



CITY OF NORTH MIAMI

HOUSING & SOCIAL SERVICES DEPARTMENT

FY 2025-2029 CONSOLIDATED PLAN & FY 2025-2026 ANNUAL ACTION PLAN

PREPARED FOR SUBMISSION TO THE U.S. DEPARTMENT
OF HOUSING AND URBAN DEVELOPMENT



Housing and Social Services Department
The City of North Miami 12300 NE 8 Avenue North Miami, FL 33161

July 26, 2025

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

As a designated entitlement community, the City of North Miami (City), Florida, receives annual formula grants from the U.S. Department of Housing and Urban Development (HUD) to address local housing and community development needs. In compliance with federal regulations at 24 CFR Part 91, the City has developed this FY 2025–2029 Consolidated Plan, which serves as a five-year roadmap to guide the responsible and lawful investment of HUD resources.

The Consolidated Plan outlines community priorities and describes how the City will allocate resources from the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME) to address the most pressing needs of North Miami residents. These priorities were informed by extensive public input, data analysis, and coordination with local stakeholders and partner organizations.

To develop the plan, the City examined local housing conditions, community development challenges, and opportunities for neighborhood improvement. The result is a comprehensive strategy to enhance the quality of life for residents, particularly those with low- to moderate-income, through targeted programs and partnerships that promote housing affordability, economic stability, infrastructure improvements, and access to vital services.

HUD notified the City on May 14 of a FY 2025-2026 CDBG grant of \$765,353 and a HOME grant of \$283,861.56, totaling \$1,049,214.56. Over the five-year planning period, the City expects to receive \$5,246,073 in HUD entitlement funds.

The CDBG and HOME allocations will be combined with Florida's State Housing Initiatives Partnership (SHIP) program, which funds affordable housing for low- to moderate-income families. Additional funding sources include local and CRA funds, County support, private sector subsidies, mortgages, and City-owned properties when available. These resources and any program income received and leveraged funds from partners will support a coordinated strategy to address community needs. The City will allocate at least 70% of CDBG funds to programs for low- and moderate-income residents and reserve 15% of HOME funds for certified CHDOs.

All programs described herein are free from racial, ethnic, gender identity, or ideological preferences, and are administered in compliance with federal laws that prohibit discrimination and promote equal opportunity based on objective criteria. North Miami remains committed to housing for all residents and does not include group preference, selection criteria, or set-asides based on race, ethnicity, gender identity, or sexual orientation. The city continues participating in the Miami-Dade County Continuum of Care (CoC), ensuring safe, affordable, mobility-accessible, adaptable, and barrier-free (stairs and high thresholds) housing for all residents.

Executive Summary Continued

In preparing and implementing this plan, the City follows all federal laws and regulations, including nondiscrimination and civil rights. As required under Executive Order 14168, the City will not use any grant funds to promote gender ideology. In line with Executive Order 14182, no grant funds will be used to support or promote elective abortions. The City's programs and funding decisions are not subject to any Executive Orders that have been revoked, including those listed under Executive Order 14154.

The City will also follow immigration-related requirements, including verifying eligibility for public benefits as outlined in federal law and Executive Order 14218. Programs will not be used to support or encourage unlawful immigration. The City will use approved federal systems like SAVE to confirm eligibility when required. Faith-based organizations are welcome to apply for and receive funding. They will be considered on the same basis as all other applicants, with no bias based on religious beliefs or affiliations. These requirements help ensure that all programs are operated with integrity, in full compliance with federal guidelines, and in the community's best interest.

North Miami, FL Federal Grants	FY 2025 -2026	FY 2025-2029
Community Development Block Grant (CDBG)	\$ 765,353	\$ 3,826,765
HOME Investment Partnership (HOME) Program	\$ 283,861.56	\$ 1,419,307.80
Totals	\$ 1,049,214.56	\$ 5,246,072.80

North Miami FL 2025-2029 Federal Grants

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The objectives and outcomes identified in the City's FY 2025–2029 Consolidated Plan guide annual activities, which may vary based on funding levels and yearly priorities. Federal law requires these grant funds to primarily benefit low—and moderate-income (LMI) households earning up to 80% of the area median income (AMI).

- **Objective 1: Decent, Affordable Housing (DH)**

Goal: Provide and preserve affordable housing for low- and moderate-income (LMI) households.

Outcome DH-1: Availability/Accessibility

Indicator: Households Assisted

Activities:

DH1.1: New construction of owner-occupied housing

DH1.2: Acquisition & rehab for resale

DH1.3: Financial assistance to homebuyers

DH1.4: Rehab of owner-occupied units, including senior housing

DH1.5: Rehab of rental units

Outcome DH-2: Affordability

Indicator: Households Assisted

Activity:

DH2.1: Tenant-based rental assistance to prevent homelessness

- **Objective 2: Suitable Living Environment (SL)**

Goal: Improve living conditions and community access for LMI residents.

Outcome SL-1: Availability/Accessibility

Indicator: Projects or persons gaining access

Activities:

SL1.1: Construct public facilities (childcare, health, homeless, elderly, disabled)

SL1.2: Remove architectural barriers

Outcome SL-2: Affordability

Indicator: Projects supporting non-housing services

Activities:

SL2.1: Public services linked to housing

SL2.2: Support for education, youth, elderly, counseling, capacity building, fair housing

Outcome SL-3: Sustainability

Indicator: Projects improving the environment

Activity:

SL3.1: Infrastructure improvements

- **Objective 3: Expanded Economic Opportunities (EO)**

Goal: Support economic development and job creation for LMI individuals.

Outcome EO-2: Affordability & Sustainability

Indicator: Businesses assisted; jobs created/retained

Activities:

EO2.1: Support for microenterprises/small businesses

EO2.2: Job creation and retention

3. Evaluation of past performance

As a recipient of CDBG and HOME program funds, the City is required to submit at the end of each program year a Consolidated Annual Performance and Evaluation Performance Report (CAPER). The CAPER summarizes the accomplishments of each program year and the progress made towards the Consolidated Plan goals. During the first four years of the FY 2020–2024 Consolidated Plan period, the City of North Miami made measurable progress toward achieving its housing and community development goals, despite pandemic-related challenges and fluctuating market conditions.

a. Housing Assistance

The City prioritized the rehabilitation of aging housing stock and support for at-risk renters:

- Over 247 households received tenant-based rental assistance and support services through CDBG-CV, HOME, and HOME-ARP funding, helping prevent homelessness and housing instability during the COVID-19 pandemic. An additional 55 households received emergency mortgage assistance.
- CDBG and HOME-funded owner-occupied housing rehabilitation benefited 130 households, including targeted assistance for elderly and disabled residents.
- HOME-funded tenant-based rental assistance for move-in assistance and security deposits benefited 69 households.
- Although first-time homebuyers and CHDO activities were limited due to high housing costs and development gaps, other housing assistance helped meet overall housing targets.

b. Public Services & Public Facilities

To enhance the living environment for low- and moderate-income (LMI) residents:

- The City supported 725 individuals/households through CDBG-funded public services, including youth development, senior assistance, and health-related support.
- CDBG investments in public infrastructure included renovating community facilities serving LMI neighborhoods. These include a community pool pump replacement and library electrical upgrades that served 5,400 residents annually and 250 residents daily, respectively. The roof replacement of two Enchanted Forest Elaine Gordon Park pavilions benefited 7,200 residents annually.

c. Economic Support, including COVID-19 Response

North Miami effectively deployed its CDBG-CV (CARES Act) and regular CDBG resources to support local economic recovery:

- Emergency financial and technical assistance was provided to 61 microenterprises.
- One business was assisted with green rehabilitation improvements, and 37 residents benefited from workforce training.

d. Fair Housing & Strategic Alignment

Through collaboration with HOPE, Inc., the City advanced fair housing goals by offering education, outreach, and compliance support for both residents and housing providers.

Despite constraints such as rising construction costs, limited subsidy levels, and inflationary pressures, the City met HUD's CDBG timeliness and HOME commitment standards and reprogrammed funds to respond to evolving community needs.

This performance review demonstrates North Miami's ability to adapt and deliver results aligned with HUD's national objectives: decent housing, a suitable living environment, and expanded economic opportunities for LMI residents.

The PY2020-2024 accomplishments for the City of North Miami are in the table below.

North Miami FY 2025-2029 Consolidated Plan**Exhibit 1 – PY2020 through PY2024 CAPER Accomplishments**

The numbers below represents persons or households served.

1) Housing Rehabilitation (CDBG & HOME)

Program Year	CDBG	HOME	Total
PY2020	27	3	30 households
PY2021	33	4	37 households
PY2022	44	1	45 households
PY2023	16	2	18 households
Grand Total	120	10	130 households

2) Emergency Elderly Repair

Program Year	CDBG	Total
PY2020	7	7 households
PY2021	9	9 households
PY2022	15	15 households
PY2023	11	11 households
Grand Total	42	42 households

3) Emergency Rental Assistance (COVID-19: CDBG-CV, HOME, HOME-ARP)

Program Year	CDBG-CV	HOME	HOME-ARP	Sup. Services	Total
PY2020	31				31 households
PY2021	89	70			159 households
PY2022			48	4	52 households
PY2023			4	1	5 households
Grand Total	120	70	52	5	247 households

4) Emergency Mortgage Assistance (COVID-19: CDBG-CV)

Program Year	CDBG-CV	Total
PY2021	52	52 households
PY2022	3	3 households
Grand Total	55	55 households

1

5) Tenant-Based Rental Assistance (Regular Move-in Assistance/Security Deposit)

Program Year	HOME	Total
PY2020	1	1 household
PY2021	6	6 households
PY2022	13	13 households
PY2023	49	49 households
Grand Total	69	69 households

6) Public Services

Program Year	CDBG	Total
PY2020	179	179 persons
PY2021	188	188 persons
PY2022	178	178 persons
PY2023	180	180 persons
Grand Total	725	725 persons

7) Public Facilities Improvement

Program Year	Project	Notes
PY2020	Sasso Pool (Pump Replacement)	450 visitors monthly
PY2021	None	No project listed
PY2022	North Miami Library (Electrical outlet upgrade)	200–250 daily visitors
PY2023	Elaine Enchanted Forest (Roof Replacement)	600 visitors monthly

8) Economic Development – Business Assistance

Program Year	CDBG-CV (Business Assistance)	CDBG (Green Rehab)	CDBG-CV (Workforce Training)	Total
PY2020		1	37	38 businesses
PY2021	50			50 businesses
PY2022	3			3 businesses
PY2023	7			7 businesses
Grand Total	60	1	37	98 businesses

4. Summary of citizen participation process and consultation process

The City's Citizen Participation Plan (CPP) was updated to clarify language regarding the Analysis of Impediments to Fair Housing Choice (AI) as the Assessment of Fair Housing is no longer applicable per HUD guidance. The City uses multiple strategies to encourage public input while developing the Consolidated Plan, amendments, and CAPER.

- **Two online surveys** (resident and agency) were open for 45 days and distributed via email, flyers, the City website, and community events. The surveys in English, Creole, and Spanish received 262 resident responses, marking the highest non-English participation in 15 years, and nine agency responses.
- **Public input workshops** were held on March 12 and 13, 2025, at the Joe Celestin Center and North Miami Public Library. Thirty-two persons participated in both sessions. Comments and questions were about the Consolidated Plan and the process.
- **Planning Commission review and approval** took place on May 6, 2025. 16 participants were present.
- **Radio advertisements and interviews** were conducted to raise awareness and invite feedback.
- **Public notifications** included a newspaper ad (April 6), updates on the City's Consolidated Plan webpage, and weekly email notices.
- **Draft plan availability:** The draft was open for a 30-day public comment period from May 19 to June 17, 2025, with copies at City Hall, the library, and online on the City's website. One comment was received by email regarding a public nuisance from animal noises from a rooster.
- **The final City Council approval was held as a public hearing item** on June 24, 2025. No public comments were provided.

5. Summary of public comments

At the initial public meetings, comments centered on the Consolidated Plan process and the completion of the surveys. Agency surveys highlighted key challenges for North Miami's low-to-moderate income neighborhoods, including limited financial resources, lack of volunteers, poor marketing, low public awareness, and accessibility barriers. Agencies stressed the need for more vigorous fair housing enforcement, better new construction monitoring, and contractor compliance with the Fair Housing Act. Suggestions to improve city communication include regular outreach, quarterly attendance at neighborhood and HOA meetings, and town halls focusing more on resident concerns.

Input from multiple City departments and 271 survey responses shaped North Miami's 2025–2029 Consolidated Plan. High-priority needs include housing rehabilitation, rental assistance, public infrastructure upgrades, and social services. Over 87% of the City's housing stock was built before 1980, contributing to high demand for homeowner repairs and affordability support. Public services like elderly care, education, youth programs, and mental health ranked among the top community concerns.

Survey participants prioritized homelessness prevention through rental assistance, transitional, and permanent housing. Despite strong community interest in economic development and small business support, compliance challenges reduced its priority. Since July 2024, North Miami HSS has recorded 445 assistance requests, primarily for rehousing, rehab, and housing search support.

Agency partners, mainly serving low- and extremely low-income residents, emphasized the need for affordable rentals, job training, youth and senior programs, mental health support, and fair housing services. Agencies also cited aging infrastructure and limited capacity as barriers. Their feedback highlights the importance of coordinated strategies linking housing, jobs, and public services to guide HUD funding over the next five years.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and views were accepted and are incorporated in the Consolidated Plan.

7. Summary

The City of North Miami's FY 2025–2029 Consolidated Plan outlines a strategic, coordinated approach to addressing the City's housing, community, and economic development needs. Building on lessons learned and progress achieved during the 2020–2024 plan period, this updated five-year strategy continues to guide the use of federal resources from the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME), along with leveraged state, local, and private sector funds.

The City's FY 2025–2026 Annual Action Plan is based on actual HUD allocations. It reflects updated priorities derived from community engagement and recent program performance, including outcomes reported in the FY 2023 CAPER. The planning process for this Consolidated Plan included a 30-day public comment period and a variety of community engagement strategies, including virtual and in-person public meetings, online surveys tailored to residents and service providers, public notices, and outreach through the City's website and social media platforms.

Plan Objectives and Outcomes

Consistent with HUD's national objectives, the City's Consolidated Plan for FY 2025–2029 reaffirms its commitment to:

- Providing decent, affordable housing
- Creating a suitable living environment
- Expanding economic opportunities

Key outcomes include increasing the availability, accessibility, and sustainability of housing and services. Performance indicators include the number of households assisted, affordable housing units preserved or

created, improved public facilities and infrastructure projects completed, and jobs or businesses supported through federal investments.

Priority Needs for FY 2025–2029

While the City continues prioritizing longstanding community needs, this new plan incorporates shifts based on post-pandemic recovery and recent demographic, economic, and housing trends. The primary needs are determined through recent assessments, data analysis, surveys from residents and agencies, and performance data.

- Rehabilitation of substandard housing and preservation of existing housing stock
- Homelessness prevention and supportive housing solutions, including tenant-based rental assistance (TBRA)
- Affordable rental housing for families and seniors
- Public facility improvements, especially those serving LMI neighborhoods
- Youth, senior, and health-related public services

This plan also reflects the City’s experience managing COVID-19 relief funding, underscoring the importance of flexible program design, cross-sector collaboration, and proactive monitoring. These lessons have informed the structure of FY 2025–2029 activities to ensure effective and equitable service delivery.

Needs are assigned a “high” or “low” priority based on relative preference. High needs are those where federal grants are used to address unmet needs, and “low” needs are those to be funded from other resources and other agencies. Priorities are also based on whether the activity is the highest and best use of federal funds and whether there is a documented demand for the activity or service. Focusing funds for impact rather than spreading funds “thinly” is encouraged. Based on the priority needs assessment, the proposed allocation of CDBG and HOME is listed in the table below.

City of North Miami, FL

Exhibit 2 – Proposed FY 2025-2029 Consolidated Plan and FY 2025-2026 Annual Action Plan Allocations

CDBG ACTIVITY	FY 2025-2026	FY 2025-2029
CDBG Program Administration (no more than 20%)	\$ 153,000.00	\$ 765,000.00
CDBG Housing Rehabilitation Program	\$ 382,553.00	\$ 1,912,765.00
CDBG Public Services – Non-profit Community-Based Organizations & YOB Program (no more than 15%)	\$ 114,800.00	\$ 574,000.00
CDBG Elderly Emergency Repairs	\$ 90,000.00	\$ 450,000.00
CDBG Economic Development	\$ -	\$
CDBG Public Facilities (Parks & Recreation)	\$ 25,000.00	\$ 125,000.00
CDBG TOTAL USES	\$ 765,353.00	\$ 3,826,765.00
HOME ACTIVITY	FY 2025-2026	FY 2025-2029
HOME Program Administration (no more than 10%)	\$ 28,386.16	\$ 141,930.80
HOME Community Housing Development Organization (CHDO) (at least 15%)	\$ 42,579.23	\$ 212,896.15
HOME Single-Family Rehabilitation Program	\$ 80,000.00	\$ 400,000.00
HOME First-time Homebuyer Program	\$ -	\$
HOME Tenant-Based Rental Assistance Program	\$ 132,896.17	\$ 664,480.85
HOME TOTAL USES	\$ 283,861.56	\$ 1,419,307.80
TOTAL CDBG AND HOME USES	\$ 1,049,214.56	\$ 5,246,072.80

Exhibit 2 Proposed FY 2025-2029 Con Plan and FY 2025-2026 AAP Allocations

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	NORTH MIAMI	Department of Housing and Social Services
HOME Administrator	NORTH MIAMI	Department of Housing and Social Services

Table 1 – Responsible Agencies

Narrative

The City of North Miami Housing and Social Services Department, located at 12300 NE 8 Avenue, North Miami, FL 33161, is the lead agency for developing the Consolidated Plan. The Department's mission statement taken from the City's website is "to serve the culturally diverse North Miami community by assuring that residents have access to more affordable, decent, safe, stable housing as well as enhancing their quality of life and potential through diverse social activities made available to them, specifically to very low, low and moderate-income persons/families." The Department administers local, state, and federal funds designated for housing and social services.

Consolidated Plan Public Contact Information

The administrator for the CDBG and HOME programs is:

Housing and Social Services Department

Attn: Alberte Bazile, Director

12300 NE 8 Avenue

North Miami, FL 33161

Telephone: 305-893-6511, Ext. 20001 Email: abazile@northmiamifl.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**1. Introduction**

HUD requires the City to consult with public and private agencies, the state, and housing authorities when preparing the Consolidated Plan. The City collaborates with local, regional, and state nonprofits to deliver services. During the consultation process, it engages housing and community development stakeholders, other City departments, and entities like the North Miami CRA.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(l)).

The City partners with local and regional nonprofit housing and social service agencies to support affordable housing, providing CDBG public service funds and HOME CHDO set-aside funding. In the past five years, the City has partnered with up to 14 community-based public service agencies, including those offering homeless prevention and mental health services.

Through the State Housing Initiatives Partnership (SHIP) Program, the City receives funding from the Florida Housing Finance Corporation to assist very low-to moderate-income households, as outlined in its Local Housing Assistance Plan (LHAP). SHIP promotes collaboration between the City, lenders, and housing advocates. The City has received an allocation of \$267,300 in SHIP funds for FY 2025-2026.

Although the City lacks a public housing authority (PHA), residents may use portable Housing Choice Vouchers through PHAs such as the Miami-Dade Public Housing and Community Development and Hialeah Housing Authority.

The City also works with the North Miami CRA and receives technical support from the Florida Housing Coalition to advance housing and economic development goals.

See Grantee Unique Appendices for Public Entity Cooperation and Coordination.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City does not receive direct federal homelessness prevention funds. Still, it uses HOME and supplemental CDBG resources for rental assistance to support low- and very-low-income residents at risk of homelessness. North Miami residents can also access emergency and long-term housing services through the Miami-Dade County homeless programs, overseen by the Homeless Trust and the Continuum of Care (CoC), where the City participates.

The most recent Miami-Dade County Point-in-Time (PIT) count, conducted in January 2025, identified 3,728 people experiencing homelessness, 858 unsheltered and 2,870 sheltered—reflecting a 17% drop in unsheltered homelessness and the lowest count since 2014. Currently, 77% of the County’s homeless population is sheltered.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS

The City of North Miami does not directly administer ESG funds but participates in the Miami-Dade County Continuum of Care (CoC), led by the Homeless Trust. Consultation was conducted by reviewing the County’s *Priority Home* plan for alignment with the Consolidated Plan, which guides regional efforts to prevent and end homelessness.

Based on data and community need, the CoC allocates ESG funds to local providers for emergency shelter, rapid rehousing, homelessness prevention, and outreach. It also sets performance standards and evaluates outcomes such as duration of homelessness, housing placement, income gains, and return rates.

The Homeless Trust manages CoC’s Homeless Management Information System (HMIS), ensuring data quality, provider training, and informed decision-making.

North Miami collaborates with the CoC to connect residents at risk of or experiencing homelessness with appropriate services and housing solutions.

2. Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies, and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Extended Hands Inc.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Priority Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through completion of online survey questionnaire and review of website and materials. More financial resources are needed for rental housing, homelessness prevention, public facilities, and housing for special needs populations
2	Agency/Group/Organization	Sunkist Grove Homeowners Association
	Agency/Group/Organization Type	Services: Genera;
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-housing community development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through completion of online survey questionnaire and review of website and materials. Need for marketing, awareness of services and accessibility need to be more coordinated. Rental housing, homelessness prevention, and public facilities were identified as high need.
3	Agency/Group/Organization	North Miami Neighborhood Services Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through email correspondence and website review. The city identifies units that are vacant through regular inspections but does not designate units unfit for habitation. The Miami-Dade County definitions for standard and substandard are used.
4	Agency/Group/Organization	North Miami Parks and Recreation
	Agency/Group/Organization Type	Other government - Local Non-housing community development

	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through email correspondence and review of materials. Anticipated outcomes include prioritizing facility upgrades in low-income areas, strengthening partnerships with HSS for shared senior and pantry programs, and collaborating to secure funding for critical projects beyond the general fund. The Capital Improvement Plan (CIP) is in development
5	Agency/Group/Organization	North Miami Building Department
	Agency/Group/Organization Type	Other government - Local Small business development
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was done through email and review of web page. Need more coordination with the HSS Department related to properties that are vacant, uninhabitable, and for demolition including working with the Unsafe Structures Board.
6	Agency/Group/Organization	North Miami Community Redevelopment Agency
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Public Housing Needs Economic Development Market Analysis Anti-poverty Strategy Priority Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through online surveys, and document review. Need for more affordable housing and small business direct assistance downtown as well as leveraging of Tax Increment Financing for housing and community development needs of low- and moderate-income families.

7	Agency/Group/Organization	Housing Opportunities Project For Excellence (H.O.P.E, Inc.)
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Regional organization Advocacy organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Priority Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through completion of online survey questionnaire and review of website and materials. Need for more marketing and awareness of services. Rental and homeownership housing as well as special needs housing and homeless prevention are priorities
8	Agency/Group/Organization	NORTH MIAMI FOUNDATION FOR SENIOR CITIZEN'S SERVICES, INC.
	Agency/Group/Organization Type	Services-Elderly Persons Foundation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Priority Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through completion of online survey questionnaire and review of website and materials. Need more awareness of services and reduction of waiting lists through more financial resources.
9	Agency/Group/Organization	THE RUSSELL LIFE SKILLS AND READING FOUNDATION, INC
	Agency/Group/Organization Type	Services-Education Services - Youth
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Priority Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through completion of online survey questionnaire and review of website and materials. Identified the need for coordination with the Parks Department about the need for outreach to parents about enrolling children in afterschool programs and accessibility.
10	Agency/Group/Organization	North Miami Public Works Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Hazard Mitigation; Priority needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through a review of website and materials including the NM Stormwater Master Plan Update. Need for addressing the vulnerability of housing occupied by low-and moderate households in the emergency management strategy.
11	Agency/Group/Organization	North Miami Economic Development Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Priority Needs; Agency Consultation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through email correspondence and review of materials. The consultation suggested partnering with local educational institutions to boost workforce development. need for better collaboration in providing housing and social service resources
12	Agency/Group/Organization	North Miami Information Technology Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Priority Needs; Agency consultation Broadband Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The consultation was done via email and website review. The IT Department has facilitated the shift to virtual tools like Zoom and online portals, ensuring continued access to CDBG-funded services. Enhancements like a multilingual website and GIS mapping have improved transparency and outreach. Increased Wi-Fi in parks and community centers offers free internet to low-income residents, while library hotspots further support connectivity. Digital literacy programs, especially for seniors, help underserved groups access housing assistance and services. Expanding these efforts could further improve service delivery and reach more residents.
13	Agency/Group/Organization	North Miami Public Library
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Priority Need; Agency consultation; Broadband Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The consultation was done via email and website review. Through coordinated efforts, the City has expanded digital access at the Library by offering tiered computer classes for adults and increasing program capacity with added staff. Strong collaboration during the pandemic enabled the Library to serve as a key resource by lending hotspots, underscoring the continued need for such support through future partnerships.

Identify any Agency Types not consulted and provide rationale for not consulting

Publicly funded institutions and systems of care discharging persons into homelessness were not consulted because the City does not see evidence of a significant homeless population in the City. These institutions and systems of care are addressed through the Miami-Dade County CoC with referrals from the City. Consultations are included in the Miami-Dade County's Consolidated Plan. Business and Civic leaders were not directly consulted but discussions regarding homelessness were addressed with the North Miami CRA staff and from a review of meeting minutes of the CRA.

Adjacent units of general local government were not consulted directly on the Plan but the City through its Comprehensive Plan amendment, now in process, has included policies addressing regional issues

(housing, transportation, and sustainability) and encouraging collaboration between the City and other agencies. The City also has inter-local agreements with Miami-Dade School Board for school concurrency.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Miami-Dade County Homeless Trust	As a member of the CoC, the City of North Miami wants to ensure that its goals of homelessness prevention are aligned with the CoC Homeless
North Miami Final Downtown Concept Plan	North Miami Community Redevelopment Agency	The economic development objectives of the Strategic Plan may benefit from the Downtown Concept Plan in relation to the development of small business and microenterprises
North Miami Workforce and Housing Needs Assessment	North Miami Community Redevelopment Agency and FIU Metropolitan Center	Data from this source was combined with HUD provided data to arrive at housing needs.
Florida Housing Data Clearinghouse	2020 Shimberg Center for Housing Studies	Data from this source was combined with HUD provided data to arrive at housing needs.
Miami Dade County Point in Time Homeless Count	Miami-Dade County Homeless Trust	The homeless prevention objectives of the count aligned with goals and objectives of the consolidated plan.
Housing Element of North Miami Comprehensive Plan	Development Services Department	The goals of the Housing Element are aligned with the housing and community development needs and were combined with other data for analysis and assessment. The Element also addressed barriers to affordable housing and ways to reduce and ameliorate those barriers.
Climate Element North Miami Comprehensive Plan	Development Services Department	This Element aligned with community development needs related to the impact of natural disasters on LMI households and hazard mitigation. The Element was combined with other data for analysis and assessment.
North Miami Five Year Capital Improvement Plan	Department of Public Works	The CIP aligned with community development needs and was combined with other data for analysis and assessment.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2020-2025 and 2025-2030 Miami-Dade Local Mitigation	Miami-Dade County	The 2020 to 2025 Miami-Dade Local Mitigation Strategy (LMS) was adopted in October 2020. An update for the 2025 to 2030 period is currently in progress. The draft includes strategy, projects, funding, and flood mitigation, which aligns with the Hazard Mitigation section of the Con Plan.
CDC/HRSA Integrated HIV/AIDS Intervention Plan	Miami-Dade County	Data from this source was combined with HUD provided data to assess non-homeless special needs populations.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City works with the state of Florida under the State Housing Initiatives Partnership to implement its housing programs. It receives funding from the state each year and creates a housing assistance strategy based on that funding.

The City coordinated housing and homelessness prevention activities along with Miami-Dade County in carrying out its Consolidated Plan by financing tenant-based rental assistance and owner-occupied rehabilitation to prevent housing insecurity. This included coordination with the North Miami CRA to provide housing rehabilitation assistance to residents of the City, especially elderly households, on fixed incomes.

Community based organizations providing services for the homeless or homeless prevention may apply for City of North Miami for CDBG public services funding to serve those needs. Where feasible, the City also plans to leverage its limited HOME funding with similar funds from Miami-Dade County to assist North Miami residents.

The City and these governmental agencies coordinate activities through formal and informal meetings and information sharing, on a continuous or as-needed basis.

Due to the various interests shared by the City of North Miami, other cities in proximity, Miami-Dade County, regional and federal agencies, there are many contact points. The principal contacts for the City of North Miami in matters relating to abutting municipalities and regional organizations are the City Manager, the Department of Community Planning and Development, and the Public Works Department.

Narrative (optional):

See notes above

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Housing and Social Services (HSS) Department of the City used a varied and comprehensive consultation process to gather input from all residents, community organizations, and public agencies for the FY 2025–2029 Consolidated Plan. The City, with support from planning consultants, engaged the public through in-person and virtual meetings, surveys, and workshops. Additional outreach included email blasts, social media, and radio.

The citizen participation process emphasized accessibility, incorporating online tools like Zoom, Google Slides, and QR-code flyers to expand reach. Workshops used interactive formats to encourage resident feedback on housing, public services, economic opportunities, and neighborhood development. Residents were given multiple opportunities to comment on the plan before and after development to provide input on the City's housing and community development needs for the next five years. Activities included:

- Two online surveys were distributed to residents and agencies via email, flyers, and the city's website for 45 days. They were also handed out at community events with assistance from City staff. The resident survey was available in English, Creole, and Spanish to reflect local demographics. Nine agencies and 262 residents completed the surveys: 223 in English, 25 in Spanish, and 14 in Haitian Creole. This marked the highest number of non-English surveys completed in the City in 15 years, indicating increased diversity. The City will not support programs that promote or shield illegal immigration, in compliance with the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and E.O. 14218.
- Public Hearing and review at the Citizen Input Session Workshops held on March 12th and 13th, 2025, at the Joe Celestin Center and the North Miami Public Library, respectively – 32 participants.
- Review and approval of the Consolidated Plan at the Planning Commission at the North Miami Council Chambers held on May 6, 2025 - 16 participants
- Radio advertisements and interviews were held on different shows describing the Plans and asking for citizen input.
- The public was informed about the surveys and meetings with a newspaper ad on April 6 and the HSS Department Consolidated Plan webpage: www.northmiamifl.gov/1437/5-Year-North-Miami-Consolidated-Plan
- Notices were sent to the City's email list, and the notices were resent weekly.
- The draft plans were published from May 19 through June 17, a period of 30 days. Print copies are at the City's main library and City Hall, and PDF copies are on the City's website.
- The plans will be submitted for City Council approval at the North Miami City Council meeting on July 8, 2025. Public comments were allowed, but none were received. 108 persons attended the meeting.

The various related City Departments provided input, including Development Services, Neighborhood Services, Housing and Social Services, Public Works, Parks and Recreation, Information Technology, the Library, and the CRA. The public participation resulted in significant public and agency responses in defining housing and community development needs. High-priority needs were identified for which CDBG and HOME funds will be used to address. Low priority needs would only be addressed if unused federal funds or other non-federal funds were available. Priorities were also based on demographic, housing, and economic data. For example, 87% of the City's housing stock was built pre-1980, and ownership rates of 47% indicated owner-occupied rehabilitation as a high-priority need. Additional information is in the appendices.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-English Speaking - Specify other language: Spanish and Creole Non-targeted/broad community	Two (2) meetings were held on March 12 and 13 at the Joe Celestin Center and the North Miami Public Library with 32 participants.	Questions were mainly about the Con Plan process and the surveys	All comments and views were accepted, as applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Online Surveys to Residents, Agencies, & City Departments	<p>Non-English Speaking - Specify other language: Spanish and Creole</p> <p>Non-targeted/broad community</p>	<p>Online surveys were open for 45 days. 262 residents and nine agencies and city departments responded. Of the 262 residents, 25 responses were in Spanish, and 14 in Haitian Creole</p>	<p>Residents and agencies gave input on housing and community development needs with housing rehabilitation, public facilities, homeownership assistance, public services, and economic opportunities marked as the highest priorities. See exhibit on comments</p>	<p>All comments and views were accepted, as applicable.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-English Speaking - Specify other language: Spanish and Creole Non-targeted/broad community	Input was sought concomitantly for the Con Plan and the Annual Action Plan. The City used its Planning Commission meeting on 5/6/2025 as a public hearing. A total of 16 participants attended.	Concerns were raised about referrals to Miami-Dade County and homelessness not being addressed directly by the City.	All comments and views were accepted, as applicable.	
4	Online Surveys to Residents, Agencies, & City Departments	Non-English Speaking - Specify other language: Spanish and Creole General Public	The Con Plan process was advertised on three (3) different radio stations and occurred on the following dates: February 22, 2025, through March 30, 2025	Not applicable	Not applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Newspaper Ad	Non-English Speaking - Specify other language: Spanish and Creole Non-targeted/broad community	Public meetings and survey invitation including information on the Consolidated and Action Plan process were advertised by the newspaper. A notice was published in the Miami Herald, a newspaper of general circulation, on February 16. A copy of publication proof is attached in the appendices.	Not applicable	Not applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Internet Outreach	Non-English Speaking - Specify other language: Spanish and Creole Non-targeted/broad community	On February 16, 2025, the City of North Miami's website posted public meetings and a survey invitation, including information on the Consolidated and Action Plan process. A recurring email blast to the City's email list and a separate list of 500 North Miami homes were also used.	No comments were received	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Internet Outreach	Non-English Speaking - Specify other language: Spanish and Creole Non-targeted/broad community	A public notice about meetings and copies of the draft Con Plan and Annual Action Plan for a 30-day comment period was posted on the City's website on May 18, 2025. Information with links to the Plans was sent in a recurring email blast from the City's email listing during the comment period; see web links.	No comments were received.	Not applicable.	www.northmiamifl.gov/1437/5-Year-North-Miami-Consolidated-Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Newspaper Ad	Non-English Speaking - Specify other language: Spanish and Creole Non-targeted/broad community	A public notice about meetings and copies of the draft Con Plan and Annual Action Plan for 30-day comment period was published in the Miami Herald, a newspaper of general circulation, on June 6, 2026. A copy of publication proof is attached in the appendices.	There was one email response with a public nuisance issue concerning animals, which was taken care of by the city	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Hearing	Non-English Speaking - Specify other language: Spanish and Creole Non-targeted/broad community	Input was sought for the final Con Plan and the AAP. HSS held a public hearing at its City Council meeting on July 8, 2025, to review and approve the Con Plan and AAP. A total of 108 persons were in attendance and had the opportunity to comment.	No comments were received.	Not applicable.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The housing and community development needs of the City of North Miami are shaped by a combination of demographic, economic, and housing conditions, as well as input from residents, service providers, and public data. According to the 2016–2020 American Community Survey (ACS), North Miami had a population of 62,470 and 19,530 households, of which 78.2% were classified as low- to moderate-income. The City's residents face a high incidence of housing problems, particularly cost burden, and overcrowding, with over 56% of households paying more than 30% of income toward housing.

