Memorandum

MIAMI-DADE COUNTY

Date: April 24, 2007

Agenda Item No. 12(B)3

To: Honorable Chairman Bruno A. Barreiro
and Members, Board of County Commissioners

From: George M. Burgess
County Manager

Subject: Community Affordable Housing Strategies Alliance Task Force Final Report

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On May 9, 2006 the Community Affordable Housing Strategies Alliance (CAHSA) Task Force was established by the Board of County Commissioners (R-558-06) to assist in addressing the housing crisis in Miami-Dade County. The Board unanimously passed the resolution which not only assigned specific task and responsibilities to the Task Force, but ensured participation from a broad cross section of the community by including a list of organizational members.

The Task Force was entrusted with specific duties, functions, and responsibilities. At its inaugural meeting on June 15, 2006, Task Force members established nine committees and agreed to meet regularly to comply with the ordinance as well as to consider the critical housing issues facing our community. Members of the CAHSA Task Force have worked diligently and with extraordinary focus in developing a comprehensive and detailed set of recommendations addressing many of the housing challenges facing our community. The attached report includes the complete list of recommendations submitted to the Task Force by the committees. Included are also case studies, best practices, and other research which guided the work of the committees.

In general, recommendations direct the attention of County officials to four major aspects of housing policy in Miami-Dade County:

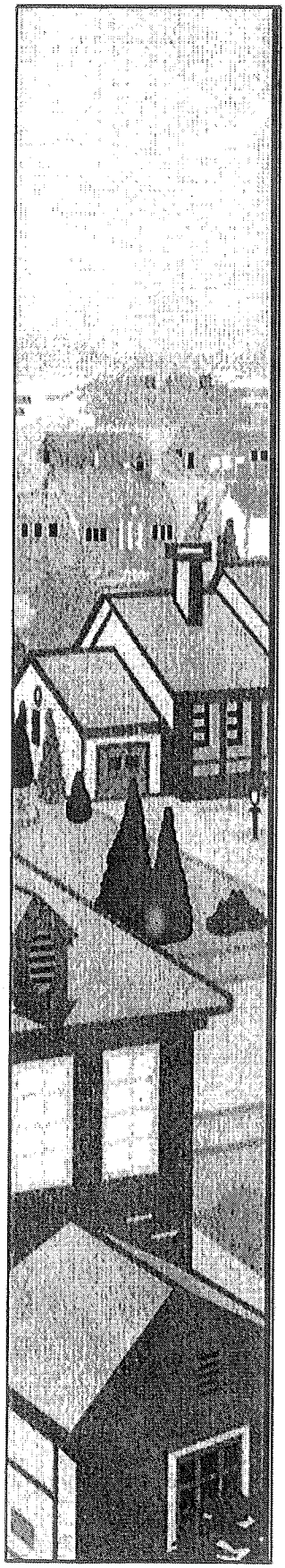
- The need to reorganize the existing housing delivery programs in the County;
- The need to facilitate the development and construction of affordable housing;
- The need to provide professional and accessible services to County residents needing assistance in acquiring or maintaining affordable housing; and,
- The need to understand and fulfill the needs of those residents requiring public or special needs housing through the development of an affordable housing master plan.

During the last year, County officials and community partners have been addressing many of the concerns raised by the CAHSA Task Force. The report includes the initiatives undertaken by County staff to address the housing crisis. Many of these initiatives address specific recommendations made by the CAHSA committees. In addition, staff will prepare legislation to address pending initiatives for the next Committee cycle.

The affordable housing agenda continues to require focused and strategic direction and the work of CAHSA will contribute to meet the challenges presented by the housing crisis in our community.

Attachment

Cynthia W. Curry
Senior Advisor to the county Manager



COMMUNITY AFFORDABLE HOUSING STRATEGIES ALLIANCE (CAHSA)

FINAL REPORT

Submitted to the Miami-Dade County Board of County Commissioners

Pursuant to Resolution R-558-06

LUIS RABELL, CHAIRPERSON
AUNDRA WALLACE, VICE-CHAIRPERSON

Executive
nary

Community Affordable Housing Strategies Alliance (CAHSA)
Final Report
Executive Summary

Section I: The CAHSA Process

On May 9, 2006 the CAHSA Task Force was established by the Board of County Commissioners (R-558-06) to assist in addressing the housing crisis in Miami-Dade County. The Board unanimously passed the resolution which not only assigned specific task and responsibilities to the Task Force, but ensured participation from a broad cross section of the community by including a list of organizational members. (See **Appendix 1** for the complete Resolution with the list of member organizations.) The Task Force was entrusted with the following specific duties, functions and responsibilities:

- To identify the data gathering processes and procedures necessary to evaluate the housing crisis in Miami-Dade County as it relates to households whose income is up to 100 percent of the area median income; and to develop innovative solutions to address this housing crisis. **(Task Completed)**
- To establish methods of obtaining input on community needs and priorities, this may include public meetings, conducting focus groups and convening ad hoc panels. ***(Task performed as part of the CAHSA process and recommendations submitted to institutionalize the community input process.)***
- To develop solutions that should include, but not limited to, recommending additional legislation and enforcement of existing legislation. **(Task Completed)**
- To develop methods to inform the public about available funding and financing opportunities, rental and homeownership opportunities through an expanded public information and consumer education program. **(Recommendations Submitted)**
- To plan and implement the convocation of a Miami-Dade County Housing Summit to be held with the purpose of charting the course in program and policy development for the County as it establishes a comprehensive affordable housing strategy. **(Task Completed)**
- To offer guidance in establishing a one-stop clearinghouse for information relating to housing in Miami-Dade County. **(Task Completed)**
- To serve in an advisory capacity to the Miami-Dade Board of County Commissioners and the Mayor of Miami-Dade County and other public and governmental entities with respect to affordable housing issues. **(On-Going)**

At its inaugural meeting on June 15, 2006 the Task Force members established nine committees and agreed to meet regularly to consider the topics identified as critical to the resolution of the housing crisis facing our community. The full Task Force has met a total of six times. The number of independent committee meetings is noted below as part of the summary of the committee reports. (See **Appendix 2** for a complete list of the committees and their mission.)

Community Forums and Housing Summit

The CAHSA members planned and conducted four community forums designed to channel ideas from residents into the CAHSA process. Committee representatives shared the preliminary recommendations of the Task Force, and noted community concerns, at the forums held around the county. The four forums attracted over 200 individuals. (See **Appendix 6** for

the summarized comments made by the community participants at each forum.) In addition, the Miami-Dade County Housing Summit was held on December 2, 2006 at the Miami-Dade College Wolfson Campus under the auspices of the CAHSA Task Force, the Housing Summit Committee, Miami-Dade County and its community partners. The Summit attracted over 500 participants. (See **Appendix 7** for the Summit report and participant comments.)

Appendix 3 details the recommendations developed by each of the committees. Included are attachments of case studies, best practices and other research which guided the work of the committees. In general, recommendations direct the attention of the elected officials to four major aspects of housing policy in Miami-Dade County:

- the need to reorganize the existing housing delivery programs in the County;
- the need to facilitate the development and construction of affordable housing;
- the need to provide professional and accessible services to County residents needing assistance in acquiring or maintaining affordable housing; and,
- the need to understand and fulfill the needs of those residents requiring public or special needs housing

The major recommendations are presented in the body of the report, in the pages indicated in parenthesis after each summary presented below.

Section II: Summary of Committee Reports

1) Data Collection and Analysis
(Shirley Andrades, Chairperson - Full committee convened four times)

The Data Collection and Analysis Committee evaluated the current state of the data being utilized by analysts and policy makers in developing affordable housing strategies. While the Research Section of the Planning and Zoning Department responds to data requests from a variety of agencies and organizations, the committee recognized that much of the available data are not easily accessible to the public or to analysts. Similarly, some data that are available at specific County departments, such as the property appraisers, or other organizations, such as the Florida Associations of Realtors, should be tabulated and presented on a regular basis through a centralized information point provided by the County. This Data Clearinghouse should also provide access to appropriate regional and national information sources. Of particular concern to the committee was the need to refine the terms often used to refer to the housing dilemmas of our residents. The term "affordability," for example, should be used when talking about the needs of specific segments of the population. What is "affordable" for some is not "affordable" for others. Public policy initiatives should be driven by the data which assesses affordability across the spectrum of the needs of our residents. With this in mind, the committee recommended key data on housing affordability be analyzed and made available by Commission District. **(SEE PAGES 7-8 IN FINAL REPORT AND APPENDIX 3)**

2) Public Housing, Section 8, Homeless and Special Housing Needs
(Bill Thompson, Chairperson; Alicia Hancock Apfel, Vice-Chair - Full committee convened six times)

The committee addressing the Public Housing, Section 8 and Special Housing needs of the community reviewed a variety of best practice approaches in the process of evaluating existing conditions in Miami-Dade County and in making recommendations for change.

The committee supports the development of a comprehensive master plan which coordinates all funding opportunities available for the development of affordable housing throughout the County. The plan should establish a benchmark of producing a minimum of 30% of all housing units using County funds affordable to residents making 30% or less of AMI. The CAHSA representative from the League of Cities emphasized that cooperation with the municipalities in this and other efforts should be advanced as a partnership rather than as a series of mandates issued from the County.

As the County improves its provision of housing for the low income residents, the committee recommends the establishment of policies which promote mixed-income developments and a decentralization of poverty. These policies could entail changing legislation to create a protected class based on income in the County, increasing rent support for Extremely Low and Very Low Income households and evaluating the role of community councils in the process of creating low income affordable housing.

The committee also encourages the implementation of strategies that would preserve the existing and future stock of housing affordable to the low income residents. These might include the establishment of tax breaks for owners willing to maintain a stock of low income affordable rental units, the creation of a land trust, a land bank and the legislation of mandatory inclusionary zoning.

The committee promotes the use of "best practices" evident in other communities. The committee particularly encouraged the development of strategies designed to promote mixed used developments as well as transit focused development of low income and workforce housing.

The committee also recommended a reorganization of the voucher programs to include a closer cooperation between tenants and the County programs. Best practices in other communities, which include a grass roots approach to voucher distribution, might be instructive in assessing the obstacles in the existing programs.

Finally, the committee strongly recommends the development of an effective, County-wide strategy to fill the special housing needs of our residents. Promoting "Housing First" models and integrating homeless families and individuals into permanent housing with supportive services off-site or on-site depending upon need of the target population should be a priority.

In addition to the substantive recommendation, the committee endorsed the extension of the CAHSA Task Force as an advisory body to the Board of County Commission on affordable housing issues in the community. (See pages 8-15 in Final Report and Appendix 3)

3) Rental, Homeownership and Rehabilitation
(Claire Raley, Chairperson - Full committee convened six times)

The broad agenda of this committee allowed the members to submit recommendations that would have an impact on all aspects of housing in Miami-Dade County. The committee strongly recommended the restructuring of the County housing programs under one leader and a professionally staffed centralized structure responsible for coordinating the work of all agencies in the county that can contribute to meeting the housing needs of the residents, e.g. WASA, Public Works, etc.

The committee also put forth a series of recommendations designed to speed up the process of financing, production and habitation of affordable housing units. Expedited processes are

encouraged in the issuance of RFAs as well as in the monitoring and completion of existing and future projects. Also included are detailed recommendations directed at increasing the incentives for builders to provide affordable housing, such as the waving of impact fees and the revamping of building approval processes. (SEE PAGES 16-19 IN FINAL REPORT AND APPENDIX 3)

4) **Public and Private Employer Housing Incentive Programs**
(Ann R. Kashmer, Chairperson - Full committee convened four times)

Employers in Miami-Dade County are finding that the cost of housing in the area is eroding their ability to attract and retain qualified employees. With this in mind, the Committee recommends a variety of strategies designed to encourage employers to assist in housing their employees. The recommendations focus on providing incentives to the employers to subsidize the housing costs of their employees or to provide direct housing assistance to employees. The Committee also proposed the implementation of a County-funded Employer Assisted Housing Pilot Program for county employees. The proposed project would include Home Buyer Education, Individual Development Account (IDA) match, and/or providing a subsidy to County employees to assist in their housing needs. (SEE PAGES 19-21 IN FINAL REPORT AND APPENDIX 3)

5) **Tax/Relief/Incentives/Abatement/Insurance Issues**
(Frank Jacobs, Chairperson - Full committee convened 3 times)

The Committee which evaluated the potential of using tax incentives as a tool in alleviating the affordable housing crisis grouped its recommendations into two categories: 1) those addressable by action by local political bodies, and, 2) those requiring State-wide legislative initiatives.

At the local level, policy makers could implement several tax relief measures to alleviate the housing burden of residents, including, better public education on the recently amended property tax deferral statute for low income senior homeowners (allows the deferral of property taxes by owners 65 or older earning a CPI adjusted household income of approximately $24,000); the revision of Local ordinances to allow multi-family rental properties to qualify for Enterprise Zone property tax abatement opportunities; and the revision of local ordinances to eliminate the ability of borrowers to sell their affordable housing properties to unqualified buyers at market value.

Specific legislative changes at the State level could lower the tax and insurance burdens associated with housing. The recommendations include the following: urge the State Legislature to pass legislation eliminating the "loop hole" that currently allows transfers of real property to take place without a recorded deed reflecting the consideration paid for the real property; urge the State Legislature to consider the concept of a property tax deferral program for owners of apartment buildings who meet certain rental rate thresholds and property maintenance standards, in an effort to encourage their retention; urge the State Legislature to pass legislation providing for expansion of the "classified use value" concept to include properties utilized for affordable/workforce housing for period of at least 10 years. Owners of qualified properties would enter into a restrictive covenant with an appropriate governmental agency limiting the use of the property to affordable/workforce housing for 10 years or more; and, urge the State Legislature to pass legislation expanding the ability of Citizens Property Insurance Corporation to spread the risk of loss and accept windstorm policies throughout the State of Florida without regard to a property's geographic location. (SEE PAGES 21-22 IN FINAL REPORT AND APPENDIX 3)

6) **Maintenance of Affordability Committee**
(Mark Buchbinder, Chairperson - Full committee convened five times)

The committee strongly recommended the inclusion of restrictive covenants to maintain affordability on publicly funded developments and the establishment of a housing compliance office to monitor and enforce affordability compliance and restrictions. In addition, the committee explored the methods by which various communities have established and maintained a public land trust and made specific recommendations following this "best practices" approach. The Committee strongly endorsed the implementation of Resolution# R-306-03, which stated that the Board of County Commissioners and the County Manager should explore the possibility of establishing a community land trust administered by Miami-Dade County or a neighborhood-base community land trusts in certain areas of Miami-Dade County.

The Committee also recommended that when property maintenance associations are required as part of a residential development and Miami Dade County land is conveyed to the developer or funds are used to finance the project, then within the project budget there must be sufficient funds set aside for an appropriate period of time to fund the sustainability of the association and to cover its expenses. Miami-Dade County funds could be used to finance the operations of these associations. The residents should receive training in the governance of the association and on how to monitor and address the needs of the residential area.

In addition, the Committee recommends a variety of programs designed to assist the residents in maintaining their housing units. The Committee recommended that Miami-Dade County provide funding for post-closing homeownership case management services. Currently, surtax dollars and general revenue funds are being used for pre-closing homeownership education and perhaps these resources can also be used for post-closing follow-through. Similarly, grants and loans which are currently available for items such as hurricane shutters could be expanded for other uses such as mold removal, housing code violations, etc., and Miami-Dade County (possibly in conjunction with other community agencies or foundations) could establish an IDA account program which could be used for post-closing expenses (i.e. furniture, emergency repairs, mortgage payments in case of an economic crisis). **(SEE PAGES 23-26 IN FINAL REPORT AND APPENDIX 3)**

7) **Mayor's Land Use Work Group**
(Robert E. Chisholm, Chairperson - Full committee convened six times)

The mandate of the Mayor's Land Use Work Group was to identify some means to improve the process of developing affordable housing and workforce housing on County owned land. To do this, the Work Group worked within the CAHSA process to develop clear criteria by which to evaluate County land for the development of affordable housing. The committee developed a Site Evaluation Criteria Form (See Form and other documents submitted by the Committee in **Attachment 3**) and applied the criteria detailed in the form to six of the large sites owned by the County. Using the developed criteria, the Work Group recommended three sites for immediate development of affordable housing.

In addition to evaluating the six sites, the Work Group made specific recommendations to facilitate the involvement of developers in the production of affordable housing. Specifically, the Work Group recommended the waiving or adjusting of impact fees for projects designed to house low and moderately low income residents and the establishment of set aside zoning incentives for the construction of high density affordable housing units. **(SEE PAGES 26-27 IN FINAL REPORT AND APPENDIX 3)**

8) Public Information and Education Committee
(Elaine Black, Chairperson - Full committee convened five times)

Ultimately, the success of public policy initiatives hinges on how effectively the initiatives are communicated to the public. The primary concern of the Public Information and Education Committee was that the existing information about County housing programs was simply not being effectively communicated to the community. After conducting an extensive survey of County departments that performed some kind of housing related activities, the Committee presented a series of recommendations which attempt to address the communication gaps evident in the responses. The recommendations emphasize the need to standardize, evaluate and centralize information gathering and delivery methods as well as the need to design a county-wide education campaign to inform residents about the housing programs available to them. **(SEE PAGE 28 IN FINAL REPORT AND APPENDIX 3)**

Section III: County Initiatives Addressing CAHSA Recommendations

The recommendations presented by the CAHSA Task Force committees echo many of the concerns that the Management Assistance Team (MAT) has been addressing in the process of restructuring the provision of County housing services. Section III presents the recent County initiatives that correspond to some of the concerns raised by the CAHSA Task Force.

Reorganization of Housing Programs

Several Committees commented on the need to reorganize the delivery of housing programs. As mentioned in a recommendation by the Rental, Ownership and Rehabilitation Committee, "The system is broken and not the result of a few bad apples but of broad problems." In this regard, a series of initiatives have been implemented by the MAT and the County Manager to address operational issues:

- Selected a new director, Kris Warren, following a national search
- Hired a new Chief Financial Officer, Glenda Blasko
- Issued a competitive Request for Qualifications (RFQ) to identify a management consulting firm with deep housing and US HUD expertise that could be accessed on an as-needed, work-order basis by MDHA.

A substantive weakness in the organizational structure of the MDHA derived from the inefficiency of its database and information sharing infrastructure. More than seventy issues relating to process, reporting deficiencies, or inadequately trained staff have been identified and substantial corrective action has been achieved to stabilize the reliability of the system.

The operation of the Development and Loan Administration Division (DLAD) is of critical importance for the efficient provision of affordable housing ownership services. For this reason, the MAT conducted a thorough review of its operations. This review resulted in the identification of a significant lack of internal controls at DLAD and the ensuing recommendation that the Division be placed under the supervision and oversight of the County's Finance Department. Immediate steps were taken to secure program functions.

Organizationally, members of the CAHSA Task Force expressed concern that the County did not have a master plan directing affordable housing policies. To remedy this, scope of services guidelines have been developed for the RFP/RFQ for the creation/development of a County Housing Master Plan. This process will be managed by MDHA and the Department of Planning and Zoning with the cooperation of the OCED, MMAP and other appropriate departments. Release of the RFP/RFQ should take place during the first quarter of 2007.

Facilitation of Affordable Housing Development and Construction
Because of the perception given by recent press coverage of the inefficient operations of the housing delivery mechanisms of Miami-Dade County, the Committees were particularly concerned with improving the efficiency of the process of constructing affordable housing for Miami-Dade residents. Several of the committees forwarded recommendations dealing with improving the ability of the County to efficiently assist developers in constructing affordable housing while closely monitoring the progress of the projects.

Over the last few months, a variety of initiatives have been introduced to expedite allocation and monitoring of resources earmarked for the development of affordable housing. The initiatives focus on evaluating the status of existing projects, expediting the completion of projects, and developing a series of controls to monitor existing and future projects.

A significant element in the County's ability to facilitate the construction of affordable housing units is its control over land parcels throughout the County. Several committees emphasized the importance of optimizing the use of County owned land for the construction of affordable housing units. To date, a series of significant adjustments to the County's infill housing program address some of the concerns of the CAHSA committees.

Support for Residents
Many of the committees expressed a concern that the residents eligible assistance by County housing programs were not being served appropriately. Issues associated with the waiting list, client support and record keeping not only concerned the CAHSA committees but were some of the first glaring flaws discovered by the MAT members at the initiation of their analysis of the housing programs.

The restructuring of the Applicant Leasing Center has been a priority for the MAT. Personnel and policy changes accompanied a top-to-bottom review of the function and mission of the Center and a comprehensive, one-stop approach to client needs substituted the previously fragmented system.

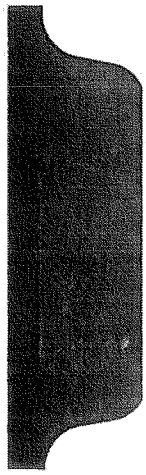
Public Housing and Special Needs Housing
Many of the issues identified by the Public Housing, Section 8 and Special Needs Committee, as well as some concerns of the Maintenance of Affordability Committee, are being addressed by the MAT initiatives. The County operations addressing the needs of the poorest residents are undergoing a thorough review and controls are being put in place to address past practices of mismanagement. The concerns of the current residents and access to future residents, as well as the recognition there is a persistent need to construct and maintain public housing are addressed by the recent initiatives.

