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City of Miami Action Plan FY 2007-2008



August 15th, 2007

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I. Executive Summary

The Department of Community Development's Action Plan is a call to action. It presents a series of initiatives that must be accomplished in Fiscal Year 2007-2008 to ensure that public, economic, and housing services are delivered in an efficient manner. The Action Plan identifies the various programs administered and subsidized with the use of federal funds. The Action Plan is submitted to the Department of Housing and Urban Development annually and constitutes an application for funds under the following federal formula grants:

- ❖ Community Development Block Grant (CDBG)
- ❖ HOME Investment Partnership (HOME);
- ❖ Housing Opportunities for Persons with AIDS (HOPWA);
- ❖ Emergency Shelter Grant (ESG); and
- ❖ American Down-payment Dream Initiative (ADDI).

Most important the Action Plan is a reflection of the goals and objectives set-forth in the Five-Year Consolidated Plan 2004-2009. The plan serves as the roadmap and blue print of the department when attempting to achieve performance outcomes.

The Action Plan is a comprehensive plan that identifies key initiatives that would significantly improve the City of Miami's economy and quality of life. The plan is derived from the methodologies established in the Consolidated Plan. Moreover, this document is formulated in a collaborative manner with the assistance of management staff within the Department of Community Development. In addition, the plan is integrated with contributions from public forums and departmental discussions.

The Action Plan is:

An *assimilation of initiatives* aligned with the Code of Federal Regulations.

A *set of priorities* evaluated by policymakers and citizens used to implement new programs.

A *combination of short-term and long-term actions* executed for monitoring economic development, housing initiatives, and public service efforts.

A *work in progress* since some of the recommendations will benefit City of Miami residents within a five-year time span.

The (2007-2008) Action Plan presents the City of Miami's priorities and the specific goals formulated to address the housing and community development needs of low income citizens. Furthermore, the plan is a strategic document written to accomplish the goals and objectives identified in **Table 2C** of the Consolidated Plan. The Department of Community Development is the lead agency responsible for submitting the Action Plan to U.S. HUD. The development of the plan commenced through a series of public hearings held at the local level per City Commission District. In this context, the department gathered from City residents input on housing and community development needs. Thus, the citizens identified priorities for their neighborhoods and for the City as a whole.

The department's commitment remains with the local non-profit agencies dedicated to serving the City's low-and-moderate income residents. It is eminent that the non-profit agencies are facing increased pressure to address growing needs with less funding. As a result, the department continues to make strides while attempting to leverage federal dollars with other funding sources.

The Action Plan consists of goals, each with a set of implementation strategies and policies. The plan recognizes the need for leadership at all levels and the importance of local people working in partnerships to develop local solutions. In addition, the Action Plan responds to the general public's demand.

Who is involved in the Action Plan?

The Action Plan was written with the input of:

- Citizens
- City Commissioners
- Community Development staff members
- Non-profit Organizations
- Community Based Organizations
- Community Housing Development Organizations
- Faith-based Organizations

Those involved in developing and implementing the Action Plan are the employees of the City of Miami's Department of Community Development.

Introduction

The City of Miami Department of Community Development prepares the Annual Action Plan as part of a collaborative process to establish a unified vision of community development objectives. The planning process creates the opportunity for strategic planning and citizen participation to mesh together in a comprehensive context. It aims to minimize duplication of effort at the local level. Furthermore, it provides a method to measure progress of the various program goals, specific objectives, and annual goals set by the Department of Community Development.

In the development of the annual strategic plan the department coordinates a series of public hearings at the local district level, to induce citizen participation to the greatest extent feasible. The total number of public hearings orchestrated is five, one per City Commission District. The meetings are designed to integrate the goals and priorities identified in the strategic planning section of the Five Year Consolidated Plan (2004-2009), with current community needs. Throughout this planning process the citizens, government officials/representatives, and the Department of Community Development will develop a unified vision for the allocation funding priorities in the upcoming fiscal year (FY 2007-2008).

As such, the Action Plan identifies how the funds from the U.S. Department of Housing and Urban Development (HUD) will be spent in the forth coming year, taking into account the regulations governing the funded activities. For that reason, the Action Plan is a statement of how the City and the Department of Community Development intend to allocate its HUD entitlement funds in the areas of housing and community development, satisfying funding initiatives that benefit low and moderate income individuals.

Background

As per the Code of Federal Regulations 24 CFR 91.220, all entitlement jurisdictions are required to submit an Annual Action Plan to U.S. HUD, for the purpose of carrying out the long-term strategic plan. The Action Plan shows how the jurisdiction will spend its Community Planning and Development (CPD) dollars in the upcoming year in ways which bring the jurisdiction closer to the goals set in the 2004-2009 Consolidated Plan. The Action Plan must identify all resources that will be used to meet housing and community development needs in the upcoming program year (FY 2007-2008). In accordance with federal regulations, the plan must identify Federal resources (Sec. 91.215) and other resources (Sec. 91.1) it plans to make available for the respective fiscal year.

The purpose of the plan is to provide current information on housing and community development needs, to identify relevant issues, and to outline housing and development policies to address existing and future problems. The Action Plan incorporates the overall goals and objectives of the Consolidated Plan. The plan works to integrate economic, community, housing, and human development needs in a comprehensive and coordinated effort. As a result, the plan summarizes the major housing and community development needs in the City set-forth by low-to-moderate income households (citizens).

The Action Plan constitutes an application for funds under four Community Planning and Development programs from the Department of Housing and Urban Development (HUD):

- Community Development Block Grant (CDBG)
- Home Investment Partnerships (HOME)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Emergency Shelter Grant (ESG)

This document represents a new program year for the Department of Community Development. The primary planning tactic is to tie the regulations more closely to the specific objectives identified in the Consolidated Plan.

Goals

The goals of the City of Miami are the following: elimination of slums and blight; elimination of conditions that are detrimental to health, safety, community development, economic expansion, preservation and expansion of housing stock; and quality delivery of human services. The grant funds received by the City of Miami from the U.S. Department of Housing and Urban Development are designed to benefit very low, low and moderate-income persons and are intended to meet the following objectives:

To enhance quality housing opportunities by increasing the availability of permanent affordable housing for low-income residents, retaining the affordable housing stock and increasing supportive housing to enable persons with special needs to live in dignity.

To create quality of life enhancements that increase access to quality facilities and services, improve the safety and livability of neighborhoods, restore and preserve natural and physical features of special value for historic or architectural reasons and conserve energy resources.

To stimulate economic revitalization that will create jobs for low-income persons; provide access to credit for community development that promotes long-term economic and social viability; and empower economically disadvantaged persons to achieve self-sufficiency.

To revitalize the City of Miami's communities and integrate economic, physical, environmental, and community and human development needs in the process.

The City of Miami must continue to submit an Action Plan to U.S. HUD to remain eligible for federal funds. Depicted in the Action Plan are the activities which will address the housing, economic, and community development needs of the Neighborhood Development Zones (NDZs), Commercial Business Corridors (CBCs), and Model Blocks. These are the designated target areas for community development within the City of Miami.

The target areas were identified in the 2004-2009 Consolidated Plan. To select the target areas, the City revisited the present dynamics, demographics and environments of the City's distressed neighborhoods. The analysis revealed that pockets of poverty had expanded and that there was a special need to assist those communities that had experienced the most housing and economic challenges. The analysis also revealed the need to reduce the isolation of income groups in distressed communities by increasing housing opportunities for low and middle-income persons and revitalizing deteriorating neighborhoods through quality of life enhancements and economic revitalization.

As a result of the analysis in the Consolidated Plan, the City of Miami created Neighborhood Development Zones that focus on the revitalization of target Model Blocks and Commercial Business Corridors, as well as Quality of Life Enhancements in each Commission District.

The Model Block program is patterned after a program recognized as a "Best Practice" by HUD. The primary focus of the Model Block concept is to concentrate investment in a geographically defined area in order to create a substantial, visible improvement within that community. The intent is to revitalize the Model Blocks by providing homeownership opportunities and expanded housing choice for low and moderate-income families, together with other physical, social and economic development activities.

It is anticipated that these Model Blocks will serve as a foundation to restore commercial and housing reinvestment in the Neighborhood Development Zones, as new homeowners create a demand for neighborhood economic activities, such as grocery stores and other retail. In addition to the Model Blocks, the City of Miami has committed to assisting the businesses operating within the targeted Commercial Business Corridors by providing a wide variety of business services and assistance. In addition, the City will improve the physical appearance of the Commercial Business Corridors by providing commercial façade improvement assistance.

The key to encouraging housing and economic initiatives in distressed communities is to ensure the livability of the neighborhoods. The two major mandates to enhancing the quality of life in the Neighborhood Development Zones and the Model Blocks are access to quality facilities and services and a safe/livable environment. Quality of Life Enhancements focus on the following:

- A well coordinated life sustaining and community building program
- An effective community-based delivery system
- The most cost-effective use of limited resources to support children and families, their economic success and their abilities to meet basic needs

The proposed projects included in the Annual Action Plan closely support the goals and objectives of the Model Block concept, Commercial Business Corridors and Neighborhood Development Zones and incorporate the leveraging of other funding sources to maximize available resources.

II. Geographic Distribution

24 CFR 91.220 (d)

Community Development Target Areas

The City of Miami is a compact microcosm of economic, social, and ethnic diversity. Over 88% of its residents come from minority backgrounds, with 65% Hispanic and 20% Black. Economically, the City is one of great contrasts. Though it serves as one of the nation's leading centers for trade, banking and finance, it is considered among the poorest cities in the country. In addition to poverty, problems such as unemployment, substandard housing, and illiteracy are widespread. All of these dynamics create great challenges for the City.

Given the scope and the severity of the problems found in Miami and the limited amount of resources available to address these problems, the City has developed a two tiered approach to community development which seeks to concentrate funding in target areas. The target areas consist of **Neighborhood Development Zones (NDZs)** and **Model Blocks**, with priority given to the Model Blocks.

Neighborhood Development Zones: The NDZs represent the most distressed neighborhoods in the City of Miami. These areas have the greatest concentration of poverty, unemployment, and housing problems within the City. By focusing resources in the NDZs, the City seeks to bring about improvements that can create a notable impact in these communities over time. The goal of the City of Miami is to bring about neighborhood revitalization in the NDZs by identifying community assets and opportunities and providing comprehensive long-term investments in these areas. As such, the City is committed to the following:

- Identifying Model Blocks within the NDZs where there are opportunities for redevelopment
- Building community-based leadership
- Establishing a community decision support infrastructure
- Providing an inventory of the built environment and social assets in the NDZs
- Creating a neighborhood-level plan for providing City services

Model Blocks: The Model Block concept enables the City to advance the principles of the Neighborhood Development Zones by focusing resources in areas within the NDZs that are poised for revitalization. Model Blocks are small geographic areas within each NDZ with no more than 1,000 housing units. The goal is to concentrate resources for housing, public infrastructure, slum and blight removal in these small geographic areas in order to assure that there is a visible and measurable impact of change in the Neighborhood Development Zones that can stimulate change in surrounding blocks. Specifically, the City will seek to accomplish the following in the Model Blocks:

Create physical improvements through infrastructure improvements, streetscape improvements, code enforcement, and removal of slum and blight

Improve housing conditions by targeting rehabilitation and new construction assistance in the Model Block area

Stimulate economic development through façade improvements and other forms of targeted business assistance

Improve the living condition of residents in the Model Block by targeting social service assistance

Each NDZ has at least one Model Block. The exceptions are Model City and Overtown. These communities have two Model Blocks. The following is a list of the NDZs. The Map at the end of this chapter illustrates the locations of the Model Blocks within the NDZs.

Neighborhood Development Zones (NDZs)

- Allapattah
- Coconut Grove
- Edison/ Little River/Little Haiti
- East Little Havana
- West Little Havana
- Model City
- Overtown
- Wynwood

Community Business Corridors (CBCs): In addition to the Model Blocks, the City has also identified Community Business Corridors (CBCs) within each NDZ. The CBCs serve as target areas for economic development activities. Like the Model Block concept, the City seeks to concentrate resources for economic development, public infrastructure improvements and commercial rehabilitation in these business corridors in order to provide a visible improvement that can create incentives for private investment. Each Model Block is in close proximity to a commercial corridor. Below is a list of the CBCs in each of the Neighborhood Development Zones:

Allapattah NDZ

- 20th Street Merchant Corridor
- Civic Center Corridor

Coconut Grove NDZ

- Grand Avenue Corridor

Edison/ Little River/Little Haiti NDZ

- Little Haiti Corridor

East Little Havana NDZ

- Flagler Street Corridor

Model City NDZ

- Model City Corridor
- Martin Luther King Corridor

Overtown NDZ

- Overtown NW 2nd Avenue Corridor
- Overtown NW 3rd Avenue Corridor

Wynwood NDZ

- Wynwood NW 2nd Avenue Corridor

- Commission District 4
Flagler Street and Coral Way on a case-by-case basis and pending eligibility

Profile of NDZs

The following provides a brief profile of the NDZs, including information on demographics, household income and housing. This information can be used as a baseline indicator to track change in the NDZs over time.

Demographics: Almost half (43%) of the City’s youth live within the NDZs. Most are found in Little Havana and Edison/ Little River/Little Haiti. Approximately 28% of the City’s elderly population also lives within the NDZs. The majority of these individuals reside in East Little Havana. These demographic indicators demonstrate the need to provide youth and elderly services within the NDZs.

Education: It is estimated that 47.3% of the population in the City of Miami (25 years and over) do not have a high school diploma. Within the NDZs the number increases to 61%. Wynwood, Allapattah and East Little Havana were found to have the highest percentage of individuals without a high school diploma, ranging from 74% in Wynwood to 64% in Allapattah. These figures indicate the critical lack of educational attainment among the residents of the NDZs.

Table 1: Demographic Profile of the NDZs, 2000

Neighborhood Development Zone	Number of Children Living in the NDZs	Population 65 and Over Living in the NDZs	% of Persons with No High School Diploma in NDZs (25 years+)	% Female Headed HH with children 18 and under in the NDZs
Allapattah	4,282	2,598	64%	13%
Coconut Grove	643	321	37%	24%
Edison/Little River/Little Haiti	9,306	3,377	57%	20%
East Little Havana	10,183	8,446	66%	10%
Model City	4,844	1,252	48%	36%
Overtown	3,315	915	54%	27%
Wynwood	1,307	380	74%	20%
Total in NDZs	33,880	17,289	61%	17%
City of Miami	78,797	61,768	47%	9%

Source: U.S. Census, 2000

Income: Approximately 27% of the City of Miami’s households make \$12,000 or less per year. While this is a large proportion of the City’s households, the NDZs fair much worse. With the exception of Coconut Grove, most of the households in the NDZs bring in an income of less than \$12,000. Over 40% of the households in East Little Havana, Model City, Overtown and Wynwood are in this category. In order to reduce poverty in the NDZs and improve the quality of life of its residents, the earning potential of families living within these communities needs to increase.

Table 2: Household Income in the NDZs, 2000

Neighborhood Development Zone	Total Households	Median Income	% of HH with income \$12K or less*
Allapattah	6,123	\$17,865	37%
Coconut Grove	912	\$28,043	25%
Edison/Little River/Little Haiti	9,850	\$19,526	35%
East Little Havana	17,501	\$14,910	40%
Model City	4,449	\$15,615	43%
Overtown	3,646	\$13,212	46%
Wynwood	1,361	\$14,794	44%
Total in NDZs	43,842	-	35%
City of Miami	134,344	\$23,483	27%

Source: US Census Bureau, 2000

Housing: There are an estimated 49,311 housing units in the NDZs. The majority of these units are renter occupied. Indeed, homeownership rates are extremely low, ranging from 32% in Coconut Grove to 9% in East Little Havana. In addition to low homeownership rates, most of the housing stock in the NDZs is over 30 years old. The neighborhoods with the highest percentages of older housing include Edison/Little River/Little Haiti, Coconut Grove, and Wynwood. These findings indicate that most of the housing units in the NDZs are rental properties in need of deferred maintenance.

Table 3: Housing Characteristics of the NDZs, 2000

Neighborhood Development Zone	Housing Units	% Owner Occupied Housing Units	% Housing Stock Built Before 1970 (Over 30 yrs old)
Allapattah	6,489	20%	77%
Coconut Grove	1,094	32%	89%
Edison/Little River/Little Haiti	11,617	28%	90%
East Little Havana	18,572	9%	83%
Model City	5,288	25%	84%
Overtown	4,841	13%	82%
Wynwood	1,504	21%	87%
Total in NDZs	49,311	18%	84%
City of Miami	148,554	35%	81%

Source: U.S. Census, 2000

CDBG and HOPWA Target Areas

Although the City of Miami intends to concentrate funding within the NDZs and the Model Blocks, it is important to note that there are a few community development programs which target a broader geographic area. This includes activities funded by CDBG and HOPWA. Funding for CDBG activities are divided among the City's five Commission Districts based on the HUD formula allocation. As such, public service needs and other CDBG funded activities are generally determined by Commission District. These activities include social services for the elderly and the disabled and economic development programs.

The HOPWA program targets the entire geographic area of Miami-Dade County. The goal and intent of the local HOPWA Program is to ensure that a continuum of housing options and related housing services are available to low income persons with HIV/AIDS and their families.

Commission District Profile

The following provides a brief profile of the City of Miami Commission Districts, including information on race and ethnicity, educational attainment, poverty, and employment. This information will serve as a baseline indicator for change in the Commission Districts.

Race and Ethnicity: Of the five commission districts in the City of Miami, District 5 has the greatest number of Blacks. Approximately 66% of the Black population in Miami lives in this district. The Hispanic population is almost evenly distributed among Districts 4, 3, and 1.

Table 4: Race, Ethnicity, and Language by Commission District, 2000

Commission District	Total population	White alone	Black alone	Other alone	2+ races	Hispanic	English LVW*
District 1	71,342	53,292	7,705	6,686	3,659	60,484	39,657
	100%	75%	11%	10%	5%	85%	56%
District 2	72,701	50,624	15,488	4,256	2,333	33,862	19,301
	100%	70%	21%	5%	3%	47%	27%
District 3	72,824	59,960	2,486	6,479	3,899	65,472	45,813
	100%	82%	3%	9%	5%	90%	63%
District 4	74,180	7,481	728	3,263	2,708	66,179	42,042
	102%	93%	1%	4%	4%	89%	57%
District 5	71,318	10,263	53,147	2,171	5,737	11,822	13,452
	100%	14%	75%	3%	8%	17%	19%
Total	362,369	241,623	79,554	23,799	18,336	237,822	160,267
	100%	67%	22%	7%	5%	66%	44%

Source: U.S. Census, 2000

*LVW: Less than Very Well

Educational Attainment: Approximately 47.3% of the population in the City of Miami (25 years and over) do not have a high school diploma. Of these individuals, 30% have a 9th grade education or less. Among the Commission Districts, it was found that the greatest number of individuals with less than a 9th grade education were concentrated in Districts 3, 1, and 4. These figures indicate the critical need to increase the educational attainment among City of Miami residents.

Table 5: Educational Attainment of Persons 25 Years or Older by Commission District, 2000

Commission District	Population 25 years+	9th grade education or less	High school graduate (including equivalency)	Bachelor's degree	Master's degree	Doctorate degree
District 1	49,091	18,668	9,664	2,318	734	248
	100%	38%	20%	5%	1%	1%
District 2	54,206	7,367	9,618	9,947	4,868	982
	100%	14%	18%	18%	9%	2%
District 3	51,385	21,067	9,013	3,137	1,041	356
	100%	41%	18%	6%	2%	1%
District 4	56,188	16,734	11,142	4,751	1,627	770
	100%	30%	20%	8%	3%	1%
District 5	41,620	11,377	10,541	1,597	564	76
	100%	27%	25%	4%	1%	0%
Total	252,494	75,213	49,978	21,750	8,834	2,432
	100%	30%	20%	9%	3%	1%

Source: U.S. Census, 2000

Persons in Poverty by Age: Approximately 28% of the City's residents live in poverty. The poverty rate in most of the Commission Districts is similar to that of the City. The exception is District 5. With 43% of its residents living below poverty, this district has the highest concentration of poverty in the City of Miami. District 5 also has the highest concentrations of children living in poverty. In terms of raw numbers, District 3 has the most elderly living in poverty.

Table 6: Persons in Poverty by Age and Commission District, 2000

Commission Districts	Persons with Income below poverty	Under 5 years	5-11 years	12-17 years	18-64 years	65-years and older
District 1	19,564	1,509	2,397	1,771	10,014	3,873
	100%	8%	12%	9%	51%	20%
District 2	15,257	1,040	1,425	1,264	9,576	1,952
	100%	7%	9%	8%	63%	13%
District 3	23,564	1,792	2,355	1,880	12,144	5,393
	100%	8%	10%	8%	52%	23%
District 4	13,104	567	1,049	849	6,837	3,802
	100%	4%	8%	6%	52%	29%
District 5	28,680	2,998	4,819	3,954	14,263	2,646
	100%	10%	17%	14%	50%	9%
Total	100,169	7,906	13,803	9,718	52,834	15,908
	100%	8%	14%	10%	53%	16%

Source: U.S. Census, 2000 * Total numbers of persons that Poverty can be accounted for.

Employment: According to the 2000 Census, only 50.3% of the population in the City of Miami is in the labor force. This is considered the lowest labor force participation rate in the nation. The average among large cities is 63%. When comparing this data at the Commission District level, it appears that the only district that comes close to the national average is District 1, with a labor force participation of 59%. District 5 has the lowest labor force participation in the City. Only 44% of the working age adults in this District are in the labor force. This means that 66% of the potential labor force in District 5 is not actively seeking employment.

Table 7: Employment for Population 16 Years and Over by Commission Districts: 2000

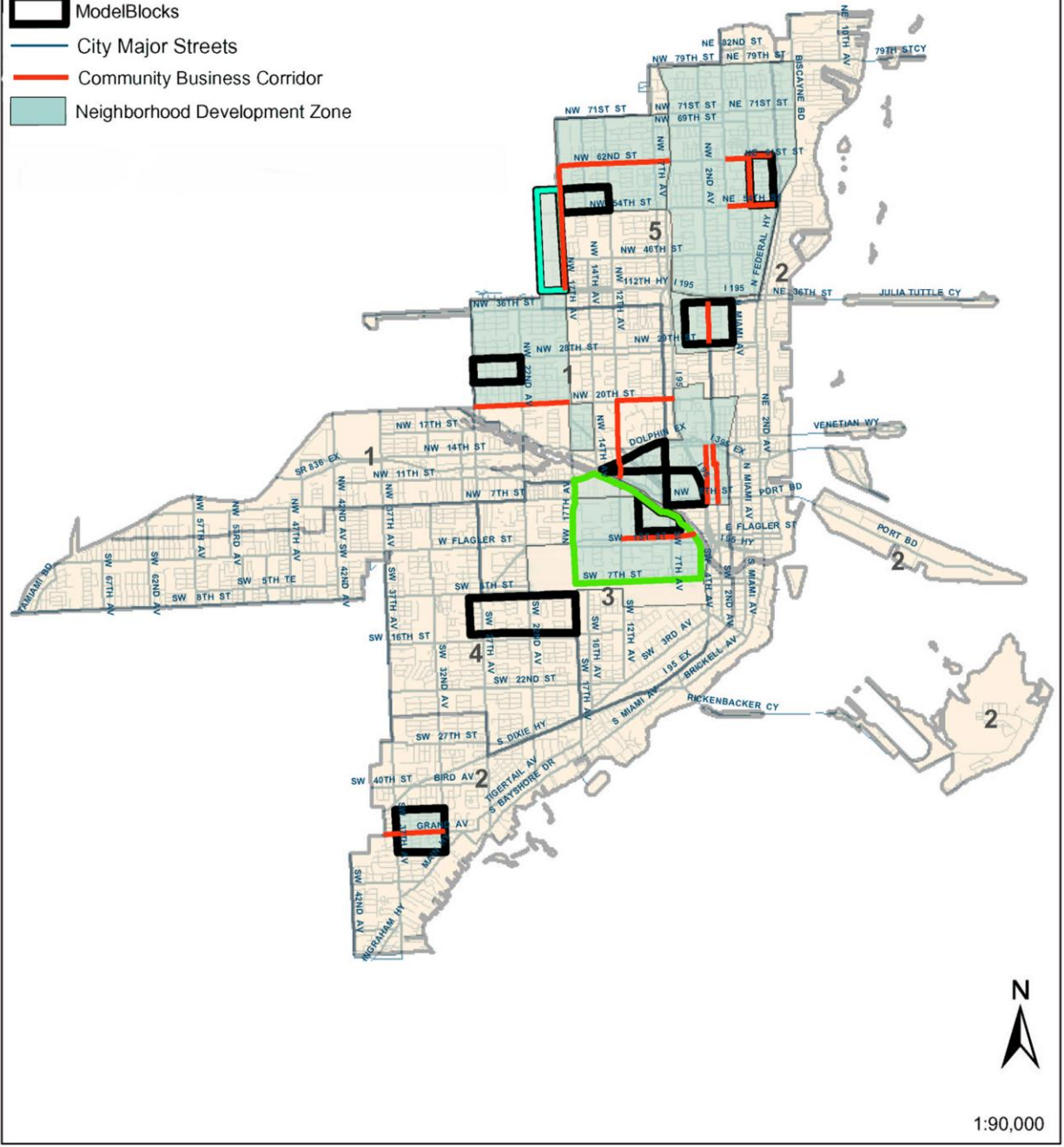
Commission District	Population 16 and Over	In Labor Force	Civilian	Employed	Unemployed	Not in Labor Force
District 1	56,782	26,991	26,991	23,504	3,487	29,791
	100%	48%	48%	41%	6%	52%
District 2	61,366	36,475	36,357	33,415	2,942	24,891
	100%	59%	59%	54%	5%	41%
District 3	59,157	28,951	28,934	25,367	3,567	30,206
	100%	49%	49%	43%	6%	51%
District 4	63,126	31,631	31,619	28,956	2,663	31,495
	100%	50%	50%	46%	4%	50%
District 5	52,126	23,192	23,184	18,640	4,544	29,077
	100%	44%	44%	36%	9%	56%
Total	292,7000	147,240	147,805	129,882	17,203	145,460
	100%	50%	50%	44%	6%	50%

Source: U.S. Census, 2000

Neighborhood Development Zones (NDZ)

Legend

- Little Havana Homeownership Trust Boundaries
- Extended Model City Trust NDZ
- ModelBlocks
- City Major Streets
- Community Business Corridor
- Neighborhood Development Zone



1:90,000

III. Funding Resources

Expected Grant Funds and Other Income

Within the City of Miami, the Department of Community Development is responsible for operating most of the City's housing assistance programs and community development programs. The following provides a list of the funding sources that the Department of Community Development has available to support such activities.

Description of Federal Funding Sources

American Dream Downpayment Initiative (ADDI): ADDI will provide downpayment, closing costs, and rehabilitation assistance to eligible individuals. The amount of ADDI assistance provided may not exceed \$10,000 or six percent of the purchase price of a home, whichever is greater. The rehabilitation must be completed within one year of the home purchase. Rehabilitation may include, but is not limited to, the reduction of lead paint hazards and the remediation of other home health hazards.

Community Development Block Grant Entitlement Program (CDBG): As an entitlement City, Miami receives an annual CDBG grant on a formula basis. The formula takes into account total population, overcrowding and poverty. CDBG funds must be used for activities that benefit low- and moderate-income persons. Eligible activities include affordable housing, job creation, business expansion opportunities, and services to the most vulnerable in the community.

