CITY OF NORTH MIAMI
COMMUNITY PLANNING & DEVELOPMENT

FY 2015–2019 CONSOLIDATED PLAN
FY 2015-2016 ANNUAL ACTION PLAN

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

AUGUST 15, 2015

Community Planning and Development Department
The City of North Miami
776 NE 125 Street
North Miami, FL 33161

Prepared in conjunction with: ASK Development Solutions, Inc.

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EQUAL HOUSING OPPORTUNITY

Table of Contents

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FY 2015-2019 CONSOLIDATED PLAN

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 2015-2019 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, 2015 through September 30, 2019. The City of North Miami is a participant in the Miami Dade County Continuum of Care (CoC). In addition to the Consolidated Plan, HUD requires that cities and states receiving CDBG funding take actions to "affirmatively further fair housing choice."

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 2015-2019 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 (5-years): 135-Households Assisted.** DH1.1 Rehabilitation of rental units and owner occupied units; DH1.2 Rental assistance; DH1.3 Acquisition of residential properties for resale to eligible households; Outcome**: Affordability for the Purpose of Providing Decent Housing (DH-2) Performance Indicator (5-years): 20-**

Households Assisted. DH2.1 New production of rental and owner units; DH2.3 Homebuyer assistance; and DH2.4 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 (5-years): No. of Projects that Ensure Access to a Suitable Living Environment/ 35,000 -No. of Persons Provided with New Access to Improvements.** SL1.1 Construction of public facilities for uses such as child care, 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 (5-years): 5,200-Number of Persons served by Public Services.** SL2.1 Provision of public service activities not in support of housing. **Outcome: Sustainability for the Purpose of Creating Suitable Living Environments (SL-3); Performance Indicator (5-years): 5 -Number of Buildings to be Demolished that Sustain a Suitable Living Environment/Number of Persons Benefitting from New/Improved Environment.** SL3.1 Installation/Improvement to infrastructure; SL3.2 Demolition of blighted structures; 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 (5-years): 40-No. of Businesses Assisted. 25 -No of Jobs created** 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 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 2010-2011, 2011-2012, 2012-2013, and 2013-2014 were reviewed to formulate goals and objectives in this Plan. The City expended CDBG and HOME funds of $1,724,726 in FY 2010-2011, $1,673,014 in FY 2011-2012, $1,547,577 in FY 2012-2013, and $848,698 in FY 2013-2014. 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 FY 2013 CAPER (4th year) showed most activities had met most of the five year goals. 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. 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.

4. Summary of citizen participation process and consultation process

The City's Citizen Participation Plan was amended and adopted in August 2015. 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 two public meetings and two focus group meetings from June 10-12, 2015 for the general public, faith based groups, and non-profits serving the homeless, veterans, elderly, and persons with disabilities, youth, health, education and employment.

- Publishing newspaper ads in local papers. See attached notice.
- Distributing over 300 flyers door to door and at City events about the meetings and the process.
- Sending "email blasts" from the City's list as well as a separate list of 500 homes.
- Using the City's website See the following link: http://www.northmiamifl.gov/News.aspx?id=166
- 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.
- Publishing two online housing and community development surveys from 3/10/ 2015 to 6/26/2015 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. Nine agencies and 94 residents completed the surveys.
- Conducting interviews on ethnic radio stations about the process on June 12, 2015.
- Publishing the Consolidated Plan and Annual Action Plan for a 45-day comment period from 7/15/2015 to 8/30/2015 at the library and City hall with printed copies of the plan and a sheet for receiving public comments. The plans were also posted on the City's website for review from 7/31/2015. See attached copy of website ad.
- Acknowledging written comments received during the public comment period in writing.
- Conducting a presentation and getting input from the Downtown Action Plan Advisory Committee which is an appointed citizen advisory body on downtown development.
- 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.

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. See attached Public and Agency Survey and Meeting Input for more details.

The profile of respondents to the resident surveys showed that majority (90%) lived in zip code 33161, and none from zip code 33261. The racial and ethnic makeup of the respondents were 68.5% African American, 11.2% White, and 11.2% who described themselves as “Other” in some cases describing themselves as Haitian or Haitian American. Very few persons described themselves in terms of their Hispanic or non-Hispanic ethnicity. Only 6.7% identified themselves as Hispanic and 3.4% identified themselves as non-Hispanic. The largest age groups among the respondents were 29.2% in the age group 56-67 and 20.2% in the age group 36-45. Only 27% of respondents indicated that they had a household member that had a disability. The largest number of respondents indicated family sizes between two and four members (76.5%) with the largest percentage two person households (31.5%). The income profile of the respondents was very diverse with the highest percentage of persons (27.2%) in the income range of $30,001 - $45,000. Only 37% of the respondents had incomes below $20,000.

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 were affordable homeownership housing, owner-occupied rehabilitation, Homelessness prevention including rental assistance, services for seniors, public infrastructure, community and youth centers, economic development: job creation and retention, youth services including education, crime prevention programs, commercial rehabilitation, and public services aimed at addressing substance abuse, educational support, persons with disabilities, community health services, child care, and fair housing.

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 included rental housing, transitional housing and shelters, slum and blight, small business or microenterprise assistance, legal services, redevelopment infrastructure, accessibility, domestic violence prevention, etc.

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 2015-2019 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 2015-16 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 2015-2019 Consolidated Plan or the draft FY 2015-2016 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 public meetings, focus groups, the City's website, social media, online agency and resident 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 owner-occupied housing rehabilitation including emergency home repair for the elderly; affordable housing new construction or acquisition and rehabilitation for first time homeownership; home modifications for elderly and persons with disabilities; public facility and infrastructure improvements; Slum and blight removal; economic development including microenterprise/small business development and job creation; and public services in the categories of seniors, youth, persons with disabilities, mental health, child care; fair housing issues; and planning and administration.

FY 2015-2019 - Based on the current CDBG and HOME allocation for FY 2015-2016, the City estimated that it will receive a total of $3,734,545 in CDBG grants and $988,500 in HOME funds over the five year period beginning October 2015 and ending September 2020. An amount of $42,220 in CDBG program income is also anticipated.

FY 2015-2016 Allocation and Proposed Activities - The City has been advised by HUD that it was allocated $746,909 in CDBG and $197,700 in HOME funds for FY 2015-2016. An amount of $8,443.76 in CDBG program income will also be available for owner-occupied housing rehabilitation. The attached table shows the funding allocation for FY 2015-2016:

CITY OF NORTH MIAMI, FL

FY 2015-2016

FEDERAL FUNDING ALLOCATIONS

No.	Activity	Funding Allocation
1	CDBG Program Administration (20%)	$149,381.00
2	CDBG Housing Rehabilitation Program	$375,492.00
3	CDBG Economic Development	$50,000.00
4	CDBG Public Services – Non-profit Community Based Organizations & YOB Program (15%)	$112,036.00
5	CDBG Public Facilities (Capital Project)	$30,000.00
6	CDBG Elderly Emergency Repairs	$ 30,000.00
	CDBG Subtotal	**$746,909.00**
	Recaptured funds (Program Income) for Housing Rehab	$8,443.76
	CDBG Total	**$755,352.76**
7	HOME Program Administration	$19,770.00
8	HOME Community Housing Development Organization (CHDO) Set-aside	$29,655.00
9	HOME Single-Family Rehabilitation Program	$125,775.00
10	HOME First-time Homebuyer Program	$20,000.00
11	HOME Tenant Based Rental Assistance Program	$2,500.00
	HOME Total	**$197,700.00**
	TOTAL CDBG & HOME FUNDS	**$953,052.76**

North Miami FY 2015-2016 CDBG and HOME Allocations

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Community Planning and Development Department
HOME Administrator		Community Planning and Development Department

Table 1 – Responsible Agencies

Narrative

The City of North Miami's Community Planning and Development Department located at **776 NE 125 Street**, North Miami, FL **33161** 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 "collaborate with residents, businesses, and community partners to attract quality development, provide decent workforce housing, and encourage investments that will guide the City's future." The Department is responsible for the direction and coordination of all growth, development, and redevelopment related programs. [1]

Consolidated Plan Public Contact Information

The administrator for the CDBG and HOME programs is:

Tanya Wilson-Sejour, A.I.C.P.

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

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 comprehensive 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 for fiscal years 2014-2015, 2015-2016, and 2016-2017 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 has charted a public housing authority and selected a board but has not developed an Action Plan for its operation. The City's lead agency also collaborates with the North Miami CRA on housing.

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." [1]

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 (CoC) that implements the Miami-Dade County Community Homeless Plan. The City of North Miami is a participant in the CoC. The Continuum conducts a County homeless count but does not do a homeless count for the City.

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 CoC by reviewing the Miami-Dade County Community Homeless Plan. The City makes referrals for persons needing homeless assistance through the County's local outreach process, called "Outreach, Assessment and Placement" (OAP). The City Community Planning and Development Department will increase its participation in the CoC 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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	RUSSELL LIFE SKILLS AND READING FOUNDATION
	Agency/Group/Organization Type	Services-Children Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Agency Consultation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through focus group and completion of online survey questionnaire. Increase in awareness of educational services for youth and a need for additional funding support.
2	**Agency/Group/Organization**	Little Haitian Cultural Center
	Agency/Group/Organization Type	Services-Education Regional 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 document review and focus group/questionnaire. Increase in awareness of services
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, focus group and questionnaire. Need for leveraging homebuyer funding
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 and focus group/questionnaire. 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?	Input gathered through focus group. 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?	Input gathered through focus group. Need to create greater awareness of programs among residents of City's housing and community development programs

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?	Input gathered through focus group. 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, 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

	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

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

	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

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

Publicly funded institutions and systems of care discharging persons into homelessness were not consulted because the City does not see evidence of a significant homeless population in the City. These institutions and systems of care are addressed through the Miami Dade County CoC with referrals from the City. Consultations are included in the Miami-Dade County’s Consolidated Plan. Business and Civic leaders were not directly consulted but discussions regarding homelessness were addressed with the North Miami CRA staff and from a review of meeting minutes of the 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	Miami-Dade Homeless Trust	As a member of the CoC, the City of North Miami wants to ensure that its goals of homelessness prevention are aligned with the CoC Homeless Plan.
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

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 coordinated housing and homelessness prevention activities along with Miami-Dade County in carrying out its Consolidated Plan. This included coordination with the North Miami CRA to provide housing rehabilitation assistance to residents of the City. The City contributes to homelessness prevention by providing funding for tenant based rental assistance to allow residents to stay in affordable housing as many renters in the City are cost burdened as discussed in the Needs Assessment section of this plan.

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. The City also plans to leverage its limited HOME funding for homebuyer subsidy with similar funds from Miami-Dade County to assist North Miami residents.

Narrative (optional):

See above discussion

PR-15 Citizen Participation

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. Consultation included public meetings, focus groups, as well as presentations. The City consulted with various agencies providing social services. Input was elicited from residents as well as agencies via the use of survey questionnaire, in hard copy and online formats. Nine agencies and 94 residents responded. Reasonable accommodations and opportunities were provided for persons with disabilities and Limited English Proficiency, upon request. Notices and Plan documents were offered in alternative formats, if requested. Meeting notices and hard copies of the surveys were distributed to Creole speaking persons by native speakers, as well as a Spanish language survey. The process and meetings were discussed on a local Creole radio station on June 6, 2015.

Public meetings were held at times that would facilitate persons who work. 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. Copies of the notices and hard copies of the survey questionnaires were distributed at City sponsored events with most of the responses coming from District 3 which has a higher low- to moderate-income population. A notice with survey links was placed on the City's website: http://www.northmiamifl.gov/News.aspx?id=166. Over 300 flyers about the public meetings and the resident survey were distributed door to door particularly on 6th Avenue, 125th, and 135th.

Input was sought concomitantly for the preparation of the Consolidated Plan and the Annual Action Plan. The City held two focus groups and two public meetings between June 10 and 12, 2015. The City also used its Planning Commission meeting on June 10 as a public hearing. A total of 13 residents and six (6) agency representatives were in attendance at focus groups and public meetings. A presentation was made to the Downtown Action Plan Advisory Committee. The draft Plans were submitted for review by the Planning Commission on July 7, 2015 and a final approval before the City Council on July 14, 2015. These meetings were advertised as public hearings. The draft Plans were published for a 30-day period from 7/15/2015 with printed copies at the City's main library and City Hall and on the City's website.

The various related City Departments including Community and Planning and Development, Code Compliance Department, the Police Community Services Section, Planning, 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 53% has owner-occupied rehabilitation.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-English Speaking - Specify other language: Spanish and Creole Non-targeted/ broad community	About 13 participants attended included members of the City's Planning Commission which is the CDBG and HOME advisory board	Participants noted the need for rental and homebuyer assistance, public infrastructure, job creation, public services, and housing rehabilitation. There were general questions regarding the Plan process.	All comments were accepted.	
2	Focus Group Meetings	Non-targeted/broad community Social service agencies, lenders, housing providers , realtors, homeowner associations	Priorities established/ six (6) agency representatives attended including those providing, affordable housing, educational, youth and business services	Comments concerned lack of sufficient and affordable housing, high sales prices, need for coordination between neighborhood associations and City, need for business assistance and education.	All comments were accepted.	

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	Focus Group Meetings	Service providers & other agencies and professionals	Online agency survey questionnaire seeking information on existing services and future needs and priorities/nine (9) agencies responded	Affordable rental and home ownership housing, public infrastructure, job creation, owner-occupied rehabilitation, public services, removal of architectural barriers, and slum and blight removal were given highest priorities	All comments were accepted.	
4	Newspaper Ad	Non-targeted/broad community	Public meeting and needs survey invitation including information on the Consolidated and Action Plan process/13 persons attended public meetings. 94 residents completed surveys. 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.	

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	Focus Group Meetings	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Online resident survey on housing and community development future needs and priorities/94 persons responded There were no responses to Spanish survey	Residents gave input on housing and community development needs with housing rehabilitation, public services, homeownership assistance, public facilities and economic opportunities given highest priorities. Also see attached analysis of survey results.	All comments were accepted.	

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

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Focus Group Meetings	Non-English Speaking - Specify other language: Creole Non-targeted/broad community	Over 300 flyers about the public meetings and the resident survey were distributed door to door particularly on 6th Avenue, 125th, and 135th to some Creole speaking residents. Flyers were also distributed a City events and hard copies of surveys were available at the office of the City's Community Planning and Development. 94 residents responded to the surveys.	Residents gave input on housing and community development needs with housing rehabilitation, public services, homeownership assistance, public facilities and economic opportunities given highest priorities. Also see attached analysis of survey results.	All comments were accepted.	
8	Focus Group Meetings	Non-English Speaking - Specify other language: Creole	Education and awareness on the Consolidated Plan process. The interview on 6/12/15 provided information on the Plan process Increased response to the online surveys. Unable to assess responses.	No direct comments were received	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Hearing	Non-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 June 10 as a public hearing. A total of 13 residents and six (6) agency representatives were in attendance at focus groups and public meetings. A presentation was made to the Downtown Action Plan Advisory Committee. The draft Plans were submitted for review by the Planning Commission on July 7, 2015 and a final approval before the City Council on July 14, 2015. These meetings were advertised as public hearings.	At the public hearings four residents noted that they did not receive emails about the Consolidated Plan process and that more outreach could have been done. A City Council member also encouraged the City's use of social media. City Council members also commented that there should be more public outreach and time for Council members to review the draft Plan. Conflicts between the Council meeting schedule in July and August and the August 15 HUD submission date resulted in an accelerated plan development schedule. However, City staff used various strategies to get the information out and good some reasonable good responses through the online surveys despite typically low turnout at meetings.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section introduces the key points of the Needs Assessment in regards to the different levels of need in the areas of affordable housing, homelessness, special needs, and community development.

Housing Needs Assessment: The City of North Miami experiences four types of housing problems: substandard housing, overcrowding, cost burden, and severe cost burden. Housing affordability is the most common housing problems for residents of the City. There is a significant need for affordable housing for both renters and owners, especially for the very 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 2007-2011 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 50%-80% AMI and 80%-100% AMI income levels in regards to housing problems. At the 50%-80% AMI income level, Hispanic households are experiencing a disproportionately greater need with 51.3% of Hispanic households having a severe housing problem.

Public Housing: The City of North Miami 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. Based on data available from the HUD CPD Mapping Tool, there are 787 vouchers being utilized within North Miami census tracts.

Homeless Needs Assessment: According to the Florida Coalition for the Homeless, the major cause of homelessness is the lack of affordable housing. The 2015 PIT survey for Miami-Dade County identified 4,156 homeless persons on the day of the county (3,316 in shelter and 840 unsheltered). Any persons that become homeless in The City of North Miami are referred to homeless providers that are part of Miami-Dade County CoC.

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 of 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 of North Miami has the following non-housing community development needs: 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; and Public Services including services for seniors, youth, and persons with disabilities, educational support, childcare services, fair housing services, health services, and substance abuse prevention programs.

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

Summary of Housing Needs

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 CHAS, the City of North Miami had a population of 58,995 persons. Compared to the 2000 census, the population decreased by 1% between 2000 and 2011. There were 18,120 households of which 11,000 (60.7%) were of low- and moderate-income. The household types and sizes are as follows: 8,125 small family households comprised of two to four members; 2,515 large family households with five or more members; 3,575 households with an elderly family member (62-74 years); 1,365 households with a frail elderly family member (age 75 and older); and there were 3,113 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 2013, 12,119 (60%) North Miami households were cost-burdened meaning that they paid more than 30% of their income for housing costs. This included 7,010 (35%) 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 (52.5% renter vs 47.5% owner).

Among income groups, 84.6% of low- and moderate-income households were cost-burdened as follows: 31.6% very-low income; 30.0% low income; and 23.0% moderate income. Only 15.3% of households earning more than 80% AMI were cost-burdened.

Demographics	**Base Year: 2000**	**Most Recent Year: 2011**	**% Change**
Population	59,880	58,995	-1%
Households	20,427	18,120	-11%
Median Income	$29,778.00	$37,792.00	27%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	**>30-50% HAMFI**	**>50-80% HAMFI**	**>80-100% HAMFI**	**>100% HAMFI**
Total Households *	3,635	3,525	3,840	1,645	5,470
Small Family Households *	1,235	1,435	1,815	800	2,840
Large Family Households *	415	715	620	225	540

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	935	540	470	280	1,350
Household contains at least one person age 75 or older	375	340	345	75	230
Households with one or more children 6 years old or younger *	725	825	790	465	305
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	25	50	0	125	0	0	20	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	115	50	40	20	225	30	15	100	25	170
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	335	290	355	20	1,000	20	70	80	175	345
Housing cost burden greater than 50% of income (and none of the above problems)	1,730	920	60	0	2,710	780	955	755	85	2,575
Housing cost burden greater than 30% of income (and none of the above problems)	80	650	765	175	1,670	170	290	585	315	1,360

	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**
Zero/negative Income (and none of the above problems)	135	0	0	0	135	35	0	0	0	35

Table 7 – Housing Problems Table

Data Source: 2007-2011 CHAS

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	2,225	1,285	505	40	4,055	830	1,040	960	280	3,110
Having none of four housing problems	190	715	1,305	650	2,860	225	490	1,070	680	2,465
Household has negative income, but none of the other housing problems	135	0	0	0	135	35	0	0	0	35

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

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	860	885	435	2,180	260	530	795	1,585
Large Related	235	350	170	755	125	325	200	650
Elderly	510	235	70	815	435	270	190	895
Other	605	430	365	1,400	180	210	315	705

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	2,210	1,900	1,040	5,150	1,000	1,335	1,500	3,835

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

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	815	485	15	1,315	240	430	430	1,100
Large Related	235	115	20	370	125	250	65	440
Elderly	485	125	0	610	285	150	135	570
Other	595	260	45	900	180	210	210	600
Total need by income	2,130	985	80	3,195	830	1,040	840	2,710

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

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	445	295	310	30	1,080	35	70	100	120	325
Multiple, unrelated family households	30	70	85	0	185	15	15	80	80	190
Other, non-family households	0	0	0	10	10	0	0	0	0	0
Total need by income	475	365	395	40	1,275	50	85	180	200	515

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source Comments:

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

According to the 2011 ACS, there are a total of 18,120 households in the City of North Miami of which 5,890 or 32.5% are in nonfamily households. Nonfamily households include persons living alone or with nonrelatives only. The 2011 ACS shows that 79.9% of nonfamily households live alone. Almost 19% of householders living alone are 65 years and older.

In regards to housing tenure, the majority of nonfamily households are renters. According to the 2011 ACS, 53.2% of nonfamily households reside in renter-occupied housing and 46.8% own their home.

In terms of housing needs, single person households are included in the 'Other' household categories in the cost burden and crowding tables (Tables 9-11). The 2007-2011 CHAS data shows that within the 0-80% AMI income categories there are 1,400 single person renter households that are cost-burdened of which 900 (64.3%) are severely cost-burdened. Single person renter households represent 27% of the total number of low- and moderate-income cost-burdened renter households. Housing affordability is a greater housing problem for single person renter households than overcrowding. According to the CHAS data, only 10 single person renter households are impacted by overcrowding.

There are 705 single person owner households that are experiencing cost burden of which 600 (85%) are severely cost-burdened. Single person owner households represent 18.4% 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.

According to the 2013 ACS, 7.8% (4,638 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 (29.6%). 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).

The 2008-2010 ACS was used to develop CHAS data on disability status. HUD defines disabled as having a mobility or self-care limitation. According to this CHAS data, there were 7,410 households with a disabled member and 4,490 (60.6%) of the households had one of the four housing problems.

The income of disabled persons may indicate a housing problem and the need for housing assistance. In North Miami, over 10% of persons with a disability live below less than 50% of the poverty level compared to 8.1% without a disability. Based on CHAS data available for 2008-2010 ACS, 60.6% of households with a disabled member experienced one of the four housing problems.

In regards to victims of domestic abuse, the HUD 2014 Continuum of Care Homeless Populations and Subpopulation report indicated that as of January 2014, there were 317 persons that are victims of domestic abuse in Miami-Dade County. Over 47% (151) 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 11,000 low- and moderate-income households in North Miami and 81.7% (8,985 households) are cost burdened. Of the total low-and moderate-income households, 57.3% are renters and 42.7% are 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, 42.3% are Small Related Households, followed by 27.2% Other Households. Of those renters experiencing severe cost burden, 41.2% are Small Related Households with 62% of those households are in the 0-30% AMI income level, followed by Other Households at 28.1% and Elderly Households at 19.1%.

Of the total low-and moderate-income owner households experiencing cost burden, 41.3% are Small Related Households with 50.1% in the >50-80% AMI, followed by Elderly Households at 23.3%, and Other Households at 18.4%. Of those owners experiencing severe cost burden, 40.6% are Small Related Households, followed by, Other Households at 22.1%.

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 2007-2011 CHAS data, there are 2,340 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 2013-2014, three households were assisted: two extremely low-income households and one low-income household. Two of the households were Black/African American and the other household was Hispanic.

The City of North Miami received $507,641 in Homeless Prevention and Rapid Re-Housing assistance under the American Recovery and Reinvestment Act of 2009. The City utilized the funds to provide housing stabilization assistance to households at risk of becoming homeless and rapid re-housing for persons who were homeless. A total of 295 persons or 98 households received homeless prevention assistance including rental assistance, security and utility deposits, utility payments, moving cost assistance, and motel/hotel vouchers. Another 17 persons or seven households received homeless assistance.

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 on June 19, 2007 Fact Sheet: *Affordable Housing Shortage****[1]*** 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 Fact Sheet 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."

Discussion

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 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 5% 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 Florida Housing Data Clearinghouse, as of September 2013, the Miami-Fort Lauderdale- Pompano Beach MSA has the highest foreclosure rate in the State of Florida and is ranked fourth in the nation.

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 50%-80% AMI. The Asian population 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 50%-80% AMI and 80%-100% AMI income levels. 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	2,195	220	215
White	270	25	45
Black / African American	1,235	75	125
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	655	120	40

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,175	170	0
White	325	40	0
Black / African American	1,965	80	0
Asian	90	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	780	50	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,255	1,140	0
White	460	290	0
Black / African American	1,755	590	0
Asian	40	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	990	195	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,105	735	0
White	270	170	0
Black / African American	445	430	0
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	350	115	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI
Data Source: 2007-2011 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%

Figure 1- Housing Problems by Race & Ethnicity, North Miami 2007-2011

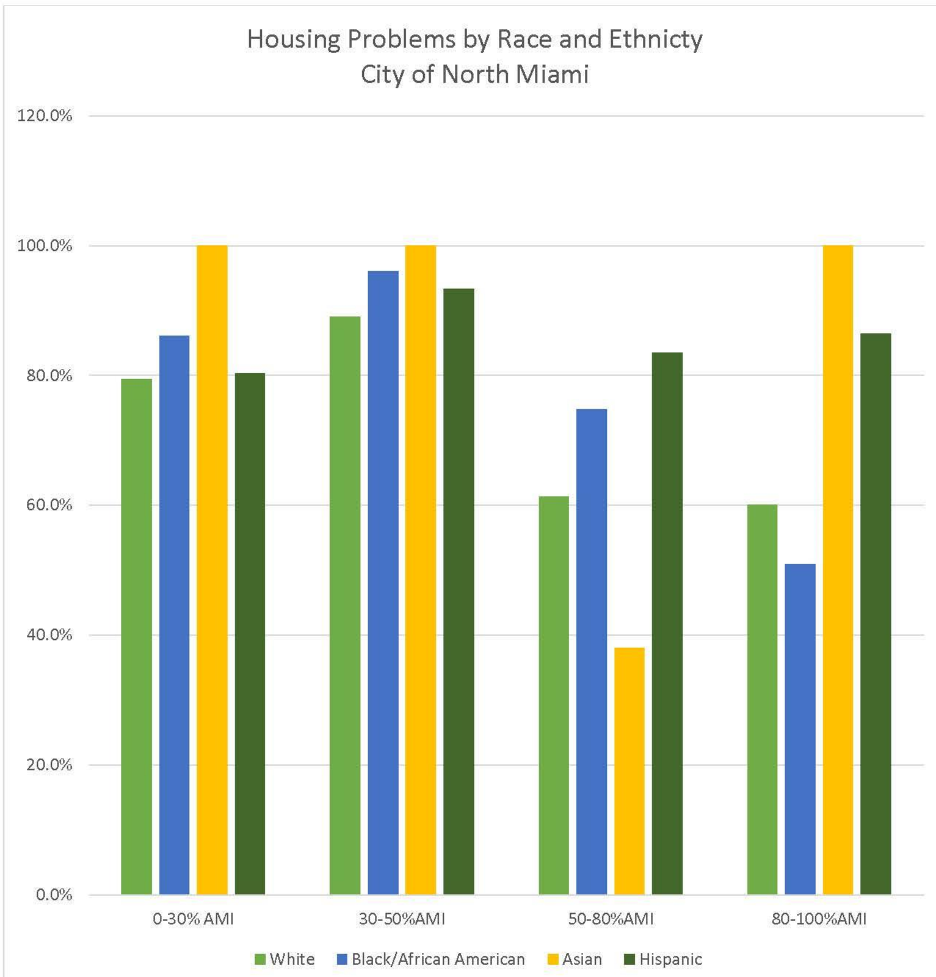


Figure 1- Housing Problems - North Miami

Discussion

Based on the CHAS data, 83.5% of very low income households (0%-30% AMI) with 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, 95.0% 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.

