



AGE-FRIENDLY HOUSING POLICIES IN MIAMI-DADE COUNTY

*CHALLENGES AND
OPPORTUNITIES FOR
AGING IN PLACE*

December 2018



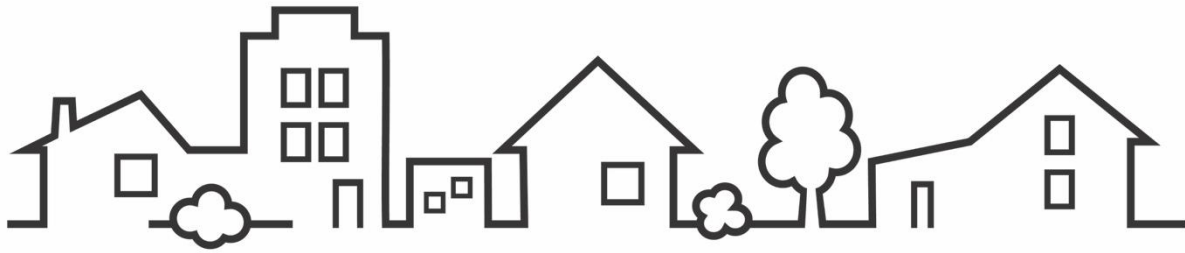
AGE-FRIENDLY HOUSING POLICIES IN MIAMI-DADE COUNTY:

CHALLENGES AND OPPORTUNITIES FOR AGING IN PLACE

TABLE OF CONTENTS

INTRODUCTION	3
• Methodology	4
• The Nature of Aging in Miami-Dade County	4
POLICY SCAN	7
• Accessibility, Adaptability, Universal Design & Visitability	7
• Home Renovation Programs	10
• Public Housing and Publicly-Subsidized New Multifamily Housing Construction	17
• Preserving Existing Affordable Housing Stock	19
• Home Sharing	21
• Microunits	24
• Tiny Homes	26
• Manufactured Housing	28
• Mixed-Use Zoning	29
• Transit-Oriented Development	31
• Housing Trust Funds	33
• Vacant Home Tax	35
• Maximize Use of Public Lands and Community Land Trusts	36
• Inclusionary Zoning	38
• Accessory Dwelling Units	40
• Missing Middle Housing	42
ADVOCACY STRATEGY	44
SOURCES	47





INTRODUCTION

Housing is of central importance to both the national economy and each individual's standard of living. It is a major use of land, and its location is a crucial factor in transportation, in local economic development, and in the access to opportunities available to individuals. At the same time, its high cost, relative to other household costs, can pose some particularly difficult affordability problems for many individuals. In addition, building's long life necessitates continual maintenance to prevent deterioration. Housing is an extraordinarily complex policy matter. Its multiple dimensions include locational, architectural, physical, economic, social, medical, psychological, and financial.

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**, through an analysis of relevant documents as well as through interviews with prominent housing advocates;
- Showcase a series of **best Practices in age-friendly housing policies** that are particularly promising for addressing older adults' housing needs, including information about locations within the US where the policies have been employed successfully;
- Assess the **current status of the Best Practices policies in Miami-Dade County** and its five entitlement cities¹ (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.

It is important to note that the research and information collected for this report were done in the fall of 2018. Municipal policies do change over time as leadership and community needs change. When utilizing this information, it is important to review the most current code and policies for the locality.

¹ The Community Development Block Grant (CDBG) Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Eligibility for participation as an *entitlement community* is based on population data provided by the U.S. Census Bureau and metropolitan area delineations published by the Office of Management and Budget. HUD determines the amount of each entitlement grantee's annual funding allocation by a statutory dual formula which uses several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing and population growth lag in relationship to other metropolitan areas. Eligible grantees are as follows: (1) principal cities of Metropolitan Statistical Areas MSAs); (2) other metropolitan cities with populations of at least 50,000; (3) Qualified urban counties with populations of at least 200,000 (excluding the population of entitled cities).



METHODOLOGY

In order to prepare this report, Rosado & Associates contacted and interviewed at least one official - including a top Planning and Zoning official - at each of the local governments surveyed. For some of the local governments, multiple officials were interviewed. Contact information for each individual interviewed can be found in the *Sources* section at the end of this report. The information obtained during the interviews was supplemented by reviewing each local government's Comprehensive Master Plan and Land Development Regulations. Each local government's website - especially that of its Community Development Departments - was reviewed as well, to determine the availability of information regarding that government's programs that address the housing needs of older adults. Finally, nine nonprofit leaders were interviewed, in order to assess the current status of age-friendly housing policies throughout Miami-Dade and across the nation.

THE NATURE OF AGING IN MIAMI-DADE COUNTY

For the first time in US history, older adults are projected to outnumber children by 2035.² Population projections indicate that by 2030, one in five people will age 65 or older.³ Increasing life expectancy, a declining birth rate, and the aging of the baby boom generation will dramatically increase the number and proportion of the US population over the age of 65.⁴

What's more, older adults strongly prefer to age in place, whether in their home or in their community. Seventy-eight (78) percent of adults ages 45 and older surveyed in 2014 stated that they would prefer to remain in their homes indefinitely as they age. Should they find themselves unable to do so, eighty (80) percent of the people surveyed expressed a strong interest in remaining in their local community as long as possible.⁵

Locally, Miami-Dade County is among those at the forefront of this demographic trend. Miami-Dade is the most populous county in Florida, and according to the 2015 American Community Survey, it houses the largest number of older adults of any county in the state.⁶ More than 26% of its over 2.6 million residents is 55 and older, and nearly 15% of the population is 65 and older. In addition, 35% of the estimated 386,640 non-institutionalized adults aged 65 and over lives with a disability. Its older adult population is expected to continue to grow to over 800,000 by 2040, representing 25% of the total population of Miami-Dade.

² US HUD. Census Information. N.d. <https://www.census.gov/library/visualizations/2018/comm/historic-first.html>. Retrieved on July 25, 2018.

³ Harrell, Rodney, Jana Lynott, and Shannon Guzman. *Is This a Good Place to Live? Measuring Community Quality of Life for All Ages*. 2014. Washington, DC: AARP.

⁴ US HUD. <https://www.huduser.gov/portal/periodicals/em/fall13/highlight1.html>. Retrieved on July 25, 2018.

⁵ Barrett, Linda. *Home and Community Preferences of the 45+ Population 2014*. Washington, DC: AARP Research Center, September 2014.

⁶ US Census Bureau. N.d. <https://www.census.gov/programs-surveys/acs/>. Retrieved on July 25, 2018.



Of those persons 55 years of age and older, 19.6% are considered cost-burdened renters and 23.5% are cost-burdened homeowners, meaning 30% or more of income is spent on housing expenses.

Out of the 853,624 homeowners in Miami-Dade County, 42.9% of homeowners are age 55 or older compared to 57.1% of those homeowners under the age of 55.⁷ Of those persons 55 years of age and older, 19.6% are considered cost-burdened renters and 23.5% are cost-burdened homeowners, meaning 30% or more of income is spent on housing expenses. The top five Commission Districts for cost burden (55 and over) 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.).

The ability of older adults to “age in place” in their home or community is influenced by a number of local policies, including those that shape services and supports in the home, physical design and

accessibility of the home, as well as community features such as the availability of nearby services and amenities, affordable housing, and transportation options.⁸

The availability, affordability, suitability, and variety of housing options can affect older adults’ ability to remain independent and actively engaged in the community.⁹ Creating age-friendly, livable communities can enhance personal independence, allow residents to age in place, save residents’ precious dollars during some of their most vulnerable years, and foster engagement in their community’s civic and social life. It is critical to ensure that people of all ages have access to the options that enhance livability across the lifespan. Great communities provide housing opportunities for people of all ages, incomes, and abilities, allowing everyone to live in a quality neighborhood regardless of their circumstances.¹⁰

How well Miami-Dade responds to the aging phenomenon and its associated demands will depend upon how well we prepare our communities to do so. It is important to make Miami-Dade livable for all ages and to continue to work to meet the needs of older adults. The primary challenge at hand is that many local government jurisdictions are not considering the needs of older adults when developing strategic and long-term community plans. In order to address this, coordination and support at the county and municipal levels is needed. The *Miami-Dade Age-Friendly Initiative* was developed to take advantage of the opportunities and meet the challenges presented by the growing number of older adults in South Florida.¹¹

Great communities provide housing opportunities for people of all ages, incomes, and abilities, allowing everyone to live in a quality neighborhood regardless of their circumstances.

⁷ Planning Research and Economic Analysis Section of the Department of Regulatory and Economic Resources, Miami-Dade County. *2016 Housing Cost Burden for Owners and Renters by Age of Householder Report*.

⁸ AARP Public Policy Institute. *Housing Policy Solutions to Support Aging with Options*. July 2017. <https://www.aarp.org/ppi/info-2017/housing-policy-solutions-to-support-aging-with-options.html>. Retrieved on July 25, 2018.

⁹ AARP. AARP Policy Book. N.d. <https://policybook.aarp.org/>. Retrieved on July 25, 2018.