The most common housing issue is cost burden, affecting both renters and owners, but particularly severe among renters in the 0–30% AMI category. Among these, small, related households and elderly renters are most impacted. A significant number of households owner are also severely cost burdened, especially among elderly and single-person households. Rehabilitation of the aging housing stock is a critical need, especially for low-income elderly homeowners on fixed incomes who cannot afford maintenance.

The City's housing market is constrained by rising housing costs, aging housing stock (with over 80% built before 1980), and limited land for new development. Despite community surveys ranking new housing production as a low priority, market data suggests otherwise: most residents cannot afford homeownership due to the gap between incomes and housing costs. This reinforces the importance of preserving existing housing and providing assistance to those most at risk of housing instability.

The City also recognizes the disproportionate housing needs experienced by racial and ethnic groups. Black/African American and Hispanic households experience higher rates of severe housing problems and cost burden compared to White and Asian households. These disparities persist across all income levels and underscore the need for equitable and targeted interventions.

Special needs populations, including the elderly, persons with disabilities, and those experiencing or at risk of homelessness, require a mixture of affordable housing and supportive services. The City has prioritized rehabilitation, public services, and strategic partnerships with the Continuum of Care (CoC) to support vulnerable residents. The 2025 Point-in-Time Count found a countywide decrease in homelessness, but affordability remains a major barrier, especially for extremely low-income households.

To address these needs, the City will continue to focus CDBG and HOME funds on activities with the greatest measurable impact—such as emergency home repairs, housing rehabilitation, and services for at-risk populations—while leveraging local and county resources to meet broader community development goals.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Based on the data provided by HUD, many demographic groups need housing which is both affordable and available. Housing needs can be defined by income range, family type, and type of housing problems. Typically, lower income households have the greatest housing needs and experience more housing problems including substandard housing, overcrowding, cost burden, and severe cost burden.

According to the 2016-2020 American Community Survey (ACS) the City had a population of 62,470 persons, a 1% increase compared to the 2009 ACS. There were 19,530 households, of which 15,265 (78.2%) were of low- and moderate-income. The household types and sizes are as follows: 8,730 small family households comprised of two to four members; 2,290 large family households with five or more members; 4,990 households with an elderly family member (62-74 years); 1,765 households with a frail elderly family member (age 75 and older); and there were 3,240 households with one or more children 6 years old or younger.

Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. This data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrates the extent of housing problems and housing needs, particularly for low-income households. According to the 2016-2020 CHAS data, 3,940 North Miami households (20.2%) were cost burdened, meaning that they paid more than 30% of their income for housing costs. This included 4,720 households (24.2%) that were severely cost-burdened, meaning that they spent more than 50% of their income on housing costs.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	62,040	62,470	1%
Households	18,300	19,530	7%
Median Income	\$36,537.00	\$43,562.00	19%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,355	4,825	4,035	2,050	4,265
Small Family Households	1,595	2,060	2,055	1,100	1,920
Large Family Households	435	465	700	245	445
Household contains at least one person 62-74 years of age	1,155	1,180	920	500	1,235

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person age 75 or older	565	395	295	240	270
Households with one or more children 6 years old or younger	1,070	1,045	680	220	225

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables**1. Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	60	15	0	105	25	0	25	40	90
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	230	260	175	10	675	10	0	60	0	70
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	280	250	425	50	1,005	10	125	140	135	410

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 50% of income (and none of the above problems)	2,050	1,140	70	0	3,260	800	400	250	10	1,460
Housing cost burden greater than 30% of income (and none of the above problems)	220	1,605	755	155	2,735	70	365	700	70	1,205
Zero/negative Income (and none of the above problems)	330	0	0	0	330	50	0	0	0	50

Table 7 – Housing Problems Table

Data 2016-2020 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,590	1,705	685	60	5,040	845	525	475	180	2,025
Having none of four housing problems	640	1,625	1,580	790	4,635	280	965	1,300	1,015	3,560

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,315	1,525	460	3,300	160	305	435	900
Large Related	345	260	175	780	45	135	245	425
Elderly	705	465	30	1,200	525	310	114	949
Other	405	1,010	310	1,725	185	65	180	430
Total need by income	2,770	3,260	975	7,005	915	815	974	2,704

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	415	415	130	185	0	315
Large Related	0	0	135	135	45	35	40	120
Elderly	615	270	0	885	485	170	44	699
Other	0	380	550	930	185	0	0	185
Total need by income	615	650	1,100	2,365	845	390	84	1,319

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS

Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	465	460	505	60	1,490	20	65	170	75	330
Multiple, unrelated family households	45	20	85	0	150	0	60	30	70	160
Other, non-family households	20	20	25	0	65	0	0	0	0	0
Total need by income	530	500	615	60	1,705	20	125	200	145	490

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS

Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2016-2020 ACS, there are a total of 19,530 households in the City of North Miami. In terms of housing needs, single person households are included in the 'Other' household categories in the cost burden and crowding tables. The 2016-2020 CHAS data show that within the 0- 80% AMI income categories there are 1,725 single person renter households that are cost-burdened of which 930 (53.9%) are severely cost-burdened. According to the CHAS data, 65 single person renter households are impacted by overcrowding.

There are 430 single-person-owner households that are experiencing cost burden, of which 185 (43%) are severely cost-burdened. Single person owner households represent 15.9% of the total number of low- and moderate-income cost burdened owner households, and 14% of all severely cost-burdened owner households. There are no single-person-owner households that live in crowded situations.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

Federal laws define a person with a disability as “Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment.”

The Census classifies disabilities in the following categories:

- those with hearing or vision impairment
- those with an ambulatory limitation
- those with a cognitive limitation
- those in a self-care or independent living situation

According to the 2020 ACS, 9.3% (5,734 persons) of North Miami’s civilian non-institutionalized population reported a disability. The highest percentage of persons with disabilities occurred in the 75 years and over age group (52.7%), followed by the 65 to 74 years age group (18.1%). Many of the individuals have more than one reported disability; therefore, there is duplication between categories of disability (hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, independent living difficulty).

In 2020, 106,515 crimes of domestic violence were reported to Florida law enforcement agencies resulting in 63,217 arrests. During fiscal year 2020-21, Florida's certified domestic violence centers provided 412,360 nights of emergency shelter to 10,287 survivors of domestic violence and their children. According to the Uniform Crimes Reports of the Florida Department of Law Enforcement (FDLE, 2020), from 2008 through 2020, there were 122,336 reported domestic violence offenses in Miami-Dade County (MDC).

What are the most common housing problems?

The most common housing problem experienced by both renters and owners in North Miami is the cost burden. There are 15,265 low-and moderate-income households in North Miami and 56.7% (8,660 households) are cost burdened. Low-and moderate-income renters were the most impacted by housing problems with 5,040 having 1 or more housing problems, compared to 2,025 of low-and moderate-income owners.

Are any populations/household types more affected than others by these problems?

The following household types are more affected than others by cost burden and severe cost burden: Of the total low-and moderate-income renter households experiencing cost burden, 47.1% are Small Related Households, followed by 24.6% Other Households. Of those renters experiencing severe cost burden,

49.6% are Small Related Households with 65% of those households in the 0-30% AMI income level, followed by Other Households at 27% and Elderly Households at 16.6%.

Of the total low-and moderate-income owner households experiencing severe cost burden, 39.3% are Other Households with 59.1% in the >50-80% AMI, followed by Elderly Households at 37.4%, and Small Related Households at 17.5%.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the 2016-2020 CHAS data, there are 3,015 low- and moderate-income households with one or more children 6 years and younger, wherein there is a high representation of Black and Hispanic households. Based on the data, many of these households are cost burden and have poor housing quality such as structural issues given the aging housing stock of the city and suffer from absence of savings given the low income and high-cost rentals.

As a result in 2024, the City of North Miami utilized HOME funding for a Tenant Based Rental Assistance (TBRA) activity. The HOME TBRA Program provides "Move-In" funds to help prospective tenants secure housing. It is a stand-alone deposit assistance program, providing move-in funds to eligible households that are relocating within the City of North Miami and that are facing hardship. It is to say, that this program can provide households at risk of entering homelessness another chance to possibly find a more reasonable rent within the city. TBRA funds can be used exclusively for security deposits and/or first and last month's rent, not to exceed two months, up to a total of \$4,800.00. Additionally, those households with a housing voucher or subsidy may qualify for assistance, although certain restrictions may apply. Moreover, working in partnership with Miami Dade County Homeless Trust, referrals will be made to applicable programs to assist households in such circumstances.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of North Miami has not estimated the number of households at-risk of homelessness, but Miami-Dade County has provided estimates for the County

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The National Low Income Housing Coalition found in 2018 that a renter working 40 hours a week and earning minimum wage can afford a typical two-bedroom apartment (i.e., not be cost-burdened) in exactly zero counties nationwide. A household that is paying over 50 percent of total income on housing related expenses (severely cost burdened) is linked with instability and an increased risk of homelessness. Other characteristics that are linked with instability and increased risk of homelessness include domestic violence, unstable employment, and increased risk of health issues all of which may force unexpected and sudden increased costs or decreased income on a household that does not have sufficient income to weather.

The Miami-Dade County Homeless Trust published the *2024 Gaps and Needs Assessment Report on Homelessness*. The Report looks at household characteristics using ALICE -- Asset Limited, Income Constrained, employed households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county. Nearly half a million Miami-Dade County households are financially insecure and unable to afford the basics. Many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child-care, food, transportation, health care, and a basic smartphone plan). Using the ALICE assessment tool, the household survival budget is \$76,284, the estimated minimum cost for a family of four to live and work in Miami-Dade. This is compared to the current median income for a household in Miami-Dade at \$59,044.

Although Miami-Dade County's Labor Force Participation Rate (59%) is higher than Florida's average (56%), the county's median household income is \$4,018 less.

The Report continues to state that almost 60% of Miami-Dade County adult residents were employed during 2021. However, the majority (55%) of workers are paid by the hour and more likely to have fluctuations in income and less likely to receive benefits. Of all households in Miami-Dade, 61% of Black households and 52% of Hispanic households were below the ALICE threshold and unable to afford basics in 2021, compared to 38% of White households.

Discussion

The Homeless Trust, Miami-Dade's CoC lead, solicits additional feedback on gaps and needs through the Lived Experience Working Group, Youth Action Board, Homeless Formerly Homeless Forum, CoC Board meetings, committees and sub-committees and client satisfaction surveys posted as a QR code at social service offices, shelters, and Project-Based Permanent Housing. A recurring theme in all these discussions is a lack of affordable housing, including Extremely Low Income (ELI) Housing as well as Permanent Supportive Housing for persons with Special Needs. Without an adequate supply of housing options that are affordable, people remain in shelter longer and unsheltered persons cannot access crisis housing readily. Lack of transportation, health care, mental health care, and employment opportunities are also recurring themes.

The Homeless Trust Gaps and Needs Report states that the area continues to feel the impacts of Miami-Dade County's affordable housing crisis and the lack of housing options. The Report mentions the

continuing effects from the COVID-19 pandemic, increased inflation, the closing of unsafe structures following the Surfside collapse, and increased migrant inflow as further straining available resources. The Report notes that some of those hit hardest are seniors on fixed incomes and disabled individuals who cannot bear the large rent increases that have become common.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10%+) than households at that same income level. Housing problems include: 1) Housing unit lacks complete kitchen facilities; 2) Housing unit lacks complete plumbing facilities; 3) Overcrowding greater than 1.0 persons per room (not including bathrooms, porches, foyers, halls, or half rooms); and 4) Housing cost burden greater than 30%. HUD's Community Housing Affordability Study (CHAS) provides data on the incidence of housing problems experienced by various racial/ethnic groups at identified income groups 0 – 100% AMI.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,725	630	0
White	300	230	0
Black / African American	2,240	240	0
Asian	35	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,130	150	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,195	630	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	235	75	0
Black / African American	2,315	360	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,440	175	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,615	1,425	0
White	150	120	0
Black / African American	1,350	830	0
Asian	50	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,025	405	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	475	1,580	0
White	50	44	0
Black / African American	225	650	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	200	820	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Extremely Low Income – 0-30% of AMI:

- Most groups at this income level have relatively high rates of housing problems. At this income level, 89.8% of all households experience at least one of the four housing problems. Black/African Americans experience the highest rate of at least one housing problem, comprising 60.1% of all households. At 0-30% AMI, Hispanic households represent 30.3% of all households with housing problems, followed by White households (8.1% of all households with housing problems).

Very Low Income – 30-50% of AMI:

- As with the 0-30% AMI group, Black/African Americans experience the highest rate of having at least one housing problem with 55.2% of all households experiencing housing problems at the 30-50% AMI level. The lowest rate of housing problems at this income group is White (5.6%), followed by Hispanic (34.3%) of all Very Low-Income households with housing problems.

Low Income – 50-80% of AMI:

- Although almost all racial/ethnic groups experience at least one housing problem at this income level, Black/African American households have the highest incidence at 51.6% of all households with at least one housing problem. Hispanic households experience one or more housing

problems at a rate of 39.2% of all Low-Income households, followed by White households (5.7%), and Asian households (1.9%).

Moderate Income – 80-100% of AMI:

At the 80-100% AMI level, the highest rate of housing problems occurs in Black/African American households, representing 47.4% of all households with housing problems at this AMI. This is closely followed by Moderate Income Hispanic households (42.1%). White households represent just 10.5% of all households at this AMI with housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the percentage of households in a particular income category that are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the same income category. Severe housing problems are defined as: 1) Housing unit lacks complete kitchen facilities; 2) Housing unit lacks complete plumbing facilities; 3) Overcrowding greater than 1.5 persons per room (not including bathrooms, porches, foyers, halls, or half rooms); and 4) Housing cost burden greater than 50%. HUD's Community Housing Affordability Study (CHAS) provides data on the incidence of severe housing problems experienced by various racial/ethnic groups at identified income groups 0 – 100% AMI.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,435	920	0
White	290	240	0
Black / African American	2,055	430	0
Asian	35	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,045	235	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,230	2,590	0
White	205	100	0
Black / African American	1,035	1,635	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	785	835	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,160	2,880	0
White	35	230	0
Black / African American	695	1,485	0
Asian	25	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	400	1,035	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	240	1,805	0
White	20	75	0
Black / African American	145	725	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	80	940	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater severe housing need.

Extremely Low Income – 0-30% of AMI:

- Most groups at this income level have relatively high rates of severe housing problems. At this income level, White households experience the highest rate of at least one housing problem, comprising 59.4% of all households. At 0-30% AMI, Black/African American households represent 32.1% of all households with housing problems, followed by Hispanic households (6.8%) and Asian households (0.6%) of all households with severe housing needs.

Very Low Income – 30-50% of AMI:

- As with the 0-30% AMI group, White households experience the highest rate of having at least one housing problem with 48.0% of all households experiencing housing problems at the 30-50% AMI level. The lowest rate of housing problems at this income group is Asian (1.5%), followed by Hispanic (10.2.3%), and Black (39.1% of all Very Low-Income households with severe housing problems).

Low Income – 50-80% of AMI:

- White households have the highest incidence of severe housing problems at 50.6% of all Low-Income households with at least one housing problem. Black households experience one or more severe housing problems at a rate of 34.5% of all Low-Income households, followed by Hispanic households (14.5%).

Moderate Income – 80-100% of AMI:

- At the 80-100% AMI level, the highest rate of severe housing problems occurs in White households, representing 63.4% of all households with severe housing problems at this AMI. This is followed by Moderate Income Black/African American households (23.9%). Asian households represent just 2.8% of all households at this AMI with severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

A household experienced a cost burden when its housing expenses exceed 30% of gross household income. A Severe cost burden occurs when such expenses exceed 50% of gross household income. The cost burden makes for housing instability, increasing the likelihood of eviction or foreclosure particularly for severely-cost burdened households. Cost burden detracts from the availability of household financial resources to meet basic non-housing needs for medical care, proper nutrition, education, and transportation. The prevalence of a cost burden in a community is an indicator of the need for additional affordable housing. HUD's Community Housing Affordability Study (CHAS) provides data on household cost burden and severe cost burden by various racial/ethnic groups. A disproportionately greater need exists when the percentage of households in a particular income category that are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the same income category.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	8,905	4,790	5,415	420
White	1,325	220	530	175
Black / African American	4,125	2,675	2,710	205
Asian	115	25	60	4
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	3,130	1,840	1,890	30

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The CHAS data indicates that a total of 52.3% of all households in the jurisdiction are overall cost burdened, including 4,790 cost-burdened (24.5%) and 5,415 severely cost-burdened (27.7%). The housing cost burden (30-50%) is highest among Black/African American households at 55.8% of all households experiencing cost burden, followed by Hispanic households at 38.4%. Cost burden is lowest among Asian and White households, at 0.5% and 4.6%, respectively. Severe cost burden greater than 50% also varies greatly by race/ethnicity and Black/African American households show the highest rate at 50.1% of all households experiencing severe cost burden. Hispanic households experience severe cost burden at a rate of 34.9%, followed by White households at 9.8%, and Asian households at 1.1%.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

According to the HUD tables in the previous three sections, disproportionate housing needs exist for the following groups:

- Black households experience overall the greatest incidence of housing problems, cost burden, and severe cost burden relative to all households in the jurisdiction at all income levels: 0-30%, 30-50% AMI and 80-100% AMI levels.
- White households also experience the highest rate of severe housing problems at all AMI levels, relative to all households experiencing severe housing problems.
- Asian households experience the lowest incidence of all housing needs, relative to the jurisdiction, at all AMI levels.

If they have needs not identified above, what are those needs?

The City has not identified any other disproportionate needs.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Data is not available at the City level to depict the location of disproportionate needs. The two prevalent minority racial/ethnic groups in the City of North Miami, are Black/African American and Hispanic. Residents who identify as Black/African American are most likely to be living in the north portion of the City, and people who identify as Hispanic are most likely to be living in the eastern areas. With a diversity score of 89 out of 100, North Miami is more diverse than many other US cities. According to maps created at the www.bestneighborhood.org website, the most diverse area within North Miami's proper boundaries is scattered throughout the City. The least diverse areas are located in the western parts of North Miami. The City will comply with all applicable immigration eligibility verification requirements, including the use of SAVE or equivalent systems, as required under PRWORA and relevant executive orders." Also, the City will not use federal funds to promote or shield illegal immigration.

NA-35 Public Housing – 91.205(b)

Introduction

According to the Shimberg Center for Housing Studies' Affordable Housing Data Clearinghouse, there are 2,681 publicly assisted developments that provide 285,010 affordable housing units statewide through a variety of funding sources including the Florida Housing Finance Corporation, local housing finance authorities, the United States Department of Agricultural Rural Development, the HUD Multifamily program and HUD Public Housing. Neither the Small Cities CDBG, HOPWA, nor ESG, provide funding to PHAs in Florida.

There is no public housing agency or public housing developments located within the City limits. The housing needs of individuals and households eligible for public housing authority services are provided by the Miami-Dade Public Housing and Community Development (PHCD). The public housing data in the tables below is for Miami-Dade County and not solely the City of North Miami. PHCD allows its Section 8 tenant-based vouchers to be ported to other communities, including North Miami. The PHCD Section 8 Administrative Plan, revised 02/25/2021, provides guidelines for the operation of the Section 8 Housing Choice Voucher (HCV) Program. The Administrative Plan has three (3) major objectives: (1) to provide improved living conditions of low-income families while maintaining their rent payments at an affordable level; (2) to provide decent, safe, and sanitary housing for eligible program participants; and (3) to provide an incentive to private property owners to rent to lower income families by offering timely-assistance payments. The PHCD Five-Year Plan for FY 2024-2028 identifies the needs of families in public housing and on the waiting list. The need identified is a shortage of affordable housing for low- and low-income families.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	97	2,075	8,077	13,386	51	13,054	0	41	52

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	7,461	9,053	10,337	12,575	9,769	12,438	0	14,777
Average length of stay	0	7	7	7	2	7	0	8
Average Household size	1	1	2	2	1	2	0	3
# Homeless at admission	2	15	0	1	0	1	0	0
# of Elderly Program Participants (>62)	12	1,375	3,772	4,502	23	4,418	0	4
# of Disabled Families	84	368	1,127	2,534	8	2,453	0	7
# of Families requesting accessibility features	97	2,075	8,077	13,386	51	13,054	0	41
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	31	1,562	3,705	6,120	28	5,964	0	13	31
Black/African American	65	511	4,353	7,236	21	7,062	0	28	21
Asian	0	0	10	6	0	6	0	0	0
American Indian/Alaska Native	0	0	9	14	1	13	0	0	0
Pacific Islander	1	2	0	10	1	9	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	23	1,652	3,867	6,354	30	6,198	0	12	30
Not Hispanic	74	423	4,210	7,032	21	6,856	0	29	22

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

There is no public housing units located in the City of North Miami; therefore, the Section 504 needs assessment is not applicable to the City. PHCD's FY 2024-2028 Plan five-year goals include identifying supportive services to increase independence for the elderly or families with disabilities and continuing to implement Section 504, Americans with Disabilities Act (ADA), the Fair Housing Act, and the Voluntary Compliance Agreement (VCA) that will result in 459 Uniform Federal Accessibility Standards (UFAS) units.

PHCD is committed to complying with Title II of the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act by providing reasonable accommodations in its housing programs and services. These accommodations may include modifications to policies, procedures, or facilities to ensure equal access for individuals with disabilities.

The Miami-Dade PHCD continues to prioritize the needs of persons with disabilities by ensuring accessible housing options and providing reasonable accommodations to facilitate equal access to housing programs and services.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

According to the PHA Five Year Plan, a need of those in their program is to improve the quality of assisted housing by renovating or modernizing public housing units and increasing assisted housing choices. The plan also identifies the goal of improving community quality of life and economic vitality and consideration of adding admission preferences to better assist elderly, special needs families and/or eligible applicants.

How do these needs compare to the housing needs of the population at large

The housing needs of the Section 8 voucher holders and public housing residents are like those of the population at large. Section NA-10 identified that the most common housing problem was "cost burden," particularly for renters.

Discussion

See prior sections.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Stewart B. McKinney Homeless Assistance Act defines the “homeless” or “homeless individual” or “homeless person” as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill).
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, regular sleeping accommodation for human beings.

The City of North Miami is a member of the Miami-Dade County Continuum of Care (CoC). The lead agency for the CoC is the Miami-Dade County Homeless Trust, and the Trust develops and implements the annual process to identify gaps and needs for the homeless continuum. The City of North Miami is not a direct recipient of federal funds to prevent homelessness and does not expect to receive private and/or public funds to address homelessness needs and to prevent homelessness. There is no documented homeless population in the City and those residents who become homeless are eligible for emergency, transitional, and permanent housing, and services under the Miami-Dade County Homeless program.

On September 20, 2023, HUD awarded Miami-Dade County more than \$8 million as part of a Youth Homelessness Demonstration Program (YDHP). This award to Miami-Dade County, through its Homeless Trust, was the second highest award in the nation for this program. During the first six months of FY 2023-2024, the Homeless Trust, together with the Youth Voice Action Council (YVAC), developed a Coordinated Community Plan (CCP) to prevent and end youth homelessness. The CCP is a precursor to funding new projects targeted to the unique needs of unaccompanied youth and young adults. New projects will include Rapid Rehousing (Joint Component Transition and Support Services Only), offering peer supported housing navigation and stability services, as well as Coordinated Entry Access Points.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source
Comments:

Indicate if the homeless Has No Rural Homeless population is:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days those persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

According to a February 3, 2025, press release, the Miami-Dade County Homeless Trust achieved a 17-percent year-over-year reduction in unsheltered homelessness, according to the results of the 2025 January Point-in-Time (PIT) Census. The census, conducted in accordance with U.S. Department of Housing and Urban Development (HUD) guidelines, recorded a total of 858 unsheltered individuals, down from an already low 1,003 in the prior year.

Overall, the total number of sheltered and unsheltered individuals enumerated was 3,728 individuals, an overall reduction in homelessness of 2-percent, with 77-percent of Miami-Dade's homeless population sheltered.

Additional findings from the 2025 PIT Census include:

- A 2% decrease in the number of chronically homeless individuals.
- A 14% reduction in the number of family households experiencing homelessness.
- A 64% increase in parenting youth households (ages 18-24), rising from 61 to 100 individuals.

Significant decreases in unsheltered homelessness were recorded across all regions:

- City of Miami: 13% decrease in unsheltered homelessness
- City of Miami Beach: 31% decrease in unsheltered homelessness
- South Miami-Dade County: 43% decrease in unsheltered homelessness
- North Miami-Dade County: 6% decrease in unsheltered homelessness

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The Florida Council on Homelessness Annual Report, June 2024, reports that 4,801 children under the age of 18 are living in a place not meant for human habitation or shelter in the State of Florida, and 6.9% of all unsheltered persons are veterans. Veterans experience homelessness at a higher rate than non-veterans, and the risk factors for veteran homelessness include substance abuse, mental health issues, poverty, and social isolation. Preliminary 2024 PIT data indicate the count of veterans experiencing homelessness in the State of Florida decreased by 334 (13%) from 2023 to 2024 and has decreased 11% over the last five years. Of the homeless persons surveyed during the 2024 Miami-Dade CoC point-in-time survey, 134 were veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In 2022-2023, the CoC partnered with Racial Equity Partners (REP) to conduct training courses for providers and committee members. Historic review of the data suggests that less than 18% of Miami-Dade County's general population and 26% of all persons living in poverty in Miami-Dade are Black/African American, while persons who are Black/African American make up 57% of all persons and 66% of all families experiencing homelessness in Miami-Dade.

Following the Racial Disparity quantitative assessment, the CoC:

- Amended the Coordinated Entry System (CES) process after comparing racial equity pre- and 6 & 12 months-post to ensure the new CES process did not adversely affect providing people of color access to permanent housing.

- Reviewed CoC Standards, policies, and procedures for racial bias and embedded new language addressing equity.
- Adopted procurement and contract monitoring practices to promote racial equality, including diversity requirements for selection committees.
- Included bonus points in solicitations for proposers that have racial equity goals/statements and reviewed the composition of their board/staff.
- A Racial Equity Plan for each agency is required before contracting.
- Conducted agency risk assessments with contracted providers, asking about adopted racial equity statements, racial composition of Board and staff, and steps taken to identify/understand underlying causes of disparities.
- Partnered with an all-woman, Black-owned boutique hotel in Overtown, which resulted in national recognition. The owner received the 2020 TripSavvy Editors' Choice Award in the Community Leaders category. This partnership furthered efforts to address procurement barriers experienced by small organizations and those led by people of color.
- Introduced a Racial Equity section on the Homeless Trust's website.

Notwithstanding the above requirements of the CoC, the City of North Miami will assist persons free from racial, ethnic, gender identity, or ideological preferences, and is administered in compliance with federal laws that prohibit discrimination and promote equal opportunity based on objective eligibility criteria. Provided services do not include group preference, selection criteria, or set-asides based on race, ethnicity, gender identity, or sexual orientation.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The Miami-Dade County Homeless Trust Census Results for the 2023 and 2024 Point in Time counts showed the following: 1,058 unsheltered homeless in 2023, and 1,033 in 2024, indicating a 2% decline, and 2,599 sheltered homeless in 2023, and 2,767 in 2024, indicating a 6% increase.

The largest decrease in unsheltered homeless from 2023 to 2024 occurred in the City of Miami Beach (34% decrease), but the Miami-Dade County area of South Dade showed a 51% increase.

The largest increase in sheltered homeless from 2023 to 2024 occurred in the homeless population in transitional housing (13% increase), followed by sheltered homeless in hotel/motel (9% increase) and those in Safe Haven shelters (8% increase).

Discussion:

Please refer to the discussion in the above sections.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The Consolidated Plan requires that, to the extent practicable, the housing needs of persons who are not homeless but require supportive housing be described. This includes but is not limited to the elderly (defined as persons aged 62 and older); the frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living); persons with disabilities; persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and victims of domestic violence, dating violence, sexual assault, and stalking.

Describe the characteristics of special needs populations in your community:

The 2020 ACS for North Miami shows the median age of residents as being 37.5 years. There are 8,307 persons over the age of 65 residing in North Miami, representing 13.3% of all persons, and 3,324 persons over the age of 75, representing 5.3% of all persons. The 2020 ACS reports that of the total civilian non-institutionalized population of 61,816 persons, 5,734 (9.3%) have a disability. Of the population 65 to 74 years of age, 874 (18.1%) are estimated to have a disability, and 1,588 persons aged 75 and over (52.7%) have a disability. Approximately 10% of male and 8.5% of female identifying persons have a disability.

Approximately 18.6% of Asian persons in North Miami have a disability, followed by 10.9% of White persons, and 8.5% of Black/African American. Hispanic persons report that 11.6% of that ethnic group has a disability. When looking at disability type in North Miami, persons with ambulatory limitation experience made up the highest percentage (5.3%) with 3,022 persons, followed by independent living difficulty (2,186 or 4.6%), cognitive difficulty (2,204 or 3.9%), and vision difficulty (1,833 or 3.0%).

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly/Frail Elderly Persons: The housing needs of elderly and frail elderly households include affordable housing, accessible housing, and housing rehabilitation assistance due to deteriorating housing stock. Based on the outcomes of the Owner-Occupied Housing Rehabilitation Program, a significant number of the households assisted are elderly households. Generally, seniors are not able to afford the maintenance of their homes due to lower and fixed incomes.

The Alliance for Aging, Inc. covers Miami-Dade and Monroe Counties. The Alliance for Aging (the Alliance) is responsible for planning, coordination, administering, and monitoring Area Agency on Aging programs. According to the Alliance for Aging 2024-2027 Four-Year Area Plan, the agency used several methods to collect information on the needs of senior Floridians including a comprehensive community health needs assessment (CHNA) in 2019 and again in 2023, with support from the Health Council of South Florida. The CHNA incorporated quantitative and qualitative data from four sources: Key Informant Interviews, Elder Focus Groups, Community Listening Sessions, and a survey administered in-person and online.

The assessments identified several key themes:

- A Growing Elder Population - the number of adults aged 60 and above is projected to increase by more than 25% between 2020 and 2030.
- Housing and Transportation Challenges - housing and transportation consistently emerged as major concerns and unmet needs across various groups and individuals interviewed.
- Poverty as a Primary Risk Factor - poverty is a significant risk factor for older adults, with one in five (20.5%) living below the Federal Poverty Line (FPL) and one in four (28.5%) below 125% of the FPL.
- Role of Caregivers – Family caregivers, particularly those who are employed, express a strong desire for affordable and ongoing respite care. However, the current funding structure only supports time-limited care, leaving a significant gap in meeting this crucial need.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Miami-Dade County 2022-2026 Integrated HIV Prevention and Care Plan, the Miami-Dade County (MDC) Eligible Metropolitan Area (EMA) has been a national HIV/AIDS hot spot for over a decade. The EMA leads the State of Florida in the total number of people with HIV; 27,782 people with HIV – more than 23% of the entire state’s population of people with HIV – lived in the EMA in Calendar Year (CY) 2020. For nine of the past 10 years, the South Florida Metropolitan Statistical Area (MSA) has led the nation in the annual new-infection rate for HIV.