Approximately 84% of Hispanic households within the 50%-80% AMI income group have a housing problem and within this income group, 74.1% of all households have a housing problem. Therefore, Hispanic households have a disproportionately greater need at the moderate income level.

Within the 80%-100% AMI income level, 60.1% of households have a housing problem. The entire Asian population at this income level has a housing problem. However, this is once again skewed by the size of the Asian population. Hispanic households have a disproportionately greater need at 80%-100% AMI with 86.4% of Hispanic households having a housing problem.

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	2,020	400	215
White	195	100	45
Black / African American	1,160	155	125
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	635	145	40

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,515	835	0
White	250	115	0
Black / African American	1,500	545	0
Asian	80	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	675	160	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,830	2,560	0
White	280	460	0
Black / African American	935	1,410	0
Asian	0	105	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	605	575	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	580	1,260	0
White	100	335	0
Black / African American	320	555	0
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	345	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Figure 2. Severe Housing Problems by Race and Ethnicity N Miami 2007-2011

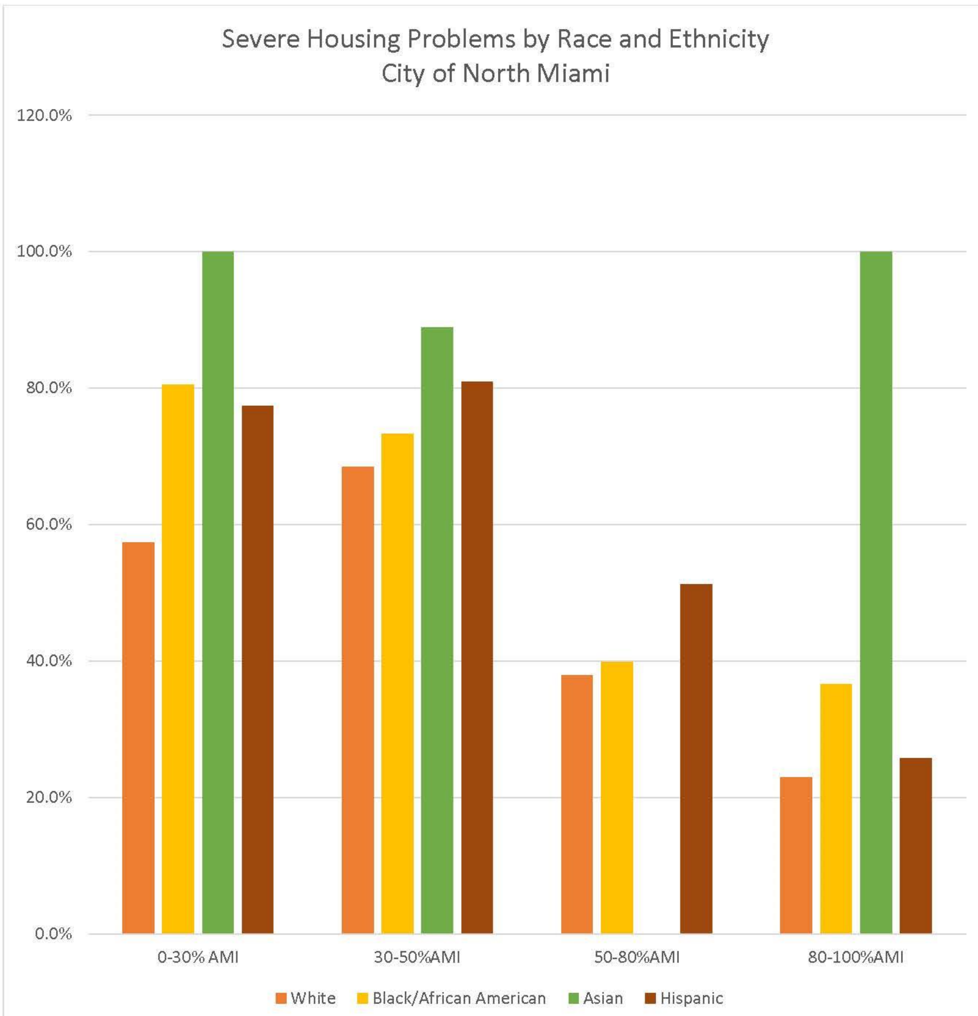


Figure 2 - Severe Housing Problems - North Miami

Discussion

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

In the 0%-30% AMI income group, 76.7% of all households in the City of North Miami had one or more of the four severe housing problems. Among the racial/ethnic groups, 57.4% of White households experienced severe housing problems, 80.5% of Black or African American households, 100% of Asian households, and 77.4% of Hispanic households.

In the 30%-50% AMI income group, 75.1% of all households experienced at least one severe housing problem. Among the racial/ethnic groups, 68.5% of White households experienced severe housing problems, 73.3% of Black or African American households, 88.9% of Asian households, and 80.9% of Hispanic households.

In the 50%-80% AMI income group, 41.7% of the households experienced severe housing problems. Among the racial/ethnic groups, 37.9% of White households experienced severe housing problems, 39.9% of Black or African American households, and 51.3% of Hispanic households.

In the 80%-100% AMI income group, 31.5% of all households experienced severe housing problems. Among the racial/ethnic groups, 23% of White households experienced severe housing problems, 36.6% of Black or African American households, 100% of Asian households, and 25.8% of Hispanic households.

Analysis of the 2007-2011 CHAS data for North Miami indicates that Asian households at all income levels with the exception of 50% - 80%AMI are experiencing *severe housing problems*, including cost burden greater than 50%, 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.

At the 50% - 80% AMI income level, 41.7% of all the households in North Miami have a severe housing problem. Hispanic households at the 50% - 80% AMI income level are experiencing a disproportionately greater need with 51.3% 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 less 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	7,650	4,550	5,865	215
White	2,180	885	835	45
Black / African American	3,410	2,400	2,935	125
Asian	235	60	110	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	1,805	1,180	1,955	40

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Figure 3 - Housing Cost Burden by Race and Ethnicity - N Miami 2007-2011

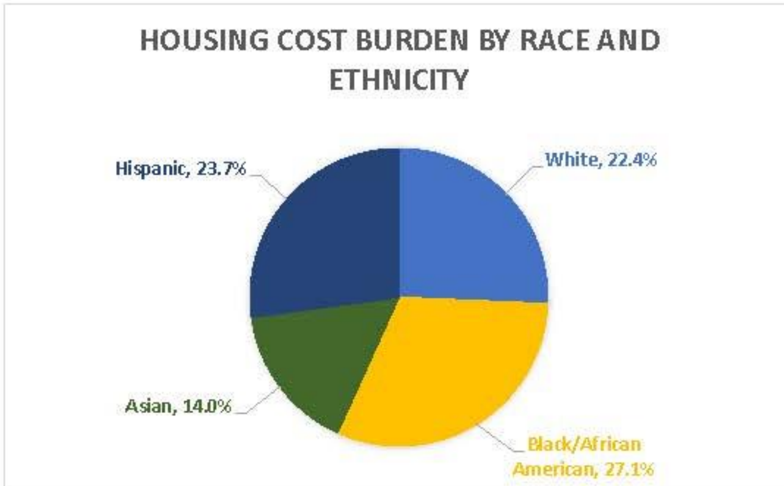
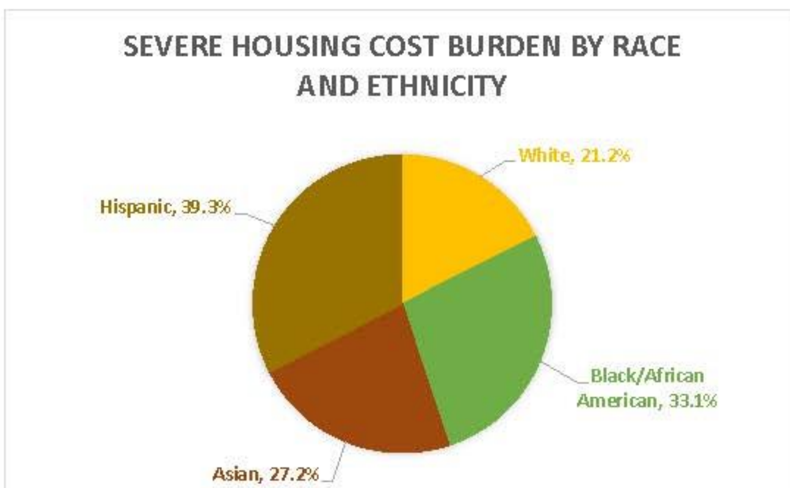


Figure 4. Severe Housing Cost Burden by Race N Miami 2007-2011



Figures 3&4 - Housing Cost Burden - North Miami

Discussion:

Based on the 2007-2011 CHAS, 10,415 North Miami Households (57%) pay more than 30% of their income for housing. This includes 4,550 households (25%) that are cost burdened and 5,865 households (32%) that are severely cost-burdened.

Among cost-burdened households, Black or African American households experienced the greatest incidence of cost burden. Approximately 27.1% of Black or African American households were cost burdened, followed by 23.7% of Hispanic households, 22.4% of White households, and 14.8% of Asian households.

Hispanic households had greatest incidence of severe cost-burden. About 39.9% of Hispanic households were severely cost-burdened, followed by 33.1% of Black of African American households, 27.2% of Asian households, and 21.2% of White 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 with the exception of the 50%-80% AMI income level have disproportionate housing problems and severe housing problems. Asians make up approximately 2.2% of the North Miami population therefore the small size of the group skews the outcome.

Person of Hispanic ethnicity are the other group experiencing disproportionately greater housing need. At both the 50%-80% AMI and 80%-100% AMI income levels, Hispanics have a greater incidence of housing problems. Additionally, at the 50% -80% 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 an based on 2014 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].

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 89,273 persons and a minority population of 77,567 or 86.9%. As shown in the table below, all the census tracts, with the exception of census tract 12.05 have a tract minority percentage of 50% or more however, there are no census tracts that have an individual poverty rate of 40% or more or an individual poverty rate that is 3 times the tract average for the metropolitan area.

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.

NA-35 Public Housing – 91.205(b)

Introduction

The City of North Miami does not have a public housing agency within its city limits. Public housing needs are met by the Miami-Dade Public Housing and Community Development (PHCD). The data in the following tables is for Miami Dade County and not solely the City of North Miami. There are no public housing developments in the City of North Miami however, PHCD allows its Section 8 vouchers to be ported to other communities including North Miami. According to the HUD CPD Mapping Tool, there are 787 Section 8 vouchers being utilized in North Miami census tracts.

The PHCD Five Year PHA Plan identifies the needs of families in public housing and on the waiting list. The need identified is a shortage of affordable housing for eligible populations including very low and low income families and families with disabilities.

The City of North Miami has utilized 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 are in need of emergency financial assistance.

Totals in Use

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

Table 22 - Public Housing by Program Type
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

There 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 PIH Information Center (Table 24), there are 4,113 disabled families and 9,661 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 accessible 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, the needs of those in their program and on the waiting list is the shortage of affordable housing for eligible populations including very low and low income families and families with disabilities.

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

The housing needs of the Section 8 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 at 0-30% AMI, as 57.3% of these renters were cost burdened. The Resident Characteristics Report (as of May 31, 2015) for Miami-Dade Public Housing indicated that 87% of public housing residents are extremely low income (0%-30% AMI).

Discussion

See above.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of North Miami is a member of the Miami-Dade County Continuum of Care (CoC). The lead agency for the CoC is the Miami-Dade County Homeless Trust. Additionally, the Trust develops and implements the annual process to identify gaps and needs for the homeless continuum. According to HUD's CoC Homeless Population and Subpopulations Reports, the most recent survey conducted and posted by the aforementioned CoC was on January 23, 2014. A total of 4,156 homeless persons were counted, with 3,316 in shelters and 840 unsheltered. The reports are based on Point-in-Time (PIT) information provided to HUD by CoCs in their funding applications. 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.

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.

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

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**				
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 26 - Homeless Needs Assessment

Data Source Comments:

Figure 5. January 2014 Miami-Dade County CoC Homeless Point-in-Time

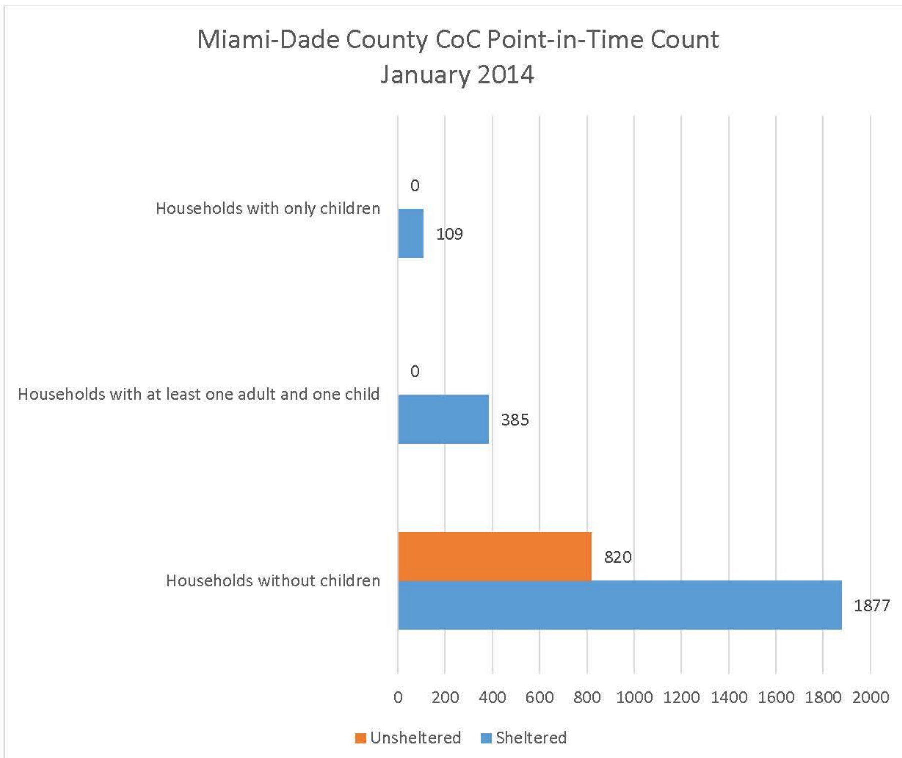


Figure 5 - Miami-Dade Homeless Count 2014

Figure 6 - Trends in the Homeless Count - 1996 - 2015 Miami -Dade County

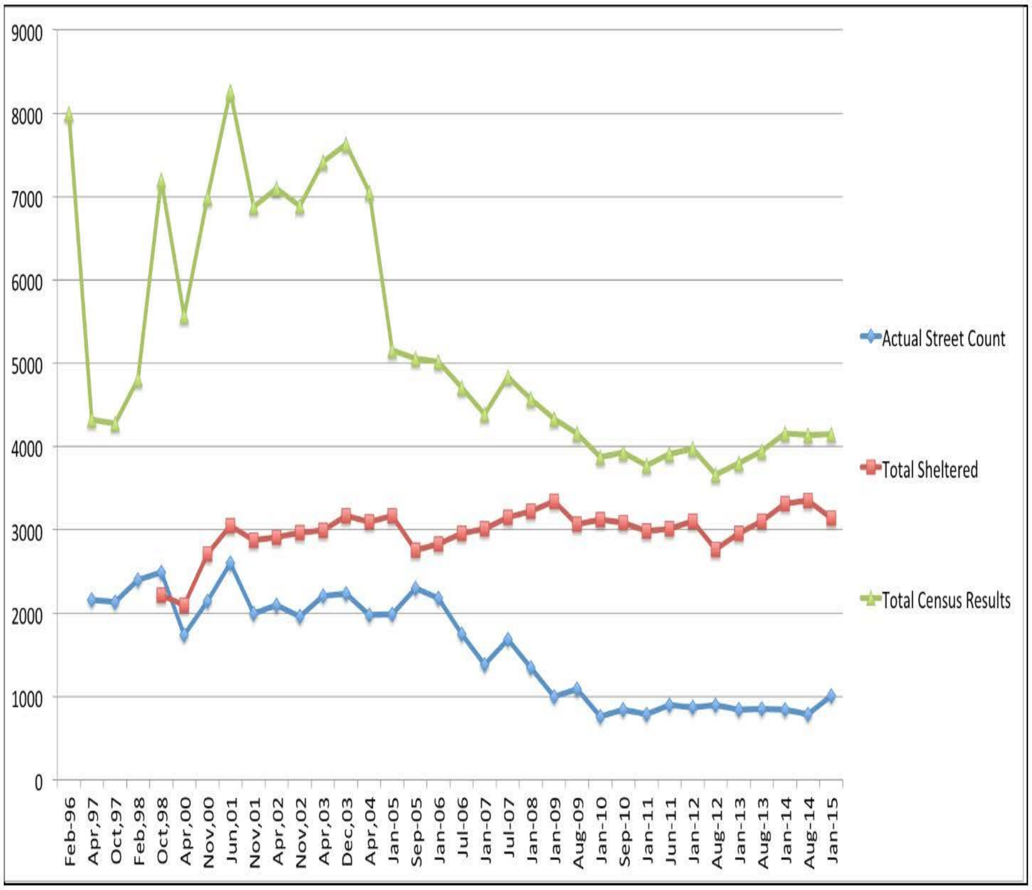


Figure 6-Trends in the Homeless Count - Miami-Dade County

Indicate if the homeless population is:	Has No Rural Homeless

There is no rural homeless population.

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):

Nature and Extent of Homelessness: (Optional)

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

Data Source Comments:

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

The Miami-Dade CoC 2014 point-in-time survey revealed that of the total homeless persons 31.5% were in households with at least one adult and one child. There were no unsheltered persons in households with children. From the data submitted for HUD's 2014 Annual Homeless Assessment Report (AHAR), the Demographic Characteristics of Sheltered Homeless Persons Report showed that on a national level there were 33.2% of homeless people in families on a single night in January 2014.

Of the total homeless persons surveyed during the 2014 Miami-Dade CoC point-in-time survey, 7.1% were veterans.

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

According to the Council on Homeless 2014 Report, for the State of Florida, White and Black/African Americans made up 54.3% and 34.0% of the homeless population, respectively.

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 2014 Miami-Dade County Homeless Trust Census found that there were 840 unsheltered homeless persons and 3,316 sheltered homeless persons, for a total of 4,156 homeless persons. The City of North

Miami has not conduct a homeless count but plans to do. At this time, there is no homeless data available beyond the PIT Count

The majority of the unsheltered homeless population was located in the City of Miami. Approximately 9% (71) of the homeless individuals were located in Unincorporated Miami-Dade County, North of Kendall Drive to the Broward County line. The sheltered homeless count was comprised of 1,455 persons in emergency shelters, 123 cold weather emergency shelter placements, 222 hotel/motel, 1,490 homeless in transitional housing, and 26 in safe haven.

In 2015, there was a small decrease in the total number of homeless persons, down to 4,152 homeless. While the homeless population remained steady, the living situation was very different between 2014 and 2015. More homeless persons were unsheltered in 2015. Figure #6 in this section shows the trends in the homeless count between 1996 and 2015.

Discussion:

See above

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 2013 ACS for North Miami shows the median age of residents as being 34.5 years. According to the 2007-2011 CHAS data, there are 5,724 persons over the age of 65 residing in North Miami. Based on the CHAS data, there are 3,575 households with at least one person between the age of 62-74 years and 1,365 households with a household member 75 years of age and older. The majority of elderly households have incomes greater than 100% AMI followed by households within the 0%-30% AMI income level. For frail elderly households, the majority of households have income between 0%-30% AMI.

The 2013 ACS of Disability Characteristics for the City estimates that of the total civilian non-institutionalized population of 59,547 persons, 7.8% or 4,638 has a disability. Of the population 65 years and over, 1,812 (29.6%) are estimated to have a disability. Based on CHAS data, given the rate of disability for persons 65 years and over, approximately 234 low- and moderate- income households contain at least one elderly person with a disability. According to the 2008-2010 CHAS, there are 7,410 households with a disabled member and 5,170 (70%) of these households are low- and moderate-income. Approximately 74% (3,820) of LMI disabled member households have one of the four housing problems. Households containing persons with ambulatory limitation experience a higher rate of housing problems at 76.4%, followed by households containing persons with cognitive limitation at 74.6%, households containing persons with self-care or independent living limitation at 72.5%, and households containing persons with a hearing or vision impairment at 57%. Very low income households with a disabled member are impacted by a housing problem more than any other income group.

Florida Department of Law Enforcement reports on domestic violence offenses by type of offenses and by County. In 2014, there were 366 domestic violence offenses reported by the North Miami Police Department. The offenses were comprised of 253 simple assaults, 77 aggravated assaults, 22 threat/intimidation incidences, 6 forcible rapes, 4 stalking incidences, 3 murders, and one 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 2007-2011 CHAS data supports the need for affordable housing for elderly households. Census data indicated that almost 30% of elderly persons 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, 2013 – December 31, 2015[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:

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

The Miami-Dade HIV/AIDS Partnership 2012-2015 Comprehensive Plan [1] for HIV/AIDS includes demographic data from the Florida Department of Health from 2010. According to the data, there were a total of 25,422 PLWHA in the County and 10,917 or 43% had unmet needs. The racial makeup of the HIV/AIDS population was 47% African American, 39% Hispanic, 12% White, and 1% other.

The Florida Department of Health 2013 Epidemiological Profile [2] for Miami-Dade County estimated that there were 26,490 PLWHA in Miami-Dade County. According to the Assessment, although Blacks represent 17% of the general population, they made up 42.2% and 47.2% of the HIV/AIDS population respectively. Hispanics, made up 66% of the county's general population and represented 43.1% and 39.9% of HIV/AIDS cases through 2013 respectively. The following table summarizes the epidemiological profile for the County and Figure #7 below shows the racial/ethnic breakdown of HIV/AIDS cases.

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 regards 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.

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 of North Miami is in need neighborhood and community centers, youth centers, mental health facilities, and park improvements.

How were these needs determined?

The need for public facilities was determined through the community consultation process including resident surveys and input from focus groups. The resident survey asked members of the public to rank and prioritize activities and services and the following results were the priority assigned for public facilities: Homeless Shelters - Low; Senior Centers – Low; Neighborhood and Community Centers – High; Youth Centers – High; and Mental Health Facilities - High

During a focus group meeting with representative from social service providers and residents of North Miami, one of the main non-housing community development needs identified was a resource centers for immigrants that would provide outreach and referral services to programs and services that reduced the poverty level of these individuals.

Public facility needs were also identified in the City's Capital Improvement Program (CIP) for FY 2014-2019. The CIP includes over $5 million in funding for park projects that include improvements to Rucks Park to develop multi-purpose athletic fields, picnic pavilions, restroom and concession facilities, and an aquatic facilities. Other park and recreation projects include a dog park at North Bay Shore and new equipment at a Tot Lot Park.

Activities/Projects	**FY 2015-2019 Needs**
• Parks and recreation – court resurfacing	$ 200,000
• Parks and recreation – hurricane shutters	$ 60,000
• Parks and recreation – Rucks Park development	$ 5,000,000
• Parks and recreation – Sasso Pool renovations	$ 200,000
• Parks and recreation – Tot lot and dog park	$ 50,000
Total	**$ 5,510,000**

Describe the jurisdiction's need for Public Improvements:

Based on the City's FY 15-19 Capital Improvement Plan, 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 four-year period starting from FY 14-15 and ending in FY 18-19. 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. CDBG funds will be to fund capital improvements and public facility projects within 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. Capital Improvement projects: Sidewalks installation and repairs near roadwork - $ 800,000; Street resurfacing -$ 3,650,000; Arch Creek bike paths & bridges - $ 20,000; Capital improvements – Streets -$1,100,000; Downtown revitalization/beautification -$1,959,418; Install transit shelters - $ 148,000; Repair/improve roadway medians and curbs- $ 412,000; Water equipment - $163,200; Water line replacement- $1,500,000; Water meter replacement-$5,224,820; Upgrade of existing lime softening water plant-$26,429,495; Sanitary sewer rehab./gravity improvement- $9,750,000; and Storm water improvements- $4,653,606 for a total of $55,810,539.

How were these needs determined?

The public improvements needs were through a review of the City's FY 2015-2019 CIP Plan as well as from input from public survey and focus groups. A total of 68 participants that took the North Miami Consolidated Plan Public Survey ranked and prioritized the need for public infrastructure and 51% 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

How were these needs determined?

The public service needs were determined through the community consultation process including public meetings, focus groups, and public surveys. The public surveys identified services for seniors, youth, and persons with disabilities, educational support, childcare services, fair housing services, health services, and substance abuse prevention programs as High Priority activities. The responses identified legal services and services for persons with HIV/AIDS as Low Priority activities. In addition to the above, 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 Request for Proposals process in the fall.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section is intended to describe the characteristics of the City's existing housing market including the supply and demand. According to the 2007-2011 ACS, the City had 21,585 housing units of which 40% were 1- unit detached structure and 42% were 20 or more units, a fairly equal ratio in terms of low density single family residential units and high density multi-family residential units. The remaining housing stock (2 to 4 units and 5 to 19 units) were evenly distributed at 7% each except for the 1-unit attached at 4%. The owner-to-renter occupancy was approximately 45%/39%.

Based on the report, the housing stock is considered "aging" (over 50 years old). 13,893 units or 76.67% of the total 18,120 occupied housing units were built between 1950 and 1979 and 1,890 or 10.53% before 1950. These units are more likely to need repairs and contain lead based paint. As well, it may not be suitable to serve persons with disabilities due to retrofitting costs. According to the ACS, 54% of the owners and 60% of the renters were identified as having one or more of the four housing problems identified by HUD including lack of plumbing facilities; lack of kitchen facilities, overcrowding and cost burden. Furthermore, it was estimated that 3,510 renters and 1,870 owners within the 0-50% of the area median household income had one or more housing problems.