HOME: The purpose of the HOME Program is to increase the supply of safe, decent, sanitary, and affordable housing for low and very-low-income households. HOME also seeks to expand the capacity of nonprofit housing providers through CHDOs. Jurisdictions can use HOME funds to carry out a wide variety of housing activities for low- and very low-income families, including:

Homebuyer programs, which may include downpayment and closing costs assistance, construction loans, rehabilitation, new construction, or soft cost pre-development.

Rental housing programs, consisting of construction loans, permanent mortgage loans, bridge loans, rehabilitation, new construction, or soft cost pre-development and refinancing.

Homeowner rehabilitation programs, including grants, loans, interest subsidies, and loan guarantees to pay for hard costs, related soft costs, and refinancing expenses

Tenant-based rental assistance (TBRA) to pay for rent, utility costs, security deposits, and utility deposits

Emergency Shelter Grant Program (ESG): The ESG program is a formula grant program that allocates monies to improve the quality and number of emergency homeless shelters and related social services for the homeless. ESG provides a foundation for homeless people to begin moving to independent living. The current level of funding is based on the yearly homeless assistance appropriation, as well as the demand of HUD's other McKinney-Vento Act programs. The City of Miami does not provide homeless shelters, since this is a function of the County. The City uses ESG funds to provide outreach services to the homeless.

Housing Opportunities for Persons with AIDS (HOPWA): The City of Miami serves as the administrator of the formula grant-funded Housing Opportunities for Persons with AIDS (HOPWA) program for the entire geographical area of Miami-Dade County. The goal and intent of the local HOPWA Program is to ensure that

a continuum of housing options and related housing services is available to low income persons with acquired immunodeficiency syndrome or related diseases to prevent homelessness of such individuals and their families.

Section 8 Moderate Rehabilitation Program (Rental Assistance): Housing choice vouchers allow very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing. Though the City of Miami does not operate any public housing, it is responsible for a limited number of Section 8 Tenant Based Assistance. This is a housing choice voucher program developed to assist eligible low-income families to receive housing assistance through a rental subsidy that enables tenants to afford standard units.

Section 108 Loan Program: The CDBG Section 108 Loan Guarantee allows CDBG entitlement communities to use their CDBG funds to guarantee loans/notes for large development projects. Under this program, the applicant pledges current and future CDBG funds as principal security for a loan guarantee. Eligible activities include acquiring real property, rehabilitating publicly owned real property, housing rehabilitation, and certain economic development activities.

Federal Funding Source	City of Miami Programs	Program Funding*
ADDI	<ul style="list-style-type: none"> ▪ Downpayment Assistance 	\$68,512.00
Community Development Block Grant (CDBG)	<ul style="list-style-type: none"> ▪ Section 108 ▪ Economic Revitalization ▪ Housing ▪ Quality of Life Enhancement 	\$8,438,887.00
CDBG Program Income		\$0.00
HOME Program	<ul style="list-style-type: none"> ▪ New Construction: Homeownership and Rental ▪ Homebuyer's assistance 	\$4,602,629.00
Emergency Shelter Grant Program (ESG)	<ul style="list-style-type: none"> ▪ Homebuyer's assistance 	\$364,454.00
Housing Opportunities for Persons with AIDS(HOPWA)	<ul style="list-style-type: none"> ▪ New Construction ▪ Rental Assistance ▪ Support Services 	\$11,689,000.00
Miami Unleaded	<ul style="list-style-type: none"> ▪ Elimination of Lead Hazards 	\$1,000,000.00
Section 8 Moderate Rehabilitation Program	<ul style="list-style-type: none"> ▪ Rental Assistance 	\$5,104,000.00
Total		\$31,267,482.00

Description of Non-Federal Funding Sources

State Housing Initiatives Partnership program (SHIP): State Housing Initiatives Partnership is the first permanently funded state housing program in the nation to provide funds directly to local governments to increase affordable housing opportunities on a noncompetitive basis. The funds are used to produce and preserve affordable homeownership and multifamily housing for very low, low and moderate income families. The City of Miami uses SHIP dollars to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, construction and gap financing, mortgage buy-downs, matching dollars for federal housing grants and programs, and homeownership counseling.

Miami-Dade County Documentary Stamp Surtax Program: The Documentary Stamp Surtax program is a dedicated source of revenue for affordable housing collected from commercial real estate sales in Miami-Dade County. The Surtax Program subsidizes both development and consumer financing to make home ownership more affordable for low-income working families.

Low-Income Housing Tax Credit Program: The Low-Income Housing Tax Credit Program is a tool for private developers and non-profit entities to construct or rehabilitate affordable rental units. This program gives developers tax credits in exchange for substantially rehabilitating or constructing rental housing projects that set aside 20% or more units for individuals or families with low incomes.

Miami-Dade County Food and Beverage Tax Funds: The Food and Beverage tax is levied to provide a dedicated source of funding for homeless assistance centers and projects.

Table 8: City of Miami Programs by Non-federal Funds

Non-Federal Funds:	City of Miami Programs	Funding
State SHIP Program	<ul style="list-style-type: none"> ▪ Rehabilitation ▪ Homebuyer Assistance ▪ New Construction 	\$2,232,704.00
Miami-Dade County Documentary Stamp Surtax Program	<ul style="list-style-type: none"> ▪ Acquisition ▪ New Construction ▪ Homebuyer Assistance 	Competitive
State of Florida Low Income Tax Credits	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation, Acquisition 	Competitive
Miami-Dade County Food and Beverage Tax Funds	Homeless Assistance/Prevention	Competitive
Private Foundations	Public Services	Competitive

Projected Revenue and Expenditures

The following tables provide detailed information on how the City of Miami will utilize the resources it receives during FY 2007-2008 to carry out its community development functions.

Table 9: City of Miami Department of Community Development Revenue and Expense Projections: FY 2007-2008

Categ.	FY 07-08 YEAR	Adminis.	Housing	Quality of Life	Economic Develop.	Section 108	TOTAL
CDBG	\$8,438,887.00	\$1,688,000.00	\$285,054.00	\$1,265,833.00	\$3,900,000.00	\$1,300,000.00	\$8,438,887.00
ESG	\$364,454.00	\$10,934.00	\$0.00	\$353,520.00	\$0.00	\$0.00	\$364,454.00
HOME	\$4,602,629.00	\$460,262.00	\$4,142,367.00	\$0.00	\$0.00	\$0.00	\$4,602,629.00
ADDI	\$68,512.00	\$0.00	\$68,512.00	\$0.00	\$0.00	\$0.00	\$68,512.00
HOPWA	\$11,689,000.00	\$275,670.00	\$11,263,330.00	\$150,000.00	\$0.00	\$0.00	\$11,689,000.00
SHIP	\$2,232,704.00	\$223,270.00	\$2,009,434.00	\$0.00	\$0.00	\$0.00	\$2,232,704.00
Section 8 Housing	\$5,104,000.00	\$434,000.00	\$4,670,000.00	\$0.00	\$0.00	\$0.00	\$5,104,000.00
Lead-base Grant	\$1,000,000.00	\$0.00	\$1,000,000.00	\$0.00	\$0.00	\$0.00	\$1,000,000.00
Totals:	\$33,500,186.00	\$3,092,136.00	\$23,438,697.00	\$1,769,353.00	\$3,900,000.00	\$1,300,000.00	\$33,500,186.00

Table 10: CDBG Funding Recommendations by Categories

CDBG FUNDING RECOMMENDATIONS BY CATEGORY	Entitlement Allocations
108 Debt Service	\$1,300,000.00
Administration	\$1,688,000.00
Economic Development	\$3,900,000.00
Housing	\$285,054.00
Quality of Life Enhancement -	\$1,265,833.00
TOTAL	\$8,438,887.00

Table 11: Municipal Programs

MUNICIPAL PROGRAMS:	Comments:	
108 Debt Service	\$1,300,000.00	Scheduled Section 108 Loan payments for Wynwood Foreign Trade Zone and S.E. Overtown Park West.
TOTAL	\$1,300,000.00	-

Leveraged Funds

The following table provides detailed financial information on the agencies that the City of Miami will be funding during FY 2007-2008. The table demonstrates the other funds the City will be able to leverage in its efforts to carry out its community development functions. (See pages 16-17)

Federal Funds include, but are not limited to: HOPE VI, USDA, US Housing and Urban Development (HUD), Federal Emergency Management Agency (FEMA), Economic Development Initiative (EDI), Volunteers in Service to America (VISTA), and Americorp.

State Funds include, but are not limited to: Florida Department of Education, the Florida Department of Health, the Florida department of Juvenile Justice, the Florida Department of Children and Families, the Governor's Drug Free Communities, Florida Front Porch, the State of Florida Historic Preservation, and Florida International University.

County Funds include, but are not limited to: Miami-Dade County, Miami-Dade County CDBG, Miami-Dade County Head Start, Miami-Dade County Office of Community and Economic Development (OCED), Miami-Dade County Department of Human Services, Metro-Miami Action Plan Trust (MMAP), Alliance for Human Services, and the Public Health Trust.

City Funds include, but are not limited to: City of Miami Park and Recreation Department, City of Miami Redevelopment Agency, City of Miami CDBG, and the City of Miami LETF.

Local Jurisdiction Funds include, but are not limited to: Fisher Island, City of Miami-Beach CDBG, and HOME funds.

Private Funds/Grants include, but are not limited to: United Way, Coral Gables Plymouth Church, RSCJ Fund, Bank of America, Alliance for the Aging, Barry University, University of Miami, Haitian American Foundation Inc (HAFI), Kraft Foods, Lions Foundation, Knight Foundation, Key Biscayne Rotary Club, Women's Fund Dade County, Blue Cross Blue Shield, Coconut Grove Arts Festival, and other donations, fees and contributions.

Table 12: Leveraging Funds from Agencies funded by the City of Miami in Report Year FY 07-08

Public Service Leverage Funding	\$59,858,895.00
Economic Development Leverage Funding	\$1,223,264.00
Housing Leverage Funding¹	\$261,427,431.00

¹ From Projects funded utilizing FY07-08 funding, as of June 2007

IV. Anti-Poverty Strategy

The City of Miami's Anti-Poverty Strategy describes the City's programs and policies to reduce poverty and provide affordable housing. The Department of Community Development will be responsible for executing this strategy and for carrying out programs that are responsive to the needs of low-income residents and disadvantage populations throughout the Five Commission Districts. The realization of this strategy has been sustained by the Mayor, City Commission and the Department of Community Development.

The activities in the Action Plan are reflective of the Anti-Poverty Strategy. As such the Action Plan seeks to address: obstacles to meeting underserved needs; fostering and maintaining affordable housing; removing barriers to affordable housing; promoting fair housing; evaluating and reducing lead-based paint hazards, reducing slum and blight; infrastructure improvements; reducing the number of poverty level people; developing institutional structure and enhancing coordination between public and private housing.

Use of Funds for FY 2007-2008

The following describes how the City of Miami will use the various HUD funds to advance the Anti-Poverty Strategy.

Community Development Block Grant (CDBG): The Department of Community Development uses CDBG funds for the comprehensive revitalization of designated neighborhoods. The department supports core programs that combat poverty by disseminating funds through a competitive request for proposals (RFP) process. The agencies awarded funding are designed to meet the priority needs of the citizens. The funded programs place an emphasis on neighborhood economic development, improving the physical environment and target the need for affordable housing. The use of CDBG funds are directed at senior centers, economic development activities, public facility improvements, homeownership activities, social services, and small business development initiatives.

HOME Investment Partnership Program (HOME): The City will allocate HOME funds towards the creation of quality affordable housing, acquisition, rehabilitation, and home buyer/owner programs. HOME funds will also be used to meet the reservation of funds for Community Housing Development Organizations (CHDO) and the City's administrative cost.

Housing Opportunities for Persons with AIDS Program (HOPWA): The HOPWA program provides housing assistance supportive services, to low-income persons with HIV/AIDS and their families. The City allocates funding to agencies that specialize in housing related services and supply such services to the HIV/AIDS infected community. The funding is provided through a competitive RFP process.

Emergency Shelter Grant Program (ESG): ESG awards grants for the assistance of homeless individuals. The funds are directed towards the provision of transitional services for the homeless population. ESG funds for the City of Miami are administered by the Miami Homeless Assistance Program. The funds cover operating costs, homeless essential activities, and administrative costs. The funds provide a foundation for homeless persons to move into independent living.

Institutional Coordination

A collaborative effort has taken place in coordination with the Mayor's Office, City Commission, City Manager, City Departments and Local CDBG funded providers aimed at disarming poverty in the City's impoverished neighborhoods. This effort could not be catapulted without the funding and coordination of services of the local CBOs, CDCs, FBO's, and CHDOs. These funded providers are the core of our operation attributed to their direct connection with the members of the local community.

The coordination process analyzes the full local context and the connection established with the larger regions. The premise is directed at building on local assets and coordinating objectives and resources in a holistic approach, by means of securing partnerships with private, non-profits, State, Local and Federal agencies. The incorporation of such practice will coordinate economic development, affordable housing, and community development into a comprehensive and coordinated strategy, so that organizations can work together and thrive. The plan will institute goals, specific objectives, annual goals, and benchmarks for measuring progress. In so doing, the City will facilitate the accomplishments of such goals to citizens in the Consolidated Annual Performance & Evaluation Report (CAPER).

The Department of Community Development will strive to coordinate and develop individual plans containing goals and strategies reflective of distinctive community priorities sharing a cohesive vision. In subsequent years, the City's CDBG and other resources will be injected within the designated target areas. The City will pursue this venture in the forthcoming program year in coordination with the local HUD Community Development Planner (CPD).

V. Activities to be Undertaken

Housing

During the next year, the City of Miami will focus on implementing policies that advance housing preservation and neighborhood revitalization, with the overall goal of improving the quality of life of the residents and preserving the social and historic character of low income neighborhoods threatened by gentrification. As such, the 2007-2008 Action Plan concentrates on the following activities:

- Affordable housing preservation and new construction
- Neighborhood revitalization through the creation of the Model Block concept
- Mixed use/income redevelopment

Below is a detailed description of the housing policies and activities that the City will undertake. The HUD Matrix at the end of the document provides a more detailed account of the activities that the various agencies funded by the Department of Community Development will be undertaking.

Preserve Affordable Rental Housing Activities

In order to preserve affordable rental housing opportunities within the City of Miami, and more specifically, within the Model Blocks and NDZs, the City of Miami will seek and encourage the construction of new rental units. Through this initiative, the City will increase the inventory of affordable rental housing available to low and moderate income households. As recommended in the Housing Needs Assessment in the Consolidated Plan, the focus will be on serving those that are most in need of rental assistance, namely small families and single person households, such as the elderly and persons with HIV/AIDS. Below is a description of the proposed programs.

Finance Construction of New Rental Units: To increase the inventory of affordable rental housing in the Model Blocks and the NDZs, the City of Miami will continue to encourage the construction of new rental units. The City will finance project costs for site development and will offer hard and soft construction financing and permanent financing associated with the development of affordable housing units.

Continue to Provide Section 8 Rental Housing Assistance: The City of Miami will continue to provide rental housing assistance to very low income households through the Section 8 Program. This assistance consists of Project Based and Tenant Based vouchers. The Project Based units are privately owned buildings. The owners of these rental structures were given moneys to rehabilitate the buildings in return for securing all the units for very low income residents. Through this program, very low income residents are able to live in safe, decent, and affordable privately-owned rental housing.

Preserve Existing Affordable Housing - Homeowner Retention Activities

The City of Miami will focus on providing housing rehabilitation assistance to low and moderate income households in order to help them maintain and retain their homes and in order to prevent the existing housing stock from continuing to decline. This is important since there are a substantial number of the single family homes in the City that fall below minimum housing quality standards (disrepair) which are owned by low and

moderate income homeowners who lack the financial capacity and/or credit history required to obtain home repair financing from private lenders. The goal will be to assist homeowners with deferred maintenance, emergency repairs, removal of code violations, and replacement of unsafe structures. Preference will be given to the elderly, disabled and persons with HIV/AIDS. Below are the specific programs that will be used to implement this policy.

Rehab Existing Homeowner Units and Correct Code Violations: The City of Miami will provide home improvement and rehabilitation assistance to homeowners throughout the City in order to improve the condition of existing housing stock. Under this rehab program, homeowner(s) that reside and maintain a property as their principal residence in the City of Miami will be able to obtain a deferred loan to bring their property to decent, safe and sanitary housing standard, or to correct existing code violations. Through this program, the City will be able to encourage low to moderate income owners that have illegal units to bring their properties up to code or to remove the illegal structures. To do this, the Department of Community Development will work closely with Code Enforcement to target areas that have a high number of code violations. The intent is to provide incentives for homeowners to correct code violations before they lose their house.

Emergency Grant Home Repair Assistance: The City will provide deferred payment loan assistance to an eligible homeowner to carry out limited repairs such as roofing, electrical and plumbing to immediately rectify life hazardous and potentially hazardous conditions that threaten the safety and health of the occupants of the home.

Replace Unsafe Housing Structures: The City will provide assistance to replace dilapidated owner-occupied housing units which are not suitable for rehabilitation with new houses.

Homeownership Activities

The City of Miami will continue to assure that affordable homeownership opportunities are available for working class and moderate income families who are seeking homeownership opportunities but may be priced out of the market due to increasing real estate costs. To do this, the City will seek to increase the inventory of affordable homeownership units through new construction. In addition, the City will provide second mortgage, down payment, and closing cost assistance to new homebuyers. Finally, the City will help renters to prepare for homeownership by referring them to Homebuyer Counseling Programs. The following describes the specific programs.

Finance Construction of New Homeownership Units: The City of Miami will promote affordable homeownership opportunities for low and moderate income families by financing new construction. The City will provide hard and soft construction financing and permanent financing for affordable housing units.

Provide Homeownership Financing: To assist homebuyers in the purchase of a home, the City of Miami will provide down payment, closing cost and/or second mortgage financing assistance to eligible persons and households who are first time homebuyers. Although this assistance will be available to anyone who wants to purchase a home in the City of Miami, City residents will have access to the maximum allowable subsidy. Residents who are moving into the City will be eligible for assistance, but at a lower cap.

Stimulate Housing Development – Other Non-HUD Activities

In addition to the activities listed above, it is important for the City of Miami to provide incentives to stimulate housing development. Such incentives help to off-set the barriers that make it difficult to undertake affordable

housing projects. The following is a list of the incentives that the City of Miami will provide in order to facilitate the development of affordable housing.

Tax Credit Assistance/Housing Credit Match: Untapped resources such as the Low-Income Housing Tax Credit (LITHC) program will need to be creatively utilized and combined with private financing to create a viable housing production incentive. To this end, the City of Miami will assist developers by providing matching funds and by making sure that the items on the LITHC application checklist that apply to the jurisdiction are completed promptly.

Affordable Housing Incentives: The City of Miami will continue to provide incentives to developers through the Affordable Housing Incentive Plan. This plan provides developers of affordable housing projects with a number of local incentives that are intended to expedite the pre-development process and reduce certain cost(s) in connection with the production of affordable housing projects in the City of Miami. The incentives include:

Expedited Permitting for Affordable Housing Projects

Review of Legislation, Policies and Plans that Impact Affordable Housing.

Impact Fee Deferral

Reduction of Parking and Setback Requirements

Training/Workshops to Developers on City Programs and Regulations: The Department of Community Development will work with other City departments and Miami-Dade County to provide training to developers on the rules and regulations that govern the development process. Such training may include workshops on the permitting process, zoning, and environmental clearances.

Increase Capacity of Non-profit Housing Providers: To help improve the capacity of non-profit housing providers, the City of Miami will provide various services intended to assist these organizations. Specifically, the City will provide local government matching for community development corporations (CDCs) applying for tax credit financing for affordable housing projects. Furthermore, the City will encourage CDCs to partner with private developers by giving developers extra credit points in their RFP applications if they have a 51% partner that is a non-profit.

Special Needs Affordable Housing Activities

The City of Miami is committed to assisting persons with special needs and their families obtain affordable housing. Special needs populations include the elderly, individuals living with HIV/AIDS, and persons with disabilities who are within the very low to moderate income range. The programs for special needs populations are described below.

Housing Opportunities for the Elderly: The City will provide funds for rehabilitation and new construction of residence projects that are Section 202 Support Housing.

Housing Opportunities for Families with AIDS through HOPWA: Through HOPWA, the City of Miami will work to expand housing opportunities for county residents that are low to moderate income and have been diagnosed with HIV/AIDS. Programs include project-based rental subsidies. Preference will be given to units that have a mix of residents with various household incomes.

Homeless Program: The Department of Community Development will continue its efforts in the prevention of homelessness by supporting the City of Miami's Homeless Program and its outreach programs. The City's Homeless Office provides outreach services in the form of referrals for a myriad of social services, to include behavioral, mental, health, and supportive housing.

Other Housing Activities (Fair Housing)

Fair Housing: Fair housing practices are aimed at reducing predatory lending and housing discrimination. The City will ensure that fair housing laws are enforced and that low income groups, minorities, and special needs populations are protected against discriminatory practices.

The Department of Community Development is actively engaged in promoting fair housing for City of Miami residents. In FY 2007-2008 the City of Miami will engage in actively promoting and securing compliance with fair housing. The City's fair housing program is designed to affirmatively further fair housing objectives of Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, as amended, and other relevant federal, state, and local fair housing laws. "Affirmatively further fair housing" means that the City will actively work to reduce illegal housing discrimination. The program's strategy is to promote equal housing opportunities through education and training, monitor and investigate complaints using proven techniques to support fair housing litigation, and conduct research and studies to identify and address fair housing impediments.

The impediments to fair housing choice and the conclusions and recommendations were identified through an analysis of the data previously mentioned, as well as by obtaining information through key informant interviews of the participants listed above. Home Mortgage Disclosure Act (HMDA) data used to analyze impediments to fair housing in the home buyers market in the City of Miami was provided by the National Community Reinvestment Coalition (NCRC).

Summary of the conclusions and recommendations

The following is a brief synopsis of the impediments identified and the recommendations suggested.

Impediment FH 1:

Lack of Inclusionary Zoning

Recommendations

FH 1.1 The Department of Community Development will work together with the City of Miami Planning Department's Miami 21 master plan in evaluating the strategies for inclusionary zoning for the City of Miami.

Impediment FH 2:

Scarcity of Developable Vacant Parcels

Recommendations

FH 2.1 Develop a formalized infill program in which the City would make available city-owned parcels to developers through a Request for Proposal (RFQ) process.

Impediment FH 3:

High Rates of Segregation in Public Assisted Housing

Recommendations

FH 3.1 Continue to educate clients about the Fair Housing Act which allows them to choose where they want to live and place no limitations on that choice other than a rent cap (It should be noted that all

policies and procedures are consistent with the requirements of Federal, State, and local law and HUD regulations and guidance).

FH 3.2 Provide technical assistance and training in affirmative marketing to recipients of City administered federal funds. In particular, provide strategies that reach and appeal to all segments of the community.

Impediment FH 4:

Federal Funding Decreasing Annually for Public Housing Assistance

Recommendations

FH 4.1 Continue to attempt to accommodate as many Housing Opportunities for Persons with AIDS (HOPWA) clients as possible in the City's Long-term Rental Assistance Program.

FH 4.2 Maintain restrictions on the number of bedrooms allowed per household size to reduce the amount of subsidy per household.

Impediment FH 5:

Federally Funded Public Assisted Housing Clients May be Occasionally Turned Down by Landlords Due to prior Experiences with Assistance Programs

Recommendation

FH 5.1 Provide information that demonstrates the City's successful history of timely payments to other landlords. In addition, post on the City's website the program's standard policies, changes to policies (i.e. the reduction in fair market rent coverage), and Frequently Asked Questions (FAQs) by landlords.

Impediment FH 6:

Amended (Deleted)

Impediment FH 7:

Disparate Service in Private Lending to Minorities

Recommendations

FH 7.1 Develop and implement steps to foster conventional lending and other banking services in neighborhoods that appear to be underserved or to specific groups of citizens that appear to be underserved, in particular in African American neighborhoods.

FH 7.2 Target existing financial literacy programs (ACCESS Miami) in African American neighborhoods. During outreach efforts, try to determine causes for the low percentage of black applicants for home loans.

Impediment FH 8:

Predatory Lending and Abuse of the Subprime Market

Recommendations

FH 8.1 Develop and implement financial literacy programs through the ACCESS Miami program. Ensure that programs are available in English, Spanish, and Creole.

FH 8.3 Develop media campaign that will educate the City's residents about fair housing rights, including the right to fair loans and the dangers of predatory lending.

FH 8.4 Though the City does not underwrite predatory loans and has standards (based on debt to income ratios) in place to deny loans that appear predatory, the City intends to strengthen the current policy to restrict interest rates, points charged on a loan, and disallows certain loan products deemed unnecessary. A revised anti-predatory underwriting policy for first term mortgages that receive the City's assistance for down payments or closing costs will include the following:

- The term of the loan must be 30 years
- The interest rate must be fixed and cannot be more than 7.00 percent (periodically review and adjust for changes in interest rates)
- No adjusted rate mortgages
- No prepayment penalties
- Loan must be full documentation only. No stated income and/or assets loans.
- The total percentage charged for Discount, Origination and Broker fees cannot exceed 2 points.

All other lending fees (example, application fees, processing fees, tax service fees, administration fees, etc.) must be reasonable. However, they cannot exceed \$500 or 0.5 percent of the loan amount, whichever is greater.

Impediment FH 9:

Lack of Coherent Citywide Affordable Housing Policy

Recommendations

FH 9.1 Maintain a clear affordable housing policy. The policy should include program strategies that coordinate and integrate the use of the City's Affordable Housing Trust Fund (AHTF).

Impediment FH 10:

Not Enough Affordable/Workforce Housing Units to Meet the Needs of City Residents

Recommendations

FH 10.1 Continue to advocate on behalf of affordable housing developers streamlining the application process, in the course of endorsing the following:

- Impact Fees;
- Streamlining the Administrative Process;
 - i. Department of Community Development
 - ii. Building Department
 - iii. Planning Department
 - iv. Zoning Department
- Release of Liens.

FH 10.2 Continue to implement the actions to increase affordable housing identified in the 2004- 2009 Consolidated Plan.

FH 10.6 Require strong affirmative marketing programs for all affordable housing developments using City administered Federal funds.

Impediment FH 11:

Housing Discrimination on the Basis of Race, Color, National Origin, Religion, Sex, Familial status, and Disability

Recommendations

FH 11.1 Develop a educational fair housing rights campaign for City residents that will help them identify and challenge discrimination (see FH 15.1 for more details)

FH 11.3 Conduct fair housing testing within the City of Miami (see FH 13 for more details)

FH 11.5 Provide fair housing education and training to housing providers to ensure compliance with fair housing laws.

Impediment FH 12:

Amended (deleted)

Impediment FH 13:

Housing Discrimination Complaint Intake Process is Fractured

Recommendation

FH 13.1 Centralize fair housing complaints that occur within the City by directing complaints to 311 CitiStat and/or the City's Hotline.

Impediment FH 14:

Improve the Amount of Fair Housing Testing within the City of Miami

Recommendations

FH 14.2 Conduct random fair housing testing in the City.