From CY 2017 through CY 2021, the EMA reported a total of 5,543 new HIV cases and 1,875 new AIDS cases. This indicates a 48% increase from 2020 to 2021, and a 3% increase from 2017 to 2021 in HIV cases. In AIDS cases, these figures indicate a 28% increase from 2020 to 2021, and a 3% decrease from 2017 to 2021. By the latest estimate (2017), there were 4,400 individuals in the EMA who have HIV and are not aware of their status.

One of the defining characteristics of the EMA’s population is the high proportion of racial/ethnic minority groups, accounting for 90% of the 27,214 people with HIV identified by FDOH-MDC in CY 2020. The high percentage of Hispanics among those who were newly diagnosed is easily understood as correlated with the high numbers of Hispanics living in the EMA. Between 2020-2021, Hispanics represented:

- 69% of the total EMA population.
- 48% of people with HIV.
- 64% of new HIV diagnoses; and
- 53% of new AIDS diagnoses.

By contrast, the incidence and prevalence of HIV/AIDS among Black/African Americans is very disproportionate. Black/African Americans, who constitute only 15% of the total population continue to have an HIV infection rate more than twice as high as the rate for Hispanics. In CY 2020, there were 46.8

new HIV infections per 100,000 among Black/African Americans compared to 26.3 per 100,000 among Hispanics.

Between 2020-2021, Black/African Americans represented: 15% of the total EMA population; 40% of people with HIV; 25% of new HIV diagnoses; and 39% of the new AIDS diagnoses.

Only 14% of the EMA's population are White/non-Hispanics who accounted for only 9% of new HIV diagnoses in 2020. Overall, there has been a 33% decrease in HIV incidence and a 7% decrease in HIV prevalence among White/non-Hispanics.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City does not establish a preference for persons with a specific disability.

Discussion:

There is limited data available on the non-homeless special needs' population in the City of North Miami especially for persons with alcohol or other drug addiction, persons with HIV/AIDS, and victims of domestic violence. Therefore, any evidence of a gap for the housing and supportive needs of these populations are primarily for Miami-Dade County. However, the North Miami community survey indicated that 64% of those surveyed ranked Housing for Special Needs Individuals as a High Need and 36% felt it was a Low Need.

The City utilizes CDBG funds for public service activities that provide services for members of special needs populations. The North Miami community survey indicated that public services are a High Need for North Miami residents with vulnerable populations such as persons with HIV/AIDS, children/youth, persons with disabilities, mental health needs, and the elderly. Due to limited funding, the City also refers to non-homeless persons requiring supportive housing to Miami-Dade County providers. Services for the elderly received the highest ranking among public services needs in the community survey, followed by youth services and services for children.

The City also utilizes CDBG and HOME funding to rehabilitate owner-occupied housing units which allow elderly persons to age in place and improve accessibility for persons with disabilities and seniors. The community survey also demonstrated that Housing for Special Needs populations as a High Need, as follows: 1) 121 persons (63.7%) ranked Housing for Special Needs Individuals as High Need in the English language survey, and 2) 18 persons (85.7%) ranked Housing for Special Needs Individuals as High Need in the Spanish language survey

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facilities in North Miami include parks, recreational areas, and centers serving seniors, youth, and other vulnerable groups. These publicly or nonprofit-owned facilities are open to all residents. The City uses CDBG and local funds to improve parks and recreational spaces, especially in low- to moderate-income neighborhoods.

In accordance with Florida Statute 163.3177, the City has developed a Five-Year Capital Improvement Plan (CIP) for Fiscal Years 2023-24 through 2027-28. This plan outlines the City's capital improvements to ensure municipal infrastructure and facilities meet the community's needs. The CIP includes both funded and unfunded projects, with the understanding that as federal, state, and other external funding opportunities become available, sections of this document will be included in funding requests to demonstrate the need and address financial gaps.

A capital improvement is defined as a capital expenditure resulting in the acquisition, enhancement, or addition to fixed assets such as land, buildings, or improvements with a life expectancy exceeding five years. The City's CIP for FY2023-24 includes substantial investments in public facilities, including:

- City Hall Repairs and Improvements: \$56,500 allocated for ongoing repairs and essential enhancements to the City Hall building.
- Police Station Enhancements: \$270,000 dedicated to replacing air conditioning chillers and sealing the roof at the police station to ensure the facility's integrity and functionality.

These projects are part of a broader \$17.918 million CIP encompassing 27 projects across various categories, including Information Technology, Facilities, Land Improvements, Parks, Transportation, Vehicle Replacement, and Water and Sewer and Stormwater.

Reference: City of North Miami 2023-24 Adopted Budget

How were these needs determined?

The need for public facilities was assessed via the City's CIP review and community feedback from surveys and public meetings. Planning identified public facilities as a "High" need, yet other criteria designated them as low priority. Refer to SP-25 Priority Needs section.

The City's commitment to maintaining and improving public facilities is evident in its strategic allocation of resources and ongoing efforts to secure additional funding to meet the community's evolving needs.

Describe the jurisdiction's need for Public Improvements:

Public improvements in North Miami encompass critical infrastructure projects such as street enhancements, sidewalk installations, water and sewer upgrades, parking facilities, and flood drainage systems. The City's FY 2023–2024 to FY 2027–2028 Capital Improvement Plan (CIP) outlines a comprehensive strategy to address these needs, with a total projected investment of approximately \$96.4 million over the five-year period.

Key projects include:

- **Transportation Infrastructure:** Allocation of \$4.29 million for sidewalks and right-way improvements, \$1.69 million for a pedestrian and bicycle bridge over the Biscayne Canal at NE 131 Street, and \$1.19 million for traffic calming devices such as traffic circles.
- **Water and Sewer Systems:** Investment of \$5.33 million for the rehabilitation of lift stations, \$50,000 for a leak detection truck to enhance water system maintenance, and \$470,000 for the replacement of motor pool fuel pumps and storage tanks.
- **Stormwater Management:** Implementation of stormwater improvement projects, including basin construction and drainage enhancements, to mitigate flooding risks.
- These projects are primarily funded through a combination of the City's general fund, transportation surtax, gas tax revenues, and other municipal income sources.

How were these needs determined?

The identification of public improvement needs was achieved through a multifaceted approach:

- **Capital Improvement Planning:** The City's Public Works Department, in collaboration with other municipal departments, conducted assessments to prioritize infrastructure projects based on factors such as asset condition, service demand, and regulatory compliance.
- **Community Engagement:** Input from residents was gathered through public meetings, surveys, and town hall sessions, ensuring that the CIP reflects the community's priorities and addresses areas with significant needs.
- **Regulatory Requirements:** Compliance with state and federal mandates, such as the Lead and Copper Rule for water systems, influenced the selection and prioritization of certain projects.
- By integrating technical assessments with community feedback, North Miami's CIP aims to enhance the City's infrastructure, promote public safety, and improve the quality of life.

The community feedback from surveys and public meetings identified public improvements as a "High" need, but other criteria designated them as low priority. Refer to SP-25 Priority Needs section.

References:- City of North Miami Capital Improvement Plan (FY 2023–2028):
<https://www.northmiamifl.gov/ArchiveCenter/ViewFile/Item/183> - North Miami CIP Budget Active CIP

Projects: <https://www.northmiamifl.gov/1302/Active-CIP-Projects> - CIP Overview:
<https://www.northmiamifl.gov/410/Capital-Improvement-Projects>

Describe the jurisdiction's need for Public Services:

The City of North Miami has identified the following public service needs for its low- and moderate-income population: Senior Services, Youth Services, Education, Educational Support, Services for Persons with Disabilities, Health Services, Fair Housing Services, Child Care Services, and a summer youth jobs program for individuals from low- to moderate-income households. The HSS Department has been successfully administering the CDBG public services activities and are very familiar with the community-based service providers. Several service providers had to rebuild post COVID and the need for services has increased.

How were these needs determined?

The public service needs were determined through the community consultation process including public meetings, and public surveys. The public surveys identified all public services including those for seniors, youth, and persons with disabilities, educational support, childcare services, fair housing services, health services, and substance abuse prevention programs as High Need activities. The responses were ranked in order highest to lowest times selected. The six highest ranked public service activities were services for seniors (87%), children (85%), education (83%), youth services (82%), Mental Health (79%), and transportation (78%). In addition to the above, annual public services needs will be determined by the responses from social services agencies providing such services when they make applications for CDBG Public Services funding through the City's Request for Proposals process in the fall.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of North Miami's housing market is characterized by a high percentage of older housing stock, affordability challenges, and a significant need for housing rehabilitation. Based on the 2016-2020 American Community Survey (ACS) data, the City has approximately 21,860 residential units, with a composition of 36% single-family detached homes and 59% multifamily units. Homeownership remains relatively low at 43.4%, significantly below state and national averages.

Over half of the renter-occupied units (51%) are either no-bedroom or one-bedroom units, highlighting potential overcrowding, especially given the City's average renter household size of 2.93 persons. Cost burden is the most prevalent housing issue, affecting approximately 56.7% of low- and moderate-income households. Renters are particularly impacted, with 5,040 households experiencing one or more housing problems.

The City's housing stock is aging, with 86.7% of units built before 1980, increasing the risk of lead-based paint hazards and the need for significant rehabilitation. Only 6% of units were built after 2000. There is also a significant shortage of affordable units for extremely low- and very low-income households.

North Miami has taken steps to address these challenges through various programs funded by CDBG, HOME, SHIP, and local CRA resources. In FY2023, these programs provided housing rehabilitation, tenant-based rental assistance, and first-time homebuyer support to hundreds of households, prioritizing extremely low- and low-income families.

The overall assessment indicates a critical need for increased affordable housing options, rehabilitation of aging structures, and strategic partnerships with developers to create more housing opportunities across all income levels.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The City's housing composition is a mixture of single family, 1-unit detached structure, 1-unit attached structures and a prevalence of larger multi-family units. The prevalence of larger multifamily supports the low ownership rate in the City (43.4 %), compared to Miami-Dade County at 52.2%, the State of Florida at 67.3%, and nationally at 65%.

According to 2016-2020 ACS, there are 21,860 residential housing units in the City of North Miami. The City's housing supply is composed of 7,785 (36%) 1-unit detached structures, 905 (4%) 1-unit attached structures, and 59% are multi-family residential units. Among the multi-family units, 3% are located within properties of 2-4 units, 9% within properties of 5-19 units, and 10,295 (47%) are 20 or more units. There are 165 units of mobile homes, boat, RV, and vans

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	7,785	36%
1-unit, attached structure	905	4%
2-4 units	715	3%
5-19 units	1,995	9%
20 or more units	10,295	47%
Mobile Home, boat, RV, van, etc.	165	1%
Total	21,860	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	160	2%	890	8%
1 bedroom	1,140	13%	4,720	43%
2 bedrooms	2,245	26%	4,245	39%
3 or more bedrooms	5,070	59%	1,060	10%
Total	8,615	100%	10,915	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Unit Size by Tenure

The City of North Miami homeownership rate is 43.4%. Fifty-nine percent of the total 8,615 owner occupied units are three or more-bedroom units, reflecting larger owner-occupied units in the City. The data shows the opposite for renter-occupied units. There are 10,915 rental units and 51% of the rental housing stock are no bedroom or one-bedroom units. This is followed by 4,245 (39%) two-bedroom units

and 1,060 (10%) three-bedroom units. According to the 2020 ACS, the average household size in the City of North Miami is 3.38 for owners and 2.93 for renters, evidencing potential overcrowding, particularly among renters where the number of one-bedroom units is nearly half of the total supply.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The 2016-2020 ACS data reported in the needs assessment section (NA-10) shows an estimated 19,530 households in 2020. The needs assessment sections describe the type of households and categorize them by income levels, race, and ethnicity. HUD defines low-income households as households whose income is at or below 80% of the area median household income.

The 2023-2024 Consolidated Annual Performance and Evaluation Report (CAPER) outlines the results of City of North Miami's efforts to implement strategies, programs and activities and reports of the accomplishments. The City utilized federal and State funds for deferred loans and grants to eligible single-family homeowners for home repair, first-time homebuyers, and very low and low-income renters at risk of homelessness.

According to the CAPER, the City utilizes various funding sources including CDBG, HOME, SHIP general funds, and the North Miami Community Redevelopment Agency (CRA) to assist low- to-moderate-income first-time homebuyers, homeowners seeking home rehabilitation, and renters seeking tenant based rental assistance. In FY2023, \$857,726 in CDBG funds, \$ 298,195 in HOME funds, and \$21,000 in North Miami CRA funds were expended to support the objectives of the City's 2020-2024 Consolidated Plan, including housing rehabilitation and community development goals.

Thirty-nine households assisted with housing rehabilitation, using CDBG and HOME, State of Florida SHIP, and the City of North Miami CRA local funding. Forty-nine households were assisted with HOME tenant-based rental assistance. Fifty-two households were assisted with HOME-ARP tenant-based rental assistance. Due to the high cost of housing in North Miami and limited subsidies from other partners, the City states that it has been difficult to meet the first-time homebuyer targets overall.

The City used CDBG funds to assist 207 households, including 131 extremely low-income, 53 low-income, and 23 moderate-income households, based on income eligibility. With HOME funds, the City supported 54 households, including 37 extremely low-income and 17 low-income households, also requiring income verification for eligibility.

During FY2023, 140 households were served with housing and related services. For CDBG Rehabilitation, of the 27 households assisted (16 in the regular rehab and 11 in the elderly rehab program), 14 were extremely/very low-income, 10 were low income and 3 were moderate-income.

For HOME, of the 49 households receiving tenant-based rental assistance, 35 were extremely low-income, and 14 were low-income. Of the 5 households receiving HOME housing rehabilitation funds, 2 were

extremely low-income, and 3 were low-income. For HOME-ARP TBRA, 52 households received tenant-based rental assistance. Of the households assisted, 29 were extremely low-income, and 23 were low-income.

For SHIP rehabilitation, of the 6 households served with SHIP funds, 5 were extremely low-income, and 1 was low-income. The City and the CRA assisted 25 low- to moderate-income families with single-family housing rehabilitation and/or beautification using local non-federal funds.

During FY 2023, 180 LMI households, including youth, the elderly, and persons with special needs, were assisted with CDBG-funded public services. Of that number, 117 were households with extremely low income, 43 with low income, and 20 with moderate income. Eight businesses were assisted by \$14,214 with CDBG-CV funds.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the Florida Housing Data Clearing House (FHDC), there are 4 federally assisted projects located in the City of North Miami. The projects are:

- AHEPA North Miami Apartments, Rental Assistance/HUD; Section 223(f) Refi/Purchase project with 80 elderly units which will expire in 2043.
- Buena Vista Villas, Rental Assistance/HUD; Section 202 Capital Advance, 20 unit-project for people with disabilities will expire in 2041.
- Center Court, 588 units and financed with 4% Low Income Housing Tax Credits (LIHTC) dedicated to families, will expire in 2026; and
- Colonial Place Apartments, Rental Assistance/HUD; Section 202 Direct Loan with 9 units targeting people with disabilities, will expire in 2037.

Does the availability of housing units meet the needs of the population?

Current data analysis indicates that the City's housing inventory does not currently meet the needs of the population. According to the 2016-2020 American Community Survey (ACS) the City had 19,530 households, of which 15,265 (78.2%) were of low- and moderate-income. The City's households are 10,915 renters and 8,614 owners. There is a prevalence of three-bedroom units among owners, which correlates with the average housing for owners. However, the same correlation does not exist for renters.

Of the renter households in North Miami at 100% AMI and below, 1,005 are subject to overcrowding, experiencing 1.01-1.5 people per room. In addition, 675 renters are experiencing severe overcrowding with greater than 1.51 people per room. Comparatively, only 410 owner households experience overcrowding and 70 owner households experience severe overcrowding.

The City of North Miami has a large percentage of no bedroom or 1-bedroom rental units, 51% of all rental units. The total number of 3-bedroom rental units make up only 10%. The composition of the available rental units compared to the average renter households' size suggests an imbalance in the rental market and provides additional evidence of overcrowding.

Like most of Florida, the home values in North Miami have steadily increased over the past 10+ years. The most common housing problem experienced by both renters and owners in North Miami is the cost burden. There are 15,265 low- and moderate-income households in North Miami and 56.7% (8,660 households) are cost burdened. Low-and moderate-income renters were the most impacted by housing problems with 5,040 having 1 or more housing problems, compared to 2,025 of low-and moderate-income owners

Describe the need for specific types of housing:

Describe the need for specific types of housing:

The 2016-2020 ACS used in the needs assessment section describes the number, type, tenure, and size of housing. To determine the need for specific types of housing, we analyzed three different sets of data. First, a review of the housing tenure data set illustrates the number of available units per household size. The data shows a larger percentage of no bedroom and one-bedroom units among renters, evidencing overcrowding and lack of available units for larger renter households. Although the City's housing composition is larger multi-family residential, there is mismatch in unit availability and average household size. Conversely, units of three bedrooms or more prevail for owner-occupied units, indicating a need for smaller, newer model, condominium, or townhouse style, for sale to meet the needs of today's buyers.

The second data set reviewed is household tenure, showing the group with the highest need for assistance using income and cost burden. The following household types are more affected than others by cost burden and severe cost burden: Of the total low-and moderate-income renter households experiencing cost burden, 47.1% are Small Related Households, followed by 24.6% Other Households. Of those renters experiencing severe cost burden, 49.6% are Small Related Households with 65% of those households in the 0-30% AMI income level, followed by Other Households at 27% and Elderly Households at 16.6%.

Of the total low-and moderate-income owner households experiencing severe cost burden, 39.3% are Other Households with 59.1% in the >50-80% AMI, followed by Elderly Households at 37.4%, and Small Related Households at 17.5%.

The third dataset reviewed was the age of the housing stock in North Miami. The 2020 ACS shows 19,529 occupied housing units in the City. Of those occupied units, 86.7% of the housing stock in the City of North Miami is at least 60 years old. Using the above-described methods to evaluate housing needs, the following types of housing are indicated:

- Affordable, smaller units such as 2- and 3-bedroom townhouses for sale

- Multi-units such as twin homes or duplex of two and three bedrooms for sale to meet the 50% and below income category
- Affordable rental units of 2- and 3-bedroom for extremely low and very low-income households
- Senior housing one- and two-bedroom units
- Assisted senior housing one- bedroom units
- Transitional homes for households at risk of becoming homeless

Discussion

Please see the above sections.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Home value is an essential determinant of housing accessibility and affordability. The City has experienced steady increases in home values for the past several years. According to the 2016-2020 ACS, the median home value in the City of North Miami is \$232,600, significantly lower than Miami-Dade County at \$310,700. However, North Miami experienced a 62% increase in home values since the base year of 2009, reflecting a reduction in affordability for many households. According to the 2016-2020 ACS survey, the median home value in 2020 was \$232,600, an increase from the 2019 value of \$202,600.

A housing unit is considered affordable if monthly mortgage payments, including taxes and insurance, or rents do not exceed 30% of the household's adjusted income. Households are considered a cost burden if they pay over 30% of their income toward housing expenses. Severe cost burdens occur when households pay over 50% of their income toward housing. HUD defines HAMFI as HUD-adjusted median family incomes. According to the ACS 2016-2020, of the 8,420 owners, 4,585 (54.5%) of the owner-occupied units are 100% of the HAMFI. In addition, 2,940 are at 80% HAMFI, 895 are at 50% HAMFI, and no owner-occupied units are at 30% and below. The data clearly shows that there are not sufficient housing units in the very low and low-income households.

The lack of affordable rental units is also considerable. Of the 9,905 total rental units, only 270 units are available within the 30% HAMFI. In addition, 1,395 rental units are available within the 50% HAMFI, and 8,240 within the 80% income category. The data clearly shows a significant deficit of affordable units available in the extremely low and very low-income categories among renters.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	143,400	232,600	62%
Median Contract Rent	871	1,091	25%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	460	4.2%
\$500-999	3,965	36.3%
\$1,000-1,499	4,800	44.0%
\$1,500-1,999	1,360	12.5%
\$2,000 or more	330	3.0%
Total	10,915	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	270	No Data
50% HAMFI	1,395	895
80% HAMFI	8,240	2,940
100% HAMFI	No Data	4,585
Total	9,905	8,420

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,362	1,546	1,923	2,530	2,997
High HOME Rent	944	1,013	1,217	1,398	1,540
Low HOME Rent	741	794	953	1,101	1,228

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the data, the City of North Miami shows insufficient housing at all income levels. The City of North Miami needs more affordable units in both renter and owner-occupied categories. There are 1,665 rental units (only 16.8%) considered extremely or very low-income in the City of North Miami. The 2020 ACS median income is \$43,562, and a resident earning the median income can only afford rent of \$1,139, lower than the FMRs for all unit sizes. Based on the market rent data, there seems to be a need for smaller units, cottages, duplexes, for sale or rents to accommodate the extremely, very low-income residents who are currently cost burdened or extremely cost burdened due to a lack of affordable units.

How is affordability of housing likely to change considering changes to home values and/or rents?

The Shimberg Center for Housing Studies released its annual report for 2024. Palm Beach, Broward, and Miami-Dade Counties continue to have the largest need for affordable housing in the State, followed by Martin, Manatee, and Polk Counties. Overall, the study shows a state-wide deficit of 98,319 units.

The City of North Miami has seen an increase in home value over the past few years. According to yearly ACS data, the median home value was \$157,300 in 2016; \$167,700 in 2017; \$183,200 in 2018; \$202,600 in 2019; and \$232,600 in 2020.

The 2020 ACS shows that there is a 6.1% vacancy rate for all housing types in the City of North Miami, lower than the 2015 figure of 8.2%. The 93.9% occupancy indicates a tight real estate market, evidencing the lack of affordable units in the City and the largest percentage of households who are cost burdened. The City has an owner-occupied program that contributes to the improvement of the housing stock.

The City of North Miami Housing stock is old, with 86.7% of the housing stock in the City of North Miami at least 60 years old. Based on the data, a strategy of creating alliances with for-profit and non-profit developers and facilitate joint ventures to increase the housing for all income categories. Additionally, an acquisition/rehabilitation/resale strategy could have a great impact on the aging housing stock and raise the level of homeownership in the City. New development combined with strategies to improve entire neighborhoods will help to attract new residents and retain existing ones.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median market rents fluctuate in various areas. Fair Market rents align more with the actual rents in the City, ranging from \$1,362 for a studio, \$1,546 for one bedroom, \$1,923 for 2-bedroom units, and \$2,530 for 3-bedroom units. The low HOME rents are more affordable than the Fair Market Rent, \$741 for a studio and \$794 for one-bedroom units. Based on evidenced rising housing costs, it is likely that housing costs will continue to outpace income, leaving many residents paying above 30% of their income towards housing.

High HOME rent fares better, ranging from \$944 for efficiency, \$1,013 for one-bedroom units, and \$1,217 for two-bedroom units. With this large gap between home rents and median rent, the City may experience challenges when developing new HOME units to the housing supply. The amount of HOME funds received versus the cost of new, infill or rehabilitation units make it more difficult for the City to add more HOME units. Limited availability of gap financing and project financing in Miami-Dade County overall creates additional barriers. The City will need to use various tools including infill, new construction, owner-occupied rehabilitation, and asset reclaiming strategy to put back the vacant units on the market, particularly in the low-wealth areas. In addition to the financing tools, the City should look at regulatory strategies, such as increasing density and allowance of various housing types. The outcomes will be eliminating slum and light, improving the housing stock, and reducing vacancy, particularly in the rental sector.

Discussion

Please see the above sections.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The table below details the number of owner and renter households with at least one housing problem. According to the 2016–2020 ACS data, there are 8,615 owner-occupied housing units in North Miami. Of these, 3,590 units (42%) reported at least one of the four housing conditions defined by HUD:

- (1) lack of complete plumbing facilities,
- (2) lack of kitchen facilities,
- (3) more than one person per room (overcrowding), or
- (4) cost burden greater than 30% of household income.

Additionally, about 1% of owner-occupied units had two selected housing problems.

Among the 10,915 renter-occupied units, 62% had at least one selected problem, and 10% had two selected problems. Based on this data, a significant portion—over half—of North Miami's occupied units may require some level of repair or rehabilitation.

Age of Housing

The City's housing stock is notably aged. Of the 8,610 owner-occupied units, 80% were built between 1950 and 1979. Similarly, 76% of renter-occupied units were constructed during the same period. Only 6% of all housing units (both owner- and renter-occupied) were built after 2000. The prevalence of older housing highlights the ongoing need for maintenance, modernization, and potential rehabilitation of existing units.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City uses a vendor to provide property registration for conditions and inspections. Determining whether a property is eligible for rehabilitation or unfit for habitation must be made by the appropriate authority; The North Miami Neighborhood Services Department does not have that authority. The City adopts the codes listed below.

Relevant Codes:

- **Sec. 5-10:** Adoption of Miami-Dade County Minimum Housing Code (Chapter 17, Article II).
- NFPA 5000 Building Construction and Safety Code, NFPA 101 Life Safety Code, and the National Electrical Code are adopted by reference.
- Conflicting ordinances are repealed to the extent of the conflict.

In assessing housing conditions, the City of North Miami uses the following definitions for “standard,” and “substandard” and “Structures unfit for rehabilitation” outlined in Article IV – Minimum Housing Standards.

Section 5-10 – Adoption of Miami-Dade County Minimum Housing Code and related sections.

The purpose of this article is to protect public health, safety, and welfare by setting housing standards for the condition, occupancy, and maintenance of dwellings, utilities, and facilities. These standards go beyond the County's minimum requirements to help prevent blight and ensure safe living conditions.

Sec. 5-28. - Maintenance of dwellings and dwelling units

Every dwelling or unit must be maintained in a clean, sanitary, and habitable condition, meeting the following standards:

1. **Plumbing** must be clean and operable.
2. **Extermination** is required to keep units free of pests; owners are responsible for treatment if infestation occurs.
3. **Amenities and Facilities** provided by the owner must be in proper working order.
4. **Floors, Walls, Ceilings, and Surfaces** must be structurally sound, clean, sanitary, and free of cracks, damage, or hazards that pose health, safety, or fire risks.

Section 5-31- Structures unfit for human habitation and other related sections.

Any structure which is found to have any of the following defects shall be declared by the city to be unfit for human habitation:

- (1) If so damaged, decayed, dilapidated, unsanitary, unsafe, or vermin-infested that it creates a serious hazard to the health or safety of the occupants or of the public.
- (2) If it lacks illumination, ventilation or sanitation facilities are adequate to protect the health or safety of the occupants or of the public.
- (3) Because its location, general condition, state of the premises or number of occupants is so unsanitary, unsafe, overcrowded or otherwise detrimental to health and safety that it creates a serious hazard to the occupants or the public; or
- (4) Because the owner or occupant fails to comply with such notices or orders issued pursuant to this division.

Substandard Condition but Suitable for Rehabilitation: The City does not have a definition of substandard condition but is suitable for rehabilitation. The determination of suitable for rehabilitation will be done through an inspection and the per unit rehabilitation maximum program amount and code standards.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,590	42%	6,770	62%
With two selected Conditions	120	1%	1,125	10%
With three selected Conditions	10	0%	40	0%
With four selected Conditions	0	0%	20	0%
No selected Conditions	4,895	57%	2,960	27%
Total	8,615	100%	10,915	99%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	185	2%	700	6%
1980-1999	470	5%	1,245	11%
1950-1979	6,890	80%	8,275	76%
Before 1950	1,065	12%	695	6%
Total	8,610	99%	10,915	99%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,955	92%	8,970	82%
Housing Units build before 1980 with children present	580	7%	130	1%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Risk of Lead-Based Paint Hazard

From the registration list, only seven properties are confirmed abandoned vacant and 265 real estate-owned (REO) properties. While more likely exist, they are typically identified through routine inspections. The City uses an annual housing inspection template used for multi-family units, as outlined in Chapter 5-14 of the City Code. The City does not have information on which properties are suitable or not suitable for rehabilitation unless specific inspections are done. From the perspective of the unsafe structure properties, the Office of Building Services of the Development Services Department, total of (3) three properties that are vacant, uninhabitable and are in process of being considered for demolition were identified.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The 2016-2020 ACS reports estimated the total number of units built before 1980 at 7,955 for owners and 8,970 for renters, for a total of 16,925. Of these units, only 710 are occupied by households with a child 6 years or younger. The American Healthy Homes Survey II (2018–2019, released in 2021) found that 29.4% of U.S. homes—about 34.6 million—contain lead-based paint, with 15.4% exhibiting significant deterioration. Homes built before 1978, when lead paint was banned in residential use, are most at risk.

Given North Miami’s aging housing stock, it is likely that many low- and moderate-income (LMI) families face similar risks. Updated local data is not currently available, and conducting a localized assessment would help confirm the extent of current exposure and inform targeted mitigation efforts **Discussion**

Any housing unit built prior to 1980 may contain Lead-based paint in portions of the home (window, door frames, walls, ceilings) or in some cases throughout the entire home. The City of North Miami has a prevalence of older homes with 92% owner occupied and 82% renter-occupied built prior to 1980. Eight percent (8%) of all units with risk of lead-based paint have children present. This is generally accepted practice that these homes have a risk of Lead-Based Paint Hazards and should be tested in accordance with HUD standards. This constitutes a factor in housing rehabilitation costs and affects affordability.

According to the 2023-2024 CAPER, 29 single-family homes were evaluated for lead-based paint using CDBG, HOME, and SHIP funds.

Discussion

Please see the above sections.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

There are no public housing units in the City limits. The City of North Miami does not have a public housing authority unit and does not issue vouchers or administer public housing units. Within Miami Dade the main Housing Authority that applies to North Miami is Miami Dade County Housing and Community Development, which administers public housing units and Section 8 vouchers in the County. Additionally, Hialeah Housing Authority (another PHA within Miami Dade County) Housing Choice Voucher holders are also able to move in within the City of North Miami.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	89	2,091	9,219	14,606	33	14,573	0	0	522
# of accessible units			10						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

According to the Public and Indian Housing (PIH) information center, there are 89 certificates, 2091 moderate rehabilitation units, 9,219 public housing units, and 14,606 vouchers, including 33 project-based and 14,573 tenant-based vouchers, in Miami-Dade County. There are also 522 Special-Purpose Vouchers.

The 2022 Rental Study conducted by the Shimberg Center for Housing Study provides data for large and small counties for both public housing and assisted housing units. According to the study, there are 48 public housing developments with 10,125 units and 429 developments with 51,956 assisted housing units in Miami-Dade.

North Miami does not have public housing units, as indicated earlier. Public Housing Projects are scored nationally and in Miami-Dade County. Like elsewhere, REAC (Real Estate Assessment Center) inspection scores in Miami-Dade County are based on a 100-point scale, with a passing score of 60 or above.

Properties scoring 90 and above are inspected every three years, while those between 80 and 89 are inspected every two years. Inspections are conducted annually for properties scoring below 80. A score below 60 indicates non-compliance and requires immediate action to address deficiencies. According to the HUD Multi-Family Inspection Reports for 2025, the City of North Miami has four (4) assisted including: Buena Vista (HUD 202) with 20 units – REAC score 86c; Ahepa 421 apartments (HUD 202) with 80 elderly units – REAC score 93b; Colonial Apartments (HUD 202) with units- REAC score 94b; and Center Courts, a 588-unit 4% tax credit project. There is no REAC score for tax credit units. See the link to the 2022 study: RMS2022.pdf.

Public Housing Condition

Public Housing Development	Average Inspection Score
0	N/A

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Public Housing Assessment System (PHAS) is used by the U.S. Department of Housing and Urban Development (HUD) to assess the overall condition of a Public Housing Agency's (PHA) public housing portfolio. If a PHA does not operate any public housing projects, there is nothing for the PHAS to assess, and a score would not be applicable. The Public Housing Condition Score (PHAS score) is not relevant since there are no units in North Miami.

The City of North Miami does not have public housing units.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Miami-Dade County Department of Public Housing and Community Development (PHCD) is the main PHA that administers funding for the County’s housing and community development programs, including public housing, subsidized private rental housing, affordable housing, rehabilitation, and revitalization. The Public Housing Division oversees and manages the public housing portfolio within the County. The Division is responsible for property management services and for maintaining the buildings through capital investments, preventative maintenance, and routine maintenance.

The FY 2024-25 Proposed Budget includes continued Countywide General Fund support for three maintenance positions in the Public Housing Division (\$371,000). Although there are numerous challenges to overcome, PHCD remains committed to the safety of public housing residents; to this end, it is implementing key security enhancements such as upgrading exterior lighting, installing security cameras, and improving perimeter fencing; PHCD is also enhancing aesthetics by painting building exteriors and renovating units with updates to kitchens and bathrooms, improved lighting, and new or upgraded flooring; additionally, to meet HUD compliance requirements, staff is undergoing specialized training to

ensure successful outcomes during NSPIRE (National Standards for the Physical Inspection of Real Estate) inspections.

Discussion:

The tenant-based voucher program helps Miami-Dade increase housing affordability for households within the 30% and below and the greater than 30-50%. Residents with tenant-based vouchers can leave anywhere, in most cases, if property owners (landlords) are HCV participants.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

According to the 2022 Shimberg Center for Housing Studies report, estimates for homeless persons are based on two (2) sources. 1) Point in Time counts of sheltered and unsheltered homeless persons submitted to HUD by Florida's local homeless coalition, and 2) estimates of homeless families and unaccompanied youth who are doubled up with friends or family or living in hotels and motels.

