



MIAMI HOMES FOR ALL
40 YEARS OF IMPACT

2024 ANNUAL REPORT



Our Purpose

Founded in 1985, Miami Homes For All's mission is to ensure that everyone in Miami-Dade has a safe, affordable place to call home.

We want to make greater Miami affordable for everyone, because our economy, culture, and quality of life all depend on it. We are especially concerned with households earning less than \$75,000 per year, because we're missing a huge number of units - over 90,000 - priced for those households.

Our approach is to improve the housing ecosystem - policy, finance, navigation, etc. - so that our community builds more affordable housing, preserves what we have, and increases residents' access to it.



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A Message From our Executive Director

Since our founding in 1985, Miami Homes For All has fought to ensure that all Miami-Dade residents have a safe, affordable home. We have shifted policies, systems, and culture, advocating for lasting change. Our efforts have led to milestones such as the implementation of the Food & Beverage Tax, improvements in homeless services for youth and families, and innovative affordable housing initiatives.

As we honor our past, we remain committed to making Miami affordable for everyone, but we need your help. Please join us on October 9, 2025, when we will **celebrate our progress and share a detailed plan to achieve our vision**. Details are below.

In community,



Annie Lord
Executive Director





MIAMI HOMES
FOR ALL
SINCE 1985

40 Years of Impact

HONORING THE PAST AND CHARTING THE FUTURE

RUBELL MUSEUM
1100 NW 23 St, Miami, FL 33127

THURSDAY, OCTOBER 9, 2025
6PM - 9PM

Sponsor this event by becoming a founding Keyholder with year round benefits, including tickets to this event.
Visit miamihomesforall.org/keyholders to join today!

Buy your tickets today!

2024 Highlights

Existing Affordable Housing Opportunities: Our 2024 Pipeline Analysis Report, [Accelerating Affordable Housing: The Funds Miami-Dade Needs Now](#), identified a need for **\$1.5 billion** in public subsidies to support **101 shovel-ready affordable housing developments**. These projects would create nearly **14,000 units** for households earning below 80% of the area median income.

What's Next? MHFA is launching a funder's collaborative to accelerate investment in affordable housing developments.

Building the Small-Scale Housing Ecosystem: Through the 3C Initiative, we are supporting 15 small-scale affordable housing developments, adding or rehabbing **150 units in six historic neighborhoods** of Miami-Dade. We provide predevelopment grants, technical assistance, and neighborhood connection to emerging developers and legacy property owners, helping them build wealth in the process. [Watch this video to learn more about Connecting Capital and Community.](#)

What's Next? We tell the story of emerging developers' projects to improve the overall housing ecosystem, including public policies and financing.

Support for Youth and Families: We placed **134 youth and families** in permanent housing, piloting an [affordable housing database and navigation partnership](#) to assist those exiting homelessness.

What's Next? We are expanding this program to include rent readiness workshops and additional support services for families transitioning out of the emergency housing system.

Community Engagement: Through [The Housing Nexus](#), our 2024 event series, we convened **291 residents and stakeholders** to identify the solutions that address both affordable housing and critical intersecting issues like climate resilience, transit, and community voice.

What's Next? Building on these discussions, we are launching a new event series in 2025 to focus on specific solutions to pivotal housing challenges like property insurance, aging buildings, permitting, housing investment, and homeless outreach.

Miami Leadership Honoree: In October 2024, our Executive Director, Annie Lord, was honored with the Ruth Shack Leadership Award by the Miami Foundation for her service in addressing greater Miami's housing crisis. She joined an outstanding group of past awardees who have followed Ruth's example in supporting everyone's ability to thrive in Miami, even as we grow.



A Year of Transforming Systems

Affordable Housing Initiative (AHI)

Community Insights & Priorities: We engaged **291 individuals**—including 88 residents and 203 stakeholders, together with elected and public officials, corporate leaders, advocates, and more—to define housing priorities through our intersectional event series, The Housing Nexus, generously supported by the Peacock Foundation, Wells Fargo, Federal Home Loan Bank of Atlanta, and TD Bank.



