

AGE-FRIENDLY HOUSING POLICIES IN MIAMI-DADE COUNTY



CHALLENGES AND OPPORTUNITIES FOR AGING IN PLACE

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Prepared by: Rosado & Associates



INTRODUCTION

Housing is important both the national economy and each individual's standard of living. Yet its high cost can pose difficult affordability problems, and its long life necessitates continual maintenance to prevent deterioration.

The challenges associated with affording and maintaining quality housing place particularly challenging burdens upon *older adults*.

This **Housing Policy Scan** aims to:

- Capture the nature of **housing conditions for older adults in Miami-Dade County**;
- Showcase a series of **Best Practices in age-friendly housing policies** that are particularly promising for addressing older adults' housing needs;
- Assess the **current status of the Best Practices policies in Miami-Dade County** and its five entitlement cities (Miami, Hialeah, Miami Beach, Miami Gardens, and North Miami), and
- Offer an **advocacy strategy** that local proponents of age-friendly housing policies can pursue to promote adoption of such policies.



METHODOLOGY

To prepare this report:

- interviewed at least one official - including a top Planning and Zoning official - at each of the local governments surveyed
- reviewed each local government's Comprehensive Master Plan and Land Development Regulations
- reviewed each local government's website (esp. Community Development Department) to determine availability of information regarding programs that address housing needs
- interviewed 9 nonprofit leaders



RESOURCES

City of Hialeah

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Planning and Zoning Official
Planning and Zoning Division

City of Miami

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City of Miami Gardens

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City of North Miami

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City Planner



RESOURCES

Miami-Dade County

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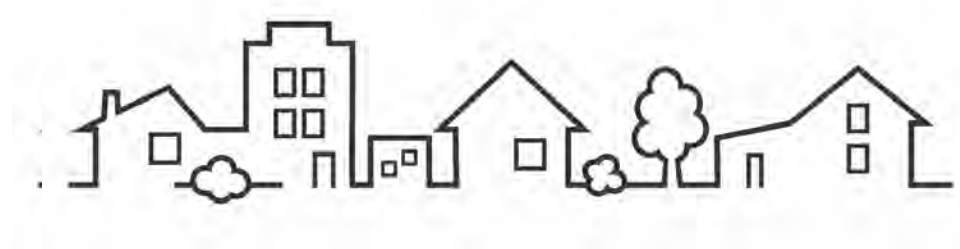
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RESOURCES

The following nonprofit leaders also provided invaluable guidance:

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Solutions, LLC
COO, Urban Health
Partnerships, Inc.



THE NATURE OF AGING IN US

- US population trends: increasing life expectancy + a declining birth rate + aging of the baby boom generation will increase number and proportion of US population 65+.
- For 1st time in US, by 2035, older adults > children. By 2030, 20% of people will be 65+.
- Older adults strongly prefer to age in place (in their home or community). 78% of adults ages 45+ surveyed (2014) would prefer to remain in their homes. If unable to do so, 80% have strong interest in remaining in local community.

THE NATURE OF AGING IN MIAMI-DADE COUNTY



- Miami-Dade Count (MD) has largest number of older adults of any FL county: 26%+ of its over 2.6 million residents is 55+, and 15% is 65+. 35% of adults 65+ is disabled.
- Out of the 853,624 homeowners in MD, 42.9% of homeowners are age 55+. Of those, 20% are considered cost-burdened renters and 24% are cost-burdened homeowners.
- Of 850K+ homeowners in MD, 43% of homeowners are age 55+
- Of persons 55+, 20% are considered cost-burdened renters and 24% are cost-burdened homeowners (i.e. 30% < income is spent on housing).

THE NATURE OF AGING IN MIAMI-DADE COUNTY



- Top 5 Commission Districts for cost burden (55+) are **6** (Commissioner Rebeca Sosa), **10** (Commissioner Javier Souto), **11** (Commissioner Joe A. Martinez), **12** (Commissioner Jose "Pepe" Diaz) and **13** (Commissioner Esteban L. Bovo, Jr.)
- Benefits of creating age-friendly, livable communities: (1) enhance personal independence, (2) allow residents to age in place, (3) save dollars during vulnerable years, (4) foster engagement in local civic & social life
- Ability of older adults to “age in place” in their home or community is influenced by local policies, esp. (1) those that shape physical design & accessibility of home, (2) community features (e.g. nearby services & amenities, affordable housing, transit options)



POLICY SCAN



PUBLIC HOUSING & PUBLICLY-SUBSIDIZED HOUSING CONSTRUCTION

Public housing is subsidized housing for low-income residents, on government-owned land. Some local governments (MDC, Hialeah, Miami Beach) produce public housing and also subsidize public-private buildings on public land.