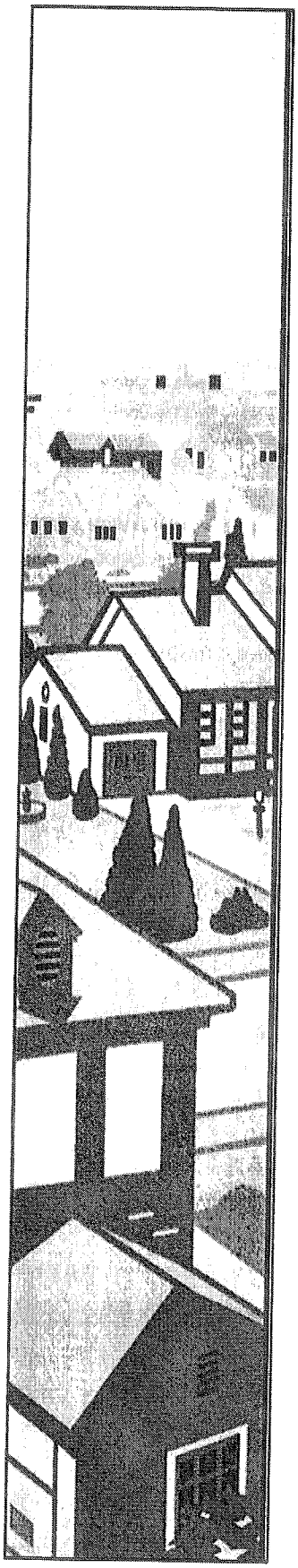
Community Information and Education
The County successfully executed the soft launch of the Housing Central website (housing.miamidade.gov) and a "grand opening" is planned for February. The new Housing Central portal is customer friendly and features a new housing locator service will provide help to those seeking affordable housing in our community. The new on-line, real-time housing locator service, allows private sector property owners to list their affordable rental properties. This service allows County residents to search for housing based on a variety of characteristics, including rent ranges, size of unit, geographic location, accessibility features, and owner willingness to accept rental subsidies. Search results can be displayed on a Google map. As of January 22, 2007, 1,093 property owners have registered 6,793 properties on the site. Of the

6,793 units in the database, 1,450 units are ready to rent and the 49 for sales are ready for purchase. MDHA is currently directing tenant-based rental assistance participants to these listings. The City of Miami's Section 8 Program also is now directing landlords and its Section 8 participants to the housing locator service on Housing Central.

Conclusion

The members of the CAHSA Task Force have worked diligently and with extraordinary focus in developing a comprehensive and detailed set of recommendations addressing many of the housing challenges facing our community. The recommendations propose changes to the administrative structure of County agencies, the streamlining of procedures designed to involve contractors in the process of producing affordable housing, the professionalization of County staff and administrators dealing with housing issues, and a more user friendly approach to educating and addressing the needs of the residents, particularly those at the lowest end of the economic spectrum. During the last year, County officials, administrators and community partners have been addressing many of these concerns (See **Appendix 8** for the Human Services Coalition's analysis of the work of CAHSA. It is hoped that the work of CAHSA will contribute to and expand these efforts.





COMMUNITY AFFORDABLE HOUSING STRATEGIES ALLIANCE (CAHSA)

FINAL REPORT

Submitted to the Miami-Dade County Board of County Commissioners

Pursuant to Resolution R-558-06

LUIS RABELL, CHAIRPERSON
AUNDRA WALLACE, VICE-CHAIRPERSON

Table of Contents

I. The CAHSA Process

II. Summary of Task Force Recommendations by Committees

III. County Initiatives Addressing CAHSA Concerns

- Internal Reorganization
- Facilitation of Affordable Housing Development and Construction
- Resident Support
- Public Housing and Special Needs
- Community Information and Education
- Future Initiatives Dealing with CAHSA Recommendations

IV. Conclusion

V. Appendixes

- Appendix 1 consists of the Resolution which created the CAHSA Task Force.
- Appendix 2 presents a complete list of the committees and their mission
- Appendix 3 includes the full text of all Committee recommendations as well as any supplementary documents submitted by the Committees for consideration by the CAHSA Task Force. Also included in Attachment 3 are the recommendations from the Office of ADA Coordination addressing some appropriate housing policy concerns that should be considered in light of the American with Disabilities Act (ADA).
- Appendix 4 contains the organizational material approved by the Task Force at the inaugural meeting.
- Appendix 5 consists of the agendas for the four community meetings held in November as well as the initial flyer announcing the Miami-Dade Housing Summit on December 2, 2006.
- Appendix 6 consists of the recommendations compiled from the participants in each of the community meetings.
- Appendix 7 presents the report from the Miami-Dade County Housing Summit held December 2nd at Miami-Dade College.
- Appendix 8 comparison of CAHSA recommendations to Human Services Coalition's 14 Point Plan.

COMMUNITY AFFORDABLE HOUSING STRATEGIES ALLIANCE (CAHSA)
FINAL REPORT
LUIS RABELL, CHAIRPERSON
AUNDRA WALLACE, VICE-CHAIR

SECTION I: THE CAHSA PROCESS

On May 9, 2006 the CAHSA Task Force was established by the Board of County Commissioners (R-558-06) to assist in addressing the housing crisis in Miami-Dade County. The Board unanimously passed the resolution which not only assigned specific task and responsibilities to the Task Force, but ensured participation from a broad cross section of the community by including a list of organizational members. (See **Appendix 1** for the complete Resolution with the list of member organizations.)

The CAHSA Task Force serves as a forum where many of the housing concerns of residents and policy makers are discussed. The CAHSA process has incorporated the work of the long standing Housing Policy Work Group (HPWG) as well as establishing a nexus of coordination between the Mayor's Land Use Group and the other CAHSA committees (see **Diagram 1**).

The Task Force was entrusted with the following specific duties, functions and responsibilities:

- To identify the data gathering processes and procedures necessary to evaluate the housing crisis in Miami-Dade County as it relates to households whose income is up to 100 percent of the area median income; and to develop innovative solutions to address this housing crisis. **(Task Completed)**
- To establish methods of obtaining input on community needs and priorities, this may include public meetings, conducting focus groups and convening ad hoc panels. (***Task performed as part of the CAHSA process and recommendations submitted to institutionalize the community input process.***)
- To develop solutions that should include, but not limited to, recommending additional legislation and enforcement of existing legislation. **(Task Completed)**
- To develop methods to inform the public about available funding and financing opportunities, rental and homeownership opportunities through an expanded public information and consumer education program. **(Recommendations Submitted)**
- To plan and implement the convocation of a Miami-Dade County Housing Summit to be held with the purpose of charting the course in program and policy development for the County as it establishes a comprehensive affordable housing strategy. **(Task Completed)**

- To offer guidance in establishing a one-stop clearinghouse for information relating to housing in Miami-Dade County. (**Task Completed**)
- To serve in an advisory capacity to the Miami-Dade Board of County Commissioners and the Mayor of Miami-Dade County and other public and governmental entities with respect to affordable housing issues. (**On-Going**)

At its official inauguration on June 15, 2006 the CAHSA Task Force members established nine committees and agreed to meet regularly in order to fully consider the topics identified as critical to the resolution of the housing crisis facing our community. The full Task Force has met at total of six times. The number of independent committee meetings is noted below as part of the summary of the committee reports. (See **Appendix 2** for a complete list of the committees and their mission.)

- During the first meetings, held in July, each committee agreed to define the most problematic issues within their area of concern and to prioritize their importance.
- The goal of the second meeting, held in August, was to evaluate the data available to policy makers as well as to analyze the current state of policy in the specific area of concern to each committee.
- During the September meetings, each committee Chairperson submitted recommendations, pilot projects and policy adjustments to the other Chairs in an effort to coordinate the submittal of recommendations to the full CAHSA Task Force for consideration.
- The October meetings allowed each committee to summarize its work and submit a committee report to the CAHSA Task Force.

It is worth noting that most committees have met several times a month. This is a measure of the commitment of the CAHSA members to the process. As evident by the detail of the full committee recommendations included in **Attachment 3**, Committee members spent scores of hours researching the topics within their purview and days of discussion to narrow their research into feasible recommendations.

Public Forums

The CAHSA committee members also planned and conducted forums designed to channel ideas from the community into the CAHSA process. Committee representatives shared the ideas of the Task Force at four CAHSA forums held around the county. The four forums attracted over 200 individuals. (See **Appendix 6** for the summarized comments made by the community participants at each forum.) In addition, the Miami-Dade County Housing Summit was held on December 2, 2006 at the Miami-Dade College Wolfson Campus under the auspices of the CAHSA Task Force, Miami-Dade County and its community

partners. The Summit attracted over 500 participants. (See Appendix 7 for the Summit report and participant comments.)

Structure of the Report

Section II of this report presents a summarized list of the most substantive recommendations submitted to the Task Force by selected committees. Section III of the report presents some of the housing initiatives undertaken by the County in recent months which address some of the concerns voiced in the CAHSA recommendations. Also included in this report are eight appendixes:

- **Appendix 1** consists of the Resolution which created the CAHSA Task Force, including the list of member organizations.

- **Appendix 2** presents a complete list of the committees and their mission

- **Appendix 3** includes the full text of all Committee recommendations as well as any supplementary documents submitted by the Committees for consideration by the CAHSA Task Force. Also included in Attachment 3 are the recommendations from the Office of ADA Coordination addressing some appropriate housing policy concerns that should be considered in light of the American with Disabilities Act (ADA).

- **Appendix 4** contains the organizational material approved by the Task Force at the inaugural meeting.

- **Appendix 5** consists of the agendas for the four community meetings held in November as well as the initial flyer announcing the Miami-Dade Housing Summit on December 2, 2006.

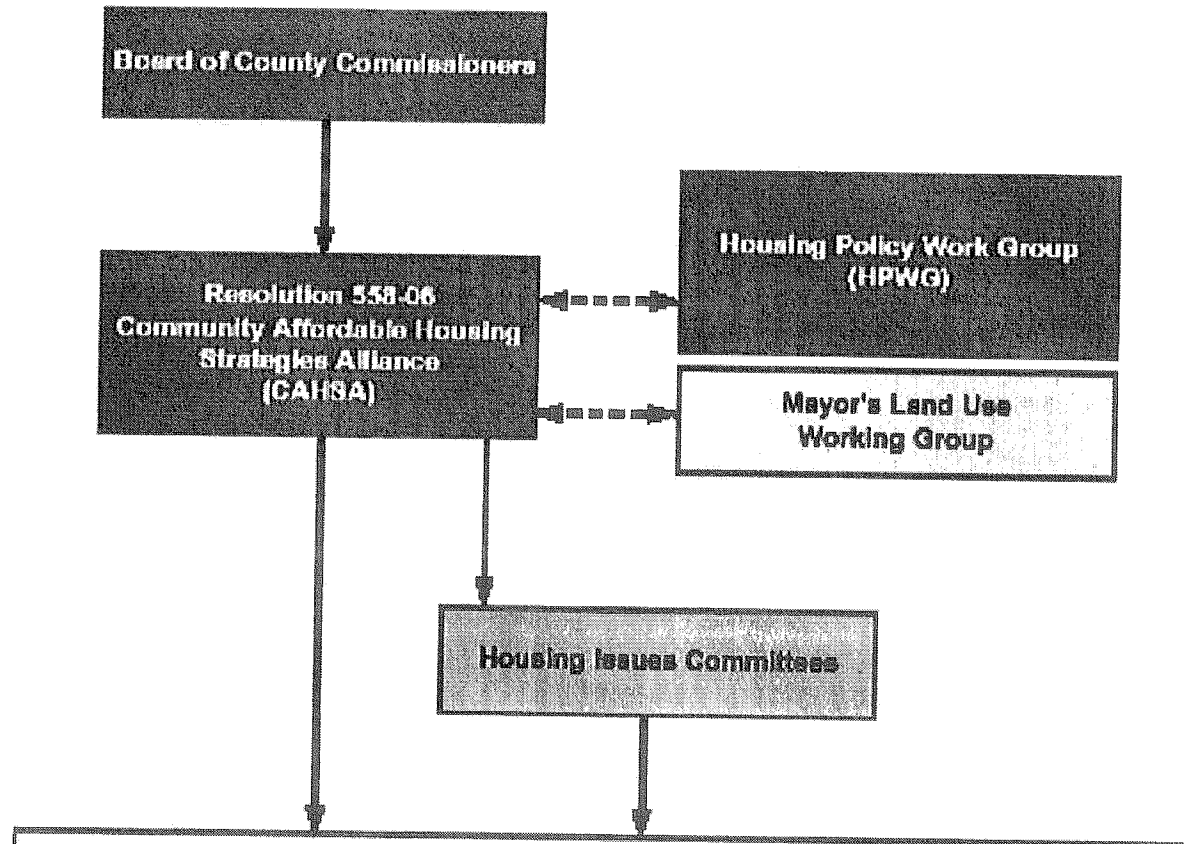
- **Appendix 6** consists of the recommendations compiled from the participants in each of the community meetings.

- **Appendix 7** presents the report from the Miami-Dade County Housing Summit conducted on December 2nd at the Miami-Dade College Wolfson Campus.

- **Appendix 8** comparison of CAHSA recommendations to the Human Services Coalition's 14 Point Plan.

Diagram 1

Affordable Housing Initiatives



- To identify the data gathering processes and procedures necessary to evaluate the housing crisis in Miami-Dade County as it relates to households whose income is up to 100 percent of the area median income in Miami-Dade County; and to develop innovative solutions to address this housing crisis.
- To establish methods of obtaining input on community needs and priorities, which may include public meetings, conducting focus groups and convening ad hoc panels.
- To develop solutions that should include, but not limited to, recommending additional legislation and enforcement of existing legislation.
- To develop methods to inform the public about available funding and financing opportunities, rental and homeownership opportunities through an expanded public information and consumer education program.
- To plan and implement the convocation of a Miami-Dade County Housing Summit to be held with the purpose of charting the course in program and policy development for the County as it establishes a comprehensive affordable housing strategy.
- To offer guidance in establishing a One-Stop clearinghouse for information relating to housing in Miami-Dade County.
- To serve in an advisory capacity to the Miami-Dade Board of County Commissioners and the Mayor of Miami-Dade County and other public and governmental entities with respect to affordable housing issues

SECTION II: COMMITTEE RECOMMENDATIONS SUMMARY

1) Data Collection and Analysis Committee (Shirley Andrades, Chairperson - Full committee convened four times)

The Data Collection and Analysis Committee evaluated the current state of the data being utilized by analysts and policy makers in developing affordable housing strategies. While the Research Section of the Planning and Zoning Department responds to data requests from a variety of agencies and organizations, the committee recognized that much of the available data are not easily accessible to the public or to analysts who would like to fully understand the housing needs of the community. Similarly, some data that are available at other County departments, such as the property appraisers, or other organizations, such as the Florida Associations of Realtors, should be tabulated and presented on a regular basis through a centralized information point provided by the County. This Data Clearinghouse should also provide access to appropriate regional and national information sources. Of particular concern to the committee was the need to refine the terms often used to refer to the housing dilemmas of our residents. The term "affordability," for example, should be used when talking about the needs of specific segments of the population. What is "affordable" for some is not "affordable" to others. Public policy initiatives should be driving by the data which assesses affordability across the spectrum of the needs of our residents.

Summary of Recommendations:

Issue 1: <u>Relevant data and statistical information should be easily accessible</u>

It is recommended that the Housing Data Clearinghouse web page be continued and expanded. This clearinghouse web page should act as a one-stop center for all housing data.

Issue 2: <u>Collection and Maintenance of Data</u>

The collection and maintenance of such data should continue to be the responsibility of the Research Section of the Department of Planning and Zoning. The following data collection procedures are recommended:

1. Current and historical housing socio-economic characteristics information from the U.S. Census (conditions, tenure, etc.) and its updates (i.e. The American Community Survey) should continue to be generated, maintained and be made available through the Housing Data Clearinghouse web site.

2. In order to monitor where housing growth is taking place, data obtained from impact fees should be tabulated and presented quarterly. The information on impact fees provides a more accurate measure of the possibility of the actual construction of a proposed project compared to building permits. The payment of impact fee shows the commitment of the developer to build the project.

3. Residential sales data from the Property Appraiser's files, as well data from the Florida Association of Realtors, should be tabulated and presented quarterly.

4. Information on the amount and location of government-assisted housing (tables and maps) should be generated and made available bi-annually.

5. Links to other information sources (i.e. national and local research centers, non-profits, etc.) should be included in the Housing Data Clearinghouse web page and updated regularly. This could include reports and studies with solutions to housing affordability issues.

6. Relevant housing data should be collected and maintained by Commission Districts to reflect the variety of housing needs in the community.

2) Public Housing, Section 8, Homeless and Special Housing Needs (Bill Thompson, Chairperson; Alicia Hancock Apfel, Vice-Chair – Full committee convened three times)

The committee addressing the Public Housing, Section 8 and Special Housing needs of the community reviewed a variety of best practice approaches in the process of evaluating existing conditions in Miami-Dade County and in making recommendations for change. **Appendix 3** presents the complete range of the committee's work, including the case studies of best practices and more detailed elements of the recommendations summarized below in six broad issues. The committee supports the development of a comprehensive master plan which coordinates all funding opportunities with the needs of low income communities throughout the County. This plan would focus the resources of the County and municipalities, on the goal of producing and making accessible housing units for low income households. The plan should establish a benchmark of producing a minimum of 30% of all housing units using County funds affordable to residents making 30% or less of the Area Median Income (AMI). As emphasized by the CAHSA representative from the League of Cities, cooperation with the municipalities in this and other efforts should be advanced as a partnership rather than as a series of mandates issued from the County.

As the County improves its provision of housing for the low income residents, the committee recommends the establishment of policies which promote mixed-

income developments and a decentralization of poverty. These policies could entail changing legislation to create a protected class based on income in the County, increasing rent support for Extremely Low and Very Low Income households (ELI and VLI) and evaluating the role of community councils in the process of creating low income affordable housing.

The committee also encourages the implementation of strategies that would preserve the existing and future stock of housing affordable to the low income residents. These might include the establishment of tax breaks for owners willing to maintain a stock of low income affordable rental units, the creation of a land trust, a land bank and the legislation of mandatory inclusionary zoning.

The committee encourages the promotion of "best practices" evident in other communities. The committee particularly encouraged the development of strategies designed to promote mixed used developments as well as transit focused development of low income and workforce housing.

The committee also recommends a reorganization of the voucher programs to include a closer cooperation between tenants and the County programs. Best practices in other communities, which include a grass roots approach to voucher distribution, might be instructive in assessing the obstacles in the existing programs.

Finally, the committee strongly recommends the development of an effective, County-wide strategy to fill the special housing needs of our residents. Promoting "Housing First" models and integrating homeless families and individuals into permanent housing with supportive services off-site or on-site should be a priority. Working closely with the Homeless Trust to develop a community wide approach to housing the special needs population should also be a priority.

In addition to the substantive recommendation, the committee endorsed the extension of the CAHSA Task Force as an advisory body to the Board of County Commission on affordable housing issues in the community.

Summary of Recommendations:

Issue 1: Master Planning for Housing Need & Coordinated Implementation

1. Master planning around housing need and funding for all income levels and special needs must be improved. Housing plan must include specific production goals and accomplishment dates.

2. A full accounting of resources available to address housing development must take place.

3. Resources must be directed towards housing development based on greatest need and where market response is less certain.

4. The Plan must involve the whole community in the process, promote development of integrated communities; mix/integrate/mainstream very poor, workforce housing, and higher-income families together, including special need populations, combining market rate housing with deep-subsidy for the very poor. Projects should reflect neighborhood revitalization goals, incorporate commercial and community uses, and be in close proximity to transportation (Metrorail), employment, day care facilities, and community-based medical and social services. This will require greater coordination between housing and economic development activities as well as coordination of neighborhood-based social services.

5. Increase communication between the County and municipalities to ensure that all funders are working towards same housing goals and to avoid delays in development of affordable housing in the context of greater economic redevelopment efforts.

6. Increase collaboration between the County and municipalities to maximize land use, reduce delays in housing development, effectuate changes to density codes and zoning requirements, and increase coordination of funding activities between the County and the municipalities.

7. At a minimum, thirty percent of units developed under the HOME, GOB, Surtax and SHIP Programs (at the state, county and local levels) should be affordable to households at 30% of median income, with additional provisions targeting persons with disabilities.

8. Any County-owned and non-County owned land identified for housing development must incorporate affordable, accessible housing for extremely low and very low income households.

9. The county-wide housing goals should include target for the number of ADA-accessible units based on best available data on physically disabled living in Miami-Dade County (i.e. CHAS data). At a minimum, non-federal funding programs should adopt a minimum standard of requiring at least 5% of a project's units to be ADA-accessible.

10. Housing programs must also require that developers apply universal design features in addition to required compliance with the ADA design standards to allow greater flexibility in housing stock.

11. Improve process releasing County-owned land to municipalities and developers.

12. Create one-stop housing center(s) where citizens can go to learn about local housing programs and resources. Homebuyers should be offered not only pre-purchase counseling, but post-purchase support.

13. The County must adopt as a legislative priority the full funding of the Sadowski Affordable Housing Trust (i.e. removing the cap on funds generated by the Sadowski Act).

Issue 2: Promote Deconcentration, Fair Housing and Mixed-Income Housing

1. Establish policies that integrate communities; mix/integrate/mainstream very poor, workforce housing, and higher-income families together, including special need populations, into mainstream community, combining market rate housing with deep-subsidy for the very poor.

2. Ensure that the use of HUD funds promote deconcentration of poverty.

3. Promote housing for the extremely poor in areas near transportation facilities.

4. Promote legislation to include "source of income" as a protected class in Miami-Dade County for housing participants meeting eligibility requirements.

5. Explore best practice efforts in other communities to address housing barriers resulting from property owners' credit and criminal background check practices or unlawful screenings (i.e. on the basis of disability such as a history of mental illness).

6. Expand rental assistance program, including emergency rental assistance, deposit assistance and long-term rental assistance for special need populations on fixed income, for ELI and VLI families who are not participating in HUD-funded housing programs, to reduce housing burden on these families and promote further mainstream integration. Increase the amount of emergency assistance currently provided.

7. Expand legal assistance to renters in private rental housing.

8. Conduct efforts to educate community on positive housing development models that integrate mixed income households with community and commercial uses that benefit neighborhoods in effort to overcome NIMBY issues that often cause barriers to creation of affordable housing and special needs.

9. Evaluate the manner in which community councils may be posing barriers to affordable housing development and identify solutions.

Issue 3: Preserve Existing Affordable Housing

1. Ensure coordinated compliance monitoring among multiple funders to ensure that units developed with government funds are being properly occupied by the target population for which funds were awarded and that the building and units are being well-maintained.

2. Identify funding resources to assist owners in rehabilitating project-based buildings under expiring contracts.

3. Advocate for tax relief for owners willing to maintain affordable rental properties.

4. Preserve land available for development of housing affordable for ELI and VLI households through community land trusts, land banking and mandatory inclusionary zoning.