Impediment FH 15:

Lack of Public Awareness of Fair Housing Rights

Recommendation

FH 15.1 Implement a fair housing information campaign that specially targets City residents and clearly informs the public about fair housing rights and the Miami-Dade County Human Rights Ordinance.

- Develop marketing material (i.e. brochures, postcards, Public Service Announcements (PSAs), web site) in English, Spanish, and Creole; all material should specify where a resident should call to report a complaint. Use HUD developed collateral (i.e. print, radio, and television ads).²
- Include fair housing information during the Section 8 and HOPWA intake process and at the time of recertification.
- Establish a mailing list of existing Section 8 and HOPWA agencies and periodically mail fair housing information.
- Identify where it is best to provide fair housing collateral (i.e. Neighborhood Enhancement Team (NET) offices, public places such as libraries, and social agencies such as the welfare office).
- Conduct an annual mass media campaign during the Fair Housing Month each April.

FH 15.2 Continue to implement the Affirmative Fair Housing Marketing Plan; ensure that outreach includes developers, realtors, landlords, financial institutions and the minority community.

Impediment FH 16:

Mobility Impaired Individuals Lack Access to Housing with Accommodations and Modifications for the Disabled

Recommendations

FH 16.1 Increase the number of units available to persons with disabilities.

FH 16.2 Conduct random testing of the new housing developments to ensure that technical requirements are in place for accessibility to buildings and facilities by individuals with disabilities under the Americans with Disabilities Act (ADA) and the Fair Housing Act.

Impediment FH 17:

Weak Participation in the Labor Market

Recommendations

FH 17.1 Continue to address the economic development component of fair housing through the existing Minority Business Enterprise (MBE) Plan.

FH 17.2 Create job opportunities in financially distressed neighborhoods (as identified in the 2004-2009 Consolidated Plan).

FH 17.3 Develop business attraction and retention programs (as identified in the 2004-2009 Consolidated Plan).

Lead Based Paint Hazards: The City of Miami is committed to significantly reducing lead base paint hazards and preventing childhood lead poisoning. To this end, the City will secure the services of a consulting firm specializing in the reduction and stabilization of lead paint hazards in lower income neighborhoods. In addition, the City will continue to provide educational pamphlets and guidelines to all public housing residents informing them of the hazards of lead base poisoning.

² To see HUD developed collateral, please visit HUD's website at: <http://www.hud.gov/offices/fheo/adcampaign.cfm>

Public Services

The main objective for addressing public service needs is to enhance the health, safety, and overall well being of low and moderate income residents and persons with special needs. The public service priorities established for disbursement of CDBG funds is reflective of the needs identified by the community at public hearings. These include elderly services, youth services, services for the disabled, childcare, job training, and ex-offender rehabilitation programs. The distribution of CDBG funds for these activities will be divided among the Five Commission Districts based on the HUD formula allocation. Below is a description of each public service program.

Elderly Services: One of the fastest growing segments of the City of Miami's population is seniors. The Department of Community Development is responsible for the design and implementation of programs that assist seniors and the frail elderly in providing a variety of benefits. In general, service needs of the elderly include adult nutritional services, home services (medical), transportation, mental health, protective services, day care, basic needs life skills, and health information.

Youth Services: The Department of Community Development will secure special recognition to youth activities conducted on City Parks. Moreover, the department will provide funding to entities inclined towards youth enrichment activities, such as; health and fitness programs; educational tutoring/counseling; after-school activities; youth mentoring training; character development services; cultural and historical services; anti-gang outreach; advocacy for abuse; and neglected children; music and art education.

Childcare/Head Start: Community Development is committed to providing financial backing to childcare service providers that provide quality childcare to low and moderate income families. Childcare subsidies will also be available to low income working groups so that the cost of day care does not serve as a barrier in families striving to increase their earning potential through employment. The City will assist in meeting the demand for comprehensive programs that meet the educational, social, health, dental, nutritional, and psychological needs of children living in poverty. Head start programs target low-income preschool age children and their families.

Disabled Services: Community Development will continue to support and advocate on behalf of persons with disabilities through the provision of funding to programs that provide support services, nutritional meals, educational assistance, care giver support services, special transportation, in-home services, mental health, legal intervention/referrals, and outreach services. Furthermore, Community Development promotes and secures the rights of the disabled population by demanding compliance with the "Americans with Disabilities Act of 1990" (ADA) in all of its existing funded programs.

Job Training: The City will support agencies that offer employment training and life skills to low to moderate income citizens. Organizations receiving CDBG dollars will be required to streamline services towards employability skills that expand and enhance employable proficiency. The challenge is to provide job training assistance to the underemployed subgroup of the local community.

Economic Development

Economic development activities will target job creation, micro enterprise assistance, technical assistance, Commercial/Industrial improvements and assistance to private for profit entities within the identified Commercial Business Corridors (CBCs). The distribution of CDBG funds for economic development activities will be divided among the Five Commission Districts based on the HUD formula allocation. The funding priority for economic development activities will be awarded to the CBCs. The following provides describes the various economic development programs.

Job Creation and Retention: Job creation and retention provides the stabilization and expansion of small businesses in areas stricken by economic disadvantages. An activity claiming job creation must comply with the

regulations set-forth by HUD. The entity seeking credit for job creation must be able to verify that at least 51% of the jobs identified by an activity will be held or made available to lower income people. Pertinent documentation for each distinct scenario must be secured for compliance monitoring purposes, as identified in 24 CFR 570 Sec. 203 and 208.

Conversely, when an activity secures credit for job retention proclaiming salvage of jobs held by lower income persons, it must provide evidence that the jobs would have been lost without the assistance of CDBG funds. Primarily the entity must justify how the assistance meets the national objective of benefiting lower income people. Consequently the business must execute a written agreement that contains a promise by the business that at least 51% of the retained jobs will be available to lower income citizens.

Micro-enterprises Assistance: A micro-enterprise is defined in the regulations as a business that has five or fewer employees; and at least one of those employees is the owner. The Department of Community Development will channel funding to small businesses with the intent to restore economic soundness in neighborhoods economically distressed. The assistance provided can be in the form of credit, technical assistance, loan guarantees, financial support, and general support. Under this category funds may be used to provide services of any kind that are needed by the owner for the expansion of the business. The overall mission is to assist small businesses to grow. In addition, services provided do not count against the 15 % public service cap. (24 CFR 570 Sec. 201)

Commercial or Industrial Improvements (Rehabilitation): Community Development provides funding under rehabilitation for a commercial facade treatment program. CDBG funds may be used to finance the cost of rehabilitation for commercial and industrial improvements where such property is owned by a for profit entity. The façade treatment program deems the following as eligible projects; pressure cleaning, painting, awnings, doors, store showcase windows, signs and shutters, fences, resurfacing of parking lots and parking lot infrastructure. If a business is classified as for-profit, the façade is limited to the outside of the building. The primary objective of the program is to provide assistance to business owners attempting to rectify code compliance violations. (24 CFR 570.202 (a) (3))

Code Compliance: The Code Compliance program is designed to alleviate economic strain on low income business owners in violation of city codes. Without the implementation of this program small business owners may be severely impacted by the financial expenditures spent in correcting code violations. The commercial component is designed to provide financial assistance to eligible businesses in violation of codes. The business must have a violation notice as a pre-requisite for assistance. The conditions that qualify for assistance are electrical, building, fire, plumbing, mechanical and ADA compliance.

Special Economic Development Activities: CDBG assistance can be utilized to assist private for-profits businesses when the assistance is deemed appropriate or in observance with the regulations under 24 CFR 570.203 (a). The assistance must be classified as appropriate in order to assess the degree to which the public benefits from the aid to a business. The assistance may be in the form of grants, loans, loan guarantees, interest supplements, and technical assistance.

Other Community Development Activities

Infrastructure: Community Development allocates funds under this category to improve the safety and livability of targeted revitalization areas and secure economic development growth incentives by upgrading, replacing or developing necessary infrastructure systems, in response to the priority needs of distinct neighborhood areas. The repairs further the needs and requirements of the economic development areas identified in the CBCs. The goal is geared at stimulating private investment in distressed economic development areas through the improvement or renovation of streets, sidewalks, flood drains, water system upgrades, flood drains and solid waste disposal sites. The assistance can be provided to community facilities, such as; senior centers, youth centers, parks, and childcare facilities. Infrastructure improvements will sprout quality of life enhancements through the elimination of deteriorating conditions, in conjunction with the

facilitation of economic development opportunities. The funded projects or activities must take place in low to moderate income neighborhoods.

Historic Preservation: The National Historic Preservation Act of 1966 directs federal agencies to take into account the effects of their undertakings on historic properties. The regulations are mandated under Section 106 (36 CFR 800). Furthermore, this implies that public or private places can be rehabbed if they are eligible to be on the national list of Historic Places or are officially recognized by state or local law, as such. This category also authorizes the costs of preserving or restoring properties of historic significance, whether publicly or privately owned. The following are potentially eligible categories for CDBG assistance under historic preservation: events significant in the broad patterns of our history; persons significant in our past; distinctive characteristics of type, period, method of construction, or the work of a master, or possessing high artistic values; yielding information important to history of prehistory. (24 CFR 570.202 (d))

Administration and Planning: CDBG and HOME funds are allowed to cover general and reasonable costs related to the planning and execution of community development activities, assisted in whole or partially. These costs are not directly related to providing a specific activity. Program administration includes items such as overall management, coordination, monitoring, and evaluation of the jurisdictions programs. Some of the tasks affiliated with program administration are preparing budgets, performance reports, and staff salaries. The use of program administration has a monetary cap responsive to distinctive grants. The following are the cap limitations set-forth for the subsequent categories: the cap limitation for CDBG funds states that no more than 20% of grant funds plus program income may be used for planning and administration; the cap limitations for the HOME program funds states that no more than 10% of grant funds plus program income may be used for administration costs. (24 CFR 570.206 (a) (1)) (24 CFR 92.207HOME)

Section 108 Loan: Section 108 loan is an extension of the CDBG program. It involves the pledging up to five years of a community's entire CDBG entitlement as backup collateral for a loan. Section 108 loans serve as the following: a tool to accelerate current CDBG activities; an opportunity to match sources; a means of providing long-term fixed rate financing; and a tool to receive funds without obligating general tax funds. The loan terms may last up to twenty (20) years. Some of the eligible activities under a 108 loan include but not are limited to acquisition for economic development activities, acquisition, rehabilitation of real property owned or acquired by a public entity, clearance, demolition, site preparation for construction or reconstruction of public site improvements, and housing rehab and preservation. (24 CFR 570.703 & 705)

VI. Homeless and Other Special Populations

24 CFR 91.220 (e)

Homeless

Background

According to homeless enumerations conducted in December 2003, approximately 42% of Miami-Dade County's homeless population is located within the City of Miami. The high concentration of homelessness in the City can be attributed to the following factors:

- Three of the five major shelters in the County are located in the City; one of the two remaining is located across the street from the City limits
- Jackson Memorial Hospital (the public hospital that serves the homeless and indigent) is located in the City of Miami
- The County's major correctional facility is within the City and releases arrestees from throughout the County into the City of Miami

Other factors that attribute to the high homeless numbers and make Miami unique are the continual flow of immigrants and the warm weather conditions throughout the winter months.

Continuum of Care for the Homeless

The Miami-Dade Homeless Trust (Homeless Trust) is a County organization that serves as the coordinating link between five local entitlement jurisdictions, including the City of Miami, and multiple systems of care impacted by homelessness. The coordination is achieved through a local Continuum of Care Agreement which delineates a comprehensive strategy for the delivery and coordination of homeless housing and services for the entire County, including all its municipalities and jurisdictions. Key components of the continuum include:

- Outreach assessment of needs, information, referrals, and transportation
- Provision of emergency shelter/assessment effort which provides immediate shelter and ability to identify an individual's or family's need
- Provision of transitional housing and the necessary social services. Such services include short-term mental health services, substance abuse treatment, case management, job training and independent living skills, etc.
- Provision of permanent support housing or permanent housing for individuals and families

The Homeless Trust serves to reduce duplication of efforts and resources and ensures collaboration between the entitlement jurisdictions, multiple funders and providers of services to special needs populations.

Miami Homeless Assistance Program (MHAP)

As stipulated in the Continuum of Care agreement, the City of Miami does not operate any homeless facilities. Such services are provided by the County. However, since a significant number of the homeless population resides within the city limits, the City of Miami provides outreach services to homeless individuals and

families within its jurisdiction through the Miami Homeless Assistance Program (MHAP). The Mission of MHAP is to provide outreach, assessment, placement, information, referral and transportation services to homeless individuals and families in a caring and professional manner and to employ and train formerly homeless men and women. MHAP's goals are to:

- Identify, and engage homeless individuals and to place them into appropriate housing
- Facilitate employability skills, a work history and instill life management responsibilities to our formerly homeless employees, thereby strengthening their ties to the community
- Significantly reduce the number of homeless individuals and families in the City of Miami

Current Homeless Enumerations in the City of Miami

According to MHAP, there has been a decline in the homeless population in the City of Miami in recent years. The most recent count shows the City's homeless population within the Neighborhood Enhancement Team (NET) areas at 827 homeless; a 28% reduction since a peak in homelessness in April of 2003.

Table 13: Homeless Enumerations, City of Miami: 1997-2003

NET AREA	4/19/ 2000	11/16/ 2000	6/13/ 2001	11/7/ 2001	4/17/ 2002	11/13/ 2002	4/16/ 2003	12/4/ 2003	4/16/ 2004
Allapattah	85	75	96	91	68	80	119	44	28
NE Coconut Grove	15	05	7	15	12	09	08	16	12
SW Coconut Grove	12	03	12	22	33	18	27	9	13
Coral Way	18	27	13	18	09	18	35	12	4
Downtown	399	310	327	307	321	346	381	350	291
Flagami	02	00	34	16	23	8	34	25	13
Little Haiti	30	47	69	39	93	89	98	127	86
Little Havana East	62	73	92	39	49	86	31	43	36
Little Havana West	11	49	30	12	04	01	13	6	2
Model City	53	59	135	107	33	76	27	52	120
Overtown	79	124	187	115	132	170	246	186	128
Upper Eastside	49	24	89	26	97	20	32	20	42
Wynwood/Edgewater	23	26	56	55	51	61	101	51	52
TOTAL	838	822	1,157	862	925	982	1,152	941	827

Source: Miami Homeless Assistance Program, Analysis of Homeless Enumerations

City of Miami Homeless Population Characteristics

Miami's homeless population is as diverse as its residents. Those facing homelessness have two main commonalities –they experience dismal poverty and they are unable to access safe and affordable housing. The following is a brief description of the City's homeless population based on data collected of the homeless served by the City of Miami Homeless Program in 2003.

49% of the homeless served by MHAP were male adults from the ages of 31 to 50 years³

72% of the homeless were non-Hispanic and 60% were African American

51% of this population finished high school or completed the General Education Development (GED) program

76% were single or never married

³ Miami Homeless Assistance Program

- 23% of the homeless had health insurance
- 37% had utilized an emergency room for medical care
- 21% had been admitted into Detox or a Crisis Unit for treatment
- 25% had been arrested because they had nowhere else to go
- 48% had been jailed or in prison

Homeless Needs Gap Analysis

The existing inventory of shelter facilities for the homeless in the City of Miami includes emergency shelters, transitional housing and permanent housing for both homeless individuals and families. As indicated earlier, however, the homeless shelter facilities located within the City of Miami are not managed or operated by the City. The Miami-Dade Homeless Trust is responsible for funding and overseeing the operation of the homeless shelters. As such, the Homeless Trust tracks the demand for beds. The following tables summarize the unmet housing needs of homeless single adults and homeless families with children.

Table 14: Housing Gap Analysis for Homeless Individuals and Families (by beds), Miami-Dade County: 2004

Type of Housing Assistance	Current Inventory	Under Development	Unmet Need/Gap
INDIVIDUALS			
Emergency Shelter	773	0	710
Transitional Housing	957	24	514
Permanent Supportive Housing	710	197	1,967
TOTAL	2,440	221	3,191
PERSONS IN FAMILIES WITH CHILDREN			
Emergency Shelter	617	0	60
Transitional Housing	1,060	104	131
Permanent Supportive Housing	751	200	2,329
TOTAL	2,428	304	2,520

Source: Continuum of Care Housing Gaps Analysis and Housing Population (revised Mar 2004)

Homeless Program Activities

Through the Miami Homeless Assistance Program, the Department of Community Development will continue its efforts in the prevention of homelessness. As indicated previously, the assistance is limited to outreach services, mainly in the form of referrals to social services, including behavioral, mental, health, and supportive housing. The following provides a brief description of the various activities and strategies that the City of Miami will undertake in the next year in order to further reduce homelessness in the City.

1. Activity: Essential Services

Consolidated Plan Reference Code: 4 SN (a)

Strategy: Provide essential services including outreach, counseling and referral to homeless individuals and families to support the continuum of care system in the City of Miami.

Targeted Outcome: Increase essential services for homeless individuals and families.

Funding: ESG

Discharge Policy

The new requirement of the McKinney-Vento Act (42 USC 11362) is to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.

The City will be addressing this issue by its participation in the County-wide Task Force to End Chronic Homelessness. Through coordination with the Miami-Dade County Homeless Trust, County Public Health and Mental Health Drug and Alcohol services, a comprehensive plan will be developed which will help transition individuals and families from short term and intensive shelter options to longer-term supportive housing placements. The Miami-Dade Homeless Trust meets the last Friday of every month and is composed of service providers and representatives of county health and social service departments. Their purpose in meeting is to discuss cases they are working on and coordinate services between agencies

The Process for Developing a Continuum of Care Strategy:

The lead entity for the City of Miami Continuum of Care is the City of Miami Office of Homeless Programs. The City of Miami Office of Homeless Programs provides staff time and support services to convene planning meetings, coordinate communication to all homeless assistance partners, and coordinate the scope of services in our application submission under the ESG application U.S. HUD.

The City of Miami Continuum of Care continues to enhance a communication and planning structure that is coordinated, inclusive, and integrated. The City is an active member in the Continuum of Care Master Plan designed across the County.

Discharge Planning

The intended Discharge Policy will embody the public institutions discharge policies. The groups consists of State and County Corrections and Human Services staff, shelter and homeless street outreach personnel, community hospital social service staff and homeless advocates. Our initial goals for this group are threefold:

1. Develop a mutual understanding of current practices related to the discharge of persons with no known address.
2. Develop a system of data collection that would give us an accurate picture of the number of people in Miami-Dade County who are homeless directly upon discharge from a public institution.
3. Create collaborative relationships between the public institutions and our housing placement and homeless services providers aimed at preventing people from becoming homeless upon discharge (including post-placement support services/aftercare to ensure that people entering housing in the community following discharge from public institutions can maintain their housing).

Critical elements of our discharge plan include:

1. Development of the plan in partnership with the other metro-area Continuum of Cares.
2. Early and collaborative planning between the institutions and community providers to ensure that persons being discharged from public institutions have housing and supportive services whenever needed to prevent homelessness.

3. Accessing all available mainstream resources to facilitate long-term stability by maximizing collaboration with agencies controlling those resources. To that end, the Miami Homeless Trust and the Miami-Dade Department of Human Services.
4. Careful pre-discharge individualized plans that include eligibility assessment for mainstream resources and a list of community agencies that should be a part of discharge planning.
5. Good evaluation procedures to determine the plan's effectiveness.
6. Building independent living skills through education, job training, and accessing community resources.

Other Special Needs – Elderly

The City of Miami annually selects, through a competitive Request for Proposals process, agencies that can provide high quality and comprehensive services to the senior and frail elderly population. Many activities are carried out through non-profit sub-recipients that are Community Based Organizations and recognize the needs of the local neighborhoods and their respective communities as a whole.

Background

The City of Miami has the third largest elderly population in the nation, representing 20% of the population in the City. Of the 60,279 elderly, 49% are disabled. In total, the elderly population makes up more than 37,000 households, 38% of which are low-income. Approximately 76% of these low-income seniors live in rented housing and 52% of these individuals have incomes lower than 30% of MFI.

Table 15: Population 65 years and over, NDZs and City of Miami, 2000

Neighborhood Development Zone	Population 65 and Over	% of Seniors in the City of Miami
Allapattah	2,598	4%
Coconut Grove	321	1%
Edison/Little River/Little Haiti	3,377	5%
Little Havana	8,446	14%
Model City	1,252	2%
Overtown	915	1%
Wynwood	380	1%
Total in NDZs	17,289	28%
City of Miami	61,768	100%

Source: U.S. Census, 2000

Elderly Housing Activities

The City of Miami will continue to work with housing providers that assist the elderly and handicapped persons by supporting the development of housing for these special needs populations.

Other Special Needs – Persons with HIV/AIDS

The City of Miami serves as the administrator of the formula grant-funded Housing Opportunities for Persons with AIDS (HOPWA) program for Miami-Dade County. The goal and intent of the local HOPWA Program is to ensure that a continuum of housing options and related housing services is available to low income persons with acquired immunodeficiency syndrome or related diseases and their families.

Background

Miami-Dade County ranks fourth nationally for the number of persons living with HIV/AIDS, with an estimated 11,314 persons.⁴ Blacks account for more than half of the cases; Hispanics represent 33% and whites 16%.⁵ Residents living with HIV/AIDS are concentrated in Central Miami-Dade County, primarily in low-income minority neighborhoods within the City of Miami.

Table 16: Number of HIV/AIDS cases by Race and Gender, Miami-Dade County: 2002

Ethnic Group	Number of Cases			
	Male		Female	
	HIV	AIDS	HIV	AIDS
White	83%	90%	17%	10%
Hispanic	83%	85%	17%	15%
Black	55%	61%	45%	39%
Total	65%	73%	35%	27%

Source: Miami-Dade HIV/AIDS Partnership, *Comprehensive Plan for HIV/AIDS (2003-2005)*, October 2002.

Housing Gap

According to an HIV/AIDS housing needs and gap analysis conducted in 2003, it is estimated that 35% of all HIV/AIDS cases need housing assistance. To meet the need, 6,996 affordable housing units or subsidies dedicated to households living with HIV/AIDS will be required. Of this total number, 1,610 units and/or subsidies are in place; thus, there is a need for an additional 5,386 units.⁶

Research also revealed that consumers and providers consider the following to be priority needs: assistance with rent or mortgage payments, locating and securing affordable housing, emergency rental, and mortgage or utility assistance.

Housing Activities for Persons with HIV/AIDS

Through HOPWA, the City of Miami will work to expand housing opportunities for county residents that are low to moderate income and have been diagnosed with AIDS. Current programs include Long-Term Rental Assistance (LTRA), Project-based rental, and home-delivered meals programs. The following describes the various activities that the City of Miami will implement through the HOPWA program.

1. Activity: Long-Term Tenant-Based Rental Housing

Strategy: Provide Long-Term Tenant-Based Rental Housing to persons living with AIDS.

- 1) Provide long-term tenant-based rental subsidy and the support of a Housing Specialist to individuals living with AIDS and their families.
- 2) Increase the current number of households that can be served by the program from 1,050 households to 1,100 households per year.
- 3) Continue to contract with community-based organizations to provide the services of HOPWA Housing Specialists, who are responsible for (i) determining client eligibility, program enrollment, and recertification, (ii) assisting clients with housing searches and lease-up; (iii) serving as liaison between landlords and clients, and (iv) performing housing stability assessment, intervention and referral assistance.

⁴ Centers for Disease Control and Prevention, Characteristics of Persons Living with AIDS and HIV, 2001, *HIV/AIDS Surveillance Supplemental Report*, 2003; 9(No.2):10.

⁵ Miami-Dade County Health Department, HIV/AIDS Surveillance Report Through October 2003.

⁶ Apple Tree Perspectives, Inc., 2003 HIV/AIDS Housing Needs Gap Analysis, October 2003.

Consolidated Plan Reference Code: 2 SN (a)

Targeted Outcome: Increase housing stability of persons living with AIDS and their families and reduce homelessness among such persons, thereby facilitating increased access to care.

Source: HOPWA

2. Activity: Project-Based Rental or Operating Subsidy

Consolidated Plan Reference Code: 2 SN (b)

Strategy: Expand the number of project-based, rent-subsidized units for low income persons living with AIDS and their families (currently there are approximately 60 units).

Targeted Outcome: Expand existing inventory of project-based housing units.

Source: HOPWA

3. Activity: HOPWA Meals

Consolidated Plan Reference Code: 2 SN (d)

Strategy: Provide home delivered meals for indigent HOPWA clients.

Targeted Outcome: Sustainability and Quality of life enhancement.

Source: HOPWA

VII. Other Actions

24 CFR 91.220 (f)

Underserved Needs

The City of Miami petitions for federal funds through the Action Plan to assist the needs of residents that have traditionally been underserved by existing local social service programs. The activities funded via the Action Plan are carefully designed to provide appropriate and needed services, particularly to those that may not be eligible for assistance from other local sources, those that are geographically isolated by lack of transportation and those that lack basic amenities in their neighborhoods. Such individuals include senior citizens, homebound frail elderly persons, physically and developmentally disabled persons, victims of domestic violence, and infants and youth. Funds provided through the Action Plan often make the difference between independent living and institutionalization.

Barriers to Affordable Housing

This section identifies public policies and issues, which to some degree act as a barrier or tends to impede the production of affordable housing; especially housing that is targeted for low and moderate income households in the City of Miami. It also provides information on what the City is doing to address these barriers.

Building and Housing Codes: The South Florida Building Code is a series of standards and specifications designed to establish minimum safeguards in the construction of buildings to protect the health and safety of the public. The problem is that some of these building codes increase the costs of housing production. Through housing subsidies and other financial assistance, the City helps builders to meet the building code requirements while keeping the properties affordable.

Davis-Bacon Prevailing Wage (Davis-Bacon Act of 1931): When federal dollars are used to pay housing construction or rehabilitation labor costs in contracts valued at more than \$2,000, a prevailing wage must be paid to laborers and mechanics, which is usually higher than competitive wages. Additionally, federal paperwork requirements are extensive, which increase housing costs. While the objective of the prevailing wage requirements is to protect workers from being paid less than their labor is worth, the increased cost results in higher housing construction expenses.

Land and Construction Costs: Land costs are one of the most significant factors determining high housing costs, and vary considerably in different parts of the City of Miami, but in all neighborhoods, both land and construction costs are high. The high costs of land and construction have made it difficult for the private market to construct affordable housing for lower income households in Miami without government subsidies. As such, the City plans to raise its subsidies to keep up with the costs of real estate.

Land Use and Zoning: City land use policies play a significant role in determining the amount and availability of affordable housing within a community. City land use policy guides the location of housing types and densities. Zoning is the planning tool for implementing housing development and regulating its construction. Through zoning incentives, private and non-profit developers can help a City address the housing needs of its low- and moderate-income population. In addition, provide zoning incentives that increase the density of housing development and provide for mix uses including transit, are important tools for expanding the local supply of both affordable homeownership and renter housing.

Currently, the City of Miami uses "special districts" in locations throughout the City to provide for greater densities, uses and design standards. Similar districts will be considered for NDZs as part of larger neighborhood revitalization plans.

Private Lending: A recent survey and analysis of private lending patterns in Miami and Miami-Dade revealed certain institutional barriers to affordable housing. Analysis of home purchase and refinance loans in Miami-Dade County market shows "several patterns of disparate service and under-service to minority markets." Hispanics and especially African Americans show significant racial disparities related to higher failure rates for conventional loan applications, unusually high levels of FHA lending and clearly higher levels of sub-prime lending when compared to whites or predominantly white areas (Calvin Bradford & Associates, 2003). The City plans to work closely with the Banking industry to address some of these issues and to encourage compliance with the Community Reinvestment Act (CRA) regulations.

