade since it was first enacted. The City should allow increases in the number of units permitted in single-family zones, especially along larger corridors. Where these buildings have access to mass transit, parking requirements should be reduced. This can often be done in harmony with the neighborhood's character and without drastically increasing height.

Larger increases in allowable density should also be considered in certain neighborhoods in exchange for affordability and with the option to pay into an affordable housing trust fund.

COORDINATE PUBLIC FUNDING + PERMITTING:

Throughout the Connect Capital community engagement process, attendees stressed the need for coordination across jurisdictions of public funding cycles, funding priorities, and permitting processes. Aligning application forms, application deadlines and cycles, and scoring criteria could leverage smaller funding streams with much larger ones. Meanwhile, coordinating permitting applications could decrease development expenses and timelines.

REDUCE PROPERTY TAXES:
High and rising property values are a barrier to creating and preserving affordable housing. A way to increase the financial viability of affordable homes is to reduce the property taxes on these units. Nonprofit owners currently receive property tax breaks, but any owner offering affordable units should benefit as well. A policy that abates taxes on deed-restricted and other below-market properties would incentivize the preservation and new construction of affordable homes. The key is that this policy should be systematized and predictable so that developers and their lenders can anticipate operating expenses and secure financing based on those terms.

CONSIDER A VACANCY FEE OR TAX:
As of 2017, there were an estimated 31,779 owned but unoccupied (vacant) homes in Miami-Dade County.[21] If the City of Miami were to implement a 1% property tax on these vacant units, it would generate an annual revenue of approximately $98

million.[22] Washington, D.C. and other cities have incorporated a vacancy tax as part of their annual property assessment structure.[23] This kind of tax would likely require amendments by the Florida legislature.

Alternatively, like many municipalities across the country, the City already has a system that registers and charges a fee to vacant, abandoned, or blighted properties.[24] It could modify its existing ordinance to incorporate a fee for vacant housing units, and this revenue could then be deposited into the City's Affordable Housing Trust Fund. Though this is perhaps a more feasible option, it would likely raise significantly less revenue than the property tax.

IDENTIFY NEW + MODIFY EXISTING FUNDING STREAMS:
The Miami Forever Bond, representing $80 -100 million for affordable housing, is a catalytic investment by the City. Now, other sources of financing and subsidy are needed to fill the gaps.

The need for subsidies for deeper levels of affordability cannot be understated. Equity and rental subsidies are absolutely essential if we are to meet the needs of our workforce.

We also need new forms of debt. To rehabilitate and preserve existing affordable housing, Miami needs acquisition capital that moves quickly, within 30-60 days. We recommend using a portion of existing City and County affordable housing dollars (such as Surtax, Miami Forever Bond, SHIP, SAIL etc.) as top-loss funds to catalyze a new acquisition-rehab loan product. This product should have a 7-10 year term with lower interest rates and/or a higher loan-to-value. In exchange, affordability in these units should be preserved for at least 15 years for low-income families, individuals, and seniors.

To build new affordable housing, our community needs financing that is willing to invest in long-term affordability (30 years). This may require not only a different kind of loan product but also a different kind of lender. To that end, Miami would benefit from the existence of a locally-based Community Development Financial Institution (CDFI) dedicated to affordable housing finance. This is a best practice of other cities that have made significant progress addressing affordable housing needs.

Finally, the breadth of this crisis and its impact across our economy means that actors from other sectors would further their own missions by helping to address the housing needs of their workforce. As in other cities, anchor institutions should consider making investments of capital, land, and other resources to this end.

BUILD DEVELOPER CAPACITY:
Creating new resources will prove insufficient to increasing the preservation of affordable housing in Miami if the capacity of mission-aligned, for-profit and non-profit developers is not simultaneously built. Our community should implement the recommendations of the forthcoming plan for affordable housing preservation authored by Miami Homes For All and Enterprise Community Partners. Those recommendations include: 1) Provide grants to smaller developers so that they can hire acquisition-focused staff. 2) Establish a listserv or other digital channels for real-time updates between sellers and developers. 3) Develop workshops, toolkits, training, templates, case studies and/or peer-to-peer learning on how to successfully develop and manage properties. 4) Facilitate joint-venture "match-making" between mission-aligned for-profit and nonprofit developers.

INCORPORATE ACCOUNTABILITY MEASURES:
Throughout the community engagement process, stakeholders emphasized the importance of transparency and a system to track the City's creation and preservation of 12,000 affordable homes by 2024.