According to these two sources, there were 31,462 homeless individuals (sheltered and unsheltered) in Florida in 2024. According to the Miami-Dade Continuum of Care, Miami-Dade had a total of 3,728 homeless persons in January 2025. The table below summarizes the housing inventory count for the Miami-Dade CoC.

The City of North Miami is a member of the Miami-Dade Continuum of Care and refers clients to various local agencies for rapid re-housing (RRH) and permanent supportive housing (PSH).

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Housing Beds	Supportive Housing Beds
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source
Comments:

Homeless Facilities and Services

According to the HUD 2024 Housing Inventory Count (HIC) Report, the Miami-Dade County Continuum of Care reported a total of 9,020 year-round beds for individuals and families experiencing homelessness. These beds are divided into two main categories: Emergency, Safe Haven, and Transitional Housing (2,940 beds) and Permanent Housing (6,080 beds).

Emergency, Safe Haven, and Transitional Housing:

This category includes:

- Emergency Shelter: 2,488 beds (1,178 family, 1,310 adult-only), plus 48 overflow beds.
- Safe Haven: 20 beds, all for adult individuals.
- Transitional Housing: 432 beds (127 families, 305 adults-only).

This group has 94 beds for chronically homeless individuals, 61 beds for unaccompanied youth, and 0 veteran-designated beds.

Permanent Housing:

Permanent housing beds include:

- Permanent Supportive Housing (PSH): 4,975 beds (3,247 adult-only, 1,728 family).
- Rapid Re-Housing: 738 beds.
- Other Permanent Housing: 367 beds.

This category includes 1,341 beds for chronically homeless individuals, 1,435 veteran-designated beds, and 57 youth beds.

Targeted Bed Inventory Totals:

Across all housing types:

- Beds for chronically homeless persons: 3,694
- Beds for veterans: 1,435
- Beds for unaccompanied youth: 118

The HIC does not report seasonal beds for Miami-Dade County in 2024.

Service Coordination: The Homeless Trust, while not a direct service provider, coordinates with numerous partner agencies to deliver housing and support services. A primary partner is The Chapman Partnership (CPH), a nonprofit responsible for the siting, construction, and operation of two Homeless Assistance Centers (HACs) in Miami and Homestead. These HACs provide shelter to approximately 800 residents. In addition to housing, these centers offer wraparound services that include:

- Case management
- Legal assistance
- Budget planning and financial literacy
- Parenting and family enrichment classes
- Physical and dental health care
- Mental health services
- Support groups and children's programming
- Job training, employment development, and housing placement

Subpopulation Overview: Based on data from The Council on Homelessness (2015–2019), the homeless population in Miami-Dade includes:

- Chronically homeless individuals: 405
- Severely mentally ill: 1,045
- Individuals with chronic substance use disorders: 910
- Veterans: 182
- Persons with HIV/AIDS: 120
- Victims of domestic violence: 132

These figures support ongoing efforts to align bed allocation and services with the specific needs of homeless subpopulations in Miami-Dade County. The County's Continuum of Care emphasizes permanent housing solutions and targeted services to reduce and ultimately end homelessness.

Miami-Dade Housing Services for the Homeless Descriptions

The Directory of Housing and Services in Miami-Dade County lists key agencies supporting individuals and families experiencing homelessness through shelter, housing, and supportive services like healthcare, legal aid, mental health treatment, and case management.

Key Agencies:

- **Camillus House:** Offers emergency/transitional housing, treatment, job training, and case management.
- **Chapman Partnership:** Runs two Homeless Assistance Centers providing shelter and wraparound services for 800 residents.
- **Homeless Trust:** Oversees the county's homeless response, operates the Homeless Helpline (877-994-4357), and coordinates services.
- **CAHSD:** Provides rent and utility assistance, and shelters for survivors of domestic violence and trafficking.
- **Citrus Health Network:** Delivers housing and behavioral health services, including permanent supportive housing.
- **Carrfour Supportive Housing:** Develops permanent supportive housing with on-site services for high-need populations.
- **Lotus House:** Serves women and children with trauma-informed care, housing, and supportive services.
- **Better Way of Miami:** Offers treatment-based housing and support for substance use and mental health recovery.
- **Legal Services of Greater Miami:** Provides free legal aid to those at risk of or experiencing homelessness.
- **Miami Rescue Mission:** Offers shelter, meals, and recovery programs through faith-based services.

- **Missionaries of Charity:** Provides meals, shelter, and pastoral care for unsheltered individuals.
- **East Little Havana CDC:** Supports affordable housing and tenant stability in underserved areas.
- **Miami Homes For All:** Focuses on policy and system changes to prevent homelessness.

These organizations form the backbone of the local Continuum of Care, addressing urgent and long-term housing needs. For help, call 877-994-4357 or visit www.homelesstrust.org.

HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count (HIC) Report

Miami-Dade County CoC								Subset of Total Bed Inventory		
	Family Units	Family Beds	Adult Only Beds	Child Only Beds	Total Year-Round Beds	Seasonal	Overflow Voucher	Chronic Beds	Vet Beds	Youth Beds
Emergency, Safe Haven and Transitional Housing:	375	1,305	1,635	0	2,940	0	48	n/a	94	61
Emergency Shelter	337	1,178	1,310	0	2,488	0	48	n/a	0	50
Safe Haven	0	0	20	0	20	n/a	n/a	n/a	20	0
Transitional Housing	38	127	305	0	432	n/a	n/a	n/a	74	11
Permanent Housing:	666	2,375	3,705	0	6,080	n/a	n/a	n/a	1,341	57
Permanent Supportive Housing	491	1,728	3,247	0	4,975	n/a	n/a	3,694	954	0
Rapid Re-Housing	127	442	296	0	738	n/a	n/a	n/a	275	57
Other Permanent Housing	48	205	162	0	367	n/a	n/a	n/a	112	0
GRAND TOTAL	1,041	3,680	5,340	0	9,020	n/a	n/a	3,694	1,435	118

Table: 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count

HUD 2024 CofC Homeless Assistance Programs Housing Inventory Count

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Numerous Miami-Dade County organizations provide mainstream and non-mainstream services to individuals experiencing homelessness. These include education, childcare, healthcare, and housing support. The Miami-Dade Homeless Trust's Community Resource Guide lists dozens of agencies that deliver a wide range of services for adults, families, the elderly, and persons with disabilities, including food, clothing, legal aid, healthcare, housing, employment, and counseling.

As defined by HUD, mainstream services are publicly funded programs addressing basic needs such as income, housing, health, and transportation. In North Miami, key providers include the Department of

Children and Families (DCF), VA Medical Center, Miami-Dade Public Schools, Jackson Health System, Citrus Health Network, Miami-Dade Housing Agency, and the Social Security Administration. DCF offers Medicaid, TANF/food stamps, childcare, and mental health support.

Project UP-START by the Miami-Dade School District supports homeless students with transportation, tutoring, and enrollment help. Jackson Health System delivers comprehensive medical care, while the Miami VA provides healthcare and employment services for veterans. Though Miami-Dade PHCD does not manage public housing in North Miami, housing vouchers are accepted. Federally Qualified Health Centers like Citrus Health Network and Douglas Gardens Community Mental Health also support local healthcare access.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Several agencies in the Miami-Dade Continuum of Care (CoC) region provide housing and supportive services to individuals and families who are homeless or at risk of homelessness. The Miami-Dade County Homeless Trust Community Resource Guide highlights services for adults, families, the elderly, and people with disabilities.

Available services include vocational and educational training, therapy, after-school tutoring, recovery support, crisis intervention, financial literacy, psychiatric care, substance abuse treatment, medical assistance, parenting classes, and life skills training. Many programs specifically serve chronically homeless individuals and families, veterans, families with children, and unaccompanied youth.

Camillus House provides food, shelter, housing, medical care, and job training. Citrus Health Network offers permanent supportive housing and rental assistance for individuals, veterans, and the chronically homeless. Volunteers of America's Hogar I program provides housing and services to those with severe mental illness. Carrefour Supportive Housing develops affordable housing with on-site support services.

The Miami-Dade County Homeless Trust collaborates with numerous partners, including Better Way of Miami, Catholic Charities, Chapman Partnership, City of Miami, City of Miami Beach, Douglas Gardens Community Mental Health Center, Educate Tomorrow, Hermanos de la Calle, Fellowship House, Lotus House, Mia Casa, Miami-Dade Community Action and Human Services, Miami Homes for All, Miami Rescue Mission, Miami Recovery Project, New Hope CORPS, New Horizons Community Mental Health Center, The Advocate Program, The Salvation Army, and Volunteers of America.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

A significant portion of the homeless population is affected by the lack of adequate services for individuals with mental health conditions and physical illnesses. The absence of coordination among behavioral health agencies, hospitals, and law enforcement often leads to fragmented care and systemic challenges. Strengthening collaboration across these sectors is essential to improving outcomes and creating stability for individuals and families experiencing homelessness.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, and any other categories the jurisdiction may specify, and describe their supportive housing needs

The City does not specify its supportive housing needs, but typical supportive housing needs for vulnerable populations include:

Elderly & Frail Elderly: Need affordable, accessible housing with health care, personal care, and transportation. Common solutions include assisted living and service-enriched senior housing.

Persons with Disabilities: These include physical, mental, and developmental disabilities, and they require barrier-free housing, in-home support, case management, and community-based services.

Substance Use Disorders: Need transitional or permanent housing with integrated treatment, job support, and relapse prevention. Housing-first models are essential but underused.

Persons with HIV/AIDS: Require stable housing with medical care and case management. Services are supported by HOPWA in Miami-Dade.

Public Housing Residents: Benefit from wraparound services such as job training, mental health care, and childcare to enhance stability and independence.

Other Vulnerable Groups: Include justice-involved individuals (reentry housing), domestic violence survivors (safe, trauma-informed housing), and unaccompanied youth (age-appropriate, supportive housing).

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Several agencies in the Miami-Dade Continuum of Care (CoC) region provide housing and supportive services to individuals and families who are homeless or at risk of homelessness. The Miami-Dade County

Homeless Trust Community Resource Guide highlights services for adults, families, the elderly, and people with disabilities.

Available services include vocational and educational training, therapy, after-school tutoring, recovery support, crisis intervention, financial literacy, psychiatric care, substance abuse treatment, medical assistance, parenting classes, and life skills training. Many programs specifically serve chronically homeless individuals and families, veterans, families with children, and unaccompanied youth.

Camillus House provides food, shelter, housing, medical care, and job training. Citrus Health Network offers permanent supportive housing and rental assistance for individuals, veterans, and the chronically homeless. Volunteers of America's Hogar I program provides housing and services to those with severe mental illness. Carrefour Supportive Housing develops affordable housing with on-site support services.

The Miami-Dade County Homeless Trust collaborates with numerous partners, including Better Way of Miami, Catholic Charities, Chapman Partnership, City of Miami, City of Miami Beach, Douglas Gardens Community Mental Health Center, Educate Tomorrow, Hermanos de la Calle, Fellowship House, Lotus House, Mia Casa, Miami-Dade Community Action and Human Services, Miami Homes for All, Miami Rescue Mission, Miami Recovery Project, New Hope CORPS, New Horizons Community Mental Health Center, The Advocate Program, The Salvation Army, and Volunteers of America

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The 2023-2024 Consolidated Annual Performance and Evaluation Report (CAPER) for the City shows that HOME Tenant-Based Rental Assistance (TBRA) funds were used to assist 49 low- and moderate-income households, and HOME-ARP TBRA funds were used to assist 52 households with rental payments to prevent homelessness. The City will increase its use of HOME next year to assist households and individuals at risk of homelessness by providing rental assistance, including security deposit and up to 12 monthly rent payments. Households with special needs populations, such as the elderly, were determined through the intake and assistance request process. The need demonstrates the demand for housing rehabilitation for a lottery system because the demand for assistance is overwhelming.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Not applicable.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of North Miami updated its NoMi Future City 2045 Comprehensive Plan in December 2023, with a specific intent to provide more affordable housing that is more adaptable to natural disasters such as hurricanes and flooding, especially for low-and moderate-income households. The Housing Element's primary goal was expanded to: Allocate sufficient land area to equitably accommodate an adequate supply of housing that is responsive to the diverse and changing needs of the City's present and future residents for decent, safe, sanitary housing in livable neighborhoods served by adequate public facilities and services. Key updates include:

Land Use and Housing Development: Provide land for residential and mixed-use projects, ensure diverse housing types, and streamline regulations to cut costs and delays.

Neighborhood Quality and Blight Prevention: Promote safe, attractive neighborhoods, extend housing lifespan through improvements, and foster livable, connected communities.

Housing Standards & Code Enforcement - Eliminate substandard units, enforce housing codes, and reduce overcrowding through rehab and new construction.

Historic and Special Needs Housing - Preserve historic housing and expand group homes, foster care, and special needs housing.

Housing Affordability and Community Needs - Regularly assess housing needs, partner with agencies, and expand and preserve affordable housing citywide.

Innovative Housing Solutions - Encouraging development of accessory dwelling units (ADUs), co-living spaces, and modular homes to diversify housing options.

Regulatory Reforms - Reviewing zoning and land use policies to facilitate affordable housing development in priority growth areas.

Public-Private Partnerships - Collaborating with developers and financial institutions to increase affordable and workforce housing stock.

Hazard Mitigation - Integrating strategies to mitigate flood risks and enhance energy efficiency and disaster preparedness in housing developments.

These initiatives align with the City's commitment to growth and protection from hazards, ensuring that housing policies meet the evolving needs of North Miami residents. The City of North Miami will routinely monitor the implementation of the Future City Comprehensive Plan through its budgeting process. This

strategy will be developed collaboratively with city departments to identify data sources, gaps, and solutions. The City will also engage key partners and formally evaluate the plan at least every seven years, as State law requires.

Regulations and land use controls can unintentionally limit affordable housing by increasing development costs and restricting housing types and locations. While code compliance is vital to address slum and blight, limited community engagement may lead to non-compliance or legal disputes.

North Miami continues to face longstanding barriers to affordable housing.

Limited Funding: Declining federal and state support has reduced affordable housing and infrastructure resources. Retrofitting homes for accessibility also remains financially challenging. Over half of the City's CDBG and HOME funds are dedicated to owner-occupied housing rehabilitation.

Lack of Diverse Housing Options: The Housing Element addresses supportive housing but does not include accessory dwelling units (ADUs), which could expand housing in established neighborhoods and support lower-income residents.

Rezoning Challenges and NIMBYism: Rezoning for infill or large developments is often met with community resistance. Required public notice and opposition can stall projects, while land assembly challenges further restrict affordable housing development.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of North Miami is a suburban city home to the Biscayne Bay Campus of Florida International University. The town was named Arch Creek, which was associated with the opening of the Arch Creek Railroad Depot. The Town was later incorporated as the Town of Miami Shores, which was renamed the Town of North Miami in 1931.

According to the 2016-2020 ACS data, 29,900 civilian persons 16 years and over are in the labor force. Approximately 11% of persons between the ages of 16 and 24 are unemployed, a decrease of 10% from the 2011-2015 ACS data (21.63%). Approximately 6% of persons between the ages of 25 and 65 are unemployed, a decrease of 2.5% since 2011-2015.

Arts, Entertainment, and Accommodations make up the largest segment of employed persons (21%), followed by Education and Health Care Services (18%), Retail Trade (14%), Finance, Insurance, and Real Estate (6%), and Professional, Scientific, and Management Services (6%).

The unemployment rate among young adults is the highest in the City of North Miami at 11.1% but does reflect a decrease since the prior Consolidated Plan. Most jobs (53%) are found in the entertainment/health care/retail businesses and are typically industries with low-skilled and/or lower-paying jobs. The presence of low wages, combined with a lack of affordable, available units, will continue to put significant stress on the City's economy and future growth.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers
Agriculture, Mining, Oil & Gas Extraction	88	0	0	0	0
Arts, Entertainment, Accommodations	4,770	1,960	23	16	-7
Construction	868	380	4	3	-1
Education and Health Care Services	4,111	3,418	20	29	9
Finance, Insurance, and Real Estate	1,445	563	7	5	-2
Information	403	395	2	3	1
Manufacturing	720	362	4	3	-1
Other Services	1,183	698	6	6	0
Professional, Scientific, Management Services	1,494	923	7	8	1
Public Administration	0	0	0	0	0
Retail Trade	3,326	2,684	16	22	6

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	1,052	100	5	1	-4
Wholesale Trade	940	450	5	4	-1
Total	20,400	11,933	--	--	--

Table 40 - Business Activity

Data: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	32,310
Civilian Employed Population 16 years and over	29,900
Unemployment Rate	7.47
Unemployment Rate for Ages 16-24	11.08
Unemployment Rate for Ages 25-65	5.83

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	4,085
Farming, fisheries, and forestry occupations	1,110
Service	4,835
Sales and office	6,270
Construction, extraction, maintenance, and repair	2,254
Production, transportation, and material moving	2,065

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	11,910	43%
30-59 Minutes	12,639	45%
60 or More Minutes	3,435	12%
Total	27,984	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,425	445	1,965
High school graduate (includes equivalency)	8,570	750	2,605
Some college or associate's degree	7,800	485	1,460
Bachelor's degree or higher	5,635	345	1,055

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	85	205	530	2,365	2,620
9th to 12th grade, no diploma	765	540	895	1,300	725
High school graduate, GED, or alternative	1,265	3,475	3,075	5,375	2,205
Some college, no degree	2,495	2,020	2,230	2,380	975
Associate's degree	465	785	1,090	1,245	615
Bachelor's degree	360	1,725	845	1,885	690
Graduate or professional degree	0	650	905	1,035	480

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,007
High school graduate (includes equivalency)	25,559
Some college or associate's degree	29,508
Bachelor's degree	37,363
Graduate or professional degree	52,241

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The City of North Miami's major industries and share of jobs belong to Arts, Entertainment, and Accommodations (21%), followed by Education and Health Care Services (18%) and Retail Trade (14%).

Describe the workforce and infrastructure needs of the business community:

According to information from the City of North Miami, NorthMiamiTech.com, Florida Jobs, the Bureau of Labor Statistics, and CBRE Commercial Real Estate Services, several industries are poised for significant growth, supported by strategic initiatives. North Miami is investing in technology, culture, real estate, healthcare, retail, and workforce development to drive economic growth and enhance the quality of life for its residents.

- (1) **Technology and Innovation:** North Miami is actively fostering growth in the tech sector through initiatives like NoMi Tech 2025, which aims to create new job opportunities by leveraging the region's strengths in professional services, business services, and manufacturing.
- (2) **Arts, Culture, and Creative Industries:** The city is enhancing its cultural landscape by developing the Chinatown Cultural Arts and Innovation District and promoting North Miami as a "music city." These efforts can attract investment and stimulate economic activity in the creative sectors.
- (3) **Mixed-Use Real Estate Development:** SoLé Mia, a 184-acre master-planned community, is transforming North Miami's real estate landscape. This development includes over 4,000 residences, retail and office spaces, a medical facility, and parks, contributing to job creation in construction, healthcare, and retail.
- (4) **Healthcare and Life Sciences:** Establishing a University of Miami health facility within SoLé Mia is expected to generate employment opportunities and enhance local healthcare services.
- (5) **Retail and Hospitality:** North Miami is experiencing growth in retail and hospitality, with new developments like luxury auto dealerships and Costco and commercial corridors that could attract residents and visitors.
- (6) **Workforce Development:** The city supports workforce development through programs that offer job training and employment opportunities, ensuring that residents are equipped to participate in the evolving local economy.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support, or infrastructure these changes may create.

Based on recent data and projections from Miami Realtors, Colliers, and Florida Trend, several industries in Miami-Dade County are poised for significant growth. These sectors are projected to drive Miami-Dade

County's economic growth in the coming years, supported by demographic shifts, infrastructure investments, and strategic initiatives.

Construction - The construction sector is experiencing rapid expansion, with employment growing by 6.2% in Q3 2024, the highest among all industries. This surge is driven by robust population growth, increased migration, and a boom in multifamily housing development. Approximately 25,000 multifamily units are currently under construction, representing about 20% of the existing housing stock.

Leisure and Hospitality - Employment in the leisure and hospitality industry grew by 2.5% in Q3 2024. This growth is fueled by a resurgence in tourism, with Miami International Airport recording 24 million passenger arrivals in 2024, up from 21 million in 2019. The county hosted over 26 million visitors in 2024, generating an economic impact exceeding \$20 billion.

Education and Health Services - The education and health services sector also saw a 2.5% employment increase in Q3 2024. This growth is attributed to the county's rising population and the influx of out-of-state residents, which has heightened demand for educational and healthcare services.

Industrial and Logistics - Miami-Dade's industrial market remains robust, with a 65.8% increase in direct rental rates since 2020. The county has 4.9 million square feet of industrial space under construction, including significant developments like Bridge Point Doral. This growth is supported by Miami's strategic position as a logistics hub connecting the U.S., Latin America, and Europe.

Retail - The retail sector experienced strong demand in early 2024, with vacancy rates dropping to a decade-low of 2.7%. Net absorption outpaced new supply, indicating a healthy retail environment driven by increased consumer spending and the arrival of high-net-worth individuals.

Climate Resilience and Technology: Miami-Dade County has been designated a Climate Resilience Tech Hub, receiving \$50 to \$75 million in federal funding to develop sustainable infrastructure solutions. This initiative is expected to spur growth in green technology, environmental engineering, and related sectors.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The highest-employed sector is among high school graduates (or equivalency), followed by those with some college or an associate's degree. This corresponds with the type of jobs available in the Arts/Entertainment/Accommodations and Education and Health Care sectors.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges, and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

North Miami Educational Foundation, Inc. (NMEFI) - Established in 2012, NMEFI is a non-profit organization that supports North Miami high school graduates in pursuing post-secondary education. The foundation offers scholarships exclusively to North Miami residents, aiming to make higher education accessible to economically disadvantaged students. As of 2024, NMEFI was awarded over \$606,000 in scholarship assistance to 157 students. The initial funding for NMEFI's scholarship program originated from a 99-year lease agreement between the City of North Miami and Oleta Partners, LLC. This agreement was part of the redevelopment of an 183-acre site, formerly Biscayne Landing and now called SoLé Mia. The developer committed \$750,000 to support the foundation's mission.

Miami Dade College Corporate Training Program - Miami Dade College (MDC) offers a Corporate Training Program through its Center for Corporate Solutions. This program provides professional training in customer service, communication, leadership, diversity, technical skills, wellness, and organizational development. These training opportunities are designed to enhance workforce skills and are accessible to individuals and businesses in the North Miami area.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Miami-Dade County actively participates in the Comprehensive Economic Development Strategy (CEDS) for South Florida, coordinated by the South Florida Regional Planning Council (SFRPC). The most recent CEDS update covers the 2022–2027 period and includes Miami-Dade, Broward, and Monroe Counties. This strategy serves as a regional roadmap to diversify and strengthen the economy, aligning with federal, state, and local economic development planning efforts.

The CEDS emphasizes the importance of developing a diverse and dynamic regional economy. It outlines key economic challenges and opportunities facing the region's 4.7 million residents and provides strategic direction for advancing economic development, equitable access to opportunity, and prosperity in South Florida.

Discussion

See the above discussion.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As of the latest available CHAS data for 2017-2021, the City of North Miami has approximately 20,090 households. Over the past five years, North Miami has experienced a modest increase in median household income. 2020 the median income was approximately \$49,362, which rose to \$51,909 by 2023. This upward trend suggests a gradual economic improvement, though the city still ranks lower than other large cities in Florida.

0–30% AMI (Extremely Low Income): 4,280 households

30–50% AMI (Very Low Income): 4,805 households

50–80% AMI (Low Income): 4,325 households

While specific data on household types within the 0–30% AMI category in North Miami is limited, this group may include a significant portion of households, as 19.1% of North Miami's population lives below the poverty line, and it is common for this group to include:

Single-person households: Individuals living alone, often on fixed incomes.

Elderly residents: Seniors relying on retirement benefits or social security.

Single-parent families: Households with one income earner supporting children.

These household types are more susceptible to economic challenges and may benefit from targeted assistance programs.

A CDBG-eligible block Group is defined as an area that used the CDBG block grant to benefit low—to moderate-income households or households earning 80% and below the area median income.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

A Racially or Ethnically Concentrated Areas of Poverty (RECAP) is defined as a census tract where

At least 40% of the population lives below the federal poverty line, and

At least 50% of residents identify as a racial or ethnic minority (i.e., other than non-Hispanic White).

According to the 2024 Florida RECAP list, Census Tract 9807 in North Miami/Miami-Dade County qualifies as a RECAP, with

Poverty Rate: 83.0%

Minority Population: 91.5%

What are the characteristics of the market in these areas/neighborhoods?

According to the Census Reporter, U.S. Census, City information, and data from Point2Homes, the following characteristics exist in Census Tract 9807

Demographics & Income

Population - Approximately 1,334 residents

Racial Composition - Predominantly minority populations, with over 90% identifying as Black or African American.

Median Household Income - Significantly lower than the citywide median of \$51,909

Poverty Rate - Exceeds 80%, indicating a substantial portion of residents live below the federal poverty line.

Housing Market

Housing Stock - Primarily older, lower-value properties with limited new development.

Homeownership - Lower rates compared to the broader North Miami area, where 43.44% of housing units are owner-occupied.

Rental Market - High rental occupancy with many households experiencing cost burdens, spending more than 30% of their income on housing.

Household Composition

Family Structure - A significant number of single-parent households, particularly female-headed families.

Age Distribution—There are higher proportions of children and elderly residents, both demographics often associated with increased economic vulnerability.

Economic Indicators

Employment—There are lower labor force participation rates, and many residents are employed in low-wage sectors such as retail, hospitality, and food services.

Education - Educational attainment levels are below city averages, with fewer residents holding bachelor's degrees or higher.

Geographic Context

Location - Situated in the southern part of North Miami, adjacent to major transportation corridors, which may influence economic opportunities and environmental factors.

Infrastructure - Limited access to parks, healthcare facilities, and quality educational institutions.

Market Trends

Property Values - Stagnant or declining property values due to economic challenges and limited investment.

Development - Minimal new housing or commercial development, leading to a lack of economic revitalization.

Are there any community assets in these areas/neighborhoods?

Census Tract 9807 in North Miami is a vibrant community with a rich cultural tapestry, particularly influenced by its significant Haitian American population. While specific cultural institutions within the tract are not extensively documented, the area benefits from several nearby assets contributing to its cultural and historical landscape.

Museum of Contemporary Art (MOCA) North Miami

Chinatown Cultural Arts & Innovation District

Arch Creek Park and Museum features a natural limestone bridge used by Native Americans and early settlers.

Are there other strategic opportunities in any of these areas?

A Low-Income Opportunity Zone is a federally designated geographic area where new investments may be eligible for preferential tax treatment under the Opportunity Zones (OZ) Program, created by the Tax Cuts and Jobs Act of 2017.

A Low-Income Opportunity Zone is a census tract that meets the IRS criteria for low-income communities, defined by a poverty rate of at least 20% or a Median family income of less than 80% of the area median income (AMI) for either the state or the metropolitan area (if in a metro area).

The goal of Opportunity Zones is to spur economic development and job creation in distressed communities by

Encouraging long-term investments

Supporting business growth

Revitalizing infrastructure and housing

Types of Projects in Opportunity Zones

Affordable and market-rate housing

Commercial real estate

Startups and small businesses

Infrastructure improvements

According to OpportunityZones.com, Census Tract 1.09 is a 2.7 square mile Opportunity Zone with a population of approximately 3,000. This Opportunity Zone has a median household income of approximately \$42,000, which is 29% lower than the median household income for the state of Florida of \$59,000. The percentage of households below the poverty line in this Opportunity Zone is 23%, 10% higher than Florida's 13% rate. This Opportunity Zone has a median home value of approximately \$160,000, 36% lower than the median home value for Florida \$250,000. This Opportunity Zone has a percentage of population with a high school diploma of approximately 84%, which is 4% lower than the rate for Florida's 88%. This Opportunity Zone has a median age of approximately 38, which is 10% lower than the median age for the state of Florida of 42.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to Miami-Dade County, Tech Equity Miami, and Tech Hub of South Florida, access to reliable, high-speed internet is essential for education, employment, healthcare, and civic participation. However, many low- and moderate-income households in North Miami, Florida, face challenges in obtaining affordable broadband services.

While specific data for North Miami is limited, broader statistics from Miami-Dade County highlight the issue.

- **Connectivity Gaps** - As of 2019, over 23% of Miami-Dade County residents lacked a broadband internet subscription.
- **Affordability Challenges** -The cost of internet services remains a significant barrier, especially for households with limited incomes.
- **The lack of affordable broadband** disproportionately affects low- and moderate-income families in North Miami.
- **Educational Disparities** - Students without reliable internet access face difficulty completing assignments and participating in remote learning.
- **Employment Barriers** - Job seekers may struggle to find and apply for online employment opportunities.
- **Healthcare Access** - Telehealth services, which require stable internet connections, become inaccessible, limiting healthcare options.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The need for increased competition among broadband internet service providers (ISPs) in North Miami is significant—particularly for ensuring affordability, improving service quality, and promoting digital equity across all neighborhoods, including low- and moderate-income communities.

More providers typically create price competition, giving consumers better deals and greater access to service plans that fit their budgets. Competitive markets may incentivize ISPs to

- Expand high-speed fiber-optic infrastructure
- Reduce outages
- Improve customer support

This is crucial for seniors on fixed incomes, students needing remote learning, and job seekers and remote workers. Below is a list of internet providers.

Access to affordable, high-speed internet is essential for education, employment, healthcare, and civic participation. In the City of North Miami, comparing local internet providers highlights opportunities and disparities in digital access. While residents benefit from full city coverage by XFINITY, which offers competitive pricing and speeds, not all providers offer the same value or availability, especially in low-income neighborhoods.

Lower-cost options like T-Mobile (\$35/month) provide basic access but at reduced speeds, potentially limiting connectivity for multi-user households. Fiber services, such as AT&T, offer ultra-fast speeds but cover only 58% of the City, leaving many residents, especially in older, underserved areas, without equitable access to high-performance internet. Satellite providers like HughesNet offer Citywide coverage but with low speeds and less affordability, making them a last resort for those without viable alternatives.

These gaps underscore the need for a comprehensive digital inclusion strategy. North Miami must continue expanding affordable broadband infrastructure, prioritizing underserved neighborhoods. Public Wi-Fi, device access, and digital literacy programs are also critical to ensure all residents, regardless of income or location, can fully participate in a digitally connected society. Bridging this divide is vital to equity, economic development, and long-term community resilience.

North Miami FY 2025-2029 Consolidated Plan

Residential Internet Providers in North Miami – 2025

Provider	Starting Price	Speed Range	Type of Internet	Coverage
AT&T Internet	\$55 per month	5,000 Mbps	Fiber	58%
XFINITY from Comcast	\$40 per month	2,000 Mbps	Cable	100%
T-Mobile Internet	\$35 per month	415 Mbps	Wireless	83%
Verizon 5 G Internet	\$50 per month	1,000 Mbps	Wireless	65%
EarthLink	\$49 per month	200 Mbps	Wireless	
HughesNet	\$49 per month	100 Mbps	Satellite	100%

General Search – <https://www.allconnect.com/>

Residential Internet Providers in N Miami 2025

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Disasters and Natural Hazard Risks in North Miami

As a coastal City in Southeast Florida, North Miami faces growing risks from natural disasters, particularly sea level rise (SLR), flooding, hurricanes, and extreme heat. These hazards can cause significant property damage, disrupt services, and disproportionately impact low-income communities.

The Southeast Florida Regional Climate Change Compact, which includes Miami-Dade County and its municipalities, developed regionally consistent inundation mapping and vulnerability assessments to guide adaptation efforts. According to projections, SLR in Southeast Florida could reach 1 foot between 2040–2070; 2 feet between 2060–2115; and 3 feet between 2075–2150.

Due to its low elevation and porous limestone geology, North Miami is vulnerable to saltwater intrusion and flooding. While Monroe County shows the highest landmass vulnerability at lower SLR levels, Miami-Dade County has the most significant area at risk for higher SLR scenarios.

North Miami participates in the Miami-Dade Local Mitigation Strategy, a collaborative effort to reduce hazard risk and strengthen community resilience. Natural disasters are expected to intensify flooding, heatwaves, and storm impacts, reinforcing the City's need for continued investment in disaster resistance and infrastructure resilience.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

While natural disasters affect the entire community, low-income households experience disproportionate impacts due to pre-existing vulnerabilities. Many live in older homes with outdated systems, making them less resilient to extreme heat and flooding. In North Miami, a significant share of housing consists of large multi-unit buildings surrounded by impervious surfaces and limited tree cover, increasing flood and heat risks.

Essential workers, often residing in these neighborhoods, are especially affected. As seen during the COVID-19 pandemic, they face job instability during disasters, leading to longer recovery times.

