

# Toward a New Framework for Community Development

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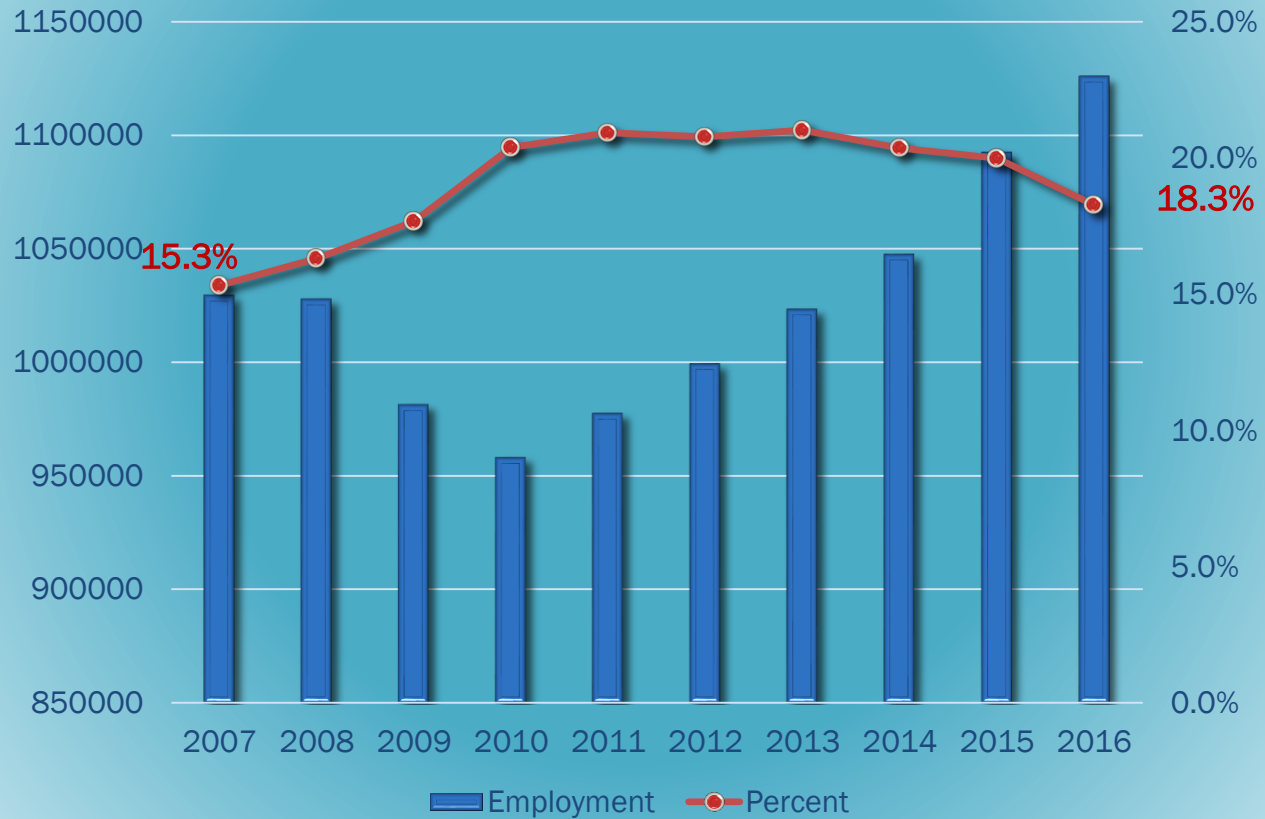
# South Florida's Housing and Community Development Challenge: The Path Forward

The Scale & Scope of South Florida's Economic Distress Cannot be Addressed by Conventional Community and Economic Development Thinking

The Need for a Dynamic "Community Development Institutional Framework" with a Long-term Commitment to Community Investment and Human Development