The City should track unit production, monitor compliance, and regularly assess affordable housing policies and modify them where appropriate. One example of an accountability system is Washington D.C.'s "Affordable Housing Tracker," a web-based, publicly-available unit production tracker that documents units created or preserved by project name and location, income category, and project status.[25]

NEXT STEPS

CONTINUED COMMUNITY ENGAGEMENT

MID 2019

OPEN: FEBRUARY 25, 2019
CLOSED: MARCH 25, 2019

CITY OF MIAMI REQUEST FOR PROPOSALS (RFP) FOR MIAMI FOREVER BOND FUNDS

APRIL 2019

CITY OF MIAMI AFFORDABLE HOUSING MASTER PLAN:
FIRST DRAFT FROM FIU

CITY OF MIAMI AFFORDABLE HOUSING MASTER PLAN:
FINAL DRAFT FROM FIU

SUMMER 2019

ENTERPRISE COMMUNITY PARTNERS +
MIAMI HOMES FOR ALL PRESERVATION PLAN

JUNE 2019

APPENDIX

RENTAL ASSISTANCE DEMONSTRATION PROGRAM (RAD) METHODOLOGY

The RAD program allows Public Housing Authorities to redevelop aging public housing developments by replacing units one-for-one, increasing the number of affordable units, and incorporating market-rate units into the redevelopment through strategic increases in density allowances and diversified financing.

Pipeline Data Source: Miami-Dade County Public Housing and Community Development (August 2018) and University of Florida Shimberg Center for Housing Studies (April 2018).

Public Housing Unit (PU) Income Brackets and Allocation: 40% of PUs are for households earning 0-30% of the Area Median Income; 60% of PUs are for households earning up to 80% of the Area Median Income (this assumption was based on the Department of Housing and Urban Development's income eligibility requirements for Public Housing Units.)[26]

NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH) METHODOLOGY

The analysis for NOAH featured the combined efforts of Enterprise Community Partners, Miami Homes For All, and Jorge Damian de la Paz at the University of Miami's Office of Civic and Community Engagement.

Raw data was sourced from the Miami-Dade County Property Appraiser via the Miami-Dade County Open Data Portal and filtered as follows:

> Neighborhood Focus: Liberty City, Little Haiti, Little Havana, and Overtown – these neighborhoods were highlighted to demonstrate areas highly vulnerable to, and currently facing very strong market pressures.

> Typology: Small to medium multifamily units built prior to 1980 with 2-49 housing units per building.

> Affordability: Determined by tabulating median renter costs in each neighborhood, limiting to costs falling within the income limits defined by the Department of Housing and Urban Development (HUD) to be affordable, and comparing to existing Miami-Dade County Area Median Income at the time of data extraction (August 2018).

> 0-30% = less than or equal to $392 per month
> 31-60% = less than or equal to $785
> 61-80% = less than or equal to $1,046
> 81-140% = less than or equal to $1,830

Pipeline Pie Chart and Income Breakout: We focused on the income levels with the highest concentration of NOAH units to provide a snapshot of the most opportunities for preservation of NOAH.

SINGLE FAMILY HOME REHABILITATION

Data Source: Miami-Dade County Public Housing and Community Development, Surtax + Infill Single Family Home Waiting Lists in the City of Miami (August 2018). Opportunity snapshot is an estimate based on the potential availability of $30 million divided by an estimated $100,000 award per single-family home, and assuming that all units would be located within the City of Miami.

NEW CONSTRUCTION MULTIFAMILY RENTAL

Data Sources: City of Miami Department of Housing and Community Development Approved Affordable Housing Contracts (AHC) (February 2019); City of Miami Attainable Mixed-Income Program (February 2019); Florida Housing Finance Corporation RFA 2018-111 Housing Credit Financing For Affordable Housing Developments Located In Miami-Dade County (applications submitted but not financed); Florida Housing Finance Corporation RFA 2018-101 SAIL Financing For Smaller Developments For Persons With Special Needs And Homeless Households (applications submitted but not financed). Margin of error: There is a possibility that some projects not financed by FHFC were subsequently approved by the City for local funding. This amounts to an estimated +/- 100 housing units.

PRESERVATION OF SUBSIDIZED UNITS

Data Source: University of Florida, Shimberg Center for Housing Studies – *Assisted Housing Inventory, Expiring in the Next 5 Years* (accessed August 2018). This data provides a point-in-time snapshot of at-risk properties that will require frequent updates. Developments can move on and off of watch lists as subsidy terms move closer to their end dates, ownership changes, and property and neighborhood conditions improve or deteriorate. These factors are markers of risk, not guarantees of an end to affordability. Many of these developments will continue to provide safe, affordable housing well into the future. Moreover, developments without identified risk factors do sometimes leave the assisted housing inventory.

END NOTES

[1] Richard Florida and Steven Pedigo, Miami Urban Future Initiative, *Miami's Housing Affordability Crisis* (April 2019).