5. Identify resources to encourage owners of existing housing affordable to ELI and VLI, which are not suitable for rehabilitation (typically smaller, older multi-family complexes), to re-develop, through new construction, affordable housing on the existing sites.

6. Replacement of existing affordable housing must include relocation of existing tenants to prevent homelessness.

7. Incorporate recommendations of the Florida Affordable Housing Study Commission on Preservation of Affordable Multi-Family Housing into a county-wide master plan for housing.

Issue 4: Encourage best practice standards and designs

1. Incentives must be given to developers to build mixed-income and mixed-use developments, which incorporate affordable, accessible units for extremely low, very low income and special need populations (i.e. deep capital subsidies, density bonuses, impact and other fee waivers, bonus points under competitive processes for funding and government land awards).

2. Incorporate "best practice" housing models in targeted areas to build mixed-used and mixed-income rental housing with the support of the government that maximizes density, involves the whole community in the process, and integrates families of various income levels and accessibility needs. to build deeply subsidized, low-cost mixed-income permanent rental housing in close proximity to transportation (Metrorail), employment, and/or day care

facilities, community-based medical and social services. (See best practice examples in Attachment 3 of the full committee report).

3. Encourage design features that create units and amenities attractive to workforce and higher-income families, while incorporating units affordable to extremely low, very low and low income households.

4. Require developers to incorporate Crime Prevention Through Environmental Design (CPTED) features.

5. Density under Miami-Dade County's code should be compared to other municipalities and land use should be maximized with higher-density to allow financial feasibility of incorporating rental units affordable to ELI and VLI households and encourage housing development along transportation corridors.

6. Continue to promote Miami-Dade Transit Department's efforts to partner with housing developers to build affordable rental housing on County-owned land to maximize cost effectiveness of the development and increase Metrorail ridership.

7. Build housing in southern Miami-Dade County near busways, provide incentives for workers to live south and extend Metrorail to Homestead.

Issue 5: Public Housing, Section 8 Housing Choice and Shelter Plus Care (S+C) Vouchers

1. Implement best practice revitalization practices for public housing with "ground-up" community planning. (See best practice examples in Attachment 3 to these recommendations, particularly the Bridgeton (NJ) and Randall Neighborhood (Richmond, VA) revitalization projects).

2. Establish an oversight advisory group including tenants, housing experts, and advocates to address improvements to the Public Housing and Housing Choice Voucher (HCV) Administrative Plans with particular emphasis on setting a maximum monthly vacancy rate, number of accessible units, and post-Adker Consent Decree waitlist procedures, including establishment of local preferences, landlord payments and inspection processes under the HCV and S+C Programs.

3. Common spaces in public housing should be better maintained. The County should employ cleaning services so maintenance workers can focus on structural maintenance needed in both common areas and in individual apartments.

4. Improve security on public housing properties.

5. Provide equipped playground space on public housing premises.

6. Provide greater access to food products on-site for elderly (i.e. mini-mart on-site or vending machines).

7. Make public housing facility improvements that attract HUD-eligible families of higher income to promote compliance with HUD de-concentration of poverty regulations.

8. Rehabilitation and/or maintenance efforts should include CPTED features to make existing public housing properties safer for residents.

9. Improve MDHA staff training on serving persons with disabilities.

10. Regular reporting on the status of the County's effort to comply with the Voluntary Compliance Agreement between the county (MDHA) and HUD to address various violations of Section 504 of the Rehabilitation Act and ADA. The report should include action steps and target dates for compliance on each outstanding item remaining.

11. Applications for S+C Program funds should request the maximum amount of funds available utilizing a rent standard of 110% of Fair Market Rents.

12. An analysis of the current rent standard(s) applicable to HUD tenant-based rental assistance programs operated in Miami-Dade County should be conducted to determine whether to increase the rent standard as permitted by regulation or request HUD approval of an exception payment standard for the area, taking into consideration HUD's revised allocation formula for the HCV Program.

Issue 6: Special Needs Housing

1. Promote "Housing First" models and integrate homeless families and individuals into permanent housing with supportive services off-site or on-site depending upon need of target population. More affordable rental housing stock is needed to implement these programs. The Homeless Trust has approximately $15 million in GOB funding, but at most this might produce about 600-900 units of permanent housing. Homeless prevention efforts also are dependent upon increased availability of extremely affordable housing units and/or rental assistance.

2. The Miami-Dade Homeless Trust Plan to End Homelessness should be promoted and integrated into a county-wide Housing Plan. Discharge policies also should be incorporated as homeless prevention measures.

3. Increase availability of supportive housing for persons with chronic mental illness to reduce burden on the County Jail system.

4. Develop memorandums of agreement establishing discharge policies designed to prevent homelessness among Florida Department of Corrections, Miami-Dade County Jails, 11th Judicial Circuit, Public Health Trust, Florida Department of Children and Families, and mental health facilities.

5. Support legislation to expand use of State OSS payment to be used in community based housing, not only institutional settings.

6. Increase the amount of assistance available under the "General Assistance" rent program for persons pending SSI, a program that is partially funded by retroactive payments made by the recipient.

7. Need to target assistance for children transitioning out of foster case and into independent living at age 18 when State is cutting off assistance.

8. In general, rental assistance programs must prioritize special need populations, including persons living with AIDS.

9. Increase accessibility to persons with disabilities by establishing a pool of funds to assist the tenant in making reasonable modification to their private rental market unit or house.

10. Supportive services funding must be directed towards assisting special needs populations in a manner which allows them to live in the least restrictive community setting, supporting their long-term housing stability (i.e. residing in rental housing with the support of a housing stability specialist and off-site community-based services).

11. Barriers to development of affordable, accessible housing posed by local zoning codes must be addressed in recognition of the Olmstead decision to allow persons to live in the least-restrictive community setting with support services as needed (e.g. on-site case management or housing specialists should not trigger institutional use zoning).

Issue 7: Continued Need for Oversight Through CAHSA

1. Extend the existence of CAHSA for an additional twenty-four months to continue its advisory role related to strategies to address the housing crisis in Miami-Dade County and expand its role to provide oversight of County staff's efforts to implement CAHSA recommendations and other housing related strategies activities, with quarterly status reporting to CAHSA and the Board of County Commissioners. Committee understands that extending the term of CAHSA beyond twelve months would require legislative action by ordinance.

3) Rental, Homeownership and Rehabilitation Committee (Claire Raley, Chairperson - Full committee convened six times)

The broad agenda of this committee allowed the members to submit recommendations that would have an impact on all aspects of housing in Miami-Dade County. The committee strongly recommends the restructuring of the County housing programs under one leader and a centralized structure. In the process of centralizing the housing programs, the staff training component should be intensified to make certain that housing staff are professionally capable of dealing with the multiple issues facing the organization and the residents. In addition, the centralization process should allow the lead department to have the authority to effectively coordinate the work of all agencies in the county that can potentially contribute to meeting the housing needs of the residents, e.g. WASA, Public Works, etc.

The committee also put forth a series of recommendations designed to speed up the process of financing, production and habitation of affordable housing units. Expedited processes are encouraged in the issuance of RFAs as well as in the monitoring and completion of projects.

Recommendations:

1. **Systems Restructuring for Miami-Dade County's Affordable Housing Programs:**

    1. County government must treat housing as its number one priority for the community.

    2. The system is broken and not the result of a few bad apples but of broad problems. A comprehensive, independent oversight process is needed, such as the Homeless Trust.

    3. One leader (Housing Czar) for all housing activities, such as an Assistant County Manager, with housing being his/her sole responsibility.

    4. Centralize and streamline system to include all current and future sources of affordable housing.

    5. Comprehensive 5-Year Housing Plan and follow it.

    6. Professionalization of all players-Czar, staff, developers, etc.

7. Department heads for WASA, Public Works, DERM, Building, Zoning and Planning, Fire and other departments that impact affordable housing development are held accountable for meeting the goals for building affordable housing.

8. Where permitted by Florida Statutes, mandate that 90% of the total Surtax funding allocation for affordable housing be direct development costs while limiting 10% to administrative costs, which includes project delivery costs. Administrative costs include all County employee and other indirect costs associated with the program.

2. Recommended Actions

1. Expedite existing projects in pipeline:
   1) Project Execution
   2) Compliance

2. Allocate funds and then issue commitment letter.

3. Close loans with the bank and all subsidy sources at the same time, reduce closing requirements, develop unified documents, and let the bank administer the county funds.

4. Underwriting should be restricted to the "gap" funding to make sure the project is not over-subsidized.

5. Delegate County administration of loans to financial institutions; the role of County government should be to create and enforce policy.

6. Consider putting money in pool of funds that will blend down interest rate to make the project affordable to targeted income groups (one of many tools).

7. Increases in program funding should be tied to increases in property taxes.

8. Prioritize rental housing due to loss of rental units.

9. Revise County ordinance prohibiting discrimination based on "source of income".

10. County should overhaul Request for Application (RFA) process:
    - Current process convoluted; RFA requirements need to be reduced;
    - County's role should be as a facilitator and policy maker, determining the designated target groups, funding distribution allocations, i.e., new construction rentals, rehabilitation homeownership, etc., and

leveraging of funds that will utilize the least amount of County money to serve the targeted groups, coupled with a policy of determining which projects should get deeper subsidies;

- County's Comprehensive Housing Plan (CHAS) planning process is inadequate, and it needs to: 1) reflect the needs of the population; (2) be realistic; (3) determine how funding will be distributed; and (4) be utilized to mirror the RFA process;
- Rental housing projects owned by for profit and non-profit developers with public funding must set-aside at least 15% of the units to families at or below 30% of Average Median Income and must include rental assistance (like the U.S. HUD 202 program) and an operating reserve for rental assistance for projects that set aside more than 15% of the units to compliment the State's tax credit program.

11. Waive all impact fees (including school) for affordable/workforce/rental housing on sliding scale depending on affordability.

12. Platting as well as permit approvals by DERM, WASA, and DHS for projects containing affordable housing units should be concurrent and streamlined so that it takes no longer than three (3) months.

13. The building permit process for projects containing affordable housing units needs to be expedited with only one reviewer per discipline. Reviewer should provide final comments within two (2) weeks and if Architect/Engineer submits responses and modifies plan within two (2) weeks, then Building Department will issue permit within one (1) week of receiving responses and modified plans.

14. All affordable housing developments requiring public hearings may by-pass the community council process and go directly to the County Commission.

15. Make all platted lots buildable as long as sewer lines are available (related to communities where platted lots are less than required).

16. Where possible, WASA should provide sewer lines to lots that are to be used for affordable housing units without costs to the developer or present homeowners in the area (use General Obligation Bonds for this purpose).

17. County needs to support DCA's efforts to enforce the housing component of the Comprehensive Master Plan in all Miami-Dade County municipalities. The representative from the League of Cities emphasized that cooperation with the municipalities should proceed in the form of a partnership rather than as mandates issued from the County to the municipalities.

18. Create new and enhanced mechanisms for additional funding at a local level for affordable housing:
    - Percentage of ad valorem tax increases to go to Affordable Housing Fund;
    - Fair share from wealthy municipalities who are not currently producing affordable housing;
    - TIF.

19. Preservation of existing affordable rental housing is essential in addressing the County's housing crisis. The County should design their programs to compliment the state programs.

20. Because there are many rental projects, such as tax credits and Section 8, reaching the end of their compliance period, County funding should prioritize preservation of these units.

21. The County should renew efforts to change property tax legislation to mandate tax assessors to use income approach when appraising rental housing, e.g., vacant condominiums rented to lower-income persons with a reduced tax burden for unit owner.

22. The maximum sales prices for homeownership units should be reviewed and adjusted annually, if needed, to reflect increases in construction and development costs.

23. Homeownership programs should have a pool of funds available to make homes accessible for persons with disabilities, when needed.

24. Surtax minimum housing standards should be eliminated. The County should use the Florida Building code as the standard for all its affordable housing units.

25. The County should issue quarterly reports on the progress of the Committee's recommendations.

4) Public and Private Employer Housing Incentive Programs (Ann R. Kashmer, Chairperson - Full committee convened four times)

Employers in Miami-Dade County are finding that the cost of housing in the area is eroding their ability to attract and retain qualified employees. With this in mind, the Committee recommends a variety of strategies designed to encourage employers to assist in housing their employees. The recommendations focus on providing incentives to the employers to subsidize the housing costs of their employees or to provide direct assistance to employees. The Committee also

proposed the implementation of a County-funded Employer Assisted Housing Pilot Program for county employees. The proposed project would include Home Buyer Education, Individual Development Account (IDA) match, and/or providing a subsidy to County employees to assist in their housing needs.

Summary Recommendations:

1. **Special Taxing District and Corporate Fees**: The County should explore the viability of creating a dedicated funding source, such as Community Districts or General Revenues, to support an Employer Assisted Housing (EAH) program, which could be used as an incentive to the employer or a direct assistance to the employee (direct funding or matching).

2. **Property Appraiser's Office**: The Committee supports the recommendation made by the Maintenance of Affordability Committee to change the property tax valuation by a State statutory or constitutional amendment for reduced taxes on restricted income rental property. Being proposed by Tax/Relief/Incentive/Abatement/ Insurance Issues Committee.
   The Committee supports a statutory or constitutional amendment to Community Land Trust Taxes to help low and moderate income families with homeownership,

3. **Tax Abatement, Incentives and Commercial Revitalization Program**: The County should use some of the fees Enterprise Zones collect from equipment and shop taxes for an EAH program. These fees presently go into General Revenues.

4. **Federal, State and Local Incentive Funding**: All existing and future publicly financed housing related programs should contain an Employer Assistance Housing element (i.e. CDBG, Home, Ship and Surtax funding could be allocated to IDA's to match employer incentives for employees for home purchases).

   Engage the County Lobbyist(s) to research and support any Federal and State Legislation involving Tax Credits or other incentives to employers that would benefit the workforce housing recipients. Check Senator Hillary Clinton's proposed legislation relating to Employer Assisted Housing Program, and for-sale housing tax credits.

5. **Community Workforce Housing Initiative Program (CWHIP)**: The Committee endorses the County's participation in this program. A local employer has voiced an interest in partnering with the County.

6. **Pilot Program Recommendation**: Develop and implement a County-funded Employer Assisted Housing Pilot Program for county employees, which may be considered a model to emulate by other public and private employers. It

may include Home Buyer Education, Individual Development Account (IDA) match, and/or subsidy funds.

5) Tax Relief/Incentives/Abatement/Insurance Issues Committee (Frank Jacobs, Chairperson - Full committee convened three times)

The Committee which evaluated the potential of using tax incentives as a tool in alleviating the affordable housing crisis grouped its recommendations into two categories: (1) those addressable by local political bodies and (2) those requiring State-wide legislative initiatives. At the local level, policy makers could implement several tax relief measures to alleviate the housing burden of residents, including, better public education on the recently amended property tax deferral statute for low income senior homeowners; revise local ordinances to allow multi-family rental properties to qualify for Enterprise Zone property tax abatement opportunities; and revise local ordinances to eliminate the ability of borrowers to sell their affordable housing properties to unqualified buyers at market value.

Specific legislative changes at the State level could lower the tax and insurance burdens associated with housing. The recommendations to the State Legislature would include the following: to pass legislation eliminating the "loop hole" that currently allows transfers of real property to take place without a recorded deed reflecting the consideration paid for the real property; to consider the concept of a property tax deferral program for owners of apartment buildings who meet certain rental rate thresholds and property maintenance standards, in an effort to encourage their retention; to pass legislation providing for expansion of the "classified use value" concept to include properties utilized for affordable/workforce housing for period of at least 10 years, and; to pass legislation expanding the ability of Citizens Property Insurance Corporation. to spread the risk of loss and accept windstorm policies throughout the State of Florida without regard to a property's geographic location.

Summary of Recommendations:

Issue 1: <u>Potential property tax relief measures available at the local level</u>

1. Better market and advertise the recently amended property tax deferral statute for low income senior homeowners (allows the deferral of property taxes by owners 65 or older earning a CPI adjusted household income of approximately $24,000).

2. Revise local ordinances to allow multi-family rental properties to qualify for Enterprise Zone property tax abatement opportunities. Florida statutes and Florida Department of Revenue will allow multi-family rental properties to be

considered businesses for purposes of qualifying for EZ property tax abatement opportunities.

3. Revise local ordinances to eliminate the ability of borrowers to sell their affordable housing properties to unqualified buyers at market value. The recommendation would include adding qualification requirements in a legally sufficient governmental land use restriction limiting the property to affordable/workforce housing for a period of years. Such a restriction would help to preserve affordable/workforce housing inventory and enable the county Property Appraiser to consider the effects on value of such a land use restriction for assessment value purposes.

Issue 2: Potential property tax relief measures requiring State legislative changes

1. Urge the State Legislature to pass legislation eliminating the "loop hole" that currently allow transfers of real property to take place without a recorded deed reflecting the consideration paid for the real property.

2. Urge the State Legislature to consider the concept of a property tax deferral program for owners of apartment buildings who meet certain rental rate thresholds and property maintenance standards, in an effort to encourage their retention.

3. Urge the State Legislature to pass legislation providing for expansion of the "classified use value" concept to include properties utilized for affordable/workforce housing for period of at least 10 years. Owners of qualified properties would enter into a restrictive covenant with an appropriate governmental agency limiting the use of the property to affordable/workforce housing for 10 years or more.

Issue 3: Potential property insurance relief measures requiring State legislative changes

1. Urge the State Legislature to pass legislation expanding the ability of Citizens Property Insurance Corporation to spread the risk of loss and accept windstorm policies throughout the State of Florida without regard to a property's geographic location. Further, to expand and enhance current state mitigation assistance programs to include multi-family properties

6) MAINTENANCE OF AFFORDABILITY COMMITTEE
(Mark Buchbinder, Chairperson - Full committee convened five times)

The committee strongly recommended the addition of restrictive covenants to maintain affordability on publicly funded developments and the establishment of

a housing compliance office to monitor and enforce affordability compliance and restrictions. In addition, the committee explored the methods by which various communities have established and maintained a public land trust and made specific recommendations in that regard. Specifically, the Committee strongly endorsed the implementation of Resolution# R-306-03, which stated that the Board of County Commissioners and the County Manager should explore the possibility of establishing a community land trust administered by Miami-Dade County or a neighborhood-base community land trusts in certain areas of Miami-Dade County.

The Committee also recommended that when property maintenance associations are required as part of a residential development and Miami Dade County land is conveyed to the developer or funds are used to finance the project, then within the project budget there must be sufficient funds set aside for an appropriate period of time to fund the sustainability of the association and to cover its expenses. Miami-Dade County funds could be used to finance the operations of these associations. The residents should receive training in the governance of the association and on how to monitor and address the needs of the residential area.

In addition, the Committee recommends a variety of assistance programs designed to assist the residents in maintaining their housing units. The Committee recommends that Miami-Dade County should provide funding for post-closing homeownership case management services. Currently, surtax dollars and general revenue funds are being used for pre-closing homeownership education and perhaps these resources can also be used for post-closing follow-through. Similarly, grants and loans which are currently available for items such as hurricane shutters could be expanded for other uses such as mold removal, housing code violations, etc., and Miami-Dade County (possibly in conjunction with other community agencies or foundations) could establish an IDA account program which could be used for post-closing expenses (i.e. furniture, emergency repairs, mortgage payments in case of an economic crisis).

Summary of Recommendations:

Issue 1: Aspects of Affordability – *Real Estate*: restrictive covenants on property and financing documentation.

1. All ordinances and resolutions of the Board of County Commission which deal with housing should contain a clear policy statement that it is the policy of Miami-Dade County when dealing with public property or dollars that any use of those dollars should be with a clear purpose of not just promoting housing affordability, but also preserving housing affordability.

2. Any use of public property or funding for affordable housing transactions must contain appropriate property restrictions which maintain and preserve the

affordability aspects of the real estate. The matrix created for this report (See Attachment "A" included in the complete presentation of the committee's work in Appendix 3) should be used as guidance in determining the appropriateness of the restrictions used as to type and duration.

3. In order to encourage people to create equity and take advantages of opportunities to improve their lives, a mechanism to share an appreciation in property values should be considered as well as property use and transfer restrictions.

4. The enforcement of the property restrictions needs to be monitored and improved (It is acknowledged that some of the larger projects especially rental developments with various subsidy programs and regulatory agreements are currently monitored for compliance by Miami-Dade County and/or the State of Florida and/or the federal government). Attorneys and title companies need to be better educated. Title Insurance companies could require title agents to attach any property restriction documents to title commitments. State law can be changed to require restrictions on property use to be better "flagged" and require County clerks to also "flag" such documents when recorded.

5. A housing compliance office (or officer) can be created within the Housing Agency whose responsibility is to monitor and enforce affordability compliance and restrictions.

Issue 2: **Aspects of Affordability – *Real Estate:*** Community Land Trusts (CLT)

1. The County Manager should immediately implement Resolution# R-306-03 and, if appropriate, begin the process of creating a Miami-Dade County CLT.

2. Miami-Dade County needs to review the efficacy of setting up a neighborhood CLT that would cover the Scott/Carver housing projects area and any other neighborhood where the county owns (or could put under its control) a sizable amount of developable property.

3. Appropriately fund and insure stable management of any CLT that is created to maintain itself as a viable entity capable of preserving the affordability of the property under its control and the residents residing therein.

Issue 3: **Aspects of Affordability – *Property Associations*:** escrow reserves and governance

Recommendations:

1. As part of an affordable housing project approval process when the planned development structure includes a property maintenance association and

Miami-Dade County funding is used as part of the financing, a sufficient amount of money must be set up in an escrow reserves account that would cover the costs of property maintenance in common areas (as specified in the association documents) for an adequate period of time. This can be a developer requirement or a direct operating grant made to a community association.

2. Capacity building training to develop effective governance for association leaders and community residents should be made the responsibility of the developer before the turnover of the association to the residents. Failure to do this can be cause for default if Miami-Dade County maintains a lien or covenant on the property.

3. An examination of Florida law governing community associations in housing developments should be performed in order to determine if any changes need to be made to codify the recommended action items set forth above. Included in this would be an appropriately funded and staff office of the state ombudsman responsible for educating association management and investigating abuses.

