



WORKFORCE/AFFORDABLE HOUSING

STUDY FOR THE CITY OF CORAL GABLES

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Looking south down Ponce de Leon Boulevard from Alhambra Boulevard
(Planning Department, City of Coral Gables).

Executive Summary

The City of Coral Gables is a developed, close-in suburb of the City of Miami. Coral Gables is a largely developed community with a population of approximately 43,000. Sixteen thousand households occupy 17,000 dwelling units in Coral Gables. The city grew by about 1,000 households from 1990 to 2000; it is projected to grow by 1,130 households from 2005 to 2015. The growth that will take place in the future will involve more-intensive residential development within and around the city's Central Business District (CBD). Additional mixed-use development will take place in the city's former industrial and infill districts. Almost all of this development will include housing. As this residential and nonresidential development takes place, workforce/affordable housing should also be developed. The projected need for workforce/affordable housing over the period 2005 to 2015 is 186 units in the City of Coral Gables (table A). Additional workforce/affordable housing will enable local moderate-income and below-moderate-income (<120% of median) households, who pay more than 50% of their income for housing,¹ to have future housing provided at more reasonable costs. This housing should be provided as a share of all new construction put in place through inclusionary housing programs or other programs.

In addition, according to the U.S. Census, there are moderate-income or below-moderate-income households who live in deteriorated or overcrowded housing. There are 113 units in that condition in the City of Coral Gables. Most of the units are located in the U.S. Highway 1 Corridor through the city. Housing that lacks basic components or that is too small for its occupants should be repaired or altered/expanded as

¹ Fifty percent of income for housing is used by the U.S. Department of Housing and Urban Development (HUD) and the State of Florida to indicate severe housing cost burden. Average housing cost to income ratios are about 20 percent for owners and 30 percent for renters. Severe rather than average is used.

part of the community's workforce/affordable housing response. A portion of an increase in local building permit fees should be utilized to provide a 75% grant (25% city match) to undertake such improvements or alterations (table A).

Another component of a local workforce/affordable housing strategy is the preservation of existing workforce/affordable housing. This should involve protecting units from loss due to expiring rent subsidies, expiring low-interest mortgages or through condominium conversion. The community should make an extra effort (32 units from 2005 to 2015) to garner such units via first right of purchase refusal secured through municipal property tax abatement (table A).

Finally, there are moderate-income or below-moderate-income households who currently pay more than 50% of their income for housing. These households occupy housing units. Based on a census determination of such occupied housing units, these represent over 2,100 locally. Rendering workforce/affordable housing for 5% of this need over the period 2005 to 2015 would amount to 106 additional local workforce/affordable housing units. Buying down rents to landlords for workforce/affordable housing occupancy should come from funds garnered through redirecting and more efficient use of the real estate transfer tax. This should ensure that SHIP (State Housing Initiatives Partnership) Program funds are fully released and subsequently directed to locations that have a workforce/affordable housing program in place (table A).

Given the above, the City of Coral Gables should produce more than 437 units of new, rehabilitated, or subsidized workforce/affordable housing over the next decade. That should amount to approximately 44 units each year for 10 years.

TABLE A
Coral Gables Workforce/Affordable Housing Need/Remedies, by Type, 2005–2015

Type of Workforce/Affordable Housing Need (Households <120% of Median)	Units	How Need Should Be Addressed	What Is Impacted
I. Future Cost-Burdened Workforce/Affordable Housing Need (>50% of income for housing costs)	186 units	Inclusionary housing 1 per 8 units market residential 1 per 8000 ft ² market nonresidential (Costs could be paid into fund)	New residential and nonresidential development
II. Current Rehabilitation Workforce/Affordable Housing Need (Three indices of deteriorated need—require two for deterioration or one plus old unit)	113 units	Provide 75% of rehab costs as a grant by raising local non-new construction building permit fees by 10%	Existing residential and nonresidential space improvers
III. Preservation Workforce/Affordable Housing Need (Existing units likely to be lost, 32 units in the City)	32 units	Buy units at market prices secured through property tax abatement for first right of purchase refusal	General taxpayers (minimally)
IV. Backlog Cost-Burdened Workforce/Affordable Housing Need (Goal – 5% of existing need) (>50% of income for housing costs)	106 units	Provide buydown moneys to landlords to lower rent for existing units through more efficient use of the real estate transfer tax (SHIP Program)	Existing residential and nonresidential real estate transfers (statewide)
V. Total (10 years)	437 units	44 units per year for 10 years	Burden spread across all sectors

Source: Center for Urban Policy Research, Rutgers University, 2005.



Starwood Center with apartments above (Planning Department, City of Coral Gables).



Diagonal parking on Coral Gables' Miracle Mile (Planning Department, City of Coral Gables).

Workforce/Affordable Housing Study for the City of Coral Gables, 2005–2015

This study presents a workforce/affordable housing strategy for the City of Coral Gables. The workforce/affordable housing strategy is based on an understanding of the demographic and economic changes that the city is experiencing. It is also based on a thorough understanding of the workforce/affordable housing data being prepared at the state level and workforce/affordable housing policies being developed at the regional and county levels.

The City of Coral Gables is a developed community that can still make a contribution to workforce/affordable housing. As mixed-use redevelopment activity takes place in the peripheral downtown and industrial zoned properties north of U.S. Highway 1, and as the area around the CBD increases in density, an opportunity for workforce/affordable housing development presents itself. As new households below a certain income level grow in Coral Gables in the future, a share will be cost-burdened and require workforce/affordable housing. This housing can be provided by adopting an incentive-based, inclusionary housing program or through other programs. Yet, that is not the only type of workforce/affordable housing activity that the city can undertake. Surely the city should provide workforce/affordable housing as a growth share of future development and redevelopment activity. In addition, however, the city must provide for current residents of very low, low, and moderate income who live in deteriorated structures. This housing needs to be rendered sound or replaced. The operative strategy is to locate such housing locally and provide grant funding (with local match) so owners can make the necessary repairs or alterations.

Unlike other communities in South Florida, the City of Coral Gables had a small amount of workforce/affordable housing provision; therefore, in Coral Gables, there are only a few units that might be in jeopardy of losing their affordability status. In other communities

throughout the state, this is a substantial problem. In those locations, preservation of the existing workforce/affordable housing stock is a significant goal. It should also be a goal in the City of Coral Gables. The city can create workforce/affordable housing units by accessing properties in the McFarlane Historic District and purchasing them for workforce/affordable housing. This should be done as part of an overall strategy to make up for previous low-level participation in this area.

The final type of workforce/affordable housing need that could be addressed in Coral Gables is the city's backlog workforce/affordable housing need. In other words, the city could reduce the number of existing very low, low-, or moderate-income residents who pay too much of their income for the housing that they occupy. This last component of the overall strategy is often the most difficult to address because the number of such households is relatively large and the income subsidies that are required are not only large but regularly recurring. As in the other cases, an effort must be made to address this situation by requesting reasonable return of a portion of the moneys generated by the real estate transfer tax.



Relatively expensive condominiums on Edgewater Drive (Planning Department, City of Coral Gables).



Coral Gables Elementary School (Planning Department, City of Coral Gables).

Growth and Demographic Change in the City of Coral Gables, 1990–2000

This portion of the study looks carefully at the City of Coral Gables and compares it with a neighboring unincorporated area, Kendall, as well as the surrounding Miami-Dade County and the State of Florida as a whole. Kendall, a census designated place (CDP), was chosen in order to view the contrast in growth in two important south Florida nodes. From this view of the relative growth of these multiple jurisdictions, the differing demographics of their populations, and the noticeable differences in their wealth and housing value, an appropriate workforce/affordable housing strategy can be fashioned for the City of Coral Gables. Coral Gables is not growing appreciably. The city's population is wealthy and educated, and its housing value and rental levels are high. The changes in the city's occupation mix over the past decade show an increasing share of residents who are professionals and managers, and an increasing share who have graduate or professional degrees. Yet, as will be shown in a subsequent section, those at the lower end of the income scale in Coral Gables pay a larger proportion of their income for housing, and the lower-income (very low, low-, and moderate-income) households that will increase in Coral Gables in the future will similarly bear this fate. The above situation will dictate a workforce/affordable housing strategy that must draw heavily on inclusionary housing to provide for future households as well as other strategies such as rehabilitation, preservation, and buy-down to provide for existing households.

INTRODUCTION

The City of Coral Gables lies south and west of the southern part of the City of Miami. The cities of West Miami, South Miami, Pinecrest, Palmetto Bay and Cutler Bay are found on Coral Gables's western

border. The city is approximately 14 square miles in size. The northern, more densely developed area (8 square miles) falls between Tamiami Trail (SW 8th Street) on the north side and Sunset Road (SW 72nd Street) on the south side. The western border of the developed portion of Coral Gables is Red Road (SW 57th Avenue); its eastern border is Douglas Road (SW 8th Street) in the north and U.S. Highway 1 in the south. A less densely developed portion of Coral Gables (along Biscayne Bay, 5.3 square miles) is south of Sunset Road and east of Red Road. The less densely developed southern portion consists of larger-lot homes oriented to Biscayne Bay or to small lakes west of Old Cutler Road.

Coral Gables is a planned community that contains the University of Miami. The university was founded and the city incorporated in 1925. The Miracle Mile, the city's downtown area, was developed in the 1950s and is experiencing economic revitalization spurred by surrounding density-driven residential development.



Diagonal parking on Coral Gables' Miracle Mile (Planning Department, City of Coral Gables).



Mixed-use development outside the CBD (Planning Department, City of Coral Gables).

Growth Trends—Coral Gables and Other Jurisdictions

DEMOGRAPHIC CHARACTERISTICS

Population

The City of Coral Gables's population was 42,202 in 2000 (table 1). It is currently (2004) estimated at 42,765. The recorded population of the city in 2000 amounted to a 1.8% increase from the 1990 population of 41,436. The City of Coral Gables's 1.8% growth rate is only 11% of the growth rate of its host county, Miami-Dade. The county had a 1990 population of 1,937,094, which increased to 2,253,362 in 2000, exhibiting growth of 316,268 and a growth rate of 16.3%. Neighboring Kendall (CDP) grew almost five times as fast as Coral Gables over the same 10-year period, from 69,353 in 1990 to 75,279 in 2000—an increase of 8.5%. This portion of the state is not growing nearly as fast as the rest of the state of Florida. The state of Florida grew at 1.5 times the rate

of Miami-Dade County (16.3%); slightly less than three times the rate of Kendall (8.5%); and thirteen times the rate of the City of Coral Gables (1.8%). In 1990, Florida's population was 12,937,926; in 2000 it was 15,982,378, an increase of 23.5%.

Households

Households in the City of Coral Gables increased in number from 15,899 to 16,729, or by 5.2%, between 1990 and 2000 (table 2). The number of households increased at a faster rate than the population, indicating that overall household size in the city decreased over the period. In 1990, average household size was 2.33; in 2000, it was 2.31. Between 1990 and 2000, Kendall's households increased in number at a somewhat higher rate of 7.7%, from 26,447 to 28,473. Miami-Dade County experienced more than double the rate of household growth (relative to Coral

TABLE 1
Total Population, 1990–2000

Place	1990	2000	% Change
Coral Gables	41,436	42,202	1.8%
Kendall CDP	69,353	75,279	8.5%
Miami-Dade County	1,937,094	2,253,362	16.3%
Florida	12,937,926	15,982,378	23.5%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 2
Total Households, 1990–2000

Place	1990	2000	% Change
Coral Gables	15,899	16,729	5.2%
Kendall CDP	26,447	28,473	7.7%
Miami-Dade County	692,237	777,378	12.3%
Florida	5,138,360	6,341,121	23.4%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

Gables) during this same 10-year time frame. In 1990, Miami-Dade County had 692,237 households; that number grew to 777,378 by 2000, an increase of 12.3%. The overall rate of growth in households for the state of Florida was again almost twice that of Miami-Dade County and about four times the average rate of growth in Coral Gables and Kendall. In 1990, Florida had 5,138,360 households; this increased to 6,341,121 households in 2000, a growth rate of 23.4%.

HOUSING CHARACTERISTICS

Housing Units

In step with the growth of population and households, a relatively modest increase in housing units occurred in the City of Coral Gables between 1990 and 2000 (table 3). The City of Coral Gables experienced a 5.4% increase in housing units over the 10-year period, from 16,888 in 1990 to 17,796 in 2000. A relatively similar rate of housing unit growth took place in Kendall over the same period—a 4.0% increase. Slower rates of housing unit growth compared with household growth in Kendall over the period means that vacant units in Kendall decreased disproportionately over the period. In 1990, the vacancy rate in Kendall was 7.1%; in 2000 it was 4.0%. The rate of growth in housing units in Miami-Dade County (10.5%) was twice the rate of growth in Coral Gables; the statewide rate was four times the rate in Coral Gables. The state experienced a 19.7% growth in housing units over the 10-year period 1990 to 2000.

Housing Unit Type

The City of Coral Gables has witnessed relatively similar growth rates in single- and multifamily housing (two to 50 or more units) over the years 1990 to 2000. During this time period, single-family housing increased by 5.5%, from 10,520 units in 1990 to

11,098 units in 2000 (table 4). Multifamily housing increased by 6.8%, from 6,245 units in 1990 to 6,672 units in 2000. Neighboring Kendall experienced a relatively similar rate of single-family housing growth and about one-half the rate of multifamily housing growth. Single-family housing in Kendall increased by 6.1%, from 16,554 units in 1990 to 17,560 units in 2000. Multifamily housing increased by 3.3%, from 11,667 units in 1990 to 12,054 units in 2000. The growth rate of single-family housing in parent Miami-Dade County was triple the rate of single-family housing growth in Coral Gables; a 16.5% increase in single-family housing units, from 385,056 units in 1990 to 448,569 units in 2000 (table 4). Multifamily housing units grew at a 60% faster rate in Miami-Dade County, compared with the rate in Coral Gables, and at more than double the rate of growth in Kendall. Miami-Dade County’s multifamily housing grew from 357,095 units in 1990 to 387,550 units in 2000, an 8.5% increase. The state of Florida experienced five times the rate of single-family housing growth and double the rate of multifamily housing growth, relative to the City of Coral Gables, over the period 1990–2000; single-family housing increased by 26.1%, multifamily housing increased by 13.8%.

From the above, it is evident that the City of Coral Gables, reflecting its fully developed status, is not a rapidly growing community. Over a decade, single-family units grew by less than 600. Multifamily units grew by about 425. In total, the city added fewer than 100 units per year from 1990 to 2000.

Single-family housing is the dominant form of housing in the City of Coral Gables, representing 62.4% of the total housing stock in 2000; multifamily housing units represented 37.5% (table 5). Kendall is very similar to the City of Coral Gables in that, in 2000, 59.2% of its total housing stock was composed of single-family units, while 40.7% was multifamily housing. In Miami-Dade County, 52.6% of the total housing units were single-family units, while 45.5% were multifamily units. In Florida as a whole, 58.1%

TABLE 3
Total Housing Units, 1990–2000

Place	1990	2000	% Change
Coral Gables City	16,888	17,796	5.4%
Kendall CDP	28,517	29,652	4.0%
Miami-Dade County	771,288	852,278	10.5%
Florida	6,100,262	7,302,947	19.7%

Source: U.S. Bureau of Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 4
Housing Unit Type, by Place, 1990–2000 (Percent Change)

Place	Housing Type	1990	2000	% Change
Coral Gables	Single-family	10,520	11,098	5.5%
	Multifamily	6,245	6,672	6.8%
	Other *	122	26	-78.7%
Kendall CDP	Single-family	16,554	17,560	6.1%
	Multifamily	11,667	12,054	3.3%
	Other	296	38	-87.2%
Miami-Dade County	Single-family	385,056	448,569	16.5%
	Multifamily	357,095	387,550	8.5%
	Other	29,137	16,159	-44.5%
Florida	Single-family	3,365,841	4,245,984	26.1%
	Multifamily	1,916,433	2,180,148	13.8%
	Other	817,988	876,815	7.2%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

* Mobile home, boat, RV, van, etc.

of the housing units were single-family units and 29.9% were multifamily units (table 5). Thus, clearly, the incidence of single-family housing is greater in Coral Gables than it is in Miami-Dade County (about 20% more), the state of Florida (about 7% more), and Kendall (5% more).

Housing Vacancy

From 1990 to 2000, the City of Coral Gables experienced a decrease in vacant single-family housing units (table 6). In 1990, the city had 534 vacant single-family units; in 2000, there were only 512, a drop of 4.1%. Coral Gables's multifamily housing also experienced a decrease over the same time period, from 584 units in 1990 to 550 units in 2000, a 5.8% decrease. With the bigger (2000) bases upon which

the rates are based, overall vacancy in single-family units fell from 5.1% to 4.6% over the period 1990 to 2000 (table 8); multifamily vacancy fell from 9.4% to 8.2%. Neighboring Kendall experienced a much more significant decrease in vacant housing units over the 1990s. This was attributable to Hurricane Andrew, which ripped through south Miami-Dade County and destroyed occupied houses at a ratio of 10 to 1, leaving unoccupied housing to be sought by returning residents for replacement housing. In 1990, Kendall had 832 vacant single-family units and 1,152 vacant multifamily units (table 6). In 2000, Kendall had only 450 vacant single-family units and 735 vacant multifamily units, a 45.9% and 36.2% decrease, respectively. Kendall's vacancy rate in single-family units fell by half from 5.0% to 2.6%; in multifamily units, vacancy fell by over one-third from 9.9% to

TABLE 5
Housing Unit Types, by Place, 1990–2000 (Percent Incidence)

Place	Housing Type	1990	2000
Coral Gables	Single-family	62.3%	62.4%
	Multifamily	38.8%	37.5%
	Other	0.7%	0.1%
Kendall CDP	Single-family	58.0%	59.2%
	Multifamily	40.9%	40.7%
	Other	1.0%	0.1%
Miami-Dade County	Single-family	49.9%	52.6%
	Multifamily	46.3%	45.5%
	Other	3.6%	1.9%
Florida	Single-family	55.2%	58.1%
	Multifamily	31.4%	29.9%
	Other	13.4%	12.0%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 6
Vacant Housing Units, by Type and Place, 1990–2000

Place	Housing Type	1990	2000	% Change
Coral Gables	Single-family	534	512	-4.1%
	Multifamily	584	550	-5.8%
	Other	2	0	-100.0%
Kendall CDP	Single-family	832	450	-45.9%
	Multifamily	1,152	735	-36.2%
	Other	27	0	-100.0%
Miami-Dade County	Single-family	20,669	18,807	-9.0%
	Multifamily	53,874	54,452	1.1%
	Other	4,390	2,245	-48.9%
Florida	Single-family	326,834	325,646	-0.4%
	Multifamily	440,980	427,719	-3.0%
	Other	197,579	211,653	7.1%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

6.1%. Miami-Dade County’s vacancy rate in single-family units decreased by nearly 20% over the 10-year period, while its multifamily vacancy rate decreased 6.7%. Florida experienced a 20% decrease in its vacancy rate in single-family units and a 15% decrease in its vacancy rate in multifamily units (table 8).

At first blush, the implication of the decrease in the above vacancy rates is a tightening of the housing market (table 7). The housing market tightened in prime housing types in all jurisdictions under scrutiny. It should be realized that vacancy rates were abnormally high in both Florida as a whole and in Miami-Dade County at the beginning of the 1990s; the rates became more normal as of 2000. However, since Coral Gables and Kendall are not primarily seasonal destinations, their single-family and multifamily vacancy rates, both historically and currently, are lower. Those who use these structures in the winter are also there in April to be counted by the census. That is not the case for other coastal areas in south Florida. Neither Coral Gables nor Kendall had the uncharacteristically high rates of vacancy experienced by the other areas in 1990.

TABLE 7
Vacancy Rates, 1990–2000

Place	1990	2000
Coral Gables	6.6%	6.0%
Kendall CDP	7.1%	4.0%
Miami-Dade County	10.2%	8.9%
Florida	15.8%	13.2%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 8
Vacancy Rates, by Type, 1990–2000

Place	Housing Type	1990	2000
Coral Gables	Single-family	5.1%	4.6%
	Multifamily	9.4%	8.2%
	Other	1.6%	0.0%
Kendall CDP	Single-family	5.0%	2.6%
	Multifamily	9.9%	6.1%
	Other	9.1%	0.0%
Miami-Dade County	Single-family	5.4%	4.2%
	Multifamily	15.1%	14.1%
	Other	15.1%	13.9%
Florida	Single-family	9.7%	7.7%
	Multifamily	23.0%	19.6%
	Other	24.2%	24.1%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

Housing Tenure

The City of Coral Gables observed a modest (8.8%) increase in owner-occupied housing units from 1990 to 2000 (table 9). The 10,173 ownership units represented 64.5% of the 1990 housing stock; the 11,065 ownership units represented 66.1% of the 2000 housing stock (table 11). Over the decade, ownership rates increased absolutely by 1.6%. The number of renter-occupied housing units increased 1.3%, or about one-sixth the rate of ownership units over the 1990s. The number of rental units grew from 5,596 in 1990 to 5,669 in 2000 (table 10). Because owner-oc-

TABLE 9
Owner Occupancy, by Place, 1990–2000

Place	1990	2000	Change	Percentage
Coral Gables	10,173	11,065	892	8.8%
Kendall CDP	16,619	19,032	2,413	14.5%
Miami-Dade County	376,006	449,333	73,327	19.5%
Florida	3,453,022	4,441,711	988,689	28.6%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

cupied units grew at a faster rate, renter-occupied units represented only 33.9% of the housing stock in 2000, an absolute decrease of 1.6% from 1990 (table 11).

Several differences become evident during the comparison of housing tenure in the City of Coral Gables, Miami-Dade County, and neighboring Kendall. Miami-Dade County's owner-occupied housing units increased by 19.5% over the 1990s, while Kendall's owner-occupied housing units increased by 14.5% over the same period (table 9). The average of these increases was about twice the rate of increase of owner-occupied units in Coral Gables. Owner-occupied housing amounted to 54.3% of the total housing stock in 1990 in Miami-Dade County and 57.8% of the stock in 2000—an absolute increase of 3.5%. Owner-occupied housing in Kendall amounted to 62.7% of the stock in 1990 and 66.9% in 2000—an absolute increase of 4.2% (table 11).

In complementary fashion, renter-occupied housing units increased in Miami-Dade County by 3.5% from 1990 to 2000, while in Kendall, renter-occupied housing decreased by 4.6% (table 10). Renter-occupied housing amounted to 45.7% of the housing stock in Miami-Dade County in 1990 and 42.2% in 2000. That is an absolute decrease of 3.5%. In Kendall, renter-occupied housing amounted to 37.3% of the housing stock in 1990 and 33.1% in 2000. That is an absolute decrease of 4.2%. In Coral Gables, Kendall, and Miami-Dade County, ownership housing as a percentage of all housing increased over the observation period (table 11).

Significantly increased trends existed in tenure changes in the state of Florida as a whole over the 1990s. Florida's owner-occupied housing as a share of all housing increased 28.6% over the period 1990 to 2000 (table 9); renter-occupied housing increased by 12.7% (table 10). These are multiples of the

TABLE 10
Renter Occupancy, by Place, 1990–2000

Place	1990	2000	Change	Percentage
Coral Gables	5,596	5,669	73	1.3%
Kendall CDP	9,886	9,435	-451	-4.6%
Miami-Dade County	316,349	327,441	11,092	3.5%
Florida	1,681,847	1,896,218	214,371	12.7%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 11
Owner/Renter Occupancy Percentages, 1990–2000

Place	Tenure	1990	2000	Absolute Change
Coral Gables	Owner occupied	64.5%	66.1%	1.6%
	Renter occupied	35.5%	33.9%	-1.6%
Kendall CDP	Owner occupied	62.7%	66.9%	4.2%
	Renter occupied	37.3%	33.1%	-4.2%
Miami-Dade County	Owner occupied	54.3%	57.8%	3.5%
	Renter occupied	45.7%	42.2%	-3.5%
Florida	Owner occupied	67.2%	70.1%	2.9%
	Renter occupied	32.8%	29.9%	2.9%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 12
Crowding Levels by Place, 1990–2000

Place	Crowding	1990	2000	% of Total	
				1990	2000
Coral Gables	1.0 or less	15,116	15,870	95.9%	94.8%
	1.01 or more	651	864	4.1%	5.2%
Kendall CDP	1.0 or less	24,445	25,689	92.2%	90.2%
	1.01 or more	2,060	2,778	7.8%	9.8%
Miami-Dade County	1.0 or less	573,682	621,342	82.9%	80.0%
	1.01 or more	118,673	155,432	17.1%	20.0%
Florida	1.0 or less	4,857,803	5,927,582	94.6%	93.5%
	1.01 or more	277,066	410,347	5.4%	6.5%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

owner- and renter-occupancy housing unit increases observed in Coral Gables, Kendall, and Miami-Dade County over the period. Owner-occupied housing represented 67.2% of all housing in 1990 in Florida and 70.1% in 2000; renter-occupied housing represented 32.8% of all housing in 1990, and 29.9% in 2000. In each case, there was a 2.8% absolute change in the rates of incidence (table 11).

