



Little Haiti Community Needs Assessment: Housing Market Analysis

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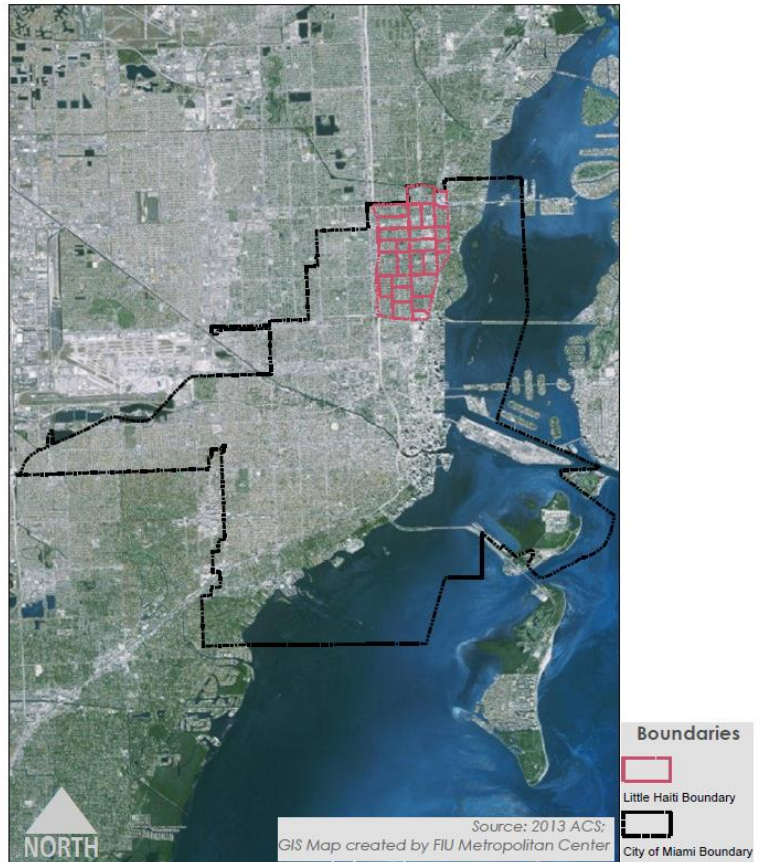
EXECUTIVE SUMMARY

Background

The *Little Haiti Housing Needs Assessment* provides a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing in the Little Haiti Neighborhood of Miami. A basic premise of all housing markets is the need to create and maintain a “spectrum” of housing choice and opportunity for local residents. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors including: household income, population age, proximity of employment and mere preference. A spectrum of owner and rental housing choice and opportunity is particularly important in supporting the range of income groups that reside in the City.

An understanding of the shifting demands for housing is critical for the creation of effective housing policies and strategies. The increasing demand for worker housing has magnified the importance of providing a wide spectrum of owner and renter choice and opportunity with respect to affordability, location and access to jobs.

Little Haiti Study Area



Key Findings

Population Trends

- While Little Haiti’s population has remained unchanged since 2000, the Neighborhood experienced a 13.5 percent decrease in family households from 2000 to 2013;
- Little Haiti’s Black or African American population continues to comprise the largest share (73.3 percent) of the population, but here has been a significant shift in the growth of other racial and ethnic groups including “White alone” (49.6 percent increase) and “some other race” (69.1 percent increase);



- Little Haiti’s “Hispanic or Latino” population has increased by 43.0 percent (2,193 persons) since 2000;
- Little Haiti’s population age groups have undergone significant changes since 2000, including increases in older population age groups (55+ and 65+) and “under 5” (18.7 percent), but a 21.3 percent decrease in the school age population (5-19 years);
- Since 2000, there has been a large increase in educational attainment among Little Haiti’s 25 years of age and over population with associate’s degree (110.7 percent), bachelor’s degree (99.1 percent) and a graduate or professional degree (75.4 percent);
- Significantly, Little Haiti’s 25+ population with less than a high school diploma decreased by 25.8 percent since 2000.

Economic Analysis

- According to 2009-2013 ACS estimates, Little Haiti’s median household incomes vary considerably according to Census Block Group, though the vast majority (22 of 26 Census Block Groups) fall significantly below the median household income of the City of Miami (\$30,375);
- Households with the highest median incomes are concentrated in close proximity to Biscayne Boulevard, Buena Vista East and the Design District;
- Households with the lowest median household incomes are concentrated north of NE 62nd Street and further west of Biscayne Boulevard;
- The number of households in Little Haiti with annual incomes greater than \$60,000 increased by 48.6 percent since 2000, while the number of households with annual incomes less than \$30,000 decreased by 10 percent;
- The number of Little Haiti households with incomes greater than \$100,000 increased by 71 percent from 2000 to 2013;
- Despite general increases in the median household income and income ranges, Little Haiti has a poverty rate of 46.2 percent which is substantially higher than the City of Miami (30.0 percent);
- According to 2009-2013 ACS estimates, 43.5 percent of Little Haiti’s population age 16 and over are in the labor force up from 37.3 percent in 2000;
- Little Haiti’s unemployment rate is 23.1 percent up from 17.2 in 2000;
- Little Haiti’s employed population 16 years and older is primarily employed in service occupations (37.7 percent) though the fastest growing (61.0 percent) occupation from 2000-2103 is management, business, science, and arts occupations.

Housing Supply/Demand Analysis

- According to 2009-2013 ACS estimates, there are 13,379 total housing units in Little Haiti which is up from 12,794 total units (4.5 percent increase) in 2000;
- Little Haiti’s housing supply is largely comprised of single-family attached and detached structures (42.9 percent) and small, multi-family structures ranging from 5 to 20+ units;
- Only 26.1 percent of Little Haiti’s occupied housing units are owner-occupied;



- According to 2009-2013 ACS estimates, 19.4 percent of Little Haiti’s housing supply is vacant with the highest vacancy rate among “for rent” vacancies (43.8 percent);
- Little Haiti’s housing supply is relatively older with 53 percent of the housing built prior to 1960;
- Only 14 percent of Little Haiti’s housing supply has been built since 2000;
- The median values for owner-occupied housing in Little Haiti range from a low of \$73,100 to a high of \$425,800;
- The highest median owner values are found in and near the Design District, Buena Vista East and Biscayne Boulevard while the lowest median owner values are found in the heart of the Creole District between NE 54th and 62nd Streets and along N. Miami Avenue and NW 2nd Avenue;
- According to 2009-2013 ACS estimates, 36.6 percent (1,031 units) of Little Haiti’s owner-occupied housing units with a mortgage are cost-burdened and 63.2 percent (5,035 units) of renter-occupied units;

Housing Affordability Analysis

- A housing affordability analysis for owner units in Little Haiti shows significant gaps at the median household income category in most Census Block Groups and extreme affordability gaps at each of the lower (<30, 50 and 80 percent of median) household income categories;
- Significantly, substantial affordability gaps also exist at the middle (101-120 percent of median) household income range;
- A housing supply and demand analysis for renter units in Little Haiti shows significant gaps in the supply of affordable renter units at the median household income level in most Census Block Groups and extreme affordability gaps at all of the lower household income categories (<30, 50 and 80 percent of median);
- Substantial affordability gaps also exist at the middle (101-120 percent of median) household income range in most Census Block Groups.

Little Haiti Affordable Housing Policy and Program Recommendations

The housing market analysis, including population and economic trends, found a range of housing- and housing-quality-related challenges in Little Haiti that can best be addressed through a multi-pronged strategy. This includes expansion of homeownership opportunities in both single-family and multi-family models, serving a wider range of incomes; stabilization of neighborhood conditions; and rehabilitation of existing homes. Recommendations include the following:

1. Encourage Homeownership among Low- to Middle-Income Households

The housing needed assessment found that homeownership is out of reach for most residents of Little Haiti. Strategies to encourage homeownership among low- to middle-income households are based on the principles that a home is an investment asset that can grow in value and generate financial security.



Homeownership enables people to have greater control and exercise more responsibility over their living environment. Homeownership helps stabilize neighborhoods and strengthen communities and helps generate jobs and stimulate economic growth. The rising cost of housing and general increases in the cost of living (i.e. travel, food, healthcare, and education), coupled with stagnant incomes, has made homeownership less viable and attractive for most low- and middle-income households. Therefore, cities throughout the country are adopting tools to address the demand for low- and middle-income housing in their communities.

One commonly used tool is the Community Land Trust (CLT) Model. In a community land trust, the land is owned and preserved by the community, and the homebuyer owns the home including the building and all of the improvements on the land. The separation reduces the purchase price, allowing more families to afford a home, while providing the permanence and security of traditional homeownership. Many local jurisdictions are developing housing strategies that include the CLT model as the preferred method for providing and maintaining affordable housing. This is because it meets immediate need while maintaining a future focus and is also the most fiscally conservative use of public subsidies.

2. Enhance Neighborhood Stabilization Efforts


An enhanced neighborhood stabilization strategy would address transitional neighborhoods where an immediate infusion of resources and funding can make a difference. This strategy is especially critical for Little Haiti where the age of the housing inventory creates a major challenge. Transitional neighborhoods are places that are either making a transition to middle-class stability or gentrification or they are slowly declining and showing significant signs of stress. These neighborhoods are not overly poor or crime ridden enough to receive state and federal funding but not stable enough to self-support their own initiatives like middle class neighborhoods can. Such a strategy involves two key activities: the first involves a “Purchase/Rehabilitation Program” targeting first-time homebuyers; the second involves assisting current property owners with rehabilitation of the homes in which they reside.

Best Practices include:

- Purchase Assistance Strategy - This strategy provides monies for home buyers to either purchase a new home, build a home, purchase land to build or purchase a pre-owned home;
- Rehabilitation Strategy - This strategy is designed to provide funds to qualified applicants to rehabilitate their existing homes. All work is done by a qualified contractor;
- Homeownership Education Strategy - This strategy is designed to inform qualified applicants of procedures in acquiring a home. Included are topics on debt management, terms used by owners and real estate persons, pitfalls in signing contracts, etc. All qualified applicants must attend a class.

3. Construct Mixed-Income, Mixed-Use Multi-Family Developments in Targeted Areas

The Little Haiti market place needs help in supplying accessible and affordable housing, especially for working families and households. Mixed-income/mixed-use developments can alleviate that need, providing housing that is safe, livable, and close to employment centers. Emphasis is placed on making the units attractive and the community safe, with an amenity package sufficient to attract market-rate



tenants. Innovative designs of residential units seamlessly integrate assisted housing units with market rate and above townhome units. Mixed-income housing combined with mixed-use development is designed to encourage a variety of community activities, locales and services to co-exist in close proximity, thereby reducing the need for extensive automobile travel by the residents.

Best Practices include:

- Develop different types of compatible land uses close together in appropriate locations to shorten trips and facilitate alternative modes of transportation, such as walking, bicycling and public transportation;
- Mixed-income housing developments help raise standards for good design in affordable housing, providing appealing residences that blend in with surrounding communities;
- Mixed-income housing can be an appealing option that lends itself to community acceptance without negatively impacting land values;
- Healthy neighborhoods include a blend of incomes and new mixed-income, mixed-use developments can achieve the same compatibility;

4. Develop High-Quality, Mixed-Income Multi-Family Housing

Given the aging housing inventory in Little Haiti, it will be important to include a new construction strategy to gradually improve the age and condition of multi-family housing. Quality, mixed-income multi-family housing should enhance the urban fabric of a community. As such, most case study examples of quality, multi-family housing in this country, and abroad, are mixed-use, urban infill projects that allow for creative design and the introduction of a range of amenities such as off-street parking, fitness centers, business centers, community rooms, landscaped terraces and community gardens. Best practice case study examples often incorporate award-winning contemporary designs and green technology. Carefully designed and situated multi-family housing also plays an increasingly important role in “workforce housing,” providing homes for teachers, police officers, firefighters, health care workers and public employees. These vital workers contribute to the community, but their incomes are often less than what is required today to own a home.

Best Practices include:

- Foremost, projects must be an apartment community that blends into the surrounding neighborhood and united by a desire for contemporary design, convenience and attitude;
- Apartments should have an assortment of amenities, features and floor plans;
- Housing developments should help raise standards for good design in multi-family housing, providing appealing residences that blend in with surrounding communities.

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BACKGROUND

The *Little Haiti Housing Needs Assessment* provides a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing in the Little Haiti Neighborhood of Miami. A basic premise of all housing markets is the need to create and maintain a “spectrum” of housing choice and opportunity for local residents. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors including: household income, population age, proximity of employment and mere preference. A spectrum of owner and rental housing choice and opportunity is particularly important in supporting the range of income groups that reside in the City.

An understanding of the shifting demands for housing is critical for the creation of effective housing policies and strategies. The increasing demand for worker housing has magnified the importance of providing a wide spectrum of owner and renter choice and opportunity with respect to affordability, location and access to jobs.

