

To: The Planning Commission

From: Marie-Frantz Jean-Pharuns, CFM, CGC *MJP*
Housing & Social Services Department, Assistant Director

Date: September 1, 2020

RE: A RESOLUTION OF THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA, APPROVING AND ADOPTING THE NORTH MIAMI FIVE-YEAR 2020-2024 CONSOLIDATED PLAN AND THE FISCAL YEAR 2020-2021 ACTION PLAN UNDER THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND HOME INVESTMENT PARTNERSHIP (HOME) PROGRAMS; PROVIDING FOR AN EFFECTIVE DATE AND FOR ALL OTHER PURPOSES.

RECOMMENDATION

Staff is recommending that the Planning Commission receive public input on the proposed Five-Year 2020-2024 Consolidated Plan and 2020-2021 Action Plan, and issue a recommendation of approval on the supporting resolution prior to submittal to the Mayor and Council for final consideration and transmittal to U.S. Department of Housing and Urban Development for its adoption

BACKGROUND

The U.S. Department of Housing and Urban Development (“HUD”), the federal agency responsible for administration of the CDBG and HOME programs, requires each entitlement jurisdiction to prepare a Five-Year Consolidated Plan and an annual Action Plan 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 to draft the Five-Year 2020-2024 Consolidated Plan and 2020-2021 Action Plan for the Housing and Social Services Department. An Action Plan is defined as a comprehensive document, which describes the City’s overall needs and priorities relative to housing and community development. Each year the Action Plan must be prepared and submitted to HUD for approval prior to release of funds. In FY 2020-2021, the City will receive approximately \$769,534 and \$298,154.00 in CDBG and HOME funding respectively. The FY 2020-2021 Action Plan funding will provide recommendations to support the priorities and strategies outlined in the draft Consolidated Plan.

Prior to this meeting, surveys were sent out to residents, various community stakeholders, agencies and City partners and a virtual input meeting was held on August 4, 2020 to solicit public input and citizen participation on the proposed plan.

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 including 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 (2020-2021) 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

ADDITIONAL INFORMATION

The Mayor and City Council will consider the Consolidated Plan, Action Plan and supporting Resolution at its October 13, 2020 meeting. Following the hearing and proposed recommendations of the Planning Commission, the Consolidated Plan and Action Plan will be available for a thirty (30) day commenting period beginning September 2, 2020 at the Housing and Social Services Department Satellite Office, and the North Miami City Hall. HUD must receive the Consolidated Plan along with the Action Plan on or before October 15, 2020.

No.	Activity	Funding Allocation
1	CDBG Program Administration	\$153,906.00
2	CDBG Housing Rehabilitation Program	\$435,198.00
3	CDBG Economic Development	\$0
4	CDBG Public Services – Non-profit Community Based Organizations & YOB Program	\$130,430.00
5	CDBG Public Facilities (Capital Project)	\$0
6	CDBG Elderly Emergency Repairs	\$ 50,000.00
6A	CDBG Emergency Tenant Based Rental	\$0
	CDBG Subtotal	\$769,534.00
	Recaptured CDBG funds for Housing Rehab	\$3,191.00
	CDBG Total	\$772,725.00
6	HOME Program Administration	\$29,815.00
7	HOME Community Housing Development Organization (CHDO) Set-aside	\$0.00
8	HOME Single-Family Rehabilitation Program	\$171,616.00
9	HOME First-time Homebuyer Program	\$40,000.00
10	HOME Tenant Based Rental Assistance Program	\$12,000.00
	HOME Emergency Tenant Based Rental Assistance Program	\$44,723.00

	HOME Subtotal	\$298,154.00
	Recaptured funds from HOME Housing Rehab	\$18,619.00
	HOME Total	316,773.00
	TOTAL CDBG & HOME FUNDS	\$1,089,498.00

Attachments:

- 1) Resolution
- 2) Draft Consolidated Plan/Action Plan
- 3) Public Notice

RESOLUTION NO. _____

A RESOLUTION OF THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA, APPROVING AND ADOPTING THE NORTH MIAMI FIVE (5) YEAR 2020-2024 CONSOLIDATED PLAN AND THE FISCAL YEAR 2020-2021 ACTION PLAN UNDER THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND HOME INVESTMENT PARTNERSHIP (HOME) PROGRAMS; PROVIDING FOR AN EFFECTIVE DATE AND FOR 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 Partnership (“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 (2019); and

WHEREAS, HUD requires Entitlement Communities to prepare and adopt a Five (5) 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 is expected to receive Seven Hundred Sixty-Nine Thousand Five Hundred Thirty-Four Dollars (\$769,534.00), and Two Hundred Ninety-Eight Thousand One Hundred Fifty-Four Dollars (\$298,154.00) in CDBG and HOME funds, respectively, for Fiscal Year 2020-2021; and

WHEREAS, City administration engaged the services of Ask Development Solutions, Inc., a full-service Housing and Community Development consulting firm (“Consultant”) to prepare the proposed Consolidated Plan for the City Housing and Social Services Department, in accordance with HUD regulations; and

WHEREAS, from July 13, 2020 to August 14, 2020, 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 August 4, 2020, City administration conducted a virtual public meeting, 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 on the preparation of the proposed Consolidated Plan and Action Plan; and

WHEREAS, on September 1, 2020, 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, 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 (5) Year 2020-2021 Consolidated Plan and the Fiscal Year 2020-2021 Action Plan under the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Programs, attached hereto as consolidated “Exhibit A”.

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 _____, 2020.

PHILIPPE BIEN-AIME
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 Philippe Bien-Aime
Vice Mayor Alix Desulme, Ed.D.
Councilwoman Carol Keys, Esq.
Councilman Scott Galvin
Councilwoman Mary Estimé-Irvin

_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)

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**CITY OF NORTH MIAMI
HOUSING & SOCIAL SERVICES**

**FY 2020–2024 CONSOLIDATED PLAN
FY 2020-2021 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
776 NE 125 Street
North Miami, FL 33161

Prepared in conjunction with: ASK Development Solutions, Inc.

THIS DOCUMENT CAN BE PROVIDED IN ALTERNATIVE FORMAT IF REQUESTED



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DRAFT

Executive Summary

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

1. Introduction

As an “entitlement” recipient of formula grant funds from the U.S. Department of Housing and Urban Development (HUD), the City of North Miami, FL is required to submit a Consolidated Plan under Federal Regulations at 24 CFR Part 91. The Consolidated Plan must be prepared every five years and must be updated annually, via the preparation of an Annual Action Plan for the use of the formula grant funds received from HUD. The formula grant programs guided by the North Miami Consolidated Plan includes the Community Development Block Grant (CDBG) and the Home Investment Partnerships Program (HOME). The purpose of the City of North Miami’s FY 2020-2024 Consolidated Plan is to assess the City’s housing and community development needs; analyze the City’s housing market; establish housing and community development priorities, goals and strategies to address the identified needs; identify the resources to address them; and to stipulate how funds will be allocated to housing and community development activities. Available resources from the CDBG and HOME entitlement grants, as well as Program Income received, will be combined with private sector and other public sector funding to address the needs, and implement the strategies. The five-year period of the plan is from October 1, 2020 through September 30, 2025. The City of North Miami is a participant in the Miami Dade County Continuum of Care (CofC). In addition to the Consolidated Plan, HUD requires that cities and states receiving CDBG funding take actions to “affirmatively further fair housing choice.”

Based on actual funding allocated by HUD for FY 2020-2021, an estimated total of \$5,360,750 is available for the next five-year Consolidated Plan as follows:

- Community Development Block Grant (CDBG) - \$3,847,670
- HOME Investment Partnership Program (HOME) - \$1,491,270

For FY 2020-2021, the City estimates program income from CDBG of \$3,191 and HOME of \$18,619 for a total of \$21, 810. Program income for the five years cannot be estimated.

The City of North Miami received Neighborhood Stabilization Program (NSP) stimulus grants (NSP1, and NSP3). NSP funds are now expended; however, with the receipt of program income, these activities continue.

In adherence to HUD regulations, the City will allocate at least 70% of its CDBG entitlement award to programs that directly benefit low- and moderate-income (LMI) individuals whose household incomes are at or below 80% of the AMI as determined and adjusted annually. Likewise, the City will set aside 15% of its HOME fund allocation for use by Community Housing Development Organizations (CHDOs) certified by the Department of Housing and Social Services.

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

Below are the objectives and outcomes that the City has identified under the FY 2020-2024 Consolidated Plan. Actual activities and outcomes may vary each Annual Action Plan year and will be based on those established during the Consolidated Plan process and the amount of the City's annual allocation. Federal law requires that housing and community development grant funds primarily benefit low- and moderate-income persons (LMI), whose household incomes are at or below 80% of the AMI as determined and adjusted annually.

OBJECTIVE 1 - Decent, Affordable Housing (DH). Activities designed to cover the wide range of housing eligible under CDBG and HOME programs. **Outcome: Availability/Accessibility for the Purpose of Providing Decent Housing (DH-1) Performance Indicator: Households Assisted.** DH1.1 Rehabilitation of rental units; DH1.2 Rental assistance; **Outcome: Affordability for the Purpose of Providing Decent Housing (DH-2) Performance Indicator: Households Assisted.** DH2.2 Emergency Financial Assistance to prevent homelessness.

OBJECTIVE 2 - Suitable Living Environment (SL). Activities designed to benefit communities, families, or individuals by addressing issues in their environment. **Outcome: Availability/Accessibility for the Purpose of Creating Suitable Living Environments (SL-1); Performance Indicator: No. of Projects that Ensure Access to a Suitable Living Environment/ No. of Persons Provided with New Access to Improvements.** SL1.1 Construction of public facilities for uses such as childcare, health care, homeless, the elderly, and persons with disabilities. SL1.2 Removal of architectural barriers for accessibility. **Outcome: Affordability for the Purpose of Creating Suitable Living Environments (SL-2); Performance Indicator: Number of Projects to Support Housing Opportunities.** SL2.1 Provision of public service activities to support housing. **Outcome: Sustainability for the Purpose of Creating Suitable Living Environments (SL-3); Performance Indicator: Number of Projects that Sustain a Suitable Living Environment/Number of Persons Benefitting from New/Improved Environment.** SL3.1 Installation/Improvement to infrastructure; SL3.3 Construction/Improvements to parks and recreational facilities; SL3.4 Provision of public services.

OBJECTIVE 3 - Expanded Economic Opportunities (EO). This objective applies to economic development, commercial revitalization, or job creation activities. **Outcome: Affordability for the Purpose of Creating Economic Opportunities (EO-2); Performance Indicator: No. of Businesses Assisted.** EO2.1 Assistance to microenterprises or small businesses. **Outcome: Sustainability for the Purpose of Creating Economic Opportunities.**

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. The 2010-2014 Consolidated Plan identified the following strategies and activities to meet its

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objectives: 1) **Decent Housing (DH)** – home rehabilitation, first time homebuyer assistance, temporary housing/homeowner assistance, homeless shelter for individuals, and fair housing services. 2) **Suitable Living Environment (SL)** – Public services, services for persons with disabilities, neighborhood revitalization, infrastructure, and public facilities. 3) **Economic Opportunities** – commercial facade. The highest priorities were elimination of substandard housing, expansion of economic opportunities, improvements to existing public infrastructure, and increase in the capacity of public facilities and public services.

The CAPERs for Fiscal Years 2015, 2016, 2018, and 2018 were reviewed to assess prior performance in formulating goals and objectives in this Plan. The City addressed the Decent/Affordable Housing and Homeless objective by owner-occupied housing rehabilitation including lead-based paint abatement, rental assistance, and homebuyer assistance. The City addressed the Suitable Living Environment objective by funding home modifications for persons with disabilities, public facility renovations, infrastructure improvements, and public services that assist seniors, youth, homeless persons, and address fair housing issues. The City addressed the Expanding Economic Opportunities goal by providing funding for visual improvements to business facades. The anticipated CDBG resources to address identified needs will limit the actual services that the City can offer.

Estimates for the units of service were established for the Plan based on previous levels of funding from HUD, past performance, and historical allocations by the City Council to activities annually. The annual allocation is multiplied by five years to come up with goals for the Consolidated Plan. The evaluation of progress towards meetings goals are determined by a number of factors including the unit goals, amount of funds that are received in each Plan year, the allocations to each activity, per unit cost of each activity, and the completion pace. Several of these factors may be outside of the City's direct control. For example, for homebuyer assistance, low wages, higher housing prices, limited resources, and credit issues makes it difficult to fund homebuyer assistance. CDBG funds have to be leveraged with other sources but still leaves a funding gap.

The City's CAPERs for the past four showed most activities had met the five-year goals except for HOME CHDO and first-time homebuyer activities due to cost of new construction and homeownership housing and the limited amount of subsidy to meet funding gaps. HUD uses the CDBG timeliness measure to determine CDBG performance. The entitlement rules for timeliness states that a grantee cannot have more than 1.5 times their current allocation unexpended in their line of credit at the U.S. Treasury. HOME also uses commitment and expenditure deadlines. The City of North Miami has met all of its CDBG timeliness deadlines and HOME commitment dates over the Plan period except for FY 2019-2020 which was mainly due to the dislocation caused by the COVID-19 pandemic. The City is committed to monitoring outcomes compared to objectives and evaluating their effectiveness in addressing community needs and reprogramming funding that is not being efficiently used, if needed. See below table with projected versus actuals outputs for four of the five years. The final year report is not due until December 2020.

FY 2015-2018 CAPER Accomplishments

FY	Housing (units)	TBRA (Households)	Public services (persons)	Homebuyer (Households)	Businesses	Public Facilities (persons)
2015-2016	45	1	1460	1	3	
2016-2017	96	3	879	1	4	
2017-2018	18	5	1877	4	2	1300
2018-2019	53	1	2582	2		3500
Actual Totals	212	10	6798	8	9	4800
Projected Totals	135	10	5200	5	65	3500

4. Summary of citizen participation process and consultation process

The City's Citizen Participation Plan (CPP) was last amended and adopted in June 2020 to incorporate virtual meetings due to social distancing requirements, and the use of waivers to meet the CARES Act allocation of supplemental CDBG funds to prepare, address, and respond to COVID-19 pandemic. Program activities are considered and approved based on public participation, input from non-profit partners, City Department staff and boards, City Council goals, community resident input, and supporting data that identifies urgent community needs. Residents, especially those who are low-income, likely to be beneficiaries of federal CDBG and HOME funding are encouraged to participate in the development of the Consolidated Plan, its substantial amendments, and the CAPER. The City used numerous strategies to elicit public comments including:

- Holding a public meeting on August 4th, 2020 for the general public, faith-based groups, and non-profits serving the homeless, veterans, elderly, and persons with disabilities, youth, health, education, and employment. Due to the Covid-19 pandemic public meetings were held virtually. There were 20 participants in attendance.
- Publishing newspaper ads in local papers. See attached notice.
- Sending "email blasts" from the City's list on a weekly rotating basis.
- Sent public notices using the City's website See the following link: (<https://www.northmiamifl.gov/261/Public-Notices>)
- Soliciting input from City of North Miami's related departments including Public Works, Parks and Recreation, Planning, Economic Development, Code Enforcement, and Public Safety.
- Soliciting input from regional organizations including the local Continuum of Care and the Miami Dade Public Housing Authority.

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- Publishing two online housing and community development surveys from 7/13/2020 to 8/14/2020 that were completed by the public and service provider agencies identifying current levels of services and future needs which were used, along with other data, to determine goals and priorities. Twelve (12) agencies and 354 residents/community members completed the surveys.
- Conducting 7 interviews on ethnic radio stations about the process on the following dates:
 - Monday, 08/03/2020 - 2 to 5 minutes interview on 1320 AM (2 interviews on 2 shows)
 - Tuesday, 08/04/2020 - 2 to 5 minutes interview on 1320 AM (3 interviews on 3 shows)
 - Tuesday, 08/04/2020 - 2 to 5 minutes interview on 1580 AM (1 interview)
 - Tuesday, 08/04/2020 - 2 to 5 minutes interview on 1360 AM (1 interview)
- Public Hearing and review and approval at the planning commission (Citizen Advisory Board) held on September 1st, 2020.
- Acknowledging written comments received during the public comment period in writing.
- Public Hearing and review and approval of the plan at the North Miami City Council Meeting held on October 13, 2020
- Meeting with the North Miami Community Redevelopment Agency (CRA) and document review.
- Holding presentations and public hearings before the City's Planning Commission, which is an appointed housing and community development advisory citizen board to oversee the annual CPD grant process and facilitate citizen participation in the funding and the Consolidated Plan process.
- Publishing draft plans for a 30-day period from 9/2/2020 to 10/2/2020 with printed copies at the City's main library and City Hall and PDF copies on the City's website.

Accommodations for public meetings and information on the Plans were also made available for persons with disabilities including the hearing impaired and persons with Limited English Proficiency. Meetings were held in the evenings and at times that would be convenient for working families including households with children.

5. Summary of public comments

Below is a summary of the input received from the public participation process. A more detailed analysis is provided as an attachment to the Consolidated Plan. Any public comments received during the 30-day comment period were included in the final document. The intent of the public participation was to assist the City in identifying key needs and priorities related to affordable housing, public services, supportive housing, homelessness, and non-homeless community development issues. Public comments from public meetings, focus groups, and online need survey results identified housing and community development needs.

The profile of respondents to the community survey showed that majority (92%) were residents and 70% were homeowners, followed by renters (15%), business owners (7%), landlords (2%), and those with another connection to the City (6%). The racial and ethnic makeup of the respondents were 38.3% White,

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29.5% African American, 6% Multi-racial, <1% Asian American, 7% who described themselves as “Other”, and 21% Preferred not to answer. About 20% described themselves in terms of their Hispanic or non-Hispanic ethnicity and 61.6% identified themselves as non-Hispanic and 17.9% Preferred not to answer the question. Twenty-one percent of community survey participants were of Haitian or Creole origin, 60.4% were not, and 17.9% Preferred not to answer. The largest number of respondents indicated family sizes between two and four members (54.2%) with the largest percentage two person households (20%), and 37.7% did not answer the question.

Participants identified and ranked the following housing and community development priorities:

High priority need activities were defined as those that the City is encouraged to use federal funds through this plan to address unmet needs. Activities selected as high need were as follows:

Activity	Priority
Job Creation	High
Small Business Assistance	High
Housing for Homeownership (Homeownership Housing including Owner Occupied Rehab and Buying a House)	High
Infrastructure for housing development	High
Services for the Elderly	High
Youth Services	High
Services for Children	High
Health Care Services	High
Mental Health Services	High
Homeless Prevention Services	High
Services for Persons with Disabilities	High
Services for victims of domestic violence	High
Education Services	High
Job Training	High
Employment Services	High
Public infrastructure improvements including streets and sidewalks - Public Infrastructure Section	High
Parks and Recreational Centers - Public Infrastructure Section	High
Owner-occupied housing rehabilitation and emergency home repair	High

Low or no priority need activities were defined as those that the City is discouraged from spending federal dollars on altogether or only in the case where federal funds are available or other public and private funds are not available. Activities selected as low need were as follows:

Activity	Priority
Microenterprise Assistance	Low
Housing for Special Needs Individuals	Low
Rental Housing	Low
Transportation Services	Low

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Activity	Priority
Fair Housing Services	Low
Legal Assistance	Low
Services for persons with HIV/AIDS	Low
Soup kitchens and food pantries	Low
Substance Abuse Services	Low
Emergency Shelters for the Homeless - Homeless Section	Low
Homeless: Transitional housing and rapid re-housing	Low
Permanent Housing for the Homeless - Homeless Section	Low

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

There were no comments or views that were not accepted or considered unacceptable by City staff.

7. Summary

The City's five-year plan for FY 2020-2024 outlines the City's affordable housing, supportive housing, and homeless needs as well as non-housing, community development needs. To carry out the plans, the City developed a comprehensive and coordinated strategy for implementation of the programs funded by CDBG and HOME funds with leveraged funds from other sources. The first year Annual Action Plan for FY 2020-2021 of the Consolidated Plan period is based on the City's actual allocation of CDBG and HOME funds from HUD. No comments were received on the draft FY 2020-2024 Consolidated Plan or the draft FY 2020-2021 Annual Action Plan when submitted for public comment during the 30-day comment period.

The City used a variety of strategies to solicit public input including virtual public meetings, the City's website, social media, online agency, and community surveys, and a 30-day comment period.

The City's Consolidated Plan objectives are to provide decent, affordable housing, create a suitable living environment, and create expanded economic opportunities. The related outcomes are availability, accessibility, and sustainability. Performance indicators are households assisted, decent and affordable housing, number of projects, and number of jobs created.

The City addressed its Consolidated Plan objectives by allocating funding for affordable rental housing and homeless prevention measures as a large number of North Miami residents, particularly renters, are cost burdened and potentially at risk for homelessness. Rehabilitation of existing structures due to the City having an older housing stock. Public Services, particularly services focused on education, children and youth, elderly, domestic abuse victims and services for persons with disabilities. Finally, economic development efforts focused on job creation and retention as well as small business and microenterprises.

FY 2020-021 Allocation and Proposed Activities - The City has been advised by HUD that it was allocated \$769,534 in CDBG and \$298,154 in HOME funds for FY 2020-2021. Program income in an amount of \$21,8019 in CDBG (\$3,191) and HOME (\$18,619) will also be available for owner-occupied housing rehabilitation. The attached table shows the funding allocations for FY 2020-2021:

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CITY OF NORTH MIAMI, FL

PROPOSED FY 2020-2021 FEDERAL FUNDING ALLOCATIONS

No.	Activity	Funding Allocation	HUD Allocation
1	CDBG Program Administration	\$153,906.00	Not to exceed 20%
2	CDBG Housing Rehabilitation Program	\$438,389.00	No limit
3	CDBG Public Services – Non-profit Community Based Organizations & YOB Program	\$130,430.00	Not to exceed 15% Waived for FY 2020-2021
4	CDBG Elderly Emergency Repairs	\$50,000.00	No limit
4-A	CDBG Emergency Tenant-Based Rental Assistance	\$0.00	No limit
5	CDBG Public Facilities (Capital Project)		No limit
6	CDBG Economic Development		No limit
	CDBG Subtotal	\$769,534.00	
	Recaptured funds from CDBG Housing Rehab	\$3,191.00	
	CDBG Total	\$769,534.00	
7	HOME Program Administration	\$29,815.00	Not to exceed 10%
8	HOME Community Housing Development Organization (CHDO) Set-aside	\$0.00	Not to exceed 15% Waived
9	HOME First-time Homebuyer Program (2 homebuyers)	\$40,000.00	No limit
10	HOME Single-Family Rehabilitation Program	\$190,235.00	No limit
11	HOME Tenant Based Rental Assistance Program (8 persons)	\$12,000.00	No limit
11-A	HOME Emergency Tenant Based Rental Assistance Program (\$1,000-\$3,000 per unit)	\$44,723.00	No limit
	HOME Subtotal	\$298,154.00	
	Recaptured funds from HOME Housing Rehab	\$18,619	
	HOME Total	\$298,154.00	
	TOTAL CDBG & HOMEFUNDS	\$1,067,688.00	

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	Housing and Social Services Department
HOME Administrator	NORTH MIAMI	Housing and Social Services Department

Table 1 – Responsible Agencies

Narrative

The City of North Miami's Housing and Social Services Department located at **13753 NW 7 Avenue**, North Miami, FL **33168** is the lead agency and responsible agency for the development of the Consolidated Plan. The Department's mission statement taken from the City's website is "to assist the City of North Miami in creating a viable urban community by providing decent housing, a suitable living environment and expanding opportunities, principally for very low, low and moderate-income persons/families." The Department is responsible for administering 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:

Alberte Bazile

Director

Housing and Social Services Department

13753 NW 7 Avenue, North Miami, FL 33168

Telephone: 305-895-9895, Ext. 20001

Email: abazile@northmiamifl.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

HUD Consolidated Plan regulations mandates that the City consults with other public and private agencies, the state, and public housing authorities for preparation of the Consolidated Plan. In its operation of federal block grant programs, the City works with local, regional, and statewide non-profit organizations to ensure that services are provided within the City. A consultation process was conducted with stakeholders in the housing and community development industry. Consultation was also conducted with other City Departments and instrumentalities such as the North Miami CRA that receive or are eligible to receive CDBG funds for eligible households and neighborhoods.

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(I)).

The City works with local and regional non-profit housing providers and social service agencies to coordinate public and private sector affordable housing efforts. The City provides CDBG public service funding and HOME Community Housing Development Organization (CHDO) set-aside funding for these agencies providing services to North Miami residents. Some agencies are locally based while others are regional agencies providing services including homeless prevention to City residents. Over the past two fiscal years, the City funded up to 14 public service agencies and one HOME CHDO.

The City also receives State Housing Initiatives Partnership (SHIP) Program funding from the State of Florida Housing Finance Corporation to provide affordable housing for very low, low, and moderate-income households. The City will receive funds through its Local Housing Assistance Plan (LHAP). The SHIP Program encourages the development of local housing partnerships between the City, lenders, real estate professionals, and advocates.

The City does not have a public housing authority or has any public housing units. However, the Miami – Dade Public Housing Agency provides portable Housing Choice Vouchers that may be used in the City. The City's lead agency also collaborates with the North Miami CRA on housing and economic development.

The City also works with and receives technical assistance from the Florida Housing Coalition. According to the organization's website, the Coalition "is a nonprofit, statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment."

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 federal funds directly to prevent homelessness. Residents who become homeless or are at risk of being homeless are eligible for emergency, transitional, rapid rehousing, permanent housing, and homeless prevention services under the Miami-Dade County Homeless Program. In 1993, the Board of County Commissioners created the Miami-Dade County Homeless Trust in 1993 to address homelessness in Miami-Dade County. The Homeless Trust Board also oversees the Miami-Dade Continuum of Care (CofC) that implements the Miami-Dade County Community Homeless Plan. The City of North Miami is a participant in the CofC. The Continuum conducts a County homeless count but does not do a homeless count for the City. The most recent County Homeless count was conducted in January 2020.

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 receive Emergency Solution Grant funding and consulted with the CofC by reviewing the Miami-Dade County Community Homeless Plan. The most recent Homeless Plan was released in 2020. The City makes referrals for persons needing homeless assistance through the County's local outreach process, called "Outreach, Assessment and Placement" (OAP). The City's Housing and Social Services Department will increase its participation in the CofC to ensure that the needs of the City's homeless population are being adequately addressed.

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

Demo

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	REVA Development Corporation
	Agency/Group/Organization Type	Housing Provider - Rental Housing Commercial Enterprises/Rehabilitation Services - Elderly Services - Workforce up to 140 AMI Service Area: Miami Metro MSA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Agency Consultation 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.
2	Agency/Group/Organization	Little Haiti Housing Association
	Agency/Group/Organization Type	Housing provider - Rental Housing Housing provider – Homeownership Housing provider - Homeowner Occupied Rehabilitation Service Area: 33138
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Agency Consultation 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.
3	Agency/Group/Organization	Haitian American Community Development Corporation
	Agency/Group/Organization Type	Housing Regional organization HOME CHDO Eligible
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis 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 document review and questionnaire. Need for leveraging homebuyer funding

Demo

4	Agency/Group/Organization	Haitian American Chamber of Commerce of Florida (HACCOF)
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	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 document review. Need for business assistance/training and alignment of downtown and CRA development strategies with small business development and low- and moderate-income job opportunities
5	Agency/Group/Organization	Alhambra Heights Resident Association
	Agency/Group/Organization Type	Housing Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy Barriers to affordable housing & priority needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Need for more coordination with neighborhood association to create greater awareness among residents of City's housing and community development programs
6	Agency/Group/Organization	Family Impressions Foundation, Inc.
	Agency/Group/Organization Type	Services-Children Child Welfare Agency Foundation
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Anti-poverty Strategy 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?	Need to create greater awareness of programs among residents of City's housing and community development programs

Demo

7	Agency/Group/Organization	Sunkist Grove Homeowners Association
	Agency/Group/Organization Type	Housing Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy Priority Needs & barriers to affordable housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Need for more coordination with neighborhood association to create greater awareness among residents of City's housing and community development programs
8	Agency/Group/Organization	North Miami Community Redevelopment Agency
	Agency/Group/Organization Type	Services-Employment Other government - Local Redevelopment Agency Grantee Department
	What section of the Plan was addressed by Consultation?	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 key person interview, questionnaire, 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.
9	Agency/Group/Organization	Downtown Action Plan Advisory Committee
	Agency/Group/Organization Type	City Advisory Board
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy Priority needs

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through meeting presentation and discussion. Need for more affordable housing and business assistance downtown
10	Agency/Group/Organization	Miami-Dade Homeless Trust
	Agency/Group/Organization Type	Services-homeless Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review & City staff. Need for more coordination on homeless issues and need for a City of North Miami homeless count
11	Agency/Group/Organization	Haitian Neighborhood Center Sant La, Inc.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-Employment Services - Victims Regional organization Advocacy organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs 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 completion of online survey questionnaire. Need for more awareness of services on the part of residents

Demo

12	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. Need for more awareness of services
13	Agency/Group/Organization	Venice Park Gardens, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Priority needs & barriers to affordable housing
	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. Need for more funding for rental housing and homebuyer subsidy
14	Agency/Group/Organization	OPA LOCKA COMMUNITY DEVELOPMENT CORP
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Priority needs

Demo

	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. Need for more funding for affordable rental housing and homebuyer subsidy
15	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. Need for more awareness of services.
16	Agency/Group/Organization	Youth of Valor Empowerment (Y.O.V.E.)
	Agency/Group/Organization Type	Services-Children Services-Employment Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs 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 completion of online survey questionnaire. Need for more awareness of services and collaboration with other agencies such as the Haitian American Chamber of Commerce and local Chamber of Commerce
17	Agency/Group/Organization	The Oshodi Foundation
	Agency/Group/Organization Type	Services-Elderly Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Mental Health Services-Victims of Domestic Violence Services-Persons with HIV/AIDS

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	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.
18	Agency/Group/Organization	Deetjen care
	Agency/Group/Organization Type	Health Care Agency
	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.
19	Agency/Group/Organization	North Miami Building Department
	Agency/Group/Organization Type	Public Housing Agency Housing provider - Rental Housing Housing provider - Homeownership Housing provider - Homeowner Occupied Rehabilitation Commercial enterprises/rehabilitation City of North Miami Department County government Parks and Recreational Centers
	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.