4. Ongoing inspections of structures and periodic structural certifications for housing code compliance.

5. MINORITY recommendation: Association fees can be included in the escrow portion of a homeowner's mortgage payment. This can certainly be done when Miami-Dade County or its instrumentalities is the mortgagee.

Issue 4: **Aspects of Affordability – *Resident Sustainability***: escrow accounts, resident case management, loan foreclosure forbearance requirements

Recommendations:

1. Miami-Dade County should provide funding for post-closing homeownership case management services in any community association (including a community land trust) created as part of an affordable housing development which uses Miami-Dade County financing resources and/or land. Surtax dollars and general revenue funds are currently being used for pre-closing homeownership classes can also be used for post-closing follow-through.

2. Grants/loans which are currently available for items such as hurricane shutters can be expanded for other uses such as mold removal, housing code violations, etc. An emergency housing repair pool/ or trust fund can be set up which is funded by general revenue dollars, available grants, and a surtax on building permits.

3. Miami-Dade County (possibly in conjunction with other community agencies or foundations) could establish an IDA account program which can be used for post-closing expenses (i.e. furniture, emergency repairs, mortgage payments in case of an economic crisis).

7) The Mayor's Land Use Work Group
(Robert E. Chisholm, Chairperson - Full committee convened six times)

The mandate of the Mayor's Land Use Work Group was to develop criteria by which County owned lands might be judged for the development of workforce housing. Those criteria would in turn be used to evaluate the properties identified by the County's General Services Administration (GSA). Working within the CAHSA umbrella, the Work Group developed clear criteria with which to evaluate County land, not only for the development of affordable housing, but also the optimal use for the land. The committee developed a Site Evaluation Criteria Form (See Form and other documents submitted by the Committee in **Attachment 3**) and applied the criteria detailed in the form to six of the large sites owned by the County. Using the developed criteria, the Work Group recommended three sites for immediate development of affordable housing.

In addition to evaluating the six sites, the Work Group made specific recommendations to facilitate the involvement of the affordable housing community in the production of affordable housing. Specifically, the Work Group recommended the possible waiving or adjusting of impact fees for projects designed to house low and moderately income residents and the establishment of set aside zoning incentives for the construction of high density affordable housing units.

Summary of Recommendations

Issue 1: <u>Review of six (6) County-owned sites for development of affordable housing</u>

1. At its September 13, 2006, meeting MLUG conducted a thorough review of six (6) County-owned properties using its Site Evaluation Criteria Form and approved in concept three (3) of the sites for development of affordable housing.

<u>Site #1</u>- 4.9 acres NW 183rd St & 37th Av City of Miami Gardens	<u>Site #3</u> – 1.51 acres 1165 NW 11th St City of Miami	<u>Site #4</u> – 3.84 acres 2929 NW 17th St City of Miami

2. The MLUG recommends its Site Evaluation Criteria Form be utilized in the future to evaluate properties for development of affordable housing.

Issue 2: Land trust initiatives

1. Miami-Dade County Resolution R-306-03; Establishment of Community Land Trust, Resolution directing the County Manager, through the Miami-Dade Housing Agency, to develop recommendations for the establishment and implementation of a Community Land Trust.

2. The Work Group endorses the recommendation of the Maintenance of Affordability Committee regarding the establishment of a County Land Trust.

Issue 3: Create incentives to make development of affordable and workforce housing more attractive to developers

1. Impact Fees:
   - Low income housing - waive some portion of or all applicable impact fees.
   - Moderate income housing – waive a percentage (%) of impact fees. Increase eligibility for waiving applicable impact fees to people and neighborhoods.

2. Land:
   - County-owned land is re-zoned, cleared, and developed by County.
   - Recoup cost by selling to developer, or
   - County can share in developer's profit.

3. Zoning:
   - Density bonus set asides; how many units a developer builds will depend on set asides.
   - Gradations are based on set asides.
   - Density bonuses for low income housing; give more incentives for developers of low income housing units, for example, subsidize parking requirements.
   - Set asides and gradation issues should be based on whether land is conveyed at reduced or no cost.

4. County assistance in land assembly
   - Projects and properties will be analyzed by staff and private developers responding to RFP's.
   - Incentive for developing affordable rental housing – land conveyed at reduced or no cost to entice developers by aiding to increase profit margins for rental units.

8) PUBLIC INFORMATION AND EDUCATION COMMITTEE (Elaine Black, Chairperson - Full committee convened four times)

Ultimately, the success of public policy initiatives hinges on how effectively the initiatives are communicated to the public. The primary concern of the Public Information and Education Committee was that the existing information about County housing programs was simply not being effectively communicated to the community. After conducting an extensive survey of County departments that performed some kind of housing related activities, as well as the housing departments of other Miami-Dade municipalities, the Committee presented a series of recommendations which attempt to address the communication gaps evident in the responses. The recommendations emphasize the need to standardize, evaluate and centralize information gathering and delivery methods as well as the need to design a county-wide education campaign to inform residents about the housing programs available to them.

Summary of Recommendations

1. Miami-Dade County should annually measure and evaluate the effectiveness of all affordable housing public information and education initiatives undertaken by or funded by the county to include: annual benchmarks; standardized instruments; and technical support.

2. Miami-Dade County should implement a comprehensive countywide housing informational and outreach campaign including:

    a. Message development and branding
    b. Production and distribution of information and education materials
    c. Paid and public service advertising
    d. News media outreach
    e. Focus groups
    f. Speakers bureau
    g. Other services to be determined

3. Miami-Dade County should establish a Housing Information Service Center that provides on site services including:

    a. One-stop-shopping for information about county housing services for consumers and providers
    b. One-on-one counseling for consumers
    c. Assistance utilizing county's housing web site
    d. Referrals and appointments for service/program enrollment

SECTION III: COUNTY INITIATIVES ADDRESSING CAHSA RECOMMENDATIONS

The recommendations presented by the CAHSA Task Force committees echo many of the concerns that the Management Assistance Team (MAT) has been busy addressing. This section details some of the most significant initiatives taken by the County to address many of the issues raised by the CAHSA Task Force. The initiatives are grouped by the following categories: 1) initiatives addressing the reorganization of County housing programs; 2) initiatives addressing the County/Contractor relationship; 3) initiatives addressing the County/Housing Residents relationship; 4) initiatives addressing the specific concerns of the Public Housing process; and, 5) initiatives addressing the public education and information process.

Reorganization of Housing Programs

Several Committees commented on the need to reorganize the delivery of housing programs. As mentioned in a recommendation by the Rental, Ownership and Rehabilitation Committee, "The system is broken and not the result of a few bad apples but of broad problems." In this regard, a series of initiatives have been implemented by the MAT and the County Manager to address operational issues

- Selected a new director following a national search. Kris Warren has over 15 years of experience with housing issues and brings a unique combination of skills including a strong background in policy and regulatory matters as well extensive experience in hands-on housing management. She will be evaluating the entire table of organization and the realignment and reorganization of agency programs will continue.
- Hired a new Chief Financial Officer as well. Glenda Blasko has over 15 years of experience in government and non-profit management. Ten of these specifically in the fiscal and operational management of housing authorities in Ohio, North Carolina and Florida.
- Issued a competitive Request for Qualifications (RFQ) to identify a management consulting firm with deep housing and US HUD expertise that could be accessed on an as-needed, work-order basis by MDHA.

A substantive weakness in the organizational structure of the MDHA derived from the inefficiency of its database and information sharing infrastructure. More than seventy issues relating to process, reporting deficiencies, or inadequately trained staff have been identified and substantial corrective action has been achieved to stabilize the reliability of the system. To deal with this critical area of operations, the MAT has put in place a series of short and long term processes.

- The Agency has engaged highly qualified contractors (Emphasys Computer Systems) with housing industry expertise and proficiency in the Information Systems currently used to support MDHA operations. Prepared configurations of the needed equipment and network

components to modernize the Housing Agency information system which will be implemented in phases during the next 18 to 24 months.

- The Agency has created a secure database application to track Surtax developer projects. The database has undergone testing and is expected to go intro production within thirty days.
- The standard operating procedures of the daily operation of the Housing Agency Information System (ECS) have been documented to improve the management controls of the operation.
- A much needed upgrade of the network capacity and communication speed for more than 35 remote property locations has been completed to improve productivity and to prepare the foundation for modernizing the Housing Information Systems.
- Offsite storage of the data backup media from the Housing Information System has been moved from safety deposit boxes at a local bank to the ETSD Data Center Vault. This action allows for more rapid accessibility of data for restoration of the Housing Information System in the event of failures resulting in data corruption or data loss.
- Implemented a HUD Validation Tool process that significantly increases the Housing Agency's ability to improve performance scores tied directly to federal funding allocations.
- A review of contracts for data maintenance and communications has provided an estimated $134,000 in annual savings thus far.

The operation of the Development and Loan Administration Division (DLAD) is of critical importance for the efficient provision of affordable housing ownership services. For this reason, the MAT conducted a thorough review of its operations. This review identified a significant lack of internal controls at DLAD and the ensuing recommendation that the Division be placed under the supervision and oversight of the County's Finance Department. In this way, immediate steps were taken to secure program functions, including the following:

- Implemented security (locks) and logs to control file room;
- Strictly reviewing each disbursement prior to issuance of checks;
- Requiring staff to sign on their work product;
- Eliminated excess usage of County cars (3 cars, or 33 percent), cell phones (8 phones, or 73 percent) and beepers (4 beepers, or 100 percent) within the Division; and
- Instituted check lists for processes to make sure that files were completed and consistent.

While the Finance Department has provided a steady source of management support, it must return to its main mission to keep the County's financial affairs in

order. Interim assistance and continuing management guidance is now being provided by the Housing Finance Authority (HFA) and the Office of Community and Economic Development (OCED). HFA is temporarily managing homeownership loans and rehabilitation loans while OCED is providing management support to oversee the Surtax program loans of housing projects in the pipeline.

The Housing Agency is recruiting for a Chief Development Officer who will assume leadership of the DLAD functions and the Agency's development division. The goal is for the Housing Agency to assume the key coordinating role among the housing related initiatives in other County Departments.

Organizationally, members of the CAHSA Task Force expressed concern that the County did not have a master plan directing affordable housing policies. This concern is shared by many of those working to mend mechanism involved in the County's housing service provision. With this in mind, guidelines have been developed for the RFP/RFQ for the creation/development of a County Housing Master Plan. This process will be managed by MDHA and the Department of Planning and Zoning in cooperation with the Office of Community Economic Development (OCED), Metro-Miami Action Plan (MMAP) and other relevant agencies. Release of the RFP/RFQ should take place during the first quarter of 2007.

Facilitation of Affordable Housing Development and Construction

Because of the public vision given by recent press coverage of the inefficient operations of the housing delivery mechanisms of Miami-Dade County, the Committees were particularly concerned with the process of constructing affordable housing for Miami-Dade residents. Several of the committees forwarded recommendations dealing with improving the ability of the County to efficiently assist developers in constructing affordable housing while closely monitoring the progress of the projects.

Over the last few months, a variety of initiatives have been introduced to expedite allocation and monitoring of resources earmarked for the development of affordable housing. Similarly, a review of existing projects has revealed many of the shortfalls of the system, allowing the MAT the opportunity to design methods of avoiding similar consequences in the future.

Status of Existing Projects:

- The Management Assistance Team conducted a review of more than 380 active developer project files and discovered that each project had multiple files for loan servicing, and construction, and that correspondence about the projects was located at various offices. Master files have been compiled for each loan and key information on each loan was consolidated on a master spreadsheet.
- The MAT conducted an analysis of project status for open and incomplete construction loan projects. The analysis discovered that the total amount

of Surtax funding awarded for open commitments (allocations) is $104 million, but funds disbursed to date are only $27.9 million. Affordable housing units projected to come on line from these 74 projects are 5,197. In addition, $5,050,000 in loans have closed with developers since September 2006, representing 356 units. Of these, 209 are set aside for the elderly, 74 for the homeless, and the remainder for very-low, low, and moderate income.

- The MAT found that 41 percent of open contracts prior to the 2006 Request for Applications (RFA) allocation have not begun construction. These contracts are being reviewed and some will be recommended for recapture.

- In general, a review of all non-performing developers is underway. As each is completed, staff will notify each developer of the disposition of their project funding and their right to appeal before the Loan Review Committee. To date, 27 contracts, representing 21 developments, expired in October, November and December of 2006. All developers were sent notice of expiration letters; 16 responded.

    - Of those that did not respond, two are recommended for recapture ($600,000) as the others are under construction and cannot be recaptured.

    - Of the 16 responses to the Notice to Expire letters, ten will be extended. The remaining six have not started construction and are under review. Additional information has been requested from these developers.

    - Neighborhood Lending Partners has indicated that it will be voluntarily rescinding $3 million.

    - Since September 2006, $5.7 million has already been recaptured. A review of the contracts expiring in the first quarter of 2007 is already underway and a similar process to the one described above will be followed.

- In the process of reviewing open contracts, the MAT saw it necessary to develop a series of controls to monitor these contracts. These controls include:

    - No more than one time extension may be granted at the staff level; additional extensions will require management approvals and/or Board action.

    - Standardization of terms and requirements, within multiple documents for the same development.

    - Strict adherence to contract time frames including the 90 day period for contract execution, and delay contract start date for those developments pending tax credits.

- Some projects face cancellation due to increased construction costs, loss or inability to receive tax credits, environmental and permitting issues, etc. While these funds can be recaptured and reallocated to other projects, it is important to avoid additional delays where possible. Therefore staff is exploring a process to permit other interested developers to "buy-out" stalled projects. If issues around this can be resolved with the County Attorney's Office, then this caveat will be included in the affordable housing contract with the developer.

The Infill Housing Program

A significant element in the County's ability to facilitate the construction of affordable housing units is its control over land parcels throughout the County. Several committees emphasized the importance of optimizing the use of County owned land for the construction of affordable housing units. To date, a series of significant adjustments to the County's infill housing program address some of the concerns of the CAHSA committees.

- The Manager's Office presented the amended Infill Ordinance and accompanying administrative order to the Community Empowerment and Economic Revitalization (CEER) Committee in October, and went to the full Board on November 28, 2006. These items were deferred until January so that the new MDHA Director could review and provide feedback on the proposed process. The amended Infill Ordinance and accompanying administrative order came before, and was passed by, the full Board of County on January 25, 2007.
- The Planning and Zoning Department completed the review of approximately 491 County lots and identified 118 lots that comply with zoning building requirements and an additional 90 lots for which they would support a variance, for a total of 208 lots that comply or could be made to comply with zoning requirements.
- Subsequently, the Affordable Housing Review Committee, which is made up of all the other county agencies involved in the development process, has begun to review these 208 lots. Review of all 208 lots will likely take an additional four months and the Department of Planning and Zoning will begin filing zoning hearings on those properties once they are reviewed by Affordable Housing Review Committee and it is determined that there are no other major development obstacles. Staff is working closely with municipalities to determine whether an additional 199 lots within municipalities comply with local zoning ordinances.
- The MAT has recommended the establishment of a qualified developer pool; a group of developers with proven track records that would be given the opportunity to submit proposals to develop the cleared infill lots. The Request for Qualification for the Infill Housing Developer Pool was advertised on January 12, 2007 and a pre-proposal conference was held

on January 30, 2007. The deadline to submit proposals is February 23, 2007. Evaluation and selection will likely take 30 days, and the anticipated award date is May, 2007. The first Work Order Proposal Process Request (WOPR) will be issued shortly thereafter, with the lots that have been approved as ready-for-development by that time.

- Developers who had previously been sold or conveyed lots more than two years ago through the Infill Housing Program and had made little or no construction progress were notified that the County was taking back the lots, unless they were able to demonstrate that the delays were caused by reasons beyond their control, i.e. creation of a new zoning overlay district that restricted the development of the lots. Of the 59 lots that were recommended for reversion, (13) lots have been returned to the County, twenty-eight (28) have appealed this decision and staff is pursuing legal action to take back the remaining eighteen (18) lots that were not appealed and have not been returned.
- Similarly, the County has sent letters to developers of the 251 lots that are not being recommended for reversion at this time. Those developers were provided a schedule that they are to comply with. Failure to not meet any of the imposed deadlines will result in the reversion of the lot, unless they are granted an extension as prescribed in the new procedures. Approximately 124 of the 251 lots have building process numbers and we expect the homes to be completed by July, 2007. Staff is working closely with the developers of the remaining 127 lots to resolve problems they have encountered.
- Completed an additional 24 homes since September 1, 2006, for a total of 155 completed homes on infill properties.

General Obligation Bond Housing Funds

The Building Better Communities General Obligation Bond (GOB) Program includes $32.3 million for the development of up to 341 units of public housing at six specific MDHA sites and $137.7 million for the acquisition and/or construction of up to 450 housing units for low and moderate income families. The MAT is currently expediting the development of the public housing projects component of the GOB projects and is evaluating affordable housing units that are currently on the market for sale. The intent of purchasing these existing properties would be to preserve affordable units already existing in the community and not lose them to market and development pressures.

During the last few months, the MAT has been creating a framework for the administration of the $137 million in General Obligation Bond funding earmarked for preservation of affordable housing units and expansion of home ownership, as well as proposed policies and procedures for administration of this program. The program implementation plan will be presented to the Board during the first quarter of calendar year 2007.

To advance the process, the County has performed feasibility studies to redevelop the six sites specifically funded by the General Obligation Bond ($32.7 million total funding), and RFP's have been requested from architectural and engineering firms to complete the construction documents. All other MDHA-owned sites have also been reviewed to evaluate the potential for building additional units. Similarly, the County is currently performing feasibility studies on three parcels identified by the Mayor's Land Use Committee **(See Appendix 3)** for additional affordable housing development.

To expedite the process, on November 6, 2006, the Board of County Commissioners passed a County Manager sponsored resolution authorizing the expeditious treatment of planning, design, and construction contracts or agreements necessary to complete the rehabilitation of vacant units and the expansion of public and affordable housing on County-owned property.

Documentary Stamp Surtax (Surtax) and State Housing Initiative Program

Two of the most reliable and effective sources of funding for the construction of affordable housing in Miami-Dade County has been the Documentary Stamp Surtax program (Surtax) and the State Housing Initiative Program (SHIP). The large majority of Surtax funds are generated by a fee assessed on all transfers of commercial property ($0.45 for every $100.00 of commercial real estate sold). In 2006, the unaudited Surtax revenues were $ 43,792,000. The County has built 4,195 units since 2003 with the support of $54.3 million in Surtax Funds as well as processed approximately 1,800 second mortgage homeownership loans totaling $67.3 million in coordination with the banking community in the last five years. From 2001 to present, $99.4 million supported the construction or rehabilitation of more than 9,400 affordable housing units across 103 projects, with the average Surtax investment per unit of $10,525. The MAT has also developed a five year projection of projected cash flow form Surtax fund to get a handle on the availability of this resource for planning the affordable housing future of the County.

The County receives approximately $8.0 million a year from the State Housing Initiative Program. These funds are administered by the Florida Housing Finance Corporation (FHFC). The County has discussed with the FHFC the annual funding received by the County and FHFC has indicated that that there are no issues from that office regarding the County's use of its SHIP allocation.

To make sure that Surtax and SHIP funds are carefully monitored and utilized, the MAT is recommending the temporary transfer the administration of the Surtax and SHIP single-family homeownership and rehabilitation loan programs to HFA until controls and procedures are implemented at MDHA.

Request For Applications (RFA) Process

Of particular concern to the Rental, Ownership and Rehabilitation committee, but also included in the recommendations of other committees, was the revamping of the County's Request for Application procedures (RFA). While the need for developing a new process was recognized early this year, the 2006 RFA process was issued using previously established criteria. Improved evaluation tools, however, were added to the 2006 RFAs.

A revamped, mid year RFA process is anticipated for advertisement in January 2007, upon approval by the Community Empowerment and Economic Revitalization Committee and the full Board. Approximately $15 million is available and will provide funding for any developments that are seeking tax credits, as well as provide gap financing for projects that are near completion and received previous public funding in prior years (2004, 2005 and 2006).

Given the importance of Surtax funds in the overall decision making process of developers, the MAT recommended making changes in the Surtax program to bring the funding process in line with the housing tax credit process at the Florida Housing Finance Corporation. Doing so will increase the chances of Miami-Dade developments receiving housing credits. Developers rely on both Surtax and HTCs to produce a financially viable project. In addition, each application for Surtax funds in connection with a Housing Credit application will be reviewed by one of three third party underwriters used by FHFC.

In general the revamping of the RFA process focuses on developing more stringent criteria and evaluation tools that include increased emphasis on the following:

- Past performance of the developer;
- Viability of the development;
- Readiness to proceed;
- Tax credit information from previously submitted FHFC Universal Application;
- Previous funding amounts and status of construction;
- A credit underwriting review mirroring that of the FHFC and subsidy layering review; and
- Management plan review, inclusion of standardized language within the Affordable Housing Contract regarding penalties and sanctions for noncompliance, standardized language requiring adherence to strict timelines, and funding hard construction costs instead of pre-development costs.

Support for Residents

Many of the committees expressed a concern that the residents eligible assistance by County housing programs were not being served appropriately. Issues associated with the waiting list, client support and record keeping not only concerned the CAHSA committees but were some of the first glaring flaws discovered by the MAT members at the initiation of their analysis of the housing programs. Some initiatives currently underway address some of the concerns expressed among the CAHSA Task Force members.