Defining Affordable Housing and Measuring Affordability

Housing affordability is generally defined as the capacity of households to consume housing services and, specifically, the relationship between household incomes and prevailing housing prices and rents. The standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care. This is also the standard definition for housing programs administered by the Department of Housing and Urban Development (HUD) and most state programs. However, this definition of housing affordability has its limitations because of the inability to determine whether households spend more than 30 percent of their income on housing by necessity or choice. Specifically, the definition does not consider that upper income and smaller households can afford to spend much more than 30 percent of their incomes on housing and still have enough income left over to satisfy other basic needs, whereas low income households that pay even 10 percent of their incomes on housing costs may be forced to forgo essential medical care and healthy food.

Affordability Indices

One measure of housing affordability is the cost of homeownership, commonly conveyed through housing affordability indices. These indices generally indicate that affordability increased substantially toward the end of the last decade, primarily as a result of lower interest rates during that period. A housing affordability index for an area brings together the price and the income elements that contribute to housing affordability. The following describes the most recognized affordability indices:

National Association of Realtors (NAR) Index

The most common index is that produced by the National Association of Realtors (NAR). The affordability index measures whether or not a typical family could qualify for a mortgage loan on a typical home. A typical home is defined as the national median-priced, existing single-family home as



calculated by NAR. The typical family is defined as one earning the median family income as reported by the U.S. Bureau of the Census. These components are used to determine if the median income family can qualify for a mortgage on a typical home. To interpret the indices, a value of 100 means that a family with the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that family earning the median income has more than enough income to qualify for a mortgage loan on a median-priced home, assuming a 20 percent down payment. For example, a composite Housing Affordability Index (HAI) of 120.0 means a family earning the median family income has 120 percent of the income necessary to qualify for a conventional loan covering 80 percent of a median-priced existing single-family home. An increase in the HAI, then, shows that this family is more able to afford the median priced home. The calculation assumes a down payment of 20 percent of the home price and it assumes a qualifying ratio of 25 percent. That means the monthly principal and interest (P&I) payment cannot exceed 25 percent of the median family monthly income.

Housing Opportunity Index

The National Association of Home Builders (NAHB) has developed a Housing Opportunity Index, which is defined as the share of homes affordable for median household incomes for each metropolitan statistical area (MSA). The NAHB Index has certain intuitive limitations, however, as housing affordability scores are generally more favorable in metropolitan areas that are also rated as “least desirable places to live” according to Places Rated Almanac (Brookings Institution, 2002). The “median house price-income ratio” used by the National Association of Realtors and other housing analysts is a key economic indicator in assessing local market trends and vitality.

Methodology and Scope of Analysis

The *Little Haiti Housing Needs Assessment* provides an assessment of current housing market supply and demand conditions and trend analysis. The methodology provides several layers of population, economic and housing analysis based on population trends, employment and housing supply and demand. The study includes the following elements:

- **Population Characteristics:** This section provides a current assessment of Little Haiti’s population trends including race and ethnicity, age and educational attainment values;
- **Economic Characteristics:** This section provides a current assessment of Little Haiti’s economy including household income, poverty, labor force, occupations and commuter patterns;
- **Housing Supply and Demand Analysis:** This section analyzes the affordability levels of Little Haiti’s owner and renter housing based on current housing values in relation to household income;
- **Housing Policy and Program Recommendations:** This section provides specific policy and program recommendations to address Little Haiti’s affordable housing needs.



POPULATION CHARACTERISTICS

Population Change

According to recent 2009-2013 5-Year American Community Survey (ACS) estimates, Little Haiti has a current population of 34,334 residents. Little Haiti’s population has increased by 2.3 percent (763 residents) since 2000.

There are currently 10,786 households in Little Haiti which remains essentially unchanged from 2000. However, Little Haiti experienced a 13.5 percent decrease in family households from 2000 to 2013. Family households increased by 2.1 percent in the City of Miami during this time period.

Race and Ethnicity

The racial and ethnic composition of Little Haiti has been gradually changing since 2000. While the “Black or African American alone” (73.3 percent) population continues to comprise the largest share of Little Haiti’s racial composition, there has been a significant shift in the growth of other racial and ethnic groups. Little Haiti’s “White alone” population has increased by 49.6 percent (2,442 persons) since 2000, while “some other race” has increased by 69.1 percent. Little Haiti’s “Hispanic or Latino” population has increased by 43.0 percent (2,193 persons) since 2000.

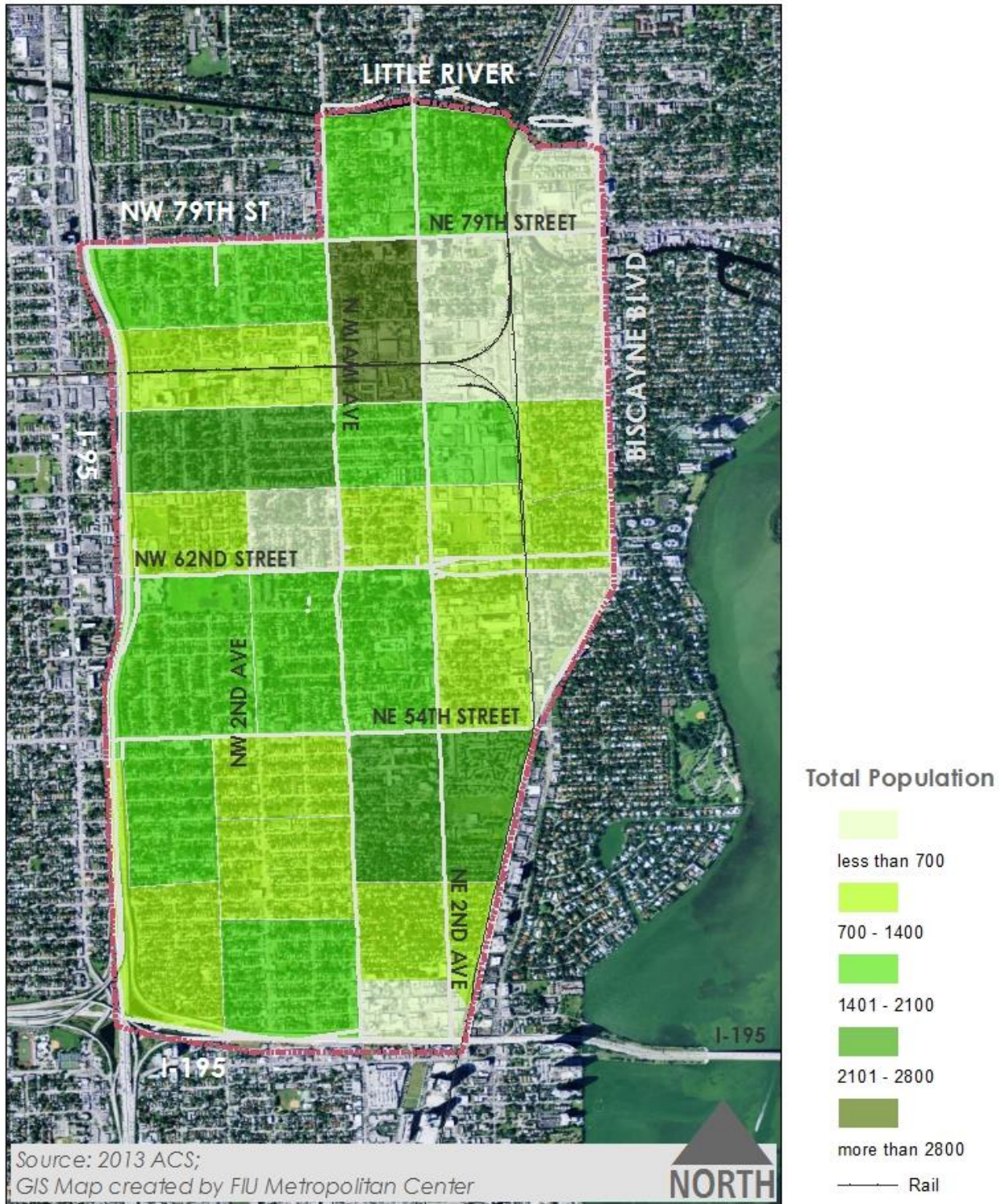
Table 1.1: Little Haiti Population Change 2000-2013

	2000	2013	% Change
Total Population	33,571	34,334	2.3%
RACE			
White alone	4,926	7,368	49.6%
Black or African American alone	23,216	25,186	8.5%
American Indian and Alaska Native alone	75	42	-44.0%
Asian alone	160	107	-33.1%
Native Hawaiian and Other Pacific Islander alone	17	-	-100.0%
Some other race alone	725	1,226	69.1%
Two or more races:	4,452	405	-90.9%
HISPANIC ETHNICITY			
Not Hispanic or Latino	28,470	27,040	-5.0%
Hispanic or Latino	5,101	7,294	43.0%
AGE			
Under 5 years	2,565	3,045	18.7%
5 to 19 years	8,667	6,821	-21.3%
20 to 34	6,569	8,395	27.8%
35 to 54 years	9,042	8,170	-9.6%
55 and over	6,728	8,075	20.0%
18 and over	23,491	25,507	8.6%
65 and over	3,552	4,391	23.6%
TYPE OF HOUSEHOLD (universe: households)			
Total Households	10,781	10,786	0.0%
Family Household	7,097	6,137	-13.5%
Non-Family Household	3,684	4,649	26.2%

SOURCE: ACS 2013 5-year estimates; 2010 SF 1 Data; 2000 SF100% Data and SF3 Sample Data



Total Population in Little Haiti by Census Block Group





Age

According to U.S. Census estimates, the population age groups of Little Haiti have undergone significant changes since 2000. Little Haiti's older population age groups (55+ and 65+) have increased by 20.0 and 23.6 percent, respectively, with similar increases in the "under 5" (18.7 percent) and "20-34" (27.8 percent) age groups. Significantly, Little Haiti's school age population (5-19 years) decreased by 21.3 percent (1,846 children) since 2000.

Table 1.2: Population Characteristics Little Haiti and City of Miami Comparisons 2013

	Little Haiti	City of Miami
RACE		
White alone	21.5%	74.9%
Black or African American alone	73.4%	19.8%
American Indian and Alaska Native alone	0.1%	0.2%
Asian alone	0.3%	0.0%
Native Hawaiian and Other Pacific Islander alone	0.0%	3.1%
Some other race alone	3.6%	1.1%
Two or more races	1.2%	1.1%
HISPANIC ETHNICITY		
Not Hispanic or Latino	78.8%	29.7%
Hispanic or Latino	21.2%	70.3%
AGE		
Under 5 years	8.9%	6.1%
5 to 19 years	19.9%	14.7%
20 to 34	24.5%	23.1%
35 to 54 years	23.8%	29.1%
55 and over	23.5%	27.0%
18 and over	74.3%	81.5%
65 and over	12.8%	16.0%
TYPE OF HOUSEHOLD (universe: households)		
Total Households	10,781	150,974
Family Household	56.9%	56.4%
Non-Family Household	43.1%	43.7%

SOURCE: ACS 2013 5-year estimates



Educational Attainment

According to 2009-2013 ACS estimates, 30.5 percent of Little Haiti’s population 25 years of age and over have some college or an associate’s degree or higher with 10.1 percent having a Bachelor’s, graduate or professional degree. The largest gains in educational attainment are in the 25 years of age and over population with an associate’s degree (110.7 percent), bachelor’s degree (99.1 percent) and a graduate or professional degree (75.4 percent). Significantly, Little Haiti’s overall 25+ population with less than a high school diploma decreased by 25.8 percent since 2000.

