

## CITY OF NORTH MIAMI BEACH

# AFFORDABLE HOUSING RESOURCES AND NEEDS ANALYSIS



THE CORRADINO GROUP

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## EXECUTIVE SUMMARY

The North Miami Beach (NMB) Affordable Housing Resources and Needs Assessment Study provides a market outlook on the significant demand and supply factors affecting the production and availability of affordable housing in the City. The scope of work of the study was first presented to the City in April, 2020; work was authorized in September, 2020, when the best available housing data were used. Then, to everyone’s concern, the COVID-19 Pandemic struck, affecting the momentum of the study.

So, while data were collected, analyzed and documented, this final report was delayed over a year beyond that which was expected. Nonetheless, the goal of the study -- to propose recommendations and justifications for changes to the City’s Comprehensive Plan and Land Development Regulations (LDR’s) has been met. The work performed includes:

- Collecting Information to gain a better understanding of market data.
- Completing an Existing-conditions-and-Supply Analysis, that inventories employment rates, supply data, age of existing housing stock, levels of density, vacant land, land utilization, and economic data to assist in making projections for housing inventory.
- Conducting a Housing Needs Assessment using householder rates provided by the U.S. Census, among other resources.
- Assessing market conditions and impacts on the production and availability of affordable housing in North Miami Beach.

A portion of the recommendations are spotlighted below and are further detailed in the Recommendations chapter of this report.

- Protect single-family character of established communities.
- Modify zoning code to offer additional parking reductions for affordable housing developments
- Leverage vacant public land to accommodate the continued growth of the area and need for affordable
- Encourage development of micro housing on City owned land.
- Create legal non-conforming language or permit process for existing ADU’s in certain neighborhoods.
- Support the increase of state and federal affordable housing programs to meet the City’s affordable housing needs.
- Encourage the development of market rate housing and mixed-income housing within lower income neighborhoods.
- Capitalize on proximity to Golden Glades Park & Ride transit hub and encourage TODs.
- Provide infrastructure grants for façade and roof improvements for residential properties, to increase affordability and preserve market rate housing.
- NMB, community groups, and affordable housing developers should form a Preservation Compact centered on preserving assisted properties at risk of expiring throughout Miami-Dade County.

## OVERVIEW

This Affordable Housing Study is intended to provide the basis for the City of North Miami Beach to set and achieve goals, objectives, policies, and regulations that will incentivize developing affordable housing. The study provides a data-driven analysis needed to prepare the City to meet its housing needs as articulated in its Comprehensive Plan. The best way for a city to address this issue is to reshape The City’s Comprehensive Plan and zoning codes to identify public lands, consider tax incentives, promote Opportunity Zones, and explore new sources of revenue to fund affordable housing. A healthy community is dependent on controlling housing costs.

The need persists for an affordable place to live, that is clean and safe, and a pre-requisite for staying healthy. A strong Affordable Housing Plan will also provide North Miami Beach the opportunity to capture grant funding from the federal CARES Act, among other sources, to benefit its residents and the community’s economy.



**Affordable Housing**

The median sales price of single-family homes in Miami-Dade increased to a new monthly high of \$540,000 in March, 2022, up from \$491,250 a year ago (Source: Miami Association of Realtors). Meanwhile, the median price of condos sold last month in Miami-Dade was \$400,000, up from \$305,000 in March, 2021. In Broward County, the median sales price for single-family homes was even more expensive at \$545,000. That’s an increase from \$445,000 a year ago. Condo prices also ticked up to \$238,500, from \$210,000 last March. Additionally, in just the last year, overall rents in South Florida increased by 57%, the highest increase seen among the fifty largest metropolitan areas (Source: realtor.com).

As defined, affordable housing is within the means of households earning between 60 percent and 120 percent of the area median gross income (AMI), roughly \$30,000 to \$60,000 in Miami- Dade County. Housing is considered *cost-burdened* when costs are above 30% of income and *severely cost-burdened* when housing costs are above 50% of income. In North Miami Beach, where median household income is \$46,761 (U.S. Census, 2020), 50% of all households are burdened; 60% of renter households use more than 30% of their income on housing costs.

***There is an affordable housing crisis!***

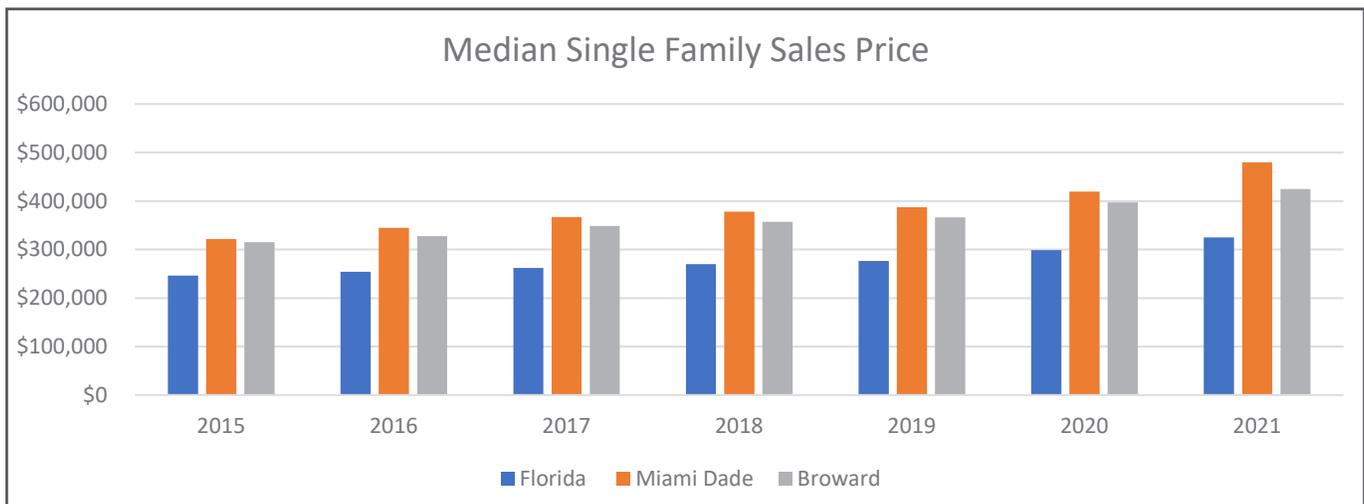
**EXISTING CONDITIONS AND SUPPLY**

This section of the report addresses: employment rates, supply data, age and condition of existing housing stock, density, vacant land, publicly-owned land, land utilization, and the demographics and economics of the City of North Miami Beach. Data were collected and analyzed from a variety of sources, including: the U.S. Census, Florida Housing Data Clearing House, National Association of Realtors (NAR), National Council of State Housing Agencies, Affordable Housing Tax Credit Coalition, Multiple Listing Service (MLS) for Housing Data, Zillow, Trulia, Miami-Dade Property Assessors, and Urban Footprint. The analysis of these data determines the housing inventory and conditions citywide, which will aid in making projections for the Housing Needs Assessment.

**REGION**

**▶ HOME SALES**

The median price of single-family homes in Florida had risen from \$264,000 in 2019 to \$290,000 in 2020, a 4% increase. (The term “median” means one-half of the items being discussed is greater than the median data unit, and one-half is less.) In Miami-Dade, the 2020 single-family home value rose by 23% to \$475,000 from 2019 to 2020. In Broward County, the 2020 single-family home value was up almost 10% from the previous year. For North Miami Beach, single-home values rose just 4% from 2019 (\$194,00) to 2020 (\$202,000). However, with the Covid Pandemic came low interest rates to prop-up the economy, the situation has changed dramatically. As noted above, the median sales price of single-family homes in Miami-Dade increased to a new monthly high of \$540,000 in March, 2022, up from \$491,250 a year ago (Source: Miami Association of Realtors). Meanwhile, the median price of condos sold last month in Miami-Dade was \$400,000, up from \$305,000 in March, 2021. In Broward County, the median sales price for single-family homes was even more expensive at \$545,000. That’s an increase from \$445,000 a year ago. In March 2020, condo prices ticked up to \$238,500, from \$210,000. Additionally, in just the last year, overall rents in South Florida increased by 57%, the highest increase seen among the fifty largest metropolitan areas (Source: realtor.com).



Source: Florida Housing Data Clearinghouse

## ► AFFORDABILITY

Also, as stated earlier, “Affordability” policy suggests households should spend no more than 30 percent of their income on housing costs (Source: [www.huduser.org](http://www.huduser.org)). According to the U.S. Department of Housing and Urban Development, the Area Median Income (AMI) for Miami-Dade County as of April 1, 2020, was \$59,100. The Fair Market Monthly Rent in 2020 was \$1,625 for a two-bedroom apartment. Florida Housing Clearinghouse data indicate of the total households in Miami-Dade County, 72% (114,476/159,267) make 30% or less AMI.

ALL HOUSEHOLDS, COST BURDEN BY INCOME, 2020 ESTIMATE (SUMMARY)				
		Housing Cost Burden		
Geography	Household Income	30% or less	30.1-50%	More than 50%
Miami-Dade County, Florida	30% AMI or less	24909	19882	114476
Miami-Dade County, Florida	30.01-50% AMI	28173	43520	68080
Miami-Dade County, Florida	50.01-80% AMI	63382	72944	26830
Miami-Dade County, Florida	80.01-100% AMI	53828	25421	4797
Miami-Dade County, Florida	Greater than 100% AMI	276250	33046	6090

*Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida*

RENTER HOUSEHOLDS, COST BURDEN BY INCOME, 2020 ESTIMATE (SUMMARY)				
		Housing Cost Burden		
Geography	Household Income	30% or less	30.1-50%	More than 50%
Miami-Dade County, Florida	30% AMI or less	17257	11459	80897
Miami-Dade County, Florida	30.01-50% AMI	9423	30263	45144
Miami-Dade County, Florida	50.01-80% AMI	26586	46879	13517
Miami-Dade County, Florida	80.01-100% AMI	24700	11730	1479
Miami-Dade County, Florida	Greater than 100% AMI	79444	11631	1052

OWNER-OCCUPIED HOUSEHOLDS, COST BURDEN BY INCOME, 2020 ESTIMATE (SUMMARY)				
		Housing Cost Burden		
Geography	Household Income	30% or less	30.1-50%	More than 50%
Miami-Dade County, Florida	30% AMI or less	7652	8423	33579
Miami-Dade County, Florida	30.01-50% AMI	18750	13257	22936
Miami-Dade County, Florida	50.01-80% AMI	36796	26065	13313
Miami-Dade County, Florida	80.01-100% AMI	29128	13691	3318
Miami-Dade County, Florida	Greater than 100% AMI	196806	21415	5038

*Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida*

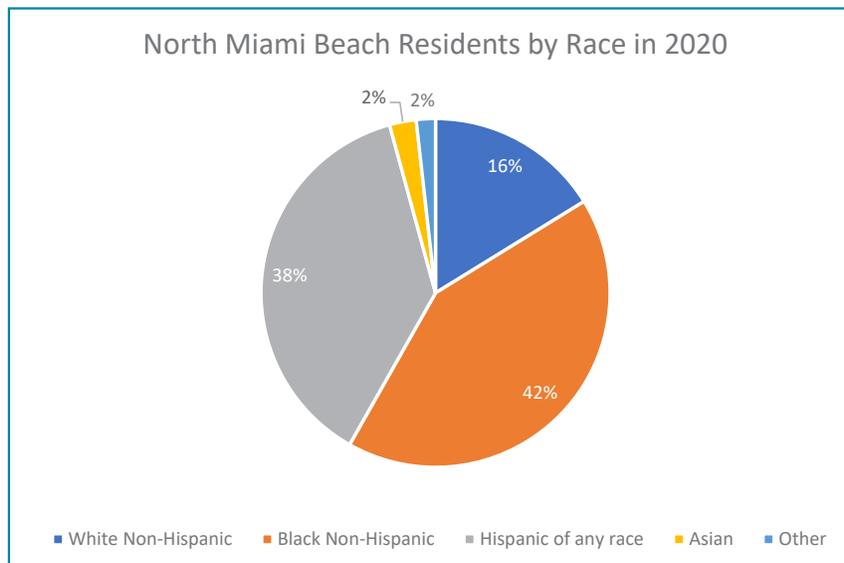
As noted above, the national standard is that no more than 30% of a family’s income should be spent on housing. Based on this standard, 48% of all households (415,086/861,268) in Miami-Dade County are paying over 30% of their income on housing, while 62% of renter households (254,051/411,101) are spending more than 30% of their income on housing. However, only 31% (147,761/450,167) of owner-occupied households are paying more than the 30% threshold.

## NORTH MIAMI BEACH

### ▶ DEMOGRAPHICS

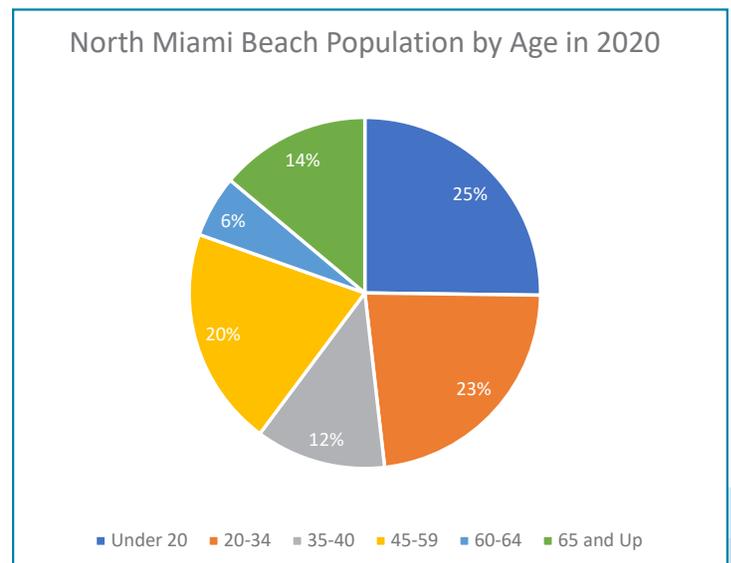
The City of North Miami Beach has approximately 44,000 residents with a median household income of \$46,761 in 2020 (Source: U.S. Census Quickfacts). The population has grown 5% in the last ten years.

The graphic below shows the racial and ethnic composition of the City of North Miami Beach’s residents. Hispanic and Black residents constitute 80% of the population.



Source: U.S. Census Quickfacts 2020

This chart illustrates the breakdown of North Miami Beach residents by age group. The largest group is under twenty years of age (25%). It is followed by the 20-to-34 group, comprising approximately 23 percent of the City’s population. Persons between the ages 35 and 44 make up 12 percent of the North Miami Beach population, while those between 45 and 59 years of age represent 20%. The City’s retirement-age population (65 and older) is 14% of the total.



Source: U.S. Census Quickfacts 2020

### HOUSEHOLDS BY TENURE, RACE AND ETHNICITY, 2015-2019 5-YEAR ESTIMATES

Geography	Race/Ethnicity	Owners	Margin of Error (+/-)	Renters	Margin of Error (+/-)	Homeownership Rate
North Miami Beach	Asian	180	80	192	94	48%
North Miami Beach	Black/African American	2077	252	2533	305	45%
North Miami Beach	Other	350	76	403	96	46%
North Miami Beach	White	4309	396	3632	397	54%

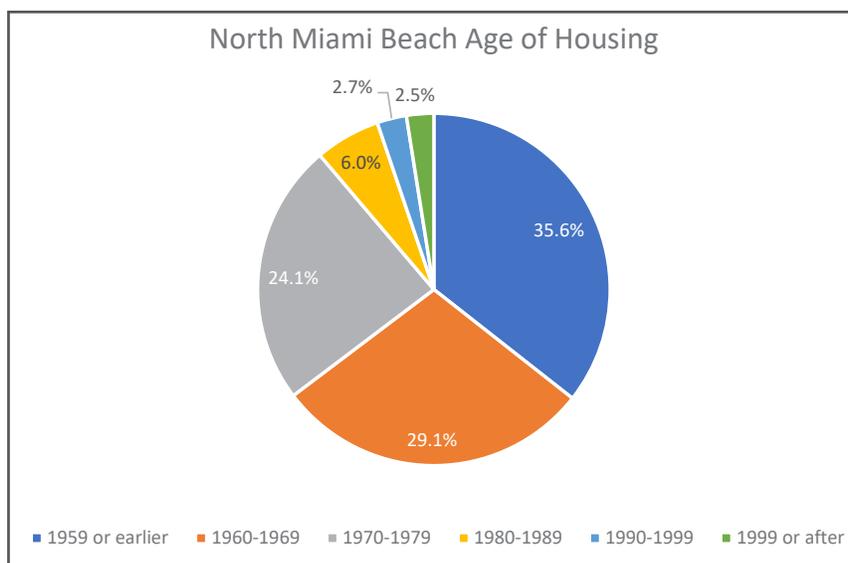
*Notes: Hispanic/Latino households can be of any race and are also included in other table rows. The ACS is based on an annual sample of US households. The margin of error (+/-) is based on a 90% confidence level; that is, there is a 90% probability that the actual value falls within the range provided by subtracting and then adding the margin of error to the estimate. If margin of error is greater than the estimate, result is not statistically significantly different than zero.*

*Sources: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates*



#### ► HOUSING STOCK AGE AND CONDITION

North Miami Beach has one of the oldest housing inventories in Miami-Dade County, ranked only after Coral Gables, Miami Beach, and the City of Miami. Almost 90% of the housing stock in North Miami Beach was built before 1980.



### ► SUPPLY AND SALES

Multi-family development in NMB has led the resurgence of real estate in the market. North Miami Beach has seen growth with projects, such as Lazul (350 units) and The Harbour (425 units), and there are several projects in the pipeline for delivery. The North Miami Beach market analysis shows that 35% of its residents have lived in the City for over 20 years, and 32% have been residents between 11-20 years. Nearly 60% of those residents plan to reside in the City until, and even after retirement.

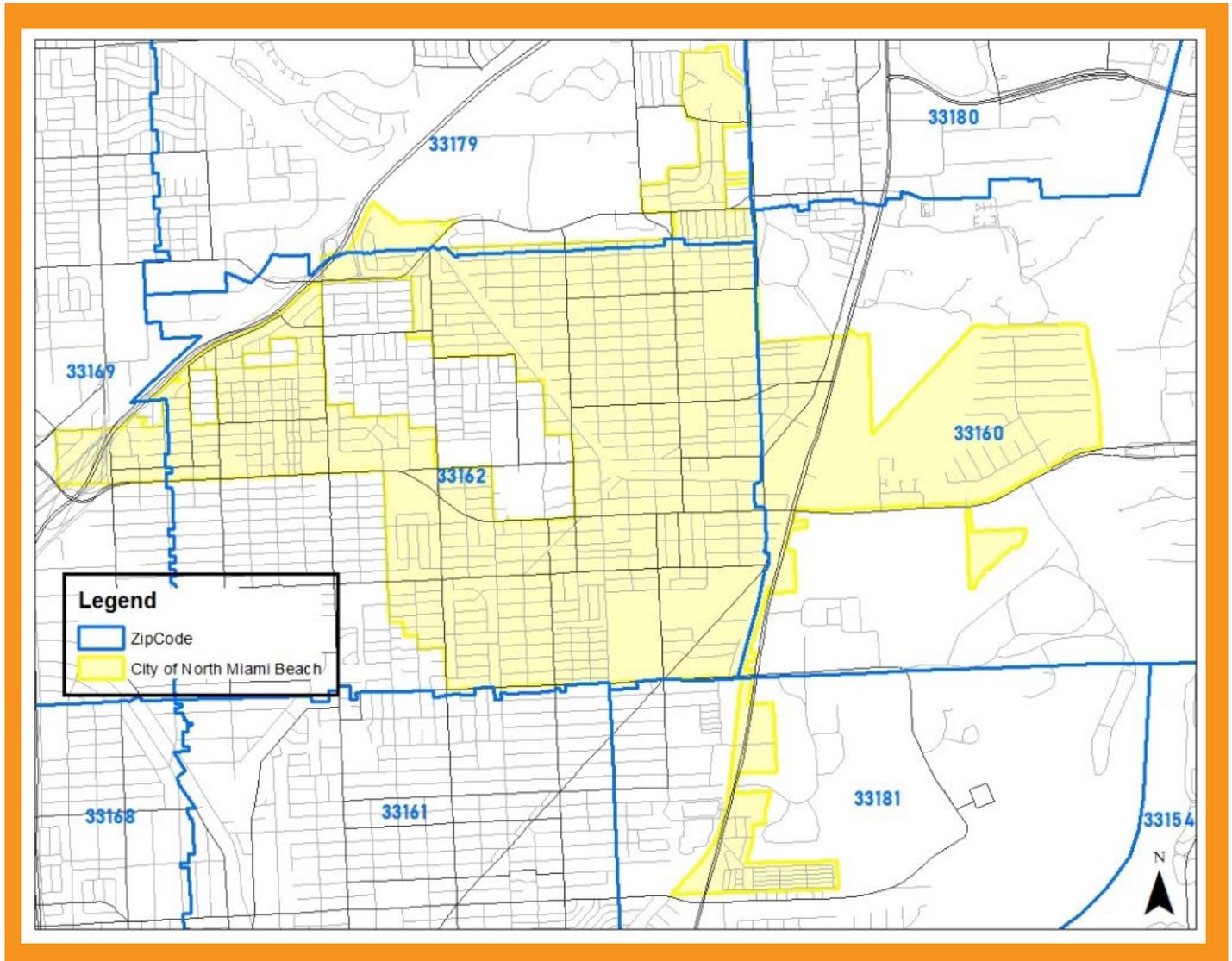
Studies reveal that the most desirable living condition for the elderly is in rental housing. “For Americans over age 65, rentals are usually the most safe, secure, affordable housing option that enhances independence and community engagement”, according to a measure of neighborhood livability by AARP and the Joint Center for Housing Studies at Harvard University.