Crowding

In the United States, an accepted definition of a crowded housing unit is an occupied dwelling that has more than one person per room. The vast majority of housing units in the City of Coral Gables (94.8%) are not crowded; they have one person or fewer per room. Only 864 out of 16,734 occupied housing units in Coral Gables (5.2%) have more than one person per room (table 12). In 1990, 4.1% of the occupied units had 1.01 persons per room. Although it exists at very low levels in the City of Coral Gables, crowding has increased in the city by 25% over the period.

Kendall and Florida have experienced similar percentage increases in crowding from 1990 to 2000 (20% to

25%). Miami-Dade County has a significant share of crowding—20% of all units, which is two, three, and four times the level of absolute crowding in Kendall, Florida, and Coral Gables, respectively. Crowding is also increasing in Miami-Dade County at a somewhat slower rate than it is in other jurisdictions. Coral Gables, Kendall, Miami-Dade County, and the state of Florida have more people in crowded units than they did a decade ago. Yet, in Coral Gables and Florida as a whole, the percentage increase is relatively small. In Kendall and, especially, in Miami-Dade County, the percentage increase is much larger.

Kitchen Facilities

Another census-reported index of structure condition is a complete kitchen within the unit. If a kitchen is not complete or is not present in the unit, the housing is deficient.

The City of Coral Gables, Kendall, and Miami-Dade County each have very low percentages of units without complete kitchens or units without a kitchen (less than one-half percent) and have experienced a slight decrease in units without complete kitchens/units

TABLE 13
Complete/Presence of Kitchen Facilities, by Place, 1990–2000

Place	Kitchen Facilities	1990	2000	Incomplete %	
				1990	2000
Coral Gables	Total	16,888	17,710		
	Incomplete/units without kitchens	56	86	0.3%	0.5%
Kendall CDP	Total	28,518	29,537		
	Incomplete/units without kitchens	58	115	0.2%	0.4%
Miami-Dade County	Total	771,288	841,263		
	Incomplete/units without kitchens	6,899	11,015	0.9%	1.3%
Florida	Total	6,100,262	7,247,878		
	Incomplete/units without kitchens	33,155	55,069	0.5%	0.8%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

without a kitchen over the period 1990 to 2000. The City of Coral Gables's percentage of units without complete kitchens/units without a kitchen increased from 0.3% to 0.5% from 1990 to 2000. Kendall's percentage of housing units without complete kitchens/units without kitchens increased from 0.2% to 0.4% over the same period. Miami-Dade County has three to five times the level of units without complete kitchens/units without a kitchen in 1990 and 2000 relative to the City of Coral Gables. The rate of increase from 1990 to 2000 was actually less than the other jurisdictions. The state of Florida had two-thirds the rate of units without complete kitchens/units without a kitchen as did Miami-Dade County (0.5% to 0.8%) and about double the rate of such units as did Coral Gables and Kendall. The state of Florida experienced a 60% increase in the percentage of units without complete kitchens/units without a kitchen. Again, most of the figures of housing deficiency are at relatively low levels. In the City of Coral Gables, the housing stock is essentially sound.

Plumbing Facilities

A third index of structure condition is a complete bath within the unit. The City of Coral Gables, Kendall, Miami-Dade County, and the state of Florida have very low percentages of units lacking complete plumbing or units without plumbing. The first two jurisdictions have less than one-half percent of their units in that condition; the remaining two have less than one percent. The City of Coral Gables experienced an increase in housing units with incomplete plumbing or without plumbing over the period 1990 to 2000, from 0.1% to 0.3% of all housing units (table 14). Kendall also experienced an increase over the period, from 0.2% to 0.4%. In Miami-Dade County, the number of units with incomplete plumbing or without plumbing similarly increased from 0.8% to

1.2%. Statewide, the percentage of housing units with incomplete plumbing or without plumbing increased from 0.5% to 0.8% over the period. These increases would indicate that either dormitory-style housing units (assisted-living units) are being developed in the state and in south Florida or that larger units with full plumbing are being removed from the stock at a faster rate than smaller units without complete plumbing. Most of the housing stock in the state of Florida, at least as measured by these indicators, is in relatively good condition.

SOCIOECONOMIC CHARACTERISTICS

Race

The City of Coral Gables's white population was 93.4% of the total population in 1990 and 91.7% in 2000 (table 16). In 1990, its white population was 38,683; in 2000, it was 38,751 (table 15). Although the white population of the city increased numerically over the period, it decreased as a share of the total population. While minority groups grew in the City of Coral Gables during the 1990s, they continue to compose a small percentage of the total population. The black population increased 0.3% as a share of all population from 1990 to 2000, but only represented 3.5% of the population after the increase. The Asian population increased by 0.4% from 1990 to 2000, but accounted for only 2% of the total population after the increase. The population classified as "other" (Native American, Pacific Islander, or more than one race, and so on) increased 0.9% over the 1990s, but accounted for only 3.0% of the total population in 2000.

Kendall and Miami-Dade County experienced slightly different changes in racial characteristics,

TABLE 14
Complete/Presence of Plumbing Facilities by Place, 1990–2000

Place	Plumbing Facilities	1990	2000	Incomplete %	
				1990	2000
Coral Gables	Total	16,888	17,743		
	Incomplete/no plumbing	14	53	0.1%	0.3%
Kendall CDP	Total	28,518	29,522		
	Incomplete/no plumbing	50	130	0.2%	0.4%
Miami-Dade County	Total	771,288	842,503		
	Incomplete/no plumbing	6,017	9,775	0.8%	1.2%
Florida	Total	6,100,262	7,259,138		
	Incomplete/no plumbing	27,957	43,809	0.5%	0.6%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 15
Population, by Racial Group (Number and Change), 1990–2000

Place	Race	1990	2000	Change
Coral Gables	White	38,683	38,751	68
	Black	1,348	1,495	147
	Asian	660	848	188
	Other	746	1,156	410
Kendall CDP	White	60,589	64,874	4,285
	Black	4,996	3,784	-1,212
	Asian	2,012	2,668	656
	Other	1,757	3,900	2,143
Miami-Dade County	White	1,415,346	1,569,699	154,353
	Black	398,424	468,994	70,570
	Asian	24,773	39,301	14,528
	Other	98,551	175,368	76,817
Florida	White	10,755,698	12,433,444	1,677,746
	Black	1,755,958	2,413,417	657,459
	Asian	150,200	325,040	174,840
	Other	276,070	810,477	534,407

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

compared with Coral Gables, over the period. Kendall’s white population made up 86.2% of its total population in 2000, while Miami-Dade County’s white population amounted to 69.7% (table 16). Over the 1990s, the white population decreased as a percentage of all population by 1.1% in Kendall and by 3.4% in Miami-Dade County. In 2000, the black population in Kendall was only 5.0% of the total population; in Miami-Dade County it was 20.8%. Kendall’s black population decreased 2.2% as a share of all population over the 1990s, while

Miami-Dade County’s black population increased by 0.2%. The Asian population of Kendall represented 3.5% of the total population in 2000, after a 0.6% increase from 1990. In Miami-Dade County, the Asian population represented 1.7% of the total population in 2000, after a 0.5% increase. The “other” race classification grew fastest in each location, showing absolute increases of about 2.7%, 2.7%, and 2.9% as a share of total population in Kendall, Miami-Dade County, and Florida, respectively. In sum, the white population is decreasing in all jurisdictions under

TABLE 16
Population, by Racial Group (Percent Incidence), 1990–2000

Place	Race	1990	2000	Absolute Change
Coral Gables	White	93.4%	91.7%	-1.6%
	Black	3.3%	3.5%	0.3%
	Asian	1.6%	2.0%	0.4%
	Other	1.8%	2.7%	0.9%
Kendall CDP	White	87.4%	86.2%	-1.1%
	Black	7.2%	5.0%	-2.2%
	Asian	2.9%	3.5%	0.6%
	Other	2.5%	5.2%	2.7%
Miami-Dade County	White	73.1%	69.7%	-3.4%
	Black	20.6%	20.8%	0.2%
	Asian	1.3%	1.7%	0.5%
	Other	5.1%	7.8%	2.7%
Florida	White	83.1%	77.8%	-5.3%
	Black	13.6%	15.1%	1.5%
	Asian	1.2%	2.0%	0.9%
	Other	2.1%	5.1%	2.9%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 17
Educational Attainment Levels (Numbers), by Place , 1990–2000

Place	Education	1990	2000	Change
Coral Gables	Less than 9th grade	1,491	913	-578
	9th to 12th grade, no diploma	1,672	1,475	-197
	High school graduate	4,334	3,156	-1,178
	Some college, no degree	5,064	4,578	-486
	Associate degree	2,067	1,866	-201
	Bachelor's degree	6,762	7,854	1,092
	Graduate or professional degree	7,032	8,889	1,857
Kendall CDP	Less than 9th grade	1,878	2,338	460
	9th to 12th grade, no diploma	3,015	3,572	557
	High school graduate	9,074	8,934	-140
	Some college, no degree	9,575	11,205	1,630
	Associate degree	4,373	4,442	69
	Bachelor's degree	10,764	11,957	1,193
	Graduate or professional degree	7,427	9,088	1,661
Miami-Dade County	Less than 9th grade	228,426	219,066	-9,360
	9th to 12th grade, no diploma	219,865	260,287	40,422
	High school graduate	296,444	332,997	36,553
	Some college, no degree	206,600	262,157	55,557
	Associate degree	89,509	93,883	4,374
	Bachelor's degree	143,479	183,978	40,499
	Graduate or professional degree	96,981	139,421	42,440
Florida	Less than 9th grade	842,811	739,222	-103,589
	9th to 12th grade, no diploma	1,428,263	1,480,726	52,463
	High school graduate	2,679,285	3,165,748	486,463
	Some college, no degree	1,723,385	2,403,135	679,750
	Associate degree	589,019	773,486	184,467
	Bachelor's degree	1,062,649	1,573,121	510,472
	Graduate or professional degree	561,756	889,207	327,451

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

scrutiny; the black population is decreasing slightly or barely holding its own; and the Asian population is increasing slightly. The “other” category of population is difficult to gauge because the U.S. Census allows multiple-race reporting, and it was included in this section for the first time in the year 2000. No satisfactory way of comparing data over time in this category is available without total percentages exceeding 100 percent or losing the multiple-race category.

Education

During the 1990s, the City of Coral Gables experienced an increase in the number of residents with a bachelor's degree or graduate degrees (table 17). In other words, the educational attainment of its residents

is increasing. In 1990, 11.1% of the population 25 and over had less than a high school education; in 2000, the figure dropped by more than one-quarter to 8.3%. In complementary fashion, in Coral Gables in 1990, only 23.8% and 24.7% of the population had a bachelor's degree or graduate/professional degrees, respectively, whereas in 2000, the figures were 27.3% and 30.9%, respectively (table 18). In 2000, 80.6% of Coral Gables residents attended college or had a college degree, whereas a decade earlier, the figure was 73.6%. This 7% absolute change in educational attainment over a single decade is significant.

Florida, Miami-Dade County, and Kendall have all experienced some positive absolute percentage change in educational attainment; however, for

graduate or professional degrees, the increases are only one-quarter of the increases in Coral Gables. For the most part, the percentages of residents with college degrees and graduate or professional degrees are up slightly; the percentages of those with a high school diploma or less education are down slightly (table 18).

Occupation

The City of Coral Gables experienced an increase in both management and service occupations from 1990 to 2000, and a decrease in sales, construction, farming, and transportation occupations. Kendall, Miami-

Dade County, and Florida as a whole experienced almost similar increases and decreases by employment category over the period. Growth in numbers in the occupations of the state has occurred primarily in the management and service areas; sales, farming, construction, and transportation occupations have experienced decline. The most precipitous declines have taken place in sales and office occupations and farm, fishing, and forestry occupations. The Internet is reducing sales; home computers are reducing office occupations; and Florida’s land is too valuable for real estate development to sustain farming and preserve forestlands (table 19 and table 20).

TABLE 18
Educational Attainment Levels by Place (Percentages), 1990–2000

Place	Education	1990	2000	Change
Coral Gables	Less than 9th grade	5.2%	3.2%	-2.1%
	9th to 12th grade, no diploma	5.9%	5.1%	-0.7%
	High school graduate	15.2%	11.0%	-4.3%
	Some college, no degree	17.8%	15.9%	-1.9%
	Associate degree	7.3%	6.5%	-0.8%
	Bachelor’s degree	23.8%	27.3%	3.5%
	Graduate or professional degree	24.7%	30.9%	6.2%
Kendall CDP	Less than 9th grade	4.1%	4.5%	0.5%
	9th to 12th grade, no diploma	6.5%	6.9%	0.4%
	High school graduate	19.7%	17.3%	-2.3%
	Some college, no degree	20.8%	21.7%	1.0%
	Associate degree	9.5%	8.6%	-0.9%
	Bachelor’s degree	23.3%	23.2%	-0.1%
	Graduate or professional degree	16.1%	17.6%	1.5%
Miami-Dade County	Less than 9th grade	17.8%	14.7%	-3.1%
	9th to 12th grade, no diploma	17.2%	17.4%	0.3%
	High school graduate	23.1%	22.3%	-0.8%
	Some college, no degree	16.1%	17.6%	1.4%
	Associate degree	7.0%	6.3%	-0.7%
	Bachelor’s degree	11.2%	12.3%	1.1%
	Graduate or professional degree	7.6%	9.3%	1.8%
Florida	Less than 9th grade	9.5%	6.7%	-2.8%
	9th to 12th grade, no diploma	16.1%	13.4%	-2.6%
	High school graduate	30.1%	28.7%	-1.4%
	Some college, no degree	19.4%	21.8%	2.4%
	Associate degree	6.6%	7.0%	0.4%
	Bachelor’s degree	12.0%	14.3%	2.3%
	Graduate or professional degree	6.3%	8.1%	1.7%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

Journey to Work

In 2000, 74.6% of the working residents of the City of Coral Gables drove alone in a private automobile for their journey to work. Only 6.7% of the working residents were part of a carpool; 5.6% used public

transportation; 6.5% used walking as a means to get to work; 1.2% used other means; and 5.3% worked at home. The percentage of those who used public transit or worked at home increased; the remaining categories decreased (table 22). The overall change comprises a 4% absolute decrease in those who drove

TABLE 19
Occupation of Residents by Place (Number), 1990–2000

Place	Occupation	1990	2000	Absolute Change
Coral Gables	Management, professional, and related occupations	11,111	12,429	1,318
	Service occupations	1,925	1,945	20
	Sales and office occupations	6,626	5,253	-1,373
	Farming, fishing, and forestry occupations	141	0	-141
	Construction, extraction, and maintenance occupations	954	515	-439
	Production, transportation, and material moving occupations	577	611	34
Kendall CDP	Management, professional, and related occupations	17,541	17,147	-394
	Service occupations	3,331	4,488	1,157
	Sales and office occupations	13,244	12,526	-718
	Farming, fishing, and forestry occupations	193	39	-154
	Construction, extraction, and maintenance occupations	2,220	1,973	-247
	Production, transportation, and material moving occupations	1,804	2,013	209
Miami-Dade County	Management, professional, and related occupations	250,975	277,979	27,004
	Service occupations	134,450	155,842	21,392
	Sales and office occupations	283,599	285,279	1,680
	Farming, fishing, and forestry occupations	14,894	5,427	-9,467
	Construction, extraction, and maintenance occupations	96,072	87,382	-8,690
	Production, transportation, and material moving occupations	121,838	109,299	-12,539
Florida	Management, professional, and related occupations	1,675,576	2,206,193	530,617
	Service occupations	860,316	1,183,660	323,344
	Sales and office occupations	1,775,854	2,066,191	290,337
	Farming, fishing, and forestry occupations	153,286	63,572	-89,714
	Construction, extraction, and maintenance occupations	670,385	717,333	46,948
	Production, transportation, and material moving occupations	675,050	758,098	83,048

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 20
Occupation of Residents by Place (Percentage), 1990–2000

Place	Occupation	1990	2000	Absolute Change
Coral Gables	Management, professional, and related occupations	52.1%	59.9%	7.8%
	Service occupations	9.0%	9.4%	0.4%
	Sales and office occupations	31.1%	25.3%	-5.7%
	Farming, fishing, and forestry occupations	0.7%	0.0%	-0.7%
	Construction, extraction, and maintenance occupations	4.5%	2.5%	-2.0%
	Production, transportation, and material-moving occupations	2.7%	2.9%	0.2%
Kendall CDP	Management, professional, and related occupations	45.8%	44.9%	-0.9%
	Service occupations	8.7%	11.8%	3.1%
	Sales and office occupations	34.5%	32.8%	-1.7%
	Farming, fishing, and forestry occupations	0.5%	0.1%	-0.4%
	Construction, extraction, and maintenance occupations	5.8%	5.2%	-0.6%
	Production, transportation, and material-moving occupations	4.7%	5.3%	0.6%
Miami-Dade County	Management, professional, and related occupations	27.8%	30.2%	2.3%
	Service occupations	14.9%	16.9%	2.0%
	Sales and office occupations	31.4%	31.0%	-0.4%
	Farming, fishing, and forestry occupations	1.7%	0.6%	-1.1%
	Construction, extraction, and maintenance occupations	10.7%	9.5%	-1.2%
	Production, transportation, and material-moving occupations	13.5%	11.9%	-1.6%
Florida	Management, professional, and related occupations	28.8%	31.5%	2.7%
	Service occupations	14.8%	16.9%	2.1%
	Sales and office occupations	30.6%	29.5%	-1.1%
	Farming, fishing, and forestry occupations	2.6%	0.9%	-1.7%
	Construction, extraction, and maintenance occupations	11.5%	10.3%	-1.3%
	Production, transportation, and material-moving occupations	11.6%	10.8%	-0.8%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

alone or carpoled and a similar absolute increase in those who took public transportation. The share of those who walked stayed about even; the share of those who used other means of transportation (bicycle, and so on) declined by 0.7%, absolutely; and the share of those who worked at home increased by 0.9%, absolutely. The mean travel time to work for Coral Gables’s working residents escalated from 19.7 minutes in 1990 to 26.2 minutes in 2000, a 33% increase in travel time over the period 1990 to 2000 (table 23).

Similar relative trends are found in Kendall and Miami-Dade County. Both have witnessed significant increases in the number of workers who chose to use public transit or to work at home while experiencing decreases in the number of workers who drove alone, carpoled, walked, or used other means to get to work. Florida, with only limited public transit available statewide, has a larger percentage of its work trips undertaken by residents driving alone or carpooling. The percentage is in excess of 90 percent, but it has dropped by two absolute percentage

TABLE 21
Mode of Transportation to Work, by Place, 1990–2000

Place	Mode	1990	2000	Change
Coral Gables	Car, truck, or van—drove alone	15,912	15,773	-139
	Car, truck, or van—carpooled	1,698	1,408	-290
	Public transportation (including taxicab)	370	1,190	820
	Walked	1,361	1,380	19
	Other means	398	257	-141
	Worked at home	922	1,123	201
Kendall CDP	Car, truck, or van—drove alone	29,949	29,992	43
	Car, truck, or van—carpooled	4,016	3,623	-393
	Public transportation (including taxicab)	1,247	3,390	2,143
	Walked	401	392	-9
	Other means	524	278	-246
	Worked at home	1,130	1,562	432
Miami-Dade County	Car, truck, or van—drove alone	642,669	663,902	21,233
	Car, truck, or van—carpooled	138,328	131,302	-7,026
	Public transportation (including taxicab)	13,494	94,174	80,680
	Walked	22,454	19,367	-3,087
	Other means	14,292	13,516	-776
	Worked at home	18,091	24,149	6,058
Florida	Car, truck, or van—drove alone	4,468,021	5,445,527	977,506
	Car, truck, or van—carpooled	818,546	893,766	75,220
	Public transportation (including taxicab)	27,732	258,150	230,418
	Walked	145,269	118,386	-26,883
	Other means	114,180	116,325	2,145
	Worked at home	132,084	207,089	75,005

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

points over the decade (table 22). Workers in the state of Florida as a whole use public transportation at one-third to one-half the rate of both Miami-Dade County and the aforementioned cities. Yet, public transportation usage has increased sixfold in Florida, resulting in a share of 3.7% of total work trips. Walking has dropped by one-third statewide over the 10-year period, and accounts for only 1.7% of all work trips. The mean travel time to work in the state of Florida has increased from 21.8 minutes to 32.0 minutes (1990 to 2000), a 46% increase over the decade (table 23). Miami-Dade County has seen its mean travel time to work *decrease* from 24.8 minutes to 22.8 minutes over the same period, a decrease of 8%. Kendall's mean travel time to work has increased from 26.4 minutes to 30.1 minutes (1990 to 2000), an increase of 14.1%.

Median Income

The City of Coral Gables has experienced significant growth in median household income, from \$59,185 in 1990 to \$66,839 in 2000, an increase of 12.9%

(table 24). The median household income in 2005 is estimated at \$77,583. Median household income increased by 16.1% in Kendall and by 18.9% in Miami-Dade County over a similar time period. From 1990 to 2000, the state of Florida as a whole experienced an even greater percentage increase in median household income (30.4%); however, the base from which it grew, \$29,769, was far less than that in Coral Gables or Kendall.

Poverty

The City of Coral Gables experienced a decrease in the number and percentage of households below the poverty level over the period 1990 to 2000 (table 25). The poverty level used by the U.S. Census is about 30 percent of the median income for the surrounding metropolitan area (Miami-Dade County). In 1990, 2,491 households, representing 15.7% of all households in Coral Gables, were below the poverty level. In 2000, this number declined to 1,267, or only 7.6% of all households, an absolute decrease of about 8.1%. Kendall experienced a similar rate

TABLE 22
Mode of Transportation to Work, by Place (% Change), 1990–2000

Place	Mode	1990	2000	Absolute Change
Coral Gables	Car, truck, or van—drove alone	77.0%	74.6%	-2.4%
	Car, truck, or van—carpooled	8.2%	6.7%	-1.6%
	Public transportation	1.8%	5.6%	3.8%
	Walked	6.6%	6.5%	-0.1%
	Other means	1.9%	1.2%	-0.7%
	Worked at home	4.5%	5.3%	0.9%
Kendall CDP	Car, truck, or van—drove alone	80.4%	76.4%	-3.9%
	Car, truck, or van—carpooled	10.8%	9.2%	-1.5%
	Public transportation	3.3%	8.6%	5.3%
	Walked	1.1%	1.0%	-0.1%
	Other means	1.4%	0.7%	-0.7%
	Worked at home	3.0%	4.0%	0.9%
Miami-Dade County	Car, truck, or van—drove alone	75.7%	70.1%	-5.5%
	Car, truck, or van—carpooled	16.3%	13.9%	-2.4%
	Public transportation	1.6%	10.0%	8.4%
	Walked	2.6%	2.0%	-0.6%
	Other means	1.7%	1.4%	-0.3%
	Worked at home	2.1%	2.6%	0.4%
Florida	Car, truck, or van—drove alone	78.3%	77.4%	-0.9%
	Car, truck, or van—carpooled	14.3%	12.7%	-1.6%
	Public transportation	0.5%	3.7%	3.2%
	Walked	2.5%	1.7%	-0.9%
	Other means	2.0%	1.7%	-0.3%
	Worked at home	2.3%	2.9%	0.6%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 23
Travel Time to Work (in Minutes), 1990–2000

Place	1990	2000	% Change
Coral Gables	19.7	26.2	33.3%
Kendall CDP	26.4	30.1	14.1%
Miami-Dade County	24.8	22.8	-8.0%
Florida	21.8	32.0	46.3%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.



Trolley passing by City Hall (Planning Department, City of Coral Gables).



University of Miami Metrorail Station (Planning Department, City of Coral Gables).