Table 1.3: Little Haiti Educational Attainment 2000-2013

	2000	2013	% Change
EDUCATIONAL ATTAINMENT (<i>population 25 years and over</i>)			
Less than 9th grade	5,470	4,586	-16.2%
9th to 12th, no diploma	5,695	3,691	-35.2%
High school graduate (includes equivalency)	4,722	6,820	44.4%
Some college, no degree	2,168	3,164	45.9%
Associate's degree	605	1,275	110.7%
Bachelor's degree	758	1,509	99.1%
Graduate or professional degree	399	700	75.4%

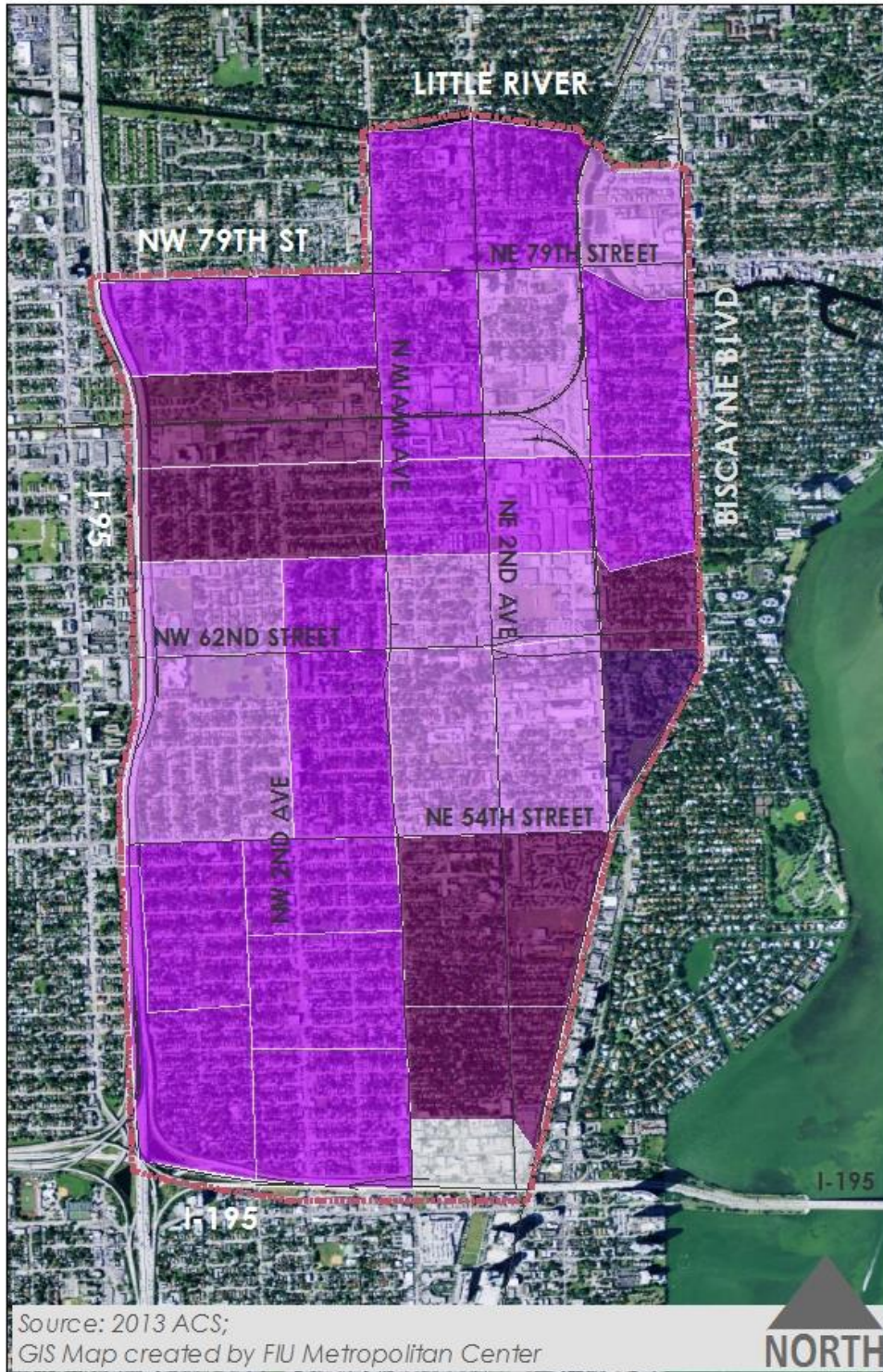
SOURCE: ACS 2013 5-year estimates; 2000 SF100% Data and SF3 Sample Data

Table 1.4: Educational Attainment Little Haiti and City of Miami Comparison-2013

	Little Haiti	City of Miami
EDUCATIONAL ATTAINMENT (<i>population 25 years and over</i>)		
Less than 9th grade	21.1%	17.6%
9th to 12th, no diploma	17.0%	11.5%
High school graduate (includes equivalency)	31.4%	29.4%
Some college, no degree	14.6%	11.3%
Associate's degree	5.9%	7.1%
Bachelor's degree	6.9%	14.5%
Graduate or professional degree	3.2%	8.6%

SOURCE: ACS 2013 5-year estimates

Population with a Bachelor's Degree or Higher in Little Haiti by Census Block Group



Percentage with a Bachelor's Degree (or higher)

- No Data Available
- less than 5.0%
- 5.0% - 14.9%
- 15.0% - 30.0%
- more than 30.0%
- Rail



Household Income

According to 2009-2013 ACS estimates, Little Haiti’s median household incomes vary considerably according to Census Block Group, though the vast majority (22 of 26 Census Block Groups) fall significantly below the median household income of the City of Miami (\$30,375). The highest median household incomes (\$31,708-\$37,386) include Census Block Groups located in close proximity to Biscayne Boulevard, Buena Vista East and the Design District. The lowest median household incomes are found among Census Block Groups located north of NE 62nd Street and further west of Biscayne Boulevard.

According to U.S. Census estimates, Little Haiti’s median household incomes have changed dramatically since 2000. The number of households with annual incomes greater than \$60,000 increased by 48.6 percent (471 households) since 2000, while the number of households with annual incomes less than \$30,000 decreased by 10 percent (696 households). Significantly, the number of households with incomes greater than \$100,000 increased by 71 percent from 2000 to 2013.

Despite general increases in the median household income and income ranges, Little Haiti has a poverty rate of 46.2 percent which is substantially higher than the City of Miami (30.0 percent).

Table 2.1: Little Haiti Household Income by Block Group, 2000-2013

MEDIAN HOUSEHOLD INCOME (MHI)	
City of Miami	30,375
Little Haiti	
CT 13.05, BG 5	\$23,313
CT 13.02, BG 4	\$17,524
CT 13.02, BG 5	\$28,846
CT 13.02, BG 6	\$37,386
CT 14.01, BG 1	\$20,513
CT 14.01, BG 2	\$21,625
CT 14.01, BG 3	\$15,909
CT 14.02, BG 1	\$13,902
CT 14.02, BG 2	\$6,328
CT 14.02, BG 3	\$9,620
CT 20.01, BG 1	\$12,177
CT 20.01, BG 2	\$21,176
CT 20.01, BG 3	\$26,793
CT 20.01, BG 4	\$9,864
CT 20.03, BG 1	\$23,971
CT 20.03, BG 2	\$20,250
CT 20.04, BG 1	\$29,063
CT 20.04, BG2	\$17,266
CT 21, BG 4	\$27,222
CT 22.01, BG 1	\$36,531
CT 22.01, BG 2	\$37,165
CT 22.01, BG 3	-
CT 22.02, BG 1	\$31,708
CT 22.02, BG 2	\$25,283
CT 22.02, BG 3	\$20,260
CT 22.02, BG 4	\$21,833
CT 22.02, BG 5	\$22,833

SOURCE: ACS 2013 5-year estimates



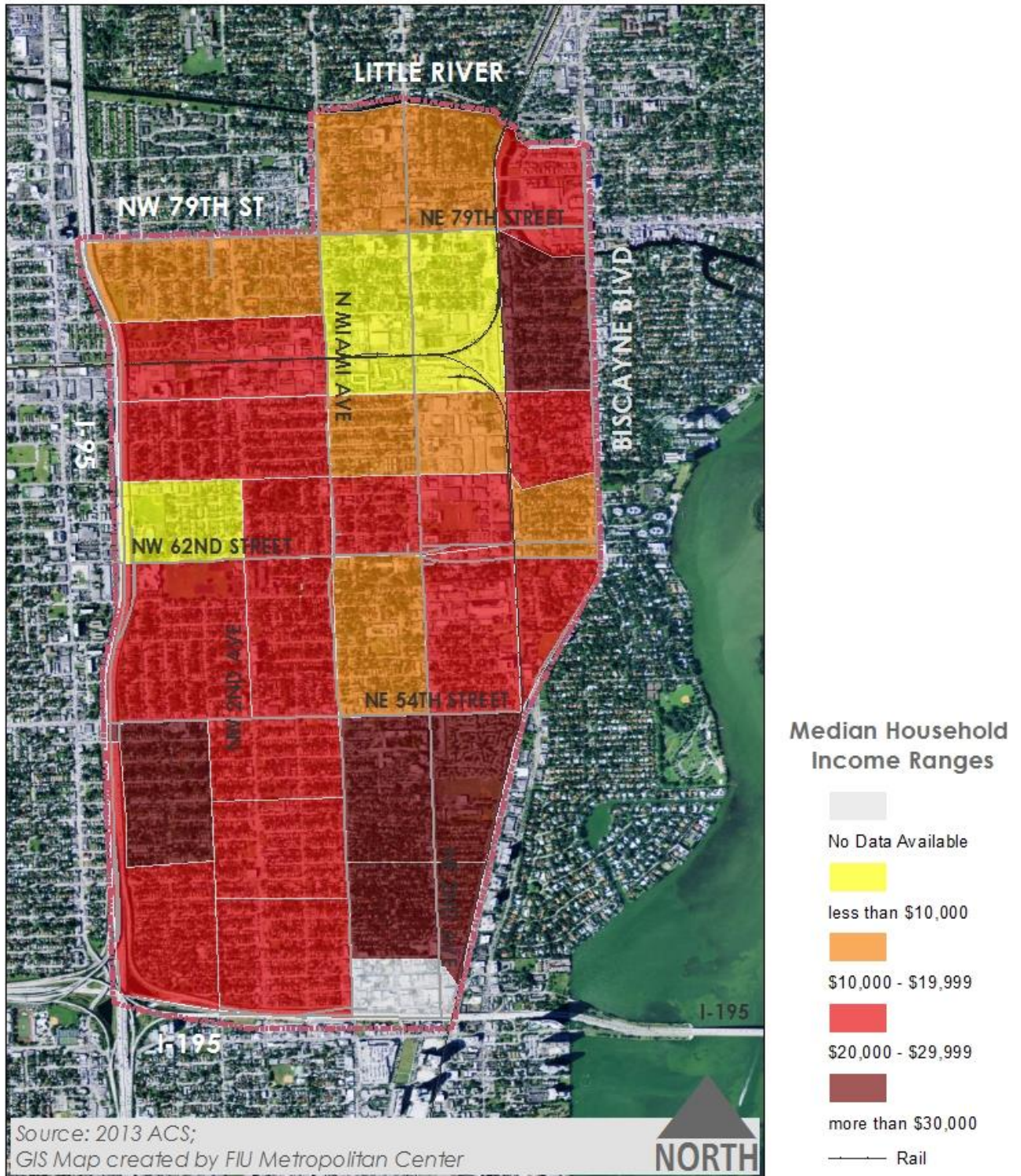
Table 2.2: Little Haiti Household Income Ranges, 2000-2013

HOUSEHOLD INCOME RANGES	2000	2013	% Change
Total Households	10,781	10,786	0.05%
Less than \$10,000	3,330	3,007	-9.70%
\$10,000 to \$14,999	1,356	1,297	-4.35%
\$15,000 to \$19,999	1,123	972	-13.45%
\$20,000 to \$24,999	800	836	4.50%
\$25,000 to \$29,999	815	616	-24.42%
\$30,000 to \$34,999	651	834	28.11%
\$35,000 to \$39,999	476	659	38.45%
\$40,000 to \$44,999	442	446	0.90%
\$45,000 to \$49,999	344	213	-38.08%
\$50,000 to \$59,999	476	467	-1.89%
\$60,000 to \$74,999	456	579	26.97%
\$75,000 to \$99,999	280	463	65.36%
\$100,000 to \$124,999	124	193	55.65%
\$125,000 to \$149,999	20	66	230.00%
\$150,000 to \$199,999	34	49	44.12%
\$200,000 or more	54	89	64.81%

SOURCE: ACS 2013 5-year estimates; 2000 SF3 Sample Data



Median Household Income in Little Haiti by Census Block Group





Labor Force

According to 2009-2013 ACS estimates, 43.5 percent (14,962 workers) of Little Haiti’s population age 16 and over are in the labor force up from 37.3 percent (11,505 workers) in 2000. The current percentage of unemployed is 23.1 percent up from 17.2 in 2000.

Little Haiti’s employed population 16 years and older is primarily employed in service occupations (37.7 percent) followed by sales and office occupations (22.4 percent). According to the U.S. Census, “occupation” describes the kind of work a person does on the job. The highest median earnings are in management, business, science and art occupations (\$57.37) with the lowest in service occupations (\$10.26). The median earnings for sales and office occupations is \$11.82. Significantly, Little Haiti’s fastest growing occupation within its employed population 16 years and older is management, business, science, and arts occupations which increased by 61.0 percent (771 workers) from 2000 to 2103.