In April 2024, our Housing and Climate panelists included Intersection Venture's Marvin Wilmoth, Miami-Dade County's Chief Heat Officer Jane Gilbert, Miami Waterkeeper's Rachel Silverstein, and University of Miami Office of Civic Engagement's Robin Bachin.



In addition to having a stakeholder meeting, we also hosted a community engagement event to learn from residents their perspectives on how to address climate and housing.



In July 2024, at our Housing & Transit event, Bilzin Sumberg's Anthony de Yurre, Miami-Dade Transportation Planning Organization's Aileen Boucle, and Miami-Dade Housing and Community Development's Nathan Kogan accompany keynote speaker, Chairman Gilbert.

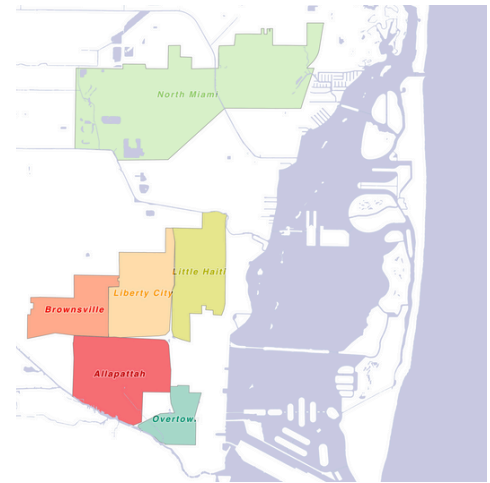


Our October 2024 Authentic Resident Engagement event in partnership with Miami Workers Center and Catalyst Miami featured Miami-Dade County Mayor Levine Cava inspiring attendees on community engagement.

The 3C Initiative - Connecting Capital and Community: We are spearheading the construction of **15 small affordable housing developments, totaling over 150 units**, with the goal of preventing the displacement of residents in rapidly gentrifying neighborhoods of greater Miami: **Overtown, Little Haiti, Allapattah, Brownsville, North Miami, and Liberty City**.

MHFA backbones the 3C (Connecting Capital and Community) Initiative by providing technical assistance to Black developers or property owners to build and preserve small-scale, affordable housing. 3C is powered by JPMorgan Chase and the Center for Community Investment. These projects are the product of partnerships among several community organizations, housing developers, and Miami-Dade County.

[Read this WLRN feature covering our work with the 3C Initiative in Miami-Dade.](#)



In December 2024, we hosted a 3C Progress Update & Palm Plaza Groundbreaking event to celebrate significant steps towards creating more inclusive and sustainable living spaces. Annie stands alongside The Starke Family (legacy owners in Overtown); 3C Miami Team Lead and Founder & CEO of LM Genuine Solutions, Lisa Martinez; Dr. Evalina Bestman, Overtown native and property owner; Trina Harris, CEO of Touching Miami With Love; and Sandy Socarras, Founder & President of the SoFL Design Group.



Our special guests shared memorable reflections about the 3C Initiative, including Miami-Dade Mayor Daniella Levine Cava; City of Miami Chairwoman Christine King; Miami-Dade Commissioner Keon Hardemon; Shekeria Brown, VP of Community Engagement at JPMorgan Chase; and Omar Carrillo Tinajero, Executive Director at the Center for Community Investment.

THE 3C INITIATIVE IS POWERED BY
JPMORGAN CHASE & CO. **center for community investment**

OUR 3C PARTNERS



Policy Advocacy: MHFA backbones **The Greater Miami Housing Alliance (GMHA)**, a coalition of advocates, tenant groups, developers, and more working together to ensure every resident lives in dignity and has access to safe, affordable housing. MHFA provided research and advocacy tools to **60 active members**, convened **33 meetings**, and developed **four policy toolkits** on surtax improvements, tenant support, budget advocacy, and legislative updates. To join GMHA, connect with our Director of Housing Advocacy and Community Engagement, Rayna Milfort at rayna@miamihomesforall.org.