Additionally, climate gentrification is emerging as a serious concern. As rising sea levels threaten coastal areas, wealthier residents are relocating inland to higher ground, raising property values, taxes, and housing costs in historically affordable neighborhoods. This trend increases the risk of displacement for long-time, lower-income residents.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The city does not allocate federal resources based on geographic priorities. Most activities are provided Citywide based on income eligibility. Some activities target the City's low- to moderate-income (LMI) target areas, while some address the needs of LMI limited clientele. Priority needs were established through a community input process, historical funding allocations and expenditures, and data. The highest priority needs were affordable housing including rehabilitation for elderly homeowners; rental assistance for homelessness prevention; public facilities; public services for elderly, youth, children, health care, mental health, homeless prevention, persons with disabilities, victims of domestic violence, and Housing, economic, and demographic data, along with input from local agencies, and City departments. Seventy-two percent of renters and forty-three percent of homeowners have more than one housing problem. High median home values and monthly contract rents result in higher housing costs for homeowners and renters, resulting in a cost burden.

The priority levels are "High Need," meaning that federal funds will be spent on these activities, and "Low Need," meaning that non-federal funds will be spent on these activities.

Through a May 14 letter, HUD informed the City of its FY 2025-2026 CDBG grant of \$765,353.00 and HOME grant of \$283,861.56, for a total of \$1,049,214.56. Based on that award, the City anticipates receiving \$5,246,072.80 in HUD entitlement funds over the five-year planning period, as listed in the table below.

The CDBG and HOME allocations will be leveraged with the State Housing Initiatives Partnership (SHIP) program in Florida. The program funds local governments to create and preserve affordable housing for low-to-moderate-income families. Other sources include local and community redevelopment agency (CRA) funds, County and private sector subsidies and mortgages, and City-owned properties when available.

The Housing and Social Services Department (HSS) leads the administration of HUD grants for the City of North Miami, in coordination with other City departments and the North Miami CRA. The City partners with the Miami-Dade Continuum of Care (CoC) and nonprofit organizations to deliver public services, though funding limitations may impact service levels. North Miami continues to promote fair housing and address homelessness in collaboration with the CoC.

The City does not manage public housing, but the Miami-Dade Public Housing Authority administers Section 8 vouchers for rental housing within the City for eligible North Miami residents.

Through the Housing and Climate Change elements of its Comprehensive Plan, the City has worked on zoning, land use, density, and housing incentives to reduce barriers to affordable housing. The mitigation of these barriers will address high housing construction and land costs, limited housing types, cost burden

(paying more than 30 percent of income on housing costs, and severe cost burden (paying more than 50 percent of income on housing costs. An updated Analysis of Impediments (AI) will identify and address fair housing challenges, such as lending disparities and segregation. The City provides funding for fair housing education and enforcement in North Miami to HOPE, Inc., serving Miami-Dade and Broward counties. Homes built before 1978 will be tested for lead-based paint. CDBG funds will support neighborhood improvements to reduce poverty, support business growth, create jobs, and lower housing costs. H&SS monitors program partners through risk assessments, technical assistance, updated oversight policies, and desktop and onsite compliance monitoring.

North Miami, FL Federal Grants	FY 2025 -2026	FY 2025-2029
Community Development Block Grant (CDBG)	\$ 765,353	\$ 3,826,765
HOME Investment Partnership (HOME) Program	\$ 283,861.56	\$ 1,419,307.80
Totals	\$ 1,049,214.56	\$ 5,246,072.80

North Miami FL 2025-2029 Federal Grants

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Other
	Other Revitalization Description:	Activities not limited to Target Areas
	Identify the neighborhood boundaries for this target area.	There are no neighborhood boundaries since this area is the City's boundaries
	Include specific housing and commercial characteristics of this target area.	Citywide
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Citywide
	Identify the needs in this target area.	Citywide. See needs assessment section.
	What are the opportunities for improvement in this target area?	See Consolidated Plan narrative needs assessment, and housing market sections.
	Are there barriers to improvement in this target area?	See Consolidated Plan narrative needs assessment, and housing market sections.
2	Area Name:	Low & Moderate-Income Areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Other
	Other Revitalization Description:	Consisting of 51% or more Low- and Moderate-Income Households

	Identify the neighborhood boundaries for this target area.	According to the 2020 Census, the City of North Miami comprises 19 census tracts, consistent with previous counts. Of these, 11 tracts are designated as low- and moderate-income (LMI) areas, where at least 51% of residents have household incomes at or below 80% of the area median income, as defined by HUD. These target areas are distributed throughout the city and are eligible for various federal and state assistance programs aimed at supporting economically disadvantaged communities. In summary, the City of North Miami continues to have 11 designated low- or moderate-income areas that align with the HUD criteria for program eligibility.
	Include specific housing and commercial characteristics of this target area.	Since the areas are varied, refer to the attachment showing characteristics of areas by census tract.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Information on the target areas was included in the public meetings, and the draft Consolidated Plan and Annual Action Plan provide for public comments. Any comments were incorporated in the Consolidated Plan.
	Identify the needs in this target area.	Since the target areas are varied, the needs of the areas in general are poor quality housing, inadequate infrastructure, limited economic opportunities, high poverty rates, and depressed property values.
	What are the opportunities for improvement in this target area?	Several of the target areas are benefiting from investments in economic development activities including small business assistance and job creation. As several of the areas are in the North Miami CRA boundaries, housing rehabilitation funding from federal grants, general funds, and tax increment funds will be invested. Public services and supplemental funding from CDBG-COVID-19 related grants will be used too.
	Are there barriers to improvement in this target area?	See housing market and needs assessment sections.
3	Area Name:	N Miami Community Redevelopment Area (CRA)
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Comprehensive
	Other Revitalization Description:	

	Identify the neighborhood boundaries for this target area.	<p>Established in 2003, the North Miami Community Redevelopment Area (CRA) covers approximately 60% of the city and includes several low- and moderate-income (LMI) census tracts. The CRA is generally bounded on the west by the City's municipal boundary, on the east by Biscayne Boulevard, and on the north and south by the City's northern and southern limits.</p> <p>A separate CRA boundary includes the "Munisport" property, located east of Biscayne Boulevard, along with adjacent mangrove preserve areas extending east to the Florida International University (FIU) Biscayne Bay Campus. This additional CRA area also includes three properties fronting the north side of NE 151st Street, stretching from Biscayne Boulevard east to FIU's western campus boundary. Another distinct CRA parcel consists of a 17.06-acre area generally located between NE 123rd Street on the north, NE 18th Avenue on the west, and the alley running parallel to Sans Souci Boulevard on the south.</p> <p>The CRA boundaries are illustrated in Drawings CRA-01 and CRA-02 and are further detailed in Section 3.4 of the Redevelopment Plan.</p>
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<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The North Miami CRA encompasses approximately 60% of the city, covering 3,250 acres. It includes residential and low- and moderate-income (LMI) census tracts and block groups, where at least 51% of households have incomes at or below 80% of the area median income, as defined by HUD. The CRA's programs are applicable in most commercial areas and along major transit corridors.</p> <p>Key Area Characteristics:</p> <p>Businesses: Approximately 1,989 businesses operate within the CRA, with the largest sectors being apartment operators (139), offices and doctors (84), beauty shops (75), and eating places (74).</p> <p>Parcels and Properties: There are 7,615 parcels and 10,275 properties, with a combined assessed value of \$2.39 billion.</p> <p>Property Age: The average construction year is 1960.</p> <p>Building Area: The total living area is 25,094,041 square feet, with the actual land area measuring 26,516,886 square feet.</p> <p>Recent Developments:</p> <p>In fiscal year 2023-24, the CRA secured \$52 million in debt financing and received a top-tier rating from S&P Global. Funding included \$553,000 for 24 residential projects and \$475,000 for seven small businesses. Additionally, two large developments added 408 housing units, 44 of which were designated as affordable</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Since the CRA covers 60% of the City, the Consolidated Plan community consultation process included the CRA. Consultations were conducted with the North Miami CRA staff, community and agency online surveys administered and virtual public meetings.</p>
<p>Identify the needs in this target area.</p>	<p>The needs in the CRA area reflect the needs in the City overall because of its size and are listed in the needs assessment section of the Consolidated Plan</p>

<p>What are the opportunities for improvement in this target area?</p>	<p>The North Miami Community Redevelopment Agency (NMCRA) continues to support a diverse range of capital, commercial, and residential projects. Residential zoning currently comprises approximately 48% of the area, with Low-Density Residential being the predominant use. This zoning framework aligns with the City's 2030 Comprehensive Plan, which was updated to better reflect current growth patterns and emerging trends in urban development.</p> <p>The NMCRA offers a robust incentive package to foster growth, including tax increment financing (TIF), infrastructure development support, access to vacant land, density bonuses, and various grants. Additionally, the agency provides federal, state, and local incentives, with special relief measures, such as small business grants, which were expanded during the COVID-19 pandemic to assist struggling businesses in the area.</p> <p>Efforts are focused on promoting mixed-use development along key corridors such as NE 6th Ave, NW 7th Ave, and West Dixie Highway. A fast-track permitting process and a strategic marketing plan have been designed to attract businesses and promote the Downtown North Miami district as a vibrant and competitive hub for economic activity.</p>
	<p>Economic Development Initiatives</p> <p>To stimulate economic growth, job creation, and business sustainability, the NMCRA implements a variety of targeted programs:</p> <ul style="list-style-type: none"> • Commercial Grants: Provides funding for facade improvements, interior buildouts, and other enhancements that make local businesses more attractive to customers and investors. • Business Attraction & Retention: Offers incentives to new and existing businesses, focusing on fostering long-term investment and economic stability in North Miami. • Workforce Development: Partners with local training organizations and employment agencies to provide job placement services and workforce development programs, aimed at equipping residents with in-demand skills for the modern job market.
	<p>Public Infrastructure & Community Projects</p> <p>The NMCRA continues to invest in vital infrastructure improvements and community development projects, enhancing the quality of life for all residents:</p> <p>Lucia Martinez Gonzalez Tot-Lot Enhancement: Allocated</p>

	<p>\$100,000 to improve this community playground, with plans to update equipment, install better lighting, and improve accessibility for all children.</p> <p>These ongoing initiatives aim to create a more resilient, inclusive, and prosperous North Miami, ensuring both economic vitality and improved living conditions for residents.</p> <p>Reference: http://northmiamicra.org/</p> <ul style="list-style-type: none"> • Wayfinding Signage: Implemented new signage to improve navigation and promote local landmarks within the CRA. northmiamicra.org • Public Art Initiatives: Supports the installation of public art to enrich the cultural landscape of North Miami. northmiamicra.org <p>Commercial Grant Projects</p> <p>\$1,000,000 has been allocated for Commercial Rehabilitation, Business Attraction, Capacity Building and Beautification grants in the CRA. Additional incentive programs may be created and offered to businesses and property owners.</p> <ul style="list-style-type: none"> • Beautification & Enhancement Program-\$25,000 grant with no match for commercial property owners or businesses for exterior and interior improvements • Business Attraction Expansion Grant Program - \$150,000 with a 50% match of total project costs to attract them to the CRA and to expand. • Rehabilitation Grant Program- up to \$100,000 with a 50% match of total project costs of interior/exterior improvements to property. <p>Residential Grant Projects</p> <ul style="list-style-type: none"> • Residential Capital Grants Home Rehabilitation Program- CRA has provided 67 residential rehabilitation grants. • Grants of up to \$20,000 are used to assist primarily disabled, seniors and very low-income homeowners in the CRA. The grant is administered in conjunction with federal funds from the Housing & Social Services Department. • Under the Home Rehabilitation Program, homeowners with incomes not exceeding 80% of the area median income (AMI) receive up to \$25,000 for home repairs (roofs, windows, doors, shutters & exterior paint). In some cases, households with incomes up to 120% AMI may be assisted. <p>Opportunity Zones - The CRA area includes three opportunity zones (OZs) created under the 2017 Tax Cuts and Jobs Act as</p>
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		described on the CRA's website
	Are there barriers to improvement in this target area?	Similar barriers to improvements exist in the CRA as the City the availability of funding, ensuring that affordable housing needs are met, sustaining an older housing stock, maintaining public facilities and improvements, and creating economic development opportunities.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Consolidated Plan regulations require the City to describe the geographic areas of the City in which it will direct assistance during the ensuing program year. Although it is not mandatory to establish locally designated target areas where efforts will be concentrated, HUD strongly encourages grantees to do so. The City of North Miami does not have geographic priorities as part of the Five-Year Consolidated Plan.

Based on the most recent data from the U.S. Census Bureau and the Federal Financial Institutions Examination Council (FFIEC), the following updates pertain to the City of North Miami:

According to the 2020 Census, the City of North Miami includes 19 census tracts. Based on the latest 2016–2020 American Community Survey (ACS) 5-Year Estimates, 36 out of 57 block groups in the city have a majority (51% or more) of low- and moderate-income (LMI) households. According to HUD guidelines, LMI households earn less than 80% of the area median income (AMI).

FFIEC 2020 Census data also shows that all but two of North Miami's tracts, 1.20 and 12.05, have a minority population of 50% or more. The tracts with the highest percentages of Hispanic residents are 1.09, 1.28, 12.04, 1.24, 4.10, 1.20, and 3.07.

These figures highlight the city's strong presence of LMI and minority communities, an essential context for planning equitable housing and community development efforts.

The City does not limit its assistance to specific target areas. Instead, CDBG and HOME funds are allocated citywide, based on the income levels of eligible beneficiaries, in line with program regulations.

CDBG-funded public facilities, code enforcement, and infrastructure improvements are implemented in low- and moderate-income (LMI) census tracts when they meet the area benefit national objective, serving areas where at least 51% of residents are LMI. Projects like homeless shelters or accessibility improvements may also qualify under the limited clientele objective, as at least 51% of the beneficiaries are LMI individuals.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Production of new housing units
	Priority Level	Low
	Population	Low Moderate Middle Families with Children Large Families Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	Expand the supply of owner-occupied housing. DH1.3 Planning and grant administration
	Description	Providing safe, decent, and affordable housing for low- and moderate-income households through financial assistance to developers for the construction of new single-family housing for homeownership and for sales to homebuyers
	Basis for Relative Priority	After analyzing community input and housing data, this category was marked as Low priority for the following reasons: <ul style="list-style-type: none"> Although surveys identified new housing production as a high priority, the high cost of housing in North Miami hindered past efforts using HOME CHDO and First-Time Homebuyer funds. A significant gap remains between household incomes and housing costs, making bridging the funding gap with current subsidies difficult.
2	Priority Need Name	Acquisition and rehabilitation of existing units
	Priority Level	Low
	Population	Low Moderate Middle Families with Children Large Families

	Geographic Areas Affected	Citywide
	Associated Goals	Expand the supply of owner-occupied housing. DH1.3 Planning and grant administration
	Description	Providing safe, decent, and affordable housing through financial assistance to developers for the acquisition and rehabilitation of existing single-family houses for resale to homebuyers.
	Basis for Relative Priority	After analyzing community input and housing data, this category was considered as Low priority for the following reasons: <ul style="list-style-type: none"> Although surveys identified new housing production as a high priority, the high cost and scarcity of affordable housing in North Miami limited past efforts using HOME CHDO and First-Time Homebuyer funds. A persistent gap between median incomes and housing costs makes it difficult to cover the difference with existing subsidies. Much of North Miami's aging housing stock also requires costly repairs and upgrades to meet resale standards and improve curb appeal, further increasing development challenges.
3	Priority Need Name	Financial assistance to eligible homebuyers
	Priority Level	Low
	Population	Moderate Middle Families with Children Large Families
	Geographic Areas Affected	Citywide
	Associated Goals	Expand the supply of owner-occupied housing. DH1.3 Planning and grant administration
	Description	Direct financial assistance to individuals and families to purchase housing units for homeownership.

	Basis for Relative Priority	<p>After analyzing community input and housing data, this category was marked as Low priority for the following reasons:</p> <p>In North Miami, there is a gap between median household income, and the amount of housing people can afford, making it very difficult to fill the funding gap from existing subsidy sources.</p>
4	Priority Need Name	Transitional housing and emergency shelter
	Priority Level	Low
	Population	<p>Extremely Low and Low income</p> <p>Large Families</p> <p>Elderly</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse</p> <p>Veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p>
	Geographic Areas Affected	Citywide
	Associated Goals	Provide housing programs for at-risk homeless DH2.
	Description	Need for transitional housing, services, and operations for homeless shelters
	Basis for Relative Priority	Based on the housing data, community input, and a perceived limited number of homeless persons in the City. The level of homelessness in the City does not demonstrate the need and among the other priorities this was a lower priority.
5	Priority Need Name	Homeless Prevention/Rental Assistance
	Priority Level	High

	Population	Extremely Low Low Large Families Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	Provide housing programs for at-risk homeless DH2. Planning and grant administration
	Description	Need for services and financial assistance for persons at risk of becoming homeless who may have a higher housing cost burden.
	Basis for Relative Priority	Based on community participation responses and analysis of the data, homeless prevention was given a high priority for the following reasons: Most renters in North Miami are cost-burdened or severely cost-burdened, paying over 30% to 50% of their income, respectively, on housing. This leaves them vulnerable to homelessness if they face unexpected financial emergencies. Aging housing stock and modest median incomes make it difficult for many homeowners, especially elderly residents on fixed incomes, to afford necessary maintenance and repairs.
6	Priority Need Name	Affordable Rental Housing for LMI Households
	Priority Level	High
	Population	Extremely Low and Low Income Moderate Families with Children Large Families Elderly Public Housing Residents

	Geographic Areas Affected	Citywide
	Associated Goals	Planning and grant administration
	Description	Need for financial assistance to developers for subsidizing rental housing for low- and moderate-income tenants.
	Basis for Relative Priority	Although community input ranked the rehabilitation of existing affordable rental properties as a lower priority, the combination of an aging housing stock and the City's limited land availability makes this a critical need. Housing data and market analysis show renters are the most cost-burdened, and rising home prices far exceed the median income, making homeownership increasingly unattainable. As a result, preserving and improving existing affordable rental units remains an important strategy.
7	Priority Need Name	Rehabilitation of existing single-family houses
	Priority Level	High
	Population	Low Moderate Families with Children Large Families Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Maintain safe and affordable housing. DH1.4 Maintain safe and affordable housing for elderly D Planning and grant administration
	Description	Need to address safe, decent, and affordable housing for low- to moderate-income households through the rehabilitation of owner-occupied houses with some focus on the elderly and accessibility improvements.
	Basis for Relative Priority	Based on community participation, older housing stock (87% built pre-1980) and a 47% homeownership rate are used. The market assessment also supported this priority by pointing out that most homeowners in the City are already cost-burdened (paying more than 30% of their income on housing costs) and severely cost-burdened (paying more than 50% of their income on housing costs), leaving limited funds to address needed repairs. Community input mirrored these findings, ranking rehabilitation issues as a high priority.

8	Priority Need Name	Public infrastructure and Improvements
	Priority Level	Low
	Population	Extremely Low and Low Income Moderate Middle Families with Children Large Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Low & Moderate-Income Areas
	Associated Goals	Increase Quality of Public Facilities. Obj.: SL1.1
	Description	Improvements to streets, sidewalks, and other public infrastructure are needed in low- to moderate-income areas where at least 51% of the population has household incomes at or below 80% of the area median income.
	Basis for Relative Priority	Based on the community participation, this need was rated as High. Still, the cost and length of the development period for infrastructure improvements and the limited amount of CDBG funds available make this activity a low priority.
9	Priority Need Name	Parks and Recreational Facilities including ADA
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Large Families Elderly Frail Elderly Non-housing Community Development

	Geographic Areas Affected	Low & Moderate-Income Areas
	Associated Goals	Increase Quality of Public Facilities. Obj.: SL1.1 Planning and grant administration
	Description	Need for improvements to parks and recreational facilities including providing equipment and accessibility features in low- to moderate-income (LMI) areas.
	Basis for Relative Priority	Community participation rated this activity a high priority, making projects in this category important despite being capital projects. These projects should focus on repairs that directly benefit residents rather than new construction.
10	Priority Need Name	Public Services, General
	Priority Level	High
	Population	Extremely Low and Low Income Moderate Middle Families with Children Large Families Elderly Frail Elderly Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Provision of public services CBOs Obj.: SL2.1 Provision of public services YOB Obj.: SL2.2 Planning and grant administration
	Description	Need for public services for various population groups, including the elderly, youth, persons with disabilities, the homeless, persons with HIV/AIDS, etc., and for activities such as mental health, education, and employment training.
	Basis for Relative Priority	These activities are a High Need based on community participation responses and historical funding allocation requested from social service organizations through a Request for Proposal. Community participation identified the following services as the highest priority: elderly, children and youth, education, mental health, transportation, health care, and services for persons with disabilities.
11	Priority Need Name	Job Creation and Retention

	Priority Level	Low
	Population	Extremely Low Low Moderate Families with Children Large Families Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	Provision of public services YOB Obj.: SL2.2 Planning and grant administration
	Description	Need for improved economic opportunities through creating or retaining jobs for LMI persons.
	Basis for Relative Priority	Community participation responses, in collaboration with the North Miami CRA for economic development initiatives, have identified this as a high priority. However, previous experiences with similar projects suggest it should be considered a lower priority. Additionally, the demand and administrative capacity for implementing the program may be limited.
12	Priority Need Name	Planning and Administration
	Priority Level	High

	Population	Extremely Low and Low Income Moderate Large Families Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Planning and grant administration
	Description	Grant funds with a 20% and 10% cap respectively for CDBG and HOME Funds.
	Basis for Relative Priority	Funds are needed to administer the program and are usually insufficient to carry out all program activities. The City will need to provide local funds to supplement those costs.

Narrative (Optional)

The City of North Miami identified its priority needs based on quantitative data and community input. Sources included federal and local data, feedback from public meetings, and responses to two online surveys, one targeting residents and another for service provider agencies. A total of 262 residents completed the community survey, while nine agencies responded to the provider survey, including a review of prior year performance and service projections for 2025.

In establishing priorities, community feedback was compared against additional data to assess whether a need could reasonably be considered "high." This process sometimes resulted in adjustments. For example, residents rated rental housing a low priority; however, data showed that renters in North Miami are among the most cost-burdened, and high home prices relative to median income make ownership difficult. As a result, rental housing was elevated to a higher priority.

Priority designations of "High Need" or "Low Need" are also considered program demand and past performance during the previous Consolidated Plan period. For instance, while small business assistance was identified as a need in community feedback, actual participation in past programs was limited. During the COVID-19 pandemic, many business owners did not apply for grants, often due to concerns like property liens or complex application requirements.

The City also considered the feasibility of implementing certain projects. Although important, public facilities and infrastructure improvements are often capital-intensive and require significant lead time for environmental reviews, design, procurement, and federal compliance with requirements like Davis-Bacon wage rules. These complexities can delay implementation, risking missed HUD expenditure deadlines and potential fund recapture. Similarly, high land costs and limited development subsidies in urban areas like North Miami can complicate and extend affordable housing projects, even when the need is clear.

As a result, the five-year priorities marked as "High" are those the City anticipates addressing with CDBG and HOME funds—assuming funding remains at, or above, current levels and community needs remain consistent. Needs categorized as "Low" may still be addressed if additional federal funding becomes available. The City may also issue consistency certifications to support external agencies applying for federal assistance in such cases.

Priorities were also determined based on the income levels of the population served. For example:

- Homeless services are primarily aimed at extremely low-income individuals.
- Some housing and service providers serve low-income populations.
- According to CDBG guidelines, services that exclusively serve certain groups, such as abused children, battered spouses, seniors, adults with disabilities, homeless individuals, illiterate adults, and persons living with AIDS, are presumed to benefit low- and moderate-income populations.

HSS staff have been tracking intake data on requested assistance, which helps measure the demand for its services.

This comprehensive approach ensures that the City of North Miami allocates its limited federal resources effectively and equitably across its diverse and evolving community needs.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	According to the 2020 American Community Survey (ACS) 5-Year Estimates, approximately 62% of renter households in Miami-Dade County are cost-burdened, spending more than 30% of their income on housing costs. The 2023 Fair Market Rents (FMRs) for the Miami-Miami Beach-Kendall HUD Metro FMR Area are: \$1,546 for a one-bedroom, \$1,923 for a two-bedroom, \$2,530 for a three-bedroom, and \$2,997 for a four-bedroom unit. These high rental costs contribute to affordability challenges. Transportation is also a challenge because lower-income households must live closer to their places of employment and family support systems. The City of North Miami has allocated HOME funds to provide TBRA to assist households in maintaining housing stability and preventing homelessness. The HSS staff has seen a significant increase in requests for rental assistance, with an average of 15 daily tenant-based rental assistance (TBRA) requests.
TBRA for Non-Homeless Special Needs	Miami-Dade County administers assistance programs for special needs and disabled populations. As of the latest data, 522 units are designated for disabled individuals out of the 14,607 vouchers managed by the PIH Information Center. The City coordinates with the County to ensure these individuals receive the appropriate housing support.
New Unit Production	Limited land availability, high construction costs, and infrastructure needs shape new housing development in North Miami. The City is largely built out, which constrains development opportunities. The COVID-19 pandemic has further challenged the capacity of nonprofit developers. The City supports housing production through CDBG funds for acquisition and predevelopment and HOME funds for construction.
Rehabilitation	Many homes in North Miami are aging and require rehabilitation. Low-income homeowners often lack the resources for necessary repairs. Rehabilitation efforts are focused on helping these owners maintain safe, decent housing through financial assistance and technical support.
Acquisition, including preservation	Preserving affordable housing is crucial given the high cost of homes and limited subsidies. Influencing factors include the age and condition of properties, infrastructure demands, and owners' willingness to sell. The City targets acquisition and preservation strategies to maintain affordable housing availability, especially from absentee landlords.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of North Miami receives Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds from HUD as an entitlement participant in its Community Planning and Development programs. HUD usually confirms the first-year funding for the 2025-2029 Consolidated Plan, and the City uses it to estimate the available federal resources for the five-year period by multiplying the first-year allocation by five.

Through a May 14 letter, HUD informed the City of its FY 2025-2026 CDBG grant of \$765,353.00 and HOME grant of \$283,861.56, for a total of \$1,049,214.56. Based on that award, the City anticipates receiving \$5,246,073 in HUD entitlement funds over the five-year planning period, as listed in the table below.

The above CDBG and HOME allocations will be leveraged with Florida's State Housing Initiatives Partnership (SHIP) program. The program funds local governments to create and preserve affordable housing for low-to moderate-income families. Other sources include local and community redevelopment agency (CRA) funds, County and private sector subsidies and mortgages, and City-owned properties when these are available.

The City adjusts goals, activities, and allocations in each Annual Action Plan to reflect actual funding. SHIP funds from the State of Florida also leverage housing activities, though annual SHIP allocations cannot be predicted. For FY 2025–2026, Program income was not estimated because the City does not have consistent repayments. Leveraged and supplemental resources will also vary depending on project needs, financing structures, and market conditions throughout the Consolidated Plan period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	765,353	0	0	765,353	3,061,412	The expected amount available for the remainder of the Con Plan is estimated based on the FY 2025-2029 funding.
HOME	public - federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction Multifamily rental rehab New construction for ownership, TBRA	283,861	0	0	283,861	1,135,444	The expected amount available for the remainder of the Con Plan is estimated based on the FY 2025-2029 funding.

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied

Organizations receiving CDBG funds should seek additional public or private funding. CDBG public service funds usually make up a small part of their budgets. The City must match 25% of its HOME allocation, but

this requirement is currently waived. According to the 2013 HOME Final Rule, only contributions that lower the homebuyer's cost or exceed development market value qualify as match credit.

The City leverages SHIP funds, discounted mortgages, and private sector contributions for HOME-funded homeownership activities. Matching is assessed per project but remains waived for North Miami. For FY 2025–2026, the City was allocated \$267,300 in SHIP funds, including allocations for projects and administration. Additionally, tax increment financing from the North Miami CRA may support housing efforts in CDBG-eligible areas overlapping the CRA boundaries.

In FY 2025-2026, the North Miami CRA is expected to allocate funding for housing and community development activities; however, the exact amount will be determined during the upcoming budget session. The NMCRA completed and approved its most recent 5-year Redevelopment Plan update in 2023. This 2023 amendment reflects updated community redevelopment priorities and addresses challenges such as economic recession impacts and the need for substantial financial investment in the redevelopment area.

The updated plan focuses on diversifying the local economy, boosting employment, improving health, expanding homeownership, and enhancing overall quality of life in North Miami. It guides the community in meaningful redevelopment, including support for single-family rehabs, and homebuyer assistance.

However, this funding source is at risk due to Florida Senate Bill 1242 and House Bill 991, which prohibit existing CRAs from starting new projects or issuing new debt after October 1, 2025, potentially limiting future support for Housing and Social Services initiatives.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City does not have publicly owned land or property that will be used to address the needs identified in this plan. Any acquisition would happen through the actions of a non-profit organization with support from the City.

Discussion

As we implement the 2025–2029 Consolidated Plan, workforce reductions at HUD and budget uncertainties may impact federal resources for North Miami, especially through CDBG and HOME programs. These funds are vital for affordable housing, neighborhood improvements, and services for vulnerable residents. Federal delays or reduced staffing could affect timing or amounts of funding.

Our City must strategically allocate resources, prioritize proven solutions, and ensure every dollar delivers measurable results. Focus on owner-occupied home repair, affordable housing, homelessness prevention, and public services benefiting low- and moderate-income households. All projects should be **shovel-ready, impactful, and monitored for performance**.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Housing and Social Services Department	Departments and agencies	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
North Miami Development Services Department	Departments and agencies	Economic Development Non-homeless special needs Ownership Planning Rental	Jurisdiction
North Miami Parks and Recreation Department	Departments and agencies	Non-homeless special needs neighborhood improvements public facilities	Jurisdiction
North Miami Public Works Department	Departments and agencies	Non-homeless special needs neighborhood improvements public facilities	Jurisdiction
North Miami Community Redevelopment Agency	Redevelopment authority	Non-homeless special needs Ownership Rental neighborhood improvements	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
North Miami Neighborhood Services Department	Departments and agencies	Non-homeless special needs neighborhood improvements	Jurisdiction
FL-600 Miami-Dade County Homeless Trust	Continuum of care	Homelessness Non-homeless special needs public services	Region
Miami-Dade Housing and Community Development	Government	Homelessness Ownership Planning Public Housing Rental	Region

Table 51 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

The City of North Miami carries out its Consolidated Plan through a coordinated network of partners. This includes collaboration among City departments, non-profit organizations, public agencies, and private sector partners to deliver housing, community development, and essential resident services. Faith-based organizations are eligible to participate in HUD-funded programs on the same basis as any other organization, without discrimination based on religious affiliation.

North Miami has effectively helped low- and moderate-income individuals using federal HUD funds and state, local, and private sources. Established non-profits deliver CDBG-funded services, which are limited to 15% of the City's allocation. Due to annual reductions in the CDBG grant, increasing each grant's size is recommended while reducing the number of subrecipients for maximum impact.

The City has experienced staff and a long history with its housing rehabilitation programs under CDBG and HOME, spending over 55% of federal grants on these activities. Miami-Dade County Homeless Trust addresses regional homeless needs, indicating no significant homeless problem in North Miami.

Like many other grantees, one of the main challenges for North Miami in administering the Consolidated Plan programs is insufficient funding, which affects service levels and meets growing demand. Despite cuts in CDBG and HOME funds, the HSS Department has maintained and improved its planning, implementation, compliance, reporting, and performance measures.

The Department has hired a Deputy Director to add to its Housing Manager, whose capacity has been increased through training. This has resulted in greater stability for the Department.

The other main challenges are the lack of a capable HOME Program Community Housing Development Organization (CHDO) in the North Miami area, the limited amount of CHDO set aside, and the construction cost in Miami-Dade County.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS			
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of North Miami does not have a large homeless population and therefore does not maintain a comprehensive homeless prevention strategy. Limited local resources are available to support this population. Instead, their housing needs are primarily addressed through Miami-Dade County homeless

programs, including emergency shelters, transitional housing, public housing, and support from social service providers. The City focuses on tenant-based rental assistance.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

A key strength in service delivery is the structure of the Miami-Dade County Continuum of Care (CoC), which has been managed by the Miami-Dade Homeless Trust since 1993. The Trust has built a highly coordinated system to serve individuals experiencing homelessness and those with special needs.

In 2023, the CoC updated its strategic framework through the “Priority Home” Community Homeless Plan, aligning local strategies with current federal policies and HUD priorities. This plan builds on earlier efforts from 1994 and 2004. It emphasizes a “housing-first” approach with integrated services, including emergency, transitional, permanent, and rapid rehousing, outreach, and supportive services.

The CoC’s implementation of the plan is managed by the Homeless Trust Board and various committees that regularly review progress and update the plan. This structure makes services more accessible to homeless individuals and those with special needs. The CoC offers a wide range of services linked to mainstream benefits, treatment, and employment assistance, promoting self-sufficiency and aiming to end homelessness. Challenges include limited emergency shelters and transitional housing, difficulty navigating the housing system, and insufficient financial resources amid a growing homeless population.