Given the age of the units and the high percentage of low income households with one or more housing problems, the City has had to develop housing programs to address the needs. These consist of a Direct Homeownership Assistance program where it assisted owner-occupied household in making repairs and a homebuyer program that provides assistance to eligible buyers.

Housing Market Analysis Overview (Continued)

The 2007-2011 ACS showed that a higher percentage of the City's households were cost burdened and severely cost burdened. To prevent homelessness, the City may seek to create programs that assist homeless shelters or increase the number of persons served under the current tenant based rental assistance program.

The City does not issue section 8 vouchers and does not manage any public housing units. In fact, there are no public housing units in the City of North Miami. Section 8 vouchers that are used in the City are administered by Miami Dade County. According to the Florida Housing Dade Clearing House and the HUD- GIS Map, there are 5 assisted housing units including 2 low income Housing Tax Credits and three (3) 202 direct loan projects including 2 serving people with disabilities. [1]

(According to the Florida Housing Data Clearinghouse- Shimberg.ufl.edu- in 2013, the City's homeownership rate of 51.55. Single family median sales prices in the City declined during the recession from 2009 and reached its lowest point in 2012 with $124,450 but increased to $155,500 in 2014. Median sales for Condominiums experienced a significant decrease during the same period, reaching its lowest point in 2010 at $54,000; however, it has grown by over 500% to $235,000 in 2014. The average sale price for a single family house was $366,936 in 2014. Sales prices continue to rise in South Florida and according to the Florida Realtor magazine, the median sales price for a single family house in the Miami-Fort Lauderdale –Pompano MSA was $282,300 as of April 2015, an increase of 6.6% over last year. The median sales price for a condominium was $155,000.

Sources: http://flhousingdata.shimberg.ufl.edu/a/profiles

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

Introduction

The 2007-2011 ACS data reported a total of 21,585 housing units. Of the total, 8,678 or 40% were 1-unit detached structure and 9,114 or 40% were 20 or more units, indicating nearly an equal mix of single family and multi-family residential units. Of the 21,585 total housing units, there were 9,633 owner-occupied or 44.62% and 8,487 or 39.31% renter-occupied, for a total of 18,120 occupied housing units.

According to 2007-2011 ACS data, 58% or 5,575 of the owner-occupied units were three-bedroom, followed by 29% or 2,775 of two-bedroom and 1,078 or 11% one bedroom units. Conversely, 45% or 3,081 of the renter occupied units were one bedroom units, 36% or 3,095 were 2 bedroom units and 1,162 or 14% were 3 bedroom units. The average size of household for both owners and renters was estimated at three (3) persons per household.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,678	40%
1-unit, attached structure	865	4%
2-4 units	1,473	7%
5-19 units	1,455	7%
20 or more units	9,114	42%
Mobile Home, boat, RV, van, etc.	0	0%
Total	***21,585***	***100%***

Table 27 – Residential Properties by Unit Number
Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	**%**	**Number**	**%**
No bedroom	205	2%	389	5%
1 bedroom	1,078	11%	3,841	45%
2 bedrooms	2,775	29%	3,095	36%
3 or more bedrooms	5,575	58%	1,162	14%
Total	***9,633***	***100%***	***8,487***	***100%***

Table 28 – Unit Size by Tenure
Data Source: 2007-2011 ACS

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

The 2007-2011 ACS data reported in the needs assessment section shows an estimated 18,120 households in 2011, a reduction of 11% from 20,427 in 2000. The report described the type of households and categorized them by income levels. HUD defines low-income households as households whose income is at or below 80% of the area median household income. The data estimated that there were a total of 3,635 households within the 0-30%; 3,525 within the >30 % to 50% income category and 3,840 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 Consolidated Annual Performance and Evaluation Report (CAPER 2013-2014) reported on housing accomplishments utilizing federal, state and local programs funding. The housing activities undertaken during the 2013-2014 fiscal year consisted of housing development, first time homebuyer assistance, housing rehabilitation, roof and window replacements, painting, hurricane shutter installation assistance, tenant based rental assistance and lead based paint inspections.

Under Direct Home Ownership assistance, there were 64 households assisted. There were 45 households assisted within the 0-50% income category and 19 households assisted within the >50% to 80% of the area median household income.

Twenty seven homes received minor repair assistance. Of the 27 households, 24 were extremely low and very low income and 3 were low income. Seventeen of the 27 homes were occupied by Senior Citizens (62 and older). In addition, 4 single family units were completed using HOME funds; two of the recipients were very low income and 2 were low income. In addition, 1 extremely low and 2 low income households were provided with tenant based rental assistance. In summary, a total of 58 households were assisted during the 2013-2014 fiscal year.

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

The City of North Miami does not issue any section 8 contracts at this time. Miami-Dade County administered the federally assisted units. According to the Florida Housing Data Clearing House (FHDC), there are five (5) federally assisted projects located in the City of North Miami. They include: Ahepa 421 apts. 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 2017; Center Court, a 4% financed Low Income Housing Tax Credits (LIHTC) dedicated to family will expire in 2028; Cator Street LC with 28 units; and Colonial apartments, a 202 project with 9 units targeting people with disabilities will expire in 2037. Based on the data 20 units could be lost in 2017. [1]

OMB Control No: 2506-0117 (exp. 07/31/2015)

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

According to the 2007-2011 ACS, the City of North Miami had 9,633 owner and 8,487 renter households. Of the 9,633 owners, 24.76% or 2,335 owners within the 50% and below of the area median income were cost burdened or paying 30% of their income towards housing compared to 15.57% or 1,500 owners within the >50% to 80% income category. There were 1,870 owners or 19% within the 50% and below of the area median income were severely cost burdened; paying 50% and above of their income for housing while 840 or owners or 8.7% 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. According to the report, 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. The existing housing stock does not match the needs of the extremely low and very low income households. There are not sufficient available and affordable units for these households.

According to a 2013 rental housing market study completed by the Shimberg Center for Housing Studies, there is significant shortage of affordable and available units for households within the 0% to 80% of the area median household income. The study estimated that the State of Florida has only 31 affordable and available units for every 100 households with incomes 0-30% of area median income, a deficit of 315,000 units. That study completed the same analysis for the larger counties in Florida including Miami Dade County, it was determined that Miami Dade County has 33 units affordable and available for every 100 households with incomes 0-30%, (a deficit of 48,885) and 38 units for every household within the 0-50% (a deficit of 83,671). There was no data reported at the city level but the study mentioned most areas of the state have shortfalls of affordable units at the 0-30% and 0-50%. Source: 2013 Rental Market Study: Affordable Housing Needs. http://www.shimberg.ufl.edu/publications/Full_RMS_Needs.pdf

The Florida Housing Finance Corporation's inventory shows a list of low income housing tax credit (LIHTC) properties that were developed in Miami Dade County for 1990 to 2010. See report at the following link: http://flhousingdata.shimberg.ufl.edu/a/ahi_basic. Further analysis showed that 77% or 21,312 of the LIHTC units produced in Miami Dade County were affordable to households with incomes at 60% of the area median, 3,736 or 14% affordable for households with incomes at 35% to 50% of the area median, and 1,321 or 5% affordable for households with incomes at 33% of the area median.

Describe the need for specific types of housing:

The 2007-2011 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, three methods were used. The first approach is to review household types and evaluate the number of households with the highest need for assistance using income category as the basis for evaluation. Using this approach, small family households with 4,485 households within the 0-80% of the area median income and 2,760 within the 0-50% of the area median income have the greatest need for housing assistance. The elderly group, 62 and older was the second largest category. There were 1,945 elderly aged 62 to 74 within the 0% to 80% of the area median income and 1,060 aged 75 and older that fell within the o-80% of the area median household income.

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 2007-2011 ACS, there were 2,210 renters within the 0-30% income category and 1,900 within the >30 to 50% category and 1,040 within the 50% to 80% category that were paying above 30% of their income towards housing, higher than owners in all categories. The renters within the 0-30% area median household and paying 50% and above had the greatest need for assistance.

The third approach is to review the number of bedroom available for renters. There were 8,487 rental units, only 1,162 or 14% are 3 bedroom units and the average household was three (3) persons. There were 1,275 or 15% renters experiencing overcrowding.

Using the above described methods to evaluate housing needs by household type, it was determined that the following housing types are needed:

- Affordable, smaller units such as 2 and 3 bedroom townhouses for sale
- Multi-units such as twin homes or duplex of 2 and 3 bedrooms for sale
- Affordable, rental units for extremely low and very low income households of 2 and 3 bedroom units
- Senior housing one and 2 bedroom units.
- Assisted senior housing one bedroom units.
- Transitional homes for households at risk of becoming homeless.

Discussion

See above

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

Introduction

The cost of housing had significantly increased in Florida in the mid-2000s and particularly in urban areas. According to report prepared by Shimberg Center for Housing Studies- Florida Housing Data ClearingHouse-2014, the City of North Miami Median sales prices for single family steadily increased from 2000 onwards and reached its peak in 2008 at $221,000. During the recession, median sales price decreased for three consecutive years and was at its lowest point in 2012 at $124,450 and increased in 2014 to $155,500. The average sales price for 2014 was $366,936. For condominiums, the median sales price peaked at $233,500 in 2007, slowed down during the economic recession, reaching its lowest point in 2011 at $54,000 to increase to $235,000 in 2011. (Source: Florida Department of Revenue, sales data files).

Sources: http://flhousingdata.shimberg.ufl.edu/a/profiles

Median home values grew by 129% in the City of North Miami, from $85,800 in 2000 to $196,600 in 2011 according to the 2000 US census and the 2007-2011 ACS report. Median contract was 547 compared to 840 in 2011, an increase of 54%.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	85,800	196,600	129%
Median Contract Rent	547	840	54%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	533	6.3%
$500-999	5,695	67.1%
$1,000-1,499	1,954	23.0%

Rent Paid	Number	%
$1,500-1,999	295	3.5%
$2,000 or more	10	0.1%
Total	***8,487***	***100.0%***

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	295	No Data
50% HAMFI	810	925
80% HAMFI	5,900	2,550
100% HAMFI	No Data	3,905
Total	***7,005***	***7,380***

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	719	876	1,122	1,539	1,799
High HOME Rent	760	819	984	1,128	1,239
Low HOME Rent	602	645	773	894	997

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The data reviewed showed that there is insufficient housing for households at some income levels. ACS data showed that 67% of renters were paying $500 to $999 and 23% were paying $1,000 to $1,499. Under NA-10, according to the 2000 Census and the 2007-2011 ACS, the area median household income increased from 2000 (29,778) to 2011 (37,792) by 27%, a significant increase. However, if we use the definition of affordable housing as paying 30% of income for housing, the affordable monthly rent would $945. A significant number of renters re paying more than $945 for housing as shown on the rent paid above. HUD did not provide a monthly mortgage amount for owners; however, using the median sales price of $155,000 in 2014, the mortgage would be higher than $945, which represents 30% monthly housing ratio for the median household income of $37,792.

In terms of affordability, the 2007-2011 ACS report identified 4,340 renters in the 0-30% area median income category, of which 2,210 or 51% were cost burden and 2,130 or 49% were severely cost burden. For the owners within the 0-30% income category, 1,830 or 55% were cost burden and 45% were severely cost burden. For the renters within the >30% to 50%, there were 2,885 households and of that total, 1,900 or 66% were cost burden and 34% were severely cost burden. For the owners, there were 2,175 within the >30 to 50% income category, 1,335 or 52% were cost burden and 48% were severely cost burden. Within the 50% to 80% income category, there were 1,920 renters of whom 54% were cost burden and 46% were severely cost burden. There were 2,340 owners and 1,500 or 64% were cost burden while 840% or 36% were severely cost burden.

The ACS report identified a total 3,475 affordable owner units and 7,065 affordable rental units. Of the rental units, 295 units were units affordable to households at 0-30%; 810 units were affordable at 50% and 5,900 for households at 80%. As indicated earlier, there were 4,340 renters within the 0-30%; 2,885 at >30 to 50% and 1,920 at >50% of 80%. There was a shortage of rental units for the 0-50% income level. However, there was a surplus in the 50% to 80%, 5,900 affordable units versus 1,920 households in that category. There might be cases where the households in the 50 to 80% are renting in the 0-50% market.

For the owner household, no affordable unit data was provided for the 0-30% income category. There were only 925 affordable units at 50% income category and 2,175 households at 50% and below. There were 2,550 affordable units and 2,340 household owners in this category. For owners, the deficit is within the household at 50% and below, particularly in the >30 to 50% since no data was available for the 0-30%.

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

The affordability of housing in the City of North Miami is likely to worsen, particularly for renter households within the 0-30% income category and 0-50% income category. According to the 2007-2011 ACS, the Median Home Value was $196,600 in 2011. According to the Shimberg Center for housing studies North Miami profile, the median sales price in 2014 was $155,500 and continues to increase. According to the Florida Realtors, in April 2015, the statewide median sales price for is $195,000 compared to $175,000 in April of last year. Statewide, the average sales price was $288,023 in April 2015 compared to $266,511 last year. In the Miami-Fort Lauderdale- Pompano MSA, the median sale price for single family homes was $282,500 and $155,000 for condominiums. http://www.floridarealtors.org/ResearchAndStatistics/Florida-Market-Reports/Index.cfm.

The City of North Miami's own homebuyer assistance program has experienced affordability challenges. The City has had to reprogram HOME homebuyer assistance funding to owner-occupied rehabilitation because its list of eligible homebuyers were unable to purchase homes due to low incomes, low first mortgage qualifying amounts and the price of houses in the City. Even with the allocation of City HOME funds and HOME subsidy from Miami-Dade County, there was still a gap in financing for those buyers. The City plans to add State of Florida SHIP funds to the City and County HOME sources in order to be able to serve North Miami homebuyers.

With the proposed construction of market rate units in the Biscayne Landings project, property values and rental rates in condominium and apartment market in the City is likely to be affected by reducing the number of affordable housing units. There are no affordable housing units planned for the new development. The fact that the City is built out does not leave any room for assembling land for affordable housing. The City may need to pursue an infill lot development strategy to meet affordable housing needs.

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

According to HUD, the fair market rents for studio, 1, 2, 3 and 4 bedroom units are $719; $876, $1,122; $ 1,539 and $1,799 respectively. The fair market rent is higher for all housing types than the Low Home and the High Home rents that are regularly used for most subsidized units including units financed with federal (HOME, LIHTC and CDBG) and State (SHIP) or local in some instances (Surtax for Miami Dade County).

The Shimberg Center for Housing Studies in a short study - Affordable Rental Housing Needs: Miami-Fort Lauderdale-West Palm Beach MSA- prepared an update to a 2013 Statewide Rental Market Study. It was reported that median rent increased from $955 per month in 2000 $1,100 in 2013. As of May 2015, according to a report published by Reator.com, the average rent price is $1,795 for an inventory of 168 units. The median rental rate for a one bedroom unit was $1,141 (available 59 units); $1,573 for 2 bedrooms (available units 53); $2,389 for 3 bedrooms (available units 35) and $3,610 for 4 bedrooms (available units 11). The Current market rates in the City of North Miami per bedrooms are higher than the Fair Market Rent, Low and High Home Rents. With the current costs of housing, preserving affordable housing and producing affordable units using federal, state and local funds is a high priority need for the City.

Source: http://www.shimberg.ufl.edu/publications/miami_msa_factsheet.pdf

Discussion

See above

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

Introduction

The 2007-2011 ACS estimated a total of 9,633 owner-occupied and of the total owner occupied units, 54% 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. Only 5% had 2 selected conditions among owners. Of the 8,487 renter occupied units, 60% had at least one of the four selected problems and 11% had 2 of the selected problems. Based on the data provided, over half of the occupied units may need some improvement.

Definitions

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	5,199	54%	5,058	60%
With two selected Conditions	445	5%	904	11%
With three selected Conditions	14	0%	48	1%
With four selected Conditions	0	0%	0	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
No selected Conditions	3,975	41%	2,477	29%
Total	***9,633***	***100%***	***8,487***	***101%***

Table 33 - Condition of Units
Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
2000 or later	100	1%	294	3%
1980-1999	667	7%	1,277	15%
1950-1979	7,574	79%	6,319	74%
Before 1950	1,292	13%	597	7%
Total	***9,633***	***100%***	***8,487***	***99%***

Table 34 – Year Unit Built
Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
Total Number of Units Built Before 1980	8,866	92%	6,916	81%
Housing Units build before 1980 with children present	135	1%	300	4%

Table 35 – Risk of Lead-Based Paint
Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units
Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

According to the HUD data, 79% of the owner-occupied unit and 74% of the renter occupied units were built between 1950 and 1979. There were 54% of the owner-occupied units and 60% 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. According to 2012-2013 Year Consolidated Annual Performance Report (CAPER), the city has made homeowner rehabilitation a priority. 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.

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

The 2007-2011 ACS report as well as the 2011 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. There are a total of 2,000 LMI families that face lead based paint hazards including 525 owner-occupied households and 1,475 renter households.

Discussion

See above

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

Introduction

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- 33 project based and 14,573 tenant based in Miami Dade County. 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.

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, 787 vouchers have been ported to North Miami census tracts.

Totals Number of Units

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

As indicated earlier, there are no public housing units within the City limits of North Miami. However, there are City of North Miami residents who have Section 8 Housing Choice Vouchers and rent homes from private landlords in the City. These units are usually inspected annually and landlords are expected to keep housing in a decent, safe, and habitable housing that must conform to the Section 8 Minimum Housing Quality Standards (HQS). The Miami Dade County did not describe the conditions of its public housing separately in the County's 2013-2017 Consolidated Plan.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

No data was provided on the conditions of the public housing units. However, the Shimberg Center for Housing Studies completed a study titled- 2013 Rental Market Study: Public and Assisted Housing where estimated number of public housing units was provided for large and small counties. Florida's total public housing unit dropped from 45,749 in 1996 to 34,213 in 2013.

The report also provided the HUD's Real Estate Assessment Center scores for Miami Dade public housing units. Seventy-nine percent of the developments received scores of 75 and higher.

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

However, the Public Housing strategy is included in the PHA Plan and excerpts of the plan is described below. The 5-year PHA plan is expanding the supply of assisted housing and the objectives are as follows:

- Reduce the supply of assisted housing
- Acquire and build units or developments through public/private partnerships
- Improve the quality of assisted housing
- Increase customer satisfaction
- Concentrate on efforts to improve specific management functions
- Renovate and modernize public housing units
- Provide replacement public housing
- Increase assisted housing choices

Discussion:

The physical conditions of housing units provided to Section 8 Housing Choice Voucher holders by private landlords are managed through the annual Section 8 Minimum Housing Quality Standards (HQS) inspections. Landlords are also required to make reasonable accommodations for persons with disabilities.

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

Introduction

The City is a participant in the Miami-Dade County Continuum of Care (CoC) whose lead applicant is the Miami-Dade County Homeless Trust (the Trust). The Trust was created in 1993 by the Board of County Commissioners (BOCC) to administer the proceeds of the 1% food and beverage tax, implementing the local CoC plan known as the Miami-Dade County Community Homeless Plan, and to serve in an advisory capacity to the BOCC on homeless issues.

According to HUD's 2014 Homeless Populations and Subpopulations report, as of the January 2014 Point-in-Time (PIT) count, there were 4,156 homeless persons or 3,191 homeless households within the CoC boundaries. Of the 3,191 homeless households, 2,371 households were sheltered (1,454 households in emergency shelters and 917 households in transitional housing) and 820 households were unsheltered. The breakdown by homeless subpopulations follows:

Subpopulation	**Number of persons**
• Chronically homeless	732
• Severally Mentally Ill	988
• Chronic Substance Abuse	873
• Veterans	317
• HIV/AIDS	114
• Victims of Domestic Abuse	317

Please see figure #8 below. The table below was also compiled with 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 dedicated to serve chronically homeless persons, 587 were dedicated to homeless veterans and their families, and 108 beds to homeless youth age 24 and younger.

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 partners 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.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	1,031	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 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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 diagnosed 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 which provides transportation assistance, work equipment, and training to homeless individuals and families and also 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 child care and transportation needs related to employment.

Directory of Housing and Services in Miami-Dade County 2014

Bayview Center for Mental Health – Right Direction Permanent Housing
Better Way of Miami – Better Way Apartments
Better Way of Miami SHP#1
Better Way of Miami SHP #2
Camillus House – Br. Mathias Place
Camillus House – Somerville Residences Program
Carrfour Supportive Housing – Del Prado
Carrfour Supportive Housing – Little River Bend
Carrfour Supportive Housing – Little Haiti Gateway
Carrfour Supportive Housing – Rivermont House
Carrfour Supportive Housing – Villa Aurora
Carrfour Supportive Housing – Wrap Around Supportive Services
Carrfour Supportive Housing – Wynwood Apartments
Citrus Health Network – Kensington Gardens
Citrus Health Network – Shelter Plus Care SRA 27 units
Citrus Health Network – Riverhouse
Citrus Health Network – Shelter Plus Care TRA 30 units
Citrus Health Network – Shelter Plus Care TRA 40 units
Citrus Health Network – Shelter Plus Care 96 TRA
Citrus Health Network – My Voice
Community Health of South Dade
Douglas Gardens Community Mental Health Center – Another Chance
Douglas Gardens Community Mental Health Center – Mayfair Residence
Douglas Gardens Community Mental Health Center – Supportive Services

Douglas Gardens Community Mental Health Center – My Choice
Family Resource Center of South Florida – Shepherd House
Family Resource Center of South Florida – Sunshine I Housing Project
Psycho-social Rehabilitation Center DBA Fellowship House – Coconut Grove I
Psycho-social Rehabilitation Center DBA Fellowship House – Coconut Grove II
James E. Scott Community Association – Transition and Stabilization
Lutheran Services Florida – C.H.A.N.C.E
Lutheran Services Florida – Partners for Home Program
New Horizons Community Mental Health Center – C. Wilson
New Horizons Community Mental Health Center – J. Moss
New Horizons Community Mental Health Center – Marie Toussaint SSO
New Horizons Community Mental Health Center – M. Toussaint TRA
Riverside Christian Ministries DBA Riverside House
Volunteer of America of Florida – Hogar I
Volunteer of America of Florida – Hogar II

Housing for Homeless List - Miami Dade County

Table. Homeless Subpopulations - Miami-Dade County 2014

Subpopulation	Number of persons
Chronically homeless	732
Severally Mentally Ill	988
Chronic Substance Abuse	873
Veterans	317
HIV/AIDS	114
Victims of Domestic Abuse	317

Figure 8. Homeless Subpopulations - Miami-Dade County 2014

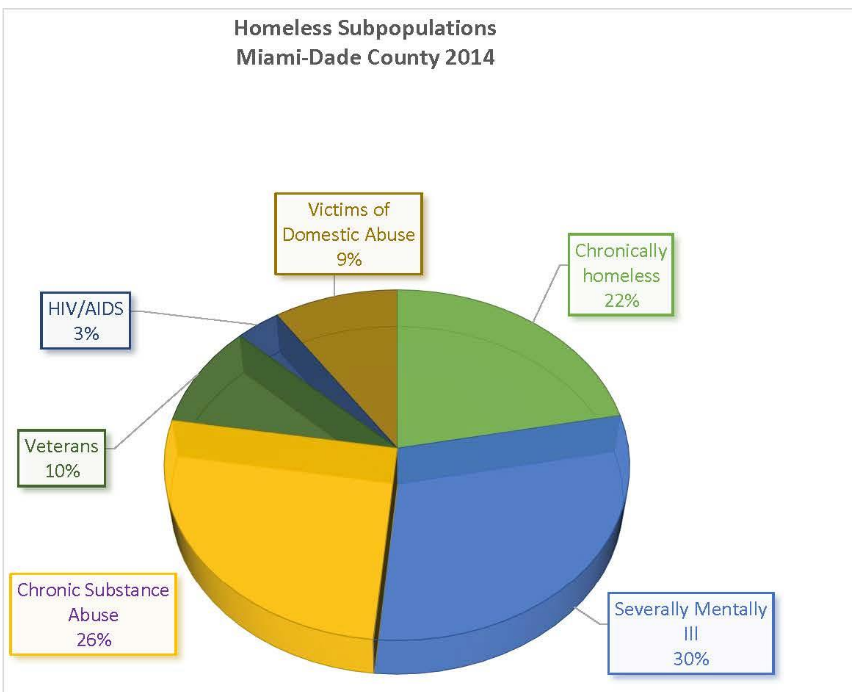


Figure 8-Miami Dade Homeless Sub-Populations

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, child care 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 child care.

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, 787 vouchers have been ported to North Miami census tracts.

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 Center 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.

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

Introduction

The City of North Miami provides special needs facilities and services through non-profit programs that serve one or more of the following groups: Elderly (62 years and older); Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework); Persons with mental, physical, and/or developmental 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. The public housing needs of North Miami residents are met by the Section 8 Housing Choice Voucher Program operated by the Miami Dade County Public Housing and Community Development Department.

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

The non-homeless special needs populations are typically in need of supportive housing and services. These needs are generally due to these individuals being on a fixed income, a lack of job opportunities, unaffordable health care, and substance abuse or mental health disorders. As a result, the supportive housing needs of these groups include but are not limited to affordable housing, rental subsidies, employment services, and affordable quality childcare. Supportive housing needs for persons with disabilities include group homes, assisted living center, nursing homes, health services, residential care, minor home modifications, employment assistance, and respite care. Elderly persons often need transportation, help accessing services, home-delivered meals, caregiver support, and residential repairs. Persons with alcohol or other drug addictions require individual and group counseling, case management, medication management, housing, transportation, and life skills training. Victims of domestic violence seeking help require emergency shelter, transitional to long-term housing, in addition to services for regaining independence such as education, training, employment, child care, transportation, legal services, and other services.

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.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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 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 2015-2016 is dependent on the applications received during the City's RFP process.

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 2015-2016 is dependent on the applications received during the City's Request for Proposal (RFP) process usually conducted in the fall.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Housing Element of the City's Comprehensive Plan, which is currently being amended, includes as one of its 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 City's housing stock is older and the inner core is built out with no land available for new construction. The City's main new development is *SoLe Mia*, formerly Biscayne Landings, a proposed mixed use development with a projected 4,000 residential units and $1.7 million in commercial space. 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 barriers to affordable housing in North Miami are:

- **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. Some focus group and resident feedback encourage the investment of more federal funds on rental housing but it was determined by a majority of responses as a low priority except where used for HOME CHDO activities.
- **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 and infrastructure. The City has "reserved" the policy of studying the feasibility of adopting an Accessory Dwelling Unit Ordinance in its Comprehensive Plan amendment.
- **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.