One in every 13,700 homes in the United States is in some form of foreclosure, according to RealtyTrac. Florida ranks as one of the top-five states, with one in every 7,300 homes in foreclosure. North Miami Beach has approximately 130 properties in foreclosure, and 112 in pre-foreclosure.

In 2020 the median sales price of a single-family home in North Miami Beach was \$317,000 (256 sales), compared to \$289,000 in 2019 (260 sales). Homeownership rates rose to 51% in 2019 from 47% in 2018. The City’s homeownership rate is lower than the national average of 64%. Depending on the time of the year, the number of days a home is on the market ranges between 90 and 100.

North Miami Beach sale prices for all units range from \$30,000 to \$22,000,000. With such a wide range, focusing on citywide figures does not provide a proper understanding of the market conditions. For example, homes for sale in the 33162 zip code (which covers a large portion of the City, including the Uleta, Oak Grove, Allen Park, and the Sunray communities, have a median listing price of \$299,000, while those in the 33160 zip code (including Eastern Shores, Western Eastern Shores, and Biscayne North) have a median listing price of \$485,000.

## CITY OF NORTH MIAMI BEACH ZIP CODE MAP



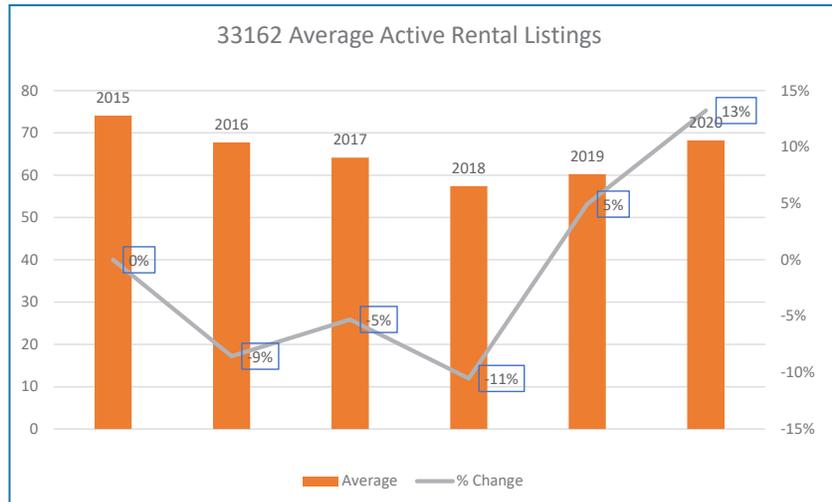
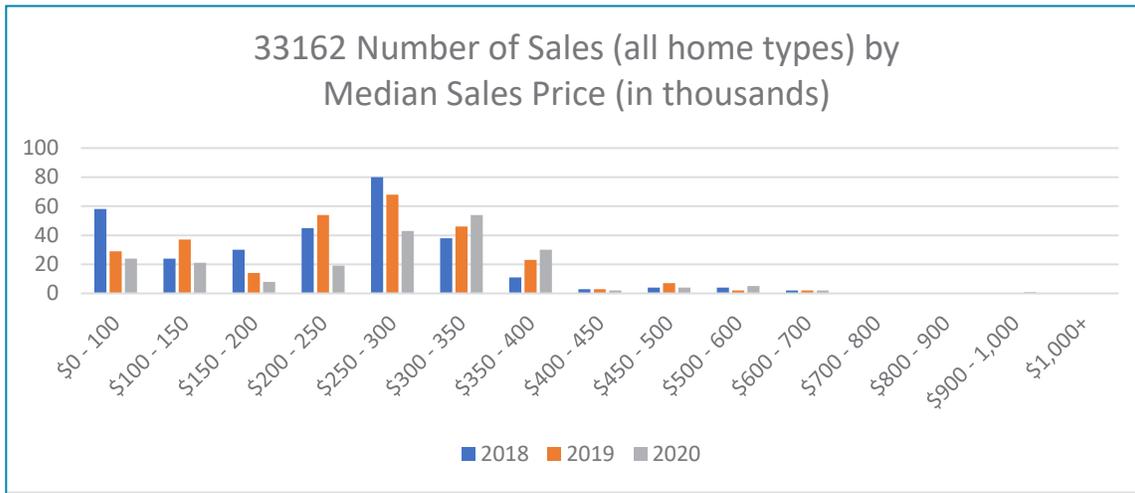
### ZIP CODE 33162

- Median List Price \$229,000
- Median Days in Market 150
- Median Price per sq. ft. \$215

Median Home sales prices for neighborhoods near Zip Code 33162:

- Windward: \$130,000
- Uleta: \$310,499
- Oak Grove: \$297,250
- Sunray West: \$349,000
- Sunray East: \$350,000
- Allen Park: \$357,450

For-sale listings in Zip Code 33162 declined from 276 in September of 2018 (187 single-family and 89 condo/townhouse units) to 230 in September of 2020 (162 single-family and 68 condo/townhouse units) (Source: CoreLogic).



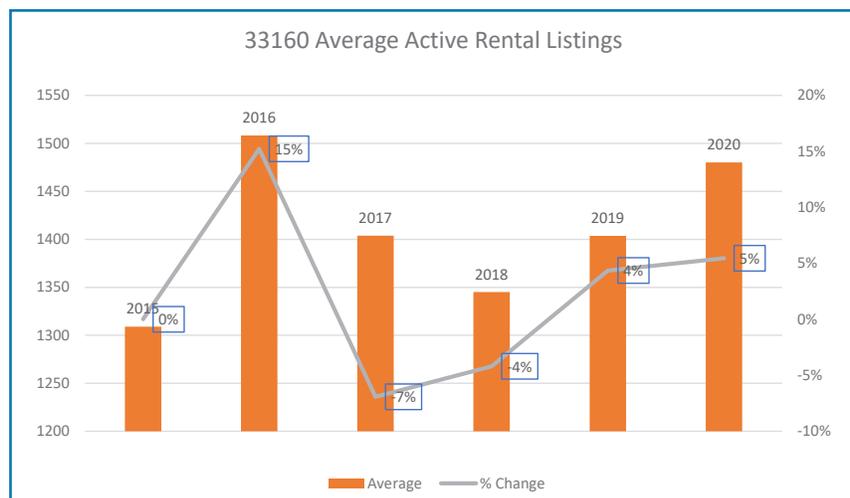
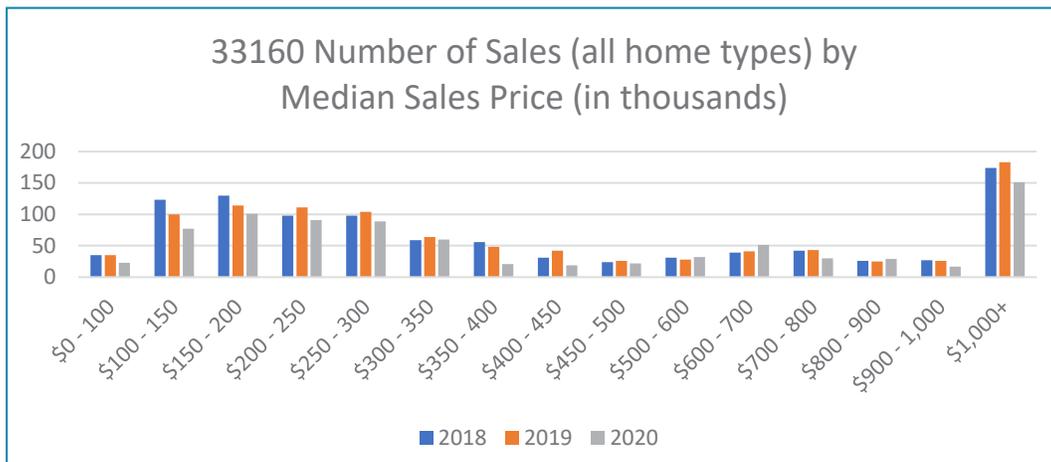
**ZIP CODE 33160**

- Median List Price \$485,000
- Median Days in Market 220
- Median price per sq. ft. \$349

Median Home Sales Prices for neighborhoods near Zip Code 33160

- Eastern Shores: \$280,000
- Western Shores: \$550,000

All home types for sale (including Condos/Townhomes) in September, 2018 totaled 940 and declined to 830 in September, 2020.

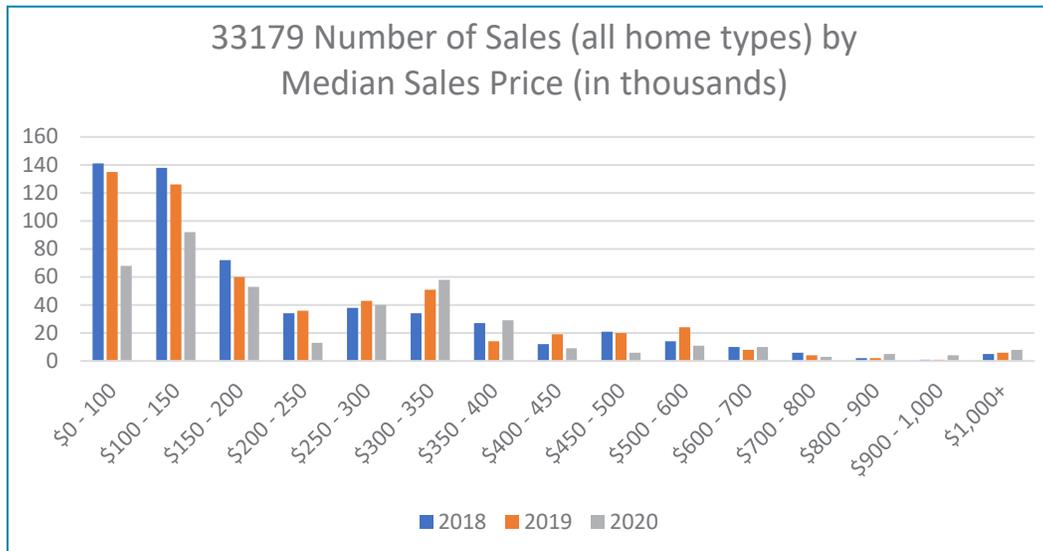


### ZIP CODE 33179

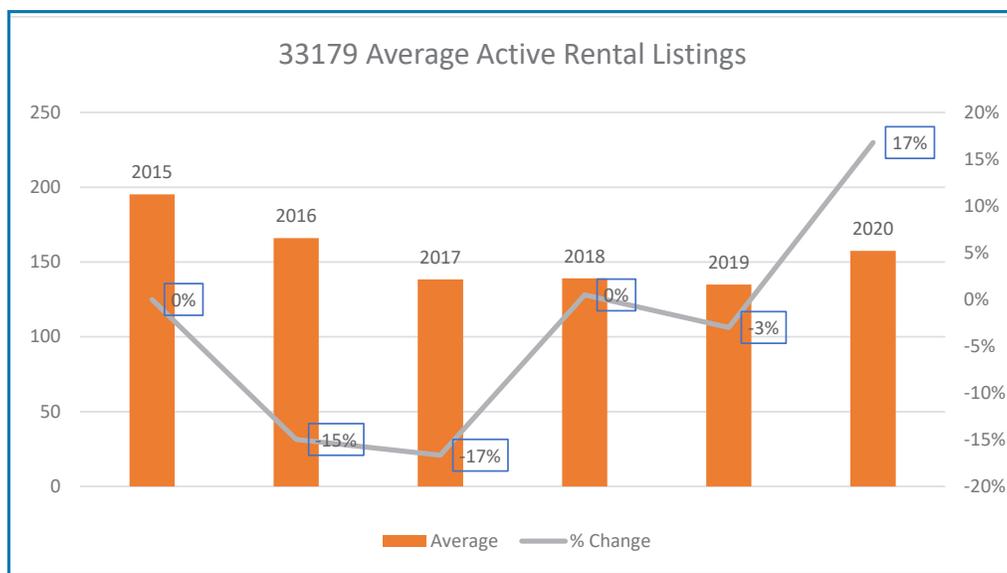
Median List Price \$174,970

- Median Days on Market: 150
- Median Price per sq. ft: \$215
- Active Listings: 192

For-sale listings in Zip Code 33160 declined from 600 in September of 2018 (180 single-family and 420 condo/townhouse units) to 400 in September of 2020 (200 single-family and 200 condo/townhouse units) (Source: CoreLogic).



Average monthly rental listings ranged between 150 and 200 between 2015 and 2020.



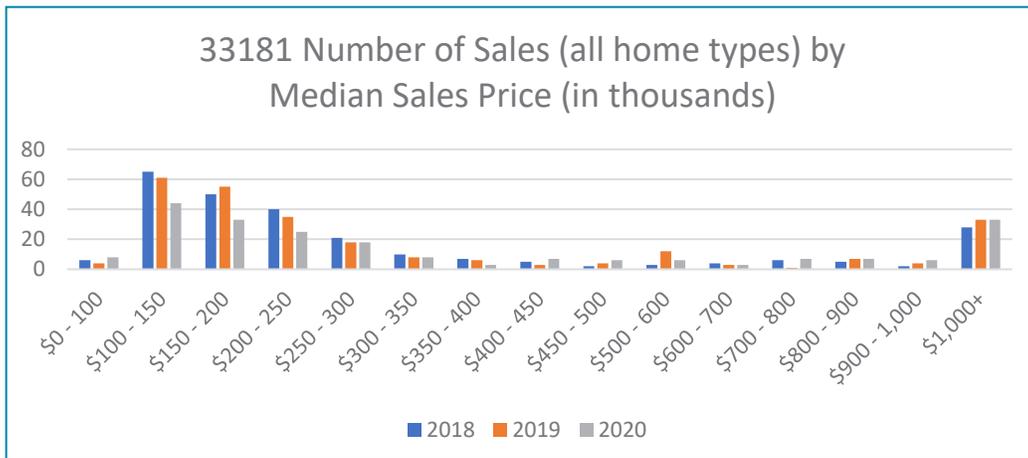
**ZIP CODE 33181**

- Median List Price \$269,000
- Median Days in Market 167
- Median Price per sq. ft. \$202

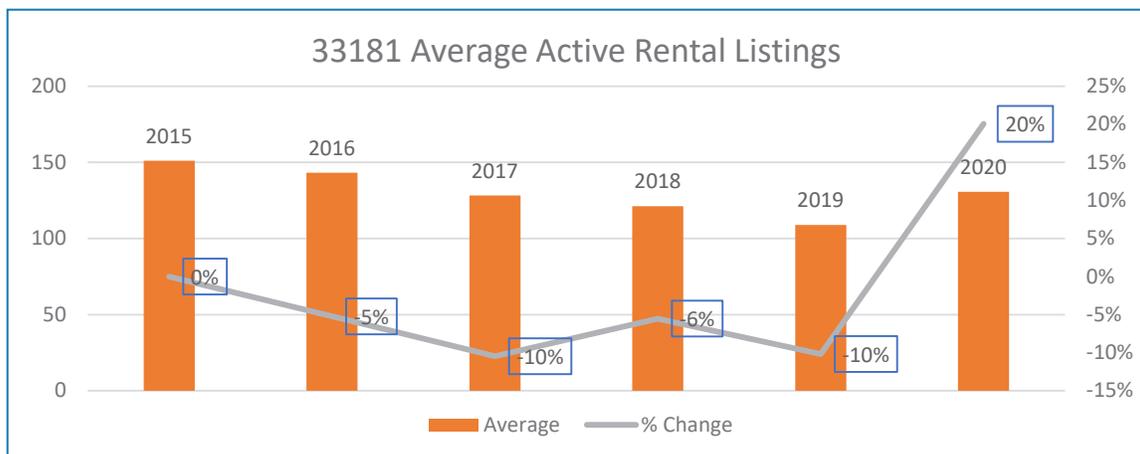
Home values for neighborhoods near 33181

- Arch Creek East Homes for Sale \$175,000
- Keystone Point Homes for Sale \$1,047,000

For-sale listings in Zip Code 33181 remained constant at 260 in September of 2018 (80 single-family and 180 condo/ townhouse units) to September of 2020 (45 single-family and 215 condo/townhouse units) (Source: CoreLogic).



Average rental listings were about 130 between 2018 and 2020.



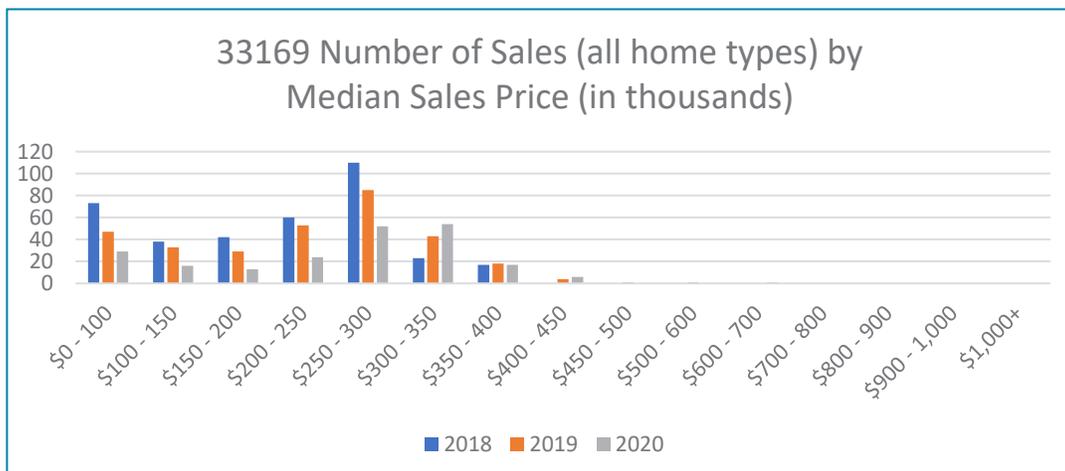
### ZIP CODE 33169

- Median List Price \$295,000
- Median Days in Market 94
- Median Price per sq. ft. \$160

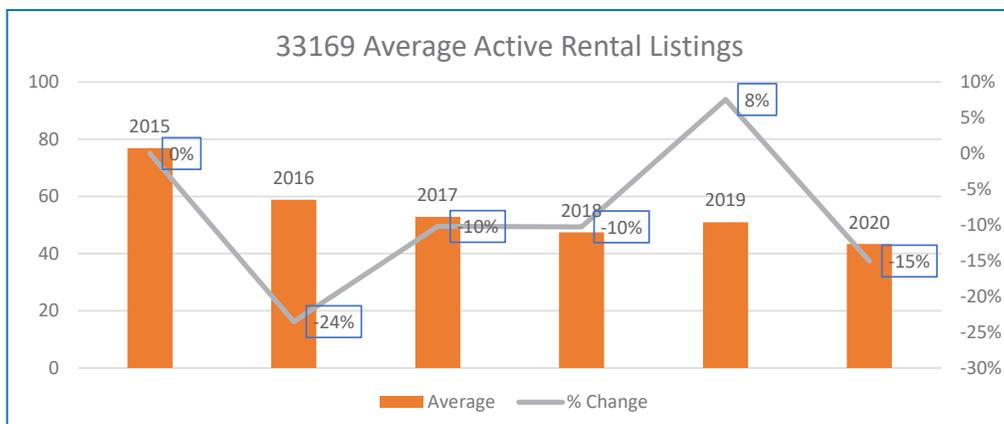
Home values for neighborhoods near 33169

- Norlan: \$299,482
- Scott Lake: \$300,000
- Andover Lakes: \$109,900
- Walden: \$247,000
- Country Club Estates: \$323,600

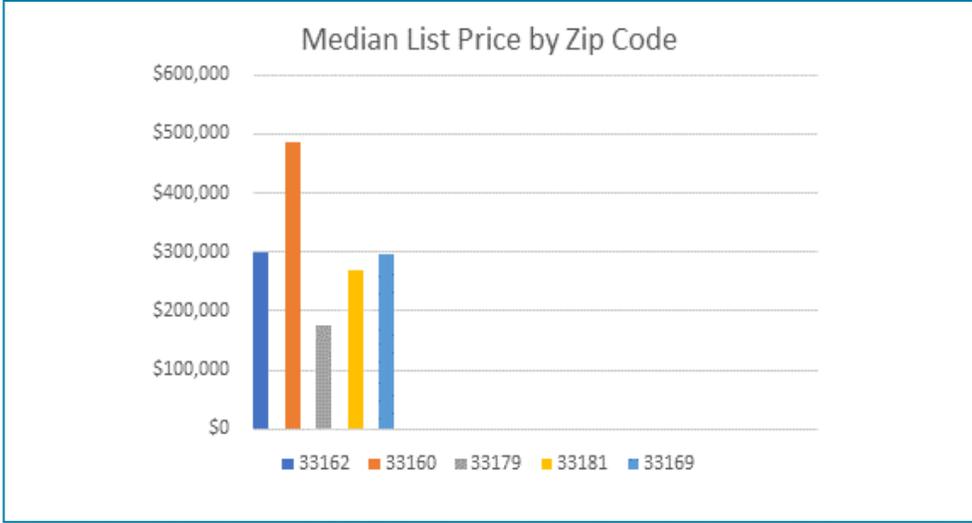
For-sale listings in Zip Code 33169 declined from 370 in September of 2018 (190 single-family and 180 condo/townhouse units) to 200 in September of 2020 (135 single-family and 65 condo/townhouse units) (Source: CoreLogic).