Table 2.3: Little Haiti Labor Force Characteristics 2000 – 2013

	2000	2013	% Change
In Labor Force	12,531	14,962	19.4%
-> Employed	10,371	11,505	10.9%
OCCUPATIONS (employed population 16 years and over)			
Management, business, science, and arts occupations	1,263	2,034	61.0%
Service occupations	3,712	4,342	17.0%
Sales and office occupations	2,397	2,587	7.9%
Natural resources, construction, and maintenance occupations	1,183	919	-22.3%
Production, transportation, and material moving occupations	1,816	1,623	-10.6%
Place of Work (universe: workers 16 years and over)			
Work in County (Miami-Dade County) of Residence	10,685	10,448	-2.2%
Work in Place (City of Miami) of Residence	3,949	6,018	52.4%

SOURCE: ACS 2013 5-year estimates; 2000 SF100% Data and SF3 Sample Data

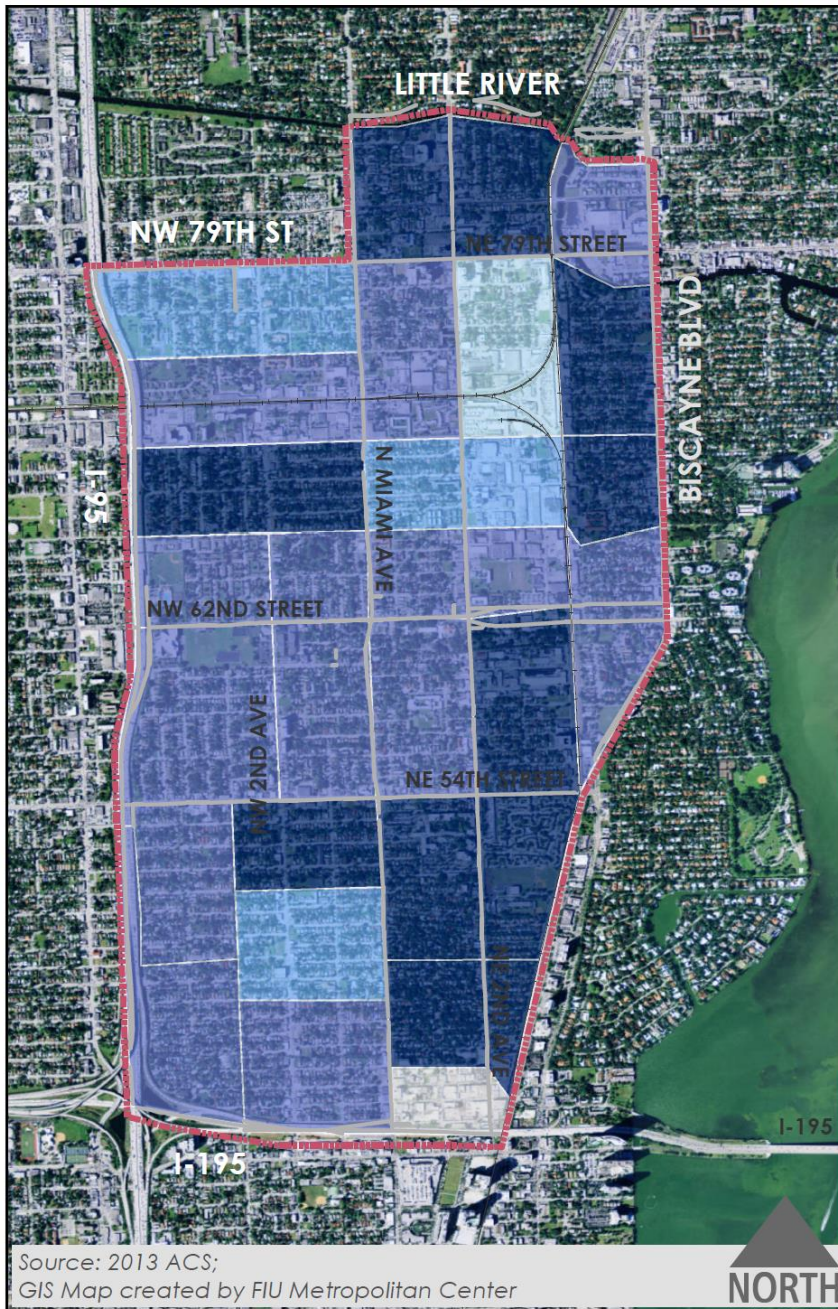


Table 2.4: Little Haiti and City of Miami Labor Force Comparison 2013

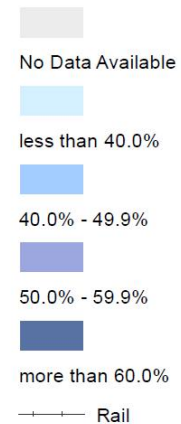
	Little Haiti	City of Miami
In Labor Force (population 16 years and over)	54.4%	61.3%
-> Employed	72.4%	86.7%
OCCUPATIONS (employed population 16 years and over)		
Management, business, science, and arts occupations	17.7%	27.8%
Service occupations	37.7%	24.9%
Sales and office occupations	22.5%	24.5%
Natural resources, construction, and maintenance occupations	8.0%	11.6%
Production, transportation, and material moving occupations	14.1%	11.2%
POVERTY STATUS (households)		
Income in the past 12 months below poverty level:	46.2%	30.0%
PLACE OF WORK (workers 16 years and over)		
Work in County (Miami-Dade County) of Residence	93.4%	95.8%
Work in Place (City of Miami) of Residence	53.8%	57.6%

SOURCE: ACS 2013 5-year estimates

Population in Labor Force in Little Haiti by Census Block Group



Percentage in Labor Force



Commuter Characteristics

According to 2009-2013 ACS estimates, 93.4 percent of Little Haiti’s employed population 16 years and over work in Miami Dade County and 53.8 percent work in the City of Miami. These percentages are comparable to the City of Miami.



Housing Inventory and Tenure

According to 2009-2013 ACS estimates, there are 13,379 total housing units in Little Haiti which is up from 12,794 total units (4.5 percent increase) in 2000. Little Haiti's housing supply is largely comprised of single-family attached and detached structures (42.9 percent) and small, multi-family structures ranging from 5 to 20+ units. The composition of Little Haiti's housing supply has changed significantly since 2000. The largest increases are in 20+ unit structures (34.9 percent) and two-unit structures (28.2 percent). The largest decreases have occurred in mobile homes (72.4 percent) and multi-family structures of 10 to 19 units (16.9 percent).

The composition of Little Haiti's housing inventory differs from the City of Miami, as a whole. Little Haiti has a higher percentage (34.2 percent) of one-unit, detached structures than the City (26.0 percent), but a much lower percentage (15.0 percent) of 20+ unit structures than the City (38.8 percent).

According to 2009-2013 ACS estimates, only 26.1 percent (2,817 units) of Little Haiti's occupied housing units are owner-occupied, while an estimated 73.9 percent of occupied units (7,969 units) are renter-occupied. The percentage of owner-occupied housing in Little Haiti is significantly lower than the City of Miami (32.8 percent), as a whole.

Table 3.1: Little Haiti Housing Characteristics and Change: 2000-2013

	2000	2013	% Change
TENURE (occupied housing units)			
Owner occupied	2,904	2,817	-3.0%
Renter occupied	8,015	7,969	-0.6%
TYPE OF HOUSEHOLD (households)			
Total Households	10,781	10,786	0.0%
Family Household	7,097	6,137	-13.5%
Non-Family Household	3,684	4,649	26.2%
HOUSING INVENTORY (housing units)			
1, detached	4,581	4,573	
1, attached	1,320	1,160	-12.1%
2 units	1,556	1,995	28.2%
3 or 4 units	1,598	1,774	11.0%
5 to 9 units	1,132	1,108	-2.1%
10 to 19 units	821	682	-16.9%
20 or more units	1,485	2,004	34.9%
Mobile home	301	83	-72.4%
Boat, RV, van, etc.	-	-	#DIV/0!
VACANCY STATUS (vacant housing units)			
For rent	1,064	1,135	6.7%
For sale only	138	190	37.7%
Rented or sold, not occupied	165	317	92.1%
For seasonal, recreational, or occasional use	41	438	968.3%
For migrant workers	1	-	-100.0%
Other vacant	520	513	-1.3%
COST-BURDENED HOUSING UNITS (occupied housing units)			
Cost-burdened renter occupied	3,943	5,035	27.7%
Cost-burdened owner occupied (units with a mortgage)	938	1,031	9.9%

SOURCE: ACS 2013 5-year estimates; 2000 SF100% Data and SF3 Sample Data



Table 3.2: Housing Characteristics: Little Haiti and City of Miami Comparison - 2013

	Little Haiti	City of Miami
TENURE (<i>universe: occupied housing units</i>)		
Owner occupied	26.1%	32.8%
Renter occupied	73.9%	67.2%
COST-BURDENED HOUSING UNITS (<i>occupied housing units</i>)		
Cost-burdened renter occupied	63.2%	62.7%
Cost-burdened owner occupied (<i>housing units with a mortgage</i>)	36.6%	36.3%
YEAR STRUCTURE WAS BUILT (<i>housing units</i>)		
Built 2010 or later	1.9%	0.7%
Built 2000 to 2009	12.4%	19.3%
Built 1990 to 1999	3.8%	5.8%
Built 1980 to 1989	6.0%	7.6%
Built 1970 to 1979	10.6%	13.5%
Built 1960 to 1969	12.4%	10.2%
Built 1950 to 1959	20.7%	15.9%
Built 1940 to 1949	14.7%	16.7%
Built 1939 or earlier	17.6%	10.3%
TYPE OF HOUSEHOLD (<i>households</i>)		
Total Households	10,781	150,974
Family Household	56.9%	56.4%
Non-Family Household	43.1%	43.7%
HOUSING INVENTORY (<i>housing units</i>)		
1, detached	34.2%	26.0%
1, attached	8.7%	9.9%
2 units	14.9%	4.9%
3 or 4 units	13.3%	5.1%
5 to 9 units	8.3%	7.4%
10 to 19 units	5.1%	7.2%
20 or more units	15.0%	38.8%
Mobile home	0.6%	0.5%
Boat, RV, van, etc.	0.0%	0.1%
VACANCY STATUS (<i>vacant housing units</i>)		
For rent	43.8%	28.0%
For sale only	7.3%	7.9%
Rented or sold, not occupied	12.2%	10.3%
For seasonal, recreational, or occasional use	16.9%	33.7%
For migrant workers	0.0%	0.1%
Other vacant	19.8%	20.1%

SOURCE: ACS 2013 5-year estimates



Housing Vacancies and Characteristics

According to 2009-2013 ACS estimates, 19.4 percent (2,593 units) of Little Haiti's housing supply is vacant. An analysis of Little Haiti's vacancy status characteristics found the highest vacancy rate is "for rent" vacancies (43.8 percent) followed by "other vacant" (19.8 percent).

Little Haiti's vacancy status characteristics differ somewhat from the City of Miami, as a whole. Little Haiti has a much higher percentage of "for rent" vacancies than the City (28.0 percent), but a much lower percentage (16.9 percent) of vacancies "for seasonable, recreational, or occasional use" than the City (33.7 percent).

Age of Housing Inventory

The age of the housing stock is an important variable in assessing the overall characteristics of a local housing market. The older housing stock, particularly older rental housing, often has code and deferred maintenance issues that can impact the longevity of the housing structure which, in turn, impacts the housing supply in terms of accessibility and affordability. Little Haiti's housing supply is relatively older with 53 percent of the housing built prior to 1960. Only 14 percent of Little Haiti's housing supply has been built since 2000 compared to 20 percent for the City of Miami, as a whole.

Housing Values and Demand

A basic premise of all housing markets is there should exist a spectrum of housing choice and opportunity for local residents. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors, including: employment mix, household income, population age, proximity of employment and mere preference. Local housing and labor markets are inextricably linked to one another. Industries are served by local housing markets that provide choices and opportunities for both current and future workers.

The "value" of owner-occupied housing units is an important determinant of housing accessibility and affordability. Housing values have fluctuated significantly in many housing markets during the past decade due initially to the 2004-2006 "housing bubble" and then followed by the subsequent collapse and economic recession. However, recent trends in the housing market show steady increases in the value of both owner and rental housing in the City of Miami and Little Haiti.

The median values of owner-occupied and renter-occupied housing units in Little Haiti vary significantly. According to 2009-2013 5-Year ACS estimates, median values for owner-occupied housing range from a low of \$73,100 to a high of \$425,800. The highest median owner values are found in Census Block Groups in and near the Design District, Buena Vista East and Biscayne Boulevard. The lowest median owner values are found in Census Block Groups in the heart of the Creole District between NE 54th and 62nd Streets and along N. Miami Avenue and NW 2nd Avenue.

Current median gross rents in Little Haiti range from a low of \$323 to \$1,197. The highest rents are also found in and near the Design District, Buena Vista East and Biscayne Boulevard with the lowest in the heart of the Creole District.