TABLE 24
Median Household Income, by Place, 1990–2000

Place	1990	2000	% Change
Coral Gables	\$59,185	\$66,839	12.9%
Kendall CDP	\$44,219	\$51,330	16.1%
Miami-Dade County	\$30,248	\$35,966	18.9%
Florida	\$29,769	\$38,819	30.4%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 25
Households below Poverty (Number and Change), by Place, 1990–2000

Place	1990	2000	Change
Coral Gables	2,491	1,267	-1,224
Kendall CDP	5,243	2,546	-2,697
Miami-Dade County	341,261	140,569	-200,692
Florida	1,604,186	743,525	-860,661

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

TABLE 26
Percentage of Households below the Poverty Level, by Place, 1990–2000

Place	1990	2000	Change
Coral Gables	15.7%	7.6%	-8.1%
Kendall CDP	19.8%	8.9%	-10.9%
Miami-Dade County	49.3%	18.1%	-31.2%
Florida	31.2%	11.7%	-19.5%

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

of decrease in those below the poverty level but on a much larger base (19.8% to 8.9%). Kendall CDP had 5,243 households, or 19.8% of all households, below the poverty level in 1990, and 2,546, or 8.9% of all households, below the poverty level in 2000. Miami-Dade County also experienced a decrease in the percentage of households below the poverty level—a larger decrease amounting to 31.2%. In 1990, Miami-Dade County had 341,261 households, or 49.3% of all households, below the poverty level; in 2000, there were 140,569 households, or 18.1%, below the poverty level. The percentage of households below the poverty level decreased more in the state as a whole than in Coral Gables, but the state's percentage decrease was less than the percentage decrease in Miami-Dade County. In 1990, Florida had 1,604,186 or 31.2% of its households below the poverty level; in 2000, this number decreased to 743,525, or 11.7% of all households, an absolute decrease of 19.5% over the decade (table 26).

The trend of increased household median income, along with a decrease in the percentage of households

falling below the poverty level, was a common trend in the United States for the 1990 to 2000 period.

Housing Values and Monthly Rental Rates

The City of Coral Gables had a median housing value (in 2000) that was almost double that of Kendall, almost three times that of Miami-Dade County, and more than triple that of the state of Florida (table 27). Housing values in Coral Gables have increased at more than double the rate in Kendall, 17% more than the rate in Miami-Dade County, and 36% more than the rate in the state of Florida as a whole. In 2000, the absolute value of rents was slightly higher in Kendall (\$780) than it was in Coral Gables, and the value of rents in both was 20% higher than that in Miami-Dade County and the state of Florida. Rents in Coral Gables have increased 56% more than rents in Kendall, 27% more than rents in Miami-Dade County, and 19% more than the median rent in the state of Florida as a whole.

TABLE 27
Value and Rent

Median Value of Selected Owner-Occupied Housing Units, by Place, 1990–2000				
Place	1990 Median Value	2000 Median Value	% Change	
Coral Gables	\$222,100	\$336,800	51.6%	
Kendall CDP	\$142,700	\$175,700	23.1%	
Miami-Dade County	\$86,000	\$124,000	44.2%	
Florida	\$76,500	\$105,500	37.9%	

Median Gross Rent, by Place, 1990–2000				
Place	1990 Median Gross Rent	2000 Median Gross Rent	% Change	
Coral Gables	\$540	\$754	39.6%	
Kendall CDP	\$622	\$780	25.4%	
Miami-Dade County	\$493	\$647	31.2%	
Florida	\$481	\$641	33.3%	

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

Owner/Renter Costs-to-Income Ratios

In 2000, the absolute level of owner costs to income was about the same (20%) in the City of Coral Gables, Kendall, and the state of Florida as a whole. Owner costs were about 15% to 20% higher (23.9%) in Miami-Dade County (table 28). Over the period 1990 to 2000, owner costs-to-income ratios have remained about the same in Kendall; the ratios have increased by about 6.5% in Coral Gables and the state of Florida as a whole and by 15.0% in Miami-Dade County.

In 2000, rent as a percentage of income was about 28.5% in the City of Coral Gables and Kendall, and 1% to 2% higher and lower, respectively, in Mi-

ami-Dade County (30.5%) and the state of Florida (27.5%). In Coral Gables and Kendall, rent-to-income ratios increased over the period 1990 to 2000 by 1% absolutely; the ratios decreased by a similar absolute percentage in Miami-Dade County and the state of Florida.

Thus, housing values are very high in the City of Coral Gables, but owner costs-to-income and rent-to-income ratios are about average. High ownership and rental costs are compensated for by the high income of the occupants. A workforce/affordable housing strategy for the City of Coral Gables should include efforts to promote both lower-income ownership and rental opportunities.

TABLE 28
Owner Costs and Rent as a Percentage of Household Income

Median Selected Owner Occupancy Costs			
Place	1990 Median Owner Costs as % of Income	2000 Median Owner Costs as % of Income	
Coral Gables	18.8%	20.0%	
Kendall CDP	20.6%	20.9%	
Miami-Dade County	20.9%	23.9%	
Florida	18.4%	19.6%	

Median Rent as a Percentage of Income			
Place	1990 Median Rent as % of Income	2000 Median Rent as % of Income	
Coral Gables	27.2%	28.5	
Kendall CDP	27.7%	28.6	
Miami-Dade County	31.3%	30.5	
Florida	28.0%	27.5	

Source: U.S. Bureau of the Census, *U.S. Census of Population and Housing*, 1990, 2000.

SUMMARY OF THE DEMOGRAPHIC, HOUSING, AND SOCIOECONOMIC DATA—CORAL GABLES AND OTHER JURISDICTIONS

The City of Coral Gables and Kendall are growing in population and number of households and housing units at a pace that is a fraction of the growth rates in Miami-Dade County and the state of Florida as a whole. The former jurisdictions are increasing their housing stock at about 4% to 5% per decade; housing units in Miami-Dade County and in Florida as a whole are increasing at rates of about 10% and 20%, respectively. Growth is positive but not necessarily strong for the south Florida municipal jurisdictions. In almost all jurisdictions and in the state of Florida as a whole, households grew faster than the number of housing units. As a result, vacancy rates decreased in 2000 from the relatively high rates existing at the beginning of the 1990s.

For the most part, single-family housing is growing at a faster rate than multifamily housing, so the percentage of single-family housing as a share of the total housing stock of these jurisdictions is increasing. The same trend is noted in the percentage of local homeownership.

Housing in most of these jurisdictions is characterized by both an absence of crowding and an absence of physical deterioration. Very low levels of each exist in south Florida and in the state as a whole. If any departure from the trend exists, it is found in Miami-Dade County. Miami-Dade County has higher crowding levels and more relative housing deterioration than the other south Florida jurisdictions analyzed here; the county's crowding and housing deterioration levels are also higher than the average levels for the state as a whole.

Further, residents of these jurisdictions are becoming wealthier and more educated than they had been previously. Increases in educational attainment are taking place faster in Coral Gables than in the other comparison jurisdictions; increases in wealth are taking place at a somewhat slower pace. Existing levels of wealth are so high in the City of Coral Gables that significant changes are difficult to achieve.

Education is affecting or is affected by occupation. As the population becomes more educated, the percentage of those employed in management or professional occupations is growing. Also growing

is the percentage of those employed in the business service industries as opposed to jobs in farming, transportation, or construction. Clearly, the City of Coral Gables is well into the techno-service era in terms of the skills and occupations of its residents. This in turn is reflected in both their wealth and their ability to occupy relatively expensive, single-family, ownership housing.

Housing prices in the City of Coral Gables are double and triple the prices of the comparison jurisdictions, yet ownership-to-income ratios are basically the same. Rental costs in the City of Coral Gables are 20% higher than costs in Miami-Dade County and in the state as a whole, but rent-to-income ratios are basically the same. Higher housing costs are met by the higher incomes of Coral Gables residents.

As will be discussed in the following sections, there are residents of Coral Gables whose income has not increased as fast as those at the top of the income distribution; in turn, they occupy housing whose rent or occupancy costs are increasing rapidly. A significant share of these moderate-income or below-moderate-income households are currently cost-burdened. In the future, other local households will become cost-burdened. A small portion of households live in crowded or deteriorated housing. These households require both better-quality and more workforce/affordable housing. The next sections of the study describe these households, and outline what is necessary to provide this housing and how it may be done.



Older workforce/housing in the McFarland neighborhood (Planning Department, City of Coral Gables).



View along Ponce de Leon Boulevard with the Metro behind (Planning Department, City of Coral Gables).



View north of Ponce de Leon Boulevard from Almeria Boulevard (Planning Department, City of Coral Gables).

Why Provide Workforce/ Affordable Housing?

As part of a workforce/affordable housing study provided for the Public Advocate of the City of New York, James Stockard, curator of the Harvard University Loeb Fellowship, provided a 30-page report on the subject. The ideas in the following six paragraphs are excerpted from his report.¹

WORKFORCE/AFFORDABLE HOUSING IS NEEDED

Efforts should be undertaken to ensure that every American has new housing at an affordable price and that this housing can be dependable. There must be a way of answering the housing need of those who pay too high a proportion of their income for housing or live in overcrowded or substandard housing, or those who live in workforce/affordable housing whose subsidies are likely to expire. The market delivery of housing has been successful, but one of the responsibilities that come with the benefits of a market system is the obligation to ensure that all benefit at some basic level from the wealth that the system creates.

WORKFORCE/AFFORDABLE HOUSING HAS BEEN SUCCESSFUL

The overwhelming majority of workforce/affordable housing initiatives that have been put in place by the federal, state, or local governments over *recent* years have been successful. Hundreds of thousands of households live successfully in rental properties alongside others of considerably greater means. Federal, state, and local housing programs are good

for residents, good for landlords, and good for the local economy. Developments containing workforce/affordable housing rental units, such as HOPE VI developments and properties supported by the Low-Income Housing Tax Credit (LIHTC), are among the best properties in their respective neighborhoods. In addition, academic studies have found that mixed-income, multifamily rental housing developments either had no effect on the prices of surrounding single-family homes or contributed to their increase. Increasingly, homeownership, cooperative, and affordable assisted-living programs, supported largely by state and local housing finance agencies, are being developed and are providing an even wider array of successful workforce/affordable housing ownership opportunities.

WORKFORCE/AFFORDABLE HOUSING IS GOOD FOR THE ECONOMY

The National Housing Conference estimates that the construction of 100 units of multifamily housing generates \$5.3 million in new income to local businesses and workers in the first year of construction and \$2.2 million every year thereafter.³ The development creates 112 jobs in the local community during the first year of construction and 47 jobs every year thereafter. It further generates \$630,000 in additional local taxes and fees in the first year of construction and nearly \$400,000



Existing workforce/housing in the McFarland neighborhood (Planning Department, City of Coral Gables).

¹ Steven L. Newman Real Estate Institute, *New York City Affordable Housing Study for the Public Advocate*, vol. 1 (New York: City University of New York, 2005).

every year thereafter. On the two coasts and in growing large cities, the business sector is indicating that local housing costs are thwarting their opportunities to grow and be competitive. In numerous cities, industries are finding that they can neither recruit new employees nor keep the best of their existing employees.

WORKFORCE/AFFORDABLE HOUSING CANNOT BE PRODUCED

The housing industry of the United States cannot produce a new house for a cost that most portions of the citizenry can afford. Housing costs consist of land, architects and engineers, money, fees and permits, labor, materials, insurance, taxes, marketing, brokerage fees, and other costs. Add to this the costs of government regulations. Regulations (zoning ordinances, subdivision regulations, minimum-lot size restrictions, conservation rules, historical preservation restrictions, and so on) are a part of the housing industry because they add to the quality of life or the quality of the building produced. There is little question that each of these also adds to the cost of construction and occupancy of new housing.

CITIZENS WANT WORKFORCE/AFFORDABLE HOUSING

In a poll conducted among 1,000 residents in the Chicago metropolitan area, 83% of the respondents said that they strongly (59%) or somewhat (24%) agreed that more tax dollars should be put into providing workforce/affordable homes and apartments for moderate- and low-income people because good housing is a basic human right.⁴ In the last several years, taxpayers in San Francisco and Seattle passed tax levies or tax increases specifically for the purpose of funding workforce/affordable housing. In Massachusetts, where the legislature allowed cities and towns to increase taxes for the purpose of funding workforce/affordable housing, open space acquisition, and historic preservation (with 10% of the money mandated for each of the three uses and 70% available to be divided at the community's discretion among the three), 40 communities passed the legislation immediately and 35 more have adopted it in the three years since passage.⁵

³ National Housing Conference, "Coalition Urges Congress to Take Specific Actions to Alleviate the Nation's Worsening Housing Crisis" (Washington, D.C., February 10, 2003).

NO WORKFORCE/AFFORDABLE HOUSING CAUSES HOMELESSNESS

If workforce/affordable housing that secures decent homes for all citizens is not provided, the reality is that a share of the population will live in places where the rest would not consider living, or pay a proportion of their incomes for homes that jeopardize a healthy family life. It also means that some portion of the population will be homeless. Hubert Humphrey said, "The . . . test of Government is how that Government treats those who are in the dawn of life, the children; those who are in the twilight of life, the elderly; and those who are in the shadows of life, the sick, the needy and the handicapped."⁶ One of these tests is whether such populations are well housed within structures that serve a variety of income groups.

WHY ADDRESS WORKFORCE/AFFORDABLE HOUSING IN FLORIDA?

There are two state mandates requiring local governments to "address" affordable housing—the local comprehensive plan and its required housing element and the Housing Assistance Plan (HAP) of the local State Housing Initiative Program (SHIP). Both of these requirements involve the day-to-day business of a municipality. Local land-use regulations derive their legitimacy from the local comprehensive plan and that plan must contain a housing element, a portion of which must deal with affordable housing. Also as a part of day-to-day activity, if a community is eligible to receive Community Development Block Grant (CDBG) funds, it can participate in the SHIP. Participation in the SHIP makes a community and housing providers within the community eligible for grant funding for a variety of purposes. In order to participate, a community must have a HAP. Within this plan must be put strategies for addressing affordable housing. From a regulatory standpoint, local governments cannot avoid developing a local comprehensive plan containing the required elements, and if CDBG eligible, they usually develop HAP.

⁴ The Campaign for Affordable Housing, *What We Know about Public Attitudes and Affordable Housing: A Review of Existing Public Opinion Research* (San Francisco, 2004), 45.

⁵ *Ibid.*, 25.

⁶ Millennial Housing Commission, *Meeting Our Nation's Housing Challenges* (Washington, D.C., 2002).

Selected Guidelines for Workforce/Affordable Housing from the South Florida Regional Planning Council

There is no question that workforce/affordable housing is a priority in the South Florida Region. The South Florida Regional Planning Council (SFRPC) has goals and policies as part of their Strategic Regional Policy Plan⁷ that deal specifically with workforce/affordable housing. The goal is to ensure that workforce/affordable housing is provided to very low,

low-, and moderate-income households in the region. The implementation policies encourage municipalities and counties to address the workforce/affordable housing needs of their growing populations by tapping residential and nonresidential development, as well as their own revenues, to provide such housing. These statements are shown below.

Main Goal	
Goal 6	<i>Ensure the availability and equitable distribution of adequate, affordable housing for very low-, low-, and moderate-income households within the region.</i>
Implementing Policies	
Policy 6-1	<i>Address the needs of the growing population requiring affordable housing, including those of moderate-income households, and the resulting impacts on economic development activities, transportation, public transportation networks, and the quality of life for South Florida residents by developing a Regional Housing Plan.</i>
Policy 6-5	<i>Encourage employers to offer assistance in meeting the housing needs of employees who are cost-burdened.</i>
Policy 6-14	<i>Promote linkage programs that condition approvals for, and incentivize the development of, high revenue and employment-generating uses, such as office and retail, upon development of very low-, low-, and moderate-income housing within reasonable proximity.</i>
Policy 6-15	<i>Promote regional incentives for the provision of affordable housing, including development of regional affordable housing production goals.</i>
Policy 6-16	<i>Explore the development of inclusionary housing programs throughout the region that encourage an affordable housing set-aside in all mixed-use and large-scale market-rate housing developments.</i>
Policy 6-23	<i>As part of a general strategy to increase the supply of adequate, affordable housing in the region, eliminate substandard housing through renovation and rehabilitation where economically feasible.</i>

⁷ South Florida Regional Planning Council, *Strategic Regional Policy Plan for South Florida—Volume II* (Hollywood, FL, June, 2004).



Expensive, single-family housing on Alhambra Drive (Planning Department, City of Coral Gables).

Selected Guidelines for Workforce/Affordable Housing from the City of Coral Gables

The City of Coral Gables is also sensitive to the need for the provision of workforce/affordable housing. In its Comprehensive Plan, the city’s objective is to provide workforce/affordable housing for both existing and future residents.⁸ This housing provision should

support regional and statewide efforts, utilize public subsidies where appropriate, be evaluated annually, and include inclusionary zoning and other subsidies to accomplish the mission. These statements are shown below.

Main Goal: Goal 3:1	<i>To assure the availability of a safe, sound, and attractive residential environment for all residents of Coral Gables</i>
OBJECTIVE 3-1.1	<i>Provisions for adequate and affordable housing for existing and future residents shall be made.</i>
Policy 3-1.1.1	<i>Coral Gables shall support the involvement of county, regional, state, and federal agencies in housing production, where appropriate.</i>
Policy 3-1.1.2	<i>The utilization of federal, state, and local housing subsidy programs is recognized as a means to provide housing opportunities for low-income persons and families, where appropriate.</i>
Policy 3-1.1.5	<i>The City Planning Director, or other city representative directed by the City Manager, shall meet with Dade County and the City of Miami and draft a program for annual evaluation of affordable housing needs within the incorporated and unincorporated areas. The program shall include annual assessments, including recommended actions for the ensuing year.</i>
Policy 3-1.1.6	<i>The city shall participate in South Florida Regional Planning Council’s initiatives directed toward educating local governments of new techniques, especially programs applicable to the region and/or the county, for promoting affordable housing.</i>

⁸ City of Coral Gables, *Comprehensive Plan: Goals, Objectives, and Policies, Section III* (Coral Gables, FL, July 2004).

Additional Guidelines for Workforce/Affordable Housing from the City of Coral Gables

GUIDELINE

3

To insure that the city’s commitment to affordable housing continues even though Policy 3-1.7.1, “Affordable Housing Need,” indicates “the City of Coral Gables is essentially built out and is characterized by extraordinary high land values, significant” addition to the affordable housing inventory is highly unlikely, the city provides the following assurances for future affordable housing:

- (3a) As required by Florida Statutes, the city will update the Housing Element of the CP as part of the EAR to include policy that promotes affordable housing, including a voluntary inclusionary zoning ordinance.*
- (3b) The city will implement voluntary inclusionary land development regulations to provide incentives to satisfy Florida Statute affordable housing requirements. Inclusionary zoning methodologies include various types of opportunities including the following: requiring or encouraging new market-rate residential developments to set aside a certain percentage of affordable housing units; incentives for developing affordable housing units may include density bonuses, relaxed development standards, expedited permitting procedures, and fee waivers or financial assistance. It is the intent of the city to research all of the above incentives in areas that have direct access to public transportation and employment centers, in particular, the industrial area south of The Village of Merrick Park and require that affordable housing opportunities be provided in these areas.*



Reasonably-priced apartments on Edgewater Drive (Planning Department, City of Coral Gables).



Reasonably-priced condominiums on Edgewater Drive (Planning Department, City of Coral Gables).

The Multiple Components of Local Workforce/Affordable Housing Need

Local workforce/affordable housing need is organized into various components depending upon type of need. Workforce/affordable housing need is concerned with the future in terms of new households that will not be able to afford housing. Workforce/affordable housing need is concerned with the current situation of deteriorated housing and those without the means to repair this housing. Workforce/affordable housing need is concerned with efforts that have provided workforce/affordable housing but may be undone because mortgage or rent subsidies could expire. Workforce/affordable housing need is concerned with the backlog of unmet workforce/affordable housing, which forces numerous existing households to pay severe shares of their income for housing.

In addition to the above, certain definitional targets also pertain. Who is to receive this attention as it relates

to the affordability, condition, or availability of their housing? For the most part, accepted practice is to isolate very low, low-, and moderate-income families (as defined by HUD Section 8 Income Eligibility and state and local standards) to receive such attention. Second, at what level is housing deemed to be unaffordable? Since on average households pay 20% (owner) to 30% (renter) of their income for housing, severe cost burden becomes the action standard. According to the U.S. Department of Housing and Urban Development (HUD), housing costs are deemed to be of critical concern when they exceed 50% of household income. Given the above, this report on workforce/affordable housing need for the City of Coral Gables focuses on the elements described in table 29. The workforce/affordable housing strategy to be implemented by the city attempts to embrace each component of need according to the indicated targets.

TABLE 29
Components of Local Workforce/Affordable Housing Need

I. Population served	
A. Targeted income group	Households below 120% of median household income
B. Level of severity of housing costs	Households that pay more than 50% of their income for housing
C. Income as the basis for housing costs	2000 median household income for the City of Coral Gables (\$66,839). Updated to 2005 for implementation strategies (\$77,583)
D. Time period of action	What can be delivered over the period 2005–2015
II. Workforce/affordable housing strategies	
A. Future cost-burdened workforce/affordable housing need	Share of the <i>future</i> local growth in households below 120% of median likely to pay more than 50% of their income for housing
B. Current rehabilitation workforce/affordable housing need	Share of current local households below 120% of median who live in crowded/deteriorated housing
C. Current preservation workforce/affordable housing need	Share of existing local inventory of workforce/affordable housing likely to be lost from the stock
D. Backlog cost-burdened workforce/affordable housing need	Share of <i>existing</i> local households below 120% of median that pay more than 50% of their income for housing



Collection Building in the CBD (Planning Department, City of Coral Gables).

Income Qualification of the Very Low, Low, and Moderate-Income Population

Data from the 2000 U.S. Census 5-Percent Public Use Microdata Sample (PUMS), released in August 2003, is used to qualify a household according to HUD Section 8 family-income requirements.⁹ The PUMS files contain records for a sample of housing unit, with information on the characteristics of each unit as well as information on the people who reside in those units.

Households are income qualified by fitting PUMS Areas to the Florida planning regions. A specially selected group of cases from the PUMS Area containing Coral Gables is used to derive a special PUMS Area (PUMA) for the City of Coral Gables. This allows characteristics of Coral Gables's housing to be viewed in custom-prepared tabulations instead of prepared tables. The PUMS Areas, fit to the state of Florida, the Florida planning regions, Miami-Dade/Monroe counties, and then to Coral Gables itself, allow workforce/affordable housing-eligible households to be isolated from all households that currently exist or that will grow in the future in the state, the region, the county, and within the city itself.

Because the population of the City of Coral Gables ($\approx 43,000$) is less than the 100,000 cutoff necessary for an area to be identified in the Public Use Microdata Sample (PUMS), a procedure had to be devised to attempt to create a sample of cases from the PUMS Area that contained Coral Gables and that had a reasonable probability of representing the City of Coral Gables's demographic characteristics. The procedure assigned a probability of a household being in the City of Coral Gables, based on a series of

basic tabulations available from Census 2000 tract-level data for the tracts contained in the PUMS Area that contained Coral Gables and the other non-Coral Gables areas. The tract tabulations are grouped into tracts representing Coral Gables and those that do not represent Coral Gables. Tract boundaries do not follow exactly municipal boundaries, so some error is introduced in constructing this special area. The tabulations included the following:

- household type (family–nonfamily) by age of head of household
- household type (family–nonfamily) by number of persons
- household income
- race of householder
- head Hispanic or not
- tenure and persons
- tenure and crowding
- tenure and type of unit
- tenure and bedrooms
- tenure and income and rent/value
- tenure and lack of kitchen
- plumbing and crowding and age of structure

The probabilities of a household residing in Coral Gables based on each of these variables is determined and the resulting probabilities are applied to the PUMS data for the larger area. Resulting probabilities are averaged, and the households with the highest average probabilities are selected to represent the household characteristics of the City of Coral Gables. This procedure creates a PUMS specifically for the City of Coral Gables.

⁹ U.S. Department of Housing and Urban Development, *Section 8 Income Limitations* (Florida) (Washington, D.C.: HUD, 2000). This requirement is extended to 120% of median income to include households of moderate income.

Information from the PUMS file makes it possible initially to eliminate most individuals living in institutions and group quarters and boarders/lodgers from potential very low, low-, and moderate-income housing demand. This removes from direct count those people who compose prison/sanatorium, college, nursing home, boarder/boarding home, clergy, and other related populations. Sub-households and sub-families are not separately distinguished, as this would double-count existing housing deterioration for rehabilitation workforce/affordable housing need purposes, and no information is available on how or if sub-families/sub-households would choose to separate in the future. Thus, except for those in group homes who are not counted, one household per unit is counted. Also not counted are those households that live in a paid-off housing unit that they can afford; college students who may be living beyond their means locally for a period of time but will be able to afford housing in the future; and those who pay high proportions of their income for very large housing units relative to the size of the household (the number of rooms are two times, or more, the number of persons).