Average monthly rental listings declined from about 80 to 40 between 2018 and 2020.



As of August 2020, the housing market in North Miami Beach is a buyer's market, which means there are roughly more homes for sale than buyers.



Field surveys were conducted of areas throughout North Miami Beach to identify the types of multifamily housing available. The following issues were identified:

There is a large concentration of older duplexes, triplexes, quadplexes located in the Uleta neighborhood:

- Government Center Area:
  - NE 20th Avenue
- Jackson Hospital Area:
  - NE 172 Street and NE 3rd Court

There are also older, garden-style, and smaller midrise properties located in the Fulford and Civic Center neighborhoods:

- Government Center Area:
  - Glades Drive
  - NE 167th Street and NE 19th Avenue
  - NE 168th Street
  - NE 15th Avenue and 168th Street

A large concentration of high-rise buildings is located along 164th Street

A review of housing data from Shimberg Florida Data Clearinghouse was conducted as well. According to 2019 data, the NMB included 6,779 single-family homes, 260 mobile homes, 5,659 condominiums, 482 multifamily units with fewer than 10 units, and 74 multifamily of 10 or more units.

CHARACTERISTIC	SINGLE FAMILY	MOBILE HOME	CONDOMINIUM	MULTIFAMILY LESS THAN 10 UNITS
Total Units/Properties	6779	260	5659	482
Homesteads	4604	31	1721	99
Mean year built	1957	1969	1980	1959
Median year built	1955	1962	1973	1957
Mean size in square feet	1568	552	1083	2257
Median size in square feet	1368	530	990	2005
Total square feet(mils)	10	0	6	1
Mean assessed value	189980	48869	203533	254131
Median assessed value	127541	44366	105000	224286
Mean just value	273707	53482	219522	268935
Median just value	208012	49949	119200	240382
Total assessed value(\$mils.)	1288	13	1152	122
Total just value(\$mils.)	1855	14	1242	130
2019 Number of Sales	152	NA	345	
2019 Mean Sales Price	345858	NA	527612	
2019 Median Sales Price	280000	NA	586000	
2019 25th Percentile Sales Price	245000	0	160000	
2019 75th Percentile Sales Price	338300	0	687000	

*Notes: Excludes mobile homes in mobile home parks.*

*Sources: Florida Department of Revenue, Name-Address-Legal File and Sales Data File*

According to the data released by CoreLogic in July 2022, of active listed properties, median rent for a one-bedroom in North Miami Beach was \$1,750 (\$2.60/sf), median list price for a condo was \$495,000 (\$449.94/sf) and median single-family list price is \$700,000 (\$450.94/sf.).

### **MULTI-FAMILY (10+ UNIT BUILDINGS)**

Based on recent property appraiser data, North Miami Beach had a total inventory of 2,608 multifamily (10+ unit) rental units in 101 buildings (does not include condominiums). Of this total, 98 buildings (97%) were built before 1980. In 2018, a 349-unit building was constructed at 2145 NE 164 Street (Lazul).

- 33179 - 2 buildings 69 units built in 1964
- 33162 - 80 buildings 1,929 units built between 1954-2018
- 33160 - 15 buildings 445 units built between 1957-1973
- 33181 - 4 buildings 71 units built between 1946-1970
- 33169- none

These data illustrate the uneven distribution of units for rent with the largest concentration (10+ unit buildings) in zip code 33162.

**ADJACENT MUNICIPALITIES**

**Aventura 33180**

Median sale price \$320,000  
 Price per sq. ft. \$242  
 Apartments median rental price: \$2,300/month

**North Miami 33181**

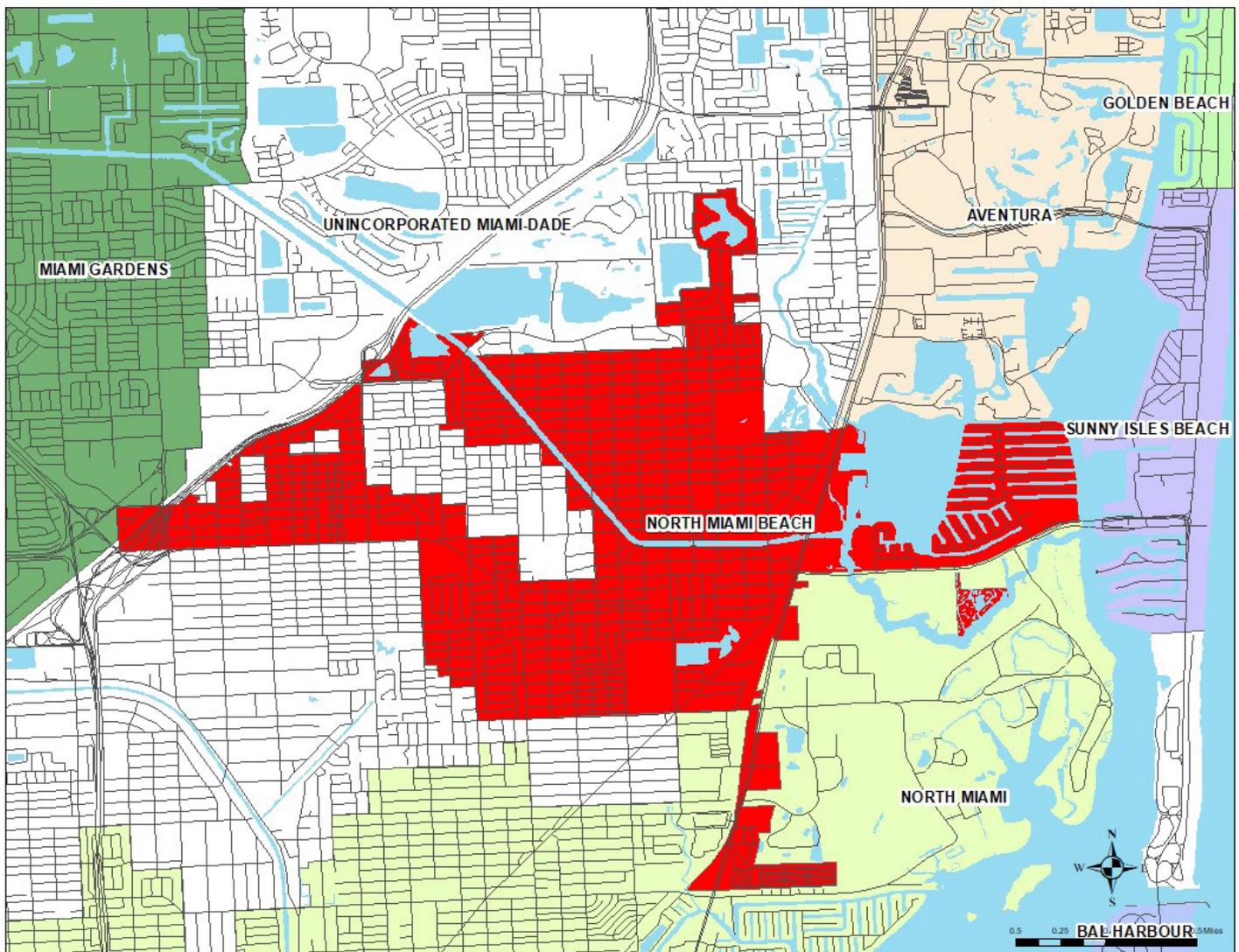
Median sale price \$255,000  
 Price per sq. ft. \$190/Sq. Ft.  
 Apartments median rental price: \$1,575/month

**Sunny Isles Beach 33160**

Median sale price \$499,950  
 Price per sq. ft. \$353/Sq. Ft.  
 Apartments median rental price: \$2,500/month

**Miami Gardens 33169**

Median sale price \$289,999  
 Price per sq. ft. \$164/Sq. Ft.  
 Apartments median rental price: \$1,450/month



## HOUSING NEEDS ASSESSMENT

A needs assessment for affordable housing performed by utilizing householder rates, provided by the Census, while assessing population cycles and household ownership data versus rental rates. The median income, average household income, stratification of income versus housing prices, and migration are also analyzed. To establish a figure for available housing versus the number of units needed, total population and its projection, households, household size, and vacancy rates are evaluated. The assessment analyzes both the subsidized, rent-restricted, and market-rate housing inventory and opportunities for investment at the citywide and neighborhood levels.

Effective housing policies for the City of North Miami Beach can be created by examining the impact of current market conditions on the production and availability of affordable housing, housing tenure, the number of units rented or owned, and local labor trends. For the average Florida resident, housing costs absorb the majority of the household budget. By evaluating housing costs, average per-square-foot prices, availability, and the link between affordable housing and transportation costs (H+T Affordability Index) the need for affordable housing within the City can be quantified.

**HOUSEHOLDS BY TENURE AND AGE OF HOUSEHOLDER, 2015-2019 5-YEAR ESTIMATES**

Geography	Age of Householder	Owners	Margin of Error (+/-)	Renters	Margin of Error (+/-)	Homeownership Rate
North Miami Beach	15-34	435	148	1601	265	21%
North Miami Beach	35-54	2403	329	3481	415	41%
North Miami Beach	55-64	1869	269	1008	226	65%
North Miami Beach	65 and older	2209	288	670	193	77%
North Miami Beach	Total	6916	478	6760	468	51%

*Notes: The ACS is based on an annual sample of US households. The margin of error (+/-) is based on a 90% confidence level; that is, there is a 90% probability that the actual value falls within the range provided by subtracting and then adding the margin of error to the estimate. If margin of error is greater than the estimate, result is not statistically significantly different than zero.*

*Sources: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates*

## AFFORDABILITY

According to the Center on Budget and Policy Priorities and the United States Census Household Pulse Survey, 1 in 3 adults, nearly 78 million people, had trouble paying for usual household expenses in the last seven days (September 16-28, 2020) in the United States. In Florida, that represents 5.7 million adults. Nearly 7% of owner-occupied units in Florida are not current with mortgage payments, and 12% of renter-occupied housing units are not current with rent payments. Over 7% of owner-occupied household units have very little confidence in their ability to pay next month's mortgage, while 25% of renter households have little confidence in paying next month's rent. Over 18% of these owner-occupied households feel it is likely that they will be leaving their homes in the next two months due to foreclosure, while 45% of renter-occupied households will be facing eviction in the next two months. Although some measures have been implemented to mitigate hardships, there has been delayed aid to some; the extent to which this will continue depends on the timeline of economic recovery. These data show that owner-occupied households have less difficulty paying household expenses due to the typically higher income of such households than renter-occupied households.

**2040 HOUSEHOLD PROJECTIONS BY TENURE, INCOME (%AMI) AND COST BURDEN**

Geography	Year	Tenure	Household Income	Housing Cost Burden	Household Count
North Miami Beach city, Florida	2040	Owner occupied	less than or equal to 30% of AMI	less than or equal to 30%	191
North Miami Beach city, Florida	2040	Owner occupied	less than or equal to 30% of AMI	greater than 30% but less than or equal to 50%	86
North Miami Beach city, Florida	2040	Owner occupied	less than or equal to 30% of AMI	greater than 50%	636
North Miami Beach city, Florida	2040	Owner occupied	less than or equal to 30% of AMI	not computed (household has no/negative income)	112
North Miami Beach city, Florida	2040	Owner occupied	greater than 30% but less than or equal to 50% of AMI	less than or equal to 30%	487
North Miami Beach city, Florida	2040	Owner occupied	greater than 30% but less than or equal to 50% of AMI	greater than 30% but less than or equal to 50%	412
North Miami Beach city, Florida	2040	Owner occupied	greater than 30% but less than or equal to 50% of AMI	greater than 50%	274
North Miami Beach city, Florida	2040	Owner occupied	greater than 50% but less than or equal to 80% of AMI	less than or equal to 30%	1110
North Miami Beach city, Florida	2040	Owner occupied	greater than 50% but less than or equal to 80% of AMI	greater than 30% but less than or equal to 50%	954
North Miami Beach city, Florida	2040	Owner occupied	greater than 50% but less than or equal to 80% of AMI	greater than 50%	256
North Miami Beach city, Florida	2040	Owner occupied	greater than 80% but less than or equal to 100% of AMI	less than or equal to 30%	736
North Miami Beach city, Florida	2040	Owner occupied	greater than 80% but less than or equal to 100% of AMI	greater than 30% but less than or equal to 50%	368
North Miami Beach city, Florida	2040	Owner occupied	greater than 80% but less than or equal to 100% of AMI	greater than 50%	50
North Miami Beach city, Florida	2040	Owner occupied	greater than 100% of AMI	less than or equal to 30%	2770
North Miami Beach city, Florida	2040	Owner occupied	greater than 100% of AMI	greater than 30% but less than or equal to 50%	181
North Miami Beach city, Florida	2040	Owner occupied	greater than 100% of AMI	greater than 50%	31
North Miami Beach city, Florida	2040	Renter occupied	less than or equal to 30% of AMI	less than or equal to 30%	261
North Miami Beach city, Florida	2040	Renter occupied	less than or equal to 30% of AMI	greater than 30% but less than or equal to 50%	98
North Miami Beach city, Florida	2040	Renter occupied	less than or equal to 30% of AMI	greater than 50%	1726

### 2040 HOUSEHOLD PROJECTIONS BY TENURE, INCOME (%AMI) AND COST BURDEN

Geography	Year	Tenure	Household Income	Housing Cost Burden	Household Count
North Miami Beach city, Florida	2040	Renter occupied	less than or equal to 30% of AMI	not computed (household has no/negative income)	482
North Miami Beach city, Florida	2040	Renter occupied	greater than 30% but less than or equal to 50% of AMI	less than or equal to 30%	73
North Miami Beach city, Florida	2040	Renter occupied	greater than 30% but less than or equal to 50% of AMI	greater than 30% but less than or equal to 50%	714
North Miami Beach city, Florida	2040	Renter occupied	greater than 30% but less than or equal to 50% of AMI	greater than 50%	1079
North Miami Beach city, Florida	2040	Renter occupied	greater than 50% but less than or equal to 80% of AMI	less than or equal to 30%	738
North Miami Beach city, Florida	2040	Renter occupied	greater than 50% but less than or equal to 80% of AMI	greater than 30% but less than or equal to 50%	909
North Miami Beach city, Florida	2040	Renter occupied	greater than 50% but less than or equal to 80% of AMI	greater than 50%	146
North Miami Beach city, Florida	2040	Renter occupied	greater than 80% but less than or equal to 100% of AMI	less than or equal to 30%	622
North Miami Beach city, Florida	2040	Renter occupied	greater than 80% but less than or equal to 100% of AMI	greater than 30% but less than or equal to 50%	256
North Miami Beach city, Florida	2040	Renter occupied	greater than 100% of AMI	less than or equal to 30%	1549

*Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida*

As it relates to affordability in North Miami Beach, 50% of all households are burdened, i.e., using over 30% of their household income on housing costs. 60% of renter households in the City are using more than 30% of their income on housing costs, compared to Miami-Dade County at 61%. Rents are increasing in both Miami-Dade County and North Miami Beach; new development is increasing and there are low vacancy rates in the City.

### ALL HOUSEHOLDS, COST BURDEN BY INCOME, 2020 ESTIMATE (SUMMARY)

Geography	Household Income	Housing Cost Burden		
		30% or less	30.1-50%	More than 50%
North Miami Beach city, Florida	30% AMI or less	384	155	2037
North Miami Beach city, Florida	30.01-50% AMI	452	960	1176
North Miami Beach city, Florida	50.01-80% AMI	1538	1565	333
North Miami Beach city, Florida	80.01-100% AMI	1137	520	40
North Miami Beach city, Florida	Greater than 100% AMI	3575	144	25

*Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive*

**RENTER HOUSEHOLDS, COST BURDEN BY INCOME, 2020 ESTIMATE (SUMMARY)**

Geography	Household Income	Housing Cost Burden		
		30% or less	30.1-50%	More than 50%
North Miami Beach city, Florida	30% AMI or less	232	87	1531
North Miami Beach city, Florida	30.01-50% AMI	65	633	958
North Miami Beach city, Florida	50.01-80% AMI	655	806	130
North Miami Beach city, Florida	80.01-100% AMI	552	227	N/A
North Miami Beach city, Florida	Greater than 100% AMI	1374	100	N/A

*Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida*

Compared to Miami Dade County at 36%, 38% of North Miami Beach owner households utilize more than 30% of their income on housing costs.

**OWNER-OCCUPIED HOUSEHOLDS, COST BURDEN BY INCOME, 2020 ESTIMATE (SUMMARY)**

Geography	Household Income	Housing Cost Burden		
		30% or less	30.1-50%	More than 50%
North Miami Beach city, Florida	30% AMI or less	152	68	506
North Miami Beach city, Florida	30.01-50% AMI	387	327	218
North Miami Beach city, Florida	50.01-80% AMI	883	759	203
North Miami Beach city, Florida	80.01-100% AMI	585	293	40
North Miami Beach city, Florida	Greater than 100% AMI	2201	144	25

*Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida*

The average household in NMB is 3.12 people. The median age of those moving to the City is 34.8. The highest percentage of migration to the City is from those living within Miami-Dade County. However, this population has a low median income of \$18,944 indicating the need for more affordable housing. Residents moving to North Miami Beach with the highest median household income of \$42,500 are those from out-of-state. However, this set of residents is the lowest percentage of people moving to the City (Source; 2014-2019 U.S. Census ACS).

**AFFORDABLE HOUSING**

The HUD fair market monthly apartment rent for North Miami Beach is as follows:

- Studio - \$1,285
- One Bedroom - \$1,625
- Two Bedroom - \$2,164
- Three Bedroom - \$2,621



There is one Affordable Apartment Complex in North Miami Beach:

- Harvard House -2020 NE 169th Street- Rent subsidized by the Florida Housing Finance Corporations with 56 apartments

North Miami Beach has lost over 200 affordable units since 2013. Several properties in the City are listed as Lost by Florida Housing Data Clearinghouse. These are formerly subsidized properties that now operate as market-rate housing or other land use or have been demolished. This includes Northview & Superior Arms in North Miami Beach (44) units, Island Place with (199) units.

2020 ASSISTED PROPERTIES AND UNITS BY FUNDER, SUMMARY					
Geography	Funder	Properties	Total Units	Assisted Units	HUD/RD Rental Assistance Units
Miami-Dade	Florida Housing Finance Corporation	281	37,942	37,418	3,662
Miami-Dade	HUD Multi-family	142	16,742	16,487	11,303
Miami-Dade	U.S.D.A. Rural Development	5	844	805	615
Miami-Dade	Local Housing Finance Authority	49	7,987	7,971	1,541
Miami-Dade	HUD Public Housing	51	11,337	11,056	0
Miami-Dade	Total, All Funders	422	57,290	56,200	11,918
North Miami Beach	Florida Housing Finance Corporation	1	56	56	0
North Miami Beach	Total, All Funders	1	56	56	0

*Notes: Many properties receive funding from more than one agency, so properties and units may appear in more than one row. "Assisted Units" refers to units with income and rent restrictions. "HUD/RD Rental Assistance Units" refers to units subsidized through project-based rental assistance contracts with HUD or U.S.D.A. Rural Development. Additional data definitions and special notes available in [AHI User Guide](#). See also [AHI Map](#).*

*Sources: Data sources and last updates available in [AHI User Guide](#).*

Miami-Dade County has over 130,000 affordable rental housing units. The Public Housing Agencies in Miami-Dade include: Carrfour Supportive Housing, Inc. with 50 Housing Choice Vouchers; Hialeah Housing Authority with 1,117 Public Housing Units and 4,814 Housing Choice Vouchers; Housing Authority of the City of Homestead with 1,618 Housing Choice Vouchers; Housing Authority of the City of Miami Beach with 200 Public Housing Units and 3,407 Housing Choice Vouchers; Miami-Dade Public Housing and Community Development with 9,378 Public Housing Units and 17,536 Housing Choice Vouchers; and, Miami Housing Conservation with 443 Housing Choice Vouchers. All programs have over an 88% occupancy rate. Based on demand, the production of affordable units is vital, given the need for housing targeted to lower-income families.