Demo

20	Agency/Group/Organization	North Miami Public Works Department
	Agency/Group/Organization Type	City of North Miami Department Public infrastructure improvements including streets and sidewalks
	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.
21	Agency/Group/Organization	AVENUES OF EXCELLENCE, INC.
	Agency/Group/Organization Type	Services - Youth Services Services - Employment Training Services - Children City of North Miami Department County government Services - Adults
	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.
22	Agency/Group/Organization	Le Chevalier de Lord
	Agency/Group/Organization Type	Not Applicable
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Priority needs

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	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.
23	Agency/Group/Organization	United Way of Miami-Dade
	Agency/Group/Organization Type	Advocacy organization Services - Youth Services Services - Children Economic development - small business and micro-enterprise assistance
	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.

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 CofC 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 Downtown Action Plan Advisory Committee.

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 – 2020 Miami-Dade County Community Homeless Plan	Miami-Dade County Homeless Trust	As a member of the CofC, the City of North Miami wants to ensure that its goals of homelessness prevention are aligned with the CofC Homeless Plan.
2014 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
2019 City of North Miami Workforce and Housing Needs Assessment and Housing Revitalization Area Strategy	North Miami Community Redevelopment Agency FIU Metropolitan Center	Data from this source was combined with HUD provided data to arrive at housing needs.
Florida Housing Data Clearinghouse	Shimberg Center for Housing Studies	Data from this source was combined with HUD provided data to arrive at housing needs.
2019-2020 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 the City of North Miami Comprehensive Plan	Community Planning and Development Department	This aligned with community development needs and was combined with other data for analysis and assessment.
Climate Element of the City of North Miami Comprehensive Plan	Community Planning and Development Department	This aligned with community development needs and was combined with other data for analysis and assessment.
North Miami Five Year Capital Improvement Plan FY 2015-2020	Department of Public Works	This aligned with community development needs and was combined with other data for analysis and assessment.
2018 Miami-Dade Local Mitigation Strategy	Miami-Dade County	This aligned with community development needs and was combined with other data for analysis and assessment.
2017-2021 CDC/HRSA Integrated HIV/AIDS Intervention and Care Plan	Miami-Dade County	Data from this source was combined with HUD provided data to assess non-homeless special needs populations.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Miami-Dade County 2019 Standalone Annual Action Plan	Miami-Dade County Department of Public Housing and Community Development	This aligned with community development needs and was combined with other data for analysis and assessment.

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 Initiative 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.

Narrative (optional):

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

Residents were given multiple opportunities to comment on the plan before and after development using a variety of methods to allow citizens to provide input on the City's housing and community development needs for the next five years. Participation included virtual public meetings, social media, radio interviews, email correspondences, City website postings, 30-day comment period, and online surveys. Residents and other stakeholders had the following opportunities to provide input to the Consolidated Plan:

- Virtual Public Meeting held on August 4th, 2020 – 20 participants
- Two online surveys were created, a community survey for residents, businesses, and property owners and another for agencies. The surveys were sent out via email, online flyers, and posted on the City's website. The community survey was available in English, Creole, and Spanish based on the demographics in North Miami. 345 persons answered the community survey and 12 persons/organizations responded to the agency survey.
- Public Hearing and review and approval at the planning commission (Citizen Advisory Board) held on September 1st, 2020 – [# PARTICPANTS]
- Public Hearing and review and approval of the plan at the North Miami City Council Meeting held on October 13, 2020 - [# PARTICPANTS]
- Seven radio interviews were held on 7 different shows describing the Consolidated Plan and requesting citizen input.
- The public was informed about the surveys and meetings with a newspaper ad [DATE OF PUBLICATION] and the City's website (<https://www.northmiamifl.gov/261/Public-Notices>).
- Notices were sent out to the City's email list and the notices were resent on a rotating weekly basis.
- The draft plans were published for a 30-day period from 9/2/2020 to 10/2/2020 with printed copies at the City's main library and City Hall and PDF copies on the City's website.

The various related City Departments including Community and Planning and Development, Code Compliance Department, Housing and Social Services, Public Works, Parks and Recreation, Public Information, and the CRA provided input. The public participation process resulted in significant public and agency responses in defining housing and community development needs. High priority needs were used for which CDBG and HOME funds will be used to address. Low or nor priority needs would only be addressed if federal funds were available or other non-federal funds were available. Priorities were also based on demographic 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.

Citizen Participation Survey

An online and pdf version of a community stakeholder/resident survey and an agency survey were posted and distributed for a month. The surveys requested information on housing and community development

Demo

needs. There was a total of 357 responses including 345 community members (97%) and 12 agency representatives (3%). Agencies participating in the survey provide services to 96,343 Households and 84,321 Individuals in the North Miami area. Of the 345-community stakeholder/resident survey respondents, 318 were residents and the remainder were business owners, landlords, and other stakeholders.

As part of the survey, Community and Agency members were asked to rank activities within the major housing and community development categories. In general survey participants ranked almost all activities as High Need so community results were paired with needs assessment data and housing market analysis data to provide a rating based both on citizen need and what the city can realistically accomplish.

DRAFT

Demo

Citizen Participation Outreach

DRAFT

Demo

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 (8/4/20)	Non-targeted/broad community	While this was a one-way interaction, there was a noticeable increase in the completion of the surveys. 20 participants were in attendance.	Participants asked general questions about the process and funding and some comments focused on rental and special needs housing.	Not applicable	
2	Public Hearing (9/1/20)	Non-targeted/broad community	Input was sought concomitantly for the preparation of the Consolidated Plan and the Annual Action Plan. The City used its Planning Commission meeting on [XXXXX] as a public hearing. A total of XX residents and XX agency representatives were in attendance. A presentation was made to the XXXXX.		Not applicable	

Demo

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	Radio Interviews	General Public	<p>7 radio interviews occurred on the following dates:</p> <ul style="list-style-type: none"> • 8/03/2020 - 2 to 5 min interview on 1320 AM (2 interviews on 2 different shows) • 8/04/2020 - 2 to 5 min interview on 1320 AM (3 interviews on 3 different shows) • 8/04/2020 2 to 5 min interview on 1580 AM (1 interview) • 8/04/2020 - 2 to 5 minutes interview on 1360 AM (1 interview) 		Not applicable	

Demo

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)
4	Newspaper Ad	Non-targeted/broad community	Public meeting and needs survey invitation including information on the Consolidated and Action Plan process. Notices were published in the Miami Herald, a newspaper of general circulation on 5/31/15. A copy of publication proof is attached	Residents gave input on housing and community development needs with housing rehabilitation, public services, homeownership assistance, public facilities and economic opportunities given highest priorities.	All comments were accepted.	

Demo

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	Online and Paper Agency and Community Survey	Non-targeted/broad community	<p>The surveys were sent out via email, online flyers, and posted on the City's website. The community survey was available in English, Creole, and Spanish.</p> <p>345 persons answered the community survey and 12 persons/organizations responded to the agency survey.</p>	<p>Residents and agencies gave input on housing and community development needs with housing rehabilitation, public services, homeownership assistance, public services and economic opportunities marked as the highest priorities</p>	All comments were accepted.	<p>Community (English) - https://www.surveymonkey.com/r/Comm2020NorthMIA</p> <p>Community (Creole) - https://www.surveymonkey.com/r/Comm2020NMia_Creole</p> <p>Community (Spanish) - https://www.surveymonkey.com/r/Comm2020NMia_Spanish</p> <p>Agency https://www.surveymonkey.com/r/Agency2020NorthMIA</p>

Demo

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-targeted/broad community	Public notice about meetings and copies of the draft Consolidated Plan and Annual Action Plan for 30-day comment period was posted on the City's website and information with links to the Plans sent in email blast from City's email listing. See web links. Notices about the Consolidated Plan meetings and surveys were sent in an email blast to the City's email list as well as a separate list of 500 North Miami homes.	No comments were received	All comments were accepted.	http://northmiamifl.gov/northmiamifl/Departments/cpd/files/Final_Consolidated_Plan_post.pdf
7	Public Hearing (10/13/20)	Non-targeted/broad community				

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section introduces the key points of the Needs Assessment in the areas of affordable housing, homelessness, special needs housing, public housing, disproportionate housing needs, and non-housing community development. The analysis seeks to understand the specific household characteristics and needs for different household types such as small, large, elderly, and persons with disabilities. Since CDBG and HOME grant program eligibility is based on specific household income classifications, household income is an important aspect of the analysis. Household incomes are classified as follows: extremely low-income - at or below 30 percent of Area Median Income (AMI); very low-income - between 31 and 50 percent of AMI; and moderate-income - between 51 and 80 percent of AMI.

Housing Needs Assessment: City of North Miami residents experience several types of housing problems: supply and demand and affordability; substandard housing (lacking complete plumbing or kitchen facilities); overcrowding and severely overcrowding; cost burden, and severe cost burden (spending more than 30% or 50% of income on housing costs); and zero or negative income. Housing affordability and cost burden are the two most common housing problems for residents of the City. There is a significant need for affordable housing for renters and owners, especially for the very and extremely low-income households.

Disproportionately Greater Need: A disproportionately greater need exists when the members of a racial or ethnic group at a specific income level experience housing problems at a greater rate (10% or more) than the income level as a whole. The 2011-2015 CHAS data shows that Asians households experience housing problems and severe housing problems disproportionately however, the Asian population in North Miami makes up approximately 2.2% of the total population therefore the figures are skewed by the small number of households. A disproportionately greater need exists for Hispanic households at the 30-50% AMI income level in regard to severe housing problems.

Public Housing: The City does not have an active public housing agency. The public housing needs of North Miami residents are met by the Miami Dade County Public Housing and Community Development Department through the administration of the Section 8 Housing Choice Voucher Program.

Homeless Needs Assessment: According to the Florida Coalition for the Homeless, the major cause of homelessness is the lack of affordable housing. The 2019 PIT survey for Miami-Dade County identified 4,580 homeless persons on the day of the count (3,560 in shelter and 1,020 unsheltered). Any persons that become homeless in the City are referred to homeless providers that are part of Miami-Dade County CofC.

Demo

Non-Homeless Special Needs Assessment: The City of North Miami has identified the non-homeless special needs population as: elderly persons, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and victims of domestic violence. The City addresses the vast needs of these groups by utilizing CDBG funding to support agencies that provide services that address the needs of the population.

Non-Housing Community Development Needs: Based on public input received and data from needs assessments for public improvements and facilities, the City has the following non-housing community development needs:

- Public Services including services for the elderly, children and youth, homeless prevention, persons with disabilities, mental health, and education.
- Public facilities including neighborhood and community centers, youth centers, mental health facilities, and park improvements.
- Public improvements including sidewalk, streets, and water and sewer improvements.

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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 2011-2015 American Community Survey (ACS) the City had a population of 62,040 persons, a 6% increase compared to the 2009 ACS. There were 18,300 of which 11,655 (63.7%) were of low- and moderate-income. The household types and sizes are as follows: 7,675 small family households comprised of two to four members; 2,455 large family households with five or more members; 3,930 households with an elderly family member (62-74 years); 1,615 households with a frail elderly family member (age 75 and older); and there were 2,604 households with one or more children 6 years old or younger.

The Florida Housing Data Clearinghouse provides data about housing needs and supply for Florida communities. According to Clearinghouse data, in 2020, 9,821 (55%) North Miami households were cost-burdened meaning that they paid more than 30% of their income for housing costs. This included 5,645 (32%) households that were severely cost-burdened meaning that they spent more than 50% of their income for housing costs. A greater number of renter households were cost-burdened compared to owner households (65.2% renter vs 34.7% owner).

Additionally, according to Clearinghouse data among income groups, 78.0% of low- and moderate-income households were cost-burdened as follows: 32.1% very-low income; 27.7% low income; and 18.2% moderate income. Only 13.2% of households earning more than 80% AMI were cost burdened.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	58,786	62,040	6%
Households	18,278	18,300	0%
Median Income	\$36,597.00	\$36,537.00	-0%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,150	3,785	3,720	1,745	4,900
Small Family Households	1,630	1,485	1,655	605	2,300

Demo

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Large Family Households	355	665	600	280	555
Household contains at least one person 62-74 years of age	840	840	775	320	1,155
Household contains at least one-person age 75 or older	470	270	375	170	330
Households with one or more children 6 years old or younger	725	845	599	270	165

Table 5 - Total Households Table

Data 2011-2015 CHAS
Source:

DRAFT

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	45	10	0	0	55	0	25	55	15	95
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	160	65	25	65	315	0	15	0	35	50
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	300	330	285	65	980	35	105	150	70	360
Housing cost burden greater than 50% of income (and none of the above problems)	2,100	1,200	150	0	3,450	705	595	200	35	1,535

Demo

	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 30% of income (and none of the above problems)	70	850	710	145	1,775	170	270	735	230	1,405
Zero/negative Income (and none of the above problems)	310	0	0	0	310	60	0	0	0	60

Table 6 – Housing Problems Table

Data 2011-2015 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	2,605	1,605	455	130	4,795	745	740	405	150	2,040
Having none of four housing problems	160	885	1,355	715	3,115	265	560	1,505	750	3,080
Household has negative income, but none of the other housing problems	310	0	0	0	310	60	0	0	0	60

Table 7 – Housing Problems 2

Data 2011-2015 CHAS
Source:

Demo

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	1,285	1,170	410	2,865	245	230	535	1,010
Large Related	205	285	135	625	80	295	180	555
Elderly	515	275	45	835	425	320	225	970
Other	625	665	405	1,695	130	135	130	395
Total need by income	2,630	2,395	995	6,020	880	980	1,070	2,930

Table 8 – Cost Burden > 30%

Data 2011-2015 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	1,285	635	55	1,975	210	170	105	485
Large Related	185	85	0	270	80	195	45	320
Elderly	490	155	15	660	310	185	60	555
Other	580	415	80	1,075	115	135	45	295
Total need by income	2,540	1,290	150	3,980	715	685	255	1,655

Table 9 – Cost Burden > 50%

Data 2011-2015 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	390	365	190	120	1,065	35	100	115	39	289

Demo

	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
Multiple, unrelated family households	70	30	105	10	215	0	20	35	65	120
Other, non-family households	20	0	15	0	35	0	0	0	0	0
Total need by income	480	395	310	130	1,315	35	120	150	104	409

Table 10 – Crowding Information – 1/2

Data 2011-2015 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								

Table 11 – Crowding Information – 2/2

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

According to the 2015 ACS, there are a total of 18,300, households in the City of North Miami of which 6,359 or 34.8% are in nonfamily households. Nonfamily households include persons living alone or with nonrelatives only. The 2015 ACS shows that 82.0% of nonfamily households live alone. Twenty percent of householders living alone are 65 years and older.

Regarding housing tenure, the majority of nonfamily households are renters. According to the 2015 ACS, 60.3% of nonfamily households reside in renter-occupied housing and 39.7% own their home.

In terms of housing needs, single person households are included in the 'Other' household categories in the cost burdened and crowding tables (Tables 9-11). The 2011-2015 CHAS data shows that within the 0-80% AMI income categories there are 1,695 single person renter households that are cost-burdened of which 1,075 (63.4%) are severely cost-burdened. Single person renter households represent 28.2% of the total number of low- and moderate-income cost-burdened renter households. Housing affordability continues to be a greater housing problem for single person renter households than overcrowding. According to the CHAS data, only 35 single person renter households are impacted by overcrowding.

There are 395 single person owner households that are experiencing cost burden of which 295 (75%) are severely cost-burdened. Single person owner households represent 13.5% of the total number of low- and moderate-income cost burdened owner households. There are no single person owner households that live in a crowded situation.

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 a 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 2015 ACS, 9.3% (5,706 persons) of North Miami’s civilian non-institutionalized population reported a disability. The highest percentage of persons with disabilities occurred in the 65 years and over age group (38.5%). 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 regard to victims of domestic abuse, the HUD 2018 Continuum of Care Homeless Populations and Subpopulation report indicated that as of January 2018, there were 32 persons that are victims of domestic abuse in Miami-Dade County. Almost 40% (13) of the victims of domestic abuse were unsheltered.

What are the most common housing problems?

The most common housing problems experienced by both renters and owners in North Miami is cost burden. There are 11,655 low- and moderate-income households in North Miami and 76.7% (8,950 households) are cost burdened. Of the total low-and moderate-income households, 63.3% are renters and 36.7% are owners. Low-and moderate-income renters were the most impacted by housing problems with 63% having 1 or more housing problems compared to 48% 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, 47.6% are Small Related Households, followed by 28.2% 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 cost burden, 34.5% are Small Related Households with 52.9% in the >50-80% AMI, followed by Elderly Households at 33.1%, and Other Households at 13.5%. Of those owners experiencing severe cost burden, 29.3% are Small Related Households, followed by, Other Households at 17.1%.

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 2011-2015 CHAS data, there are 2,169 low- and moderate-income households with one or more children 6 years and younger.

In the past, the City has utilized HOME funding for a tenant based rental assistance activity. The program provides one-time assistance to families who can no longer afford to rent their existing units due to unforeseen circumstances. In FY 2018-2019, 2 persons were assisted: one was extremely low income and one was very low income. Both were African American.

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.

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

The National Alliance to End Homelessness published State of Homelessness report [] where it describes how as incomes are failing to keep pace with housing costs, Americans face complicated choices such as buying groceries, educate their children, and keep a roof over their head. It continues by saying that those that cannot manage that balancing act become homeless or live on the periphery. The 2007 report provides a synopsis of the affordable housing shortage in the U.S. and reaches the following conclusions: "Millions of Americans face housing cost burden; Cost burden is concentrated among low-income households; Incomes fail to keep pace; Affordable housing stock is dwindling; Housing vouchers are being lost; There are long waiting lists for housing subsidies; and The HUD budget has been trending downward for affordable housing." When reviewing the 2020 report we see the same issues continue to impact homelessness as they state "In 2018, 6.5 million Americans experienced severe housing cost burden, which means they spent more than 50 percent of their income on housing. This marked the fourth straight

year of decreases in the size of this group. However, the number of severely cost burdened Americans is still 13 percent higher than it was in 2007, the year the nation began monitoring homelessness data.”

Discussion

According to the State of Homelessness report, Florida has one of the highest concentrations of individuals experiencing homelessness. The reason for this is noted that “...” high rate states are associated with other notable housing issues. Researchers and advocates cite many of them as having the highest housing costs and highest rent burdens (housing costs as a percentage of income) in the nation.” In Florida, homeless persons identified the following reasons for their homelessness: employment / financial reasons (50%); medical / disability problems (16%); housing issues (12%); family problems (12%); forced to relocate from home (7%); other reasons (1%); and natural / other disasters (1%)

The March 2017 National Alliance to End Homelessness Fact Sheet titled *Foreclosure to Homelessness: The Forgotten Victims of the Subprime Crisis* [2], found that a survey of housing providers estimated that 10% of their clients experienced homelessness as a result of foreclosure and that those homeless due to foreclosure tended to be renters. This is a significant factor in Miami-Dade County where according to the to a released report from Attom Data Solutions, Miami-Dade County has the second-highest rate of repeat foreclosures of any major housing market.

Camillus House is a non-profit agency that serves the homeless in Miami-Dade County. The agency provides a broad range of housing for homeless persons including emergency, transitional, and permanent housing. Clients also receive comprehensive health care and social services. The agency identified the following housing factors as causes for homelessness: poverty, declining wages, decline in public assistance, and lack of affordable health care, domestic violence, mental illness, and addiction disorders

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: housing problems exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole experience housing problems. This Section will analyze disproportionate greater need for income levels 0-30%, >30-50%, >50-80%, >80-100% AMI, by race or ethnicity. The *housing problems* included are as follows: lacks complete kitchen facilities, lacks complete plumbing facilities, overcrowding –more than one person per room, and cost burden greater than 30% and less than 50%.

In North Miami, Asian households have a disproportionately greater need at all income levels with the exception of 30%-85% AMI (which is close with 9% higher than the jurisdiction as a whole). The Asian population makes up approximately 2.2% of the total population therefore the figures are skewed by the small number of households. No other racial or ethnic groups had a disproportionately greater need based on the aforementioned definition.

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	3,590	185	370
White	420	30	110
Black / African American	2,230	75	175
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	865	85	90

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 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%

Demo

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	3,465	325	0
White	315	105	0
Black / African American	2,205	110	0
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	905	109	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	2,305	1,420	0
White	225	245	0
Black / African American	1,275	690	0
Asian	65	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	705	455	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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	660	1,085	0
White	95	260	0
Black / African American	310	525	0
Asian	35	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	220	290	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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%

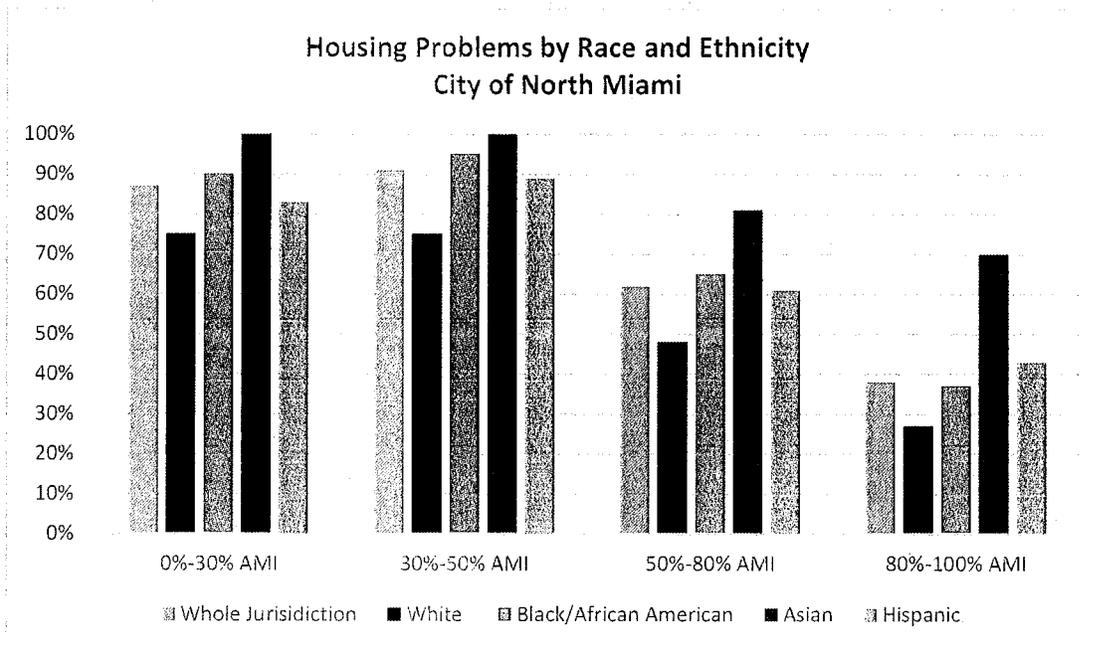


Figure 1- Housing Problems - North Miami

Discussion

Based on the CHAS data, 86.6% of very low-income households (0%-30% AMI) within the City of North Miami have a housing problem. Within this income level, Asians have a disproportionately greater need with 100% having a housing problem. However, the need is skewed due to the relatively small Asian population in North Miami.

Within the 30%-50% AMI income level, 91.4% of all households within the City have a housing problem. Again, Asians have a disproportionate greater need because of the size of the population. There are no other groups that have a disproportionately greater need. These findings were the same among those with 50%-80% AMI. Sixty two percent of those at this level have a housing problem and 81% of Asian households had disproportionately greater need/

Within the 80%-100% AMI income level, 37.8% of households have a housing problem. Seventy percent of the Asian population at this income level has a housing problem. However, this is once again skewed by the size of the Asian population.

Figure #1 attached shows the percentage of households with housing problems by income and race and ethnicity.

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 members of racial or ethnic group at a given income level experience *severe housing problems* at a greater rate (10 percentage points or more) than the income level as a whole. This Section will analyze disproportionate greater need for income levels 0-30%, >30-50%, >50-80%, >80-100% AMI, by race or ethnicity. The severe housing problems included are as follows: overcrowding –more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms; and cost burden greater than 50%.

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	3,350	425	370
White	400	50	110
Black / African American	2,085	220	175
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	805	145	90

Table 16 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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	2,345	1,445	0
White	205	215	0
Black / African American	1,365	945	0
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	735	280	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	860	2,860	0
White	140	330	0
Black / African American	455	1,510	0
Asian	10	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	220	945	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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	280	1,465	0
White	40	315	0
Black / African American	195	635	0
Asian	0	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	465	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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%

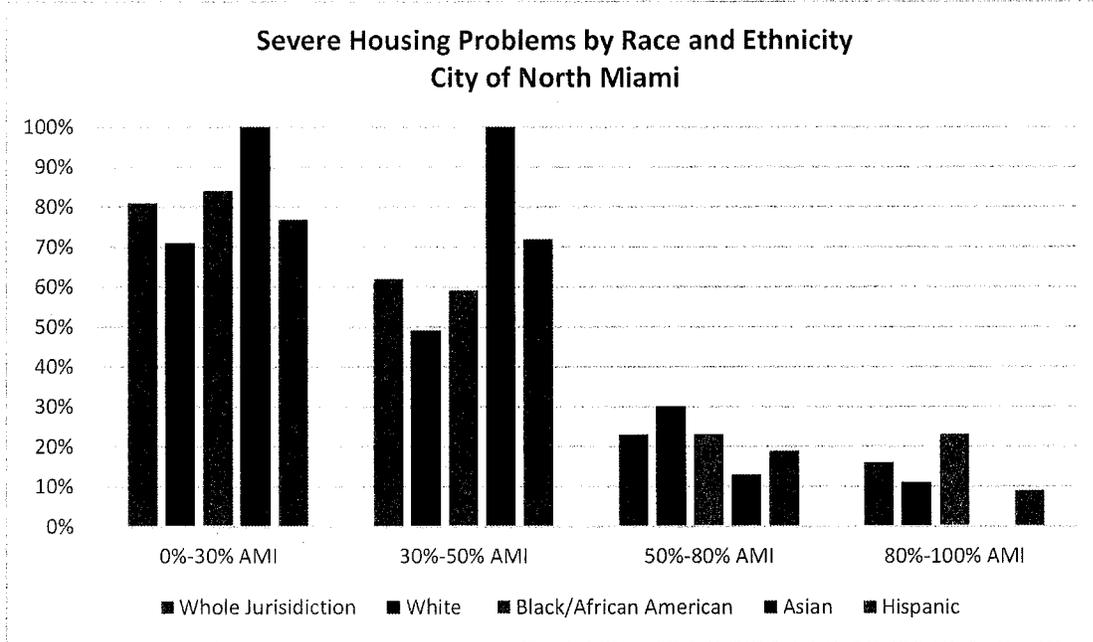


Figure 2 - Severe Housing Problems - North Miami

Discussion

Based on Tables 17-20, the following households had severe housing problems by income group:

In the 0%-30% AMI income group, 80.8% of all households in the City of North Miami had one or more of the four severe housing problems. Among the racial/ethnic groups, 71.4% of White households experienced severe housing problems, 84.1% of Black or African American households, 100% of Asian households, and 77.4% of Hispanic households.

In the 30%-50% AMI income group, 61.9% of all households experienced at least one severe housing problem. Among the racial/ethnic groups, 48.8% of White households experienced severe housing problems, 59.1% of Black or African American households, 100% of Asian households, and 72.4% of Hispanic households.

In the 50%-80% AMI income group, 23.1% of the households experienced severe housing problems. Among the racial/ethnic groups, 29.8% of White households experienced severe housing problems, 23.2% of Black or African American households, and 18.9% of Hispanic households. There was no specific racial group in this income category experiencing disproportionately greater need.

In the 80%-100% AMI income group, 16.0% of all households experienced severe housing problems. Among the racial/ethnic groups, 11.3% of White households experienced severe housing problems, 23.5% of Black or African American households, and 8.8% of Hispanic households. There was no specific racial group in this income category experiencing disproportionately greater need.

Analysis of the 2011-2015 CHAS data indicates that Asian households at the 0%-30 and 30%-50% income levels are experiencing severe housing problems at a disproportionately greater rate in comparison to the jurisdiction as a whole. However, it is important to note that the figures are skewed due to the small size of the Asian population. Additionally, at the 30% - 50% AMI income level, Hispanic households are experiencing a disproportionately greater need with 72.4% of Hispanic households having a severe housing problem.

Figure #2 shows the percentage of households with severe housing problems by income and race and ethnicity.

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:

HUD considers a housing unit affordable if the occupant household expends no more than 30% of its income on housing cost. In the situation where the household expends greater than 30% of its income on housing cost, the household is considered cost burdened. Cost-burdened households have fewer financial resources to meet other basic needs (food, clothing, transportation, medical, etc.), less resources to properly maintain the housing structure, and are at greater risk for foreclosure or eviction. Generally, for renters, housing costs include rent and utilities; and for owners, housing costs include mortgage payments, taxes, insurance, and utilities.

A disproportionately greater number of *cost-burdened households* exists when the members of racial or ethnic group at a given income level experience *housing cost burden* at a greater rate (10 percentage points or more) than the income level as a whole.