Once these selection procedures are undertaken, the PUMS data is employed to array all households by size and income status. HUD median family income for the state of Florida, the SFRPC, Miami-Dade/Monroe counties, and the City of Coral Gables is determined. For a household size of four persons, the upper limits of moderate income, low income, and very low income are 120%, 80%, and 50% of the median household income, respectively. Each household size of more or less than four is allowed a positive or negative adjustment of the 120%, 80% or 50% of median figure to qualify for moderate-, low- or very low income designation. (This is based on the philosophy that if you have more children/dependents or household members, you can have a larger share of median income and still qualify as very low, low, or moderate income; in reverse fashion, if you have fewer dependents or members, a lower share of median income is necessary to qualify.) Each increase of one person from a household size of four (at the top of the range) adds about 8% to the qualification requirement; each one-person decrease subtracts 10% from the qualification requirement.

The procedures spelled out above separate moderate-, low- and very low income households, adjusted for household size, from all other households in the region. These households represent about 60% (60.3%)

of all households in the state. This relative selection of a population qualifying for housing need forms the gross basis of all need estimates. Future housing unit projections ensue, and workforce/affordable housing need is calculated for the state as a whole, for the South Florida Region, for Miami-Dade/Monroe counties, and for the City of Coral Gables. In each of the jurisdictions, projections of workforce/affordable housing need are reduced somewhat for the reasons specified above, and the share of this projection that will be cost-burdened is determined. This future cost-burdened workforce/affordable housing need is then related to both projected residential growth and to job growth for the decade to derive growth share ratios of workforce/affordable units to all housing units and/or all jobs created. Both of the latter bases are positive housing units and jobs created. If there is negative growth at the jurisdiction level, the growth share is zero. In a subsequent step, the housing units occupied by these households are initially checked for deterioration to determine rehabilitation workforce/affordable housing need. Two other categories of workforce/affordable housing need are then calculated: preservation workforce/affordable housing need and backlog cost-burdened workforce/affordable housing need.



More recent, expensive single-family residences in the Cocoplum neighborhood (Planning Department, City of Coral Gables).

The Components of and Responses to Workforce/Affordable Housing Need

PART I.A—DETERMINING FUTURE COST-BURDENED WORKFORCE/AFFORDABLE HOUSING NEED

Future cost-burdened workforce/affordable housing need is the number of very low, low-, and moderate-income households likely to emerge in the future and for which the market will not provide housing at less than 50% of income. As a result, they will be cost-burdened. The need figure is determined by projecting households below a certain threshold (120% of median income) into the future and determining the number that will be cost-burdened at 50 percent of their income.

The analysis begins with a projection of need below a certain median income. This analysis follows a procedure undertaken by the University of Florida, Shimberg Center for Affordable Housing. The Shimberg Center projects population for the state, counties, and municipalities. The population projection is done by age cohort for a 10-year future. Population is converted to households using headship rates specific to the aforementioned geographies. Shimberg also uses a median income unique to a particular geography. That geography encompasses metropolitan areas for which there exists HUD's Section 8 Income Eligibility, defining very low income (< 50% of median), low income (50% to 80% of median), and moderate income (80% to 120% of median) as future potential workforce/affordable housing need households. The share of these households that will grow into the future and, once established, pay more than 50 percent of their income for housing is shown in table 30. For the City of Coral Gables, the city's median household income is used to determine future and current workforce/affordable housing need.

The household projections for jurisdictions depend on the population projections for jurisdictions. The population projections are based on trends since 1990 and are controlled by the University of Florida's Bureau of Economic and Business Research (BEBR) county population projections. Six different projection methods are used for each jurisdiction; the highest and lowest are discarded and the rest are averaged. Since some of the values entering the average are not directly controlled by the BEBR projections, the averages are adjusted to be consistent with the BEBR projections. A mathematical procedure is used to develop an age distribution for the population projections. This method looks at the net migration/survival ratio of age cohorts from 1990 to 2000 and uses those ratios, along with adjustments for some of the younger and older groups, to assign an age distribution to the population projection. Headship rates, the percentage of the population in a given age group who are householders, are used to develop household projections from the population by age projections. The characteristics of households in a jurisdiction, as reported by the 2000 Census, are gathered together in a special process to simulate the desired detailed tabulation of household count by tenure, by age, by size, by income, and by cost-burden. The 2000 estimate of each level of local, detailed household characteristics is calculated as a share of the 2000 population by age, and this share is then applied to the distribution of the future population by age to project the detailed characteristics of future households (tenure by age, by size, by income, by cost-burden) (table 30).

Rutgers University generally follows the Shimberg Center's method but creates a special PUMS for Coral Gables. This allows household projections based on historical growth to be completed for the City of Coral Gables. Those projections are broken out by income group to isolate very low, low-, and moderate-income households. This is presented for Florida, the South

TABLE 30
Components of Workforce/Affordable Housing Need by Jurisdiction

	Coral Gables City	Miami-Dade/Monroe	South Florida Region	State of Florida
A. Future cost-burdened				
Household growth 2005-2015	1,132	158,687	276,938	1,555,120
Very low, low, and moderate (120%) growth	562	90,607	149,807	820,254
Future cost-burdened (including removed households)	186	32,708	50,690	196,879
Removed very low, low, and moderate	65	4,623	7,773	43,036
Not cost-burdened (very low, low, and moderate)	311	53,276	91,344	580,339
B. Rehabilitation				
Total deteriorated (>1 person per room)	127	14,784	17,379	39,738
Deteriorated very low and low and moderate	113	11,898	14,030	32,599
Deteriorated middle and upper	14	2,886	3,349	7,139
Not deteriorated	17,039	862,758	1,565,070	7,075,485
Total units	17,166	877,542	1,582,449	7,115,223
C. Preservation				
Mortgage expiration	0	2,329	3,733	24,861
Rent subsidy expiration	0	8,768	11,497	47,701
No longer covered by either program	32*	5,858	7,446	37,987
D. Backlog cost-burdened				
Total very low and low and moderate units*	6,761	537,375	910,493	4,188,313
Not cost-burdened	3,963	334,660	581,568	3,080,982
Existing cost-burdened (including removed households)	2,111	181,842	293,436	937,435
Removed for assets	262	9,644	15,864	50,354
Removed as “students”	230	5,778	8,524	47,751
Removed as “large unit”	195	5,451	11,101	71,791
Total middle- or upper-income units	10,291	328,269	657,929	2,894,311
Total units	17,052	865,644	1,568,422	7,082,624

Source: Center for Urban Policy Research, Rutgers University, 2005.

* Will seek first right of purchase refusal through municipal tax abatement incentives.

Florida Region (South Florida Regional Planning Council), Miami-Dade/Monroe counties, and Coral Gables. Again, the City of Coral Gables’s median household income is used for calculations specific to the city. Future household growth for these locations for the period 2005 to 2015 is shown in table 31.

Florida	1.56 Million
South Florida	277,000
Miami-Dade/Monroe Counties	158,700
City of Coral Gables	1,132

Source: See table 30.

The share of these households that will be very low income, low income, and moderate income is shown in table 32.

Table 33 shows the share of these income-eligible households that will be cost-burdened at 50% of their incomes and that will not have paid-off assets (a home) that they can already afford, or will be temporarily poor college students, or will be living in a dwelling unit that is significantly in excess of their space needs (rooms are two times the number of people).

Thus, the first category of workforce/affordable housing need for the City of Coral Gables is future cost-burdened workforce/affordable housing need.

TABLE 32
Very Low, Low-, and Moderate-Income
Household Growth
2005–2015

Florida	820,254
South Florida	149,807
Miami-Dade/Monroe Counties	90,607
City of Coral Gables	562

Source: See table 30.

TABLE 33
Very Low, Low-, and Moderate-Income
Cost-Burdened Households
2005–2015

Florida	196,879
South Florida	50,690
Miami-Dade/Monroe Counties	32,708
City of Coral Gables	186

Source: See table 30.

That need amounts to 186 households (occupied housing units) to be responded to during the period 2005 to 2015.

PART I.B—MEETING FUTURE COST-BURDENED WORKFORCE/AFFORDABLE HOUSING NEED

Future cost-burdened workforce/affordable housing need is related to the future growth of market households in Coral Gables. That number is 1,132 households (table 31). The number of very low, low-, and moderate-income households that will grow into the future in Coral Gables is 562. From the 562 households (table 32), 376 households are removed because they are not cost-burdened at 50% of their household income (311 households), or because they occupy a paid-off house that they can afford, or they are temporarily poor college students who reside locally, or they live in a house that has at least twice as much space as the residents require (65 households). This results in 186 future, cost-burdened, very low, low-, and moderate-income households (table 33). If

about two-thirds of the future need numbers (actually 63.5% of 186 units [table 33], or approximately 118 units) is divided into 946 units (total units [1,132] minus workforce/affordable units [186] equals nonsubsidized units), the resulting ratio is about one workforce/affordable unit for every 8 nonaffordable units produced (see table 34(b)).

The remaining 68 units of the 186-unit obligation should be placed over this future projected employment growth. If future employment growth for Coral Gables is projected to be 1,630 jobs for the period 2005 to 2015, and if this number is divided by 68, the resulting ratio is one workforce/affordable unit for every 24 jobs. At a ratio of three jobs per 1,000 square feet, the ratio is one workforce/affordable unit for every 8,000 square feet of new nonresidential construction. (See table 37.) This is discussed in the paragraph below and shown in table 34(a).

Use of the U.S. Census *Transportation Planning Package* enables resident employment to be traced in reverse to the place of employment. The number reported for the City of Coral Gables for 2000 is 43,685 employees, a growth of 2,725 employees since 1990. Using this same rate of growth for the period 2000 to 2005, there are currently about 45,000 employees in the City of Coral Gables. This number is projected to move to a level of 48,367 from 2005 to 2015, a change of 3,260 over the period (table 34(a)). If one-half of the job growth requires new space as opposed to reducing vacancies, or space in the form of “at-home” employment, the employment change over the period 2005 to 2015 is 1,630.

The linkage of workforce/affordable housing to residential and nonresidential development is as follows, regardless of the income distribution of the residential demand projection for a particular locality. As either form of development takes place, virtually no workforce/affordable housing will be built by a market that is producing residential offerings that can be purchased by only middle-income or above-middle-income households. The average size of the households moving into Coral Gables is 2.3 persons, 1.0 of whom is working. Of those households moving in, only about 20% work locally; 0.8 workers are exported to the surrounding region. Households moving into the South Florida Region as a whole average 2.4 persons and contain 1.0 worker; about 80 percent of these workers (0.8) are employed in the region. Thus, Coral Gables potentially exports 0.8 workers to the region and potentially receives 0.8 workers from the

TABLE 34(a)
Employment Needs and Change—City of Coral Gables

U.S. Census Transportation Planning Package 1990	40,960	
U.S. Census Transportation Planning Package 2000	43,685	
Change 1990–2000	2,725	
Change 2000–2005	1,362	
Chamber of Commerce–2005	49,641	Average
ESRI Business Information Solutions (InfoUSA)—2004	35,510	42,575
U.S. Census (TPP)—2005	45,047	
Change 2005–2015	3,260	

Source: U.S. Bureau of the Census, *Census Transportation Planning Package*, 1990, 2000.

region—a balancing of workers destined for that community. Accordingly, with the addition of no workers to a household size that without workers is about 1.5, the ratio of one worker (0.8) in three residents (2.3) is the impact created by nonresidential versus residential development. Two-thirds of the burden is residential (0.15); one-third is nonresidential (0.8). This forms the basis for placing two-thirds of future cost-burdened workforce/affordable housing need over future market residential growth and one-third over future employment growth (table 34(b)).

Workforce/affordable housing related to the need calculated above should be produced through a voluntary inclusionary housing program effectuated by an incentive-based inclusionary zoning ordinance pertaining primarily to mixed-use districts. (See table 36 for an example.) Inclusionary housing is a program in which developers (both residential and nonresidential) who build new structures create a portion of their developments (or pay an equivalent fee) as ownership or rental workforce/affordable housing. The developer is given (if he does not already enjoy) a density/FAR (Floor Area Ratio), height, and reduced parking bonus equivalent, at least, to the number of units or amount of space that is being developed as workforce/affordable. The numbers for inclusionary housing are as indicated previously: one workforce/affordable unit for every eight market units; one

workforce/affordable unit for every 24 employees or 8,000 square feet of nonresidential development. (See table 37.) Such an inclusionary housing program, if vigorously promoted, should keep abreast of the future need for workforce/affordable housing but would be able to do little for meeting backlog needs. Backlog is addressed in a subsequent component of Coral Gables’s recommended workforce/affordable housing program. Created workforce/affordable units should be deed-restricted for a long period of time (99 years) or in perpetuity. Those households leaving workforce/affordable units should be entitled to a “buyout” at 1.5 times the CPI rate of inflation (calculated annually for the period of occupancy) plus the estimated value of improvements made to the unit (with the value of those improvements calculated [with receipts] in original purchase dollars) during the period of occupancy.

The value of new workforce/affordable units in the City of Coral Gables should be \$63,825 for a very low income household; \$111,700 for a low-income household; and \$234,140 for a moderate-income household (table 35). Rental costs at an average of 1% of sales price per month would be \$638 for a very low income household, \$1,117 for a low-income household, and \$2,341 for a moderate-income household. Future workforce/affordable units in the City of Coral Gables should average \$136,555 in price or \$1,365 in monthly rent.

TABLE 34(b)
Ratio of Assignment of Workforce/Affordable Housing Need to Residential and Nonresidential Sectors

Place	Household Size	Workers	Out	In	Net
Region	2.4	1.0	0.2	0.8	—
Coral Gables	2.3	1.0	0.8	0.2	0.0
	1.5 (people)				0.8 (workers)
	(2)		Ratio		(1)

Source: Center for Urban Policy Research, Rutgers University, 2005.

TABLE 35
Calculating the Value of Rents of Workforce/Affordable Housing Units

Housing Characteristic/Cost	Very Low Income	Low Income	Moderate Income
Square footage	900	900	900
Number of bedrooms	2	2	2
Type of housing	Condo	Condo	Condo
Mortgage rate (%)	6.5	6.5	6.5
Mortgage cost per \$1,000 (\$)	6.321	6.321	6.321
Common charges (\$)	50	50	50
Insurance (\$)	25	25	25
Real estate taxes (\$)	145	210	340
Electricity (\$)	50	50	50
Oil (\$)	100	100	100
Sewer (\$)	15	15	15
Water (\$)	28	28	28
Total	413	478	608
1. City median household income	\$77,583	\$77,583	\$77,583
2. 40%, 60%, or 100% of item 1 (\$)	31,033	46,550	77,583
3. 30% of item 2 (\$)	9,310	13,965	23,275
4. Divide item 3 by 12 (\$)	776	1,164	1,940
5. Housing cost assumptions (\$)	413	478	608
6. Mortgage payment (4 5) (\$)	363	686	1,332
7. Maximum mortgage (\$)	57,442	100,527	210,726
8. Maximum sales price			
(10% down)—Own	\$63,825	\$111,700	\$234,140
Rent (month)	\$638	\$1,117	\$2,341
Average—Own		\$136,555	
Rent		\$1,365	

Source: Center for Urban Policy Research, Rutgers University, 2005.

LANDMARKS OF CORAL GABLES



Alhambra Entrance (Planning Department, City of Coral Gables).



Hotel St. Michel (Planning Department, City of Coral Gables).

TABLE 36
Mixed-Use District Ordinance
City of Coral Gables

A. Purpose and Applicability. The purpose of this District is to:

1. Provide the method by which tracts of land may be developed as a planned unified project rather than on a lot-by-lot basis as provided for in the city's other regulations.
2. Provide for residential uses at higher densities in exchange for public realm improvements.
3. Provide maximum design freedom by permitting property owners an opportunity to more fully utilize the physical characteristics of the site through modified development regulations and the planned mixing of uses.
4. Require that property within the District will be developed through a unified design providing continuity among the various elements causing a better environment.
5. Create a diversity of uses within walking distance, including but not limited to: residential; offices, workplaces; neighborhood commercial; public open spaces including the following attributes:
 - a. Provide a variety of uses in the area which can be traversed in a ten-minute walk which is an area roughly inscribed by a 1,320 foot (1/4 mile) radius from the center.
 - b. Bring within walking distance most of the activities of daily living, residents of all ages may gain independence of movement, thereby reducing the number and length of vehicular trips.
 - c. Designed and organized to promote an assortment of street level pedestrian amenities in exchange for increase in building height, residential density, and floor area ratio.
 - d. Provide for the ability to reduce setbacks and encroachment into the public rights-of-way with public open space improvements.
 - e. Designed to provide for architectural and design elements focused to a pedestrian scale.
 - f. Strengthen the hierarchy of streets and maintain the existing "grid" network that is designed to serve the needs of pedestrians, bicyclists and vehicular circulation equitably.
 - g. Encourage landmark opportunities, including physically defined squares; plazas; urban passageways; parks; public open spaces; and, places of public assembly for social, cultural and religious activities provide places for social activity.
 - h. Encourage private and public buildings to form a clear edge, spatially delineating the public street space and block interiors.
6. By organizing appropriate building densities, public transit will be further strengthened as an alternative to the use of private vehicles.
7. Provide a strong emphasis on aesthetics and architectural design through the use of the regulations and the planned mixing of uses to establish identity, diversity and focus to promote a pedestrian friendly environment.

B. Applicability.

A MXD may be assigned as a zoning designation or overlay zoning designation that is supplemental to the underlying zoning designation and other applicable city regulations. However, overlay designations may only be assigned to areas of 10 acres or more.

1. Utilization of a variety of architectural attributes and street level amenities to create a sense of place, including the spatial relationship of buildings and the characteristics created to ensure attractive and functional areas.
2. Increase the choices available for transportation to encourage increased mobility and reduction in transportation expenses. Choices shall include public transit, bicycle and pedestrian circulation opportunities.
3. Integration of street level plazas, courtyards, open space and public gathering areas including the creation and preservation of corridors, vistas and landmark features.
4. Provide for an increased range of housing types and workplace opportunities, where age and economic class are integrated and the bonds of community are formed.

**TABLE 37
Inclusionary Housing
Preliminary Concept Regulations and
Example Calculations**

Summary of Bonus/Incentives	Project Example	Project Example with Bonuses
25%–35% density bonus	Permitted 125 u/a	25% = Permitted 156 u/a 35% = Permitted 212 u/a
25%–50% height bonus	100' habitable (125' with arch elements)	25% = 125' habitable (150' w/arch elements) 50 % = 150' habitable (175' w/arch elements)
FAR exemption	3.5	Bldg. 1—3.7 FAR (20% increase exempt) Bldg. 2—4.59 FAR (31% increase exempt)
1:8 unit mix	256 total units	32 workforce/affordable units
1:8,000 nonresidential	25,780 sf of nonresidential	3 workforce/affordable units
1:1 parking ratio for workforce/affordable units	1.5:1	32 [48 (-16)]
<i>Residential Parking Reduction</i>		
Potential % reduction in overall parking if 2,700 feet (10 minute walk) from Metrorail station and/or public transit	Bldg. 1: 450 spaces provided	
		Spaces Reduced
City of Miami allows up to a 25% reduction		25% = 112.5 reduction
City of Miami allows up to a 35% reduction		35% = 157.5 reduction
City of South Miami allows up to a 50% reduction		50% = 225.0 reduction
Would require developers to pay into a parking fund for the number of spaces that would be reduced		
	Assumptions: Floor to ceiling height is 9'-8" for each residential floor	
	Size of units:	
	1-bedroom: 760 – 890 sf	
	2-bedroom: 930 – 1,100 sf	
	2-bedroom w/den: 1,400 – 2,000 sf	

Source: Planning Department, City of Coral Gables.

PART II.A—DETERMINING CURRENT REHABILITATION WORKFORCE/AFFORDABLE HOUSING NEED

Current rehabilitation workforce/affordable housing need is the number of Section 8 income-eligible households (moderate income [$<120\%$ of median] or below) that live in deteriorated housing. Deteriorated housing is measured differently depending on the age of the unit. A unit that was built before 1940 is considered to be deteriorated housing if it has one of the following three problems: (1) it is overcrowded; (2) it lacks complete plumbing or a bathroom within the unit; or (3) it lacks a complete kitchen or a kitchen within the unit. A unit constructed in 1940 or later is considered to be deteriorated housing if it has two of the aforementioned problems. An overcrowded unit is one that contains more than one occupant per room, for example, a three-room housing unit that contains four persons or more. A unit that lacks complete plumbing or that does not have a bathroom within the

**TABLE 38
Occupied Housing Units
(Households)
2005**

Florida	7,115,225
South Florida	1,582,449
Miami-Dade/Monroe Counties*	877,542
City of Coral Gables	17,166

Source: See table 30.

*Monroe County is included in the PUMS Area with Miami-Dade County because Monroe County is too small to stand by itself. In the SF3 data used earlier, Miami-Dade County and Monroe County could each stand by itself. Now that a population of moderate-income or below-moderate-income households is being used, the PUMS Areas must be employed to delimit this population.

long-form records. The long form represents about a 16% sample of households in the area being scrutinized. From this source, information on housing quality is obtained for the standing stock of structures in

**TABLE 39
Deteriorated and Nondeteriorated Units
2005**

	Deteriorated	Nondeteriorated
Florida	39,738 (0.43%)	7,075,485
South Florida	17,379 (0.85%)	1,565,070
Miami-Dade/Monroe Counties	14,784 (1.32%)	862,758
City of Coral Gables	127 (0.74%)	17,039

Source: See table 30.

unit is one that is missing a flush toilet, hot and cold piped water, or a bathtub/shower. A unit that lacks a complete kitchen or does not have a kitchen within the unit is one that is missing a sink (with piped water), a range or cooktop and oven, or a refrigerator. A unit with multiple deficiencies is counted only once.

The 2000 U.S. Census Public Use Microdata Sample is used to calculate rehabilitation workforce/affordable housing need. This is a 5% sample of households, using approximately one in five of the U.S. Census

Florida as a whole, the South Florida Region (RPC), Miami-Dade/Monroe counties,¹⁰ and the City of Coral Gables.¹¹ This information is presented in table 30 and summarized below in individual tables. Numbers of deteriorated units are calculated for 2005 by applying year 2000 incidence rates to estimates of the 2005 housing stock. As of the year 2005, Florida had 7.115 million occupied units; the South Florida Region had 1.582 million occupied units; Miami-Dade/Monroe counties had 877,542; and the City of Coral Gables had 17,166 (table 38).

¹⁰ Necessarily joined in the PUMS because Monroe County is so small.

¹¹ A special PUMS is constructed for Coral Gables because the population is less than 100,000.

TABLE 40
Very Low, Low-, and Moderate-Income Deteriorated Units
2005

	# of Very Low, Low-, and Moderate-Income Deteriorated Units	Primary Type
Florida	32,599	Crowded older unit (36%)
South Florida	14,030	Crowded older unit (42%)
Miami-Dade/Monroe Counties	11,898	Crowded older unit (43%)
City of Coral Gables	113	Crowded older unit (60%)

Source: See table 30.

Applying the aforementioned criteria, 39,738 units are deteriorated in the state of Florida (0.43%); 17,379 are deteriorated within the South Florida Region (0.85%); 14,784 are deteriorated in Miami-Dade/Monroe counties (1.32%); and 127 are deteriorated in the City of Coral Gables (0.74%) (table 39). Thus, housing deterioration exists at an extremely low level statewide (0.43%), at about double the state level in the City of Coral Gables (0.74%) and in the South Florida Region (0.85%); and at triple the state level in Miami-Dade/Monroe counties.

Following is the distribution of deteriorated units occupied by very low, low-, and moderate-income households: 32,599 units in Florida as a whole; 14,030 units in south Florida; 11,898 units in Miami-Dade/Monroe County; and 113 units in the City of Coral Gables (table 40). At the state level, the dominant type of housing deterioration is crowding in older units (36%), followed by incomplete kitchen/bath or kitchen/bath not in unit (28%), and crowding in a newer unit combined with an incomplete kitchen/bath or kitchen/bath not in unit (18%). The figure that the City of Coral Gables must be concerned with is the number of units (113) that are deteriorated and occupied by very low, low-, and moderate-income households.

Rehabilitation workforce/affordable housing need is basically consistent across the different jurisdictional levels (see table 41). There appears to be more crowding in older units in the South Florida Region (42%), in Miami-Dade/Monroe counties (43%), and, especially, in the City of Coral Gables (50%) than in the state of Florida as a whole (36%). This comes with a relative reduction in units without/or with incomplete kitchens/baths (table 41) in the first three jurisdictional entities.

