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 U.S. Census Bureau and the Florida Housing Data Clearinghouse (Shimberg Center) has been used to provide many of the following comparative characteristics between Surfside and Miami-Dade County as this is the best available data.

Housing Type: Residential use is a major development characteristic of Surfside. The 4,035 total housing units reported for the Town in 2015 comprised 0.40 percent of the County's total housing stock of 998,833 reported units. As of March 2017, there were 216.26 acres that had an existing land use of residential. This represents approximately 58.7 percent of the Town's total land area of 368.5 acres.

The 2011-2015 Amercian Community Survey (U.S. Census) determined approximately 68 percent (2,691 units) of housing units in Surfside were multi-family (2 or more), while single-family homes made up 32 percent (1,287 units) of the Town's housing stock. The same survey by the Census Bureau identified 57 mobile home units in Surfside. 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.

Table 3-1
Dwelling Units by Structure Type, 2015

Devalling Units	Surfside	Surfside	Miami-Dade County	Miami-Dade County
Dwelling Units	Number	Percent	Number	Percent
SINGLE FAMILY:	1,287	32%	504,330	50.4%
1, detached	1,236		405,953	
1, attached	51		98,377	
MULTI-FAMILY:	2,691	68%	494,503	49.6%
2	21		20,666	
3 or 4	13		35,242	
5 to 9	20		51,791	
10 to 19	186		67,651	
20 or more	2,451		305,520	
MOBILE HOMES	57	0%	13,144	0%
OTHER	0	0%	489	0%
TOTAL	4,035	100%	998,833	100%

Source: 2011-2015 American Community Survey 5-Year Estimates (U.S. Censis)

Housing Tenure: Housing tenure refers to the occupancy of a unit, either owner-occupied or renter-occupied. The 2010 U.S. Census reported 70 percent of households in Surfside were owner-occupied in 2010. (Statewide, Florida's homeownership rate is 67.7 percent.) The remaining 30 percent were renter-occupied households. Housing tenure characteristics are detailed in Table 3-2.

Table 3-2 Households by Tenure, 2010

Tenure	Surfside	Surfside	Miami-Dade County	Miami-Dade County	
Tenure	# of Households	Percent	# of Households	Percent	
Owner Occupied	1,830	70%	483,874	55.6%	
Renter Occupied	771	30%	383,478	44.2%	
Total Occupied Units	2,609	100%	867,352	100%	

Source: 2010 U.S. Census

Housing Vacancy: Table 3-3 shows the housing vacancy characteristics for Surfside and Miami-Dade County as reported in the 2010 Census. At the time of the Census, 1,281 housing units in Surfside were vacant out of 3,890 total units reported. This represents a vacancy rate of 32.9 percent for the Town, which is significantly more than the overall Miami-Dade County rate of 12.3 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 4.7 percent as shown in Table 3-3. There were 43 vacant housing units for sale and 140 vacant units for rent.

Table 3-3 Housing Vacancy, 2010

	Surfside	Surfside	Miami-Dade	Miami-Dade
Status			County	County
	# of Units	Percent	# of Units	Percent
For rent	140	10.9%	37,848	31.0%
For sale	43	3.4%	16,156	13.2%
Other	105	8.2%	24,425	20.0%
For migrant workers	0	0%	41	0%
Seasonal, recreational,				
occasional use	962	75.1%	38,302	31.4%
Rented or sold, not				
occupied	31	2.4%	5,311	4.4%
TOTAL	1,281	100%	122,083	100%

Source: 2010 U.S. Census

Housing Age: The age of housing structures is distributed relatively evenly throughout the past several decades, with units built in the 1990s being the high percentage at 27%. Table 3-4 lists the age of housing structures reported by the U. S. Census Bureau. Approximately 38% of all housing units are 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 Surfside Miami-Dade County		Miami-Dade County
	# of Units	Share by Decade	# of Units	Share by Decade
2010-2015	7*	0.2%	9,227	0.9%
2000-2009	499	12%	143,228	14.3%
1990-1999	1,071	27%	120,731	12.1%
1980-1989	600	15%	154,249	15.4%
1970-1979	301	7.4%	191,022	19.1%
1960-1969	437	11%	133,681	13.4%
1950-1959	528	13%	148,946	14.9%
1940-1949	463	11.4%	59,113	5.9%
1939 or earlier	136	3%	38,636	3.9%
TOTAL	4,042**	100%	998,833	100%

Source: 2011-2015 American Community Survey 5-Year Estimates (U.S. Census Bureau); *Town of Surfside Building Department; **U.S. Census and Town of Surfside

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 2015. The median rent paid by Surfside households in 2010 was \$1,897 per month, compared to a countywide median rent of \$1,112, and a statewide median rent of \$1,002. Rents in the Town of Surfside are significantly higher than in the County as a whole. In Miami-Dade County and the surrounding metro area, the HUD Fair Market Rent in 2016, representing rent for a typical modest apartment, was \$774 for a studio apartment, \$975 for a one-bedroom, \$1,250 for a two-bedroom, \$1,671 for a three-bedroom, and \$1,987 for a four-bedroom unit. Municipality-specific information for 2016 is not available.