There are no racial or ethnic groups in North Miami with a disproportionately greater number of cost-burdened households.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	8,000	4,150	5,725	425
White	1,830	520	715	120
Black / African American	3,345	2,360	3,245	215
Asian	240	110	85	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	2,495	1,140	1,630	90

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Figure 3 - Housing Cost Burden by Race and Ethnicity - North Miami 2011-2015

Demo

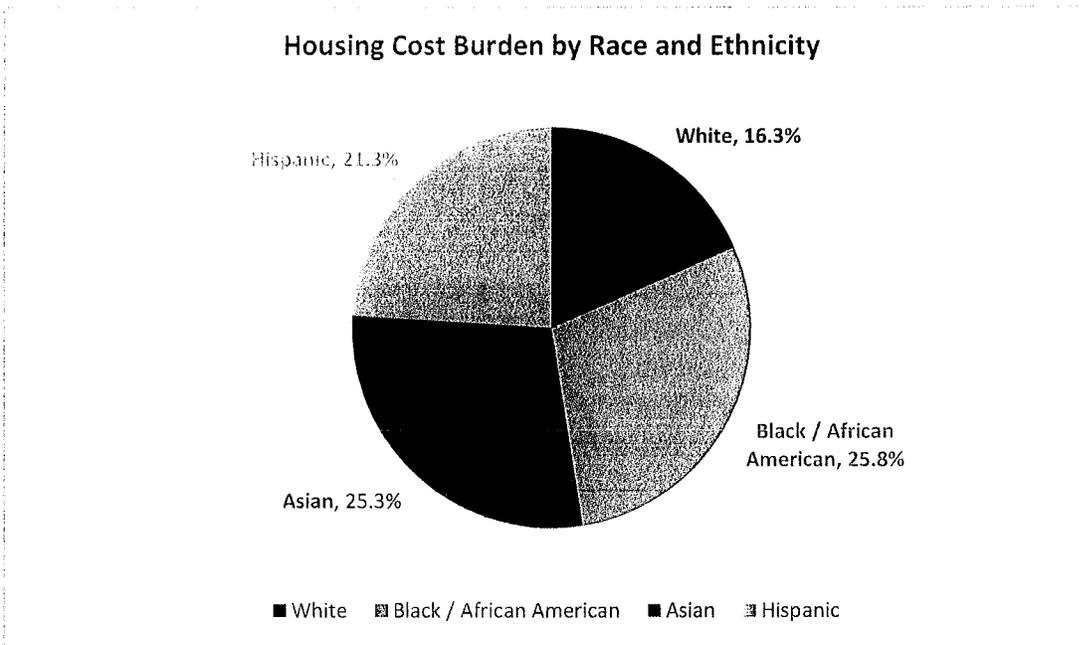
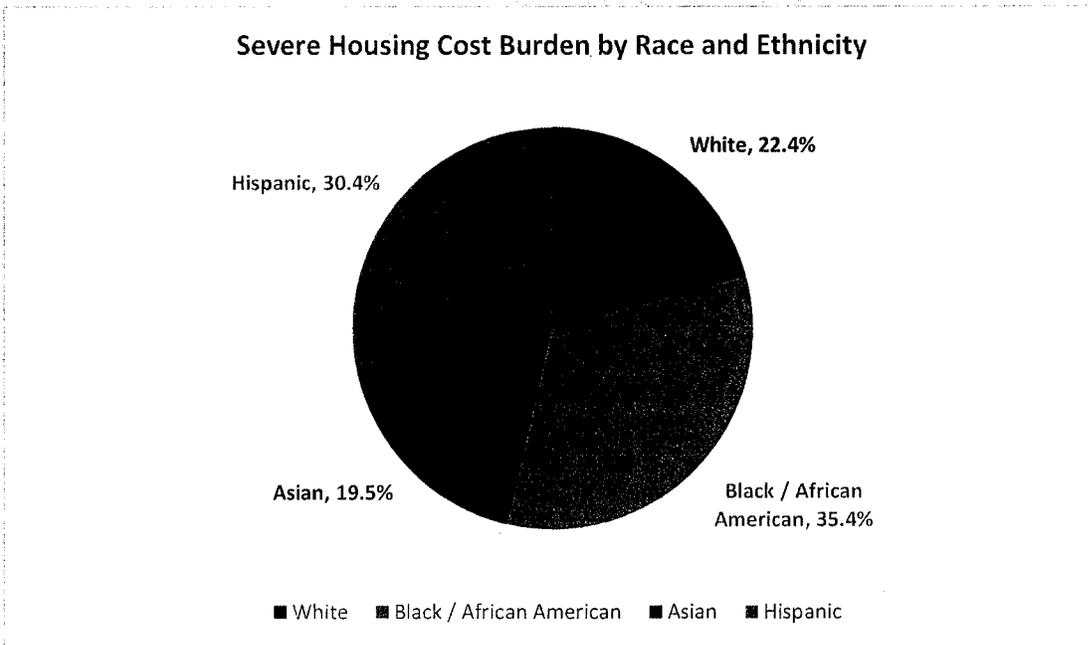


Figure 4 – Severe Housing Cost Burden by Race and Ethnicity - North Miami 2011-2015



Figures 3&4 - Housing Cost Burden - North Miami

Discussion:

Demo

Based on the 2011-2015 CHAS, 9,875 North Miami Households (54%) pay more than 30% of their income for housing. This includes 4,150 households (23%) that are cost burdened and 5,725 households (31%) that are severely cost-burdened.

Among cost-burdened households, Black or African American households experienced the greatest incidence of cost burden. Approximately 25.8% of Black or African American households were cost burdened, followed by 25.3% of Asian households, 21.7% of Hispanic households, and 16.3% of White households.

Black or African American households also had the greatest incidence of severe cost-burden with 35.4%, followed by 30.4% of Hispanic households, 22.4% of White households, and 19.5% of Asian households.

The CHAS data indicates that none of the racial or ethnic groups are experiencing housing cost burden (30-50%) or severe housing cost burden (>50%) at a disproportionate rate.

Figures #3 and #4 show cost-burdened and severely cost-burdened households by race and ethnicity.

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 HUD, 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 percentage points or more) than the income level as a whole.

The housing problems are cost burden, overcrowding, lack of complete kitchen facilities or plumbing facilities. Severe housing problems include overcrowded households with more than 1.5 persons per room and households with cost burdens of more than 50% of income.

Asian households at all income levels have disproportionate housing problems, and those at the 0%-30% and 30%-50% levels have severe housing problems. Asians make up approximately 2.2% of the North Miami population therefore the small size of the group is having an impact on their rates.

Persons of Hispanic ethnicity are the other group experiencing disproportionately greater housing need. At the 30%-50% AMI income level, Hispanics are disproportionately represented showing a greater percentage of severe housing problems.

There are no racial or ethnic groups in North Miami experiencing housing cost burden and severe cost burden at a disproportionate rate.

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

There are no additional needs identified by race and ethnicity.

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

There may be overlap between disproportionately greater need for a race and higher levels of housing problems within areas of low-income and minority concentration. A Racially and Ethnically Concentrated Area of Poverty (RECAP) analysis was conducted and based on 2020 census demographic data from the Federal Financial Institutions Examination Council (FFIEC), there are no census tracts in North Miami that meet the definition of racially/ethnically concentrated areas of poverty[1].

Demo

The census tracts included in the analysis, some of which expand beyond the boundaries of the City of North Miami, have a total population of 95, 217 persons and a minority population of 81,186 or 85.2%. As shown in the table below, all the census tracts, with the exception of census tracts 1.20 and 12.05 have a tract minority percentage of 50% or more. The majority of census tracts do not have a poverty rate of below 40%, however, census tract 2.19 has a poverty rate of 40% or more and a minority concentration of 50% or more. Based on these factors tract 2.19 would be considered a RECAP tract.

The CPD Mapping tool identifies the percentages of persons by race/ethnicity in each census tract of a jurisdiction. For North Miami, the census tracts with the greatest percentage of persons of Hispanic ethnicity are as follows in descending order: 1.09; 1.28; 1.24; 12.04; 1.24; 4.10; 1.20; and 3.07.

Tract Code	Tract Population	Tract Minority %	% Below Poverty Line	Tract Minority Population
1.09	3790	77.28	28.88	2929
1.2	4704	48.07	12.86	2261
1.24	3033	79.1	38.21	2399
1.28	2081	64.34	7.98	1339
2.09	6588	93.76	33.97	6177
2.17	6602	97.55	30.32	6440
2.18	3841	94.4	28.09	3626
2.19	4504	89.63	48.24	4037
2.2	5422	92.9	22.81	5037
3.05	7597	93.97	26.35	7139
3.06	5219	90.92	31.26	4745
3.07	5158	97.65	20.56	5037
3.08	6194	92.46	20.79	5727
4.05	4597	93.84	20.08	4314
4.1	4660	99.74	12.41	4648
4.13	4849	91.11	27.46	4418
12.03	7516	83.08	38.4	6244
12.04	5497	56.58	10.99	3110
12.05	3365	46.33	6.67	1559

NA-35 Public Housing – 91.205(b)

Introduction

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. According to the HUD CPD Maps, there are 88 Section 8 vouchers being used in North Miami census tracts currently.

The PHCD Section 8, revised 06/14/2017, provides guidelines for the operation of the Section 8 Housing Choice Voucher Program. The Administrative Plan has three (3) major objectives:

- To provide improved living conditions of low-income families at affordable rent payments.
- To provide decent, safe, and sanitary housing for eligible program participants.
- To provide an incentive to private property owners to rent to lower income persons.

The PHCD Five -Year Plan for FY 2015-2020 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.

The City of North Miami has used HOME funding for a Tenant Based Rental Assistance (TBRA) program that serves tenants with similar characteristics to public housing residents. The participants in the TBRA program are generally at-risk of becoming homeless and need emergency financial assistance. The City allocated \$14,000 in HOME funds over the FY 2015-2019 Consolidated Plan period and expects to expend the same or more over the FY 2020-2024 Consolidated Plan period.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	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 21 - 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			Special Purpose Voucher	
				Total	Project-based	Tenant-based	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 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	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 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	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 24 – 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 are no public housing units located in the City of North Miami therefore the Section 504 needs assessment is not applicable to the City.

For Miami-Dade County public housing units, according to data from the PHCD's FY 2015-2020 Plan, there are 48,468 disabled families and 46,061 elderly persons in all programs provided by PHCD. With such a large elderly and disabled population, there is a significant need for accessible units and units with accessibility features. The five-year goals of PHCD include continuing to implement the accessibility requirements of Section 504, ADA, and the FHA.

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

According to the PHA Five Year Plan, a major need of those in their program and waiting list is the shortage of affordable housing for all eligible populations including extremely low- very low- and low-income families and families with disabilities in Miami-Dade County. The need for addressing races and ethnic groups with housing needs and reducing impediments to fair housing choice through education efforts was also identified as a need.

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 similar to those of the population at large. Section NA-10 identified that the most common housing problem was cost burden, particularly for renters. The Resident Characteristics Report (as of June 30th, 2020) for Miami-Dade Public Housing indicated that 69% of public housing residents are extremely low income (0-30% AMI).

Discussion

See above.

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, a regular sleeping accommodation for human beings

The City of North Miami is a member of the Miami-Dade County Continuum of Care (CofC). The lead agency for the CofC is the Miami-Dade County Homeless Trust. Additionally, the Trust develops and implements the annual process to identify gaps and needs for the homeless continuum. According to HUD’s 2019 CofC Homeless Population and Subpopulations Reports, the most recent survey conducted and posted by the Miami-Dade CofC was on January 24, 2019. The reports are based on Point-in-Time (PIT) information provided to HUD by CofCs in their funding applications. Miami-Dade County issued a press release on February 20, 2019 on its annual PIT Count.¹ The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. See figure 5 below.

Based on the HUD report, A total of 3,472 persons were experiencing homelessness in Miami-Dade County, with 2,464 in shelters and 1,008 unsheltered. Miami Beach is the only community that saw an increase in the number of street homeless (23 percent).

A random sampling of 885 individuals in the CofC show:

- 35% surveyed were men.
- 46% indicated a disability, including a mental health, substance abuse and/or physical disability.
- 25% indicated they had no source of income.
- Both sheltered and unsheltered individuals indicated their greatest need was housing.

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 homeless 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.

¹ January 2019 Point in Time Count – press release retrieved August 4, 2020.
<http://www.homelesstrust.org/releases/2019-02-20-affordable-housing-critical.asp>

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that 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):

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	385	0	0	0	0
Persons in Households with Only Children	0	109	0	0	0	0
Persons in Households with Only Adults	820	1,877	0	0	0	0
Chronically Homeless Individuals	445	243	0	0	0	0
Chronically Homeless Families	0	44	0	0	0	0
Veterans	142	175	0	0	0	0
Unaccompanied Child	0	128	0	0	0	0
Persons with HIV	50	64	0	0	0	0

Table 25 - Homeless Needs Assessment

Data Source

Comments:

Figure 5 – August 2020 Miami-Dade CofC Homeless Point-in-Time

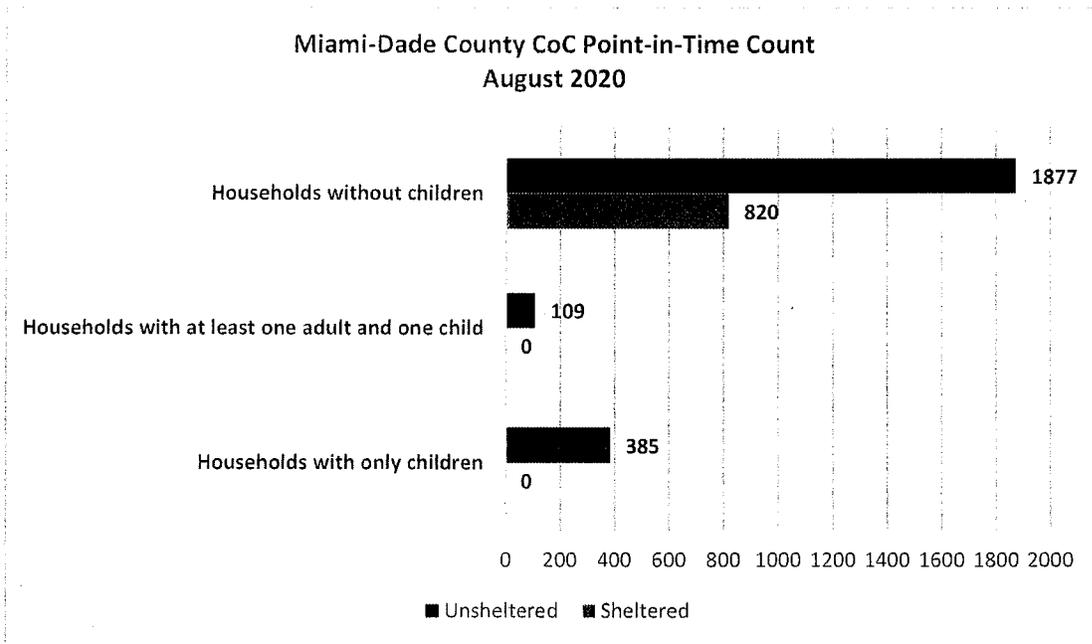


Figure 5 - Miami-Dade Homeless Count 2020

Figure 6 – Trends in the Homeless Count - 1996 – 2020 Miami – Dade County

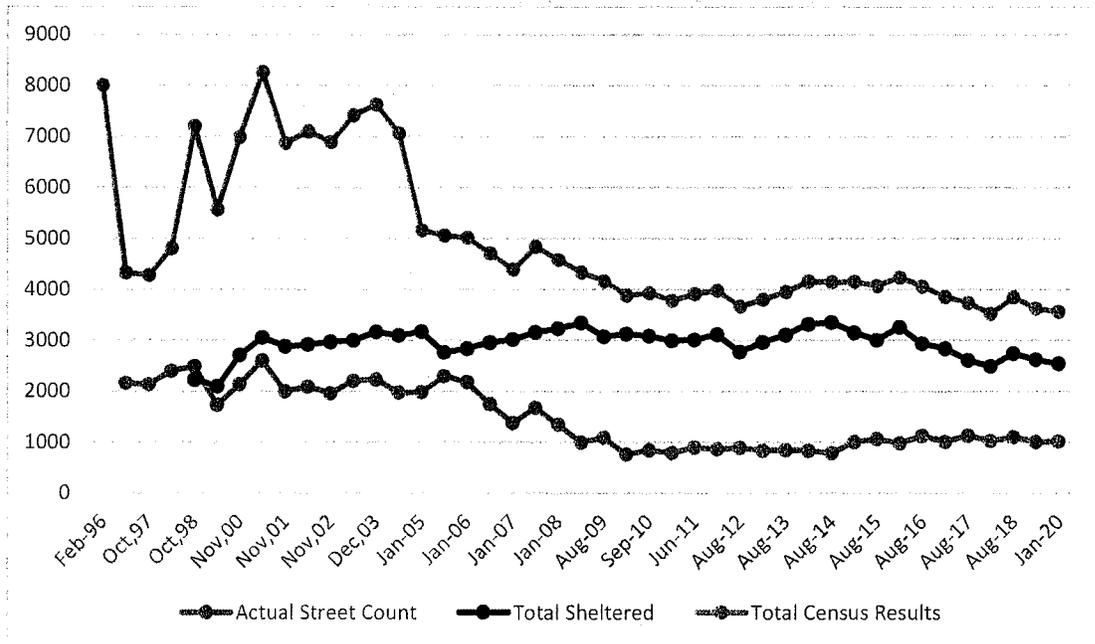


Figure 6-Trends in the Homeless Count - Miami-Dade County

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

The Miami-Dade CofC 2019 point-in-time survey revealed that of the total homeless persons nine percent were in households with families. From the data submitted for HUD's 2019 Annual Homeless Assessment Report (AHAR), the Demographic Characteristics of Sheltered Homeless Persons Report showed that on a national level there were 30% or 171,670 of homeless people in families on a single night in January 2019.

Of the total homeless persons surveyed during the 2019 Miami-Dade CofC point-in-time survey, five percent were veterans.

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

According to the 2020 PIT Count for Miami-Dade County, White and Black/African Americans made up 42% and 57% of the homeless population, respectively. Hispanic/Latino households made up 36% of the homeless population. African Americans were significantly impacted by homelessness than whites.

Information was not available locally for the race/ethnic makeup of the homeless population in Miami-Dade County.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2019 Miami-Dade County Homeless Trust Census found that there were 2,464 in shelters and 1,008 unsheltered for a total of 3,472 homeless persons. The City of North Miami has not conducted a homeless count. At this time, there is no homeless data available beyond the PIT Count

According to the most recent count done in 2020, the majority of the unsheltered homeless population was located in the City of Miami. Approximately 15% (149) of the homeless individuals were located in Unincorporated Miami-Dade County. The sheltered homeless count was comprised of 1,762 persons in emergency shelters, 236 in hotels/motels, 515 homeless in transitional housing, and 27 in safe havens.

In early 2020, there was an increase in the total number of homeless persons, to 3,560 homeless. More homeless persons were unsheltered in 2019 compared to the 2020 report. Figure #6 in this section shows the trends in the homeless count between 2015 and early 2020.

Discussion:

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 persons who require 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 2015 ACS for North Miami shows the median age of residents as being 34.6 years. According to the 2012-2016 CHAS data, there are 6,510 persons over the age of 65 residing in North Miami and 3,293 households with at least one person over the age of 65. ACS data used to create the 2011-2015 CHAS notes that there are 3,930 households with a member 62-74 years of age and 1,615 households with a household member 75 years of age and older. The majority of households containing elderly members have a HAMFI of low-and-moderate income with those with 62-74 members comprising of 62% and those with members over 75 years old comprising 69%.

The 2015 ACS of Disability Characteristics for the City estimates that of the total civilian non-institutionalized population of 61,143 persons, 9.3% or 5,706 has a disability. Of the population 65 years and over, 2,200 (33.6%) are estimated to have a disability. About 9% of male and female identifying persons respectively have a disability. The racial makeup of the population of North Miami with disabilities is 50% Black or African American, followed by 46% White, and 2% Asian. Hispanic persons made up 33% of the North Miami Disability population. When looking at disability type in North Miami, persons with ambulatory limitation experience made up the highest percentage with 3,110 persons followed by cognitive difficulties (2,413), vision difficulties (1,046), and hearing (1,018).

Florida Department of Law Enforcement reports on domestic violence offenses by type of offenses and by County. In 2019, there were 384 domestic violence offenses reported by the North Miami Police Department. The offenses were comprised of 287 simple assaults, 83 aggravated assaults, 6 threat/intimidation incidences, 5 forcible rapes, 1 murder, and 2 forcible fondling.

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. The 2011-2015 ACS data supports the need for affordable housing for elderly households. Census data indicated that 31% of elderly persons over 65 have a disability which supports the need for accessible housing units. Based on prior years' outcomes of the Owner-Occupied Housing Rehabilitation Program, a significant number of the households assisted were 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 Area Plan on Aging Program Module for the period January 1, 2020– December 31, 2022[1], the agency used several methods to collect information on the needs of senior Floridians including local surveys, Florida Department of Elder Affairs statewide survey, public hearings, and an Elder Helpline focus group. The needs identified from the assessment were for more and increased options or services in the following areas:

- Addressing the growing population of elderly
- The need for affordable housing and transportation
- Poverty
- The unmet need for Caregivers

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

The 2017-2021 CDC/HRSA Integrated HIV/AIDS Prevention and Care Plan [1], showed that 26,042 people were living with HIV/AIDS (PLWHA) in Miami-Dade County in 2015. More currently, The Florida Department of Health 2019 Epidemiological Profile [2] estimates there are 28,345 PLWH in the county. 2019 AIDS numbers were not available at the time of this draft.

According to the 2017-2021 Integrated HIV/AIDS Prevention and Care Plan, Miami-Dade County has the highest number of PLWHA in Florida. It accounts for 23.7% of the total number of persons living with HIV in the State and leads the United States in the rate of new HIV cases each year. The racial makeup of the Miami-Dade HIV/AIDS population was 13% Non-Hispanic White for both HIV and AIDS respectively, Black/African American (41% with HIV; 50% with AIDS), and Hispanic (44% with HIV; 35% with AIDS).

As highlighted in the 2017-2021 Integrated Care Plan, the high proportion of Hispanic PLWHA is impacted by Hispanics being approximately 67% of the population in Miami-Dade County. Black/African Americans comprise 17% of the Miami-Dade County population but 41% of the persons living with HIV in Miami-Dade County and 50% of the persons living with AIDS.

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, the discussion of the housing and supportive needs of these populations are primarily for Miami-Dade County.

The City utilizes CDBG funds for public service activities that provide services for members of special needs populations. Due to limited funding, the City also refers non-homeless persons requiring supportive housing to Miami-Dade County providers.

In regard to the housing needs, there are five subsidized rental properties located in the City of North Miami which provide 1,009 units for low income households. The City also utilizes CDBG and HOME funding to rehabilitate owner-occupied housing units which allows elderly persons to age in place and improves accessibility for persons with disabilities and seniors.

Community input indicated that public services are a priority for North Miami residents with vulnerable populations such as HIV/Aids, children, persons with disabilities, and the elderly among the most selected as "High Need".

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

Describe the jurisdiction's need for Public Facilities:

Public facilities include senior centers, homeless facilities, youth centers, neighborhood facilities, health facilities, parks and recreational facilities and other facilities that are publicly owned or that are traditionally provided by the government, or owned by a nonprofit, and open to the public. The City uses CDBG funds with local general funds to improve mainly parks and recreational facilities in neighborhoods where at least 51 percent of the population are low-to moderate-income individuals and households. The City of North Miami, in accordance with State law, developed a five-year Capital Improvements Program (CIP) Plan to meet the City's anticipated capital needs. State law requires that the five-year schedule of capital improvements be "financially feasible" meaning that sufficient revenues are available or will be available from committed funding sources.

A capital improvement is defined as a capital expenditure of \$50,000 or more resulting in the acquisition, improvement, or addition to fixed assets in the form of land, buildings, or improvements that have a life expectancy of more than five years. The City uses CDBG funds to supplement local general funds mainly for Parks and Recreational facilities. The CIP consists of \$1,282,030 to fund the below listed park projects over the five-year period. The projects were projected to be spent in FY 2015-16 and FY 2019-20.

Activities/Projects	FY 2015-2019 Needs
• Parks and recreation – court resurfacing	\$ 200,000
• Parks and recreation – hurricane shutters	\$ 60,000
• Parks and recreation – Keystone CC & Playground	\$ 100,000
• Parks and recreation – Lightning Protection System	\$ 32,000
• Parks and recreation – N. Bayshore Park Improvements	\$ 55,030
• Parks and recreation – N Miami Stadium Bleachers	\$ 450,000
• Parks and recreation – Pepper Park Playground	\$ 120,000
• Parks and recreation – Sasso Pool renovations	\$ 200,000
• Parks and recreation – Penny Sugarman Tennis Center	\$ 65,000
	Total \$ 1,282,030

How were these needs determined?

The need for public facilities was determined through the community consultation process including community and agency surveys and input from public meetings. Public facilities were designated as "High" need. The surveys asked members of the public to rank and prioritize the six major categories of housing and community development needs, and public facilities was ranked as #5.

Public facility needs in the amount of \$1.2m were also identified in the City's Capital Improvement Program (CIP) for FY 2014-2019. This last year of the CIP, no funding was identified for park projects. The

City will prepare and approve another CIP for the next five-year period. Based on the Department of Public Works assessment, the cost of improvements, and the CDBG funding available in comparison to other needs, the City investment in public facilities is unlikely to increase beyond current levels.

Describe the jurisdiction's need for Public Improvements:

Public improvements are public infrastructure and improvements that could include but are not limited to street improvements, sidewalks, water/sewer improvements, parking, and flood drainage improvements. Based on the City's FY 15-19 Capital Improvement Plan (CIP), the City of North Miami has identified the below list of public infrastructure and improvements projects which are needed along with related budget amounts over the five-year period starting from FY 15-16 and ending in FY 19-20. These activities/projects will be carried on a City-wide basis and be mainly funded through the City's general fund, transportation surtax, and ad valorem revenue. The projects are:

- As part of an effort to fund one year of a 20-year rehabilitation plan for the City's Sanitary Sewer System (\$3.5m) and the immediate revitalization of 45 lift stations (\$550,000), the City allocated \$4,050,000 for both sewer projects in FY 2015-16.
- Improvements to three government buildings. Only \$56,960 was funded for City hall bathrooms.
- Three water projects totaling \$5,037,995 included replacements for water lines, mains, and upgrading the existing Lime Softening Water Plant
- Six transportation related projects at a cost of \$1,125,243 included aesthetic and functional enhancements to sidewalks and roadways for motorists, bicycles, and pedestrians Citywide.

CDBG funded public improvements focus on areas that are considered low- and moderate-income areas where more than 51% of the population have household incomes that are at 80% of the area median income or less as determined by HUD annually. The City has not developed its CIP for the next five years as this year is the last year of the current CIP. Typically, due to the high costs of public improvements and the limited amount of CDBG funds available, the City has not funded any improvements using CDBG funds.

How were these needs determined?

The public improvements needs were through a review of the City's FY 2015-2020 CIP Plan as well as from input from public survey and public meetings. A total of 326 participants that took the North Miami Consolidated Plan Public Survey ranked and prioritized the need for public infrastructure as number 2 and 79% identified public infrastructure including improvements as a "high need."

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, Substance Abuse Prevention Programs, Educational Support, Services for Persons with Disabilities, Health Services, Fair Housing Services, Child Care Services, and a summer youth job program for individuals from low-to moderate-income households.

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 children (86.82%), education services (85.97%), senior services (84.47%), youth services (83.11%), Mental Health (81.82%), and persons with disabilities (80.54%). In addition to the above, annually 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.

DRAFT

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This Section provides a general overview of the City of North Miami housing market, including supply, demand, conditions, and cost of housing. We review key market indicators such as household income, housing supply, age, and conditions of residential structures to understand trends in housing production and demand per income category.

The City of North Miami housing stock is 50 years or older and home values are significantly lower than home values in similar municipalities in Miami-Dade County. An older housing stock indicates the presence of housing problems such as lead-based paint, need for greater maintenance, homes that do not meet the needs of today's households, cost burden, and inability for households to maintain properties due to limited resources. These challenges often lead to neighborhood decline. The data shows that 66.7% of the City's homes are valued at \$200,000 or less. The median value of owner-occupied home is \$157,900 in the City of North Miami compared \$221,100 for Miami Dade County. The City's housing supply is largely comprised of multi-family structures of 20 plus units, 9,120 (43%) and 1-unit detached, 8,330 (39%). Other type of housing includes multi-family residential properties of 2 to 4 units (6) and 5 to 19 units (9%); mobile home, RVs are negligible. This housing composition partially explains the low ownership rate of 41.3% in North Miami, which is significantly lower than Miami Dade at 52.6% and the State of Florida at 66%. Additionally, the average household size among homeowners is 3.53 and renters is 3.11. The data shows that the housing stock among renters is largely comprised of one- bedroom units, 46.1% and 2-bedroom units, 38.2%, suggesting overcrowding and lack of available, affordable units for larger families. The lack of housing affordability creates more challenges for the City. Housing Affordability is based on households' income and their ability to consume housing services, ownership, or rental. As it stands, there are 18,300 households in the City of North Miami- 8,550 are owners and 9,745 are renters. According to the 2016 ACS estimate, of the 8,550 owner-occupied, 53.8% of the units with a mortgage are cost burdened and 65% renter-occupied are cost burdened. Cost burdened households refer to households who are paying more than 30% of their income towards housing expenses. While the City has implemented housing programs that address some of the issues such as owner-occupied home repair, infill new construction and down payment assistance program, the impact has not been significant. The City needs to create housing strategies that attract new developments and facilitate private/public alliances to increase housing supply within the low and very-low income categories and upgrade/expand housing options for households at 80% and below of the area median household income.

The data which informs the analysis comes from the Department of Housing and Urban Development (HUD) and the U.S. Census, the 2011-2015 ACS, 2016 ACS, Comprehensive Housing Affordability Strategy (CHAS), Florida Housing Data Clearing house, Shimberg Center for Housing Studies, City of North Miami Workforce and Housing Needs Assessment and Housing Revitalization Strategy.

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

The City's housing composition is a mixed 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, 46.7 % compared to Miami-Dade County at 52.6% and the State of Florida at 66%.

According to the 2011-2015 ACS, there are 21,305 residential housing units in the City of North Miami. The City's housing supply is composed of 8,330 (39%), 1-unit detached structures and 730 (3%), 1-unit attached structure, and 58% of multi-family residential units. Among the multi-family units, 6% are located within properties of 2-4 units, 9% within properties of 5-19 units and 9,120 (43%) of 20 or more units. There are only 35 units of mobile homes, boat, RV, and vans.

All residential properties by number of units –

Property Type	Number	%
1-unit detached structure	8,330	39%
1-unit, attached structure	730	3%
2-4 units	1,225	6%
5-19 units	1,865	9%
20 or more units	9,120	43%
Mobile Home, boat, RV, van, etc.	35	0%
Total	21,305	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

The City of North Miami homeownership rate is 46.7%. Sixty-one percent of the total 8,550 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 9,745 rental units and 47% of the rental housing stock are one-bedroom units. This is followed by 3,495 (36%) of two-bedroom units and 1,225 (13%) of three-bedroom units. The average household size in the City of North Miami is 3.53 for owners and 3.11 for renters, evidencing overcrowding, particularly among renters where the number of one-bedrooms is nearly half of the total supply.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	45	1%	430	4%
1 bedroom	845	10%	4,565	47%
2 bedrooms	2,435	28%	3,495	36%
3 or more bedrooms	5,225	61%	1,255	13%
Total	8,550	100%	9,745	100%

Table 27 – Unit Size by Tenure

Data 2011-2015 ACS
Source:

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

The 2011-2015 ACS data reported in the needs assessment section (NA-10) shows an estimated 18,300 households in 2015, a slight increase from 2009 (18,270) but not up to the 20,427 number in 2000. The report describes the type of households and categorizes 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 FY 2018 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. In the fourth year (FY 2018) of the Consolidated Plan, the City utilizes 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 FY2018 CAPER report, 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. The City aided thirty-seven (37) households and of that total, twenty-eight (28) were owner-occupied rehabilitation. One of the units repaired was an elderly unit. The City provided additional support to four (4) first time homebuyers and rental assistance to five (5) renters at risk of homelessness. Total funds expended to assist the 37 households were \$634,031.