Public Infrastructure: Public infrastructure investment can be an important catalyst for housing development activity. Public infrastructure investment has been used successfully in South Florida when targeted to community redevelopment areas. Public infrastructure improvements have also been effectively used in conjunction with the Model Block purchase/rehabilitation programs, helping to insure the investment of both private lenders and first time homebuyers.

It is clearly evident that many streets within the City's NDZs lack adequate public infrastructure. Not only does this detract from the physical aesthetics of the streets and surrounding neighborhoods, it also transmits a message that these neighborhoods are not high priority. By focusing on infrastructure improvements in the Model Blocks, the City seeks to change this perspective.

Real Property Tax: Real property tax normally constitutes the major source of income for most local governments. The City of Miami is no exception. In Miami, as in older cities, the tax base has stabilized over the years. As the buildings get older and begin to deteriorate and neighborhoods begin to decline, the tax base actually begins to decrease. As owners begin to reinvest and rehabilitate their properties, the value of the property begins to climb, as do the assessed values, resulting in higher property taxes. To address this issue, the City will encourage property owners to apply for tax exemptions. Other options are also being considered which would assist those who are most severely affected by increases in property taxes.

Resistance to the Development of Affordable Housing: Developers of affordable housing have further challenges that increase the cost of housing, such as resistance in the form of active opposition to new housing projects by neighborhood residents. The Not in My Back Yard (NIMBYism) attitude can often play a critical role in impeding the development of housing affordable to low and moderate income families and individuals.

Scarcity of Large Vacant Parcels: There are few large residentially zoned vacant tracts in the City of Miami as compared to other areas in Miami-Dade County. In addition, many of the City's available vacant parcels are scattered and situated in the City's most economically distressed neighborhoods and would have to be developed on an in-fill basis. The scarcity of large vacant residential parcels raises housing development costs since the private market is unable to realize cost-savings attributed to economy of scale or higher density housing projects. As a result of this problem, the City has identified city-owned properties that have been made available for the development of affordable housing.

Evaluate and Reduce Lead-based Paint Hazards

According to several recent studies, the City of Miami is one of the highest risk areas for lead poisoning in the nation, with the City's poorest neighborhoods demonstrating the highest risks.⁷ Indeed, data collected by the Miami-Dade County Department of Health from 1999 to 2003 indicate that 66% of lead poisoning cases in the City of Miami occurred in some of the city's most distressed areas, including all of the Neighborhood Development Zones.⁸ Because lead poisoning is a serious yet preventable health problem that can cause long-

⁷ Gasana J, Chamorro A. Environmental Lead Contamination in Miami Inner-city Area. http://www.ncbi.nlm.nih.gov/entrez/query.fcgi?cmd=Retrieve&db=pubmed&dopt=Abstract&list_uids

⁸ 66 % of the lead poisoning cases in the City of Miami reported from 1999 to 2003 were located in the following zip codes: 33125, 33127, 33128, 33133, 33135, 33136, 33142, 33147, and 33150.

term neurological damage among young children, the City of Miami is committed to addressing this health hazard.

Housing Units Built Prior to 1949 and 1979

The leading factor attributed to the high number of lead cases in the City of Miami is exposure to dust from deteriorating paint found in homes constructed before 1978. This is due to the high lead content used in paint during that period, particularly in homes built before 1950. Pre-1978 housing occupied by lower income households with children offer particularly high risks of lead exposure due to the lower levels of maintenance among lower-income households. This is an important factor since it is not the lead paint itself that causes the hazards, but rather the deterioration of the paint that releases lead-contaminated dust and allows children to peel and eat lead-contaminated flakes.

Approximately 81% of the housing units in the City of Miami were constructed before 1979, compared to 67% in Miami-Dade County.⁹ This indicates that 81% of the housing units in the City of Miami are potential lead-paint hazards. In the Neighborhood Development Zones, the number of homes built before 1979 increases to 84%, with the following neighborhoods showing the greatest risk:

- East Little Havana (15,343 units built before 1979)
- Edison Little River (10,642 units built before 1979)

Low Income Households in Units with Lead-Paint Hazards

Estimates show that extremely low income, low-income and moderate income households occupy 73,406 of the housing units that have a potential for lead hazards. Approximately 77% of these units are located within the Neighborhood Development Zones, with Little Havana, Overtown and Wynwood showing the greatest number of units built before 1979 occupied by low to moderate income households.

Number of Children at Risk

Those that are most vulnerable to lead exposure are children under the age of six, due to the harmful effects that lead can have on the development of the brain. According to the 2000 Census, there are a total of 27, 358 children in the City of Miami that are five years of age or younger. It is estimated that 43% of all the children in this age group reside within the Neighborhood Development Zones, with the highest number of children found in Edison Little River/Little Haiti and in Little Havana. These are also some of the areas reported as having the highest potential for lead-paint hazards.

Integration of Lead Paint Policies into Housing Programs

Lead-paint exposure poses a serious health hazard to the children of the City of Miami, particularly those residing in the Neighborhood Development Zones. To address this health issue, the City of Miami has committed to take active steps to reduce the incidents of lead poisonings among children ages six and under caused by lead-paint exposure. To achieve this, the City will integrate the following lead hazard evaluation and reduction efforts into its existing housing programs.

Inspections: Prior to issuing any type of housing assistance for properties constructed on or before 1978, the City of Miami inspects the units for lead-paint hazards. Special attention is given to units that will house children less than six years of age.

Abatement of Lead Hazards: The City provides housing monies to abate lead paint hazards in properties that have been reported to have a lead problem. Priority will be given to families with children under six years of age.

⁹ US Census data was used to determine the number of housing units that were constructed before 1978 in the City of Miami. It should be noted that the year 1979 was used in the analysis instead of 1978 due to the manner in which the Census reports this type of data. Data is reported in ten year intervals.

Education: A notice is given to each family or applicant with a child six years or younger, who is receiving housing assistance for units built before 1978. Families are required to sign the notice to ensure awareness of any potential problems. Families are to report paint and dust hazards (i.e. the chipping, peeling and scaling of paint).

Reduce the Number of Poverty-Level Families

As a result of the Anti-Poverty Strategy discussed earlier, the City of Miami has undertaken a number of efforts and programs to reduce the number of residents living in poverty. Jointly the Department of Community Development, the Department of Economic Development, and the Mayor's Poverty-Initiative have put into practice a partnership strategically designed to support a holistic approach to poverty reduction with activities that focus on human services, affordable housing and economic development. These activities include the following:

Holistic Anti-Poverty Approach

- Economic development activities that generate living wage jobs and community sustainability
- Access to a variety of housing options that promote family and community stability
- A comprehensive financial education system that prepares citizens for participation in the economic and social fabric of the community
- Coordinate Community-based services that nurture and support young people and their families

The rationale behind the Anti-Poverty Strategy is to merge and invest all available resources in targeted areas in order to obtain the biggest impact for the dollar. As such, the City seeks to reduce the number of poverty-level families in the Neighborhood Development Zones and Model Blocks by supporting human development and employment programs that facilitate the creation and retention of job opportunities. The mission is to provide programs that work towards getting families out of poverty. Thus, the City will implement a comprehensive plan that will use its resources and efforts to develop a skilled and employable resident workforce capable of receiving living wage jobs and conquering the need for affordable housing. Other activities to reduce poverty include legal assistance, childcare, healthcare, transportation, housing, social services, financial literacy, economic enhancement and educational attainment. The strategy to combat poverty is not only to accomplish the listed attributes, but to sustain those attributes when accomplished.

Develop Institutional Structure

During the process of developing the 2004-2009 Consolidated Plan, the City of Miami developed a unified vision for Community Development actions that will serve as the institutional structure for cooperation and collaboration among public and private agencies. Specifically, the Department of Community Development sought to identify opportunities for cooperation and collaboration among city departments and other entities. The goal was to encourage city departments to work together in addressing the needs of the target communities and to develop inter-departmental agreements for coordinating projects and maximizing the use of funds. Many social service agencies, non-profit agencies, youth organizations, and community based organizations were also consulted. After several consultations with these organizations, the City determined that the Consolidated Plan and the annual Action Plans should:

- Provide an interdepartmental plan for housing, economic development, and social services that will inform the Anti-poverty strategy.
- Facilitate greater efficiency in the use of resources through collaboration and coordination among departments and agencies

- Encourage information dissemination regarding projects and programs

By institutionalizing this collaborative structure, the City of Miami is shaping various programs into effective, coordinated neighborhood and community strategies. This is also facilitate the opportunity for strategic planning and citizen participation to take place in a comprehensive context that will reduce duplication of effort at the local level.

Enhance Stakeholder Coordination

The coordination process provides for stakeholder agencies and all interested parties to analyze and discuss local housing needs, priorities, and program strategies. As explained above, the Department of Community Development has served as the facilitating agency for this local process. To this end, the 2004-2009 Consolidated Plan provides a blue print to guide City actions in the direction of performance outcomes, such as improving neighborhoods, increasing homeownership, and raising income levels for all city residents. Primarily the plan guides City leadership and financial resources in route with the priorities set forth by the community. The plan is aggressive in its approach to leverage other funding and build partnerships. The strategic approach builds on the City strengths safeguarding efficient city services, business retention, preserving the housing stock and increasing income levels for all residents. The overall strategy is for the City to:

- Provide clear and eloquent public leadership for the identified initiatives
- Endorse a performance based operation for all of the department's divisions and contracted sub-recipients, where goals and priorities equal accomplishments
- Put into effect a performance based request for proposal process for all categories of funding
- Fortify the partnering and collaboration of local government agencies, private organizations, and non-profits to increase leveraging potential
- Publicly market the City's assets and aggressively leverage other financial support
- Establish a unified vision and focus for the Model Blocks, the Neighborhood Development Zones and the Community Business Corridors
- Work with developers to achieve acceptable environmental standards while not compromising the health and safety of the public
- Prepare a plan for the City which identifies gaps in the continuum of services and support projects which fill those gaps

Public Housing (91.220 (f) (2))

It should be noted that the City of Miami does not manage public housing units. The Miami-Dade Housing Agency (MDHA) is responsible for this function; however, a large portion of the County's inventory is located within the City limits.

All of the public housing units within the City of Miami are managed and operated by MDHA. MDHA provides federal-subsidies for 10,500 units of public housing, which it manages and maintains, and for 17,700 units of private housing, which it inspects annually. It also provides limited supportive services and programs to improve the quality of life and general environment of public housing residents, and coordinates most of the County's affordable housing programs, including the in-fill housing initiative.

Public Housing Activities

Though the City of Miami does not operate any public housing, it is responsible for a limited number of Section 8 Tenant Based Assistance units. This is a housing choice voucher program developed to assist eligible low-income families to receive housing assistance through a rental subsidy that enables tenants to afford standard units. The public housing strategies detailed in this section is a summary of the activities of the City's five-year plan for housing choice vouchers

1. Activity: Section 8 Housing Assistance

Consolidated Plan Reference Code: 1 RH (c)

Strategy: Provide rental assistance to very low and low income residents through the Section 8 Program.

- 1) Maintain or increase Section 8 lease up rates by establishing payment standards that will enable families to rent throughout the jurisdiction.
- 2) Undertake measures to ensure access to affordable housing among families assisted by the City, regardless of unit size requirements.
- 3) Maintain or increase Section 8 lease-up rates by marketing programs to owners, particularly those outside of minority and poverty concentration.
- 4) Maintain or increase Section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of the program.
- 5) Apply for additional Section 8 units or vouchers should they become available.
- 6) Affirmatively market families of races/ethnicities shown to have disproportionate housing needs.

Targeted Outcome: Increase the affordable housing options for all eligible populations, and increase awareness of housing assistance resources among families of races and ethnicities found to have disproportionate needs.

Source: Section 8, CDBG, Miami-Dade County Surtax

VIII. CDBG

Community Development Block Grant

As an Entitlement City, the City of Miami is dedicated to complying with the goals of the federal statutes in providing decent housing, suitable living environments and economic opportunities for low and very low-income residents through its Community Development Block Grant (CDBG) Program. As such, projects included in the Annual Action Plan are designed to give the maximum priority to feasible activities that implement the national objectives:

- To provide benefits to low and moderate-income families
- To aid in the prevention or elimination of slums or blight
- To meet other community development needs that have a particular urgency because existing conditions pose a serious and immediate threat to the health and welfare of the community

Grants under the CDBG Program are awarded by the City of Miami for projects and programs that further these national objectives. Specifically, the City utilizes CDBG funds to carry out the following:

- 108 Debt Service
- Economic Revitalization
- Housing
- Quality of Life Enhancement - Capital Improvements
- Quality of Life Enhancement - Social Programs

Reduction of CDBG Funds

Program Year 33 promises to be a painful transition year for the City of Miami in the area of public services due to the lessening of financial support. Several factors have contributed to the current situation. First, the City of Miami has experienced a considerable reduction in Community Development Block Grant (CDBG) funds in the last few years. Second, the federal government has established that no more than 15% of CDBG funds can be used for social services in the community.

As a result of the reduction in CDBG funds, the City has had to downsize a significant number of community service agencies that provide social services. This was achieved (last year) through a painstaking and competitive approach in concurrence with a point rating criteria set forth in the RFP process for CDBG subsidy (2 year contracts, if applicable). CDBG funding for the 33rd year has declined, forcing the City to impose additional reductions in public service agencies' funding. Nevertheless, the City of Miami will continue strive to improve the economic opportunities and quality of life of its residents through the use of its CDBG funds and other resources.

Low/Mod Benefit

In Fiscal Year 2007-2008, the City of Miami was designated \$8,438,887.00 representative of CDBG monies by the United States Department of Housing and Urban Development. In order to support neighborhood and community stabilization, the CDBG program will prioritize activities that promote the development of healthy neighborhoods. These activities include childcare, elderly services, and services for the disabled. As part of increasing and improving services in our neighborhood the Department of Community Development, estimates to invest approximately 90%, of CDBG funds toward programs and activities that benefit low-and-moderate income persons (with the exclusion of administration).

CDBG funding is intended to assist low-and-moderate income persons through the enhancement of quality of life by promoting growth opportunities. Each incentive subsidized with CDBG dollars is tailored to meet the particular local need of a geographical area within the City of Miami's City Commission District boundaries.

The CDBG funding allocations will support the efforts of organizations which address the needs and improve the quality of life of low-and-moderate income citizens. This focus will support our ongoing endeavors to develop quality performance measures for activities funded in the CDGB program. The tactical use of CDBG dollars was prepared with participation by citizens, community based organizations, City Commissioners, and non-profit organizations.

Outcome Measures:

Overall program performance relative to the goals and objectives set-forth in the Consolidated Plan is monitored on an ongoing basis. The current in-house monitoring standards and procedures developed by the Department of Community Development's Policy & Program Development Unit are outlined in the 2004-2009 Consolidated Plan. All of the initiatives and activities subsidized in the Action Plan are receptive to goals and objectives identified in the Consolidated Plan as highlighted on Table 2C.

A contract compliance analyst is assigned to each grant recipient. The contract analyst is responsible for approving the scope of services in the contractual agreement, providing technical assistance during the course of the contractual year, collecting and reviewing progress reports, conducting on-site monitoring visits, and evaluating performance inputs and program outcomes.

The program evaluations are considered during the Request for Proposal (RFP) application process to determine awards of future grants. On-site monitoring visits are made to review program and financial records and to evaluate performance and record keeping. Agency record keeping is a vital component of programmatic reporting to U.S. HUD at the end of the fiscal year.

Table 17: CDBG Program Year Funding

CDBG Program Year Funding	Entitlement Allocations
FY2007-2008	\$8,438,887
FY 2006-2007	\$8,450,357
FY 2005-2006	\$9,398,140
FY 2004-2005	\$ 9,928,000
FY 2003-2004	\$15,132,000*
FY 2002-2003	\$15,904,263*

*Including close-out funds

Community Development Strategy

According to the Five-Year Consolidated Plan, the community development strategy for the City of Miami is firmly rooted in the concept of neighborhood revitalization. The City understands the importance of a vital and diversified economy, a growing workforce with competitive skills, and how that relates to healthy neighborhoods. As such, the focus of the strategy will be to work toward these interrelated ends. The strategy seeks to promote not only strong economic growth in its major employment centers, but also renewed economic development in commercial areas throughout its neighborhoods. Further, the strategy aims to empower residents economically and bring physical renewal to distressed areas through new business activity.

The City of Miami will seek to stimulate neighborhood revitalization by concentrating funding within the Neighborhood Development Zones (NDZs), the Model Blocks and the Community Business Corridors (CBCs). The intent is to fuel development and encourage investment by focusing on areas that are poised for revitalization. As such, CDBG dollars will be directed to these target areas as much as possible. In particular, CDBG funds used for economic development activities will be concentrated within the CBCs.

It is important to note, however, that due to the tremendous need for social and housing programs in the City of Miami, some of the public service and housing related activities funded by CDBG must target broader geographic areas. This includes services for the elderly, the disabled, youth and other underserved populations as well as affordable housing opportunities for low-mod income people. As a result, funding for CDBG activities are generally divided among the City’s five Commission Districts based on the HUD formula allocation. The HUD formula takes into account the total population, number of persons living in poverty, and the number of overcrowded units in each area. The table below indicates the percent of funds that each commission district will receive based on the HUD formula.

Table 18: CDBG Funding Allocation Percentage by Commission District

Commission District	Total Population	Persons in Poverty	Overcrowding	Funding Allocation By District
District 1	67,847	19,060	8,463	21.2%
District 2	72,008	15,157	5,127	15.2%
District 3	72,824	23,564	8,920	23.9%
District 4	75,528	13,352	6,294	16.1%
District 5	73,247	29,272	6,915	23.6%
Total	361,454	100,405	35,719	100.0%

Source: City of Miami Planning & Zoning

The following sections provide a detailed description of how the City of Miami will use CDBG funds to carry out its community development strategy and provide social services in the various target areas.

Housing

Based on the findings of the Housing Needs Assessment and the Housing Market Analysis in the 2004-2009 Consolidated Plan, the top priority for the City of Miami will be to preserve affordable housing. The City will seek to accomplish this through its CDBG funds by providing single-family rehab and residential code compliance assistance, supporting fair housing activities, and funding affordable housing developments. Below is a description of the strategies and outcomes related to these activities.

Activities for Homeowner Assistance

1. Activity: Single Family Rehab and Code Violation Elimination Assistance

Consolidated Plan Reference Code: 1 HA (a)

Strategy: Provide rehab assistance to homeowners for deferred maintenance, home repairs and elimination of code violations.

Targeted Outcome: Improve the quality of existing owner occupied housing through rehab assistance.

Source: CDBG and SHIP

Fair Housing Activities

1. Activity: Fair Housing

Consolidated Plan Reference Code: 1 FH (a)

Strategy: Provide funding for fair housing services, landlord tenant mediation services and analysis of Impediments to Fair Housing Study.

- 1) Support a program performing fair housing counseling, investigation, and mediation services to respective individual's victimized by discriminatory practices.

Targeted Outcome: Guarantee and secure the fair housing rights of all individuals including special needs groups and minorities.

Source: CDBG

Lead-based Paint Activities

1. Activity: Lead-based Paint Hazard Program

Consolidated Plan Reference Code: 1 LP (a)

Strategy: Seek the services of an experienced consulting firm to develop a comprehensive Lead-based Paint Hazard Program that provides lead-based paint mitigation, prevention, outreach and education services.

- 1) Strive to integrate lead hazard evaluation and reduction activities into existing housing programs.
- 2) Continue to provide quality assurance inspection monitoring and tenant education.

Targeted Outcome: Prevent and reduce lead poisoning of children and fully developed adults in low income neighborhoods stricken by the deterioration of building structures and housing units built prior to 1978.

Source: CDBG

Public Service Delivery

Public Service activities must be directed toward enhancing the health, safety, and overall well being of low and moderate income residents and persons with special needs. The specific activities that will be funded with CDBG dollars include: elderly services, youths services, services for the disabled, childcare, job training, and ex-offender rehabilitation.

The Department of Community Development must exercise a rigorous competitive Request for Proposal (RFP) process to ensure that only the most qualified and committed organizations receive CDBG public service dollars, due to the limited amount funding available attributed to the 15% public service cap. The public services included are limited to HUD compliance regulations (24 CFR 570 Sec. 201 (e) and 207). The following provides a list of the public service activities and their respective strategies and outcomes.

Activities for Elderly Services

1. **Activity: Nutritional Services** (meals), recreational and transportation services

Consolidated Plan Reference Code: 1PS

Strategy: To support agencies providing nutritional services, recreational activities and transportation to low and moderate elderly individuals.

Targeted Outcome: Increase the quality of health by providing balanced meals; reducing isolation by promoting quality of life enhancement activities; and linking elderly to available community resources.

Source: CDBG

Activities for Youth Services

1. **Activity: Recreational Activities, Tutoring, Arts, Counseling, and Mentoring**

Consolidated Plan Reference Code: 3 PS (a)

Strategy: Sponsor programs that assist in the various stages of child development, such as; educational, physical, mental, social, nutritional and emotional development.

Targeted Outcome: Prepare children and youth to transition into successful adults.

Source: CDBG

Activities for Childcare/Head Start

1. Activity: Childcare Service

Consolidated Plan Reference Code: 4 PS (a)

Strategy: Assist low income families and poverty stricken children by supporting childcare facilities that offer quality childcare services and promote a safe environment, while simultaneously enabling low to moderate income parents to join the workforce.

Targeted Outcome: Endow a suitable living environment to low income children and families that helps to meet both quality of health and sustains economic self-sufficiency.

Source: CDBG

Activities for Disabled Services

1. Activity: Programs for the Disabled/Handicapped.

Consolidated Plan Reference Code: 2 PS (a)

Strategy: Amplify the supply of supportive and transitional services required to enable persons with special needs to live with dignity and independence

Targeted Outcome: Promote a stable and economically sound environment coupled with a healthy supportive system through the provision of compassionate services.

Source: CDBG

Activities for Job Training

1. Activity: Job Skills Training Programs

Consolidated Plan Reference Code: 6 PS (a)

Strategy: Assist economically disadvantage individuals and others who face barriers to employment enhance their quality of life through the attainment of marketable labor skills or by improving their earning capacity.

Targeted Outcome: To prepare youth and unskilled adults for entry into the labor force.

Source: CDBG

Activities for Substance Abuse Services

1. Activity: Substance Abuse Programs

Consolidated Plan Reference Code: 5 PS (a)

Strategy 5 PS (a): To support programs designed to reduce drug and alcohol dependency in selected neighborhoods by allocating funds to Commission Districts identifying this priority in the local public hearings, as part of the Citizen Participation process.

Targeted Outcome: Provide a supportive network, structure and environment that will assist individuals in remaining drug-free and alcohol dependent.

Source: CDBG

Economic Development

The Department of Community Development strives to enhance and increase economic opportunities for City residents through support of programs and activities that help low and moderate income persons attain employment in conjunction to facilitating small business development. The economic development initiative will integrate job creation, micro enterprise assistance, Commercial/Industrial improvements and assistance to private for profit entities, within the identified Commercial Business Corridors (CBCs). The distribution of CDBG funds for economic development activities will be divided among the five Commission Districts based on the HUD formula allocation. As a result, the funding priority for economic development activities will be awarded to the CBCs.

The City aims at reducing the number of poverty level families by supporting human development and employment programs that facilitate the creation and retention of job opportunities. This will be accomplished by developing business attraction and retention programs which will result in the expansion of the Community Business Corridors. Below is a description of the economic development strategies and outcomes.

Activities for Job Creation

1. Activity: Job Creation

Consolidated Plan Reference Code: 1 ED (a)

Strategy: Support economic development designed to create job opportunities while simultaneously supporting business expansion and recruitment; to include funding priorities directed at the Commercial Business Corridors.

Targeted Outcome: Create employment opportunities in financially distressed neighborhoods while promoting job creation in the Commercial Business Corridors, to include areas within the vicinity of the corridors as well.

Source: CDBG

Activities for Micro-Enterprises Assistance

1. Activity: Working Capital, Financial Support and Business Assistance

Consolidated Plan Reference Code: 3 ED (a)

Strategy: Support small businesses and entrepreneurship development through the provision of working capital, loan guarantees, and financial support to continue emphasis on the delivery of strategic technical assistance and business modernization services which raise firm productivity and help companies align entry level jobs.

Targeted Outcome: Improve the financial growing potential of small business firms in the Commercial Business Corridors that will increase the demand for labor and create living wage jobs.

Source: CDBG

Activities for Commercial or Industrial Improvements (Rehabilitation)

1. Activity: The Façade Improvement Program

Consolidated Plan Reference Code: 5 ED (a)

Strategy: Execute façade improvements along the Commercial Business Corridors where there is a prospect of serious business investment, dividing the cost with business owners.

Targeted Outcome: The improvement of street trees, landscaping, sidewalk replacement, awnings, signs, lighting and other exterior façade improvements.

Source: CDBG

Activities for Code Compliance

1. Activity: Code Enforcement

Consolidated Plan Reference Code: 6 ED (a)

Strategy: To support the use of coordinated enforcement of building and zoning codes in order to ensure the safety and health of low and moderate income residents.

Targeted Outcome: Improved safety and appearance of commercial corridors and neighborhoods.

Source: CDBG

Other Economic Development Activities

CDBG assistance can be utilized to assist private for-profits businesses when the assistance is deemed appropriate or in observance with the regulations under 24 CFR 570.203 (a). The assistance must be classified as appropriate in order to assess the degree to which the public benefits from the aid to a business. The assistance may be in the form of grants, loans, loan guarantees, and interest supplements.

Public Facilities and Park Improvements

The main objective is to provide assistance for public facilities and parks to improve the health and welfare of revitalization neighborhoods and augment the availability of local services to low and moderate income persons. Public facilities are the primary vehicle for neighborhood services delivery. It is essential to the long term stability of City neighborhoods that these facilities continue operating and providing services to residents. The assistance will be directed towards neighborhood facilities, child care centers, parks and recreation facilities, health facilities, and parking facilities, where activities benefit low and moderate income citizens.

Consequently, the City's parks and recreation facilities are in need of repair. The need to repair and maintain them is critical. Revitalization of City parks is an important aspect of community development. These facilities are a safe haven for many city youth. The restoration and rehabilitation of parks is a key component in the recruitment of non-profit organizations to conduct business on city parks.

- 1. Activity: Provide funding for the acquisition, construction, reconstruction or installation of eligible public facilities in response to the specific priority facility needs of varying communities.**

Consolidated Plan Reference Code: IPP

Strategy: Achieve identified projects for quality public facilities which are responsive to the unique character and differing needs of individual neighborhoods, taking into consideration the needs of low and moderate income community members.

Targeted Outcome: Improve the health and welfare of target neighborhoods through the revitalization of public facilities and parks open to the general public.