Local governments can and do create such housing that is accessible and available to the elderly.



Robert King High Towers, Older Adult Complex, Little Havana.
Source: Miami-Dade County



Smathers Plaza in West Little Havana combines public housing with publicly-subsidized housing. *Source: Miami-Dade County*



MICROUNITS









Rendering of a new microunit in San Francisco.
Source: microbigliving.

Microunits are dwellings that range between 200-400 square feet. They encourage more efficient use of land by accommodating greater population density in a smaller area. Most offer common work spaces, gyms, pools, and outdoor areas. Microunits offer low maintenance costs and are rented at substantially lower rates than traditional homes.



MICROUNITS

Status in Miami-Dade County:

Municipality	Availability	Notes
Miami-Dade County		The County is currently undergoing a 120-day study to encourage the efficient use of land.
City of Miami		Micro Units are allowed in TOD areas, with minimum square footage ranging from 275 - 399 square feet. Parking requirements are also lower than average sized units, which makes the development more affordable. ¹
City of North Miami		<u>Not Applicable.</u>
City of Miami Beach		Microunits are allowed in Multi-Family districts, where units size requirements are lower for elderly development. Miami Beach is also introducing the co-living and micro-unit concept in the NE Town Center District. This project has not yet been approved by the Commission. Public meetings are upcoming in the Fall. ²
City of Hialeah		<u>Not Applicable.</u>
City of Miami Gardens		<u>Not Applicable.</u>

MIXED-USE ZONING

Traditional zoning rules promote low-density and limited housing options; the policies encourage automobile dependency and excessive land consumption. Such zoning can deter the creation of walkable neighborhoods.

Buildings that allow multiple types of uses (e.g. residential, retail, office) can provide condos or apartments in places that are also well-served by stores and other important uses.

This can older adults meet their daily needs and reduce the need for car ownership.



Source: The Ithaca Voice

Status in Miami-Dade County: ¹

Municipality	Availability	Notes
Miami-Dade County		The Urban Centers designation encourage a mixed-use concept. Form-based code is used in Downtown Dadeland district.
City of Miami		Zoning Code (Miami 21) is inclusive of the mixed-use concept for the development under the "O" category. This covers most of the City's major corridors and urban core.
City of North Miami		North Miami provides certain mixed-use zoning.
City of Miami Beach		There are several mixed-use district designations in Miami Beach which encourage a mixed-use context.
City of Hialeah		The City provides incentives for mixed-use zoning in its TOD areas.
City of Miami Gardens		The mixed-use concept is optional in the City of Miami Gardens in the Planned Corridor Development District and the Entertainment Overlay District only. If chosen, there are certain minimums for residential, commercial and ground floor retail.

TRANSIT-ORIENTED DEVELOPMENT

Transit-oriented developments are compact, walkable, mixed-use communities that are developed around high-quality public transportation.

Residents often prize these places for the advantages created by the proximity to transportation and other amenities.

TOD projects are closely related with reductions in the number of required parking spaces per residential unit, otherwise known as **parking reductions**.

All 6 local governments have identified TOD corridors.





HOUSING TRUST FUNDS

Housing trust funds (HTFs) are distinct funds established by city, county or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing.

Funds in HTFs can come from various sources, incl. sale of county-owned land.

HTFs are very flexible and can be designed to serve the specific housing needs in each community.

MDC recently created an HTF. Miami is considering creating one.