The City does not conduct an annual homeless count, making it difficult to assess homelessness levels. As a preventive measure, it allocates limited funds for rental assistance. Due to staff limitations and perceived homelessness rates, the City is minimally involved in CoC but stays informed via email, websites, and publications. Miami-Dade County conducted a homeless count in February 2025.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City addresses homeless funding challenges by participating in regional efforts to better coordinate services, such as those for the homeless and affordable housing. It can also increase involvement in the CoC and initiate a local homeless count to assess and address homelessness.

As HUD updates programs or shifts priorities, the CoC and the City should seek new funding sources and collaborate with agencies sharing similar goals. The CoC should create a cohesive structure among providers for better coordination in services. Efficient use of the Homeless Management Information System (HMIS) will aid in planning, project development, and service awareness. The City will leverage its HOME funding alongside Miami-Dade County subsidies and Florida’s SHIP funds for housing. Regarding HOME CHDO, the HSS will seek to identify and nurture a non-profit developer to seek CHDO certification.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand the supply of owner-occupied housing. DH1.3	2025	2029	Affordable Housing	Citywide	Production of new housing units Acquisition and rehabilitation of existing units Financial assistance to eligible homebuyers	HOME: \$212,895	Homeowner Housing Added: 5 Household Housing Unit
2	Maintain safe and affordable housing. DH1.4	2025	2029	Affordable Housing	Citywide	Rehabilitation of existing single-family houses	CDBG: \$1,912,765 HOME: \$400,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
3	Maintain safe and affordable housing for elderly D	2025	2029	Affordable Housing	Citywide	Rehabilitation of existing single-family houses	CDBG: \$450,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
4	Increase Quality of Public Facilities. Obj.: SL1.1	2025	2029	Non-Housing Community Development	Citywide Low & Moderate-Income Areas	Public infrastructure and Improvements Parks and Recreational Facilities including ADA	CDBG: \$125,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provision of public services CBOs Obj.: SL2.1	2025	2029	Non-Housing Community Development	Citywide	Public Services, General	CDBG: \$450,000	Public service activities other than Low/Moderate Income Housing Benefit: 800 Persons Assisted
6	Provision of public services YOB Obj.: SL2.2	2025	2029	Non-Housing Community Development	Citywide	Public Services, General Job Creation and Retention	CDBG: \$124,000	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted
7	Provide housing programs for at-risk homeless DH2.	2025	2029	Homeless Non-Housing Community Development	Citywide	Transitional housing and emergency shelter Homeless Prevention/Rental Assistance	HOME: \$664,480	Tenant-based rental assistance / Rapid Rehousing: 70 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Planning and grant administration	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide Low & Moderate-Income Areas N Miami Community Redevelopment Area (CRA)	Production of new housing units Acquisition and rehabilitation of existing units Financial assistance to eligible homebuyers Homeless Prevention/Rental Assistance Affordable Rental Housing for LMI Households Rehabilitation of existing single-family houses Parks and Recreational Facilities including ADA Public Services, General Job Creation and Retention Planning and Administration	CDBG: \$765,000 HOME: \$141,930	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Expand the supply of owner-occupied housing. DH1.3
	Goal Description	New construction or acquisition and rehabilitation of existing houses through a certified HOME CHDO-administered activity for sale or rental to eligible low to moderate-income households.
2	Goal Name	Maintain safe and affordable housing. DH1.4
	Goal Description	To maintain safe and affordable housing, HOME and CDBG funds are used to provide grants and forgivable loans to eligible low-to-moderate-income owner-occupants for major home repairs.
3	Goal Name	Maintain safe and affordable housing for elderly D
	Goal Description	Maintain safe and affordable housing by providing grants to eligible low to moderate-income elderly owner-occupants to do emergency home repairs using CDBG funds.
4	Goal Name	Increase Quality of Public Facilities. Obj.: SL1.1
	Goal Description	Provide CDBG funding for improvements to public facilities and infrastructure in a primarily low-to-moderate-income area with a specific project to be identified.
5	Goal Name	Provision of public services CBOs Obj.: SL2.1
	Goal Description	Provides funding for public service activities carried out by subrecipients Community-Based Organizations (CBOs) procured through a Request for Proposal (RFP) process.
6	Goal Name	Provision of public services YOB Obj.: SL2.2
	Goal Description	Provide funding for a workforce development training program for youth administered by the HSS Department of the City of North Miami.
7	Goal Name	Provide housing programs for at-risk homeless DH2.
	Goal Description	Provide HOME funding in the form of rental assistance vouchers to assist at-risk, income-eligible individuals and households to avoid homelessness.
8	Goal Name	Planning and grant administration
	Goal Description	The HSS Department will use CDBG and HOME funds to plan and administer the CDBG and HOME grants. Activity Eligibility: 24 CFR570.205, 570.206, and 24 CFR 92.207.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the five-year Plan period, the City anticipates assisting 75 households with housing rehabilitation, 36 extremely low-income, two (2) very low-income, and 37 low-income, and supporting five moderate-income households with homeownership through HOME funds.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving federal financial assistance. The Miami-Dade County Public Housing and Community Development Department (PHCD) affirms its commitment to complying with Section 504 and the Americans with Disabilities Act (ADA) by providing reasonable accommodations to ensure individuals with disabilities have equal access to housing programs and services.

Although no public housing units are located within the City of North Miami, residents' accessibility needs remain a priority. For residents utilizing Housing Choice (Section 8) Vouchers, PHCD works to identify and refer landlords with accessible rental properties that can meet the needs of voucher holders with disabilities, as applicable.

Activities to Increase Resident Involvements

The City of North Miami does not own or operate public housing developments or administer public housing programs directly. Instead, the City relies on Miami-Dade County's Public Housing and Community Development Department (PHCD) to provide housing assistance, including Section 8 Housing Choice Vouchers, enabling eligible residents to rent from private landlords within the City.

PHCD's Resident Services Unit (RSU) advocates for residents, including those participating in the Housing Choice Voucher program. The RSU fosters supportive relationships with residents and Resident Councils and is responsible for coordinating life enrichment services, community engagement activities, and efforts to strengthen communication between residents and the agency.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

Not applicable

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of North Miami updated its NoMi Future City 2045 Comprehensive Plan in December 2023, with a specific intent to provide more affordable housing that is more adaptable to natural disasters such as hurricanes and flooding, especially for low-and moderate-income households. The Housing Element's primary goal was expanded to: Allocate sufficient land area to equitably accommodate an adequate supply of housing that is responsive to the diverse and changing needs of the City's present and future residents for decent, safe, sanitary housing in livable neighborhoods served by adequate public facilities and services. Key updates include:

Land Use and Housing Development: Provide land for residential and mixed-use projects, ensure diverse housing types, and streamline regulations to cut costs and delays.

Neighborhood Quality and Blight Prevention: Promote safe, attractive neighborhoods, extend housing lifespan through improvements, and foster livable, connected communities.

Housing Standards & Code Enforcement - Eliminate substandard units, enforce housing codes, and reduce overcrowding through rehab and new construction.

Historic and Special Needs Housing - Preserve historic housing and expand group homes, foster care, and special needs housing.

Housing Affordability and Community Needs - Regularly assess housing needs, partner with agencies, and expand and preserve affordable housing citywide.

Innovative Housing Solutions - Encouraging development of accessory dwelling units (ADUs), co-living spaces, and modular homes to diversify housing options.

Regulatory Reforms - Reviewing zoning and land use policies to facilitate affordable housing development in priority growth areas.

Public-Private Partnerships - Collaborating with developers and financial institutions to increase affordable and workforce housing stock.

Hazard Mitigation - Integrating strategies to mitigate flood risks and enhance energy efficiency and disaster preparedness in housing developments.

These initiatives align with the City's commitment to growth and protection from hazards, ensuring that housing policies meet the evolving needs of North Miami residents. The City of North Miami will routinely monitor the implementation of the Future City Comprehensive Plan through its budgeting process. This strategy will be developed collaboratively with city departments to identify data sources, gaps, and solutions. The City will also engage key partners and formally evaluate the plan at least every seven years, as State law requires.

Regulations and land use controls can unintentionally limit affordable housing by increasing development costs and restricting housing types and locations. While code compliance is vital to address slum and blight, limited community engagement may lead to non-compliance or legal disputes.

North Miami continues to face longstanding barriers to affordable housing.

Limited Funding: Declining federal and state support has reduced affordable housing and infrastructure resources. Retrofitting homes for accessibility also remains financially challenging. Over half of the City's CDBG and HOME funds are dedicated to owner-occupied housing rehabilitation.

Lack of Diverse Housing Options: The Housing Element addresses supportive housing but does not include accessory dwelling units (ADUs), which could expand housing in established neighborhoods and support lower-income residents.

Rezoning Challenges and NIMBYism: Rezoning for infill or large developments is often met with community resistance. Required public notice and opposition can stall projects, while land assembly challenges further restrict affordable housing development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Notwithstanding the above barriers, the City of North Miami has increased its efforts to remove or ameliorate the barriers to affordable housing through various strategies.

The **2045 Future Land Use and Housing Elements** were updated to support housing innovation, affordability, and growth. Key strategies include.

- Promoting alternative housing types such as co-living, modular units, tiny homes, and 3D-printed housing.
- Pursuing local, state, and federal funding to revitalize neighborhoods and strengthen housing programs.
- Encouraging accessory dwelling units (ADUs) in residential areas to increase affordable options.
- Reviewing zoning in priority growth areas to support a broader range of income-based housing.

- Prioritizing workforce and senior housing in public-private redevelopment projects.
- Exploring a land bank program with the North Miami CRA to expand affordable housing opportunities.

The **Coastal Management and Climate Elements** also support mitigation of the effects of disasters in affordable housing.

- Sustaining disaster mitigation and recovery funding for timely home repairs.
- Enhancing flood mitigation in vulnerable housing.
- Advancing clean energy goals with a target of 100% greenhouse gas reduction by 2050.
- Improving the City's CRS designation to lower flood insurance costs for residents.

These initiatives aim to reduce regulatory and financial barriers while promoting disaster-preparedness in housing development.

Resources

Over the past five years, the City of North Miami and the North Miami CRA have increased investment in affordable housing using general funds, SHIP, and tax increment financing. Notable allocations include

- **FY 2019–20:** \$540,000 in CRA funds for beautification, serving close to 26 households.
- **FY 2020–21:** \$521,306 in CRA funds for rental, utility, and rehabilitation assistance, serving nearly 190 households.

Cumulative funding: \$1.58 million from SHIP, CRA, general funds, and state COVID-19 resources.

FY 2024–25: The CRA allocated \$850,000 for housing rehab, which is expected to serve 30 homes.

The pandemic delayed the CRA's five-year plan, but efforts continue to support single-family rehabs, first-time homebuyer programs, and subsidized large-scale housing development.

Regulatory Strategies

The City's Housing and Social Services (HSS) Department collaborates with zoning, building, and planning teams and community and private sector partners to identify and reduce barriers to affordable housing.

Key strategies include:

- Aligning housing goals with the Development Code to allow diverse housing types, including ADUs.
- Creating new transit-oriented districts to support higher-density, lower-cost housing.
- Streamlining approvals with one-stop permitting and special exceptions for parking waivers.

- Relaxing zoning standards for infill development, such as unit size and setbacks.
- Offering developer incentives: tax abatements, fee waivers, expedited permitting, and utility discounts.
- Conducting regular housing needs assessments, such as the recent FIU study completed with the North Miami CRA.

These efforts aim to preserve and expand the City's affordable housing stock while making housing development more efficient and accessible.

SP-55 Barriers to Affordable Housing continued

The City of North Miami certifies that it will take any reasonable steps to affirmatively further fair housing by the Fair Housing Act and HUD's Interim Final Rule published on March 3, 2025- Federal Register Notice: 2025-03360 (90 FR 11020) with an effective date of April 2, 2025. [1]*This interim final rule returns to the original understanding of the statutory AFFH certification before 1994—a general commitment that grantees will take active steps to promote fair housing. Grantee AFFH certifications will be deemed sufficient provided they took any action rationally related to promoting fair housing during the relevant period, such as helping eliminate housing discrimination. However, this interim final rule does not reinstate the obligation to conduct an Analysis of Impediments or mandate any specific fair housing planning mechanism; program participants must continue to affirmatively further fair housing as and to the extent required by the Fair Housing Act.* In keeping with the updated regulatory guidance, the City will rationally act toward eliminating housing discrimination, promoting housing choice, and expanding access to opportunity across all communities.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of North Miami does not receive direct funding to assist homeless individuals or those at risk of homelessness. Consequently, such individuals are referred to Miami-Dade County's homeless programs. The County 2020 Community Homeless Plan outlines strategies for outreach and assessment, including maintaining street outreach programs, a centralized toll-free hotline, specialized outreach services, and coordination with various health and mental health outreach teams. These efforts aim to effectively identify, assess, and engage unsheltered individuals and families.

Addressing the emergency and transitional housing needs of homeless persons

Miami-Dade County's emergency and transitional housing strategy includes reviewing and reallocating resources to underperforming programs, prioritizing unsheltered individuals who meet the definition of chronic homelessness for permanent supportive housing, and developing partnerships to serve hard-to-reach populations. The County is also working on mapping processes from homelessness to housing to reduce redundancies and improve placement efficiency.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The County emphasizes expanding permanent housing units for chronically homeless individuals and families. Strategies include incorporating a Housing-First approach, reducing barriers to entry, tracking, and addressing pending evictions, and allocating resources based on need and duration of homelessness. This shortens the period people and families experience homelessness and prevent its recurrence.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs. The County maintains a Homeless Helpline that includes prevention services, expands funding to cover rent, mortgage, and utility assistance, and coordinates discharge planning to prevent homelessness upon release from institutions. The City has used HOME funding for a Tenant-Based Rental Assistance (TBRA) Program, providing one-time assistance to families facing unforeseen circumstances. Between PY 2020 and 2023, the City assisted 247 households, preventing potential homelessness.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

To reduce the risk of lead poisoning, related information will be distributed to participants in City's housing programs, as standard procedures. The City will follow strict HUD guidelines for testing and abatement of lead-based paint and other hazardous substances and require compliance from its contractors and subcontractors. The City has a list of licensed, prequalified contractors who are available to perform appropriate abatement and/or removal procedures if lead-based paint is present.

CHAS data from Section MA-20 showed that of the total 19,525 occupied housing units in the City, 16,925 or 87% were built prior to 1980, and of those 710 or 4% have children present. For purposes of the Consolidated Plan units built before 1980 occupied by household with children serve as a default baseline of the units that contain lead-based paint hazard.

As of 2023, Miami-Dade County reported 549 confirmed cases of lead poisoning, resulting in a rate of 19.7 per 100,000 residents, significantly higher than the Florida state average of 11.8 per 100,000. Children under six remain the most vulnerable, with lead-based paint in older housing continuing to be a primary source of exposure. Source: FLHealthCHARTS.gov: Home

In response, the City of North Miami continues implementing its owner-occupied housing rehabilitation program, which includes mandatory lead risk assessments and hazard control measures for homes built before 1978 using CDBG and HOME funds. Identified hazards will be addressed through interim controls or, alternatively, standard treatments throughout the unit. Program participants, contractors, and project sponsors will receive the required notices and guidance related to lead testing and removal. These efforts align with HUD regulations and aim to reduce environmental health risks for low- and moderate-income families.

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions listed above address units that may pose a lead-based paint threat based on the age of the housing stock. The LBP Assessment Program also addresses units occupied by at-risk populations, such as children. The actions will identify, assess, and prevent lead-based paint poisoning and hazards.

How are the actions listed above integrated into housing policies and procedures?

The City utilizes CDBG and HOME funds for lead-based paint hazard reduction. The above actions are incorporated in the City's housing program guidelines for both CDBG and HOME and for homeownership and rental housing (if done through a HOME CHDO) activities funded by the City.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

North Miami is taking important steps to reduce poverty and build a stronger, more resilient community. According to the latest U.S. Census data, about 19.1% of North Miami residents live below the poverty line, significantly above the Florida state average of 12.3%. The median household income in North Miami is \$51,909, well below the state's median of \$71,711. These figures show why economic development remains a top priority for the city.

North Miami has laid out a comprehensive approach in its Future City 2045 Plan to tackle these challenges, last updated in December 2023. This plan focuses on creating local jobs, supporting small businesses, and ensuring long-term economic stability. The City is also working hard to make North Miami an appealing place for new businesses, while helping existing ones grow.

One of the city's biggest supporters of economic progress is the North Miami Community Redevelopment Agency (CRA). In 2023, the CRA secured \$4 million in new investments to support key projects that will improve residents' lives and strengthen the local economy. These projects include:

- Building affordable housing,
- Creating the North Miami Mobility Hub to improve transportation.
- Revitalizing Northwest 7th Avenue,
- And bringing new energy to the Downtown area.

The city has been using federal CDBG funds to help small business owners. These funds are used for facade improvements, business coaching, and job creation programs for residents with low-to moderate incomes. However, the demand for financial assistance and the capacity of some City staff to administer the funds have made utilization and outcomes difficult. The City has invested CDBG funds in helping low-income and elderly households repair their homes to reduce cost burdens and keep elderly owners in their homes.

The city is investing in eco-friendly business practices, forming partnerships with economic development organizations, and promoting itself as a tourist destination to create new jobs in hospitality and culture.

On the housing front, the city is working to make homes more affordable and planning for student housing near local colleges. New construction and housing rehabilitation projects are expected to generate more jobs and meet growing residential needs.

In short, North Miami is taking a well-rounded approach to economic growth that supports its people, attracts investment, and builds a sustainable future for all who live and work in the city.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of North Miami recognizes that achieving economic self-sufficiency for low- and moderate-income (LMI) households requires more than access to affordable housing. Long-term stability depends on a coordinated approach that links housing with economic opportunity, social services, and neighborhood investment.

Over the past five years, the City has faced increasing challenges in meeting housing affordability needs. While funding has been allocated for homebuyer assistance, rising housing costs, paired with lower household incomes and higher poverty rates, have limited the effectiveness of these subsidies. Homebuyer assistance funds had to be reprogrammed in some cases because the available support was insufficient, even when combined with outside funding sources.

Recognizing these limitations, North Miami has structured its **Comprehensive Plan**, specifically its **Housing and Economic Development Elements**, to align closely with the goals and strategies outlined in the **Five-Year Consolidated Plan** and **Annual Action Plan**. This integrated planning ensures that housing efforts are not pursued in isolation but are part of a broader framework to support LMI families.

The City uses **Community Development Block Grant (CDBG)** funds to address multiple dimensions of poverty. These funds support:

- **Housing rehabilitation and emergency repairs ensure** LMI households live in safe and stable environments.
- **Neighborhood improvements**, which enhance the overall quality of life in underserved areas.
- **Social services and emergency assistance** for families in crisis.
- **Economic development initiatives**, including job creation, workforce readiness, and support for small businesses.

By connecting housing investment with job creation and community development, North Miami fosters conditions that enable residents to improve their economic standing and access stable, affordable housing. This cross-cutting strategy strengthens neighborhoods, reduces displacement, and helps families achieve long-term independence.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The North Miami Housing and Social Services (HSS) staff will conduct ongoing fiscal and programmatic monitoring of subrecipients, City departments, contractors, and beneficiaries to ensure compliance with CDBG and HOME requirements. Monitoring methods include provisions in agreements, desktop reviews, monthly reports, invoice checks, construction inspections, on-site visits, and the CAPER.

The City utilizes **Neighborly software** to manage documentation, track project performance, and streamline reporting. Separation of duties is enforced to ensure internal controls, with different staff overseeing approvals and monitoring activities.

Baseline expectations are set during subrecipient orientation and outlined in agreements. Monitoring begins early and is conducted regularly to ensure timely issue resolution and that the City receives adequate information to meet its HUD responsibilities.

Monitoring Plan - The H&SS implements monitoring procedures for all organizations and agencies that receive CDBG and HOME funding. The City's auditors also monitor activities and agencies. Due to staff levels, other resources, and the workload for onsite monitoring, the City will use a "Risk Based" evaluation where specific criteria are used to score high- or low-risk agencies. H&SS staff have included the Risk-Based Assessment in the grant application, where capacity evaluation documents such as policies, procedures, and forms are reviewed. The criteria include agency experience, staffing capacity, program complexity, high-risk activities, past performance on timeliness, eligibility, and costs, and monitoring and unresolved audit issues. A threshold score will be determined, and organizations that fall below the threshold must be monitored onsite annually until performance improves. All organizations will be subject to ongoing desk reviews and quarterly reporting, and non-compliance will be addressed up to withdrawal of funds. For new organizations, H&SS may require the use of a fiscal agent until expertise with the use of federal funds is gained.

Subrecipient Compliance—For CDBG and HOME programs, a subrecipient workshop will be held on the program requirements during the grant application process on a group and individual basis, as well as topic-specific workshops. Technical assistance will be provided on a group and one-on-one basis to address specific issues. Subrecipients will be asked to attend HUD training and webinars and use the HUD Resource Exchange web portal. The City uses a pre-award screening to assess each agency's capacity.

HOME Program Monitoring - The monitoring includes a review of progress on performance of contracted activities, financial controls, compliance with federal regulations, and required local policies. The City's housing program guidelines were revised to include the new 2013 HOME Final Rule requirements.

Improvement Projects—H&SS monitors capital improvement projects for procurement, the Uniform Relocation Act, Environmental Review, Section 3, and labor regulations, as applicable. H&SS staff will execute interdepartmental agreements for departments that use CDBG funds.

CAPER -H&SS staff also monitors and reports the City's overall accomplishments annually through the CAPER.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of North Miami receives Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds from HUD as an entitlement participant in its Community Planning and Development programs. HUD usually confirms the first-year funding for the 2025-2029 Consolidated Plan, and the City uses it to estimate the available federal resources for the five-year period by multiplying the first-year allocation by five.

Through a May 14 letter, HUD informed the City of its FY 2025-2026 CDBG grant of \$765,353.00 and HOME grant of \$283,861.56, for a total of \$1,049,214.56. Based on that award, the City anticipates receiving \$5,246,073 in HUD entitlement funds over the five-year planning period, as listed in the table below.

The above CDBG and HOME allocations will be leveraged with Florida's State Housing Initiatives Partnership (SHIP) program. The program funds local governments to create and preserve affordable housing for low-to moderate-income families. Other sources include local and community redevelopment agency (CRA) funds, County and private sector subsidies and mortgages, and City-owned properties when these are available.

The City adjusts goals, activities, and allocations in each Annual Action Plan to reflect actual funding. SHIP funds from the State of Florida also leverage housing activities, though annual SHIP allocations cannot be predicted. For FY 2025–2026, Program income was not estimated because the City does not have consistent repayments. Leveraged and supplemental resources will also vary depending on project needs, financing structures, and market conditions throughout the Consolidated Plan period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	765,353.00	0.00	0.00	765,353.00	3,061,412.00	The expected amount available for the remainder of the Con Plan is estimated based on the FY 2025-2029 funding.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	283,861.00	0.00	0.00	283,861.00	1,135,444.00	The expected amount available for the remainder of the Con Plan is estimated based on the FY 2025-2029 funding.

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied

Organizations receiving CDBG funds should seek additional public or private funding. CDBG public service funds usually make up a small part of their budgets. The City must match 25% of its HOME allocation, but

this requirement is currently waived. According to the 2013 HOME Final Rule, only contributions that lower the homebuyer's cost or exceed development market value qualify as match credit.

The City leverages SHIP funds, discounted mortgages, and private sector contributions for HOME-funded homeownership activities. Matching is assessed per project but remains waived for North Miami. For FY 2025–2026, the City was allocated \$267,300 in SHIP funds, including allocations for projects and administration. Additionally, tax increment financing from the North Miami CRA may support housing efforts in CDBG-eligible areas overlapping the CRA boundaries.

In FY 2025-2026, the North Miami CRA is expected to allocate funding for housing and community development activities; however, the exact amount will be determined during the upcoming budget session. The NMCRA completed and approved its most recent 5-year Redevelopment Plan update in 2023. This 2023 amendment reflects updated community redevelopment priorities and addresses challenges such as economic recession impacts and the need for substantial financial investment in the redevelopment area.

The updated plan focuses on diversifying the local economy, boosting employment, improving health, expanding homeownership, and enhancing overall quality of life in North Miami. It guides the community in meaningful redevelopment, including support for single-family rehabs, and homebuyer assistance.

However, this funding source is at risk due to Florida Senate Bill 1242 and House Bill 991, which prohibit existing CRAs from starting new projects or issuing new debt after October 1, 2025, potentially limiting future support for Housing and Social Services initiatives.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City does not have publicly owned land or property that will be used to address the needs identified in this plan. Any acquisition would happen through the actions of a non-profit organization with support from the City.

Discussion

As we implement the 2025–2029 Consolidated Plan, workforce reductions at HUD and budget uncertainties may impact federal resources for North Miami, especially through CDBG and HOME programs. These funds are vital for affordable housing, neighborhood improvements, and services for vulnerable residents. Federal delays or reduced staffing could affect timing or amounts of funding.

Our City must strategically allocate resources, prioritize proven solutions, and ensure every dollar delivers measurable results. Focus on owner-occupied home repair, affordable housing, homelessness prevention, and public services benefiting low- and moderate-income households. All projects should be **shovel-ready, impactful, and monitored for performance**.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand the supply of owner-occupied housing. DH1.3	2025	2029	Affordable Housing	Citywide	Production of new housing units Acquisition and rehabilitation of existing units Financial assistance to eligible homebuyers	HOME: \$42,579.00	Homeowner Housing Added: 1 Household Housing Unit
2	Maintain safe and affordable housing. DH1.4	2025	2029	Affordable Housing	Citywide	Rehabilitation of existing single-family houses	CDBG: \$382,553.00 HOME: \$80,000.00	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Maintain safe and affordable housing for elderly D	2025	2029	Affordable Housing	Citywide	Rehabilitation of existing single-family houses	CDBG: \$90,000.00	Homeowner Housing Rehabilitated: 10 Household Housing Unit
4	Increase Quality of Public Facilities. Obj.: SL1.1	2025	2029	Non-Housing Community Development	Low & Moderate-Income Areas	Public infrastructure and Improvements Parks and Recreational Facilities including ADA	CDBG: \$25,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
5	Provision of public services CBOs Obj.: SL2.1	2025	2029	Non-Housing Community Development	Citywide	Public Services, General	CDBG: \$90,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 160 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provision of public services YOB Obj.: SL2.2	2025	2029	Non-Housing Community Development	Citywide	Public Services, General	CDBG: \$24,800.00	Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted
7	Provide housing programs for at-risk homeless DH2.	2025	2029	Homeless Non-Housing Community Development	Citywide	Homeless Prevention/Rental Assistance	CDBG: \$132,896.00	Homelessness Prevention: 14 Persons Assisted
8	Planning and grant administration	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide Low & Moderate-Income Areas N Miami Community Redevelopment Area (CRA)	Production of new housing units Acquisition and rehabilitation of existing units Financial assistance to eligible homebuyers Homeless Prevention/Rental Assistance Rehabilitation of existing single-family houses Public infrastructure and Improvements Parks and Recreational Facilities including ADA Public Services, General Planning and Administration	CDBG: \$153,000.00 HOME: \$28,386.00	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Expand the supply of owner-occupied housing. DH1.3
	Goal Description	New construction or acquisition and rehabilitation of existing houses through a certified HOME CHDO administered activity for sale or rental to eligible low to moderate-income households.
2	Goal Name	Maintain safe and affordable housing. DH1.4
	Goal Description	To maintain safe and affordable housing, HOME and CDBG funds are used to provide grants and forgivable loans to eligible low-to-moderate-income owner-occupants for major home repairs.
3	Goal Name	Maintain safe and affordable housing for elderly D
	Goal Description	Maintain safe and affordable housing by providing grants to eligible low to moderate-income elderly owner-occupants to do emergency home repairs using CDBG funds.
4	Goal Name	Increase Quality of Public Facilities. Obj.: SL1.1
	Goal Description	The City intends to address the need to enhance the living environment by using CDBG funding to improve public facilities, including parks and recreational centers, where 51% or more of the population is low—to moderate-income (80% Area Median Income).
5	Goal Name	Provision of public services CBOs Obj.: SL2.1
	Goal Description	The City intends to address the need to enhance the living environment by providing CDBG financial assistance to community-based non-profit organizations through a Request for Proposal process for public services related to the elderly, youth, persons with disabilities, education, crime and safety, legal assistance, and community health.
6	Goal Name	Provision of public services YOB Obj.: SL2.2
	Goal Description	Provide funding for a workforce development training program for youth administered by the HSS Department of the City of North Miami.
7	Goal Name	Provide housing programs for at-risk homeless DH2.
	Goal Description	The City intends to address the need for affordable housing by providing CDBG rental assistance to eligible low-income tenants at risk of homelessness.
8	Goal Name	Planning and grant administration
	Goal Description	The goal is to administer the CDBG and HOME grant programs to meet federal performance and statutory requirements, including expenditure and commitment deadlines. The city oversees and manages the grant activities, including, but not limited to, coordination, monitoring, and evaluation. Activity Eligibility: 24 CFR570.205, 570.206, and 24 CFR 92.207.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following table contains the projects the City will fund in FY 2025 – 2026 using CDBG and HOME funds. Up to 20% of the CDBG grant and 10% of the HOME grant can be spent on Planning and Administration. City general funds will be leveraged with federal funds. CDBG funds allocated to Public Services will be awarded through a Request for Proposal process for eligible and qualified Community-Based Organizations (CBOs). Under the CDBG regulations, no more than 15% of the CDBG grant can be expended on public service activities.

Projects

#	Project Name
1	HOME CHDO Homeownership or Rental - FY 2025
2	HOME Single-Family Owner-Occupied Rehabilitation-FY 2025
3	HOME Tenant-Based Rental Assistance -FY 2025
4	CDBG Single-Family Owner-Occupied Rehabilitation - FY 2025
5	CDBG Single Family Emergency Repairs for Elderly Homeowners -FY 2025
6	CDBG Public Facilities - Capital Projects - FY 2025
7	CDBG Public Services - CBOs/Subrecipients - FY 2025
8	CDBG Public Services - CNM/YOB Program - FY 2025
9	Planning and Administration - CDBG and HOME - FY 2025

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of North Miami sets annual CDBG and HOME funding priorities through a strategic, data-driven approach focused on directing resources to the most urgent needs. Rising housing costs have limited opportunities for affordable homeownership and rehabilitation, making it necessary to target funds where they will have the greatest impact. With shrinking federal and local resources, the City emphasizes high-priority activities based on several key factors.

1. **Community Needs Assessment:** Input is gathered through resident and agency surveys to identify priority needs, service gaps, and emerging challenges across neighborhoods and populations.
2. **Demographic, Housing, and Economic Data:** Data from the U.S. Census, American Community Survey, HUD, and local sources is analyzed to assess housing conditions, income levels, poverty, cost burden, and other key indicators. This analysis helps target resources to high-need areas.

3. **Feasibility and Demand:** Proposed activities are evaluated for their practicality, community demand, and alignment with HUD goals. Priority is given to projects that are realistic, can be implemented efficiently, and will have measurable outcomes.
4. **Capacity of Providers:** The City considers the proven ability of nonprofit organizations, developers, and community partners to deliver program services effectively and meet federal compliance standards.
5. **City Staff and Program Experience:** North Miami leverages the knowledge and capacity of its Housing and Social Services staff, who have extensive experience administering CDBG and HOME programs. The City's prior successful implementation of housing rehabilitation, public service, and infrastructure projects provides confidence in its ability to deliver results.
6. **Timely Use of Funds:** North Miami has consistently demonstrated its ability to obligate and expend CDBG and HOME funds within HUD-mandated timelines, minimizing the risk of recapture. This performance record reinforces the importance of selecting impactful and administratively feasible activities within program deadlines.

By considering these factors, the City ensures that federal funds are allocated to activities that meet real needs, can be executed efficiently, and deliver tangible benefits to low- and moderate-income residents.