See below identified impediments to fair housing choice.

Impediments to Fair Housing Choice (Continued)

Impediments to Fair Housing Choice

In addition to the above regulatory barriers, the City also conducted an Analysis of Impediments to Fair Housing Choice in 2004 and updated in 2010. The impediments listed below were identified. According to the HUD Fair Housing Planning Guide, impediments to fair housing choice are any housing related actions, omissions, or decisions: *That are taken because of* someone's membership in one of the "protected classes" under the Federal Fair Housing Act (FHA) and that restrict housing choices or the availability of housing or *That has the effect* of restricting housing choices or the availability of housing choices on the basis of membership in the protected classes. **[1]**

Impediments [2]

1. **Discrimination on the basis of protected class in violation of fair housing laws:** *Families with children are denied housing through outright refusal to rent or other discriminatory practices; Housing providers are not making the accommodations for persons with disabilities Over 50% of the [fair housing] complaints received by H.O.P.E., Inc. identified disability as the basis for housing discrimination are based on reasonable accommodations.*

1. ***Shortage of Affordable/Accessible Housing:*** *No area-wide cooperative effort to provide affordable housing; an insufficient number of accessible/homeless housing units*

1. ***Lack of Knowledge of Fair Housing Protections and Redress under Fair Housing Laws:*** *While the need for Fair Housing training is evident, resident survey results show the positive impact of education and outreach as similar surveys conducted in the past have yielded far less desirable results. This is an indication that continuing investing in Fair Housing training is working.*

Fair and Equal Lending Disparities: *There are large differences in the market penetration rates for different racial and ethnic areas, resulting in higher levels of subprime lending in Hispanic and African-American areas*

1. ***Strongly segregated housing market***
2. ***No County-wide Cooperative Effort to Affirmatively Further Fair Housing***

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.

In terms of economic characteristics, according to the 2011 ACS data, 27,437 civilian persons 16 years and over are in the labor force of which 18% of persons between the ages of 16 and 24 are unemployed and 9.3% of persons between the ages of 25 and 65 are unemployed.

Sales and office occupations make up the largest segment (35.2%) of employed persons, followed by service occupations (24.4%), management, business, and financial occupations (15.7%), construction, extraction, maintenance, and repair occupations (11.2%), farming, fisheries and forestry occupations (7.2%), and production, transportation and material moving occupations (6.3%).

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	149	3	1	0	-1
Arts, Entertainment, Accommodations	4,249	1,859	22	16	-6
Construction	570	352	3	3	0
Education and Health Care Services	4,236	3,686	22	32	10
Finance, Insurance, and Real Estate	1,313	608	7	5	-2
Information	409	273	2	2	0
Manufacturing	775	421	4	4	0
Other Services	1,157	648	6	6	0
Professional, Scientific, Management Services	1,405	763	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	3,166	2,399	16	21	5
Transportation and Warehousing	958	87	5	1	-4
Wholesale Trade	980	447	5	4	-1
Total	19,367	11,546	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	31,274
Civilian Employed Population 16 years and over	27,437
Unemployment Rate	12.27
Unemployment Rate for Ages 16-24	17.97
Unemployment Rate for Ages 25-65	9.29

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	**Number of People**
Management, business and financial	3,132
Farming, fisheries and forestry occupations	1,435
Service	4,866
Sales and office	7,037
Construction, extraction, maintenance and repair	2,245
Production, transportation and material moving	1,257

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	**Number**	**Percentage**
< 30 Minutes	11,860	45%
30-59 Minutes	11,849	45%
60 or More Minutes	2,791	11%
Total	***26,500***	***100%***

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	**In Labor Force**		
	Civilian Employed	**Unemployed**	**Not in Labor Force**
Less than high school graduate	4,323	646	1,845
High school graduate (includes equivalency)	7,085	1,032	1,620

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Some college or Associate's degree	6,314	797	1,335
Bachelor's degree or higher	5,014	387	400

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	86	295	428	2,007	1,760
9th to 12th grade, no diploma	1,545	834	1,101	2,149	786
High school graduate, GED, or alternative	2,221	2,881	2,071	4,785	1,605
Some college, no degree	3,177	2,060	1,686	2,353	651
Associate's degree	438	906	712	752	172
Bachelor's degree	316	1,105	1,032	1,609	426
Graduate or professional degree	12	554	582	919	324

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,626
High school graduate (includes equivalency)	21,166
Some college or Associate's degree	25,326
Bachelor's degree	38,476
Graduate or professional degree	48,821

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The major employment sectors in North Miami are Arts, Entertainment, and Accommodations (4,249 workers); Education and Health Care Services (4,236 workers); and Retail Trade (3,166 workers). These three employment sectors account for 55% of the City's workforce.

Describe the workforce and infrastructure needs of the business community:

According to the 2011 ACS data, North Miami has a labor force of 31,274 persons and an unemployment rate of 12.3%. The educational attainment of the civilian employed persons age 16 and over is as follows: 31% graduated from high school; 28% has some college education; 22% obtained a Bachelor's Degree of higher; and 19% did not graduate from high school. The majority of workers 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.

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's Downtown Revitalization Initiative began in 2012 and includes the development of architectural and urban design guidelines for Downtown North Miami and its major corridor, NE 125th Street. As of November 2014, the City adopted an Action Plan and Concept Plan for the area that outlines the implementation of projects in the Downtown District. 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 implementation of the projects will continue through 2017 and the total estimated cost is around $8.5 million.

In addition to the Downtown Revitalization Initiative, the NMCRA has a proposed FY 14-15 budget of $2,272,286 which will be utilized to carry out capital projects including the aforementioned downtown parking lot as well as streetscape improvements, installation of public art, and provision of commercial rehabilitation and beautification programs.

Both of these redevelopment efforts will attract or retain businesses in Downtown North Miami and the CRA area and also create job opportunities including employment for LMI persons.

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

According to the 2011 ACS, the top occupations in North Miami are Sales and Office (7,037), Service (4,866), Management, Business and Financial (3,132), and Construction, Extraction, Maintenance & Repair (2,245). Education and jobs training have a significant impact on persons seeking employment opportunities in North Miami. Most of the top occupations identified require less than high school, high school, or post-secondary vocational education. Persons in management, business, and financial occupations typically require a bachelor's degree. The majority of top occupations require a high school diploma or less and 44% of the total labor force has a less than high school education or a high school diploma or equivalent.

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 the City of North Miami entered into with developer Oleta Partners, to convert a 183 acre site of undeveloped land, into Biscayne Landing, a development including restaurants and cafes which is adjacent to 25-story condo towers at One Fifty One at Biscayne. The developer is obligated to a community benefits package which includes the provision of $750,000 to support the NMEFI.

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 is 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

See above.

MA-50 Needs and Market Analysis Discussion

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

The ACS report 2007-2011 revealed that 4,015 renters in the 0-80% AMI income category had 1 or more of four severe housing problems as defined in the need section; that represented 47% of all household renters. There were 2,770 or 29% owner households within the same income category that had 1 or more of four severe housing problems. Included as Appendix II – North Miami Map with Low- and Moderate-Income Census Tracts. 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 9 census tracts – 1.24; 2.09;2.18; 2.19; 3.05; 3.06; 4.10; 4.13;12.03 were moderate or within 80% and below of the area median income. The FFIEC information is for 2014.

Source: FFIEC website: https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx

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

According to the 2014 FFIEC data, the 19 identified census tracts above had minority population ranging from 46.66 for Census Tract 12.05, the lowest among the 19 census tract to 97.92 for Census tract 4.05. 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.

Only 9 of these census tracts are considered moderate tract income level per FFIEC; the remaining ten census tracts contain 3 Upper Income and 7 Middle Income. It was determined that of 9 census tracts, (76.9%) had concentrations of Black/African Americans ranging from 44.2% to 72.9%, while 7 out of 13 tracts (53.8%) had concentrations of Hispanics ranging 22% to 33.8%.

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.

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

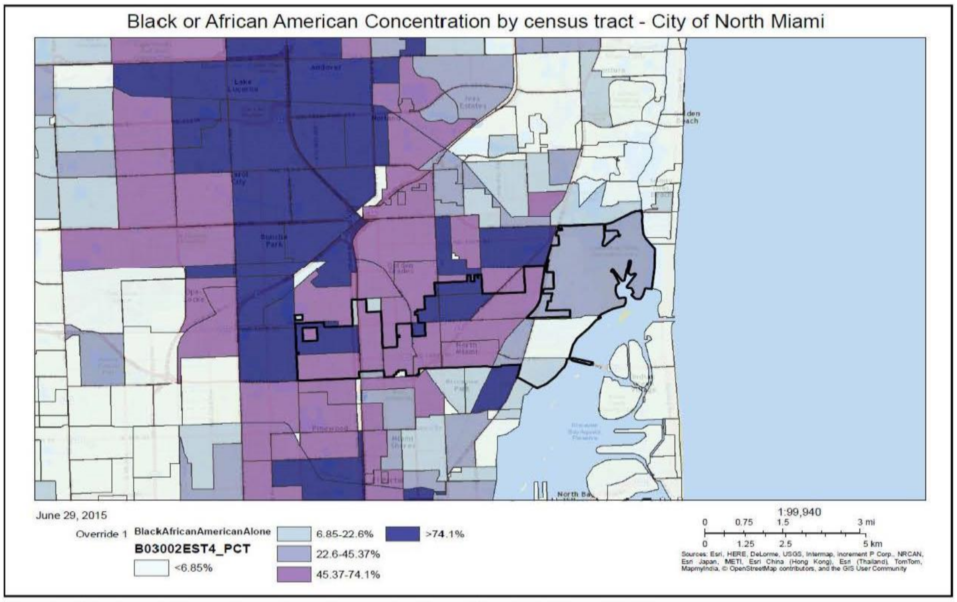
According to the FFIEC 2014 report, 9 of the 19 Census tracts identified above were moderate income defined as 80% and below of the area median income. Within these income categories, the 2014 estimated tract family income ranged from $27,903 in Census tract 3.06 to $37,379 in Census tract 4.13. The percentage of households below poverty line was at its lowest, 2.37, in Census Tract 1.24 and at its highest in Census Tract 4.13. Within the moderate Census Tracts, owner occupied was calculated to be 6,299 compared to 1-4 family units at 9,844. This revealed diverse neighborhoods with a mixture of low and high density housing units. As discussed earlier, there were a high incidence of both renters and owners within the 0-80% income bracket that had one or more severe housing problems such as lack of kitchen or complete plumbing, overcrowding and severely cost burden.

Are there any community assets in these areas/neighborhoods?

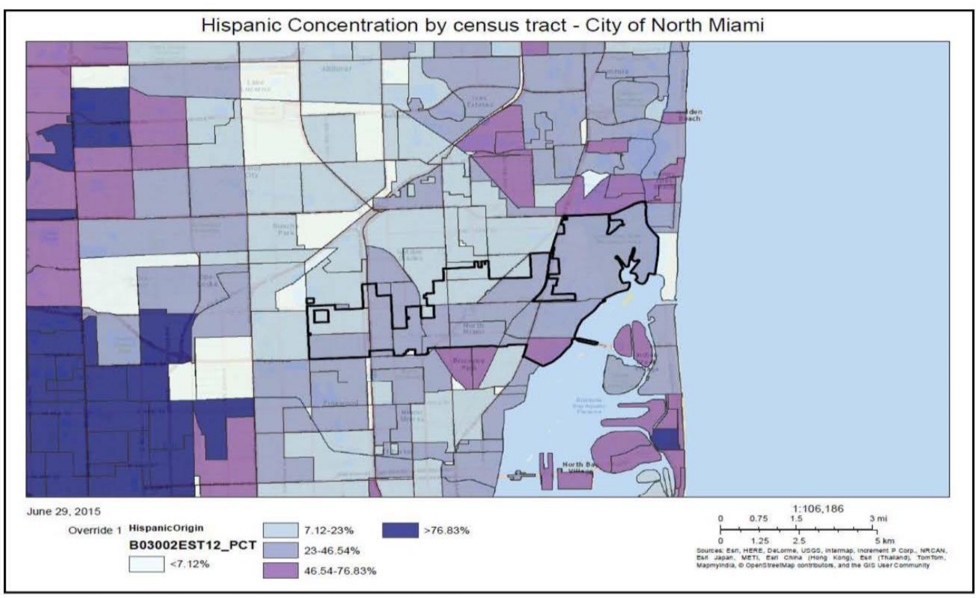
The community assets in these areas are human assets. Of the 19 Census Tracts, 10 were middle income and upper income tract which often imply higher education and professional jobs. There are opportunities to create business services that will serve the upper and middle income. These higher income households are looking to purchase homes and create assets in the neighborhoods.

Are there other strategic opportunities in any of these areas?

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 which 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 including 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.

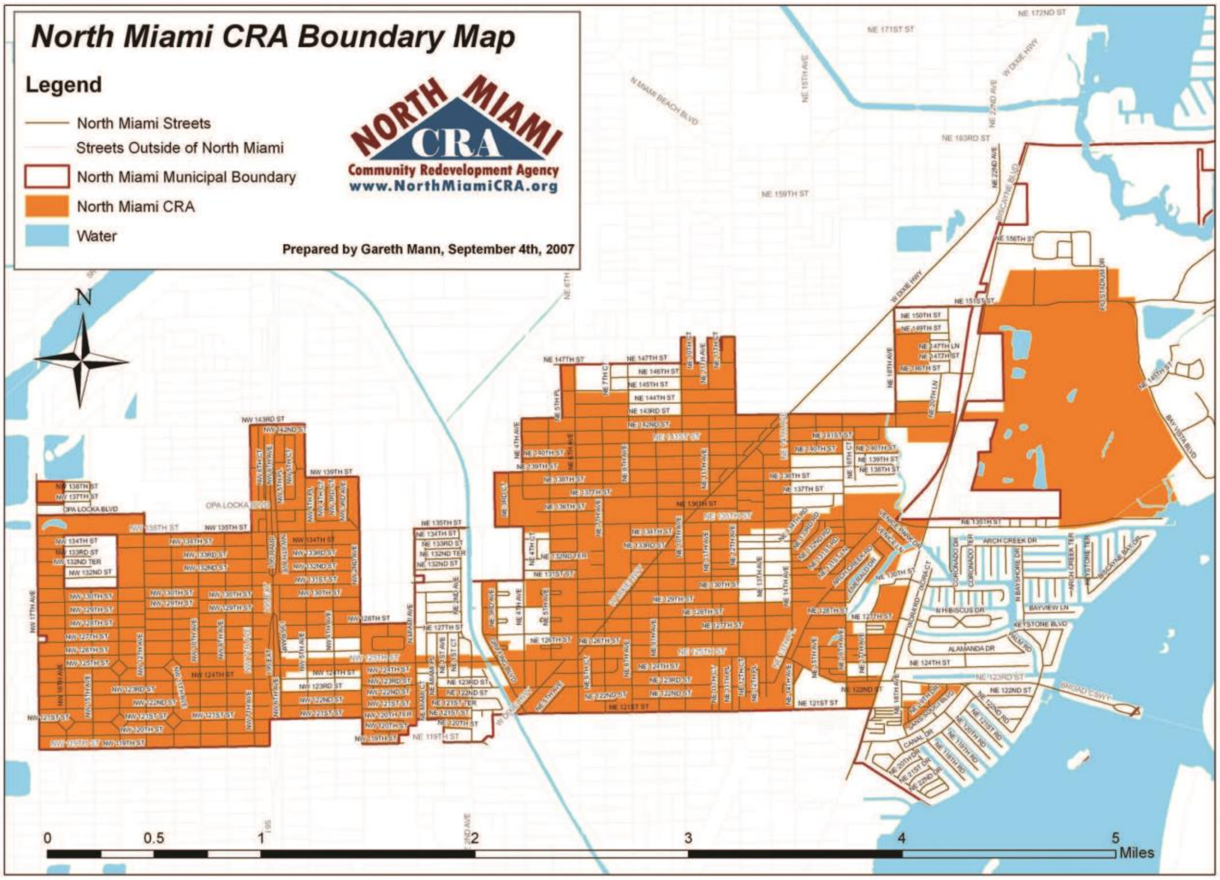


Map 1 - Black or African-American Concentration City of N Miami 2011



Map 2 - Hispanic Concentration for N Miami 2011

Maps 1 ÿ 2- N Miami Racial ÿ Ethnic Concentrations



North Miami CRA Boundary Map

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 housing rehabilitation; ownership housing; rental assistance; public facilities; and public services. High median home values and monthly contract rents results in higher housing costs for homeowners and renters. Housing problems affect 54% of owners and 60% of renters. The most common housing problems is cost burden with 81.7% being cost burdened.

For FY 2015-16, the City will receive $746,909 in CDBG, $197,700 in HOME and $8,443.76 in CDBG program income. For the five year period, the City estimates receiving $3,734,545 in CDBG and $988,500 in HOME. The Community Planning and Development Department (CPDD) is the lead agency for administering HUD grants. Other City departments and the North Miami CRA works with the CPDD. The City works with the Miami-Dade Continuum of Care (CoC) 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 787 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 CoC 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 CPDD implements monitoring procedures for non-profits, other City departments, and contractors using risk assessments and technical assistance and update policies with changes from the 2013 HOME Final Rule.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	**Area Name:**	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Other
	Other Revitalization Description:	Activities not limited to Target Areas
	Identify the neighborhood boundaries for this target area.	There are no neighborhood boundaries since this area is the City 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
2	**Area Name:**	Low & Moderate-Income Areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Other
	Other Revitalization Description:	Consisting of 51% or more Low- and Moderate Income Households
	Identify the neighborhood boundaries for this target area.	

	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	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:	
	% 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.

	Include specific housing and commercial characteristics of this target area.	The North Miami CRA covers 60% of the City 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. See attached map showing the intersection of the low-moderate income and CRA boundaries and a table showing the population low- and moderate-income breakdown for census tracts and block groups. The following are specific characteristics of the area includes: • 69.7% of the population resides in family households. • 41.6% of households have children while 11.6% are multigenerational households. • Estimated 20 % of families below the Federal Poverty line. • 2014 Average Sales Price for SF $166,000 • 2014 Average Sales Price for Condo $89,000 • 68% of the housing stock built before 1970 • Average year built 1959
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Since the CRA covers 60% of the City, the Consolidated Plan community consultation process included the CRA. Key person interviews were also conducted with the North Miami CRA staff. On July 8, the CRA held a community participation meeting and public hearing regarding the plans for the extension of the CRA and the amendment to the Redevelopment Plan.
	Identify the needs in this target area.	The needs in the CRA area reflect the needs in the City overall because of its size and are articulated elsewhere in the needs assessment section of the Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

	What are the opportunities for improvement in this target area?	**Land Use and Regulation** Consistency with Comprehensive Plan revisions Infrastructure to support new development Greater focus on mixed-use development and major corridors NE 6thAve, NW 7th Ave, and West Dixie Highway Study increases in height and density Incentives needed to build (P3) Establishing a brand and image and promoting market potential, location, openness, and processes. **Potential streetscape projects** • Biscayne Blvd to San Souci Blvd • NW 119thSt to NW 7thAvenue • West Dixie Highway to 143rd • NE 6thAvenue to 147thStreet • NE 125thStreet from NW 7thAvenue to Biscayne Blvd • NW 7thAvenue to 143rdStreet **Investment Attraction** • Consistency with Comprehensive Plan • Incentives for mixed-use development • Leverage opportunities • Housing choices • Public Private Partnerships • Tri-Rail Coastal Link Stations
	Are there barriers to improvement in this target area?	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.

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 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 attached and below map as 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 is also provided below.

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 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.

See maps # 1 and 2 for minority concentrations of African Americans and Hispanics this section. 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 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. The current CRA expires in September 30, 2016. The City is in the process of conducting a community engagement and participation process to amend the Redevelopment Plan and submit an extension. 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 48 – Priority Needs Summary

1	**Priority Need Name**	Production of new housing 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 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	Based on public participation responses and previous funding under the HOME CHDO program.
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	Based on citizen participation and City homeownership rates
3	**Priority Need Name**	Financial assistance to eligible homebuyers
	Priority Level	High
	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	Based on community participation and identified need
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 community participation and a perceived limited number of homeless persons in the City
5	**Priority Need Name**	Homeless Prevention
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Individuals Families with Children veterans
	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, homeless prevention was given a high priority and a 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.
6	**Priority Need Name**	Affordable Rental Housing
	Priority Level	Low
	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	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.
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 53% 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.
8	**Priority Need Name**	Code Enforcement/ Demolition
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	Low & Moderate-Income Areas
	Associated Goals	Eliminate blighting influences & conditions. SL1.1
	Description	Removal of slum and blight on an area basis through the demolition of dilapidated structures
	Basis for Relative Priority	Based on community participation responses, the need was determined to be low but the City decided to dedicate funds based on delayed demolitions which have become a neighborhood eyesore and the need to address the living environment in those LMI neighborhoods in which the deteriorated structures are located.
9	**Priority Need Name**	Public Infrastructure and Improvements
	Priority Level	High
	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 which rated public infrastructure improvements as a high priority and other public sector funding is being leveraged.
10	**Priority Need Name**	Parks, Recreational Facilities including ADA improvements
	Priority Level	High
	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	Based on community participation responses which listed this activity as a high priority and the need for funding to help cover shortfalls in general funding for these activities.
11	**Priority Need Name**	Public Services, General
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly 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.
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
13	**Priority Need Name**	Small Business Assistance/ Microenterprises
	Priority Level	Low
	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 where the owner's job will be counted.
	Basis for Relative Priority	Community participation responses rated this need as low priority but the City choose to allocate funds to leverage other funding and providing small businesses and microenterprises to benefit from development in the downtown and North Miami CRA boundaries which make up over 60% of the City. Two current facade improvement loan programs being provided by both the City's Community Planning and Development Department and the North Miami Community Redevelopment Agency are unsubscribed because of a matching requirement and a greater need for business assistance in other business operation areas.

Narrative (Optional)

The priority needs for the City listed above was based on input from public meetings, focus groups, 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 94 persons. The agency survey assessed the previous year’s output and projections for 2014 for the various services provided by the nine agencies that responded. 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

OMB Control No: 2506-0117 (exp. 07/31/2015)

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 2007-2011 ACS report, there were 5,150 renter households that were cost burden and 3,195 households that were severely cost burden. The2015 fair market rent is as follows: $907, $1,162, $1,594; and $1,863 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 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 may consider allocating HOME funds for TBRA outside of the County Program
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.
Rehabilitation	The age of housing stock, the housing conditions and the ability for the owner households to re-invest in their home are mainly the factors influencing rehabilitation. The City may choose to increase allocation of funds under their Direct Homeownership Assistance Program
Acquisition, including preservation	Age of structure, infrastructure improvement and willingness of owners, particularly absentee owners to dispose of their properties.

Table 49 – Influence of Market Conditions

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

Introduction

The City of North Miami receives Community Development Block Grant (CDBG) and HOME Investment 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 2015-2019. 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.

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	746,909	8,443	0	755,352	3,021,408	The expected amount available for the remainder of the Con Plan includes $33,775 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	197,700	0	0	197,700	790,800	

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: $		
Other	public - state	Admin and Planning Homebuyer assistance Homeowner rehab	188,000	0	0	188,000	376,000	SHIP funds will be available for only three of the Plan and will be used as leverage for CDBG and match for HOME funds

Table 50 - Anticipated Resources

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

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 $564,000 be available over three of the five years of the Consolidated Plan and will be used for housing rehabilitation and homeownership assistance activities under HOME and CDBG.

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 in the amount of $61,320, 539 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 publically 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 publically 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.

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
North Miami Community Planning and Development	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
Haitian American Community Development Corporation	CHDO	Ownership Rental	Region

Table 51 - 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. However, it was noted from focus groups that the small size of public service grants are not commensurate with the grant obligations required. 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 50 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 much of a homeless problem and the Miami-Dade County Homeless 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 past five years, the Community Planning and Development 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.

Another challenge in the service delivery system is that the North Miami CRA has been restructured over the past two years and there seems to be a proposed change in priority away from affordable housing and direct assistance to households. This will remove a potential source of funding for Consolidated Plan activities if that occurs. The CRA's Redevelopment Plan expires in October 2016 and is being 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			

Table 52 - Homeless Prevention Services Summary

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

As mentioned previously, the City does not have a discrete homeless prevention strategy. As noted in its 2011 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.

In 2009, the City received Homeless Prevention and Rapid Re-housing Program funds under the ARRA Program that will assist residents who are homeless and at the risk of becoming homeless. This program will serve mainly minority and elderly residents, who because of their limited incomes are generally the first to need assistance with rent and utility payments. The program will also provide additional services deemed necessary to move families from homelessness to permanent housing."

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 CoC. The Miami-Dade Homeless Trust has been managing the CoC since 1993 and has developed a well-coordinated structure for the delivery of services to special need persons and persons experiencing homelessness. The CoC 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 CoC'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 CoC makes services more accessible to homeless persons and persons with special needs. The CoC 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 CoC 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 can and has overcome some of the 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 CoC 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 CoC 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 CoC 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 CoC 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 available funding.