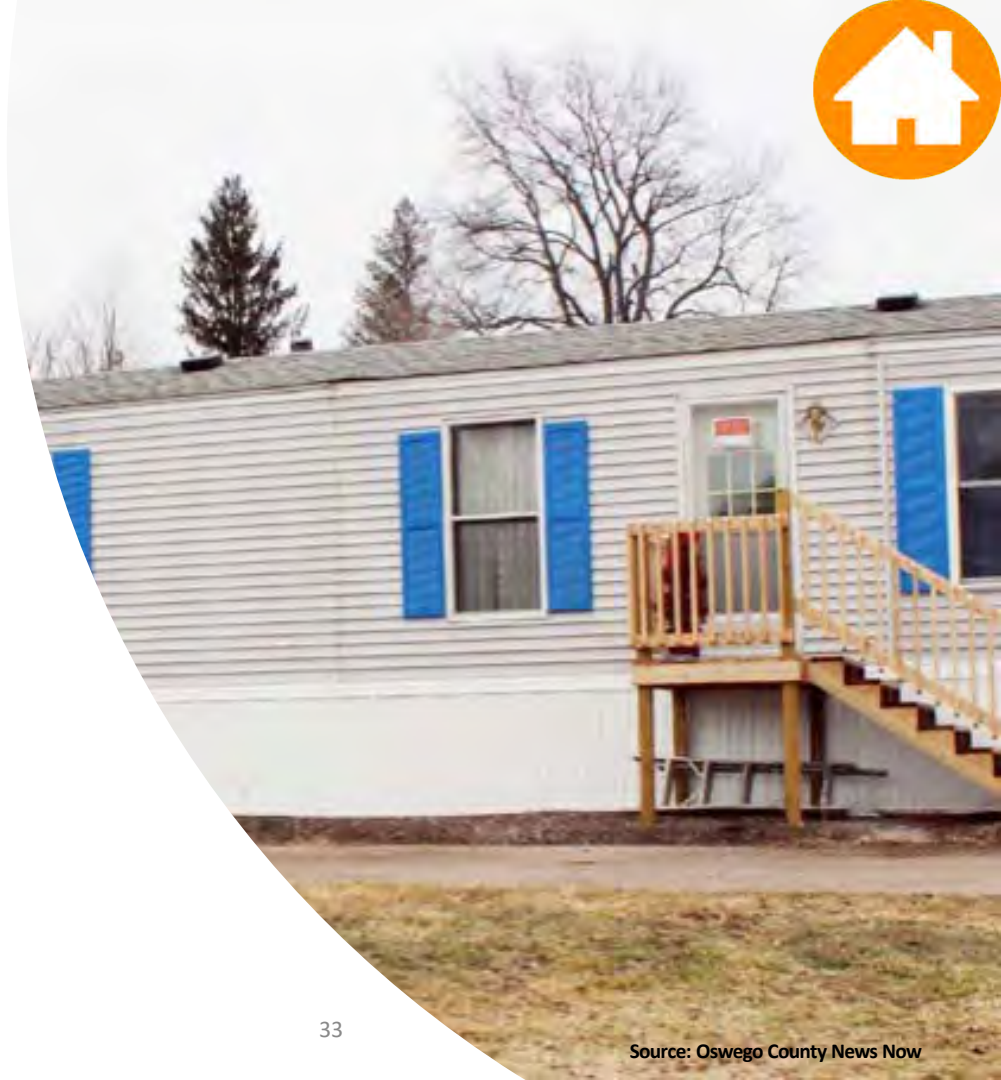


Source: Waterford Whisper News

MANUFACTURED HOUSING

Manufactured Housing (frequently referred to as "mobile homes") are a major source of housing for older Americans. Manufactured housing tends to be located on land-lease locations. They are inexpensive housing options for low-income older adults when compared to other forms of housing.

All 6 local governments surveyed allow it in special locations, but mobile home parks are disappearing due to the increased value of the land on which they sit.