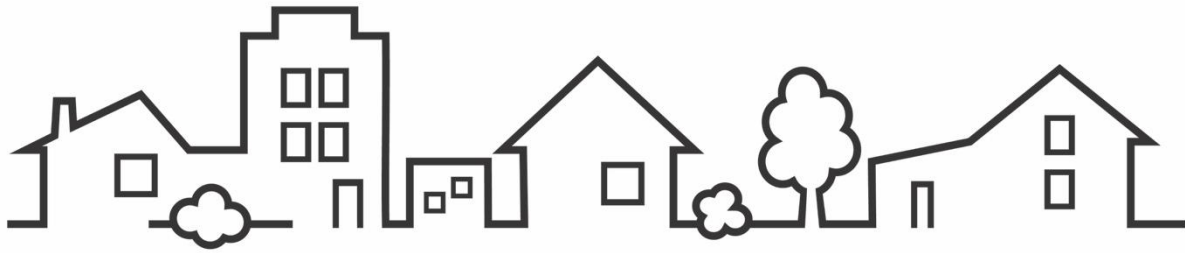
¹⁰ AARP Livability Index. <https://livabilityindex.aarp.org/>. Retrieved on July 25, 2018.

¹¹ Age-Friendly Initiative of Miami-Dade County. *Action Plan for an Age-Friendly Miami-Dade*. N.d. <https://agefriendlymiami.org/actionplan/>. Retrieved on July 25, 2018.



This document identifies a number of housing-related policies that have been proven to address successfully the housing needs of older adults in the US; it then assesses whether those policies have been adopted in Miami-Dade County by the county government itself as well as the five largest entitlement cities in Miami-Dade. The document also explains both regulatory and political means for promoting adoption of such policies.





POLICY SCAN

ACCESSIBILITY, ADAPTABILITY, UNIVERSAL DESIGN, AND VISITABILITY

Definitions:

Accessible, adaptable, universal, and visitable are terms now used to refer to housing or features in housing intended for use by people with disabilities, including older adults. Each has slightly different meanings and purposes, as per the Center for Universal Design at North Carolina State University.¹²

Accessible Design

Accessible generally means that the dwelling meets prescribed requirements for accessible housing. Mandatory requirements for accessible housing vary widely and are found in state, local, and model building codes, in agency regulations such as in the Department of Housing and Urban Development's program 202 and 811, section 504, and the Fair Housing Amendments Act requirements. They are also found in standards such as the American National Standards Institute's A117.1 and the Uniform Federal Accessibility Standards (UFAS).

Accessible features in dwellings include items such as wide doors, sufficient clear floor space for wheelchairs, lower countertop segments, lever and loop type handles on hardware, seats at bathing fixtures, grab bars in bathrooms, knee spaces under sinks and counters, audible and visual signals, switches and controls in easily reached locations, entrances free of steps and stairs, and an accessible route through the house. Most "accessible" features are permanently fixed in place and very apparent.

Adaptable Design

Some accessible features such as knee spaces under sinks and counters and grab bars in bathrooms are obvious and change the way an accessible dwelling looks and how it is used. Some people for whom these features are not essential, dislike the appearance and the reduction in base cabinet space. The small numbers of accessible dwelling units required to be accessible by law are intended to be usable by and rented to anyone and not held open exclusively for people with disabilities. Experience with accessible multifamily rental housing has shown the following:

¹² Center for Universal Design. North Carolina State University. *Definitions: Accessible, Adaptable, and Universal Design*, https://projects.ncsu.edu/design/cud/pubs_p/docs/Fact%20Sheet%206.pdf. Accessed on 17 August 2018.



1. Many non-disabled people prefer not to live in accessible units due to the appearance of clinical looking grab bars in bathrooms and unnecessary knee spaces in kitchens that sacrifice base cabinet storage space.
2. Some people with disabilities did not use all the accessible features due to preference or the severity of their disability. For example, people who cannot transfer themselves onto toilets or in and out of bathtubs may not need grab bars. Some wheelchair users may not wish to perform kitchen tasks or are unable to cook or wash dishes because they have severely limited use of their arms and hands and, therefore, have little need for kitchen knee spaces.

Some owners of multifamily rental housing have reportedly lost revenue by lowering rent to entice non-disabled people to live in accessible units. To overcome these and other problems, adaptable features have been developed and accepted as standards for accessibility. Adaptable features are either adjustable or capable of being easily and immediately added or removed to “adapt” the unit to individual needs or preferences. An *adaptable* dwelling unit has all the accessible features that a fixed accessible unit has but allows some items to be omitted or concealed until needed so the dwelling units can look the same as others and be better matched to individual needs when occupied.

In an adaptable dwelling, wide doors, no steps, knee spaces, control and switch locations, grab bar reinforcing and other access features must be built in. Grab bars however, can be omitted and installed when needed. Because the necessary blocking is already provided, the bars can simply be screwed in place without opening the existing walls to install reinforcing. Knee spaces can be concealed by installing a removable base cabinet that can simply be unscrewed from adjacent cabinets and slipped out when needed or by installing self-storing cabinet doors that fold and slide back. Counter tops and closet rods can be placed on adjustable supports rather than fixed at lower heights as required for some wheelchair users. Standards for adaptable design have been incorporated into both ANSI and UFAS. These standards specify adaptability criteria, which will provide a level of full accessibility when adjustments are made.

Adaptable features are a marketing advantage for owners and occupants as they allow fully accessible dwellings to be closely suited to their users and marketable to anyone. Adaptable design means readily adjusted. It does not allow building inaccessible units on the promise that they will be removed or remodeled for accessibility upon request. For this reason, it is best to think of adaptable features as those that can be adjusted in a short time by unskilled labor without involving structural or finished material changes.

Additional information about adaptable design in housing is available in the HUD publication *Adaptable Housing: A Technical Manual for Implementing Adaptable Dwelling Unit Specifications*, available from: HUD USER, PO Box 6091, Rockville, Maryland 20850, 1.800.245.2691.)

Universal Design

Items that are usable by most people regardless of their level of ability or disability can be considered universally usable. Many accessible and adaptable features are universally usable. For example, round door knobs are not usable by people with limited use of their hands, but lever handles which are readily available in all price ranges, styles and colors are usable by almost everyone, including people who have no hands. Some items are made more universally usable by their placement. Light switches located at a lower height and electrical receptacles raised to 15” to 18” above the floor place them within reach of most people without requiring bending or stretching. Bathtub controls located off center toward the outside of the tub provide the same benefit.



Some features are made more universally usable by making them adjustable. Closet rods, shelves and countertops are a few adjustable universally usable items. Some universally usable items must be selected. For example, to be easy, comfortable and functional for most people, a water cooler may need to be a dual height model with both standard and lower spouts and controls. To create a universally usable group toilet room, two types of accessible toilet stalls may need to be installed. A universally usable landscape design may include alternative paths free of steps and stairs. The widespread inclusion in product design of universally usable features such as touch sensitive controls is bringing the universal approach into the market for consumer items.

Universal design addresses the scope of accessibility and suggests making all elements and spaces accessible to and usable by all people to the greatest extent possible. This is accomplished through thoughtful planning and design at all stages of any design project. It need not increase costs nor result in special, clinical or different looking facilities. Universal design requires an understanding and consideration of the broad range of human abilities throughout the lifespan. Creative application of that knowledge results in products, buildings and facilities that are usable by most people regardless of their age, agility, or physical or sensory abilities.

By incorporating the characteristics necessary for people with physical limitations into the design of common products and building spaces, we can make them easier and safer for everyone to use and more widely marketable and profitable. The universal design approach goes beyond the minimum requirements and limitations of accessibility law.

For more information, please contact: Center for Universal Design, College of Design North Carolina State University. Website: https://projects.ncsu.edu/design/cud/about_us/usvisit.htm Phone number: 919-515-3082

Visitability

In addition, as per Sarasota County, among others, Visitability is an important disabled-friendly concept as well. It is a less stringent standard than universal design that focuses primarily on ensuring that the entryway and a first-floor bathroom are navigable by those with disabilities therefore allowing the unit to be visited by anyone.

The full set of design elements recommended by Sarasota County for universal design and visitability is included in their *Universal Design and Visitability Program Checklists*.

Usefulness for Older Adults:

This policy accommodates older adults with and without disabilities alike by incorporating accessibility features or features that can be adapted easily according to changing needs.

Best Practices:

Sarasota County, Florida offers voluntary certifications for homes that meet Universal Design and Visitability standards, making the homes more marketable and promoting age-in-place policies.¹³

¹³ Sarasota County, FL. *Local Mitigation Strategy*

www.scgov.net/government/sustainability/sustainability/universal-design-and-visitability. Retrieved on July 25, 2018.



HOME RENOVATION PROGRAMS

Definition:

The purpose of Housing Renovation Programs is to bring owner-occupied dwellings up to local and state building codes. This task can be extremely difficult for low-income homeowners to accomplish themselves. Housing Rehabilitation Programs are generally designed to help income qualified homeowners fix problems in their homes such as roofing, plumbing, heating, electrical, etc. Repairs are prioritized to eliminate health and safety issues, correct code violations, make the home more energy-efficient, and undertake cosmetic improvements.

Usefulness for Older Adults:

Home renovation/rehabilitation programs make residences more ADA accessible and often can lower utility costs.

Best Practices:

During the last three fiscal years, Miami-Dade County has provided rehabilitation loans to 104 individuals and families during the same period totaling \$1,613,261.23. Out of this total, 58 families were elderly which represents 56% of the assisted families totaling \$992,347.58 or 62% of loan value. In addition, Rebuilding Together Miami-Dade County, a nonprofit organization, completes housing renovations across the County. They prioritize elderly residents with deteriorating homes and focus on ADA accessibility to promote aging in place.