Applicant Leasing Center

The restructuring of the Applicant Leasing Center soon became a priority for the MAT. Personnel and policy changes accompanied a top-to-bottom review of the function and mission of the Center and a comprehensive, one-stop approach to client needs substituted the previously fragmented system. Some of the elements of the restructuring include the following:

- Coordinating between the Applicant Leasing Center and Public Housing to ensure that as units become available, eligible families are available to lease them. From August 24 through December 4, 2006, 188 new families have moved into Public Housing units.
- Developed and implemented an appointment/schedule section to ensure compliance with Wait List management regulations.
- Effectively reduced customer wait time by the implementation of a greeter to manage customer flow and eliminate unnecessary wait times.
- Restructured process for customer interviews by double and triple booking appointments to increase efficacy of effort, reduce down time of staff as a result of no-show applicants, and reducing the number of applicants on the Wait List.
- Conducted two County wide super Saturday eligibility interview events that processed 1,565 applicants from the public housing Wait List.
- Developed, through intensified efforts, a diverse ready pool of applicants of approximately 600 individuals/families so that offers can be made shortly after units are available for occupancy. Prior to the involvement of the MDHA Management Assistance Team (MAT), there was no pool of individuals who had already been screened for eligibility (a "ready pool"). Individuals were called in for screening as vacancies became available.
- Processed 5,661 applicants from the Project-Based Waiting List and 2,004 applicants from the Tenant-Based Waiting List since August 2006.
- Offered all vacant ready public housing units with bedroom sizes of 2 to 5 since December 1, 2006. Since units that contain 0 to 1 bedroom sizes received a designation of elderly, only qualified elderly applicants can be offered these pubic housing developments. The Applicant Leasing Center

(ALC) is currently extracting elderly applicants from the Ready Pool to make offers for these units.

- Developed a system to organize approximately 50,000 inactive applicant files stored at the Annex. In less than 90 days, approximately 32,500 files were sent for destruction in accordance with County records retention guidelines. An estimated 12,500 were retained and sent to the record center. As of December 1, 2006, all records have been properly handled (i.e. destroyed, stored).
- Developed a system to purge and centralize the active applicant files to facilitate timely retrieval and effective tracking of applicant files.
- Analyzed and identified staff training needs to increase proficiency in housing programs operations. To date, ALC has conducted three trainings critical to eligibility processes and additional training will be scheduled as needed.
- Provided two automated telephone lines in the waiting area of ALC to assist customers in readily accessing their housing program rank number.
- Removed the barrier glass at the front entrance of the ALC and the armed security guard to facilitate a customer friendly environment.
- Installed cable ready television in the waiting area to apprise clients of current County events.

Public Housing and Special Needs Housing:

Public Housing

Many of the issues identified by the Public Housing, Section 8 and Special Needs Committee, as well as some concerns of the Maintenance of Affordability Committee, are being addressed by the MAT initiatives. The County operations addressing the needs of the poorest residents are undergoing a thorough review and controls are being put in place to address past practices of mismanagement. The concerns of the current residents and access to future residents, as well as the recognition there is a persistent need to construct and maintain public housing are addressed by many of the recent initiatives.

Some of the key initiatives addressed at repairing and maintaining existing units include the following:

- Addressing the existing physical deficiencies at public housing sites which deter criminal activity and foster a safer environment as a result of the $4.8 million approved as part of the FY 2006-07 for safety and security. The areas identified are as follows: site lighting, perimeter fencing, digital security cameras, and security gates intercom systems and access control.

- Completed work at Liberty Square for on site lighting improvements and quotations have been requested on the first phase of security cameras at the development total cost projected at over $350,000.
- Reduced complaints from residents on the sanitary condition of building hallways and common areas formally cleaned by maintenance trade staff as a result of the implementation of a custodial service contract (over $500,000 per year) for the high rise buildings, community and service spaces.
- Provided the technical assistance needed to access and bid out over 600 vacant units of which 500 are in need of major repairs by outside contractors. This will increase the available public housing stock of units for occupancy by more than ten percent of the current total available units in public housing during 2007 and reduce the operating vacancies within the public housing program. Other highlights related to the repair of public housing includes:
    - Completed repairs on 235 units as of November 28, 2006, and all those units have been occupied or offered. MDHA's overall schedule calls for a total of 257 units to be repaired by December 15, 2006. The MDHA has completed a total of 321 units as of December 31, 2006.
    - Additional Community Development Block Grant (CDBG) funding will be earmarked by the Board of County Commissioners (pending approval of 2007 Action Plan by the Board) to augment the $3 million dollars of CFP dollars previously allocated to repairs vacant units.
    - Working to bring back on-line "hard-to-repair" units in addition to the units under repair by MDHA. Staff is competitively awarded contracts to repair over 167 hard-to-repair vacant units, pending award on 26 units, and preparing packages to competitively bid approximately another 293 units within the next 180 days.

In an attempt at reviewing best practices, the County requested and received assistance from the Tampa Housing Authority in preparing the request for operating subsidy in accordance with the new US HUD asset management guidelines. Some of the highlights of this relationship include:

- As a result of the recommendations made by technical assistance personnel, MDHA will realize additional operational and fiscal efficiencies in the public housing area and will likely receive a higher level of federal funding for public housing than would have otherwise been possible.
- MDHA was able to submit a Public Housing Operating Subsidy Request to US HUD for calendar year 2007 that was approximately $6 million higher than the request submitted for calendar year 2006. Although the final operating subsidy funding for MDHA's Public Housing Program will not be known until Congress makes appropriation and US HUD notifies what percentage of the request will be granted, the changes made as a result of

this technical assistance will provide MDHA some buffer in light of the lower-than-ever federal funding levels anticipated for CY2007.

Private Rental Housing: Section 8 Housing Choice Vouchers and Related Programs

- Awarded $1.787 million, 37-Unit project, Citrus First Place, for chronically homeless individuals in the Shelter Plus Care Program. The grant agreement was executed and forwarded to the sponsor, Citrus Health Network, Inc. The sponsor is in the process of identifying clients and determining eligibility.
- Renewed funding ($126,000) for Family Self-Sufficiency/Homeownership Coordinator grants.
- Closed on 26 Section 8 Homeownership loans during FY 2006, for a total of 75 loans closed since the inception of the program. This program allows recipients of Section 8 Housing Assistance Payments to use the monthly subsidy to assist in paying a mortgage instead of rent, thus allowing them to become homeowners.

HOPE VI – Scott/Carver Revitalization Program

- Progress on Phase 1 (57 single-family homes to be built on the site of the old Scott Homes) includes the following:
  - Recorded the Final Plat in Sector 1
  - Executed Development Agreement with Habitat for Humanity to build 52 of the 57 single-family homes in Phase 1.
  - Completed construction of the first five of 57 single-family homes as part of Phase 1.
  - Construction has begun on 24 of the remaining 52 single-family homes, seven of which were completed and sold by the end of 2006. Of particular significance, 15 of the 16 families returning to the new development and purchasing homes (four have purchased homes and 11 have executed pre-sale agreements) are former Scott/Carver residents.
  - Completed 98 percent of the site infrastructure; site lighting is being installed and the asphalt roadways are underway.
  - Demolished 846 of the 850 original units.
  - Beautified approximately 500 homes in the HOPE VI Target Area by landscaping and/or by exterior painting. Community Small Business Enterprise (CSBE) contractors were used to do this work.
- Progress on Phase 2 (354 units, consisting of 160 Public Housing town homes and 194 home ownership units) includes the following:
  - Conducted a Developer's Familiarization Forum for Phase 2 interested bidders.
  - Executed Agreement with the Design Criteria Professional (Pedraza, Inc.) for Phase 2 Bid Package.
  - Revised the budget (increased from $137 to $146 million), identified commitments for additional needs and re-aligned staffing.

- Updated and submitted Phase 2 Term Sheets to US HUD to request the obligation of the remaining $18.3 million of the grant, including a request for the grant schedule extension for both phases.
- Issued Phase 2 Design-Build Bid Package on September 27, 2006.
- Proposals were submitted on January 19, 2007, however the staff of the Office of Capital Improvements and the County Attorney's Office determined that the bids were non-responsive as to requirements. The County is reviewing its options to find a way to move the project forward despite this setback.

- Launched the revised HOPE VI Website www.miamidade.gov/housing/hope6.asp

Initiated detailed review of the current status of former Scott/Carver Residents and transition of Community Social Services program to Miami-Dade Department of Human Services. Of 1,178 original Scott/Carver heads of households, approximately 805 families are housed in Public Housing or participating in the Section 8 Housing Choice Voucher program; 318 families are not in an MDHA housing program. MDHA has researched all families using online records research resources and has obtained the most current addresses listed in such programs.

Community Information and Education

Housing Central (Affordable Housing One-Stop Information Web Portal Clearinghouse)

- Successfully executed the soft launch of the Housing Central website (housing.miamidade.gov) and a "grand opening" is planned for February. The new Housing Central on the County's website is customer friendly and features a new housing locator service will provide help to those seeking affordable housing in our community. The new on-line, real-time housing locator service, allows private sector property owners to list their affordable rental properties in Miami-Dade County. This service allows County residents to search for housing based on a variety of characteristics, including, but not limited to, rent ranges, size of unit, geographic location, accessibility features, and owner willingness to accept rental subsidies. Search results can be displayed on a Google map.

- As of January 22, 2007, 1,093 property owners have registered 6,793 properties on the site. Of the 6,793 units in the database, 1,450 units are ready to rent and the 49 for sales are ready for purchase. MDHA is currently directing tenant-based rental assistance participants to these listings. The City of Miami's Section 8 Program also is now directing landlords and its Section 8 participants to the housing locator service on

Housing Central. The County has begun outreach to developers to encourage their use of the housing locator service to list their for-sale properties.

- A County mass media campaign was launched the week of January 29th. The campaign includes press releases, transit system advertising (bus and bus stop advertising), posters, community-based demonstrations of the website and distribution of more than 50,000 fact cards in English, Spanish and Creole.
- Housing Central and its housing locator service are being funded by Miami Dade County Homeless Trust and Miami Dade Housing Agency and are the result of the on-going collaborative efforts of these two agencies as well as the following units: Enterprise Technology Services, Housing Finance Authority, Community Action Agency, Urban Revitalization Task Force, Planning and Zoning, Office of Community and Economic Development, Miami-Metro Action Plan, and the Empowerment Trust.
- Started the first of a series of educational events for homebuyers. A Homebuyer Fair was held on February 10, 2007, in the heart of the former Scott Carver area. The fair was co-sponsored by the Housing Finance Authority. Fair attendees will have an opportunity to obtain credit history information, county services and homebuyer counseling among other services.
- Installed the new resident leaders of the Overall Tenant Advisory Council in November to facilitate a meaningful, continued dialogue with MDHA and resident leaders in our Public Housing communities. Many of these residents have been attending the various housing forums and the recent CAHSA summit.

Future Initiatives Dealing with CAHSA Recommendations

Below is a summary of the key elements of the state of affordable housing in Miami-Dade County. This is the base from which all future actions must be measured.

- There are approximately 82,000 government assisted housing units countywide (across all governmental jurisdictions); of that number, approximately 60,000 have received direct support from Miami-Dade County programs.

- Over the past five years, more than 9,400 affordable housing units at 103 different sites were completed and received subsidy from the County's Documentary Stamp Surtax Program, 4,195 of which were completed over the last three years.

- There are currently more than 5,598 affordable housing units that receive Surtax funds that are in pre-development or construction phases. Based

on the current construction schedules, 654 units should have been completed by December 2006, an additional 2,560 by December 2007 and 2,384 units in 2008 and beyond. Staff continues to review the status of projects and the number of units will change as projects are cancelled or added. The Board will be presented with a Quarterly Status Report on all open, closed, and cancelled development projects.

- Over the past five years, MDHA has disbursed more than $67 million in second mortgage loans to 1,800 individuals and families seeking homeownership.

- The County's Infill Housing Initiatives Program (IHIP) has overseen conveyance or sale of 131 parcels that resulted in housing units; another 38 parcels are currently under construction.

The development of the Master Plan for Affordable Housing looms as a significant milestone for the housing services of the County. Many of the CAHSA recommendations will find their way into the planning process as the Board of County Commissioners, the professional staff of the MDHA and other appropriate departments involve the community in the planning process.

The County Manager has forwarded to the Board of County Commission a series of recommendations that take into consideration many of the CAHSA concerns. In a September 15, 2006 memo, the County Manager emphasized actions that should be taken to ramp up the production and availability of affordable housing units in the County. The recommendations include the following:

Action #1: Declare a public emergency in order to waive competitive bidding for architectural and engineering firms to complete work in order to accelerate the repair of vacant public housing units.

Action #2: Waive competitive bidding for general contractors and architects to complete work in order to accelerate implementation of the Building Better Communities General Obligation Bond projects.

Action #3: Approve gap funding to private developers for a total of 11 Tax Credit projects by the end of this calendar year which would result in completion of more than 1,400 housing units within 18 to 24 months.

Action #4: Lobby the State of Florida for additional Tax Credit funding cycles and allocations based on Miami-Dade's housing crisis; the State has added emergency funding cycles in the past.

Action #5: Expedite the development of single-family home ownership (infill) housing by implementing a series of administrative processes to correct development problems with County property (such as zoning, platting, clearing,

and conveyance of title) and create a pool of qualified infill housing developers to accomplish such development.

Action #6: Accelerate the development of multi-family rental and/or owned affordable housing on five specific County-owned properties via an expedited competitive process to select development teams, with whom to negotiate development requirements and contracts, recognizing that the economic feasibility of such projects will likely require the inclusion of market rate housing.

Action #7: Donate 8,000 cubic yards of clean fill to Habitat for Humanity for the development of Phase I of the HOPE VI project. The estimated value of the fill is approximately $60,000.

Action #8: Authorize up to $2.6 million in County funds for the close-out of the Ward Towers ALF project.

Action #9: Review and approve revised ordinance and accompanying Administrative Order for the management of the Infill Housing program. These revisions address the need to make the program more accountable while removing many of the obstacles for development. Some of these obstacles include impact fees, connection fees and lengthy regulatory processes.

Other Miami Dade Housing Initiatives

The Board of County Commissioners has approved the guidelines and procedures for a $9 million program to assist eligible Public Housing and Section 8 applicants as well as renters of non-subsidized housing with expenses that would otherwise limit their ability to successfully relocate (including moving expenses and security and utility deposits). This initiative is being coordinated with the Department of Human Services and the Community Action Agency which will conduct the eligibility reviews and distribute the grants awards. A new feature of the program is emergency assistance payment to homeowners in danger of foreclosure. The funding for the program was approved by the Board of County Commissioners during the September budget hearing process.

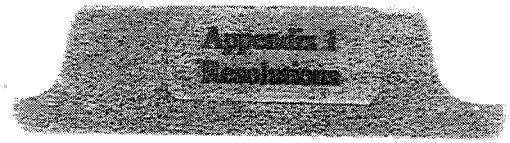
Inclusionary Zoning Ordinance

A Workforce Housing Development Program, in essence a comprehensive and voluntary inclusionary zoning ordinance, is working its way through the legislative process in Miami-Dade County. The proposed ordinance deals with both land use and housing administration. The land use portion allows developers to develop workforce housing on a voluntary basis. Once built households whose income is between 65% ad 140% of AMI will be qualified by MDHA or some other department of the County. Through this qualification process they will be able to purchase or rent these units. The units built will have restrictive covenants that place a 20 year control period on the unit, making the units affordable to the workforce target group for at least that length of time. A covenant also controls the resale value of the units. The ordinance, which also

creates a Workforce Housing Zoning Appeals Board to regulate the process, went before the Infrastructure and Land Use Committee on December 12 for a public hearing and was approved by the Board of County Commissioners on January 25, 2006.

SECTION IV: CONCLUSION

The members of the CAHSA Task Force have worked diligently and with extraordinary focus in developing a comprehensive and detailed set of recommendations addressing many of the housing challenges facing our community. The recommendations propose changes to the administrative structure of County agencies, the streamlining of procedures designed to involve contractors in the process of producing affordable housing, the professionalization of County staff and administrators dealing with housing issues, and a more user friendly approach to educating and addressing the needs of the residents, particularly those at the lowest end of the economic spectrum. During the last year, County officials and administrators have been addressing many of these concerns. It is hoped that the work of CAHSA will contribute to and expand these efforts.


Appendix 1
Translations

MEMORANDUM

Amended
Agenda Item No. 11(A)(7)

TO:	Honorable Chairman Joe A. Martinez and Members, Board of County Commissioners	**DATE:**	May 9, 2006
FROM:	Murray A. Greenberg County Attorney	**SUBJECT:**	Resolution creating the Taskforce known as the Miami-Dade Community Affordable Housing Strategies Alliance

R#558-06

The accompanying resolution was prepared and placed on the agenda at the request of Commissioner Barbara J. Jordan, Commissioner Audrey M. Edmonson, Commissioner Sally A. Heyman, Chairman Joe A. Martinez, Commissioner Dorrin D. Rolle, Commissioner Katy Sorenson and Commissioner Rebeca Sosa.

Murray A. Greenberg
County Attorney

MAG/bw

MEMORANDUM

(Revised)

TO: Honorable Chairman Joe A. Martinez and Members, Board of County Commissioners

DATE: May 9, 2006

FROM: Murray A. Greenberg
County Attorney

SUBJECT: Amended Agenda Item No. 11(A)(7)

Please note any items checked.

_____ "4-Day Rule" ("3-Day Rule" for committees) applicable if raised

_____ 6 weeks required between first reading and public hearing

_____ 4 weeks notification to municipal officials required prior to public hearing

_____ Decreases revenues or increases expenditures without balancing budget

_____ Budget required

_____ Statement of fiscal impact required

_____ Bid waiver requiring County Manager's written recommendation

_____ Ordinance creating a new board requires detailed County Manager's report for public hearing

_____ Housekeeping item (no policy decision required)

_____ No committee review

Approved _____ Mayor
Veto _____
Override _____

Amended
Agenda Item No. 11(A)(7)
5-9-06

RESOLUTION NO. 558-06

RESOLUTION CREATING THE TASKFORCE KNOWN AS THE MIAMI-DADE COMMUNITY AFFORDABLE HOUSING STRATEGIES ALLIANCE

WHEREAS, there is a severe housing shortage which exists within Miami-Dade County with respect to the supply of housing relative to the need for housing residents with low and moderate incomes; and

WHEREAS, the Housing Element of the Miami-Dade Comprehensive Plan sets as one of its goals that the County ensure the provision of affordable housing products that will meet the spatial and economic necessities of all current and future Miami-Dade County residents, regardless of household type and income; and

WHEREAS, Miami-Dade County continues to face challenges from a tight rental market, rising costs in housing units of all types and the lack of sufficient resources from the State and Federal governments to face this crisis; and

WHEREAS, according to the 2003 U.S. Census Data for Miami-Dade County the homeowner vacancy rates were 2.2% and rental vacancy rates were 8.5%; and

WHEREAS, due to the boom in the construction of high priced housing, condominium conversions and very few rental housing being built, recent data demonstrates that the current rental vacancy rates have dropped dramatically to approximately 1.2% in Miami-Dade County; and

WHEREAS, statistical estimates demonstrate that as a result of these before mentioned factors there is insufficient affordable housing for very low, low and moderate income households in the County; and

WHEREAS, each of these factors results in many Miami-Dade County residents having difficulty in locating and leasing up and purchasing affordable housing units, which are decent and safe; and

WHEREAS, the County relies heavily on its partnerships with the public and private sectors to acquire, construct and/or rehabilitate affordable housing developments through programs such as SHIP, Surtax, HOME, and other affordable housing programs; and

WHEREAS, without the public and private sectors' assistance and involvement in housing these programs, many residents of Miami-Dade County will not be housed; and

WHEREAS, there is a need in Miami-Dade County to provide a full range of housing choices, conveniently located in a suitable living environment, for all incomes, ages and family sizes,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that:

Section 1. The Board considers the housing crisis in Miami-Dade County an urgent and serious threat to the residents of this County; that both legislative/regulatory and educational approaches are required to eradicate this housing crisis; and that government and the private sector should work cooperatively to institute measures to thwart this housing crisis, including the enactment of appropriate legislation at the local, state and federal levels.

Section 2. Creation of Task Force. There is hereby created and established in Miami-Dade County a Task Force to be known as the Miami-Dade Community Affordable Housing Strategies Alliance ("Task Force").

Section 3. Initial Membership. The Task Force shall initially be composed of the following: representatives from the organizations, agencies, and governmental officials.

a. Miami-Dade County Office of the Mayor

b. Greater Miami Chamber of Commerce

c. Miami-Dade Chamber of Commerce

d. Miami-Dade County League of Cities, Inc.

e. United States Department of Housing and Urban Development

f. Housing Opportunities Project for Excellence, Inc. (HOPE, Inc.)

g. Local ACORN - State Chapter ACORN

h. Legal Services of Greater Miami, Inc.

i. Beacon Council

j. Florida International University

k. Miami Workers Center

l. Human Services Coalition

m. State of Florida Housing Finance Corporation

n. Area Alliance on Aging

o. Mortgage Bankers Association

p. Fannie Mae

q. Freddie Mac

r. Tools for Change

s. Miami-Dade Affordable Housing Advisory Board

t. One Private Not-for Profit Affordable Developer

u. One For-Profit Affordable Developer

v. Miami-Dade Affordable Housing Foundation

w. Miami-Dade Equal Opportunity Board

x. Dade Legislative Representatives

y. U.S. Legislative Representatives

z. Miami-Dade Empowerment Trust

aa. Miami Business Forum

bb. Community Partnership for the Homeless

cc. Partnership for Recovery

dd. Miami-Dade Homeless Trust

ee. People Acting for Community Together

ff. Alliance for Human Services

gg. The Trust for Public Land

hh. Latin Builders Association

ii. Builders Association of South Florida

jj. South Florida Hispanic Chamber of Commerce

kk. Hialeah Chamber of Commerce

Section 4. Organization. Luis P. Rabell, Chairman of Miami-Dade Affordable Housing Advisory Board, shall serve as Chair and the County Manager or designee shall serve as Vice Chairperson of the Task Force. In order to transact any business or to exercise any power vested in the Taskforce, a quorum consisting of no less than one-third (1/3) plus one of the voting members shall be present. The Task Force shall adopt a schedule of regular meetings. Special meetings of the Task Force may be called by the Chairperson or upon the written request of five (5) members. All meetings of the Task Force shall be public and written minutes shall be maintained.

