
HOUSING ELEMENT

DATA INVENTORY AND ANALYSIS

PURPOSE

The purpose of the Housing Element is to provide guidance for development of appropriate plans and policies to meet identified or projected deficits in the supply of housing for moderate income, low income and very-low income households, group homes, foster care facilities and households with special housing needs. These plans and policies address government activities, as well as provide direction and assistance to the efforts of the private sector.

Assuring the continued provision of affordable housing is an ongoing challenge as the Town is almost completely built out. Moreover, half of the Town is in a coastal high hazard area, and Florida Statutes compel local governments to direct population concentrations away from known coastal high hazard areas and limit public expenditures that subsidize development permitted in these areas. However, the Town of Surfside has made efforts to maintain an affordable housing stock through infrastructure improvements and proactive code compliance which extend the lifespan of the Town and provide for continuance of a quality area.

HOUSING INVENTORY

Information from the 2000 Census and Shimberg Center for Affordable Housing has been used to provide many of the following comparative characteristics between Surfside and Miami-Dade County as this is the best available data. Population projections are from the Miami-Dade Planning and Zoning Department.

Housing Type: Residential use is a major development characteristic of Surfside. The 3,166 total housing units reported for the Town in 2000 comprised 0.37 percent of the County's total housing stock of 852,278 reported units. As of January 2009, there were 214.34 acres that had an existing land use of residential. This represents 58.3 percent of the Town's total land area of 367.4 acres.

The 2000 Census determined approximately 60 percent (1,892 units) of housing units in Surfside were multi-family (2 or more), while single-family homes made up 40 percent (1,262 units) of the Town's housing stock. Twelve mobile homes were identified in the 2000 Census. However, there are no mobile homes existing today. Total units and the percentage of housing inventory by type of unit are shown in Table 3-1. The data comes from the Affordable Housing Needs Assessment (AHNA), prepared by the Shimberg Center for Affordable Housing for the State Department of Community Affairs.

**Table 3-1
Dwelling Units by Structure Type, 2000**

Dwelling Units	Surfside	Surfside	Miami-Dade County	Miami-Dade County
	Number	Percent	Number	Percent
SINGLE FAMILY:	1,262	40%	448,569	53%
<i>1, detached</i>	1,220		363,849	
<i>1, attached</i>	42		84,720	
MULTI-FAMILY:	1,892	60%	387,550	45%
2	0		21,913	
3 or 4	43		33,382	
5 to 9	124		43,328	
10 to 19	266		54,749	
20 or more	1,459		234,178	
MOBILE HOMES	12	0%	15,338	2%
OTHER	0	0%	821	0%
TOTAL	3,166	100%	852,278	100%

Source: Shimberg Center for Affordable Housing.

Housing Tenure: Housing tenure refers to the occupancy of a unit, either owner-occupied or renter-occupied. The AHNA reported 70 percent of households in Surfside were owner-occupied in 2005. (Statewide, Florida’s homeownership rate is 70.3 percent.) The remaining 30 percent were renter-occupied households. Housing tenure characteristics are detailed in Table 3-2.

**Table 3-2
Households by Tenure, 2005**

Tenure	Surfside	Surfside	Miami-Dade County	Miami-Dade County
	# of Households	Percent	# of Households	Percent
Owner Occupied	1,774	70%	489,066	58%
Renter Occupied	764	30%	348,353	42%
Total Occupied Units	2,538	100%	837,419	100%

Source: Shimberg Center for Affordable Housing.

Housing Vacancy: Table 3-3 shows the housing vacancy characteristics for Surfside and Miami-Dade County as reported in the 2000 Census. At the time of the Census, 810 housing units in Surfside were vacant. This represents a vacancy rate of 25.6 percent for the Town, which is significantly more than the overall Miami-Dade County rate of 8.9 percent. This high vacancy rate is largely attributed to Surfside’s seasonal residents. If units which had been rented or sold that were awaiting occupancy and units held for occasional/seasonal use were eliminated from this figure, Surfside’s vacancy rate was 7.1 percent as shown in Table 3-3. There were 72 vacant housing units for sale and 82 vacant units for rent.