New Policies for Housing Affordability will be Best Served by Changing the Terms of the Housing Debate - Affordable Housing Has Far Reaching Economic and Social Impacts that will Drive Economic Growth and Competitiveness, Quality of Life and a More Resilient and Sustainable Future for South Florida

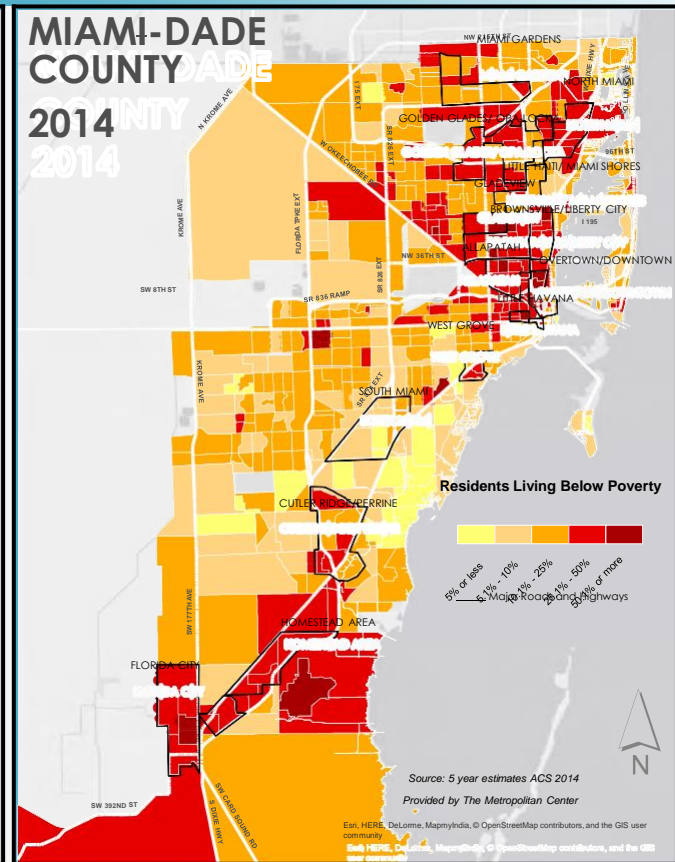
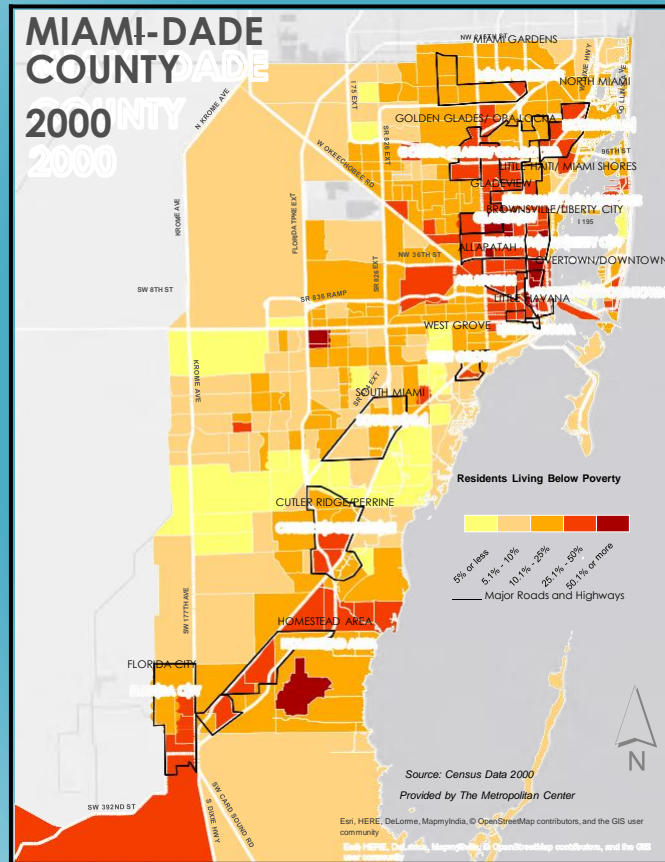
# Employment and Poverty Rate Trends: Miami-Dade