Section 5. **Duties and Functions.** The Task Force shall be charged with the following duties, functions and responsibilities:

a. To identify the data gathering processes and procedures necessary to evaluate the housing crisis in Miami-Dade County as it relates to households whose income is up to 100 of the area median income in Miami-Dade County; and to develop innovative solutions to address this housing crisis.

b. To establish methods for obtaining input on community needs and priorities, which may include public meetings, conducting focus groups, and convening ad hoc panels.

c. To develop solutions that should include, but not limited to, recommending additional legislation and enforcement of existing legislation.

d. To develop methods to inform the public about available funding and financing opportunities, rental and homeownership opportunities through an expanded public information and consumer education program.

e. To plan and implement the convocation of a Miami-Dade County Housing Summit to be held with the purpose of charting the course in program and policy development for the County as it establishes a comprehensive affordable housing strategy.

f. To offer guidance in establishing a One-Stop clearinghouse for information relating to housing in Miami-Dade County.

g. To make final findings and recommendations to the Miami-Dade Board of County Commissioners regarding the measures to address the present housing crisis in Miami-Dade County.

h. To serve in an advisory capacity to the Miami-Dade Board of County Commissioners and the Mayor of Miami-Dade County and other public and governmental entities with respect to all issues affecting or relating to the duties charged herein.

Section 6. **Staff Support.** The Task Force shall have the assistance from staff designated by the Mayor, County Manager, County departments and other governmental entities and legal representation from the County Attorney's Office to enable the Task Force to carry out its duties, functions and responsibilities.

Section 7. Report. The Task Force shall provide the Miami-Dade Board of County Commissioners with a preliminary report of its findings on or before October 31, 2006 and a final report of its findings and recommendations to the Miami-Dade Board of County Commission on or before April 30, 2007.

The foregoing resolution was sponsored by Commissioner Barbara J. Jordan, Commissioner Audrey M. Edmonson, Commissioner Sally A. Heyman, Chairman Joe A. Martinez, Commissioner Dorrin D. Rolle, Commissioner Katy Sorenson and Commissioner Rebeca Sosa and offered by Commissioner , who moved its adoption. The motion was seconded by Commissioner and upon being put to a vote, the vote was as follows:

Joe A. Martinez, Chairman
Dennis C. Moss, Vice-Chairman

Bruno A. Barreiro	Jose "Pepe" Diaz
Audrey M. Edmonson	Carlos A. Gimenez
Sally A. Heyman	Barbara J. Jordan
Dorrin D. Rolle	Natacha Seijas
Katy Sorenson	Rebeca Sosa
Sen. Javier D. Souto	

The Chairperson thereupon declared the resolution duly passed and adopted this 9th day of May, 2006. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.

MIAMI-DADE COUNTY, FLORIDA
BY ITS BOARD OF
COUNTY COMMISSIONERS

HARVEY RUVIN, CLERK

By:_____
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.

Terrence A. Smith

MEMORANDUM

Agenda Item No. 11(A)(11)

TO:	Honorable Chairman Joe A. Martinez and Members, Board of County Commissioners	**DATE:**	October 10, 2006
FROM:	Murray A. Greenberg County Attorney	**SUBJECT:**	Resolution appointing additional members to the Community Affordable Housing Strategies Taskforce

The accompanying resolution was prepared and placed on the agenda at the request of Commissioner Barbara J. Jordan and Commissioner Dorrin D. Rolle.

Murray A. Greenberg
County Attorney

MAG/bw

MEMORANDUM

(Revised)

TO: Honorable Chairman Joe A. Martinez and Members, Board of County Commissioners

DATE: October 10, 2006

FROM: Murray A. Greenberg
County Attorney

SUBJECT: Agenda Item No. 11(A)(11)

Please note any items checked.

_____ "4-Day Rule" ("3-Day Rule" for committees) applicable if raised

_____ 6 weeks required between first reading and public hearing

_____ 4 weeks notification to municipal officials required prior to public hearing

_____ Decreases revenues or increases expenditures without balancing budget

_____ Budget required

_____ Statement of fiscal impact required

_____ Bid waiver requiring County Manager's written recommendation

_____ Ordinance creating a new board requires detailed County Manager's report for public hearing

_____ Housekeeping item (no policy decision required)

_____ No committee review

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No. 11(A)(11)
10-10-06

RESOLUTION NO. _____

RESOLUTION APPOINTING OVERALL TENANT ADVISORY COUNCIL, INC. AND METRO-MIAMI ACTION PLAN TRUST TO SERVE AS MEMBERS OF THE MIAMI-DADE COMMUNITY AFFORDABLE HOUSING STRATEGIES ALLIANCE; AND AMENDING RESOLUTION R-558-06 TO DIRECT THE TASKFORCE TO INCLUDE IN ITS REPORT AN EXAMINATION OF THE HOUSING CRISIS AS IT RELATES TO HOUSEHOLDS WHOSE INCOME IS UP TO 140% OF THE AREA MEDIAN INCOME

WHEREAS, on May 9, 2006, the Miami-Dade Board of County Commissioners ("Board") adopted Resolution No. R-558-06 creating the Miami-Dade Community Affordable Housing Strategies Taskforce ("CAHSA"); and

WHEREAS, the initial membership list did not include the Overall Tenant Advisory Council, Inc. ("OTAC"), the designated jurisdiction-wide public housing resident council in Miami-Dade County, and Metro-Miami Action Plan Trust ("MMAP"); and

WHEREAS, OTAC and MMAP have demonstrated leadership roles and involvement in addressing the housing crisis in Miami-Dade County; and

WHEREAS, OTAC and MMAP participation as members of CAHSA is necessary to further the goals of the taskforce; and

WHEREAS, Section 5(a) of Resolution No. R-558-06 directed CAHSA "to identify the data gathering processes and procedures necessary to evaluate the housing crisis in Miami-Dade County as it relates to households whose income is up to 100% of the area median income in Miami-Dade County; and to develop innovative solutions to address this housing crisis;" and

WHEREAS, there is a need to examine the housing crisis in relation to households whose income is up to 140% of area median income,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board:

Section 1. Appoints OTAC and MMAP to serve as members of CAHSA.

Section 2. Amends Resolution No. 558-06, Section 5(a) to read as follows:

> To identify the data gathering processes and procedures necessary to evaluate the housing crisis in Miami-Dade County as it relates to households whose income is up to 140% of the area median income in Miami-Dade County; and to develop innovative solutions to address this housing crisis.

The foregoing resolution was sponsored by Commissioner Barbara J. Jordan and Commissioner Dorrin D. Rolle and offered by Commissioner , who moved its adoption. The motion was seconded by Commissioner and upon being put to a vote, the vote was as follows:

Joe A. Martinez, Chairman
Dennis C. Moss, Vice-Chairman

Bruno A. Barreiro	Jose "Pepe" Diaz
Audrey M. Edmonson	Carlos A. Gimenez
Sally A. Heyman	Barbara J. Jordan
Dorrin D. Rolle	Natacha Seijas
Katy Sorenson	Rebeca Sosa
Sen. Javier D. Souto	

The Chairperson thereupon declared the resolution duly passed and adopted this 10th day of October, 2006. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.

MIAMI-DADE COUNTY, FLORIDA
BY ITS BOARD OF
COUNTY COMMISSIONERS

HARVEY RUVIN, CLERK

By:_____
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.

Terrence A. Smith

Appendix 2

COMMUNITY AFFORDABLE HOUSING STRATEGIES ALLIANCE TASKFORCE

CAHSA Chairman
Luis Rabell, Chairman, Miami Dade Affordable Housing Advisory Board

CAHSA Vice Chairman
Aundra C. Wallace

Alliance For Human Services
Mark Buchbinder

Alliance For The Aging
Pedro Jove

Association of Community Organizations for Reform Now (ACORN)
Jennifer Lawson

Beacon Council, Inc.
Shirley B. Andrades

Builders Association of South Florida
Clemente Vera

Carlisle Group (For Profit Affordable Developer)
Gonzalo Deramon

Community Partnership For Homeless
Daniel Vincent

Dade Legislative Representative

Fannie Mae South Florida Community Business Center
Ann Kashmer

Freddie Mac – No local Offices

Florida International University
Dr. Dario Mareno

Greater Miami Chamber of Commerce
Matthew Schwartz

Greater Miami Neighborhoods, Inc. (Not-For-Profit Affordable Developer)
Gus Dominguez

Hialeah Chamber of Commerce & Industries
Daniel Hernandez

Housing Opportunities Project for Excellence, Inc. (HOPE)
Bill Thompson

Human Services Coalition of Dade County
Claire Raley

Latin Builders Association, Inc.
Augusto Gil

Legal Services Of Greater Miami, Inc.
Maria L. Soto

Miami-Dade County

Mayor's Office

Miami Business Forum, Inc.
Mario Artecona

Miami Dade Affordable Housing Advisory Board
Stephanie Williams-Baldwin

Miami Dade Affordable Housing Foundation, Inc.
Milli Membiela

Miami Dade Chamber of Commerce
Charles Byrd

Miami Workers Center
Sushma Sheth

Miami Dade Homeless Trust
Ronald Book, Esq., Chairman

Miami Dade Partnership For Recovery
Linda Coll

Miami Dade Empowerment Trust
T. Willard Fair

Miami Dade Equal Opportunity Board
Marco Regalado, Director

Miami-Dade League of Cities
Richard Kuper, Esq.

Mortgage Bankers Association of Greater Miami-Dade County
NO LOCAL PRESIDENT IN MIAMI

People Acting For Community Together
Aaron Dorfman

South Florida Hispanic Chamber of Commerce
Mr. Ramon L. Rodriguez

State of Florida Housing Finance Corp – No local Offices

The Trust for Public Land – Opted Not to Participate

Tools For Change
Elaine H. Black

U. S. Dept. of Housing and Urban Development (US HUD)
Jose Cintron

U.S. Legislative Representative
Anthony Williams, District Director
The Office of Congressman Kendrick B. Meek

Committees and Member Listings

1) Data Collection and Analysis Committee

Mission: Identify and evaluate the effectiveness of existing data sources focusing on housing issues in Miami-Dade County. If necessary, further research will be conducted to reframe the context of the housing shortage in Miami-Dade County. Respond to data requests from CAHSA committees.

Meeting Dates: 1) July 19, 2006, 2) August 16, 2006, 3) September 13, 2006, 4) September 20, 2006

[Committee Chair]
Shirley B. Andrades+
Director of R&S Planning
Beacon Council, Inc.

Alicia Hancock Apfel, Esq., President*
Apple Tree Perspectives, Inc.

Dr. Dario Moreno, Director+
Florida International University

[Department Liaison]*
Manuel A. Armada, Chief *
Planning Research
Department of Planning & Zoning (DPZ)

David Raymond, Executive Director*
Homeless Trust (HT)

2) Public Education and Information Committee

Mission: Evaluate the current state of public information available to various constituencies in the County. Organize the public outreach components of the work of CAHSA; if necessary recommend changes and develop action plan.

Meeting Dates: 1) July 10, 2006, 2) August 7, 2006, 3) August 22, 2006, 4) September 21, 2006

[Committee Chair]
Elaine H. Black, Executive Director+
Model City Trust (Representing Tools For Change)

[Department Liaison]
Dr. Larry D. Capp, Executive Director*
Office of Community Relations (OCR)

Amy Carswell*
Office of Community Relations

Shirley B. Andrades, Director+
R&S Planning
Beacon Council, Inc.

William Atkins, Deputy Director*
Community Action Agency (CAA)

Ronald Book, Esq., Chairman*
Miami Dade Homeless Trust

Ramon L. Rodriguez, Trustee+
South Florida Hispanic Chamber of Commerce

Cheryl Marken, Homeownership Liaison*
U. S. Dept. of Housing and Urban Development

Elizabeth Regalado*
Social Services Administrator
Partnership For Recovery

Carolyn Nelson-Goedert[CP]
National Coalition

3) **Public Housing, Section 8 Housing, Homeless and Special Housing Needs Committee**
Mission: Evaluate current policies affecting the availability of public housing, Section 8 housing, homeless and special needs housing to those in need; if necessary recommend changes and develop action plan.
Meeting Dates: 1) July 13, 2006, 2) August 18, 2006, 3) September 20, 2006

[Committee Chair]
Bill Thompson, President & CEO
HOPE, Inc.

Alicia Hancock Apfel, Esq., President*
Apple Tree Perspectives, Inc.

Daniel Vincent, Executive Director*+
Community Partnership For Homeless

Tom Calderon*
City of North Miami

David Raymond, Executive Director*
Homeless Trust (HT)

Benjamin Burton, Executive Director*
Miami Coalition for the Homeless

Barbara Pierre *
Overall Tenant Advisory Council

Marc Dubin, Director
Advocacy at the Center for Independent
Living of South Florida

[Department Liaison]
Dale Poster-Ellis, Director*
Miami Dade Housing Agency (MHA)

Elizabeth Regalado*
Social Services Administrator
Partnership For Recovery

Ronald Book, Esq., Chairman*
Miami Dade Homeless Trust

Nicolette Grenell, Budget Analyst*
Office of Strategic Business Management

Roosevelt Bradley, Director*
Miami-Dade Transit (MDT)

Zafar Ahmed, Director*
OCED/Community Development Division

Maria Soto, Deputy Director
League Services Greater Miami, Inc.

4) **Rental, Homeownership and Rehabilitation Subcommittee** [Including Workforce Housing Issues]
Mission: Evaluate current policies affecting the availability of affordable and workforce rental and ownership opportunities for the residents as well as the availability of rehabilitation potential of existing units; if necessary recommend changes and develop action plan.
Meeting Dates: 1) July 17, 2006, 2) August 4, 2006, 3) August 14, 2006, 4) August 25, 2006, 5) September 1, 2006, 6) September 15, 2006

[Committee Chair]
Claire Raley, SE Regional President*
for Community & External Affairs
Human Services Coalition of Dade County

[Committee Vice Chair]
Stephanie Williams-Baldwin, Sr. Vice President*
c/o Opa-locka Community Development Corp.
Miami Dade Affordable Housing Advisory Board

Barry Goldmeier*
Advanced Housing Corporation

[Department Liaison]
Dale Poster-Ellis, Director*
Miami Dade Housing Agency (MHA)
Quality Insurance & Compliance

Keenya Robertson, Vice President*
Fair Housing Program
Housing Opportunities Project for
Excellence, Inc. (HOPE)

Annetta Jenkins, Program Director*
Local Initiatives Support Corporation

Mark Buchbinder, Executive Director*
Alliance For Human Services

Alicia Hancock Apfel, Esq., President*
Apple Tree Perspectives, Inc.

Robert E. Chisholm, FAIA*
Chisholm

Javier Betancourt*
City of Coral Gables

Matthew Schwartz*
Greater Miami Chamber of Commerce

Gus Dominguez, President*
Greater Miami Neighborhoods, Inc.

Opal Jones, Executive Director*
Miami Dade Affordable Housing Foundation, Inc.
19 West Flagler St, Suite #311

Erbie Blanco-True*
Human Services Coalition of Dade County
c/o Great Florida Bank

Stephanie Johnson CP
South Florida Board of Realtors

Maria Luisa Castellanos CP
United Architects

Joan Hicks, Coordinator*
Housing & Economic Development

Gonzalo Deramon*
Carlisle Development Group and

Marco Regalado, Director*
Miami Dade Equal Opportunity Board

Jose Cintron, Senior Public Trust Officer*
US Dept. of Housing and Urban Development (HUD)

Aaron Dorfman, Executive Director*
People Acting For Community Together

Ed Hanna, Jr., President CP
West Perrine CDC

Cecilia La Villa-Travieso, Senior Deputy Director*
Fannie Mae South Florida Community
Business Center

Clemente "Clint" Vera, President*
Grand Home Builders, Inc.

David Raymond, Executive Director*
Homeless Trust (HT)
Alternate: Julie B. Edwards, Assistant Director

5) Land-Use Work Group (Fast Track Committee)

Mission: Evaluate the existing land use regulations in the development of publicly owned vacant County properties; if necessary recommend changes and develop action plan.

Meeting Dates: 1) July 20, 2006, 2) August 2, 2006, 3) August 16, 2006, 4) September 6, 2006, 5) September 13, 2006, 6) September 27, 2006

[Committee Chairman]
Robert E. Chisholm*
Chisholm Architects

Mark Buchbinder, Executive Director*
Alliance For Human Services

Jerry B. Proctor, Member, Attorney At Law*
Bilzin Sumberg Dunn Baena Price & Axelrod, LLP
c/o Builders Association of South Florida

Curt Ivy, Manager*
City of Homestead

[Department Liaison]
Wendi Norris, Director*
General Services Administration (GSA)
Alt: Karen Leigh

Ralph Rosado, Vice President*
R&E Developers, Corp

Claire Raley, SE Regional President*
for Community & External Affairs
Human Services Coalition of Dade County
c/o Washington Mutual Bank

Bill Diggs, Executive Director*
Miami-Dade Chamber of Commerce

Pat Braynon, Executive Director*
Housing Finance Authority

John Little, Community Development Lawyer CP
South Florida Community Development Coalition
Legal Services of Greater Miami-Dade County

6) Public and Private Employer Housing Incentive Programs

Mission: Evaluate the existing policies providing public and private sector employers incentives to initiate housing programs for employees; if necessary recommend changes and develop action plan.

Meeting Dates: 1) July 19, 2006, 2) August 9, 2006, 3) August 25, 2006, 4) September 18, 2006

[Committee Chair]
Ann Kashmer*
Fannie Mae South Florida
Community Business Center

Milli Membiela, Loan Director*
Miami Dade Affordable Housing Foundation, Inc.
19 West Flagler St. Suite 311, Miami, Fl. 33130

Barbara Romani, Director*
Government and Community Relations
Citibank

Lynn Dannheisser, Shareholder CP
Weiss Serota Helfman Pastoriza Cole &
Boniske, P.A.

Matthew Schwartz*
Greater Miami Chamber of Commerce

Silvia Unzueta, Acting Director*
Community and Economic Development (OCED)

Truly Burton, Government Affairs Director CP
Miami-Dade County
Builders Association of South Florida

[Department Liaison]
Patricia J. Braynon, Executive Director*
Housing Finance Authority (HFA)
Alternate: Jose A. Pons, Assistant Administrator

Ramon L. Rodriguez, Trustee*
South Florida Hispanic Chamber of Commerce
c/o Washington Mutual

Terry Manning, Senior Planner and
Brownfields Coordinator CP
South Florida Regional Planning Council

Cecilia La Villa-Travieso, Senior Deputy Director*
Fannie Mae South Florida Community
Business Center

Joan Hicks, Coordinator*
Housing & Economic Development

Aris Eugene*
City of North Miami Beach

Georgina "GiGi" Pardo, Chief Financial Officer *
Camillus House, Inc.

7) Tax/Relief/Incentives/Abatement/Insurance Issues

Mission: Work within the structure set up by the Office of the Property Appraiser to evaluate the nature of existing land use regulations and the possibility of initiating property assessment relief to owners of affordable and workforce housing units; also address the issue of insurance affordability. **Meeting Dates: 1) July 24, 2006, 2) August 21, 2006, 3) September 14, 2006**

[Committee Chair]
Frank Jacobs, Director*
Property Appraiser (PA)

Shirley B. Andrades*
Director of R&S Planning
Beacon Council, Inc.

Hilda M. Fernandez*, Asst. City Manager
City of Miami Beach

[Department Liaison]
Michael Sang*
Property Appraiser

Tangie C. White, Acting Assistant Director*
Finance and Administration
Miami-Dade Housing Agency

Andrew Dolkart, President*
Miami Economic Associates, Inc.

Vivian Guzman, Director *
Neighborhood Services Dept.

Truly Burton, Government Affairs Director CP
Miami-Dade County
Builders Association of South Florida

J. S. Rashid, President/CEO CP
Coconut Groove Collaborative, Inc.

Marcus James, Senior Project Rep. CP
City of Miami - Economic Development

8) Housing Summit Committee

Mission: Design and organize the Miami-Dade County Housing Summit as a forum where CAHSA members present their work to the community and receive further community feedback to help guide future affordable housing initiatives. Establish a Blue Ribbon Panel of community leaders for the task.

Meeting Dates: 1) July 20, 2006, 2) August 3, 2006, 3) August 15, 2006, 4) August 24, 2006, 5) September 7, 2006

[Committee Co-Chair]
Matthew Schwartz+
Greater Miami Chamber of Commerce

[Committee Co-Chair]
Daniella Levine, Executive Director CP
Human Services Coalition of Dade County

David Raymond, Executive Director *
Homeless Trust (HT)
Alternate: Julie B. Edwards, Assistant Director

[Department Liaison]
John Dixon, Deputy Director*
Metro-Miami Action Plan (MMAP)

Annetta Jenkins, Program Director*
Local Initiatives Support Corporation

Karen Moore, Director*
Urban Revitalization Task Force (URTF)

9) Maintenance of Affordability (Affordable Housing Support Services & Community Land Trust)

Mission: To investigate and develop innovative programs and policies to: a) maintain the affordability of the housing unit (and, if appropriate the housing development maintenance structure) and; b) create a system of supportive services and policies to maintain the housing occupant "in place" in times of economic crisis.

Meeting Dates: 1) July 20, 2006, 2) August 10, 2006, 3) August 24, 2006, 4) September 7, 2006 5) September 21, 2006

[Committee Chair]
Mark Buchbinder, Executive Director*
Alliance For Human Services

Carolina Montoya, Acting Director*
Department of Human Services (DHS)

Barbara K. Bisno, Esq., Chair CP
Affordable Housing, Miami Neighborhoods United

Elizabeth Plater-Zyberk CP
University of Miami - School of Architecture

[Department Liaison]
David Raymond, Executive Director *
Homeless Trust (HT)

Cheryl Marken, Homeownership Liaison*
U. S. Dept. of Housing and Urban Development

Rick Beasley, Director*
South Florida Workforce

Appendix 3

MIAMI-DADE COUNTY

Community Affordable Housing Strategies Alliance
COMMITTEE REPORT

Committee Name: Data Collection and Analysis

Date of Report: 17 October 2006

Prepared by: Manuel Armada

Meeting Date/Time: 11 October 2006 at 1:00 PM

Attendees: Shirley Andrades, Manuel Armada, Guillermo Grenier

Committee's Mission Statement: Identify and evaluate the effectiveness of existing data sources focusing on housing issues in Miami-Dade County. If necessary, further research will be conducted to reframe the context of the housing shortage in Miami-Dade County. Respond to data requests from CAHSA committees.