Resources in Miami-Dade County:

Miami-Dade County			
Program Name	Home Beautification Program	Homeownership Assistance Program	Housing Rehabilitation Program
Income Requirements	The program requires participants eligibility at or below 80% low-to-moderate household income	Annual household income cannot exceed 140% of county median income, adjusted for family size.	Requires participants eligibility at or below 80% low-to-moderate household income and that the property value not exceed \$205,000
How do you apply?	Submit Application to Community Action and Human Services. Mail or in person. Application can be requested over the phone	Online	Submit Application to Community Action and Human Services. Mail or in person. Application can be requested over the phone
Application Assistance	Offers assistance over the phone	Over the phone	Offers assistance over the phone
Fee to apply?	No	Must contribute at least 1% of sales price or 3% of sales price) from your own funds.	\$50 to apply for a forgivable loan
Application Cap	1 per household	1 per household	1 per household
Home owner? Renter? Building owner?	Home Owner	Home Owner	Home Owner
Maximum Funding	\$5,900 through a forgivable mortgage	4-10% of property purchase price depending on income level	\$45,000 for elderly and disabled.
Application Deadline	Rolling Admission	Rolling Admission	Rolling Admission
Rules	Home must be in District 1, 12, 13, Property taxes must be current and paid. Applicant must not be the owner of any investment properties. Forgivable loan after 5 years.	Property price may not exceed \$271,050. Applicant must reside in Miami-Dade County; Be a First-time homebuyer or have not owned a home in the previous three years	20 year forgivable loan available if fee is paid and resident resides in home for duration of loan. Otherwise 0-6% interest rate is offered.
Department	Community Action and Human Services	Economic Advocacy Trust	Community Action and Human Services
Contact Name	Community Development Division		
Contact Information	Phone: 786-469-2100		



City of Miami			
Program Name	Single Family Emergency Rehabilitation Program	First Time Homebuyer Program	Single Family Rehabilitation Program
Income Requirements	Households with income less than or equal to, 80% of the area median income adjusted for family size	Household income less than or equal to 80% of the area median income adjusted for family size	Tax assessed market value may not be of more than \$300,000.
How do you apply?	Contact the Department	Contact the Department	Contact the Department
Application Assistance	Email or phone assistance	Email or phone assistance	Email or phone assistance
Fee to apply?	Second Mortgage on Property	Second Mortgage on Property and \$500 down payment.	Second Mortgage on Property
Application Cap	1 per household	1 per household	1 per household
Home owner? Renter? Building owner?	Home Owner	First Time Home Owner	Home Owner
Maximum Funding	Maximum loan amount of \$20,000	Varies based on the number of bedrooms of the home, and the financing needs of the applicant.	Maximum loan amount of \$50,000
Application Deadline	Rolling Admission	Currently Open	Rolling Admission
Rules	10-year deferred loan. The entire principal and accrued interest is forgiven at the end of loan the term if the homeowner continues to own and reside in the property.	0% non-amortizing; deferred payment 30-year loan; Payment of principal will be forgiven at end of maturity period provided that the homeowner resided in the house as their primary residence. Property price cannot be above \$261,000 for an existing home or \$276,000 for new homes.	10-year deferred loan. The entire principal and accrued interest is forgiven at the end of loan the term if the homeowner continues to own and reside in the property. Single Family Residences; Townhomes; Condominiums; Property must be located in the City of Miami
Department	Community and Economic Development		
Contact Name	Sergio Garcia, Principal Housing Specialist, Department of Community and Economic Development		
Contact Information	Email: SergioGarcia@miami.gov . Phone:305-416-2149		



City of North Miami		
Program Name	Elderly Emergency Repair Grant Assistance Program	North Miami Housing Improvement Program
Income Requirements	Household income cannot exceed 80% of median area income.	Annual household income must be at or below 120 % area median income. Priority will be given to elderly (62 or older) and/or the disabled property owners.
How do you apply?	Contact the Department	Contact the Department
Application Assistance	Email or phone assistance	Phone Assistance
Fee to apply?	No	No
Application Cap	1 per household	Applicants should not have participated in any prior Beautification program funded by the City within the past 5 years.
Home owner? Renter? Building owner?	Home Owner	Home Owner
Maximum Funding	\$6,000.00	\$25,000.00
Application Deadline	Rolling Admission	Applications not being accepted
Rules	Repairs are limited to items that present an immediate danger to life, limb, property or safety of the public or the occupants. Interior and exterior repairs.	Property must be single family, townhouse or duplex and entirely used for residential purposes with the unit occupied by the applicant. Code Compliance, property tax up to date, and property must be homestead.
Department	Community Planning and Development	
Contact Name	Marie Frantz Jean-Pharuns, CFM - Housing Manager	
Contact Information	Email: mjean-pharuns@northmiamifl.gov . Phone:305-895-9824 Ext. 12247	



City of Miami Beach		
Program Name	First Time Homebuyer Program	Owner Rehabilitation Program (Funded through SHIP)
Income Requirements	Follow SHIP guidelines. Priority to very-low-income and low-income. Moderate income also considered.	Priority to very-low-income and low-income
How do you apply?	Contact the Department	Website/online
Application Assistance	Phone Assistance	Phone Assistance
Fee to apply?	Prospective homeowners must contribute a minimum of two (2) percent of the value of the purchased property as down payment at the time of closing.	No
Application Cap	1 per household	1 per household
Home owner? Renter? Building owner?	First Time Home Owner	Home Owner
Maximum Funding	Prospective homeowners may receive between \$50,000 to \$150,000 in down payment assistance dependent on their household income	\$50,000.00
Application Deadline	Rolling admission	Rolling Admission
Rules	Complete a First-time Homebuyers Training within six months prior to application to the City, Obtain mortgage approval from an FDIC-insured bank or mortgage lender for the balance value of the prospective property and have a qualifying FICO Score, and purchase a qualifying home in the City of Miami Beach	Funds are provided to eligible homeowners as a deferred forgivable loan (Owner must reside in home for 15 years, if home is refinanced or sold owner must pay entirety of loan)
Department	Housing and Community Services	
Contact Name	Housing and Community Services Department	
Contact Information	Phone: 305.673.7491	



City of Hialeah		
Program Name	Emergency Rehabilitation Program	Home Rehabilitation Program
Income Requirements	The program requires participants eligibility at or below 80% low-to-moderate household income	The program requires participants eligibility at or below 80% low-to-moderate household income
How do you apply?	Calling the department	Calling the Department
Application Assistance	Offers assistance over the phone.	Offers assistance over the phone.
Fee to apply?	No	No
Application Cap	1 per household	1 per household
Home owner? Renter? Building owner?	Home owner	Rental or Home Owner
Maximum Funding	\$10,000.00	\$80,000 Loan
Application Deadline	Rolling Admission	Rolling Admission
Rules	Program offers renovations on exterior and interior features of home.	No reverse mortgage on the property at the time of renovations. 20 year loan max, 5% of debt gets reduced every year.
Department	Grants/Human Services	
Contact Name	Grants and Human Services Department	
Contact Information	Phone: 305-883-8040	

City of Miami Gardens	
Program Name	Home Rehabilitation Program
Income Requirements	Income is reviewed case by case
How do you apply?	Currently Closed, online application will be posted once waitlist is exhausted
Application Assistance	Phone Assistance
Fee to apply?	No
Application Cap	1 per household
Home owner? Renter? Building owner?	Home Owner
Maximum Funding	\$35,000 Loan
Application Deadline	Applications not being accepted. Waitlist
Rules	Roof, AC, Exterior are renovated. Forgivable 5-year loans if low-income. Repairable 5-10 year loan depending on how high income is.
Department	Community Development
Contact Name	Community Development Department
Contact Information	Phone: 305-622-8041



Non-Government Options: Rebuilding Together Miami-Dade/PACE Home Improvement Program		
Program Name	Rebuilding Together Miami-Dade	PACE Home Improvement Program
Income Requirements	Combined household income totaling 80% or less of the median area average income.	Case by case
How do you apply?	Application online. Email or Mail	Over the phone
Application Assistance	Phone Assistance	Phone Assistance
Fee to apply?	All home repairs and modifications are offered free of charge to qualifying homeowners. Able-bodied homeowners and family members are asked to work alongside volunteers.	100% Financing, no down payment
Application Cap	1 per household	1 per household
Home owner? Renter? Building owner?	Home Owner for at least two years	Residential Home, or Commercial Building Owner
Maximum Funding	Case by case but typically around 15k-20k	Case by case
Application Deadline	Open to Coconut Grove, Florida City, Homestead, and Veteran homes.150 application waitlist. Application is closed to all other areas currently.	Rolling Admission
Rules	Owner cannot own additional properties or receive income from rental properties. Mobile homes, manufactured homes, condos, townhouses, and apartments are not eligible. Applicant must be current with all local taxes and mortgage payments.Applicant must not have a reverse mortgage or liens on the property.	Financing is based on home equity. Payment amount and length is based on improvements costs.
Contact Name	Travis Renville, Executive Director	Ygrene Hotline
Contact Information	Phone: 305-200-5711	Phone: 866-634-1358



PUBLIC HOUSING AND PUBLICLY-SUBSIDIZED NEW MULTIFAMILY HOUSING CONSTRUCTION

Definition:

Public housing is subsidized housing for low income residents. Public housing is critical because people’s financial stability is easily threatened by increases in rent, taxes or the cost of major home repairs. Local governments can take steps to create public housing that is accessible and available to the elderly. Many municipalities have housing authorities that facilitate the development of new public housing sites. These sites are often constructed using public funding and serve low income individuals and/or families.¹⁴





Usefulness for Older Adults:

Public housing can lower costs of living for older adults as their incomes decline.