CDBG Funded Housing Accomplishments: Rehabilitation of twelve (12) single family/owner-occupied units. Of the twelve (12) units, one completed under the elderly program. The City provided housing support to six (6) elderly, aged 62 and older and/or persons with special needs under the regular rehabilitation program. For FY 2018, \$196,922 in CDBG funding was expended on housing rehabilitation activities.

Other Housing Resources: SHIP funds of \$141,952 provided additional funding to assist six (6) housing units with home repairs and financial assistance of \$50,000 to two (2) first time homebuyers.

HOME Funded Housing Accomplishments: Two (2) moderate-income household first time homebuyer households received \$39,311.33 in HOME funds to acquire homes.

HOME Tenant Based Rental Assistance: Two (2) low and three (3) very low -income households were provided with tenant based rental assistance to cover rental deposit and rent to prevent homelessness. HOME funds expended totaled \$5,846 on this activity in the reporting period.

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 four (4) federally assisted projects located in the City of North Miami. The projects are: Ahepa 421, a 202 project with 80 elderly units which will expire in 2043; Buena Vista, a 20 unit-project for people with disabilities and financed with 202 direct loan will expire in 2020; Center Court, 588 units and financed with 4% Low Income Housing Tax Credits (LIHTC) dedicated to family will expire in 2026; and Colonial apartments, a 202 project with 9 units targeting people with disabilities will expire in 2037. Based on the data presented, Buena Vista Apartments is expiring in 2020 and that could result in a loss of 20 units dedicated for people with disabilities. Source: <http://flhousingdata.shimberg.ufl.edu/comprehensive-plan-data/>

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 2011-2015 ACS, the City of North Miami has 18,300 households with 8,550 owners and 9,745 renters. While there is a prevalence of three-bedroom units among owners, which correlates with the average housing for owners, 3.53, the data presents a very different picture for the renters. The City of North Miami has a large percentage of 1- bedroom units, 47% while the average household size among renters is 3.11. The total number of 3-bedroom units make up only 13%. The composition of the available rental units compared to the average renter households' size suggests an imbalance in the rental market and provides evidence of overcrowding.

The home values in North Miami have steadily increased over the past 10 years. There are 4,660 owners and 7,795 renters within the low-income households or households earning 80% and less of the City's area median household income (AMI). Of the 4,660 low-income owners, 980 (21%) owners within the 50% and below of the AMI were cost burdened or paying above 30% of their income towards housing and 1,070 (22.9%) owners within the >50% to 80% income category are cost burdened. Moreover, 685 owners or 14.69% within the 50% and below the AMI were severely cost burdened, or paying 50% and above of their income for housing; 5.4% of the owners within the 50% to 80% of the area median income was severely cost burdened. The numbers were significantly higher for the renters. The data shows 4,110 renters or 48% within the 50% and below of the area median income cost burdened and 3,115 or 36.7% of renters within the same income category were severely cost burdened. The number decreased for income categories of >50 to 80%; 12.2% of households were cost burdened and 10.35% were severely cost burdened. There are not sufficient available and affordable units for these households, particularly for renters. http://flhousingdata.shimberg.ufl.edu/a/ahi_basic.

Describe the need for specific types of housing:

The 2011-2015 ACS used in the needs assessment section describes the number, type, tenure, and size of housing. To determine the need for specific type of housings, we look at three different sets of data. First, we review the housing tenure data set and evaluate the number of available units per household size. The data shows a larger percentage of one-bedroom units among renters, 4,565 or 47% 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 approach is to review household tenure and determine the group with the highest need for assistance using income and cost burden as the basis for evaluation. According to the 2011-2015 ACS, of the total 6,020 low-income renters, or renters earning 80% and less, there are 2,630 within the 0-30% income category, 2,395 within the >30 to 50% category and 995 within the 50% to 80% category that were paying above 30% of their income towards housing. There are 3,980 renters paying higher than over 50% of their income toward housing. While cost burden is much higher among renters, 2,930 or 34% of all owners are paying over 30% of their income towards housing. The third dataset we look at was the age of the housing stock. Nearly 87% of the housing stock in the City of North Miami is 50 years old and 44% of the occupied unit list one housing problem.

- 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 for extremely low and very low-income households of 2- and 3-bedroom units
- Senior housing one- and two-bedroom units.
- Assisted senior housing one- bedroom units.
- Transitional homes for households at risk of becoming homeless.

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

Introduction

Home value is an important determinant of housing accessibility and affordability. The City has experienced steady increases in home values for the past 10 years. According to the 2011-2015 ACS, the median home value in the City of North Miami is \$157,900 significantly lower than Miami Dade County at \$221,100. Although lower than most other municipalities, the increase in home values over the past reduces affordability for many households. A housing unit is considered affordable if monthly mortgage payments including taxes and insurance or rents do not exceed 30% of the household adjusted income. Households are considered 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.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	225,700	143,400	(36%)
Median Contract Rent	780	871	12%

Table 28 – Cost of Housing

Data 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Source:

Table 29 – Cost of Housing

According to the 2011-2015 ACS survey, the median home value in 2015 was 143,000, 36% lower than the median home value in 2009. The City of North Miami suffered significant loss during the housing crisis in 2009-2011. However, the market began to recover during the past few years and according to the ACS 2016, the 2016 median home value is \$157,300, an increase of 9.6% over 2015 (143,000). Recent trends shows steady increase particularly in the \$100,000 to \$149,999 (21.8%) and \$150,000 to \$199,999 (21.5%) ranges.

Owner-occupied Home Values, 2016 Geographical Comparisons.

Home Values	City of North Miami		Miami Dade County	
Owner-Occupied units	8,258		449,174	
Less than \$50,000	392	4.7%	18,992	4.2%
\$50,000-\$99,000	1,542	18.7%	47,653	10.6%
\$100,000-\$149,999	1,803	21.8%	60,808	13.5%
\$150,000-\$199,999	1,174	21.5%	72,798	16.2%
\$200,000-\$299,999	1,394	16.9%	106,450	23.7%

\$300,000-\$499,999	480	5.8%	83,928	18.7%
\$500,000-\$999,999	575	7%	39,441	8.8%
\$1,000,000 or more	298	3.6%	19,204	4.3%
Median (dollars)	\$157,900		\$221,100	

Source: US Census, ACS; 2016 5-year estimates; City of North Miami Workforce and Housing Needs Assessment and Housing Revitalization Strategy.

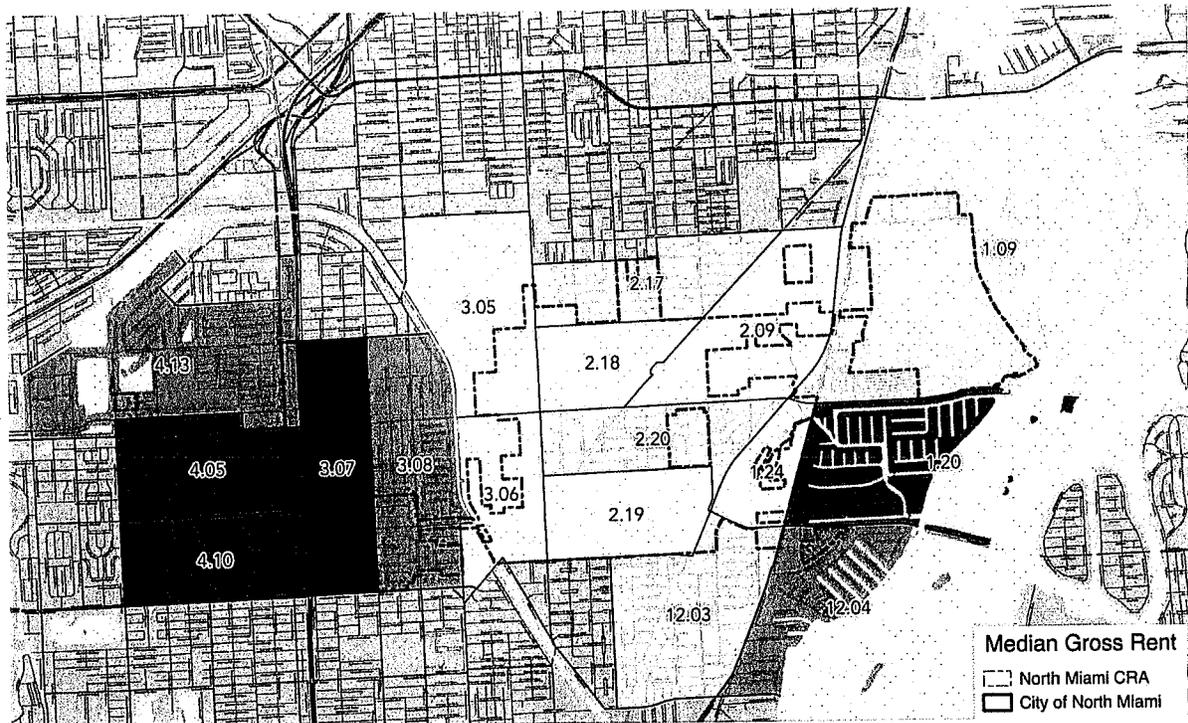
The rental rates are similar to the lower home values in the City of North Miami. According to the 2011-2015 ACS, 65.2 percent of renters pay \$500-\$999 followed by 24.9% in the \$1,000 to \$1,499. While these numbers seem low compared to Miami-Dade County and other similar cities, renters are still paying higher than the affordable rental rates. The median household income is \$36,597 and we apply the affordability definition of paying 30% of income towards housing expense, the affordable rental rate will be \$914. Thus, it is expected that many households are paying the higher end of the \$500-\$999 range.

Rent Paid	Number	%
Less than \$500	490	5.0%
\$500-999	6,360	65.2%
\$1,000-1,499	2,430	24.9%
\$1,500-1,999	335	3.4%
\$2,000 or more	135	1.4%
Total	9,750	100.0%

Table 30 - Rent Paid

Data: 2011-2015 ACS
Source:

Further analysis shows that rent varies with neighborhood and census tracts. The highest rents are found in Census Tracts 3.07 and 4.05, and the lowest in Census Tracts 2.18, 2.19 and 3.06, aligning with higher wealth communities and low-wealth communities, respectively. Below is a map that outlines the census tracts and various rents. Source: City of North Miami Workforce and Housing Needs Assessment.



City of North Miami / North Miami CRA 2016

Source: US Census Bureau, 2016 ACS 5-year estimates
Created by: FIU Metropolitan Center

Median Gross Rent

- North Miami CRA
- City of North Miami
- \$890 - \$998
- \$998 - \$1105
- \$1105 - \$1213
- \$1213 - \$1320
- \$1320 - \$1428

Median Gross Rent			
Census Tract			
3.07		\$1,428	1
4.05		\$1,316	2
4.10		\$1,304	3
1.09		\$1,105	4
2.17		\$1,040	5
2.20		\$1,028	6
2.09		\$971	7
1.24		\$953	8
2.18		\$909	9
2.19		\$909	9
3.06		\$890	10

Housing Affordability

Housing Affordability is a factor of housing expenses and household income. While the home values in the City of North Miami are relatively high, household incomes are also high. HUD defines HAMFI as HUD adjusted median family incomes.

According to the ACS 2011-2015, of the 9,450 owners, 4,790 or 50.6% of the owner-occupied units are above 80% of the HAMFI units: 36.6% at 80% and 12.6% at 50% and below and no owner-occupied units at 30% and below. The data clearly shows that there are not sufficient housing units in the very low and low-income households or HOME units. The lack of affordable rental units is even more pronounced. Only 220 available units within the 30% HAMFI, 785 units within the 50% HAMFI with the largest number of units, 6,790 within the 80% income category. The data clearly shows that there is a great deficit of affordable, available in the extremely low and very low-income categories among renters.

% Units affordable to Households earning	Renter	Owner
30% HAMFI	220	No Data
50% HAMFI	785	1,195
80% HAMFI	6,790	3,465
100% HAMFI	No Data	4,790
Total	7,795	9,450

Table 31 – Housing Affordability

Data 2011-2015 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	951	1,147	1,454	1,934	2,354
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 HUD FMR and HOME Rents

Source:

Is there sufficient housing for households at all income levels?

Based on the data, the City of North Miami shows insufficient of housing at all income levels. The City of North Miami needs more affordable units across the board, for sale and rental. There are 1,005 rental units or 12.89 percent of extremely or very-low income units in the City of North Miami. Using the fact that the median income is \$35,597 and a resident earning a \$35,597 can only afford rent of \$914, lower than the FMR for all unit sizes.

According to the 2016 ACS, renter-occupied households have increased by 16% (1,443 households) and the highest percentage increase is among renters within the 0-30% income categories according to the 2019-rental study conducted by Shimberg Center for Housing Studies. Based on the data presented, 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 current cost burden or extremely cost burden to lack of affordable units.

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

The City of North Miami has seen an increase of home value over the past few years. The median home value was \$143,000 in 2015 and \$157,300 in 2016 according to the 2016 ACS one-year survey. According to the Shimberg Center for housing studies North Miami profile, the 2019 median sales price is \$275,000 for single-family units and \$135,000 for condominiums. According to the Florida Realtors/Florida Market reports, Quarter 1 in 2020 shows median sales of \$375,000 for single family and \$209,000 for condominiums and townhouses in the Miami-Fort-Lauderdale-West Palm Beach MSA. Based on the key indicators and the trends, we were certain housing affordability would continue to rise. However, with the current even over the past four months, the Coronavirus Pandemic, we expect a slowdown in real estate market although it will not probably manifest itself for months. Many people have lost their jobs and there will be an adjustment period. Homeowners have not started to show major signs of distress since they have more options from their government-backed lenders such as forbearance, deferment, and refinancing. However, renters immediately feel the impact because there are fewer opportunities to negotiate with property owners once they fall arrears in rent payments. The Cares Act provides for mortgage and rental assistance but there will still be negative impacts on the housing market because of tremendous job loss due to the pandemic.

Another tool to determine how likely affordability of housing likely to change is the current vacancy rate in the rental market. There is a 14% vacancy rate for all housing types in the City of North Miami, 1% lower than Miami-Dade. The eighty-five percent 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 burden. The City's has an owner-occupied program and with that contributes to the improvement of the housing stock.

The median values of residential structures in the city of North Miami does not seem to reflect the current median sales price for the City of North Miami (\$267,717) according to Zillow and \$360,000 for Miami-Dade according the Miami Association of realtors. These lower values are more reflective of the age of the structures. The City of North Miami Housing stock is old with 87 percent of the City's residential units built prior in the 1970s or earlier. 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 will have 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 affect your strategy to produce or preserve affordable housing?

The median market rents fluctuate from various areas. Based on the data shown on the table above, rental rates ranges from \$890 in Census Tract 3.06 to \$1,428 in Census Tracts 3.07. Fair Market rents align more with the actual rents in the City, ranging from \$951 for a studio to 1,147 for one bedroom. \$1,454 for 2-bedroom units and \$1,934 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, which comprise 47% of the unit tenure in the City of North Miami. Housing cost will continue to outpace income and residents will continue to pay above 30% of their income towards. High HOME rent fares better, ranging from 944 for efficiency to 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 will experience major challenges in 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 reduce vacancy, particularly in the rental sector.

Discussion (done above)

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

This section provides details on the condition of housing units throughout the City of North of Miami by looking as factors such as age, vacancy, and the prevalence of housing problems. The conditions of the housing supply have direct impact on home values and affordability, particularly among owners with limited resources.

HUD defined the four housing problems as:

- 1) A home which lacks complete or adequate kitchen facilities
- 2) A home which lacks complete or adequate plumbing facilities
- 3) A home which is overcrowded (having more than one person per room)
- 4) A household that is cost burden (paying 30% or more of their income towards housing costs)

The City of North Miami extended the definition. In assessing housing conditions, the City of North Miami uses the following definitions for “standard,” “substandard,” and “substandard but suitable for rehabilitation”:

Standard Condition: The City of Miami definition of “standard condition” meets Chapter 17, Article II of the Code of Ordinances of Miami Dade County, Florida, establishing minimum housing standards, as adopted by the City.

Substandard Condition: The City of Miami definition for “substandard condition” or unfit for human habitation is a structure which is found to have any of the following defects: 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 of the public; 2) If it lacks illumination, ventilation, or sanitation facilities adequate to protect the health or safety of the occupants of the public; 3) because of 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’s definition of “substandard but suitable for rehabilitation” is where a dwelling unit meet the definition of substandard, but rehabilitation is financially feasible to remove substandard conditions.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,740	44%	5,745	59%
With two selected Conditions	285	3%	935	10%
With three selected Conditions	0	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,530	53%	3,050	31%
Total	8,555	100%	9,750	100%

Table 33 - Condition of Units

Data 2011-2015 ACS
Source:

The table above details the number of owner and renter households that have at least one housing condition. According to the 2011-2015 ACS, there is 8,555 owner-occupied housing units. Of the total, 3,740 (44%) had at least one of the four selected housing conditions as defined by HUD: (1) lack of complete plumbing facilities; (2) lack of kitchen facilities; (3) more than one person per room; and (4) cost burden greater than 30% of household income. The data shows that 3% had two selected conditions among owners. Of the 9,750 renter occupied units, 59% had at least one of the four (4) selected problems and 10% had two (2) of the selected problems. Based on the data provided, over half of the occupied units may need some improvement

Age of Housing

The table below shows the prevalence of older rental housing units. Of the 8,565 owner-occupied units, 83% were built from 1950 to 1979. The renter-occupied units are also “aged” with 74% of the units built from 1950 to 1979. The data shows only 6% of the housing structures were built from 2000 and later.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	170	2%	429	4%
1980-1999	340	4%	1,390	14%
1950-1979	7,120	83%	7,200	74%
Before 1950	935	11%	735	8%
Total	8,565	100%	9,754	100%

Table 34 – Year Unit Built

Data 2011-2015 CHAS
Source:

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 94% owner occupied and 81% renter-occupied built prior to 1980. Five (5) percent of the 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 affect affordability.

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	8,055	94%	7,935	81%
Housing Units build before 1980 with children present	410	5%	35	0%

Table 35 – Risk of Lead-Based Paint

Data 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Source:

Vacant Units

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

Table 36 - Vacant Units

Data 2011-2015 CHAS Report

Source:

According to the Florida Housing Data Clearinghouse, the City of North Miami has a total of 21,305 housing units of which 2,478 (11.6%) is vacant. Vacant units has the highest vacancy rate, followed by other vacant units at 709 (28%) and seasonal units at 656 (26.4%).

	Total Vacant Units
Vacant Units for Rent	757
Vacant Units for Sale	185
Vacant units Rented for Sold, Not Occupied	171
Vacant Units for Seasonal, Recreational or Occasional use	656
Vacant Units for Migrant Workers	0
Other Vacant Units	709
Total Vacant Units	2478

Need for Owner and Rental Rehabilitation

According to the 2011-2015 ACS survey, 83% of the owner-occupied unit and 74% of the renter occupied units were built between 1950 and 1979. There were 44% of the owner-occupied units and 59% of the renter occupied units with one of the four selected housing problems based on HUD housing problems definition. Based on this data, there is a need for both owner and renter rehabilitation programs. The

2018 Consolidated Annual Performance Report (CAPER) demonstrates that the City of North Miami has prioritized homeowner rehabilitation. Under this program, there were 51 homeowners assisted with rehabilitation activities. Of the homes assisted, 20 were for senior citizens or persons with special needs. The report did not address rental rehabilitation. However, rental rehabilitation is an identified need based on the data provided in the Comprehensive Housing Affordability Strategy (CHAS) report.

CDBG Funded Housing Accomplishments: Single-family owner-occupied Housing Rehabilitation: twelve (12) single family homes were completed including one (1) unit under the elderly program. Of the total, six (6) elderly (62 and older) and/or persons with special needs households also received assistance under the regular rehabilitation program. For FY 2017-2018, \$196,922 in CDBG funding was expended on housing rehabilitation activities.

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

The 2011-2015 CHAS reports estimated the total number of units built before 1980 at 8,866 for owners and 6,916 for renters for a total of 15,782. Of these units, 3,330 are occupied by households with a child 6 years or younger. Two thousand (2,000) LMI families face lead-based paint hazards including 525 owner-occupied households and 1,475 renter households.

Data 2011-2015 CHAS Report
Source:

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 voucher or administer public housing units. Miami Dade County Housing and Community Development administered all public housing units and section 8 vouchers in the County. Based on CPD Mapping tool, there are 621 HCV ported in the City of North Miami. The CHAS report shows that 60% of recipients of the HCV are Black, 29% are white and 33.59% are Hispanic.

Data Source: Note 2: CPD MAP (www.hudexchange.info/resource/4848/affh-data-documentation).

Total number of units

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

	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:

The 2019 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 80 public housing developments with 10,928 units and 387 developments with 47,011 assisted housing units in Miami-Dade. The City of Miami assisted housing living supply consists of four (4) developments including one (1) low income housing tax credit with 588 units and one (1) HUD multi-family rental with 20 units and two (2) 202 projects, Ahepa with 421 units and the Colonial Apartments with nine (9) units.

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:

North Miami does not have public housing units as indicated earlier. Public Housing Project are scored nationally and in Miami-Dade, the scores range from a low 82, Helen Sawyer Plaza to 100 for Green Turnkey Plaza. The HUD assisted units normally go through an inspection – REAC- and a score is given. According to the Florida Housing Data Clearinghouse, the City of North Miami has four (4) assisted including Buena Vista (HUD 202) with 20 units – REAC score 85c; Ahepa 421 apartments (HUD 202) with 80 elderly units – REAC score 88b; Colonial Apartments (HUD 202) with units- REAC score 94b and Center Courts, a 588-4% tax credit unit. There is no REAC score for tax credit.

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

The City of North Miami does not have public housing. Public Housing and Community Development developed a 5-year PHA plan (October 2019). A revitalization plan is being put in place.

Data Source: 5-YEAR PHA PLAN (HUD-50075-SY) FOR PHA Name: MIAMI-DADE COUNTY BY and
Source: Through Public Housing and Community Development PHA Code: FL 005 effective fiscal year beginning: 10/2019 (2015-2020)

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

The 5-year PHA plan is expanding the supply of assisted housing and the objectives are as follows:

- Increase the availability of affordable housing that reflect HUD and local requirements
- Improve community quality of life and economic vitality
- Promote partnerships with job training and placement organizations
- Ensure Equal Opportunity in Housing for all Americans.

These goals are overarching goals for the Miami-Dade Housing Authority. Objectives such as improving PHAs scores, property maintenance, expanding supply of housing and leveraging private funds to increase additional housing opportunities.

Discussion:

The tenant-based voucher helps Miami-Dade increase housing affordability for households within the 30% and below and the >30-50%. Residents with tenant-based voucher can leave anywhere, in most cases, as long as property owners (landlords) are HCV participants. When the housing market is tight, property owners are less likely to accept voucher but during this current event, the coronavirus pandemic, landlord's participation is most likely to increase.

DRAFT

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

Introduction

According to the 210 Rental Study conducted by the Shimberg Center for Housing Studies, 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 hotels and motels. According to these two sources, there are 28,378 homeless individuals (sheltered and unsheltered) and 43,592 homeless families with children in Florida. According to Continuum of Care FL 600, Miami-Dade has a total of 3,472 homeless. Including in the total are 2,464 sheltered and 2008 unsheltered. In 2015, the homeless population in Miami-Dade reached 4,152 but there has been a steady decrease for the past 5 years. The table below presents a breakdown of the population and their living situation. (Council of Homelessness Report: 2015-2019).

The City of North Miami is a member of the Miami-Dade Continuum of Care and refer clients to the various local agencies for rapid housing as well as permanent supportive housing.

Facilities and Housing Targeted to Homeless Households

The table below compiled data from the HUD 2014 Housing Inventory County Report. According to the report, there were a total of 7,969 year-round beds and 20 seasonal and 10 overflow/voucher beds reported. The beds consisted of 3,649 emergency shelter, safe haven, and transitional housing year-round beds and 4,320 permanent housing beds. Of the total bed inventory, 838 beds were allocated to chronically homeless persons, 385 were dedicated to homeless veterans and their families, and 78 beds to unaccompanied youth.

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds		Current & New	Under Development
Households with Adult(s) and Child(ren)	1,160	0	1,173	2,457	0
Households with Only Adults	1,149	0	662	2,028	0
Chronically Homeless Households	0	0	0	838	0
Veterans	33	0	0	385	0
Unaccompanied Youth	78	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Additionally, HUD’s Annual Homeless Assessment Report also includes counts of homeless persons by subpopulation. The Council of Homeless Report, 2015-2019- presents a breakdown of homeless subpopulation:

Subpopulation **Number of persons**

- Chronically homeless 378
- Severally Mentally Ill 988
- Chronic Substance Abuse 873
- Veterans 169
- HIV/AIDS 114
- Victims of Domestic Abuse 317

The Trust is not a direct service provider therefore Miami-Dade County partners with The Chapman Partnership (CPH), a non-profit organization that was responsible for the siting, construction, and operation of up to three Homeless Assistance Centers (HACs). The County also collaborates with several other agencies that provide housing and supportive services for the homeless. CPH has built two HACs, one in Miami and the other in Homestead. Together the facilities house 800 residents. In addition to housing, the facilities provide other services including case management; legal services; support groups; budget planning and financial education; family enrichment and parenting classes; healthcare; dental care; mental health assistance; children services; job training, development, and placement services; and housing placement.

Data Source: Florida Council of Homelessness, 2019 Annual report

Miami-Dade Housing Services for Homeless Descriptions

The Directory of Housing and Services in Miami-Dade County also includes a listing of agencies that primarily provide supportive services for homeless individuals and families. The following agencies are identified in the Directory:

Bayview Center for Mental Health – Crossroads provides therapy, psychiatric, case management services to dually diagnose homeless individuals including group, individual, and family counseling; medication management; and nursing, on-going support for employment or job training after stabilization.

Bayview Center for Mental Health – Mobile Assessment and Treatment Team (MATT) targets homeless persons with chronic mental illness including outreach, screening, and case management services.

The Camillus House Mental Health Day Center provides services to unsheltered, mentally ill, and chronically homeless persons including outpatient mental health treatment services, referrals, life skill classes, and case management through its ‘Outpatient Treatment’ component and job development, social skills classes, and other engaging activities through the “Day Center.”

Camillus Health Concern through the Project Dade Cares project provides comprehensive healthcare to homeless families living in transitional housing, emergency shelters, and permanent housing programs.

Jewish Community Services of South Florida operates Project H.E.S.S., an employment and vocational services program that provides transportation assistance, work equipment, and training to homeless individuals and families and administers Project H.O.P.E employment services program.

Legal Services of Greater Miami assists homeless individuals and families including chronically homeless, women with children, veterans, victims of domestic abuse, and unaccompanied homeless youth, through the Homeless Legal Assistance Project to overcome challenges in maintaining permanent housing, skills, and income.

Lutheran Services Florida provides financial and housing assistance including rental assistance, security deposit, utility deposits, and other limited assistance for childcare and transportation needs related to employment.

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.

There are numerous organizations providing mainstream and non-mainstream services for the homeless. These benefits and services include education, childcare services, healthcare services, and public housing. The Miami-Dade County Directory of Housing and Services identifies over 14 agencies that provide permanent supportive housing and transitional housing as well as non-mainstream services including case management, counseling, referrals, recovery support, crisis intervention/resolution, budgeting/financial literacy classes, psychiatric treatments, and substance abuse treatment. According to the 2010 HUD Office of Policy Development and Research study titled 'Strategies for Improving Homeless People's Access to Mainstream Benefits and Services', mainstream services consist of publicly funded services, programs, and entitlements for low-income people that address basic needs, including, income and employment, housing, food and nutrition, health and behavioral health services, child welfare, and transportation.

In the City of North Miami, mainstream benefits, education, mental health and behavioral healthcare services, and public housing are provided by organizations such as the Department of Children and Families, VA Medical Center, Dade County Public Schools, Jackson Memorial Hospital, Citrus Health Network, Miami Dade Housing Agency, and the Social Security Administration. The Florida Department of Children and Families has several programs that help families including TANF/food stamps, Medicaid, mental health and substance abuse, domestic violence, and childcare.

The Miami-Dade County School District operates Project UP-START, which assists schools with the identification, enrollment, and attendance of students that are homeless including day-to-day case management, transportation, tutoring at shelters, and parenting workshops.

Jackson Memorial Hospital/Public Health Trust provides care to all persons. Jackson Health System is an integrated healthcare delivery system comprised of Jackson Memorial Hospital; multiple primary care and specialty care centers; two long-term care nursing facilities; six Corrections Health Services clinics; a

network of mental health facilities; Holtz Children's Hospital, Jackson Rehabilitation Hospital, Jackson Behavioral Health Hospital, Jackson North Medical Center and Jackson South Community Hospital.

The Miami Veteran Affairs Healthcare System offers a broad range of healthcare services as well as vocational rehabilitation and employment, education, and other benefits and income sources.

Miami-Dade Public Housing and Community Development (PHCD) has no public housing in the City. Vouchers can be used outside of the County in other jurisdictions including North Miami and based on data available from the HUD CPD Mapping tool, 621 vouchers have been ported to North Miami census tracts. (Note 2: CPD MAP; (www.hudexchange.info/resource/4848/affh-data-documentation)).

Citrus Health Network is a Federally Qualified Health Center (FQHC) in Miami-Dade County and serve medically underserved and uninsured residents of West Miami-Dade County and the City of Hialeah. The services included primary and preventative health care services. Other County FQHCs include the Community Health of South Florida, Jessie Trice Community Health Center, Miami Beach Community Health Center, Banyan Health System, and Care Resource. There are two FQHCs within the City of North Miami, the Douglas Gardens Community Mental Health, and the Miami Beach Community Health Center North.

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.

There are several agencies and organizations that provide housing and supportive services to homeless persons in the Miami-Dade CoC region. The list below is comprised of organizations identified in the Directory of Housing and Services in Miami-Dade County². The Directory includes resources for persons at risk of homelessness, currently homeless, and/or those requiring supportive services.