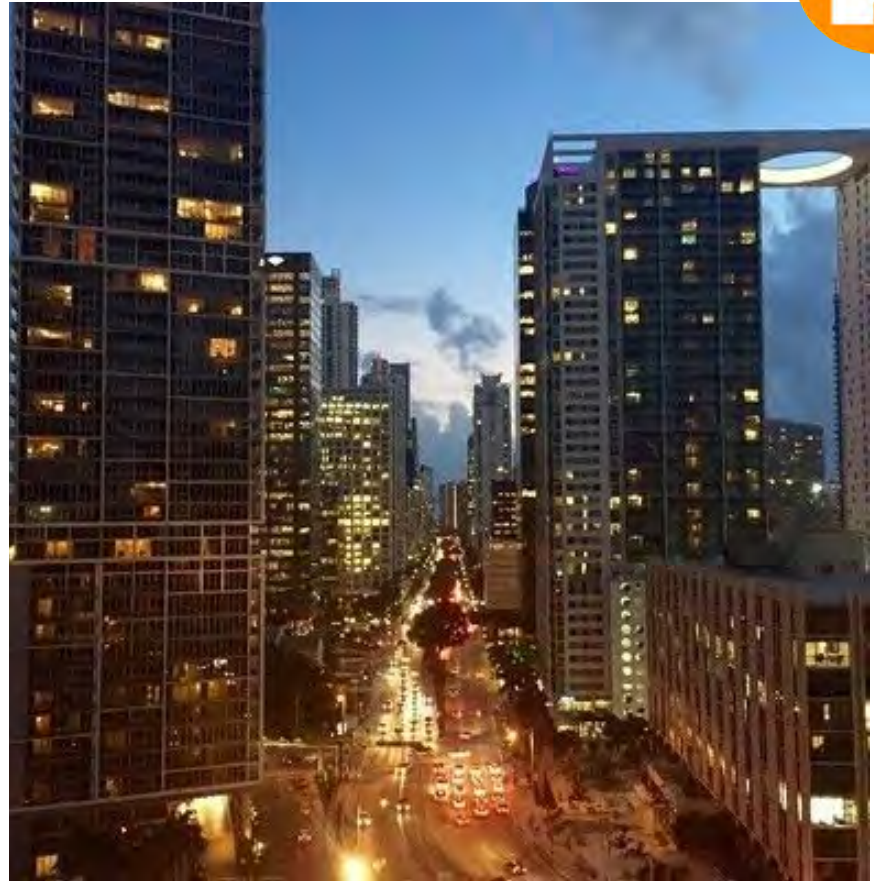


VACANT HOME TAX

A vacant homes tax is a tax placed on owners of a residence if the property is not being occupied. A vacant homes tax is a good way to make sure that housing is available and actively being marketed to those in need. The revenue from the tax could also be a source of funding to create more affordable housing in the community.

Vancouver recently announced that the 1st year of its tax will generate \$30M+.

At present, no community within Miami-Dade utilizes this approach.