[2] Department of Housing and Urban Development, Rental Assistance Demonstration (RAD), https://www.hud.gov/RAD (accessed March 21, 2019). Housing unit projections provided by Miami-Dade County Public Housing and Community Development, August 2018.

[3] Data Source: Miami-Dade County Open Data Portal, Miami-Dade County Property Appraiser, August 2018.

[4] Urban Institute, Miami and the State of Low- and Middle-Income Housing: Strategies to Preserve Affordability and Opportunities for the Future, March 2017.

[5] Data Source: Miami-Dade County Open Data Portal, Miami-Dade County Property Appraiser, August 2018.

[6] Miami-Dade County Public Housing and Community Development, Documentary Stamp Surtax Program, http://www.miamidade.gov/housing/documentary-stamp-surtax-program.asp (last accessed August 2018).

[7] This is an estimation based on the potential availability of $30 million divided by an estimated $100,000 award per single-family home. This also based on the assumption that all construction resulting from this award would take place within the City.

[8] Florida International University Metropolitan Center, City of Miami Affordable Housing Master Plan: Housing and Economic Analysis (January 2019).

[9] Data Source(s): City of Miami Department of Housing and Community Development Approved Affordable Housing Contracts (AHC) (February 2019); City of Miami Attainable Mixed-Income Program (February 2019); Florida Housing Finance Corporation RFA 2018-111 Housing Credit Financing For Affordable Housing Developments Located In Miami-Dade County (applications submitted but not financed); Florida Housing Finance Corporation RFA 2018-101 SAIL Financing For Smaller Developments For Persons With Special Needs And Homeless Households (applications submitted but not financed).

[10] University of Florida Shimberg Center for Housing Studies, Lost Properties Inventory - City of Miami Assisted Properties 2007-2017 (accessed March 20, 2019).

[11] University of Florida Shimberg Center for Housing Studies, Assisted Properties Inventory - City of Miami (accessed March 20, 2019).

[12] Miami-Dade County Homeless Trust Annual Point-in-Time Count Preliminary Data, January 2019.

[13] WLRN, Miami-Dade's Homeless Student Population Is Growing, And 2017's Hurricanes Didn't Help, Andrew Quintana (November 23, 2018).

[14] Miami-Dade County Homeless Trust, March 2019.

[15] This is an estimated number based in part on an analysis of need conducted by the Miami-Dade County Homeless Trust in 2016.

[16] Resilient 305 Affordable Housing Considerations (2019).

[17] Florida International University Metropolitan Center, City of Miami Affordable Housing Master Plan: Housing and Economic Analysis (January 2019).

[18] Prepared by Joe Eisenberg, Planner II - UDRB and WDRC Liaison, City of Miami Planning Department.

[19] Zone AE: Moderate to High Flooding Risk - This is the flood insurance rate zone that corresponds with flood depths greater than three feet. (http://www.miamidade.gov/environment/flood-maps.asp).

[20] University of Miami Office of Civic and Community Engagement. 2018. LAND | Land Access for Neighborhood Development. University of Miami. miami.edu/affordable-housing (accessed April 9, 2019).

[21] Florida International University Metropolitan Center, City of Miami Affordable Housing Master Plan: Housing and Economic Analysis (January 2019).

[22] Estimate prepared by Joe Eisenberg, Planner II - UDRB and WDRC Liason, City of Miami Planning Department by assessing a 1% tax rate against the average property value per City of Miami census tract.

[23] Vancouver, B.C. - "Empty Homes Tax" https://vancouver.ca/home-property-development/empty-homes-tax.aspx; Washington, D.C - "Vacant Property Registration System" https://dcra.dc.gov/service/vacant-buildings-complete-guide-vacant-property-compliance-fy-2011.

[24] City of Miami Code of Ordinances, ARTICLE IV. - *Registration Of Vacant, Blighted, Unsecured Or Abandoned Structures, And Of Defaulted Mortgaged Properties*, §§10-61 - 10-69.5.

[25] Department of Housing and Urban Development: HUD's Public Housing Program, https://www.hud.gov/topics/rental_assistance/phprog

[26] Washington, D.C. Office of the Deputy Mayor for Planning & Economic Development (DMPED) Economic Intelligence Dashboard, Affordable Housing Production and Preservation, http://open.dc.gov/economic-intelligence/affordable-production-preservation.html.

Center for Community Investment

JPMorgan Chase & Co.

Citi
CitiCommunityDevelopment.com

HEALTH FOUNDATION of south florida

The Miami Foundation
For A Greater Miami

Allegany Franciscan Ministries

Enterprise

WELLS FARGO

Bank of America

KNIGHT FOUNDATION

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