Table 3-5 Monthly Gross Rent, Renter-Occupied Housing Units, 2015

	Surfside	Surfside	Miami-Dade	Miami-Dade	
Contract Rent			County	County	
	# of Units	Percent	# of Units	Percent	
Less than \$500	0	0%	32,247	8.6%	
\$500-999	18	2.0%	118,453	31.5%	
\$1,000-1,499	146	16.2%	138,105	36.7%	
\$1,500-1,999	360	40.0%	57,888	15.4%	
\$2,000-2,499	315	35.0%	17,762	4.8%	
\$2,500-2,999	18	2.0%	5,571	1.5%	
\$3,000 or more	43	14.8%	5,333	1.5%	
TOTAL	900	100%	375,359	100%	
Median rent per month	\$1,8	897	\$1,	112	

Source: 2011-2015 American Community Survey 5-Year Estimates (U.S. Census)

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 2016 was \$690,004, which is significantly more than the countywide average (\$335,332). Statewide, the average value of a single family home in Florida in 2016 was \$219,681. Condominiums also had a significantly higher value in Surfside. In 2016, the average value of condominiums in Surfside was \$528,783, compared with the County average condominium value of \$288,271. Table 3-6 shows the value of owner-occupied housing units in the Town as reported by the U.S. Census Bureau.

Table 3-6 Median Home Value of Owner-Occupied Housing Units, 2015

Valera	Surfside	Surfside
Value	# of Units	Percent
Less than \$50,000	45	3.5%
\$50,000-99,999	29	2.3%
\$100,000-149,999	40	3.1%
\$150,000-199,999	63	5.0%
\$200,000-299,999	41	3.2%
\$300,000-499,999	382	30.1%
\$500,000-999,999	525	41.3%
\$1,000,000 or more	146	11.5%
TOTAL	1,271	100%

Source: 2011-2015 American Community Survey 5-Year Estimates (U.S.Census)

Median Sales Price: The average sales price for a single family home in Surfside was \$1,028,696 in 2016. The median sales price that year was \$717,250, compared to a countywide and statewide median sales price of \$289,000 and \$212,000 respectively. Table 3-7 charts the median sales price for single family homes and condominiums in Surfside and Miami-Dade County from 2010 through 2016. Sale prices have steadily risen since the 2008 Recession and have now past the 2006 previous high mark.

Table 3-7 Median Home Sales Prices, 2010-2016

	Singl	e Family	Condominium		
Year	Surfside	Miami-Dade County	Surfside	Miami-Dade County	
2010	\$350,000	\$210,000	\$230,000	\$185,000	
2011	\$372,500	\$199,000	\$220,000	\$165,000	
2012	\$427,000	\$210,000	\$300,000	\$170,000	
2013	\$500,000	\$245,000	\$417,500	\$200,000	
2014	\$540,000	\$261,990	\$440,000	\$221,000	
2015	\$679,000	\$281,000	\$814,100	\$248,500	
2016	\$717,250	\$289,000	\$675,000	\$225,000	

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, 41.7% (530 units) were mortgaged and 58.3% (741 units) were not mortgaged according to the U.S. Census Bureau in 2015. Table 3-8 shows the monthly owner costs of owner-occupied housing units in the Town in 2015. Over 50% of the Town's owners with mortgaged units are paying over \$3,000 in monthly cost compared to only 13.2% of owners in Miami-Dade County overall.

Table 3-8
Monthly Costs of Owner-Occupied Housing Units, 2015

Mortgage Status and Elected	Surfside	Surfside	Miami-Dade	Miami-Dade
Monthly Costs			County	County
Wontiny Costs	# of Units	Percent	# of Units	Percent
Mortgaged Units	530	100%	294,099	100%
Less than \$500	0	0.0%	2,887	1.0%
\$500-999	22	4.2%	34,725	11.8%
\$1,000-1,499	53	10.0%	78,273	26.7%
\$1,500-1,999	83	15.7%	73,270	24.9%
\$2,000-2,499	65	12.3%	43,192	14.7%
\$2,500-2,999	41	7.7%	22,705	7.7%
More than \$3,000	266	50.2%	39,047	13.2%
Non-Mortgaged Units	741	100%	158,727	100%
Less than \$250	0	0%	15,378	9.7%
\$250-399	55	7.4%	31,615	19.9%
\$400-599	73	9.9%	39,824	25.1%
\$600-799	84	11.3%	26,386	16.6%
\$800-999	147	19.8%	15,329	9.7%
More than \$1,000	382	51.6%	30,195	19.0%
TOTAL REPORTED UNITS	1,271	100%	452,826	100%