The services that are available to homeless persons include vocational and educational training, individual and group therapy, after-school tutoring, recovery support, crisis intervention/resolution, budgeting/financial literacy classes, psychiatric treatments, substance abuse treatment, medical assistance, parenting classes, self-sufficiency counseling, and independent living skills training.

Several agencies target their housing programs and supportive services to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. Some of the program and services that are available include:

² <http://www.miamidade.gov/homeless/library/directory.pdf>

- Camillus House Somerville Residence Program, which targets disabled single-parent families and services include day care, referrals for health care and mental health services, life skills training, transportation, and intensive case management.
- Citrus Health Network – My Voice Project targets chronically homeless individuals and provides housing in the community and wrap around services.
- Lutheran Services Florida C.H.A.N.C.E Project, provides permanent housing for homeless individuals and families as well as supportive services that include financial workshops, transportation, and food bank.

DRAFT

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

A large portion of the homeless population stems from lack of adequate services for mental and physical illnesses. Often the lack of coordinated services between behavioral health agencies, the hospitals and law enforcement creates chaos. Collaboration among all these agencies change the odds for these families.

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

The Bayview Center for Mental Health, located in the City of North Miami, provides support services for persons with mental health needs leaving other institutions. The Bayview Center provides consultation, counseling, and therapy services.

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 2017-2018 Consolidated Annual Performance and Evaluation Report (CAPER) shows that CDBG funds were utilized mostly for housing rehabilitation services. However, HOME funds were used to assist two (2) low and three (3) very low -income households with tenant based rental assistance to cover rental deposit and rent to prevent homelessness.

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))

The City of North Miami will utilize CDBG funds for public service activities for low- and moderate-income persons. The specific public services activities to be carried out in FY 2018 is dependent on the applications received during the City's Request for Proposal (RFP) process usually conducted in the Fall. CDBG Funds were primarily used for housing rehabilitation. The City completed rehabilitation for 12 households and of the 12 households, four (4) were extremely low income, seven (7) were low-income, and one (1) was moderate income. Two (2) of 12 units completed were for elderly and/or special needs.

The 2018 Consolidated plan shows additional supported provided to non-homeless households. Other Housing Resources included SHIP funds of \$141,952 that assisted six (6) housing units with home repairs and financial assistance of \$50,000 to two (2) first time homebuyers.

HOME Funded Housing Accomplishments: Two (2) moderate-income household first time homebuyer households received \$39,311.33 in HOME funds to acquire homes.

HOME Tenant Based Rental Assistance: Two (2) low and three (3) very low -income households were provided with tenant based rental assistance to cover rental deposit and rent to prevent homelessness. HOME funds of \$5,846 were expended on this activity in the reporting period.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Introduction

The City of North Miami 2036 Comprehensive Plan amended its Housing Element in 2015 and the plan was adopted in April 2016. The Housing Element had ten (10) overarching goals: 1) Improving Existing Housing; 2) Code compliance; 3) Historic Preservation; Housing Unit Sustainability; 5) Reduction of overcrowding; 6) Special Need Housing; 7) Housing Need Development; 8) Redevelopment; and 9) Partnership with external agencies; and 10) Development Review. These goals are very basic and fall within the norms for any municipalities. They should be encouraged and intentional; however, all goals if not implemented properly and with adequate resources, may have unintended consequences. Besides, to tackle all of them simultaneously is ambitious. The City will need to prioritize the goals to increase its success.

Regulations and land use controls may create unintended effects of reducing the availability of affordable housing as they may significantly impact the location and type of housing and business investments and may increase the cost of development. The development review and code compliance tend to fall within the regulatory processes. Code compliance is essential to eliminate slum and blight but if the combined with adequate community engagement, it may become disastrous as residents may not comply and seek legal remedy. The barriers to affordable housing in North Miami remain the same for the past two decades:

- **Lack of resources for the development of affordable housing and infrastructure in support of affordable especially renter housing:** As grant sources, both Federal and State, are declining, resources for developing affordable housing are limited. Limited funding resources and the cost of retrofitting existing houses are barriers to the availability and accessibility of housing for persons with disabilities. The majority of the City's CDBG and HOME grants (over 50%) is spent on owner-occupied housing rehabilitation.
- **Limited Housing Options:** The Housing Element mentions housing options in supportive housing but does not talk specifically about type of houses such as accessory dwelling units that can accommodate new housing units in existing neighborhoods, provide housing options for lower income persons, and allow for efficient use of the city's existing housing stock and infrastructure.
- **Rezoning requirements may encourage NIMBYism:** Land for infill housing or large housing developments is limited and may require rezoning of parcels. The processing of applications for rezoning may require publication, personal notice, and a posted notice on the parcel to be rezoned. This procedure affords citizens the ability to comment on and influence the rezoning process and there may be resistance to rezoning efforts in some neighborhoods, which coupled with the difficulty in assembling residential land, reduces the availability of affordable housing.

Impediments to Fair Housing Choice

The City of North Miami conducted its last analysis of Impediments of housing choice in 2005. We are using Miami-Dade 2010 impediments of housing choice, which often aligns with the various municipalities.

Identified impediments for Fair Housing Choice 2010

1. Violation of Federal, State, and Local Fair Housing Laws
2. The need for on-going Fair Housing education and outreach efforts to County' growing diverse population
3. Shortage of/Barriers to affordable housing and homeownership
4. Issues affecting persons with disabilities and the homeless
5. Lack of knowledge of Fair Housing Protections and Redress under Fair Housing
6. Fair and Equal lending disparities.

Summary of actions taken since completion of 2010 AI

HOPE conducted and submitted the Analysis of Impediments to Fair Housing Choice for Miami Dade County in 2010. Subsequently, Miami-Dade contracted with HOPE utilizing CDBG funding for fiscal years 2011, 2012, and 2014 following the completion of the 2010 analysis to conduct fair housing activities. Aside from innovative approaches to expand the housing choices of its residents, Miami-Dade County funded a Fair Housing Education & Outreach Initiative, implemented by HOPE, that is designed to inform the general public, including community groups, housing industry, lenders, and special needs populations (such as disability advocacy groups) about the rights conferred by federal, state, and local fair housing laws. The Initiative benefits persons who are denied access to the housing of their choice because of their race, color, religion, national origin, sex, disability, familial status, ancestry, age, pregnancy, marital status, sexual orientation, gender identity, gender expression, source of income, or status as victim of domestic violence. Specialized workshops for housing providers have been conducted to promote compliance with fair housing laws and affirmative marketing requirements. Through its contracts with HOPE, the County has also provided individualized technical assistance in affirmative marketing and the adoption of fair housing policies to all of its CDBG/HOME funded CDC'S/CHDOS. An on-going media awareness campaign using Public Service Announcements, feature articles/ad's, community affairs programs and advertising monitoring has also been sponsored by Miami-Dade County in addition to the dissemination of a quarterly fair housing newsletter which highlights national, state, and local fair housing news. Fair housing counseling is provided on the housing discrimination telephone "HELP LINE" which handles inquiries related to a myriad of housing discrimination-related issues.

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

Introduction

The City of North Miami is a suburban city that is home to the Biscayne Bay Campus of Florida International University and the North Campus of Johnson & Wales University. Originally, 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. It was reincorporated as a City in 1953.

According to the 2011-2015 data, 32,215 civilian persons 16 years and over are in the labor force of which 21.63% of persons between the ages of 16 and 24 are unemployed, an increase of 3 percent over the 2011 data and 8.55% of persons between the ages of 25 and 65 are unemployed, a decrease of 1%. Health Care Services make up the largest segment (27%) of employed persons, followed by (22%), Art, Entertainment and Accommodations (13%), construction, (3%), Finance, Real Estate (6%) and Transportation and material moving occupations (4%).

Unemployment rate among young adults is the highest in the City of Miami at 21.63%, an increase of 3% over the past five years. The lack of employment implies that the City of North Miami may be losing many young professionals, college graduates who are not getting entry-level jobs. Furthermore, most of the jobs are in health care and retail, industries typically with low paying jobs. The low wages combined with lack of affordable, available units put major 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	71	0	0	0	0
Arts, Entertainment, Accommodations	4,668	1,818	21	13	-8
Construction	721	443	3	3	0
Education and Health Care Services	3,909	3,818	18	27	10
Finance, Insurance, and Real Estate	1,373	520	6	4	-2
Information	388	335	2	2	1
Manufacturing	713	555	3	4	1
Other Services	1,236	591	6	4	-1
Professional, Scientific, Management Services	1,389	842	6	6	0
Public Administration	0	0	0	0	0
Retail Trade	3,335	3,061	15	22	7
Transportation and Warehousing	941	80	4	1	-4
Wholesale Trade	954	517	4	4	-1
Total	19,698	12,580	--	--	--

Table 39 - Business Activity

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	32,215
Civilian Employed Population 16 years and over	28,415
Unemployment Rate	11.85
Unemployment Rate for Ages 16-24	21.63
Unemployment Rate for Ages 25-65	8.55

Table 40 - Labor Force

Data 2011-2015 ACS

Source:

Occupations by Sector	Number of People
Management, business and financial	3,645
Farming, fisheries, and forestry occupations	1,335
Service	4,650
Sales and office	7,315
Construction, extraction, maintenance, and repair	1,710
Production, transportation, and material moving	1,255

Table 41 - Occupations by Sector

Data 2011-2015 ACS

Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,325	46%
30-59 Minutes	12,325	46%
60 or More Minutes	2,395	9%
Total	27,045	100%

Table 42 - Travel Time

Data 2011-2015 ACS

Source:

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	3,990	600	2,500

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	6,655	995	2,060
Some college or associate degree	7,100	930	1,735
Bachelor's degree or higher	5,570	330	975

Table 43 - Educational Attainment by Employment Status

Data 2011-2015 ACS

Source:

Educational Attainment by Age

	Age				
	18-24 yrs.	25-34 yrs.	35-44 yrs.	45-65 yrs.	65+ yrs.
Less than 9th grade	155	105	535	2,530	2,305
9th to 12th grade, no diploma	1,175	695	1,160	2,065	940
High school graduate, GED, or alternative	2,150	2,895	2,360	4,480	1,260
Some college, no degree	3,630	2,770	1,865	2,465	965
Associate degree	625	945	690	1,035	230
Bachelor's degree	360	1,465	1,340	1,855	860
Graduate or professional degree	34	785	575	865	380

Table 44 - Educational Attainment by Age

Data 2011-2015 ACS

Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,851
High school graduate (includes equivalency)	21,918
Some college or associate degree	26,519
Bachelor's degree	32,211
Graduate or professional degree	46,121

Table 45 – Median Earnings in the Past 12 Months

Data 2011-2015 ACS

Source:

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

The City of North Miami Major industry are Education and Health Care Services (27%) share of jobs, Retail (22%) and Arts, Entertainment and Accommodations (13%).

Describe the workforce and infrastructure needs of the business community:

According to the 2011-2015 ACS data, North Miami has a labor force of 32,215 persons and an unemployment rate of 11.85%. The educational attainment of the civilian employed persons age 16 and over is as follows: 6,615 (20.61%) graduated from high school; 7,100 (22%) has some college education; 5,570 (17.2%) obtained a Bachelor's Degree of higher; and 19% did not graduate from high school. The highest number of persons employed are people who have some college and they are employed in the Sales and Office, Service, and Management Business, and Financial sectors.

The Florida Research and Economic Information Database Application (FREIDA) provides industry employment and projections data by County. For Miami-Dade County, the industries projected to experience the largest growth between 2014 and 2022 are construction; health care and social assistance; management of companies and enterprises; professional, scientific, and technical services; and educational services. Education and the Health Care industries currently employs the most worker in 2019.

The Economic Element of the City's Comprehensive Plan states that the City strives to maintain a high-quality system of public infrastructure including transportation, parks, water and sewer, and other services to encourage economic development. One of the City's policies is to identify infrastructure improvements needed to support new and existing businesses and to incorporate the infrastructure priorities into the City's capital planning process. The infrastructure needs that are identified in the Comprehensive Plan include transportation needs specifically, adequate parking and access to employers. Fiber optic networks and citywide wireless internet services were also identified as infrastructure needs for the business community.

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.

The City started its Downtown Revitalization Initiative in 2012 and included the development of architectural and urban design guidelines for Downtown North Miami and its major corridor, NE 125th Street. The City adopted an Action Plan and Concept Plan for the area that outlined the implementation of projects in the Downtown District in November 2014. The City plans to incorporate the projects into the Capital Improvement Plan (CIP) in order to tie the recommended capital projects for the Downtown into the CIP for the next 10 years. The Downtown Action Plan strategies include transit-oriented development near Tri-Rail station, partnership opportunities for university incubators to attract students that will remain the City after graduation, development of a civic complex, and the construction of the North Miami Community Redevelopment Agency (NMCRA) mixed use parking garage that is viewed as a catalyst for future public-private partnerships. The project is completed.

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

The highest employed sector are among workers who have some college. It corresponds with the type of jobs that are available in the Education, Health Care and Retail 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.

The North Miami Educational Foundation, Inc. (NMEFI) is a non-profit organization that provides scholarships to high school graduates to pursue post-secondary education. The scholarship is available exclusively to North Miami students. The initial source of funding for the scholarship was a 99-year lease agreement between the City of North Miami and a for-profit developer, to redevelop a 184 -acre site of undeveloped land, into Biscayne Landing, (renamed Sole Mia). The project is located on East Biscayne Boulevard, adjacent to the Florida International University Campus. It will consist of 1.5 million square feet of commercial space and 4,390 residences.

Eligible students may pursue Associate in Art, Associate in Science, Bachelor in Art, and Bachelor in Science degrees at from any accredited Florida institution with a preference for one of the affiliated local institutions: Barry University, Florida International University (FIU), Johnson and Wales University, and Miami Dade College.

Miami Dade College offers a Corporate Training Program that specializes in customer service training. The Center for Corporate Training provides professional training to employees in various topics including communication and leadership, diversity, technical skills, wellness, and organization

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 participates in the Comprehensive Economic Development Strategy (CEDS) for South Florida coordinated by the South Florida Regional Planning Council. The region also includes Broward and Monroe Counties. The CEDS are aligned with and conducted in concert with statewide, regional, and local economic development planning efforts. The CEDS plan [1] highlights the importance of developing a diverse and dynamic regional economy.

Discussion

MA-50 Needs and Market Analysis

The data estimated that there were 4,150 households within the 0-30% income category; 3,785 within the >30 % to 50% income category; 3,720 within the >50% to 80% income category and these households are all eligible to receive federal, state, and local assistance. HUD defines the 0-30% category as extremely low-income households; the >30 to 50% as very- low income and >50% to 80% are low-income households. The number of residents within the 0-30% category has increased by 15%, from 3,635 in the 2011 to 4,150 in 2015. In the need assessment section, the data is broken down into smaller, larger, and older households. Smaller households comprised the highest percentage of people who are within the 0-30% income category. The second highest category within the 0-30% income category is the elderly population.

A CDBG Eligible Block Group is defined as an area that used CDBG block grant to benefit low to moderate income households or households earning 80% and below of the area median income. Included in this section is a boundary Map of the North Miami CRA.

Furthermore of the 19 census tracts as listed - 1.09; 1.20; 1.24; 1.28; 2.09; 2.17; 2.18; 2.19; 2.20;3.05;3.06;3.07;3.08;4.05;4.10;4.13;12.03;12.04;12.05 – the following 11 census tracts – 1.09, 1.24;2.09; 2.17 ; 2.18; 2.19; 2.20, 3.05; 3.06; 4.13;12.03 were moderate and low or within 80% and below of the area median income. Census Tracts 1.20, 1.28, 12.05 (upper income) and 3.07, 3.08, 4.10 and 4.13, 12.04 (middle income). The FFIEC Census report information for Miami-Dade in 2020.

Source:

<https://www.ffiec.gov/census/report.aspx?year=2020&county=086&state=12&report=demographic>

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

Maps #1 and #2 in this section show the census tracts in the City of North Miami with a concentration of Black/African Americans and Hispanics, respectively.

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

Minority concentration is defined as any census tract where the percentage of minority is higher than 50% as the majority rule. All of North Miami's census tracts with the exception of CT 12.05 are minority concentrated. According to the 2018 FFIEC data, the 19 identified census tracts above had minority population ranging from the highest 97.55 (5180/4855 for Census Tract 2.17 to the lowest, 46.33 for Census Tract 12.05 with 46.31 (3.365/1,559). The highest concentration of Hispanic ethnic minorities were found in Census Tracts 1.09, 1.20, 1.28, 12.03 and 12.05.

According to the FFIEC 2018 report, 11 of the 19 Census tracts identified above were moderate income defined as 80% and below of the area median income. Of the 11 moderate-income census tracts, two were low-income census tracts. Within the moderate-income categories, the 2020 estimated tract median family income ranges from \$32,600 in Census Tract 12.03 to \$44,957 in Census Tract 4218. Census Tracts 1.24 and 2.19 are within the low-income census tracts and estimated 2020 median family-income is \$22,210 and \$26,152, respectively. Within the moderate Census Tracts, owner-occupied ratio was about 1.5 to 1 with the higher number of multi-family (1-4 units) in Census Tract 2.09. The upper and middle income seems to have higher ownership rate, except in Census Tract 12.05 where the number is 901 for owner-occupied and 1151 for 1-4 units. Based on the need Assessment- NA -10- Renters within the 0-80% income bracket- had one or more severe housing problems, such as lack of kitchen or complete plumbing, overcrowding and severely cost burden.

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

The community assets in these areas are human assets. Of the 19 Census Tracts, 11 were middle income and upper income tract, which often imply higher education and professional jobs. There are opportunities to create business services that will serve the upper and middle income. These higher income households are looking to purchase homes and create assets in the neighborhoods.

Are there any community assets in these areas/neighborhoods?

The North Miami CRA area encompasses a large portion of the City of North Miami and coincides with the CDGB Eligible Block Group areas. There is an opportunity for the CRA to increase its involvement in development of services that will benefit both the low-income population as well as the middle- and upper-income households. There are also opportunities to provide affordable housing. The CRA includes a major housing development – Biscayne Landings (Sola Mia) that does not have any affordable housing. Tax increment financing from the new development can be directed to address affordable housing needs in other areas of the City. In addition, the CRA has several redevelopment projects planned to include the development of three parking garages, which can provide economic opportunities for low- and moderate-income persons and households. There are opportunities to do mixed-use projects, mixed income household that will address the needs identified in the need section above. The CRA is a major investor in the \$4 billion project, Sola Mia that is under construction. It is located on East Biscayne Boulevard. Although it does not have affordable housing, it will attract residents in the middle and upper census tracts.

Are there other strategic opportunities in any of these areas?

The ten (10) higher income census tracts provide for opportunities to build new homes and create workforce housing program where the City may partner with private developers and nonprofit builders to create inventory for households within the 60% to 140% of the area median income. Although the

City may not put funding in the higher income range; it will facilitate and coordinate the process, resulting in expanding tax base and new inventory.

There are opportunities for redevelopment, an activity under the new housing element, in the low-wealth communities. The CRA does have administer a residential capital grants home rehabilitation program. They have provided 67 residential grant projects to rehabilitate and beautify the local community.

DRAFT

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-

On January 17, 2017, HUD published the Broadband requirements for all Consolidated Plans submitted after January 1, 2018. This rule amends HUD’s Consolidated Plan regulations to require that local jurisdictions, such as the City of North Miami, consider the concept of broadband access as part of consolidated planning efforts. A critical component of the broadband analysis is to address the need for access for low and moderate-income residents in the communities **they** serve.

Specifically, the rule requires that states and localities that **submit a Consolidated Plan** describe the broadband access in housing occupied by low- and moderate-income households. If low-income residents in the communities do not have such access, **states and jurisdictions** must consider providing broadband access to these residents in their **decisions** on how to invest HUD funds. HUD defines the term of “broadband” as high-speed, always-on connection to the Internet or also referred to as high-speed broadband or high-speed internet.

North Miami is one of the more competitive markets for broadband service in the US. With Viasat Internet (formerly Exede), HughesNet, XFINITY from Comcast, and AT&T Internet all offering wired internet access to major parts of the city. These providers use a variety of wired technologies including satellite, cable, and IPBB.

- There are 14 internet providers in North Miami with five of those offering residential service.
- The fastest zip code in North Miami for July 2020 is 33161.

Residential Internet Providers in North Miami, FL

PROVIDER	STARTING PRICE	SPEED RANGE	TYPE OF INTERNET	COVERAGE AVAILABILITY
XFINITY from Comcast	\$39.99/mo.	15-1000 Mbps	Cable	97% Cable
AT&T Internet	\$49.99/mo.	100-1000 Mbps	IPBB, Fiber	95% IPBB, 11% Fiber
Viasat Internet (formerly Exede)	\$50/mo.	12-25 Mbps	Satellite	100% Satellite
HughesNet	\$59.99/mo.	25 Mbps	Satellite	100% Satellite
Data Source:	General Search – www.allconnet.com			

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

Access and the Digital Divide

Access to computers that are connected to high-speed internet have become integral to how most Americans live their lives, receive information, and conduct business. The coronavirus pandemic has further exposed the digital inequities in low-income households. According to the ACS 2014-2018, 85.6% of households has access to a computer, similar to that Miami Dade at 82%. The percentage of households with a broadband subscription is lower 66.6% in the City compared to 85% in Miami-Dade County. These percentages dropped for low-income households. According to the 2014-2018 ACS, for the 170,656 households in Miami-Dade, only 57% has a broadband subscription, the data is not available at the City level.

The City of North Miami should develop a broadband plan. Key aspects of the plan should be a formal survey among residents per census tract to determine the needs. Once the City establishes the needs, the administration should seek to collaborate with private companies to increase access to high-speed internet in very low-income areas, at a lesser cost or free which is often the principal barriers. As the research points, 80% to 85% of households have a computer but the number significantly dropped when it comes to access to high speed internet.

Data 2014-2018 ACS; Federal Communication Data -
Source:

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

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

The Southeast Florida Region and particularly the coastal cities is vulnerable to a variety of natural, technological, and human-related hazards. The region is particularly susceptible to floods, hurricanes and severe thunderstorms, and other events, causing injuries and loss of life, disruption of services, economic impacts, and significant property damage. Such events often have negative impacts on the affected communities and often more disastrous for the low-wealth communities.

Over the past decade, the imminent threat for Southeast Florida and the coastal cities is the Sea Level Rise (SLR). A steering committee was put together to research the issues, identify the most vulnerable areas. The SE FL Regional Climate Change Compact Steering Committee, made up of the Climate Compact Counties (Monroe, Miami-Dade, Broward and Palm Beach) and the South Florida Water Management District (SFWMD) supported the effort to develop a regionally-consistent methodology for inundation mapping and vulnerability analysis. The findings along with the critical steps to remedy, alleviate the situation was presented in a 2012 report. According to the report, Southeast Florida (SE FL) is highly vulnerable to sea level rise (SLR) due to its peninsular nature and low topography. Porous limestone geology and the extensive network of surface water canals allows for movement of salt water underground and inland. Mapping different sea level rise inundation scenarios helps to identify areas at potential risk and aids in planning for a sustainable community.

The Southeast Florida Climate Change Compact Inundation Mapping and Vulnerability Assessment Work Group present maps and tables that demonstrate potential vulnerability for 1, 2 and 3-foot sea level rise scenarios applied to the Southeast Florida region. Based on the Compact's SLR projection for the SE FL region, the one-foot scenario is predicted to occur between 2040-2070, 2 foot from 2060 – 2115 and 3 foot from 2075-2150.

Based upon the vulnerability assessments performed by the four counties, the greatest potential impacts due to sea level rise occur in Monroe County with significant but diminishing impacts as one moves north. Sixty-eight percent (44,885 acres) of unincorporated Monroe County's land mass is vulnerable at the one-foot scenario while the percentage of the urban areas of Miami-Dade and Broward and the unincorporated area of Palm Beach is much lower. Please note that the unincorporated areas of Palm Beach are inland with the majority of the vulnerable areas occurring in coastal incorporated cities. In terms of the amount of land which may be vulnerable, the number of acres impacted in Miami-Dade is three times greater than that experienced in Monroe County for the two- and three-foot scenarios.

The City of North Miami, as a coastal City, works towards mitigation. The City is a member of the Miami Dade Local Mitigation Strategy. The working group collaborates with the various municipalities to devise a hazard mitigation plan.

Southeast Florida and particularly the coastal cities such as North Miami is expected to face increasing challenges such as flooding, hurricanes, heat waves, flooding, associated with Climate Change and SLR.

The vulnerability of housing occupied by low- and moderate-income households to increased natural hazards associated with climate change based on data, findings, and methods used by the jurisdiction.

The larger community is affected when natural disaster occurs; however, the low-income communities tend to feel the impact to a greater extent. The existing conditions usually make the situation more difficult for low-income households. However, the impact is more significant in the low-wealth neighborhoods and among the lower income households. In many cases, the homes are older and the major systems such as central air to combat heat wave are not updated. In the City of North Miami, a large percentage of the housing supply are residential of 20 plus units and these units tend to be have more asphalt and less tree, thereby increasing the risk of flooding.

Furthermore, essential workers as evidenced by the COVID-19 pandemic are mostly affected. They tend to lose their job quicker when businesses are closed due to natural disaster. Therefore, the recovery period is longer.

Finally, we have seen climate gentrification in Miami-Dade. As SLR continues to be a major issue, higher income residents who live closer to the water, seek to move inland. That movement will continue to drive up housing prices, taxes, and other living expenses, forcing great displacement.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City does not allocate the federal resources by 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 process, historical funding allocations, and data. The highest priority needs were job creation, small business assistance, housing rehabilitation; rental assistance; public infrastructure, public facilities; and public services elderly, youth, children, health care, mental health, homeless prevention, persons with disabilities, victims of domestic violence. Fifty eight percent of renters and 40% of homeowners have more than one housing problem. High median home values and monthly contract rents results in higher housing costs for homeowners and renters resulting in cost burden.

For FY 2020-2021, the City will receive \$769,534 in CDBG, 298,154 in HOME and estimates program income of \$3,191 in CDBG and \$18,619 in HOME. For the next five-year period, the City estimates receiving \$3,847,670 in CDBG and \$1,491,270 in HOME. The Housing and Social Services Department (H&SS) is the lead agency for administering HUD grants. Other City departments and the North Miami CRA works with the H&SS. The City works with the Miami-Dade Continuum of Care (CofC) and local and regional non-profit organizations to provide public services. Funding reductions and other factors affect service delivery. The City continues to further fair housing.

Funding priorities are to 1) expand the owner-occupied housing; 2) provide funding to prevent homelessness; 3) maintain safe and affordable housing; 4) facilitate healthy and attractive neighborhoods; 5) improve the quantity and/or quality of public facilities 6) increase public services; and 7) expand economic opportunities. The City does not have any public housing units, but Miami-Dade Public Housing Authority has 747 Section 8 Housing Choice Vouchers for renting homes in the City.

The City will act to reduce barriers to affordable housing including lack of affordable housing; exclusion of some affordable housing types, and NIMBYism (Not in My Backyard). 2010 fair housing impediments including inadequate fair housing knowledge, lending disparities, and a segregated housing market will be addressed. Strategies include reduced housing costs, energy efficiency, and developer incentives.

The City works with the CofC to address homeless needs and prevention. Homes constructed prior to 1978 for lead-based paint will be tested. CDBG funds to improve neighborhood conditions and quality of life will help to reduce poverty. The City will fund business assistance and job creation and reduce housing costs. The H&SS implements monitoring procedures for non-profits, other City departments, and contractors using risk assessments and technical assistance and updated policies with changes from the 2013 HOME Final Rule.

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

Geographic Area

Table 46 - 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 boundaries
	Include specific housing and commercial characteristics of this target area.	Not applicable
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Not applicable
	Identify the needs in this target area.	See needs assessment section
	What are the opportunities for improvement in this target area?	Not applicable
	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:	Not applicable
	% of Low/ Mod:	51% of population are 80% area median or below.
	Revitalization Type:	Other

Other Revitalization Description:	Per the 2010 Census, the City of North Miami is comprised of 19 census tracts and 45 census block groups. Of the 45 census block groups, 27 consist of 51% or more low- and moderate-income households. Low- and moderate-income households are defined as households where the total income is 80% or less of the area median income as determined and updated annually by HUD.
Identify the neighborhood boundaries for this target area.	The target areas are distributed across the City and include 11 census tracts that have a population with at least 51% of the residents are at 80% area median income and below.
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 used too.
Are there barriers to improvement in this target area?	
3 Area Name:	N Miami Community Redevelopment Area (CRA)
Area Type:	Local Target area
Other Target Area Description:	
HUD Approval Date:	N/A
% of Low/ Mod:	

Revitalization Type:	Comprehensive
Other Revitalization Description:	
Identify the neighborhood boundaries for this target area.	The North Miami Community Redevelopment Area, adopted in 2003, covers 60% of the City and includes LMI census tracts. The Area is generally bounded on the west by the City's boundary; on the east by Biscayne Boulevard; and on the north and south by the City Boundary. A separate CRA Boundary includes the "Munisport" property east of Biscayne Boulevard, and adjacent mangrove preserve areas east to the adjacent FIU property on the east, and three (3) properties fronting on the north side of NE 151st Street, and from Biscayne Boulevard east to the FIU Campus Western Boundary as well as a 17.06-acre area generally between NE 123rd Street on the north, 18th Avenue on the west and the alley paralleling Sans Souci Boulevard on the south.