Affordable Housing Pipeline Analysis: In collaboration with Marvin Wilmoth of Intersection Ventures, **we identified the need for \$1.5 billion to develop ~14,000 affordable units through 101 shovel-ready projects** awaiting capital to cross the finish line. This can be accomplished through a combination of public and private sector dollars.

This research was made possible by the support of the Health Foundation of South Florida and Wells Fargo. Read the analysis here, [**Accelerating Affordable Housing: The Funds Miami-Dade Needs Now**](#), or [**watch this video**](#) for our major takeaways.



MHFA Executive Director Annie Lord and Marvin Wilmoth of Intersection Ventures unveiled the findings of this research in May 2024 alongside national experts Robin Hacke of Center for Community Investment, and Meaghan Shannon-Vlkovic of Enterprise Community Partners.



Mayor Daniella Levine Cava joined us for inspiring opening remarks.



We appreciate all the elected officials and community leaders with shared priorities that joined us for this special presentation.



Annie and Marvin with the research funders, Leo Toca of Wells Fargo and Loreen Chant of the Health Foundation of South Florida. Thanks to Juan Carlos Liscano (right), Board Chair of the Beacon Council, for hosting us!

What's next for our Affordable Housing Initiative?

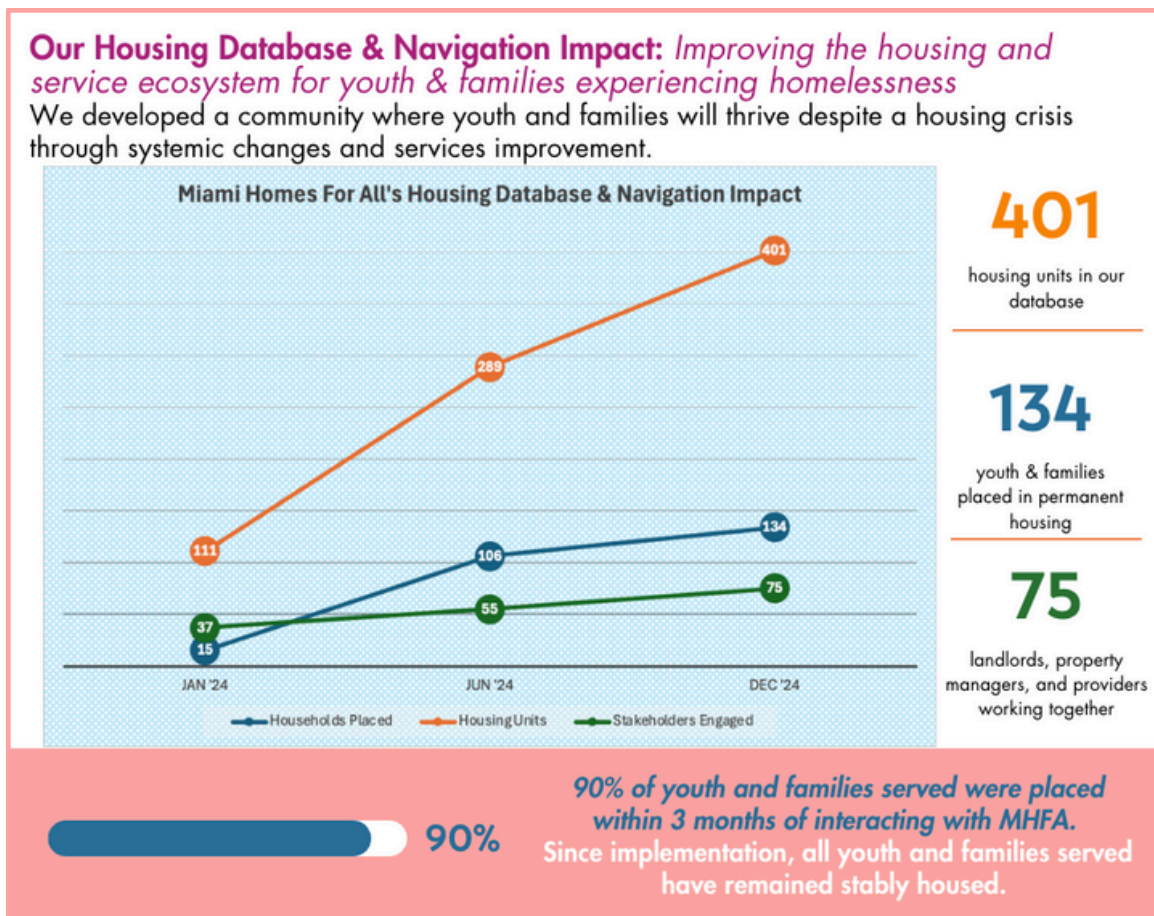
- ***Connecting and prioritizing solutions - together.*** In 2025, we're honing in on specific solutions that arose at events in 2024: property insurance, aging buildings, permitting, and homeless outreach.
- ***Centering community needs in affordable housing development.*** We're continuing to support our pipeline of 15 affordable housing developments while centering authentic community engagement.
- ***Making housing development make "cents."*** We're launching a new collaborative to accelerate investment in affordable housing across greater Miami.