Source: CDBG

Historic Preservation

The National Historic Preservation Act of 1966 directs federal agencies to take into account the effects of their undertakings on historic properties. The regulations are mandated under Section 106 (36 CFR 800). Furthermore, this implies that public or private places can be rehabbed if they are eligible to be on the national list of Historic Places or are officially recognized by state or local law, as such. This category also authorizes the costs of preserving or restoring properties of historic significance, whether publicly or privately owned. The following are potentially eligible categories for CDBG assistance under historic preservation: 1) events significant in the broad patterns of our history; persons significant in our past; distinctive characteristics of type, period, method of construction, or the work of a master, or possessing high artistic values; yielding information important to history of prehistory. (24 CFR 570.202 (d))

Preserving the historic resources of the City of Miami is essential because of its importance to the City's common history and community pride. The City will work with the structures it has inherited in the course of historical transformation. The mission is to properly restore historic sites by reversing the cycle of decay through reconstruction and rehabilitation of the identified monument.

- 1. Activity: Provide funding of special projects directed toward the rehabilitation, preservation, and restoration of historic properties.**

Consolidated Plan Reference Code: 1 HP (a)

Strategy: Encourage and support the restoration and preservation of sites and structures that have historical significance when such restoration activities comply with CDBG program national objectives.

Targeted Outcome: Meeting the needs of the City's historic sites on a case by case basis as the needs arise during the time frame of the Consolidated Plan.

Source: CDBG

Infrastructure

The City will ensure that targeted revitalization areas are adequately served and well-preserved. Community development studies have demonstrated a need to replace deteriorated streets, curbs, sidewalks, lights, and community facilities. The Department of Community Development will contribute CDBG dollars in eligible projects and neighborhoods, to address such conditions. Nevertheless, due to insufficient funds in other City departments committed to such improvements, the Department of Community Development will allocate funding to those projects and neighborhoods deemed as CDBG compatible and as opportunities arise on a case-by-case basis throughout the life of this plan.

- 1. Activity: Ensure that CDBG target areas are adequately restored and preserved to current City standards.**

Consolidated Plan Reference Code: 1 IF (a)

Strategy: Provide, to the greatest extent possible all necessary public infrastructures to support the development of lower-income neighborhoods.

Targeted Outcome: Create safe, attractive and accessible neighborhoods through the stimulation of economic growth and infrastructure improvement.

Source: CDBG

Other Community Development Needs

Administration and Planning: CDBG and HOME funds are allowed to cover general and reasonable costs related to the planning and execution of community development activities, assisted in whole or partially. These costs are not directly related to providing a specific activity. Program administration includes items such as overall management, coordination, monitoring, and evaluation of the jurisdictions programs. Some of the tasks affiliated with program administration are preparing budgets, performance reports, and staff salaries. The use of program administration has a monetary cap responsive to distinctive grants. The following are the cap limitations set-forth for the subsequent categories: the cap limitation for CDBG funds states that no more than 20% of grant funds plus program income may be used for planning and administration; the cap limitations for the HOME program funds states that nor more than 10% of grant funds plus program income may be used for administration costs. (24 CFR 570.206 (a) (1)) (24 CFR 92.207HOME)

Section 108 Loan: This is a very technical aspect of CDBG but very practical if put into practice accordingly. Section 108 loan is an extension of the CDBG program and it involves the pledging of up to five years of a community's entire CDBG entitlement as backup collateral for a loan. In other words, if something goes wrong with the project financed with a loan guaranteed by Section 108, then CDBG money must be used to pay off the obligation. Section 108 loans serve as the following: a tool to accelerate current CDBG activities; an opportunity to match sources; a means of providing long-term fixed rate financing; and a tool to receive funds without obligating general tax funds. The loan terms may last up to twenty (20) years. Some of the eligible activities under a 108 loan include, but are not limited to, acquisition for economic development activities, acquisition, rehabilitation of real property owned or acquired by a public entity, clearance, demolition, site preparation for construction or reconstruction of public site improvements, and housing rehab and preservation. (24 CFR 570.703 & 705)

IX. HOME

Home Investment Partnership Program

HUD’s Home Investment Partnerships (HOME) Program is intended to increase the supply of safe, decent, sanitary, and affordable housing for low and very-low-income households. HOME also seeks to expand the capacity of nonprofit housing providers through CHDOs. Jurisdictions can use HOME funds to carry out a wide variety of housing activities for low- and very low-income families, including:

- Homebuyer programs, which may include downpayment and closing costs assistance, construction loans, or loan guarantees for acquisition, rehabilitation, or new construction;
- Rental housing programs, consisting of construction loans, permanent mortgage loans, bridge loans, or loan guarantees for acquisition, rehabilitation, new construction, and refinancing;
- Homeowner rehabilitation programs, including grants, loans, interest subsidies, and loan guarantees to pay for hard costs, related soft costs, and refinancing expenses; and
- Tenant-based rental assistance (TBRA) to pay for rent, utility costs, security deposits, and utility deposits.

The City of Miami offers three major programs funded under HUD’s HOME Program:

- Homeownership New Construction Program
- First Time Homebuyer Assistance Program
- Multifamily Rental Housing New Construction Program

Funding Source	City of Miami Programs	Annual Performance Measures
HOME Program	New construction	
	▪ Homeownership New Construction Program	*95 housing units
	▪ Multi-family Rental New Construction Program	*250 housing units
	Homebuyer Assistance	
	▪ First Time Homebuyer Assistance Program	*50 housing units

* The annual performance measures include units funded with CDBG and SHIP funds.

The HOME programs are designed to further the City’s overall housing development strategy as outlined in the Five Year Consolidated Plan and to meet the objectives of the **National Affordable Housing Act of 1990 (NAHA)**. The NAHA objectives are to:

- Provide decent affordable housing to lower-income households
- Expand the capacity of non-profit housing providers
- Strengthen the ability of state and local governments to provide housing
- Leverage private-sector participation

Affordable Housing (91.220 9 (g))

The City of Miami will use HOME funds to carry out the housing development strategy described in the Consolidated Plan for 2004-2009. According to the Consolidated Plan, the top priority for the City of Miami is to preserve affordable housing for low and moderate income families. To do this, the City of Miami will implement of a four-tiered strategy that focuses on:

- **Preserving affordable rental housing for those most in need of housing assistance through rehabilitation of existing rental stock and new construction.** As recommended in the Consolidated Plan, the focus will be on serving those that are most in need of rental assistance, namely small families and single person households below 80% of the median income (with the elderly at 30% below the median income demonstrating the most need).
- **Assisting existing homeowners to retain and maintain their homes through rehab assistance.** The goal will be to provide financial assistance low and moderate income homeowners who lack the financial capacity and/or credit history required to obtain home repair financing from private lenders. Preference will be given to homeowners in the Model Blocks and to the elderly, disabled and persons with HIV/AIDS that are between 51 to 80% of the MFI.
- **Preserving affordable homeownership opportunities for working families who may be eligible for homeownership but may be priced out of the market due to the escalating cost of real estate.** The City will seek to increase the inventory of affordable homeownership units through new construction and the creation of a Purchase Rehab program. It will also provide second mortgage, down payment, and closing cost assistance to homebuyers.
- **Stimulating affordable housing development through the creation of a land acquisition program and other incentives.** The intent is to create incentives that off-set the barriers that make it difficult to undertake affordable housing projects.

These strategies will be achieved through new in-fill housing initiatives in the City's distressed neighborhoods. These in-fill initiatives will develop properties in the targeted **Neighborhood Development Zones** as well as channeling substantial financial resources into intensive redevelopment and development of vacant residential parcels throughout the City. The in-fill housing strategy will be supplemented with multi-unit development in the form of condominiums, town homes and groups of detached homes, to provide a variety of housing alternatives.

The Neighborhood Development Zones include Allapattah, Coconut Grove, Edison/Little River/ Little Haiti , East Little Havana, Model City, Overtown and Wynwood. The Neighborhood Development Zones were identified in the City's Five-Year Consolidated Plan for intensive efforts to foster economic redevelopment, preserve affordable housing and improve overall neighborhood quality. The Model Blocks will provide the primary location for the development of new affordable homeownership and rental housing units through a cooperative effort with the private sector housing industry, not-for-profit community development corporations (CDCs), Miami-Dade County, the State of Florida and private banking institutions that have made financial commitments through the Empowerment Zone.

The following section provides a description of the various HOME programs that will be used to carry out the strategies described above.

The City of Miami faces important challenges in providing affordable housing for all socioeconomic segments of its population, given the highly competitive housing market and the limited public dollars. This years Action Plan outlines the approach the Department of Community Development plans to take during Fiscal Years 2007-2008 – to meet these challenges. The departments approach will be responsive to the following:

Housing Market Analysis (2004-2009 Consolidated Plan) – provides an overview of City demographics and projected housing needs in the City of Miami.

Department of Community Development Housing Policies – describes the department's current housing policies and summarizes the expected benchmarks of each of these policies.

Recent Housing Efforts – explains the City's innovative efforts to address housing concerns, including unique partnerships and collaborations.

Funding Sources – outlines the various funding sources available to achieve the department's affordable housing goals.

Implementing Actions – enumerates the specific undertakings the City will embark on to address housing objectives throughout the life of the existing Consolidated Plan.

The department's comprehensive affordable housing strategy is charged with the responsibility of planning, policy development, and preservation planning. Furthermore, the department's housing unit takes command of recommending solutions to problems in the City's housing delivery system, and producing and monitoring the City's long range and annual plans for affordable housing, including this Action Plan for 2007-2008.

The activities and programs to address priority housing needs in 2007-2008 have been recommended by various entities inclusive of citizens, City Commissioners, Urban Planning Consultants, Advisory Boards and City employees. The housing unit provides and on-going oversight and advice regarding implementation and refinement of the housing element of the Action Plan during the course of the year.

The City will continue its commitment to increasing and preserving affordable housing opportunities for a wide range of households. The City seeks to maintain and improve housing conditions innovating financing mechanisms to secure resources for additional affordable housing. In addition, the City will also continue to assure the safety and health of low-and-moderate income residents enforcing the basic housing quality standards (HQS) requirements and the stringent local building codes.

Priority will continue to be awarded to those who experience the greatest gap between their personal resources and what is needed for long-term stable housing and those who are also least likely to be served by profit motivated housing providers. Our goal is to expand the stock of family rental and new construction of homes in an effort to increase housing opportunities for middle working class families.

The City's chronic lack of housing opportunities for the low-and-moderate income families requires that continued emphasis is placed housing development activities in 2007-2008. Additionally, the City is conscious of the needs for supportive housing for person who are homeless or threatened with homelessness.

Consequently, the Department of Community Development continues to support housing projects designated for the homeless and aligned with the housing goals identified in the Consolidated Plan. The department also supports projects intended for the elderly. The City recognizes the needs of the aging population and has deemed investment in affordable housing a priority.

The preservation of affordable housing whose affordability is threatened by conversion to market rate remains as an important strategy. In order to complement housing activities directly benefiting low-and-moderate income persons, the City will implement programs that expand or facilitate capital vial loans and subsidies to qualified city residents. The department will continue to providing funding for preservation and development of affordable housing projects.

Homeownership New Construction Program

The Homeownership New Construction Program is designed to provide assistance to developers for the production of new homeownership units for purchase by low-income homebuyers. Home Program funds will be provided for project-specific technical assistance, land acquisition, site development, construction and soft costs associated with the development of new affordable homeownership housing units in the City. Funding through this Program will accomplish the following objectives:

- Increase the supply of new homeownership units affordable to low-income residents;
- Spur reinvestment of private capital in older residential neighborhoods;
- Complement other public neighborhood revitalization efforts; and
- Encourage the participation of CHDOs in the development of affordable housing.

HOMEOWNERSHIP POLICY – DEVELOPERS

Program Description	Provides assistance to developers for the construction of new affordable homeownership units. The units can be condos, town homes, or single family scattered site developments.
Funding	HOME, SHIP, CDBG, AHT
Repayment Requirements	<p>Forgivable Loan converted to a zero (0%) interest repayable second mortgage for the buyers once project is completed. In the case of a Developer default (incomplete project) full payment of construction loan and accrued default interest at the maximum rate allowed by law. In addition, the developer and all principals with a minimum of 10% share in the development will be barred from participating in any City of Miami programs for a minimum of five (5) years.</p> <p>Second mortgage to buyer will have the following terms:</p> <ol style="list-style-type: none"> 1. Repayable at 0% interest after the affordability period of 30 years 2. In the case of sale or transfer of the unit, the entire assistance amount will be due and payable.
Minimum/Maximum Subsidy	\$1,000 per unit to HUD Maximum subsidy cap as published based on bedroom size.
Affordability Period	30 year affordability period for the second mortgages. The second mortgages will be at same terms and conditions as that for direct subsidy to buyers at the time of closing.
Security	There will be a restrictive covenant and mortgage on the property. Upon completion of the project, the total debt to the developer is transferred in pro rata share to each assisted unit. In the event of a developer default, the restrictive covenant will remain on the property and applicable interest rates will be due.
Developer Fee	Up to 16% of total project costs. Disbursements upon project completion.
Service Charge	1% of City Loan with a maximum of \$15,000 will be due and payable as good faith commitment fee for for-profit developers, 30 days after funding approval.
Minimum Ratio of City Funds to other Funds in the Project	1:2 Desirable on a project by project basis
Type of Assistance	Construction hard costs and soft costs or set-aside for homebuyer assistance after completion.
Maximum Purchase Price/Value of Property	\$236,000.00
Miscellaneous	Income of buyers must be at or below 80% of Area Median Income as published by HUD (up to 120% of AMI for SHIP funds; up to 150% for AHT funds)

Table 18: Table of Basic and High Cost Percentage
Statutory Mortgage Limits
National Housing Act January 1, 2007

Sections 207-220-223(F)

# of Bedrooms	Basic Limits		270% Maximum Limits-High Cost Areas		240% Maximum Limits-Other Areas		360% Maximum Limits-Special Limit Areas	
	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator
0	42,614	49,171	115,058	132,762	102,274	118,010	153,410	177,016
1	47,203	55,071	127,448	148,692	113,287	132,170	169,931	198,256
2	56,381	67,528	152,229	182,326	135,314	162,067	202,972	243,101
3	69,494	84,574	187,634	228,350	166,786	202,978	250,178	304,466
4+	78,674	95,627	212,420	258,193	188,818	229,505	283,226	344,257

Sections 213

# of Bedrooms	Basic Limits		270% Maximum Limits-High Cost Areas		240% Maximum Limits-Other Areas		360% Maximum Limits-Special Limit Areas	
	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator
0	46,180	49,171	124,686	132,762	110,832	118,010	166,248	177,016
1	53,245	55,709	143,762	150,414	127,788	133,702	191,682	200,552
2	64,216	67,741	173,383	182,901	154,118	162,578	231,178	243,868
3	82,195	87,635	221,927	236,615	197,268	210,324	295,902	315,486
4+	91,570	96,197	247,239	259,732	219,768	230,873	329,652	346,309

Sections 231

# of Bedrooms	Basic Limits		270% Maximum Limits-High Cost Areas		240% Maximum Limits-Other Areas		360% Maximum Limits-Special Limit Areas	
	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator
0	40,320	45,809	108,864	123,684	96,768	109,942	145,152	164,912
1	45,074	52,514	121,700	141,788	108,178	126,034	162,266	189,050
2	53,825	63,856	145,328	172,411	129,180	153,254	193,770	229,882
3	64,773	82,608	174,887	223,042	155,455	198,259	233,183	297,389
4+	76,151	90,679	205,608	244,833	182,762	217,630	274,144	326,444

Sections 221(D)3 (Nonprofit/ Cooperative Mortgages) and 234

# of Bedrooms	Basic Limits		270% Maximum Limits-High Cost Areas		240% Maximum Limits-Other Areas		360% Maximum Limits-Special Limit Areas	
	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator
0	47,122	49,590	127,229	133,893	113,093	119,016	169,639	178,524
1	54,332	56,845	146,696	153,482	130,397	136,428	195,595	204,642
2	65,525	69,124	176,918	186,635	157,260	165,898	235,890	248,846
3	83,873	89,423	226,457	241,442	201,295	214,615	301,943	321,923
4+	93,438	98,160	252,283	265,032	224,251	235,584	336,377	353,376

Sections 221 (D) 4

# of Bedrooms	Basic Limits		270% Maximum Limits-High Cost Areas		240% Maximum Limits-Other Areas		360% Maximum Limits-Special Limit Areas	
	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator
0	42,408	45,809	114,502	123,684	101,779	109,942	152,669	164,912
1	48,138	52,514	129,973	141,788	115,531	126,034	173,297	189,050
2	58,186	63,856	157,102	172,411	139,646	153,254	209,470	229,882
3	73,034	82,608	197,192	223,042	175,282	198,259	262,922	297,389
4+	82,760	90,679	223,452	244,833	198,624	217,630	297,936	326,444

Source: <http://www.hud.gov/offices/hsg/mfh/hicost/basicstatlimits.pdf>

First Time Homebuyer Assistance Program

The First Time Homebuyer Assistance Program provides funding for subordinated mortgages and down payment assistance to low-income first-time homebuyers for the purchase of a principle residence. This program makes funds available directly to homebuyers for newly constructed or existing single family homes and will be funded, in part, with ADDI funds. The following are essential requirements of this program.

HOMEOWNERSHIP POLICY – BUYERS	
Program Description	To assist low income homebuyers in the purchase of a home by providing down payment, closing costs and/or second mortgage financial assistance for the purchase of a newly constructed or existing residential property within the City.
Funding	HOME, SHIP, CDBG, AHT
Repayment Requirements	Zero (0%) non-amortizing, deferred payment, 30 year loan. Payment of principal will be forgiven at the end of maturity period, provided that the homeowner has resided in the house as their primary residence.
Resale	<p>If the owner sells and/or transfers the house before the end of the City's mortgage term, the following provisions will apply:</p> <ol style="list-style-type: none"> 1) The sale of the property must be pre-approved by the City, and the new buyers must meet the Program income limits in effect at the time AND the sales price cannot exceed the maximum affordable sales price in effect at the time. 2) For any 'early' sale or transfer, the City shall share in any 'gain' realized, based on its prorated share of participation in the original purchase. Furthermore, if the sale occurs within the first three years, the City shall keep 100% of its pro-rated share of the 'gain', from year 3 up to year 20, the City's share of its pro-rated 'gain' shall decrease by 5% every year, while in turn, the owner's share shall increase by 5% each year. At year 20 up to the City's loan maturity, the owner shall retain 100% of the City's 'gain'.
Maximum Subsidy	\$40,000
Affordability Period	30 Years
Security	Affordability period to be enforced by a restrictive covenant that will run with the land as well as a mortgage.
Developer Fee	N/A
Minimum Down Payment	\$500.00
Minimum Ratio of City Funds to other Funds in the Project	N/A
Type of Assistance	Down payment assistance and closing costs
Maximum Purchase Price/Value of Property	\$236,000.00

Multifamily Rental Housing New Construction Program

Multifamily Rental New Construction Program is available for the new construction of multifamily rental units located throughout the City of Miami. Financial assistance for multifamily rental construction is limited to projects that require local matching funds to be approved for Florida Housing Finance Corporation Housing Credit financing. Approval for financing under this program will be contingent upon funding approval for Housing Credit financing. The program is designed to provide financial assistance for developers to produce new rental housing projects with five (5) or more units and is intended to accomplish the following objectives:

- Increase the supply of new rental units affordable to very low and low income residents;
- Provide standard affordable housing to low and very low income residents;
- To spur reinvestment of private capital in older residential neighborhoods, and;
- To complement other public neighborhood revitalization efforts.

The following terms govern the use of HOME funds for the Multi-Family Rental New Construction Program:

RENTAL POLICY – DEVELOPERS	
Program Description	Provides assistance to developers for the construction or rehabilitation of affordable rental units
Funding	HOME, SHIP, CDBG
Repayment Requirements	Zero percent construction loan converted to a 3% permanent mortgage on the property once project is completed. Payment of principal and interest will be required during the term of the loan. Or, payment of principal during the term of the loan and accrued interest to be paid at the end of affordability period. Determination for repayment is made at the sole discretion of the city. For non-profit developers, the loan will be forgivable at the end of the affordability period. No payment of principal and interest will be required during the affordability period.
Minimum/Maximum Subsidy	\$1,000 per unit to HUD Maximum subsidy cap as published based on bedroom size.
Affordability Period	30 years
Security	Recorded mortgage on the property. In addition, affordability period to be enforced by a restrictive covenant that will run with the land. In the case of phased developments, the covenant will run with the land making up all phases of the development. In the case of a developer default, the restrictive covenant will continue throughout the affordability period.
Default penalties	Full payment of construction loan (total disbursed amount) and accrued default interest at the maximum rate allowed by law depending on loan amount. Developer and all principals with a minimum of 10% share in the development will be barred from participating in any City of Miami programs for a minimum of five (5) years If the City assistance is used for land acquisition (or any predevelopment activity), profit realized from the sale of the land will be considered program income and will revert to the City. Recorded covenant will not be removed upon sale of the property.
Developer Fee	Up to 25% of the allowable 16% of total development (excluding land) costs. Reimbursement will be made on project completion.
Service Charge	1% of City Loan up to a maximum of \$15,000 will be due and payable as good faith commitment fee for for-profit developers, 30 days after funding approval. No commitment fee for non-profits
Minimum ratio of City funds to other funds in the project	Will be determined on a project by project basis
Type of Assistance	Construction hard costs, soft cost (predevelopment), or first mortgage refinancing
Maximum Rent	As published by HUD
Miscellaneous	Income of renters must be at or below 80% of Area Median Income as published by HUD Priority and preference for projects in Neighborhood Development Zones or Model Blocks Selections from Request for Applications and or Proposals. Projects will be selected based on rankings and merits of the application. Annual compliance monitoring for duration of affordability period.

Table 19: Table of Basic and High Cost Percentage
Statutory Mortgage Limits
National Housing Act January 1, 2007

Sections 207-220-223(F)

# of Bedrooms	Basic Limits		270% Maximum Limits-High Cost Areas		240% Maximum Limits-Other Areas		360% Maximum Limits-Special Limit Areas	
	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator
0	42,614	49,171	115,058	132,762	102,274	118,010	153,410	177,016
1	47,203	55,071	127,448	148,692	113,287	132,170	169,931	198,256
2	56,381	67,528	152,229	182,326	135,314	162,067	202,972	243,101
3	69,494	84,574	187,634	228,350	166,786	202,978	250,178	304,466
4+	78,674	95,627	212,420	258,193	188,818	229,505	283,226	344,257

Sections 213

# of Bedrooms	Basic Limits		270% Maximum Limits-High Cost Areas		240% Maximum Limits-Other Areas		360% Maximum Limits-Special Limit Areas	
	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator
0	46,180	49,171	124,686	132,762	110,832	118,010	166,248	177,016
1	53,245	55,709	143,762	150,414	127,788	133,702	191,682	200,552
2	64,216	67,741	173,383	182,901	154,118	162,578	231,178	243,868
3	82,195	87,635	221,927	236,615	197,268	210,324	295,902	315,486
4+	91,570	96,197	247,239	259,732	219,768	230,873	329,652	346,309

Sections 231

# of Bedrooms	Basic Limits		270% Maximum Limits-High Cost Areas		240% Maximum Limits-Other Areas		360% Maximum Limits-Special Limit Areas	
	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator
0	40,320	45,809	108,864	123,684	96,768	109,942	145,152	164,912
1	45,074	52,514	121,700	141,788	108,178	126,034	162,266	189,050
2	53,825	63,856	145,328	172,411	129,180	153,254	193,770	229,882
3	64,773	82,608	174,887	223,042	155,455	198,259	233,183	297,389
4+	76,151	90,679	205,608	244,833	182,762	217,630	274,144	326,444

Sections 221(D)3 (Nonprofit/ Cooperative Mortgages) and 234

# of Bedrooms	Basic Limits		270% Maximum Limits-High Cost Areas		240% Maximum Limits-Other Areas		360% Maximum Limits-Special Limit Areas	
	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator
0	47,122	49,590	127,229	133,893	113,093	119,016	169,639	178,524
1	54,332	56,845	146,696	153,482	130,397	136,428	195,595	204,642
2	65,525	69,124	176,918	186,635	157,260	165,898	235,890	248,846
3	83,873	89,423	226,457	241,442	201,295	214,615	301,943	321,923
4+	93,438	98,160	252,283	265,032	224,251	235,584	336,377	353,376

Sections 221 (D) 4

# of Bedrooms	Basic Limits		270% Maximum Limits-High Cost Areas		240% Maximum Limits-Other Areas		360% Maximum Limits-Special Limit Areas	
	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator	Non-Elevator	Elevator
0	42,408	45,809	114,502	123,684	101,779	109,942	152,669	164,912
1	48,138	52,514	129,973	141,788	115,531	126,034	173,297	189,050
2	58,186	63,856	157,102	172,411	139,646	153,254	209,470	229,882
3	73,034	82,608	197,192	223,042	175,282	198,259	262,922	297,389
4+	82,760	90,679	223,452	244,833	198,624	217,630	297,936	326,444

Source: <http://www.hud.gov/offices/hsg/mfh/hicost/basicstatlimits.pdf>

Maximum Monthly Rent:

- i) Monthly rent charged for HOME assisted units shall not exceed the High HOME Rent published annually by HUD during the Affordability Period, except as provided in (iii) of this section.
- ii) In keeping with HOME regulations, a minimum of 20% of HOME assisted units in a project will be rented to tenants with income not exceeding 50% of the area media income at a monthly rent that does not exceed the Low HOME Rent published by HUD.
- iii) A project will not be required to lower monthly rents on HOME assisted units below the HUD level in effect at the time Program documents are executed with the City.

Table 20: Maximum Monthly Rent (Issued by U.S. HUD 2007) for Miami, FL PMSA

Bedroom count:	0	1	2	3	4	5	6
Low HOME Rent	518	555	667	770	860	948	1037
High HOME Rent	655	703	846	969	1060	1152	1243

Occupancy Requirements:

- i) HOME assisted units must be occupied by eligible tenants with income that does not exceed 80% of the area median income, adjusted for family size.
 - ii) A minimum of 20% of HOME assisted units must be occupied by eligible tenants with income that does not exceed 50% of the area median income, adjusted for family size.
1. **Floating Units:** For projects in which less than 100% of units will be HOME assisted, the program agreement with the City will indicate that HOME assisted units are “floating” rather than “fixed” and may vary, while remaining comparable, to allow flexibility as tenants move in and out of the project.
 2. **Code Compliance:** All projects must meet the Florida Building Code, the Dade County Building Code, the City of Miami Building Code, the Section 8 Housing Quality Standards, and the Model Energy Building Code or HUD-accepted equivalent.
 3. **Annual Inspection:** Projects shall be subject to an annual re-inspection to insure continuing compliance with minimum housing codes. This inspection will be initiated one year after the date of the certificate of occupancy, and will occur annually thereafter for the duration of the affordability period and affordability of units assisted.
 4. **Affordability Period:** The affordability period on an assisted project will be thirty (30) years from the date of certificate of occupancy.

Community Housing Development Organizations (CHDOs)

As required by HOME Program regulations, a minimum of 15% of the City's HOME entitlement will be used as financial assistance for the production of new housing to be sponsored or owned by Community Housing Development Organizations (CHDOs). Financial assistance may be provided through any of the City's programs listed in this section, except for ADDI-funded Homebuyer Assistance

Specifically, the City will provide government matching for community development corporations (CDCs) applying for tax credit financing for affordable housing projects. The City will also encourage CDCs to partner with private developers by giving developers extra credit points in their RFP applications if they have a 51% partner that is a non-profit.

CHDO sponsored projects must meet all the same requirements and are subject to the same terms as non-CHDO sponsored projects under the programs described above. This focus on CHDO sponsored projects is designed to assist the City of Miami in accomplishing the following objectives:

- To spur reinvestment of private capital in older residential neighborhoods through the production of new affordable housing units sponsored or owned by Community Housing Development Organizations (CHDOs).