Issue 1: Relevant data and statistical information should be easily accessible.

ACTION ITEMS (for submittal to CAHSA Task Force): It is recommended that the Housing Data Clearinghouse web page be continued. This clearinghouse web page should act as a one-stop center for all housing data.

Issue 2: Collection and Maintenance of Data:

Action Items (for submittal to CAHSA Task Force): The collection and maintenance of such data should continue to be the responsibility of the Research Section of the Department of Planning and Zoning.
The following data collection procedures are recommended:

A. Current and historical housing socio-economic characteristics information from the U.S. Census (conditions, tenure, etc.) and its updates (i.e. The American Community Survey) should continue to be generated, maintained and be made available through the Housing Data Clearinghouse web site.
B. In order to monitor where housing growth is taking place, data obtained from impact fees should be tabulated and presented quarterly.

   The information on impact fees provides a more accurate measure of the possibility of the actual construction of a proposed project compared to building permits. The payment of impact fee shows the commitment of the developer to build the project

C. Residential sales data from the Property Appraiser's files, as well data from the Florida Association of Realtors, should be tabulated and presented quarterly.
D. Information on the amount and location of government-assisted housing (tables and maps) should be generated and made available bi-annually.
E. Links to other information sources (i.e. national and local research centers, non-profits, etc., should be included in the Housing Data Clearinghouse web page and updated regularly. This could include reports and studies with solutions to housing affordability issues.

Public Housing,
Section 8,
Homeless

by residents. As Gindroz pointed out, "The best way to build this type of neighborhood is to design a group of houses around a park. When competing with suburban forms that have more land per unit, it is important that the advantage of urban life -- a sense of community -- can actually be experienced."

The area is exceptionally safe for one that includes a significant amount of public housing and other subsidized rental programs. However, the subsidized housing is balanced by a large number of owner-occupied, single-family houses. Along with an urban form that allows for individual identity while encouraging a sense of community, this balance has produced an environment in which residents actively maintain their security through surveillance of the street and front porch socializing. Beverly Burton bought one side of a duplex in 1983 where she raised her two children while she worked as an attorney. She commented, "This neighborhood is an attempt to get people from different backgrounds to all live together. There are people here who work in maintenance at the local hospital. It is very convenient to schools, transportation and community resources. It's like a little neighborhood right in the heart of the city!"

Rental,
Homeownership
Rehabilitation

MIAMI-DADE COUNTY

Community Affordable Housing Strategies Alliance
COMMITTEE REPORT

Committee Name: Rental, Homeownership and Rehabilitation

Date of Report: November 16, 2006

Prepared by: Claire Raley

Meeting Date/Time: November 8, 2006/9:30 a.m.

Attendees: Claire Raley, Chair, Barry Goldmeier, Olga Golik, Marcos Regalado, Cecilia La Ville, Terry Coble, Patricia Sharifi

Committee's Mission Statement:
Evaluate current policies affecting the availability of affordable and workforce rental and ownership opportunities for the residents as well as the availability of rehabilitation potential of existing units; if necessary recommend changes and develop action plan.

Recommendations (for submittal to CASHA task force):

1. Systems Restructuring for Miami-Dade County's Affordable Housing Programs:

   a. County government must treat housing as its #1 priority for the community
   b. The system is broken and not the result of a few bad apples but of broad problems. A comprehensive, independent oversight process is needed, such as the Homeless Trust
   c. One leader (Housing Czar) for all housing activities, such as an Assistant County Manager, with housing being his/her sole responsibility
   d. Centralize and streamline system to include all current and future sources of affordable housing
   e. Comprehensive 5-Year Housing Plan and follow it
   f. Professionalization of all players-Czar, staff, developers, etc.
   g. Department heads for WASA, Public Works, DERM, Building, Zoning and Planning, Fire and other departments that impact affordable housing development are held accountable for meeting the goals for building affordable housing
   h. Mandate that 90% of the total Surtax funding allocation for affordable housing be direct development costs while limiting 10% to administrative costs, which includes project delivery costs. Administrative costs include all County employee and other indirect costs associated with the program
   i. Evaluate effectiveness of CDCs, private developers and their affordable housing projects, and focus resources accordingly (addition based on public comments at November 1, 2006 community forum)
   j. Create Housing Resource Center for Information and referrals utilizing existing County outlets such as County One Stop Centers, Team Metro offices, and CAA (addition based on public comments at November 1, 2006 community forum)

k. Allow government utility and connection fee to be paid at the time the houses or unit is given the Certificate of Occupancy (addition based on public comments at November 1, 2006 community forum)

2. Preliminary Miami-Dade County Implementation Actions

a. Expedite existing projects in pipeline
    1) Project Execution
    2) Compliance
b. Allocate funds and then issue commitment letter
c. Close loans with the bank and all subsidy sources at the same time, reduce closing requirements, develop unified documents, and let the bank administer the county funds
d. Underwriting should be restricted to underwriting the "gap" funding to make sure the project is not over-subsidized
e. Delegate County administration of loans to financial institutions; the role of County government should be to create and enforce policy
f. Consider putting money in pool of funds that will blend down interest rate to make the project affordable to targeted income groups (one of many tools)
g. Create a local rental assistance program and provide at least $ TBD million annually for the program (not like the current Section 8 program).
    - Increases in program funding should be tied to increases in property taxes
h. Prioritize rental housing due to loss of rental units
i. Look at innovative housing models from other states such as California for energy efficiency and to reduce housing costs (addition based on public comments at November 2, 2006 community forum)
j. County ordinance prohibiting discrimination based on "source of income"
k. County should overhaul Request for Application (RFA) process:
    - Current process convoluted; RFA requirements need to be reduced
    - County's role should be as a facilitator and policy maker, determining the designated target groups, funding distribution allocations, i.e., new construction rentals, rehabilitation homeownership, etc., and leveraging of funds that will utilize the least amount of County money to serve the targeted groups, coupled with a policy of determining which projects should get deeper subsidies
    - County's Comprehensive Housing Plan (CHAS) planning process is inadequate, and it needs to: reflect the needs of the population; (2) be realistic; (3) determine how funding will be distributed; and (4) be utilized to mirror the RFA process
    - Rental housing projects owned by for profit and non-profit developers with public funding must set-aside at least 15% of the units to families at or below 30% of Average Median Income and must include rental assistance (like the U.S. HUD 202 program) and an operating reserve for rental assistance for projects that set aside more than 15% of the units to compliment the State's tax credit program
    - Implement one major RFA funding cycle each year with a second cycle for recaptured funds (addition based on public comments received at November 2, 2006 community forum)
l. Waive all impact fees (including school) for affordable/workforce/rental housing on sliding scale depending on affordability

m. Platting as well as permit approvals by DERM, WASA, and DHS for projects containing affordable housing units should be concurrent and streamlined so that it takes no longer than three (3) months
n. Building permit process for projects containing affordable housing units needs to be expedited with only one reviewer per discipline. Reviewer should provide final comments within two (2) weeks and if Architect/Engineer submits responses and modifies plan within two (2) weeks, then Building Department will issue permit within one (1) week of receiving responses and modified plans. Expedite Inspections and revision process (addition based on public comments received at November 2, 2006 community forum).
o. All affordable housing developments requiring public hearings may by-pass the community council process and go directly to the County Commission
p. Make all platted lots buildable as long as sewer lines are available (related to communities where platted lots are less than required)
q. Where possible, WASA should provide sewer lines to lots that are to be used for affordable housing units without costs to the developer or present homeowners in the area (use General Obligation Bonds for this purpose)
r. County needs to support DCA's efforts to enforce the housing component of the Comprehensive Master Plan in all Miami-Dade County municipalities
s. Create new and enhanced mechanisms for additional funding at a local level for affordable housing
    - Percentage of Ad valorem tax increases to go to Affordable Housing Fund
    - Fair share from wealthy municipalities who are not currently producing affordable housing
    - TIF
t. Preservation of existing affordable rental housing is essential in addressing the County's housing crisis. The County should design their programs to compliment the state programs
u. Because there are many rental projects, such as tax credits and Section 8, reaching the end of their compliance period, County funding should prioritize preservation of these units
v. The County should renew efforts to change property tax legislation to mandate tax assessors to use income approach when appraising rental housing, e.g., vacant condominiums rented to lower-income persons with a reduced tax burden for unit owner
w. The maximum sales prices for homeownership should be reviewed and adjusted annually, if needed, to reflect increases in construction and development costs
x. Homeownership programs should have a pool of funds available to make homes accessible for persons with disabilities, when needed
y. Surtax minimum housing standards should be eliminated. The County should use the Florida Building code as the standard for all its affordable housing units.
z. The County should issue quarterly reports on the progress of the Committee's recommendations

Note: The committee considered each of the public comments that were within the subject area of this committee. Where the recommendation indicates "addition based on public comments received at community forum," it is not necessarily the same suggestion made, but an amended version based on the committee's deliberations. In addition, some public comments were not included in the recommendations because the majority of the committee either did not support it or it was not within the assigned subject area of the committee.

On behalf of Claire Raley, Chair, attached is the Committee's final report.

With regard to Item 1 h. on the report discussed at the last meeting, Claire asked that I obtain the surtax legislation and forward it to you. See below.

The language in item 1.h. does not appear to conflict with the Florida Statutes; however, the following additional language was added to 1 h. "Where permitted by Florida Statutes, ...".

I discussed this with Pat Braynon of the Housing Finance Authority and she did not think there was a conflict.

The 2006 Florida Statutes

Title XI COUNTY ORGANIZATION AND INTERGOVERNMENTAL RELATIONS | **Chapter 125** COUNTY GOVERNMENT | **View Entire Chapter**

[1]125.0167 Discretionary surtax on documents; adoption; application of revenue.--

(1) Pursuant to the provisions of s. 201.031, the governing authority in each county, as defined by s. 125.011(1), is authorized to levy a discretionary surtax on documents for the purpose of establishing and financing a Housing Assistance Loan Trust Fund to assist in the financing of construction, rehabilitation, or purchase of housing for low-income and moderate-income families. No less than 50 percent of the funds used in each county to provide such housing assistance shall be for the benefit of low-income families. For the purpose of this section, "low-income family" means a family whose income does not exceed 80 percent of the median income for the area, and "moderate-income family" means a family whose income is in excess of 80 percent but less than 140 percent of the median income for the area. For purposes of this section, the term "housing" is not limited to single-family, detached dwellings. The rate of the surtax shall not exceed the rate of 45 cents for each $100 or fractional part thereof of the consideration therefor. Such surtax shall apply only to those documents taxable under s. 201.02, except that there shall be no surtax on any document pursuant to which the interest granted, assigned, transferred, or conveyed involves only a single-family residence. Such single-family residence may be a condominium unit, a unit held through stock ownership or membership representing a proprietary interest in a corporation owning a fee or a leasehold initially in excess of 98 years, or a detached dwelling.

(2) The levy of the discretionary surtax and the creation of a Housing Assistance Loan Trust Fund shall be by ordinance which shall set forth the policies and procedures of the assistance program. The ordinance shall be proposed at a regular meeting of the governing authority at least 2 weeks prior to formal adoption. Formal adoption shall not be effective unless approved on final vote by a majority of the total membership of the governing authority. The ordinance shall not take effect until 90 days after formal adoption.

(3) The county shall deposit revenues from the discretionary surtax in the Housing Assistance Loan Trust Fund of the county, except that a portion of such revenues may be deposited into the Home Investment Trust Fund of the county as defined by and created pursuant to the requirements of federal law. The county shall use the revenues only to help finance the construction, rehabilitation, or purchase of housing for low-income families and moderate-income families, to pay necessary costs of collection and enforcement of the surtax, and to fund any local matching contributions required pursuant to federal law. For purposes of this section, authorized uses of the revenues include, but are not limited to, providing funds for first and second mortgages and acquiring property for the purpose of forming housing cooperatives. Special consideration shall be given toward using the revenues in the neighborhood economic development programs of community development corporations. No more than 50 percent of the revenues collected each year pursuant to this section may be used to help finance new construction as provided herein. The proceeds of the surtax shall not be used for rent subsidies or grants.

Public and Private
Employer
Housing Incentive

MIAMI-DADE COUNTY

Community Affordable Housing Strategies Alliance
First Special Committee Meeting Report

Committee Name: Public and Private Employer Housing Incentive Programs

Members: Ann R. Kashmer, Millie Membiela, Barbara Romani, Matthew Schwartz, Lynn Dannheisser, Patricia Braynon, Jose Pons, Ramon L. Rodriguez, Terry Manning, Isabel Cossio Carballo, Cecilia La-Villa Travieso, Joann Hicks, Silvia Unzueta, Jose Hernandez, Truly Burton, Aaron M. Zeigler, Aris Eugene, Elizabeth Pierre, Georgina M. Pardo

Date of Report: November 13, 2006

Prepared by: Ann R. Kashmer, Committee Chair

Meeting Date/Time: November 13, 2006/ 11:15 a.m. – 11:45 a.m.

Attendees: Committee Members: Ann R. Kashmer and Georgina M. Pardo
Alternates: Jose Pons

Committee's Mission Statement:
Evaluate the existing policies providing public and private sector employers incentives to initiate housing programs for employees; if necessary recommend changes and develop action plan.

Issue 1: The cost to own or rent a home has increased more rapidly than income in our community. Employers in Miami-Dade County are at a disadvantage when competing for new hires or retaining existing employees. Our workforce is directly affected by the present real estate market condition.

Discussion: There is a need for initiatives that would bridge the gap between the cost to own or rent and income.

ACTION ITEMS TO CAHSA:

Recommendations

Short Term:

1. **Pilot Program:** Develop and implement a County-funded Employer Assisted Housing Pilot Program for county employees, which may be considered a model to emulate by other public and private employers. It may include Home Buyer Education, Individual Development Account (IDA) match, and/or subsidy funds to help county employees buy a home.

2. **Community Workforce Housing Initiative Program (CWHIP):** CWHIP is a state funded, public/private, pilot program to financially incent government and private employers to work together to provide workforce housing. The Committee endorses the County's participation in this program. Several local employers have voiced an interest in partnering with the County.

3. **Federal, State and Local Incentive Funding:** All existing and future publicly financed housing related programs, which the County administers, should contain an Employer Assistance Housing element (i.e. CDBG, Home, SHIP and Surtax funding could be allocated to IDA's to match employer incentives for employees for home purchases).

Intermediate Term:

1. **Tax Abatement, Incentives and Commercial Revitalization Program:** The County should use some or all of the fees Enterprise Zones collect from equipment and shop taxes as a dedicated source for an EAH program. These fees presently go into General Revenues.

2. **Community Redevelopment Areas (CRA):** CRA's have their own Tax Incremental Funding (TIF) source, which can be used for housing. Only 3 to 5% of Miami-Dade County's land is in a CRA. TIF could be used to buy down the cost of land/property or acquisition/rehab for rental or for sale properties of a housing development in the CRA. A Request For Application (RFA) for development of affordable housing could be offered to employers or developers. Priority in the RFA should be given to potential tenants or owners who are employees of employers within the CRA or adjacent (TBD by CRA) geographical areas.

3. **Special Taxing District and Corporate Fees:** The County should explore the viability of creating a dedicated funding source, such as Community Districts or General Revenues, to support an Employer Assisted Housing (EAH) program, which could be used as an incentive to the employer or a direct assistance to the employee (direct funding or matching).

Long Term:

1. **Federal and State Incentive Funding:** Engage the County Lobbyist(s) to research and support any Federal and State Legislation involving Tax Credits or other incentives to employers that would benefit the workforce housing recipients. Follow Senator Hillary Clinton's proposed legislation relating to Employer Assisted Housing Program, and for-sale housing tax credits. At the State level, recommend corporate tax housing credit to incent employers to start an EAH program.

2. **Property Appraiser's Office:** The Committee supports a recommendation to change the property tax valuation by a State statutory or constitutional amendment for reduced taxes on restricted income rental property. Being proposed by Tax/Relief/Incentive/Abatement/ Insurance Issues Committee.

3. **Maintenance of Affordability Committee:** The Committee supports a statutory or constitutional amendment to Community Land Trust Taxes to allow tax relief for low and moderate income families with regard to homeownership. Being referred to the Maintenance of Affordability Committee.

Tax/Relief/
Incentives/Abate
ment/Insurance

MIAMI-DADE COUNTY

Community Affordable Housing Strategies Alliance
COMMITTEE REPORT

Committee Name: Tax/Relief/Incentives/Abatement/Insurance Issues

Date of Report: 10/14/2006

Prepared by: Frank Jacobs

Meeting Date/Time: September 14, 2006 at 10 AM

Attendees: Frank Jacobs, Shirley Andrade, Fernando Casamayor, Tangie White, Kevin Crowder, George Mensah, Jihad Rashid.

Committee's Mission Statement: Work within the structure set up by the Office of the Property Appraiser to evaluate the nature of existing land use regulations and the possibility of initiating property assessment relief to owners of affordable and workforce housing units; also address the issue of insurance affordability.

Issue 1: Potential property tax relief measures available at the local level.

Discussion (summarize major points):

Committee members made a recommendation to better market and advertise the recently amended property tax deferral statute for low income senior homeowners (allows the deferral of property taxes by owners 65 or older earning a CPI adjusted household income of approximately $24,000) using all the various government offices as points of material distribution. Also utilize newspaper promotions and mass mailings associated with tax bills and/or homestead exemption receipts.

Committee members made a recommendation to revise local ordinances to allow multi-family rental properties to qualify for Enterprise Zone property tax abatement opportunities. Florida statutes and Florida Department of Revenue will allow multi-family rental properties to be considered businesses for purposes of qualifying for EZ property tax abatement opportunities.

Committee members made a recommendation to revise local ordinances to eliminate the ability of borrowers under various financial assistance programs to sell their affordable housing properties to unqualified buyers at market value. The recommendation would include adding qualification requirements in a legally sufficient governmental land use restriction limiting the property to affordable/workforce housing for a period of years. Such a restriction would help to preserve affordable/workforce housing inventory and enable the county Property Appraiser to consider the effects on value of such a land use restriction for assessment value purposes.

Issue 2: **Potential property tax relief measures requiring State legislative changes.**

Discussion (summarize major points):

Committee members made a recommendation to urge the State Legislature to pass legislation eliminating the "loop hole" that currently allows transfers of real property to take place without a recorded deed reflecting the consideration paid for the real property. Such a legislative change would produce, in relative terms, increased revenue to affordable/workforce housing through the state's allocation of documentary stamp taxes and county retained documentary surtax.

Committee members made a recommendation to urge the State Legislature to consider the concept of a property tax deferral program for owners of apartment buildings who meet certain rental rate thresholds and property maintenance standards, in an effort to encourage their retention. The annual property tax payments should be limited with the balance accruing until the qualified property is sold or the use is changed to a market basis.

Committee members made a recommendation to urge the State Legislature to pass legislation providing for expansion of the "classified use value" concept to include properties utilized for affordable/workforce housing for period of at least 10 years. Owners of qualified properties would enter into a restrictive covenant with an appropriate governmental agency limiting the use of the property to affordable/workforce housing for 10 years or more. During the covenant period the property would be valued for property tax purposes solely on the basis of current use. As is the case with current "conservation easement" provisions, if the restrictive covenant is broken the property owner would be required to pay all past abated taxes plus penalties and interest.

Issue 3: **Potential property insurance relief measures requiring State legislative changes.**

Discussion (summarize major points):

Committee members made a recommendation to urge the State Legislature to pass legislation expanding the ability of Citizens Property Insurance Corp. to spread the risk of loss and accept windstorm policies throughout the State of Florida without regard to a property's geographic location. Further, to expand and enhance current state mitigation assistance programs to include multi-family properties.

ACTION ITEMS (for submittal to CAHSA Task Force):

Request that all committee recommendations contain in this report be accepted and adopted by the CAHSA task force.

Maintenance of
Affordability
Committee

MIAMI-DADE COUNTY

Community Affordable Housing Strategies Alliance
COMMITTEE REPORT

Committee Name: Maintenance of Affordability committee

Date of Report October 16, 2006

Prepared by: Mark Buchbinder

Meeting Date/Time: October 12, 2006

Attendees:

Committee's Mission Statement:

To make recommendations that creates an intervention strategy to:

a. maintain the affordability of the housing unit (and, if appropriate the housing development maintenance structure)
b. create a system of supportive services and policies to maintain the housing owner/occupant "in place" in times of economic crisis.

- Issue 1: Aspects of Affordability - Real Estate
  - ✓ restrictive covenants on property and financing documentation

Discussion (summarize major points):

Florida law does not encourage restrictions on the transfer of real property unless there is a public purpose. The maintenance of affordability as a purpose should be drafted into any (and all) ordinances and resolutions dealing with preserving housing affordability.

The committee reviewed various deeds, lien documentation, and other instruments currently used by various Miami-Dade County housing programs and found that there was no uniformity in transactions or programs when (and if) restrictions were placed on the transferability of the property in order to insure preservation of the "affordability" aspects of the real estate. The committee recognizes that there are different programmatic requirements when federal and state funding is used in a transaction and that many transactions which produce affordable housing require several layers of financing, most of which have income targeting and property restriction requirements which are sometimes at variance with each other. The committee also familiarized itself with various types of restrictions: deed restrictions, restrictive covenants placed directly on the property, restrictions in notes and mortgages requiring "no prepayment or prepayment penalty" and requiring no assumability or qualifications to assume the indebtedness, and various other restrictive agreements that deal with the use, occupancy, and income targeting of the ultimate owner or renter. The committee also discussed that as a policy Miami-Dade County is interested in the improvement of the quality of life for all of its residents and the equity of allowing a property owner to share in the value appreciation of the property they own should be factored into the restrictive transferability of the property.

Based upon the discussions in committee as summarized above, the committee asked staff to develop a matrix of various types of restrictions, when they can be appropriately used and their value in achieving the desired outcome, and known state and federal financing requirements which might

mandate or mitigate their use in a transaction. The matrix is made part of this report as Attachment "A".