Table 3.3: Little Haiti Median Owner and Renter Values by Census Block Group

BLOCK GROUP	MEDIAN HOUSEHOLD INCOME	MEDIAN HOME VALUE	MEDIAN GROSS RENT
Block Group 5, Census Tract 13.01, Miami-Dade County, Florida	\$25,313	-	\$590
Block Group 4, Census Tract 13.02, Miami-Dade County, Florida	\$17,524	\$157,000	\$916
Block Group 5, Census Tract 13.02, Miami-Dade County, Florida	\$28,846	\$192,600	\$906
Block Group 6, Census Tract 13.02, Miami-Dade County, Florida	\$37,386	\$203,800	\$898
Block Group 1, Census Tract 14.01, Miami-Dade County, Florida	\$20,513	\$88,500	\$707
Block Group 2, Census Tract 14.01, Miami-Dade County, Florida	\$21,625	\$179,900	\$834
Block Group 3, Census Tract 14.01, Miami-Dade County, Florida	\$15,909	\$89,700	\$636
Block Group 1, Census Tract 14.02, Miami-Dade County, Florida	\$13,902	\$228,600	\$902
Block Group 2, Census Tract 14.02, Miami-Dade County, Florida	\$6,328	-	\$716
Block Group 3, Census Tract 14.02, Miami-Dade County, Florida	\$9,620	\$152,700	\$979
Block Group 1, Census Tract 20.01, Miami-Dade County, Florida	\$12,177	\$92,900	\$638
Block Group 2, Census Tract 20.01, Miami-Dade County, Florida	\$21,176	\$164,600	\$667
Block Group 3, Census Tract 20.01, Miami-Dade County, Florida	\$26,793	\$105,100	\$813
Block Group 4, Census Tract 20.01, Miami-Dade County, Florida	\$9,864	-	\$323
Block Group 1, Census Tract 20.03, Miami-Dade County, Florida	\$23,971	\$107,200	\$810
Block Group 2, Census Tract 20.03, Miami-Dade County, Florida	\$20,250	\$114,900	\$867
Block Group 1, Census Tract 20.04, Miami-Dade County, Florida	\$29,063	\$114,300	\$1,015
Block Group 2, Census Tract 20.04, Miami-Dade County, Florida	\$17,266	\$73,100	\$674
Block Group 4, Census Tract 21, Miami-Dade County, Florida	\$27,222	\$425,800	\$922
Block Group 1, Census Tract 22.01, Miami-Dade County, Florida	\$36,531	\$324,400	\$1,156



BLOCK GROUP	MEDIAN HOUSEHOLD INCOME	MEDIAN HOME VALUE	MEDIAN GROSS RENT
Block Group 2, Census Tract 22.01, Miami-Dade County, Florida	\$37,165	\$180,400	\$1,055
Block Group 3, Census Tract 22.01, Miami-Dade County, Florida	-	-	-
Block Group 1, Census Tract 22.02, Miami-Dade County, Florida	\$31,708	\$165,600	\$1,197
Block Group 2, Census Tract 22.02, Miami-Dade County, Florida	\$25,283	\$140,300	\$1,000
Block Group 3, Census Tract 22.02, Miami-Dade County, Florida	\$20,260	\$203,400	\$942
Block Group 4, Census Tract 22.02, Miami-Dade County, Florida	\$21,833	\$181,000	\$993
Block Group 5, Census Tract 22.02, Miami-Dade County, Florida	\$22,833	\$102,800	\$738

SOURCE: ACS 2013 5-year estimates

A comparison of median monthly household income and median monthly owner costs is shown as a percentage that establishes overall affordability and level of cost-burden. Housing affordability is generally defined as the capacity of households to consume housing services and, specifically, the relationship between household incomes and prevailing housing prices and rents. As previously noted, the standard most frequently used by various units of government is that households should spend no more than 30 percent of their income on housing costs. This is the standard definition for housing programs administered by the Department of Housing and Urban Development (HUD) and most state housing agencies. Owner and renter households paying excess of 30 percent of their income on housing costs are considered “cost burdened.”

According to 2009-2013 ACS estimates, 36.6 percent (1,031 units) of Little Haiti’s owner-occupied housing units with a mortgage are cost-burdened and 63.2 percent (5,035 units) of renter-occupied units are cost-burdened. Cost-burdened owners with a mortgage increased by 9.9 percent (93 units) since 2000. Cost-burdened renters have increased by 27.7 percent (1,092 units) during this period.

Currently, the levels of cost-burdened owner and renter housing units in Little Haiti are comparable to the City of Miami. However, the City of Miami had a much greater increase in both cost-burdened owner (65.5 percent) and renter units (49.0 percent) from 2000 to 2013.



HOUSING AFFORDABILITY ANALYSIS

Housing Affordability Analysis

The following section provides a “housing affordability analysis” using current 2009-2013 ACS estimates of median household income and owner/rent values for Little Haiti. Affordability calculations were performed at the “median” household income level for each Census Block Group. Additional housing affordability calculations were performed for each household income category ranging from “extremely low” (< 30 percent of median) to “middle” (81-120 percent of median). For owner units, affordability of home purchase was calculated at the standard 2.5:1 median home value-to-median household income ratio. For renter units, affordability was calculated using the ≤ 30 percent of household income/housing cost standard.

The housing affordability analysis for owner units in Little Haiti shows significant gaps at the median household income category and extreme affordability gaps at each of the lower household income categories. Significantly, substantial affordability gaps also exist at the middle household income range (see Appendix A).

Table 4.1: Little Haiti Homeowner Affordability Analysis

CENSUS TRACT AND BLOCK GROUP	MEDIAN HOUSE-HOLD INCOME	MEDIAN OWNER OCCUPIED VALUE	GAP/SURPLUS
CT 13.05, BG 5	\$23,313	-	-
CT 13.02, BG 4	\$17,524	\$157,000	\$113,190
CT 13.02, BG 5	\$28,846	\$192,600	\$120,485
CT 13.02, BG 6	\$37,386	\$203,800	\$110,335
CT 14.01, BG 1	\$20,513	\$88,500	\$37,218
CT 14.01, BG 2	\$21,625	\$179,900	\$125,838
CT 14.01, BG 3	\$15,909	\$89,700	\$49,928
CT 14.02, BG 1	\$13,902	\$228,600	\$193,845
CT 14.02, BG 2	\$6,328	-	\$15,820
CT 14.02, BG 3	\$9,620	\$152,700	\$128,650
CT 20.01, BG 1	\$12,177	\$92,900	\$62,458
CT 20.01, BG 2	\$21,176	\$164,600	\$111,660
CT 20.01, BG 3	\$26,793	\$105,100	\$38,118
CT 20.01, BG 4	\$9,864	-	-
CT 20.03, BG 1	\$23,971	\$107,200	\$47,273
CT 20.03, BG 2	\$20,250	\$114,900	\$64,275
CT 20.04, BG 1	\$29,063	\$114,300	\$41,643
CT 20.04, BG2	\$17,266	\$73,100	\$29,935
CT 21, BG 4	\$27,222	\$425,800	\$357,745
CT 22.01, BG 1	\$36,531	\$324,400	\$233,073
CT 22.01, BG 2	\$37,165	\$180,400	\$87,488
CT 22.01, BG 3	-	-	-
CT 22.02, BG 1	\$31,708	\$165,600	\$86,330
CT 22.02, BG 2	\$25,283	\$140,300	\$77,093
CT 22.02, BG 3	\$20,260	\$203,400	\$152,750
CT 22.02, BG 4	\$21,833	\$181,000	\$126,418
CT 22.02, BG 5	\$22,833	\$102,800	\$45,718