Miami-Dade County Ordinance 01-47 established the Infill Housing Initiative to increase affordable housing while redeveloping neighborhoods to remove blight and abandoned properties. North Miami Beach could create a similar policy to require inclusionary units in housing developments; this could be up to 15% of total units. It can create affordable units within middle- and higher-income neighborhoods throughout the City. It could also deconcentrate the location of low-income housing. The City and CRA should continue to encourage market-rate and mixed-income housing in lower-income neighborhoods.

## AFFORDABILITY AND TRANSPORTATION COSTS

Housing affordability must include household transportation costs. It is essential to understand that location does matter because transportation costs are the second-largest household expenditure. As presented in previous sections, housing alone should not consume more than 30% of income. The Housing plus Transportation Index (H+T) has a benchmark of 45%, meaning no more than 45% of household income should be spent on housing **and** transportation. The North Miami Beach H+T index is 53% (Housing: **31%** Transportation: **22%**).

In dispersed areas, people need to own more vehicles and drive long distances, which also increases the cost of living.

### North Miami Beach



Source: Center for Neighborhood Technology H+T Fact Sheet

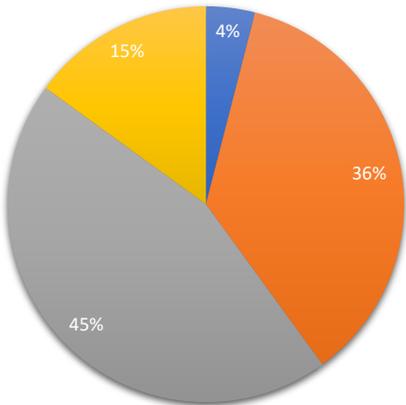
In North Miami Beach out of a total of 23,616 people who used some form of transportation to travel to work, 18,836 drove alone, 1,789 carpoled, 2,064 used public transportation, 754 used taxicab, bicycle, walked, or other means, and 173 worked at home. This is according to 2018 ACS estimates. This profile changed with the Pandemic. And, while more-recent data for Florida and NMB are not available to the writers of this report, they are available for the U.S. for which the number of employees who never worked from home was 47% before the Pandemic; it dropped to 34% in 2020 with the Pandemic. At the same time, the number of people who worked from home five or more days per week leaped from 17% to a staggering 44%. However, not all employees want to continue working from home as the Pandemic subsides. For example, only 12% of employees at the organization known as WeWork want to keep teleworking, while the others would like to come back to the office two to three times a week (Source: Scientific American).

Data show that it takes more than 30 minutes for 60% of people to commute to work.

#### TRAVEL TIME TO WORK

- Fewer than 10 minutes 4%
- 10 to 29 minutes 36%
- 30 to 59 minutes 45%
- 60 minutes or more 15%

#### Commute Times



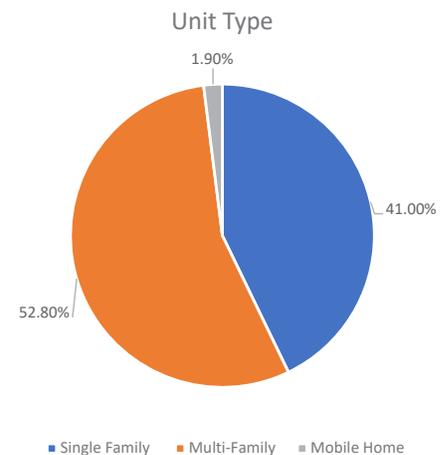
■ less than 10 minutes ■ 10-29 minutes ■ 30-59 minutes ■ greater than 60 minutes

## NEW DEVELOPMENT

According to the U.S. Census 2020 American Community Survey (ACS), North Miami Beach housing inventory increased from 16,788 in 2010 to 17,126 in 2020, an increase of 1.9%. Single-Family Housing units comprise 45.1 percent of the City’s overall inventory, while multi-family units comprise 52.8 percent.

As of 2021, there are a total of 5,722 condominium units in the City of North Miami Beach. Condominium units built between 2017 and 2018 nearly doubled.

Based on the City of North Miami Beach Market Situation Analysis developed in 2019, the multi-family market in North Miami Beach has over 4,000 existing units with new projects with over 700 units in the approval process. The City has rezoned areas to increase density to accommodate potential growth in the area.



Source: U.S. Census Bureau ACS Demographic Estimates 2018

	NMB	NORTH MIAMI	AVENTURA	MIAMI-DADE COUNTY
Vacant Units	172	558	118	10,294
Vacancy Rate	7.0%	7.1%	6.6%	4.7%
1 Bed Asking Rent	\$1,179	\$1,078	\$1,796	\$1,261
2 Bed Asking Rent	\$1,552	\$1,347	\$2,262	\$1,611
3 + Bed Asking Rent	\$2,261	\$1,967	\$2,667	\$1,718
Existing Units	2,449	7,841	1,776	219,847
12 Mo. Deliveries	349	397	0	6,438
Sales Price Per Unit	\$176,000	\$146,000	\$250,000	\$187,000
Sales Volume (Mil./Bil.)	\$3.8 M	\$22 M	\$800,000	\$1.4B
Cap Rate	5.7%	5.7%	4.9%	5.5%

Source: NMB Market & Situation Analysis

Mixed-Use Districts in the City have been established to support high-density walkable communities. Since 2015, over \$200 million was invested in the City due to its tax increment rebate incentive program. New development applications on file are provided below:

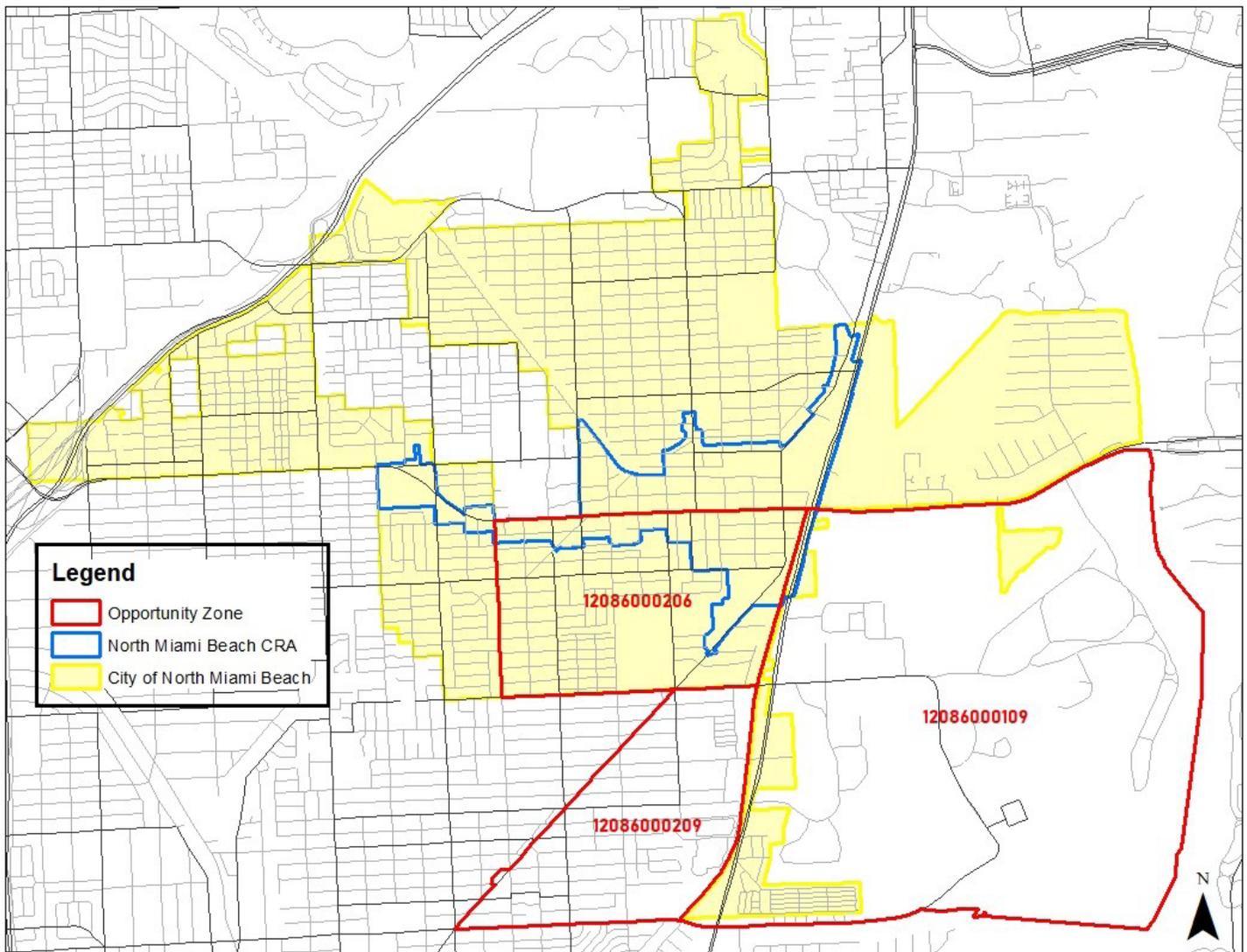
PROJECT NAME	ADDRESS	CLASSIFICATION	PROPOSED SF
New North Town Center (TECO Site)	15780 W. Dixie Hwy.	Mixed-Use Residential, Retail, Office, Hotel, and a School	1,650 units and 640,000 s.f. of commercial
Uptown Biscayne	2355 NE 163rd St.	Mixed-Use Residential, Retail, and Office	245 Units, Retail, Office, Restaurant (205,600 s.f. of nonresidential area)
Mixed-Use Project	2151 NE 163rd St.	Mixed- Use Retail and Residential	456 units and 7,405 s.f. of retail
The Highlands	13810 Highlands Dr.	Condominium	60 units
Lazul	2145 NE 164th St.	Apartment Bldg.	350 units and 10,985 s.f. of nonresidential space
The Harbour	16385 Biscayne Blvd.	Condominium	425-unit
Sanchez Apartments	3121 NE 167th St.	Apartment Bldg.	3,725 s.f./4 units
5 Park	17071 W. Dixie Hwy	Mixed Use	363 units, 18,000 s.f. retail
Skygarden	16300 NE 19 Ave	Mixed Use	341 units, 12,635 s.f of retail
Intercoastal Mall Master Plan	3745 NE 163 St	Mixed Use	2,000 Units, 575,000 nonresidential space
Koya Bay Townhomes	4098 NE 167 St	Residential	10 Units
Riverwalk North	16395 Biscayne Blvd	Residential	367 Units
Capri Tower	13899 Biscayne Blvd	Residential	259 Units
Riverwalk South	16375-95 Biscayne Blvd	Mixed Use	363 units, and 13,581 s.f. of nonresidential area
Bali	1904 NE 167 ST	Residential	58 Units

Market conditions that determine affordability include loss of rental housing supply by condominium conversions, decline in rental housing supply, and development of upscale single and multi-family housing. North Miami Beach needs to preserve existing rental housing to provide affordable housing for its residents.

### ▶ OPPORTUNITY ZONES

It is also important to note that there are two Opportunity Zones within the North Miami Beach Community Redevelopment Area (CRA). Opportunity Zones are a result of the Federal Tax Cuts and Jobs Act of 2017 to incentivize investments in underserved communities throughout the United States. The program offers tax benefits to investments made in these areas.

The City’s Arch Creek Mixed-Use Corridor District and the Mixed-Use Employment Center District fall within the Zones. These districts are located along major transportation corridors and encourage mixed-use developments that are vertically or horizontally integrated. According to Realtor Magazine, residential and commercial projects in opportunity zones have raised the most equity since the program’s inception. These areas are ripe for Smart Growth, located in highly-dense walkable locations.



**▶ FUTURE HOUSING DEMAND**

Housing demand is largely based on population, economic, and employment growth. In September 2020, Miami-Dade County had the second-highest unemployment rate in Florida at 13% and the second- largest number of job losses 76,600 jobs or 6.3% of nonagricultural employment (source: [www.bls.gov](http://www.bls.gov)).

*FloridaJobs.org* forecasts that Miami-Dade County’s employment base will grow by about 97,000 jobs between 2019 and 2027. Financial Activities, Health Care Services, and Manufacturing are the fastest growing industries in the County. The Miami-Dade County workforce 18-to-64 age group is projected to increase from approximately 1.8 million in 2020 to 2 million in 2045 (Source: [www.behr.ufl.edu](http://www.behr.ufl.edu)).

Miami-Dade County forecasts that the overall housing demand for “low-moderate” income thresholds for North Miami Beach households earning less than 80% of the AMI in 2025 will be 5,353, a 4% increase (approximately 200 households), and an increase of approximately 150 households (4%) for “workforce” units demand for those households with incomes between 80%- 120% AMI.

The national standard is that no more than 30% of a family’s income should be spent on housing. Based on this standard, nearly half of all households in Miami-Dade County are paying over 30% of their income on housing. About 61% of renter



households are spending more than 30% of their income on housing. However, only 35% of owner-occupied households are paying more than the 30% threshold. Miami-Dade County homeownership rates declined from 56% in 2010 to 51% in 2019.

In North Miami Beach, there were 16,110 total units in 2019, according to the Florida Housing Data Clearinghouse. This is 1.5% of Miami-Dade County's existing supply of 1,024,194. It is projected that the North Miami Beach population will increase from about 48,000 residents in 2020 to almost 54,000 by 2040. Projections to 2040 indicate there will be approximately 17,300 households (source: Florida Data Clearinghouse). It is forecast that over 37% of the owner-occupied households will be spending more than 30% of their income on housing costs, and approximately 57% of renter-occupied households will also be above the 30% threshold.

As it relates to affordability in the City, 60% of renter households are using more than 30% of their income on housing costs, compared to Miami-Dade County at 61%. Rents are increasing in both Miami-Dade County and North Miami Beach; new development is increasing, and there are low vacancy rates in the City.

Compared to Miami-Dade County at 36%, 38% of City of North Miami Beach owner-households utilize more than 30% of their income on housing costs. Current and future demand generate the need for housing in the City of all types, to be priced at levels consistent with workforce occupations.

In summary, there is an affordable housing deficit that exceeds 50,000 units for all income levels in Miami-Dade County. The pace of growth in the City of North Miami Beach yields an average of approximately 60 dwelling units per year. NMB has an aging housing stock with over 80% built before 1980 and the City has lost over 200 affordable units since 2013. The highest percentage of migration to the City is from those living within Miami-Dade County. However, this population has a low annual median income of \$18,944. The H+T Index for North Miami Beach is at 53%, 8% more than the standard.



## ANALYSIS

There is no question that the Covid-19 Pandemic has affected the economy of the United States. The unemployment rate has been high, and many households are behind in their rent payments. The Pandemic has created food, housing, and employment shortages. According to the *Center on Budget and Policy Priorities*, in September of 2020, 12% of adults in Florida reported that their household did not get enough to eat, and 14% of adults in Florida reported that children in the household were not eating enough because they could not afford to provide enough food. Available data suggest that there has been a 17% increase nationally in the federal Supplemental Nutrition Assistance Program (SNAP) participants since February 2020.

Ideally, affordable housing is well-designed and well-located to suit people's needs and is not substandard. Key factors to be considered in addressing the affordable housing need include: subsidized rents; job training programs; and, restoring existing neighborhoods. Additionally, the City may need to target vacant land to encourage producing affordable housing. Changes should be made to the Comprehensive Plan and Land Development Regulations to leverage the powers of zoning to increase affordable units on the market. Adopting regulations to permit micro-units, middle-housing, efficiencies, *granny flats*, and increasing density to increase supply, are policies that help create a more livable city.

The Florida Housing Coalition (FHC) was recently selected by Fannie Mae to receive a contract under the *Sustainable Communities Innovation Challenge*, in partnership with the Florida Community Loan Fund. FHC will explore the feasibility of transitioning vacant commercial spaces to attractive and functional mixed-use apartments and co-working offices for low-income entrepreneurs. North Miami Beach may benefit from implementing adaptive reuse policies and revising permitted uses to transform vacant commercial spaces into mixed-use apartments with office space similar to what FHC has proposed.

Given that capital funds for neighborhood improvements, such as CDBG, CRA, and Low-Income Housing Tax Credits, are scarce, targeting those funds over several years in small, selected areas is one way to realize a critical mass of neighborhood investment



and spur the market. This strategy can be particularly effective when used in low- and moderate-income neighborhoods that are beginning to experience signs of positive market values. Certain neighborhoods in the City may stand out as areas in which to realize near-term market benefits by also investing in infrastructure (such as stormwater management), housing, and other public facilities.

There is potential in the City to incorporate middle-housing types, which include duplexes, triplexes, courtyard apartments, and townhomes. These buildings have multiple units, at the scale of a house, and are in locations where they can be mixed with single-family homes to serve as barriers to higher-density development.

For this study, building types have been examined to determine what the City will need to ensure effective zoning for middle-housing. Barriers to the land development regulations for new middle-housing projects are addressed along with innovative approaches to increase the range of housing types and recommendations on effective zoning to integrate them. Revisions to setbacks and lot-coverage regulations are included. Further, implementation of regulations for efficiency units and *granny flats* is addressed. The objective is to sharpen planning and regulatory tools to carefully integrate middle-housing types into neighborhoods.

## THE NORTH MIAMI BEACH COMPREHENSIVE PLAN

The City of North Miami Beach Comprehensive Plan’s Housing and Future Land Use Elements need to provide specific thresholds that align with Affordable Housing thresholds of the State. The Comprehensive Plan provides general policies that direct the City’s affordable housing development initiatives. The Housing Element establishes the cities’ goals for the preservations and development of housing. Having a solid Housing Element includes policies that address local housing needs and affordable housing, while utilizing land use tools to address those needs.

### FUTURE LAND USE ELEMENT

Goals, Objectives, and Policies

#### Goal 1

Encourage redevelopment and development to enhance the economic base of the City, improve the aesthetic quality of the commercial corridors and existing neighborhoods, and provide a range of housing and employment opportunities to accommodate, serve and employ the projected population, while protecting established single family neighborhoods.

#### Policy 1.2.1

The City shall ensure that infill and redevelopment efforts are balanced with the need to preserve community character, provide affordable housing, and preserve historic resources.

#### Policy 1.6.10

The Arch Creek Mixed-Use Corridor District (MU/C) is a mixed-use district intended to capitalize on its location on a primary transit and business corridor, created to permit economic development to support both local and regional activity and provide a variety of workforce and market-rate housing opportunities. Auto-oriented uses are considered acceptable in this district but are to be designed in a manner that encourages pedestrian and transit use. Mixed-use may be vertically or horizontally integrated based on compatibility and other factors. Stand-alone office-park style development, big box retail establishments and stand-alone residential buildings are equally appropriate in this district.

#### Policy 1.8.1

Each project within the Fulford Mixed-Use Town Center District (MU/TC); Mixed-Use Employment Center District (MU/EC); Mixed-Use Neighborhood Center District (MU/NC); Arch Creek Mixed-Use Corridor District (MU/C); International Boulevard District (MU/IB); and, Mixed-Use Waterfront Districts (MU/EWF, MU/SWF, and MU/NWF) shall assist the City address, to the extent applicable and reasonably feasible, the need for affordable housing by providing various housing types and price ranges, or contribute to an affordable housing fund.



**Objective 1.12**

The City should provide for land use categories in the Future Land Use Element and Map that allow for the continued redevelopment and development of housing at a variety of densities and appropriate for the full range of incomes and lifestyles.

**Policy 1.12.1**

The City should promote mixing income levels in neighborhoods by encouraging the development of affordable housing in new and infill development projects that include a residential component.

**Policy 1.12.2**

The City should consider participating with the South Florida Regional Planning Council (SFRPC) in developing a practical paradigm for considering a proposed development’s ability to provide affordable housing, and quantifiably treat affordable housing as infrastructure.

**Policy 1.12.3**

The City should explore developing an inclusionary housing program that requires an affordable housing set-aside in mixed-use and large-scale market-rate housing developments.

**Policy 1.12.4**

The City’s land development code shall be amended to encourage increased use of mixed densities and housing product types within a development to increase the diversity of housing choices.

**Policy 1.12.5**

The City should encourage subsidized housing to be well-designed and compatible with surrounding housing.

**Policy 1.12.6**

The City shall continue to evaluate its existing housing stock conditions and encourage providing housing that is affordable to and appropriate for households of all income levels and needs.

**Policy 1.12.7**

The City should periodically monitor the range of housing choices provided within its boundaries, and adjust codes, incentives and/or subsidies, as necessary, to encourage a variety of housing types and price ranges.

**Policy 1.12.8**

The City should ensure that its programs and permitted uses and development standards of the land development code adequately address the housing needs of the it’s special needs populations.

**Policy 1.12.9**

The City should evaluate alternative options for independent living for senior populations, including home-based alternatives to nursing homes and amend the land development code to include provisions for such, as appropriate.

**▶ HOUSING ELEMENT**

Goals, Objectives, and Policies

**Goal 1**

To assure the availability of adequate, safe, and affordable housing for all residents of North Miami Beach.