# Persistent Poverty & Distress

## Communities Left Behind

Poverty Rate



# Concentrated Poverty & Distress

Composite Prosperity Initiative Neighborhood Distress Index							
	Economic Index	Education Distress	Owner Housing Distress Index	Renter Housing Distress Index	Total Distress Index	Total Population	Population Below Poverty
Gladeview	7	7	15	10	39	11,510	5,180
Brownsville/Liberty City	12	10	15	5	42	36,974	15,899
Allapattah	40	12	7	7	66	36,260	13,054
Florida City	32	13	17	4	66	38,794	15,130
Little Haiti	26	24	15	8	73	48,548	17,963
Homestead	42	18	8	6	74	30,827	10,173
NMB/Norland	48	21	8	13	90	14,653	3,077
West Grove	42	41	9	2	94	12,128	3,275
Little Havana	45	36	11	3	95	34,334	14,764
North Miami	37	48	11	1	97	36,398	11,283
Golden Glades	41	27	20	9	97	39,638	12,684
Overtown/Downtown	35	34	24	14	107	14,071	5,910
Cutler Ridge/Perrine	48	24	23	12	107	36,494	8,394
South Miami	70	45	20	11	146	21,279	1,915
Totals						411,908	34%

# Miami-Dade: Scale & Scope of Distress



488,306

Persons Live in Poverty

411,908

Population of 14  
Most Distressed Communities

250,541

Households Earn  
Less Than \$25,000

34%

Below Poverty Level

# Miami-Dade's Leading Occupations & Wages

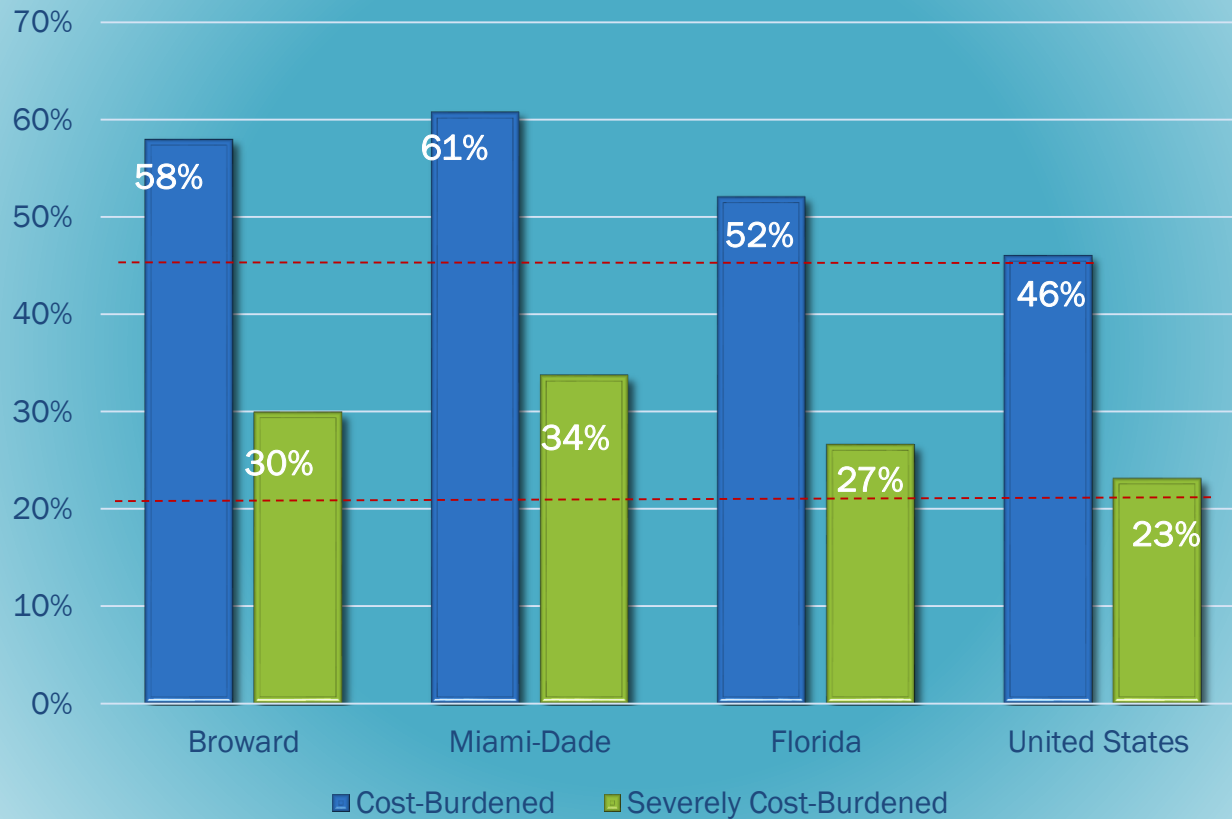
Occupation	<50% AMI \$22,967	<80% AMI \$36,748	<100% AMI \$45,935	<120% AMI \$55,122
Retail Salespersons		X		
Cashiers	X			
Customer Service Reps		X		
Office Clerks		X		
Registered Nurses				X
Food Prep Workers	X			
Secretaries		X		
Waiters and Waitresses		X		
Laborers, Freight, Stock Workers		X		
Stock Clerks		X		
Janitors, Maids	X			
Security Guards	X			