SOURCE: ACS 2013 5-year estimates



Owner Affordability Gaps in Little Haiti by Census Block Group

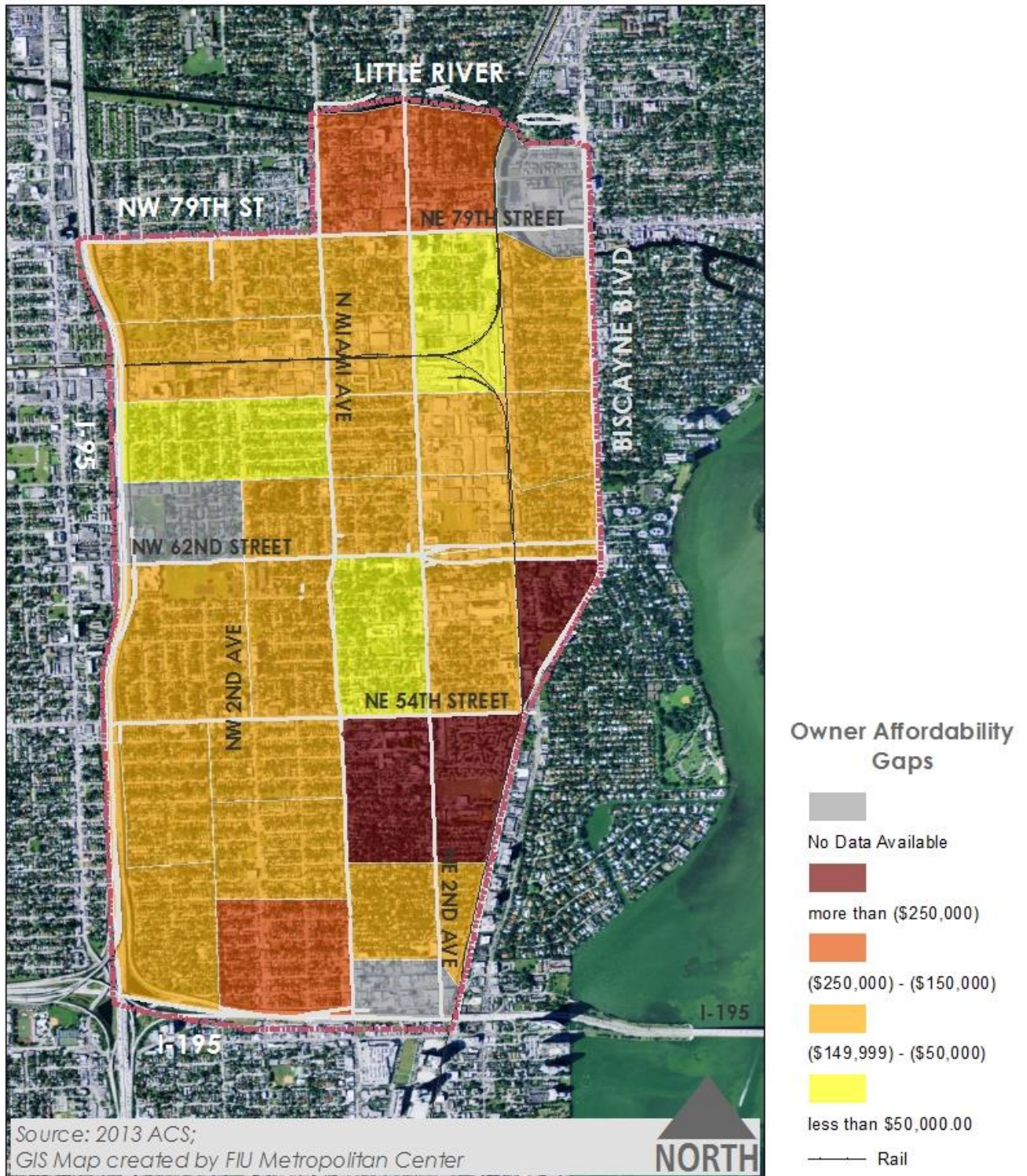




Table 4.2: Little Haiti Renter Affordability Analysis

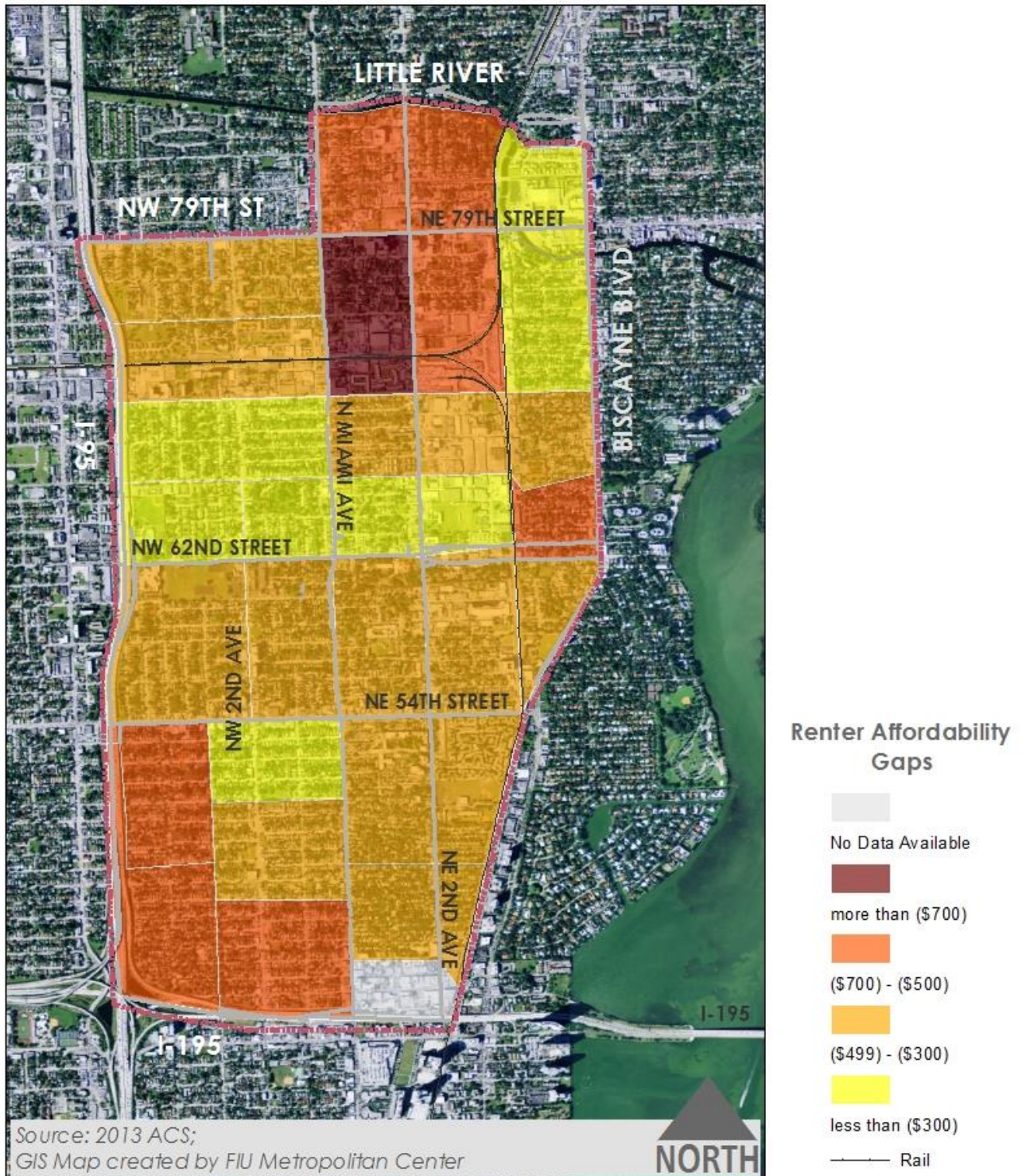
CENSUS TRACT AND BLOCK GROUP	MEDIAN HOUSEHOLD INCOME (MHI)	MEDIAN GROSS RENT	GAP/ SURPLUS
CT 13.05, BG 5	\$23,313	\$590	\$7
CT 13.02, BG 4	\$17,524	\$916	\$478
CT 13.02, BG 5	\$28,846	\$906	\$185
CT 13.02, BG 6	\$37,386	\$898	\$37
CT 14.01, BG 1	\$20,513	\$707	\$194
CT 14.01, BG 2	\$21,625	\$834	\$293
CT 14.01, BG 3	\$15,909	\$636	\$238
CT 14.02, BG 1	\$13,902	\$902	\$554
CT 14.02, BG 2	\$6,328	\$716	\$558
CT 14.02, BG 3	\$9,620	\$979	\$739
CT 20.01, BG 1	\$12,177	\$638	\$334
CT 20.01, BG 2	\$21,176	\$667	\$138
CT 20.01, BG 3	\$26,793	\$813	\$143
CT 20.01, BG 4	\$9,864	\$323	\$76
CT 20.03, BG 1	\$23,971	\$810	\$211
CT 20.03, BG 2	\$20,250	\$867	\$361
CT 20.04, BG 1	\$29,063	\$1,015	\$288
CT 20.04, BG2	\$17,266	\$674	\$242
CT 21, BG 4	\$27,222	\$922	\$241
CT 22.01, BG 1	\$36,531	\$1,156	\$243
CT 22.01, BG 2	\$37,165	\$1,055	\$126
CT 22.01, BG 3	-	\$-	-
CT 22.02, BG 1	\$31,708	\$1,197	\$404
CT 22.02, BG 2	\$25,283	\$1,000	\$368
CT 22.02, BG 3	\$20,260	\$942	\$436
CT 22.02, BG 4	\$21,833	\$993	\$447
CT 22.02, BG 5	\$22,833	\$738	\$167

The housing supply and demand analysis for renter units in Little Haiti shows significant gaps in the supply of affordable renter units at the median household income level in most Census Block Groups. Affordability calculations show extreme affordability gaps at all of the lower household income categories (<30, 50 and 80 percent of median) and substantial affordability gaps at the middle household income range in most Census Block Groups.

SOURCE: ACS 2013 5-year estimates



Renter Affordability Gaps in Little Haiti by Census Block Group





Housing and Transportation Affordability Index

The Housing and Transportation Affordability Index (H+T Index) developed by the Center for Neighborhood Technology (CNT) offers an expanded view of affordability, one that combines housing and transportation costs and sets the benchmark at no more than 45 percent of household income. According to CNT’s 2015 estimates, the H&T Index for Little Haiti varies depending on location. The highest H&T Indices ranging from 50-53 percent are found in the Census Block Groups that comprise the Creole District between NE 62nd and NE 79th Streets along N. Miami Avenue and the lowest in the 37-45 percent range found in the areas in proximity to the Design District, Buena Vista East and Biscayne Boulevard. The H&T Index for the City of Miami is 53 percent (33 percent housing/19 percent transportation cost).

Home Foreclosure Activity

An analysis of foreclosure activity in Little Haiti shows variations consistent with the Neighborhood’s larger housing market. Little Haiti is primarily included in a portion of three Zip Codes, 33150, 33138 and 33127. The southeast section of Little Haiti is included in Zip Code 33141. However, this zip code also includes sections of Miami Beach, so is less representative of Little Haiti’s housing market. The following is a market summary of the three major Zip Codes:

Zip Code 33150

According to RealtyTrac, there are currently 281 properties in 33150 that are in some stage of foreclosure (default, auction or bank owned), while the number of homes listed for sale is 77. In September, the number of properties that received a foreclosure filing in 33150 was 30 higher than the previous month and 3 percent lower than the same time last year. Home sales for August 2015 were up 300 percent compared with the previous month, and down 86 percent compared with a year ago. The median sales price of a non-distressed home was \$84,000. The median sales price of a foreclosure home was \$75,100, or 11% lower than non-distressed home sales.

Figure 4.1: Foreclosure Activity in Zip Code 33150 by Value of Property

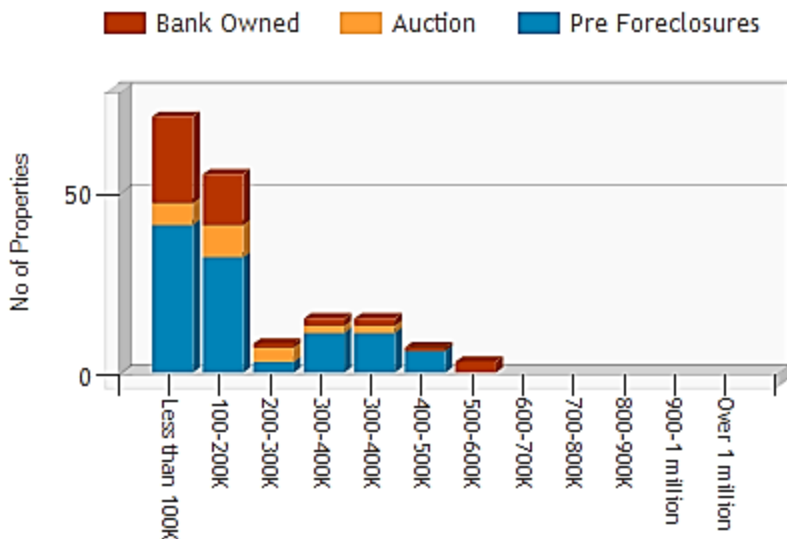




Figure 4.2: Foreclosure Activity in Zip Code 33150 by Age of Property

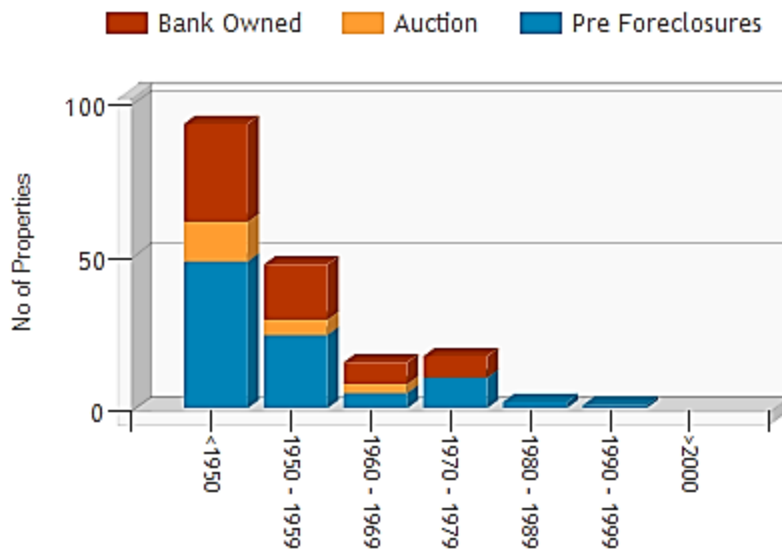
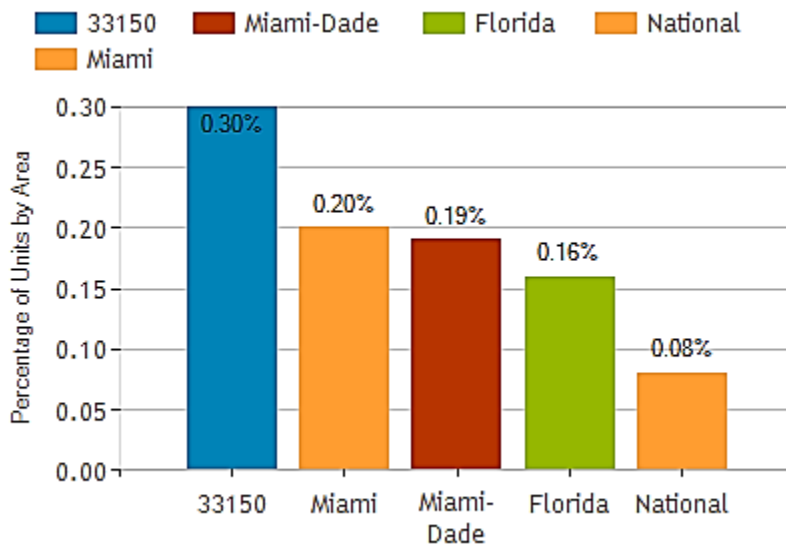


Figure 4.3: Geographical Comparison for Zip Code 33150



Zip Code 33138

According to RealtyTrac, there are currently 216 properties in 33138 that are in some stage of foreclosure (default, auction or bank owned) while the number of homes listed is 137. In September, the number of properties that received a foreclosure filing in 33138 was 0 percent higher than the previous month and 33 percent higher than the same time last year. Home sales for August 2015 were up 100 percent compared with the previous month, and down 94 percent compared with a year ago. The median sales price of a non-distressed home was \$348,500. The median sales price of a foreclosure home was \$218,250, or 37 percent lower than non-distressed home sales.