**Objective 1.1**

Assist the private sector in providing a diversity of housing types, including "in-fill" housing and redevelopment, as appropriate, to achieve new owner-occupied and rental single-family units and multi-family units. In-fill housing is new housing on scattered vacant lots in neighborhoods which are largely developed. Redevelopment means new units in existing residential areas.



**Policy 1.1.1**

In order to accommodate the market as it responds to the increased demand for a diversity of housing types, including middle-, low-, and very low income single-family housing units, the City should identify areas where changes to future land use designations, density and intensity restrictions, land development regulations, and urban design principles would be appropriate. In accordance with the Coastal Management Element, density and intensity increases shall not be considered in the Coastal High Hazard Area.

**Objective 1.2**

Continue to utilize the appropriate mechanisms to address all housing issues, including redevelopment, rehabilitation, the quality of housing, housing affordability, and increasing home ownership city-wide.

City of North Miami Beach  
Comprehensive Plan

**Policy 1.3.2**

Continue to apply to Miami-Dade County or directly to the State for Community Development Block Grant (CDBG), HOME, or State Housing Initiatives Partnership (SHIP) funds for housing rehabilitation loans and rental subsidies. Continue code enforcement officer referrals to the appropriate County agencies.



**Policy 1.3.5**

Retain the Residential Rental Permit Program.

**Policy 1.3.6**

Continue to seek and obtain grants such as Community Development Block Grants to upgrade existing very-low and low-income housing.

**Objective 1.4**

The City shall promote the provision of a full range of housing types to meet the existing and future needs of all residents, including very-low, low-, moderate, middle-income, and special-needs households in proportions reflective of demand.

**Policy 1.4.1**

The City shall support efforts to bring rental units within the reach of low- and moderate-income households, with a particular focus on infill lots and redevelopment areas west of Biscayne Boulevard.

**Policy 1.4.3**

The City will continue to seek partnerships with private and/or non-profit housing corporations to promote homeownership and housing opportunities.

**Policy 1.6.1**

If public acquisition requiring residential demolition or relocation occurs, the City shall continue to assure that reasonably located, standard affordable housing is made available with minimum disruption and cost to those affected.

**► COMPREHENSIVE PLAN ELEMENT REVIEW**

The City of North Miami Beach Comprehensive Plan Future Land Use and Housing Elements do not provide incentives or bonuses for developers to provide affordable units. There should be policies in place that effectively align public and private resources to maximize affordable housing to address the community’s needs. Policies should be reflected, similar to the those that provide green development bonuses. For example, Objective 1.1 specifically states the City shall “Assist the private sector in providing a diversity of housing types, including ‘in-fill’ housing and redevelopment, as appropriate, in order to achieve new owner-occupied and rental single-family units and multi-family units. In-fill housing is new housing on scattered vacant lots in neighborhoods which are largely developed. Redevelopment means new units in existing residential areas. Measure: Number of new housing units provided and resulting percentage of households in each income group.”

### Policy 1.6.3

The City shall facilitate and encourage development of the City’s designated Mixed-Use Districts. The City shall explore incentives for maximum land utilization and number of affordable units, including proportions of mixed-use, which may include the following, and shall amend the land development regulations as necessary to implement these incentives:

- Reduce required off-street parking requirements
- Provide Air-rights easements over alleys or other rights-of-way
- Reduce road impact fees (reverse impact fee structure, since higher density and intensity support transit usage)
- Revise impact fees to fund transit, bicycle and pedestrian infrastructure
- Provide financial assistance and/or parcel assemblage coordination assistance from the Community Redevelopment Agency, when applicable
- Provide marketing assistance from the Community Redevelopment Agency, when applicable
- Locate circulator bus stop as part of a local transit network
- Apply Initial property tax rebate program, when applicable
- Use of Public-Private-Partnerships

### Policy 1.13.2

The City shall provide tax incentives, reduced parking requirements, density and height bonuses, or expedited permitting for buildings proposed to be built under the adopted green standards or for buildings providing affordable housing units referenced in Policy 1.13.1 above.

### Policy 1.4.6

The City shall adopt minimum requirements in its land development regulations to require new residential development and redevelopment to incorporate affordable housing units and energy-saving and construction features, such as adequate insulation, solar power, less heat-absorbent roofing materials, and increased tree canopies, into design, construction and site development plans. Prior to the inclusion of these requirements, the City shall continue to promote and/or require energy and resource conservation measures (i.e. xeriscaping, landscaping standards) as a component of development and redevelopment, to the maximum extent feasible.

### Policy 1.4.7

The City shall adopt minimum requirements in its land development regulations to require affordable housing units and the use of renewable building materials in the construction of new or redevelopment of existing housing. Prior to the inclusion of these requirements, the City shall continue to promote and/or require energy and resource conservation measures (i.e. xeriscaping, landscaping standards) as a component of development and redevelopment, to the maximum extent feasible.



The Housing Development Consortium has developed a comprehensive checklist for Local Comprehensive Plan Housing Elements to help cities create a strong housing element. Items included in the checklist support strong policies and active language to describe detailed implementation strategies. Some checklist items include:

**Aligns with Countywide Planning Policies:**

- Includes a Monitoring Policy
- Includes an Implementation Policy—Housing Strategies Plan
- Includes a Housing Needs Assessment & Identification
  - Includes assessment of healthy housing needs
  - Includes comparison to “Proportional” countywide need
  - Identifies priorities for Need/Location/Strategy Identification
- Sets goal to address the countywide need for housing affordable to households with moderate, low, and very-low incomes, including:
  - 12% of total housing supply affordable at 0-30% AMI
  - 12% of total housing supply affordable at 30-50% AMI
  - 16% of total housing supply affordable at 50-80% AMI

**Promotes Partnerships & Collaboration: Non-profit, Jurisdictional, Regional, State**

- Supports work of non-profit organizations
- Recognizes the benefits of inter-regional collaboration
- Commits to supporting policies and funding at the state and regional level that promote affordable housing

**Promotes Communities of Opportunity**

- Recognizes intersection between housing, transit, and other opportunity factors
- Promotes mixed-use neighborhoods in at least some locations

**Promotes Diverse Housing Supply**

- Allows for diverse housing models (ADUs, cottage, infill, townhouse)
- Limits Maximum Densities (or large lot zones)

**Explores All Available Tools to Build & Preserve Market-Rate and Subsidized Affordable Housing**

- Promotes preservation/maintenance of affordable housing
- Promotes Development Incentives
- Engage in public awareness campaign
- Prioritizes land for affordable housing
- Encourage 50 year affordability of city supported affordability
- Includes or explores funding strategies—particularly for 30% AMI and below housing
- Promotes homeownership for low and moderate-income households

**Recognizes Need for and Supports Housing for Special Needs Populations**

- Promotes a wide range of special needs housing (seniors, people with developmental disabilities, homeless, etc.)
- Recognizes and addresses homelessness
- Coordinates with City’s Human Services program and other human services providers.
  - Contains a Human Services element either separately or combined

*Source: [housingconsortium.org](http://housingconsortium.org)*

## THE NORTH MIAMI BEACH ZONING AND LAND DEVELOPMENT REGULATIONS

Changes should be made to the City’s Land Development Regulations to leverage the powers of zoning to increase affordable units on the market. Adopting regulations to permit micro-units, middle-housing, efficiency units, and granny flats, as well as increasing density to increase supply, are policies that help create a more- livable City.

This section of the report addresses the need to incorporate emerging or missing land uses and missing middle-housing types. Middle-housing types include duplexes, triplexes, courtyard apartments, and townhomes. These buildings have multiple units, are not larger than the scale of a house, can be mixed with single-family homes, and serve as barriers between higher- density developments and single-family homes. Building types have been documented and analyzed to determine what the City will need to ensure effective zoning for these middle-housing types. Presented next are approaches to:

- Increase the range of housing types and recommendations in effective zoning for the integration of these housing types;
- Revise regulations for setbacks, lot-coverage efficiency units and *granny flats*.

The objective is to sharpen planning and regulatory tools to carefully integrate middle-housing types into neighborhoods.

As noted below, The City of North Miami Beach only mentions affordable housing once in its Land Development Regulations. The Planned Unit Development (PUD) Zoning District Section 24-60 states: “...the district shall, to the extent they are applicable and reasonably feasible ...address needs for affordable housing by providing various housing types and price ranges or contributing to an affordable housing fund”.



### ► ZONING DISTRICTS WITH MIDDLE HOUSING TYPES

Prior to the City making any determination regarding the inclusion of missing middle-housing types in certain zoning districts, public involvement should occur. Determining the location and barriers will help identify the changes needed to successfully deliver zoning, plans, policies, and strategies to provide affordable housing. Currently, middle-housing types are permitted in the following Zoning Districts:

#### **RD Residential Two-Family (Duplex) District**

- Two-family (duplex) residential dwelling

#### **RM-19 Residential Low-Rise Multi-family (Medium Density) District**

- Multi-family and two-family residential dwellings

#### **RM-23 Residential Mid-Rise Multifamily (High Density) District**

- Multi-family and two-family residential dwellings

#### **B-1 Limited Business District**

- Conditionally permitted – Residential, multi-family; In conformance with the RM-23 provisions and conditioned upon compatible adjacent uses that will not adversely impact residential units.

#### **B-2 General Business District**

- Conditionally permitted – Residential, multi-family; In conformance with the RM-23 provisions and conditioned upon compatible adjacent uses that will not adversely impact residential units.

### B-3 Intensive Business District

- Conditionally permitted – Residential, multi-family; In conformance with the RM-23 provisions and conditioned upon compatible adjacent uses that will not adversely impact residential units.

### B-4 Distribution Business and Light Industrial

- Conditionally permitted – Residential, multi-family; In conformance with the RM-23 provisions and conditioned upon compatible adjacent uses that will not adversely impact residential units.

### Mixed Use (MU) District

- Residential multi-family and townhouses permitted (certain conditions may apply depending on sub-district)

### PUD Planned Unit Development

- The purpose of this district is to promote recommendations in the document Smart Growth North Miami Beach: A Vision for the Future September 2005, by: allowing greater freedom of design; improving the opportunity for flexibility and creativity in land development; limiting the expenditure of public funds; and, achieving the intent of land use regulations. Specifically, this district shall, to the extent they are applicable and reasonably feasible: address needs for affordable housing by providing various housing types and price ranges, or contributing to an affordable housing fund.

Creating more affordable units by implementing middle-housing begins with support from residents; it is important is to help the community understand the need to integrate inclusionary housing into neighborhoods. The task is not to increase density but to provide housing options for all income levels in areas throughout the City.

## ► LAND DEVELOPMENT REGULATIONS REVIEW

### ► INCENTIVES

**Inclusionary Zoning** is a tool that municipalities employ to increase affordable housing units. It is permitted by Florida law as outlined in Florida Statute 166.04151. In June 2019, the Florida Legislature signed into law HB 7103 to refine and clarify the legislation in regard to incentives for developments, inclusive of affordable housing. Cities can prepare an inclusionary housing ordinance that requires a developer to provide a specified number or percentage of affordable housing units to be included in a development, or allow a developer to contribute to a housing fund, or other alternatives in lieu of building the affordable housing units. In exchange for a developer fulfilling the requirements of providing a specified number of affordable housing units in a residential or mixed-use development, a municipality must provide incentives to fully offset costs to the developer of its affordable housing contribution.



According to the Florida Housing Coalition, Inclusionary zoning (IZ) is an affordable housing tool that requires some market-rate developers to develop some units that are affordable to low- and moderate-income households. IZ can be an ordinance for an entire jurisdiction or an overlay district for areas that may be redeveloping. IZ provides incentives to developers. It also creates and promotes mixed-income communities. Integrating affordable units creates opportunities for households with diverse socioeconomic backgrounds to live together with access to the same services. Inclusionary Zoning promotes affordable housing in high-growth areas at no cost to the public.

In 2018, the City of Miami approved an inclusionary zoning ordinance mandating inclusion of affordable housing in certain projects in the Omni CRA district. The result was approval of a building with over 90% rental and 99 workforce units. The incentive for the developer was an increase in the building’s square footage. Specifically, the ordinance called for rental development to include either a minimum of

14% workforce housing units or a minimum of 7% affordable units. Also, condo developments would be required to include a minimum of 10% workforce or a minimum of 5% affordable units. The Omni CRA goal was to invest \$100 million in affordable housing (Source:www.miami.gov).

The City of North Miami Beach could create a policy to require inclusionary units in housing developments; this could be up to 15% of total units. It can create affordable units within middle- and higher-income neighborhoods throughout the City. It could also deconcentrate the location of low-income housing. The City and CRA should continue to encourage market-rate and mixed-income housing in lower-income neighborhoods.

Currently, the City’s Land Development Regulations provide incentives for the Mixed-Use District, such as, but not limited to, tax increment rebates and increases in building height or density. Any tax increment rebate is subject to the North Miami Beach Community Redevelopment Agency’s adopted guidelines and policies.

Incentives to provide affordable units should also be included in the Mixed-Use District guidelines. The City could consider offering a density bonus to increase allowed dwelling-units-per acre, floor-area ratio, or height, in exchange for offering affordable housing units. For example, Montgomery County, Maryland, requires 12.5% of all new residential units to be affordable, but the percentage increases to 15% for projects that use the bonus program, which allows developers to build up to 20% more floor area (Source: inclusionaryhousing.org).

Some municipalities provide developers with the option to pay a fee in lieu of providing the affordable units required. These fees are then added to a Housing Fund used to construct or rehabilitate affordable housing. However, some argue that giving the developer the option only perpetuates the concentration of affordable housing in lower-income areas, as developers prefer to pay in-lieu fees in locations with high land prices.

Miami-Dade County Ordinance 01-47 established an Infill Housing Initiative to increase affordable housing while redeveloping neighborhoods removing blight and abandoned properties.

Other incentives include the following:

**Fee Waivers and Exemptions**

Certain exemptions from the Code or fee waivers can reduce construction costs for developers, providing the incentive to develop affordable units. Fees could also be paid after completion of construction rather than up-front.

**Expedited Permitting**

Expedited permitting reduces delays in the permit process, which can be more valuable to a developer than actual fee waivers. Development costs associated with a lengthy regulatory process turns into additional costs for the consumer. Providing an expedited permit process can encourage developers to provide affordable units.

**Parking Reductions**

Offering a reduction in off-street parking reduces construction costs. NMB requires single-family and multi-family developments have a certain number of off-street parking stalls for each residential unit. Often, parking requirements result in more parking stalls than needed. Policies that reduce parking requirements in exchange for affordability can increase the supply of affordable units in the City. These approaches should be further supported by required plans to identify affordable housing strategies near current and future transit corridors to encourage use of transit, or modes of transportation other than the automobile.



### Density Bonuses

The Density bonus is an incentive used to promote affordable housing and is one of the more popular options for inclusionary zoning. A Density bonus is currently offered in the North Miami Beach Mixed-Use Zoning District. However, it is not mentioned as a bonus for developing affordable units.

### Tax Exemptions

To further incentivize developing affordable housing, Florida made in 2018 a 50% ad valorem tax discount available for certain affordable housing projects (the “ad valorem discount” under Florida Statutes Section 196.1978(2)). This exemption applies to nonprofits. There is another exemption for elderly and disabled housing. The benefit of offering exemptions is an increase in affordable housing development and its net operating income, enhancing the value of such property and its ability to obtain refinancing in order to maintain the property’s physical condition.

Implementing only one of the above may not be enough to incentive a developer to construct affordable units. Combining programs can create strong incentives in North Miami Beach.

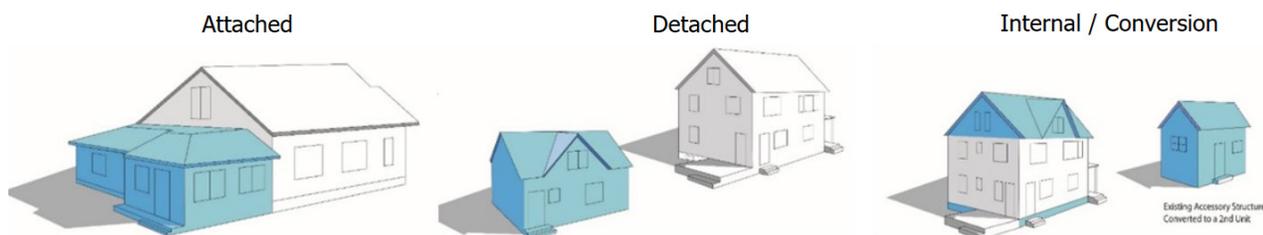
### ► ACCESSORY DWELLING UNITS AND MICRO-UNITS

Additional living quarters on single-family lots are called accessory dwelling units --**ADUs**. These could be interior, attached, or detached and in the form efficiency apartments, second units, or granny flats. There are currently no regulations for efficiency units or granny flats in the NMB Land Development Regulations. Implementing these types of uses and integrating middle-housing types can enhance and promote mixed-income communities. Accessory dwelling units are usually advocated in municipalities as a response to suburban sprawl and the affordable housing shortage. In recent years, there has been a growing acceptance of ADUs.

According to a study conducted by AARP, for Americans over age 65, rentals are usually the most safe, secure, affordable housing option that enhance independence and community engagement. Integrating efficiency units or granny flats would provide more flexible options for retirees. The elderly living on fixed incomes find ADUs affordable. They are also attractive to young adults entering the workforce, and empty nesters. ADUs also benefit the homeowner by providing extra income. In zip codes such as 33169, 33162, and 33179, where foreclosures exceed 100 homes, ADUs could be a viable option to offset mortgage costs.

The City of Stockton California is encouraging construction of Accessory Dwelling Units by providing permit-ready plans for studio, one-bedroom, and two-bedroom units. These units assist property owners by providing a source of rental income. The City of Seattle has also encouraged the use of ADUs through its ADUniverse platform. Providing a variety of housing options in single-family neighborhoods through these attached or detached accessory dwelling units offers affordable options for lower- and middle-income households.

## Types of ADUs Allowed



Source: City of Stockton

Boston and San Francisco are actively seeking development of micro-units to solve the affordable housing crisis. Micro-units are usually found in areas with multifamily buildings, as opposed to ADUs found in single-family neighborhoods. Micro-units are typically smaller than the average studio apartment (400 square feet of living space), and contain a bathroom and kitchen

or kitchenette. Currently the North Miami Beach Land Development Regulations minimum dwelling unit sizes permitted are as follows:

(MU) Mixed Use (MU) Zoning District	550 square feet
(RM-32) Residential High-Rise MF (High Density) District	800 square feet (one bedroom)
(RM-23) Residential Mid-Rise MF (High Density) District	700 square feet
(RM-19) Residential Low-Rise MF (Medium Density) District	800 square feet Eastern Shores 700 square feet Elsewhere
(RD) Residential Two-Family (Duplex) District	700 square feet
(RS-5) Residential Single-Family District	500 s.f./lot, with a max of 2,000 s.f. on four (4) lots
(RS-4) Residential Single-Family District	1,100 square feet
(RS-3) Residential Single-Family District	1,200 square feet
(RS-2) Residential Single-Family District	1,400 square feet
(RS-1) Residential Single-Family District	2,500 square feet

According to the U.S. Census ACS (2020) there were approximately 3,559 one person households in the City of North Miami Beach. Additionally, there were 4,348 households with people over the age of 60.

### HOUSEHOLD TYPE

Total: 14,331

#### Family households: 9,390

- Married-couple family 5,001
- Other family: 4,389
- Male householder, no wife present 1,142
- Female householder, no husband present 3,247

#### Nonfamily households: 4,941

- Householder living alone 4,122
- Householder not living alone 819

### HOUSEHOLDS BY PRESENCE OF PEOPLE 60 YEARS AND OVER BY HOUSEHOLD TYPE

Total: 14,331

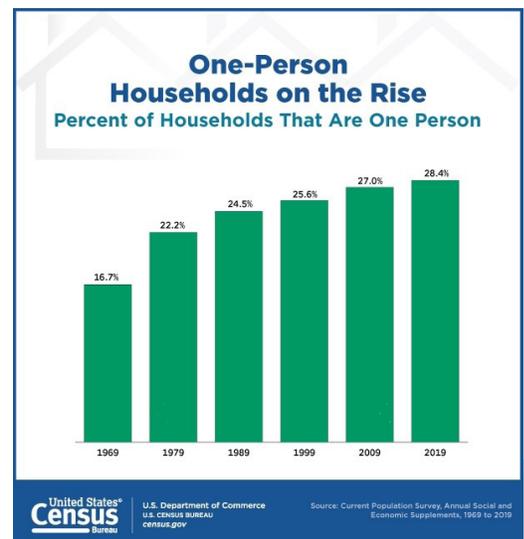
Households with one or more people 60 years and over: 4,749

- Family households 3,339
- Nonfamily households 1,410

Households with no people 60 years and over: 9,582

- Family households 6,051
- Nonfamily households 3,531

According to the November 2019 U.S. Census, one-person households were on the rise.



The City of North Miami Beach could benefit by utilizing ADUs and micro-units to provide affordable housing and, also, as a means of urban infill to reduce sprawl. These dwelling units also provide for the elderly to age-in-place without the impacts of large-scale development.