PART II.B—MEETING CURRENT REHABILITATION WORKFORCE/AFFORDABLE HOUSING NEED

Rehabilitation workforce/affordable housing need in the City of Coral Gables primarily involves units that are older and crowded. In these cases, as well as in all deteriorated units, rehabilitation is necessary to render the units sound. It may be as little as adding an appliance or a fixture to a kitchen or a bath. On the other hand, the unit may require shortening a living room or bedroom to include a bath or kitchen. Finally, the unit may require either the addition or division of a room to create an additional bedroom to reduce crowding. The *2003 American Housing Survey* (AHS) includes information on the costs to make the type of repairs specified above. The average individual cost to render a bathroom or kitchen in the South Florida Region complete and functional is \$12,540 per unit. The costs to add a room to eliminate crowding are determined individually and amount to \$15,882. Units having both crowding and kitchen/bath problems would incur the sum of these two costs (\$28,422) for rehabilitation. This enables current rehabilitation costs to be determined for the City of Coral Gables.

What is evident from the above is that approximately \$1.61 million is required to address current rehabilitation workforce/affordable housing need in the City of Coral Gables. This should take the form of a local grant; eligible property owners could petition the city for 75% of the rehabilitation amount if they should be willing to pay 25%. Individual owners would have to validate that those living in the units earned less than \$93,100 (120% of \$77,583) and that a major repair would be required to render the unit sound. Once accepting the grant and paying 25% of

TABLE 41
Rehabilitation Workforce/Affordable Housing Need by Type
2005

Problem	Frequency	% of Problems
<i>State of Florida</i>		
Plumbing and kitchen	9,262	28%
Crowding and plumbing or kitchen	5,718	18%
Plumbing, kitchen, and crowding	2,928	9%
Older unit and plumbing and/or kitchen	2,809	9%
Older unit and crowding	11,882	36%
Total	32,599	
No problems	4,188,315	
Middle and upper income	2,894,311	
Total units (occupied)	7,115,225	
<i>South Florida Region</i>		
Plumbing and kitchen	3,160	23%
Crowding and plumbing or kitchen	2,703	19%
Plumbing, kitchen, and crowding	1,497	11%
Older unit and plumbing and/or kitchen	819	6%
Older unit and crowding	5,850	42%
Total	14,030	
No problems	910,491	
Middle and upper income	657,929	
Total units (occupied)	1,582,449	
<i>Miami-Dade/Monroe Counties</i>		
Plumbing and kitchen	2,649	22%
Crowding and plumbing or kitchen	2,229	19%
Plumbing, kitchen, and crowding	1,213	10%
Older unit and plumbing and/or kitchen	744	6%
Older unit and crowding	5,063	43%
Total	11,898	
No problems	537,375	
Middle and upper income	328,269	
Total units (occupied)	877,542	
<i>City of Coral Gables</i>		
Plumbing and kitchen	20	18%
Older unit and plumbing and/or kitchen	36	32%
Older unit and crowding	57	50%
Total	113	
No problems	6,762	
Middle and upper income	10,291	
Total units (occupied)	17,166	

Source: Center for Urban Policy Research, Rutgers University, 2005.

TABLE 42
City of Coral Gables
Rehabilitation Workforce/Affordable Housing Need

Category of Problem	Number of Units	Cost per Unit	Total Cost
Plumbing/kitchen	20	\$12,540	\$250,800
Crowding and plumbing and/or kitchen	0	\$15,882	\$0
Kitchen, plumbing, and crowding	0	\$28,422	\$0
Old unit and kitchen/plumbing	36	\$12,540	\$225,720
Old unit and crowding	57	\$15,882	\$905,274
Total	113		\$1,607,541

Source: Center for Urban Policy Research, Rutgers University, 2005.

the total amount, the unit would be deed-restricted for workforce/affordable housing occupancy for 10 years. As long as the unit did not move out of the workforce/affordable housing inventory during a 10-year period, the owner of the structure would be under no obligation to repay the grant.

The number of units that should have to be rehabilitated would amount to about 11 units per year for 10 years. This should require a rehabilitation fund availability of about \$220,000 annually.

Where should the grant money come from? Both residential and nonresidential property owners improve their properties on a regular basis. The City of Coral Gables earns \$2 million annually from non-new construction fees. This is from schedules that collect \$8.30 per \$1,000 for repairs that are less than \$1,000 in total costs and about one-half this amount (\$4.30 per \$1,000) for repairs that are more than \$1,000 in total costs. If local, non-new construction building permit fees were raised by about 10% to \$9.15 per \$1,000 for repairs under \$1,000 and to \$4.75 per \$1,000 for repairs over \$1,000, rehabilitation workforce/affordable housing need could be met locally.

The linkage of workforce/affordable housing repair to market housing repair is direct and logical. There are residents who do not have the incomes needed to undertake the repairs that will render their units sound. Other residents are improving their units far beyond pure functional needs. The latter group is not paying for new workforce/affordable housing unit construction (they are not buying new homes with a portion of the costs included via inclusionary housing) that should be tapped to maintain the condition of existing workforce/affordable housing units. These households are sensitive to the need to repair units (they are repairing their own), and an increase in their building permit costs (for additions, alterations, or repairs) should help support regular workforce/affordable housing rehabilitation on units occupied by those local households of very low, low, and moderate income. As a result, all local housing is subject to regular rehabilitation. This raises the housing value of all residents because the conditions of the entire local housing stock is attended to regularly.

TABLE 43
Preservation Workforce/Affordable Housing Need
State of Florida, South Florida, Miami-Dade/Monroe
2005–2015

Jurisdiction	Assisted Mortgage Expiration 2005–2015	Rent Supplement Expiration 2005–2015	Units Currently under One or Both Programs Whose Coverage Will Expire by 2015
State of Florida	24,861	47,701	37,987
South Florida Region	3,733	11,497	7,446
Miami-Dade/Monroe Counties	2,329	8,768	5,858

Source: Shimberg Center for Affordable Housing, 2005.

TABLE 44
Preservation Workforce/Affordable Housing Need
Miami-Dade/Monroe Counties and Inclusive Places

Location	Assisted Mortgage Expiration 2005–2015	Rent Supplement Expiration 2005–2015	Units Currently under One or Both Programs Whose Coverage Will Expire by 2015
Coconut Grove	0	24	24
Florida City	0	301	0
Hialeah	0	471	293
Hialeah Gardens	0	123	0
Homestead	963	224	353
Miami	936	5,448	3,482
Miami Beach	430	1,245	965
North Miami	0	83	0
Opa-Locka	0	529	417
Perrine	0	64	64
Key West	0	126	130
Marathon	0	130	130
Total	2,329	8,768	5,858

Source: Shimberg Center for Affordable Housing, 2005.

PART III.A—DETERMINING CURRENT PRESERVATION WORKFORCE/AFFORDABLE HOUSING NEED

Preservation workforce/affordable housing need involves maintaining as affordable the current stock of workforce/affordable housing. Preservation need assumes that workforce/affordable housing exists in a jurisdiction and is in jeopardy of being removed from the standing stock. This would mean that a HUD or a RHS (Rural Housing Service, U.S. Department of Agriculture), FHFC (Florida Housing Finance Corporation), or LHFA (Local Housing Finance Agency) workforce/affordable housing project’s mortgage is maturing or that its rent supplement is expiring. The expiration dates for each are shown for various jurisdictions in table 43 below.

Table 43 shows three categories of potential impacts to existing workforce/affordable housing units: the first, where the mortgage is expiring; the second, where the rent supplement is expiring; and the third, which includes units that are currently under one or both programs and that will have their coverage expire by the end of 2015. The data are obtained from local housing agencies or HUD/RHS files, so there could be some incompleteness or inaccuracies in the

tabulations. For instance, the preservation data for assisted units does not include Florida Housing or Local Housing Finance Agency units unless those funding sources are also paired with HUD or RHS developments.

Statewide, there are approximately 24,861 units whose mortgage is expiring and 47,701 units whose rent supplement is expiring. The rent-supplement units are almost all projects with existing assisted mortgages; however, there are some projects for which mortgages have expired but rent supplements still exist. It appears that extensions of rent supplements can be applied for, depending on the availability of funding. Statewide, there are 37,987 units that will not be under either program by the end of 2015, given current expiration dates. These units could be lost from the workforce/affordable stock. In the South Florida Region, there are 3,733 units whose mortgage is expiring; 11,497 units whose rent supplement is expiring, and 7,446 units that will no longer be covered by either program. In Miami-Dade/Monroe counties, 2,329 workforce/affordable units will have their mortgage expire, 8,768 will have their rent supplement expire, and 5,858 will no longer be covered by either program. These units are shown by government jurisdiction in table 44.

TABLE 45
Distribution of Preservation Workforce/Affordable Housing Need

	Preservation Need	Units	Owner Costs	Renter Costs
32 Units:	Very low income	10	\$63,825	\$638
	Low income	11	\$111,700	\$1,117
	Moderate income	11	\$234,140	\$2,314

For jurisdictions in Miami-Dade/Monroe counties, preservation workforce/affordable housing need also encompasses the aforementioned three categories. The most severely impacted in terms of potential losses are the City of Miami, Miami Beach, Homestead, Opa-Locka, Hialeah, and Florida City. In the City of Miami, 936 workforce/affordable units will have their mortgage expire, 5,448 will have their rent supplement expire, and 3,482 units will no longer be covered by either program. Miami Beach follows with 430 mortgage expirations, 1,245 rent subsidy expirations, and 965 that will no longer be covered by either program. Coral Gables has 32 ownership units that were built as part of Miami Dade County's Urban Development Action Grant (UDAG) program whose affordability has already expired. These units were built in two phases: 15 in 1990/2 and 17 in 1996/7. They originally have five-year affordability controls.

PART III.B—MEETING CURRENT PRESERVATION WORKFORCE/AFFORDABLE HOUSING NEED

The City of Coral Gables has 32 units whose affordability has expired. These are all ownership units that have yet to turn over. In order to preserve their affordability, the city should offer each owner full property tax forgiveness for the municipal portion (about \$1,000 per unit annually). This would allow the City to have first right of refusal when these units come up for sale. At that time, the city should attempt to purchase these units at market prices minus one-half the accrued property tax forgiveness.

Without question these housing units are some of the least expensive in the City of Coral Gables. Even if they are purchased at market levels, they still will be a resource for those whose income will not allow purchase above \$150,000 to \$250,000. The original units sold in the first phase (1990/91) for about \$50,000; subsequent units of the second phase (1996/7) sold for about \$70,000. It is estimated that these units are currently worth approximately 2 to 3 times the 1996/7 price. Owners have been in the units for 10 to 15 years and may be in the market for unit transfer over time. Once purchased at market levels, minus one-half the accrued municipal tax abatement, units should be subject to resale at affordable price levels (see table 45). Units should have 15 to 30 year affordability controls with allowable price increases of not more than 10 percent per year.

A final component of this effort will involve taking a hard line on rental conversions to condominiums. Rental units affordable below 135 percent of median household income should not be allowed to convert unless adequate progress towards achieving affordable housing goals is demonstrated.

PART IV.A—DETERMINING BACKLOG COST-BURDENED WORKFORCE/AFFORDABLE HOUSING NEED

Backlog cost-burdened workforce/affordable housing need involves households that *currently* pay more than 50% of their income for housing. These are households that are cost-burdened now. This backlog is large and has accumulated over a long period of time. As such, it will take a long period

TABLE 46
Backlog Cost-Burdened Workforce/Affordable Housing Need

Jurisdiction	Backlog	Need to be Met in a 10-Year Period
Florida	937,435	46,871
South Florida	293,436	14,672
Miami-Dade/Monroe Counties	181,842	9,092
City of Coral Gables	2,111	106

Source: Center for Urban Policy Research, Rutgers University, 2005.

TABLE 47
Backlog Cost-Burdened Workforce/Affordable Housing Need Costs

	Very Low Income	Low Income	Moderate Income	Total
Median household income	\$77,583	\$77,583	\$77,583	
Household income @ 40%, 60%, 100% of median	\$31,033	\$46,550	\$77,583	
Amount spent for housing @ 65% of income	\$20,171	\$30,258	\$50,429	
Amount that should be spent @ 50%	\$15,517	\$23,275	\$38,792	
Difference	\$4,655	\$6,983	\$11,637	
Number of units	36	35	35	
Annual amount	\$167,578	\$244,388	\$407,311	\$819,276
Real estate transfer tax portion	\$0.10	\$0.10	\$0.10	\$0.10
Property value transfer to generate funds	\$167,578,200	\$244,387,500	\$407,310,750	\$819,276,450
Coral Gables average transaction	\$700,000	\$700,000	\$700,000	\$700,000
Total units transferring	239	349	582	1,170
Percentage of stock (11,375 units—2005)				10.6%

Source: Center for Urban Policy Research, Rutgers University, 2005.

of time to address the need. Backlog cost-burdened workforce/affordable housing need should not be ignored but rather addressed in steady, incremental fashion. The best way to approach backlog cost-burdened workforce/affordable housing need is to set a goal of a percentage of the need to be met over a period of time. In Coral Gables, the goal could be 5% of the outstanding need over a 10-year period. The percentage and period of time selected reflect the size of the need and the fact that funding to address it is very difficult to secure. Further, in south Florida, the need is particularly large relative to the rest of the state.

Backlog cost-burdened workforce/affordable housing need at 120% of median income and below (very low, low-, and moderate-income households) amounts to (1) 937,435 households statewide¹² (22.3% of households below 120% of median); (2) 293,436 households in the South Florida Region (32.2% of households below 120% of median); (3) 181,842 households in Miami-Dade/Monroe counties (33.8% of households below 120% of median); and (4) 2,111

households in the City of Coral Gables (31.1% of households below 120% of median) (table 46). Thus, existing cost-burdened households are much more of a phenomenon of the South Florida Region than of the state as a whole (33.8% versus 22.3%) and almost equally relatively present in the South Florida Region, Miami-Dade/Monroe counties, and the City of Coral Gables (31% to 33%).

PART IV.B—MEETING BACKLOG COST-BURDENED WORKFORCE/AFFORDABLE HOUSING NEED

How should one provide for backlog cost-burdened workforce/affordable housing need? What is the linkage? The linkage is housing market activity that has a tendency to drive up prices. Hot markets, regardless of price or where they are in the real estate cycle are characterized by the number of real estate transactions. The best monitor of real estate transactions is the real estate transfer tax. The return from the real

¹² After removing households already occupying a house, those temporarily cost-burdened while in college, or those supporting housing space far in excess of need.

estate transfer tax documents housing turnovers in an area.

A strategy for reducing the backlog cost-burdened workforce/affordable housing need should be to buy down units from landlords to lower rents for rental tenants or to similarly buy down units (condominiums) to lower occupancy costs for those living in ownership units. On average, in the City of Coral Gables, those paying more than 50% of their income for housing pay 65% (table 47). For very low income households, that amount is \$20,171; for low-income households, \$30,258; and for moderate-income households, \$50,429. The difference between these costs and those at 50% of income are, respectively, \$4,655 (very low income); \$6,983 (low income); and \$11,637 (moderate income).

The met amount to achieve affordability above multiplied by the number of units required of each yields a buydown total of \$819,276 annually. The buydown amount should be met by Coral Gables directly receiving from the state/Miami-Dade County only one-half of the funds that the city generates for workforce/affordable housing through the SHIP (State Housing Initiatives Partnership) Program. Currently, \$.20 of \$.70 (real estate transfer tax) per \$100 of transferred valuation is dedicated in the SHIP Program for workforce/affordable housing purposes. If revenues generated by \$.10 from the current rate of \$.70 per \$100 for the real estate transfer tax were returned directly to fund workforce/affordable housing in Coral Gables, \$.82 billion in residential real

property value transfers should have to take place in the city to fund the above objective. At \$700,000 for the average residential real estate transaction, this would require 10.6% of the residential stock to be transferred annually. This would mean that families would transfer properties, on average, every 9.4 years in the city. That is somewhat less often than the current national average of every nine years for ownership housing. It is even more reasonable given the proportion of new households added to the community during the 1990s (~65%), and the average age of the population (52 years) currently living within the city. The strategy should require political pressure to release SHIP funds for workforce/affordable housing purposes from the state to the county (Miami-Dade) and then to the City of Coral Gables.

At this time, there seems to be some reluctance at the state level to use all of the moneys generated by SHIP for workforce/affordable housing purposes. The funds should flow without political blockages directly to the local level and should be distributed (70% of funds raised at the state level) on the basis of population. Locations should additionally be prioritized according to those with a workforce/affordable housing program in place.

Because no moneys can be used directly for rent subsidies, there should be a necessity to use a small amount of local revenues (from the ad valorem tax). This “seed money” should form part of a proposal by the city to the county and state to begin to break-loose this funding for workforce/affordable housing purposes.



Newer nonresidential construction in the city (Planning Department, City of Coral Gables).

In addition, other factors affect affordable housing such as transportation, education, job training, and employment. An argument can be made that any efforts to decrease the costs of transportation, provide for educational and training opportunities, and attract high-paying jobs, will allow the beneficiaries of those efforts to afford more housing. Coral Gables' much improved transit system, for instance, offers an opportunity for significant savings on transportation, which could be redirected towards housing. Likewise, the

city's efforts to recruit and attract higher-paying jobs also could result in greater housing affordability for its residents. These "other" factors affecting the affordability of local housing are being pursued on a daily basis by the City of Coral Gables. Finally, the City of Coral Gables can help Miami-Dade County identify opportunities for expanding their existing affordable housing programs within the City's boundaries, and additionally secure from the county funding that will assist in the operation of these programs.



Office/retail space along Ponce de Leon Boulevard (Planning Department, City of Coral Gables).

Summary of Workforce/Affordable Housing Need Requirements for the City of Coral Gables

FUTURE COST-BURDENED WORKFORCE/AFFORDABLE HOUSING NEED

Workforce/affordable housing need should be met in the City of Coral Gables through a four-pronged approach. First, future cost-burdened workforce/affordable housing need that is projected at 186 units for the 10-year period 2005 to 2015 should be met by a growth share approach. For every eight new market units, one workforce/affordable unit should be built. For every 24 jobs (8,000 square feet) of nonresidential development, one unit should be built. Over a projected 10-year development period, 118 units should be delivered by up to 946 non-cost burdened units. The remaining 68 units should be delivered by 1,632 gross new jobs created over the period. This is equivalent to 24 jobs per 8,000 square feet at a ratio of 3 jobs per 1,000 square feet. In order to deliver these units, developers should be given density/FAR bonuses, height bonuses, and parking provision forgiveness.

Units constructed as workforce/affordable housing should be built in a ratio of one very low income (40% of median), one low income (60% of median), and one moderate income (100% of median). Units not able to be built should require a cash contribution of 60% of construction costs.

REHABILITATION WORKFORCE/AFFORDABLE HOUSING NEED

Rehabilitation workforce/affordable housing need, for households under 120% of median household income, consists of 113 units of deteriorated housing (old units with one defect; newer units with more than one defect) that should be dealt with over the period

2005 to 2015. Rehabilitation workforce/affordable housing need should be addressed by establishing a grant fund for 75% of the estimated cost of repair. The cost of repair would be determined by city-approved contractors. In order to receive a grant the owner would validate that the property contains a moderate-income or below-moderate-income tenant. Once improved, the property would remain as workforce/affordable for 10 years. The maximum amount of an individual grant is 75% of \$20,000, or \$15,000 per unit.

Money for this grant fund should be raised by increasing local non-new construction building permit fees by 10% and dedicating the funds to workforce/affordable housing. Funds should be distributed to local property owners on a first-come, first-served basis. Units should receive grants through a 1/3 by 1/3 by 1/3 distribution to serve very low, low-, and moderate-income households, respectively. Should one or the other category dominate in terms of initial requests, a subsequent effort should be made to give priority to the categories of owners least represented among grant requests.

PRESERVATION WORKFORCE/AFFORDABLE HOUSING NEED

Preservation workforce/affordable housing need involves protecting those workforce/affordable housing units that are in existence today. The mortgage or rent supplements for some of those units may expire, and a portion of the current workforce/affordable housing stock could be lost in the future. In order to preserve the stock, active efforts must be undertaken to seek out and reclaim the units. This is done by aggressively pursuing rent supplement renewals and attempting to get property owners to maintain these units in and, if possible, dedicate them to workforce/affordable housing for a 15 to 30 year period.

In the City of Coral Gables, approximately 32 units currently exist. As a result, it behooves the city to seek to secure these units through first right of refusal as current residents begin to sell the units and leave the area. Although Coral Gables has not had a large stock of workforce/affordable housing to preserve in the past, it does not mean that the city should not aggressively get into the business of creating this type of inventory. Over the period 2005 to 2015, the City of Coral Gables should secure 32 workforce/affordable units within the existing stock and preserve them for a future workforce/affordable housing tenantry. This should be done by offering municipal tax abatement to property owners. This would secure first right of purchase refusal at market value minus one-half of the annually accrued property tax abatement.

BACKLOG COST-BURDENED WORKFORCE/AFFORDABLE HOUSING NEED

Within the City of Coral Gables, there are 2,111 households below 120% of median household income that are cost-burdened at 50% of their income. This represents 12% of all households and 30% of all households below 120% of median household income. The goal of the City of Coral Gables should be to reduce this backlog of cost burden by 5% or 106 units over the period 2005 to 2015. The city should do this by more effective use of the real estate transfer tax to create a fund whereby the city could buy down units in condominiums or rental structures sufficient to render them affordable. This is not necessarily the purchase of a full unit but rather a partial rent or ownership buydown for those who currently pay a significant amount of their income for housing. This rent/ownership buydown would take place as long as the unit is kept within the means of a tenant below 120% of median for a specified period of time. The landlord would have to justify the amount of the buydown; that is, the difference between what the tenant can afford and the local fair market rent capitalized into a purchase price.

ADDRESSING THE MULTIPLE COMPONENTS OF WORKFORCE/AFFORDABLE HOUSING NEED

Overall, the City of Coral Gables should address 437 units of workforce/affordable housing need over the period 2005 to 2015. This is composed of 186 units of *future* cost-burdened workforce/affordable housing need, 113 units of rehabilitation workforce/affordable housing need, 32 units of preservation workforce/affordable housing need, and 106 units of *backlog* cost-burdened workforce/affordable housing need (tables 48 and 49).

On average, the city should address about 44 units per year for the 10-year period. It is quite conceivable that the City of Coral Gables may not meet the full amount of rehabilitation workforce/affordable housing need or preservation workforce/affordable housing need because, in the first case, residents either fail to or do not want to avail themselves of the program or, in the second case, opportunities may not come along for the city to access tax delinquent or foreclosed properties. On the other hand, due to the pressure for mixed-use development and the densification of areas surrounding and in the CBD, the city could address more *future* workforce/affordable housing need than original growth plans indicated. If more future growth occurs, some of the produced workforce/affordable housing should be directed to backlog workforce/affordable housing need. The other categories of need still should be met individually, however. The rehabilitation workforce/affordable housing effort should require significant advertising to encourage owners of deteriorated properties to participate in the grant program. The preservation workforce/affordable housing effort should require city staff to diligently seek out McFarlane neighborhood property owners for municipal tax abatement to gain first right of purchase refusal on these properties.

Coral Gables should not address workforce/affordable housing without partners. Miami-Dade County's Housing Finance Authority and Housing Agency has in place funds and expertise to address workforce/affordable housing. These certainly should be tapped as well as state and federal resources (see the enclosed Appendix).

TABLE 48
Addressing Workforce/Affordable Housing Need in Coral Gables

Type of Workforce/Affordable Housing Need	Units Delivered 2005–2015
Future cost-burdened need	186
Rehabilitation	113
Preservation	32 (44 units annually)
Backlog cost-burdened	<u>106</u>
Total	437

Source: Center for Urban Policy Research, Rutgers University, 2005.

TABLE 49
Coral Gables Workforce/Affordable Housing Needs and Remedies
by Type, 2005–2015

Type of Workforce/Affordable Housing Need (Households <120% of Median)	Units	How Need Should Be Addressed	What Is Impacted
I. Future Cost-Burdened Workforce/Affordable Housing Need (>50% of income for housing costs)	186 units	Inclusionary Housing 1 per 8 units market residential 1 per 8000 ft ² market nonresidential (Costs could be paid into fund)	New residential and nonresidential development
II. Current Rehabilitation Workforce/Affordable Housing Need (Three indices of deteriorated need – require two for deterioration or one plus old unit)	113 units	Provide 75% of rehab costs as a grant by raising local non-new construction building permit fees by 10%	Existing residential and nonresidential space improvers
III. Preservation Workforce/Affordable Housing Need (Existing units likely to be lost – approximately 32 units to be saved)	32 units	Real estate tax forgiveness on the municipal portion to secure first right of purchase refusal	General taxpayers (minimally)
IV. Backlog Cost-Burdened Workforce/Affordable Housing Need (Goal – 5% of existing need) (>50% of income for housing costs)	106 units	Provide subsidy to landlords to lower rent for existing units through more efficient use of the Real Estate Transfer Tax (SHIP Program)	Existing residential and nonresidential real estate transfers (statewide)
V. Total (10 years)	437 units	44 units per year for 10 years	Burden spread across all sectors

Source: Center for Urban Policy Research, Rutgers University, 2005.