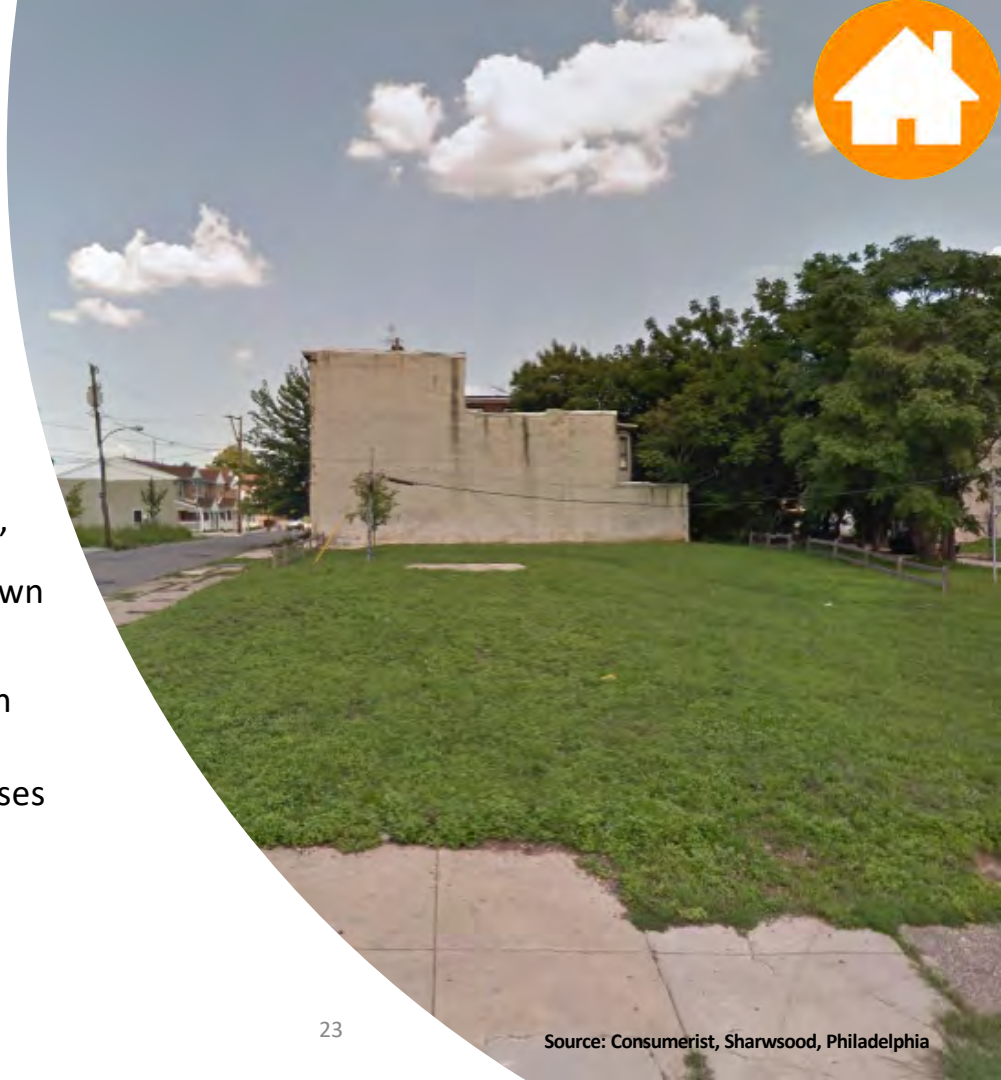
Source:Kimpton EPIC Hotel

MAXIMIZE USE OF PUBLIC LANDS

Reducing costs associated with land can reduce the cost of providing quality housing to older adults.

Government agencies (including local municipalities, Miami-Dade County, the Miami-Dade County Public School Board, and State and Federal agencies that own land within Miami-Dade) can be urged to use their surplus, vacant or underutilized lands to provide housing for older adults, perhaps in partnership with private development entities.

Sites can also serve multiple, complementary purposes (e.g. mixed-use buildings with a health clinic or a school on the first floor, and apartments for older adults above).



COMMUNITY LAND TRUSTS

Nonprofits can also own land and build homes on them. The homes can be for rent or for sale.

The Broward-based South Florida Community Land Trust recently acquired its first site in MDC, with plans for further expansion throughout the county.

TINY HOMES

Tiny House are micro homes that measure, on average, from 100 to 400 square feet. Although they are small, they are big enough to include the needed amenities of a home. Tiny Houses are mobile and can either work on the utility grid or be completely self-sustaining.

Tiny houses are especially valuable for older adults who aren't able to take on major home maintenance, are on a fixed budget and may need the flexibility to adapt to whatever the future holds. Tiny Homes can serve as accessory dwelling units and can be rented, providing older adults with extra income.



Source: Summit Tiny Homes

Status in Miami-Dade County:

Municipality	Availability	Notes
Miami-Dade County		The County is currently undergoing a 120-day study to encourage the efficient use of land. Tiny homes are included in this study. ¹
City of Miami	—	<u>Not Applicable.</u>
City of North Miami	—	<u>Not Applicable.</u>
City of Miami Beach		Smaller unit sizes are allowed for age-friendly development (min. 400 square feet as opposed to 800). ²
City of Hialeah	—	<u>Not Applicable.</u>
City of Miami Gardens	—	<u>Not Applicable.</u>



INCLUSIONARY ZONING

Inclusionary Zoning (IZ) is an affordable housing tool that links the production of affordable housing to the production of market-rate housing. IZ policies either require or encourage new residential developments to make a certain percentage of the housing units affordable to low- or moderate- income residents.

Each of the local governments surveyed (except N Miami) has an IZ policy.



Source: Image by Bryan Hanes and Parsons Brinkerhoff



ACCESSIBILITY, ADAPTABILITY, UNIVERSAL DESIGN, AND VISITABILITY

These terms refer to housing or features in housing intended for use by people with disabilities, including older adults. Each has slightly different meanings and purposes, but they include design considerations such as:

- lower sinks and counters, with knee spaces beneath
- lower light switches
- grab bars in bathrooms
- lever door handles (instead of difficult-to-grasp round knobs)

Visitability is a less stringent standard; focuses primarily on ensuring that the entryway and a first-floor bathroom are navigable by visitors with disabilities.



Source: Easterseals Crossroads



ACCESSIBILITY, ADAPTABILITY, UNIVERSAL DESIGN, AND VISITABILITY

Sarasota County, FL has developed *Universal Design and Visitability Program Checklists* and offers certifications for homes that meet Universal Design standards, making the homes more marketable and promoting age-in-place policies.

Two takeaways re: age-friendly design standards:

- (1) Local governments don't promote these features but could promote an *optional* Sarasota-style program.
- (2) Local governments can help fund renovations that meet universal, visitable, etc standards

HOME RENOVATION PROGRAMS

Home Renovation Programs aim to improve owner-occupied dwellings.