Figure 4.4: Foreclosure Activity in Zip Code 33138 by Value of Property

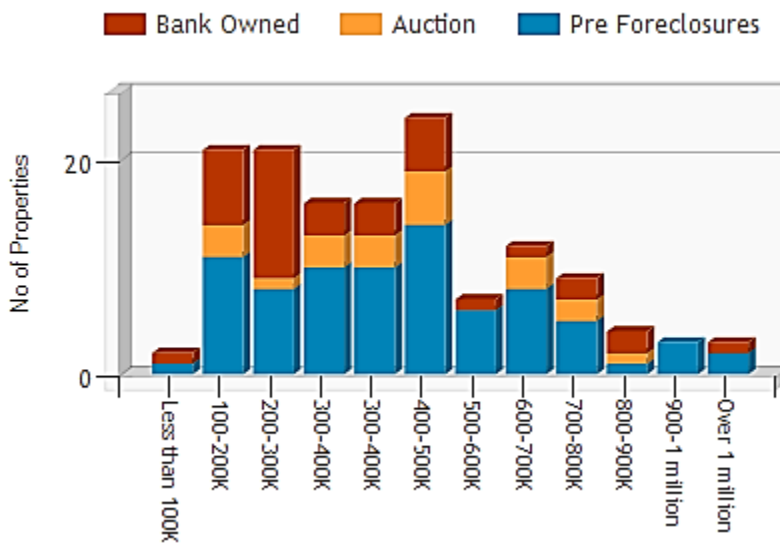


Figure 4.5: Foreclosure Activity in Zip Code 33138 by Age of Structure

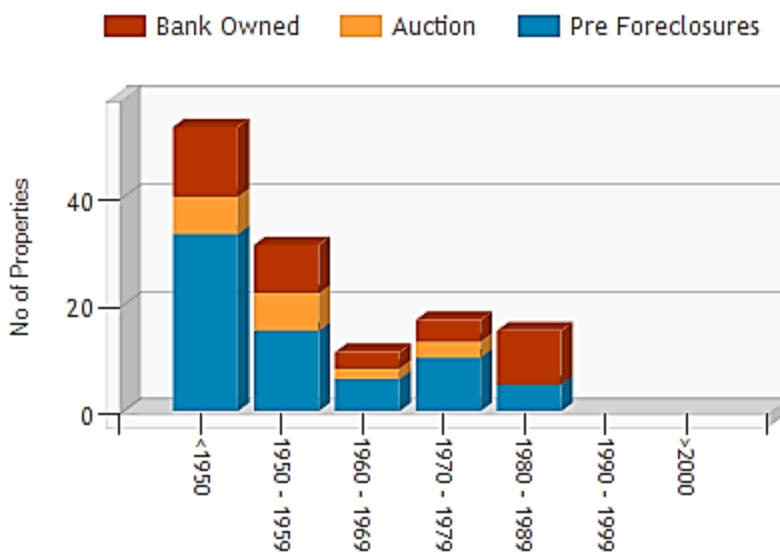
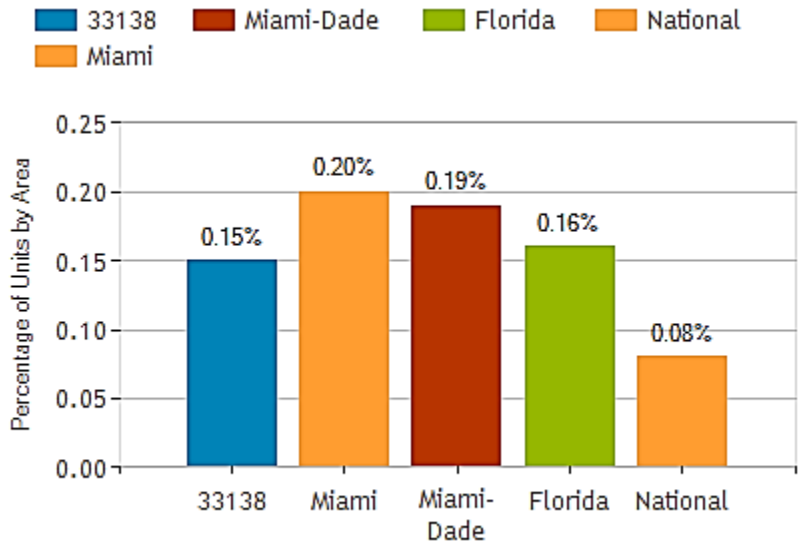




Figure 4.6: Geographical Comparison for Zip Code 33138



Zip Code 33127

According to RealtyTrac, there are currently 224 properties in 33127 that are in some stage of foreclosure (default, auction or bank owned) while the number of homes listed for sale is 89. In September, the number of properties that received a foreclosure filing in 33127 was 94 percent higher than the previous month and 11 percent higher than the same time last year.

Home sales for August 2015 were up 100 percent compared with the previous month, and down 92 percent compared with a year ago. The median sales price of a non-distressed home was \$231,450. The median sales price of a foreclosure home was \$115,000, or 50 percent lower than non-distressed home sales.

Figure 4.7: Foreclosure Activity in Zip Code 33127 by Value of Property

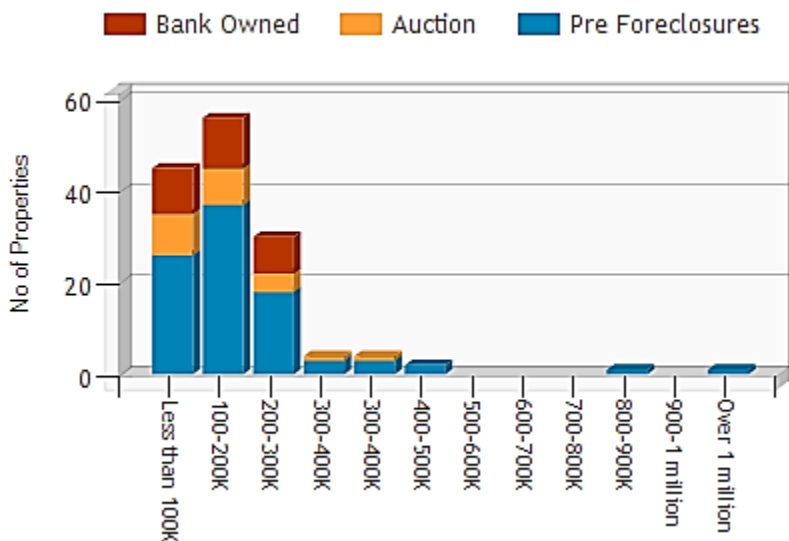




Figure 4.8: Foreclosure Activity in Zip Code 33127 by Age of Structure

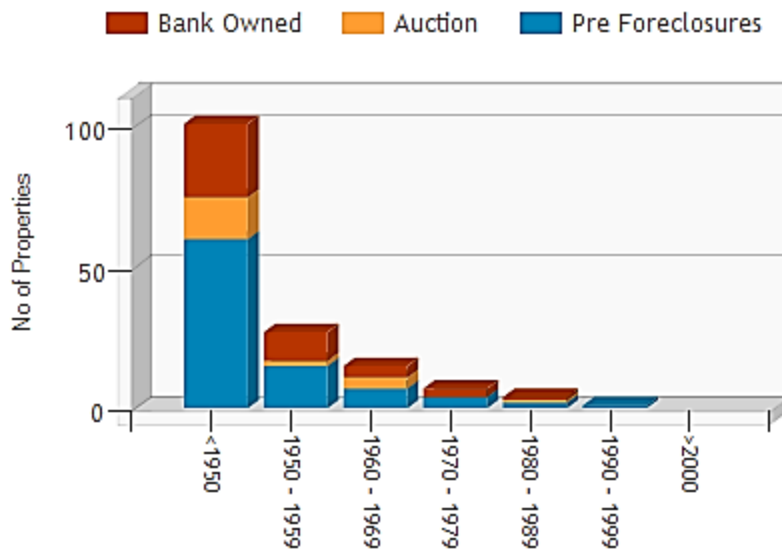
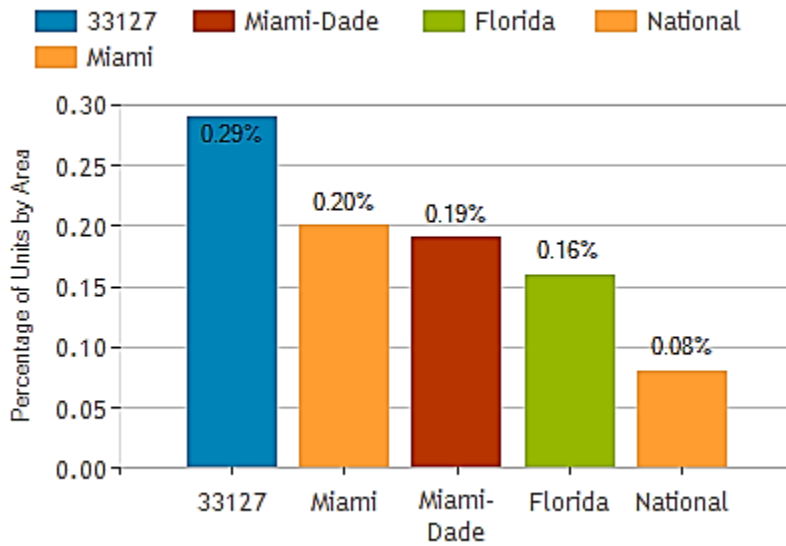


Figure 4.9: Geographical Comparison for Zip Code 33127





Previous sections of this report indicate a range of housing- and housing-quality-related challenges in Little Haiti that can best be addressed through a multi-pronged strategy. This includes expansion of homeownership opportunities in both single-family and multi-family models, serving a wider range of incomes; stabilization of neighborhood conditions; and rehabilitation of existing homes. The sections that follow address each of these concepts and provide direction with regard to likely funding and regulatory sources.

Encourage Homeownership among Low- to Middle-Income Households

The prior housing needed assessment found that homeownership is out of reach for most residents of Little Haiti. Strategies to encourage homeownership among low- and middle-income households are based on the principles that a home is an investment asset that can grow in value and generate financial security. Homeownership enables people to have greater control and exercise more responsibility over their living environment. Homeownership helps stabilize neighborhoods and strengthen communities and helps generate jobs and stimulate economic growth. The rising cost of housing and general increases in the cost of living (i.e. travel, food, healthcare, and education), coupled with stagnant incomes, has made homeownership less viable and attractive for most low- and middle-income households. Therefore, cities throughout the country are adopting tools to address the demand for low- and middle-income housing in their communities.

One commonly used tool is the Community Land Trust (CLT) Model. In a community land trust, the land is owned and preserved by the community, and the homebuyer owns the home including the building and all of the improvements on the land. The separation reduces the purchase price, allowing more families to afford a home, while providing the permanence and security of traditional homeownership. Many local jurisdictions are developing housing strategies that include the CLT model as the preferred method for providing and maintaining affordable housing. This is because it meets immediate need while maintaining a future focus and is also the most fiscally conservative use of public subsidies.

Best Practices include:

- Local home purchase combined with rehabilitation financing for first-time homebuyers;
- Leverage CDBG and HOME funds with alternative funding sources such as housing trust funds and tax increment financing (TIF) funds;
- Creation of community land trusts (CLTs);
- Government-sponsored “Public Lease-to-Purchase” programs;
- Comprehensive homeownership education and counseling programs.



Case study models include:

- City of Irvine, California Housing Strategy & Implementation Plan
- City of Albuquerque, New Mexico Workforce Housing Trust Fund
- Palm Beach County Community Land Trust
- South Florida Community Land Trust

Suggested resources:

<http://housingtrustfundproject.org/>

<http://canatx.org/housing/ThroughTheRoofRpt/Chap03.html>

<http://cltnetwork.org/>

<http://cltnetwork.org/tools/>

Enhance Neighborhood Stabilization Efforts

An enhanced neighborhood stabilization strategy would address transitional neighborhoods where an immediate infusion of resources and funding can make a difference. Transitional neighborhoods are places that are either making a transition to middle-class stability or gentrification or they are slowly declining and showing significant signs of stress. These neighborhoods are not overly poor or crime ridden enough to receive state and federal funding but not stable enough to self-support their own initiatives like middle class neighborhoods can. Such a strategy involves two key activities: the first involves a “Purchase/Rehabilitation Program” targeting first-time homebuyers; the second involves assisting current property owners with rehabilitation of the homes in which they reside.

Best Practices include:

- Purchase Assistance Strategy - This strategy provides monies for home buyers to either purchase a new home, build a home, purchase land to build or purchase a pre-owned home;
- Rehabilitation Strategy - This strategy is designed to provide funds to qualified applicants to rehabilitate their existing homes. All work is done by a qualified contractor;
- Homeownership Education Strategy - This strategy is designed to inform qualified applicants of procedures in acquiring a home. Included are topics on debt management, terms used by owners and real estate persons, pitfalls in signing contracts, etc. All qualified applicants must attend a class.

Case study models include:

- City of West Palm Beach, Florida Model Block Program
- City of Denver, Colorado, Neighborhood Revitalization Strategy
- Montgomery County, Ohio Neighborhood Stabilization Program
- San Diego, California Housing Commission



Suggested readings:

<http://www.huduser.org/Periodicals/CITYSCPE/VOL3NUM2/success.pdf>

http://www.denvergov.org/Portals/690/documents/NeighborhoodRevitalizationStrategy_PolicyRecommendations.pdf

<http://www.enterprisecommunity.com/solutions-and-innovation/community-revitalization/best-practices-and-reports-community-revitalization>

<http://uli.org/press-release/a-new-uli-publication-housing-americas-workforce-examines-best-practices-in-the-development-of-moderate-income-housing-near-employment-centers/>

<http://www.lisc.org/content/publication/detail/19708>

Construct Mixed-Income, Mixed-Use Multi-Family Developments in Targeted Areas

The Little Haiti market place needs help in supplying accessible and affordable housing, especially for working families and households. Mixed-income/mixed-use developments can alleviate that need, providing housing that is safe, livable, and close to employment centers. Emphasis is placed on making the units attractive and the community safe, with an amenity package sufficient to attract market-rate tenants. Innovative designs of residential units seamlessly integrate assisted housing units with market rate and above townhome units. Mixed-income housing combined with mixed-use development is designed to encourage a variety of community activities, locales and services to co-exist in close proximity, thereby reducing the need for extensive automobile travel by the residents.