- To provide standard housing affordable to low and very low income residents.

- To complement other public neighborhood revitalization efforts.

To qualify for funding as a CHDO, an entity must meet the following HOME criteria:

- CHDO must be organized under State and/or local laws;

- Must have a tax exempt ruling from the IRS under Section 501(c)(3) of the Internal Revenue Code of 1986;

- No part of its earnings (profits) may benefit any members, founders, contributors or individuals;

- Provision of decent housing that is affordable to low and moderate income persons must be among the purposes stated in the charter, articles of incorporation, resolution or by-laws of the CHDO; and

- Appropriate organizational structure as required by the HOME Program.

HOME Activities

Below is a list of the activities that the City of Miami will undertake in the utilization of HOME funds:

Strategies to Preserve Affordable Rental Housing

1. Activity: New Construction of Multi-family Rental

Consolidated Plan Reference Code: 1RH (b)

Strategy: Increase the supply of affordable rental housing available to very low and low income residents through new construction.

Targeted Outcome: Increase the supply of affordable housing rental stock

Source: HOME and SHIP

Strategies to Preserve Existing Homeowners – Homeowner Retention

1. Activity: Replacement of Unsafe Housing

Consolidated Plan Reference Code: 1 HA (b)

Strategy: Provide assistance to homeowners to replace unsafe housing structures.

Targeted Outcome: Improve the quality of life of existing homeowners by reducing the number of unsafe structures that are owner occupied.

Source: SHIP and HOME

Strategies to Increase Homeownership

1. Activity: New Construction of Homeownership Units

Consolidated Plan Reference Code: 1 HO (a)

Strategy 1: Increase the supply of affordable homeownership units through new construction.

Targeted Outcome: Provide greater opportunities for low to moderate income families to achieve homeownership and improve their housing conditions.

Source: SHIP and HOME

2. Activity: Homeownership Financing

Consolidated Plan Reference Code: 1 HO (c)

Strategy: Assist low to moderate income families obtain homeownership by providing financing assistance (i.e. down payment, closing cost, and second mortgages).

Targeted Outcome: Increase the number of households able to achieve homeownership in the Model Blocks and the NDZs through financing assistance

Source: HOME, SHIP and ADDI

Strategies to Stimulate Affordable Housing Development

1. Activity: Tax Credit Assistance

Consolidated Plan Reference Code: 1 HD (c)

Strategy: Provide Tax Credit Assistance to projects located in the Model Blocks and NDZs by providing matching funds and assuring that all municipal items on the Tax Credit application checklist are addressed in a timely manner.

Targeted Outcome: Increase the number of Tax Credit applications for projects located in the Model Blocks and NDZs.

Source: HOME

2. Activity: Matching Funds for Non-Profits

Consolidated Plan Reference Code: 1 HD (i)

Strategy: Provide capacity building support to non-profit developers by assisting such organizations to develop partnerships with private developers.

Targeted Outcome 1 HD (i): Increase the production capacity of local non-profit developers in the area of real estate development.

X. American Dream Downpayment Initiative (ADDI)

The American Dream Downpayment Initiative (ADDI) was signed into law by President Bush on December 16, 2003 under the American Dream Downpayment Act (Public Law 108-186) (ADDI statute). Funds made available under the ADDI statute will be allocated to eligible HOME program Participating Jurisdictions (PJ) to assist low-income families become first-time homebuyers. Each local participating jurisdiction receives ADDI funds from the state's share, proportionate to the percentage of the statewide total of low-income renter households within the participating jurisdiction, as determined by the most recent available U.S. census data.

The ADDI regulations can be found at 24 CFR Part 92.600 (Subpart M of the HOME rule).

ADDI Funds and HOME

ADDI will be administered as part of the HOME Investment Partnerships Program (HOME) by state and local participating jurisdictions. ADDI funds may only be used for downpayment assistance towards the purchase of single family housing by low-income families who are first-time homebuyers. Rehabilitation that is completed in conjunction with a home purchase assisted with ADDI funds is also an eligible activity under the ADDI statute. A participating jurisdiction's total rehabilitation assistance may not exceed 20% of its annual ADDI allocation.

Generally, requirements for HOME homebuyer projects apply to ADDI projects. However, there are some nuances in the ADDI statute that make the requirements differ slightly from HOME requirements. As such, the following federal requirements under subpart H of the HOME rule apply to ADDI funds:

- Federal and nondiscrimination requirements (§ 92.350);
- Environmental review (§ 92.352);
- Labor requirements (§ 92.354);
- Lead-based paint (§ 92.355);
- Conflict of interest (§ 92.356); and
- Consultant activities (§ 92.358).

In addition, HOME funds can be used in conjunction with ADDI funds, especially when an investment of more than \$10,000 is required. However, the total HOME and ADDI investment cannot exceed the maximum per-unit subsidy limits for the jurisdiction.

Local Use of ADDI Funds

As an extension of the HOME funds and in line with the HOME housing objectives described in previous chapters, the City of Miami will use ADDI funds to provide down payment assistance to first time homebuyers for the purchase of a home. The funds will not be used for rehabilitation at this time.

To assure that all residents have access to ADDI, the City will conduct various outreach activities. This will include advertising the program on local media outlets in English, Spanish, and Creole. Information will also be distributed among Home Counseling and Homebuyer program providers, mortgage lenders, realtors, CBOs, public housing providers and other organizations that serve individuals who may be eligible for assistance.

Finally, the City of Miami will assure the suitability of the ADDI program. ADDI and HOME regulations will be implemented to meet local needs. In the 30th Program Year, ADDI assistance will be provided in combination with the HOME First Time Homebuyer Assistance Program for total downpayment assistance of 7 housing units.

Funding Source	City of Miami Programs	Annual Performance Measures
ADDI	Homebuyer Assistance <ul style="list-style-type: none"> ▪ American Dream Down Payment Program* 	7 housing units

Source: ADDI assistance will be provided in combination with the HOME First Time Homebuyer Assistance Program for total of 50 housing units. The number of units funded by ADDI will be 7.

ADDI Eligibility Requirements

As mentioned earlier, the ADDI program will be used in combination with HOME and SHIP. The following are essential eligibility requirements of the ADDI program.

1. **Homebuyer Eligibility:**

i) Under ADDI, a first-time homebuyer is an individual and his or her spouse who have not owned a home during the three-year period prior to purchase of a home with assistance under ADDI. The term first-time homebuyer includes displaced homemakers and single parents. The definition used for ADDI is located in Title I of Cranston-Gonzalez National Affordable Housing Act (Public Law 101-625, approved November 28, 1990) (NAHA)

ii) The home must be located within the City of Miami and occupied by the homebuyer as a principal residence throughout the affordability period; and

iii) City approval of the (1) homebuyer and (2) homebuyer's superior mortgage lender(s) [bank, Mortgage Company and/or non-profit agency] for the highest level possible, not to exceed 30% of household income, is required; or amount that the first mortgage lender will approve.

2. **Maximum Homebuyer Assistance:** ADDI funds are subject to a maximum of the greater of \$10,000 or 6% of the purchase price.

3. **Eligible Housing Types:** Eligible properties are limited to single family homes, town homes, condominium units, and co-operative units. Under ADDI, single family homes are defined as a one- to four-family residence, condominium unit, or co-operative unit.

4. **Homebuyer's Down Payment Equity:** Minimum down payment of \$500.

5. **Subordinated Mortgage Financing:** Principal and interest payments plus escrow payments on the combined mortgages shall not exceed 30% of the household total gross monthly income. If first mortgage holder is willing to make a loan under higher ratios, assistance can still be provided depending on the risk profile of the entire loan.

6. **Recapture Provision:** In the event that the unit is resold, leased or rented during the affordability period, the homebuyer must repay the financial assistance associated with the unit, in full. Refinancing of an assisted unit during the affordability period requires prior approval by the City Manager or designee, who will at that time determine whether the assistance must be repaid in full.

7. **Maximum Purchase Price/Appraised Value:** The purchase price or appraised value of an assisted unit may not exceed the maximum HOME value allowed by HUD as published by the Federal Housing Authority (FHA) 203(b) mortgage limit for the type of housing being purchased.

8. **Period of Affordability:** The affordability period on an assisted unit will be twenty (20) years from the date of purchase by an eligible homebuyer.

9. **Form:** Funding will be provided to the homebuyer in the form of a deferred, non-amortizing, non interest-bearing loan which will come payable, in full, in the event of sale, lease or rental of the assisted property during the affordability period. If the homebuyer elects to refinance, the City's approval will be required.

Monitoring

According to regulations, HUD will credit ADDI with all first-time homebuyer downpayment assistance completed during the grant period until the participating jurisdiction's ADDI funds are depleted. Once all the participating jurisdiction's ADDI funds are depleted, HUD will credit regular HOME funds for any subsequent downpayment assistance activities. HUD will run a monthly report tracking ADDI Accomplishments, and Commitment and Disbursement deadlines.

Furthermore, HUD will extract data from IDIS to compile needed reports. Participating jurisdictions will enter beneficiary information into IDIS just as if ADDI funds were regular HOME funds. The only additional information participating jurisdictions will be required to enter into IDIS is an indication of whether the beneficiary of a homebuyer activity is a first-time homebuyer.

XI. Section 3

Program Description (24 CFR 135)

In 1994, the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) was amended by Congress to help give citizens deprived of economic opportunity increased access to employment and job training. The Section 3 Act requires recipients of HUD funds and the contractors they employ to ensure that the economic opportunities generated by the expenditures shall, **to the greatest extent feasible**, be directed to low- and very low-income persons, particularly those who are recipients of government assistance for housing.

HUD-funded housing and development projects represent a major source of economic activity in many distressed neighborhoods. The Section 3 legislation assures that such funds help to foster local economic development, neighborhood economic improvement, and self-sufficiency among residents in the communities being served. It is the legal basis for providing jobs for residents and awarding contracts to businesses in areas receiving certain type of HUD financial assistance for certain construction projects.

The City of Miami will continue to enforce Section 3 compliance in all applicable programmatic requirements.

1. **Eligibility Criteria:** Eligible applicants are characterized as residents of public housing and low income persons who live in an area in which a HUD-assisted project is located. A Section 3 business is defined, as a business that employs residents of public housing, welfare recipients, local construction area residents, low and very low income persons, or a business who subcontracts with businesses which provide economic opportunities to low and very low income persons.
2. **Compliance Requirements:** The City of Miami requires recipients who are awarded Federal Financial Assistance from HUD for construction projects which exceed \$100,000 to provide economic opportunities, to the greatest extent feasible, to the following:

Residents of public housing

Residents of the neighborhood of the project under construction

Residents of HUD Youth Build Programs

Homeless persons

TANF/AFDC welfare recipients

Compliance is based on the numerical hiring goals and contract awards of each individual project. The numerical goals for each category differ based on two types of economic opportunities: (1) employment or training opportunities; (2) and award of contract or subcontract to employers who take into service low to very low income persons. Moreover, the regulations require that “efforts to employ Section 3 candidates to the greatest extent feasible should be made at all job levels”. The other principal way for Section 3 recipients to comply with the regulations is to award contracts to Section 3 certified businesses, contractors and subcontractors.

3. **Compliance Monitoring:** The City of Miami monitors compliance with Section 3 requirements in an effort to secure uniformity and consistency with Federal Regulations by requesting that entities awarded contracts in excess of \$100,000 develop an Economic Opportunity Plan. The plan will serve as verification that a good faith effort was executed to solicit, recruit, facilitate and hire public housing residents and other low-income persons by the contractor or subcontractor.

The City of Miami has constructed the following Economic Opportunity Plan with the intent to measure Section 3 training and employment numerical goals and subcontracting goals (where subcontracting is allowable). In addition, the City distributes a copy of its plan to all contracts recipients who must adhere to Section 3 regulations. All those who are held accountable for compliance with Section 3 requirements must render the Economic Opportunity Plan issued by the City. Each plan submitted must answer and provide written documentation to the following objectives:

- i. Identify individual(s) responsible for planning, implementing and tracking the projects under Section 3 training and employment goals;
- ii. Describe efforts (contractors and subcontractors) to be taken to recruit, solicit, encourage, facilitate, and hire public housing and other low-income persons, identify any private or public resources that will be used;
- iii. Describe contractor's activities to be taken for recruiting, soliciting, encouraging, facilitating and selecting Section 3 subcontractors, where applicable; and
- iv. Describe plans to structure project activities in ways that create opportunities for Section 3 firms' participation, where applicable.

The City of Miami offers training sessions to contractors, subcontractors and businesses, on how to solicit, recruit, encourage and facilitate employment of low to very-low income residents. The City also provides training to those entities that need technical assistance completing program forms in an attempt to maintain compliance with regulatory guidelines. The City demands from all contractors, subcontractors, as well as, any entity seeking payment/reimbursement that compliance with Section 3 requirements are met and cleared by the in-house Section 3 compliance monitor. Lack of clearance by the Section 3 compliance monitor will cause a delay in the receipt of payment.

XII. SHIP

State Housing Initiatives Partnership Program: Local Housing Assistance

State Housing Initiatives Partnership program (SHIP) is the first permanently funded state housing program in the nation to provide funds directly to local governments to increase affordable housing opportunities on a noncompetitive basis. The funds are used to produce and preserve affordable homeownership and multifamily housing for very low, low and moderate income families. SHIP dollars may be used to fund 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.

The State of Florida SHIP program is a result of the William E. Sadowski Affordable Housing Act. The centerpiece of this legislation is the State Housing Partnership Act which provides a dedicated revenue source to state and local governments to facilitate the creation of public/private partnerships whose purpose is to preserve the existing housing stock and stimulate the production of new affordable housing. The City of Miami Local Housing Assistance Plan describes how the municipality will use SHIP funds to meet the affordable housing needs of the community. The following provides an overview of the items found in the Local Housing Assistance Plan for 2004-2007.

Program Description

The City of Miami will use its SHIP allocation to undertake various homeownership and rental housing development activities designed to enhance and facilitate the development, purchase and maintenance of housing units in the City. These housing strategies and activities will be carried out through the SHIP programs listed on the table below.

Funding Source	City of Miami Programs	Annual Performance Measures
SHIP	Rehabilitation	
	▪ SHIP Single Family Rehabilitation Program	50 housing units*
	▪ Emergency Home Repair Assistance Program	
	▪ SHIP Single Family Replacement Housing Program	5 housing units*
	Homebuyer Assistance	
	▪ SHIP Homebuyers Financing Program	50 housing units*
	New construction	
	▪ SHIP Homeownership Development Program	95 housing units*
	▪ SHIP Rental Housing Development Program	250 housing units*

**The Annual Performance Measures include units funded by HOME and CDBG.*

Income Category to be served

These activities will involve the construction, reconstruction, rehabilitation and acquisition/purchase of housing to be occupied by very low, low and moderate income households and homeowners or renters with incomes at or below 120% of the area median income, adjusted for family size, as defined in Section 420.907, Florida Statutes as follows:

Very low income - one or more natural persons or a family that has a total annual gross household income that does not exceed 50% of the median annual income adjusted for family size for households within the Metropolitan Statistical Area.

Low-income - one or more natural persons or a family that has a total annual gross household income that does not exceed 80% of the median annual income adjusted for family size for households within the Metropolitan Statistical area.

Moderate income - one or more natural persons or a family that has a total annual gross household income that does not exceed 120% of the median annual income adjusted for family size for households within the Metropolitan Statistical Area.

Support Services and Counseling

Chapter 67-37.005(5)(g), F.A.C.

Applicants applying for SHIP funding receive support services based on the type of assistance requested. These services are in the form of counseling and or referral to other programs that provide services they may need. The City of Miami will work with members of the Housing Partnership to provide support services to those residents/homeowners participating in the various housing programs. The services include, but are not limited to:

Assistance/referral to Legal Services of Miami, Inc. to homeowners who have title problems or outstanding liens that would prohibit their participation in the program.

Referrals to other agencies and programs to applicants that do not qualify for assistance.

Assist homeowners participating in the Single Family rehabilitation and Single Family Housing Replacement Programs throughout the rehabilitation/reconstruction process, from the time of application until project completion.

Referrals to consumer credit clinics and homebuyer counseling programs provided by local lenders and non-profit organizations.

Referrals to agencies funded by the South Florida Employment and Training Consortium for employment and job training.

Referrals to appropriate local agencies for fair housing assistance, information and counseling.

Information and referrals on how to apply for Property Tax Exemption, specifically for the elderly and the disabled.

Legal aid referrals for counseling and guidance on other legal matters.

Purchase Price Limits

420.9075(4)(c), F.S. and Chapter 67-37.007(6) F.A.C.

The sales price or value of new or existing eligible housing may not exceed 90% of the median area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs.

Purchase price limit for New & Existing Homes: \$236,835.00

Income Limits, Rent Limits and Affordability

Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.

The City of Miami will use Income and Rent Limits updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. The City will ensure that housing provided through this program is affordable. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30% of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19), (20) and (28), F.S.

However, the City will not limit an individual household's ability to devote more than 30% of its income for housing, if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark. In the case of rental housing the City will ensure that rents do not exceed those rental limits adjusted for bedroom size.

Monitoring and First Right of Refusal

Section 420.9075(3)(e) and (4) (f), F.S.

The City of Miami will monitor rental projects annually to determine tenant eligibility for at least fifteen (15) years or the affordability period, whichever is greater. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

Leveraging

Chapter 67-37.007(1)(b)(c), F.A.C. and Subsection 420.9075(1)(a) and (1)(b3, and (1)(c), F.S.

The City of Miami intends to use HOME and CDBG funds from U.S. HUD to leverage SHIP funds, thereby reducing the cost of housing. In addition, the City plans to use SHIP funds for developers to use as local match to leverage additional HOME or Local Housing Credits from Florida Housing Finance Corporation.

City of Miami SHIP Programs

The following describes the programs the City of Miami will undertake to meet the affordable housing needs of its very low, low and moderate-income residents using the State Housing Initiatives Partnership Act (SHIP) funds according with the requirements of Section 420.907 of the Florida Statutes and Chapter 67-37 of the Florida Administrative Code.

LHAP HOUSING STRATEGIES: Chapter 67-37.005(5), F.A.C.

Provide Description:

A. Name of the Strategy: SHIP Emergency Home Repair Assistance

a. Summary of the Strategy:

The Ship Emergency Home Repair Assistance Program will provide emergency repair assistance to very low, low and moderate income owner occupied single family homes located within the corporate limits of the City of Miami. The City will provide deferred payment loan assistance to an eligible homeowner to carry out limited repairs such as roofing, electrical and plumbing to immediately rectify life hazardous and potentially hazardous conditions that threatens the safety and health of the occupants of the home.

b. Fiscal Years Covered:

The strategy identifies in this section will cover the following fiscal years:

2007-2008, 2008-2009, and 2009-2010

c. Income Categories to be served:

Available SHIP funds shall be reserved for housing units occupied by income eligible persons or households. To comply with the overall requirements under Chapter 67-37 of the Florida Administrative Code, eligible persons or households will be very low, low and moderate income.

d. Maximum award is noted on the Housing Delivery Goals Charts:

The maximum award under this strategy will be \$15,000

e. Terms, Recapture and Default:

Financial assistance to be provided under the SHIP Emergency Home Repair Program will be provided to eligible homeowners in the form of a three (3%) percent, deferred forgivable payment, ten (10) year loan. There are no monthly payment requirements associated with this loan. There is no amortization of this loan. Repayment of the full principal balance of the loan is required if the property receiving the financial assistance is rented, leased or sold during the life of the loan. Homeowners that qualify and receive assistance must execute a Mortgage and Note that will be recorded in the records of Miami-Dade County Clerk of the Circuit Court for compliance with the recapture provisions for the program.

In the event of death of all eligible homeowner(s), the heirs to the property can assume the obligation based on the original terms and conditions provided to the homeowner as long as the heirs qualify based on income and household size, remain owner occupants of the property and do not sell or rent the property for the remaining term of the mortgage and note. A heir or prospective purchaser who does not qualify based on the provisions of this strategy will be required to repay the full loan amount provided by the City of Miami.

f. Recipient Selection Criteria:

All recipients of assistance must meet the eligibility requirements as stipulated in the Florida Statutes, Florida Administrative Code, the SHIP Ordinance, Resolution and this Plan. Eligible housing includes single family homes, owner-occupied town houses or twin homes only. Manufactured housing and mobile homes are not eligible for assistance under this program. The properties to be assisted must be owner-occupied and located within the corporate limits of the City of Miami.

Applications will be processed on a first-come-first serve basis from all applicants meeting the selection criteria, subject to funding availability and in such a manner as to comply with the statutory requirements.

- Applicants with household income above (120%) of the median area income limit are ineligible for SHIP assistance under this strategy.
- Staff will review actual performance data on a continuous basis to ensure that adjustments are made as necessary to remain in compliance with funding requirements.

Other selection criteria will include the following:

- The property shall consist of one (1) owner-occupied residential unit.
- Preference will be given to eligible handicapped/disabled and elderly (62 years or older) households and homeowners.
- Handicapped and/or disabled individuals will be considered an individual having a mental impairment which: (1) Is expected to be long continued and indefinite duration, (2) substantially impedes his/her ability to live independently; and is of such a nature that such disability could be improved by more suitable housing conditions.

- The property must be located in the City of Miami.
- The appraised value of the home may not exceed the maximum sales price (value) allowed under the SHIP Program.
- The property must require needed repairs such as roofing, electrical and plumbing to meet the decent, safe and sanitary standard to immediately rectify hazardous and potentially hazardous conditions.
- The maximum amount of financial assistance to be provided may not exceed the lesser of (1) the actual cost of rehabilitation or (2) \$15,000.
- The applicant may not be delinquent on any debt owned to the City of Miami or Miami-Dade County.

g. Sponsor Selection Criteria:

The City of Miami intends to administer this program. However, if the need for a sponsor should arise, the City of Miami will use a Request for Proposals process in accordance with Chapter 67-37.005(6)(b)7, Florida Administrative Code to select an eligible sponsor. Eligible persons, sponsors or other recipients of assistance under this program will be required to contractually commit and comply with all SHIP Program requirements.

Request for proposals will be accepted from both for-profit and not-for-profit corporations. Proposals received will be reviewed based upon a selection criterion which include but not be limited to the following:

- The not-for-profit corporation must have received a tax exempt ruling from the Internal Revenue Service (IRS) under Section 501c(3) of the Internal Revenue code;
- The for profit corporation must be organized and established under the laws of the State of Florida;
- The not-for-profit or for-profit corporation must have financial accountability standards that permit the Department of Community Development to account for and audit SHIP funds;
- The organizational capacity and experience of the not-for-profit or for-profit corporation in administering home renovation and/or homebuyers financing programs;
- The soundness of the proposal;
- The cost per family to administer the program.

B. Name of the Strategy: Single Family Rehabilitation Assistance 1 HA (a)

a. Summary of the Strategy:

The Single Family Rehabilitation Program will provide rehabilitation assistance to very low, low and moderate income residents who live in single family owner-occupied properties located within the corporate limits of the City of Miami. The City will provide deferred payment loan assistance to an eligible homeowner to complete needed repairs such as roofing, plumbing and electrical work to meet the decent, safe and sanitary standard conditions after rehabilitation.

The City of Miami, Department of Community Development will be the primary agency responsible for the implementation of the Local Housing Assistance Plan Strategy.

b. Fiscal Years Covered:

The strategy identifies in this section will cover the following fiscal years:

2007-2008, 2008-2009, and 2009-2010

c. Income Categories to be served:

This strategy will serve very low, low and moderate income families as stipulated in FAC Chapter 67-37.

d. Maximum award is noted on the Housing Delivery Goals Charts:

Residents meeting the selection criteria will be awarded a maximum of \$35,000 to complete all needed repairs to bring the property to a safe and decent standard. However, in cases where the amount needed to bring the property to code is higher than, \$35,000 a higher amount may be provided upon approval by the City Manager or the Director of the Department of Community Development acting as his/her designee.

e. Terms, Recapture and Default:

Financial assistance to be provided under the Single Family Rehabilitation Program will be provided to eligible homeowners in the form of a three percent (3%), deferred forgivable payment, ten (10) year loan. There are no monthly payment requirements associated with this loan. There is no amortization of this loan. Repayment of the full principal balance and accrued interest of the loan is required if the property receiving the financial assistance is rented or sold during the life of the loan. Homeowners that qualify and receive assistance must execute a Mortgage and Note that will be recorded in the records of Miami-Dade County Clerk of the Circuit Court for compliance with the recapture provisions for the program.

In the event of death of all eligible homeowner(s), the heirs to the property can assume the obligation based on the original terms and conditions provided to the homeowner as long as the heirs qualify based on the original terms and conditions provided to the homeowner as long as the heirs qualify based on age, income and household size, remain owner occupants of the property and do not sell or rent the property for the remaining term of the mortgage and note. A heir or prospective purchaser who does not qualify based on the provisions of this strategy will be required to repay the balance of the outstanding loan amount provided by the City of Miami.

f. Recipient Selection Criteria:

All recipients of assistance must meet the eligibility requirements as stipulated in the Florida Statutes, Florida Administrative Code, the SHIP Ordinance, Resolution and this Plan. Eligible housing includes single family homes, owner-occupied town houses or twin homes only. Manufactured housing and mobile homes are not eligible for assistance under this program. The properties to be assisted must be owner-occupied and located within the corporate limits of the City of Miami.

Applications will be processed on a first-come-first serve basis from all applicants meeting the selection criteria, subject to funding availability and in such a manner as to comply with the statutory requirements.

- Applicants with household income above (120%) of the median area income limit are ineligible for SHIP assistance under this strategy.
- Staff will review actual performance data on a continuous basis to ensure that adjustments are made as necessary to remain in compliance with funding requirements.

Other selection criteria will include the following:

- The property shall consist of one (1) owner-occupied residential unit.
- Preference will be given to eligible handicapped disabled and elderly (62 years or older) households and homeowners.
- The property must be located in the City of Miami.
- The appraised value of the home may not exceed the maximum purchase price limits (value) allowed under the SHIP Program.
- The property must require needed repairs such as roofing, plumbing and electrical work to meet the decent, safe and sanitary standard conditions after rehabilitation.
- The applicant may not be delinquent on any debt owed to the City of Miami.

g. Sponsor Selection Criteria:

The City of Miami intends to administer this program. However, if the need for a sponsor should arise, the City of Miami will use a Request for Proposals process in accordance with Chapter 67-37.005(6)b(7) Florida Administrative Code to select an eligible sponsor. Eligible persons, sponsors or other recipients of assistance under this program will be required to contractually commit and comply with all SHIP Program requirements.

Request for proposals will be accepted from both for-profit and not-for-profit corporations. Proposals received will be reviewed based upon a selection criteria which include but not be limited to the following:

- The not-for-profit corporation must have received a tax exempt ruling from the Internal Revenue Service (IRS) under Section 501c(3) of the Internal Revenue code;
- The for profit corporation must be organized and established under the laws of the State of Florida;
- The not-for-profit or for-profit corporation must have financial accountability standards that permit the Department of Community Development to account for and audit SHIP funds;

- The organizational capacity and experience of the not-for-profit or for-profit corporation in administering home renovation and/or homebuyers financing programs;
- The soundness of the proposal;
- The cost per family to administer the program

C. Name of the Strategy: Single Family Replacement Home Program 1 HA (b)

a. Summary of the Strategy:

The Single Family Replacement Housing Program is designed to address substandard and dilapidated housing units that the cost of repairs or poor housing conditions cannot be addressed through the SHIP and HOME assisted Single Family Rehabilitation Programs.