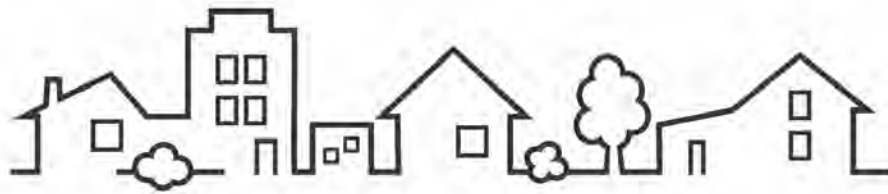
Programs are generally designed to help income-qualified homeowners fix home problems (e.g. roofing, plumbing, heating, electrical, and ADA).

Many local governments have such programs, usually income-based.

Other options:

- Rebuilding Together Miami-Dade (nonprofit; income-based, older adults and disabled are priority)
- Ygrene/PACE Program (for-profit; no income or age requirements).





MOST IMMEDIATE POLICY OPTIONS

ACCESSORY DWELLING UNITS

Accessory Dwelling Units (ADUs) are residential living units within or attached to a single-family dwelling, and that provides independent living facilities for one or more persons, including provision for sleeping, eating, cooking, and sanitation on the same parcel of land as the principal dwelling.

They're also known as “granny flats” or “casitas.”

For an older person with a fixed income and growing housing affordability challenges, renting out a unit or moving a friend or relative onto their property can help with those costs.



Source: American Tiny House Association

Municipality	Availability	Notes
Miami-Dade County		CDMP supports the development of Accessory Dwelling Units however there are no provisions in the zoning ordinance to implement outside of urban centers. ADUs do not count towards density, therefore providing an incentive to build them whenever allowed.
City of Miami		T3-L zoning designation mapped throughout the city allows for ADUs. An assessment of areas that can be rezoned to include ADUs (i.e. NCD-3, T3-R rezoned to T3-L) may provide additional opportunities.
City of North Miami	—	Only grandfathered ADUs are allowed.
City of Miami Beach	—	Not allowed.
City of Hialeah		Though provisions known as the Elderly Homeowners Relief Act, accessory units are allowed. The primary purpose of the Act is to allow one rental occupancy on homestead residences owned or co-owned by a older adult within the habitable space of a detached single family residence, a garage or an accessory building in order to generate income that will help older adults preserve the ownership of their homestead.
City of Miami Gardens	—	Not allowed in single-family and duplex zoning.

PRESERVING EXISTING AFFORDABLE HOUSING STOCK

95 developments with 9,694 assisted units are at heightened risk of affordability loss because of expiring subsidies, aging facilities, or both. This amounts to 22 percent of MDC's assisted housing stock— an amount similar in scale to the 8,000+ units that have left the assisted inventory in the county since 1993.

No local government has a policy in place to deal with this...yet.

Miami Homes for All has identified an advocacy strategy and seeks support.

1809 Brickell Avenue, pictured here, has provided older adults with affordable apartments for decades. Its affordability controls will expire in 2019.
Source: Miami Herald





Advocacy Strategy

The subsequent strategy section combines the author's own observations with those of Jaimie Ross, President and CEO of the Florida Housing Coalition, in order to lay out a potential advocacy strategy that local proponents of age-friendly housing policies can pursue in order to achieve their aims.



Advocacy Strategy

Set Priorities

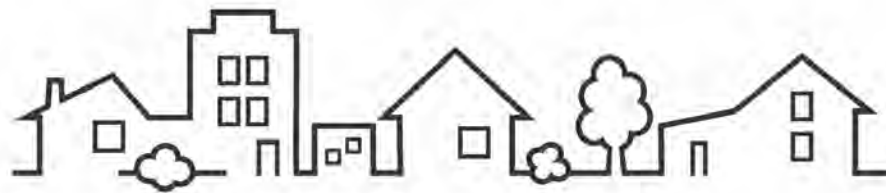
- Come up with a wish list of policy changes.
- Prioritize them by potential impact as well as viability.
- Then, choose a few policy priorities and familiarize your members with them so that members of your advocacy organization are *singing from the same songbook*.