**Table 3-3
Housing Vacancy, 2000**

Status	Surfside	Surfside	Miami-Dade County	Miami-Dade County
	# of Units	Percent	# of Units	Percent
For rent	82	10%	20,508	27%
For sale	72	9%	10,986	15%
Other	34	4%	7,087	9%
For migrant workers	0	0%	78	0%
Seasonal, recreational, occasional use	596	74%	31,316	41%
Rented or sold, not occupied	26	3%	5,529	7%
TOTAL	810	100%	75,504	100%

Source: Shimberg Center for Affordable Housing.

Housing Age: The age of housing structures is distributed relatively evenly throughout the past several decades, with a notable increase in housing construction during the 1950s. According to data supplied by the Surfside Building Department, only 16 certificates of occupancy have been issued for new housing structures since 2000. Table 3-4 lists the age of housing structures reported in the 2000 Census. The majority of structures are now over 50 years old. Many of these are in sound condition, others have gone through renovations, and some are being demolished and replaced with new structures. Overall, the older structures are well maintained, demonstrating that the Town has been successful in maintaining adequate housing, thus minimizing any potential of deterioration.

**Table 3-4
Age of Housing Structures**

Year Built	Surfside	Surfside	Miami-Dade County	Miami-Dade County
	# of Units	Share by Decade	# of Units	Share by Decade
1999-March 2000	0	17.8%	14,019	15.2%
1995-1998	303		50,523	
1990-1994	261		64,968	
1980-1989	330	10.4%	155,186	18.2%
1970-1979	536	16.9%	191,906	22.5%
1960-1969	195	6.2%	142,827	16.8%
1950-1959	934	29.5%	140,635	16.5%
1940-1949	431	13.6%	56,783	6.7%
1939 or earlier	176	5.6%	35,431	4.2%
TOTAL	3,166	100%	852,278	100%

Source: 2000 Census of Population and Housing. Prepared by: Calvin, Giordano & Associates, Inc.

Monthly Housing Rent: Table 3-5 compares the monthly gross rents for specified renter-occupied housing units in the Town with the Miami-Dade County totals for the year 2000. The median rent paid by Surfside households in 2000 was \$648 per month, compared to a countywide median rent of \$647, and a statewide median rent of \$641. It bears repeating this data is nearly a decade old, and rents have increased substantially since that time. In Miami-Dade County and the surrounding metro area, the HUD

Fair Market Rent in 2009, representing rent for a typical modest apartment, was \$842 for a studio apartment, \$953 for a one-bedroom, \$1,156 for a two-bedroom, \$1,479 for a three-bedroom, and \$1,728 for a four-bedroom unit. Municipality-specific information for 2009 is not available.

**Table 3-5
Monthly Gross Rent, Renter-Occupied Housing Units, 2000**

Contract Rent	Surfside	Surfside	Miami-Dade County	Miami-Dade County
	# of Units	Percent	# of Units	Percent
Less than \$200	0	0%	19,076	6%
\$200-299	0	0%	11,302	3%
\$300-499	0	0%	53,881	16%
\$500-749	387	59%	125,095	38%
\$750-999	84	13%	69,880	21%
\$1000-1499	62	9%	30,560	9%
\$1500 or more	79	12%	7,896	2%
No cash rent	41	6%	9,143	3%
TOTAL	653	100%	326,833	100%
Median rent per month	\$648		\$647	

Source: 2000 Census of Population and Housing. Prepared by: Calvin, Giordano & Associates, Inc.

Housing Value: Based on figures delineated from the Miami-Dade County Property Appraiser, the average just value (fair market value) for a single family home in Surfside in 2008 was \$576,234, which is significantly more than the countywide average (\$398,522). Statewide, the average value of a single family home in Florida in 2008 was \$248,425. Condominiums also had a significantly higher value in Surfside. In 2008, the average value of condominiums in Surfside was \$424,548, compared with the County average condominium value of \$267,332. Table 3-6 shows the value of owner-occupied housing units in the Town as reported in the 2000 Census.