Under this strategy, only single family residential properties which are beyond repair and unsafe for human habitation will be provided assistance. The Single Family Housing Inspection Unit will determine the economic feasibility (cost) of the rehabilitation and soundness of the structure, in consultation with the City of Miami Building Department.

The SHIP funds will be used to defray the cost of temporary relocation expenses, demolition of the dilapidated structure, soft and hard construction costs associated with the reconstruction of the new home. This strategy will be used primarily to assist existing owners of single family homes where the most appropriate solution to their housing problem would be to demolish the existing structure and replace it with a newly constructed housing unit on the exiting lot.

b. Fiscal Years Covered:

The strategy identifies in this section will cover the following fiscal years:
2007-2008, 2008-2009, and 2009-2010.

c. Income Categories to be served:

Available SHIP funds shall be reserved for housing units occupied by income eligible persons or households. To comply with the overall requirements under Chapter 67-37 of the Florida Administrative Code, eligible persons or households will be very low, low and moderate income

d. Maximum award is noted on the Housing Delivery Goals Charts:

Residents meeting the selection criteria will be awarded a maximum of \$150,000 for temporary relocation expenses, demolition of the dilapidated structure, and all costs associated with the reconstruction of the new home.

e. Terms, Recapture and Default:

Financial assistance under the Single Family Replacement Housing Program will be provided to eligible homeowners based on incomes adjusted for household size. The terms will be a zero (0) percent loan that will be repaid in thirty (30) years.

Persons or households that qualify and receive financial assistance must execute a Deferred Payment Loan Mortgage and Note that will be filed with the Miami-Dade County Clerk of the

Circuit Court for compliance with the recapture provisions for the program. This mortgage will remain against the property for thirty (30) years.

If the property is rented, leased or sold during the thirty (30) year period, then the loan and accrued interest will become due and payable to the City of Miami at that time. In the event of death of all eligible homeowner(s), the heir to the property can assume the obligation of the original owner as long as the heirs are income eligible, remain owner-occupants of the property and do not sell or rent the property for the remaining term of the mortgage and note.

Recipient Selection Criteria:

All recipients of financial assistance must meet the eligibility requirements as provided in the Florida Statutes, Florida Administrative Code, the SHIP Program Ordinance, Resolution, the Plan and this Strategy. Eligible housing includes single family owner-occupied homes that have been determined by the housing inspector, in consultation with the Department of Building, to be beyond repair, unsafe for human habitation and suitable for demolition. Mobile homes or manufactured homes will not be a type of replacement home offered under this strategy. The properties to be assisted must be the primary residence of the owner and the property must be located within the corporate limits of the City of Miami.

Applicants will be selected from an existing waiting list, on a first come first serve basis, subject to funding availability and in such a manner as to comply with the statutory requirements:

- Applicants with household income above one hundred and twenty percent (120%) of the median area income limit are ineligible for SHIP assistance under this strategy.
- For eligible persons or households who are building a new home on land that they own, a State-certified Appraiser will determine the sales price or value of the newly constructed unit. The appraisal must include the land value and the after construction value of the property and must be dated within twelve (12) months of the date construction is to commence.
- The amount of the financial assistance provided will be the full cost of demolition, temporary relocation and reconstruction of the property, to include hard and soft costs, not to exceed \$150,000.

The following costs associated with this strategy are eligible:

1. Hard costs, which are typical and customarily viewed as construction cost(s) by institutional lenders;
2. Payment of impact fees;
3. Infrastructure fees typically paid by the developer;
4. Construction soft cost such as architectural and engineering fees, appraisals, if directly related to housing construction.
5. Temporary relocation cost associated with the reconstruction of the home.

g. Sponsor Selection Criteria:

The City of Miami intends to administer this program. However, if the need for a sponsor should arise, the City of Miami will use a Request for Proposals process in accordance with Chapter 67-37.005(6)b7. Florida Administrative Code to select an eligible sponsor. Eligible persons, sponsors or other recipients of assistance under this program will be required to contractually commit and comply with all SHIP Program requirements.

Request for proposals will be accepted from both for-profit and not-for-profit corporations. Proposals received will be reviewed based upon a selection criteria which include but not be limited to the following:

- The not-for-profit corporation must have received a tax exempt ruling from the Internal Revenue Service (IRS) under Section 501c(3) of the Internal Revenue code;
- The for profit corporation must be organized and established under the laws of the State of Florida;
- The not-for-profit or for-profit corporation must have financial accountability standards that permit the Department of Community Development to account for and audit SHIP funds;
- The organizational capacity and experience of the not-for-profit or for-profit corporation in administering home renovation and/or homebuyers financing programs;
- The soundness of the proposal;
- The cost per family to administer the program

D. Name of the Strategy: SHIP Homebuyers Financing Program 1 HO (c)

a. Summary of the Strategy:

The City of Miami through the Homebuyers Financing Program will provide down payment, closing cost and/or second mortgage financing assistance to eligible persons and households who are first time homebuyers to purchase a newly constructed or existing residential properties within the City of Miami. The strategy will be available to assist very low, low and moderate income residents to purchase a single family home, town home or condominium.

b. Fiscal Years Covered:

The strategy identifies in this section will cover the following fiscal years:

2007-2008, 2008-2009, 2009-2010.

c. Income Categories to be served:

This strategy will serve very low, low and moderate income families in proportions as stipulated in the SHIP Statutes and FAC Chapter 67-37.

d. Maximum award is noted on the Housing Delivery Goals Charts:

Residents meeting the selection criteria will be awarded a maximum amount not to exceed \$40,000.00 or the amount necessary to meet the first lenders credit criteria, whichever is lower.

Terms, Recapture and Default:

Financial assistance to be provided under the SHIP Homebuyer Financing Program will be provided to eligible homeowners in the form of a zero percent, deferred payment, - thirty (30) year loan. There are no monthly payment requirements associated with this loan. There is no amortization of this loan. Recipients will be required to resell the property to income eligible homebuyers approved by the City. The principal will be forgiven at maturity of the loan. Homeowners that qualify and receive assistance

must execute a Mortgage and Note that will be recorded in the records of Miami-Dade County Clerk of the Circuit Court for compliance with the recapture provisions for the program.

In the case of sale or transfer of the unit, the City will share in the gain realized by the borrower according to the following schedule:

- a. 0 to 3 years – 100% of the City’s pro rata share of the gain generated.
- b. 3 – 30 years – On the 3rd year, City receives 85% of the City’s pro rata share of the gain generated and borrower receives 15%. Thereafter, the borrower receives additional 5% of the City’s prorata share per year reducing the City’s share by the same percentage.
- c. Year 20 and above: The borrower receives 100% of the gain.

The above gain sharing proposal will terminate in foreclosure; however, the city will require lenders to provide us a right of first refusal to purchase the loan at a negotiated price.

In the event of death of all eligible homeowner(s), the heirs to the property can assume the obligation based on the original terms and conditions provided to the homeowner as long as the heirs qualify based on income and household size, remain owner occupants of the property and do not sell or rent the property for the remaining term of the mortgage and note. A heir or prospective purchaser who does not qualify based on the provisions of this strategy will be required to repay the outstanding loan amount provided by the City of Miami.

Recipient Selection Criteria:

Applications will be processed from existing waiting list on a first-come, first ready, first serve basis from all applicants meeting the selection criteria, subject to funding availability and in such a manner as to comply with the statutory requirements.

Other selection criteria will include the following:

- The property shall consist of one (1) owner-occupied residential unit.
- The property must be located in the City of Miami.
- The appraised value of the home may not exceed the maximum purchase price limits (value) allowed under the SHIP Program for new and existing homes.
- The property must meet safe and sanitary standard conditions at closing or funds must be held in escrow to bring it to safe and sanitary standards after closing.
- The applicant may not be delinquent on any debt owed to the City of Miami or Miami-Dade County.
- Applicants purchasing Manufactured or Mobile homes are not eligible for funding under this strategy.

g. Sponsor Selection Criteria:

The City of Miami intends to administer this program. However, if the need for a sponsor should arise, the City of Miami will use a Request for Proposals process in accordance with Chapter 67-37.005(6)b(7) Florida Administrative Code to select an eligible sponsor. Eligible persons, sponsors or other recipients of assistance under this program will be required to contractually commit and comply with all SHIP Program requirements.

Request for proposals will be accepted from both for-profit and not-for-profit corporations. Proposals received will be reviewed based upon a selection criteria which include but not be limited to the following:

- The not-for-profit corporation must have received a tax exempt ruling from the Internal Revenue Service (IRS) under Section 501c(3) of the Internal Revenue code;
- The for profit corporation must be organized and established under the laws of the State of Florida;
- The not-for-profit or for-profit corporation must have financial accountability standards that permit the Department of Community Development to account for and audit SHIP funds;
- The organizational capacity and experience of the not-for-profit or for-profit corporation in administering home renovation and/or homebuyers financing programs;
- The soundness of the proposal;
- The cost per family to administer the program

E. Name of the Strategy: SHIP Homeownership Development Program 1 HO (a)

a. Summary of the Strategy:

The SHIP Homeownership Program is designed to promote and create affordable homeownership opportunities for very low, low and moderate income families and individuals. SHIP Program funds reserved for this strategy will be used to assist not-for-profit and for profit housing developers or the City. SHIP funds reserved for this strategy will be utilized by the City of Miami to finance the project cost associated with site development, hard and soft construction financing and permanent financing associated with the development of affordable housing units by for-profit and not-for-profit housing developers or the City.

b. Fiscal Years Covered:

The strategy identifies in this section will cover the following fiscal years:
2008-2009 and 2009-2010

c. Income Categories to be served:

This strategy will serve very low, low and moderate income families in proportions as stipulated in the SHIP Statutes and FAC Chapter 67-37.

d. Maximum award is noted on the Housing Delivery Goals Charts:

Developments meeting the selection criteria will be awarded a maximum amount per unit based on the number of bedrooms as shown in the chart below:

Number of Bedrooms	0	1	2	3	4
Maximum Subsidy	\$45,507	\$52,470	\$63,279	\$80,998	\$95,235

Terms, Recapture and Default:

The financial assistance provided under this strategy to the developer may be provided as a low interest rate loan or in the form of a grant which will be determined based on the economic feasibility and affordability of the housing project(s) to be assisted with SHIP funds. The assistance provided under this strategy will be provided in the form of a construction loan at zero – six (0% - 6%) percent and there will be no monthly payments associated with the loan during the construction phase. Once the developer has successfully completed the construction and all the housing units are purchased and occupied by eligible homebuyers, the City of Miami will fully satisfy the developer’s obligation to the City in connection with the financing of the project. Financial assistance made to the developer as a grant will also be satisfied upon completion of the construction phase and all the housing units have be marketed and occupied by eligible homebuyers.

Financial assistance provided to a project in the form of permanent second mortgage financing for the homebuyers will be provided to eligible households based on the same criteria as described in the Homebuyers Financing Program Strategy as previously outlined in this Plan.

f. Recipient Selection Criteria

SHIP funding to be provided by the City of Miami under the Homeownership Development Program strategy will be awarded through a Request for Proposal process.

Any SHIP Program allocation including the term of the loan will be recommended by City staff to the City’s Housing and Commercial Loan Committee for approval/disapproval based on the following criteria:

- Project feasibility and ability of the developer/sponsor to commence construction within six (6) months funding award.
- Evidence of availability of construction and first mortgage financing.
- Consistency with the City’s Five (5) Year Consolidated Plan (2004-2009).
- Ability to demonstrate project will be affordable to low and moderate income households.

g. Sponsor Selection Criteria:

The City of Miami intends to administer this program.

F. Name of the Strategy: SHIP Rental Housing Development Program 1 RH (b)

a. Summary of the Strategy:

The SHIP Rental Housing Development Program is designed to promote and create affordable homeownership opportunities for very low, low, and moderate income families and individuals. SHIP Program funds reserved for this strategy will be used to assist not-for-profit and for profit housing developers or the City. SHIP funds reserved for this strategy will be utilized by the City of Miami to finance the project cost associated with site development, hard and soft construction financing and permanent financing associated with the development of affordable housing units by not-for-profit housing developers or the City.

b. Fiscal Years Covered:

The strategy identifies in this section will cover the following fiscal years:
2007-2008 and 2008-2009.

c. Income Categories to be served:

This strategy will serve very low, low and moderate income families in proportions as stipulated in the SHIP Statutes and FAC Chapter 67-37.

d. Maximum award is noted on the Housing Delivery Goals Charts:

Developments meeting the selection criteria will be awarded a maximum of forty thousand dollars (\$40,000) per unit.

Terms, Recapture and Default:

The financial assistance provided under this strategy to the developer may be provided as a low interest rate loan or in the form of a grant which will be determined based on the economic feasibility and affordability of the housing project(s) to be assisted with SHIP funds. The assistance provided under this strategy will be provided in the form of a construction loan at three – six (3% - 6%) percent and there will be no monthly payments associated with the loan during the construction phase.

Once the developer has successfully completed the construction and all the housing units are occupied by income eligible renters, the City of Miami will fully satisfy the developer's obligation to the City in connection with the financing of the project. Financial assistance made to the developer as a grant will also be satisfied upon completion of the construction phase and all the housing units have been occupied.

Recipients of funding under this strategy will be required to make the property affordable for a period of not less than twenty years (20) years.

- Project feasibility and ability of the developer/sponsor to commence construction within six (6) months funding award.
- Evidence of available of construction and first mortgage financing.
- Consistency with the City's Five (5) Year Consolidated Plan (2004-2009).
- Ability to demonstrate project will be affordable to low and moderate income households.

f. Recipient Selection Criteria:

SHIP funding under this strategy will be awarded through a competitive Request for Proposals (RFP) process. Through the City of Miami's solicitation, proposals will be received from for-profit and not-for-profit housing developers for the construction of new affordable housing units targeted for very low, low, and moderate income families and individuals.

All housing developers applying for financial assistance under the strategy will be awarded SHIP funding using criteria, including, but not limited to the following:

- Financial capacity and strength of the not-for-profit or for-profit housing developer;
- Ability of not-for-profit or for-profit housing developer to complete the housing project by the expenditure deadline requirements established by the SHIP Program and State of Florida;
- Ability to document/demonstrate that construction will be underway within six (6) months from the date of funding award by the City;
- Firm evidence of site control;

- Document and/or identify other project financing from other public and/or private sources which would leverage financial assistance provided by the City at a minimum of one (1) to five (5) for rental projects as stipulated by City of Miami’s Resolution No. 98-587 adopted June 9, 1998.
- Consistency with the City of Miami’s Five Year Consolidation Plan (2004-2009) and SHIP Local Housing Assistance Plan (2007 – 2010).

All recipients or households that will receive housing or assistance under this strategy once the housing project has been completed must meet the eligibility requirements as stipulated in the Florida Statutes, Florida Administrative Code, the SHIP Program Ordinance, Resolution, the Plan and this strategy. Only multi-family housing will be eligible under this strategy. The properties to be developed must be located within the corporate limits of the City of Miami.

The non-for-profit or for-profit housing developer(s) must rent the newly constructed housing units to an eligible household on a first come first-served basis.

The following expenditures shall qualify and will be eligible under this strategy:

Those hard costs which are typical and customarily treated as construction costs by institutional lenders;

- Construction costs, such as architectural, engineering studies and appraisals, if directly related to housing construction;
- Infrastructure expenses typically paid by the developer;
- Payment of impact and permitting fees.
- Costs associated with land acquisition and site development.

Any SHIP Program allocation including the term of the loan will be recommended by City staff to the City’s Housing and Commercial Loan Committee for approval/disapproval based on the criteria enumerated above.

g. Sponsor Selection Criteria:

The City of Miami intends to administer this program

G. Name of the Strategy: SHIP Disaster Relief

a. Summary of the Strategy:

The disaster relief program offers deferred payment loan assistance to low and very-low income homeowners whose homes need repair to correct life threatening, health and safety defects after a natural disaster or to make immediate repairs to prevent correct exposure of the property to the environment

b. Fiscal Years Covered:

The strategy identifies in this section will cover the following fiscal years:
2007-2008, 2008-2009, and 2009-2010.

c. Income Categories to be served:

Available SHIP funds shall be reserved for housing units occupied by income eligible persons or households. To comply with the overall requirements under Chapter 67-37 of the Florida Administrative Code, eligible persons or households will be very low, low and moderate income.

d. Maximum award is noted on the Housing Delivery Goals Charts:

The Maximum award under this strategy will be \$15,000.

e. Terms, Recapture and Default:

Financial assistance to be provided under the SHIP Emergency Home Repair Program will be provided to eligible homeowners in the form of zero percent, deferred forgivable payment, ten (10) year loan. There are no monthly payment requirements associated with this loan. There is no amortization of this loan. Repayment of the full principal balance of the loan is required if the property receiving the financial assistance is rented, leased or sold during the life of the loan. Homeowners that qualify and receive assistance must execute a Mortgage and Note that will be recorded in the records of Miami-Dade County Clerk of the Circuit Court for compliance with the recapture provisions for the program.

In the event of death of all eligible homeowner(s), the heirs to the property can assume the obligation based on the original terms and conditions provided to the homeowner as long as the heirs qualify based on income and household size, remain owner occupants of the property and do not sell or rent the property for the remaining term of the mortgage and note. A heir or prospective purchaser who does not qualify based on the provisions of this strategy will be required to repay the full loan amount provided by the City of Miami

f. Recipient Selection Criteria:

All recipients of assistance must meet the eligibility requirements as stipulated in the Florida Statutes, Florida Administrative Code, the SHIP Resolution and this Plan. Eligible housing includes single family homes, owner-occupied town houses or twin homes and condominium units. Duplexes and properties with more than one unit, except condominiums or town homes are not eligible for assistance. In addition, as per the SHIP regulations, manufactured housing and mobile homes are not eligible for assistance under this program. The properties to be assisted must be owner-occupied and located within the corporate limits of the City of Miami.

- Applications will be processed on a first-come-first serve basis from all applicants meeting the selection criteria, subject to funding availability and in such a manner as to comply with the statutory requirements.
- Applicants with household income above (120%) of the median area income limit are ineligible for SHIP assistance under this strategy
- Staff will review actual performance data on a continuous basis to ensure that adjustments are made as necessary to remain in compliance with funding requirements.

Other selection criteria will include the following:

- The property shall consist of one (1) owner-occupied residential unit.
- Preference will be given to eligible handicapped/disabled and elderly (62 years or older) households and homeowners.
- Handicapped and/or disabled individuals will be considered an individual having a mental impairment which: (1) Is expected to be long continued and indefinite duration, (2) substantially impedes his/her ability to live independently; and is of such a nature that such disability could be improved by more suitable housing conditions.

- The appraised value of the home may not exceed the maximum sales price (value) allowed under the SHIP Program.
- The property must require needed repairs such as roofing, electrical and plumbing to meet the decent, safe and sanitary standard to immediately rectify hazardous and potentially hazardous conditions.
- The maximum amount of financial assistance to be provided may not exceed the lesser of (1) the actual cost of rehabilitation or (2) \$15,000.
- The applicant may not be delinquent on any debt owned to the City of Miami or Miami-Dade County.

g. Sponsor Selection Criteria:

The City of Miami intends to administer this program. However, if the need for a sponsor should arise, the City of Miami will use a Request for Proposals process in accordance with Chapter 67-37.005(6)(b)7, Florida Administrative Code to select an eligible sponsor. Eligible persons, sponsors or other recipients of assistance under this program will be required to contractually commit and comply with all SHIP Program requirements.

Request for proposals will be accepted from both for-profit and not-for-profit corporations. Proposals received will be reviewed based upon a selection criteria which include but not be limited to the following:

- The not-for-profit corporation must have received a tax exempt ruling from the Internal Revenue Service (IRS) under Section 501c(3) of the Internal Revenue code;
- The for profit corporation must be organized and established under the laws of the State of Florida;
- The not-for-profit or for-profit corporation must have financial accountability standards that permit the Department of Community Development to account for and audit SHIP funds.
- The organizational capacity and experience of the not-for-profit or for-profit corporation in administering home renovation and/or homebuyers financing programs;
- The soundness of the proposal;
- The cost per family to administer the program.

LHAP INCENTIVE STRATEGIES

Section 420.9071(16), F.S.

In addition to Strategy A and Strategy B listed below, list all incentives as provided in 420.9076(4) FS.

A. Name of the Strategy: Expedited Permitting

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

- a.- Established policy and procedures: In March, 2007, the City of Miami revamped its policy and procedures related to expedited permitting. A copy of the Policy and Procedure is attached as Exhibit I

B. Name of the Strategy: Ongoing Review Process

The City has an ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

- a.- Established policy and procedures: Department of Community Development conducts on-going reviews of actions being considered by the City of Miami's Planning Advisory Board, Zoning and Code Enforcement Boards and the City Commission that are being considered and may have an impact on affordable housing

XIII. Local Affordable Housing Incentives for Developers

The City of Miami will continue to provide incentives to developers through the implementation of Affordable Housing Incentive Plan. This plan provides developers of affordable housing projects with a number of local incentives that are intended to expedite the pre-development process and reduce certain cost(s) in connection with the production of affordable housing projects in the City of Miami. The incentives include:

- Expedited Permitting for Affordable Housing Projects
- Ongoing Review Process
- Impact Fee Deferral
- Reduction of Parking and Setback Requirements

The requirements of the plan will be amended to limit the incentives to projects that are located within the Model Block and the NDZ areas.

Description of Local Affordable Housing Incentives

Below is a detailed description of the Affordable Housing Incentives.

Expedited Permitting 1 HD(f):

Priority is given to affordable housing developments by expediting the permitting process. The City of Miami Department of Community Development works closely with the Building Department in assisting developers through this process. Developers of affordable housing projects whose projects have been certified as affordable by the City of Miami Department of Community Development are eligible for certain incentives that assist with expediting the permitting process. Prior to presenting the project's building plans to the Department of Building for the plan review process, developers are able to schedule a pre-construction meeting with the Department of Building. A pre-construction meeting is attended by a representative from each of the plan review sections. This meeting provides the developers with information and suggestions that will better prepare them for the plan revision process. Once the building plans have gone through the plan review process, developers can schedule a "Joint Review" meeting, also attended by a representative of each of the planning review sections, to address the comments made by the plan reviewers. This process can shorten the permit approval process by 15 days. There is no charge for this service to developers of certified affordable housing projects.

Ongoing Review Process 1 HD(f):

The Department of Community Development conducts on-going reviews of actions being considered by the City of Miami's Planning Advisory Board, Zoning and Code Enforcement Boards and the City Commission that are being considered and may have an impact on affordable housing.

Impact Fee Deferral 1 HD(f):

Affordable housing projects are exempted from the payment of Development Impact Fees, as stipulated in Ordinance No. 10426, adopted April 25, 1998. The Department of Community Development is required to certify to the Department of Building that the proposed housing project(s) will be affordable to low and moderate income families and individuals, which results in the developer securing an exemption from the impact fees. This incentive is functioning as intended.

Reduction of Parking and Setback Requirements 1 HD(f):

Affordable housing projects are afforded an opportunity to receive a reduction in parking by the City of Miami, as stipulated in Section 917.5 of Ordinance No. 11000, adopted September 4, 1990. The Department of Planning and Zoning is responsible for facilitating this incentive for providers of housing affordable to low and moderate income. This incentive is functioning as intended.

XIV. Monitoring

Outcome-based Community Development

The Community Development Director, Assistant Directors and Program Managers oversee the planning process and budgeting process to ensure that projects are developed consistent with grant requirements. This planning process also ensures that each funded project is consistent with the Consolidated Plan and makes progress toward identified community development objectives. The aforementioned staff members make certain that projects are being completed in a timely manner and that the expenditure deadlines for various grants are being met.

CDBG- Sub-recipient Contracts

For sub-recipient contracts, the Contract Compliance Analysts approves the scope of service. As a result, the contract analyst engages in contract negotiations consistent with HUD regulations and with the priority needs identified in the Consolidated Plan. This process will ensure compliance with applicable laws and HUD guidelines. Then, the plan is reviewed by the program manager who makes sure conformity is exercised and that the plan coincides with program directives. Finally, the City Law Department prepares a contract consistent with applicable laws and guiding principles.

Upon, the Law Department endorsing the contract for execution of services the agency will commence program operations. The agency will then forward expenditures for reimbursement to the Fiscal Department. The Fiscal Assistants will process payments and review the information rendered for eligibility, compliance, and reasonableness with the scope of service. Once a payment reimbursement has been processed by the Finance Department, it is given to the Assistant Director for final approval.

The Contract Compliance Analyst also administers implementation of the funded request for proposal, to secure that the work is carried out in accordance with the guidelines stipulated in the contract. The forthcoming sub-recipient agencies will be monitored at a minimum of once per year for compliance with administrative, financial, and internal control guidelines. The targeted goal for compliance monitoring will be twice per year for every agency.

Each agency with significant findings on such a monitoring will be typically monitored, on a more frequent basis in the future. All recipient agencies must provide periodic reports which describe the activities carried out and identifying the beneficiaries for the project. Moreover, the agencies must also submit performance and reimbursement reports on a monthly basis.

HOME- Contract Execution Pre-requisites

For projects carried out with the use of HOME funds Contract Compliance Analysts are assigned to monitor the progress of each project and submit invoices for payment. All payment requests for HOME construction projects will be cleared and verified by City of Miami Inspectors. The inspectors will assume responsibility for inspecting construction projects prior to authorization of payment. Payments for reimbursement are reviewed and approved by the Fiscal Assistants, whom obtain the final approval from the Finance Assistant Director. This operation protocol preserves a checks and balance system that minimizes overpayment and promotes sound fiscal management practices. In addition, the Contract Analyst assures that all prerequisites have been finalized, as it concerns environmental reviews, Section 3 compliance, and Davis-Bacon monitoring in an attempt to coincide with Federal Regulations. Consequently, all pertinent documentation will be in accordance with Federal Mandates prior to submission for reimbursement and payment.

The City understands that all efforts using Federal, State and Local resources must be in accordance with established laws, regulations, and sound management accounting practices. All programs awarded Federal monies will be monitored and reported according to the program statutory and regulatory rules of those programs.

Affordable housing programs will be monitored on an ongoing basis by contract compliance analysts. The Department of Community Development will establish a sub-recipient monitoring plan at a minimum establishing the submission of periodic reports and audited financial statements.

A description of the standards and procedures that the City will use to monitor activities carried out in furtherance of the plan and will ensure long term compliance with requirements of the programs involved, including minority business outreach. The objectives of the Department of Community Development's monitoring system are:

- To minimize the City's liability by identifying and correcting major program deficiencies before resulting in financial payment or funding sanctions.
- To conduct production monitoring as part of an overall process.
- To conduct quality control and compliance monitoring, by assessing the quality of the process and product delivery.
- CD will continue to comply with HUD's requirements by preparing the following documents:
 - Five Year Consolidated Plan
 - Annual Action Plan
 - Consolidated Annual Performance and Evaluation Report

Davis-Bacon Prevailing Wages

This section provides a brief overview of Davis-Bacon Streamlining and Labor Standards Administration and Enforcement Objectives:

- Apply Federal labor standards properly. Make certain that labor standards, including Davis-Bacon prevailing wage rates, are applied where required. Ensure that any exemptions or exclusions are identified.
- Through education and advice, support contractor compliance with labor standards. Provide basic training and technical support to contractors to ensure that they understand their obligations under prevailing wage and reporting requirements.
- Monitor contractor performance. Perform reviews of payroll submissions and other information to help ensure contractor compliance with labor standards provisions and the payment of prevailing wages to workers.
- Investigate probable violations and complaints of underpayment. Thoroughly explore any evidence of violations, especially allegations of underpayment.
- Pursue debarment against repeat labor standards violators. HUD will not tolerate contractors who violate the law.