The Community Planning and Development 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 owner-occupied housing -DH1.1/1.2	2015	2019	Affordable Housing HOME CHDO Administered	Citywide	Production of new housing units Acquisition and rehabilitation of existing units	CDBG: $0 HOME: $148,275	Homeowner Housing Added: 5 Household Housing Unit
2	Expand supply of owner-occupied housing.DH1.3	2015	2019	Affordable Housing	Citywide	Financial assistance to eligible homebuyers	HOME: $100,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	Provide housing programs for at-risk homeless DH2.	2015	2019	Affordable Housing Homeless	Citywide	Transitional housing and emergency shelter Homeless Prevention Affordable Rental Housing	HOME: $12,500	Homelessness Prevention: 10 Persons Assisted
4	Maintain safe and affordable housing. DH3.1	2015	2019	Affordable Housing	Citywide	Rehabilitation of existing units	CDBG: $1,819,675 HOME: $628,875 State of Florida SHIP: $564,000	Homeowner Housing Rehabilitated: 110 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Maintain safe and affordable housing for elderly. DH3.1	2015	2019	Affordable Housing	Citywide	Rehabilitation of existing units	CDBG: $150,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit
6	Eliminate blighting influences & conditions. SL1.1	2015	2019	Non-Housing Community Development	Low & Moderate-Income Areas	Code Enforcement/ Demolition	CDBG: $100,000	Buildings Demolished: 5 Buildings
7	Increase Quality of Public Facilities. Obj.: SL1.2	2015	2019	Non-Housing Community Development	Low & Moderate-Income Areas	Public Infrastructure and Improvements Parks, Recreational Facilities including ADA improvements	CDBG: $150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 35000 Persons Assisted
8	Provision of public services Obj.: SL2.1	2015	2019	Non-Housing Community Development	Citywide	Public Services, General	CDBG: $435,180	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
9	Assistance to microenterprises or small businesses	2015	2019	Non-Housing Community Development	Citywide N Miami Community Redevelopment Area (CRA)	Job Creation and Retention Small Business Assistance/ Microenterprises	CDBG: $250,000	Jobs created/retained: 25 Jobs Businesses assisted: 40 Businesses Assisted
10	Provision of public services Obj.: SL2.2	2015	2019	Non-Housing Community Development	Citywide	Public Services, General	CDBG: $125,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Planning and grant administration	2015	2019	Planning and administration	Citywide Low & Moderate-Income Areas N Miami Community Redevelopment Area (CRA)	Production of new housing units Acquisition and rehabilitation of existing units Financial assistance to eligible homebuyers Homeless Prevention Rehabilitation of existing units Parks, Recreational Facilities including ADA improvements Public Services, General Job Creation and Retention Small Business Assistance/ Microenterprises	CDBG: $746,905 HOME: $98,850	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	**Goal Name**	Expand supply of owner-occupied housing -DH1.1/1.2
	Goal Description	The City intends to address the need for decent, safe and affordable housing by providing HOME funding to a certified HOME Community Housing Development Organization (CHDO) for the new construction or acquisition and rehabilitation of existing units for resale to homebuyers on a Citywide basis through an agreement between the City and the CHDO.
2	**Goal Name**	Expand supply of owner-occupied housing.DH1.3
	Goal Description	The City intends to address the need for decent, safe, and affordable housing by providing HOME financial assistance to eligible low- and moderate-income homebuyers to purchase existing houses through a City administered program and leveraging County and State funding to do so on a Citywide basis.
3	**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
4	**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.
5	**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.
6	**Goal Name**	Eliminate blighting influences & conditions. SL1.1
	Goal Description	The City will address healthy and attractive neighborhoods by providing funding to demolish dilapidated structures and clear sites on an area basis in areas where at least 51% of the households have incomes at or below 80% of the area median income. No funding has been allocated to this activity in FY 2015-2016.

7	**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.
8	**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.
	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
10	**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
11	**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 19 extremely-low income households, 50 low-income households, and 66 moderate-income households will be assisted with housing rehabilitation. In addition, five (5) low-income households and five (5) 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.

The PHCD is actively engaged in developing accessible housing for persons with disabilities through the modification and development of housing facilities and other services, in accordance with a Voluntary Compliance Agreement (VCA) with HUD.

The provisions of the VCA included the construction or conversion of a minimum of 5% or 478 of its 9,543 total housing units to accessible units no later than December 31, 2010. There are no plans to construct public housing units in the City of North Miami.

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 PHCD Department 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.

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

No

Plan to remove the 'troubled' designation

Not applicable

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

Barriers to Affordable Housing

The Housing Element of the City's Comprehensive Plan, which is currently being amended, includes as one of its 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 City's housing stock is older and the inner core is built out with no land available for new construction. The City's main new development is *SoLe Mia*, formerly Biscayne Landings, a proposed mixed use development with a projected 4,000 residential units and $1.7 million in commercial space. 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 barriers to affordable housing in North Miami are:

- **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. Some focus group and resident feedback encourage the investment of more federal funds on rental housing but it was determined by a majority of responses as a low priority except where used for HOME CHDO activities.
- **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 and infrastructure. The City has "reserved" the policy of studying the feasibility of adopting an Accessory Dwelling Unit Ordinance in its Comprehensive Plan amendment.
- **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.

See below identified impediments to fair housing choice.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Community Planning and Development 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.

The Comprehensive Plan (the Plan) includes goals and objectives that encourage the preservation of the existing housing stock and new housing construction to meet the needs of existing and future residents include minorities, elderly persons, persons with disabilities, and low- and moderate-income households. The Plan also calls for a variety of housing types to accommodate the diverse lifestyles and housing needs. Diverse neighborhoods include transit-oriented development, mixed-use districts, townhouses, small lot detached residential development, and senior residential properties. Some of the key goals in the Housing Element of the Plan that seek to reduce private and public barriers to affordable housing are as follows:

- Promote and support public and private investment in the city's existing housing stock for the purposes of: necessary maintenance and safety; renovation to improve attractiveness, function, comfort, safety, and sustainability; renovation to improve desirability, marketability, and value; and preservation of existing housing options, when appropriate;
- Enable and support, through technical assistance to residents, improvements and implement standards that increase energy efficiency and conservation, reduce cost-of-ownership, and improve the city's housing stock;
- Seeking and leveraging non-federal financing sources and pursuing housing partnerships with the private for-profit and non-profit housing providers;
- Amending the City's Housing Guidelines and Land Development Code to encourage the use of Universal Design concepts;
- Provide for the location of group homes and other special needs housing in residential locations and avoid concentration in only some census tracts;

The housing related goals of City's Comprehensive Plan conform to the City's Development Code since the development standards include regulations that permit various housing types and also grant exceptions or waivers to the zoning standards, in some instances. It will also be important to integrate Comprehensive Plan strategies for housing and community development with the Consolidated Plan and Annual Action Plans.

Strategies to Ameliorate Barriers to Affordable Housing

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

- Permitting zero-lot lines homes in some residential districts which enables the use of small lots for new development. Developers of affordable housing are able to reduce costs by utilizing less land and can pass savings on to the end-user;
- One-stop permitting process to secure site permit and building permits which saves time though 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 who typically may not own automobiles;
- Not requiring infill housing to meet current zoning standards such as minimum dwelling unit areas and setback requirements.
- Offering developer incentives including tax abatements, permit/development fee waivers, expedited permitting, infrastructure cost participations, and electrical rate discounts, as applicable, to encourage and enable affordable residential projects.

Recommendations to Address Impediments to Fair Housing Choice: A summary of the recommendations in the City's 2010 AI is provided below [1] and are intended to remove and/or ameliorate the barriers to affordable housing.

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.

Advocate for a transitional housing plan; a strong affirmative marketing program, encourage landlords to participate in the Section 8 Housing Voucher program; encourage mixed-income and mixed tenure housing; the use of universal design; 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.

implement a publicity campaign promoting 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.

Impediments to Fair Housing Choice

Impediments to Fair Housing Choice: In addition to the above regulatory barriers, the City also conducted an Analysis of Impediments to Fair Housing Choice in 2004 and updated in 2010. The impediments listed below were identified. According to the HUD Fair Housing Planning Guide, impediments to fair housing choice are any housing related actions, omissions, or decisions: *That are* *taken because of* someone's membership in one of the "protected classes" under the Federal Fair Housing Act (FHA) and that restrict housing choices or the availability of housing or *That has the effect* of restricting housing choices or the availability of housing choices on the basis of membership in the protected classes. **[1]**

Impediments [2]

Discrimination on the basis of protected class in violation of fair housing laws: *Families with children are denied housing through outright refusal to rent or other discriminatory practices; Housing providers are not making the accommodations for persons with disabilities Over 50% of the [fair housing] complaints received by H.O.P.E., Inc. identified disability as the basis for housing discrimination are based on reasonable accommodations.*

Shortage of Affordable/Accessible Housing: *No area-wide cooperative effort to provide affordable housing; an insufficient number of accessible/homeless housing units*

Lack of Knowledge of Fair Housing Protections and Redress under Fair Housing Laws: *While the need for Fair Housing training is evident, resident survey results show the positive impact of education and outreach as similar surveys conducted in the past have yielded far less desirable results. This is an indication that continuing investing in Fair Housing training is working.*

Fair and Equal Lending Disparities: *There are large differences in the market penetration rates for different racial and ethnic areas, resulting in higher levels of subprime lending in Hispanic and African-American areas*

Strongly segregated housing market

No County-wide Cooperative Effort to Affirmatively Further Fair Housing

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 2014 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 2014 and the outreach, assessment, and placement implementation strategies include:

- Establishing a mobile street outreach, assessment and placement program. Currently there are two agencies that provide countywide coordinated, assessment, and placement.
- Implementing of a toll-free hotline for centralized access to the CoC.
- Creating a specialized outreach team that focuses on the chronically homeless/mentally ill.
- Conducting geographical tracking and establishing a baseline of individuals experiencing chronic homelessness.
- Developing and implementing an indoor meal program as a means to engage homeless individuals.
- Creating a registry of the chronic homeless persons in Miami-Dade County.
- Improve effectiveness of outreach.

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 2014 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:

- Expanding the inventory of emergency shelters and transitional housing.
- Creating safe havens.
- Creating Case Rate Program to place chronically homeless service resistant persons.
- Implementing a hotel/motel program to address homeless families.
- Assessing the effectiveness of non-treatment transitional housing programs.

As of 2014, 114 new emergency beds were added to the inventory and the County exceeded its goals in terms of expanding the number of transitional housing and permanent housing beds. There are currently 28 safe havens in the County. The hotel/motel program is being implemented and the County is monitoring utilization of the program and developing alternatives 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 CoC. Some of the strategies employed by the County to assist chronically homeless individuals and families include:

- Expanding Housing First model and training providers on model.
- Expanding Rapid Re-housing programs.
- Developing and implementing a plan for the use of $15 million in General Obligation Bond funds for the development of permanent supportive housing.
- Establishing a central waiting list for placement into all Trust- funded permanent supportive housing programs.
- Generating an additional 200 beds set-aside for chronically homeless individuals and an additional 50 beds for chronically homeless families.
- Remove barriers to accessing permanent housing placement due to legal issues.
- Working with permanent supportive housing providers to identify and coordinate with mainstream resources and systems to ensure chronically homeless clients access to support services.

There are six Housing First programs that provide 240 units of housing and additional Housing First units are expected to become available. The County is continuing to work with local entitlement jurisdictions to prioritize funding for rapid re-housing programs. The central waiting list initiative was approved in September 2013 and is currently being implemented.

The Community Homeless Plan stated that the County will develop and implement a plan for the use of $15 million in General Obligation Bond dollars for the production of permanent supportive housing with the goal of ending family/youth homelessness. Verde Gardens, a Permanent Supportive Housing Project with 145 townhomes was completed in 2011.

Other initiatives that are underway include directing new funding opportunities towards creation of permanent supportive housing which target chronically homeless persons, using all HOME set-aside capital funds to support only permanent housing for chronically homeless persons, and providing a scoring preference in the NOFA competition for permanent supportive housing renewal projects that propose to serve chronically homeless persons.

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 expansion of the Homeless Helpline to include homeless prevention, implementation of a homeless prevention funds that will cover rent/mortgage and utility assistance, establishment of an inter-agency discharge policy to prevent homelessness upon institutional discharge, development of a Homeless Prevention Assessment tool, and 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 2010-2013, 14 households were provided with tenant based rental assistance for a total HOME expenditure of $14,332 or an average of $1,023 per household. According to the City's CAPERS, of the 14 households assisted, two were extremely low income, nine were very low income, and three were low income. 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 18,120 occupied housing units in the City, 15,782 or 87.1% were built prior to 1980, and of those 435 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 (2009-2013) for the City of North Miami, 26.7% of the population lives below the poverty level compared to the poverty rate for Florida which is 16.3%.[1] 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 $36,134.

The City is currently in the process of amending its Comprehensive Plan and the Housing and Economic Elements of the Plan both seek 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 through municipal system improvements. The City also established goals to encourage an environmentally-friendly business environment, develop and maintain strategic partnerships with economic development organizations and developing downtown development action and concept plan policies. 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 above goals serve to reduce the incidence of poverty. Public services that provide services to LMI, homeless persons and families are also critical for reducing poverty by taking families out of crisis.

Through its CDBG grant, the City will provide funding for business assistance, job creation or retention and services that support employment including job training and employment readiness.

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 households can be improved so that they are able to purchase housing. Often there is not enough subsidy to provide for the needs of these families. For example, over the past three years, the City has allocated funding for homebuyer assistance but has 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 have had to be reprogrammed because the subsidy was not enough even when combined with other external source to meet the need.

The goals of the City of North Miami's Comprehensive Plan Housing Element implements and updates the provisions of the Five-Year Consolidated Plan. The Economic Development of the Plan clearly states that housing production and economic development efforts should be clearly aligned.

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.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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 Community Planning and Development (CPDD) staff and/or external entities 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 requirements in subrecipient agreements, desktop reviews, monthly reporting, invoice reviews, construction inspections, onsite visits, and the Annual Comprehensive Annual Performance and Evaluation Reporting (CAPER) system. The City must ensure that it receives adequate information from program participants to meet its HUD obligations. Monitoring involves setting baselines in agreements and subrecipient orientation. Monitoring will be done early and often. M**onitoring Plan:** The CPDD 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 encouraged to attend HUD training, webinars, and use the HUD Resource Exchange web portal as well as local training. 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 will be revised to include the new HOME Final Rule requirements.

Improvement Projects: CPDD monitors capital improvement projects for procurement, Uniform Relocation Act, Environmental Review, Section 3, labor regulations, as applicable. CPDD staff will execute interdepartmental agreements for departments that use CDBG funds. **CAPER:** CPDD also monitors and reports the City's overall accomplishments annually through the CAPER.

CITY OF NORTH MIAMI
COMMUNITY PLANNING & DEVELOPMENT

2015 – 2016 FIRST YEAR
ANNUAL ACTION PLAN

Community Planning and Development 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

EQUAL HOUSING OPPORTUNITY

FY 2015-2016 ANNUAL ACTION PLAN

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 2015-2019. 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.

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	746,909	8,443	0	755,352	3,021,408	The expected amount available for the remainder of the Con Plan includes $33,775 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	197,700	0	0	197,700	790,800	
Other	public - state	Admin and Planning Homebuyer assistance Homeowner rehab	188,000	0	0	188,000	376,000	SHIP funds will be available for only three of the Plan and will be used as leverage for CDBG and match for HOME funds

Table 54 - Expected Resources – Priority Table

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

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 $564,000 be available over three of the five years of the Consolidated Plan and will be used for housing rehabilitation and homeownership assistance activities under HOME and CDBG.

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 in the amount of $61,320, 539 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 publically 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 publically 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.

OMB Control No: 2506-0117 (exp. 07/31/2015)

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand supply of owner-occupied housing -DH1.1/1.2	2015	2019	Affordable Housing HOME CHDO Administered	Citywide	Production of new housing units Acquisition and rehabilitation of existing units	HOME: $29,655	Homeowner Housing Added: 1 Household Housing Unit
2	Expand supply of owner-occupied housing.DH1.3	2015	2019	Affordable Housing	Citywide	Financial assistance to eligible homebuyers	HOME: $20,000	Direct Financial Assistance to Homebuyers: 1 Households Assisted
3	Provide housing programs for at-risk homeless DH2.	2015	2019	Affordable Housing Homeless	Citywide	Homeless Prevention	HOME: $2,500	Tenant-based rental assistance / Rapid Rehousing: 2 Households Assisted
4	Maintain safe and affordable housing. DH3.1	2015	2019	Affordable Housing	Citywide	Rehabilitation of existing units	CDBG: $383,935 HOME: $125,775	Homeowner Housing Rehabilitated: 16 Household Housing Unit
5	Maintain safe and affordable housing for elderly	2015	2019	Affordable Housing	Citywide	Rehabilitation of existing units	CDBG: $30,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Increase Quality of Public Facilities. Obj.: SL1.2	2015	2019	Non-Housing Community Development	Low & Moderate-Income Areas	Public Infrastructure and Improvements	CDBG: $30,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7000 Persons Assisted
7	Provision of public services Obj.: SL2.1	2015	2015	Non-Housing Community Development	Citywide	Public Services, General	CDBG: $87,036	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
8	Assistance to microenterprises or small businesses	2015	2015	Non-Housing Community Development	Citywide N Miami Community Redevelopment Area (CRA)	Job Creation and Retention Small Business Assistance/ Microenterprises	CDBG: $50,000	Jobs created/retained: 5 Jobs Businesses assisted: 8 Businesses Assisted
9	Provision of public services Obj.: SL2.2	2015	2019	Non-Housing Community Development	Citywide	Public Services, General	CDBG: $25,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Planning and grant administration	2015	2019	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: $149,381 HOME: $19,770	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	**Goal Name**	Expand supply of owner-occupied housing -DH1.1/1.2
	Goal Description	
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 2015-2016 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 Infrastructure and Physical Improvements
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
9	HOME Tenant Based Rental Assistance
10	HOME First Time Homebuyer Program
11	CDBG and HOME Program Administration/Planning

Table 56 – 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: $383,935 State of Florida SHIP: $188,000
	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 Community Planning and Development Department (CPDD), 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	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 18 homes will be rehabilitated with a rehab cost of up to $25,000 plus $5,000 per unit. 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: $30,000

	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	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately five (5) 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 Infrastructure and Physical Improvements
	Target Area	Low & Moderate-Income Areas
	Goals Supported	Increase Quality of Public Facilities. Obj.: SL1.2
	Needs Addressed	Public Infrastructure and Improvements Parks, Recreational Facilities including ADA improvements
	Funding	CDBG: $30,000
	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 Public Infrastructure, Parks and Recreational Facilities. The activity will be carried out in census tract 3.06 which has a total low- and moderate-income percentage of 64%.
	Target Date	9/30/2016
	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 2015-2016 will provide funding for equipment purchases at the Griffin Trails Gateway Park. The equipment will allow for accessibility for persons with disabilities
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: $87,036
	Description	Activity Eligibility: 24 CFR 570.201(e) - Provide funding to up to eight (8) 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	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 1,200 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: $25,000

	Description	Activity Eligibility: 24 CFR 570.201(e)- Administered by the Community Planning and Development 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	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 40 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: $50,000
	Description	Activity Eligibility: 24 CFR 570.203 - Provide funding to the CPDD Economic Development Unit to initiate CDBG funded special economic development activities to primarily benefit low- and moderate-income persons and households.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that eight (8) businesses will benefit from this project and/or five (5) 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: $125,775
	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 CPDD, 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	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Four (4) 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: $29,655
	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	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	One home 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: $2,500
	Description	Activity Eligibility: 24 CFR 92.209 - Administered by the City's CPDD, the program will assist in preventing homelessness by providing financial assistance to families experiencing financial difficulties.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	At least two very low-income households will be assisted in FY 2015-2016
	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: $20,000

	Description	Activity Eligibility: 24 CFR 92.205(a)- Administered by the CPDD, funds are used to assist first-time homebuyers to purchase an existing home within the city limits
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is projected that one (1) 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: $149,381 HOME: $19,770
	Description	Activity Eligibility: 24 CFR570.205 and 570.206 and 24 CFR 92.207 Provide funding to the City of North Miami CPDD for the administration of the CDBG and HOME programs respectively. An amount of $149,381 in CDBG funds and $19,770 in HOME funds will be used to partially cover the planning and administrative costs.

	Target Date	9/30/2016
	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 CPDD 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.

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. See maps # 1 and 2 in section SP10 for minority concentrations of African Americans and Hispanics. 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 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. The current CRA expires in September 30, 2016. The City is in the process of conducting a community engagement and participation process to amend the Redevelopment Plan and submit an extension. 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	92
Low & Moderate-Income Areas	3
N Miami Community Redevelopment Area (CRA)	5

Table 57 - 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

AP-55 Affordable Housing – 91.220(g)

Introduction

During FY 2015-2016, the City of North Miami will utilize CDBG and HOME funds to assist 25 non-homeless households with rehabilitation of owner-occupied housing units, rental assistance, acquisition of an existing housing unit, and provide funding to a CHDO to assist in the development of affordable 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	0
Non-Homeless	20
Special-Needs	5
Total	25

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	2
The Production of New Units	1
Rehab of Existing Units	21
Acquisition of Existing Units	1
Total	25

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

Discussion

Rental Assistance

HOME funds of $2,500 has been allocated to the Tenant Based Rental Assistance Program to provide security deposits for approximately two low income renter households.

Production of New Units

HOME funds in the amount of $29,655 will be set-aside for a Community Housing Development

Organization (CHDO) to assist in the development of one affordable housing unit for purchase by a first-time homebuyer.

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 2015-2016, the City has allocated $375,214 for its CDBG Housing Rehabilitation Program. This program will provide eligible single-family homeowners with deferred payment loans of up $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 $125,775 of its HOME funding to the HOME Single Family Rehabilitation Program for FY 2015-2016. This program will assist four (4) 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 $ 30,000 has been allocated to the program and it is estimated that this program will repair five (5) units.

Acquisition of Existing Units

The City has a goal of assisting one first-time homebuyer with purchase of an existing home. Funds will come from the HOME Program in the form of a deferred payment loan. The City has allocated $20,000 to the First-time Homebuyer Program. These funds will be leveraged with SHIP funds through the State of Florida and Miami-Dade County HOME funding to be able to serve more North Miami residents.

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 of North Miami will refer any homeless persons seeking assistance to the housing and supportive service providers that are part of the Miami-Dade County CoC.

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 to 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 $2,500 for security deposits under the Tenant Based Rental Assistance Program. For FY 2015-2016, approximately two (2) low income households will benefit from the program.

Discussion

See above.

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

Introduction:

The Community Planning and Development 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.

Some of the key goals in the Housing Element of the Comprehensive Plan that seek to reduce private and public barriers to affordable housing align with the Consolidated Plan and the Annual Action Plan. See section SP-55.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The housing related goals of City's Comprehensive Plan conform to the City's Development Code since the development standards include regulations that permit various housing types and also grant exceptions or waivers to the zoning standards, in some instances.

It will also be important to integrate Comprehensive Plan strategies for housing and community development with the Consolidated Plan and Annual Action Plans. Some other strategies that can be utilized to encourage the development of affordable housing include:

- Permitting zero-lot lines homes in some residential districts which enables the use of small lots for new development. Developers of affordable housing are able to reduce costs by utilizing less land and can pass savings on to the end-user;
- One-stop permitting process to secure site permit and building permits which saves time though 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 who typically may not own automobiles;
- Not requiring infill housing to meet current zoning standards such as minimum dwelling unit areas and setback requirements.
- Offering developer incentives including tax abatements, permit/development fee waivers, expedited permitting, infrastructure cost participations, and electrical rate discounts, as applicable, to encourage and enable affordable residential projects.

Discussion:

A summary of the recommendations to impediments identified in the City's 2010 AI is provided below [1] 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 Community Planning and Development 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 2015-2016, the City of North Miami has allocated $112,036 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 assist low income neighborhoods by addressing public facility needs with $30,000 in CDBG funding. 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 2015-2016, 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 $30,000;
- Support the development of new affordable housing with the HOME CHDO set-aside;
- Provide financial assistance to eligible households to acquire existing homes through the First-time Homebuyer Program; and 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 plans to introduce a Microenterprise Loan Program that will provide a maximum loan of $5,000 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 Community Planning and Development 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 Community Planning and Development Department (CPDD) 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 2015-2016, the CPDD 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 Haitian American Community Development Corporation, the City's Community Redevelopment Agency, and the Miami-Dade OCED to coordinate efforts to assist provide affordable housing for low and moderate income households. CPDD 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 2015-2016, 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 CoC 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(l)(1,2,4)

Introduction:

For FY 2015-2016, the City of North Miami expects to receive CDBG funding of $746,909 and HOME funding of $197,700. Program income of $8,443.76 from CDBG repayments is also available or FY 2015-2016. CDBG funds will be used to funds housing, public service activities, microenterprise loan program, and a public facility project. The HOME Program will fund a CHDO activity, tenant based rental assistance program, first-time homebuyer program, and a single-family rehabilitation program.

CDBG Program Specific Requirement - Overall Benefit

Please see below for response to the questions as posed relating to the CDBG Overall Low- and Moderate-Income Benefit:

Other CDBG Requirements

Question:

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

Specify the years covered that include this Annual Action Plan.

Answer: The City of North Miami will use three years: 2015, 2016, 2017

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	8,444
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0

5. The amount of income from float-funded activities	0
Total Program Income:	**8,444**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(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 2015-2016, 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 HOME rehabilitation and homebuyer programs are funded on a first-qualified, first-served basis and forms may be picked up at the City's Housing and Community Development 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 plans to update the HOME section of its housing program policies to reflect those changes and ensure HOME compliance.

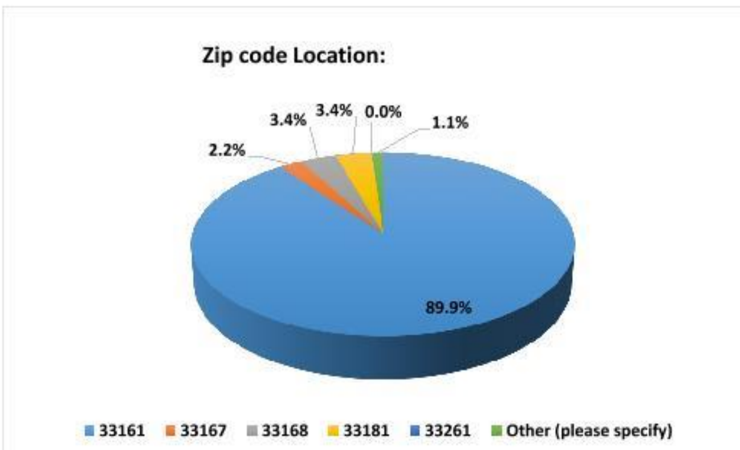
Attachments

Citizen Participation Comments

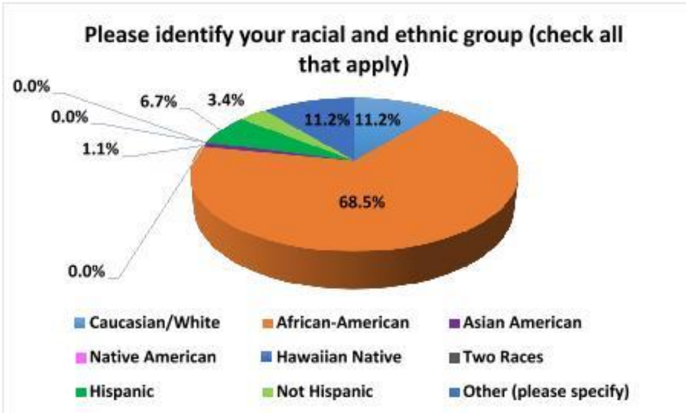
Appendix I – Public and Agency Survey and Meeting Input – N Miami, FL

Consolidated Plan Public Survey Results

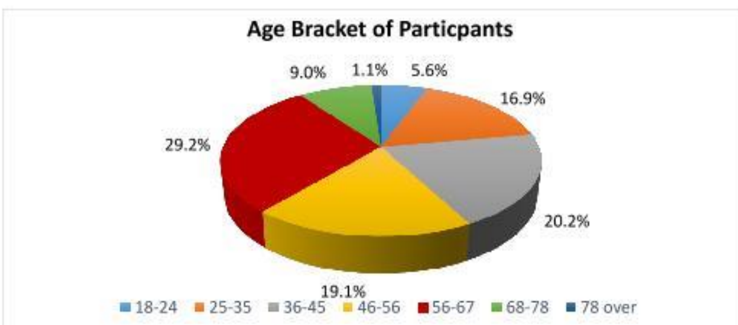
Ninety-eight 98 residents responded to the North Miami Consolidated Plan Public Survey. Four of the surveys were incomplete. Of the 94 valid responses, 93 persons or 98.9% indicated they were residents of North Miami.