AP-38 Project Summary

Project Summary Information

1	Project Name	HOME CHDO Homeownership or Rental - FY 2025
	Target Area	Citywide
	Goals Supported	Expand the supply of owner-occupied housing. DH1.3
	Needs Addressed	Production of new housing units Acquisition and rehabilitation of existing units Affordable Rental Housing for LMI Households
	Funding	HOME: \$42,579.00
	Description	New construction or acquisition and rehabilitation of existing houses through a certified HOME CHDO-administered activity for sale or rental to eligible low to moderate-income households.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	One (1) home will be developed for sale or rental to a low-to-moderate-income household
	Location Description	Citywide
	Planned Activities	HOME-certified Community Housing Development Organizations (CHDOs) will construct new single-family homes or acquire and rehabilitate existing homes for sale to eligible low-income homebuyers. Activities include acquisition, construction, homeowner qualification, homebuyer education, marketing, and sale.
2	Project Name	HOME Single-Family Owner-Occupied Rehabilitation-FY 2025
	Target Area	Citywide
	Goals Supported	Maintain safe and affordable housing. DH1.4
	Needs Addressed	Rehabilitation of existing single-family houses
	Funding	HOME: \$80,000.00
	Description	This program will maintain safe and affordable housing by providing grants to eligible low to moderate-income owner-occupants to do major home repairs using HOME funds.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Provide funding for residential rehabilitation for two (2) single-family, owner-occupied homes, up to \$40,000 per unit.
	Location Description	The program will be carried out Citywide at various addresses.
	Planned Activities	The program seeks to preserve and enhance neighborhoods by maintaining existing housing stock for low-income families and making the homes safe, decent, and compliant with the City's minimum housing and uniform building codes. Repair items include the major building systems. Repairs or replacements can be made for weatherization improvements and lead-based paint hazard control/stabilization units built before 1978.
3	Project Name	HOME Tenant-Based Rental Assistance -FY 2025
	Target Area	Citywide
	Goals Supported	Provide housing programs for at-risk homeless DH2.
	Needs Addressed	Homeless Prevention/Rental Assistance
	Funding	HOME: \$132,896.00
	Description	This program provides HOME funding through rental assistance vouchers to assist at-risk, income-eligible individuals and households to avoid homelessness.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Fourteen (14) individuals/households will be served.
	Location Description	The program will be carried out Citywide.
	Planned Activities	Planned activities include intake, application, income certification, landlord agreements, property inspections, and reporting.
4	Project Name	CDBG Single-Family Owner-Occupied Rehabilitation - FY 2025
	Target Area	Citywide
	Goals Supported	Maintain safe and affordable housing. DH1.4
	Needs Addressed	Rehabilitation of existing single-family houses
	Funding	CDBG: \$382,553.00

	Description	The program seeks to preserve and enhance neighborhoods by maintaining existing housing stock for low-income families, making the homes safe, decent, and in compliance with the City's minimum housing and uniform building codes. Of the total amount of \$382,553, thirteen (13) percent, or \$49,732, is set aside for activity delivery costs.
	Target Date	09/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Provide funding for residential rehabilitation for eight (8) low- and moderate-income homeowners of single-family owner-occupied homes at a not-to-exceed amount of \$50,000 per unit.
	Location Description	The program will be carried out Citywide at multiple addresses.
	Planned Activities	Financial and technical assistance will be provided to low—and moderate-income families for home repair. Repair items include the major building systems. Weatherization improvements and lead-based paint hazard control/stabilization in units built before 1978 can be repaired or replaced. Rehabilitation activity delivery costs are also included in the allocated amount and will be broken out as a separate activity.
5	Project Name	CDBG Single Family Emergency Repairs for Elderly Homeowners -FY 2025
	Target Area	Citywide
	Goals Supported	Maintain safe and affordable housing for elderly D
	Needs Addressed	Rehabilitation of existing single-family houses
	Funding	CDBG: \$90,000.00
	Description	This program provides CDBG assistance for emergency repairs to owner-occupied housing for elderly households.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Provide funding for correcting health and safety hazards for elderly low—to moderate-income homeowners 62 years and older. Approximately 10 homes will be repaired, with a rehab cost of up to \$9,000 per unit.
	Location Description	This program will be carried out Citywide at different addresses.
	Planned Activities	The emergency grant may involve the repair or replacement of such basic equipment as the HVAC system, water heaters, entry doors, roofing, plumbing, and gas lines. Technical assistance will be provided to homeowners, as well.
	Project Name	CDBG Public Facilities - Capital Projects - FY 2025

6	Target Area	Low & Moderate-Income Areas
	Goals Supported	Increase Quality of Public Facilities. Obj.: SL1.1
	Needs Addressed	Public infrastructure and Improvements Parks and Recreational Facilities including ADA
	Funding	CDBG: \$25,000.00
	Description	This project provides CDBG funding for improvements to public facilities and infrastructure in a primarily low-to-moderate-income area with a specific project to be identified. At least 51% of the area must be low- to moderate-income households.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project will help develop any Public Facility identified by the Parks and Recreation Department or the North Miami Library to serve the needs of low-and moderate-income residents. The improvement is anticipated to benefit 200 people, including individuals with disabilities.
	Location Description	Public parks and recreational facilities that are located in low-to-moderate income areas.
7	Planned Activities	Administered by the City of North Miami's Parks and Recreation Department and/or Public Library, this project will help improve any Public Facility identified by the above-referenced departments to serve the needs of low and moderate-income residents. Activities include procurement of contractors, inspections, Davis Bacon/labor standards, and construction management.
	Project Name	CDBG Public Services - CBOs/Subrecipients - FY 2025
	Target Area	Citywide
	Goals Supported	Provision of public services CBOs Obj.: SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$90,000.00
	Description	This program provides funding for public services activities carried out by subrecipients Community-Based Organizations (CBOs) procured through a Request for Proposal (RFP) process.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Provide funding to 6 to 7 local and regional non-profit organizations or any activities directly administered by the City's Housing and Social Services Department. It is anticipated that 160 persons will benefit from these activities.

	Location Description	These activities will be carried out Citywide.
	Planned Activities	Provide funding to 6 to 7 local and regional CBOs to provide public services, including but not limited to programs for the elderly and youth, homeless assistance, education, counseling, health, persons with disabilities, substance abuse, mental health, childcare, and crime prevention. Request for Proposals, planning, outreach, application, service delivery, and monitoring.
8	Project Name	CDBG Public Services - CNM/YOB Program - FY 2025
	Target Area	Citywide
	Goals Supported	Provision of public services YOB Obj.: SL2.2
	Needs Addressed	Public Services, General
	Funding	CDBG: \$24,800.00
	Description	This program provides funding for a workforce development training program for youth through a summer internship program administered by the Housing and Social Services Department of the City of North Miami.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Provide funding to assist 15 low-to-moderate-income youth to benefit from this activity.
	Location Description	This activity will attract participants Citywide.
	Planned Activities	Design programs, develop materials, conduct marketing and outreach to low-to moderate-income youth, and provide hands-on experience to interns. At the same time, they learn about public services, local government, and related subjects.
9	Project Name	Planning and Administration - CDBG and HOME - FY 2025
	Target Area	Citywide Low & Moderate-Income Areas N Miami Community Redevelopment Area (CRA)

Goals Supported	Expand the supply of owner-occupied housing. DH1.3 Maintain safe and affordable housing. DH1.4 Maintain safe and affordable housing for elderly D Increase Quality of Public Facilities. Obj.: SL1.1 Provision of public services CBOs Obj.: SL2.1 Provision of public services YOB Obj.: SL2.2 Provide housing programs for at-risk homeless DH2. Planning and grant administration
Needs Addressed	Production of new housing units Acquisition and rehabilitation of existing units Homeless Prevention/Rental Assistance Affordable Rental Housing for LMI Households Rehabilitation of existing single-family houses Public infrastructure and Improvements Parks and Recreational Facilities including ADA Public Services, General Planning and Administration
Funding	CDBG: \$153,000.00 HOME: \$28,386.00
Description	The HSS Department will use CDBG and HOME funds for the planning and administration of the CDBG and HOME grants. Activity Eligibility: 24 CFR 570.205 and 570.206 and 24 CFR 92.207. CDBG and HOME funds will partially cover the planning and administrative costs.
Target Date	9/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Planning and administration activities will facilitate the total number of families served through various other activities.
Location Description	The planning activities will be carried out Citywide.
Planned Activities	Provide funding to the City of North Miami Housing and Social Services to administer the CDBG and HOME programs, including eligibility determination, financial management, monitoring, reporting, consolidated planning, procurement, and training and capacity building.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

According to the 2016–2020 American Community Survey (ACS) 5-Year Estimates, North Miami comprises 19 census tracts. Of these, 27 census block groups have a population of 51% or more classified as low- and moderate-income (LMI), defined as households earning less than 80% of the area median income (AMI). According to the 2020 Census, North Miami has a racially and ethnically diverse population: Black or African American (Non-Hispanic): 50.5%; Hispanic or Latino (of any race): 33.8%; White (non-Hispanic): 10.8%; and Other Races and Ethnicities: 4.9%

This demographic distribution indicates that most census tracts in North Miami have a minority population exceeding 50%, highlighting minority concentration areas.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100
Low & Moderate-Income Areas	
N Miami Community Redevelopment Area (CRA)	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of North Miami allocates Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds based on beneficiaries' income characteristics rather than strictly on geographic areas. This approach allows for flexibility in addressing the needs of low- and moderate-income residents throughout the City. However, for CDBG-funded public facilities, code enforcement, and infrastructure improvement activities, the City prioritizes projects within LMI census tracts that meet the area benefit national objective. This ensures that the benefits of such projects are directed toward areas with significant LMI populations.

Discussion

The North Miami Community Redevelopment Area (CRA), established in 2003 and updated in 2015, encompasses approximately 60% of the City, including several LMI census tracts. The CRA covers an area of about 3,249 acres. This designation provides opportunities to leverage CDBG and HOME funding with tax increment financing generated by the CRA to address housing and community development needs identified in the Consolidated Plan, particularly concerning economic development activities.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During FY 2025-2026, the City of North Miami will utilize CDBG and HOME funds and leverage other non-federal funds to assist 20 non-homeless households with the rehabilitation of owner-occupied housing units, production of new housing units, or acquisition of existing housing units. If applicable, Remaining HOME-ARP funds will be spent assisting households at risk of homelessness.

The City's housing stock is aging, and low- and moderate-income homeowners cannot afford to maintain or repair their homes. For this reason, the rehabilitation of owner-occupied housing has been determined as a high priority.

One Year Goals for the Number of Households to be Supported	
Homeless	14
Non-Homeless	11
Special-Needs	10
Total	35

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	14
The Production of New Units	1
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	35

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

The following funding allocations will be used to support affordable housing.

Production of New Units through New Construction or Acquisition Rehabilitation by HOME CHDOs:

HOME funds of \$42,579 will be set aside for a Community Housing Development Organization (CHDO) to assist in developing one (1) unit of affordable housing for purchase by a first-time homebuyer or affordable rental units.

Rehabilitation of Existing Units: North Miami's main housing programs are the CDBG Housing Rehabilitation Program and the HOME Single-Family Rehabilitation Program. For FY 2025-2026, the City has allocated \$382,553 for its CDBG Housing Rehabilitation Program. This program will provide six (6) eligible single-family homeowners with deferred payment loans of up to \$50,000, with an additional

\$6,000 available for emergency paint to correct health and safety hazards. Activity delivery costs are also included in the allocation. The City will rehabilitate approximately 10 single-family homes under this program.

The City has allocated \$80,000 of its HOME funding to the Single-Family Rehabilitation Program. The City will assist two (2) low- and moderate-income homeowners with home repairs at up to \$40,000 per housing unit. The City will also conduct a smaller rehabilitation program providing emergency repairs for elderly persons.

The City has allocated \$90,000 of its CDBG funding for an Emergency Elderly Home Repair program. The funds will correct health and safety hazards for elderly low-to-moderate-income homeowners 62 years and older. Approximately 10 homes will be repaired, with a rehab cost of up to \$9,000 per unit.

AP-60 Public Housing – 91.220(h)

Introduction

The City of North Miami does not operate its own public housing agency. Instead, residents rely on the Miami-Dade County Public Housing and Community Development Department (PHCD) for public housing needs. PHCD administers the Section 8 Housing Choice Voucher (HCV) Program and manages public housing units throughout Miami-Dade County. Eligible North Miami residents can utilize HCVs to rent privately owned housing units. PHCD currently subsidizes about 20,551 households monthly through Section 8 and Rental Assistance Demonstration (RAD) programs.

Actions planned during the next year to address the needs to public housing

While the City of North Miami does not have public housing units within its jurisdiction, it continues collaborating with PHCD to support residents needing housing assistance. The City promotes awareness of PHCD programs and provides information to residents about applying for housing assistance, including the Section 8 HCV Program. Additionally, the City supports initiatives that encourage developing and preserving affordable housing units within North Miami.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

PHCD operates the Family Self-Sufficiency (FSS) Program, which assists public housing residents and HCV holders in achieving economic independence. The FSS Program offers job training, counseling, and other supportive services to help participants gain the skills necessary for self-sufficiency. Participants work with case managers to develop individualized plans that outline goals and the steps needed to achieve them. PHCD also offers the Housing Choice Voucher Homeownership Program, enabling eligible participants to use vouchers to buy homes with counseling and support during the process.

The City of North Miami encourages residents participating in PHCD programs to take advantage of these opportunities. By promoting awareness and facilitating access to these programs, the City aims to support residents in achieving homeownership and greater economic stability.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance According to the latest reports, the U.S. Department of Housing and Urban Development (HUD) has not designated PHCD a troubled public housing agency. The agency continues to operate its programs in compliance with federal regulations and is committed to providing quality housing assistance to residents throughout Miami-Dade County.

Discussion

See above.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of North Miami does not operate its own homeless assistance programs but collaborates closely with the Miami-Dade County Homeless Trust, which serves as the lead agency for the county's Continuum of Care (CoC). The Homeless Trust coordinates housing and services for individuals and families experiencing homelessness throughout Miami-Dade County.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City will focus its homelessness prevention activities on rental assistance and increasing the number of months of assistance available to each tenant.

The Miami-Dade County Homeless Trust conducts regular outreach through its Outreach, Assessment, and Placement (OAP) teams. These teams perform on-the-street preliminary assessments and referrals across the county. Mobile outreach units are assigned to specific geographic areas and visit locations frequented by homeless individuals daily or weekly.

Addressing the emergency shelter and transitional housing needs of homeless persons

While the City of North Miami does not allocate funds directly to emergency shelters or transitional housing, it refers individuals in need to Miami-Dade County's network of services. Homeless Trust oversees more than 100 grant-funded programs, with over 20 organizations providing essential housing and services, including emergency shelters and transitional housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Homeless Trust implements the 'Priority Home' plan, which focuses on transitioning individuals and families from homelessness to permanent housing. Strategies include rapid rehousing, permanent supportive housing, and housing-first approaches. In FY 2023, the Trust was awarded over \$46 million by the U.S. Department of Housing and Urban Development to support these initiatives, including funding

new projects targeting youth and young adults.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of North Miami utilizes HOME funding to provide Tenant-Based Rental Assistance (TBRA) to low-income households at risk of homelessness. This assistance includes up to \$15,000 per household for security deposits and rental subsidies for up to 12 months. Additionally, the City refers residents to the Homeless Trust's prevention services, which offer support such as rent and utility assistance, as well as coordination with public and private agencies addressing housing, health, social services, employment, education, and youth needs.

Discussion

See above comments.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of North Miami updated its Comprehensive Plan in December 2023 to expand affordable, disaster-resilient housing, especially for low- and moderate-income residents. The revised Housing Element prioritizes allocating sufficient land for safe, livable, and diverse housing options.

Key Initiatives

- Innovative Housing: Promoting ADUs, co-living, and modular homes.
- Regulatory Reforms: Streamlining zoning and land use policies to support affordable housing.
- Public-Private Partnerships: Partnering with developers and lenders to grow affordable and workforce housing stock.
- Hazard Mitigation: Integrating flood and energy resilience into housing development.

Ongoing Barriers

- Limited Funding: Shrinking federal and state support hampers development and accessibility upgrades; over half of CDBG and HOME funds go to owner-occupied rehab.
- Housing Diversity Gaps: Despite supportive housing efforts, ADUs remain underutilized.
- Rezoning Resistance: Community opposition (NIMBYism), public notice delays, and land assembly hurdles continue to stall projects.

These efforts reflect the City's goal to align housing growth with climate resilience, regulatory reform, and inclusive community development.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of North Miami continues to remove barriers to affordable housing through its updated 2045 Future Land Use and Housing Elements. These updates promote alternative housing types (e.g., ADUs, modular homes), prioritize senior and workforce housing, streamline zoning, and encourage public-private redevelopment. Coastal and Climate Elements support disaster resilience through flood mitigation, clean energy goals, and insurance cost reduction. Over the past five years, North Miami and its CRA invested over \$1.5 million in affordable housing via SHIP, CRA, and general funds, supporting beautification, utility/rental assistance, and housing rehab. The FY 2024–25 CRA allocation includes \$850,000 for 30 homes.

The Housing and Social Services Department coordinates with zoning and planning teams to align policies,

enable transit-oriented districts, relax infill standards, and provide incentives (e.g., tax abatements, expedited permitting). A recent FIU housing needs study guides these efforts.

The City of North Miami certifies that it will take any reasonable steps to affirmatively further fair housing under the Fair Housing Act and HUD's Interim Final Rule published on March 3, 2025- Federal Register Notice: 2025-03360 (90 FR 11020) with an effective date of April 2, 2025. [1]*This interim final rule returns to the original understanding of the statutory AFFH certification before 1994, a general commitment that grantees will actively promote fair housing. Grantee AFFH certifications will be deemed sufficient provided they took any action rationally related to promoting fair housing during the relevant period, such as helping eliminate housing discrimination. However, this interim final rule does not reinstate the obligation to conduct an Analysis of Impediments or mandate any specific fair housing planning mechanism; program participants must continue to affirmatively further fair housing as and to the extent required by the Fair Housing Act.* In keeping with the updated regulatory guidance, the City will rationally act toward eliminating housing discrimination, promoting housing choice, and expanding access to opportunity across all communities. Through regular review of land use policies and fair housing goals, the City aims to reduce structural barriers and ensure all residents have access to safe, affordable housing in integrated, opportunity-rich neighborhoods.

Discussion:

The City of North Miami will continue to work with local and regional organizations such as HOPE Inc. and Miami-Dade County to carry out the following actions to address barriers to affordable housing opportunities for its residents:

- Educate and increase awareness for landlords, tenants, and the general public about their rights and responsibilities under fair housing laws.
- Continue to support the development and preservation of affordable housing in all areas and encourage inclusive zoning practices that allow for a mix of housing types.
- Use multilingual outreach and public engagement campaigns to ensure that residents, including persons with communication disabilities, the elderly, and individuals with Limited English Proficiency (LEP), are aware of housing programs and complaint resources. The City will also use communication channels such as social media, radio, and text messages to reach individuals who do not use channels such as newspapers and websites.
- Analyze local housing market trends and demographic patterns to understand better where housing needs exist. This information helps shape funding priorities that increase access to housing opportunities for all residents.
- Work with local public housing authorities, housing developers, and service providers to effectively align funding and planning efforts to reach and serve low-income populations.

Consolidated Plan activities are expected to support fair housing outcomes per HUD's regulatory intent.

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the 2025-2026 Annual Action Plan outlines the City of North Miami's strategies to address the need for affordable housing, economic development, improvements to public infrastructure and facilities and public and social services to improve the quality of life for low- and moderate-income residents under federal regulations at 24 CFR 570 of the CDBG regulations and 24 CFR 92 of the HOME regulations. Key initiatives include owner-occupied housing rehabilitation, North Miami's primary affordable housing activity, incorporating lead-based paint hazard reduction for homes built before 1978. The City will also invest in public services, public facilities, infrastructure improvements, and economic development initiatives, as it is appropriate and feasible to support broader community goals. Through strengthened partnerships with internal departments, non-profits, and private-sector entities, the City aims to improve coordination and build a more effective institutional structure for program delivery.

In carrying out its strategies, the City will comply with all applicable immigration eligibility verification requirements, including using SAVE or equivalent systems, as required under PRWORA and relevant executive orders. Programs and services will be delivered equally based on federal non-discrimination laws and applicable executive orders.

Actions planned to address obstacles to meeting underserved needs

For FY 2025-2026, the City has allocated \$114,800, or 15% of its CDBG funding, for public service activities that benefit traditionally underserved populations. The public services funding will support community-based non-profit organizations that serve low-and moderate-income people, youth, seniors, and people with disabilities. The HSS Department will also administer a workforce development training program for youth through a summer internship that will meet education and economic improvement needs.

Actions planned to foster and maintain affordable housing

During FY 2025–2026, the City of North Miami will continue efforts to preserve and expand affordable housing for households earning between 0% and 80% of the Area Median Income (AMI). Planned activities include:

- Utilizing CDBG and HOME funds to support the rehabilitation of owner-occupied housing, helping maintain safe, decent homes and prevent housing instability.
- Addressing emergency repair needs for low-income seniors, many of whom cannot afford critical home repairs due to fixed incomes, to support aging in place and reduce displacement.

Actions planned to reduce lead-based paint hazards

The City will continue its owner-occupied rehabilitation program, including compliance with lead-based

paint (LBP) hazards in compliance with HUD regulations (24 CFR Part 35). A significant portion of the City's housing stock was built before 1978, with over 90% constructed before 1999, increasing the risk of LBP exposure, especially for children under six. The City will assess and, if needed, remediate lead hazards in homes built before 1978 with at least 22 units targeted for inspection during 2025-2026.

Actions planned to reduce the number of poverty-level families

The North Miami Community Redevelopment Agency (CRA) will provide grants and technical assistance to eligible business owners who may be low- and moderate-income and may require creating or retaining jobs for low- and moderate-income persons. The City is also providing funding for various housing programs that will promote the economic sustainability of families. The Housing and Social Services Department will work with the North Miami CRA to ensure that economic development and housing opportunities created through Tax Increment Financing will benefit low- and moderate-income residents.

Actions planned to develop institutional structure

The North Miami Housing and Social Services Department currently coordinates with several City departments, non-profit organizations, and public entities to meet the goals and objectives of the Consolidated Plan. To conduct the activities proposed for FY 2025-2026, HSS will continue to improve the coordination of projects with relevant departments and organizations, including the City's Building Department, regarding expediting permits for housing rehabilitation projects. The City will also work closely with local housing organizations, developers, local banks and mortgage companies, the North Miami CRA, and the Miami-Dade PBCHD to coordinate efforts to provide affordable housing for low- and moderate-income households. HSS staff will increase their involvement with the Miami-Dade Continuum of Care to ensure that homeless needs in the City are monitored and addressed before they increase. The HSS Department will continue to provide training for its staff through internal and external means to keep abreast with program changes. Attendance at industry conferences such as the Florida Community Development Association (FLCDA) will expose staff to "best practice" models to improve service delivery.

Actions planned to enhance coordination between public and private housing and social service agencies

During FY 2025-2026, the City will utilize CDBG and HOME funding to support public and private housing programs and social service activities implemented by social service agencies. The City will provide technical assistance to partners to ensure that the goals and objectives of the Consolidated Plan and Annual Action Plan are effectively implemented. The City will continue to consult with the Miami-Dade County CoC and the County's Public Housing and Community Development Department to ensure that any homeless persons in the City and persons in need of public housing assistance are met.

Discussion:

The City is working to close the digital divide for low- and moderate-income households. While broadband

infrastructure is not yet required in new construction, the City has expanded digital access with:

- Free Wi-Fi at community and recreation centers
- Library lending of wireless hotspots
- Computer training for seniors via partner organizations

The City will continue supporting housing rehabilitation, emergency senior repairs, public services, infrastructure, and economic development for low- and moderate-income residents. These efforts underscore North Miami's commitment to community development.

Amid federal funding uncertainty and potential CDBG and HOME cuts, the City will seek alternative resources—leveraging SHIP and CRA funds, building public-private partnerships, and prioritizing high-impact projects with community input.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

For FY 2025-2026, the City of North Miami expects CDBG funding of \$765,353 and HOME funding of \$283,861.56. CDBG funds will fund affordable housing, especially a single-family rehabilitation program, public service activities, public facilities, and planning and administration. The HOME Program will fund a tenant-based rental assistance program, a HOME CHDO set-aside, a single-family rehabilitation program, and planning and administration.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of North Miami will not utilize HOME funding in any other form except those stated in Section 92.205 of the HOME regulations.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME funds will be used to undertake a first-time homebuyer program. Eligible households may receive up to \$40,000, depending on funding availability and gap financing needed, for closing costs and down payment assistance.

Recapture: The City of North Miami utilizes the recapture provisions in Section 92.254 (a) (5) of the HOME regulations. The City will use the recapture provision to recapture all or a portion of the HOME subsidy upon selling the property to any willing buyer. The Recapture provision applies to the City and its sub-grantees, including HOME CHDOs. The amount subject to the recapture shall be based on the HOME subsidy required to make the housing affordable to the initial purchaser. The City shall reduce the number of HOME funds to be recaptured on a prorated basis depending on the period the eligible homeowner owns and occupies the housing. Suppose the property is sold before the City's mortgage term ends. In that case, all or part of the City's remaining assistance is due and payable from the net proceeds to the extent sufficient proceeds are available. Suppose the net proceeds (i.e., the sales price minus loan repayments other than HOME funds and closing costs) are insufficient to recapture the remaining HOME investment and allow the homeowner to recover the amount of the homeowner's down-payment and any capital improvement investment. In that case, the City's recapture provisions may share the net proceeds. The net proceeds may be divided proportionally, as outlined in the mathematical formulas at 24 C.F.R., 92.254 (ii)(A)(1). At its sole discretion, the City may allow the homeowner to recover his or her entire investment, including down payment and non-City-assisted capital improvements, before recapturing the HOME investment.

Resale: Under most circumstances, the recapture provisions outlined below will be used in HOME homebuyer activities. However, resale restrictions may be used under the following circumstances:

- When HOME Program funds are used only as a development subsidy for the construction or renovation of homeownership housing, and no homebuyer assistance is provided,
- When an agency has a development model that requires a resale restriction, such as Habitat for Humanity, and
- When a land trust owns the property, in the case of a land trust, the HOME resale restrictions will be enforced through the land trust ground lease mechanism. Resale restrictions will ensure that housing assisted with HOME funds is made available for resale only to HOME program-eligible low-income

households that will use the property as their principal residence. A Memorandum of Ground Lease and Right of First Refusal is recorded. A restrictive covenant is also recorded with the developer or the City as the beneficiary; this ensures the developer has been notified if the owner of the improvements attempts to refinance or transfer the property. HOME regulations 24 CFR 92.254 (a)(5)(i)(A) allow for the restriction to be extinguished by a third-party lender in the event of foreclosure, transfer instead of foreclosure, or assignment of an FHA mortgage to clear title. The City permits CHDOs to use rights of first refusal or other means to intervene and preserve the unit's affordability if desired.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Recapture: North Miami follows the HOME affordability requirements outlined in 24 CFR 92.254(a)(4) & (5). The minimum affordability period depends on the amount of direct homeownership assistance. The affordability requirements are up to \$14,999 – 5 years; \$15,000 - \$ 39,999 – 10 years; and \$40,000 and up – 15 years. The affordability period identifies when the homebuyer must occupy the unit. When the home buyer closes on HOME assistance, a lien is placed on the home for the affordability period and secured by a Note and Mortgage. The Note is considered to be in default and subject to recapture if any of the following conditions exist during the period of affordability: 1) Owner rents or leases the property; 2) Owner fails to occupy the property as a principal residence; 3) Any transfer of the property or any interest in the property; 4) Any default or misrepresentation by the homebuyer relating to his or her eligibility for the Program, and 5) Any default under the instruments or loan documents of the senior lienholder.

Resale: The affordability period is determined by the total investment of HOME funds in the unit, regardless of whether buyer financing is provided. If Resale provisions are used, per 24 CFR 92.254(a)(5)(i), the following definitions would apply with specific provisions subject to the City's program design:

Fair return on Investment: The price at resale must provide the original HOME-assisted homebuyer with a fair return on the investment. Therefore, sales price during affordability can occur at market value with the following limitations: Fair return is defined as the purchase price plus the increase in value at the time of resale based on the valuation performed by a duly licensed appraiser. The appraisal will be the objective standard used at the original purchase and resale. The assessed value of the appraisal will determine any capital improvements at the time of resale. The price shall not exceed a price that results in net proceeds (after first lien and sales costs) to the seller that exceeds: the reimbursement of the original owner's investment, including down payment and closing costs made at the time of initial purchase if any; the value of capital improvements to the property as determined by an appraisal; the principal amortized on the first lien during the period of ownership.

Affordable to a range of low-income buyers: The housing must remain affordable to the subsequent purchaser during the HOME period of affordability. The housing will be considered affordable if the

subsequent purchaser's monthly payment of principal, interest, taxes, and insurance does not exceed 30% of the gross income of a qualified low-income family with less than 80% of the area median income for the area. Suppose the property is no longer affordable to qualified homebuyers at resale time. In that case, the City may take steps to bring the property acquisition cost to a reasonable level by layering a HOME subsidy in the form of down payment assistance and extending the affordability period. This may result in the actual sales price being different for the seller than for the subsequent homebuyer. Upon the home's resale, the property must pass local building codes for existing housing. The City shall determine who is responsible for the necessary repair costs to bring the property up to standard.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of North Miami does not plan to use HOME funds to refinance existing debt secured by multifamily housing rehabilitated with HOME funds.

Eligible HOME Single-Family Housing Rehabilitation Program applicants are homeowners with income at or below 80% AMI and a house needing repair. Priority is given to households that include persons with disabilities and large families. For FY 2022 - 2023, the City has allocated a separate pool of CDBG funds for elderly persons for emergency repairs. Homebuyers must also meet income requirements and have sufficient income to qualify for private financing, repay debt, and maintain the housing units. Additionally, homebuyers must not have owned a home in the last three years, with certain exceptions. Applicants to the City's single-family rehabilitation program are processed for funding using an intake and lottery method. The City's homebuyer program applicants are processed on a first-come, first-served basis until all funds are depleted.

The 2013 HOME Final Rule implemented several changes to the HOME program, including, but not limited to, HOME CHDO capacity, commitment, and expenditure deadlines, rental of properties that have not been sold, and the threshold for committing HOME funds to a project. The City updated the HOME section of its housing program policies to reflect those changes and ensure HOME compliance.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). *<TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>*

There will be no preference for persons with special needs or disabilities. The activity is open to all residents.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g., persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services

received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable.

Attachments

Attachment I: Citizen Participation Notices and Comments

SUNDAY MAY 18 2025
NEIGHBORS
N 9NW

A \$1 million 7-Eleven stop for a Florida Lottery player in South Florida

BY DAVID J. NEAL
dneal@miamiherald.com

A Royal Palm Beach man won a \$1 million prize on a 7-Eleven run and claimed his money last week.

Vaughn Conlin laid out \$20 for a Gold Rush Legacy Florida Lottery scratch-off game at the 7-Eleven at 10025 Belvedere Rd.. Conlin didn't get one of the four \$10 million top prizes, but he found himself holding one of the 20 \$1 million second prize tickets.

Conlin claimed his prize at the district office in Palm Springs, taking a one-time lump sum payoff of \$640,000.

David J. Neal:
305-376-3559,
@DavidJNeal

FROM PAGE 8NW


PIZZA

behind the kitchen equipment."

Various kitchen reach-in coolers had standing water at the bottom.

Anthony's passed a same-day re-inspection on May 7, re-opened May 8, then passed another re-inspection with 10 Basic violations.

David J. Neal:
305-376-3559,
@DavidJNeal



PUBLIC NOTICE
CITY OF NORTH MIAMI
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)
2025-2029 CONSOLIDATED PLAN AND FISCAL YEAR 2025-2026 ANNUAL ACTION PLAN
30-DAY COMMENTING PERIOD – MAY 19 TO JUNE 17, 2025

The City of North Miami (City) has received a total of \$1,049,214.56 in federal grant funds for 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan from the U.S. Department of Housing and Urban Development (HUD) comprised of a Community Development Block Grant (CDBG) allocation of \$765,353 and HOME Investment Partnerships Program (HOME) allocation of \$283,861.56. CDBG and HOME funds can be used to develop stronger communities by providing decent housing, creating suitable living environments, and expanding economic opportunities. Activities must benefit low- and moderate-income persons, with at least 70% of funding benefiting households with incomes at or below 80% of the area median income. The City's FY 2025-2026 Annual Action Plan (AAP) describes how the CDBG and HOME grant allocations will address the needs, objectives, and goals set in its 2025-2029 Consolidated Plan. After City Council approval, the Consolidated Plan and Annual Action Plan will be submitted to HUD for approval on or before August 8, 2025. The projected use of funds for the 2025-2029 Consolidated Plan and FY 2025-2026 Annual Action Plan are provided below:

The City's 2025-2029 Consolidated Plan presents a coordinated strategy to meet housing, community development, and economic goals. Building on the 2020-2024 plan, this update directs federal funds from the CDBG and HOME programs, along with state, local, and private sources.

The FY 2025-2026 Annual Action Plan reflects current HUD allocations and revised priorities based on community input and FY 2023 CAPER outcomes. Planning included a 30-day public comment period, public meetings (virtual and in-person), online surveys, and outreach through the City's website and social media.

Objectives and Outcomes
Aligned with HUD objectives, the City commits to:

- Providing decent, affordable housing
- Creating a suitable living environment
- Expanding economic opportunities

Key outcomes: increased access to housing and services, improved infrastructure, and job/business support. Indicators include the number of households served, housing units preserved/created, facility improvements, and economic development results.