The Davis-Bacon Act requires the payment of prevailing wage rates (which are determined by the U.S. Department of Labor) to all laborers and mechanics on Federal construction projects in excess of \$2,000. Construction includes alteration and/or repair, including painting and decorating, of public buildings or public works.

As stated a prevailing wage must be paid to laborers when federal funds are used to pay labor costs for any project over \$2,000 or any multi-family project over eight units. The prevailing wage is usually higher than competitive wages, raising the cost of housing production and rehabilitation activities. Davis-Bacon requires extensive paperwork that adds to housing costs by requiring documentation of the prevailing wages for compliance with labor monitoring requirement. Additionally, federal paperwork requirements are extensive, which increase housing costs. While the objective of the prevailing wage requirements is to protect workers from being paid less than their labor is worth, the increased cost results in higher housing construction expenses.

These requirements often restrict participation by small, minority contractors. Conversely, many of the workers hired for such projects are better paid attributed to Davis-Bacon requirements. This is vital for low income limited skilled workers who are intended to be the beneficiaries of this federal law. The City of Miami will continue to enforce Davis-Bacon compliance to the greatest extent practicable.

Section 3

In compliance with the Code of Federal Regulations 24 CFR 135, recipients and covered contractors must demonstrated compliance with the “greatest extent feasible” requirement of Section 3 by meeting the goals set forth for providing training, employment and contracting opportunities to section 3 residents and section 3 business sectors.

Under Section 3 of the Housing and Urban Development Act of 1968, wherever HUD financial assistance is given for housing or community development, to the greatest extent feasible, economic opportunities will be given to residents and businesses in that area. The assistance may be in the form of job training, employment or contracts. The Housing and Urban Development Act was amended by Congress in 1994 to help give citizens deprived of economic activity increased access to employment and job training. The Section 3 Act requires recipients of HUD funds and the contractors they employ to ensure that the economic opportunities generated by the expenditures go to benefit low-income persons “*To the greatest extent feasible*”. The City of Miami will continue to enforce Section 3 compliance in all applicable programmatic requirements.

Environmental Reviews

The environmental review process for entitlement jurisdictions is outlined in the Code of Federal Regulations 24 CFR 58. The procedures outlined in this regulation are used by entities that assume HUD's environmental review responsibilities in determining program compliance with the intent of satisfying the National Environmental Policy Act (NEPA). Jurisdictions must assume this responsibility in all applicable federal programs through a system of enforced rules and policies.

The Department of Community Development maintains an effective system of communication with HUD to sustain departmental regulatory compliance. The City endows compliance monitoring by adhering to the following categories:

Exempt

Categorically Excluded

- Not Subject to 58.5
- Subject to 58.5

Environmental Review Assessment

XV. Citizen Participation

In an effort to stimulate citizen involvement and promote citizen participation in the planning process, the City Commission adopted a revised Citizen Participation Plan which complies with federal regulations at a publicly advertised Public Hearing (See attached Citizen Participation Plan at the end of this section). The Citizen Participation Plan was designed to provide city residents the opportunity to be actively involved in the planning, implementation, and assessment of community needs to be addressed through the City's grant/loan programs funded by the U.S. Department of Housing and Urban Development (HUD). These programs include: Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), HOME Investment Partnerships Program (HOME), and Housing Opportunities for Persons with AIDS (HOPWA), and any resulting program income. The focus of the plan is to:

- Increase public participation;
- Encourage a diverse representation of residents, including minorities, non-English speaking persons, and persons with disabilities;
- Involve low- and moderate-income residents, especially those living in slum or blighted areas, and in areas where CDBG funds are being utilized;
- Receive comments, views, suggestions or complaints from residents; and
- Reduce public isolation from government.

In its effort to increase citizen involvement in the Consolidated Plan process, the Department of Community Development implemented its approved citizen participation endeavor that integrated a series of public hearings at the District levels that were chaired by the City Commissioners representing each of the five City Districts. The City Commission's participation in the process continues to be the catalyst that has contributed to the increased participation by neighborhood residents. The intent of the District Public Hearings is to determine community needs and solicit neighborhood input.

In order to create maximum awareness and accessibility of the various activities described above, the City of Miami implemented a public information campaign intended to: 1) Inform the community about the Consolidated Planning process, 2) Obtain community buy-in from the beginning, and 3) Build consensus on the end goals. To accomplish this, the City carried out the activities listed below. The City diligently advertised the ratification of the Consolidated Plan fourteen (14) days prior to the June 10, 2004 Commission meeting and strictly followed.

Published notice of activities in general circulation newspapers, including minority and non-English language newspapers;

Made notices available in Spanish, English and Creole;

Used the City of Miami website to convey information on the times and schedules of the public meetings;

Worked with community groups to help disseminate information and assure attendance at public meetings;

Mailed post cards to city residents notifying them of the public hearings. This was done at the request of the City Commissioners.

On June 12, 2007, the Department of Community Development convened a special public hearing at City Hall to hear comments from the public and interested organization regarding the list of proposed projects and programs to be funded during the upcoming program year.

On July 3, 2007, the Action Plan draft was made available to the public for a thirty (30) day comment and review period. No comments of any form were received.

The development of the Action Plan began in the spring of 2007 with a series of public hearing conducted the Miami City Commission. The hearings were facilitated by the Department of Community Development. Such hearings were made to collect citizen input and to establish priorities for the use federal funds from the Department of Housing and Urban Development.

The department also takes into consideration the priorities originally established in the Consolidated Plan. The hearings incorporate initiatives which address homelessness, economic development activities, public service activities, and affordable housing endeavors.

The public hearings for the determination of proposed listing of funded projects for the upcoming fiscal year took place as follows:

District 1: Commissioner Angel Gonzalez

Tuesday, March 13, 2007, at 6:00 p.m.

Allapattah Community Action Inc.

2257 NW North River Drive

Miami, FL 33125

District 2: Commissioner Marc Sarnoff

Tuesday, March 6, 2007, at 6:00 p.m.

Frankie Rolle Center

3750 South Dixie Highway, Room 115

Coconut Grove, FL 33133

District 3: Commissioner Joe Sanchez

Monday, March 12, 2007, at 6:00 p.m.

Manuel Arttime Theatre

900 SW 1 Street

Miami, FL 33130

District 4: Commissioner Tomas Regalado

Wednesday, March 14, 2007, at 6:00 p.m.

Our Lady of Lebanon Church

2055 Coral Way

Miami, FL 33128

District 5: Commissioner Michelle Spence-Jones

Monday, March 5, 2007, at 6:00 pm

Miami Northwestern Senior High School

1100 NW 71 Street., Auditorium

Miami, FL 33150

HOPWA

Central Miami-Dade County

Wednesday, April 4, 2007, 4:30–6:30 p.m.

The Joseph Caleb Center – Room 110

5400 NW 22nd Avenue

Miami, FL 33142

HOPWA

South Miami-Dade County

Wednesday, April 11, 2007, 5–7 p.m.

3750 South Dixie Highway, Room 115

Coconut Grove, FL 33133

Comments and suggestions from the City of Miami residents at the public forums were considered for the development of the Action Plan.

Public Notice and Review

To assure that residents had an opportunity to provide input and review the proposed policies in the Action Plan, the City of Miami advertised notice of the public hearings and information on how residents could access the Action Plan document and submit comments or complaints regarding the proposed activities. The notices were advertised in the subsequent newspapers; The Miami Herald, El Nuevo Herald, Miami Times and the Haiti en Marche. Below is a list of the public notice activities:

February 22, 2007 Notice of Special Public Hearings. The advertisement referenced following formula grants: Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA), and Home Investment Partnership (HOME).

June 12th 2007 – Special Public Hearing: Held a Special Public Hearing to solicit public comment and to provide the public an opportunity to participate in the planning and implementation process of the Annual Action Plan for the 2007-2008 program year. Funding allocations were approved at the meeting.

July 3rd, 2007 – Comment Period: Advertised notice that the Action Plan was available for public review and written comment for a period of thirty (30) days.

The City did not receive a response to the advertisement for written comment regarding the Action Plan during the thirty (30) day review period.

Table 1A

Homeless and Special Needs Population

		Estimated Need	Current Inventory	Unmet Need / Gap	Relative Priority
Individuals					
Example	Emergency Shelter	115	89	26	M
Beds / Units	Emergency Shelter	1483	773	532	L
	Transitional Housing	1495	938	1587	M
	Permanent Housing	2874	701	1398	H
	Total	5852	2412	3517	
Estimated Supportive Services Slots	Job Training	158	106	52	L
	Case Management	4400	2155	2245	H
	Substance Abuse Treatment	968	215	753	M
	Mental Health Care	1056	132	924	H
	Housing Placement	4400	2412	1988	H
	Life Skills Training	4400	2412	1988	H
	Other				
Estimated Sub- populations	Chronic Substance Abusers	2420	1185	1235	H
	Seriously Mentally Ill	616	301	315	M
	Dually - Diagnosed	968	474	809	H
	Veterans	748	366	382	L
	Persons with HIV/AIDS	132	48	84	M
	Victims of Domestic Violence	264	129	135	M
	Youth	NA	NA	NA	NA
	Other				

Persons in Families with Children					
Example	Emergency Shelter	115	89	26	M
Beds / Units	Emergency Shelter	826	617	209	L
	Transitional Housing	1542	1044	166	M
	Permanent Housing	2043	751	1092	H
	Total	4411	2412	1467	
Estimated Supportive Services Slots	Job Training	2161	1181	980	M
	Case Management	4411	2412	1999	H
	Substance Abuse Treatment	396	217	179	M
	Mental Health Care	705	385	499	M
	Housing Placement	4411	2412	1999	H
	Life Skills Training	4411	2412	1999	H
	Other				

Example	Emergency Shelter	115	89	26	M
Estimated Sub- populations	Chronic Substance Abusers	400 EST	200	200EST	M
	Seriously Mentally Ill	617	217	400	M
	Dually - Diagnosed	475	385	90	L
	Veterans	NA	NA	NA	NA
	Persons with HIV/AIDS	NA	NA	NA	NA
	Victims of Domestic Violence	750	410	341	H
	Youth	NA	NA	NA	NA
	Other				

ALL NUMBERS ARE BASED ON THE MIAMI-DADE COUNTY'S CURRENT INVENTORY OF HOUSING – NEEDS ARE BASED BY A POINT IN TIME SELF REPORTED SURVEY CONDUCTED BY THE CITY OF MIAMI HOMELESS PROGRAM OF 200 INDIVIDUALS. NEEDS ARE BASED ON THE PERCENTAGES OF THOSE SURVEYED.

NA=POPULATIONS THAT EITHER ARE NOT TRACKED AND/OR SERVED.

Table 1B

Special Needs Subpopulations

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Dollars to Address Unmet Need
Elderly, Frail Elderly*	High	2,207,440
Severe Mental Illness, Developmentally Disabled, Physically Disabled**	High	372,867
Persons w/HIV/AIDS***	High	6,867,150
TOTAL		9,447,457

*Combination of Senior Centers in Public Facilities and Senior Services in Public Service Needs as reported in Table 2B.

** Handicapped Services as reported in Table 2B.

***HOPWA: 5,386 unmet need x \$1,275 = \$6,867,150/year

Table 1C

Summary of Specific Homeless/Special Needs Objectives

(Table 1A/1B Continuation Sheet)

Obj #	Specific Objectives		Expected Units (5 Years)	Actual Units (Previous 5 Years)
Special Needs Housing for Individuals with HIV/AIDS				
2SN (a)	Tenant-based Rental Housing: Provide long-term tenant-based rental subsidy and the support of a Housing Specialist to individuals living with AIDS and their families.	Households comprised of low income persons living with AIDS and their family members provided tenant-based rent assistance.	1,025 households per year.	
2SN (b)	Project-based Rental Subsidy: Expand the number of project-based rent-subsidized units for low income persons living with AIDS and their families. YEARS 1-5	Project-based rent-subsidized units restricted to housing low income persons living with AIDS and their family members.	60 units per year.	60 units per year.
2SN (c)	HOPWA Meals: Provide home delivered meals; two (2) meals per day for 365 days.	Food service for low income clients.	32 persons per year.	

Obj #	Specific Objectives	Funding Source	Expected Units (FY 07-08)	Outcome Measure
Homeless Objectives- Reduce Chronic Homelessness				
4 SN (a)	Essential Services: Provide essential services - outreach, counseling referrals	ESG	Over 25,000 contacts and 4500 placements	Availability / Accessibility
4 SN (b)	Operational Services: Provide operational support to facilities providing temporary housing and supportive services	ESG & CDBG	50	Availability / Accessibility

The City of Miami only provides outreach services to homeless individuals and families and as such will, implement its objective within the first year of the plan. As Housing units become available within Miami-Dade County Continuum of Care System of Services, we hope to eliminate homelessness by year 2012.

Table 2A

Priority Needs Summary Table

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Total Households <80%	Estimated Need	% of Total HH in Need	Annual Goals
Renter	Small Related (2 to 4 members)	0-30%	H	7,818	6,708	12%	63
		31-50%	M	5,600	5,270	9%	47
		51-80%	H	7,188	5,463	10%	52
		Total		20,606	17,441	31%	162
	Large Related (5 or more members)	0-30%	L	2,241	2,127	4%	80
		31-50%	L	1,765	1,756	3%	58
		51-80%	L	2,542	2,349	4%	80
		Total		6,548	6,232	11%	218
	Elderly (1 & 2 members)	0-30%	H	11,236	7,326	13%	24
		31-50%	M	4,965	3,679	6%	11
		51-80%	L	2,773	1,528	3%	5
		Total		18,974	12,533	22%	40
	All Other	0-30%	M	6,376	4,195	7%	0
		31-50%	M	3,262	2,841	5%	0
		51-80%	L	3,507	2,325	4%	0
		Total		13,145	9,361	16%	0
TOTAL				59,273	45,567	80%	420
Owner	0-30%	M	4,636	3,658	6%	140	
	31-50%	M	4,593	3,546	6%	195	
	51-80%	M	7,064	4,528	8%	140	
	TOTAL			16,293	11,732	20%	475
Total Related Households				75,566	57,299	100%	895
Special Needs*		0-80%	H	6,996	5,386	100%	1,216

PRIORITY HOUSING NEEDS (households)	Priority Need Level High, Medium, Low	Total Households <80%	Estimated Need	% of Total HH in Need	Annual Goals
					5 Years
Total 215 Goals					4,455
215 Renter Goals					3,500**
215 Owner Goals					955

Source: US Department of Housing & Urban Development- SOCDS CHAS Data, 2000

H = 10% or greater of Total HH in Need

M = 9-5% of Total HH in Need

L = 4-0% of Total HH in Need

Definitions

Unmet Need: The number of eligible households in need of assistance. This includes households with a cost burden greater than 30% of income and/or overcrowding, and/or lack of a complete kitchen or plumbing facilities.

Small Related: A household of 2 to 4 person that includes one person that is related to the householder by blood, marriage or adoption.

Large Related: A household of 5 or more persons that includes one person that is related to the householder by blood, marriage or adoption.

Elderly: A household of one or more persons in which the head of the household or spouse is at least 62 years of age.

Special Needs Population: A household of one or more persons that include persons with mobility impairments, HIV/AIDS, or persons with alcohol or other drug addiction that may require supportive services.

Other: A household of one or more persons that does not meet the definitions described above.

Goal: Number of households to be assisted with housing.

Table 2B

Community Development Needs

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Dollars to Address Unmet Priority Need (5 Years)
PUBLIC FACILITY NEEDS (projects)		
Senior Centers	High	\$189,904.80
Handicapped Centers	High	
Homeless Facilities**	Medium	-
Youth Centers	High	
Child Care Centers	High	
Health Facilities	High	
Neighborhood Facilities	Medium	
Parks and/or Recreation Facilities	High	\$254,600.00
Parking Facilities	High	
Non-Residential Historic Preservation	-	
INFRASTRUCTURE (projects)		
Water/Sewer Improvements	High	\$16,553.80
Street Improvements	High	\$11,297,000
Sidewalks	High	
Solid Waste Disposal Improvements	High	
Flood Drain Improvements	High	
PUBLIC SERVICE NEEDS (people)		
Senior Services	High	\$2,017,535.09
Handicapped Services	High/Medium	\$372,867.44
Youth Services	High	\$1,993,939.75
Child Care Services	High	\$274,500.90
Transportation Services	Medium	\$108,520.63
Substance Abuse Services	High	\$282,368.75
Employment Training	High/Medium	\$223,157.5
Health Services	High	\$184,541.88
Lead Hazard Screening	Medium	-
Crime Awareness	High	\$408,571.25
Other Public Service Needs	High/Medium	\$829,150.63

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Dollars to Address Unmet Priority Need (5 Years)
ECONOMIC DEVELOPMENT		
ED Assistance to For-Profits(businesses)	High	\$59,446.25
ED Technical Assistance(businesses)	Medium/Low	\$991,319.38
Micro-Enterprise Assistance(businesses)	High	\$222,260.00
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	Medium	\$621,562.50
C/I* Infrastructure Development (projects)	Medium	-
Other C/I* Improvements(projects)	Medium	\$1,108,413.75
PLANNING		
Planning	High	
TOTAL ESTIMATED DOLLARS NEEDED:		

* Commercial or Industrial Improvements by Grantee or Non-profit

** At this time the City of Miami does not operate any facilities.

Table 2C

Summary of Housing and Community Development Objectives

(Table 2A/2B Continuation Sheet)

Obj #	Specific Objectives	Program	Funding Source	Expected Annual Units FY 2007-2008	Performance Measure	General Objective Category	General Outcome Category
HOUSING OBJECTIVES							
Rental Housing (RH) – Preserve Affordable Rental Housing							
1 RH (b)	New Construction of Multi-family Rental: Increase the supply of affordable rental housing available to very low and low income residents through new construction.	Multi-family Rental New Construction Program Rental Housing Development Program	CDBG HOME SHIP	250/yr	Housing Units	Decent Housing	Affordability
1 RH (c)	Section 8 Housing Assistance: Provide rental assistance to residents through the Section 8 Program.	Section 8 Program	Section 8 Program	420/yr	Households	Decent Housing	Affordability
Homeowner Assistance (HA) – Homeowner Retention							
1 HA (a)	Single Family Rehab and Code Violation Elimination Assistance: Provide rehab assistance to homeowners for deferred maintenance, home repairs and elimination of code violations.	Single Family Rehab Loan Program Emergency Grant Home Repair Assistance Program	CDBG SHIP	50/yr	Housing Units	Decent Housing	Affordability
1 HA (b)	Replacement of Unsafe Housing: Provide assistance to homeowners to replace unsafe housing structures.	Single Family Replacement Housing Program	SHIP / HOME	5/yr	Housing Units	Decent Housing	Affordability
Affordable Homeownership Opportunities (HO) - Increase Homeownership							

Obj #	Specific Objectives	Program	Funding Source	Expected Annual Units FY 2007-2008	Performance Measure	General Objective Category	General Outcome Category
1 HO (a)	New Construction of Homeownership Units: Increase the supply of affordable homeownership units through new construction.	Homeownership Development Program Homeownership New Construction Program	SHIP HOME CDBG	95/yr	Housing Units	Decent Housing	Affordability
1 HO (c)	Homeownership Financing (Down Payment Assistance): Assist low to moderate income families obtain homeownership by providing financing assistance (i.e. down payment, closing costs, and second mortgages).	First Time Homebuyer's Financing Program Homebuyer's Financing Program American Dream Down Payment Program	HOME SHIP ADDI	50	Housing Units	Decent Housing	Affordability
Stimulate Housing Development (HD)							
1 HD (c)	Tax Credit Assistance/Housing Credit Match: Provide Tax Credit Assistance to projects located in the Model Blocks and NDZs by providing matching funds and assuring that all municipal items on the Tax Credit application checklist are addressed in a timely manner.	The Housing Credit Match is part of the New Construction of Multi-family Rental.	HOME	2 projects/yr	Approved Applications	Decent Housing	Affordability
1 HD (i)	Capacity Building to Non-Profits: Provide capacity building support to non-profit developers and assist such organizations to develop partnerships with private developers.	Capacity Building/Technical Support	CDBG	1 CDC 1 partnership	# of capacity building support # of partnerships	Decent Housing	Affordability
COMMUNITY DEVELOPMENT OBJECTIVES							
Public Services Objectives							
1 PS	Elderly Services: Nutritional meals,		CDBG	700/yr	Number of persons	Suitable	Availability/

Obj #	Specific Objectives	Program	Funding Source	Expected Annual Units FY 2007-2008	Performance Measure	General Objective Category	General Outcome Category
	recreational and transportation services.				served	Living Environment	Accessibility
2 PS	Disabled Services: Amplify the supply of supportive and transitional services required to enable persons with special needs to live with dignity and independence.	Disabled Services	CDBG	40/yr	Number of Persons Served	Suitable Living Environment	Availability/Accessibility
3 PS	Youth Services: Prepare children and youth to transition into successful adults.	Youth Services	CDBG	100/yr	Number of Persons Served	Suitable Living Environment	Availability/Accessibility
4 PS	Childcare Services: Endow a suitable living environment to low income children and families that helps to meet both quality of health and sustains economic self-sufficiency through the provision of quality childcare services.	Childcare Services	CDBG	300/yr	Number of Persons Served	Suitable Living Environment	Availability/Accessibility
5 PS	Substance Abuse Programs: Provide special services and counseling to low to moderate people with substance abuse problems	Substance Abuse Services	CDBG	25	Number of Persons Served	Suitable Living Environment	Availability/Accessibility
6 PS	Employment & Training: To prepare youth and unskilled adults for entry into the labor force.	Employment & Training	CDBG	100/yr	Number of Persons Served	Suitable Living Environment	Availability/Accessibility
Economic Development Objectives							
1 ED	Job Creation: Create employment opportunities in financially distress neighborhoods while promoting job creation in the business development corridors, to	Job Creation	CDBG	25/yr	Number of persons served	Creating Economic Opportunities	Sustainability

Obj #	Specific Objectives	Program	Funding Source	Expected Annual Units FY 2007-2008	Performance Measure	General Objective Category	General Outcome Category
	include areas within the vicinity of the CBC's as well.						
3 ED	Micro-enterprise: Improve the financial growing potential of small business firms in targeted business corridors that will increase the demand for labor and create living wage jobs.	Micro-enterprise	CDBG	25	Number of businesses assisted	Creating Economic Opportunities	Sustainability
4 ED	Technical Assistance: Secure small business incubators, loans that provide inexpensive manufacturing space to include support services, managerial advice and consulting services for business activities that benefit low and moderate income persons.	Technical Assistance	CDBG	100	Number of businesses assisted	Creating Economic Opportunities	Sustainability
5 ED	Commercial and Industrial Improvement: The improvement of street trees, landscaping, sidewalk replacement, awnings, signs, lighting and other exterior façade improvements.	Commercial and Industrial Improvement	CDBG	480/yr	Number of businesses assisted	Sustainability Living Environment	Sustainability
6 ED	Code Compliance: Improved safety and appearance of commercial corridors and neighborhoods.	Code Compliance	CDBG	50/yr	Number of businesses assisted	Sustainability Living Environment	Sustainability
Public Facilities and Parks Objectives							
1 PP (a)	Center for Haitian Studies, Inc.:	Public Facilities	CDBG	To Be	Install elevator and	Sustainability	Availability/

Obj #	Specific Objectives	Program	Funding Source	Expected Annual Units FY 2007-2008	Performance Measure	General Objective Category	General Outcome Category
	Rehabilitation of facility providing health and support services to families in the Little Haiti neighborhood	And Improvement		Completed 3Q 07	renovate 2nd floor to include classrooms, conference rooms and offices.	Living Environment	Accessibility
1 PP (c)	One Art, Inc.: Expansion of facility providing recreational and art related programs to low income children and youth.	Public Facilities And Improvement	CDBG	To Be Completed 2Q 07	Building Renovation	Sustainability Living Environment	Availability/ Accessibility
1 PP (d)	Allapattah-Wynwood Community Development Center: Construction of new day care center to provide services to low income families	Public Facilities And Improvement	CDBG	To Be Completed 4Q 06	Construction of new Daycare.	Sustainability Living Environment	Availability/ Accessibility
1 PP (e)	Association for the Development of the Exceptional, Inc.: Built a commercial kitchen to train to handicapped and mentally disabled people and provide skills for a more independent living.	Public Facilities And Improvement	CDBG	To Be Completed 3Q 07	Construction of training kitchen	Sustainability Living Environment	Sustainability
1 PP (f)	City of Miami Dept. of Capital Improvements: Flood mitigation project in Model City neighborhoods	Public Facilities And Improvement	CDBG	To Be Completed 4Q 06	Street Improvements	Sustainability Living Environment	Sustainability
1 PP (g)	City of Miami Dept. of Capital Improvements: Improvements and beautification along NW 20 Street, Allapattah	Public Facilities And Improvement	CDBG	To Be Completed 4Q 06	Improvements Along NW 20 Street	Sustainability Living Environment	Sustainability
1 PP (h)	City of Miami Dept. Off-Street Parking Authority: Purchase of land to build a surface parking lot to increase access to businesses located on 8th Street commercial corridor.	Public Facilities And Improvement	CDBG	To Be Completed 2Q 07	Construction Of parking lot	Economic Opportunities	Sustainability
1 PP (i)	City of Miami Dept. Off-Street Parking Authority: Construction of surface parking lot to increase access to businesses located in the Model City area.	Public Facilities And Improvement	CDBG	To Be Completed 3Q 07	Construction Of parking lots	Economic Opportunities	Sustainability

Obj #	Specific Objectives	Program	Funding Source	Expected Annual Units FY 2007-2008	Performance Measure	General Objective Category	General Outcome Category
1 PP (j)	City of Miami Dept. Off-Street Parking Authority: ADA improvements to surface parking lot at The Alternative Programs, Inc.	Public Facilities And Improvement	CDBG	To Be Completed 3Q 07	Construction Of parking lot	Sustainability Living Environment	Availability/ Accessibility
1 PP (k)	Miami Bethany Community Services, Inc.: Construction of a new kitchen for day care.	Public Facilities And Improvement	CDBG	To Be Completed 3Q 07	Construction of Kitchen	Sustainability Living Environment	Availability/ Accessibility
1 PP (l)	St. Alban's Day Care Nursery, Inc.: Installation of new playground.	Public Facilities And Improvement	CDBG	To Be Completed 4Q 06	Installation of Playground Equipment	Economic Opportunities	Availability/ Accessibility
1 PP (m)	Kidco Child Care Center, Inc.: Installation "kid size" bathroom and water fountain equipment.	Public Facilities And Improvement	CDBG	To Be Completed 4Q 06	Installation of equipment	Economic Opportunities	Availability/ Accessibility

Attachment 1: Certifications

Attachment 2: HUD Application forms

Attachment 3: Newspaper Ads

Attachment 4: Project Description