Eighty-nine percent indicated that they lived in the 33161 area code. The next largest percent of zip codes indicated consisted of a tie between residents living in area code 33168 and 33181 both comprising of 3.4% of the participants surveyed, respectively. The remaining zip codes broke down as the following: 2.2% indicated they lived in the 33167 area code (9.7%), and 1.1% indicated "Other" listing their zip code as "33138". Finally 5 or .5% of the total participants skipped the question entirely.

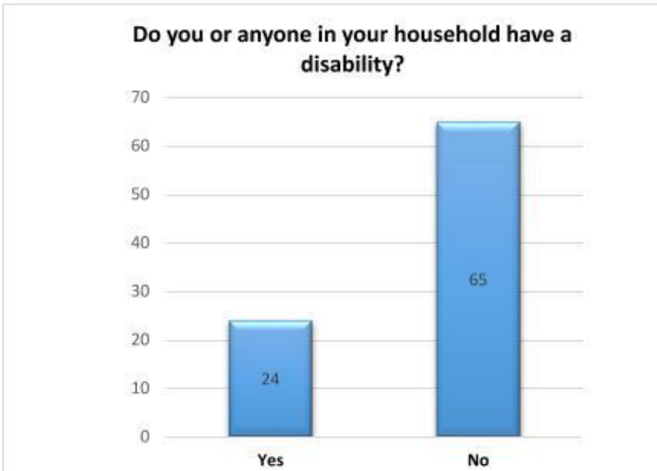


Regarding the racial and ethnic profile of the respondents, of the 89 persons who completed the question the largest number of participants, 68.5% or 61 persons, identified themselves as African-American. The second largest group was a tie, at 11.2%, between participants who identified themselves as "Other" and participants who identified themselves as Caucasian/White. For the participants who identified themselves as "Other" they noted they preferred to identify themselves as "Haitian" or "Haitian-American". The remaining participants broke down as follows with: 6.7% identified themselves as Hispanic, 3.4% identified themselves as Not Hispanic, and 1.1% identified themselves as Asian American. Finally 5 or .5% of the total participants skipped the question entirely.



The majority of participants were spread across 4 age groups. The largest representation were from the 29.2%, or 26 participants, who identified themselves as being in the age bracket of 56-67. The next largest age bracket were those between the ages of 36 and 45 making up 20.2%, or 18 of the participants surveyed. Seventeen participants indicate they were aged between 46 and 56 and came in as third largest making up 19.1% of those surveyed followed by 15 participants selected they were aged between 25 and 35 making up 16.9%. The rest of the group was made up of 8 participants or 9.0% identifying as being between the ages of 68-78, 5 participants identifying as 18-24 coming in at 5.6% of participants, and 1 participants indicating they were over the age of 78 which made up only 1.1% of the participants. Finally

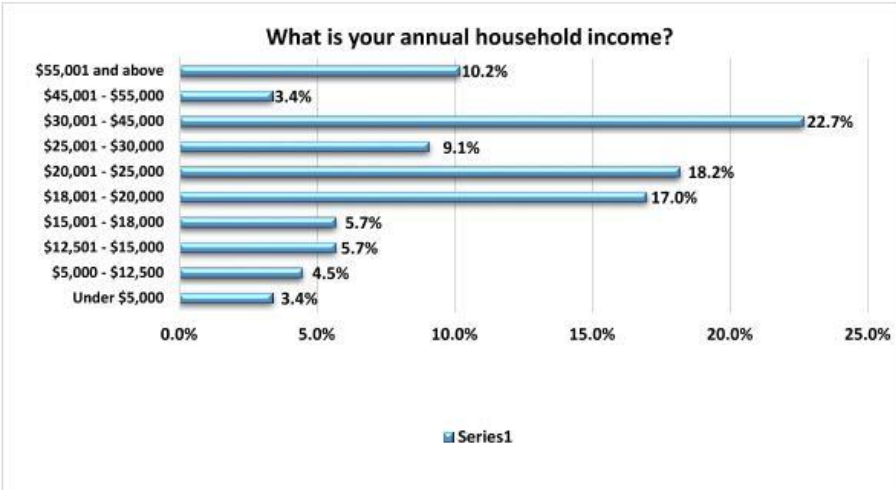
1.6% of participants skipped the question. Finally 5 or .5% of the total participants skipped the question entirely.



When asked if anyone in their household had a disability 24 participants, 27.0%, indicated they did while 65 participants, 73.0%, indicated they did not.

How many people live in your household? (Select one answer)		
Answer Options	Response Percent	Response Count
1	5.6%	5
2	31.5%	28
3	22.5%	20
4	22.5%	20
5	11.2%	10
6	5.6%	5
7	1.1%	1
over 7	0.0%	0
skipped question		5

Participants were asked how many people lived in their household. The majority of participants, 31.5%, indicated they lived in a 2 person household. Participants living in 3 and 4 person households were tied making up 22.5 percent of the participants respectively. Participants in 5 person households rounded out the 3rd largest group of participants, comprising of 11.2% of those surveyed. The rest of the answers broke down as follows: 1 person households and 6 person household tied as well making up 5.6% of the populations. Finally, 1.1% of participants, 1 person, indicated they lived in a 7 person household.



When asked about income, 22.7% of respondents selected their annual income as being between 30,001 and $45,000, followed by 18.2% of participants selecting under $20,001 and $25,000. The third largest percentage of participants, 17.0%, selected an annual income between $18,001 and $20,000. Finally the highest income bracket, those with a reported income of above $55,000 made up 10.2% of participants surveyed. The remaining participants broke down as follows: $25,001 - $30,000 (9.1%), $12,501 - $15,000 (5.7%), $18,000-$20,001(5.7%), $5,000 - $12,500 (3.4%), $45,001 - $55,000 (3.4%), and under $5.000 (3.4%).

In the survey the public was asked to identify and rank the following activities/services that they would like to see in the City of North Miami in the next five years (2015-2019). They were also asked to prioritize their responses as either High Need, Low Need, or No Need. The results were as follows:

Activities/ Services	Priority Assigned
Affordable Housing - for Renters	Low Need
Affordable Housing - for Homeownership	High Need
Owner-occupied rehabilitation including emergency home repair	High Need
Special needs housing (including persons with HIV/AIDS, the elderly, and persons with disabilities)	Low Need
Transitional Housing	Low Need

Activities/ Services	Priority Assigned
Shelters for homeless persons and victims of domestic violence	Low Need
Homelessness prevention including rental assistance and rapid re-housing	High Need
Services for Seniors	High Need
Public Infrastructure (including improvements to streets, sidewalks, water and sewer, etc.)	High Need
Slum and Blight Removal including demolition and clearance	Low Need
Economic Development - Small Business or Microenterprise Assistance	Low Need
Senior Centers	Low Need
Neighborhood and community centers	High Need
Youth Centers	High Need
Legal services	Low Need
Economic Development - Job Creation or Retention Opportunities	High Need
Infrastructure for redevelopment	Low Need
Removal of architectural barriers and accessibility	Low Need
Services for Youth including after school programs	High Need
Services for persons with HIV/AIDS	Low Need
Code enforcement	Low Need
Non-residential historic preservation	Low Need
Domestic Violence Prevention Programs	Low Need
Economic Dev. - Employment training or technical assistance services	High Need
Crime Prevention Programs	High Need
Commercial Rehabilitation	High Need

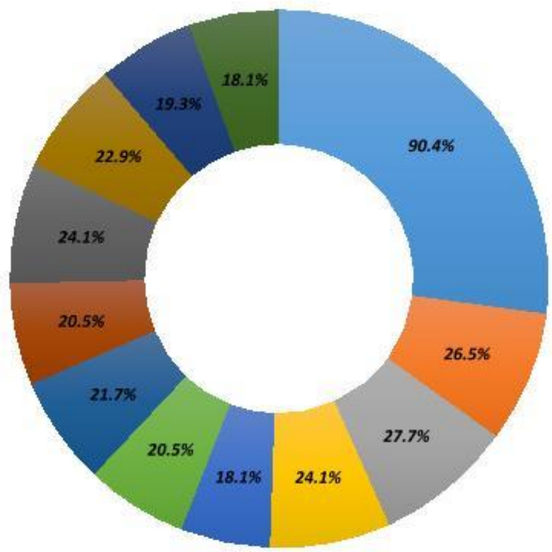
Activities/ Services	Priority Assigned
Substance abuse prevention programs	High Need
Educational Support	High Need
Mental Health Facilities	High Need
Services for Persons with Disabilities	High Need
Health Services	High Need
Fair housing services	High Need
Child Care Services	High Need
Other (Please Specify)	No Need

Answer Options	1 High Need	2 Low Need	No Need	Rating Average	Response Count
Affordable Housing - for Renters	42	14	12	1.52	66
Affordable Housing - for Homeownership	59	14	3	1.24	74
Owner-occupied rehabilitation including emergency home repair	52	16	1	1.26	68
Special needs housing (persons with HIV/AIDS, elderly, and with disabilities)	35	23	6	1.55	64
Transitional Housing	30	24	7	1.62	61
Shelters for homeless persons and victims of domestic violence	39	20	5	1.47	64
Homelessness prevention including rental assistance and rapid re-housing	45	18	7	1.46	70
Services for Seniors	49	16	3	1.32	68
Public Infrastructure (including improvements to streets, sidewalks, water and sewer, etc.)	51	15	2	1.28	68
Slum and Blight Removal including demolition and clearance	36	25	5	1.53	66
Economic Development - Small Business or Microenterprise Assistance	42	19	5	1.44	66
Senior Centers	40	21	5	1.47	66
Neighborhood and community centers	44	17	3	1.36	64

Answer Options	1 High Need	2 Low Need	No Need	Rating Average	Response Count
Youth Centers	45	15	4	1.36	64
Legal services	39	15	6	1.45	60
Economic Development - Job Creation or Retention Opportunities	51	14	4	1.32	69
Infrastructure for redevelopment	41	22	4	1.45	67
Removal of architectural barriers and accessibility	33	22	9	1.63	64
Services for Youth including after school programs	51	13	4	1.31	68
Services for persons with HIV/AIDS	32	23	7	1.60	62
Code enforcement	41	18	5	1.44	64
Non-residential historic preservation	31	23	7	1.61	61
Domestic Violence Prevention Programs	45	20	6	1.45	71
Economic Dev. - Employment training or technical assistance services	46	15	4	1.35	65
Crime Prevention Programs	57	13	4	1.28	74
Commercial Rehabilitation	45	21	4	1.41	70
Substance abuse prevention programs	41	16	5	1.42	62
Educational Support	50	12	3	1.28	65
Mental Health Facilities	42	14	7	1.44	63
Services for Persons with Disabilities	43	19	3	1.38	65
Health Services	51	19	3	1.34	73
Fair housing services	51	15	3	1.30	69
Child Care Services	48	15	6	1.39	69
Other (please specify)				22	22

In addition, some participants specified "Other" Activities or Services as high need and listed "lights in the street and clean up rental apartments on NE 6 Ave between NE 125St-NE 145ST.

In your opinion, what are some of the challenges and barriers to meeting the City's under-served Housing and Community Development Needs by Category.



- Owner-occupied housing rehabilitation and emergency home repair
- Acquisition, Improvement, or Construction of Public Facilities including parks and recreational facilities
- Construction, Reconstruction, or Improvements to Public Infrastructure (including streets, sidewalks, etc.)
- Rental Housing
- Homeownership Housing
- Services for Homeless Individuals and Families
- Shelters for homeless persons and victims of domestic violence
- Homeless prevention including rapid re-housing
- Public Services (including for seniors, youth, crime prevention, child care, health, education, victims of domestic violence, etc.)
- Economic Development (including business assistance, business facade improvement, job creation, etc.)
- Services and housing for special populations including the mentally ill, elderly, persons with disabilities and substance abuse issues, etc.
- Other housing and community development needs not mentioned above

North Miami Consolidated Plan Agency Survey 2015

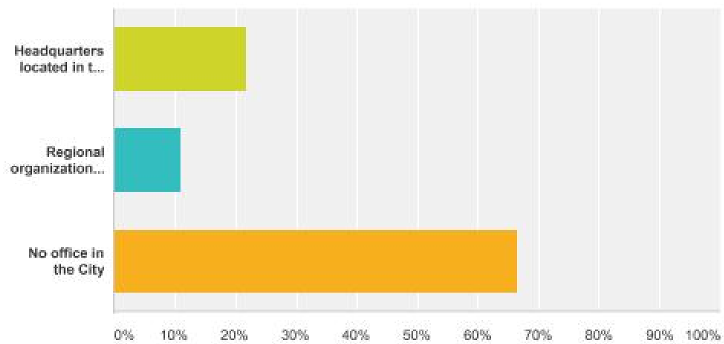
Q1 Name of Agency/Organization,Contact Person, Phone Number and Email address:

Answered: 9 Skipped: 0

Answer Choices	Responses	
Name of Agency/Organization:	100.00%	9
Contact Person:	100.00%	9
Phone Number:	100.00%	9
Email Address:	100.00%	9

Q2 What is the location of your organization? Please select one.

Answered: 9 Skipped: 0



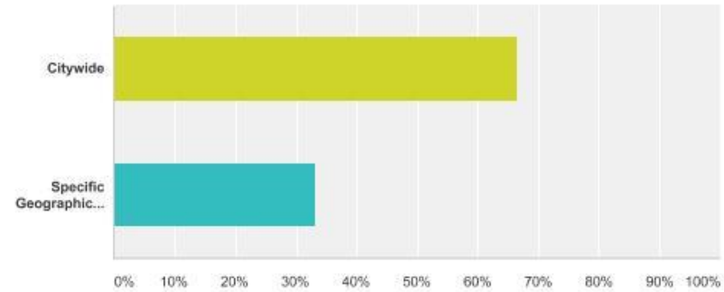
Answer Choices	Responses	
Headquarters located in the City	22.22%	2
Regional organization with an office in the City	11.11%	1
No office in the City	66.67%	6
Total		9

Q3 Does your organization operate within a specified geographic area of the City?

Answered: 9 Skipped: 0

1 / 19

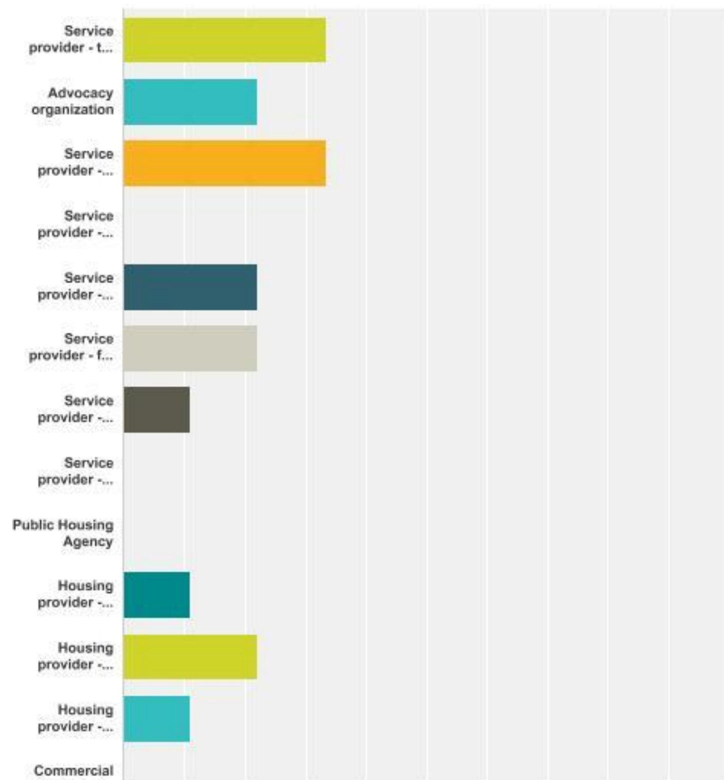
North Miami Consolidated Plan Agency Survey 2015



Answer Choices	Responses	
Citywide	66.67%	6
Specific Geographic Area(s) - please specify	33.33%	3
Total		9

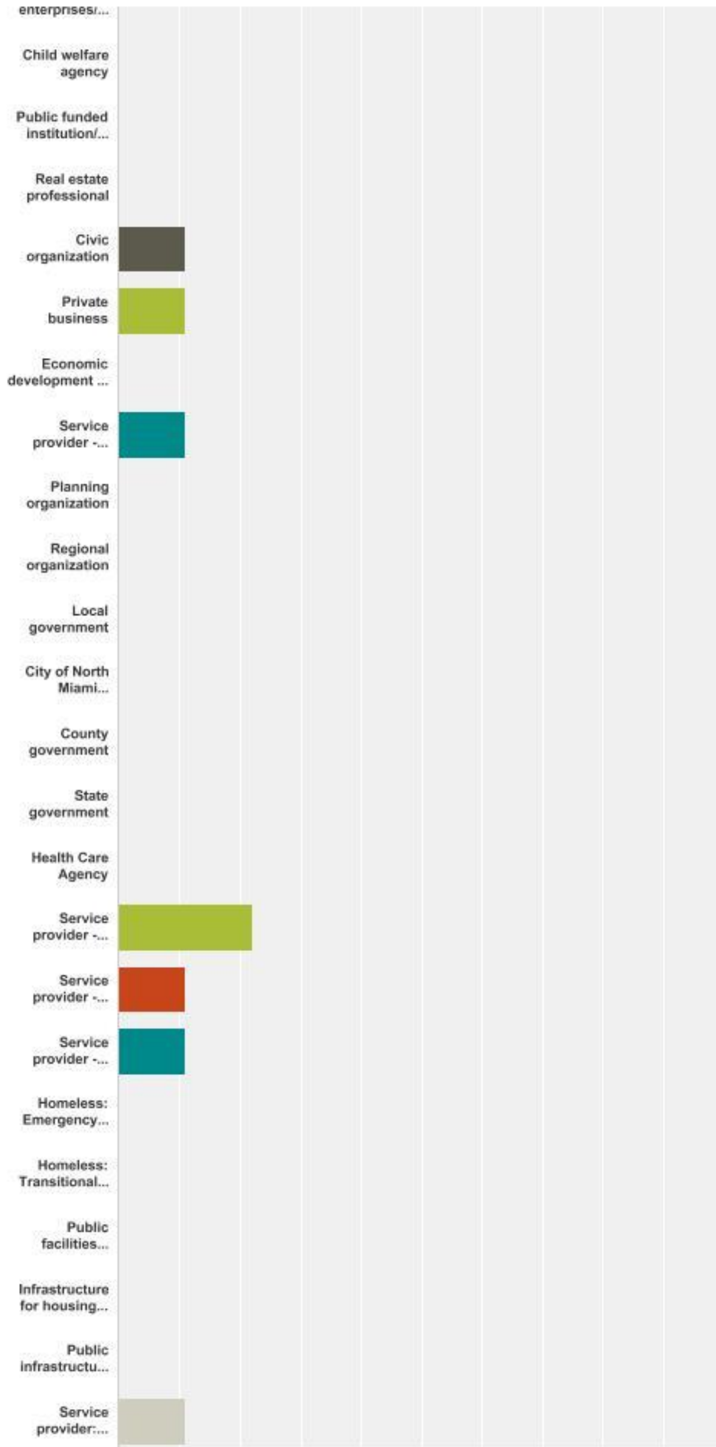
Q4 Please indicate the primary services your Agency/Organization provides? (Check all that apply).

Answered: 9 Skipped: 0



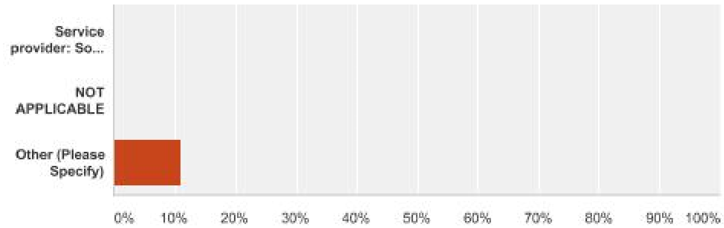
2 / 19

North Miami Consolidated Plan Agency Survey 2015



3 / 19

North Miami Consolidated Plan Agency Survey 2015



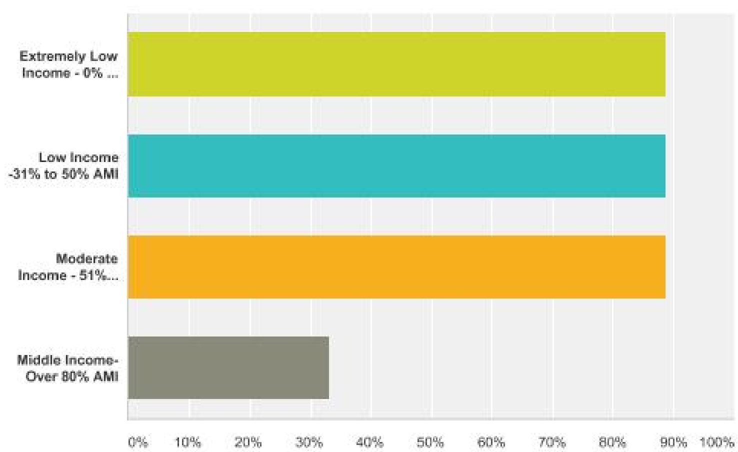
Answer Choices	Responses	
Service provider - the elderly	33.33%	3
Advocacy organization	22.22%	2
Service provider - youth services	33.33%	3
Service provider - transportation	0.00%	0
Service provider - employment training	22.22%	2
Service provider - fair housing	22.22%	2
Service provider - persons with disabilities	11.11%	1
Service provider - children	0.00%	0
Public Housing Agency	0.00%	0
Housing provider - rental housing	11.11%	1
Housing provider - homeownership	22.22%	2
Housing provider - homeowner occupied rehabilitation	11.11%	1
Commercial enterprises/rehabilitation	0.00%	0
Child welfare agency	0.00%	0
Public funded institution/system of care	0.00%	0
Real estate professional	0.00%	0
Civic organization	11.11%	1
Private business	11.11%	1
Economic development - small business and micro-enterprise assistance	0.00%	0
Service provider - persons with HIV/AIDS	11.11%	1
Planning organization	0.00%	0
Regional organization	0.00%	0
Local government	0.00%	0
City of North Miami Department	0.00%	0
County government	0.00%	0
State government	0.00%	0
Health Care Agency	0.00%	0

4 / 19

Service provider - victims of domestic violence	22.22%	2
Service provider - Homeless Prevention	11.11%	1
Service provider - Legal Assistance	11.11%	1
Homeless: Emergency shelter	0.00%	0
Homeless: Transitional housing and rapid re-housing	0.00%	0
Public facilities including service centers	0.00%	0
Infrastructure for housing development	0.00%	0
Public infrastructure improvements including streets, sidewalks, Parks and recreational centers	0.00%	0
Service provider: Mental Health	11.11%	1
Service provider: Soup kitchens and food pantries	0.00%	0
NOT APPLICABLE	0.00%	0
Other (Please Specify)	11.11%	1
Total Respondents: 9		

Q5 What is the population your agency/organization serves? (Check all that apply)

Answered: 9 Skipped: 0

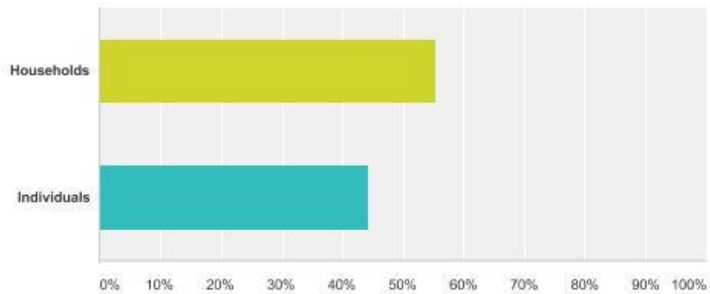


Answer Choices	Responses	
Extremely Low Income - 0% to 30% area median income (AMI)	88.89%	8
Low Income -31% to 50% AMI	88.89%	8
Moderate Income - 51% to 80% AMI	88.89%	8
Middle Income- Over 80% AMI	33.33%	3
Total Respondents: 9		

North Miami Consolidated Plan Agency Survey 2015

Q6 What unit of service measure do you most use: households or individuals (please choose one)?

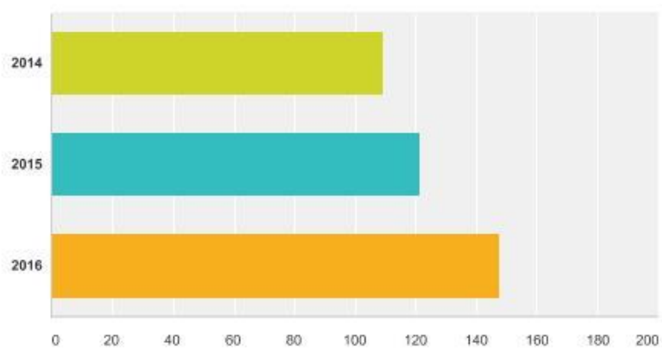
Answered: 9 Skipped: 0



Answer Choices	Responses	
Households	55.56%	5
Individuals	44.44%	4
Total		9

Q7 How many households did your agency serve or plan to serve during the following calendar years?