Del Monte Headquarters in Coral Gables (Planning Department, City of Coral Gables).

Appendix: Federal and State Financial Resources for Affordable Housing

COMMUNITY CONTRIBUTION TAX CREDIT - CCTC

AT A GLANCE:

<p><i>Source:</i> STATE OF FLORIDA ANNUAL APPROPRIATION</p>	<p><i>Applicants:</i> NON-PROFITS AND OTHER COMMUNITY ENTITIES</p>	<p><i>Finance Type:</i> STATE TAX CREDITS EXCHANGED FOR GIFT/DONATION</p>
<p><i>Enacted:</i> 1995</p>	<p><i>Cycle:</i> OPEN - NON-COMPETITIVE</p>	<p><i>Housing Type:</i> RENTAL, HOME OWNERSHIP</p>
<p><i>Regulation:</i> SECTION 220.183, FLORIDA STATUTES</p>	<p><i>Administrator:</i> FL OFFICE OF TOURISM, TRADE & ECONOMIC DEVELOPMENT</p>	<p><i>Primary Uses:</i> ACQUISITION, CONSTRUCTION, REHABILITATION</p>

The Community Contribution Tax Credit Program (CCTCP) provides \$10 million each year as an incentive (50% tax credit) to encourage Florida corporations to make donations toward community development and low income housing projects. The tax credit is easy for a business to receive. Corporations doing business anywhere in Florida that make donations to approved community development projects may receive a tax credit equal to 50 percent of the value of the donation. Businesses may take the credit on Florida corporate income tax, franchise tax, or insurance premium tax.

Businesses may donate up to \$400,000 per year and take up to \$200,000 in tax credit per year. Unused credits may be carried over for up to 5 years. Donations may be made in the form of cash, real estate, and equipment and/or supplies.

ELIGIBLE ACTIVITIES/BENEFICIARIES: Approved sponsors of a project may construct, improve, or substantially rehabilitate housing, commercial, industrial, or public facilities, or promote entrepreneurial or job development opportunities for low income (80% or less of ami) persons

ELIGIBLE APPLICANTS- APPLICATION PROCESS: The project must be undertaken by an eligible sponsor which may be: A community action program, community development corporation, neighborhood housing services corporation, local housing authority, community redevelopment agency, historic preservation district agency or organization, private industry council, direct-support organization, enterprise zone development agency, or such other agency as the Office of Tourism, Trade, and Economic Development (OTTED) may, from time to time, designate by rule. Eligible sponsors may submit an application at any time by contacting the OTTED.

Program Contact: Burt Von Hoff, Executive Office of the Governor, Office of Tourism, Trade, and Economic Development, The Capitol, Suite 2001, Tallahassee, FL 32399-0001
 Phone: 850-487-2568 Fax: 850-487-3014
 Email: bvohoff@eog.state.fl.us
 Website: www.myflorida.com/myflorida/government/learn/otted/pdfs/



COMMUNITY DEVELOPMENT BLOCK GRANT- CDBG SMALL CITIES AND RURAL AREAS

AT A GLANCE:

<p>Source: TITLE I OF THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974 - U.S. HUD</p> <p>Enacted: 1981</p> <p>Regulation: SECTION 290, FS RULE CHAPTERS 9B-43, FAC AND FEDERAL RULE 24 CFR PART 570.</p>	<p>Applicants: CITIES & COUNTIES NOT IN CDBG ENTITLEMENT PROGRAM</p> <p>Cycle: ANNUAL COMPETITIVE</p> <p>Administrator: DEPARTMENT OF COMMUNITY AFFAIRS</p>	<p>Finance Type: LOANS AND GRANTS</p> <p>Housing Type: HOME OWNERSHIP, RENTAL</p> <p>Primary Uses: REHABILITATION, INFRASTRUCTURE</p>
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The Florida Small Cities Community Development Block Grant (CDBG) Program provides grants to non-entitlement cities with populations less than 50,000 persons and counties with populations less than 200,000 persons to improve local housing, streets, utilities, and public facilities. The program also supports downtown redevelopment and creates jobs for low and moderate income Floridians. The program is administered under four grant categories: (1) housing; (2) neighborhood revitalization; (3) commercial revitalization; and, (4) economic development. Twenty (20) percent of CDBG funds will go toward housing activities. The Department also administers the Small Cities 108 Loan Guarantee Program which can be used for a wide range of CDBG eligible purposes.

ELIGIBLE ACTIVITIES/BENEFICIARIES: Small Cities CDBG housing funds must be used to rehabilitate or reconstruct (demolish and replace) substandard housing for very low-income (50 percent or less of the area median income) or low-income (50.01 to 80 percent of the area median income) persons or households. Activities may include,

- (a) the rehabilitation of houses or publicly owned or acquired properties;
- (b) Demolition of dilapidated housing and relocation of residents;
- (c) Weatherization and energy-efficiency improvements;
- (d) Code enforcement;
- (e) Installation of wells or septic tanks where water or sewer service is unavailable.
- (f) Mitigation of future natural disaster hazards

To qualify under the Low-Moderate National Objective, at least 51% of the beneficiaries must be low and moderate income persons. The U. S. Department of Housing and Urban Development has defined a low and moderate income person as one whose total family income is at or below

80 percent of the area's median income. Under the Slum and Blight National Objective, the area must be a slum or blighted area as defined by state or local law. Activities funded under the Urgent Needs National Objective must alleviate existing conditions which pose a serious and immediate threat to those living in the area and are 18 months or less in origin. Additionally, the local government must demonstrate that it is unable to finance the activity on its own and that other funding is not available.

APPLICATION PROCESS/ELIGIBLE APPLICANTS: 267 local governments are eligible to apply as long as they have closed out previous developments under housing, neighborhood and commercial revitalization. Application cycles are held annually and are competitive. Scoring is based on such factors as: average cost of CDBG funds requested per unit; percentage of very-low income persons to be served; leveraging of funds; maintaining a Fair Housing Ordinance; establishing fair housing training programs for the general public and local professionals; and, performance on equal opportunity employment practices.

Program Contact: Harold Eastman, Planner, Small Cities CDBG, Florida Department of Community Affairs, 2555 Shumard Oak Blvd., Tallahassee, FL 32399-2100; (850) 922-1880;
E-mail: harold.eastman@dcn.state.fl.us
Website: <http://www.dcn.state.fl.us/field/programs/cdbg/index.htm>



FEDERAL HOME LOAN BANK - FHLB AFFORDABLE HOUSING PROGRAM - AHP

AT A GLANCE:

<p><i>Source:</i> Sale of consolidated obligations</p>	<p><i>Applicants:</i> Non Profit Sponsors through FHLB member banks</p>	<p><i>Finance Type:</i> BELOW MARKET LOANS & GRANTS</p>
<p><i>Enacted:</i> 1989</p>	<p><i>Cycle:</i> SEMI-ANNUAL, COMPETITIVE</p>	<p><i>Housing Type:</i> RENTAL, HOME OWNERSHIP</p>
<p><i>Regulation:</i> THE FINANCIAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989 (FIRREA).</p>	<p><i>Administrator:</i> FEDERAL HOME LOAN BANK OF ATLANTA</p>	<p><i>Primary Uses:</i> NEW CONSTRUCTION, REHABILITATION, ACQUISITION</p>

ing: (1) owner-occupied housing for very low-, low- and moderate-income households; and, (2) rental housing, of which a minimum of 20 percent of the units must be occupied by and made affordable for very low-income households.

SET ASIDE REQUIREMENTS: AHP subsidized units must serve households earning 80% or less of the area median income. Rental projects are required to insure that 20 percent of

The Affordable Housing Program (AHP) subsidizes the interest rates for loans and provides direct subsidies to FHLB members (financial institutions) engaged in lending to local governments and for- and non-profit corporations for affordable housing to be occupied by very low (50% or less of ami) and low income (80% or less of ami) persons. Generally, AHP funds are leveraged with other sources of funds (such as FHLB's Community Investment Program, SHIP, HOME, HC, etc.). Pre-development grants also are available for up to \$100,000 and are recoverable when property achieves permanent financing.

In addition to making AHP funds available by competitive application, FHLB of Atlanta has set aside \$1 million of its annual allocation for the First-Time Homebuyer Program (FHP). Interested member financial institutions, who are encouraged to involve nonprofit organizations, can submit an application to FHLB of Atlanta. Subsidies under FHP are limited to \$5,000 in downpayment/closing cost assistance for households at 80% or less of area median income, adjusted for family size. FHP subsidies may not be leveraged with AHP competitive funds. Twenty-five (25) percent of each year's set-aside will be available first to rural areas as defined by the USDA/RHS until funds have been exhausted.

ELIGIBLE ACTIVITIES/BENEFICIARIES: Subsidies under AHP must be used to finance the purchase, construction, and/or rehabilitation of the follow-



the total units are for very low income (50% or less of ami) families. Owner-occupied properties must remain affordable for five years. Rental properties must remain affordable for 15 years.

ELIGIBLE APPLICANTS/APPLICATION PROCESS: The FHLB of Atlanta holds two competitive application cycles annually. An application must be submitted by a FHLB member. Upon submittal, the proposed development is evaluated to determine whether it meets all eligibility requirements (such as development feasibility, ability to begin using assistance within 12 months, use of other subsidies, etc.). If all eligibility requirements are met, the project will be scored according to nine (9) criteria (such as targeting, AHP subsidy per units, sponsorship by a nonprofit organization or government entity, etc.). AHP assistance is available in the form of direct subsidies, grants, or subsidized advances. There is a maximum direct subsidy limitation of \$500,000 per project per competitive round.

PROGRAM CONTACT: Karin Moore, Community Investment Services, Federal Home Loan Bank of Atlanta, Post Office Box 105565, Atlanta, GA 30348; (404) 888-8451; fax: (404) 888-5560. For additional information regarding the submission and/or preparation of AHP applications, please contact the Bank's Community Investment Services department via e-mail at ahpapplication@fhlbatl.com or via telephone at 800-536-9650, extension 8385. Website: www.fhlbatl.com

FEDERAL HOME LOAN BANK - FHLB COMMUNITY INVESTMENT PROGRAM - CIP

AT A GLANCE:

<i>Source:</i> SALE OF CONSOLIDATED OBLIGATIONS	<i>Applicants:</i> NON PROFIT SPONSORS THROUGH FHLB MEMBER BANKS	<i>Finance Type:</i> BELOW MARKET LOANS & GRANTS
<i>Enacted:</i> 1989	<i>Cycle:</i> SEMI-ANNUAL, COMPETITIVE	<i>Housing Type:</i> RENTAL, HOME OWNERSHIP
<i>Regulation:</i> THE FINANCIAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989 (FIRREA).	<i>Administrator:</i> FEDERAL HOME LOAN BANK OF ATLANTA	<i>Primary Uses:</i> NEW CONSTRUCTION, REHABILITATION, ACQUISITION

The Community Investment Program (CIP) is a targeted housing and economic development loan program which provides funds for community-oriented mortgage lending. CIP funds are available as advances, or loans, to FHLB members (financial institutions). Generally, a nonprofit, for-profit or local government will approach a FHLB member to make application on their behalf. Pre-development grants also are available for up to \$100,000 and are recoverable when development achieves permanent financing.

Eligible Activities/Beneficiaries: Mortgage loans are available for the acquisition, construction, or rehabilitation of the following: (1) single-family, owner-occupied housing for borrowers with incomes that do not exceed 115 percent of the area median income; (2) rental housing where the rents charged will be affordable to households with incomes under 115 percent of the area median income. Also, commercial, economic development, and business loans are available for activities that either: (1) are located in a low-income neighborhood; (2) will create jobs for low-income individuals; or, (3) will provide services for low-income families.

Loan Terms: Advances are available with fixed or adjustable rates, terms of one month to 20 years and with interest-only or amortizing payments

Eligible Applicants/Application Process: Member lending institution applies for CIP authorization by mailing or faxing a CIP Authorization request for to the Community Investment Services (CIS) department. Requests are considered on a first-come, first-served basis. The CIS department reviews the request and will notify the member lender if the request is approved (along with CIP authorization number if approved). Lastly, the member faxes an Advance Application to Funding Desk and provides authorization number.

Program Contact: Karin Moore, Community Investment Services, Federal Home Loan Bank of Atlanta, Post Office Box 105565, Atlanta, GA 30348; (404) 888-8451; fax: (404) 888-5560. For additional information regarding the submission and/or preparation of CIP applications, contact the Bank's Community Investment Services Department. E-mail kharris@fhlbatl.com or telephone 800-536-9650, extension 8385. Website: www.fhlbatl.com



FLORIDA COMMUNITY LOAN FUND

AT A GLANCE:

<i>Source:</i> PRIVATE FUNDING	<i>Applicants:</i> NON PROFIT SPONSORS	<i>Finance Type:</i> BELOW MARKET LOANS
<i>Enacted:</i> 1994	<i>Cycle:</i> OPEN CYCLE	<i>Housing Type:</i> RENTAL, HOME OWNERSHIP
<i>Regulation:</i> NONE	<i>Administrator:</i> FLORIDA COMMUNITY LOAN FUND	<i>Primary Uses:</i> NEW CONSTRUCTION, REHABILITATION, ACQUISITION

The Florida Community Loan Fund (Loan Fund), an independent, privately supported financial intermediary, provides capital and technical assistance to qualifying organizations with insufficient access to capital from conventional lending sources throughout the state of Florida. The Loan Fund seeks low-interest loans and equity capital contributions from socially concerned institutions and individuals. Contributions are then used to make below market interest rate loans to eligible nonprofits to support economic development, affordable housing and social services in urban and rural, low-income communities.

Eligible Activities/Beneficiaries: Loans from \$20,000 to \$400,000, with variable terms and interest rates are made for the following: (1) low-income (persons at 80 percent or less of the area median income) housing development or improvement; (2) job creation (one job created or retained per \$10,000 borrowed) for low-income individuals; and, (3) social service loans, as long as the loan will positively impact the economic stability of a community.

Eligible Applicants/Application Process: Nonprofit, 501(c)(3) organizations, that have a strong community base and serve low-income communities within the state of Florida may either complete a pre-application by mail or provide the required information over the phone. If determined to be qualified, a formal loan application will be sent for completion. If all criteria are met (management capacity, financial capacity and development impact, support and feasibility) and the Board of Directors for the Loan Fund approves the request, a loan agreement is executed between the borrower and the Loan Fund. The Loan Fund provides flexibility in its loan products in an effort to meet borrower needs.

Contact: Ignacio Esteban, Executive Director, Florida Community Loan Fund, 3107 Edgewater Drive, Suite 2, Orlando FL 32804; 407-246-0846; fax: 407-246-0856; E-mail: ignacio@fcjf.org; Website: www.fcfj.org - Under Construction



AFFORDABLE HOUSING GUARANTEE PROGRAM

AT A GLANCE:

<p><i>Source:</i> SADOWSKI ACT FUNDS BOND ISSUE</p>	<p><i>Applicants:</i> FOR PROFIT, NON-PROFIT, PUBLIC AGENCIES, INDIVIDUALS</p>	<p><i>Finance Type:</i> "A" RATED LOAN & BOND GUARANTEES</p>
<p><i>Enacted:</i> 1992</p>	<p><i>Cycle:</i> YEAR ROUND</p>	<p><i>Housing Type:</i> HOME OWNERSHIP, RENTAL</p>
<p><i>Regulation:</i> SECTION 420.5092, FS RULE CHAPTER 67-39, FAC</p>	<p><i>Administrator:</i> FLORIDA HOUSING FINANCE CORP. THROUGH QUALIFIED LENDING INSTITUTIONS</p>	<p><i>Primary Uses:</i> GUARANTEES FOR PURCHASE, CONSTRUCTION, REHABILITATION, FINANCING AND REFINANCING</p>

The Florida Affordable Housing Guarantee Program ("Guarantee Program") was created by the Florida Legislature as part of the William E. Sadowski Affordable Housing Act of 1992 for the purposes of:

- Stimulating creative private-sector lending activities to increase the supply and lower the cost of financing or refinancing eligible housing;
- Creating security mechanisms to allow lenders to sell affordable housing loans in the secondary market; and
- Encouraging affordable housing lending activities that would not have taken place or that serve persons who would not have been served but for the creation of this program.

The Guarantee Program encourages affordable housing lending activities through the issuance of guarantees on the obligations incurred in obtaining financing for affordable housing. The Guarantee Program does not provide direct funding of developments; it facilitates direct funding by reducing the lender's risk through the issuance of a guarantee.

ELIGIBLE ACTIVITIES/BENEFICIARIES: Eligible obligations for guarantees include those made to finance the construction, rehabilitation, acquisition or refinancing of single and multifamily developments.

SET-ASIDE REQUIREMENTS: Each development must set-aside a minimum of 20 percent of its units for moderate income (120% or less of area median) households unless subject to more stringent restrictions.

ELIGIBLE APPLICANTS/APPLICATION PROCESS: Developers (non- and for-profits), renters and home owners can access the Guarantee Program through a Qualified Lending Institution (QLI) that meets certain criteria established in Rule Chapter 67-39, F.A.C. and is approved by the Guarantee Program Committee. Applications are accepted year round and commitments are issued on a non-competitive, first-come, first-served basis. To apply, all subsidies must be firmly committed to a single or multifamily development and a Program Pre-Application Summary must be completed and signed by a QLI. Upon approval of the Pre-application Summary, a Formal Application is requested from the QLI along with an application fee of 10 basis points (.1%) of the total mortgage amount. Premiums, which vary with each loan type, coverage and coverage period, must be calculated from an independent feasibility study that is designed to foster the financial soundness of the Program. The Program has the flexibility to charge an annual premium or a one time premium.

PROGRAM CONTACT: Junious Brown, Administrator, Florida Affordable Housing Guarantee Program, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329; (850) 488-4197.

Email: junious.brown@floridahousing.org
Website: www.floridahousing.org



HOME INVESTMENT PARTNERSHIPS PROGRAM - HOME HOME OWNERSHIP FOR STATE AND NON-PARTICIPATING JURISDICTIONS

AT A GLANCE:

<p><i>Source:</i> NATIONAL AFFORDABLE HOUSING ACT - U.S. HUD</p>	<p><i>Applicants:</i> PUBLIC ENTITIES, NON-PROFIT (INCLUDING CHDOs) FOR PROFIT, PUBLIC AGENCIES</p>	<p><i>Finance Type:</i> BELOW MARKET CONSTRUCTION LOANS, NON-AMORTIZING DOWN-PAYMENT ASSISTANCE LOAN</p>
<p><i>Enacted:</i> 1990</p>	<p><i>Cycle:</i> ANNUAL COMPETITIVE</p>	<p><i>Housing Type:</i> HOME OWNERSHIP</p>
<p><i>Regulation:</i> SECTION 420.5089, FS RULE CHAPTERS 67-47, FAC HOME FINAL RULE 24 CFR PART 92.</p>	<p><i>Administrator:</i> FLORIDA HOUSING FINANCE CORPORATIONS</p>	<p><i>Primary Uses:</i> ACQUISITION, NEW CONSTRUCTION, REHABILITATION, DOWNPAYMENT ASSISTANCE</p>

are not required to allow all eligible activities as provided by HUD.

Set aside Requirements: All HOME assisted units must be occupied by families with incomes of 80% or less of median area income adjusted for family size.

Loan Terms: Construction loans have a term of five years. The

loans are non-amortized and have a simple interest rate of 0% for non-profit and 3% for for-profit. Applicants with interest payments due annually. Permanent Loans to eligible home buyers have a non-amortizing, 0% interest rate with principal deferment until maturity. Maximum loan amount is the lesser of 25% of the purchase price or the amount necessary to enable an eligible buyer to purchase a home based on monthly mortgage payment. Maximum purchase price cannot exceed 95% of area median purchase price.

Eligible Applicants/Application Process: For the State HOME program, nonprofit and for-profit corporations, Community Housing Development Organizations (CHDOs), local governments, Regional Planning Councils, and, in some instances, Public Housing Authorities are eligible to apply. Upon receipt, FHFC staff review, score and rank applications according to items such as funding, ability to proceed, leveraging and experience of development team.

Program Contacts: Keith Bowers, Administrator, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329, (850) 488-4197.
E-mail: keith.bowers@floridahousing.org
Website: www.floridahousing.org

The federally governed and funded HOME Investment Partnerships (HOME) Program was enacted in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act. The HOME Program provides Participating Jurisdictions (PJ), such as the State of Florida and some eligible cities within Florida, with the opportunity to administer and distribute federal funds to expand the supplies of decent, safe and affordable housing in accordance with their goals and strategies outlined in their Consolidated Plans. The Florida Housing Finance Corporation (FHFC) administers the State's annual allocation of HOME funds as two separate programs: (1) a multi-family rental development loan program; and, (2) a second mortgage loan program for (a) single-family developments and (b) for first-time home buyers in conjunction with the FHFC's Single Family Mortgage Revenue Bond (SFMRB) Program.

Eligible Activities /Beneficiaries: HOME Home ownership: Acquisition (in conjunction with new construction or rehabilitation), new construction, reconstruction, and moderate or substantial rehabilitation of non-luxury housing with suitable amenities. HOME provides construction loans that are secured by second mortgages on the property. HOME funds must be used to assist low income (80% or less of area median) persons or households. State and participating jurisdictions' eligible activities may vary and



HOME INVESTMENT PARTNERSHIPS PROGRAM - HOME RENTAL FOR STATE AND NON-PARTICIPATING JURISDICTIONS

AT A GLANCE:

The federally governed and funded HOME Investment Partnerships (HOME) Program was enacted in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act. The HOME Program provides Participating Jurisdictions (PJ), such as the State of Florida and some eligible cities within Florida, with the opportunity to administer and disburse federal funds to expand the supplies of decent, safe and affordable housing in accordance with their goals and strategies outlined in their Consolidated Plans. The Florida Housing Finance Corporation (FHFC) administers the State's annual allocation of HOME funds as two separate programs: (1) a multi-family rental development loan program; and, (2) a second mortgage loan program for (a) single-family developments and (b) for first-time home buyers in conjunction with the FHFC's Single Family Mortgage Revenue Bond (SFMRB) Program.

<i>Source:</i> NATIONAL AFFORDABLE HOUSING ACT - U.S. HUD	<i>Applicants:</i> NON-PROFIT (INCLUDING CHDOs) FOR PROFIT, PUBLIC AGENCIES	<i>Finance Type:</i> BELOW MARKET MORTGAGE LOANS
<i>Enacted:</i> 1990	<i>Cycle:</i> ANNUAL COMPETITIVE	<i>Housing Type:</i> RENTAL
<i>Regulation:</i> SECTION 420.5089, FS RULE CHAPTERS 67-47, FAC HOME FINAL RULE 24 CFR PART 92.	<i>Administrator:</i> FLORIDA HOUSING FINANCE CORPORATION	<i>Primary Uses:</i> NEW CONSTRUCTION, REHABILITATION

Eligible Activities/Beneficiaries: HOME Rental: Acquisition (in conjunction with new construction or rehabilitation), new construction, reconstruction, and moderate or substantial rehabilitation of non-luxury rental housing with suitable amenities. HOME provides first or second position mortgage loans for rental developments. Affordability periods for rehabilitated properties is 15 years - 20 years for newly constructed properties. State and participating jurisdictions' eligible activities may vary and are not required to allow all eligible activities as provided by HUD. HOME funds for multi-family development must be used to assist persons or households at 60% or less of area median.

Set aside Requirements: 80% of the HOME-Assisted Units must be occupied by families at 60% or less of the median family income for the area, as determined by HUD, with adjustments for family size, and 20% of the HOME-Assisted Units must be occupied by families

at 50% or less of the median family income for the area, as determined by HUD, with adjustments of family size.

Loan Terms: Construction loans have a term of 15 years for rehab and 20 years for new construction. The loans are non-amortized and have a simple interest rate of 0% for nonprofit and 3% for for-profit applicants with interest payments due annually.

Eligible Applicants/Application Process: For the State HOME program, nonprofit and for-profit corporations, Community Housing Development Organizations (CHDOs), local governments, Regional Planning Councils, and, in some instances, Public Housing Authorities are eligible to apply. Upon receipt, FHFC staff review, score and rank applications according to items such as funding, ability to proceed, leveraging and experience of development team.