Youth & Family Homelessness Initiative

The 305 Housing Ready Project: In 2024, we placed 134 households (totaling 284 youths and families) and recruited 401 housing units from 44 property managers and owners. In partnership with The Miami-Dade County Homeless Trust, The Children's Trust, and Citi Foundation, and the HOMY coalition of service providers, MHFA streamlined the housing navigation system by:

- (1) recruiting and supporting landlords and property managers;
- (2) expanding the capacity of 26 service providers to support their case managers and housing navigators in expediting placements to permanent housing from shelter;
- (3) providing tools and support for youth and families exiting crisis housing.



To learn more about this program, visit our [landing page](#) or contact our Housing Recruitment Manager, Ivonne Pinedo at ivonne@miamihomesforall.org.



The Youth Voice Action Collective (YVAC): YVAC flexed its advocacy muscles, actively influencing policy and speaking at state conferences.

They also co-led the Youth Homelessness Demonstration Program, a federal initiative, and created a statewide youth action board alongside Central Florida's Youth Homelessness Systems Innovation program. Finally, the YVAC held its second Young People's Assembly, convening youth with lived experience to discuss a collective vision to improve youth homelessness services.



The YVAC hosted the second annual Young People's Assembly in October 2024.



YVAC members spoke at the Florida Coalition to End Homelessness Conference.



MHFA, the YVAC, and young leaders from Central Florida spoke at the 2024 Florida Supportive Housing Coalition Summit.



In November 2024, MHFA team members spoke at the National Lived Experience Leadership Conference.

THE YVAC IS POWERED BY



○ **The Youth Homelessness Demonstration Program:** We launched an \$8.4 M initiative to address youth and family homelessness. Together with the Youth Voice Action Collective (YVAC), **we co-authored the Coordinated Community Plan to End Youth Homelessness in Miami-Dade County** and launched six projects focusing on rental assistance, transitional housing, support services, and coordinated entry/data collection efforts.



Throughout 2024, the MHFA team, alongside the YVAC, convened and hosted over 60 agencies to develop our Coordinated Community Plan and implement the Federal Youth Homelessness Demonstration Program alongside the Miami-Dade County Homeless Trust.

What's Next for our Youth & Family Homelessness Initiative?

- **MHFA is leading the implementation of the Youth Homelessness Demonstration Program (YDHP) to serve approximately 2,000 youth annually.** MHFA will work closely with The Miami-Dade County Homeless Trust to implement this federal initiative. Additionally, MHFA will continue to convene the HOMY coalition to ensure a cross-sectoral approach to addressing youth homelessness.
- **MHFA will place 200 youth & families in affordable or market-rate housing units.** We'll conduct readiness workshops and connect youth to wrap-around support services.
- **The YVAC is leveling up their advocacy!** The YVAC program will function as a fellowship for youth and young adults ages of 16 to 24 with lived experience of homelessness. They'll be pursuing more statewide initiatives and flexing their professional development.