Best Practices:

Mayor Marty Walsh is championing Boston 2030, which aims to produce 53,000 new housing units: 44,000 new units for working Bostonians, 5,000 for older adults, and 4,000 to stabilize rents.¹⁵

Status in Miami-Dade County:



Locality	Availability	Notes
Miami-Dade County		From 1989 to 2018, Miami-Dade County Public Housing and Community Development (PHCD) has funded 230 affordable housing projects, including public housing projects, devoted partially or fully to older adults. Developers awarded public housing sites in 2011, pursuant to RFP No. 794, have rehabilitated 666 units and constructed 441 new units, all primarily for the elderly. PHCD will continue to carry out the Board’s directive (pursuant to Resolution No. R-780-15) and make available, on an annual basis, \$2.5 million in Surtax funding for affordable elderly housing.
City of Miami		The City relies upon Miami-Dade County for provision of public housing within the City’s jurisdiction although the City sometimes subsidizes County public housing projects within City boundaries. The City of Miami has awarded HOME and Affordable Housing Trust funds to developments built by the private sector that have preserved and created new public housing and affordable housing on existing county owned public housing sites. ¹⁶
City of North Miami		Not Applicable. The City relies upon Miami-Dade County for provision of public housing within the City’s jurisdiction.
City of Miami Beach		The City of Miami Beach builds its own public housing. It currently offers five public housing sites. The Housing Authority of Miami Beach can develop fully or partially older-adult-focused buildings, ideally near transit and other desirable amenities such as grocery stores and pharmacies.

¹⁴ American Planning Association. *APA Policy Guide on Housing, April 2006.* www.planning.org/policy/guides/adopted/housing.htm. Retrieved July 25, 2018.

¹⁵ AARP. *Housing: Improving How and Where We Live*, June 2016. www.aarp.org/livable-communities/housing/info-2016/where-we-live-housing.html. Retrieved July 25, 2018.

¹⁶ Alfredo Duran, personal communication, December 10, 2018.



City of Hialeah		<p>The Hialeah Housing Authority (HHA) has 12 different public housing sites with 1,217 apartments throughout the city of Hialeah. HHA also offers social worker services available for the elderly and disabled, which include utility bills discrepancies assistance, support in completing online public assistance applications, and bus passes, etc.</p>
City of Miami Gardens		<p>Not Applicable. The City relies upon Miami-Dade County for provision of public housing within the City's jurisdiction.</p>



PRESERVING EXISTING AFFORDABLE HOUSING STOCK

Definition:

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 Miami-Dade County’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. Miami Homes for All - in conjunction with the Health Foundation of South Florida, the National Housing Trust, and the Shimberg Center for Housing Studies - recently prepared *A Pathway to Greater Preservation: Strategies to Preserve the Assisted Housing Stock of Miami-Dade County and the City of Miami*, which identifies a three-pronged strategy for addressing this issue.




Usefulness for Older Adults:

The continued erosion of Miami-Dade's assisted housing stock threatens the quality of life for the families and older adults who live there. A committed preservation effort is the only way to stymie the current loss of the affordable rental housing stock.

Best Practices:

The Miami Homes for All report, *A Pathway to Greater Preservation: Strategies to Preserve the Assisted Housing Stock of Miami-Dade County and the City of Miami*, draws upon a number of best practices from throughout the US in order to create a locally-specific strategy.¹⁷

Status in Miami-Dade County:




Locality	Availability	Notes
Miami-Dade County		Not underway at present.
City of Miami		Initial efforts are underway; the City’s Department of Housing and Community Development is incorporating policy that include the “right of first refusal” on City funded development that are sold during or post the affordability period. Additionally, the Department of Housing and Community Development has proposed housing strategies for use of our GO bond that provides funding for the preservation of existing aging housing stock (NOHA) to maintain affordability. Additionally, the Department is a proponent of Policy that would require the one-to-one replacement of affordable units when providing incentives to new developments on previously occupied transitioning affordable housing projects. ¹⁸
City of North Miami		In fall 2018, the City secured affordable assets at risk of loss from Miami Beach Community Development Corporation (MBCDC) and has undergone/undergoing rehabilitation of these assets to ensure their ongoing use as intended. The City has also funded the Physical Needs Assessments for all MBCDC assets in the City to develop a strategy to preserve these units in light of the agency’s precarious financial position.

¹⁷ Health Foundation of South Florida. *A Pathway to Greater Preservation: Strategies to Preserve the Assisted Housing Stock of Miami-Dade County and the City of Miami*, February 2018.

<https://www.hfsf.org/wp-content/uploads/2018/04/pathway.pdf>. Retrieved August 20, 2018.

¹⁸ Alfredo Duran, personal communication, December 10, 2018.



City of Miami Beach		In fall 2018, the city secured affordable assets at risk of loss from the Miami Beach Community Development Corporation and is rehabilitating the assets to ensure their ongoing use as intended. The City has also funded the Physical Needs Assessments for all MBCDC assets in the City to develop a strategy to preserve these units in light of the agency's precarious financial position. ¹⁹
City of Hialeah		Not underway at present.
City of Miami Gardens		Not underway at present.

¹⁹ Maria Ruiz, personal communication, December 20, 2018.



HOME SHARING

Definition:

In home sharing arrangements, individuals who own a home may invite a friend, family member, or tenant, to move in to help with expenses and chores. The setup might involve people of the same age or generation, and the arrangement is one of peers residing together for companionship and cost efficiency. In some cases, two or more individuals purchase or rent a residence together and become housemates.²⁰

Usefulness for Older Adults:

Home sharing allow older adults to enjoy privacy and have a space of their own while also being able to take advantage of shared spaces, communal activities, and social interaction. Older adults can share homes in exchange for an agreed level of support in the form of financial exchange, assistance with household tasks, or both. Shared living makes efficient use of existing housing stock, helps preserve the fabric of the neighborhood and, in certain cases, helps to lessen the need for costly chore/care services and long-term institutional care.²¹


Best Practices:

Fairfax County, Virginia released a comprehensive guide to home sharing that was developed from one from the National Shared Housing Resource Center.²² This tool provides information on home sharing as well as a questionnaires and checklists for individuals to assess if home sharing is right for them as well as discussion points with housemates.²³

In Pinellas County, Florida, Home Share Pinellas is a program run by a 501(c)3 nonprofit organization which addresses the lack of affordable housing by matching people looking for housing with home owners who have space to rent and need the rental income to keep and maintain their homes. Home providers turn to Home Share staff to help them find a renter that has been previously qualified that matches their preferences and needs.²⁴

Two companies that are also looking at filling the gap in interest in home sharing are Room2Care²⁵, which has its headquarters in Miami and is focused on combining homes haring and long-term care and Silvernest,²⁶ a national roommate matching service focused on older adults.

Status in Miami-Dade County:

Locality	Availability	Notes
Miami-Dade County*		The County's Code of Ordinances does not prevent homeowners or tenants from having roommates.

²⁰ AARP Livable Communities. "6 Creative Housing Options." July 2014. <https://www.aarp.org/livable-communities/info-2014/creative-age-friendly-housing-options.html> Retrieved on 12 Oct. 2018.

²¹ National Shared Housing Resource Center. "Why Shared Housing?" <http://nationalsharedhousing.org/> Retrieved on 12 Oct. 2018.

²² AARP Virginia. "A Consumer's Guide to Homesharing." July 19 2018. <https://states.aarp.org/consumers-guide-to-homesharing/> Retrieved on 12 Oct. 2018.




²³ County of Fairfax, Virginia. "A Consumer's Guide to Homesharing." July 2013. <https://www.fairfaxcounty.gov/familyservices/sites/familyservices/files/assets/olderadults/pdfs/2018-06-13-consumers-guide-to-home-sharing.pdf> Retrieved on 12 Oct. 2018.

²⁴ Home Share Pinellas. "About Us." <http://homesharepinellas.org/about-us/> Retrieved on 12 Oct. 2018.

²⁵ Room2Care. <https://room2care.com/> Retrieved on 12 Oct. 2018.

²⁶ Silvernest. "How it works." <https://www.silvernest.com/how-it-works> Retrieved on 12 Oct. 2018.



City of Miami*		The City's Code does not prohibit an individual from renting out a portion of their home to someone else, presuming the lease is for longer than a month. (Leases for shorter than a month are considered "lodging," akin to a hotel rental.) Single-family homes and duplexes may be occupied only by a single "housekeeping unit," but that is an undefined term. (Conventional definitions of that term seem to suggest a housekeeping unit is a group of people living under the same roof with shared access to facilities, so cohousing of adults would be permitted.)
City of North Miami*		Article 7 (Definitions) of Chapter 29 (Land Development Regulations) of the City's Code explains that, within each dwelling unit, only one "family" is allowed, and it may consist of up to 3 unrelated persons ("roommates"). The dwelling unit could have only one kitchen, however.
City of Miami Beach*		No more than three unrelated people can live together in a single-family dwelling or apartment. Sec.114-1 (Definitions) of the Land Development Regulations of the City's Code offers several relevant definitions: "apartment unit" means a room, or group of rooms, occupied or intended to be occupied as separate living quarters by one family and containing independent cooking and sleeping facilities; "dwelling, single-family" means a building designed for or occupied exclusively by one family; "family" means an individual or two or more persons related by blood or marriage, or a group of not more than three persons (excluding servants) who need not be related by blood or marriage, living together as a single housekeeping unit in a dwelling.
City of Hialeah*		As per Sec. 98-416 of the City's Code of Ordinances, the Elderly Homeowners Relief Act authorizes, upon issuance of a tenant certificate, the establishment of one rental occupancy within a detached single-family residence or garage or accessory building of a single-family home, where the owner or co-owner is at least 55 years old and the property owner currently resides and uses the property as homestead. The primary purpose of the Elderly Homeowners Relief Act is to allow one rental occupancy on homestead residences owned or co-owned by a senior citizen within the habitable space of a detached single-family residence, a garage or an accessory building in order to generate income that will help senior citizens preserve the ownership of their homestead.
City of Miami Gardens*		As per the City's Land Development Code, depending on a property's zoning category, it would be possible to implement the co-living arrangement. This could be done either through the definition of <i>multi-family dwelling</i> (which allows up to 3 unrelated individuals to cohabit) or <i>hotel</i> (which allows dormitory-type sleeping arrangements for college or university students of any age). Expanding the possibility of home sharing could be done by expanding the number of districts in which multi-family dwellings and/or dorms are allowed.