Best Practices include:

- Develop different types of compatible land uses close together in appropriate locations to shorten trips and facilitate alternative modes of transportation, such as walking, bicycling and public transportation;
- Mixed-income housing developments help raise standards for good design in affordable housing, providing appealing residences that blend in with surrounding communities;
- Mixed-income housing can be an appealing option that lends itself to community acceptance without negatively impacting land values;
- Healthy neighborhoods include a blend of incomes and new mixed-income, mixed-use developments can achieve the same compatibility;

Case study models include:

- New Quality Hill, Kansas City, Missouri
- Paseo Verde, North Philadelphia, Pennsylvania
- The Metropointe, Montgomery County, Maryland
- Chatham Square, Arlington, Virginia
- Alexander House, Downtown Silver Springs, Maryland



Suggested resources:

<https://www.planning.org/research/smartgrowth/pdf/section41.pdf>

<http://www.oregon.gov/lcd/docs/publications/commmixedusecode.pdf>

<http://www.pgavplanners.com/expertise-experience/development-redevelopment-financing/quality-hill/>

<http://www.wrtdesign.com/projects/detail/paseo-verde/369>

Develop High-Quality, Mixed-Income Multi-Family Housing

Given the aging housing inventory in Little Haiti, it will be important to include a new construction strategy to gradually improve the age and condition of multi-family housing. Quality, mixed-income multi-family housing should enhance the urban fabric of a community. As such, most case study examples of quality, multi-family housing in this country, and abroad, are mixed-use, urban infill projects that allow for creative design and the introduction of a range of amenities such as off-street parking, fitness centers, business centers, community rooms, landscaped terraces and community gardens. Best practice case study examples often incorporate award-winning contemporary designs and green technology. Carefully designed and situated multi-family housing also plays an increasingly important role in “workforce housing,” providing homes for teachers, police officers, firefighters, health care workers and public employees. These vital workers contribute to the community, but their incomes are often less than what is required today to own a home.

Best Practices include:

- Foremost, projects must be an apartment community that blends into the surrounding neighborhood and united by a desire for contemporary design, convenience and attitude;
- Apartments should have an assortment of amenities, features and floor plans;
- Housing developments should help raise standards for good design in multi-family housing, providing appealing residences that blend in with surrounding communities.

Case study models include:

- “Southborough,” Charlotte, North Carolina
- “Primera Terra” Playa Vista, California
- “Radford Court, Seattle, Washington
- “Channel (Mission Bay Block 2),” San Francisco, California

Suggested resources:

<http://casestudies.uli.org/>

http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/rr07-14_obrinsky_stein.pdf

<http://www.residentialarchitect.com/awards/multifamily-merit.aspx?dfpzone=projects.multifamily>



Consider Requesting Higher Density Zoning

The aforementioned strategies assume not only market interest but also governmental support for such strategies. Current neighborhood zoning must be examined to ensure that it permits such uses and at a sufficient density. Where only single-family detached homes or other low-density housing types are allowed, other preferable uses may not be possible without governmental adoption of alternative zoning. HACDC and area residents may consider approaching the District commissioner and the City Commission to consider such a request.

Funding & Regulatory Resources

Funding programs and funding amounts can vary from year to year, but the primary programs available to the Little Haiti neighborhood are housed within local government agencies with longstanding commitment to this and other disadvantaged areas; these are the City of Miami and Miami-Dade County. It is important to note that, in most cases, applicants to the above programs may be current or future individual households or property owners, as well as the Haitian American CDC and other non-profits and even for-profits. An appropriate first step for parties interested in pursuing housing-related funding involves meeting with the appropriate government staff to explore the full spectrum of current potential funding options.

City of Miami Department of Community & Economic Development

Within the City itself, the Department of Community & Economic Development coordinates programs funded through federal and state grants to assist Miami's economically disadvantaged residents and neighborhoods. Through cooperative partnerships with the public and private sector, the Housing Division of the Department of Community & Economic Development administers a variety of housing programs to assist eligible low- and moderate-income residents to purchase, rent or rehabilitate existing housing units located in the City. The major housing programs currently managed by this division include programs funded by the State Housing Initiatives Program (SHIP), the Home Investment Partnership Program (HOME), and the Community Development Block Grant Program (CDBG), which offers loans and/or grants to prospective homebuyers or developers for the purchase, rental, rehabilitation or construction of new affordable housing units.

Suggested resource:

- <http://www.miamigov.com/communitydevelopment/pages/>



City of Miami Commission District 5

Within the City, those pursuing funding should also inquire within the office of the city commissioner for the area, which is located within Miami's District 5. City commissioners have access to funds allocated specifically for their districts, and they are often seen spearheading pursuit of City budget resources for special projects for their districts.

Suggested resource:

- <http://www.miamigov.com/district5/>

Miami-Dade County's Public Housing & Community Development Division

Potential projects to be located within Little Haiti also may be eligible for funding from Miami-Dade County, primarily through the County's Public Housing & Community Development Division. The Division administers federal subsidies that support almost 10,000 units of public and other assisted housing. It also works with builders, developers, lenders and private housing providers to expand affordable housing opportunities in Miami-Dade County. It supports self-sufficiency and offers resources for current and aspiring homeowners. Pursuant to an application process each year, it awards and administers federal funding programs including the Community Development Block Grant (CDBG), the HOME Investment Partnership (HOME) Grant, the Emergency Shelter Grant (ESG), and the Neighborhood Stabilization Grant programs, designed to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for low- and moderate-income households. It develops affordable housing supported by Documentary Stamp Surtax (Surtax) and State Housing Initiatives Partnership (SHIP) funds for affordable housing development.

Suggested resource:

- <http://www.miamidade.gov/housing/about-us.asp>

City of Miami Office of Code Compliance

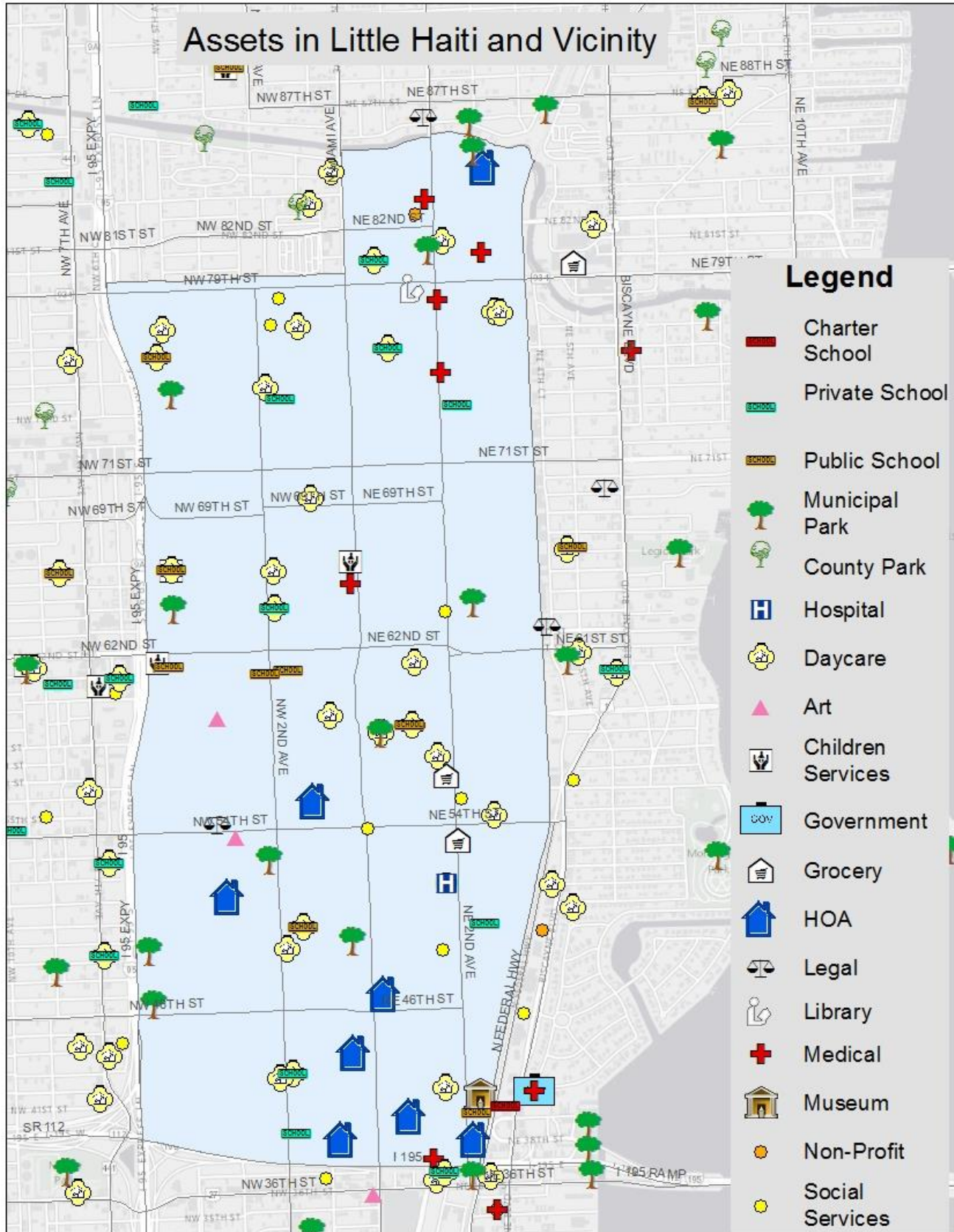
In some neighborhoods, including Little Haiti, deferred property maintenance and code violations can discourage new investment and reduce property values. The City of Miami's Office of Code Compliance has been tasked with enforcing the City's rules and regulations, collecting fines when residents and business owners are in violation, with the ultimate goal of improving the quality of life for citizens as well as beautifying the City's streets, business corridors, and neighborhoods. Current and potential residents of Little Haiti would benefit from regular contact with the Department, in order to improve the physical appearance and, ultimately, the fiscal success of the neighborhood.

Suggested resource:

- <http://www.miamigov.com/codecompliance/about-us.html>



APPENDIX A: ASSETS IN LITTLE HAITI AND VICINITY





APPENDIX B: COMMUNITY FOCUS GROUP

Background

On the evening of Wednesday, October 28, 2015, Haitian American Community Development Corporation (HACDC) held a focus group at the Little Haiti Cultural Center. The event included sixteen (16) participants, all of whom were intimately familiar with the Little Haiti neighborhood but from different vantage points. Some had resided in the neighborhood since the 1980s and 1990s, while others were more recent arrivals to the area, living there just a few short years. Others were familiar with it from a business context, representing both buyers and sellers in residential and commercial real estate while themselves living in another neighborhood. To accommodate the participants, HACDC staff conducted the session in both English and Creole. Comments from the focus group members centered largely around the concept of neighborhood change as it related to their neighborhood. Participants mentioned what they perceived to be positive and negative about change.

Change as Positive

Several individuals - especially long-time residents - commented they could see that investors were starting to venture into the neighborhood, largely as the result of nearby neighborhoods such as downtown, Miami Beach's Mid-Beach area, and, especially, the adjacent Wynwood and Design District areas, that had experienced their own resurgence. Participants felt that the appeal of Little Haiti had grown as an alternative to these more expensive, largely built-out neighborhoods. They also appreciated the broader range of restaurant, retail, and art gallery offerings that had resulted from this greater investment. They sensed that as individuals with higher incomes had begun moving in, that homes were being better taken care of and that crime had begun to deteriorate. Residents also seemed to support certain kinds of change: they appeared to embrace the introduction of taller buildings into the neighborhood - not Brickell-style high-rises but mid-rises. There was support for the sort of architectural variety that would inject into the neighborhood as well as the additional retail offerings that would likely result from greater density and a growing population.

Change as Mixed

At the same time, however, several participants remarked that they were concerned that the additional investment might result in the loss of the area's longstanding cultural identity. Several explained that the area was becoming more diverse - and thus more appealing to a broader range of individuals. But they worried that that might be occurring at the expense of current residents of modest means, who might not be able to afford the higher rents that might result from the area's increasing possibility. One thing that all seemed to agree on was the notion of preserving the area's authentic Haitian culture and flavor, which was widely seen as being a unique draw to the neighborhood for potential residents as well as tourists. Several commented that the longstanding Haitian-American community should mobilize as a political and advocacy force and request that the City of Miami as well as the Miami-Dade Public School Board invest more resources into the neighborhood, so that future homegrown generations would find the area more desirable and worth investing in. As one resident put it, "I want to see the children stay in this neighborhood when they grow up."