# South Florida Homeowner Affordability

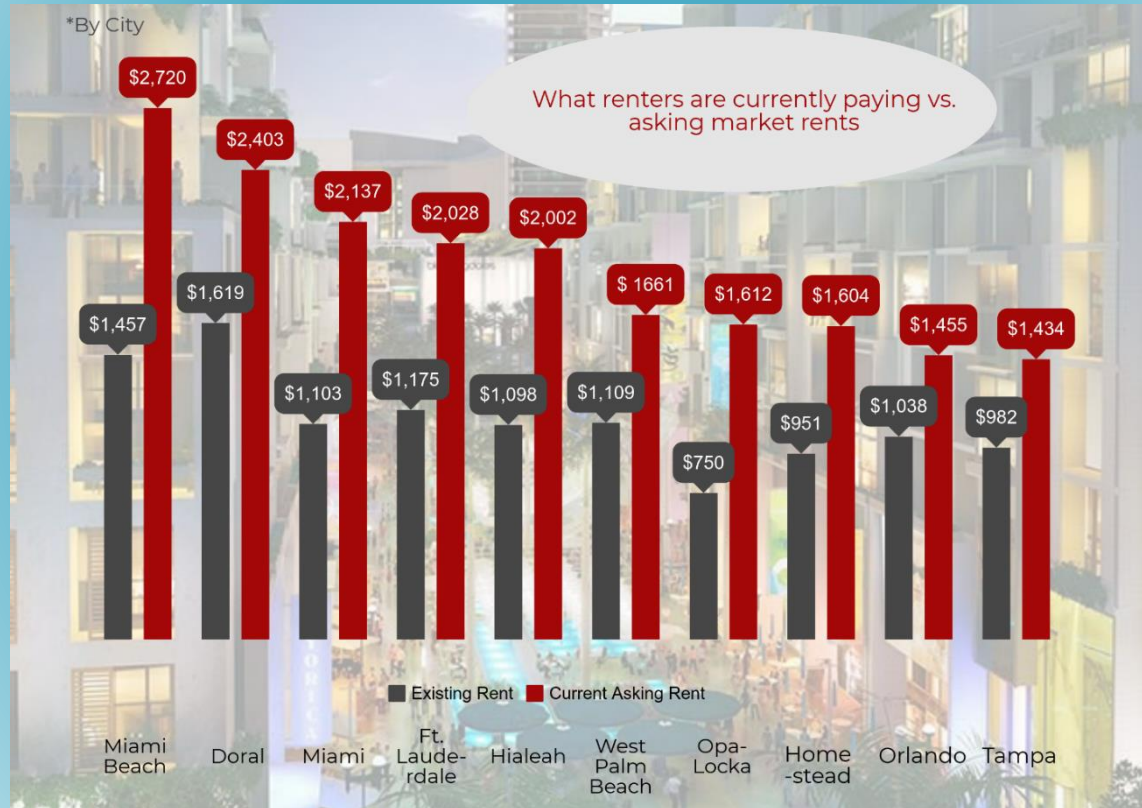
<b>County</b>	<b>Median Single Family Home Price</b>	<b>Median Household Income</b>	<b>Affordability Ratio</b>	<b>% Income Eligible Households</b>
<b>Broward</b>	<b>\$350,000</b>	<b>\$54,212</b>	<b>6.5:1</b>	<b>22.7%</b>
<b>Miami-Dade</b>	<b>\$348,000</b>	<b>\$45,935</b>	<b>8:1</b>	<b>18.4%</b>
<b>Palm Beach</b>	<b>\$348,000</b>	<b>\$57,580</b>	<b>6:1</b>	<b>25.5%</b>