** In Miami-Dade and its municipalities, it is important to note that renting a portion of a home may affect the homeowner's Homestead Exemption,²⁷ Senior Exemption, and/or Long-Term Resident Senior Exemption because it may cause household income to exceed eligibility limits. The value to homeowners of Senior Exemptions and Long-Term Resident Senior Exemptions vary by locality.^{28,29}*

²⁷ Miami-Dade County. Homestead Exemption. http://www.miamidade.gov/pa/exemptions_homestead.asp Retrieved Oct. 16, 2018.

²⁸ Miami-Dade County. Senior Citizen Exemption. http://www.miamidade.gov/pa/exemptions_homestead_senior.asp Retrieved Oct. 16, 2018.

²⁹ Miami-Dade County. 2018. Senior Savings Table. http://www.miamidade.gov/pa/library/Senior_Savings_Table.pdf Retrieved Oct. 16, 2018.



MICROUNITS

Definition:

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.³⁰





Usefulness for Older Adults:

Microunits can be of benefit to older adults by allowing them to downsize and potentially lowering their living costs.³¹

Best Practices:

Developers in New York City have met with positive feedback after creating microunits in Carmel Place.³²

Status in Miami-Dade County:

Locality	Availability	Notes
Miami-Dade County		The County is currently undergoing a 120-day study to encourage the efficient use of land. Microunits are included in the study. ³³
City of Miami		Microunits are allowed in Transit-Oriented Development (TOD) areas, with minimum square footage of 275 square feet. Parking requirements are also lower than average-sized units, which makes the development more affordable. ³⁴
City of North Miami		Not Allowed. The smallest units – those located in the City’s Neighborhood Redevelopment Overlay (NRO) District and the Planned Corridor Development (PCD) District – must be at least 550 square feet.
City of Miami Beach		Microunits are allowed in Multi-Family districts, where unit size requirements are lower for elderly development. Miami Beach recently introduced the co-living and micro-unit concept in the North Beach Town Center District ³⁵ ; co-living units can be as small as 375 square feet, while affordable and workforce housing can be as small as 400 square feet. The latter are included as part of a public benefits program for building exceeding 125 feet in height. ³⁶

³⁰ Rodriguez, Rene. Miami Herald. *How Small Can You Go? These New Miami Apartments Want You to Downsize and Live Large*, April 23, 2018. www.miamiherald.com/news/business/real-estate-news/article208563364.html. Retrieved July 25, 2018.

³¹ Lipscomb, Jessica. Miami New Times. *Miami-Dade Commissioners Think Tiny Houses Might Solve Housing Crisis*, July 10, 2018. www.miaminewtimes.com/news/miami-dade-investigates-tiny-houses-as-possible-solution-for-housing-crisis-10156164. Retrieved July 25, 2018.

³² Trangle, Sarina. Am New York. *More Micro-Apartments Could Be Coming to the City*, August 2, 2017. www.amny.com/real-estate/nyc-micro-apartments-success-of-kips-bay-s-tiny-studios-could-lead-to-more-developer-says-1.13896100. Retrieved July 25, 2018.



³³ Rodriguez, Rene. Miami Herald. *How Small Can You Go? These New Miami Apartments Want You to Downsize and Live Large*, April 23, 2018. www.miamiherald.com/news/business/real-estate-news/article208563364.html.

³⁴ City of Miami. 2018. *Miami 21 Zoning Code*. Miami, FL.

³⁵ Rogelio Madan, personal communication, July 31, 2018.

³⁶ Francisco Arbelaez, personal communication, December 20, 2018.



City of Hialeah		There is no unit-area restriction in the TOD districts
City of Miami Gardens		Not Allowed. The City requires that studio apartments be 650 feet or larger, and that one-bedroom apartments be 800 square feet or larger.



TINY HOMES

Definition:

Although the term “Tiny Home” does not have a universally agreed-upon definition, they are typically considered to be micro homes that range from 100 to 400 square feet in size. Although they are small, they are big enough to include the necessary amenities of a home. Tiny Houses can be mobile and can either work on the utility grid or be completely self-sustaining. Tiny houses are especially valuable for older adults who are not 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.³⁷

Localities usually have maximums for lot coverage but not minimums, which would allow Tiny Homes to be constructed under normal zoning regulations. However, the *South Florida Building Code* has established that efficiency units have a living room with a minimum of 220 square feet for two occupants, plus the inclusion of kitchen facilities and a bathroom. Additionally, *Miami-Dade County Minimum Housing Standards* require that every dwelling unit have 150 square feet for a single occupant and 250 square feet for two occupants. Therefore, certain minimums established






Usefulness for Older Adults:

Beneficial to older adults due to low maintenance cost, low financial burden (lower rent or smaller mortgage) and increased possibility of mobility of home.

Best Practices:

The City of Fresno was the first in the country to allow Tiny Homes as permanent residences.³⁸

Status in Miami-Dade County:

Locality	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. ³⁹
City of Miami		Not Allowed. The City requires the following square-foot minimums: 400 for efficiencies and 550 for one-bedroom units.
City of North Miami		Not Allowed. Single-family detached homes must be 1,500 square feet or larger.
City of Miami Beach		Smaller unit sizes (min. 400 square feet) are allowed for age-friendly development, but this is still larger than many Tiny Homes allowed elsewhere. ⁴⁰
City of Hialeah		Not Allowed. Single-family detached homes must be 1,000 square feet or larger.

³⁷ Kauffmann, Carol. AARP. *Tiny Houses are Becoming a Big Deal*, January 2015.

<https://www.aarp.org/livable-communities/housing/info-2015/tiny-houses-are-becoming-a-big-deal.html> Retrieved July 25, 2018.

³⁸ BoNhia Lee. The Fresno Bee. *Tiny Houses Can Be Permanent Homes under New Fresno Ordinance*, January 13, 2016.

www.fresnobee.com/news/business/biz-columns-blogs/real-estate-blog/article54581715.html. Retrieved July 25, 2018.

³⁹ Rodriguez, Rene. Miami Herald. *How Small Can You Go? These New Miami Apartments Want You to Downsize and Live Large*, April 23, 2018. www.miamiherald.com/news/business/real-estate-news/article208563364.html.

⁴⁰ City of Miami Beach. 2018. *Miami Beach Code of Ordinances, Section 142-698*. Miami Beach, FL.



City of Miami
Gardens



Not Allowed. Single-family detached homes must be 1,200 square feet or larger.



MANUFACTURED HOUSING

Definition:

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.⁴¹







Usefulness for Older Adults:

Manufactured housing is a cost-effective form of housing for older adults.

Best Practices:

AARP's Public Policy Institute has created a model statute for manufactured housing.⁴²

Status in Miami-Dade County

Locality	Availability	Notes
Miami-Dade County		Manufactured homes are allowed in residential zoning districts as long as they meet Florida Building Code Standards
City of Miami		There are no prohibitions against manufactured housing as long as it meets the definition of a permanent structure. Mobile homes are not allowed. ⁴³
City of North Miami		Provisions only allow placement in mobile home parks. ⁴⁴
City of Miami Beach		Provisions only allow placement in mobile home parks. ⁴⁵
City of Hialeah		For manufactured homes on existing trailer parks, The City follows State regulations. Furthermore, Sec. 98-1670 of the City of Hialeah Code of Ordinances states that "no packaged prefabricated building shall be erected in the city" (except utility sheds) ⁴⁶
City of Miami Gardens		Manufactured as well as mobile homes are considered dwelling units for the purpose of construction. Must follow same regulations as standard housing. ⁴⁷

⁴¹ National Consumer Law Center. *Accessing Public Resources for Home and Communities*, https://www.nclc.org/images/pdf/manufactured_housing/accessing-public-resources.pdf. Retrieved July 25, 2018.

⁴² National Law Center, AARP. *Manufactured Housing Tenants: Shifting the Balance of Power*, June 2004. <https://www.aarp.org/home-garden/housing/info-2004/aresearch-import-871-D18138.html>. Retrieved July 25, 2018.

⁴³ City of Miami. 2018. *Miami 21 Zoning Code*. Miami, FL.

⁴⁴ City of North Miami. 2018. *Code of Ordinances, Chapter 29, Land Development Regulations*. North Miami, FL.

⁴⁵ City of Miami Beach. 2018. *Miami Beach Code of Ordinances*. Miami Beach, FL.

⁴⁶ Debora Storch, personal communication, November 27, 2018.

⁴⁷ City of Miami Gardens. 2018. *City of Miami Gardens, Code of Ordinances, Subpart B, Land Development Code*. Miami Gardens, FL.



MIXED-USE ZONING

Definition:

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. Some zoning ordinances can even interfere with a person working from home or operating a home-based business. Form-based coding focuses on as such elements as parking locations and limits, building frontages and entrances, window standards, streetscaping, and building elevations. The code can also be customized to fit a community’s vision, be it preserve and enhance a neighborhood’s character, dramatically change and improve it or do a bit of both.