Source: 2011-2015 American Community Survey 5-Year Estimates (U.S. Census)

AFFORDABLE HOUSING NEEDS

Cost Burden: Cost-burdened households pay more than 30 percent of income for rent or mortgage costs. Data for this section has been supplied by the Florida Housing Data Clearinghouse. The data indicates that 1098 households within the Town (42%) paid more than 30% of income for housing compared to 53% of County households paid more than 30% of income for housing. Statewide, 42% of households are considered cost burdened.

Table 3-9 Amount of Income Paid for Housing Household by Cost Burden, 2015

A. Owner-Occupied Households, 2015								
	NO COST E	BURDEN	COST BURDEN					
	0% - 3	0%	30% - 50% 50% or more			Total Owners		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Surfside	1,194	64.5%	236	12.7%	421	22.7%	1,851	100%
Miami-								
Dade								
County	288,027	55.0%	111,915	21.2%	126,575	24.0%	526,517	100%

B. Renter-Occupied Households, 2015 0% - 30% 30% - 50% **Total Renters** 50% or more Number Percent Number Percent Number Percent Number Percent Surfside 42.3% 323 217 28.4% 224 29.3% 764 100% Miami-Dade 155,027 37.4% 107,612 26.0% 151,963 414,602 100% County 36.6%

Source: Miami-Dade County and Town of Surfside data taken from Shimberg Center - Florida Housing Data Clearinghouse.

Per Table 3-9, Surfside had lower percentages of residents with a housing cost burden than Miami-Dade County. In addition, according to the U.S. Census Bureau, the 2015 median household income in Surfside was almost twice that of Miami-Dade County (\$78,443 compared to \$43,129). 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 \$48,100 in 2016. Data for this section has been supplied by the Florida Housing Data Clearinghouse. Of the 2,398 households identified by the U.S. Census Bureau in Surfside in 2015, 478 (20 percent) were both cost-burdened and in the low or very-low income bracket.

Table 3-10 Households by Tenure, Income, and Cost Burden, 2015

Households, 2015	Households, 2015								
	Household Income as a Per	Household Income as a Percentage of Area Median Income (AMI)							
	0 – 50% AMI	0 – 50% AMI 50.01 – 80% AMI 80.01 +							
	Very Low	Low	Moderate +						
No Cost Burden	63	82	1,333						
At 30% or More									
Cost Burden	83	51	319						
At 50% or More									
Cost Burden	241	103	123						

Source: Florida Housing Data Clearinghouse (Shimberg Center)

Elderly Households: According to the Florida Housing Data Clearinghouse, 985 households in Surfside (37.7 percent) were headed by a person age 65 or older in 2015. In comparison, 29.6 percent of households statewide were headed by elderly persons. In Surfside, 839 of elderly households (85.2 percent) own their homes, while 399 elderly households (40.5 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 U.S. Census Bureau 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 2015, the American Commuity Survey 5-Year Estimates indicated that out of 2,220 occupied housing units 160 housing units (7.3 percent of all units) in Surfside were statistically overcrowded, meaning they housed more than one person per room, compared to a countywide percentage of 5.9 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, 2015

Substandard Condition	Surfside	Surfside	Miami-Dade County	Miami-Dade County
	# of Units	Percent	# of Units	Percent
Overcrowded (more than one person				
per room)	160	7.3%	49,683	5.9%
Lacking complete kitchen facilities				
	0	0%	5,964	0.7%
Lacking central heating (No Fuel				
Used)	177	8.0%	41,251	4.9%
Lacking complete plumbing facilities				
	0	0%	3,107	0.4%

Source: 2011-2015 American Community Survey 5-Year Estimates (U.S. Census)

Subsidized Housing: Chapter 163.3177(f), F.S. 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: Chapter 163.3177(f), F.S. 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: Chapter 163.3177(f), F.S. requires local housing elements to provide an inventory of existing mobile home. Although 57 mobile homes were identified by the U.S.Census Bureau in the 2011-2015 American Community Survey, the Town has neither mobile home parks nor any more mobile homes.