Under state law in California, every single-family property is permitted on Accessory Dwelling Unit, while multi-family properties are permitted one for every four existing residential units. Detached and attached ADUs are permitted. There are no minimum lot-size requirements.

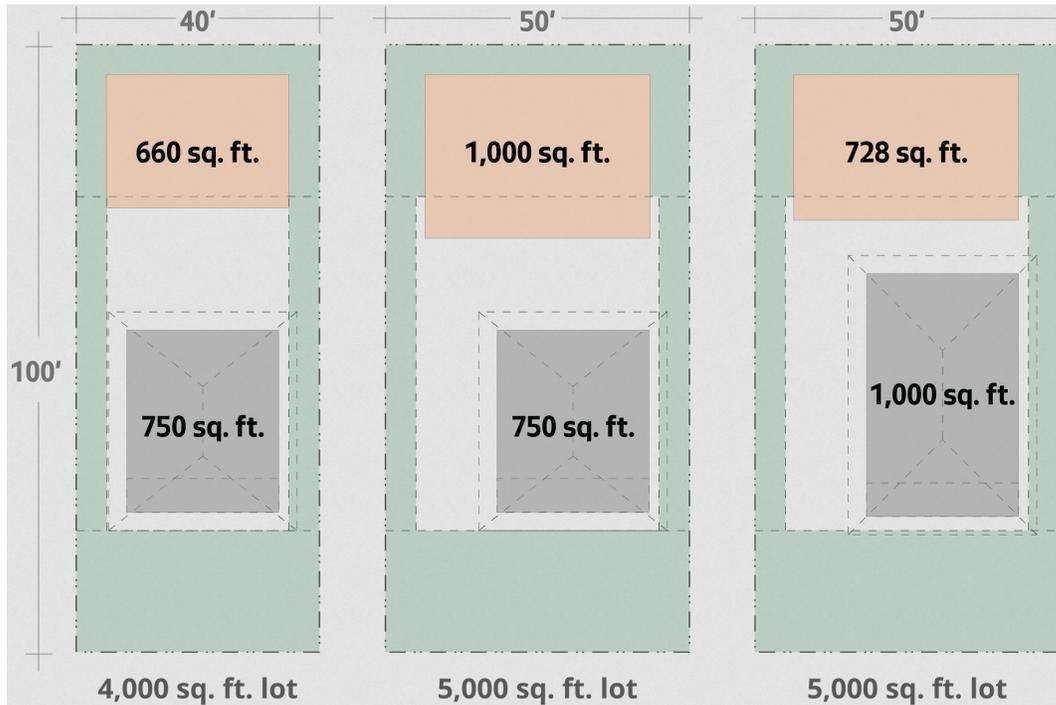
In Portland, Oregon no additional parking is required for ADUs and the maximum size is no more than 74% of the living area of the primary dwelling unit, or 800 square feet of living area, whichever is less. Minimum setbacks are in keeping with the existing dwelling from the front lot line and the ADU does not count towards the density calculation.



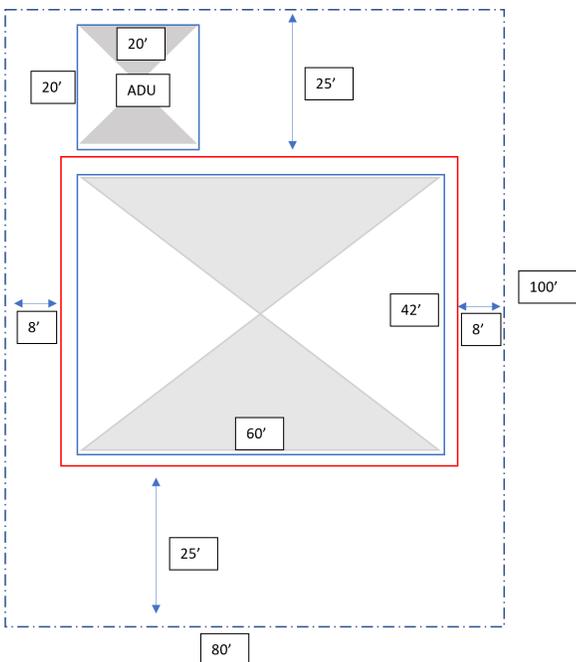
## DEVELOPMENT STANDARDS FOR ACCESSORY DWELLING UNITS

	ATTACHED	DETACHED	INTERNAL
<b>Type of ADU</b>	Addition to existing residence or accessory structure	New structure separated from the existing residence	Conversion inside existing residence or existing accessory structure
<b>Min. Lot Size</b>	No Limitations	No Limitations	No Limitations
<b>Max. Unit Size</b>	No more than 50% of existing living area, up to a maximum of 1,200 sq. ft.	Max. floor area of 1,200 sq. ft.	No Limitations
<b>Min Setback</b> Front Side Rear	Same as required for the primary structure by the applicable zoning district		N/A - Existing Structure Sufficient for fire access Sufficient for fire access
<b>Max. Height</b>	Same as required by the applicable zoning district		N/A - Existing Structure
<b>Site Coverage</b>	ADU structure is no included in the calculation of site coverage allowed by the applicable zoning district		N/A - Existing Structure
<b>Off-Street Parking</b>	None required for ADU		None required for ADU and no replacement parking with garage conversion
<b>Max ADUs/Lot</b>	One (1) ADU per log		
<b>Access</b>	Independent exterior entrance to the ADU is required		
<b>Density</b>	ADU shall not be included in the calculation or determination of lot density		

With the current lot sizes in North Miami Beach, setback and minimum building size regulations would need to be adjusted for ADUs to work. For example, in the RS-1 Zoning District, minimum lot size is 8,000 sf., minimum unit size is 2,500 sf., and setbacks are 25 ft. for front and back and 8 ft. for interior property lines. With a maximum lot coverage of 40%, a 400sf. detached ADU, and a single-family home of 2,500 sf. would cover about 36% of the lot. If a larger home is built, it may not be possible to build a larger ADU. Additionally, setback requirements for detached ADUs would be needed.



The size of the main home on the property limits the size of the Detached ADU.



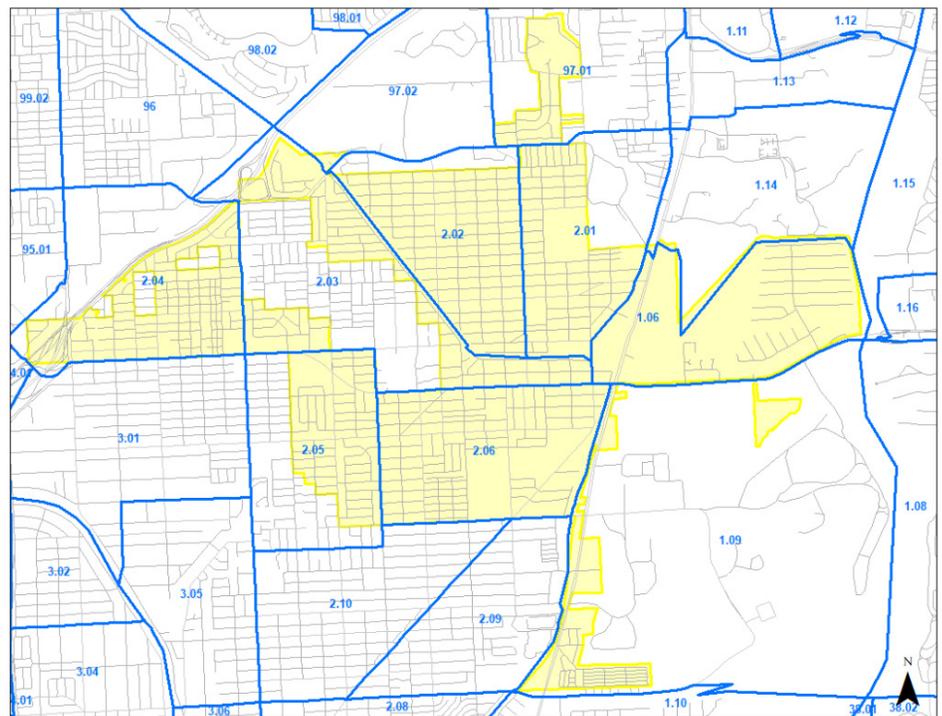
Detached ADU setback requirements that may work for the RS-1 Zoning District include:

- Front yard 25 feet
- Side yard 8 feet
- Rear yard 5 feet

It is important to note there are exceptions for corner lots and existing detached garage conversions.

Eighteen percent (18%) of North Miami Beach residents are living below the poverty level (2019 ACS 5 Year Estimates U.S. Census). There are a few areas with a high concentration of poverty, as shown in the table below. For Census Tracts with an excess of 20 percent poverty, it is recommended that income-restricted units be discouraged, except in the case of homeownership units targeted to families between 50 and 80 percent of median income. The intent is to increase affordable housing within North Miami Beach by creating mixed-income neighborhoods.

LOCATION	% OF POPULATION BELOW POVERTY
Miami Dade County	23.3%
North Miami Beach	18.3%
Census Tract 1.27	12.9%
Census Tract 1.28	6.5%
Census Tract 2.02	21.7%
Census Tract 2.01	11.6%
Census Tract 2.06	24%
Census Tract 2.11	13.4%
Census Tract 2.12	21.7%
Census Tract 2.13	13%
Census Tract 2.14	17.1%
Census Tract 2.16	17.1%
Census Tract 97.04	4.3%
Census Tract 97.06	13.2%



Source: ACS 5-Year Estimate

Based on the analysis of the current market, affordable housing needs, and considerations as it relates to affordable housing development, and the need to disperse affordable housing throughout the City rather than in concentrated areas, proposed policy recommendations for the City are as follows:

- The City should modify the Comprehensive Plan and Land Development Regulations to discourage the concentration of affordable housing in certain areas. This will help to build healthy mixed-income communities.
- Consistent with Miami-Dade County, the City should support efforts to amend anti-discrimination policies to include “Source of Income” as protected from discrimination. This would protect Section 8 voucher holders from discrimination and encourage a greater geographic dispersion of Section 8 voucher holders.
- The City and CRA should continue to encourage market rate housing and mixed-income housing within lower income neighborhoods.
- The City should support the increase of state and federal affordable housing programs to meet the City’s affordable housing needs.

These recommendations are intended to increase affordable housing within North Miami Beach to create mixed income neighborhoods. The key is deconcentrating low-income housing to enhance the overall community by creating mixed-income neighborhoods with housing targeted to low- and moderate-income households.

### ► TRANSIT ORIENTED DEVELOPMENT

As previously mentioned, housing affordability must include transportation costs. Housing alone should not consume more than 30% of income. The Housing plus Transportation Index (H+T) has a benchmark of 45%, meaning no more than 45% of household income should be spent on housing and transportation. With North Miami Beach’s H+T at 53% (housing at 31% and transportation at 22%, there is a need to promote affordability by reducing transportation-related expenses through Transit-Oriented Development (TOD). Incentivizing the development of affordable housing near transit corridors provides opportunities for lower-income households to reduce automobile dependence and transportation costs.



The North Miami Beach Land Development Regulations provide policies and strategies to further encourage developing transit-oriented development in the City. As stated in Sec. 24-58.1 of the North Miami Beach Land Development Regulations: “The intent of the Fulford Mixed-Use Town Center District (MU/TC) is to enable transit-oriented development that contributes to creating an urban downtown and the formation of a quality pedestrian-oriented, Mixed-Use District.” The Code section states many examples of how the purpose of the district will be fulfilled. However, ensuring affordable housing for North Miami Beach is not one of them. There are also assessments for development in this district which include:

- Public Infrastructure and Streetscape Assessment and Fund
- Public Open Space Assessment and Fund
- Public Art Assessment and Fund

The City could benefit by providing not only a density bonus for affordable housing in this zoning district, but also could provide an in-lieu-of assessment for affordable housing. The Planned Unit Development (PUD) District, states “Specifically, this district shall, to the extent they are applicable and reasonably feasible: Address needs for affordable housing by providing various housing types and price ranges or contributing to an affordable housing fund.” However, providing these is not required and there are no specifications as to how this should be accomplished.

Additional policies and land-use strategies should be included in the land development regulations to further encourage the developing transit-oriented affordable housing in high-opportunity areas to meet the needs of the North Miami Beach community. The City should work to better align public and private resources to encourage new TOD affordable housing projects.

According to the University of Miami Miami Housing Solutions Lab, there are several local approaches to the preservation and creation of affordable housing presented below. NMB could mimic these.

#### **Entitlement jurisdictions should target TOD Consolidated Plans**

Miami’s various entitlement jurisdictions should better integrate transportation, land-use, and community planning into federal housing plans. Local cities also could prepare unified and targeted Notices of Funding Availability centered on equitable transit-oriented development alongside Miami’s current and future transit corridors.

#### **Housing funds should target resources near rapid transit services**

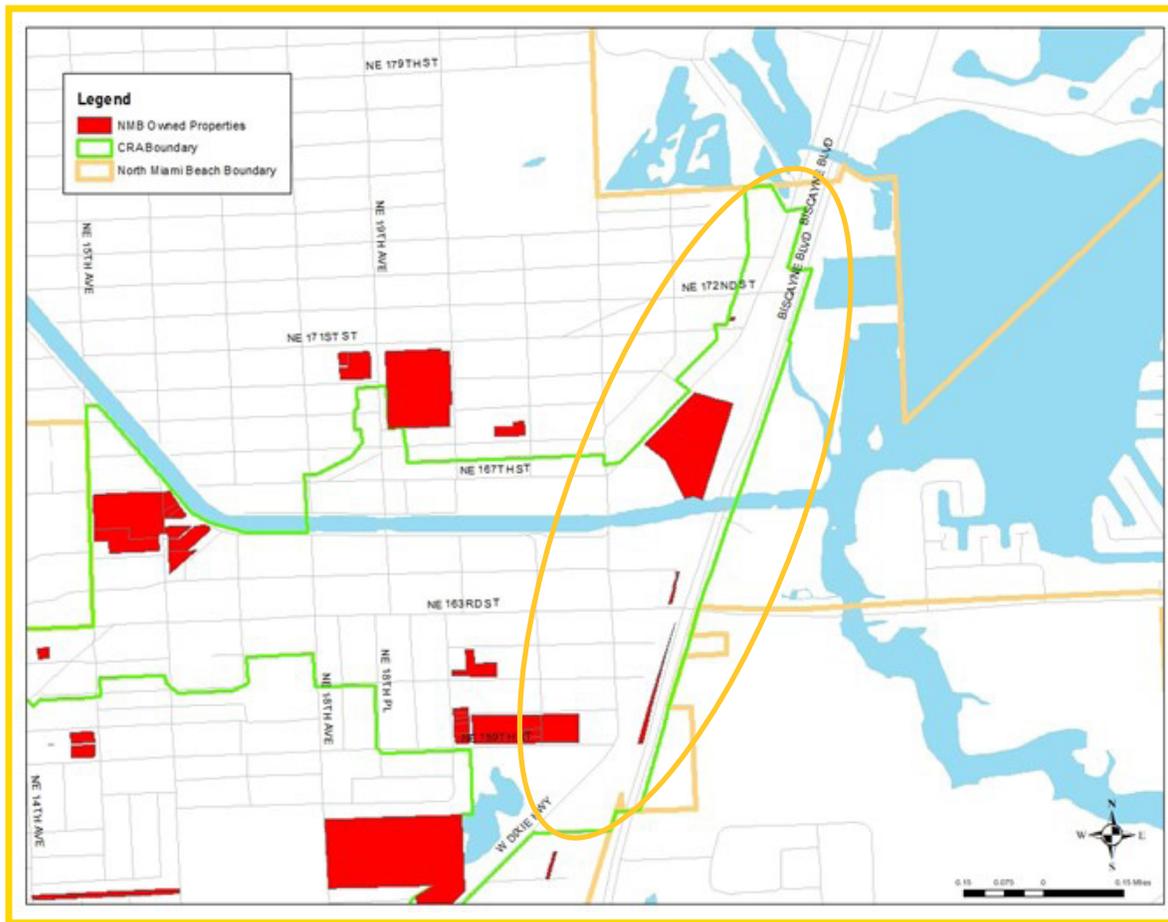
Miami-Dade County’s new *Revolving Loan Fund and Continuum of Housing Fund* should prioritize the creation and preservation of affordable housing near high-frequency transit corridors and employment centers.

#### **Land-use modifications**

The City of Miami recently modified its zoning code to provide additional parking reductions for affordable housing developments within a quarter mile of a transit corridor or a half-mile of transit-oriented development. These plans should be further supported by required plans to identify affordable housing strategies near current and future transit corridors. Other jurisdictions should provide parking reductions and increase density along transit corridors.

The Florida Housing Finance Corporation’s Qualified Allocation Plan sets up the state’s annual priorities for allocating tax credits. This plan could be modified to specifically encourage the development and preservation of affordable housing near the multimodal Brightline terminals in Miami-Dade, Broward, and Palm Beach Counties. Additional incentives should also be used to encourage creating or preserving affordable housing along the Tri-Rail system across South Florida communities.

The North Miami Beach Comprehensive Plan implements TOD policies that support densities and intensities required for mixed-use development. The City’s mixed-use Land Use and Zoning Regulations incorporate TOD principles, as well. With the recent approval of the Miami Dade Brightline Coastal Link at six possible station locations, one of which includes 151st Street (FIU), the opportunities exist to provide affordable housing along the Florida East Coast Rail Line (FEC). Developing TOD’s along the line will connect and create opportunities for lower-income households.



The North Miami Beach CRA's boundary aligns with the FEC Railway or proposed Tri-Rail Coastal Link. The Tax Increment Financing (TIF) revenue generated in the CRA that is to be reinvested in CRA neighborhoods, could lure development and investment into a TOD in the area for affordable housing projects.

## PRESERVATION

Market conditions that determine affordability include loss of rental housing supply by condominium conversions, decline in rental housing supply, and development of upscale single- and multi-family housing. There is a demand for workforce housing in North Miami Beach. The City needs to preserve existing rental units to provide affordable housing for its residents.

As previously mentioned, North Miami Beach has lost well over 200 affordable units since 2013. Several are listed as Lost Properties by the Florida Housing Data Clearinghouse. These are formerly subsidized properties that now operate as market-rate housing, converted to another land use, or demolished. This includes Northview & Superior Arms (44 units), and Island Place (199 units). Additionally, rental listings have declined in zip codes 33162, 33169, 33179, and 33181.

The best way for North Miami Beach to address the lack of rental inventory is to reshape its Comprehensive Plan and zoning code to preserve affordable housing. UM's *Miami Housing Solutions Lab* offers these approaches:

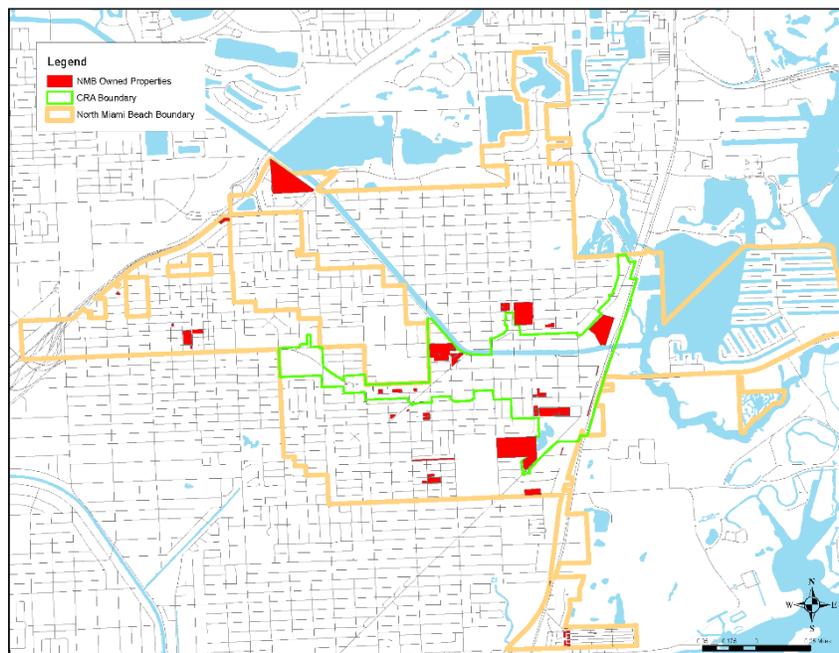
- Establish right-of-first-refusal laws that require the owners of a rent-restricted affordable housing development to offer government entities, nonprofits, and affordable housing developers the opportunity to purchase the development before selling or transferring the property.

- Create a local Preservation Compact to identify and prioritize at-risk affordable housing properties and coordinate strategies to preserve the assisted housing stock as well as naturally-occurring affordable housing.
- Use financial tools to preserve at-risk properties. Communities could use CDBG, HOME, and bonds to help properties meet capital needs in exchange for a long-term extension of affordability. The Florida Community Loan Fund’s Preservation Fund provides financing statewide for affordable housing developments at-risk of losing federal project-based rental assistance, as well as all multifamily housing in need of renovations. This fund, along with existing housing resources, could also assist local mission-driven affordable housing developers to acquire at-risk developments.