Usefulness for Older Adults:

Having homes within walking distance of amenities and services means not having to spend a lot of time or money on transportation and more opportunity for social connection.

Best Practices:

Denver and the City of Miami have award-winning form-based codes that encourage mixed-use development that is beneficial to promote smart growth principles.⁴⁸

Status in Miami-Dade County:

Locality	Availability	Notes
Miami-Dade County		The Urban Centers designation encourage a mixed-use concept. Form-based code is used in Downtown Dadeland district. ⁴⁹
City of Miami		Zoning Code (Miami 21) is inclusive of the mixed-use concept for the development under the "O" (which stands for "Open") and "L" (which stands for "Limited") categories. This covers most of the City's major corridors and urban core. ⁵⁰
City of North Miami		North Miami provides certain mixed-use zoning. ⁵¹
City of Miami Beach		There are several mixed-use district designations in Miami Beach which encourage a mixed-use context. ⁵²
City of Hialeah		The City provides incentives for mixed-use zoning in its Transit Oriented Development areas ⁵³ . The City has several mixed-use zoning classifications in the Downtown District, Neighborhood Business District overlay, Transit Oriented Development districts and within the mixed-use land use classification of Hialeah Heights. ⁵⁴

⁴⁸ Stanton, Melissa. AARP. *Form-Based Code*, 2014. <https://www.aarp.org/livable-communities/info-2014/livability-factsheet-form-based-code.html>. Retrieved July 25, 2018.

⁴⁹ Miami-Dade County. 2018. *Code of Ordinances, Chapter 33, Zoning*. Miami, FL.

⁵⁰ City of Miami. 2018. *Miami 21 Zoning Code*. Miami, FL.


⁵¹ City of North Miami. 2018. *Code of Ordinances, Chapter 29, Land Development Regulations*. North Miami, FL.

⁵² City of Miami Beach. 2018. *Miami Beach Code of Ordinances*. Miami Beach, FL.

⁵³ City of Hialeah. 2018. *City of Hialeah, Code of Ordinances, Land Development Code*. Hialeah, FL.

⁵⁴ Debora Storch, personal communication, November 27, 2018.



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. ⁵⁵
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⁵⁵ City of Miami Gardens. 2018. *City of Miami Gardens, Code of Ordinances, Subpart B, Land Development Code*. Miami Gardens, FL.



TRANSIT-ORIENTED DEVELOPMENT

Definition:

Transit-oriented developments (TOD) 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. Most cities require off-street parking as part of new developmental projects, but excessive parking can reduce the number of new housing units, business and social, recreational or other activities by 25 percent. Additionally, about 96 percent of financial cost of parking is bundled into rents and housing costs, higher prices in stores, and other charges. TOD projects are closely related with reductions in the number of required parking spaces per residential unit, otherwise known as **parking reductions**.⁵⁶





Usefulness for Older Adults:

Developing affordable housing in areas near public transportation can maximize subsidies. Allows for downsizing, so older adults do not have to worry about high rent/mortgage and maintenance/utility costs.⁵⁷

Best Practices:

Denver, Colorado is one of the cities that has embraced transit-oriented development. Denver created affordable older adult housing in the transit and amenity rich neighborhood of University Hills.⁵⁸

Status in Miami-Dade County:

Locality	Availability	Notes
Miami-Dade County		Through its Rapid Transit Zone (RTZ) designations, the County is able to encourage TOD in various areas throughout unincorporated Miami-Dade. There are no specific provisions for the inclusion of elderly. ⁵⁹
City of Miami		Zoning designations encourage TOD by providing higher development capacity, lower parking requirements, microunits and attainable housing. ⁶⁰
City of North Miami		The City has TOD regulations, as per Article 5, Sec 5-802 of its Land Development Regulations. ⁶¹
City of Miami Beach		Miami Beach has reduced parking incentives anywhere in the City except single-family neighborhoods. The North Beach Town Center District promotes the TOD concept with mixed-use and pedestrian-oriented development. ⁶²

⁵⁶ Stanton, Melissa. AARP. *Parking: A Livability Fact Sheet*, 2014. <https://www.aarp.org/livable-communities/info-2014/parking-fact-sheet.html>. Retrieved July 25, 2018.

⁵⁷ Harrell, Rodney, Brooks, Allison, Nedwick, Todd. AARP. *Preserving Affordability and Access in Livable Communities*, September 2019. <https://www.aarp.org/home-garden/housing/info-09-2009/2009-15.html>. Retrieved July 25, 2018.

⁵⁸ Lynott, Jana. AARP. *Transit-Oriented Development Helps Older Adults Live Independent Lives*, September 2017. <https://www.aarp.org/livable-communities/getting-around/info-2017/transit-oriented-development-senior-housing-denver.html>. Retrieved July 25, 2018.



⁵⁹ Miami Dade County. 2018. *Code of Ordinances, Chapter 33, Zoning*. Miami, FL.

⁶⁰ City of Miami. 2018. *Miami 21 Zoning Code*. Miami, FL.

⁶¹ City of North Miami. 2018. *Code of Ordinances, Chapter 29, Land Development Regulations*. North Miami, FL; Debbie Love, personal communication, November 30, 2018.

⁶² City of Miami Beach. 2018. *Miami Beach Code of Ordinances*. Miami Beach, FL; Francisco Arbelaez, personal communication, December 20, 2018.



City of Hialeah		Zoning designations encourage TOD by providing development bonuses near Metro-rail and Tri-rail transit stations. This increased density, coupled with easy access to transit, holds the potential to reduce living costs. There are two such districts: Hialeah Transfer Station Subdistrict and the Hialeah Market Station Subdistrict. ⁶³
City of Miami Gardens		Through the Planned Corridor Development District (PCD), bonuses are awarded for developments with at least 85 percent market-rate units. The PCD follows similar concepts of TOD. Certain parking reductions are also available in the Stadium District zoning for projects that provide housing for low and/or moderate income for older persons and/or persons with disabilities. ⁶⁴

⁶³ City of Hialeah.2018. *City of Hialeah, Code of Ordinances, Land Development Code*. Hialeah, FL.

⁶⁴ City of Miami Gardens. 2018. *City of Miami Gardens, Code of Ordinances, Subpart B, Land Development Code*. Miami Gardens, FL.



HOUSING TRUST FUNDS

Definition:

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 and increase opportunities for families and individuals to access decent affordable homes. The national housing trust fund is a fund that provides revenue to build, preserve, and rehabilitation housing for people with low incomes. HTFs in general are very flexible and can be designed to serve the specific housing needs in each community.⁶⁵






Usefulness for Older Adults:

This policy supports affordable housing and ensures the preservation of it. Older adults are often the ones to benefit from such funds.

Best Practices:

Washington D.C. has created over 2,000 units and allocated around \$20 million in grants through their trust fund created in 1988.⁶⁶

Status in Miami-Dade County:

Locality	Availability	Notes
Miami-Dade County		Miami-Dade County is one of the few places in Florida to have an Affordable Housing Trust Fund. ⁶⁷
City of Miami		The City of Miami as recently as March 2018 was studying the possibility of creating a Housing Authority ⁶⁸ . In addition, the City has an affordable housing trust fund incorporated within the Miami 21 Code. The City's Housing and Community Development Department is a proponent of requiring a contribution by developments provided with incentives. These funds can be used to preserve or create affordable housing for the elderly or low income in general. ⁶⁹
City of North Miami		Not available at present.
City of Miami Beach		Miami Beach has its own Housing Authority focusing on rehabilitation of existing buildings as well as new construction. ⁷⁰
City of Hialeah		Not available at present.

⁶⁵ Housing Trust Fund Project. *What are Housing Trust Funds?*, <https://housingtrustfundproject.org/>. Retrieved July 25, 2018.

⁶⁶ Washington Area Housing Partnership. *Housing Trust Fund - Best Practice Washington Area Housing Partnership*, www.wahpdc.org/affordabletrustfund.html. Retrieved July 25, 2018.

⁶⁷ Housing Trust Fund Project. *The 2016 Housing Trust Fund Survey Report*, http://housingtrustfundproject.org/wp-content/uploads/2016/10/HTF_Survey-Report-2016-final.pdf. Retrieved July 24, 2018.

⁶⁸ Luciana L. Gonzalez, personal communication, July 25, 2018.

⁶⁹ Alfredo Duran, personal communication, December 10, 2018.

⁷⁰ Rogelio Madan, personal communication, July 31, 2018.



City of Miami
Gardens



Not available at present.



VACANT HOME TAX

Definition:

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 way to make sure that housing is available and actively being marketed to those in need of it. The revenue from the tax could also be a source of funding to create more affordable housing in the community.







Usefulness for Older Adults:

A Vacant Home Tax ensures that all housing is being properly utilized. It can potentially create housing options for older adults.

Best Practices:

An annual 1% tax on empty or under-utilized residential properties called the Empty Homes Tax was implemented in Vancouver, Canada. Funds go towards addressing Vancouver's housing crisis.⁷¹

Status in Miami-Dade County:

Locality	Availability	Notes
Miami-Dade County		Not Applicable. The locality does not have such a policy in place.
City of Miami		Not Applicable. The locality does not have such a policy in place. A preliminary assessment has been performed; however; it shows that a 1% tax on the assessed value of vacant properties will yield approximately \$98 million per year in revenue. ⁷²
City of North Miami		Not Applicable. The locality does not have such a policy in place.
City of Miami Beach		Not Applicable. The locality does not have such a policy in place.
City of Hialeah		Not Applicable. The locality does not have such a policy in place.
City of Miami Gardens		Not Applicable. The locality does not have such a policy in place.