# Measuring Housing Stress: Cost-Burdened Renter Households



# Measuring Housing Stress Existing vs. Asking Rents



# Housing Vulnerability: Putting “Safe’ Back into the Affordable Housing Equation

70 Percent (720,022 Units) of Miami-Dade’s Housing Supply Built Prior to 1990; 36.6 Percent (374,408 Units) 50+

87 Percent (715,178 Units) of Broward’s Housing Supply Built Prior to 2000; 26 Percent (211,825 Units) 50+

In Miami-Dade’s Distressed Neighborhoods, 85% of Housing Units Built Prior to 1990, Including 73,947 Renter Units

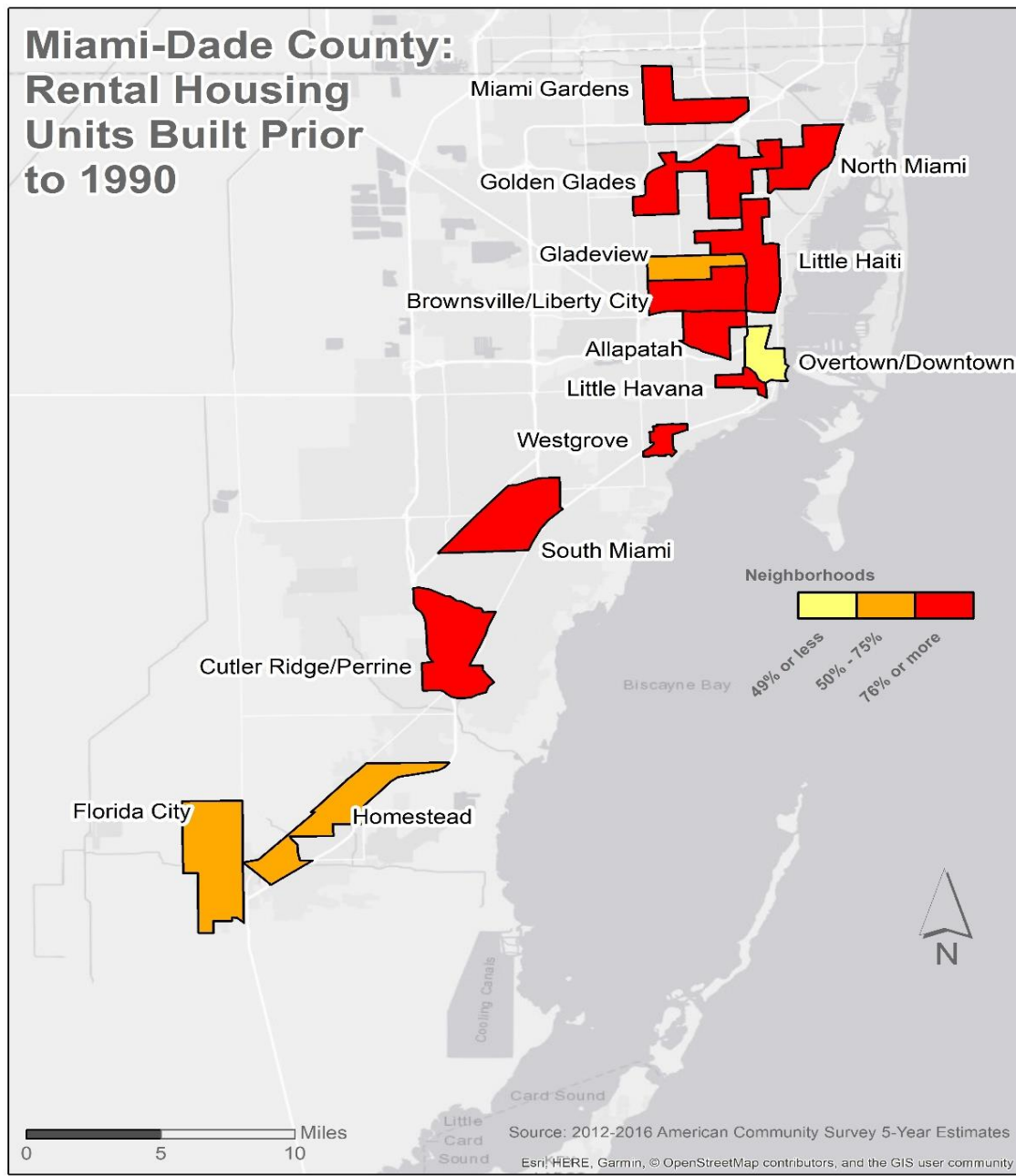
# Lesson Learned: Hurricane Wilma - 2005