Historically Significant Housing: Chapter 163.3177(f), F.S. 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. The Florida Master Site File, includes 33 records for the Town of Surfside: three (3) archaeological sites; three (3) resource groups; and 27 structures of which seven (7) are no longer in existence. Miami-Dade County Office of Historic Preservation within the Regulatory and Economic Resources Department also identifies historic resources and designates historic properties and districts. The County has designated three (3) properties and one (1) district within the Town of Surfside. The aforementioned County designated historic resources are discussed further in the Future Land Use Element in Table 1-6.

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

NEEDS ASSESSMENT

Population Projections: Chapter 163.3177(f), F.S. requires that an affordable housing assessment be performed.

The Florida Housing Data Clearinghouse (Shimberg Center) has supplied data to be used in this section of the Housing Element. The data suggests that the Town population will remain fairly stable over the next 20 years with the possibility of a modest 14.1% growth rate between 2010 and 2035. Table 3-12 illustrates the population projections prepared by the Shimberg Center.

Table 3-12 Population Projections, 2010-2035

	2010	2015	2020	2025	2030	2035
Surfside	5,744	5,705	5,952	6,181	6,398	6,556

Source: Florida Housing Data Clearinghouse (Shimberg Center)

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 as supplied by the Florida Housing Data Clearinghouse.

Affordable Housing Demand: Table 3-13 presents the very-low, low, and moderate income housing needs estimates and projections through 2035.

Table 3-13
Projected Housing Affordability by Income, Surfside, 2010-2035

	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
2010	595	235	783	1,000
2015	604	236	781	994
2020	639	248	818	1,032
2025	674	257	852	1,070
2030	709	268	886	1,092
2035	735	275	909	1,110

Source: Florida Housing Data Clearinghouse (Shimberg Center)

The analysis suggests that 180 of the additional households projected through 2035 will have an income less than 80 percent of the area median income. 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 several 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 is contains unusually high property values. Compounding the situation, 47% of the Town is within the Coastal High Hazard Area and Chapter 163 F.S. does not permit jurisdictions to direct affordable housing into coastal high hazard areas.

The Harding Avenue 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 Avenue 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. However, a number of properties are undergoing redevelopment. To help preserve the nature and character of the corridor, Miami-Dade County Historic Preservation has designated a historic district along one of the blocks.

Housing Element Goals, Objectives and Policies

Goal: Provide decent, safe and sanitary housing in suitable locations at affordable costs to meet the needs of the Town's existing and future residents.

- Objective 1 Development of new dwelling units: The Town of Surfside shall provide for adequate and affordable housing for existing and future residents, households with special housing needs, and very low, low, and moderate income households though the short term and long term planning timeframes.
 - Policy 1.1 The Town shall provide information and assistance to the private sector to maintain a housing production capacity sufficient to meet the identified demands.
 - Policy 1.2 The Town Code shall provide processes in an effort to provide more efficient mechanisms for reviewing proposed housing developments.
 - Policy 1.3 The Town Code shall maintain appropriate regulations which enable Town officials to work with the private sector to renovate buildings as needed.
- **Objective 2 Creation of affordable housing:** In general, create affordable housing for all current and anticipated future residents. In particular, facilitate development of as much new affordable housing as the market economics and available subsidies can generate. This objective shall be made measurable by its implementing policies.
 - Policy 2.1 The Town manager or designee shall monitor the housing and related activities of the Miami-Dade County Housing Within Reach Taskforce, Miami-Dade Housing Agency (MDHA), the South Florida Regional Council and nearby local jurisdictions. The Town Manager shall inform the Town Commission of these activities and shall recommend, as appropriate, Town actions that could help encourage the provision of adequate sites for the distribution of very low income, low income and moderate income families in nearby communities with land values that can reasonably accommodate such housing. Among the actions that may be considered are specific agreements with other local governments concerning the provision of affordable housing.
 - Policy 2.2 The Town shall maintain and improve where appropriate land development code provisions which are consistent with the Future Land Use Map including the land uses and the densities and intensities specified thereon and the descriptions of the requirements of those categories, which appear in this Future Land Use Element under the heading "Future Land Use Category Descriptions."
 - Policy 2.3 The Town shall periodically review: 1) its own development permitting procedures; 2) best current practice employed by other jurisdictions; and 3) best current practice reported in relevant professional literature. The purpose of the review shall be to determine if there are appropriate procedural and substantive changes which could facilitate more expeditious development application processing.
 - Policy 2.4 Manufactured housing shall not be prohibited in any area designated by this plan for residential use. Mobile homes shall not be permitted in the Town unless they meet the same standards as manufactured homes.