Program Contacts: Joyce Martinez, Administrator, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329, (850) 488-4197.
E-mail: joyce.martinez@floridahousing.org
Website: www.floridahousing.org



HOME-OWNERSHIP ASSISTANCE PROGRAM - HAP - CONSTRUCTION

AT A GLANCE:

<p><i>Source:</i> SADOWSKI ACT FUNDS</p>	<p><i>Applicants:</i> NON-PROFIT DEVELOPERS AND SPONSORS</p>	<p><i>Finance Type:</i> BELOW MARKET RATE LOANS</p>
<p><i>Enacted:</i> 1992</p>	<p><i>Cycle:</i> ANNUAL COMPETITIVE CYCLE</p>	<p><i>Housing Type:</i> HOME OWNERSHIP</p>
<p><i>Regulation:</i> SECTION 420.508, FS AND RULE CHAPTERS 67-44, FAC.</p>	<p><i>Administrator:</i> FLORIDA HOUSING FINANCE CORPORATION</p>	<p><i>Primary Uses:</i> CONSTRUCTION/REHAB LOANS</p>

and a minimum additional 30 percent of the units must be sold to persons or families who have incomes that do not exceed 80 percent of the State or local median income, whichever is greater, adjusted for family size. Any remaining units in the Development must be sold to persons or families who have incomes that do not exceed 120 percent of the State or local median income, whichever is greater.

The Home ownership Assistance Program - Construction is one of three sub-programs that make up HAP. Down Payment Assistance and Permanent Loan are discussed in HAP Downpayment/ Permanent. The HAP Construction Loan Program provides below market interest rate loans to non-profit developers and sponsors for the construction or substantial rehabilitation of single family residences. During the first nine months of each fiscal year 20% of HAP funds are made available for Construction Loans.

Loan Terms: The Construction Loan has a three percent (3%) annual interest rate for a maximum three year term. Construction Loans are due and payable on a pro rata basis upon the sale, transfer, refinancing or rental of the home prior to the due date of the HAP Construction Loan.

Eligible Activities/Beneficiaries: Construction, rehabilitation, land acquisition, pre-development and infrastructure in the development of single family residences for very low (50% or less of area median), low (80% or less of area median), and moderate (120% or less of area median) income families. For very low-income home buyers, a portion of the Construction Loan may be converted into a Permanent Loan to be used as down payment or closing cost assistance or as a zero interest, deep subsidy, second mortgage loan to reduce the principal amount of the first mortgage (See HAP-Down Payment / Permanent). A minimum of four housing units constitutes an eligible development for HAP Construction loans.

Eligible Applicants/Application Process: The annual competitive application cycle is open to nonprofit developers and sponsors with preference given to Community Development Corporations (CDCs) or Community Based Organizations (CBOs) that meet threshold score requirements, followed by developments that have received financing through the Pre-development Loan Program (PLP). The maximum HAP loan request is the lesser of 33 percent of the total cost of the development or the annual legislative appropriation. Contact the program administrator to place your name on the mailing list to remain informed of upcoming cycles.

Program Contacts: Keith Bowers, Administrator, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329, (850) 488-4197.
E-mail: keith.bowers@floridahousing.org
Website: www.floridahousing.org

Set Aside Requirements: 30 percent of the units must be sold to persons or families who have incomes that do not exceed 50 percent of the State or local median income, whichever is greater, adjusted for family size;



HOME-OWNERSHIP ASSISTANCE PROGRAM - HAP DOWN PAYMENT ASSISTANCE/PERMANENT LOAN

AT A GLANCE:

<i>Source:</i> SADOWSKI ACT FUNDS	<i>Applicants:</i> HOMEBUYERS THROUGH LENDERS	<i>Finance Type:</i> BELOW MARKET RATE LOANS
<i>Enacted:</i> 1992	<i>Cycle:</i> OPEN	<i>Housing Type:</i> HOME OWNERSHIP
<i>Regulation:</i> SECTION 420.508, FS RULE CHAPTERS 67-29, 67-45, AND 67-46, FAC	<i>Administrator:</i> FLORIDA HOUSING FINANCE CORPORATION THROUGH APPROVED LENDERS	<i>Primary Uses:</i> DOWNPAYMENT, CLOSING COST ASSISTANCE, AND FIRST MORTGAGE REDUCTION

The Home ownership Assistance Program (HAP)/Down Payment Assistance and Permanent Loan Programs work in conjunction with the Single Family Mortgage Revenue Bond (SFMRB) Program.

Eligible Activities/Beneficiaries: HAP Down Payment Assistance provides a \$2,500 zero-interest, second mortgage loan to first-time, low-income home buyers. HAP Permanent Loan provides a zero-interest, second mortgage loan of the lower of: (1) ten percent (10%) of the home purchase price, \$10,000, or the amount needed to complete the transaction for persons with incomes between 65.01 to 80 percent of the area median; and, (2) twenty-five percent (25%) of the home purchase price, \$15,000, or the amount needed to close the transaction for persons with incomes up to 65 percent of the area median income. In all instances, the combined loan-to-value ratio cannot exceed 103% of the lesser of the purchase price or the appraised value of the house being purchased.

Loan Terms: Loans are structured as second mortgages with zero percent interest and must be repaid if the buyer sells the home,

transfers ownership, refinances or pays off the original mortgage or rents the home.

Eligible Applicants/Application Process: Eligible home buyers with low (80% or less of area median) or very low (50% or less of area median) incomes apply to lenders originating SFMRB funds (see SFMRB Program). HAP Down Payment Assistance and Permanent Loans are available on a first-come, first-served basis until funds are exhausted.

Program Contacts: Keith Bowers, Administrator, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329, (850) 488-4197.
E-mail: keith.bowers@floridahousing.org
Website: www.floridahousing.org



HOMELESS HOUSING ASSISTANCE GRANT - HHAG

AT A GLANCE:

<p><i>Source:</i> SADOWSKI ACT</p>	<p><i>Applicants:</i> CONTINUUM OF CARE LEAD AGENCIES</p>	<p><i>Finance Type:</i> GRANTS</p>
<p><i>Enacted:</i> 2001</p>	<p><i>Cycle:</i> ANNUAL COMPETITIVE</p>	<p><i>Housing Type:</i> TRANSITIONAL, PERMANENT RENTAL</p>
<p><i>Regulation:</i> 420.621-625 FS</p>	<p><i>Administrator:</i> FLORIDA DEPARTMENT OF CHILDREN & FAMILIES</p>	<p><i>Primary Uses:</i> NEW CONSTRUCTION REHABILITATION</p>

The Homeless Housing Assistance Grant is the State's newest homeless prevention program designed to supply Continuum of Care catchment areas with funds to construct or rehabilitate housing units to be used as either transitional or permanent housing for homeless persons. In 2002, \$5 million in funding was available and grants could not exceed \$750,000 per project.

Eligible Activities/Beneficiaries: A project to be assisted must serve homeless persons or families in either transitional or permanent housing. The grant is available for either new construction of housing units, or for the rehabilitation of existing buildings for housing units. Eligible costs for new construction and rehabilitation may include costs of permits and fees for the building process, on-site improvements to the property or utility service directly related to the building activity. Ineligible expenses include acquisition, development soft costs and impact fees. Manufactured housing units are eligible for assistance. All units assisted must be reserved for use by homeless persons. Assisted units may be part of a larger development. All assisted units must remain in reserve for homeless persons for a 10 year period.

Eligible Applicants/Application Process: Lead Agencies of a recognized Continuum of Care catchment area are eligible to apply for HHAG funds. Lead Agencies may sub-contract funds to housing development projects identified in the Continuum of Care Plan. Applications are ranked with preferences for leverage, number of units, and catchment area need. Lead Agencies may receive funding for up to two development requests per catchment area. Applications may be obtained from the State's Office on Homelessness.

Contact Information: Tom Pierce, Executive Director, Office on Homelessness, 1317 Winewood Boulevard, Tallahassee, FL 32399-0700 Phone: 850-922-4691 Fax: 850-487-1361
E-mail: tom_pierce@doh.state.fl.us
Website: none



HOUSING CREDITS - HC

AT A GLANCE:

<i>Source:</i> 1986 TAX REFORM ACT - U.S. DEPT. OF THE TREASURY	<i>Applicants:</i> NON-PROFIT, FOR PROFIT	<i>Finance Type:</i> FEDERAL TAX CREDIT - EQUITY
<i>Enacted:</i> 1986	<i>Cycle:</i> ANNUAL COMPETITIVE	<i>Housing Type:</i> RENTAL
<i>Regulation:</i> SECTION 420.5099, FS RULE CHAPTER 67-48, FAC SECTION 42 INTERNAL REVENUE CODE	<i>Administrator:</i> FLORIDA HOUSING FINANCE CORPORATION	<i>Primary Uses:</i> NEW CONSTRUCTION, REHABILITATION

The Housing Credit (HC) Program is governed by the U.S. Department of the Treasury and Florida's allocation is administered by the Florida Housing Finance Corporation. Under the HC Program, successful applicants are provided with a dollar-for-dollar reduction in federal tax liability in exchange for the development or rehabilitation of units to be occupied by very low- and low-income households. Developers who cannot use the tax reduction may sell credits in exchange for equity to the development.

On a project basis, the amount of credits available is approximately equal to 9% of the cost of building each very low-income unit, including a reasonable developer fee but excluding land cost. For certain federally assisted projects (Mortgage Revenue Bonds and Rural Housing) this translates into 4% of building costs. Syndication of the credits to investors can raise equity to pay for 40% or more of a project's costs.

Eligible Activities/Beneficiaries: The HC Program targets the new construction or acquisition and substantial rehabilitation of housing for families at or below 60% of area median income. Rent, including utilities, for all tax credit assisted-units may not exceed 30 percent of the applicable income limitation for the surrounding area.

Set aside Requirements: 20% of units available to persons earning 50% of area median income OR 40% of units available to persons earning 60% or less of area median income. Set aside units must remain affordable for a minimum period of 15 years; but in practice, all tax credit units are set aside for 50 years to be competitive in scoring.

Eligible Applicants/Application Process: For-profit and nonprofit organizations and public agencies may apply for tax credits on a competitive basis through a cycle that includes MRBs and SAIL. Application cycles are held annually and are reviewed, scored and ranked according to such items as funding, ability to proceed, leveraging and experience of development team.

Program Contact: Chris Buswell, Administrator, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329; (850) 488-4197.
Email: chris.buswell@floridahousing.org
Website: www.floridahousing.org



HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS - HOPWA

AT A GLANCE:

<i>Source:</i> AIDS HOUSING OPPORTUNITY ACT - FEDERAL APPROPRIATION	<i>Applicants:</i> NON PROFITS & PUBLIC ENTITIES	<i>Finance Type:</i> GRANTS
<i>Enacted:</i> 1992	<i>Cycle:</i> FORMULA ALLOCATION AND ANNUAL CYCLE	<i>Housing Type:</i> RENTAL
<i>Regulation:</i> 24 CFR PART 574 & PART 91	<i>Administrator:</i> HUD - COMMUNITY DEVELOPMENT - FLORIDA DEPARTMENT OF HEALTH AND HUMAN SERVICES - LOCAL GOVT.	<i>Primary Uses:</i> FINANCIAL SUPPORT SERVICES, TRANSITIONAL HOUSING NEW CONSTRUCTION, LEASING REHABILITATION, ACQUISITION

The Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and related supportive services for low-income persons with HIV/AIDS and their families. The program seeks to prevent homelessness by encouraging comprehensive strategies for meeting the holistic needs of AIDS victims. HUD provides formula allocations to states and qualified metropolitan areas as well as a competitive cycle for innovative programs not sponsored on a state or local level. The Florida Department of Health and Human Services administers state funds through ten regional groups. Metropolitan areas which receive formula allocations typically disperse funds through a regional planning process.

Eligible Activities/Beneficiaries: HOPWA funds may be used for an array of housing, rental assistance, supportive services, and program planning and development costs. Activities include, but are not limited to: the acquisition, rehabilitation or new construction of community residences and SRO units; costs for the operation and maintenance of facilities and community residences; rental assistance; and short-term payments to prevent homelessness. State and local formula dollars are used in compliance with planning efforts that may not include all eligible activities. Beneficiaries are persons stricken with HIV/AIDS and related diseases and their families with low (80% or less of area median) incomes.

Eligible Applicants/Application Process: States and qualified metropolitan areas may receive formula grants while sponsors of individual projects may be eligible for competitive grants. Formula grants are awarded to states and metropolitan areas with either a high incidence of AIDS infection or an above average relative incidence per population. Eligible recipients are notified of their formula allocation amounts and must submit an application detailing how those funds will be used. Competitive grants are awarded for special projects of national significance and other projects in areas not receiving formula grants. These funds are announced through the NOFA process.

Contact Information: For more information on the HOPWA program, contact: Office of Community Planning and Development, U.S. Department of Housing and Urban Development, 451 Seventh St., SW, Room 7212 Washington, DC 20410-7000 Phone: (202) 708-1934 FAX: (202) 708-9313 1-800-877-8339 TTY. Web-site: <http://www.hud.gov/offices/cpl/ataids/housing/index.cfm> For a list of Florida regional HOPWA providers, contact: Department of Health and Human Services, 4052 Bald Cypress Way, Bin# A00, Tallahassee, Florida 32399-1701 Phone (850) 245-4321. Website: http://www.9-myflorida.com/disease_ctr/taids/star/hopwa.html.



LOW-INCOME EMERGENCY HOME REPAIR PROGRAM - LEHRP

AT A GLANCE:

<i>Source:</i> COMMUNITY SERVICES BLOCK GRANT	<i>Applicants:</i> WEATHERIZATION ASSISTANCE PROGRAMS	<i>Finance Type:</i> GRANTS
<i>Enacted:</i> 1981	<i>Cycle:</i> FORMULA GRANTS TO WEATHERIZATION ASSISTANCE PROGRAMS	<i>Housing Type:</i> HOME OWNERSHIP
<i>Regulation:</i> SECTION 420.36, FS AND RULE CHAPTER 9B-57, FAC.	<i>Administrator:</i> BUREAU OF COMMUNITY ASSISTANCE - DEPT. OF COMMUNITY AFFAIRS (DCA)	<i>Primary Uses:</i> EMERGENCY HOME REPAIRS

The Low-Income Emergency Home Repair Program (LEHRP) provides grants to local agencies administering Weatherization Assistance Programs (WAPs) to assist low-income persons, especially senior citizens and persons with disabilities, with emergency home repairs.

Eligible Activities/Beneficiaries: A wide range of structural, health and safety repair assistance is available for persons with incomes at 125 percent or less of the poverty level (including TANF and SSI recipients) and includes the following: structural repair, ceiling repair, electrical repairs, adding handrails, wheelchair ramps or other accessibility items, plumbing, septic, termite treatments, etc.

Preference is given to persons 60 years of age or older and persons who are physically disabled.

The average level of assistance is approximately \$2,000 per unit.

Eligible Applicants/Application Process: Noncompetitive, formula grants are allocated to WAPs. Persons with incomes at 125 percent or less of the poverty level (including AFDC and SSI recipients) apply directly to the local WAP for assistance. WAPs main-

tain a waiting list for assistance and priority is given to senior citizens, persons with disabilities, and families with children under the age of twelve (12).

Program Contact: Norm Gempel, Planning Manager, Weatherization Programs, Bureau of Community Assistance, Florida Department of Community Affairs, 2555 Shumard Oak Blvd., Tallahassee, FL 32399-2100; (850) 488-7541.
E-mail: norm.gempel@dca.state.fl.us
Website: <http://www.dca.state.fl.us/field/programs/lehrp/index.htm>



LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM - LIHEAP

AT A GLANCE:

<i>Source:</i> COMMUNITY SERVICES BLOCK GRANT	<i>Applicants:</i> WEATHERIZATION ASSISTANCE PROGRAMS	<i>Finance Type:</i> GRANTS
<i>Enacted:</i> 1981	<i>Cycle:</i> FORMULA GRANTS TO WEATHERIZATION ASSISTANCE PROGRAMS	<i>Housing Type:</i> HOME OWNERSHIP, RENTAL
<i>Regulation:</i> SECTION 409.58, FS FEDERAL OMNIBUS BUDGET RECONCILIATION ACT OF 1981	<i>Administrator:</i> BUREAU OF COMMUNITY ASSISTANCE - DEPT. OF COMMUNITY AFFAIRS (DCA)	<i>Primary Uses:</i> ENERGY ASSISTANCE PAYMENTS

The Low Income Home Energy Assistance Program (LIHEAP) provides grants to over 33 local governments and nonprofit organizations (serving all of Florida's 67 counties) to help low income households pay their monthly energy bills during times of financial crisis.

Eligible Activities/Beneficiaries: The Low-Income Home Energy Assistance Program can assist customers in paying their home energy expenses. The program has three categories of assistance: home energy assistance, crisis assistance, and weather related or supply shortage emergency assistance. Each category has unique requirements. Applicants can receive up to one energy assistance payment and up to two crisis assistance payments annually.

Eligible Applicants/Application Process: Households with a net income that do not exceed 125 percent of the poverty level (including WAGES and SSI recipients) may apply directly to the local provider of LIHEAP funds. Applicants must present proof of an obligation to pay for home energy costs.

Program Contact: Hilda Frazier, LIHEAP Planning Manager, Bureau of Community Assistance, Florida Department of Community Affairs, 2555 Shumard Oak Blvd., Tallahassee, FL 32399-2100; (850) 488-7541.
E-mail: hilda.frazier@dca.state.fl.us
Website: www.dca.state.fl.us/flhed/programs/liheap/index.htm



MORTGAGE REVENUE BONDS FOR RENTAL HOUSING MRB

AT A GLANCE:

<p><i>Source:</i> BOND ISSUES</p>	<p><i>Applicants:</i> FOR- & NON-PROFIT DEVELOPERS</p>	<p><i>Finance Type:</i> BELOW MARKET RATE LOANS</p>
<p><i>Current Provisions Enacted:</i> 1986</p>	<p><i>Cycle:</i> YEAR ROUND WITH PREFERENCE IN LIMITED CYCLE</p> <p><i>Administrator:</i> FLORIDA HOUSING FINANCE CORPORATION</p>	<p><i>Housing Type:</i> RENTAL</p>
<p><i>Regulation:</i> SECTION 420.508(2), FS RULE CHAPTER 67-21, FAC</p>		<p><i>Primary Uses:</i> ACQUISITION, NEW CONSTRUCTION, REHABILITATION</p>

The Multifamily Bond Program utilizes funds generated from the sale of both taxable and tax-exempt bonds to make below-market interest rate loans to non-profit and for-profit developers of rental housing. Developments that receive tax exempt financing also receive automatic 4% Housing Credits directly from the federal government.

Eligible Activities/Beneficiaries: Low-interest rate loans, not to exceed 95% of the total development costs, are available for the new construction or acquisition and rehabilitation of rental housing units.

Set Aside Requirements: For Tax Exempt bonds, developers must agree to minimally set aside 20% of the development's units for very low-income persons with incomes at or below 50% of the area median, or 40% of the development's units for persons with incomes at or below 60% of the area median. (If loan funds are combined with another rental program, i.e. HOME, HC, or SAIL, the more stringent requirements regarding income, set-asides and affordability periods apply). For taxable bonds, developers must agree to set aside 20% of the units for low income persons with incomes 80% of the area median. In practice, almost every development sets aside 100% of the units for income eligible families.



Terms of the Loan: Maximum Loan term is 45 years. Interest rate is determined at the time bonds are sold. Loans are limited to the lesser of 95% of total development cost or amount economically feasible and supported by project cash flow.

Eligible Applicants/Application Process: For-profit and nonprofit organizations and public agencies may apply for MRB's on a competitive basis through a cycle that includes HC and SAIL. Application cycles are held annually and are reviewed, scored and ranked according to such items as funding, ability to proceed, leveraging and experience of development team.

Program Contact: David Westcott, Administrator, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329; (850) 488-4197.
Email: david.westcott@floridahousing.org
Website: www.floridahousing.org

PRE-DEVELOPMENT LOAN PROGRAM - PLP

AT A GLANCE:

<p><i>Source:</i> SADOWSKI ACT FUNDS</p>	<p><i>Applicants:</i> NON-PROFIT DEVELOPERS AND PUBLIC ENTITIES</p>	<p><i>Finance Type:</i> BELOW MARKET RATE LOANS</p>
<p><i>Enacted:</i> 1992</p>	<p><i>Cycle:</i> YEAR ROUND</p>	<p><i>Housing Type:</i> RENTAL, HOME OWNERSHIP</p>
<p><i>Regulation:</i> SECTION 420.521-529, FS RULE CHAPTER 67-38, FAC</p>	<p><i>Administrator:</i> FLORIDA HOUSING FINANCE CORPORATION</p>	<p><i>Primary Uses:</i> ACQUISITION AND PRE-DEVELOPMENT ACTIVITIES</p>

The Pre-development Loan Program (PLP) provides below market interest rate financing and technical advisory services to nonprofit organizations and public entities for preliminary development activities necessary to obtain the requisite financing to construct home ownership or rental housing developments.

Eligible Activities: Funds are provided as a line of credit of up to \$500,000 for pre-development activities including but not limited to: market and feasibility analyses, credit underwriting fees, consulting fees, biological and environmental assessments, appraisals, professional fees, and site acquisition. Funding may not exceed the lesser of estimated pre-development costs or \$500,000.

Eligible Beneficiaries and set aside requirements: PLP gives priority to developments that include farmworkers as a target population. For rental developments, a minimum of 60% of the units must be rented to persons whose income is 60% or less of the area median income. For home ownership, units must be sold to persons whose income is 80% or less of the area median income. A minimum affordability period of 15 years is required for rental developments. Home buyers must be income eligible at time of purchase.

Loan Terms: The loan is set at 3% interest and is non-amortizing with repayment of principal and interest deferred until maturity. A loan may be forgiven if applicant is unable to obtain construction or permanent financing for the development. The loan matures on the earlier of (i) the date of closing of the permanent/construction loan for the development or (ii) 3 years from the date of execution of loan documents. Loan terms can be

extended. With respect to home ownership developments, lots can be released from the mortgage lien with partial payment of the loan.

Eligible Applicants/Application Process: Applicants must submit Form PLP 2000, which is accepted on an ongoing basis as funds remain available. Application packages are available for \$30 from the Florida Housing Finance Corporation. The application fee is \$100. The application is open to nonprofit organizations, Community Development Corporations (CDCs), local governments, and public housing authorities. A loan committee reviews applications and successful applicants are then invited to create a development plan. A PLP loan is issued once the Florida Housing Finance Corporation approves a development plan. Technical Assistance is provided to each applicant. To remain informed of current and upcoming notices of funding availability, contact the program administrator to place your name on the mailing list.

Program Contact: Joyce Martinez, Administrator, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329; (850) 488-4197.
Email: joyce.martinez@floridahousing.org
Website: www.floridahousing.org



SECTION 8 SINGLE ROOM OCCUPANCY MODERATE REHABILITATION - SRO

The SRO Program provides Section 8 rental assistance for moderate rehabilitation of buildings with SRO units—single-room dwellings, designed for the use of an individual, that often do not contain food preparation or sanitary facilities. A public housing authority makes Section 8 rental assistance payments to the landlords for the homeless people who rent the rehabilitated units. The SRO program

AT A GLANCE:

<i>Source:</i> MCKINNEY ACT - FEDERAL APPROPRIATION	<i>Applicants:</i> NON PROFITS & PUBLIC ENTITIES	<i>Finance Type:</i> GRANTS
<i>Enacted:</i> 1987	<i>Cycle:</i> ANNUAL CYCLE	<i>Housing Type:</i> RENTAL
<i>Regulation:</i> SECTION 441 OF THE MCKINNEY ACT (42 U.S.C. 11401 ET SEQ.) AND SECTIONS 8(E) (2) AND 8(N) OF THE U.S. HOUSING ACT OF 1957 (42 U.S.C. 1437F). 24 CFR 882, SUBPART H	<i>Administrator:</i> HUD - COMMUNITY DEVELOPMENT	<i>Primary Uses:</i> REHABILITATION OF SRO UNITS AND RENTAL ASSISTANCE

makes these units available by providing rental assistance to owners for the cost of some rehabilitation, ownership, and maintenance of SRO units. Rental assistance payments cover the difference between the tenant's rental payment (generally 30 percent of the tenant's adjusted income) and a unit's rent, which must not exceed the fair market rent for the area.

Eligible Activities/Beneficiaries: Housing providers may only use the funds for rehabilitation of housing into SRO units that will be coupled with rental assistance. One quarter of the units proposed for assistance must be vacant at the time of the application so that a significant portion of those served are homeless. To qualify, a unit must need between \$3,000 and \$16,000 in rehabilitation, which may be amortized by the rental assistance. The initial lease between a homeless person and the owner must be at least a year. The program gives priority to homeless individuals. It also provides rental assistance to people currently residing in SRO units eligible for Section 8 assistance.