Answered: 4 Skipped: 5

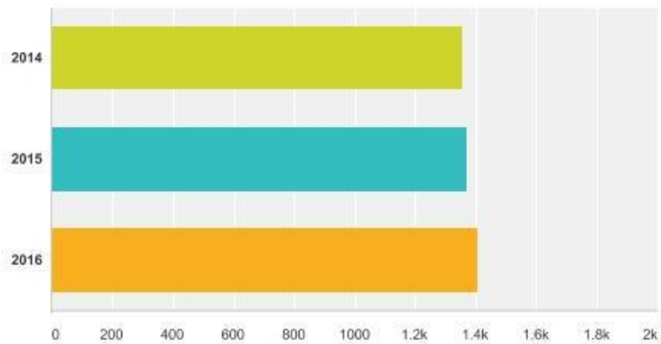


Answer Choices	Average Number	Total Number	Responses
2014	110	440	4
2015	122	488	4
2016	148	593	4
Total Respondents: 4			

6 / 19

Q8 How many individuals did your agency serve or plan to serve during the following calendar years?

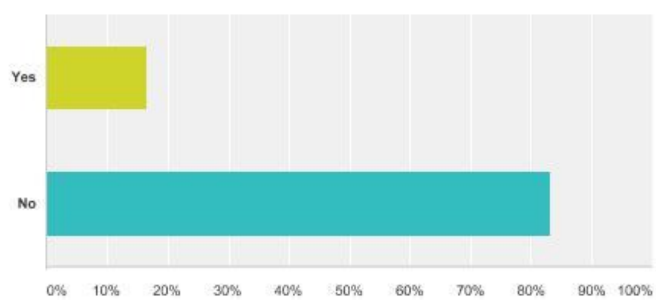
Answered: 6 Skipped: 3



Answer Choices	Average Number	Total Number	Responses
2014	1,362	8,170	6
2015	1,373	8,238	6
2016	1,407	8,443	6
Total Respondents: 6			

Q9 a) Has your agency/organization conducted a needs assessment, survey, or any type of study related to the services provided by your agency?

Answered: 6 Skipped: 3

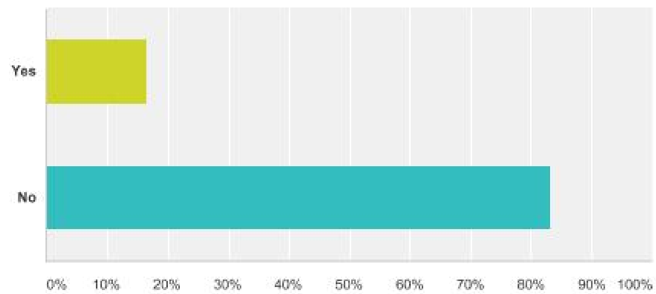


Answer Choices	Responses	
Yes	16.67%	1
No	83.33%	5

Total		6

Q10 Is there a waiting list for your services?

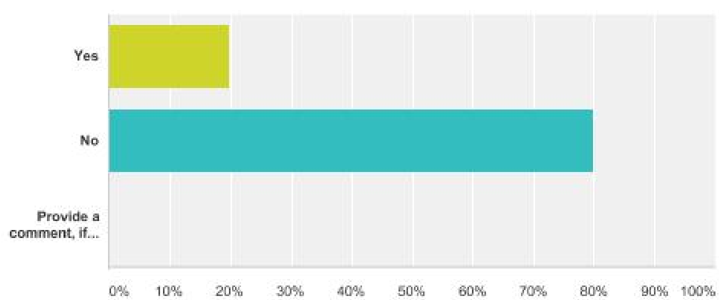
Answered: 6 Skipped: 3



Answer Choices	Responses	
Yes	16.67%	1
No	83.33%	5
Total		6

Q11 If your agency is not keeping a waiting list, does the agency have to turn away clients due to the lack of resources?

Answered: 5 Skipped: 4



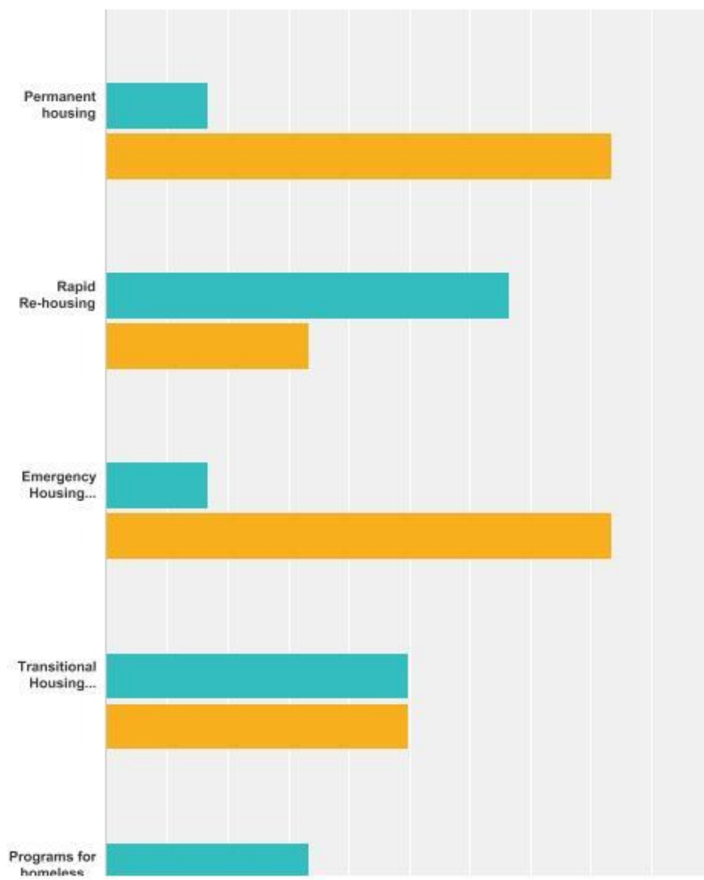
Answer Choices	Responses	
Yes	20.00%	1
No	80.00%	4
Provide a comment, if desired.	0.00%	0
Total		5

Q12 Please note your opinions and perspectives on the importance of each of

North Miami Consolidated Plan Agency Survey 2015

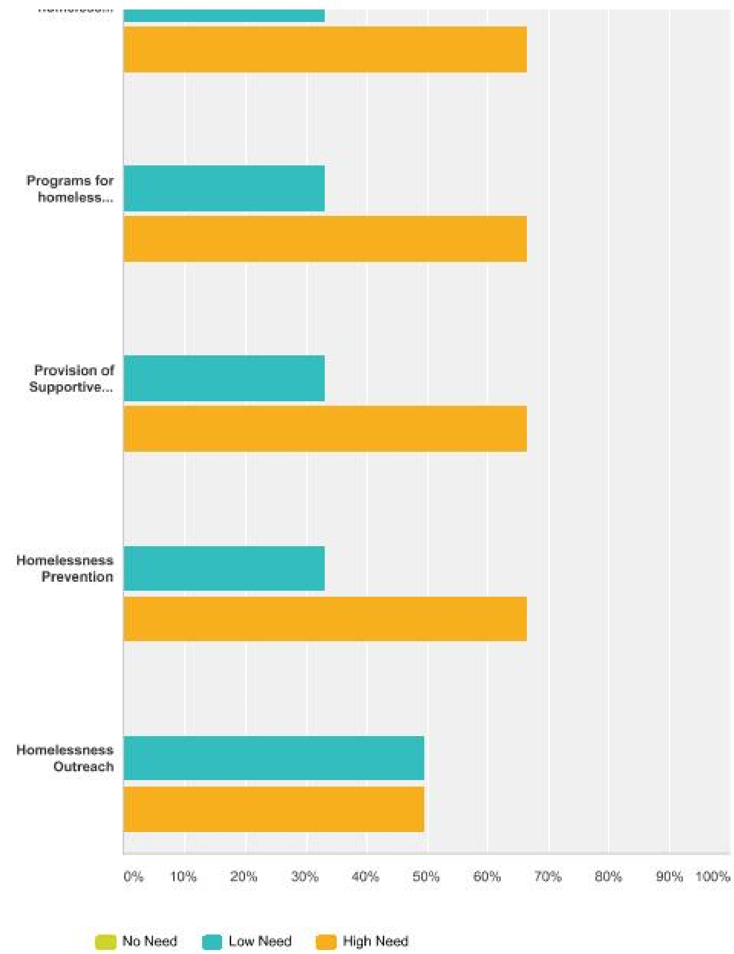
listed homeless activities by rating them as "high" need, "low" need, or "no" need as explained below: High Need -The City should use federal funds made available through this process for activities assigned this priority that address unmet needs.Low Need - The City should use federal funds made available through this process for activities assigned this priority that address unmet needs only if federal funds are available and/or other public and private funds are not.No Need - The City should not use federal funds made available through this process for activities assigned this priority that address unmet needs or the need for these activities are adequately met by other sources.

Answered: 6 Skipped: 3



9 / 19

North Miami Consolidated Plan Agency Survey 2015



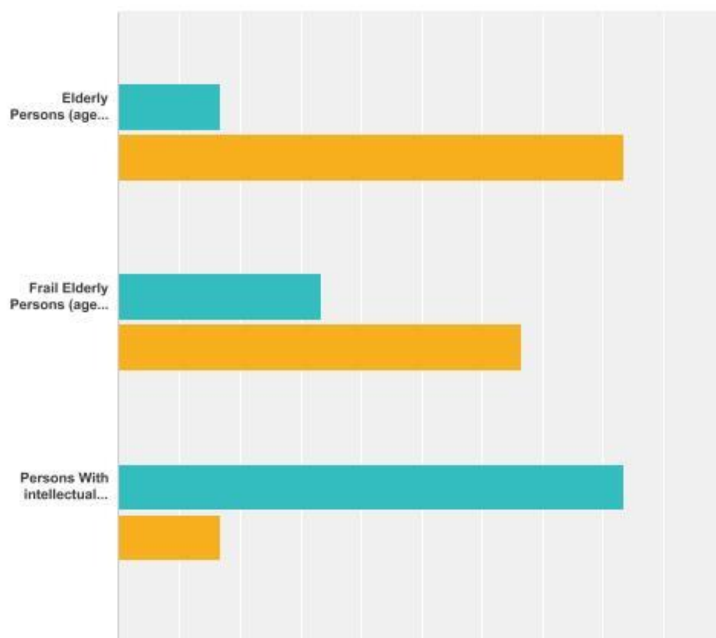
	No Need	Low Need	High Need	Total
Permanent housing	0.00% 0	16.67% 1	83.33% 5	6
Rapid Re-housing	0.00% 0	66.67% 4	33.33% 2	6
Emergency Housing (Immediate and Short Term)	0.00% 0	16.67% 1	83.33% 5	6
Transitional Housing (Shelter Support)	0.00% 0	50.00% 3	50.00% 3	6
Programs for homeless individuals	0.00% 0	33.33% 2	66.67% 4	6
Programs for homeless families	0.00% 0	33.33% 2	66.67% 4	6
Provision of Supportive Services	0.00% 0	33.33% 2	66.67% 4	6

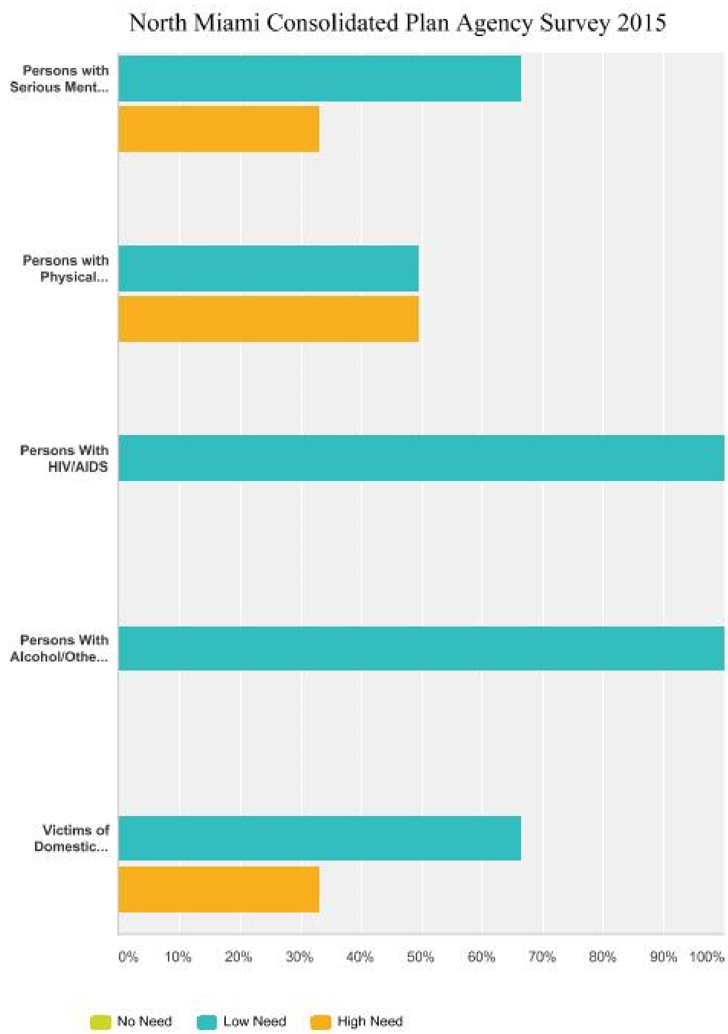
10 / 19

Homelessness Prevention	0.00% 0	33.33% 2	66.67% 4	6
Homelessness Outreach	0.00% 0	50.00% 3	50.00% 3	6

Q13 **Please note your opinions and perspectives on the importance of each of listed activities for special populations with supportive housing needs (shelter and support services) by rating them as "high" need, "low" need, or "no" need: High Need - The City should use federal funds made available through this process for activities assigned this priority that address unmet needs.Low Need - The City should use federal funds made available through this process for activities assigned this priority that address unmet needs only if federal funds are available and/or other public and private funds are not.No Need - The City should not use federal funds made available through this process for activities assigned this priority that address unmet needs or the need for these activities are adequately met by other sources.**

Answered: 6 Skipped: 3





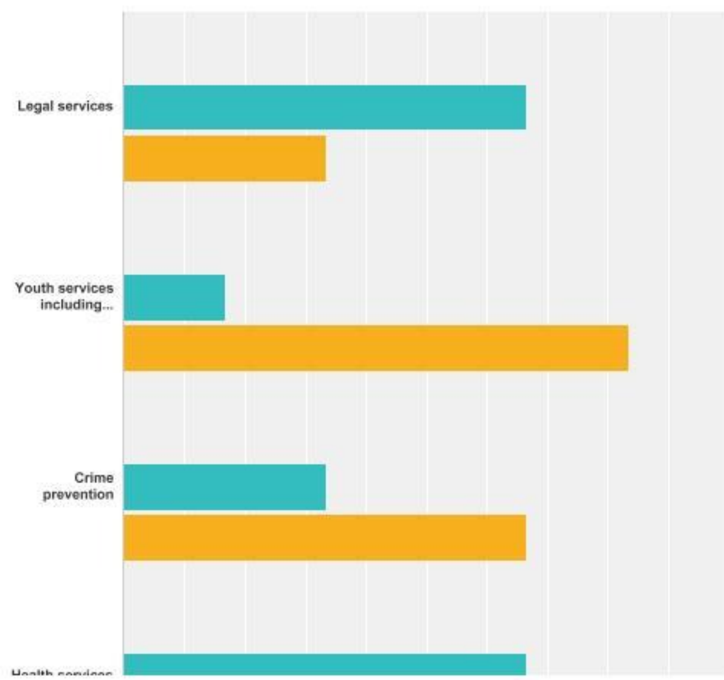
	No Need	Low Need	High Need	Total
Elderly Persons (age 75 and beyond)	0.00% 0	16.67% 1	83.33% 5	6
Frail Elderly Persons (age 62 and beyond)	0.00% 0	33.33% 2	66.67% 4	6
Persons With intellectual and Developmental Disabilities	0.00% 0	83.33% 5	16.67% 1	6
Persons with Serious Mental Illness	0.00% 0	66.67% 4	33.33% 2	6
Persons with Physical Disabilities	0.00% 0	50.00% 3	50.00% 3	6
Persons With HIV/AIDS	0.00% 0	100.00% 6	0.00% 0	6

12 / 19

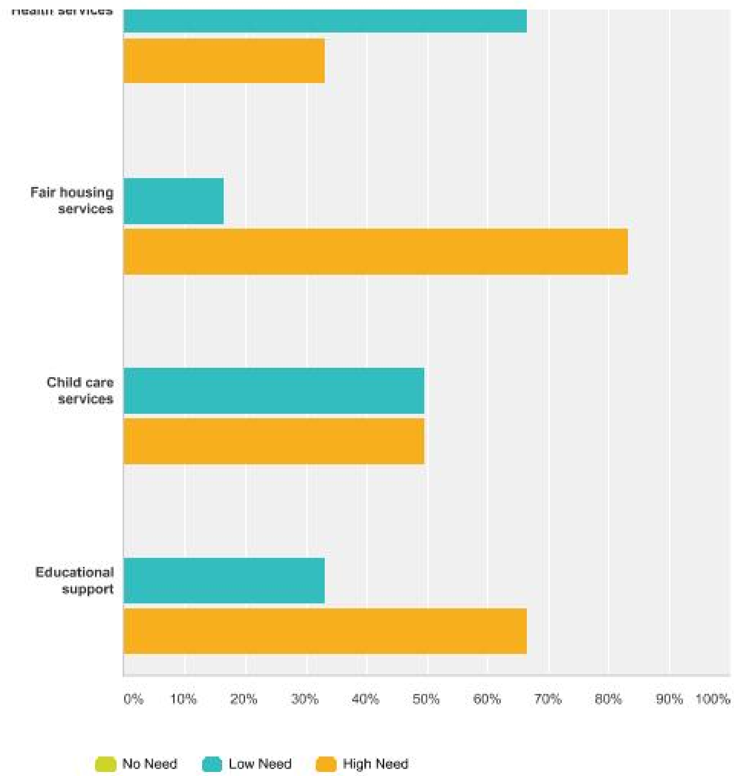
Persons With Alcohol/Other Drug Addictions	0.00% 0	100.00% 6	0.00% 0	6
Victims of Domestic Violence	0.00% 0	66.67% 4	33.33% 2	6

Q14 Please note your opinions and perspectives on the importance of each of listed public service activities by rating them as "high" need, "low" need, or "no" need as explained below: High Need -The City should use federal funds made available through this process for activities assigned this priority that address unmet needs.Low Need - The City should use federal funds made available through this process for activities assigned this priority that address unmet needs only if federal funds are available or other public and private funds are not.No Need - The City should not use federal funds made available through this process for activities assigned this priority that address unmet needs or the need for these activities are adequately met by other sources.

Answered: 6 Skipped: 3



North Miami Consolidated Plan Agency Survey 2015



	No Need	Low Need	High Need	Total
Legal services	0.00% 0	66.67% 4	33.33% 2	6
Youth services including mentoring, recreation & after school programs	0.00% 0	16.67% 1	83.33% 5	6
Crime prevention	0.00% 0	33.33% 2	66.67% 4	6
Health services	0.00% 0	66.67% 4	33.33% 2	6
Fair housing services	0.00% 0	16.67% 1	83.33% 5	6
Child care services	0.00% 0	50.00% 3	50.00% 3	6
Educational support	0.00% 0	33.33% 2	66.67% 4	6

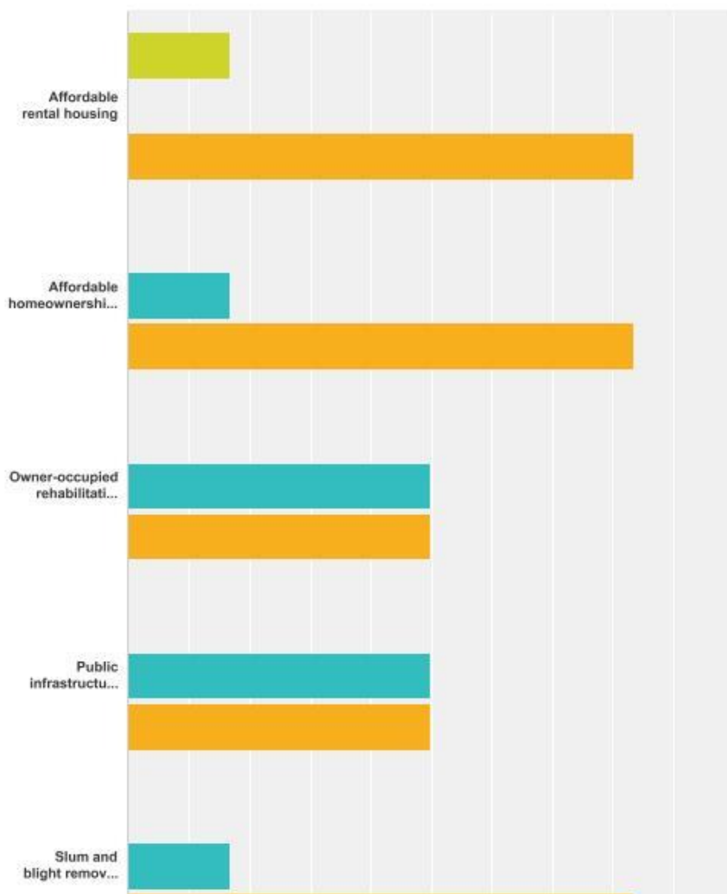
Q15 Please note your opinions and perspectives on the importance of each of the listed housing and community development activities (non-homeless and special needs) by rating them as "high"

14 / 19

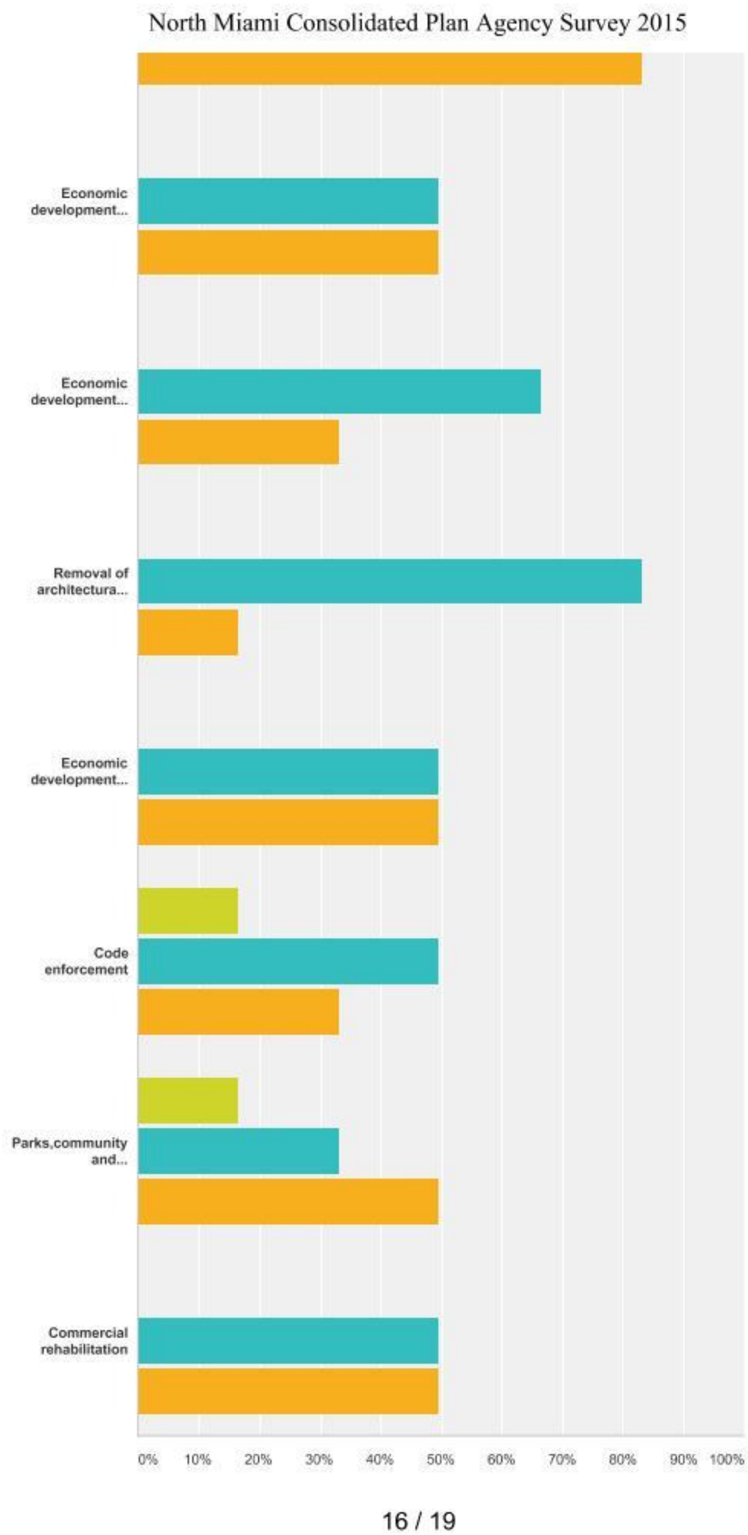
North Miami Consolidated Plan Agency Survey 2015

need, "low" need, or "no" need as explained below: High Need -The City should use federal funds made available through this process for activities assigned this priority that address unmet needs.Low Need - The City should use federal funds made available through this process for activities assigned this priority that address unmet needs only if federal funds are available or other public and private funds are not.No Need - The City should not use federal funds made available through this process for activities assigned this priority that address unmet needs or the need for these activities are adequately met by other sources.