In 2010, the National Housing Trust Enterprise Preservation Corporation acquired and preserved a deteriorated, tax-credit development in South Dade. The 123-unit Southpoint Crossing renovation project generated over 100 jobs, according to the Trust. It was equally important in avoiding displacement of the elderly and low-income families.

## PUBLIC LAND

Government-owned properties may be vacant or underutilized. These could be made available for affordable housing through sale to a developer with a covenant requiring affordable units be provided. The NMB could also acquire vacant land for this purpose. According to the Miami-Dade County Tax Rolls, North Miami Beach owns 47 acres of vacant land. The City should assess its suitability for affordable housing.



### NORTH MIAMI BEACH-OWNED VACANT PROPERTY

FOLIO	DESCRIPTION	ZIP CODE	ADDRESS	LAND USE	BLDG SF	LOT SF
721120120260	vacant residential uleta	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	8750
722060000010	pickwick lake	33179-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	1089000
722070000640	Right of way	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL : VACANT LAND-GOVERNMENTAL	0	2350
722070000750	16880 NE4 AVE	33162-2352	17011 NE 19 AVE	VACANT GOVERNMENTAL: MUNICIPAL	0	46028
722070050070	parking lot	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	6380
722070050250	386 NE 169 ST	33162-2339	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	15669	129557
722070050500	park	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: MUNICIPAL	0	8231
722070310110	600 NE MIAMI GARDENS DR	33162-4514	17011 NE 19 AVE	VACANT GOVERNMENTAL: EXTRA FEA OTHER THAN PARKING	0	34777
722170151500	1100 N MIAMI BEACH BLVD	33162-4515	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	4711
722170170100	1271 NE 162 ST	33162-4631	17011 NE 19 AVE	VACANT GOVERNMENTAL: PARKING LOT	0	19140
722170170380	right of way	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	1440
722170180920	1475 NE 153 TER	33162-5972	17011 NE 19 AVE	VACANT GOVERNMENTAL: EXTRA FEA OTHER THAN PARKING	0	18000
722170181370	1467 NE 152 TER	33162-5922	17011 NE 19 AVE	VACANT GOVERNMENTAL: MUNICIPAL	0	13500
722170181410	15280 NE 15 CT	33162-5924	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	5978	72000
722170060120	1367 NE 162 ST	33162-4618	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	3000	5700
722170060130	1321 NE 162 ST	33162-4618	17011 NE 19 AVE	VACANT GOVERNMENTAL: PARKING LOT	0	28500
722170060490	park	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: MUNICIPAL	0	2853
722170060980	park	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	17757
722090051195	row	00000-0000	17011 NE 18 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	1058
722090060110	1870 NE 171 ST	33162-3004	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	1402	9375
722090060120	17050 NE 19 AVE	33162-3112	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	32065	66075
722090062000	2075 NE 168 ST	33162-3243	17011 NE 19 AVE	VACANT GOVERNMENTAL: EXTRA FEA OTHER THAN PARKING	0	32850
722090062960	17051 NE 19 AVE	33162-3109	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	135613	438007
722150012430	16400 NE 35 AVE	33160-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL : VACANT LAND-GOVERNMENTAL	0	1000
722160000171	row	33160-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	8322
722160000220	15458 W DIXIE HWY	33162-6032	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	9360	917098.

### NORTH MIAMI BEACH-OWNED VACANT PROPERTY

FOLIO	DESCRIPTION	ZIP CODE	ADDRESS	LAND USE	BLDG SF	LOT SF
722160000300	16160 BISCAYNE BLVD	33160-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	25981
722160000320	ROW	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	8712
722160080160	1965 NE 151 ST	33162-6011	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	7756	40000
722160080180	2001 NE 151 ST	33162-6013	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	15220	60000
722160110191	facility	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: MUNICIPAL	0	90947
722160120350	2017 NE 161 ST	33162-4917	17011 NE 19 AVE	VACANT GOVERNMENTAL: EXTRA FEA OTHER THAN PARKING	0	58100
722160120740	2080 NE 160 ST	33162-4914	17011 NE 19 AVE	WAREHOUSE TERMINAL OR STG : WAREHOUSE OR STORAGE	28284	155985
722160120741	2080 NE 160 ST	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL : VACANT LAND-GOVERNMENTAL	0	13945
722160120750	15900 NE 21 AVE	33162-4904	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	6220	9041
722160140180	16001 NE 19 PL	33162-5717	17011 NE 19 AVE	VACANT GOVERNMENTAL: PARKING LOT	0	6750
722160140190	15981 NE 19 PL	33162-5715	17011 NE 19 AVE	VACANT GOVERNMENTAL: PARKING LOT	0	6750
722160140200	15971 NE 19 PL	33162-5715	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	6750
722160161370	15900 NE 19 PL	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	13500
722160220010	16000 NE 19 PL	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: PARKING LOT	0	13500
722170000090	ROW	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	66204
722170030010	16601 NE 15 AVE	33162-4005	17011 NE 19 AVE	FOREST/PARK OR RECARA : DADE COUNTY	778	248763
722170030011	park	33162-4004	17011 NE 19 AVE	VACANT GOVERNMENTAL: EXTRA FEA OTHER THAN PARKING	0	96921
722170030060	park	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	16716
722170030070	park	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	9959
722170030080	park	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	8900
722170030440	16551 NE 16 AVE	33162-6021	16451 MIAMI DR	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	70959
722170030440	16551 NE 16 AVE	33162-6021	16451 MIAMI DR	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	70959
722170030530	1601 NE 164 ST	33162-0000	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	9627	38801
722170050360	1425 NE 162 ST	33162-4620	17011 NE 19 AVE	VACANT GOVERNMENTAL: PARKING LOT	0	11372
722170051161	15996 NE 21 AVE	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND-GOVERNMENTAL	0	12
722170051200	1490 NE 160 ST	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: EXTRA FEA OTHER THAN PARKING	0	50455.

### NORTH MIAMI BEACH-OWNED VACANT PROPERTY

FOLIO	DESCRIPTION	ZIP CODE	ADDRESS	LAND USE	BLDG SF	LOT SF
722170051200	1490 NE 160 ST	33162-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: EXTRA FEA OTHER THAN PARKING	0	50455.
722200140072	14190 BISCAYNE BLVD	33181-1202	17011 NE 19 AVE	VACANT GOVERNMENTAL: MUNICIPAL	0	2687
722210030871	highlandvillageresi	33181-0000	17011 NE 19 AVE	VACANT GOVERNMENTAL: VACANT LAND -GOVERNMENTAL	0	800
722210032550	2314 NE 136 LN	33181-1828	17011 NE 19 AVE	VACANT GOVERNMENTAL: MUNICIPAL	0	2770
722210034690	2400 NE 135 TER	33181-3558	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	46	200
722210035020	13561 NE 21 AVE	33181-0000	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	4067	7964
722210040020	13561 NE 21 AVE	33181-1865	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	3675	58968
722210040020	13561 NE 21 AVE	33181-1865	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	3675	58968
722210040020	13561 NE 21 AVE	33181-1865	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	3675	58968
722210040020	13561 NE 21 AVE	33181-1865	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	3675	58968
722210040020	13561 NE 21 AVE	33181-1865	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	3675	58968
722210040020	13561 NE 21 AVE	33181-1865	17011 NE 19 AVE	MUNICIPAL: MUNICIPAL	3675	58968

According to the University of Miami’s *Miami Housing Solutions Lab*, the City of Miami Beach evaluated the viability of retrofitting existing city-owned parking garages to include workforce housing. The preliminary study found that three public parking structures could be used to accommodate workforce housing.

There are also vacant lots owned privately throughout the City. NMB could benefit from leveraging not only underutilized public land, but also private lands to maximize housing opportunities for City residents. While could be expensive, developers may be willing to work with the City to develop mixed-income housing that incorporates retail, healthcare, and other uses. Activating vacant blighted properties not only raises property values but also increases tax revenues. The City could also offer expedited permitting for the redeveloping the potential for affordable housing development.

## FUNDING

The Florida Housing Coalition (FHC) was recently selected by Fannie Mae to receive a contract under the *Sustainable Communities Innovation Challenge* in partnership with the Florida Community Loan Fund. FHC will explore the feasibility of adapting vacant commercial spaces into attractive and functional mixed-use apartments and co-working offices for low-income entrepreneurs. North Miami Beach may benefit from implementing adaptive reuse policies and revise the permitted uses to transform vacant commercial spaces into mixed-use apartments with office space similar to what FHC has proposed.

Given the scarcity of unallocated capital funds for neighborhood improvements, in programs such as CDBG, CRA and Low-Income Housing Tax Credits, targeting those funds over several years to selected areas is one way to realize a critical mass of neighborhood investment to spur the market. This strategy can be particularly effective when used in low- and moderate-income neighborhoods beginning to experience signs of positive market values.

Based upon the analysis of trends in U.S. Census and American Community Survey (ACS) data, certain NMB neighborhoods may stand out as areas for near-term market benefits from investment in infrastructure (such as storm water management), housing, and other public facilities when guided by a neighborhood implementation plan.

A Surtax line-of-credit could be provided to a developer to acquire vacant buildings in distressed neighborhoods or for land acquisition. These funds could also be matched with bank financing secured by the developer.

### ► US FEDERAL RESOURCES

Federal resources for affordable housing are available through the US Department of Housing and Urban Development:

- **Home Investment Partnership (HOME):** Allows local governments to partner with private and non-profit developers to increase the supply of affordable housing.
- **Housing Opportunities for Persons with AIDS (HOPWA):** The only Federal program dedicated to the housing needs of people living with HIV/AIDS.
- **Emergency Solutions Grant:** Provides funds to rehabilitate and operate emergency and transitional shelters, provide essential social services, and prevent homelessness.

The Community Development Block Grant (CDBG) Program provides federal funds for housing and community development. Congress created the program in 1974 with passage of the Housing and Community Development Act. The CDBG Program consists of two components:

- Entitlement Program for communities with populations of at least 50,000 residents, through which funds are provided directly to the urban communities, and
- State Program, through which funds are allocated to the states for distribution to eligible, non-entitlement communities.



According to the 2020 Census, the population of NMB (43,676) is below the threshold for designation as an entitlement community. Nonetheless, the City is eligible to apply for federal funds through the State of Florida's Small Cities Program administered by the Department of Economic Opportunity (DEO). This program awards grants to communities for projects that they cannot otherwise afford, like water and sewer improvements, rehabilitation of substandard housing, and economic development activities that create jobs for low- and moderate-income people. These CDBG funds can also be used to provide administrative support and staffing resources necessary to administer projects. To be eligible for funding, an activity must meet at least one of the following national objectives:

- **Benefit to Low-and Moderate-Income Persons** – at least 51 percent of the beneficiaries must be low- and moderate-income persons (total household income is at or below 80 percent of the area's median income),
- **Elimination of Slum and Blight** – *slum or blight* as defined by state law and identified by the unit of local government on a spot or area basis, or
- **Address an Urgent Need** – must alleviate a condition that poses a serious and immediate threat to those living in an area. The condition must have occurred within 18 months of application. The unit of local government must demonstrate that it is unable to finance the activity on its own and that other funding is not available.



According to the DEO, Florida receives \$18 to \$26 million annually from HUD to award subgrants to eligible units of local government.

**The HUD Exchange Grantee Finder:** Used to obtain information of local grantees that receive federal funding. The Grantee Finder provides agency contact information, Consolidated Plan and Performance-and-Evaluation Reports. The 5-year Consolidated Plans must be adopted by each entitlement jurisdiction. It requires citizen participation and stakeholder input. It establishes strategic priorities for funding over the 5 years. Each year an entitlement jurisdiction must also complete a Performance-and-Evaluation Report.

The United States Department of Housing and Urban Development also provides federal resources to states, local governments, and nonprofits to fund a wide variety of affordable housing activities such as housing development, rehabilitation, and homebuyer and rental assistance for income-eligible persons or communities. These programs are:

- **Capital Fund** – The Capital Fund provides money annually to public housing agencies for developing, financing, and modernizing public housing developments and for management improvements.
- **Homeownership** – A public housing authority may sell all, or a portion, of a public housing development to eligible residents or resident organizations for purposes of homeownership, provided that a Homeownership Plan has been submitted by the public housing authority to, and has been approved by, USHUD.
- **HOPE VI** – Provides grants and flexibility to revitalize the Nation's most-distressed public housing developments by integrating programs to address the housing and social service needs of their residents.
- **Housing Choice Vouchers (formerly Section 8)** – Allows qualified families to lease or purchase safe, decent, and affordable privately-owned rental housing.
- **Mixed-Finance Public Housing** – Allows HUD to mix public, private, and non-profit funds to develop and operate housing developments built for residents with a wide range of incomes, and designed to fit into the surrounding community.
- **Moving to Work Demonstration Program** – Allows housing authorities to design and test ways to provide incentives to families to become economically self-sufficient, reduce costs, and increase housing choice for low-income households.
- **Public Housing Operating Fund** – Provides operating subsidies to housing authorities to assist in funding the operation and maintenance expenses of their own dwellings. The subsidies are required to help maintain services and maintain minimum operating reserves.
- **Resident Opportunities and Self Sufficiency (ROSS) and Neighborhood Networks (NN)** – ROSS links services to public housing residents by providing grants for supportive services, resident empowerment activities, and activities to assist residents to become economically self-sufficient. The NN program provides grants to public housing authorities to establish, expand, and/or update community technology centers.

Beyond HUD, other federal agencies have funding programs as cited below

#### Department of Treasury - IRS

- **Low-Income Housing Tax Credit** – Provides for-profit and nonprofit organizations with a dollar-for-dollar reduction in federal tax liability in exchange for acquiring, substantially rehabilitating, or constructing low- and very-low income rental housing units.
- **New Markets Tax Credit** – Attracts private capital into low-income communities by permitting individual and corporate investors to receive a credit against federal income tax in exchange for making equity investments in specialized financial intermediaries, called Community Development Entities (CDEs).

- **US Treasury Community Development Financial Institutions (CDFI) Fund** - Provides capital to local lending institutions that support small businesses and developing affordable housing

### Federal Emergency Management Agency (FEMA)

FEMA aids individuals and families who have damages to their homes as a result of a Presidentially-declared disaster. To retain and preserve low- and middle-income housing, the NMB should educate residents of the available FEMA programs, and assist those eligible when programs are activated.

- **Individual Assistance (IA)** – Provides direct assistance to individuals and households.
- **Individual and Households Program (IHP)** – Provides financial and direct assistance to eligible individuals and households affected by a disaster who have uninsured or underinsured necessary expenses and serious needs.

FEMA also helps state and local governments. When activated, the City can consider the use of the following to reduce the vulnerability of communities to disasters and their effects, particularly for low- and middle-income households:

- **Hazard Mitigation Grant Program (HMGP)** – Provides grants to state and local governments that implement long-term hazard mitigation measures to break the cycle of disaster damage and reconstruction thereby reducing the loss of life and property.
- **Disaster Case Management (DCM)** – Provides case-management services, including financial assistance, to state and local government agencies, and qualified private organizations, to aid victims of major disasters.

### ▶ STATE OF FLORIDA RESOURCES

The following section highlights housing resources in the State of Florida.

Florida Housing Finance Corporation (FHFC) administers Florida's Affordable Housing Trust Fund - also known as the Sadowski Housing Trust Fund. It administers federal and state resources to help finance developing safe, decent affordable housing, both homeowner-housing and rental housing, plus assists first-time homebuyers. The following are programs administered by the Florida Housing Finance Corporation:

- **State Housing Initiative Partnership Program (SHIP)** – Funds emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling.
- **State Apartment Incentive Loan (SAIL)** – Provides low-interest loans on a competitive basis to affordable housing developers. These loans often bridge the gap between the development's primary financing and the development's total cost.
- **Multifamily Mortgage Revenue Bonds** – Uses both taxable and tax-exempt bonds to provide below market-rate loans to nonprofit and for-profit developers who set aside a certain percentage of their apartment units for low- income families.
- **HOME Investment Partnerships Program** – Provides non-amortizing, low-interest loans to developers of affordable rental housing, particularly in more rural areas of the state.
- **Low-Income Housing Tax Credits** – Provides for-profit and nonprofit organizations with a dollar-for-dollar reduction in federal tax liability in exchange for the acquisition, substantial rehabilitation, or new construction of low- and very low-income rental housing units.

- **Special Needs Housing** – Enhances the ability of extremely low-income households with special needs to access and retain affordable rental housing by offering incentives to developers to set aside a portion of their housing units for those with special needs.
- **First-Time Homebuyer Program** - Offers 30-year, fixed rate first mortgages for first-time homebuyers who meet income, purchase price and other program criteria.
- **Mortgage Credit Certificate Program** – Allows homeowners to claim up to 50 percent of their paid mortgage interest each year as a credit on their federal income tax returns. The credit is capped at \$2,000 annually and any remaining mortgage interest not included as part of the tax credit is still eligible for the home mortgage interest deduction on their federal tax returns. The tax credit is available for as long as the home is the taxpayer's primary residence. This increases the homebuyer's after-tax income and the ability to afford a home.
- **Down Payment Assistance Program** – Provides assistance to qualified first-time homebuyers for down payment and closing costs associated with purchasing a home.
- **Homeownership Pool Program** – Provides developers, by way of an online system, the ability to reserve funds to assist eligible homebuyers purchase a home, on a first-come, first-served basis. Funds are targeted to organizations participating in the United States Department of Agriculture's Self-Help Program, or Habitat for Humanity.
- **Predevelopment Loan Program** – Assists affordable-housing developers with up to \$750,000 in financing for pre-development activities, such as rezoning, title searches, impact fees, and administrative costs.
- **Affordable Housing Catalyst Program** – Provides community-based organizations and local governments with on-site and technical assistance and training on affordable housing programs.
- **Florida Hardest-Hit Fund Program** – Assists, with federal funds, housing markets that have been hardest-hit with foreclosures, housing price declines, and unemployment. Florida has received about \$1 billion since 2010. Florida currently has four programs for qualified homeowners:
  - Unemployment Mortgage Assistance
  - Principal Balance of the First Mortgage
  - Elderly Mortgage Assistance
  - Mortgage Modification Enabling Pilot
- **Affordable Housing Locator** – Provides a free online affordable rental housing locator to serve as a clearinghouse for affordable rental properties for people who earn up to 120 percent of area median income for their area of the state.

The Florida Department of Economic Opportunity has a diverse set of programs to help communities achieve their affordable housing goals. They are:

- **Small Cities Community Development Block Grant Program:** This is a competitive grant program administered by the Bureau of Community Revitalization within the Division of Community Development that awards funds to eligible cities, counties, towns, and villages. The Program awards sub-grants in four categories: Economic Development, Neighborhood Revitalization, Housing Rehabilitation, and Commercial Revitalization.
- **Weatherization Assistance Program:** Provides grants to reduce the energy burden on low-income households by improving the energy efficiency of the home. Funds are channeled through community action agencies, local governments, and non-profit entities.
- **Community Contribution Tax Credit Program:** Provides financial incentives (50% tax credit or sales tax refund) to encourage Florida businesses to donate to community development and housing projects for low-income persons.

- **Brownfield Loan Guarantee:** Provides a loan guarantee for redevelopment projects in brownfield areas. The loan guarantee applies to 50 percent of the primary lender's loan. If the project is for affordable housing, the loan guaranty applies to 75 percent of the primary lender's loan. The guarantee is for lenders licensed to operate in Florida.

### ▶ COUNTY AND OTHER LOCAL RESOURCES

- **Miami-Dade Surtax Funding** - Provides low-interest loans and gap financing for developing and preserving affordable and workforce housing, for homeownership and rental. Surtax funds are made available through a competitive application process administered by the Miami-Dade Public Housing and Community Development Department.
- **Miami-Dade Affordable Housing Trust Fund** - Serves as a permanent, renewable, source of funding to meet, in part, the housing needs of residents of Miami-Dade County. Its objective is to foster a housing supply accessible to a range of family incomes in developments assisted by the Trust Fund and to disperse affordable housing units throughout the County. This program is funded through a surtax.
- **Miami-Dade Economic Advocacy Trust Housing Assistance Program** - Provides a zero-interest deferred loan for first-time homebuyers towards down payment and/or closing costs. Homebuyers can not directly apply for HAP funds. Applications must be submitted to Miami-Dade Economic Advocacy Trust HAP by an approved lender or mortgage broker.
- **Miami-Dade Infill Housing Program** - Conveys County-owned land to eligible developers. Purchase assistance is made available to developers who bring private lots to the program. Every dwelling unit developed must be sold to a very-low, low- or moderate-income household and used as the primary residence.
- **Community Redevelopment Agencies (CRAs) Miami-Dade's Board of County Commissioners ("Board")** - Creates Community Redevelopment Agencies (CRA) within Miami-Dade County, pursuant to Florida Statutes. Local governments are authorized to establish CRAs in specific geographic areas determined to be blighted, based on a finding of necessity. Tax Increment Financing (TIF) is the source of funding.