**Table 3-6
Median Home Value, 2000**

Value	Surfside	Surfside
	# of Units	Percent
Less than \$50,000	0	0%
\$50,000-99,999	34	3%
\$100,000-149,999	123	13%
\$150,000-199,999	318	33%
\$200,000-299,999	340	35%
\$300,000-499,999	93	10%
\$500,000-999,999	17	2%
\$1,000,000 or more	50	5%
TOTAL	975	100%

Source: 2000 Census of Population and Housing. Prepared by: Calvin, Giordano & Associates, Inc.

Median Sales Price: The average sales price for a single family home in Surfside was \$722,854 in 2007. The median sales price that year was \$650,000, compared to a countywide and statewide median sales price of \$365,000 and \$240,000 respectively. Table 3-7 charts the median sales price for single family homes and condominiums in Surfside and Miami-Dade County from 2001 through 2007. It is important to note that 2006 may represent peak sales prices in the real estate boom experienced in the first half of this decade. Sales prices may be lower for the remainder of the decade.

**Table 3-7
Median Home Sales Prices, 2001-2007**

Year	Single Family		Condominium	
	Surfside	Miami-Dade County	Surfside	Miami-Dade County
2001	\$277,000	\$155,000	\$250,000	\$118,900
2002	\$315,150	\$172,000	\$320,000	\$135,000
2003	\$365,000	\$195,000	\$304,750	\$155,000
2004	\$435,000	\$240,000	\$347,000	\$185,000
2005	\$572,000	\$300,000	\$479,950	\$226,701
2006	\$680,000	\$348,000	\$545,000	\$257,550
2007	\$650,000	\$365,000	\$490,000	\$265,000

Source: Miami-Dade County Property Appraiser tax roles, compiled by Shimberg Center – Florida Housing Data Clearinghouse

Monthly Owner-Occupied Costs: Of the total number of owner-occupied housing units in Surfside, 61 percent were mortgaged and 39 percent were not mortgaged at the time of the 2000 Census. Table 3-8 shows the monthly owner costs of owner-occupied housing units in the Town in 2000.

**Table 3-8
Monthly Costs of Owner-Occupied Housing Units, 2000**

Mortgage Status and Elected Monthly Costs	Surfside	Surfside	Miami-Dade County	Miami-Dade County
	# of Units	Percent	# of Units	Percent
Mortgaged Units	597	61.2%	258,002	76.8%
<i>Less than \$300</i>	0	0.0%	421	0.1%
<i>\$300-499</i>	0	0.0%	5,471	1.6%
<i>\$500-699</i>	32	3.3%	18,269	5.4%
<i>\$700-999</i>	21	2.2%	58,953	17.6%
<i>\$1,000-1,499</i>	148	15.2%	97,592	29.1%
<i>\$1,500-1,999</i>	191	19.6%	43,669	13.0%
<i>More than \$2000</i>	205	21.0%	33,627	10.0%
Non-Mortgaged Units	378	38.8%	77,813	23.2%
<i>Less than \$300</i>	20	2.1%	15,540	4.6%
<i>\$300-499</i>	155	15.9%	35,122	10.5%
<i>\$500-699</i>	98	10.1%	15,650	4.7%
<i>\$700-999</i>	65	6.7%	7,041	2.1%
<i>More than \$1,000</i>	40	4.1%	4,460	1.3%
TOTAL REPORTED UNITS	975	100%	335,815	100%

Source: 2000 Census of Population and Housing. Prepared by: Calvin, Giordano & Associates, Inc.

AFFORDABLE HOUSING NEEDS

Cost Burden: Cost-burdened households pay more than 30 percent of income for rent or mortgage costs. Using household information extrapolated from the Miami-Dade Department of Planning & Zoning’s estimated 2007 Surfside population of 5,159, the amount of income paid for housing is delineated below by tenure. (Miami-Dade County figures are taken directly from the Florida Housing Data Clearinghouse.) The data suggests 914 Surfside households (39 percent) paid more than 30 percent of income for housing.