⁷¹ Bula, Frances. *Vancouver's empty-homes tax to rake in \$30-million in first year; many properties exempted*, April 23, 2018. <https://www.theglobeandmail.com/canada/british-columbia/article-vancouver-mayor-outlines-effect-of-empty-homes-tax/>. Retrieved July 25, 2018.

⁷² Joseph Eisenberg, personal communication, December 17, 2018.



MAXIMIZE USE OF PUBLIC LANDS AND COMMUNITY LAND TRUSTS

Definition:

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 are typically private, nonprofit 501(c)3 membership corporations. Their purpose is to acquire and hold land in trust in order to provide for permanently affordable housing. The CLT works in the following manner. The home buyer purchases the home from the CLT at a given price and leases the ground under the home for a certain time period. This lease removes the value of the land from the equation. The home buyer is responsible for paying any property tax.




Usefulness for Older Adults:

Community Land Trusts are vehicles for developing and preserving affordable home ownership opportunities.

Best Practices:

The **Lopez Community Land Trust** is a 501(c)3 non-profit that builds a diverse, sustainable Lopez Island community through affordable housing, sustainable agriculture, and other programs. It was incorporated in 1989 to meet the challenge of the rise in the cost of housing on Lopez Island, Washington. By 1992 LCLT had completed the first affordable housing project on the west coast and was featured in the *New York Times* ("Low-Cost Houses on a High-Price Island," *New York Times*, May 2, 1993). LCLT has now produced 6 affordable housing neighborhoods, three of which are designed to be net zero in energy usage, of a total of 40 households and two rental units.⁷³

Status in Miami-Dade County:




Locality	Availability	Notes
Miami-Dade County		A property has been acquired by the South Florida Community Land Trust within Miami-Dade County. This movement should be tracked, incentivized and supported for continued success. ⁷⁴
City of Miami		The City has and continues to utilize its publicly owned land to partner with the private sector in the development of affordable housing units. Additionally, utilizing owned lots for the self-developed infill affordable homeownership units. The Department is also proposing a land acquisition strategy as part of the General Obligation Bond to enable the private sector development of rental and homeownership units as well as the City's development of same. The City does not, however, have a policy to make all City-owned land available for residential construction. ⁷⁵
City of North Miami		Not Applicable. The locality does not have such a policy in place.

⁷³ Cullingworth, J.B., Caves, Roger. Routledge. *Planning in the USA*, 2014. Retrieved July 25, 2018.

⁷⁴ Mandy Bartle, personal communication, July 31, 2018.

⁷⁵ Alfredo Duran, personal communication, December 10, 2018.



City of Miami Beach		The City has adopted a policy to include workforce housing development in new parking garages when feasible and practical. ⁷⁶
City of Hialeah		Not Applicable. The locality does not have such a policy in place.
City of Miami Gardens		Not Applicable. The locality does not have such a policy in place.

⁷⁶ Maria Ruiz, personal communication, December 20, 2018.



INCLUSIONARY ZONING

Definition:

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.





Usefulness for Older Adults:

IZ policies can make affordable units available to older adults.⁷⁷

Best Practices:

Madison, Wisconsin has an Inclusionary Zoning Ordinance (IZ) that requires 15% of the dwelling units within new residential projects to be affordable to households at certain income levels.⁷⁸

Status in Miami-Dade County:

Locality	Availability	Notes
Miami-Dade County		Miami-Dade County offers several incentives for inclusionary zoning by utilizing a combination of density bonuses, relaxation of intensity standards, flexible design criteria, and other incentives through the "Workforce Housing Development Program." ⁷⁹
City of Miami		Public Benefits Program is used as an alternative to inclusionary zoning, where affordable housing is incentivized rather than required ⁸⁰ . In addition, on November 15, 2018, the City Commission approved a mandatory inclusionary zoning ordinance that applies to a limited area within the omni community redevelopment district. ⁸¹
City of North Miami		Not Applicable. The locality does not have such a policy in place.
City of Miami Beach		North Beach Town Center Proposed regulations include additional height benefits as an incentive for affordable and workforce housing. ⁸²

⁷⁷ South Florida Housing Consortium. *Dynamics of Housing Affordability and Inclusionary Zoning*, April 2017.

<https://civic.miami.edu/assets/pdf/housing-initiatives/housing-reports/Dynamics-of-Housing-Affordability-Inclusionary-Zoning-2017-4-19-Final.pdf>. Retrieved July 25, 2018.

⁷⁸ Washington Area Housing Partnership. *Housing Trust Fund - Best Practice Washington Area Housing Partnership*, www.wahpdc.org/affordabletrustfund.html. Retrieved July 25, 2018.

⁷⁹ Miami Dade County. 2018. *Code of Ordinances, Chapter 33, Zoning*. Miami, FL.



⁸⁰ City of Miami. 2018. *Miami 21 Zoning Code*. Miami, FL.

⁸¹ Viglucci, Andres. Miami Herald. *Miami Will Start Making Developers Provide Affordable Housing in Some New Towers*.

November 17, 2018. <https://www.miamiherald.com/news/local/community/miami-dade/downtown-miami/article221767810.html>.

⁸² Rogelio Madan, personal communication, July 31, 2018; Francisco Arbelaez, personal communication, December 20, 2018



City of Hialeah		<p>Under the Okeechobee Rapid Transit Zone designation, housing for the elderly is included as one requirement that needs to be included for new development; however, other options can substitute for housing, including commercial space. Within the Hialeah Transfer Station subdistrict, there are certain bonus height programs in exchange for public benefits delineated in the master plan.⁸³</p>
City of Miami Gardens		<p>Certain bonuses are provided in the PCD and Entertainment Overlay District for market rate housing. The bonus structure can be revisited for increased benefits.⁸⁴</p>

⁸³ City of Hialeah.2018. *City of Hialeah, Code of Ordinances, Land Development Code*. Hialeah, FL

⁸⁴City of Miami Gardens. 2018. *City of Miami Gardens, Code of Ordinances, Subpart B, Land Development Code*. Miami Gardens, FL.



ACCESSORY DWELLING UNITS

Definition:

Accessory Dwelling Units (ADUs) are a residential living unit that is 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. For an older person with a declining incomes and growing housing affordability challenges, renting out a unit or moving a friend or relative onto their property can help with those costs.⁸⁵





Usefulness for Older Adults:

ADUs offer an income option for older adults who decide to build on their property. Additionally, it can be a way increase the housing stock and allow individuals to save on rent and support services by having family of older adults living in ADUs.

Best Practices:

New Hampshire state legislature passed a new law that requires local zoning ordinances to allow for Accessory Dwelling Units.⁸⁶

Status in Miami-Dade County:

Locality	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. ⁸⁷
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. ⁸⁸
City of North Miami*		Only grandfathered ADUs are allowed. ⁸⁹
City of Miami Beach*		Not allowed. ⁹⁰

⁸⁵ Harrell, Rodney. AARP. *Creating Room for Accessory Dwelling Units*, November 2017. <https://www.aarp.org/livable-communities/housing/info-2015/accessory-dwelling-units-model-ordinance.html>. Retrieved July 25, 2018.

⁸⁶ Frost, Benjamin. NHHFA. *Accessory Dwelling Units in New Hampshire: A Guide for Municipalities*, December 2017. https://www.nhhfa.org/assets/pdf/NHHFA_ADU_Guide_final_web.pdf. Retrieved July 25, 2018.



⁸⁷ Miami Dade County. 2018. Code of Ordinances, Chapter 33, Zoning. Miami, FL. Miami Dade County. 2018. *Code of Ordinances, Chapter 33, Zoning*. Miami, FL.

⁸⁸ City of Miami. 2018. *Miami 21 Zoning Code*. Miami, FL.

⁸⁹ City of North Miami. 2018. *Code of Ordinances, Chapter 29, Land Development Regulations*. North Miami, FL.

⁹⁰ City of Miami Beach. 2018. *Miami Beach Code of Ordinances*. Miami Beach, FL.



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 an 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. ⁹¹
City of Miami Gardens*		Not allowed in single-family and duplex zoning. ⁹²

** In Miami-Dade and its municipalities, it is important to note that renting a portion of a home may affect the homeowner’s Homestead Exemption⁹³, Senior Exemption, and/or Long-Term Resident Senior Exemption because it may affect the amount of household income. The value to homeowners of Senior Exemptions and Long-Term Resident Senior Exemptions vary by Locality.^{94,95}*

⁹¹ City of Hialeah.2018. *City of Hialeah, Code of Ordinances, Land Development Code.* Hialeah, FL

⁹² City of Miami Gardens. 2018. *City of Miami Gardens, Code of Ordinances, Subpart B, Land Development Code.* Miami Gardens, FL.

⁹³ Miami-Dade County. Homestead Exemption. http://www.miamidade.gov/pa/exemptions_homestead.asp Retrieved Oct. 16, 2018.

⁹⁴ Miami-Dade County. Senior Citizen Exemption. http://www.miamidade.gov/pa/exemptions_homestead_senior.asp Retrieved Oct. 16, 2018.

⁹⁵ Miami-Dade County. 2018. Senior Savings Table. http://www.miamidade.gov/pa/library/Senior_Savings_Table.pdf Retrieved Oct. 16, 2018.