### ▶ NORTH MIAMI BEACH COMMUNITY REDEVELOPMENT AGENCY (CRA)

The City's CRA was created in 2004 with the purpose of eliminating blight, improving property values and public infrastructure, and reducing crime within the established Redevelopment Area. It is funded through Tax Increment Financing and has the authority to pursue public funding and private revenue. The City's CRA will sunset on October 11, 2028.

The following summarizes incentives provided by the CRA:

- **Façade and Business Site Improvement Program** – To enhance existing commercial business sites, with façade improvements for windows, doors, paint, and other design elements. The CRA provides 80% of project costs up to a maximum contribution of \$20,000 per property address
- **Strategic Investment Program (SIP)** – To rehabilitate or renovate commercial properties and tenant improvements. The maximum grant is \$150,000 for commercial projects, and \$250,000 for targeted industries based on a formula that considers the amount of tax increment generated by the project.
- **Strategic Investment Streetscape Program (SISP)** – To work in concert with proposed public infrastructure upgrades. It has a maximum matching grant amount of \$35,000. Eligible expenses include sidewalk and streetscape improvements.
- **Capital Improvement Grant Program (CIGP)** – To provide an “interest-only” program that works in conjunction with lenders to support 50% of the interest on a loan amortized over a five-year period. \$350,000 is the maximum loan amount. The interest payment amount is intended to reduce the upfront renovation costs.
- **Real Estate Development Accelerator (REDA)** – For ground-up development projects with a minimum of \$5 million in construction. REDA funds come from new taxes that are generated by the new projects. Funding is based on the

development phase costs that include: Land Cost Mark-down, Relocation Assistance, Demolition, Site-Prep, Remediation, Infrastructure Assistance, Assembly Assistance.

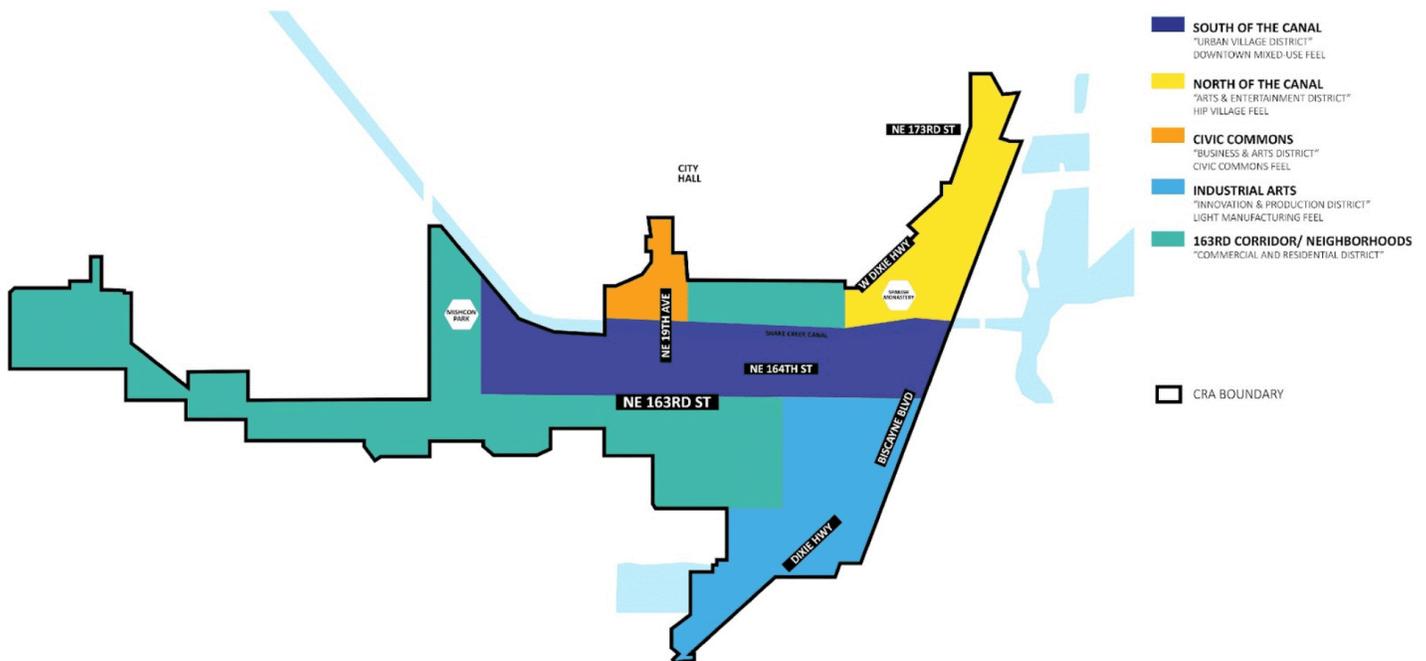
- **Paint, Plant, and Pave Program** – For eligible owner-occupied residential properties, up to four multifamily units. Grants of up to \$10,000 are available for painting, landscaping, and other exterior improvements.
- **Wastewater Impact and Connection Fee Assistance Program** – To improve older properties in the Redevelopment Area by connecting to the wastewater/sewer system. The key objectives of the Program are to stimulate employment and increase business and investment within the CRA.
- **Housing Rehabilitation Program** – To provide up to \$18,000 to replace windows, doors, and roofs. Applicant must own and occupy the single-family residence, townhouse, duplex, or quadplex, and have an annual household income at or below 80% area median income. Priority is given to households that include the elderly (age 62 or older) and/or disabled property owners.

The following are recommendations for the CRA:

- Create a Housing Authority
- Consider establishing a land bank
- Require businesses in the CRA to hire “local” or show preference for employment to residents of the City.
- Subsidize transportation costs through local businesses through discounted or free monthly passes for public transit.
- Enforce strict regulations of transient license and use of homes for vacation rentals.
- Coordinate incentives to capitalize on the mixed-use regulations and development rights, such as density bonuses and Inclusionary Zoning.

## CRA TARGET PROJECT AREAS

LOCATION MAP



## ► PUBLIC PRIVATE PARTNERSHIPS

Florida Statute 255.065 governs Public Private Partnerships (P3s). They are to create shared risks among private businesses and local governments and must include:

- Limited and Quantifiable Risk
- A Realistic Chance for a Positive Return
- A Proportionate Share in the Gain

North Miami Beach can also engage in P3s with non-profits and churches. The City has numerous churches situated on large parcels of land, as listed below.

Name	Address	Eff. Year Built	Living Area (SF)	Land Area (SF)	No. of Bldgs.	No. of Res. Units	Just Value
Gibbs Chapel African Methodist	1538 NE 152 ST	1958	2,089	5,000	1		\$ 169,698
St Mary's Miss. Baptist Church of NMB	1550 NE 152 TER	1970	1,644	9,000	1		\$ 211,411
Oak Grove Baptist Church	1404 NE 152 TER	1958	2,554	9,000	2	1	\$ 223,673
Skylake Synagogue	1850 NE 183 ST	1978	6,489	11,500	1		\$ 598,452
The Christian Congregation	1451 NE 161 ST	1966	7,220	17,075	1		\$ 393,192
Sephardic Jewish Ctr of N. Mia	17100 NE 6 AVE	1983	6,393	22,239	1		\$ 671,356
Asamblea Evangelica	13740 NE 20 PL	1946	3,759	25,736	3		\$ 600,212
First Baptist Church	1490 NE 162 ST	1953	8,787	26,047	3		\$ 547,635
The Kabbalah Centre of Florida	2725 NE 163 ST	1994	15,981	42,470	1		\$ 2,982,678
Toras Chaim Development Corp I	1025 Miami Gardens Dr.	1959	32,857	65,246	1	1	\$ 1,778,818
Toras Emes Development Co Inc	16415 NE 11 AVE	1971	5,143	68,935	1		\$ 599,378
All Nations Presbyterian Church	16951 NE 4 AVE	1940	8,238	76,010	1		\$ 566,487
Fulford United Methodist Church	1900 NE 164 ST	2005	28,302	82,672	3		\$ 6,818,302
Church of Jesus Christ Latter Day Saints	2601 NE 163 ST	2002	13,473	127,787	2		\$ 6,371,420
Toras Emes Development Co Inc	1099 NE 164 ST	1960	30,087	135,419	2		\$ 4,752,496

## RECOMMENDATIONS—AFFORDABLE LIVING IN NORTH MIAMI BEACH

The City of North Miami Beach needs to create and preserve affordable housing for its residents by revising its Zoning Code, developing new and maximizing existing funding sources, leveraging vacant land for housing, and increasing awareness of housing programs. NMB residents are utilizing the majority of their income on housing and transportation expenses. It will take a variety of actions to achieve affordable options for all. The following recommendations, presented earlier in the Executive Summary, can make that happen.

## NEIGHBORHOOD SPECIFIC RECOMMENDATIONS

ZONING DISTRICTS	NEIGHBORHOOD	MIN. LOT AREA	MIN. FLOOR AREA	NEIGHBORHOOD CHARACTERISTICS	RECOMMENDATIONS
RS-1	Eastern Shores	8000 SF	2500 SF	Older housing stock is replaced or retrofitted more frequently in these neighborhoods. Many properties are located within Special Flood Hazard Areas.	<ul style="list-style-type: none"> <li>Protect Single-family character of these communities.</li> <li>Regulate Short-Term Rentals, ensure STR properties are licensed, and fees/taxes are collected (both City and State)</li> <li>Educate residents of the National Flood Insurance Program and its benefits.</li> </ul>
RS-2	Skylake	7000 SF	1400 SF		
	Monticello	7000 SF	1400 SF	Established single-family neighborhoods. These walled-communities are typically found along the main east/west corridors of the City.	
	Pickwick				
	Uleta				
Windward					
RS-3 RS-4	Oakgrove	6000 SF 5000 SF	1200 SF for RS-3 1100 SF for RS-4	Oakgrove and Allen Park are adjacent to each other. In both neighborhoods housing is predominately single-family residential. However, Allen Park has a concentration of low-rise multi-family development built around the 1960's. Portions of Allen Park and Oak Grove are within an Opportunity Zone.	<ul style="list-style-type: none"> <li>Map/track existing Group Homes. Ensure there are no concentrations of Group Homes in predominately Single Family residential areas.</li> <li>Opportunity Zones. Consider flexibility to provide duplexes in OZ. Encourage use of OZ incentives and provide new affordable housing.</li> </ul>
Allen Park	Allen Park is nestled between major corridors including NE 163 Street and West Dixie Highway. Within its boundaries there are a variety of uses including educational, recreational, commercial and light industrial.				
RS-3	Pan Uleta	6000 SF	1200 SF	This neighborhood is experiencing housing stock changes as many of the existing homes have been refurbished.	<ul style="list-style-type: none"> <li>Monitor conditions as homes are retrofitted and expanded, causing change in the character of the housing stock, values that potentially out-price individuals that may have once afforded homes in the area.</li> </ul>
RS-3 RD	Uleta	6000 SF is min. floor area for RS-3 Zoning. 5000 SF is min. lot area for single family developments /2500 SF for duplexes in RD Zoning	1200 SF min. floor area is for RS-3 Zoning 700 SF is min. floor for duplexes in the RD Zoning 1100 SF for min. floor area for single family homes in RD zoning	Adjacent to NE 163rd Steet corridor and Golden Glades Exchange. A major anchor in the community is the Jackson North Hospital Campus.	<ul style="list-style-type: none"> <li>Capitalize on proximity to Golden Glades Park &amp; Ride transit hub and encourage TODs .</li> <li>Amend LDRs to reduce off-street parking requirements for duplexes to one parking space per unit, regardless of number of bedrooms.</li> <li>Investigate opportunities to partner with Jackson Hospital, and other medical non-profits in the area, to develop housing for elderly and/or disabled, for properties within the MU/IB West, RS-3 and RD zoning districts.</li> </ul>

ZONING DISTRICTS	NEIGHBORHOOD	MIN. LOT AREA	MIN. FLOOR AREA	NEIGHBORHOOD CHARACTERISTICS	RECOMMENDATIONS
RO (RS-3)* RM-23  *by right	City Center	6000 SF min. lot area for RO (RS-3)  15000 SF min. lot area for RM-23	1200 SF is min. floor area for RS-3  700 SF is min. floor area for Rm-23	Residential Office Zoning Districts permit Single Family by right in context of RS-3 zoning.	<ul style="list-style-type: none"> <li>Consider amending the LDRs for properties within the Civic Center zoned RM-23. There is an inconsistency within the LDRs and existing site conditions, resulting in numerous lots not conforming to the minimal lot size required. This may create barriers for the redevelopment of these properties.</li> <li>Amend LDRs for RO district to permit live/work spaces.</li> <li>Consider ADUs or conversion of RS-3 single-family residential properties to multi-family within the Civic Center Neighborhood</li> <li>Consider amending the LDRs for properties within the Residential Office District, to permit duplexes as a conditional use.</li> <li>Facilitate retrofitting the former NOVA campus property. Property is zoned mixed-use. Consider affordable housing as part of redevelopment. City can assist in retrofit (expedite permits, funding) in lieu of a portion of the units to be used for affordable housing.</li> </ul>
RS-4	Washington Park	5000 SF	1100 SF	The Washington Park neighborhood is a historic African-American community. Most of the existing housing stock was built in the 1950s through 1970s. The neighborhood tends to have smaller lots and limited right-of-ways.	<ul style="list-style-type: none"> <li>Facilitate rehabilitation of low- to middle-income single-family homes through education and funding.</li> <li>Provide foreclosure assistance in terms of education and funding</li> <li>Locate funding assistance to protect community's cultural significance.</li> </ul>
RS-5 MH-1	Highland Village	1200 SF (both)	500 SF (Minimum Floor Area per Lot)	Housing in this neighborhood is made up mostly by mobile trailers and concrete block structure homes from the 1950s to 1970s. The area is prone to flooding and repetitive loss of residential properties.	<ul style="list-style-type: none"> <li>Educate residents of grants and funding opportunities for floodproofing and retrofitting homes in Highland Village.</li> <li>Amend MH-1 to permit "tiny homes", modular homes, or Building Code approved material, beyond CBS or Mobile Homes as currently allowed.</li> </ul>
MU/C B-2 (RM-23)* * conditional	Biscayne South	In the Mixed-Use Districts the Minimum Lot Area is determined by Building Typology  RM-23 Min. lot area is 15000 SF	550 SF min. floor area for MU/C  700 SF min. floor area for RM-23	The Biscayne South neighborhood is a mix of commercial and larger multi-family developments. Portions of the neighborhood are zoned General Business (B-2) which allows residential multifamily developed per the RM-23 zoning standards.	<ul style="list-style-type: none"> <li>Encourage redevelopment of former big box stores and larger parcels that abut Biscayne Boulevard.</li> <li>Encourage inclusionary zoning to provide affordable housing when properties are redeveloped.</li> <li>Investigate redevelopment opportunities through the federal Opportunity Zone program for redevelopment of strip malls and big box stores.</li> </ul>

## CITY OF NORTH MIAMI BEACH RECOMMENDED KEY STEPS TO AFFORDABLE LIVING

	Implementation Period		
	Immediate	Short	Long
<b>DEVELOPMENT</b>			
<b>Land Development Regulations</b>			
Review the Comprehensive Plan and LDRs to include modifications that discourage the concentration of affordable housing in certain areas.		X	
Track and map existing group homes. Ensure there are no concentrations of group homes in predominately SF residential areas.	X		
Modify zoning code to offer additional parking reductions for affordable housing developments		X	
Remove language from the LDRs that can act as a barrier to the construction of affordable housing.		X	
Amend the Zoning Code to provide an exception to the minimum unit size for the development of micro apartments		X	
Create code language and permit process to convert existing single-family homes in certain zones into a multifamily context.		X	
Amend Comprehensive Plan to permit micro-housing within one half mile of transit stations.		X	
Amend LDRs to reduce off-street parking requirements for duplexes to one parking space per unit, regardless of number of bedrooms.		X	
Amend MH-1 to permit “tiny homes”, modular homes, or Building Code approved material, beyond CBS or Mobile Homes as currently allowed.		X	
Amend LDRs for RO district to permit live/work spaces.		X	
Amend the LDRs for properties within the Residential Office District, to permit duplexes as a conditional use		X	
<b>City Land</b>			
Survey and track the land owned publicly and privately to determine the potential for suitable affordable housing development.	X		
Leverage vacant public land to accommodate the continued growth of the area and need for affordable housing.			X
Develop a plan to assess the suitability to develop vacant City land for affordable housing.		X	
Encourage development of micro housing on City owned land.		X	
<b>ADUs</b>			
Create legal non-conforming language or permit process for existing ADU’s in certain neighborhoods.		X	
Obtain additional data regarding the location and number of properties with an Accessory Dwelling Unit to determine whether ADUs should be used in additional zoning districts.	X		
Create a Homeowner Affidavit covenant to ensure principal unit remains owner-occupied and that legally permitted ADUs are used for affordable housing and not for transient or short-term vacation rentals.		X	
Support funding and development that allows the conversion of residential properties from septic to sewer.			X

## CITY OF NORTH MIAMI BEACH RECOMMENDED KEY STEPS TO AFFORDABLE LIVING

	Implementation Period		
	Immediate	Short	Long
<b>Affordable Housing</b>			
Support efforts to amend antidiscrimination policies to include “Source of Income” as protected from discrimination.		X	
Encourage the development of market rate housing and mixed-income housing within lower income neighborhoods.			X
Support the increase of state and federal affordable housing programs to meet the City’s affordable housing needs.	X		
<b>Incentives</b>			
Expediting the permitting process to construct affordable housing.		X	
Create an incentive for developers to build affordable housing by allowing projects with affordable units to have fewer parking spaces.		X	
<b>TODs</b>			
Adapt retail spaces and surface parking lots to denser, more transit-oriented uses.			X
Prepare unified and targeted Notices of Funding Availability centered on equitable transit-oriented development alongside current and future transit corridors.			X
Prioritize the creation and preservation of affordable housing near high frequency transit corridors and employment centers.			X
Target housing funds resources near rapid transit services.		X	
Capitalize on proximity to Golden Glades Park & Ride transit hub and encourage TODs .	X		
Amend the Low Income Housing Tax Credit criteria to encourage TODs.		X	
<b>EDUCATION, PROGRAMS, AND POLICIES</b>			
Prevent Displacement and Promote Assistance Programs.	X		
NMB should create home repair and maintenance assistance program.		X	
Staff training and capacity building.		X	
Local job creation to reduce commuting dependency.			X
Promote Incentives & Programs.	X		
Consistent with Miami-Dade County, the City should support efforts to amend antidiscrimination policies to include “Source of Income” as protected from discrimination.		X	
The City should work to support the increase of state and federal affordable housing programs to meet the City’s affordable housing needs.	X		
Restricting short-term rentals, require licensing and payment of state and local taxes	X		
Create programs to pay property owners to lease to local residents.			X

## CITY OF NORTH MIAMI BEACH RECOMMENDED KEY STEPS TO AFFORDABLE LIVING

	Implementation Period		
	Immediate	Short	Long
Maintain relationships with affordable housing developers.	X		
Work with local non profits and landowners to facilitate introductions to potential development partners.		X	
Purchase land			X
Partner with landowners		X	
Issue solicitations for development of affordable housing.		X	
Receive unsolicited proposals for the development of affordable housing.		X	
Investigate opportunities to partner with Jackson Hospital and other medical non-profits in the City to partner for development of housing for elderly and/or disabled,		X	
Find funding assistance to protect housing and people in communities of cultural significance		X	
Educate residents of grants and funding opportunities for floodproofing and retrofitting homes in Highland Village.	X		
<b>FINANCIAL</b>			
Create an Affordable Housing Special Benefit Program		X	
City and CRA should continue to encourage the preservation and development of market rate housing and mixed-income housing within lower income neighborhoods.	X		
Provide infrastructure grants for façade and roof improvements for residential properties, to increase affordability and preserve market rate housing		X	
Provide infrastructure grants that support affordable housing units.		X	
Provide tax increment recapture grants so improve project cash flow.		X	
Preserve low rents and affordable homeownership for households that earn less than 50% of the average median income (AMI) through financing improvements in affordable housing units and extending federal affordability agreements that keep rents low, by using bond funding.			X
Bond money could be used for owner-occupied home rehab, with an agreement that the home not be sold or must stay affordable for a certain time period.			X
Bond funding can be used to hire developers to build rental units for households below 50% AMI and produce homes for residents earning between 80% and 120% AMI to purchase.			X
Establish right of first refusal laws that require the owners of a rent-restricted affordable housing development to offer government entities, nonprofits, and affordable housing developers the opportunity to purchase the development before selling or transferring the property.			X
NMB, community groups, and affordable housing developers should form a Preservation Compact centered on preserving assisted properties at risk of expiring throughout Miami-Dade County.		X	
NMB should use financial tools to encourage preservation. Financial incentives should be targeted to preserving at-risk properties.		X	
Offer Tax Exemptions to increase affordable housing development and its net operating income, enhancing the value of such property and its ability to obtain refinancing in order to maintain the property's physical condition.		X	

**PREPARED FOR**  
**THE CITY OF NORTH MIAMI BEACH**



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