To learn more about our **Youth Homelessness Initiative**, contact Youth Program Manager, Anjuli Castaño at anjuli@miamihomesforall.org.

2024 in the Media

Miami New Times



"Act Now": Miami-Dade Affordable Housing Needs Multibillion-Dollar Injection

WLRN



At least \$1.5 billion needed to make dent in Miami-Dade affordable housing needs, report finds

Axios



Miami-Dade needs \$1.5 billion to fund affordable housing projects, study finds

The Miami Herald



Levine Cava's gamble: Asking voters for \$2.5 billion while seeking a second term

WLRN / SF Roundup



South Florida's affordable housing crisis: vouchers, housing density and possible solutions

The Daily Mail



Miami turns into Airbnb's playground! Over 50% of luxury new condos are being built specifically for short-term party rentals

The Real Deal



"Largest Affordability Crisis" in US: Miami-Dade is short 90K Housing Units

New York Post



Miami faces an unprecedented affordable housing shortage of more than 90,000 units

BisNow



DeSantis Signs Live Local Amendments, Boosting Tax Breaks For Developers

The Real Deal



Live Local changes could propel workforce housing boom in South Florida

NBC6



NBC6 Segment: Impact with Jackie Nespral

The Wall Street Journal



In Miami, Jobs Are Plentiful—and You Might Need Two to Afford It

Citibank



Citi Foundation Selects Nine U.S. Community Organizations Working Locally to Advance Solutions to Homelessness for 2024 Global Innovation Challenge

The Miami Herald



Miamians are the most rent-burdened people in America — and they're stressed about it

WLRN



How Miami is tackling the crisis in affordable housing — one building at a time

Miami Times



When thinking 'small' leads to big change: How Miami's 3C initiative is transforming affordable housing

The Keyholders

In October 2024, we launched our major donor program, the Keyholders. As we map out the future ahead, we envision growth facilitated by the dedicated support of like-minded people who support our mission-driven work.

Keyholders build a platform for bold actions in housing affordability and ending homelessness. Become a founding member of the Miami Homes For All Keyholders! **As a Keyholder, you'll provide us with unrestricted funds to increase the number of affordable homes and rentals and expand access to them.**



If you're interested in becoming a Keyholder, please contact Executive Director, Annie Lord, at alord@miamihomesforall.org or [visit this page to join today!](#)



THANK YOU TO OUR FOUNDING KEYHOLDERS!

Cornerstone (\$25,000)



Foundation (\$15,000)



Architect (\$10,000)



**KNIGHT
FOUNDATION**



Blueprint (\$5,000)



Candace & Francisco Borja



Bank

CALAMOS
WEALTH MANAGEMENT



Phil Lord

Pillar (\$2,500)
















MARLEINE BASTIEN
Miami-Dade County Commissioner For District 2



Albert Milo Jr.

Anonymous Keyholder

Keyholder Levels

	Groundbreaker \$50,000	Cornerstone \$25,000	Foundation \$15,000	Architect \$10,000	Blueprint \$5,000	Pillar \$2,500
Opportunity to make opening remarks at program events						
Feature spotlight in an MHFA newsletter						
Recognition during opening remarks at all program events						
Special invite for a photo opportunity at events						
Reserved shared or single exhibit table at all program events						
Feature on MHFA's social media						
Logo/name recognized in MHFA event collateral, impact report & web						
Reserved seating at all events						
Special invite for all MHFA program events, including invite-only						
Complimentary tickets to attend MHFA's 40th anniversary celebration						

THANK YOU TO OUR SPONSORS!

JPMORGAN CHASE & Co.



THANK YOU TO OUR GIVE MIAMI DAY 2024 DONORS!



We were blown away by the amount of community support. You are changing lives by making safe, affordable housing accessible to all. We raised 111% of our goal! We also ranked 38th out of 1300+ participating organizations in the number of our donors.

Help us maintain our momentum and together end housing insecurity for all Miami-Dade residents by donating today. We look forward to celebrating more of our wins in the community with you.

[Click here to donate now!](#)

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