- Policy 2.5 Housing for very low income, low income and moderate income households shall not be prohibited per se in any area designated by this plan for residential use.
- Objective 3 Preservation of affordable housing: In general, preserve affordable housing for all current and anticipated future residents. In particular, preserve the existing housing stock in sound condition. This objective shall be made measurable by its implementing policies.
 - Policy 3.1 The Town shall maintain as part of its own land development code the County minimum housing standards code or an appropriate modification thereof.
 - Policy 3.2 The Town shall from time to time informally evaluate alternate strategies to guide enforcement of the County minimum housing standards code so as to achieve maximum effectiveness. It is recognized by this policy that systematic and ad hoc inspections might be most appropriate at different times and in different sub areas of the Town.
 - Policy 3.3 Through land development code regulations including minimum unit sizes, maximum building heights, and setback standards, the Town shall help assure the continuation of stable residential neighborhoods.
- Objective 4 Eliminate substandard housing; structurally and aesthetically improve housing; conserve, rehabilitate and demolish housing: In general, eliminate substandard housing conditions structurally and aesthetically improve housing, conserve, rehabilitate and demolish housing. In particular, encourage private property owners to maintain and improve their properties so as to protect property values and ensure safe and sanitary housing. This objective shall be made measurable by its implementing policies and by the existence of no substandard housing units in the Town.
 - Policy 4.1 Require owners of substandard structures to promptly renovate or remove such structures.
 - Policy 4.2 The Town shall assist owners of substandard historic housing to obtain financial assistance for renovation from Miami-Dade County, State of Florida or Federal sources.
 - Policy 4.3 The Town shall work with Miami-Dade County officials to maintain an effective housing code enforcement program.
 - Policy 4.4 On a continuous basis, the Town's Building Department shall maintain an accurate inventory of the housing units within the Town via the utility billing process.
- Objective 5 Provision of adequate sites for very low, low and moderate income households: In general, provide adequate sites for very low, low and moderate income households. In particular, facilitate development of as much new affordable housing as the market economics and available subsidies can generate. This objective shall be made measurable by its implementing policies.
 - Policy 5.1 Monitor the actions of the Miami-Dade County Government relative to the development of very low, low and moderate income housing facilities to serve County residents. The purpose of such monitoring shall be to identify activities to which the Town of Surfside may make a specific contribution.
 - Policy 5.2 Assist Miami-Dade County to identify housing units which may be eligible for participation in the Miami-Dade Housing Finance Authority's Multi-Family Rental Program.

Objective 6 – Adequate sites for group homes: Accommodate community residential homes and foster care facilities in residential areas. This objective shall be made measurable by its implementing policies.

Policy 6.1 – Notify the Florida Department of Children and Family Services of applications to construct Community Residential Facilities.

Policy 6.2 – The Town shall maintain and improve land development code regulations which permit Children and Family Services licensed group homes, including foster care facilities. Such regulations shall permit community residential homes and foster care facilities in residential areas and areas with residential character and shall otherwise be designed to meet State law in general and Chapter 419, F.S., in particular. Prior to enactment of such regulations, the Town shall interpret and enforce applicable existing regulations in a manner which is fully consistent with State law and administrative code requirements pertaining to group homes.

Objective 7 – Housing coordination and implementation: The Town Manager shall be responsible for achieving housing policy implementation.

Policy 7.1 – The Town shall maintain formal communications with appropriate public and private and non-profit housing agencies to assure that adequate information on Town housing policies flows to housing providers. This list shall include the Miami-Dade Housing Agency, Housing Finance Authority of Miami-Dade County, the Miami-Dade Affordable Housing Foundation, the Board of Realtors and the Home Builders Association.

Policy 7.2 – The Town shall fully cooperate with any developer using County Surtax funds, the Housing Finance Authority of Miami-Dade County or other subsidy mechanisms.

Objective 8 – Greenhouse Gas Reduction. The Town shall support energy efficiency and the use of renewable energy resources in existing housing and in the design and construction of new housing.

Policy 8.1 – The Town shall encourage support for residential construction that meets the United States Green Building Council (USGBC) Leadership in Energy and Environmental Design (LEED) rating system, the Green Building Initiative's Green Globes rating system, the Florida Green Building Coalition standards, or other nationally recognized, high-performance green building rating system as recognized by the Florida Department of Management Services.

Policy 8.2 – The Town shall educate Surfside residents on home energy reduction strategies.

Policy 8.3 – The Town shall not prohibit the appropriate placement of photovoltaic panels. The Town shall develop and adopt review criteria to establish the standards for the appropriate placement of photovoltaic panels.

Policy 8.4 – The Town shall provide educational materials on the strategic placement of landscape materials to reduce energy consumption.