McClatchy

The Beaufort Gazette
The Belleville News-Democrat
Bellingham Herald
Centre Daily Times
Sun Herald
Idaho Statesman
Bradenton Herald
The Charlotte Observer
The State
Ledger-Enquirer

Durham | The Herald-Sun
Fort Worth Star-Telegram
The Fresno Bee
The Island Packet
The Kansas City Star
Lexington Herald-Leader
The Telegraph - Macon
Merced Sun-Star
Miami Herald
El Nuevo Herald

The Modesto Bee
The Sun News - Myrtle Beach
Raleigh News & Observer
Rock Hill | The Herald
The Sacramento Bee
San Luis Obispo Tribune
Tacoma | The News Tribune
Tri-City Herald
The Wichita Eagle
The Olympian

AFFIDAVIT OF PUBLICATION

Account #	Order Number	Identification	Order PO	Cols	Depth
42667		Legal Ad - IPL0238052	025-2029 Con Plan and 2025-2026	3.0	222.0L

ATTENTION: CITY OF NORTH MIAMI HOUSING & SOCIAL SERVICES DEPA IP
776 NE 125 STREET NORTH MIAMI
NORTH MIAMI, FL 33161
hssinvoices@northmiami.fl.gov

PUBLISHED DAILY
MIAMI-DADE-FLORIDA

STATE OF FLORIDA
COUNTY OF MIAMI-DADE

Before the undersigned authority personally appeared, the undersigned, who on oath says that he/she is Custodian of Records of The Miami Herald, a newspaper published in Miami Dade County, Florida, that the attached was published on the publicly accessible website of The Miami Herald or by print in the issues and dates listed below.

Affiant further Says that the said Miami Herald website or newspaper complies with all legal requirements for publication in chapter 50, Florida Statutes.

1.0 insertion(s) published on:
06/06/25 Print

[Print Tearsheet Link](#)

[Marketplace Link](#)

Russ Davis



Russ Davis

Sherry J Chasteen




Sworn to and subscribed before me this 4th day of June in the year of 2025



Online Notary Public. This notarial act involved the use of online audio/visual communication technology. Notarization facilitated by SIGNIX®

Notary Public in and for the state of South Carolina,
residing in Beaufort County



PUBLIC NOTICE
CITY OF NORTH MIAMI
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) HOME
INVESTMENT PARTNERSHIPS PROGRAM (HOME)

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Informed by recent data and pandemic recovery trends:

- Housing rehabilitation and preservation
- Homelessness prevention and Tenant-Based Rental Assistance (TBRA)
- Affordable rental housing for families/seniors
- Public facility improvements in UMI areas
- Services for youth, seniors, and health needs

Lessons from COVID-19 response have shaped more flexible, collaborative program structures. Needs are ranked as "high" (funded with federal grants) or "low" (addressed by others). The focus is on impactful funding use rather than broad dispersal.

Proposed Allocations

ACTIVITY	FY 2025-2026	FY 2025-2029
CDBG		
Program Administration	\$153,000	\$765,000
Housing Rehabilitation	\$582,553	\$1,912,765
Public Services, Home, Health & WLB	\$114,000	\$175,000



**PUBLIC NOTICE
CITY OF NORTH MIAMI
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) HOME
INVESTMENT PARTNERSHIPS PROGRAM (HOME)**

**2025-2029 CONSOLIDATED PLAN AND FISCAL YEAR 2025-2026 ANNUAL ACTION PLAN
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Proposed Allocations

ACTIVITY	FY 2025-2026	FY 2025-2029
CDBG		
Program Administration	\$153,000	\$765,000
Housing Rehabilitation	\$382,553	\$1,912,765
Public Services (Non- profits & YDB)	\$114,800	\$574,000
Elderly Emergency Repairs	\$90,000	\$450,000
Economic Development	—	—
Public Facilities	\$25,000	\$125,000
CDBG TOTAL	\$765,353	\$3,826,765
HOME		
Program Administration	\$28,386.16	\$141,930.78
CHDO	\$42,579.23	\$212,896.17
Single-Family Rehab	\$90,000	\$400,000
First-Time Homebuyer	—	—
TBRA	\$132,896.17	\$664,480.85
HOME TOTAL	\$283,861.56	\$1,419,307.80
TOTAL CDBG + HOME	\$1,049,214.56	\$5,246,072.80

A draft copy of the 2025-2029 Consolidated Plan and the FY 2025-2026 Annual Action Plan will be available for a 30-day comment period from May 19 through June 17, 2025. We seek your comments on the Plan. Printed copies of the Plan will be available at the North Miami City Hall at 776 NE 125th Street, North Miami, and the North Miami Public Library at 835 NE 132nd Street, North Miami, FL. You can also view the full draft of the Plan online on the City's website by clicking www.northmiami.fl.gov/261.

Anyone wishing to comment on the plan may submit written comments via email at housing@northmiami.fl.gov or in writing to Alberto Basile, Director, at the City of North Miami, Housing and Social Services Department, 12300 NE 8th Avenue, North Miami, FL 33161.

IF REQUESTED, THIS DOCUMENT CAN BE PROVIDED IN AN ALTERNATIVE FORMAT OR LANGUAGE.

City of North Miami 2025-2029 Consolidated Plan & 2025-2026 Annual Action Plan			
Commenting Period (City Hall) May 19, 2025 to June 17, 2025			
Name	Phone Number	Email Address	Comments
Silveta Tadei	305-316-2865	Silveta1305@gmail.com	
Sydney Tadei	305-316-2865	"	
Tadei	305-316-2865	"	
No Comments			

2025-2029 2025-2026
 CONSOLIDATED PLAN & AAP/WORKSHOP - J.C.C. 03/12/2025

	Name	Address	Phone	Email Address	Purpose
1	LOUIS W LUDIN	1001 NW 125 ST	786 315 2578	louis231ubid@valnet.com	Help print Financials
2	GERMAINE LEVINE	750 NW 134 ST	305-336-9469		
3	Dwight R. Rios	1660 NW 129 ST	786-370-1859		
4	FRUITOS DORVILLE	12610 NE Miami Ct	786-259-4322		
5	CARMELO J. Lora	12785 NW 16 Ave	305-688-7611		
6	CARLOS R. Rios	1580 NW 129 ST	678 640 3958		
7	Nicholas J. May	820 N. W. 132th St.	786-308-6988		
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City of North Miami 2025-2029 Consolidated Plan & 2025-2026 Annual Action Plan
 Workshop - Library (March 13, 2025 @ 6:30pm)

	Name	Address	Phone Number	Email Address
1	Rose A. Stennett	1080 H W 129 ST	305 934 6011	
2	Carole Duckery	1050 NW 4 Ave	305-218-5097	Carole.Duckery@yahoo.com
3	ETHA Humphreys	1625 NW 131 ST	305-687-6972 786 847-9077	
4	Yvette Puisse	15890 NE 16th Ave	786-443-7078	Yvette.Puisse14@gmail.com
5	Dwight Rios	1660 NW 129 ST	786-370-1598	
6	Fredberto Rios	1660 NW 129 ST	786-413-4025	
7				
8				
9				
10				
11				
12				
13				
14				
15				

Attachment II: Grantee Unique Appendices

PR-10 Consultation - Public Entity Coordination from FY 2025-2029 Consolidated Plan

NORTH MIAMI FY 2025-2029 CONSOLIDATED PLAN & FY 2025-2026 ANNUAL ACTION PLAN

Government and Public Entities	Agency Type	Cooperation/Coordination
Cities		
City of North Miami Beach	Proximate City	Coordinate planning and development, emergency management, and traffic.
Village of Biscayne Park	Proximate City	Coordinate planning and development, emergency management, traffic, and water service and associated fees.
City of Opa Locka	Proximate City	Coordinate planning and development, emergency management, and traffic.
County		
Miami-Dade County	County	Coordinate on community development (social services and public health services), economic development, emergency management (disaster preparedness, and evacuation), traffic, infrastructure, and service delivery.
Miami-Dade County School Board	County agency charged with formulating policy on the administration and operation of public schools, including eight schools in North Miami	Coordinate on the impact of schools on the City's transportation system and the use of school facilities. Coordination encourages the siting of future schools, and expansion of existing schools close to residential areas as practical; encourages the co-location of public facilities with schools; and the use of schools as focal points for neighborhoods. The School Board and the City have an interlocal agreement.
Regional Agencies		
South Florida Water Management District (SFWMD)	Multi-county independent special district responsible for flood-control and water conservation	Develop a regional water supply plan. The City bases its local water supply plan on the SFWMD's regional water supply plan.
South Florida Regional Planning Council (SFRPC)	One of Florida's 11 regional planning councils. The SFRPC provides technical assistance to local governments. Also, the SFRPC reviews comprehensive plans for consistency with the Strategic Regional Policy.	The City also coordinates with SFRPC on the review and evaluation of developments of regional impact (DRI). The SFRPC may also submit recommendations to the State requesting modification of local plans. The City Council maintains responsibility for managing City issues that impact or are impacted by regional planning activities.
State Agencies		
Florida Department of Community Affairs (DCA)	The DCA provides technical assistance to local governments in Housing, Resource planning and management, Community Services, Community development, Land and	DCA has a variety of grant programs to assist local governments in improving growth management resources, community infrastructure, and service delivery systems. The City coordinates with DCA in amending its comprehensive plan. DCA and North Miami coordinate through formal and informal

1


Government and Public Entities	Agency Type	Cooperation/Coordination
	water management, Public Safety, Post-disaster recovery, and Emergency management preparedness	information sharing continuously. The City's Director of CP&DD is the project director and the principal liaison for comprehensive planning issues and with the DCA.
Florida Department of Environmental Protection (DEP)	State administrative agency in charge of environmental issues and natural resource protection. The agency manages the Oleta River State Park in the City.	The City coordinates with DEP on environmental resource issues involving public projects and private development. The principal contact for the City in matters related to DEP is the Public Works Department.
Florida Department of Transportation (FDOT)	State agency directs planning functions and coordinates maintenance and development of Florida's transportation system.	The City and FDOT coordinate through formal and informal methods of information sharing on an as-needed basis. The CP&DD is the contact for the City in matters relating to FDOT.
Department of Agriculture and Consumer Services (DACS)	State agency that coordinates forestry-related and extension services	City staff and residents receive technical assistance, consumer-related services, and publications, which address a broad range of special services.
Florida Department of Health (DOH)	The state agency that coordinates public and environmental health programs including septic tank regulation, water quality, and pollution control	The DOH coordinates with the City on issues related to public health and environmental control.
Florida Department of Children and Families (DCF)	State agency involved in the delivery of rehabilitative, social, and medical services for children, youth, families, elderly, and special needs	DCF and the City coordinate on issues related to services for special needs populations, and the impoverished, and regulation of community residential homes, mobile homes, foster care homes, and for special children.
Federal Agencies		
Environmental Protection Agency (EPA)	Federal agency for protection of the environment through programs ranging from air and water quality protection to noise abatement with standards that all local agencies must comply with.	The EPA will coordinate clean-up efforts and advise the similar State Department about safety measures for handling unusual materials. The City and EPA coordinate through formal and informal information-sharing methods on an as-needed basis. The CP&DD is the contact for the City related to EPA matters.
Federal Emergency Management Agency (FEMA)	The federal agency is responsible to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident.	The City coordinates with FEMA regarding emergency management and disaster mitigation, preparedness, response, recovery, and compliance with federal flooding regulations. The City Manager is the principal contact for the City.



Council Report

To: Honorable Mayor and City Council

Via: Anna-Bo Emmanuel, Esq., FRA-RA, Interim City Manager

From: Alberte Bazile, MBA, Housing and Social Services Director  A.B.

Date: July 8, 2025

RE: **A RESOLUTION OF THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA, APPROVING AND ADOPTING THE NORTH MIAMI FIVE-YEAR 2025-2029 CONSOLIDATED PLAN AND THE FISCAL YEAR (FY) 2025-2026 ANNUAL ACTION PLAN UNDER THE COMMUNITY DEVELOPMENT BLOCK GRANT ("CDBG") AND HOME INVESTMENT PARTNERSHIPS PROGRAM ("HOME") PROGRAMS; PROVIDING FOR AN EFFECTIVE DATE AND FOR ALL OTHER PURPOSES.**

City-Wide Impact

Executive Summary

The City of North Miami ("City") as a U.S. Department of Housing and Urban Development ("HUD") entitlement community is mandated to produce every 5-year a Consolidated Plan ("Con Plan") and thereafter Annual Action Plan(s) (AAP) for each year of the Con Plan. Therefore, in compliance with HUD regulations the Housing & Social Services Department presents the plans to the Mayor and Council for final consideration before transmittal to the U.S. Department of Housing and Urban Development for its adoption.

RECOMMENDATION

It is recommended that the Mayor and City Council approve the North Miami five-year 2025-2029 Consolidated Plan and the FY 2025-2026 Annual Action Plan under the Community Development Block Grant ("CDBG") and Home Investment Partnerships Program ("HOME") programs.

BACKGROUND

The U.S. Department of Housing and Urban Development ("HUD"), the federal agency responsible for the administration of the CDBG and HOME programs, requires each entitlement jurisdiction to prepare a Five-Year Consolidated Plan ("Con Plan") and an Annual Action Plan ("AAP") outlining needs and priorities for the funding year that will establish a unified vision of the community needs. Each jurisdiction is also required to invite public participation in the process through an open forum. As a result, the City of North Miami ("City") has engaged the services of a consultant, ASK Development

Solutions, Inc. to assist in the preparation of the Five-Year 2025-2029 Con Plan and the FY 2025-2026 AAP for the Housing and Social Services Department. The Consolidated Plan is defined as a comprehensive document, which describes/establishes the City's overall needs and priorities relative to housing and community development for future funding decisions. An Annual Action Plan is a document prepared each year in connection with the needs and priorities identified in the Con Plan and submitted to HUD for approval prior to release of funds. In FY 2025-2026, the City will receive approximately \$765,353 and \$283,861.56 in CDBG and HOME funds, respectively. FY 2025-2026 AAP funding will provide recommendations to support the priorities and strategies outlined in the Consolidated Plan.

Prior to this meeting, surveys were sent out to residents, various community stakeholders, agencies and City departments and partners; public input sessions were held at the Joe Celestin Center and the North Miami Public Library respectively on March 12 and March 13, 2025, respectively; staff met with different homeowners' associations during the month of March to solicit public input and citizen participation on the proposed plan. Said plans, were subsequently presented to the Planning Commission Board ("Board") for revision and issuance of recommendation. The Board, at its regular meeting held on May 6, 2025, reviewed and discussed the proposed Consolidated Plan and Action Plan and approved unanimously. Following the Board hearing and approval, both the Con Plan and AAP were made available for a thirty (30) day commenting period beginning May 19, 2025, through June 17, 2025, at the North Miami City Hall, the North Miami Public Library and the City's website. HUD must receive the plans on or before August 15, 2025

OVERVIEW OF CONSOLIDATED PLAN CONTENTS

The topics covered in the Consolidated Plan are specified in the federal regulations required document. Citizen participation is not only encouraged but also required. The City's Citizen Participation Plan document is available on file at the Housing and Social Services Department.

The Consolidated Plan consists of the following sections:

- Executive summary;
- The process includes agency and governmental consultation, and public participation;
- Needs assessment in the areas of affordable housing, homelessness, special needs housing, public housing, disproportionate housing needs, and non-housing community development;
- Housing market, including supply, demand, conditions, and cost of housing;
- Strategic plan includes prioritization of needs, goals, and activities;
- First Year Annual Action Plan (2025-2026) consists of expected resources, annual goals, activities with funding allocations and program specific requirements including barriers to affordable housing for the use of CDBG and HOME funds.

This action will have no impact on the City's general fund.

RESOLUTION NO. _____

A RESOLUTION OF THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA, APPROVING AND ADOPTING THE NORTH MIAMI FIVE-YEAR 2025-2029 CONSOLIDATED PLAN AND THE FISCAL YEAR 2025-2026 ANNUAL ACTION PLAN UNDER THE COMMUNITY DEVELOPMENT BLOCK GRANT ("CDBG") AND HOME INVESTMENT PARTNERSHIPS PROGRAM ("HOME") PROGRAMS; PROVIDING FOR AN EFFECTIVE DATE AND ALL OTHER PURPOSES.

WHEREAS, the City of North Miami ("City") has been designated as an "Entitlement Community" and therefore receives direct annual funding from the U.S. Department of Housing and Urban Development ("HUD") for Community Development Block Grant ("CDBG") and Home Investment Partnerships Program ("HOME") programs; and

WHEREAS, since 1994, the City has received CDBG funds from HUD, in order to provide a source of funding for various community and economic development programs and projects; and

WHEREAS, since 2003, the City has received HOME funds, in order to provide a source of funding for community housing programs in accordance with Chapter 420, Part V, Florida Statutes (2024); and

WHEREAS, HUD requires Entitlement Communities to prepare and adopt a Five-Year Consolidated Plan ("Consolidated Plan") to establish priorities for future funding decisions; and

WHEREAS, HUD program regulations further require that the City prepare an annual Action Plan ("Action Plan") for the use of grant funds with input from the public; and

WHEREAS, the City receives Seven Hundred Sixty-Five Thousand Three Hundred Fifty-Three Dollars (\$765,353.00), and Two Hundred Eighty-Three Thousand Eight Hundred Sixty-One Dollars and 56/100 Cents (\$283,861.56) in CDBG and HOME funds, respectively, for Fiscal Year 2025-2026; and

WHEREAS, City administration engaged the services of Ask Development Solutions, Inc., a full-service Housing and Community Development consulting firm ("Consultant"), to assist in the preparation of the proposed Consolidated Plan for the City's Housing and Social Services Department, in accordance with HUD regulations; and

WHEREAS, from February 17, 2025, to April 4, 2025, City administration conducted surveys soliciting public input from residents, various community stakeholders, agencies and City partners, and departments in the development of the Consolidated Plan and Action Plan; and

WHEREAS, on March 12 and March 13, 2025, City administration conducted public meetings, soliciting public views and input in the development of the Consolidated Plan and Action Plan; and

WHEREAS, Consultant has worked with City administration, assessed the needs of the community, and obtained input and feedback from stakeholders and local agencies on the preparation of the proposed Consolidated Plan and Action Plan; and

WHEREAS, on May 6, 2025, the Planning Commission, after a duly noticed public meeting, found the proposed Consolidated Plan and Action Plan to be acceptable and beneficial to the City, and thereby recommended approval of both Plans to the Mayor and City Council; and

WHEREAS, upon approval by the Planning Commission, both plans were made available for public comment for a 30-day comment period beginning May 19, 2025, through June 17, 2025, soliciting more input from stakeholders; and

WHEREAS, the Mayor and City Council, after a duly noticed public meeting, concur with the findings of the Planning Commission and find the adoption of the attached Consolidated Plan and Action Plan will enhance the public's health, safety, and welfare.

NOW, THEREFORE, BE IT DULY RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA, THAT:

Section 1. Approval of Consolidated and Action Plans. The Mayor and City Council of the City of North Miami, Florida, hereby approve and adopt the North Miami Five-Year 2025-2029 Consolidated Plan and the Fiscal Year 2025-2026 Annual Action Plan under the

Community Development Block Grant ("CDBG") and Home Investment Partnerships Program ("HOME") Programs, attached hereto as consolidated "Exhibit A" and the Annual Action Plan Allocation attached hereto as Exhibit "B".

Section 2. Effective Date. This Resolution shall become effective immediately upon adoption.

PASSED AND ADOPTED by a _____ vote of the Mayor and City Council of the City of North Miami, Florida, this ____ day of _____, 2025.

ALIX DESULME, ED.D.
MAYOR

ATTEST :

VANESSA JOSEPH, ESQ.
CITY CLERK

APPROVED AS TO FORM
AND LEGAL SUFFICIENCY:

JEFF P. H. CAZEAU, ESQ.
CITY ATTORNEY

SPONSORED BY: CITY ADMINISTRATION

Moved by: _____

Seconded by: _____

Vote:

Mayor Alix Desulme, Ed.D.
Vice Mayor Kassandra Timothe, MPA
Councilman Kevin A. Burns
Councilwoman Mary Estimé-Irvin
Councilman Pierre Frantz Charles, M.Ed.

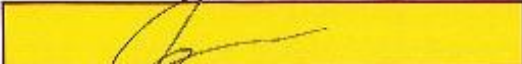
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)

Attachment III: Grantee SF-424's and Certification(s)

OMB Number: 4840-0049
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		* If Revision, select appropriate letter(s): <input type="text"/>	
* 3. Date Received: <input type="text"/>		4. Applicant Identification: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>	
State Use Only:			
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:			
* a. Legal Name: <input type="text"/>			
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/>		* c. UEI: <input type="text"/>	
d. Address:			
* Street1: <input type="text"/>		<input type="text"/>	
Street2: <input type="text"/>		<input type="text"/>	
* City: <input type="text"/>		<input type="text"/>	
County/Parish: <input type="text"/>		<input type="text"/>	
* State: <input type="text"/>		<input type="text"/>	
Province: <input type="text"/>		<input type="text"/>	
* Country: <input type="text"/>		<input type="text"/>	
* Zip / Postal Code: <input type="text"/>		<input type="text"/>	
e. Organizational Unit:			
Department Name: <input type="text"/>		Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix: <input type="text"/>	* First Name: <input type="text"/>		<input type="text"/>
Middle Name: <input type="text"/>			
* Last Name: <input type="text"/>			
Suffix: <input type="text"/>			
Title: <input type="text"/>			
Organizational Affiliation: <input type="text"/>			
* Telephone Number: <input type="text"/>		Fax Number: <input type="text"/>	
* Email: <input type="text"/>			

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.018"/> CFDA Title: <input type="text" value="Community Development (Block Grant)"/>	
* 12. Funding Opportunity Number: <input type="text"/> * Title: <input type="text"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text" value="City of North Miami, dock"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="CHAS eligible projects/activities planned for FY 2025 are public services, single-family housing rehabilitation, public facilities, planning and administration."/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="11-17"/>	* b. Program/Project: <input type="text" value="CDBG"/>
Attach an additional list of Program/Project Congressional Districts if needed:	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="10/01/2023"/>	* b. End Date: <input type="text" value="05/30/2025"/>
18. Estimated Funding (\$):	
* a. Federal:	<input type="text" value="165,353.00"/>
* b. Applicant:	<input type="text"/>
* c. State:	<input type="text"/>
* d. Local:	<input type="text"/>
* e. Other:	<input type="text"/>
* f. Program Income:	<input type="text"/>
* g. TOTAL:	<input type="text" value="165,353.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach:	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="John"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Lorilla"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Interim City Manager"/>	
* Telephone Number: <input type="text" value="305-905-1888"/>	Fax Number: <input type="text" value="786-358-6050"/>
* Email: <input type="text" value="jlorilla@northmiamifl.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="07/13/2023"/>

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing
and Urban Development

CME Number: 2501-0344
Expiration Date: 2/28/2027

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.8, 3.115, 8.67, and 146.29, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.67, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: [insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

*Authorized Representative Name:

John Löffler, MBE, FRGS, FRGS, C23F

• **ΠΩΣ:** Η ΔΕΠΕΣΕΤΕ ΕΠΙΧΕΙΡΕΙΤΕΙ

*Applicant/Recipient Organization:

Chemical Abstracts, 1st series

7. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d); and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR, if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1361-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (28 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19) as amended, and the implementing regulations at 24 C.F.R. part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification, and further except if the grant program authorities or limits participation to designated populations, then the applicant

will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.106(a) and 5.108 as applicable.

8. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4801) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

9. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321, et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of the Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLI, Disclosure Form to Report Lobbying. I certify that I shall require all subgrants at all levels including sub-grants and contracts; to similarly certify and disclose accordingly. Federally recognized Indian Tribes are tribally designated housing entities (TDHES) established by "federally-recognized Indian Tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHES established under State law are not excluded from the statute's coverage.

INWE, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. **WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (16 U.S.C. §§287, 4001, 1010, 1012, 1014; 31 U.S.C. §§373, 3802; 24 CFR 328.10(b)(1)(ii)).

* Signature:

* Date: (mm/dd/yyyy) 11/12/2022

Form HUD-424-B (1/27/2023)


Public Reporting Burden Statement: The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 4176, Washington, DC 20410-5000. Do not send completed HUD 424-B forms to this address. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collection provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

Form HUD 424-B (1/27/2023)

OMB Number: 4040-0004
Expiration Date: 11/30/2026

Application for Federal Assistance SF-424		
<p>* 1. Type of Submission:</p> <p><input type="checkbox"/> Preapplication</p> <p><input checked="" type="checkbox"/> Application</p> <p><input type="checkbox"/> Changed/Corrected Application</p>		
<p>* 2. Type of Application:</p> <p><input checked="" type="checkbox"/> New</p> <p><input type="checkbox"/> Continuation</p> <p><input type="checkbox"/> Revision</p>		
<p>* If Revision, select appropriate letter(s):</p> <p><input type="text"/></p>		
<p>* Other (Specify):</p> <p><input type="text"/></p>		
<p>* 3. Date Received:</p> <p><input type="text"/></p>		
<p>4. Applicant Identifier:</p> <p>125 NO: 12 0231</p>		
<p>5a. Federal Entity Identifier:</p> <p>FL132142</p>		<p>5b. Federal Award Identifier:</p> <p><input type="text"/></p>
<p>State Use Only:</p>		
<p>6. Date Received by State:</p> <p><input type="text"/></p>		<p>7. State Application Identifier:</p> <p><input type="text"/></p>
<p>B. APPLICANT INFORMATION:</p>		
<p>* a. Legal Name: City of North Miami</p>		
<p>* b. Employer/ taxpayer Identification Number (EIN/TIN):</p> <p>33-0330383</p>		<p>* c. UEI:</p> <p>V0MEUC692004</p>
<p>d. Address:</p>		
<p>* Street1: 776 NE 125 Street</p>		
<p>Street2: <input type="text"/></p>		
<p>* City: North Miami</p>		
<p>County/Parish: Miami-Dade</p>		
<p>* State: FL Florida</p>		
<p>Province: <input type="text"/></p>		
<p>* Country: USA: UNITED STATES</p>		
<p>* Zip / Postal Code: 33191-5554</p>		
<p>e. Organizational Unit:</p>		
<p>Department Name:</p> <p>Housing and Social Services</p>		<p>Division Name:</p> <p><input type="text"/></p>
<p>f. Name and contact information of person to be contacted on matters involving this application:</p>		
<p>Prefix: Mrs. * First Name: Alberto</p>		
<p>Middle Name: <input type="text"/></p>		
<p>* Last Name: Batista</p>		
<p>Suffix: <input type="text"/></p>		
<p>Title: Director</p>		
<p>Organizational Affiliation:</p> <p>City of North Miami</p>		
<p>* Telephone Number: 305-833-6511</p>		<p>Fax Number: 786-358-4080</p>
<p>* Email: abasilla@northmiami.fl.gov</p>		

Application for Federal Assistance SF-424			
* 9. Type of Applicant 1: Select Applicant Type:			
C: City or Township Government			
Type of Applicant 2: Select Applicant Type:			
Type of Applicant 3: Select Applicant Type:			
* Other (specify):			
* 10. Name of Federal Agency:			
U.S. Department of Housing and Urban Development			
11. Catalog of Federal Domestic Assistance Number:			
14.239			
CFDA Title			
HOME Investment Partnerships Program (HOME)			
* 12. Funding Opportunity Number:			
* Title:			
13. Competition Identification Number:			
Title:			
14. Areas Affected by Project (Cities, Counties, States, etc.):			
City of North Miami, FL		Add Attachment	Delete Attachment
			View Attachment
* 15. Descriptive Title of Applicant's Project:			
HOME eligible projects/activities planned for FY 2021 are single family housing rehabilitation, HOME set-aside, tenant based rental assistance, and program administration.			
Attach supporting documents as specified in agency instructions.			
Add Attachments		Delete Attachments	View Attachments

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="P. 17"/>	* b. Program/Project: <input type="text" value="B003E"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="10/01/2025"/>	* b. End Date: <input type="text" value="09/30/2026"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="293,001.50"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="293,001.50"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on: <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes," provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="John"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Dorville"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Interim City Manager"/>	
* Telephone Number: <input type="text" value="305-895-8888"/>	Fax Number: <input type="text" value="305-895-1357"/>
* Email: <input type="text" value="jdorville@northmiamifi.com"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="09/10/2025"/>

**Applicant and Recipient
Assurances and Certifications**U.S. Department of Housing
and Urban DevelopmentCMB Number: 2501-0097
Expiration Date: 2/28/2027**Instructions for the HUD 424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 1.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.5, 1.115, 8.57, or 146.59.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant (Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature):

*Authorized Representative Name:

John L. KIRK, Mayor, City of North Miami

*Title:

Mayor

*Applicant/Recipient Organization:

City of North Miami

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant

will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(n) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have been paid or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-L.L. Disclosure Form to Report Lobbying, I certify that I shall require all subawards at all levels (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. **WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties.** (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. § 3729, 3802; 24 CFR §§ 8.10(b)(4)(iii)).

* Signature:

* Date: (mm/dd/yyyy) 04/02/25

Form HUD 424-B (1/27/2023)

Public Reporting Burden Statement: The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 4176, Washington, DC 20410-5000. **Do not send completed HUD 424-B forms to this address.** This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurance and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

Form HUD 424-B (1/27/2023)

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.


Signature of Authorized Official

07/10/2025
Date

Interim City Manager
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation – It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan – Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan – It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2025-2026 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

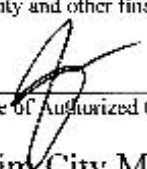
 _____ Signature of Authorized Official	<u>07/10/2025</u> _____ Date
Interim City Manager _____ Title	



OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.


Signature of Authorized Official

07/10/2025

Date

Interim City Manager

Title

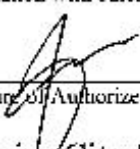
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature of Authorized Official

07/10/2025

Date

Interim City Manager

Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

N/A

Signature of Authorized Official

Date

Title



Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

N/A

Signature of Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS**INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:****Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Attachment IV: Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Consolidated Plan Public and Agency Survey</p> <p>List the name of the organization or individual who originated the data set.</p> <p>ASK Development Solutions, Royal Palm Beach, FL, through SurveyMonkey.com, an online survey tool</p> <p>Provide a brief summary of the data set.</p> <p>Online surveys: Responses from North Miami residents, 223 in English, 25 in Spanish, and 14 in Haitian Creole, and representatives of nine (9) social service agencies operating in the City, and the City of North Miami Departments.</p> <p>What was the purpose for developing this data set?</p> <p>To assist the City in identifying its housing and community development needs and priorities as a part of the community consultation process for the Consolidated Plan and Annual Action Plan. Providing an anonymous instrument and therefore having the potential for more open and honest responses.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>The surveys were launched on February 20, 2025, and the last response was received on April 15, 2025.</p> <p>Briefly describe the methodology for the data collection.</p> <p>An online survey questionnaire for residents consisted of 28 questions regarding respondents' demographics, such as age, race/ethnicity, income level, household size, zip code, and respondents were asked to identify and rank housing and community development activities and services that they would like to see in the City over the next five years. The 29-question online survey questionnaire for organizations and agencies consists of agency contact information, services provided, current levels of services, unit costs, estimated future service needs, obstacles that prevent services from being delivered and/or clients from accessing services, operational areas, and populations served. In addition, they were asked to state their perceptions of housing and community development needs and priorities in the City of North Miami. The two surveys also discussed fair housing impediments, needs, and strategies.</p>
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	<p>Describe the total population from which the sample was taken.</p> <p>The resident survey was disseminated through links on the city's website, and information was provided at public meetings and community events. The agency survey was disseminated through links on the City's website and provided through emails to agencies on the City's email database of service providers. Information on the surveys was disseminated through flyers with QR codes, the City's website, email, and a newspaper ad. Survey notices and surveys were provided in English, Spanish, and Haitian Creole format. The population covered was citywide.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Two hundred and sixty-two (262) North Miami residents and representatives of nine (9) social service agencies. The demographics of the survey sample, as self-identified by the respondents, are as follows:</p> <ul style="list-style-type: none"> • 86.55% of the respondents were residents of the City. The remaining persons were the landlord and the business owner. • 89% lived in the 33161 area code; 6.8% were from area codes 33168 and 33181; the remainder were from two other zip codes or skipped the question. • 48.34% of the respondents were Caucasian/White, 11.2% were African American, 1.9% were Asian American, and 4.64% identified themselves as multi-racial. 23% identified themselves as Hispanic, 18.54% identified as Haitian American, and 14.6% skipped the question entirely. • 16.33% were under 18 years old, and 38.78% were 62 years or older. Finally, 30.61% selected none of the above, and 8.16% selected "other." • 6.12% of respondents belonged to a household that included a person with disabilities. • 39.7% belonged to a 2-person household, 27.3% belonged to a 3-person household, 18.2% belonged to a 4-person household, and 14.9% belonged to a 5-person or larger household. <p>22.7% of respondents had an annual income between \$30,001 and \$45,000, 18.2% between \$20,001 and \$25,000, and 17.0% were between \$18,001 and \$20,000. Persons with annual incomes above \$55,000 made up 10.2% of respondents.</p>
2	<p>Data Source Name</p> <p>City of North Miami Neighborhood Services Dept.</p> <p>List the name of the organization or individual who originated the data set.</p> <p>City of North Miami Neighborhood Services Department and ProChamps Property Registration.</p> <p>Provide a brief summary of the data set.</p> <p>Foreclosure and vacancy statistics.</p>

What was the purpose for developing this data set?
To monitor foreclosure and vacant properties
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
Citywide
What time period (provide the year, and optionally month, or month and day) is covered by this data set?
Six months
What is the status of the data set (complete, in progress, or planned)?
Completed.