Eligible Applicants/Application Process: Public housing agencies and private nonprofit organizations may apply. Nonprofit organizations must subcontract with public housing agencies to admin-

ister the rental assistance. HUD makes Section 8 SRO rental assistance available through an annual competition that includes the Supportive Housing and Shelter Plus Care programs. HUD enters into annual contracts with eligible providers for 10 years. No single city or urban county can receive more than 10 percent of SRO funds awarded in a given year. After HUD publishes a Notice of Funding Availability (NOFA) for Continuum of Care Homeless Assistance in the Federal Register, applicants must submit specific information about a proposed project, along with their Continuum of Care application. They must also certify that the project is consistent with the Consolidated Plan of the jurisdiction where each proposed project is found. The application packet for Continuum of Care programs is available online or by calling Community Connections (1-800-998-9999).

Contact Information: The Office of Special Needs Assistance Programs in HUD's Office of Community Planning and Development (CPD) administers the program. Contact: Allison Manning, 451 7th Street, SW, Washington, DC 20410, (202) 708-0614 ext. 4497. Hearing impaired users may call the Federal Information Relay Service at 1-800-877-8339.

Website: www.hud.gov/offices/cpd/homeless/programs/sro/index.cfm



SECTION 202 SUPPORTIVE HOUSING FOR THE ELDERLY

AT A GLANCE:

<p><i>Source:</i> HOUSING ACT OF 1959, 210 OF THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974 - U.S. HUD</p>	<p><i>Applicants:</i> NON PROFIT SPONSORS</p>	<p><i>Finance Type:</i> LOANS AND RENT SUBSIDIES</p>
<p><i>Enacted:</i> 1974</p>	<p><i>Cycle:</i> ANNUAL COMPETITIVE</p>	<p><i>Housing Type:</i> RENTAL</p>
<p><i>Regulation:</i> 24 CFR PART 891.</p>	<p><i>Administrator:</i> HUD - MULTI-FAMILY</p>	<p><i>Primary Uses:</i> NEW CONSTRUCTION, RENTAL ASSISTANCE, REHABILITATION, ACQUISITION</p>

HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. The program is similar to Supportive Housing for Persons with Disabilities (Section 811).

Eligible Activities/Beneficiaries: HUD provides interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years.

Project rental assistance funds are provided to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent. Project rental assistance contracts are approved initially for 5 years and are renewable based on the availability of funds. Occupancy in Section 202 housing is open

to any very low-income household comprised of at least one person who is at least 62 years old at the time of initial occupancy.

Eligible Applicants/Application Process: Private nonprofit organizations can apply to develop a Section 202 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the HUD-approved capital advance, up to a maximum of \$25,000 for national sponsors or \$10,000 for other sponsors. Public entities are not eligible for funding under this program. Applications may be submitted to the local HUD Field Office during annual, competitive cycle.

Contact Information: To learn more about the Section 202 program, see Supportive Housing for the Elderly (HUD Handbook 4571.3) and Supportive Housing for the Elderly--Conditional Commitment--Final (HUD Handbook 4571.5) which are available on the Internet at <http://www.hudclips.org> or from the HUD Multifamily Clearinghouse at 1-800-685-8470.



SECTION 811 SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES

AT A GLANCE:

<i>Source:</i> SECTION 811 OF THE NATIONAL AFFORDABLE HOUSING ACT OF 1990	<i>Applicants:</i> NON PROFIT SPONSORS	<i>Finance Type:</i> LOANS AND RENT SUBSIDIES
<i>Enacted:</i> 1990	<i>Cycle:</i> ANNUAL COMPETITIVE	<i>Housing Type:</i> RENTAL
<i>Regulation:</i> 24 CFR PART 891	<i>Administrator:</i> HUD - MULTI-FAMILY	<i>Primary Uses:</i> NEW CONSTRUCTION, RENTAL ASSISTANCE, REHABILITATION, ACQUISITION

HUD provides funding to nonprofit organizations to develop rental housing with the availability of supportive services for very low-income adults with disabilities, and provides rent subsidies for the projects to help make them affordable. The program also provides project rental assistance, which covers the difference between the HUD-approved operating costs of the project and the tenants' contribution toward rent. The program is similar to Supportive Housing for the Elderly (Section 202).

Eligible Activities/Beneficiaries: HUD provides interest-free capital advances and project rental assistance to nonprofit sponsors to help them finance the development of rental housing such as independent living projects, condominium units and small group homes with the availability of supportive services for persons with disabilities. The capital advance can finance the construction, rehabilitation, or acquisition with or without rehabilitation of supportive housing. The advance does not have to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years. Each project must have a supportive services plan. An eligible household may consist of a single qualified person with a very low-income (within 50 percent

of the median income for the area) and at least one member must be 18 years old or older and have a disability, such as a physical or developmental disability or chronic mental illness.

Eligible Applicants/Application Process: Nonprofit organizations can apply to develop a Section 811 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the capital advance amount, up to a maximum of \$10,000. Applications may be submitted to the local HUD Field Office during annual, competitive cycle.

Contact Information: To learn more about the Section 811 program, see Section 811 Supportive Housing for Persons with Disabilities (HUD Handbook 4571.2) and Supportive Housing for Persons with Disabilities, Conditional Commitment to Final Closing (HUD Handbook 4571.4) which are available on Hudclips at www.hudclips.org or view HUD's website at <http://www.hud.gov/offices/hsg/mfh/progdesc/disab811.cfm>



SINGLE-FAMILY MORTGAGE REVENUE BOND PROGRAM - SFMRB

AT A GLANCE:

<i>Source:</i> BOND ISSUES	<i>Applicants:</i> HOME BUYERS THROUGH APPROVED LENDERS	<i>Finance Type:</i> FIRST MORTGAGE LOANS
<i>Enacted:</i> 1982	<i>Cycle:</i> LENDERS - ANNUAL	<i>Housing Type:</i> HOME OWNERSHIP
<i>Regulation:</i> SECTION 420.508, FS RULE CHAPTERS 67-25, FAC	<i>Administrator:</i> FLORIDA HOUSING FINANCE CORP. THROUGH LENDERS & LOCAL FINANCE AUTHORITIES	<i>Primary Uses:</i> REDUCED RATE MORTGAGES FOR FIRST TIME HOME BUYERS

The Single Family Mortgage Revenue Bond (SFMRB) Program is also known as the First Time Home Buyer Program. It uses proceeds from tax-exempt and taxable mortgage revenue bonds to provide first-time, low- to moderate-income home buyers with below-market interest rate mortgage loans. The interest rate savings to the home buyer is typically 1.5 percent to 2 percent -- representing approximately \$800 in annual savings to the buyer of a \$65,000 home. This savings often determines whether a potential buyer will be able to purchase a home.

Eligible Activities/Beneficiaries: Below-market rate mortgages for first-time home buyers with low (80% or less of area median) to moderate (120% or less of area median) incomes.

Terms: Mortgages to home buyers are 30-year, fixed rate loans issued at the lowest possible interest rate (usually a 1-2% savings over commercially available rates). Interest-free loans and deep subsidies from other FHFC programs are also made available to qualified borrowers in conjunction with the bond mortgages to help with down payments and other closing costs (See Housing Assistance Program).

Eligible Applicants/Application Process: First time home buyers who are income eligible may apply through an approved and participating lender. The application cycle for participating lenders is noncompetitive and held once a year (per bond issue). Lenders must be FNMA or FHFC approved and apply directly to the MRB Program. If funded, Lenders must pay a participation fee of \$10,000 to originate loans. Builders may apply for a sub-commitment of bond funds, with a lender applying on their behalf. Such sub-commitments are available for up to nine months and builders must pay an up-front fee of 1/4 percent of the total request.

Program Contact: Keith Bowers, Administrator, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329;

(850) 488-4197.

Email: keith.bowers@floridahousing.org

Website: www.floridahousing.org



STATE APARTMENT INCENTIVE LOAN PROGRAM - SAIL

AT A GLANCE:

<p><i>Source:</i> SADOWSKI ACT FUNDS</p>	<p><i>Applicants:</i> FOR PROFIT, NON-PROFIT, PUBLIC AGENCIES</p>	<p><i>Finance Type:</i> GENERALLY SECOND OR BRIDGE LOANS</p>
<p><i>Enacted:</i> 1988</p>	<p><i>Cycle:</i> ANNUAL COMPETITIVE CYCLE</p>	<p><i>Housing Type:</i> RENTAL</p>
<p><i>Regulation:</i> SECTION 420.5087, F.S. RULE CHAPTER 67-48 FAC</p>	<p><i>Administrator:</i> FLORIDA HOUSING FINANCE CORPORATION</p>	<p><i>Primary Uses:</i> NEW CONSTRUCTION, SUBSTANTIAL REHABILITATION</p>

The State Apartment Incentive Loan (SAIL) Program provides low-interest rate mortgage loans to developers who build or substantially rehabilitate rental developments, made affordable to very low (50% or less of area median) income households. The SAIL loan bridges the gap between a development's primary financing and total development costs.

Eligible Activities/Beneficiaries: The SAIL Program targets the new construction or rehabilitation of very-low income housing in the following categories: farm worker or commercial fishing worker, elderly housing, family housing, and homeless developments. The program targets very low income persons but allows a mixed income development in conjunction with private financing.

Terms: Loans are typically issued for a maximum of 15 years but can go longer. Loans generally are limited to 25% of the project costs but may go higher to certain non profit developments. Interest rates are set each year, and are currently 3% interest only, cash flow loans (1% on farmworker developments).

Set-aside Requirements: 20% of the units must be available to persons earning 50% or less of the area or state median income. For developments using Housing Credits a minimum of 40% of the units must be available to persons earning 60% or less of the area or state median income. Both are adjusted for family size. The minimum affordability term is 15 years though almost every applicant commits to 50 years. Among the top scoring applications in 2000, the average development's proposed set aside for

family housing was 6.5% of units at 35% of area median income and 83% of units at 60% or less of area median income.

Eligible Applicants/Application Process: For-profit and nonprofit organizations and public agencies may apply for SAIL on a competitive basis through a cycle that includes HC and MRBs. Application cycles are held annually and are reviewed, scored and ranked according to such items as funding, ability to proceed, leveraging and experience of development team.

Program Contact: Joyce Martinez, Administrator, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329; (850) 488-4197.
Email: joyce.martinez@floridahousing.org
Website: www.floridahousing.org



STATE HOUSING INITIATIVES PARTNERSHIP - SHIP PROGRAM

AT A GLANCE:

<p><i>Source:</i> SADOWSKI ACT FUNDS</p>	<p><i>Applicants:</i> FOR PROFIT, NON-PROFIT, PUBLIC AGENCIES, INDIVIDUALS</p>	<p><i>Finance Type:</i> GENERALLY SECOND OR BRIDGE LOANS, GRANTS</p>
<p><i>Enacted:</i> 1992</p>	<p><i>Cycle:</i> LOCAL GOVERNMENT CONTROL BASED ON ANNUAL LEGISLATIVE APPROPRIATION</p>	<p><i>Housing Type:</i> HOME OWNERSHIP, RENTAL</p>
<p><i>Regulation:</i> SECTION 420 PART VII, FS RULE CHAPTER 67-37, FAC</p>	<p><i>Administrator:</i> FHFC - LOCAL GOVERNMENT CONTROL</p>	<p><i>Primary Uses:</i> GAP FINANCING, NEW CONSTRUCTION, REPAIRS, REHABILITATION, ACQUISITION, DOWNPAYMENT ASSISTANCE</p>

Eligible Beneficiaries: At least 30 percent of a local government's total annual distribution of SHIP funds must be reserved for awards to very low income persons (50% ami), and an additional 30 percent of funds must be awarded to low income persons (80% ami). The remainder may serve any combination of very-low, low or moderate income persons (120% ami).

Created in 1992 as part of the William E. Sadowski Affordable Housing Act, the State Housing Initiatives Partnership (SHIP) Program's mission is threefold: (1) provide funding to eligible local governments for the implementation of programs that create and preserve affordable housing; (2) foster public-private partnerships to create and preserve affordable housing; and, (3) encourage local governments to implement regulatory reforms and promote the development of affordable housing in their communities by using funds as an incentive for private development. Funds are allocated to every Florida county as well as municipalities which receive CDBG funds.

Eligible Applicants/Application

Process: Individuals, nonprofit organizations, and for-profit developers must apply to local government for funding. Each local government receives an annual allocation which is appropriated by the Florida Legislature. To participate, a local government must establish a Local Housing Assistance Program; submit and receive approval of a Local Housing Assistance Plan to the Florida Housing Finance Corporation; adopt and incorporate Local Housing Incentive Strategies; establish or amend local land development regulations, policies, and procedures in order to implement incentive strategies; submit an annual report of the housing program's accomplishments; and encourage public and private sector involvement in the form of a partnership to further program goals and reduce housing costs. Each locally administered SHIP Program determines the process of awarding and distributing funds within its community and is required to establish selection criteria to identify eligible applicants and the application process in their local Housing Assistance Plan.

Eligible Activities: SHIP funds may be used for emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, special needs housing, home ownership counseling and match for federal housing loans and grants. A minimum of 65 percent of a local government's total annual distribution of SHIP funds must be used for home ownership. A minimum of 75 percent of a local government's total annual distribution of SHIP funds must be used for construction-related activities, including rehabilitation, new construction, emergency repairs, or financing for a newly constructed or rehabilitated unit.

Program Contact: Tom Burt, Administrator, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329; (850) 488-4197.
Email: tom.burt@floridahousing.org
Website: www.floridahousing.org



SUPPORTIVE HOUSING - SHP

AT A GLANCE:

<p><i>Source:</i> McKINNEY ACT - FEDERAL APPROPRIATIONS</p> <p><i>Enacted:</i> 1989</p> <p><i>Regulation:</i> SUBTITLE C OF TITLE IV OF THE STEWART B. MCKINNEY ACT (42 U.S.C. 11361 ET SEQ.) 24 CFR 583.</p>	<p><i>Applicants:</i> NON PROFITS & PUBLIC ENTITIES</p> <p><i>Cycle:</i> ANNUAL, COMPETITIVE</p> <p><i>Administrator:</i> HUD - COMMUNITY DEVELOPMENT</p>	<p><i>Finance Type:</i> GRANTS</p> <p><i>Housing Type:</i> RENTAL</p> <p><i>Primary Uses:</i> NEW CONSTRUCTION, LEASING REHABILITATION, ACQUISITION</p>
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SHP provides grants to develop supportive housing and services that will enable homeless people to live as independently as possible. Program funds help homeless people live in a stable place, increase their skills or income, and gain more control over the decisions that affect their lives.

Eligible Activities/Beneficiaries:

SHP funds supportive housing projects that include: (1) transitional housing (generally used for 24 months or less as a stepping stone to permanent housing); (2) permanent housing for homeless people with disabilities; (3) supportive services for homeless people not living in supportive housing; and (4) other types of innovative supportive housing for homeless people. Supportive services include child care, employment assistance, outpatient health services, case management, help in getting permanent housing, nutritional counseling, security arrangements, and help in obtaining other assistance. SHP provides funding for new projects and for the renewal of projects currently receiving SHP funds. Providers may choose among a variety of activities: to acquire a homeless facility; to build, rehabilitate, or lease a homeless facility; to pay for new or increased supportive services to homeless people; and to meet some of the day-to-day operating expenses of homeless facilities. Finally, they may use SHP to pay limited administrative expenses.

Grantees must match funds for acquisition, rehabilitation, and new construction with equal or greater funding amounts from other sources. They may use up to \$200,000 for acquisition and rehabilitation of structures (up to \$400,000 in designated high-cost areas) and up to \$400,000 for new construction. SHP funds up to 75 percent of the operating costs for a supportive housing project for the first 2 years, and up to 50 percent the third year. Finally, grantees may use up

to 5 percent of their grant for administrative expenses. A person must be homeless to receive help from SHP projects

Eligible Applicants/Application Process: Eligible applicants include States, local governments, other government agencies (such as public housing agencies), private nonprofit organizations, and community mental health associations that are public nonprofit organizations. HUD awards SHP funds as annual competitive grants through its NOFA process. Each application must include a certification that the project is consistent with the Consolidated Plan of the jurisdiction where each proposed project is found. The application packet for Continuum of Care programs is available or by calling Community Connections (1-800-998-9999) for the Homeless Assistance Program Application Package Upgrade for Fiscal Year 1997 (SN0097) and the Homeless Application Instructional Video for FY 1997 (SN0085, \$12).

Contact Information: Relevant technical information on the Supportive Housing Program is available electronically through HUD-CLIPS. The Office of Special Needs Assistance Programs at the HUD Office of Community Planning and Development (CPD) administers the program. Contact: Jean Whaley, 451 7th Street, SW, Washington, DC 20410, (202) 708-0614 ext. 4473. Hearing impaired users may call the Federal Information Relay Service at 1-800-877-8339.



U.S. DEPT. OF AGRICULTURE, RURAL HOUSING

The USDA Rural Housing Service has various programs available to aid in the development of rural America. Rural housing programs are divided into three categories: Community Facilities (CF), Single Family Housing (SFH), and Multi Family Housing (MFH). These programs were formerly operated by the Rural Development Administration and the Farmers Home Administration. The Florida State Office, located in Gainesville, administers USDA Rural Development programs for Florida through five area and 15 local offices. Detailed information and applications for financial assistance are available through area and local Rural Development offices.

SINGLE FAMILY HOUSING (SFH) PROGRAMS

502 Direct Loan Program: Provides home ownership loans to very low (50% or less area median) and low (80% or less area median) income rural residents to purchase, construct, repair, reconstruct, or relocate a dwelling and related facilities. Up to 100 percent of the value may be financed, however, leveraging with other subsidies (such as SHIP and HOME) and private lenders is encouraged. The maximum loan term is 33 years and 30 for manufactured homes. Terms may go to 38 years for those with incomes at less than 60% of area median. The maximum mortgage limits, by county, are determined by the Department of Housing and Urban Development (HUD). Funds are available on a first-come, first-served basis and very-low and low-income persons make direct application to their local USDA Rural Development office.

504 Loan and Grant Program: Provides home improvement and repair loans (with a 1 percent interest rate) and grants to enable very low (50% or less area median) income rural homeowners to remove health and safety hazards in their homes and/or make homes accessible for people with disabilities. Grants are also available for persons 62 years of age and older who are unable to repay a loan. The maximum loan amount is \$20,000 and the maximum grant an elderly person can receive is \$7,500. Funds are available on a first-come, first-served basis and very-low and low-

income persons make direct application to their local USDA Rural Development office.

Housing Preservation Grants: Provide qualified nonprofit organizations and public agencies with grant funds to administer programs that assist very low- and low-income rural home owners with the repairs and/or rehabilitation of their homes. Also, grants can assist rural, rental property owners and co-ops with repair and rehabilitation of their units, if units will be made available/reserved for low- and very low-income persons. A national, competitive application for Housing Preservation Grant funds is held annually (generally late fall/early spring) and qualified nonprofit organizations and public agencies are eligible to apply. Contact the local USDA Rural Development office for more information on upcoming cycles and application information.

Guarantee Housing Program: Single Family Targets persons and families with moderate incomes (up to 115 percent of the area median) who are lacking the down payment necessary to purchase a new or existing home. Guaranteed Rural Housing Loans may be made up to 100 percent of the market value or acquisition costs, whichever is less, which eliminates the need for both a down payment or mortgage insurance. The loan term is 30 years and the maximum loan may not exceed \$86,317 (unless the eligible property is located in a "high-cost area" as determined by HUD). Loans are purchased by either Fannie Mae or Ginnie Mae as 100 percent loan-to-value with the guarantee. Lenders must apply to their local Rural Development office to become approved to originate RHS Guaranteed Rural Housing loans (and then eligible home buyers apply to approved lenders).

Guarantee Housing Program: Multi-family Provides loan guarantees for the construction, acquisition, or rehabilitation of rural multi-family housing. Persons served must be very low, low, or moderate-income households, elderly, handicapped, or disabled persons with income not in excess of 115% of the area median



SERVICES - USDA/RHS

income. The terms of the loans guaranteed may be up to 40 years, and the loans must be fully amortized. Rates of the loans guaranteed must be fixed, as negotiated between lender and borrower.

Self-Help Housing Loans: Are generally administered by non-profits or municipalities working to assist groups of six to eight low-income families, helping each other to build homes. The loans are limited and competitive and nonprofits or municipalities make application to their local RHS office. Loans fund the provision of materials, site acquisition and skilled labor, until the home is completed. The families must agree to work together until all homes are finished. Generally, Self-Help Housing Loans are combined with 502 Direct Loans to further assist low-income home buyers with down payment assistance or a deep subsidy second mortgage loan.

MULTI FAMILY HOUSING (MFH) AND SITE DEVELOPMENT PROGRAMS

Rural Rental Housing Loans: Enable individuals or organizations to build or rehabilitate rental units for low- and moderate-income residents in rural areas.

Rental Assistance: Reduce out-of-pocket cash that very low- and low-income families pay for rent, including utilities.

Farm Labor Housing Loans and Grants: Enable farmers, public or private nonprofit organizations, and local governments to build, buy, or repair farm labor housing in either dormitory or multifami-

AT A GLANCE:

<i>Source:</i> FEDERAL APPROPRIATIONS	<i>Applicants:</i> FOR PROFIT, NON-PROFIT, PUBLIC AGENCIES	<i>Finance Type:</i> LOANS AND GRANTS
<i>Enacted:</i> VARIOUS BY PROGRAM	<i>Cycle:</i> VARIOUS BY PROGRAM	<i>Housing Type:</i> HOME OWNERSHIP, RENTAL
<i>Regulation:</i> 7 CFR PART 1980, PART 3550 AND HB2-3550	<i>Administrator:</i> USDA REGIONAL AND LOCAL OFFICES	<i>Primary Uses:</i> NEW CONSTRUCTION, REHABILITATION

ly apartment style.

Congregate Housing and Group Homes: Provide living units for persons with low- to moderate-incomes and for those age 62 or older.

Rural Housing Site Loans: Enable private or public nonprofit organizations to purchase adequate building sites for development.

USDA/RHS Program Contacts

State Office: Louis E. Frost, Director, Florida Office, Rural Housing Service, 4440 NW 25th Place, Gainesville, Florida 32606; (352) 338-3435; fax: (352) 338-3437.
E-mail: lfrost@rurdec.usda.gov
Website: <http://www.rurdec.usda.gov/rhs/index.html>



WEATHERIZATION ASSISTANCE PROGRAM - WAP

AT A GLANCE:

<p><i>Source:</i> COMMUNITY SERVICES BLOCK GRANT - FEDERAL</p>	<p><i>Applicants:</i> COMMUNITY ACTION AGENCIES, NON-PROFITS, COUNTIES</p>	<p><i>Finance Type:</i> GRANTS</p>
<p><i>Enacted:</i> 1981</p> <p><i>Regulation:</i> SECTIONS 163.03(3)(E) AND 409.509 THROUGH 409.5093, FS, RULE CHAPTER 9B-24, FAC. PUBLIC LAWS; 94-385, TITLE IV, PART A, 97-35, TITLE XXIV, 96-619, TITLE II, PART 2, AND 96-294, TITLE V, SUBTITLE E.</p>	<p><i>Cycle:</i> FORMULA GRANTS TO WEATHERIZATION ASSISTANCE PROGRAMS</p> <p><i>Administrator:</i> BUREAU OF COMMUNITY ASSISTANCE - DEPT. OF COMMUNITY AFFAIRS (DCA)</p>	<p><i>Housing Type:</i> HOME OWNERSHIP, RENTAL</p> <p><i>Primary Uses:</i> ENERGY EFFICIENCY REPAIRS TO LOWER UTILITY BILLS</p>

The Weatherization Assistance Program (WAP) provides grants to over 37 local governments, and nonprofit organizations (serving all of Florida's 67 counties) to improve the energy efficiency of low-income housing.

Eligible Activities/Beneficiaries: WAP offers free weatherization services to homeowners and renters including attic insulation; floor, ceiling and wall insulation; hot water heater insulation jackets; caulking and tinting, heat/air system minor repairs, and door/window repair and replacement. Client households must meet 125% of the United States Department of Health and Human Services' low-income poverty guidelines. Preference is given to owner occupied, elderly, disabled, and families with children 12 and under.

Eligible Applicants/Application Process: Households with a net income that do not exceed 125 percent of the poverty level (including WAGES and SSI recipients) may apply directly to the local provider of WAP funds. Funds are available to homeowners and

renters. The WAP program maintains a waiting list for assistance and priority is given to senior citizens, persons with disabilities and families with children under the age of twelve.

Program Contact: Norm Gempel, Weatherization Assistance Programs, Bureau of Community Assistance, Florida Department of Community Affairs, 2555 Shumard Oak Blvd., Tallahassee, FL 32399-2100; (850) 488-7541
E-mail: norm.gempel@dca.state.fl.us
Website: www.dca.state.fl.us/flhad/programs/wap_litecap/index.htm



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