**Table 3-9
Amount of Income Paid for Housing
Household by Cost Burden, 2007**

A. Owner-Occupied Households, 2007								
	NO COST BURDEN		COST BURDEN					
	0% - 30%		30% - 50%		50% or more		Total Owners	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Surfside	1,066	65%	324	20%	260	16%	1,650	100%
Miami-Dade County	299,602	64%	95,923	20%	74,453	16%	469,978	100%
B. Renter-Occupied Households, 2007								
	0% - 30%		30% - 50%		50% or more		Total Renters	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Surfside	388	54%	166	23%	164	23%	718	100%
Miami-Dade County	181,866	53%	78,332	23%	83,996	24%	344,194	100%

Source: Miami-Dade County data taken from Shimberg Center – Florida Housing Data Clearinghouse. Surfside data extrapolated by Calvin, Giordano & Associates, Inc. using population data obtained from the Miami-Dade Department of Planning & Zoning and derived from Transportation Analysis Zone (TAZ).

Per Table 3-9, Surfside had a similar percentage of residents with a housing cost burden as Miami-Dade County. However, according to the 2000 Census, the per capita income in Surfside was more than twice that of Miami-Dade County (\$38,375 compared to \$18,497). Many Surfside residents choose to purchase homes at a higher value, resulting in a self-imposed cost burden, rather than the forced cost burden experienced throughout Miami-Dade County.

Household Income: In Table 3-10, household income is measured as a percentage of the median income for the County or area, adjusted for size. In Surfside and the surrounding metro area, the HUD-estimated median income for a family of four is \$49,200 in 2008. The following figures for Surfside have been extrapolated based on population data obtained from the Miami-Dade Department of Planning & Zoning, derived from Transportation Analysis Zone (TAZ), and using the ratios provided by the University of Florida’s Shimberg Center for Affordable Housing. Of the 2,368 households in Surfside in 2007, 604 (26 percent) were both cost-burdened and in the low or very-low income bracket.

**Table 3-10
Households by Tenure, Income, and Cost Burden, 2007**

A. Owner-Occupied Households, 2007				
	Household Income as a Percentage of Area Median Income (AMI)			
	0 – 50% AMI	50.01 – 80% AMI	80.01 – 120% AMI	120.01%+ AMI
	Very Low	Low	Moderate	Above Moderate
No Cost Burden	55	79	180	752
At 30% or More Cost Burden	49	69	103	103
At 50% or More Cost Burden	147	65	30	18
B. Renter-Occupied Households, 2007				
	Very Low	Low	Moderate	Above Moderate
No Cost Burden	70	41	105	172
At 30% or More Cost Burden	40	74	41	11
At 50% or More Cost Burden	139	21	4	0

Source: Prepared and extrapolated by Calvin, Giordano & Associates, Inc. using population data obtained from the Miami-Dade Department of Planning & Zoning and derived from Transportation Analysis Zone (TAZ).

Elderly Households: According to the same analysis, 852 households in Surfside (36 percent) were headed by a person age 65 or older in 2007. In comparison, 27 percent of households statewide were headed by elderly persons. In Surfside, 707 of elderly households (83 percent) own their homes, while 332 elderly households (39 percent) pay more than 30 percent of income for rent or mortgage costs.

HOUSING CONDITIONS

Substandard Housing: Individual housing units may be considered substandard if the unit lacks of complete plumbing for exclusive use of the residents, lack of complete kitchen facilities, lack of central heating, and overcrowding. The 2000 Census provides data regarding these interior conditions of the housing stock. Table 3-11 contains a summary of the measures of substandard housing conditions for Surfside and Miami-Dade County. In 2000, 194 housing units (8.2 percent of all units) in Surfside were statistically overcrowded, meaning they housed more than one person per room, compared to a countywide percentage of 20 percent. Surfside has more homes without heating than average of the county, which may be due to the age of the homes. However, because Surfside is a coastal community in the subtropics, the Town does not consider units without heating a substandard condition. Code enforcement operations have proven effective in ensuring that substandard housing conditions are taken care of in a timely manner.

**Table 3-11
Condition of Housing Stock Summary, 2000**

Substandard Condition	Surfside	Surfside	Miami-Dade County	Miami-Dade County
	# of Units	Percent	# of Units	Percent
Overcrowded (more than one person per room)	194	8.2%	155,516	20.0%
Lacking complete kitchen facilities	29	0.9%	8,095	0.9%
Lacking central heating	203	8.6%	39,311	5.1%
Lacking complete plumbing facilities	21	0.7%	7,948	0.9%

Source: 2000 Census of Population and Housing. Prepared by: Calvin, Giordano & Associates, Inc.