MISSING MIDDLE HOUSING

Definition:

Missing Middle Housing represents a range of building types typically located in compact, walkable neighborhood that have commercial amenities such as restaurants and small business. Missing Middle options can include work/live units, courtyard apartments, townhouses, bungalows, and carriage houses. They can be rental or owner-occupied. The purpose of missing middle housing is to create social networks among the residents and limiting their environmental impact by using less land and reducing greenhouse emissions.⁹⁶





Usefulness for Older Adults:

Creates a link among the residents and allows the older adults to age in place by working together and saving on maintenance and support services.⁹⁷

Best Practices:

Michigan, who has a program called MIplace, is using middle housing to make its cities competitive.⁹⁸

Status in Miami-Dade County:



Locality	Availability	Notes
Miami-Dade County		Miami-Dade has a healthy supply of middle housing that needs to be capitalized on for both redevelopment and rehabilitation opportunities. Incentives should be studied to incentivize the growth of this housing type.
City of Miami		Although Miami still has a number of opportunities with the T4 and T5 zoning designations, other considerations should be given to areas currently zoned single-family residential (T3-R and T3-L) and duplex (T3-O) zoning for rezoning opportunities to create additional middle housing opportunities in areas that are appropriate given the neighborhood's context and character.
City of North Miami		The City predominantly has single-family detached homes. Allowing a broader range of housing types, especially in amenity-rich neighborhoods, could better serve a range of household types.
City of Miami Beach		Miami Beach has a healthy supply of middle housing that needs to be capitalized on for both redevelopment and rehabilitation opportunities. Incentives should be studied to incentivize the growth of this housing type.

⁹⁶ Elliot, Diana, et al. Urban Institute. *Miami and the State of Low-and-Middle Income Housing*, March 2017. https://www.urban.org/sites/default/files/publication/89311/miami_lmi_1.pdf. Retrieved July 25, 2018.

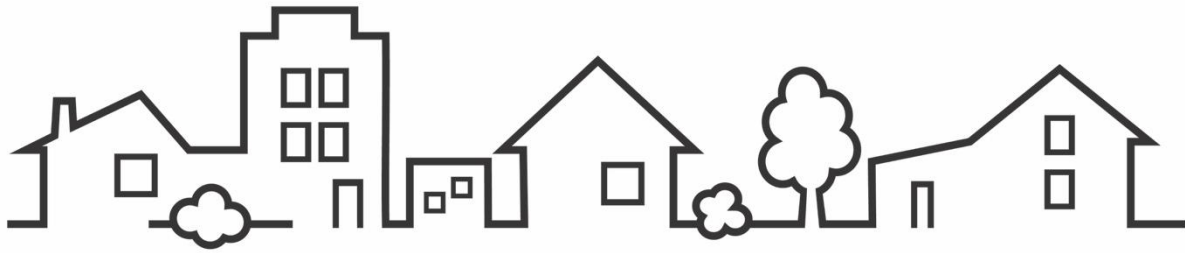
⁹⁷ Stanton, Melissa. AARP. *6 Creative Housing Options*, July 2014. <https://www.aarp.org/livable-communities/info-2014/creative-age-friendly-housing-options.html>. Retrieved July 25, 2018.

⁹⁸ Michigan Economic Development Corporation. *Placemaking*, <https://www.miplace.org/communities/placemaking/>. Retrieved July 25, 2018.



City of Hialeah		<p>Hialeah has a healthy supply of middle housing that needs to be capitalized on for both redevelopment and rehabilitation opportunities. Incentives should be studied to incentivize the growth of this housing type. Additionally, under the Hialeah Transfer Station subdistrict, there are certain bonus heights for mid-rise and high-rise buildings for specified purposes delineated in the master plan.</p>
City of Miami Gardens		<p>The City predominantly has single-family detached homes. Allowing a broader range of housing types, especially in amenity-rich neighborhoods, could better serve a range of household types.</p>





ADVOCACY STRATEGY

Advocates for age-friendly housing policies, like advocates for other policies, are best served by channeling their efforts toward working as part of interest groups. Although individuals acting alone can exert *some* influence, much more considerable influence is gained by combining with other like-minded individuals to pursue shared goals. Interest groups that are influential often are well-organized, well-funded, and highly articulate. 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.

Set Priorities

An important initial step is to come up with a wish list of policy changes and then 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*. A logical first step involves convincing local governments to join the AARP Network of Age-Friendly Communities (AFC).⁹⁹ Such communities commit to taking programmatic and policy actions to improve the lives of their residents at every life stage. The initiative's framework highlights the importance of key community characteristics across a number of domains, including housing, health, and transportation. Since 2012, over 170 communities have joined the AFC; in Miami-Dade, the following have joined: Miami-Dade County; the Villages of Pinecrest and Palmetto Bay; the Towns of Cutler Bay and Miami Lakes, and the City of Coral Gables. The City of Miami is in the process of joining, having passed a resolution recently.

Prepare Information Briefs

Increased understanding about age-friendly housing policies and the positive impact they have on individuals, families, and the community at large is instrumental to gaining wide support. The more informed the public, local government staff, and elected officials are about the need for affordable rental housing and the benefits of avoiding housing insecurity and homelessness, the more leverage advocates will have to advance the development of affordable rental homes. Advocates should make use of credible research and local data to support their message. Anecdotal information about particular residents and the success of previous developments goes a long way in a public education effort.

⁹⁹ The AARP Network of Age-Friendly Communities. <https://www.aarp.org/livable-communities/network-age-friendly-communities/info-2014/an-introduction.html>. Retrieved on July 25, 2018.



Garner Support from a Broad Range of Interests

Advocates should ask members of the business community, clergy, social service agencies, and others who would be well received, to stand with them in advancing age-friendly housing policies. Potential beneficiaries of policy changes, such as future residents, may also be effective advocates. The media can be a crucial ally. It is best to contact the media right away so that they understand the development plans, the public purpose, and the population to be served before they hear neighborhood opposition. Locally, a number of agencies whose missions focus in whole or in part on addressing housing and/or older adult issues can serve as valuable allies and coalition partners. These 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. 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.

Educate Policymakers

Advocates should anticipate the value of and the need to build relationships with elected officials and their staff members before an issue arises. It is imperative to underscore the importance of age-friendly housing policies and the consequences of not addressing them so that elected officials make the connection between older adults and the economic health of the entire community. Advocates should include allies in the education process. Educating policymakers typically takes one of two forms: meeting directly with policymakers, and serving on boards whose mission can influence policy that affects older adults.

With regard to meeting directly with officials, it has been proven that local governments learn about the need of different groups in different ways¹⁰⁰. When it comes to older adults' needs, local governments most often turn to advisory and advocacy groups. Learning about the elected officials' interests will help to inform the advocates about which of its allies are best to bring to the meeting. For example, 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, while another may be moved by hearing from local clergy about the needs of homeless veterans, elders, and those with disabilities. Whenever possible, advocates should invite elected officials to visit completed developments, and should share credit with them at ribbon cuttings and when speaking with the media.

With regard to board service, in order to address the current challenges that prevent older adults from maintaining quality of life, 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.¹⁰¹

¹⁰⁰ Choi, Min Koung, and Mildred E. Warner. 2015. "Collaboration: The Key to Building Communities for All Generations," in *The Municipal Yearbook 2015*, Washington, DC: International City County Management Association.

¹⁰¹ Age-Friendly Initiative. *Action Plan for an Age-Friendly Miami-Dade, 2018-2021*. <https://agefriendlymiami.org/actionplan/>



Address All Legitimate Opposition

The key to overcoming community opposition is addressing the opposition's legitimate concerns. Legitimate, non-discriminatory concerns may be changes worth making, even if they come with an increase in cost. It is always wise for the affordable housing developer to work with the 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. The critical point is this: once all legitimate concerns are addressed, if opposition persists, it can be stated with certainty that the opposition is illegitimate and is therefore opposition that would be inappropriate, arbitrary, capricious, or unlawful for the local government to consider in making its land use decision.

For more information on advocating for housing-related policies, please visit:

- <http://nonprofithousing.org/resources/theoriginal-nph-toolkit>
- <http://www.hcd.ca.gov/communitydevelopment/community-acceptance/index.shtml>
- <http://www.hcd.ca.gov/communitydevelopment/community-acceptance/index/docs/mythsnfacts.pdf>

Timely Advocacy Opportunities

Although each of the policies outlined in the scan is important, some are timelier and/or viable than others. At present, three that should be considered are:

- **Preserving Existing Affordable Housing Stock:** Miami Homes for All has initiated an advocacy campaign around this issue and is actively seeking support for it. It is particularly timely, as several buildings' affordability controls will expire in the next few years.
- **Microunits:** These buildings, the local real estate market has increasingly shown, appeal to single older adults, young professionals, and others with small households. Their attractive exterior designs complement a range of neighborhoods, and if built in places which offer a range of amenities within walking distance, they are particularly well-suited for older adults.
- **Accessory Dwelling Units:** Granny Flats or "Casitas" can serve the housing needs of older adults, who might choose to rent a more modest, more affordable backyard or accessory housing unit rather than a traditional detached single-family home. Older adult homeowners who live in the principal home benefit from the additional rental income such units provide. Many residential properties in Miami-Dade County can accommodate them physically, and their design and construction need not involve government subsidies, making them a win-win for all involved.

Learn More

For more information on the Miami-Dade Age-Friendly Initiative, partners, or ways to get involved, please visit www.AgeFriendlyMiami.org.



SOURCES

This report was prepared by Rosado & Associates on behalf of the Miami-Dade Age-Friendly Initiative. The following local government leaders were interviewed or consulted in order to prepare this report:

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