Advocacy Strategy

Prepare Information Briefs

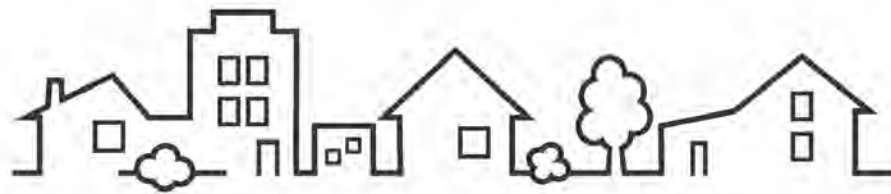
- Summarize (for the general public and key leaders) age-friendly housing policies and the positive impact they have on individuals, families, and the community at large.
- Advocates should make use of: (1) credible “big picture” and Best Practices research; (2) local data; (3) anecdotal information about particular local residents.



Advocacy Strategy

Garner Support from a Broad Range of Interests

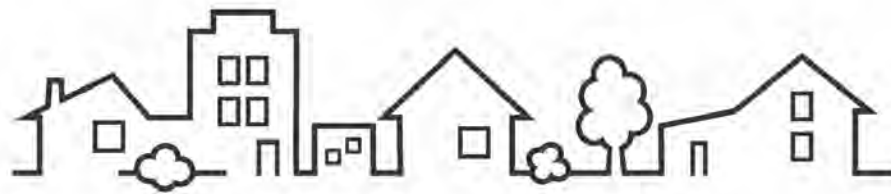
- Seek support, as appropriate, from (1) the business community, (2) clergy, (3) social service agencies, (4) others who would be well received as allies, and (5) potential beneficiaries of policy changes, such as future older adults.
- The media can be a crucial ally.
- Local nonprofit and educational orgs whose missions focus in whole or in part on addressing housing and/or older adult issues include: the Age-Friendly Task Force, the South Florida Community Development Coalition, Miami Homes for All, Catalyst Miami, the Alliance for Aging, and the South Florida Housing Studies Consortium (a partnership between Florida International University's Metropolitan Center and the University of Miami's Office of Civic and Community Engagement).
- Local business orgs include construction industry groups such as the Latin Builders Association, the Builders Association of South Florida, and Associated Builders and Contractors can serve as helpful allies in supporting pro-construction policies.



Advocacy Strategy

Educate Policymakers

- Build relationships with elected officials and their staff members before an issue arises. Regular engagement.
- Underscore the importance of age-friendly housing policies to the *economic health* of the entire community. Appeal to the “Head and the Heart.”
- Educating policymakers typically takes one of two forms: (1) engaging directly with policymakers, (2) serving on boards (or advisory bodies) whose mission can influence policy that affects older adults.



Advocacy Strategy

(1) With regard to engaging directly with officials:

- Learn about elected officials' interests; then decide which allies are best to bring to meetings. E.g. a particular elected official may be more inclined to hear from the local business or development community and how serving older adults benefits their business interests.
- Invite elected officials to visit completed developments.
- Share credit with them (esp. at ribbon cuttings & when speaking with the media).

(2) With regard to board service:

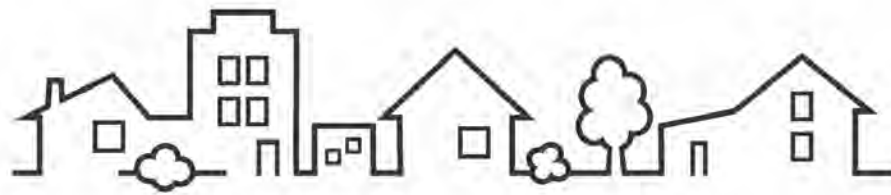
- an active and ongoing presence of older adult advocates on key boards is essential.
- Such boards can generate the necessary support to ensure that proposed and current local policies meet the needs of the aging population.
- Older adult advocates should be identified for senior citizens' boards, planning boards, housing-related boards, and other boards that influence policy that affects older adults.



Advocacy Strategy

Address All Legitimate Opposition

- The key to overcoming opposition is addressing the opposition's legitimate concerns. Legitimate, non-discriminatory concerns may be changes worth making. "The perfect is the enemy of the good."
- Affordable housing community should work with neighbors and be able to report to the local elected body that they have done their best to address the concerns of those in opposition.
- Once all legitimate concerns are addressed, if opposition persists, it can be stated with certainty that the opposition is illegitimate and therefore would be arbitrary or unlawful for the local government to consider.



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