\$23.2 Billion in Damage

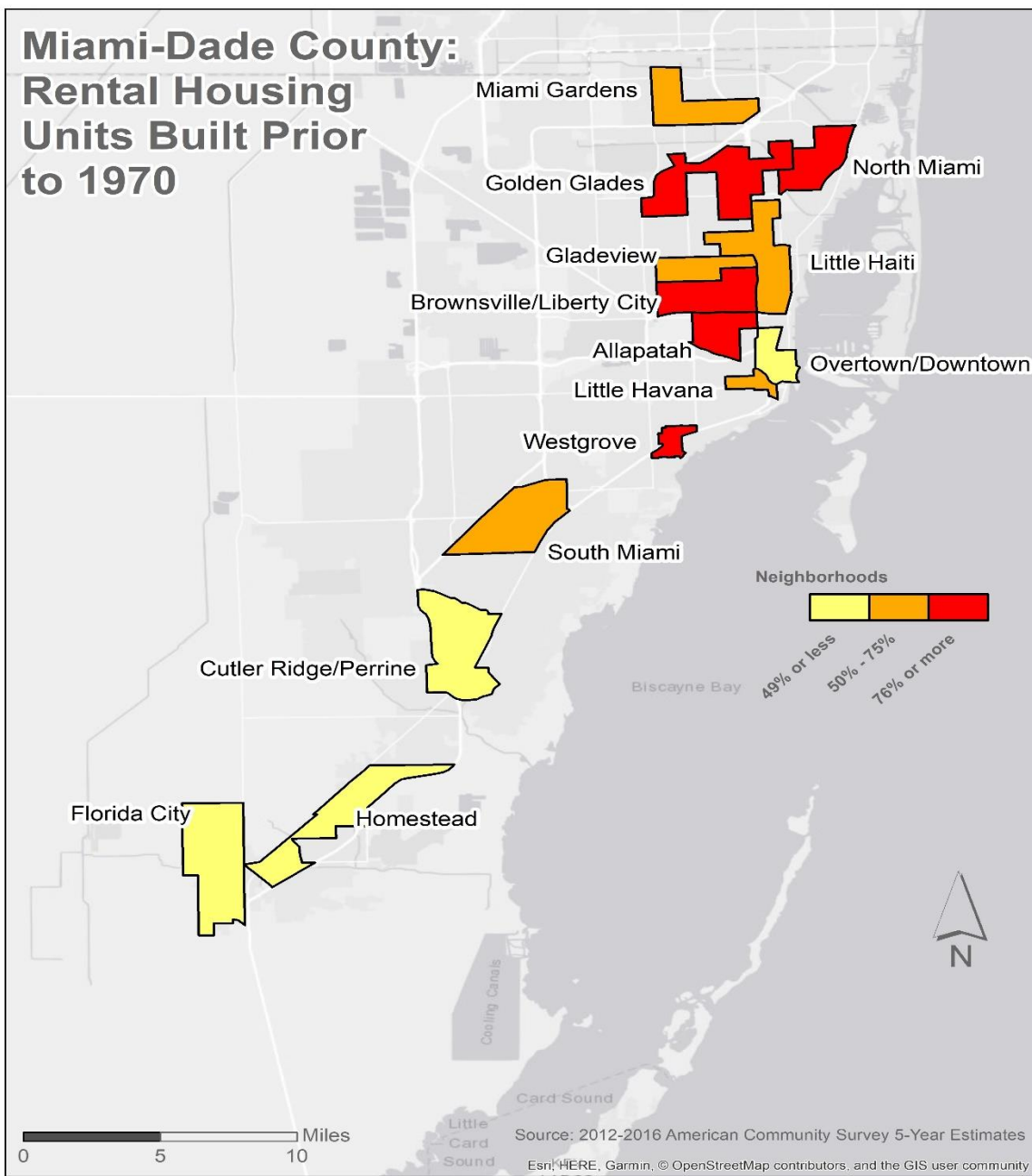
75,000 Blue Tarps

FEMA - \$342.5 Million to 227,321 Disaster Applicants

# Miami-Dade County: Rental Housing Units Built Prior to 1990



# Miami-Dade County: Rental Housing Units Built Prior to 1970



# **Toward A New and Bold Community Development Framework**

# Community Development Research Preliminary Findings

Despite a Call-to-Action in Recent Years, the Community Development Field is Still Dominated by Program-Specific or Organization-Specific Responses to Community Economic and Social Needs

Local Governments are Gradually Responding to the Need for New and Innovative Solutions to their Local Housing Needs During a “New Normal” where Federal and State Housing Funds Have Become Increasingly Scarce and Insufficient

Real Opportunities exist for Well-conceived Housing Delivery Systems that Link Affordable Housing to Economic Development, Transportation and Land Use Planning Opportunities including Mixed-Income/Mixed-Use and Equitable Transit-oriented Development (TOD)





# **Toward A New and Bold Community Development Model: Conceptual Framework**

**Authentic Community Development “Must” Begin with a Full Understanding of the “Functions” of Community and its Quest for Human Development**

**Comprehension of a Community’s Economic and Social Functions are the Critical First Step – Interaction of the Man-Made and Natural Environments – economy, housing, education and health with coastal areas, floodplains and wetlands**

**Creation of a new “Community Development Delivery System” That Directly Connects Opportunities for New Investment with Community Partners and Institutions to Improve and Expand Long-term Community Benefits**

**Thank you!**

**7<sup>th</sup> Annual “State of the South Florida Economy”  
MetroForum**

**“Toward a New Framework for Community Development”  
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