<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The North Miami CRA covers 60% of the City (3,250 acres) and includes residential and low- and moderate-income census tracts and block groups where low- and moderate-income households consist of 51% or more of the population. The CRA's programs may be utilized in most commercial areas of the City and along major transit corridors. See attached map showing the CRA boundaries and a table showing the population low- and moderate-income breakdown for census tracts and block groups.</p> <p>The following are specific characteristics of the area includes:</p> <ul style="list-style-type: none"> • 1,989 businesses of various types are located in the area with the four main classifications being operators of apartments (139), offices and clinics of doctors (84), beauty shops (75), and eating places (74). • 7,615 parcels and 10,275 properties with an assessed value of \$2,390,452,529. • Average year built was 1960 • Lining area is 25,094,041 square feet with actual area being 26,516,886 square feet
<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 CRA develops a variety of capital, commercial, and residential projects in the north Miami area. The City is zoned for many different uses across the CRA area. Residential Zoning is the most prominent, making up 47.88% of acreage of all zones in the area.</p> <p>Though an area may be zoned for a type of development (residential, commercial, industrial, etc.) it can be further specified by a specific use. Within the NMCRA area, Low Density Residential is the highest use type.</p> <p>The land use regulations in the CRA are consistent with the City's 2015 Comprehensive Plan revisions. The CRA has developed an incentive package which give companies and developers access to available federal, state, and local incentives. Current resources include tax increment recapture incentives, infrastructure improvements to support new development, vacant land, density bonuses and grant funding. Recently the CRA added resources in response to the COVID-19 pandemic such as emergency relief grants of \$1,000 - \$5,000 for businesses and residents affected by COVID-19. The CRA is open to public-private partnerships and currently has a fast-track permitting process.</p> <p>Greater focus on mixed-use development and major corridors NE 6th Ave, NW 7th Ave, and West Dixie</p> <p>Establishing a brand image and promoting market potential, location, and openness through the Downtown North Miami Strategic Marketing Strategy</p> <p>Capital Projects</p> <ul style="list-style-type: none"> • MOCA Plaza Renovation – completed • Iron Manors Park Improvements– completed • Thomas Sasso Pool Façade Renovation– completed • Liberty Gardens Park– completed • Sole Mia – underway • North Miami Mobility Hub – Design/conceptual
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- NoMi Cultural Arts & Innovation District – Design/conceptual
- Key Civic Spaces Projects
- West Dixie Green Trail– Design/conceptual
- NE 8th Avenue PPP Mixed Use Parking & Promenade – Design/conceptual
- Five Points Intersection– Design/conceptual
- Griffing Park Amphitheater– Design/conceptual

Commercial Grant Projects

\$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.

- 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.

Residential Grant Projects

- 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

	<p>\$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> <p>Opportunity Zones - The CRA area includes three opportunity zones (OZs) created under the 2017 Tax Cuts and Jobs Act as described on the CRA’s website:</p> <ol style="list-style-type: none"> 1. OZ 4.05 - At the western edge of North Miami, it features the Chinatown Cultural Arts & Innovation District, which provides design guidelines within a developer-friendly planned corridor development. The zone includes a 9-acre city-owned parcel of land for investment attraction. 2. OZ 2.09 - Located in the heart of North Miami, it offers the most diverse investment and development opportunities with four different zoning categories available for fund investment and access to the Florida East Coast railway. 3. OZ 1.09 - On the eastern side of North Miami, it contains FIU (Florida International University) and has one of its largest developments and green space, Sole Mia, and Oleta River State Park, respectively.
<p>Are there barriers to improvement in this target area?</p>	<p>Similar barriers to improvements exist in the CRA as the City including 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.</p>

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.

Per the 2010 Census, the City of North Miami is comprised of 19 census tracts - 1.09; 1.20; 1.24; 1.28; 2.09; 2.17; 2.18; 2.19; 2.20; 3.05; 3.06; 3.07; 3.08; 4.05; 4.10; 4.13; 12.03; 12.04; 12.05 - and 57 census block groups. Of the 57 census block groups, 36 consist of 51% or more low- and moderate-income households. Low- and moderate-income households are defined as households where the total income is 80% of less of the area median income as determined and updated annually by HUD.

In addition, as shown in the table on "Racially and Ethnically Concentrated Areas of Poverty," all 19 census tracts, with the exception of census tract 1.20 and 12.05 have a tract minority percentage of 50% or more. The 2020 FFIEC Census data identifies the percentages of persons by race/ethnicity in each census tract of a jurisdiction. For North Miami, the census tracts with the greatest percentage of persons of Hispanic ethnicity are as follows in descending order: 1.09; 1.28; 12.04; 1.24; 4.10; 1.2; and 3.07

Generally, the City does not direct its assistance based primarily on those target areas. The CDBG and HOME regulations allow for resources to be allocated based on the income characteristics of beneficiaries. As such, the City allocates its resources for public service activities, affordable housing, and emergency home repair Citywide.

CDBG funded public facilities, code enforcement, and infrastructure improvement activities will be located in the City's low- to moderate-income (LMI) census tracts if they meet an area benefit national objective. The area benefit qualification is an activity of which the benefits are available to the residents of an area where at least 51% of the population are LMI. Activities under "public facilities" such as homeless shelters or removal of architectural barriers may meet a "limited clientele" national objective. Limited clientele activities benefit persons, at least 51% of whom are LMI.

The [North Miami Community Redevelopment Area], adopted in 2003, covers 60% of the City and includes LMI census tracts and covers an area of approximately 3249 acres of the City of North Miami and is shown on the "Aerial Boundary Plan" Drawing CRA-01; "CRA Boundary Plan" Drawing CRA-02; and as described in the Community Redevelopment Area Boundary Description in Section 3.4, page 66 of the Redevelopment Plan. There are 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 especially as it related to economic development activities.

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

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Production of new housing units
	Priority Level	Low
	Population	Low Moderate Large Families Families with Children
	Geographic Areas Affected	Citywide
	Associated Goals	Expand supply of owner-occupied housing -DH1.1/1.2 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 for resale 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"> • While surveys identified new housing production as a high priority when the City was given previous funding provided by HOME CHDO and the First Time Homebuyers Programs the cost of affordable housing was a barrier as it is difficult to find affordable housing in North Miami. • Additionally, there is still a gap between median household income and how much housing people can afford making it impossible to fill the funding gap from existing subsidy funding sources.
2	Priority Need Name	Acquisition and rehabilitation of existing units
	Priority Level	High
	Population	Low Moderate Large Families Families with Children

	Geographic Areas Affected	Citywide
	Associated Goals	Expand supply of owner-occupied housing -DH1.1/1.2 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	<p>After analyzing community input and housing data this category was marked as Low priority for the following reasons:</p> <ul style="list-style-type: none"> • While surveys identified new housing production as a high priority when the City was given previous funding provided by HOME CHDO and the First Time Homebuyers Programs the cost of affordable housing was a barrier as it is difficult to find affordable housing in North Miami. • Additionally, there is still a gap between median household income and how much housing people can afford making it impossible to fill the funding gap from existing subsidy funding sources. • Finally, the cost of housing and the cost of repairs is very high due to the North Miami housing stock being older. Significant effort would need to be made to prepare them for sale including that they would have to reach a higher standard of rehab as well as curb appeal.
3	Priority Need Name	Financial assistance to eligible homebuyers
	Priority Level	Low
	Population	Low Moderate Large Families Families with Children
	Geographic Areas Affected	Citywide
	Associated Goals	Expand supply of owner-occupied housing.DH1.3 Planning and grant administration
	Description	Direct financial assistance to individuals and families for the purchase of housing units for homeownership.

	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"> In North Miami there is a gap between median household income and how much housing people can afford making it impossible to fill the funding gap from existing subsidy funding sources.
4	Priority Need Name	Transitional housing and emergency shelter
	Priority Level	Low
	Population	Extremely Low Low Moderate Families with Children Chronic Homelessness Individuals Families with Children 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.
	Description	Need for transitional housing and 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 homeless in the city does not demonstrate the need and among the other priorities this was a lower priority.
5	Priority Need Name	Homeless Prevention
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Individuals Families with Children veterans Elderly Frail Elderly
	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 and may have 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: <ul style="list-style-type: none"> • The majority of renters in the City are 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). This can result in them being at risk of homelessness if they miss a month's rent or have an emergency unforeseen financial situation. • Additionally, the age and condition of housing and median income of residents make it very difficult for homeowners to maintain their single-family houses and especially those who are elderly and on a fixed income and do not have the adequate income.
6	Priority Need Name	Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children

	Geographic Areas Affected	Citywide
	Associated Goals	Provide housing programs for at-risk homeless DH2.
	Description	Need for financial assistance to developers for subsidizing rental housing for low- and moderate-income tenants
	Basis for Relative Priority	<p>Based on community participation responses, an older housing stock, and the build out of the City, focus on rehabilitation of existing affordable rental properties was viewed as important although a lower priority.</p> <p>Community Input had this as low priority, but the housing needs assessment and the housing market analysis shows renters are the most cost burdened, and homeownership is difficult because of the cost of housing being much higher than the median income of residents.</p>
7	Priority Need Name	Rehabilitation of existing units
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Maintain safe and affordable housing. DH3.1 Maintain safe and affordable housing for elderly Planning and grant administration
	Description	Need to address safe, decent, and affordable housing for low- and moderate-income households through the rehabilitation of owner-occupied houses with some emphasis on the elderly and accessibility improvements

	Basis for Relative Priority	Based on community participation, an older housing stock (87% built pre-1980) and a 47% homeownership rate. The market assessment also supported this priority through the fact that a majority of 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 high priority.
8	Priority Need Name	Public Infrastructure and Improvements
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	Low & Moderate-Income Areas
	Associated Goals	Increase Quality of Public Facilities. Obj.: SL1.2
	Description	Need for improvements to streets, sidewalks, and other public infrastructure in LMI areas
	Basis for Relative Priority	Based on community participation responses and data analysis this was rated as low. Analysis did not show any infrastructure improvement in 5 years. Additionally, the cost of infrastructure improvements, the limited amount of CDBG funds available, and the fact that the City has not yet identified public infrastructure projects in low income neighborhoods warranted it being rated as low priority.
9	Priority Need Name	Parks, Recreational Facilities including ADA improvements
	Priority Level	Low
	Population	Low Moderate Non-housing Community Development
	Geographic Areas Affected	Low & Moderate-Income Areas
	Associated Goals	Increase Quality of Public Facilities. Obj.: SL1.2 Planning and grant administration
	Description	Need for improvements to parks and recreational facilities including providing equipment and accessibility features in LMI areas

	Basis for Relative Priority	While community participation responses listed this activity as a high priority, the need for funding to help cover shortfalls in general funding for these activities caused this to be ranked low priority. Additionally, the cost of infrastructure improvements, the limited amount of CDBG funds available, and the fact that the City has not yet identified public infrastructure projects in low income neighborhoods also warranted it being rated as low priority.
10	Priority Need Name	Public Services, General
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly & Frail Elderly Veterans Victims of Domestic Abuse Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Provision of public services Obj.: SL2.1 Provision of public services 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 particular activities such as mental health, education, and employment training.
	Basis for Relative Priority	Based on community participation responses and historical funding allocation requested from social service organizations through a Request for Proposal process usually in the fall. Community participation identified the following services as the highest priority: education, children and youth, elderly, and services for persons with disabilities.

12	Priority Need Name	Job Creation and Retention
	Priority Level	High
	Population	Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide N Miami Community Redevelopment Area (CRA)
	Associated Goals	Assistance to microenterprises or small businesses Planning and grant administration
	Description	Need for improved economic opportunities through the creation or retention of jobs for LMI persons.
	Basis for Relative Priority	Based on community participation responses and collaboration with the North Miami CRA for economic development initiatives. Data showed the pandemic impacted this response. Community input ranked this as high priority including it being the highest above all the high priority needs. Additionally, with the loss of jobs from the COVID-19 pandemic and the damage to the economy this may take several years into the plan to recover.
13	Priority Need Name	Small Business Assistance/ Microenterprises
	Priority Level	High
	Population	Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide N Miami Community Redevelopment Area (CRA)
	Associated Goals	Assistance to microenterprises or small businesses Planning and grant administration
	Description	Creating economic opportunities and fueling downtown development through providing financial and technical assistance to small businesses and microenterprises with the owner's job counted.

<p>Basis for Relative Priority</p>	<p>Community participation responses rated Small Business Assistance as high priority, but Microenterprise was listed as Low, though it is important to note that community members may have been less familiar with the term compared to Small Business Assistance.</p> <p>Additionally, businesses have been dislocated due to the COVID-19 pandemic and having to shut down temporarily or permanently which has increased the need for small businesses and microenterprises as a priority. Specifically, due to the disruption as well as loss of jobs.</p> <p>Finally, H&SS allocated COVID-19 funding to the CP&D Department to carry out three Small Business/Microenterprise grant programs. Also, the North Miami CRA allocated non-federal funding for two small business grant programs prior to and as a result of COVID-19.</p>
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Narrative (Optional)

The priority needs for the City listed above was based on input from available federal and city data, public meetings, and an online survey for residents and one for agencies providing services, as well as the City's previous use of CDBG and HOME funds. The resident survey was completed by 345 persons. The agency survey assessed the previous year's output and projections for 2020 for the various services provided by the 12 agencies that responded. In many cases community input was compared to additional data resources to determine if making a priority high was realistic. This resulted in some priorities the community listed as High being marked Low and vice versa. For example, Rental Housing was listed by the community as low priority but data on cost burden and homeless prevention showed that North Miami renters are the most cost burdened and homeownership is difficult because of the cost of housing being much higher than the median income of residents.

The five-year priorities listed above as High are those priorities that the City anticipates addressing with CDBG funds provided funding remains at the existing level or at higher levels and the needs remain the same over the five years. Needs that were assigned a low priority are those needs that the city will address if HUD related funds are made available, or if not made available the city will consider providing certifications of consistency for other agencies' applications for federal assistance. Priorities were determined for extremely low-income, low-income, and moderate income based on the population characteristics of those persons being served. For example, homeless services often address the needs of extremely low-income persons, some service providers and developers focus on the needs of low income persons, and, per the CDBG regulations, activities that are designed to exclusively serve a group of persons within the following categories may be presumed to be low- and moderate-income: abused children, battered spouses, elderly persons, adults meeting the Bureau of the Census' Current Population Reports definition of "severely disabled," homeless persons, illiterate adults, and persons living with AIDS.

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 2011-2015 ACS report, there were 5,225 renter households that were cost burden and 3,450 households that were severely cost burden. The 2015 fair market rent is as follows: \$1,147, \$1,454, \$1,934; and \$2,354 for one bedroom, 2 bedrooms, 3 bedrooms and 4 bedrooms, respectively. Miami-Dade County administers section 8 vouchers or oversees public housing units. According to the PIH information Center and the Miami Dade 2013-2017 Consolidated Plan, there were 14,606 vouchers and 9,219 public housing units. According to the Miami-Dade County 2019 Stand Alone Annual Action Plan the waiting list for public housing has over 7,277 names though after screening for eligibility, the list is expected to fall below 3,639. and based on the Miami Dade Consolidated Plan, the waiting list is currently closed with 70,000 on the tenant-based list and 40,000 remaining on the project-based list. The City has allocated HOME funds for \$298,154 for TBRA outside of the County Program and sees it as a priority in meeting its homeless prevention needs.
TBRA for Non-Homeless Special Needs	Miami Dade provides all assistance to special needs and disabled. There are 522 units for disabled of the 14,607 vouchers according to the PIC (PIH Information Center)
New Unit Production	Market forces influencing the development of new units for the City of North Miami, a built city, is mostly availability of land. The cost of land, infrastructure improvements, and construction costs, availability of private investments and dispositions of these units are all factors influencing new unit production. Availability of CDBG funds for housing production and particularly for acquisition and predevelopment and HOME funds for construction will help to increase production. The capacity of nonprofit developers has been challenged by the pandemic and it is very difficult to find high capacity nonprofit housing developers.
Rehabilitation	The age of housing stock, the housing conditions, and the ability for the owner households to re-invest in their home are the main factors influencing rehabilitation.
Acquisition, including preservation	Age of structure, infrastructure improvement and willingness of owners, particularly absentee owners to dispose of their properties. The high cost of existing single-family houses and the low median income and lack of subsidy are also challenging.

Table 48 – 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 Partnership Program (HOME) funds from HUD as an entitlement participant in its Community Planning and Development programs. The first-year funding for the five-year Consolidated Plan was confirmed by HUD and used as a basis to estimate the available federal resources for the five-year period by multiplying the first-year allocation by five. In subsequent years, the actual annual allocation for each year may vary depending on what is approved by the Congress for Community Planning and Development programs. Goals, objectives, and activities will be adjusted in the applicable Annual Action Plans. The City also factors in an estimate of program income that is to be received each year and will vary from the estimate depending on the amounts actually received. The table below identifies the resources for the City's Consolidated Plan for FY 2020-2024. It also shows State Housing Initiatives Partnership (SHIP) Program funds which will be used for leverage with CDBG for housing rehabilitation and also used as a match for HOME for housing rehabilitation and first-time homebuyer assistance. For FY 2020-2021, the City estimates program income from CDBG of \$3,191 and HOME of \$18,619 for a total of \$21, 810. Program income for the five years cannot be estimated.

It should be noted that resource allocations from leveraged sources may also vary annually as will supplemental resources that will be used to leverage projects. Anticipated leverage amounts for the City of North Miami may vary based on the financing structure of individual projects or programs funded, as well as market conditions and other intervening variables during the Consolidated Plan period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	769,534	3,191	0	772,725	3,078,136	The expected amount available for the remainder of the Con Plan includes \$3,191 in program income for the period.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	298,254	18,619	0	316,873	1,193,016	
Other	public - state	Admin and Planning & COVID related foreclosure prevention	\$172,500	\$0	\$0	\$172,500	TBD	SHIP funds are only for FY 2020-2021 and not guaranteed beyond that

Table 49 - 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

Funds provided to community-based organizations, though not required, will be matched by those organizations with funds from other sources such as other public and private sector grants, fundraising, and fees. The Plan recognizes that the limited CDBG public service funding is often a small part of these organizations' budgets. For the HOME Program, the City is required to match 25 percent of its HOME allocation with funds from other sources. Under the 2013 HOME Final Rule, "the value of contributions to the development of HOME-assisted or HOME-eligible homeownership projects can "count" toward match credit only (1) in the amount by which the investment reduced the sales price to the homebuyer, or (2) if development costs exceed the fair market value of the housing, in an amount by which the contribution enabled the housing to be sold for less than its development cost." [1] For HOME funded homeownership housing activities that include down payment and closing cost assistance for owner-occupied housing rehabilitation, the City will leverage SHIP funds through the State of Florida and discounted first mortgages and other permanent contributions from private sector lending institutions. HOME matching requirements are applied on a project by project basis. SHIP funds in the amount of \$172,500 will be available over FY 2020-2021 but there is no guarantee of funding over the five years of the Consolidated Plan. SHIP Funds for FY 2020-2021 will be used for foreclosure prevention. Tax increment financing from the North Miami CRA may also be leveraged to benefit households in CDBG target areas which are coterminous with the CRA area.

CDBG funding will be used to supplement local bond funds, general funds, and ad valorem tax financing for public facilities and improvements and parks and recreation activities/projects. CDBG funds for demolition and code enforcement shall be leveraged with general funds to achieve the City's slum and blight removal objectives. The planning and administrative costs of managing the federal grant programs such as partial staff, other direct and indirect costs will also be funded from general fund dollars.

In FY19-20, the North Miami CRA allocated \$486,250 to fund a 5-unit elderly affordable housing project, \$1.5 million in rental assistance to pay 2 months' rent for applicants affected by COVID19. The North Miami 5-year plan has been delayed by COVID-19 but the CRA intends to fund more single-family rehabs, first time home buying, and subsidize large scale development to include affordable housing.

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.

Discussion

The City does not have access to surplus land for the purposes of building affordable housing. Any acquisition would happen through the actions of a non-profit organization.

DRAFT

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	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
North Miami Parks and Recreation	Government	Non-homeless special needs public facilities	Jurisdiction
North Miami Public Works Department	Government	Non-homeless special needs neighborhood improvements public facilities	Jurisdiction
North Miami Code Compliance Department	Government	Non-homeless special needs neighborhood improvements	Jurisdiction
North Miami Community Redevelopment Agency	Redevelopment authority	Economic Development Non-homeless special needs Rental neighborhood improvements	Jurisdiction
Miami-Dade County Homeless Trust	Continuum of care	Homelessness Non-homeless special needs public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Miami-Dade Public Housing and Community Development	Government	Homelessness Ownership Planning Public Housing Rental	Region
Reva Development Corporation	CHDO	Rental	Region

**Table 50 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The City of North Miami and its partners have been successful in assisting low- and moderate-income persons utilizing federal funding through HUD as well as by leveraging funding from state, local, and private sources. Overall, the non-profit organizations providing CDBG funded public services are well established and experienced. The public services activity under CDBG is limited to 15% of the City's allocation. As the CDBG grant is reduced each year, it was suggested that the City consider increasing the size of each grant and reducing the number of subrecipients and fund those that will provide maximum impact for each grant.

The City has experienced staff and a long history of carrying out its housing rehabilitation programs under CDBG and HOME. Over 55 percent of the City's federal grant allocation under both the HOME and CDBG programs are spent on housing rehabilitation activities. The City does not seem to have a significant homeless problem and the Miami-Dade County Homeless Trust provides for the needs of homeless persons on a regional basis.

The primary challenge with administering the Consolidated Plan programs however has been the lack of adequate funding to maintain existing levels of service as well as address the increased demand for services. With the consistent reduction in CDBG and HOME funds over the years, the Housing and Social Services Department has undergone several staff reductions. However, the federal grant obligations such as planning, program compliance, reporting, and meeting performance measures have not decreased. Currently, the City only has one HOME CHDO, based in Miami, with the capacity and experience to carry out the HOME CHDO set-aside mandate. While the organization's experience and capacity is a plus especially with the new requirements of the 2013 HOME Final Rule, it is also a risk that the City has to place all of its resources with only one capable organization.

The CRA's Redevelopment Plan expired in 2016 and was updated. In addition, business façade improvement loan programs being carried out both by the CRA and by Community Planning and Development are not receiving strong responses due to match requirements and perceptions of the business value of such improvements. This program design needs to be reviewed.

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			
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			
Other			

Table 51 - 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)

As mentioned previously, the City does not have a discrete homeless prevention strategy. As noted in its 2019 Annual Action Plan, “the City of North Miami does not have a significant Homeless population and as such have no available resources to assist this relatively small homeless population. There is also no public housing located in the City to house these residents. Their housing needs are met by Miami-Dade County Homeless programs, emergency shelters, transitional housing, public housing, and social service providers.

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

The main strength in the delivery of services is the organization structure of the CofC. The Miami-Dade Homeless Trust has been managing the CofC since 1993 and has developed a well-coordinated structure for the delivery of services to special need persons and persons experiencing homelessness. The CofC completed a review of the implementation of the Miami-Dade County Community Homeless Plan in December 2013 which included looking at the core strategies and initiatives of the 1994 approved Plan, and 2004 additions, and “developed new initiatives and strategies designed to further align the key categories of the Plan to the current identified policies and priorities identified by the United States Department of Housing and Urban Development.” [1] As noted on the Homeless Trust’s website, “a copy of the alignments to the Plan, called PRIORITY HOME, reflecting these additional initiative and strategies, as well as updates on the implementation of the core Plan strategies and initiatives, was available for comment. These additional initiatives and strategies build around the core Plan, which includes housing (Emergency, Transitional, Permanent and Rapid Re-Housing), outreach and supportive services.”

The CofC’s implementation of the plan is administered by the Homeless Trust Board, various committees, and groups that meet on a regular basis to review accomplishments and update the plan. The organizational structure and capacity of the CofC makes services more accessible to homeless persons and persons with special needs. The CofC also provides a broad range of services to meet the needs of homeless persons especially those that are chronically homeless. These services are linked to mainstream benefits, treatment, and employment assistance thereby encouraging self-sufficiency and the long-term goal to end homelessness. Challenges in the service delivery system include the limited availability of emergency shelters and transitional housing as well as navigating the housing system. Persons in need of supportive services may be unable to benefit from the services if they are unable to access housing facilities or other housing options in a timely manner. Limited financial resources also pose a challenge as the homeless population in the region has increased.

The City has not conducted a homeless count. So, it is difficult to ascertain the extent of homelessness in the City. Regarding homelessness prevention, the City has consistently provided a small allocation for tenant based rental assistance which is often used as a strategy for homelessness prevention. Due to staff constraints and the perceived extent of homelessness here, the City is not an active participant in the CofC such as being on committees and attending meeting but maintains connection through email, website, and publications.

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 continues to overcome funding challenges by participating in regional and countywide efforts which enable better coordination through various systems such as those that serve the homeless population and provide affordable housing by leveraging County funds. The City can also increase its participation in the CofC and encourage the initiation of a homeless count in the City to determine the extent of homelessness and how to address it.

As HUD develops new programs or changes priorities, the CofC and the City should consider accessing different funding sources and partnering with other agencies that have similar goals and objectives. Within the delivery system, the CofC should also encourage a more cohesive structure amongst providers so that there is coordination and partnership in service provision areas. Utilizing the Homeless Management Information System (HMIS) efficiently will assist in CofC planning and project development and facilitate provider awareness of available services. The City will also leverage its HOME funding using Miami-Dade County subsidy in programs such as its first-time homebuyer program as well as funding through the Florida State Housing Initiatives Partnership (SHIP) Program to increase funding.

The Housing and Social Services Department will ensure that there is close coordination between the Building and Zoning Department regarding expediting permits for housing rehabilitation projects. The Department will also work closely with other City Departments, the North Miami CRA, its HOME CHDO, banks and realtors to increase and improve the supply and quality of affordable housing in the City. Additionally, in order to make the best use of the resources that are available, individuals and families seeking assistance should be assessed by housing and supportive services providers to ensure that there is effective targeting of the resources to the appropriate persons. The City will use consultant resources to carry out some planning and administrative activities under the 20% CDBG cap and 10% HOME cap or through activity delivery costs to reduce legacy costs. The City will continue funding a part of the planning and administrative cost of the housing and community development through the use of general funds and administrative funding through non-federal sources such as the State of Florida SHIP program.

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 supply of renter-occupied housing. DH1.3	2020	2024	Affordable Housing	Citywide	Financial assistance to eligible homebuyers	HOME: \$XXXX	Renters units added: XXX Household Housing Unit
2	Provide housing programs for at-risk homeless DH2.	2020	2024	Affordable Housing Homeless	Citywide	Transitional housing and emergency shelter Homeless Prevention Affordable Rental Housing	CDBG: \$100,000 HOME: \$283,615	Homelessness Prevention: 67 Persons Assisted
3	Maintain safe and affordable housing. DH3.1	2020	2024	Affordable Housing	Citywide	Rehabilitation of existing units	CDBG: \$2,025,990 HOME: \$858,080 State of	Homeowner Housing Rehabilitated: Housing Units CDBG: 70 HOME: 35
4	Maintain safe and affordable housing for elderly. DH3.1	2020	2024	Affordable Housing	Citywide	Rehabilitation of existing units	CDBG: \$200,000	Homeowner Housing Rehabilitated: 35 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Increase Quality of Public Facilities. Obj.: SL1.2	2020	2024	Non-Housing Community Development	Low & Moderate-Income Areas	Parks, Recreational Facilities including ADA improvements	CDBG: \$125,000	Public Facility, Parks & Recreational Activities other than Low/Moderate Income Housing Benefit: <u>35,000</u> Persons Assisted
6	Provision of public services Obj.: SL2.1	2020	2024	Non-Housing Community Development	Citywide	Public Services, General	CDBG: \$580,341	Public service activities other than Low/Moderate Income Housing Benefit: <u>10,000</u> Persons Assisted
7	Assistance to microenterprises or small businesses	2020	2024	Non-Housing Community Development	Citywide N Miami Community Redevelopment Area (CRA)	Job Creation and Retention Small Business Assistance/ Microenterprises	CDBG: \$100,000	Jobs created/retained: <u>8</u> Jobs Businesses assisted: <u>10</u> businesses Assisted
8	Provision of public services Obj.: SL2.2	2020	2024	Non-Housing Community Development	Citywide	Public Services, General	CDBG: \$120,000	Public service activities other than Low/Moderate Income Housing Benefit: <u>80</u> Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Planning and grant administration	2020	2024	Planning and administration	Citywide Low & Moderate-Income Areas N Miami Community Redevelopment Area (CRA)	Increase in rental housing Homeless Prevention Rehabilitation of existing units Parks, Recreational Facilities including ADA improvements Public Services, General Job Creation and Retention Small Business Assistance/ Microenterprises	CDBG: \$769,530 HOME: \$149,075	Other: <u>1</u> Other

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Expand supply of renter-occupied housing.DH1.3
	Goal Description	The City intends to address the need for decent, safe, and affordable rental housing by providing HOME funding to a certified HOME Community Housing Development Organization (CHDO) or other for the acquisition and rehabilitation of existing units for rent on a Citywide basis
2	Goal Name	Provide housing programs for at-risk homeless DH2.
	Goal Description	The City intends to provide rental assistance to low- and moderate-income tenant households to prevent them from becoming homeless on a Citywide basis
3	Goal Name	Maintain safe and affordable housing. DH3.1
	Goal Description	The City intends to address the need for decent, safe, and affordable housing by addressing deteriorated housing conditions through providing CDBG and HOME financial assistance to eligible existing low- and moderate-income homeowners to carry out repairs on their homes and promote sustainability on a Citywide basis.
4	Goal Name	Maintain safe and affordable housing for elderly
	Goal Description	The City intends to address the need for decent, safe, and affordable housing by addressing deteriorated housing conditions through CDBG and HOME financial assistance to eligible low- and moderate-income existing elderly homeowners who are 60 years and older to carry out repairs on their homes and promote sustainability on a Citywide basis.
5	Goal Name	Increase Quality of Public Facilities. Obj.: SL1.2
	Goal Description	The City intends to foster healthy, stable, and attractive neighborhoods through improvements to public facilities and infrastructure and recreational facilities in areas where more than 51% of the population are low- and moderate-income.
6	Goal Name	Provision of public services Obj.: SL2.1
	Goal Description	The City intends to address the enhancement of the living environment by providing funding for a broad spectrum of public services to non-profit organizations through a Request For Proposal process for services related to the elderly, youth, persons with disabilities, education, crime & safety, legal assistance, community health, etc.
7	Goal Name	Assistance to microenterprises or small businesses
	Goal Description	The City intends to address expanding economic opportunities for low- and moderate-income persons through job creation and retention and financial assistance for small businesses and microenterprises

8	Goal Name	Provision of public services Obj.: SL2.2
	Goal Description	The City intends to address public services through providing public services for youth – summer youth employment program administered by the City
5	Goal Name	Planning and grant administration
	Goal Description	The City's goal to administer the CDBG and HOME grant programs to meet federal performance and statutory requirements including expenditure and commitment deadlines and ensure that funds are being used in compliance. Oversight and management of the grant activities including, but not limited to coordination, monitoring and evaluation associated with carrying out multi-activity projects.