Answered: 6 Skipped: 3



15 / 19


North Miami Consolidated Plan Agency Survey 2015
Economic development...
Economic development...
Removal of architectura...
Economic development...
Code enforcement
Parks,community and...
Commercial rehabilitation
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
16 / 19

North Miami Consolidated Plan Agency Survey 2015

No Need Low Need High Need

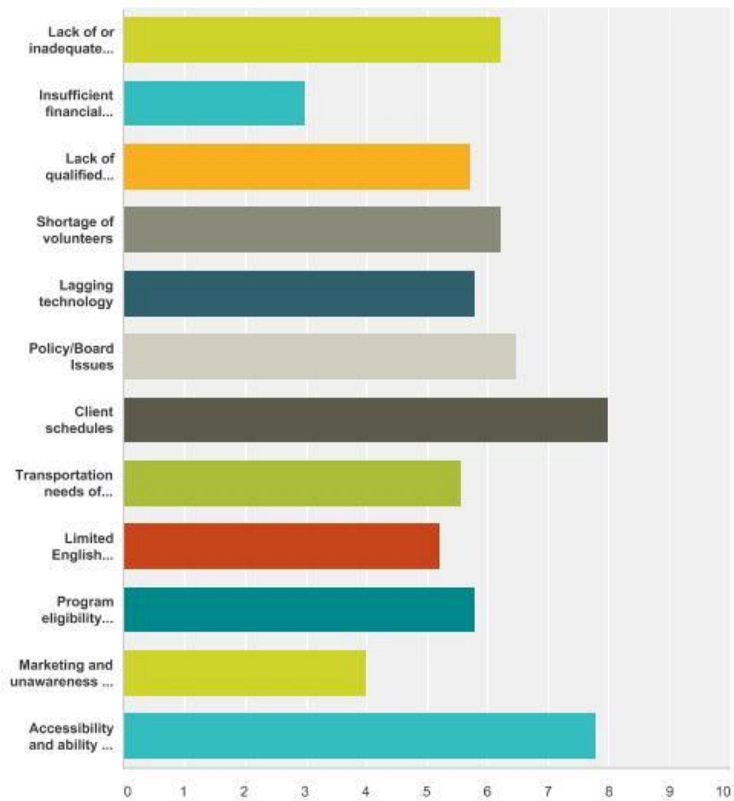
	No Need	Low Need	High Need	Total
Affordable rental housing	16.67% 1	0.00% 0	83.33% 5	6
Affordable homeownership housing	0.00% 0	16.67% 1	83.33% 5	6
Owner-occupied rehabilitation including emergency repair	0.00% 0	50.00% 3	50.00% 3	6
Public infrastructure (incl. improvements to streets, sidewalks, water & sewer)	0.00% 0	50.00% 3	50.00% 3	6
Slum and blight removal including demolition and clearance	0.00% 0	16.67% 1	83.33% 5	6
Economic development including small business & microenterprise assistance	0.00% 0	50.00% 3	50.00% 3	6
Economic development incl. job creation/retention	0.00% 0	66.67% 4	33.33% 2	6
Removal of architectural barriers and accessibility	0.00% 0	83.33% 5	16.67% 1	6
Economic development including employment training & technical assistance	0.00% 0	50.00% 3	50.00% 3	6
Code enforcement	16.67% 1	50.00% 3	33.33% 2	6
Parks,community and recreational facilities	16.67% 1	33.33% 2	50.00% 3	6
Commercial rehabilitation	0.00% 0	50.00% 3	50.00% 3	6

Q16 In providing the best services for your clients, please prioritize in order (with 1 being the highest priority) the obstacles that need to be addressed for your agency to achieve its goals and objectives.

Answered: 6 Skipped: 3

17 / 19

North Miami Consolidated Plan Agency Survey 2015



	Priority 1	Priority 2	Priority 3	Priority 4	Priority 5	Priority 6	Priority 7	Priority 8	Priority 9	Priority 10	Priority 11	Total	Weighted Average
Lack of or inadequate facilities and/or office space	0.00% 0	25.00% 1	0.00% 0	0.00% 0	25.00% 1	0.00% 0	25.00% 1	0.00% 0	0.00% 0	0.00% 0	25.00% 1	4	6.25
Insufficient financial resources	66.67% 4	0.00% 0	16.67% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	16.67% 1	6	3.00
Lack of qualified personnel or staff turnover	25.00% 1	0.00% 0	0.00% 0	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	50.00% 2	0.00% 0	0.00% 0	4	5.75
Shortage of volunteers	0.00% 0	25.00% 1	0.00% 0	25.00% 1	0.00% 0	0.00% 0	0.00% 0	25.00% 1	0.00% 0	0.00% 0	25.00% 1	4	6.25
Lagging technology	0.00% 0	0.00% 0	20.00% 1	20.00% 1	20.00% 1	0.00% 0	20.00% 1	0.00% 0	0.00% 0	20.00% 1	0.00% 0	5	5.80
Policy/Board Issues	0.00% 0	25.00% 1	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	25.00% 1	25.00% 1	4	6.50
Client schedules	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	40.00% 2	20.00% 1	0.00% 0	0.00% 0	20.00% 1	20.00% 1	5	8.00
Transportation needs of clients	0.00% 0	0.00% 0	20.00% 1	0.00% 0	20.00% 1	40.00% 2	0.00% 0	20.00% 1	0.00% 0	0.00% 0	0.00% 0	5	5.60

18 / 19

North Miami Consolidated Plan Agency Survey 2015

Limited English Proficiency	0.00% 0	0.00% 0	0.00% 0	25.00% 1	50.00% 2	0.00% 0	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	4	5.25
Program eligibility restrictions	0.00% 0	0.00% 0	40.00% 2	0.00% 0	0.00% 0	0.00% 0	20.00% 1	40.00% 2	0.00% 0	0.00% 0	0.00% 0	5	5.80
Marketing and unawareness of agency services	16.67% 1	33.33% 2	0.00% 0	16.67% 1	0.00% 0	16.67% 1	0.00% 0	0.00% 0	16.67% 1	0.00% 0	0.00% 0	6	4.00
Accessibility and ability to make reasonable accommodations	0.00% 0	20.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	20.00% 1	20.00% 1	40.00% 2	0.00% 0	5	7.80

When asked about challenges and barriers to meeting the City's under-served Housing and Community Development Needs the overwhelming majority of participants, 90.4%, selected *Owner-occupied housing rehabilitation and emergency home repair* as the biggest challenge. The next challenge was far behind with 27.7% selecting *Construction, Reconstruction, or Improvements to Public Infrastructure (including streets, sidewalks, etc.)*.

Focus Group Members Responses	
Housing and Community Development Needs	***Priority of Need***
Affordable Housing- Rental	High
Affordable Housing- Homeownership Assistance	Low
Parks- Improvements	High
Senior Services	High
Public Infrastructure- streets, sidewalks, etc.	High
Slum and Blight Removal/ Code Employment	High
Owner-occupied rehabilitation or home repair	Low
Neighborhood Improvement & Maintenance	Low
Job Creation or Retention Opportunities	High
Public Transportation access	High
Removal of architectural barriers and accessibility	Low
Domestic Violence Prevention Programs	High
Special Needs Housing	High
Emergency Home Repairs	Low
Adult Recreation Programs	Low
Crime Prevention Programs	High
Community Centers	Low
Senior Centers	Low

Focus Group Members Responses	
After School Youth Programs	High
Educational Support to children	High
Services for Persons with Disabilities	High
Health Services	High
Homelessness Prevention	Low
Homeless Shelter Improvements and/or operations	High
Adult Literacy	High
legal Services	High
Small Business Assistance	Low
Housing Preservation/Historic	Low
New Construction of Housing	High

Grantee Unique Appendices

Consolidated Plan Citizen Participation Sign In Sheet CP&D (July 15-August 14,			
Name	Phone Number	Email Address	Commen
			NO
			COMM

Consolidated Plan Citizen Participation Sign In Sheet Library (July 15-August 14, 2015)			
Name	**Phone Number**	**Email Address**	**Comment**
			NO COMMENT

NORTH MIAMI
FLORIDA

NOTICE OF PUBLIC MEETINGS
CITY OF NORTH MIAMI
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)
FISCAL YEARs 2015-2019 CONSOLIDATED PLAN
FISCAL YEAR 2015-2016 ANNUAL ACTION PLAN

The City of North Miami is an entitlement community eligible to receive assistance under 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 $746,909 in CDBG funds and $197,700 in HOME funds for Fiscal Year (FY) 2015-2016. CDBG and HOME funds will be used for public facilities and infrastructure improvements, public services, affordable housing-related projects, and economic development. Projects must generally benefit low- and moderate-income persons. The Consolidated 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 will describe how the City will use funds allocated each year to address the objectives and goals outlined in the Consolidated Plan. The City must submit these two plans in order to receive the funding from HUD.

As mandated by the Federal regulations at 24 CFR Part 91, the City is starting a collaborative and community planning process. As part of the planning process, the City will be conducting public meetings and focus groups to solicit input on housing and community development needs, priorities, and the use of program funds. The information gathered will be combined with other data and summarized in the "Five-Year Consolidated Plan" for FY 2015-2019 and the "Annual Action Plan" for FY 2015-2016.

Persons living and working in North Miami are encouraged to attend and participate in these discussions. The locations and dates of meetings are provided below.

Wednesday, June 10, 2015 Time: 7-8 pm Planning Commission Meeting City Council Chambers 776 NE 125 Street, North Miami 33161	Friday, June 12, 2015 Time: 7-8 pm Joe Celestin Center 1525 NW 135 Street, North Miami 33167
Tuesday, July 7, 2015 Time: 7pm Planning Commission Meeting City Council Chambers 776 NE 125 Street, North Miami 33161	Tuesday, July 14, 2015 Time: 7pm City Council Meeting Public Hearing City Council Chambers 776 NE 125 Street, North Miami 33161

The City will also be issuing an online survey to receive public comments. Please visit the City's website at http://www.northmiamifl.gov/ and/or follow us on Facebook.

Upon completion of the Consolidated Plan and Annual Action Plan, the documents will be available on the City's website and at other locations in the City for a 30-day period from July 15, 2015 to August 13, 2015 to receive written public comments before submission to HUD. As required by HUD, public comments will be added to the Plans.

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

Marie–Frantz Jean-Pharuns at the City of North Miami, Community Planning and Development, 12400 NE 8 Ave, North Miami, FL 33161 or email at: Mjean-pharuns@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 305-893-6511 ext 12142 for assistance. If hearing impaired, telephone our TDD line at (305) 893 7936 for assistance.

IF REQUESTED THIS DOCUMENT CAN BE PROVIDED IN AN ALTERNATIVE FORMAT

Miami Herald

MEDIA COMPANY

PUBLISHED DAILY
MIAMI-DADE-FLORIDA

STATE OF FLORIDA
COUNTY OF MIAMI-DADE

Before the undersigned authority personally appeared:

Marcela Viola

who on oath says that he/she is

CUSTODIAN OF RECORDS

of The Miami Herald, a daily newspaper published at Miami in Miami-Dade County, Florida; that the attached copy of advertisement that was published in the classified Section in said newspaper in the issue of:

May 31st 2015

Affiant further says that the said The Miami Herald is a newspaper published at 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 as 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 publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspapers(s).

Marcela Viola

Sworn to and subscribed before me this
29th day of June, 2015

My Commission
Expires. August 1, 2018
Silvia Sendra

Silvia Sendra

Notary

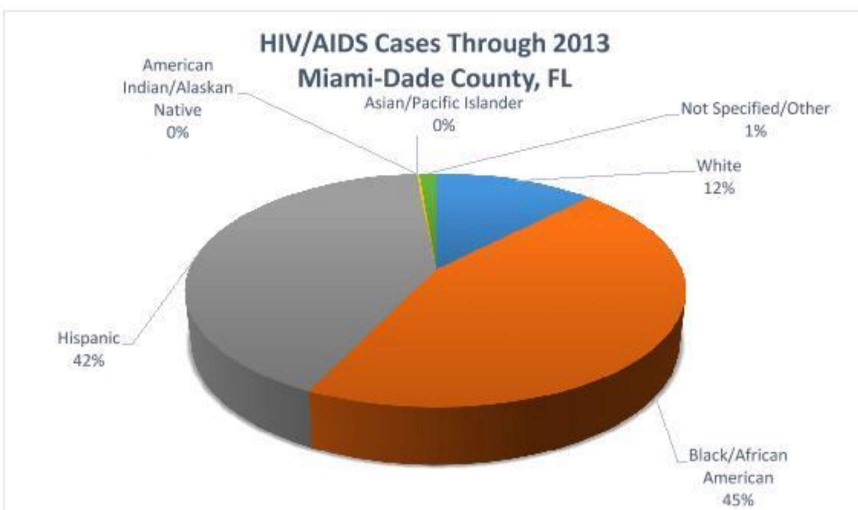
SILVIA SENDRA
MY COMMISSION # FF 108683
EXPIRES: August 1, 2018
Bonded Thru Notary Public Underwriters

Table 7- HIV/AIDS Cases through 2013 - Miami Dade County

Race/Ethnicity	AIDS Case Prevalence		HIV Case Prevalence		HIV/AIDS Case Prevalence	
	#	%	#	%	#	%
White	1,574	11.3%	1,681	13.4%	3,255	12.3%
Black/African American	6,590	47.2%	5,287	42.2%	11,877	44.8%
Hispanic	5,566	39.9%	5,393	43.1%	10,959	41.4%
Asian/Pacific Islander	26	0.2%	40	0.3%	66	0.2%
American Indian/Alaskan Native	1	0.0%	5	0.0%	6	0.0%
Not Specified/Other	209	1.5%	118	0.9%	327	1.2%
TOTAL	13,966	100.0%	12,524	100.0%	26,490	100.0%

Source: Florida Department of Health Bureau of HIV/AIDS

Figure 7- HIV/AIDS Cases through 2013 - Miami Dade County



Ryan White Program

Unduplicated Clients Served By Service Category 2009-2011

Service Category	2009	2010	2011	2012	2013
MCM/PESN	8,444	8,457	8,322	8,293	8,368
Outpatient Medical Care	6,506	6,440	6,412	6,070	5,908
Oral Health Care	3,239	3,324	3,295	3,773	4,011
Prescription Drugs	3,056	3,022	2,116	1,750	1,835
Mental Health Therapy/Counseling	1,106	1,163	1,106	975	726
Health Insurance Services	579	593	466	412	397
Outpatient Substance Abuse TX	146	145	118	105	66
Transportation Vouchers	830	777	521	548	787
Food Bank	770	471	389	407	428
Residential Substance Abuse TX	248	275	272	244	237
Legal Assistance	132	111	208	232	161
Outreach	1,589	1,240	1,296	1,304	1,591

Source: [1] Miami-Dade HIV/AIDS Partnership 2014 Needs Assessment Ryan White Program Year 25: http://aidsnet.org/newmain/mainpages/needs.html

CITY OF NORTH MIAMI

CONSOLIDATED PLAN FY 2015-2019

BARRIERS TO AFFORDABLE HOUSING SECTION

REMOVAL OF REGULATORY BARRIERS QUESTIONNAIRE

Pages 1-3

America's Affordable Communities Initiative	U.S. Department of Housing and Urban Development	OMB approval no. 2535-0120 (exp. 11/30/2014)

Public reporting burden for this collection of information is estimated to average 3 hours. This includes the time for collecting, reviewing, and reporting the data. The information will be used for encourage applicants to pursue and promote efforts to remove regulatory barriers to affordable housing. Response to this request for information is required in order to receive the benefits to be derived. This agency may not collect this information, and you are not required to complete this form unless it displays a currently valid OMB control number.

Questionnaire for HUD's Initiative on Removal of Regulatory Barriers

Part A. Local Jurisdictions. Counties Exercising Land Use and Building Regulatory Authority and Other Applicants Applying for Projects Located in such Jurisdictions or Counties [Collectively, Jurisdiction]

	1	2
1. Does your jurisdiction's comprehensive plan (or in the case of a tribe or TDHE, a local Indian Housing Plan) include a "housing element? A local comprehensive plan means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations, and/or tables) goals, policies, and guidelines intended to direct the present and future physical, social, and economic development that occurs within its planning jurisdiction and that includes a unified physical plan for the public development of land and water. If your jurisdiction does not have a local comprehensive plan with a "housing element," please enter no. If no, skip to question # 4.	☐ No	☑ Yes
2. If your jurisdiction has a comprehensive plan with a housing element, does the plan provide estimates of current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate and middle income families, for at least the next five years?	☐ No	☑ Yes
3. Does your zoning ordinance and map, development and subdivision regulations or other land use controls conform to the jurisdiction's comprehensive plan regarding housing needs by providing: a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped "as of right" in these categories, that can permit the building of affordable housing addressing the needs identified in the plan? (For purposes of this notice, "as-of-right," as applied to zoning, means uses and development standards that are determined in advance and specifically authorized by the zoning ordinance. The ordinance is largely self-enforcing because little or no discretion occurs in its administration.). If the jurisdiction has chosen not to have either zoning, or other development controls that have varying standards based upon districts or zones, the applicant may also enter yes.	☐ No	☑ Yes
4. Does your jurisdiction's zoning ordinance set minimum building size requirements that exceed the local housing or health code or is otherwise not based upon explicit health standards?	☐ Yes	☐ No

5. If your jurisdiction has development impact fees, are the fees specified and calculated under local or state statutory criteria? If no, skip to question #7. Alternatively, if your jurisdiction does not have impact fees, you may enter yes.	☐ No	☑ Yes
6. If yes to question #5, does the statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (nexus), and a method for fee calculation?	☑ No	☑ Yes
7. If your jurisdiction has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing?	☑ No	☐ Yes
8. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through gradated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: "*Smart Codes in Your Community: A Guide to Building Rehabilitation Codes*" (www.huduser.org/publications/destech/smartcodes.html)	☐ No	☑ Yes
9. Does your jurisdiction use a recent version (i.e. published within the last 5 years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification. In the case of a tribe or TDHE, has a recent version of one of the model building codes as described above been adopted or, alternatively, has the tribe or TDHE adopted a building code that is substantially equivalent to one or more of the recognized model building codes? Alternatively, if a significant technical amendment has been made to the above model codes, can the jurisdiction supply supporting data that the amendments do not negatively impact affordability.	☐ No	☑ Yes
10. Does your jurisdiction's zoning ordinance or land use regulations permit manufactured (HUD-Code) housing "as of right" in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production?	☐ No	☑ Yes

11. Within the past five years, has a jurisdiction official (i.e., chief executive, mayor, county chairman, city manager, administrator, or a tribally recognized official, etc.), the local legislative body, or planning commission, directly, or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or hearings, or has the jurisdiction established a formal ongoing process, to review the rules, regulations, development standards, and processes of the jurisdiction to assess their impact on the supply of affordable housing?	☑ No	☐ Yes
12. Within the past five years, has the jurisdiction initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the jurisdiction's "HUD Consolidated Plan?" If yes, attach a brief list of these major regulatory reforms.	☐ No	☐ Yes
13. Within the past five years has your jurisdiction modified infrastructure standards and/or authorized the use of new infrastructure technologies (*e.g.* water, sewer, street width) to significantly reduce the cost of housing?	☑ No	☐ Yes
14. Does your jurisdiction give "as-of-right" density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, "as of right" means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units.)	☑ No	☐ Yes
15. Has your jurisdiction established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits? Alternatively, does your jurisdiction conduct concurrent, not sequential, reviews for all required permits and approvals?	☐ No	☑ Yes
16. Does your jurisdiction provide for expedited or "fast track" permitting and approvals for all affordable housing projects in your community?	☐ No	☑ Yes
17. Has your jurisdiction established time limits for government review and approval or disapproval of development permits in which failure to act, after the application is deemed complete, by the government within the designated time period, results in automatic approval?	☑ No	☐ Yes
18. Does your jurisdiction allow "accessory apartments" either as: a) a special exception or conditional use in all single-family residential zones or, b) "as of right" in a majority of residential districts otherwise zoned for single-family housing?	☑ No	☐ Yes
19. Does your jurisdiction have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments?	☑ No	☐ Yes
20. Does your jurisdiction require affordable housing projects to undergo public review or special hearings when the project is otherwise in full compliance with the zoning ordinance and other development regulations?	☐ Yes	☑ No
Total Points:		

Grantee SF-424's and Certification(s)

OMB Number: 4040-0004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424

* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision	* If Revision, select appropriate letter(s): * Other (Specify):
* 3. Date Received:	4. Applicant Identifier: B15-MC-12-0039	
5a. Federal Entity Identifier: FL122142	5b. Federal Award Identifier:	

State Use Only:

6. Date Received by State: N/A	7. State Application Identifier: N/A

8. APPLICANT INFORMATION:

* a. Legal Name:	CITY OF NORTH MIAMI
* b. Employer/Taxpayer Identification Number (EIN/TIN):	59-6000390
* c. Organizational DUNS:	0769876920000

d. Address:

* Street1:	776 NE 125 ST
Street2:	
* City:	NORTH MIAMI
County/Parish:	MIAMI-DADE
* State:	FL: Florida
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	33161

e. Organizational Unit:

Department Name:	Division Name:
COMMUNITY PLANNING & DEVELOPME	HOUSING

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mrs.
* First Name:	TANYA
Middle Name:	
* Last Name:	WILSON-SEJOUR
Suffix:	
Title:	PLANNING MANAGER
Organizational Affiliation:	
* Telephone Number:	305-893-6511
Fax Number:	305-895-4074
* Email:	TWILSON-SEJOUR@NORTHMIAMIFL.GOV

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

COMMUNITY DEVELOPMENT BLOCK GRANT(CDBG)

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

CDBG eligible projects will be public services, housing rehabilitation, emergency home repairs for the elderly, public facilities and improvements, economic development and program administration.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: FL-17

* b. Program/Project: CDBG

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 10/01/2015

* b. End Date: 09/30/2016

18. Estimated Funding ($):

* a. Federal	746,909.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	8,443.76
* g. TOTAL	755,352.76

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on ______.

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr.

* First Name: ALEEM

Middle Name: A.

* Last Name: GHANY

Suffix:

* Title: CITY MANAGER

* Telephone Number: 305-893-6391

Fax Number: 305-893-1367

* Email: AGHANY@NORTHMIAMIFL.GOV

* Signature of Authorized Representative: Aleem A Ghany

* Date Signed: 8/10/15

OMB Number: 4040-0004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424

* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision	* If Revision, select appropriate letter(s): * Other (Specify):
* 3. Date Received:	4. Applicant Identifier: M-15-MC-12-0231	
5a. Federal Entity Identifier: FL122142	5b. Federal Award Identifier:	

State Use Only:

6. Date Received by State: N/A	7. State Application Identifier: N/A

8. APPLICANT INFORMATION:

* a. Legal Name: CITY OF NORTH MIAMI

* b. Employer/Taxpayer Identification Number (EIN/TIN): 59-6000390	* c. Organizational DUNS: 0769876920000

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County/Parish:	MIAMI-DADE
* State:	FL: Florida
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	33161

e. Organizational Unit:

Department Name: COMMUNITY PLANNING & DEVELOPME	Division Name: HOUSING

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mrs.	* First Name:	TANYA
Middle Name:			
* Last Name:	WILSON-SEJOUR		
Suffix:			

Title: PLANNING MANAGER

Organizational Affiliation:

* Telephone Number: 305-893-6511	Fax Number: 305-895-4074

* Email: TWILSON-SEJOUR@NORTHMIAMIFL.GOV

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME INVESTMENT PARTNERSHIPS PROGRAM

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

HOME eligible projects will be housing rehabilitation, homeownership assistance, HOME CHDO, tenant based rental assistance, planning and administration of the program.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: FL-17

* b. Program/Project: HOME

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 10/01/2015

* b. End Date: 09/30/2016

18. Estimated Funding ($):

* a. Federal	197,700.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	197,700.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

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*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr.

* First Name: ALEEM

Middle Name: A.

* Last Name: GHANY

Suffix:

* Title: CITY MANAGER

* Telephone Number: 305-893-6391

Fax Number: 305-893-1367

* Email: AGHANY@NORTHMIAMIFL.GOV

* Signature of Authorized Representative: Aleem A Ghany

* Date Signed: 9/10/15

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official Date

8/10/15 City Manager.

Title

OMB Control No: 2506-0117 (exp. 07/31/2015)

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015 , 2016,2017 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

   However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

   The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized Official 8/10/15
Date

CITY MANAGER.
Title

OPTIONAL CERTIFICATION
CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

> The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

N/A
Signature/Authorized Official

N/A
Date

N/A
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

> The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature/Authorized Official 8/10/15
Date

CITY MANAGER
Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction's consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

N/A
Signature/Authorized Official

N/A
Date

N/A
Title

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,

2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

N/A
Signature/Authorized Official

N/A
Date

N/A
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

Appendix - Alternate/Local Data Sources

1	**Data Source Name** Consolidated Plan Public and Agency Survey
	List the name of the organization or individual who originated the data set. ASK Development Solutions, Southfield, Michigan through SurveyMonkey.com, an online survey tool
	Provide a brief summary of the data set. Online surveys of 94 North Miami residents and representatives of nine (9) social service agencies operating in the City and City of North Miami Departments.
	What was the purpose for developing this data set? To assist the City in identifying its housing and community development needs and priorities as a part of the community consultation process for the Consolidated Plan and Annual Action Plan. Providing an instrument that was anonymous and therefore having the potential for responses to be more open and honest.
	Provide the year (and optionally month, or month and day) for when the data was collected. The survey was launched in on March 10, 2015 and the last response received on June 26, 2015
	Briefly describe the methodology for the data collection. An online survey questionnaire for residents consisted of seven questions regarding respondents' demographics such as age, race/ethnicity, income level, household size, zip code, and respondents were asked to identify and rank housing and community development activities and services that they would like to see in the City over the next five years. The survey questionnaire for organizations and agencies consisting of agency contact information, services provided, current levels of services, unit costs, estimated future service needs, obstacles that prevent services from being delivered and/or clients accessing services, area of operation, and populations served. In addition, they were asked to state their perceptions of housing and community development needs and priorities in the City of North Miami.
	Describe the total population from which the sample was taken. The resident survey was disseminated through links on the City's website and information provided at public meetings and community events. The agency survey was disseminated through links on the City's website but also provided though emails to agencies on the City's email database of service providers. Information on the surveys were disseminated through flyers and a newspaper ad.

Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

Ninety-four (94) North Miami residents and representatives of nine (9) social service agencies. The demographics of the survey sample as self-identified by the respondents are as follows:

- 89% lived in the 33161 area code; 6.8% were from area codes 33168 and 33181 and the remainder were from two other zip codes or skipped the question.
- 68.5% of the respondents were African-American, 11.2%, as Caucasian/White; 1.1% as Asian American, and 11.2% identified themselves as “Other” (stating Haitian or Haitian-American). 6.7% identified themselves as Hispanic and 5% skipped the question entirely.
- 29.2% were in the age bracket of 56-67, 20.2% were between the ages of 36 and 45, 19% were between ages 46 and 56, and 16.9% were between ages 25 and 35. Finally, 5% of the total participants skipped the question entirely.
- 27.0% of respondents belonged to a household which including a person with disabilities.
- 31.5% belonged to a 2-person household, 22.5% belonged to a 3-person, 22.5% a 4-person household, and 11.2% belonged to a 5-person household. The remainder were 1-person households and 6-person household tied with 5.6% each and 1 person in a 7-person household.
- 22.7% of respondents had an annual income between $30,001 and $45,000, 18.2% between $20,001 and $25,000, 17.0% were between $18,001 and $20,000. Persons with annual incomes of above $55,000 made up 10.2% of respondents.