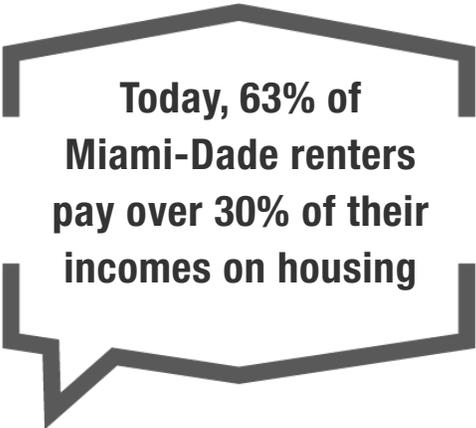


Housing Justice

Do you want to move out of your parent's house? Does the idea of doing that seem really tough? You're not the only one. One study found that Miami was one of the cities where young people were most likely to still live with mami and papi, with 32% of adults 24 to 34 still living at home. Another study found that only 2% of housing is affordable to recent college graduates. In 1980, more than half of the young people residing in Miami were living alone and away from their parents by the age of 24 – today, it has spiked to 29 years old for this to be true. This is one of the ways our local affordable housing prices impact us, making it tougher to transition into adult life. And if we can't even move out and get our own place, the dream of one day owning a home can seem straight up unrealistic.

This is because we are in the middle of a housing affordability crisis in Miami Dade. Just a couple of decades ago, Miami Dade was a place where a middle income was able to grant you a comfortable life, and Miami was a smaller, regional city instead of a global city now compared to New York, Los Angeles and San Francisco. However, things started to change in the 2000's. Our warm, sunny city became more and more popular, events or areas like Art Basel, Ultra Music Festival, Wynwood and Miami Beach grew, and more and more development came to parts of downtown and elsewhere. Since 2010, our population has exploded by over half a million people to 2.8 million and you can see it in the skyline.



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Miami-Dade renters
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incomes on housing**

Growth is not bad in and of itself, but if not done properly it can bring some pains. Today, 63% of Miami-Dade renters pay over 30% of their incomes on housing, the commonly accepted cutoff for affordability. 34% of people are extremely cost-burdened by their housing, with over half their income being spent on housing. This makes us, according to one recent study, the 3rd least affordable housing market out of the 100



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largest metro areas, and the City of Miami the single most expensive city for renters in the country. You know it, we all know it – the rent is too damn high, and the problem isn't getting any better.

A big reason us regular local folks struggle to afford housing is because we must compete with rich people outside of our state and country who are also interested in having housing in our beautiful city. While we need housing as shelter to live in in the place we call home, these people are usually looking for a vacation home to be used a few times a year, a home to rent out at a higher cost than they pay so they can make a profit, or, thanks to a program the US government has, a pathway to get a Visa for wealthy foreigners. Miami is even a hotspot for illegal money laundering. After the recession hit in 2007 and destroyed Miami's real estate market, many foreign investors from Latin America, Europe and Asia flooded into South Florida to buy up the foreclosed homes and condos residents were losing in huge numbers, and this trend has kept on since. Today foreign investors spend approximately \$7-9 billion in the Miami metro area every year according to the Miami Association of Realtors, close to half of overall local spending on housing. About a third of sales of homes are to foreign buyers.

we deserve a housing market that works for those of us who live here and that we can afford.

The result is that local developers and the local real estate industry choose to focus on creating housing for these wealthy outside buyers instead of for the people that live and work in Miami everyday, and make our city run. Developers choose to focus on building massive luxury high-rises, where over 65% of these condos are priced at over \$1 million, instead of regular homes for regular people. As one expert put it, "What we've done is we built rich peoples housing... What we're not doing is building the housing people need." So you and I have to compete with people who can afford to buy a place cash and not even live in it (or turn around and charge us more for it), in a market that is already skewed and developing housing with their priorities in mind – so much so that downtown Miami has a six year surplus of luxury units. Nothing against outside investors, but we deserve a housing market that works for those of us who live here and that we can afford.

This problem is particularly acute in certain neighborhoods undergoing what's called gentrification – an area is developed and "improves," but at the cost of pricing out the low- and middle-income people who lived



there originally. Developers target low cost properties as an opportunity for them to make big returns. But if improvement doesn't include local residents, who is it for? In Miami, we've seen this happen or start to happen in places such as Wynwood, Little Havana and Little Haiti.

Our wages here are some of the lowest for workers in large metro areas for most occupations – only Orlando and San Antonio rank lower. This is one reason many young people consider leaving the area, and experts say it is evidence that Miami's approach to growth must change so workers can earn higher wages, or there will be a brain drain problem. Unfortunately, our growth model has only been successful in creating service sector jobs that unfortunately don't pay the wages we need – the four most common jobs in Miami-Dade are retail salesperson, cashier, office clerk and customer service rep. Since 2011, median income for Miami-Dade County has decreased from 86% to 79% when compared to the national median household income.

Urbanist Richard Florida says that "Miami is really a tale of two cities," having attracted some of the richest people in the world but having an economy based on tourism, hospitality and service that has not provided locals with the jobs and incomes they need. From 2007 to 2017, Miami-Dade median's wage rose only 14 percent while home values shot up 66 percent. The result is that lack of affordable housing, lack of good jobs and huge income gaps are creating a storm that is pushing many of us out of the place we call home.

But there are things we can do to make sure that we can all afford to live and work here, and that we're treated fairly. Organizers, advocates and activists have been hard at work imagining, developing and starting to put in place the solutions that could solve our affordability crisis. For starters, our county government has a lot of resources and powers that could help create affordable housing. For example, the University of Miami's Office of Civic and Community Engagement recently launched a real-time mapping tool that revealed 500 million square feet of vacant or underused land around Miami-Dade County that is either publicly or institutionally owned. Over 20 organizations came together to say that we should use this "Public Land for the Public Good," and use it to develop affordable housing. In 2016, our County established the Affordable Housing Trust Fund after an effort by the organization PACT

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(People Acting for Community Together), and while it hasn't been appropriately funded, we can keep pushing for them to put in funds that can be used to help create affordable housing. One community organization, SMASH, acquired land in Liberty City and established a Community Land Trust, a mechanism that allows land to be owned by a community and for which the community decides what to do. They are planning to use it for long-term transitional housing for LGBTQ Homeless Youth, among other uses. Our local governments could also require new developments to include affordable housing and/or Community Benefit Agreements if they receive an upzoning for an increase in how much they can build or any other form of public subsidy. We can solve this problem and create a more affordable community, but it requires our local politicians to fight for us that need a place to live, instead of making decisions for those just making a profit.