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 estimates that XXX extremely low-income households, XXX low-income households, and XXX moderate-income households will be assisted with housing rehabilitation. In addition, XXX low-income households and XXX moderate-income households will be assisted through homeownership housing using 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 on the basis of disability in any program or activity that receives financial assistance from any federal agency. The Miami Dade County Public Housing and Community Development Department (PHCD) has committed to complying with the requirements of the ADA and Section 504 by providing reasonable accommodation in its housing programs and services to persons with disabilities. Since there are no public housing units in the City of North Miami, this is not relevant. In seeking privately owned rental housing, PHCD will identify landlords with accessible properties to meet the needs of Section 8 voucher holders, as applicable.

Activities to Increase Resident Involvements

The City of North Miami does not own or operate any public housing developments or public housing programs. The city has relied upon the services of the Miami Dade PHCD for the provision of Section 8 Housing Choice Vouchers for residents to rent from private landlords in the City. The PHCD has a Resident Services Unit (RSU) that acts as an advocate for resident issues on behalf of the Agency by development supportive relationships with residents and Resident Councils. RSU is responsible for facilitating the provision of life enrichment services and activities and fostering positive relationships between residents and the Agency. This also covers tenants in the Housing Choice Voucher program.

Plan to remove the 'troubled' designation

Not applicable

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

Barriers to Affordable Housing

Barriers to affordable housing may include actions, omissions, or decisions taken that restrict housing choices or the availability of housing or actions, omissions, or decisions that have the effect of restricting housing choices. The City's housing stock is older with 83% of homeowner units and 74% of renter-occupied homes were built from 1950 to 1979. The inner core of the City is built out with no land available for new construction. The City's main new development is *SoLe Mia*, formerly called Biscayne Landings. *Sole Mia* is a 4-billion-dollar master planned development that will feature more than 4,000 residential units when completed and more than one million square feet of retail and entertainment space. CRA developed multi-building apartments on a 184-acre area to attract businesses and economic investors into the South Florida area. However, this major development does not include affordable housing. The Plan includes an analysis of anticipated housing needs based on estimated population growth and demographic trends in Florida.

Regulations and land use controls may create unintended effects of reducing the availability of affordable housing as they may significantly impact the location and type of housing and business investments and may increase the cost of development. City staff completed a Questionnaire on Removal of Regulatory Barriers, which is included as a part of the City's Unique Appendices as an attachment to this Plan. The following are some potential barriers to affordable housing in North Miami:

- **Lack of resources for the development of affordable housing and infrastructure in support of affordable especially renter housing:** As grant sources, both Federal and State, are declining, resources for developing affordable housing are limited. Limited funding resources and the cost of retrofitting existing houses are barriers to the availability and accessibility of housing for persons with disabilities. The majority of the City's CDBG and HOME grants (over 58%) plus Florida State Housing initiative Partnership (SHIP) grants were allocated to owner-occupied housing rehabilitation in the prior five-year period. The North Miami Community Redevelopment Agency (NMCRA) also allocated non-federal funding to owner-occupied housing rehabilitation. For FY 2020-2024, investment in rental housing was identified as a "high need" through data analysis and community needs survey. Fifteen percent of respondents to the community surveys were renters and housing market analysis and needs assessment identified the need for rental housing for all population groups within the City.
- **Exclusion of some affordable housing types from all residential districts:** Accessory dwelling units can accommodate new housing units in existing neighborhoods, provide housing options for lower income persons, and allow for efficient use of the city's existing housing stock. The City had "reserved" the policy of studying the feasibility of adopting an Accessory Dwelling Unit Ordinance in its Comprehensive Plan amendment but is now considering such uses including the feasibility of allowing small units/tiny houses.
- **Rezoning requirements may encourage NIMBYism:** Land for infill housing or large housing developments is limited and may require rezoning of parcels. The processing of applications for

rezoning may require publication, personal notice, and a posted notice on the parcel to be rezoned. This procedure affords citizens the ability to comment on and influence the rezoning process and there may be resistance to rezoning efforts in some neighborhoods which coupled with the difficulty in assembling residential land reduces the availability of affordable housing.

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 a variety of strategies.

Lack of Resources: Over the past five years, the City increased its investment in affordable housing through its general fund and tax increment financing through the North Miami CRA. During the FY 2016-2017 program year, the North Miami City Council in partnership with the North Miami CRA approved \$1.1 million in general funds for affordable housing. In FY 2019-20, the CRA allocated \$486,250 to fund a 5-unit elderly affordable housing project and \$1.5 million in rental assistance to pay 2 months' rent for applicants affected by COVID-19. The CRA's five-year plan has been delayed by the pandemic but the North Miami CRA intends to fund more single-family rehabs, first time home buyer projects, and subsidize large scale development to include affordable and workforce housing.

Regulatory Barriers: The Housing and Social Services Department has developed partnerships with other city departments, community-based organizations, banks, and realtors to increase and improve the supply and quality of affordable housing in the City through education and preservation of existing housing stock. The Housing Division, Zoning and Planning units will work closely together to identify any regulatory barriers to affordable housing and revise or eliminate such regulations when possible.

Housing Element of the Comprehensive Plan: The Housing Element, updated in 2015 and adopted in 2016, includes as one of its primary goals "to ensure that housing in the City is decent, safe, and sanitary to serve the needs of the City's present and future residents." The Housing Element includes goals and objectives that 1) preserve and improve the existing housing stock and new housing construction to meet the needs of minorities, elderly persons, persons with disabilities, and low- and moderate-income households; 2) ensure minimum housing standards through regular code enforcement; 3) coordinate with the Miami-Dade County Office of Historic Preservation to preserve historically or architecturally significant housing; 4) continue to institute the appropriate measures to extend the usefulness, sustainability, and economic life of the housing stock; 5) create a methodology for alleviating overcrowding through home rehabilitation and new housing development with the CRA; 6) provide locations of group homes, foster care facilities, and special needs housing in residential settings; 7) continue to streamline the regulatory processes to avoid unnecessary costs and delay in housing development; 8) continue to be active in identifying the housing needs of the community through periodical housing needs assessments and develop appropriate housing programs; 9) Encourage partnerships with public and private sector entities involved in affordable housing and establish local housing programs that will assist the City in meeting its present and future affordable housing needs; and

10) ensure an adequate balance of housing in the redevelopment area, with a range of housing options based on densities, intensities, height, type, and size that encourage the creation of new housing units.

The housing related goals of Comprehensive Plan conform to the City's Development Code since the development standards include regulations that permit various housing types and zoning waivers. It will be important to align the Housing Element strategies with the Consolidated Plan and Annual Action Plans.

Some other strategies that can be utilized to encourage the development of affordable housing include:

- Reducing minimum dwelling sizes from 750 to 500 square feet and allowing small units/tiny houses. The City is also reviewing the use of accessory dwelling units (ADUs).
- Develop two new transit oriented and other type of districts. Affordable housing developers are able to reduce costs by utilizing less land and can pass savings on to the end-user.
- One-stop permitting to secure site and building permits which saves time on the approval process.
- Special exception to waive or reduce parking requirements when housing is specifically designed and intended for use by the elderly, persons with disabilities, or other occupants without cars.
- Not requiring infill housing to meet zoning standards such as minimum unit areas and setbacks.
- Offering affordable housing developer incentives such as tax abatements, permit/development fee waivers, expedited permitting, infrastructure cost participations, and electrical rate discounts.
- Period assessment of affordable and workforce housing needs such as the recently completed Workforce and Housing Needs Assessment and Housing Revitalization Area Strategy done by the Florida International University Metropolitan Center in conjunction with the North Miami CRA.

Impediments to Fair Housing Choice

The below summary recommendations in the City's 2010 Analysis of Impediments to Fair Housing Choice (AI) are intended to remove and/or ameliorate barriers to affordable housing.

- Provide funding to a fair housing center to carry out comprehensive fair housing enforcement; fair housing education to housing providers, residents, City staff, and Community Based Organizations; implement a broadcast and print media campaign in Spanish and Creole; provide financial support for enforcement; review and revise, zoning policies and fair housing referrals.
- Advocate for a transitional housing plan; affirmative marketing, encourage landlord participation in the Section 8 Voucher program; facilitate mixed-income and mixed tenure housing; universal design; use the City's website for Fair Housing information; and appoint a media liaison.
- Implement a publicity campaign on Fair Lending and educational materials in English, Spanish, and Creole; provide financial support to the "Predatory Lending Initiative"; provide technical assistance training in Affirmative Marketing for City funded housing projects, staff and entities; provide culturally competent fair housing education; Encourage and support regional fair housing efforts; fair housing month activities; and federal Fair Housing Standards and CDBG Grant Review.

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 any funding to assist homeless persons or residents who are at-risk of becoming homeless. Homeless individuals and families are referred to the Miami-Dade County Homeless programs.

The Miami-Dade County Housing Trust Board conducted a review of the Miami-Dade Community Homeless Plan and developed new initiatives and strategies around housing, outreach, and supportive needs. The 2020 update to the Miami-Dade County Community Homeless Plan. [1] provides a comprehensive strategy for addressing the housing and services needs of the homeless population for the County, its municipalities and five entitlement jurisdictions. The Homeless Plan was updated in 2020 and the outreach, assessment, and placement implementation strategies include:

- Maintaining the street outreach, assessment, and placement program. Currently there are two agencies that provide countywide coordinated, assessment, and placement.
- Maintaining a toll-free hotline for centralized access to the CofC.
- Expanding specialized outreach to serve persons refusing all service and improving landlord outreach, engagement, and retention.
- Enhancing technology to realize system performance improvements to streamline tracking and data entry and improve Homeless trust website.
- Expanding on indoor meal programs as a means to engage homeless individuals.
- Maintaining chronic persons by-name lists for chronic households and continue to staff cases monthly (youth, veterans, families with minor children, singles/unsheltered).
- Ensuring comprehensive outreach strategy in place to identify and continuously engage all unsheltered individuals and families.
- Improving discharge planning from jails, crisis centers, hospitals and institutions serving homeless youth.
- Maintaining a system-wide central waitlist for placement into CoC funded PH and homeless set-aside permanent housing programs.

The Outreach, Assessment, and Placement (OAP) process includes on-the-street preliminary assessments and typical information and referral that encompasses five areas: outreach engagement, preliminary psycho-social assessments, placement/referrals, follow-up and re-engagement (for individuals placed into housing by OAP who leave and return to the streets). The OAP coordinated with other specialized outreach programs, that include the Department of Veterans Affairs mobile Health Care for Homeless Veterans program team, a Health Care for the Homeless-funded outreach team (Camillus Health Concern) that provides medical outreach, and mental health outreach teams (Safe Haven "SPORT" teams).

Addressing the emergency and transitional housing needs of homeless persons

The strategy for addressing the emergency shelter and transitional housing needs of homeless persons is outlined in the 2020 Miami-Dade County Community Homeless Plan. Emergency shelters are any facility with the primary purpose of providing a temporary shelter for the homeless and which does not require signing of leases or occupancy agreements. Transitional housing is defined as housing where all program participants have signed a lease or occupancy agreement, to facilitate the movement of homeless individuals and families into permanent housing within 24 month or longer. The County's strategy to address the emergency shelter and transitional housing needs of homeless persons includes:

- Reviewing inventory of Rapid Rehousing programs and allocate funds based on need
- Reallocating underperforming, unsatisfactory or cost-ineffective Transitional Housing, Safe Havens, Rapid Rehousing and Permanent Supportive Housing.
- Prioritizing unsheltered persons who meet chronic homeless definition for Permanent Supportive Housing (PSH).
- Creating partnerships/interventions to serve hard-to-serve undocumented clients.
- Mapping process from homelessness to housing to reduce redundancies and reduce referral to placement in Tenant Based Rental Assistance (TBRA).
- Prioritizing elderly long-term stayers 62+ for specialized permanent housing.
- Encouraging and perfecting shared housing solutions.
- Seeking performance improvement plans for low performers

The County is developing alternative sources to reduce length of stay, improve access to case management, and expedite referrals to rapid re-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 County has made the expansion of permanent housing units targeting chronically homeless persons the top priority in the CofC. Some of the strategies employed by the County to assist chronically homeless individuals and families include:

- Reducing system-wide average Length of Time (LOT) by mapping process from homelessness to housed, look for ways to reduce it.
- Incorporating Housing First approach into all housing types
- Reducing barriers to entry (such as poor credit history, poor rental history, criminal convictions, engagement in therapeutic goals, use of alcohol/drugs.)

- Creating a system to track and notify CoC of pending evictions and opportunities to troubleshoot
- Reviewing inventory of Permanent Supportive Housing programs and allocate resources based on need, serving people with greatest need and longest histories of homelessness.

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

On a countywide basis, the homeless prevention strategy includes the maintenance of the Homeless Helpline to include homeless prevention, expanding of the strategy to use homeless prevention funds that will cover rent/mortgage and utility assistance, further coordinate discharge planning efforts to prevent homelessness upon institutional discharge, and continue the alignment of all homeless prevention programs to reduce duplication and improve efficiency.

The City of North Miami utilized HOME funding for the operation of a Tenant Based Rental Assistance (TBRA) Program that provides one-time assistance to families whose rent have increased and can no longer afford to remain in that unit, those whose units are being gentrified, as in condo conversion or as result of unforeseen circumstances. Between program years 2015-2019, 10 households were provided with tenant based rental assistance with an average of \$1,023 per household. By funding the TBRA program, the City prevented these families from becoming homeless.

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, information will be distributed to participants in City's housing programs. 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 18,305 occupied housing units in the City, 15,990 or 87% were built prior to 1980, and of those 445 or 2.8% have children present. For purposes of the Consolidated Plan units built before 1980 occupied by household with children serves as a default baseline of the units that contain lead-based paint hazard.

According to the 2011 Annual Childhood Lead Poisoning Surveillance Report prepared by the Florida Department of Health [1], exposure to lead-based paint was one of the top sources of lead poisoning accounting for 16% of cases statewide. In 2011, there was 39,226 screenings in Miami-Dade County and 43 new cases of lead poisoning was diagnosed among children under 6 years of age. There were also 7 persistent cases from a previous year, for a total of 50 lead poisoning cases in the county.

The City of North Miami will continue to promote lead hazard reduction through the City's Lead-Based Paint (LBP) Assessment Program. The City will require lead risk assessment on properties being rehabilitated with CDBG and HOME funding that were built prior to 1978 to identify lead-based paint hazards, perform interim control measures to eliminate any hazards that are identified, or in lieu of a risk assessment, perform standard treatments throughout a unit. Notices and requirements regarding testing and removal of lead-based paint will be provided to program participants, contractors, and project sponsors.

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

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

According to the U.S. Census Quick Facts (July 2019 estimate) for the City of North Miami, 21.5% of the population lives below the poverty level compared to the poverty rate for Florida which is 15.5%. The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. In addition, the median household income for the City for the same period was \$40,661.

The City amended its Comprehensive Plan in 2015 and adopted it in 2016. The Economic Element of the Plan seeks to promote jobs, increase revenue, and provide financial stability. The Economic Element's primary goal is to "improve the economic viability of residents through provision of balanced housing and employment opportunities, attraction and retention of business and promotion of fiscal strength and stability in the community."

Strategies include the development of an Economic Development Action Plan, encouraging business growth for in-City job opportunities, reducing circulation issues, providing jobs for diverse income groups, and support expansion of existing businesses, and attraction of new businesses and industries while improving the quality of life for all residents. The City invests CDBG funds to assist small businesses which in turn creates or retains jobs for low- to moderate-income microenterprise owners and employees. These funds are supplemented by small business grants for facade improvements and business assistance through the North Miami CRA. Employment services including job training and employee readiness support job creation as an anti-poverty strategy.

The City established goals for an environmentally friendly business environment, strategic partnerships with economic development organizations and developing downtown development action and concept plan policies. Another economic development goal is the promotion of the City in the region as a "recognizable tourist destination" in partnership with North Miami CRA, local businesses, chambers of commerce, and other stakeholders. Tourism related jobs will be provided as a part of this strategy.

A goal is to identify future land use needs and allocate adequate residential, commercial, and industrial acreage to support future development. Two of the goals of the Housing Element are to promote adequate and affordable housing opportunities for existing residents and future growth and to evaluate housing opportunities within areas proximate to educational anchor institutions for student housing. The increase in rehabilitation and new construction activities will provide construction jobs and subcontracting opportunities with emphasis on local residents.

The above goals will reduce poverty. Public services that assist LMI, homeless persons and families are also critical for reducing poverty by taking families out of crisis. CDBG supplemental funds were received in FY 2020 to prevent, prepare for, and respond to COVID-19. The focus for these funds were on emergency services to help low income persons and businesses to create economic activity.

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

It has long been recognized that affordable housing opportunities are only part of the strategy towards economic self-sufficiency and viability. Housing has to be paired with income opportunities so that the lives of low- and moderate-income (LMI) households can be improved so that they are able to purchase or rent decent and affordable housing. Often there is not enough subsidy to provide for the needs of LMI families. For example, over the past five years, the City has allocated funding for homebuyer assistance but recognized that the increasing cost of housing and lower income levels and higher poverty rates in the City has challenged the City's ability to help families. Homebuyer assistance funds had to be reprogrammed because the subsidy was not enough even when combined with other external sources.

The goals of the City of North Miami's Comprehensive Plan Housing and Economic Elements supports and assists the goals of the City's Five-Year Consolidated Plan and Annual Action Plan. The Economic Development section of the Plan connect housing production and economic development actions.

The City utilizes CDBG funds to improve neighborhood conditions and quality of life for its low- and moderate-income residents. The City provides funding for activities that work to reduce poverty by providing emergency assistance and social services. The City will continue to provide funding for improving housing conditions through housing rehabilitation and emergency repair, neighborhood improvements, increasing job opportunities and other economic investment through affordable housing.

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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 City's Housing and Social Services(H&SS) staff will conduct ongoing fiscal and programmatic monitoring of the City's subrecipient, City departments and divisions, contractors, and individuals in order to comply with CDBG and HOME requirements. Monitoring will include various methods such as monitoring provisions in subrecipient agreements, desktop reviews, monthly reporting, invoice reviews, construction inspections, onsite visits, and the Comprehensive Annual Performance and Evaluation Report (CAPER). The City must ensure that it receives adequate information from program participants to meet its own HUD obligations as the City is accountable to HUD even if it uses the subrecipients to carry out the activities. Monitoring involves setting baselines in the agreements and subrecipient orientation. Monitoring will be done early and often.

Monitoring Plan - The H&SS implements monitoring procedures for all organizations and agencies that receive CDBG and HOME funding. Activities and agencies are also monitored by the City's auditors. Due to staff levels and other resources and the workload for onsite monitoring, the City will use a "Risk Based" evaluation where specific criteria is used to score agencies as high or low risk. The criteria includes agency experience, staffing capacity, program type or complexity including 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 monthly reporting and non-compliance will be addressed up to withdrawal of funds.

Subrecipient Compliance - For CDBG and HOME programs, a subrecipient workshop will be held on the program requirements during the grant application process in a group and individual basis, as well as topic specific workshops. Technical assistance will be provided in a group and one-on-one basis to address specific issues. Subrecipients will be asked to attend HUD training, 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, Uniform Relocation Act, Environmental Review, Section 3, labor regulations, as applicable. H&SS staff will execute interdepartmental agreements for departments that use CDBG funds. **CAPER:** H&SS 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 Partnership Program (HOME) funds from HUD as an entitlement participant in its Community Planning and Development programs. The first-year funding for the five-year Consolidated Plan was confirmed by HUD and used as a basis to estimate the available federal resources for the five-year period by multiplying the first-year allocation by five. In subsequent years, the actual annual allocation for each year may vary depending on what is approved by the Congress for Community Planning and Development programs. Goals, objectives, and activities will be adjusted in the applicable Annual Action Plans. The City also factors in an estimate of program income that is to be received each year and will vary from the estimate depending on the amounts actually received. The table below identifies the resources for the City's Consolidated Plan for FY 2020-2024. It also shows State Housing Initiatives Partnership (SHIP) Program funds which will be used for leverage with CDBG for housing rehabilitation and also used as a match for HOME for housing rehabilitation and first-time homebuyer assistance. For FY 2020-2021, the City estimates program income from CDBG of \$3,191 and HOME of \$18,619 for a total of \$21, 810. Program income for the five years cannot be estimated.

It should be noted that resource allocations from leveraged sources may also vary annually as will supplemental resources that will be used to leverage projects. Anticipated leverage amounts for the City of North Miami may vary based on the financing structure of individual projects or programs funded, as well as market conditions and other intervening variables during the Consolidated Plan period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	769,534	3,191	0	772,725	3,078,136	The expected amount available for the remainder of the Con Plan includes \$3,191 in program income for the period.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	298,254	18,619	0	316,873	1,193,016	
Other	public - state	Admin and Planning & COVID related foreclosure prevention	\$172,500	\$0	\$0	\$172,500	TBD	SHIP funds are only for FY 2020-2021 and not guaranteed beyond that

Table 53 - 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

Funds provided to community-based organizations, though not required, will be matched by those organizations with funds from other sources such as other public and private sector grants, fundraising, and fees. The Plan recognizes that the limited CDBG public service funding is often a small part of these organizations' budgets. For the HOME Program, the City is required to match 25 percent of its HOME allocation with funds from other sources. Under the 2013 HOME Final Rule, "the value of contributions to the development of HOME-assisted or HOME-eligible homeownership projects can "count" toward match credit only (1) in the amount by which the investment reduced the sales price to the homebuyer, or (2) if development costs exceed the fair market value of the housing, in an amount by which the contribution enabled the housing to be sold for less than its development cost." [1] For HOME funded homeownership housing activities that include down payment and closing cost assistance for owner-occupied housing rehabilitation, the City will leverage SHIP funds through the State of Florida and discounted first mortgages and other permanent contributions from private sector lending institutions. HOME matching requirements are applied on a project by project basis. SHIP funds in the amount of \$172,500 will be available over FY 2020-2021 but there is no guarantee of funding over the five years of the Consolidated Plan. SHIP Funds for FY 2020-2021 will be used for foreclosure prevention. Tax increment financing from the North Miami CRA may also be leveraged to benefit households in CDBG target areas which are coterminous with the CRA area.

Tax increment financing from the North Miami CRA may also be leveraged to benefit households in CDBG target areas which are coterminous with the CRA area.

CDBG funding will be used to supplement local bond funds, general funds, and ad valorem tax financing for public facilities and improvements and parks and recreation activities/projects. CDBG funds for demolition and code enforcement shall be leveraged with general funds to achieve the City's slum and blight removal objectives. The planning and administrative costs of managing the federal grant programs such as partial staff, other direct and indirect costs will also be funded from general fund dollars.

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.

Discussion

The City does not have access to surplus land for the purposes of building affordable housing. Any acquisition would happen through the actions of a non-profit organization.

Annual Goals and Objectives

DRAFT

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 supply of renter-occupied housing.DH1.3	2020	2024	Affordable Housing	Citywide	Acquisition and rehabilitation of existing rental units	CDBG: \$_____ HOME:	Rental Housing Added: __ Household Housing Unit
2	Provide housing programs for at-risk homeless DH2.	2020	2024	Affordable Housing Homeless	Citywide	Homeless Prevention Foreclosure Prevention	HOME: \$12,000 and \$44,723 SHIP: \$155, 250 SHIP Admin: \$17,250	Tenant-based rental assistance / emergency TBRA: 8 persons and 30 persons assisted Foreclosure prevention 50 persons assisted
3	Maintain safe and affordable housing. DH3.1	2020	2024	Affordable Housing	Citywide	Rehabilitation of existing units	CDBG: \$438,389 HOME: \$190,235	Homeowner Housing Rehabilitated: 22 and 10Household Housing Unit
4	Maintain safe and affordable housing for elderly	2020	2024	Affordable Housing	Citywide	Rehabilitation of existing units	CDBG: \$50,000	Homeowner Housing Rehabilitated: 8 Household Housing Units
5	Increase Quality of Public Facilities. Obj.: SL1.2	2020	2024	Non-Housing Community Development	Low & Moderate-Income Areas	Public Infrastructure and Improvements	CDBG: \$_____ HOME:	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: ____ Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provision of public services Obj.: SL2.1	2020	2024	Non-Housing Community Development	Citywide	Public Services, General	CDBG: \$130,430	Public service activities other than Low/Moderate Income Housing Benefit: 2,000 Persons Assisted
7	Assistance to microenterprises or small businesses	2020	2024	Non-Housing Community Development	Citywide N Miami Community Redevelopment Area (CRA)	Job Creation and Retention Small Business Assistance/ Microenterprises	CDBG: \$ _____	Jobs created/retained: __ Jobs Businesses assisted: __Businesses Assisted
8	Provision of public services Obj.: SL2.2	2020	2024	Non-Housing Community Development	Citywide	Public Services, General	CDBG: \$ _____	Public service activities other than Low/Moderate Income Housing Benefit: __ Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Planning and grant administration	2020	2024	Planning and administration	Citywide	Production of new housing units Acquisition and rehabilitation of existing units Financial assistance to eligible homebuyers Homeless Prevention Rehabilitation of existing units Public Infrastructure and Improvements Public Services, General Job Creation and Retention Small Business Assistance/ Microenterprises	CDBG: \$153,906 HOME: \$29,815	Other: __ Other

Table 54 -- Goals Summary

Goal Descriptions

1	Goal Name	Expand supply of renter-occupied housing -DH1.1/1.2
	Goal Description	Assist HOME CHDOs and other developers to acquire and rehabilitate housing units for rent to low- to moderate-income households
2	Goal Name	Expand supply of owner-occupied housing.DH1.3
	Goal Description	Expand homeownership units through financial assistance to eligible homebuyers - City administered
3	Goal Name	Provide housing programs for at-risk homeless DH2.
	Goal Description	Homeless prevention through rental assistance
4	Goal Name	Maintain safe and affordable housing. DH3.1
	Goal Description	Using both HOME and CDBG funds to provide housing rehabilitation for existing homeowners
5	Goal Name	Maintain safe and affordable housing for elderly
	Goal Description	
6	Goal Name	Increase Quality of Public Facilities. Obj.: SL1.2
	Goal Description	
7	Goal Name	Provision of public services Obj.: SL2.1
	Goal Description	Specific groups assisted for subrecipient administered activities will be determined through a Request for Proposal process in September - October 2015
8	Goal Name	Assistance to microenterprises or small businesses
	Goal Description	Assistance provided for job creation or microenterprises business assistance to be determined when program designed
9	Goal Name	Provision of public services Obj.: SL2.2
	Goal Description	City administered youth summer employment public service activity
10	Goal Name	Planning and grant administration
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The following table contains the projects that the City will fund in FY 2020-2021 using CDBG and HOME funds. Up to 20% of the CDBG grant and 10% of the HOME grant can be expended on Planning and Administration. State of Florida SHIP and City general funds will be leveraged with the 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). No more than 15% of the CDBG grant can be expended on public service activities. The specific public service activities to be funded will be based on the priority set by the Consolidated Plan and applications submitted by the CBOs.

Projects

#	Project Name
1	CDBG Single Family Rehabilitation Program
2	Emergency Home Repair for the Elderly
3	North Miami Public Facilities (Capital Projects)
4	General Public Services
5	Public Services - Summer Youth Employment
6	CDBG Economic Development and Microenterprise Assistance
7	HOME Single Family Rehabilitation Program
8	HOME CHDO Housing Set-aside – Rental Housing
9	HOME Tenant Based Rental Assistance
10	CDBG Program Administration/Planning (not to exceed 20%)
11	HOME Program Administration/Planning (not to exceed 10%)

Table 55 – Project Information

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

Allocation priorities were based on the City's housing and community development needs assessment contained in the Consolidated Plan, review by the City's Planning Commission which serves as its grant advisory board, funding applications received through a competitive grant applications cycle, and the City Council. Ongoing efforts to address the identified needs amidst dwindling financial resources at the federal and local level also requires the City to focus its funding to the activities of highest priority. HUD community development funding has declined since FY2010. Housing market conditions related to demand and supply of both rental and homeownership, as well as the availability of affordable housing also determine the use of housing related funding such as HOME allocations. The City is challenged to develop and implement a well-coordinated and integrated outcome-driven service delivery system that meets the City's housing and community development needs and goals within the limits of available funding.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Single Family Rehabilitation Program
	Target Area	Citywide
	Goals Supported	Maintain safe and affordable housing. DH3.1
	Needs Addressed	Rehabilitation of existing units
	Funding	CDBG: \$405,198 + State of Florida SHIP: \$XX, XXX
	Description	Activity Eligibility: CDBG-24 CFR 570.202, 570.201-Provide funding for residential rehabilitation for low- and moderate-income homeowners of single-family owner-occupied homes. Administered by the City of North Miami's Housing and Social Services Department (H&SS), the program seeks to preserve and enhance neighborhoods by maintaining existing housing stock for low income families by making the homes safe, decent and in compliance with the City's minimum housing code and the uniform building code. The allocation includes housing rehabilitation activity delivery costs.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 14 homes will be rehabilitated with a rehab cost of up to \$25,000 plus \$5,000 per unit from CDBG funding. Seven (7) units should require LBP hazard reduction procedures.
	Location Description	Citywide
	Planned Activities	Repair items include the major building systems. Repairs or replacements can be made for weatherization improvements, lead-based paint hazard control/stabilization in units built prior to 1978.
2	Project Name	Emergency Home Repair for the Elderly
	Target Area	Citywide
	Goals Supported	Maintain safe and affordable housing for elderly
	Needs Addressed	Acquisition and rehabilitation of existing units
	Funding	CDBG: \$40,000

	Description	Activity Eligibility: 24 CFR 570.202, 570.201-Provide funding for the correction of health and safety hazards for elderly low- to moderate-income homeowners who are 65 years and older. The activity seeks to preserve and enhance neighborhoods by maintaining existing housing stock for low income families by making the homes safe, decent and in compliance with the City's minimum housing code and the uniform building code.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately seven (7) homes will be repaired with a rehab cost of up to \$6,000 per unit.
	Location Description	The program is City-wide.
	Planned Activities	The emergency grant may involve repair or replacement of such basic equipment as HVAC system, water heaters, entry doors, roofing and plumbing and gas lines.
3	Project Name	North Miami Public Facilities (Capital Projects)
	Target Area	Low & Moderate-Income Areas
	Goals Supported	Increase Quality of Public Facilities. Obj.: SL1.2
	Needs Addressed	Parks, Recreational Facilities including ADA improvements
	Funding	CDBG: \$25,000
	Description	Activity Eligibility: 24 CFR 570.201(c)- Administered by the City's Public Works and Parks and Recreation Departments, the activity will provide funding for improvements to Parks and Recreational Facilities. The activity will be carried out in a to be determined census tract which has a total low- and moderate-income percentage of no less than 51%.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 7,000 persons will benefit from this activities including families with children and persons with disabilities.
	Location Description	The activity will be conducted in neighborhoods where more than 51% of the population has household incomes at or below 80% of the area median income.