Subsidized Housing: Section 9J-5.010(1)(d) of the Florida Administrative Code requires local housing elements to provide an inventory of renter-occupied housing developments currently using federal, state, or local subsidies. Surfside has no such facilities.

Community Residential Facilities: Section 9J-5.010(1)(e) of the Florida Administrative Code requires local housing elements to provide an inventory of group homes licensed by the Florida Department of Children and Family Services. A “community residential home” means a dwelling unit licensed to serve residents who are clients of the Department of Elderly Affairs, the Agency for Persons with Disabilities, the Department of Juvenile Justice, or the Department of Children and Family Services. Surfside has no such facilities.

Mobile Homes: Section 9J-5.010(1)(f) of the Florida Administrative Code requires local housing elements to provide an inventory of existing mobile home parks licensed by the Florida Department of Children and Family Services. Although 12 mobile homes were inventoried in the 2000 Census, the Town has neither mobile home parks nor any more mobile homes.

Historically Significant Housing: Section 9J-5.010(1)(g) of the Florida Administrative Code requires local housing elements to provide an inventory of historically significant housing listed on the Florida Master Site File, National Register of Historic Places, or designated as historically significant by a local ordinance. According to the Florida Master Site File, there are three historically significant housing structures in Surfside: the Nichols West Apartments and Van Rel Apartments, both in the 9500 block of Collins Avenue, and a private residence on the 8800 block of Collins Avenue.

Farmworker Housing: There are no rural or farmworker households within the Town.

NEEDS ASSESSMENT

Population and Household Projections: Section 9J-5.010(2)(b) of the Florida Administrative Code requires that an affordable housing assessment be performed using methodology established by the Florida Department of Community Affairs.

While much of the information provided thus far in this Element is based on data provided by the Shimberg Center for Affordable Housing, the Town does not agree with the Center’s population

projections which estimates Surfside will have 9,061 residents in 2030. The following population projections were primarily obtained from the Miami-Dade Department of Planning & Zoning and derived from Transportation Analysis Zones (TAZs). The Town will reach build-out in 2020 and the population will begin to flat-line at that time. Therefore, unlike the TAZ model, the Town forecasts its 2030 population to be unchanged from 2020. Using these population projects, the number of dwelling units and households can be estimated. Since the Town is virtually built-out and the land uses are not expected to change significantly, Surfside believes these County figures more accurately project the Town’s future housing needs. Using this methodology, Surfside is expected to have 5,680 residents by 2030, representing an 10 percent growth rate over 23 years, or an average increase of 0.44 percent per year. Table 3-12 summarizes the projected housing needs through 2030.

**Table 3-12
Projections: Population, Households, and Dwelling Units, Surfside, 2007-2030**

Year	Dwelling Units	Households	Population
2007	3,181	2,367	5,159
2010	3,255	2,422	5,280
2015	3,381	2,515	5,483
2020	3,502	2,606	5,680
2025	3,502	2,606	5,680
2030	3,502	2,606	5,680

Source: Population projections were obtained from the Miami-Dade Department of Planning & Zoning and derived from Transportation Analysis Zones (TAZs). Household and dwelling unit projections extrapolated by Calvin, Giordano & Associates, Inc.

With an estimated 521 additional residents projected by 2030, and using a household to dwelling unit ratio, it is estimated that 321 new dwelling units will be required by 2030 to accommodate the 239 additional households. This equates to 14 new units per year. An inventory of vacant residential land uses determined there is room for approximately 335 additional dwelling units. Therefore, residential acreage required to accommodate projected needs for the short term and long term planning timeframes is sufficient. This new housing will be almost exclusively multi-family dwelling units. The private sector will continue to serve as the primary delivery vehicle for housing development in the short and long term planning timeframes. Redevelopment of existing properties is expected to address long range needs.