	Planned Activities	This activity for FY 2021-2021 will provide funding for a project to be determined including identification and planning of projects, procurement of general contractor, inspections, and payment process.
4	Project Name	General Public Services
	Target Area	Citywide
	Goals Supported	Provision of public services Obj.: SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$115,430
	Description	Activity Eligibility: 24 CFR 570.201(e) - Provide funding to up to _____ local and regional non-profit organizations 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, child care, and crime prevention.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that _____ persons (primarily low and moderate-income) will benefit from this project
	Location Description	The activity will be provided Citywide
Planned Activities	A Request for Proposal process will be used in the fall to select the non-profit organizations with which the City will enter into subrecipient agreements to provide services. Specific activities will be based on applications, scoring, and the capacity of the provider agencies.	
5	Project Name	Public Services - Summer Youth Employment
	Target Area	Citywide
	Goals Supported	Provision of public services Obj.: SL2.2
	Needs Addressed	Public Services, General
	Funding	CDBG: \$_____
	Description	Activity Eligibility: 24 CFR 570.201(e)- Administered by the Housing and Social Services Department, this activity will primarily benefit low- to moderate-income youth to learn employability skills and have summer activities to improve their lives.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that ___ young persons who are primarily from low- and moderate-income households will benefit from this activity.
	Location Description	The activity will be offered on a Citywide basis
	Planned Activities	Youth will learn employability skills, engage in meaningful work activities and network for future employment opportunities
6	Project Name	CDBG Economic Development and Microenterprise Assistance
	Target Area	Citywide N Miami Community Redevelopment Area (CRA)
	Goals Supported	Assistance to microenterprises or small businesses
	Needs Addressed	Job Creation and Retention Small Business Assistance/ Microenterprises
	Funding	CDBG: \$30,000
	Description	Activity Eligibility: 24 CFR 570.203 - Provide funding to the H&SS Economic Development Unit to initiate CDBG funded special economic development activities to primarily benefit low- and moderate-income persons and households.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that ___ businesses will benefit from this project and/or ___ low- and moderate-income jobs will be created or retained.
	Location Description	The activity will be targeted on a citywide basis. Economic development assistance may also qualify if it is located in a designated slum and blight area.
	Planned Activities	Activities could include microenterprise assistance, small business loans, technical assistance to businesses and community economic development such as projects that address a lack of affordable housing accessible to existing or planned jobs.
7	Project Name	HOME Single Family Rehabilitation Program
	Target Area	Citywide
	Goals Supported	Maintain safe and affordable housing. DH3.1

	Needs Addressed	Rehabilitation of existing units
	Funding	HOME: \$171,616
	Description	Activity Eligibility: 24 CFR 92.205 (a) - Provide funding for residential rehabilitation for low- and moderate-income homeowners of single-family owner-occupied homes. Administered by the City of North Miami's H&SS, the program seeks to preserve and enhance neighborhoods by maintaining existing housing stock for low income families by making the homes safe, decent and in compliance with the City's minimum housing code and the uniform building code.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Seven (7) homes will be rehabilitated at an average unit cost of \$25,000. However, the program allows for assistance of up to \$40,000. Low- and moderate-income households at or below 80% of the area median income will be assisted.
	Location Description	The activity will be offered Citywide.
	Planned Activities	Repair items include the major building systems. Repairs or replacements can be made for weatherization improvements, lead-based paint hazard control/stabilization in units built prior to 1978.
8	Project Name	HOME CHDO Housing Set-aside
	Target Area	Citywide
	Goals Supported	Expand supply of owner-occupied housing -DH1.1/1.2
	Needs Addressed	Acquisition and rehabilitation of existing units
	Funding	HOME: \$ _____
	Description	Activity Eligibility: 24 CFR 92.300; 92.205(a)- The City will provide funding under its required 15% set aside to HOME certified Community Housing Development Organizations (CHDOs) to develop housing for sale to qualified low- and moderate-income households.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	_____ will be developed for a low- and moderate-income household.
	Location Description	The program will be targeted 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 low-and moderate-income families. Homes will meet Energy Star guidelines as well as all City of North Miami housing and zoning standards.
9	Project Name	HOME Tenant Based Rental Assistance
	Target Area	Citywide
	Goals Supported	Provide housing programs for at-risk homeless DH2.
	Needs Addressed	Homeless Prevention
	Funding	HOME: \$12,000 plus \$44,723
	Description	Activity Eligibility: 24 CFR 92.209 - Administered by the City's H&SS, the program will assist in preventing homelessness by providing financial assistance to families experiencing financial difficulties.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	At least eight (8) very low-income households will be assisted in FY 2020-2021
	Location Description	The activity will be provided on a Citywide basis.
	Planned Activities	Assistance will be rent/utility subsistence payments not to exceed \$1,500 per household.
10	Project Name	HOME First Time Homebuyer Program
	Target Area	Citywide
	Goals Supported	Expand supply of owner-occupied housing.DH1.3
	Needs Addressed	Financial assistance to eligible homebuyers
	Funding	HOME: \$40,000
	Description	Activity Eligibility: 24 CFR 92.205(a)- Administered by the H&SS, funds are used to assist first-time homebuyers to purchase an existing home within the city limits
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	It is projected that two (2) low- and moderate-income household will be assisted with grants at an amount of up to \$20,000 per unit.
	Location Description	The activity will be targeted Citywide
	Planned Activities	Assistance will be provided by reducing down payment and closing costs. Homes will meet or exceed minimum property standards. This project will be funded at \$20,000 in HOME grants and will be leveraged with State of Florida SHIP funding and Miami-Dade County HOME funds.
11	Project Name	CDBG and HOME Program Administration/Planning
	Target Area	Citywide
	Goals Supported	Planning and grant administration
	Needs Addressed	Production of new housing units Acquisition and rehabilitation of existing units Financial assistance to eligible homebuyers Transitional housing and emergency shelter Homeless Prevention Affordable Rental Housing Rehabilitation of existing units Code Enforcement/ Demolition Public Infrastructure and Improvements Parks, Recreational Facilities including ADA improvements Public Services, General Job Creation and Retention Small Business Assistance/ Microenterprises
	Funding	CDBG: \$153,906 HOME: \$29,815
	Description	Activity Eligibility: 24 CFR 570.205 and 570.206 and 24 CFR 92.207 Provide funding to the City of North Miami H&SS for the administration of the CDBG and HOME programs, respectively. An amount of \$153,906 in CDBG funds and \$29,815 in HOME funds will be used to partially cover the planning and administrative costs.
	Target Date	9/30/2021

Estimate the number and type of families that will benefit from the proposed activities	See individual activity benefits
Location Description	Citywide
Planned Activities	The City's H&SS will administer the CDBG and HOME program activities including Consolidated planning, subrecipient and CHDO agreement development, environmental assessments and reviews, financial management including grant sub awards, procurement and designation of subrecipients and CHDOs, inspections, reasonableness reviews, reporting, monitoring and oversight, recordkeeping, and other activities to ensure grant compliance.

DRAFT

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

Per the 2010 Census, the City of North Miami is comprised of 19 census tracts and 45 census block groups. Of the 45 census block groups, 27 consist of 51% or more low- and moderate-income households. Low- and moderate-income households are defined as households where the total income is 80% of less of the area median income as determined and updated annually by HUD. See section SP-10 for Appendix II – North Miami Map with Low- and Moderate-Income Census Tracts illustrating the City's low- to moderate-income target areas. A table showing the census block groups and low- and moderate-income populations is also provided in that section.

In addition, all 19 census tracts, with the exception of census tract 12.05 have a tract minority percentage of 50% or more. The CPD Mapping tool identifies the percentages of persons by race/ethnicity in each census tract of a jurisdiction. For North Miami, the census tracts with the greatest percentage of persons of Hispanic ethnicity are as follows in descending order: 1.20; 1.09; 1.24; 3.08; 2.20; 3.06; 3.07; 2.19; 4.10; and 20.09. The City also has a significant Haitian population that has not been counted in the census.

Generally, the City does not direct its assistance based primarily on those target areas. The CDBG and HOME regulations allow for resources to be allocated based on the income characteristics of beneficiaries. As such, the City allocates its resources for public service activities, affordable housing, and emergency home repair Citywide.

CDBG funded public facilities, code enforcement, and infrastructure improvement activities will be located in the City's low- to moderate-income (LMI) census tracts if they meet an area benefit national objective. The area benefit qualification is an activity of which the benefits are available to the residents of an area where at least 51% of the population are LMI. Activities under "public facilities" such as homeless shelters or removal of architectural barriers may meet a "limited clientele" national objective. Limited clientele activities benefit persons, at least 51% of whom are LMI.

The North Miami Community Redevelopment Area, adopted in 2003, covers 60% of the City and includes LMI census tracts and covers an area of approximately 3249 acres of the City of North Miami. The CRA was updated in 2015. There are 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 especially as it related to economic development activities.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	<input type="checkbox"/>
Low & Moderate-Income Areas	<input type="checkbox"/>
N Miami Community Redevelopment Area (CRA)	<input type="checkbox"/>

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Generally, the City does not direct its assistance based primarily on those target areas. The CDBG and HOME regulations allow for resources to be allocated based on the income characteristics of beneficiaries. As such, the City allocates its resources for public service activities, affordable housing, and emergency home repair Citywide.

Discussion

CDBG funded public facilities, code enforcement, and infrastructure improvement activities will be located in the City's low- to moderate-income census tracts if they meet an area benefit national objective. The area benefit qualification is an activity of which the benefits are available to the residents of a particular area where at least 51% of the population are low- to moderate-income. Activities under "public facilities" such as homeless shelters or removal of architectural barriers may meet a "limited clientele" national objective. Limited clientele activities are defined as activities which benefit a limited clientele, at least 51% of whom are low- or moderate-income persons.

Affordable Housing

DRAFT

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During FY 2020-2021, the City of North Miami will utilize CDBG and HOME funds to assist non-homeless households with rehabilitation of owner-occupied housing units, rental assistance, acquisition of an existing housing unit, and funding to a CHDO to assist in the adding affordable rental housing.

The City's housing stock is aging and low- and moderate-income homeowners cannot afford to maintain or repair their homes. For this reason, rehabilitation of owner-occupied housing has been determined to be a high priority. The home repair needs of elderly persons will also be addressed under the CDBG Elderly Emergency Repair Program.

One Year Goals for the Number of Households to be Supported

Homeless	XXX
Non-Homeless	XXX
Special-Needs	XXX
Total	XXX

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through

Rental Assistance	XXX
The Production of New Units	XXX
Rehab of Existing Units	XXX
Acquisition of Existing Units	XXX
Total	XXX

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

Discussion

Rental Assistance

HOME funds of \$ has been allocated to the Tenant Based Rental Assistance Program to provide security deposits for approximately low income renter households.

Production of Rental Units

CDBG and HOME funds in the amount of will be set-aside for a Community Housing Development

Organization (CHDO) to assist in the development of [] affordable housing unit for rental.

Rehabilitation of Existing Units

The City of North Miami's main housing programs are the CDBG Housing Rehabilitation Program and the HOME Single Family Rehabilitation Program. For FY 2020-2021, the City has allocated \$ [] for its CDBG Housing Rehabilitation Program. This program will provide eligible single-family homeowners with deferred payment loans of up to \$25,000, with an additional \$5,000 available for change orders. Activity delivery costs are also included in the allocation. The City will rehabilitate 12 single family homes under this program.

The City has allocated \$ [] of its HOME funding to the HOME Single Family Rehabilitation Program for FY 2020-2021. This program will assist [] low- and moderate-income homeowners with home repairs.

The City will also carry out a smaller rehabilitation program providing emergency repairs for elderly persons. CDBG funds of \$ [] has been allocated to the program and it is estimated that this program will repair [] units.

AP-60 Public Housing – 91.220(h)

Introduction

The City of North Miami does not have a public housing agency. The public housing needs of the City's residents are met by the Miami-Dade Public Housing and Community Development Department (PHCD) which operates the Section 8 Housing Choice Voucher Program and owns public housing units in Miami-Dade County. Under the Section 8 program, eligible North Miami residents are able to rent privately owned housing units with the voucher subsidy. According to the HUD CPD Mapping Tool, there are 787 Section 8 vouchers being utilized in North Miami census tracts.

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

This section is not applicable because there are no public housing units in the City of North Miami.

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

Miami - Dade PHCD operates the Family Self-Sufficiency Program (FSS) for their public housing residents and Section 8 Housing Choice Voucher holders. The FSS Program provides opportunities for job training, counseling, and other forms of supportive services, so participants can obtain the skills necessary to achieve self-sufficiency.

PHCD operates two homeownership programs: Housing Choice Voucher Homeownership Program and the Public Housing Homeownership Program. The former assists voucher recipients with the purchase of a home using a voucher subsidy. Along with homeownership opportunities, the program provides counseling, self-sufficiency, training, and support. According to the Five-year PHA Plan, the program is limited to 200 FSS program participants and at the time of the preparation of the Five-year PHA Plan, there were 163 families in the FSS program.

The City could collaborate with the PHCD to encourage section 8 voucher holders that are living in the City of North Miami to participate in the FSS Housing Choice Voucher Homeownership Program. This strategy which will be in line with the City's goal of expanding the supply of owner-occupied housing.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

PHCD is not designated as a troubled PHA.

Discussion

Not applicable

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

Introduction

The City of North Miami does not have a significant homeless population and as such the housing needs of the City's homeless population are met by Miami-Dade County Homeless programs. The City will refer any homeless persons seeking assistance to the housing and supportive service providers of the CofC.

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 County's Outreach, Assessment, and Placement teams will conduct on-the-street preliminary assessment and referral on a countywide basis. Mobile outreach teams are assigned to specific geographic areas in the County and also visit areas frequented by homeless persons daily or weekly.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City did not allocate any funds to the housing needs of homeless persons since homelessness is not a priority need in the City. Homeless are referred to Miami-Dade County social services agencies.

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 City does not have sufficient resources to implement a homeless prevention program. Inquiries from residents for homeless prevention services are referred to Miami Dade County Homeless Trust.

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 will utilize HOME funding of \$ _____ for security deposits under the Tenant Based

Rental Assistance Program. For FY 2020-2021, low income households will benefit.

Discussion

None

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

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.

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

Lack of Resources: Over the past five years, the City increased its investment in affordable housing through its general fund and tax increment financing through the North Miami CRA. During the FY 2016-2017 program year, the North Miami City Council in partnership with the North Miami CRA approved \$1.1 million in general funds for affordable housing. In FY 2019-20, the CRA allocated \$486,250 to fund a 5-unit elderly affordable housing project and \$1.5 million in rental assistance to pay 2 months' rent for applicants affected by COVID-19. The CRA's five-year plan has been delayed by the pandemic but the North Miami CRA intends to fund more single-family rehabs, first time home buyer projects, and subsidize large scale development to include affordable and workforce housing.

Regulatory Barriers: The Housing and Social Services Department has developed partnerships with other city departments, community-based organizations, banks, and realtors to increase and improve the supply and quality of affordable housing in the City through education and preservation of existing housing stock. The Housing Division, Zoning and Planning units will work closely together to identify any regulatory barriers to affordable housing and revise or eliminate such regulations when possible.

Housing Element of the Comprehensive Plan: The Housing Element, updated in 2015 and adopted in 2016, includes as one of its primary goals "to ensure that housing in the City is decent, safe, and sanitary to serve the needs of the City's present and future residents." The Housing Element includes goals and objectives that 1) preserve and improve the existing housing stock and new housing construction to meet the needs of minorities, elderly persons, persons with disabilities, and low- and moderate-income households; 2) ensure minimum housing standards through regular code enforcement; 3) coordinate with the Miami-Dade County Office of Historic Preservation to preserve historically or architecturally significant housing; 4) continue to institute the appropriate measures to extend the usefulness, sustainability, and economic life of the housing stock; 5) create a methodology for alleviating overcrowding through home rehabilitation and new housing development with the CRA; 6) provide locations of group homes, foster care facilities, and special needs housing in residential settings; 7) continue to streamline the regulatory processes to avoid unnecessary costs and delay in housing development; 8) continue to be active in identifying the housing needs of the community through periodical housing needs assessments and develop appropriate housing programs; 9) Encourage partnerships with public and private sector entities involved in affordable housing and establish local housing programs that will assist the City in meeting its present and future affordable housing needs; and

10) ensure an adequate balance of housing in the redevelopment area, with a range of housing options based on densities, intensities, height, type, and size that encourage the creation of new housing units.

The housing related goals of Comprehensive Plan conform to the City's Development Code since the development standards include regulations that permit various housing types and zoning waivers. It will be important to align the Housing Element strategies with the Consolidated Plan and Annual Action Plans.

Some other strategies that can be utilized to encourage the development of affordable housing include:

- Reducing minimum dwelling sizes from 750 to 500 square feet and allowing small units/tiny houses. The City is also reviewing the use of accessory dwelling units (ADUs).
- Develop two new transit oriented and other type of districts. Affordable housing developers are able to reduce costs by utilizing less land and can pass savings on to the end-user.
- One-stop permitting to secure site and building permits which saves time on the approval process.
- Special exception to waive or reduce parking requirements when housing is specifically designed and intended for use by the elderly, persons with disabilities, or other occupants without cars.
- Not requiring infill housing to meet zoning standards such as minimum unit areas and setbacks.
- Offering affordable housing developer incentives such as tax abatements, permit/development fee waivers, expedited permitting, infrastructure cost participations, and electrical rate discounts.
- Period assessment of affordable and workforce housing needs such as the recently completed Workforce and Housing Needs Assessment and Housing Revitalization Area Strategy done by the Florida International University Metropolitan Center in conjunction with the North Miami CRA.

Discussion:

A summary of the recommendations to impediments identified in the City's 2010 AI is provided below [and these actions are intended to remove and/or ameliorate the barriers to affordable housing.

Discrimination on the Basis of Protected Class in Violation of Federal, State, and Local Fair Housing Laws

–Recommendations: Provide comprehensive fair housing enforcement services; provide fair housing education and training to housing providers, residents, City staff, and Community Based Organizations for fair housing education and referrals; implement a broadcast and print media campaign in Spanish and Creole; provide financial support for fair housing enforcement (including testing); review and revise, if needed, zoning policies for congregate facilities; and develop a fair housing referral process.

Shortage of Affordable/Accessible Housing – Recommendations: Advocate for and establish an area-wide public/private Task Force to create a transitional housing plan; a strong affirmative marketing program, information and technical assistance on all housing programs; encourage landlords to participate in the Section 8 Housing Voucher program; encourage mixed-income and mixed tenure housing; continue to support pre-and post-purchase/delinquency/predatory lending/mortgage fraud counseling and down payment assistance for low income homebuyers; increase the amount of accessible housing through design and construction training for greater accessibility; the use of universal design; and

require City-funded housing to follow Fair Housing Design & Construction.

Lack of Knowledge of Fair Housing Protections and Redress under Fair Housing Laws – Recommendations: Conduct fair housing broadcast and print media campaign; use the City’s website for Fair Housing information with links; and appoint a media liaison to discuss racial/ethnic issues.

Fair and Equal Lending Disparities – Recommendations: Reduce differences in the loan rates for and reduce levels of subprime lending in minority areas; implement a publicity campaign promoting Fair Lending and educational materials in English, Spanish, and Creole; provide financial support to the “Predatory Lending Initiative”; and require and monitor annual reports from all area lenders by race/ethnicity.

Strongly Segregated Housing Market- Recommendations: Provide technical assistance training in Affirmative Marketing for City funded housing projects, staff and entities; provide culturally competent fair housing education for persons with Limited English Proficiency; and the City’s own advertising reflects and appeals to diverse communities.

No County-wide Cooperative Effort to Affirmatively Further Fair Housing- Recommendations: Encourage and support regional fair housing efforts; fair housing month activities; and federal Fair Housing Performance Standards and CDBG Grant Review.

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the Annual Action Plan outlines the City of North Miami's planned actions to meeting underserved needs, fostering, and maintaining affordable housing, reducing lead-based paint hazards, reducing the number of poverty-level families, and developing institutional structure. The City plans to fund and/or implement a number of projects that will foster and maintain affordable housing with the primary activity being owner-occupied rehabilitation. Actions to reduce lead-based paint hazards are addressed through the housing rehabilitation programs which follow the lead-based paint requirements for units constructed prior to 1978. The Housing and Social Services Department will pursue closer relationships with other City departments and non-profit and for-profit partners to develop a stronger institutional structure and improved coordination of projects.

Actions planned to address obstacles to meeting underserved needs

For FY 2020-2021, the City of North Miami has allocated \$130,430 in CDBG funding for public service activities that will benefit populations that are traditionally underserved. The public services funding will support agencies that serve low- and moderate-income persons, elderly persons, and persons with disabilities. The City will also provide financial assistance to businesses under the CDBG Program in exchange for creating or retaining jobs to be held by low- and moderate-income persons.

Actions planned to foster and maintain affordable housing

During FY 2020-2021, the City of North Miami will preserve affordable housing and increase the affordable housing stock for households with incomes between 0%-80% AMI by implementing or funding the following activities:

- Utilize CDBG and HOME funding for the rehabilitation of owner-occupied housing units.
- Address the emergency repair needs of seniors with CDBG funding of \$_____.
- Support the development of affordable rental housing with the HOME CHDO set-aside.
- Provide one-time financial assistance for security deposits to prevent homelessness.

Actions planned to reduce lead-based paint hazards

The City will address lead-based paint hazards with the implementation of the owner-occupied rehabilitation program. HUD regulations at 24 CFR Part 35 requires that lead-based paint hazards be controlled before the rehabilitation of a housing unit, particularly if children under the age of 6 years occupy the units. The City will conduct the required LBP assessment based on the level of federal funds

invested in the rehabilitation of units constructed prior to 1978.

Actions planned to reduce the number of poverty-level families

The City will fund Microenterprise Grant Programs that will provide grants to eligible business owners that may be low- and moderate-income and may require the creation or retention of jobs for low- and moderate-income persons. The City is also providing funding for a variety of housing programs that will promote the economic sustainability of families. The Housing and Social Services Department will work with the North Miami Community Redevelopment Agency 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 (H&SS) currently coordinates with several City departments, non-profit organizations, and public entities to meet the goals and objectives of the Consolidated Plan. In order to carry out the activities that are proposed for FY 2020-2021, the H&SS will continue to improve the coordination of projects with relevant departments and organizations including the City's Housing Division and Building and Zoning Department as far as the expediting of permits for housing rehabilitation projects. The City will also work closely with local housing organizations, developers, local banks and mortgage companies, the City's Community Redevelopment Agency, and the Miami-Dade PBCHD to coordinate efforts to assist provide affordable housing for low- and moderate-income households. H&SS staff will increase its engagement with the Miami-Dade Continuum of Care to ensure that homeless needs in the City are monitored and addressed before they increase.

Actions planned to enhance coordination between public and private housing and social service agencies

During FY 2020-2021, the City will utilize CDBG and HOME funding to support both public and private housing programs as well as public 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 CofC and the County's Public Housing and Community Development Department to ensure that the needs of any homeless persons in the City and persons in need of public housing assistance are met.

Discussion:

See above.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I) (1,2,4)

Introduction:

For FY 2020-2021, the City of North Miami expects to receive CDBG funding of \$769,534 and HOME funding of \$298,254. Program income of \$21,810 from CDBG and HOME repayments is also available for FY 2020-2021. CDBG funds will be used to fund housing, public service activities, microenterprise loan program, and a public facility project. The HOME Program will fund a tenant based rental assistance program, and a single-family rehabilitation program.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

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 cost and down payment assistance. The City of North Miami utilizes the recapture provisions at 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 sale of the property to any willing buyer. The Recapture provision applies to the City and its sub-grantees including HOME CHDOs. The amount subject to recapture shall be based on the amount of HOME subsidy that was required to make the housing affordable to the initial purchaser. The City shall reduce the amount of HOME funds to be recaptured on a prorated basis depending on the period of time the housing was owned and occupied by the eligible homeowner. If the property is sold prior to the end of the City's mortgage term, all or part of the City's remaining assistance is due and payable from the net proceeds, to the extent sufficient proceeds are available. If the net proceeds (i.e., the sales price minus loan repayments other than HOME funds, and closing costs) are not sufficient 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, the City's recapture provisions may share the net proceeds. The net proceeds may be divided proportionally, as set forth in the mathematical formulas at 24 C.F.R., 92.254 (ii)(A)(1). The City may at its sole discretion allow the homeowner to recover his or her entire investment, including down payment and non-City assisted capital improvements, prior to recapturing the HOME investment.

Resale:

Under most circumstances, the recapture provisions outlined above 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 are recorded. A restrictive covenant is also recorded with the developer or the City as the beneficiary; this ensures the developer is notified in the event the owner of the improvements attempts to refinance or transfer the property. HOME regulations 24 CFR 92.254 (a)(5)(i)(A) allows for the restriction to be extinguished by a third-party lender in the event of foreclosure, transfer in lieu of foreclosure or assignment of an FHA mortgage in order to clear title. The City permits CHDOs to use rights of first refusal or other means to intervene and preserve the

affordability of the unit, 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 at 24 CFR 92.254(a)(4) & (5). The minimum period of affordability is dependent on the amount of direct homeownership assistance. The affordability requirements are as follows: Under \$15,000 – 5 years; \$15,000 - \$ 40,000 – 10 years; and over \$40,000 – 15 years. The affordability period identifies a specified period the homebuyer must occupy the unit.

When homebuyer closes on HOME assistance, a lien is placed on the home for the period of affordability 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 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 lien holder.

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, in accordance with 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 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 time of the original purchase and at resale. Any capital improvements will be determined by the assessed value of the appraisal 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 do not exceed 30% of the gross income of a qualified low-income family with an income less than 80% of area median income for the area. If the property is no longer affordable to qualified homebuyers at the time of

resale, the City may take steps to bring the property acquisition cost to a level that is affordable by layering HOME subsidy in the form of down payment assistance and extending the affordability period. This may result in the actual sales price being different to the seller than to the subsequent homebuyer. Upon the resale of the home, 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 standards.

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 that is rehabilitated with HOME funds.

Discussion:

Eligible applicants to the HOME Single Family Housing Rehabilitation Program are homeowners with income at or below 80% AMI with a house in need of repair. Priority is given to households that include persons with disabilities, and large families. For FY 2020-2021, the City has allocated a separate pool of CDBG funds for elderly persons for emergency repairs. Homebuyers are also required to meet income requirements and must 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 rehabilitation and homebuyer programs are funded using an intake and lottery method. Forms may be picked up at the City's Housing and Social Services offices.

The 2013 HOME Final Rule implemented several changes to the HOME program including, but not limited to HOME CHDO capacity, commitment and expenditure deadline, rental of properties that have not been sold, and threshold for commitment of HOME funds to a project. The City updated the HOME section of its housing program policies to reflect those changes and ensure HOME compliance.



PUBLIC NOTICE

**CITY OF NORTH MIAMI
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)
PROGRAM YEARS 2020-2024 CONSOLIDATED PLAN
PROGRAM YEAR 2020-2021 ANNUAL ACTION PLAN**

The City of North Miami is an "entitlement" community eligible to receive assistance from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. The City is expected to receive \$769,534 in CDBG funds and \$298,154 in HOME funds for Fiscal Year (FY) 2020-2021. CDBG and HOME funds can be used for public services, affordable housing, economic development and public facilities and infrastructure improvements. Projects must generally 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 Consolidated Plan (Con Plan) is a five-year vision and strategic plan of how these funds will be used to help address the City's housing and community development needs. The Annual Action Plan (AAP) will describe how the City's annual allocation will be used to address the objectives and goals in the Con Plan. These plans will be submitted to receive HUD funds.

As mandated by the Federal regulations at 24 CFR Part 91, the City is starting a collaborative and community planning process. The City will be conducting open meetings, online surveys, and a 30-day comment period to solicit input on housing and community development needs, priorities, and the use of program funds. Public input will be used to develop the plans and public comments are then incorporated into the Con Plan and AAP. Persons living or working in North Miami are encouraged to attend and participate in the meetings, review and comment on the drafts and complete the surveys.

Calendar of Events

<p>Tuesday August 4, 2020 Time: 6:30 – 7:45 pm Citizen Virtual Community Meeting (Link to attend will be posted on the City website (www.northmiamifl.gov))</p>	<p>Tuesday, September 1, 2020 Time: 2:00 pm Planning Commission Virtual Meeting (Link to attend will be posted on the City website (www.northmiamifl.gov))</p>
<p>30-day commenting period on draft of Con Plan and Annual Action Plan September 2, 2020 – October 2, 2020</p>	<p>Tuesday, October 13, 2020 Virtual Regular Council Meeting Public Hearing (details to participate are available at www.northmiamifl.gov)</p>

The City issued two online surveys to receive public comments. Please visit the City's website at <https://www.northmiamifl.gov/835/FY-2020-2024-Consolidated-Plan-Survey/> and/or follow us on Facebook.

Anyone unable to attend these meetings but wishing to make their views known may do so by submitting written comments to:

City of North Miami
Housing and Social Services Department
Attn: Marie-Frantz Jean-Pharuns, HSS Assistant Director
776 NE 125th Street, North Miami, FL 33161
or email at: housing@northmiamifl.gov

Individuals with disabilities or persons with Limited English Proficiency requiring auxiliary aids or services in order to effectively participate in the meetings should contact the City by calling no later than four (4) days prior to the proceedings. Telephone 305-895-9895 for assistance. If hearing impaired, telephone our TDD line at (305) 893-7936 for assistance.

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12400 NE 8TH AVENUE
MIAMI, FL 33161

**PUBLISHED DAILY
MIAMI-DADE-FLORIDA
STATE OF FLORIDA
COUNTY OF MIAMI-DADE**

Before the undersigned authority

personally appeared: **VICTORIA**

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Zone: MIA-Zones3

July 19, 2020

Victoria Rodela

Affiant further says that the said

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Miami, in the said Miami-Dade County,

Florida and that the said newspaper has

heretofore been continuously published in

said Dade County, Florida each day and

has been entered a second class mail

matter at the post office in Miami, in said

Miami-Dade County, Florida, for a period of

one year next preceding the first

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the purpose of securing this advertisement

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20th, day of July, 2020