Although the Town is expected to have an adequate supply of existing and newly constructed residential units to meet future demand, some of the households will be faced with a cost burden. The following tables provide a more detailed needs assessment—by household size, tenure, and income—based on the methodology, data, and analysis developed by the University of Florida’s Shimberg Center for Affordable Housing along with population projections obtained from Miami-Dade Department of Planning & Zoning.

Size of households: According to the 2000 Census, Surfside had an average of 2.18 persons per household. Using population projections provided by the Miami-Dade Department of Planning and Zoning, the number of Surfside households by size can be projected through 2030.

Table 3-13
Household Projections by Household Size

SIZE	2007	2010	2015	2020	2025	2030
1-2	1,137	1,164	1,208	1,252	1,252	1,252
3-4	841	860	893	926	926	926
5+	389	398	413	428	428	428

Source: Prepared by: Calvin, Giordano & Associates, Inc.

Affordable Housing Demand: Table 3-14 presents the very-low, low, and moderate income housing needs estimates and projections through 2030.

Table 3-14
Projected Housing Affordability by Income and Tenure, Surfside, 2007-2030

A. Owner-Occupied Households				
Household Income as a Percentage of Area Median Income (AMI)				
	0-50% AMI	50.01-80% AMI	80.01-120% AMI	120.01+% AMI
Year	Very-Low	Low	Moderate	Above Moderate
2007	251	213	313	873
2010	252	216	318	898
2015	262	222	330	929
2020	267	230	341	959
2025	267	230	341	959
2030	267	230	341	959
B. Renter-Occupied Households				
Year	Very-Low	Low	Moderate	Above Moderate
2007	249	136	149	183
2010	255	139	154	190
2015	266	148	160	199
2020	277	152	169	209
2025	277	152	169	209
2030	277	152	169	209

Source: Calvin, Giordano & Associates, Inc.

The analysis suggests that 77 of the additional 237 households projected through 2030 will have an income less than 80 percent of the area median income. Of these low and very-low income households, 33 (43 percent) will be owner-occupied, while 44 (57 percent) will be renter-occupied. Overall, these projections point out the stability of income and population in the Town.

CONCLUSION

A major goal of the Town is to achieve a range of housing that accommodates both existing and future residents' affordable opportunities. The Town's demographics are shifting from an aging snowbird population to young families. Many of the newer residents are adding new additions and tearing down older homes to building new single family structures. Fortunately, many senior residents purchased their homes 20 to 30 years ago, when prices were much lower. While many seniors have held on to their homes and have not been negatively affected by the soaring real estate prices, many of the newcomers are in the high and upper high ranges of income, having less of a need for low and moderate income housing.

The Town has approximately three hotels and two blocks of commercial in its jurisdictional boundaries. This has limited the number of workers entering the Town and needing housing. Previously, there were a number of hotels, which would have generated the need for additional housing. These hotels have either been torn down to make way for new condominiums or they have been converted into condominiums. This has reduced the need for low and moderate income housing in the Town. Moreover, the large numbers of well maintained small single family units and older multi-family units have provided a variety of housing choices for this area.

Despite these realities, the Town recognizes the need for affordable housing in order to support economic development and sustainability of the region. The Town's geography—a barrier island bounded by the Atlantic Ocean on the east, Indian Creek and Biscayne Bay on the west—makes the provision of affordable housing even more of a challenge. Due to the area surroundings, it contains unusually high property values. Compounding the situation, 47% of the Town is within the Coastal High Hazard Area and Rule 9J-5.010 (3) (c) (10) of the Florida Administrative Code does not permit jurisdictions to direct affordable housing into coastal high hazard areas.

The Harding Street and Collins Avenue corridors have several older multi-family dwelling units which provide some of the most affordable housing opportunities in Surfside. The Town has made efforts to maintain an affordable housing stock in these corridors through the completion of several roadway, and drainage. These infrastructure improvements, along with proactive code enforcement activities, have contributed to extending the lifespan of the neighborhood, providing for continuance of a quality area. The age and size of the units along Harding Street and Collins Avenue provide a decent amount of affordable housing in the Town and through Surfside's continuing improvement efforts, this area can maintain its affordable status.