Action Items (for submittal to CAHSA Task Force):

1. All ordinances and resolutions of the Board of County Commission which deal wi housing should contain a clear policy statement that it is the policy of Miami-Dade County when dealing with public property or dollars that any use of those dollars should be with a clear purpose of not just promoting housing affordability, but also **preserving** housing affordability.
2. Any use of public property or funding for affordable housing transactions must appropriate contain property restrictions which maintain and preserve the affordability aspects of the real estate. The matrix created for this report (Attachment "A") should be used as guidance in determining the appropriateness of the restrictions used as to type and duration.
3. In order to encourage people to create equity and take advantages of opportunities to improve their lives, a mechanism to share an appreciation in property values should be considered as well as property use and transfer restrictions.
4. The enforcement of the property restrictions needs to be monitored and improved (It is acknowledged that some of the larger projects especially rental developments with various subsidy programs and regulatory agreements, are currently monitored for compliance by Miami-Dade County and/or the State of Florida and or the federal government). Attorneys and title companies need to be better educated. Title Insurance companies could require title agents to attach any property restriction documents to title commitments. State law can be changed to require restrictions on property use to be better "flagged" and require County clerks to also "flag" such documents when recorded.
5. A housing compliance office (or officer) can be created within the Housing Agen whose responsibility is to monitor and enforcement affordability compliance and restrictions.

- <u>Issue 1: Aspects of Affordability</u> - Real Estate
  - ✓ Community land trusts

Discussion (summarize major points):

The committee spent sometime acquainting ourselves with the concept of land banking and community land trusts (CLT). Attached to and made part of this report is a briefing paper on community land trusts which was prepared for the workforce housing task force and which summarizes the purposes of and how to use this vehicle for preservation and maintenance of housing affordability (Attachment "B").

Generally, CLT are set up for governance as 501(c)(3) not for profit corporations which own the land and the homeowner owns the structure on the land. There are basically two types of community land trusts...neighborhood-based and community-wide.

A Neighborhood-based CLT operates in a defined geographical neighborhood and the land it owns is in that neighborhood. Its governing board is similar to a CHODO (in the federal HOME program) and is composed of one-third lessees, one-third neighborhood residents in general, and one-third people with housing-related expertise. The Bahama Conch CLT land trust in Key West is a model that ha been in existence for several years... more recent models are in Winter Park (Hannibal Square) and Delray Beach.

A Community-wide CLT is larger in geographic scope and usually holds several parcels of land. The governing boards are not necessarily composed of community residents or lessees (with the one-third structure as set forth above). Florida community-wide CLTs are being developed in Sarasota, Charlotte, Lee and Martin counties.

Currently there are two CLTs in Miami that have been created and one is in process:

- A CLT in Overtown has been set up by the Collins Center for Public Policy (a parcel of land has been purchased with Knight Foundation funding) and a few projects are on the drawing board; but no housing has been built. The governing board of this organization is made up of people with housing-related expertise and there is a separate advisory board which is composed of Overtown CDC executive directors. Although it was initially created for Overtown, its scope and design is to encompass other areas as well.
- A neighborhood-based CLT located in the West Grove has been discussed for several years by the Coconut Grove Collaborative. It is unclear at this time as to whether or not it has actually been set-up or is operational.
- The city of Homestead is in the process of creating a CLT which will principally be located in its Community Redevelopment Area (CRA).

This is a tool that holds promise as a mechanism that might own and preserve the affordability of current government owned land as well as a tool that could empower and assist property owners on a neighborhood level. If structured correctly it might also serve as organization that is not only concerned with preserving the affordability of housing units and of maintaining the viability and appearance of the land and the structures, but also serve as a safety net for homeowners. On April 8, 2003, the Board of County Commissioners passed Resolution# R-306-03 which directed the County Manager, through the Miami-Dade Housing Agency, to develop recommendations for the establishment and implementation of a community land trust (Attachment "C").

Action Items (for submittal to CAHSA Task Force):

1. The County Manager immediately implement Resolution# R-306-03 and, if appropriate, begin the process of creating a Miami-Dade County CLT.
2. Miami-Dade County review the efficacy of setting up a neighborhood CLT that would cover the Scott/Carver housing projects area and any other neighborhood where the county owns (or could put under its control) a sizable amount of developable property.
3. Appropriately fund and insure stable management of any CLT that is created to maintain itself as a viable entity capable of preserving the affordability of the property under its control and the residents residing therein.

- <u>Issue 2: Aspects of Affordability -</u> Property Associations
  - ✓ escrow reserves
  - ✓ governance

Discussion (summarize major points):
Many units of housing are in condominiums, townhomes, community associations or Planned Unit Developments – in times of economic crises, association dues is often not paid by residents creating liens and addition costs on the property. Consequently, there is not enough money in the association reserves account do the mandated and necessary maintenance causing property deterioration which creates a spiraling effect on neighborhood blight and lower property values. This may make property more affordable", but the social costs in quality of life for the residents increase.

Action Items (for submittal to CAHSA Task Force):

1. As part of an affordable housing project approval process when the planned development structure includes a property maintenance association and Miami-Dade County funding is used as part of the financing, a sufficient amount of money must be set up in an escrow reserves account that would cover the cost of property maintenance in common areas (as specified in the associati documents) for an adequate period of time. This can be a developer requirement or a direct operating grant made to a community association.
2. Capacity building training to develop effective governance for association leaders and community residents should be made the responsibility of the developer before the turnover of the association to the residents. Failure to do this can be cause for default if Miami-Dade County maintains a lien or covenant on the property.
3. An examination of Florida law governing community associations in housing developments should be performed in order to determine if any changes need to be made to codify the recommended action items set forth above. Include in this would be an appropriately funded and staff office of the state ombudsman responsible for educating association management and investigating abuses.
4. Ongoing inspections of structures and periodic structural certifications for housing code compliance.
5. MINORITY recommendation: Association fees can be included in the escrow portion of a homeowner's mortgage payment. This can certainly be done when Miami-Dade County or its instrumentalities is a mortgagee.

- **Issue 3:** Aspects of Affordability - Resident Sustainability
  - ✓ escrow accounts
  - ✓ resident case management
  - ✓ loan foreclosure forbearance requirements

Discussion (summarize major points):
Many residents of housing characterized as "affordable" are first time homeowners with little experience in budgeting, property maintenance, and few reserves to use when an economic crisis occurs. Often there is a requirement to complete a homeownership and/or a credit counseling class prior to purchasing a home and qualifying for a subsidized mortgage. There are also many different curriculums and training qualifications. However, once the closing occurs there is no safety net system to assist a homeowner other than the social services system in Miami-Dade County. The committee looked at two models that could be used to create a follow-through program:

a. Some non-Profits involved in housing production (i.e. Little Haiti Housing Association and other community development corporations) have created voluntary "homebuyer clubs" in which purchasers of homes developed by the non-profit have an opportunity to get assistance and answers to questions about post-closing issues involving their mortgages and homes (increase in tax and insurance escrows, interpretation of documents, avoidance of predatory lenders, unexpected repairs). Staff of the non-profit serve as housing information/referral specialists and case managers to the members of the "homebuyer clubs"
b. Habitat for Humanity performs a similar function. Some of their housing developments have involuntary maintenance community associations which also serve as "post-closing" case management entities which assist in homeowner crises for its members.

The committee also discussed several ideas that could possibly assist individuals maintain themselves that should be further explored such as individual development accounts (IDA accounts),

financial literacy as part of the high school curriculum, incentive programs, the need for continued family self-sufficiency training (including employment enhancement training).

Action Items (for submittal to CAHSA Task Force):

1. Miami-Dade County should provide funding for post-closing homeownership case management services in any community association (including a community land trust) created as part of an affordable housing development which uses Miami-Dade County financing resources and/or land. Surtax dollars and general revenue funds are currently being used for pre-closing homeownership classes can also be used for post-closing follow-through.
2. Grants/loans which are currently available for items such as hurricane shutters can be expanded for other uses such as mold removal, housing code violations, etc. An emergency housing repair pool/ or trust fund can be set up which is funded by general revenue dollars, available grants, and a surtax on building permits.
3. Miami-Dade County (possibly in conjunction with other community agencies or foundations) could establish an IDA account program which can be used for post-closing expenses (i.e. furniture, emergency repairs, mortgage payments in case of an economic crisis).

- Issue 4: Other Discussion items

The committee did not have the time to look into three vital issues: loan forbearance requirements, mobile home park closures, and mandatory economic strategies such as rent control and rent stabilization programs. It is recommended that these items be further studied for potential action steps.

TOOLS TO IMPOSE AFFORDABILITY RESTRICTIONS

HOMEOWNERSHIP PROGRAMS

Examples of Compliance Tools:

- **Loans** (in the form of a security instrument recorded against the property).
  - Long-term "silent" mortgages which incorporate occupancy restrictions. Repayment would be triggered if conveyed to another party during affordability period. Could also include penalties.
  - Forgivable Loans - over the affordability period, pro-rated portion of loan amount is forgiven each year. To discourage violation of affordability period, conveyances during such period could be treated as a default of the terms of the loan, triggering repayment of entire principal, accrued interest and penalties.
  - Loan instruments could incorporate additional provisions described below: (i.e. shared appreciation or maximum sale price, right of first refusal, resale limited to other eligible low income household).
- **Deed Restriction or Restrictive Covenant** recorded against the property through deed granting title or later filing:
  - Deed restriction or restrictive covenant tied to property title opposed to being tied to a mortgage interest, limiting use of property as primary residence of titleholder for affordability period. Should include language that it attaches to any future deed. The restriction can incorporate additional provisions described below (i.e. shared appreciation or maximum sale price, right of first refusal, resale limited to other eligible low income household).
  - Enforcement language could include the following remedies in the event of default (if allowed under Florida law): repayment of loan in full immediately upon default; relief requiring restoration of the property to the condition, affordability or occupancy which existed prior to violation of restrictive covenant (or any terms therein); money damages; right to void any contract for sale, sale, conveyance or any other transfer in violation of restrictive covenant by action in equity.
  - Some risk posed by subordination and foreclosure issues. But see ***MassHousing Model Deed Rider*** resulting from Fannie Mae's revised seller and servicer guidelines (May 2006) allowing deed restrictions on single-family homes to survive foreclosure.

- **Additional Provisions** (can be incorporated into security instruments or deed restriction or restrictive covenants recorded against the property).

  - Shared Appreciation Agreements

    - Incorporating shared appreciation formula into security agreement allows the affordable housing program to capture a portion of the equity in the event that the property is sold within the affordability period or the borrower defaults. Allowances for capital improvements can be included.

    - To discourage sales during affordability period, the entire principal can become due upon sale, along with a portion of the equity. Note: This policy was recently adopted by Miami-Dade County in connection with its 2007 Cycle for HOME, Surtax and SHIP funds.

    - Shared appreciation approach, allowing market-driven appreciation, should be distinguished from a re-sale pricing approach in which the affordable housing program establishes and imposes a maximum sale price.

  - Limiting Re-sale

    Property can only be sold to other eligible low-income households. See Davis, **Shared Equity Homeownership – The Changing Landscape of Resale-Restricted, Owner-Occupied Housing**, National Housing Institute, 2006 (study explores benefits and limitations of shared equity approaches verses restricting ownership to the overall effort of community revitalization and affordable housing preservation).

  - Right of first refusal (RFR) to affordable housing program.

    - Utilizing resale restrictions or RFR go further to ensure affordable housing stock preservation in that the property itself remains in play for low income households after the affordability period.

    - Requiring notice and opportunity to purchase assists in avoiding loss of community-invested property through foreclosure.

    - These mechanisms should be tied to a forgivable loan and shared equity provisions so that the purchase price at fair market value would be reduced by the remaining balance owed (if any) and share of equity to make the re-purchase reasonable. See Lewis, *Affordable Real Estate Transactions*, **Probate & Property**, May/June 2006.

- **Community Land Trusts:**

  Model in which title remains in the control of a non-profit or government entity and homebuyers hold a long-term leasehold, which typically can be transferred to another eligible household or to family members (assuming income-eligible).

AFFORDABLE RENTAL PROGRAMS

Typical affordability period: Thirty Years

Examples of Compliance Tools:

- **Rent Regulatory Agreements,** typically incorporated into security instruments relating to subsidy loans, incorporate income restrictions on occupants of assisted units, rents that may be charged, affordability period, re-payment terms and penalties in event of failure to comply. The agreement can be incorporated into recorded security instruments by reference. Such terms also can be incorporated into deed restrictions recorded against the property's title.

- **See following chart ("Affordable Housing Programs – Use Restrictions, Compliance Periods and Mechanisms")** covering all of the major funding sources typically accessed for affordable housing projects in Miami-Dade as well as income target restrictions, minimum compliance periods and mechanisms used by each funding source to enforce compliance/recapture resources in the event of failure to comply.

Affordable Housing Programs – Use Restrictions, Compliance Periods and Mechanisms

	SAIL (State of Florida)	*Tax Credit (State of Florida/Federal Tax Incentive Program)*	*Affordable Housing Program (AHP – Federal Home Loan Bank of Atlanta)*
Income Targets (% of Median Income)			
50%	Satisfies requirements if 20% of units occupied by incomes of 50% AMI or less.	Satisfies requirements if 20% of units occupied by incomes of 50% AMI or less.	—
60%	Satisfies requirements if 40% of units occupied by incomes of 60% AMI or less.	Satisfies requirements if 40% of units occupied by incomes of 60% AMI or less.	—
80%	—	—	Funding is limited to very low, low and moderate income household. Generally, projects targeting 100% of units towards 60% MI or less receive maximum points.
120%			
140%			
Minimum Compliance Period	*30 years*	*30 years* An initial 15- year period with a mandatory 15 year extension (a total Extended Use Period of 30 years). Some projects may agree to a longer extended use period (up to 50 years) in order to qualify for preference in	Rental Project: 15 year retention period. Owner-Occupied: 5 year retention period.

		the award of credits.	
Mechanism(s) to Control Compliance Period	Recorded regulatory/land use agreement. FHFC can accelerate loan or foreclose.	Recorded regulatory/land use agreement. • FHFC can accelerate loan or foreclose. • FHFC must report non-compliance to the IRS. • The IRS can demand recapture of tax credits claimed by investors and impose fines and penalties. • Investors can seek compensation from general partners involved in project for loss of credits and for IRS fines and penalties.	Retention mechanism provisions must be contained in the mortgage note and security instrument; enforceable under local law; appropriately recorded and run in favor of the lending member of the FHLBA. <u>Rental Projects</u>: In case of sale or refinancing during retention period, (a) with respect to a direct subsidy, an amount equal to the full amount of the direct subsidy must be repaid to the FHLBA; and (b) with respect to a subsidized advance, the full amount of the interest-rate subsidy received by the project owner (based upon a pro rata portion of the interest-rate subsidy imputed to the subsidized advance during the period the project owner owned the property prior to the sale or refinancing, must be repaid. <u>Owner-Occupied Projects</u>: In case of sale during five-year retention period, (a) with respect to a direct subsidy, an amount equal to a pro rata share of the direct subsidy, reduced for every year the seller owned the unit; and (b) with respect to a subsidized advance the proceeds of which were used to finance construction or rehabilitation of (and not permanent financing for) the units, an amount equal to the pro rata portion of the interest-rate subsidy imputed to the subsidized advance that financed the construction or rehabilitation loan for the unit, reduced for every year the seller owned the unit, must be repaid to FHLBA from any net gain realized upon the sale of the unit after deduction for the sales expenses, unless the purchaser is a low- or moderate-income household. In case of refinance during five-year retention period, (a) with respect to a direct subsidy, an amount equal to a pro rata share of the direct subsidy, reduced for every year the occupying household has owned the unit; and (b) with respect to a subsidized advance the proceeds of which were used to finance permanent financing for the unit, the full amount of the interest-rate subsidy received by the owner, based upon a pro rata portion of the interest-rate subsidy imputed to the subsidized advance during the period the owner owned the property prior to refinancing; and (c) with respect to a subsidized advance the proceeds of which financed the construction or rehabilitation of the unit, an amount equal to the pro rata portion of the interest-rate subsidy imputed to the subsidized advance that financed

(Mechanism(s) to Control Compliance Period – Continued)			the construction or rehabilitation loan for the unit. reduced for every year the owner owned the unit, must be repaid from any net gain realized upon the refinancing.

	HOME (Rental Housing)	*HOME (Homeowner-ship*	*CDBG*	*Surtax*
Income Targets (% of Median Income)				
50%	Projects with five or more units: 20% of HOME-assisted units.	—	—	—
60%	No less than 90% of HOME-assisted units.	—	—	—
80%	Remaining 10% of HOME-assisted units	Assisted units must target 80% or less of median income.	Assisted units must target 80% or less of median income (low and moderate income households).	75%
120%				
140%				25%
Minimum Compliance Period	Federal Regulations: Rehabilitation or Acquisition of Existing Housing per unit amount of HOME funds: <$15,000 5 yrs. $15,000 - $40,000 10 yrs. >$40,000 15 yrs. New Construction or Acquisition of Newly Constructed Housing 20 yrs. State and Local: Miami-Dade County permanent loans are for a period of no more than 30 years. Florida Housing Finance Corporation imposes 30 years.	Federal Regulations: <$15,000 5 yrs. $15,000 - $40,000 10 yrs. >$40,000 15 yrs. Local: Miami-Dade has adopted an affordability period equal to the term of the thirty-year mortgage or until the loan is repaid in full.	No regulatory mandate. Local grantees may set affordability period.	
Mechanism(s) to Control Compliance Period	HUD Must be imposed by deed restrictions. Covenants running with the land, or other mechanism approved by HUD. MD-OCED Requires a Rent Regulatory Agreement, which is incorporated by reference into	HUD allows option of recapture or resale. Options must be identified prior to assistance. Adopting a resale option requires that resale be made to a low income household. Miami-Dade has selected the fund recapture option: If unit is sold within affordability period,		Mortgage

(Mechanism(s) to Control Compliance Period – Continued)	recorded mortgage documents. Failure to meet affordability requirements for the specific compliance term requires repayment of ALL HOME funds through fund recapture or sale of assisted units.	homeowner must repay the principal amount of the Loan, together with share of the property's appreciation in value. Share is determined by applying (i) the % which represents the ratio of the original principal amount of the Loan to the original unsubsidized sales price (i.e. the gross purchase price) in connection with the purchase of the Property to (ii) the amount, if any, by which the sales price upon transfer of the property exceeds the original sale price.		

Miami-Dade Legislative Item
File Number: 030590

File Number: 030590 **File Type:** Resolution **Status:** Adopted
Version: 0 **Reference:** R-306-03 **Control:** County Commission
File Name: ESTABLISHMENT OF COMMUNITY LAND TRUST **Introduced:** 2/25/2003
Requester: NONE **Cost:** **Final Action:** 4/8/2003
Agenda Date: 4/8/2003 **Agenda Item Number:** 7G2A

Notes: **Title:** RESOLUTION DIRECTING THE COUNTY MANAGER, THROUGH THE MIAMI-DADE HOUSING AGENCY, TO DEVELOP RECOMMENDATIONS FOR THE ESTABLISHMENT AND IMPLEMENTATION OF A COMMUNITY LAND TRUST; REQUIRING REPORT

Indexes: HOUSING
ELDERLY
LOW INCOME FAMILY

Sponsors: Dr. Barbara Carey-Shuler

Sunset Provision: No **Effective Date:** **Expiration Date:**
Registered Lobbyist: None Listed

Legislative History

Acting Body	Date	Agenda Item	Action	Sent To	Due Date	Returned	Pass/Fail
Board of County Commissioners	4/8/2003	7G2A	Adopted				P
Economic Development and Human Services Committee	3/5/2003	2B	Forwarded to BCC with a favorable recommendation				P

REPORT: Commissioner Sorenson inquired whether the intent of this proposal could be accomplished at the county level rather than through the establishment of a separate trust. Assistant County Manager Barbara Jordan explained the intent of the foregoing proposed resolution. She noted the Land Trust would address issues currently being handled by the county's Infill Task Force. She noted the Land Trust would help the county find additional resources to fund a developer's expenses relating to clearing of the title when acquiring property from the county for infill development, as well as provide resources for the development and purchase of other available land. Mr. Rene Rodriguez, Miami-Dade Housing Agency Director clarified that this resolution asked the County Manager to come back with recommendations for the implementation of a Community Land Trust. Commissioner Barreiro asked if this could be accomplished through the Housing Finance Authority (FHA) or the Miami-Dade Community Development Council (CDC). Commissioner Barreiro requested the county manager's report examine all of the existing options for addressing infill housing. Commissioner Sos requested a report be prepared addressing the benefits to homeowners of purchasing their home through a Community Land Trust and whether socio-economic factors were considered when determining the geographic placement of infrastructure.

County Attorney 2/25/2003	Assigned	Marcia G. Cooke
County Attorney 2/25/2003	Assigned	Economic Development and Human Services Committee

Legislative Text

TITLE
RESOLUTION DIRECTING THE COUNTY MANAGER, THROUGH THE MIAMI-DADE HOUSING AGENCY, TO DEVELOP RECOMMENDATIONS FOR THE ESTABLISHMENT AND IMPLEMENTATION OF A COMMUNITY LAND TRUST, REQUIRING REPORT

BODY
WHEREAS, the Board of County Commissioners has expressed its intent to form Community Land Trusts in Miami-Dade Ordinance 01-47, and
WHEREAS, Community Land Trusts are a method to assist the community to acquire land as well as rehabilitate existing buildings to develop and provide permanent affordable housing, in a variety of forms, to very low, low, low- moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities; and
WHEREAS, the housing costs in Miami-Dade County continue to rise, placing a financial strain on very low, low, low- moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities, and many families, and
WHEREAS, Miami-Dade County has limited affordable housing options for very low, low, low-moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities; and
WHEREAS, Community Land Trusts have been formed in other high housing cost urban areas to provide a method to acquire and hold land and/or property for the benefit of the community and to subsequently provide affordable housing options; and
WHEREAS, Miami-Dade County operates a number of programs to assist in developing affordable housing for very low, low, low-moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities and first-time home-buyers; and
WHEREAS, Miami-Dade County needs to provide additional options for affordable housing for very low, low, low-moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities; and
WHEREAS, Miami-Dade County seeks a cohesive approach to the acquisition of land, as well as existing property and buildings for the development of single family homes, as well as multifamily dwellings for the development and construction and rehabilitation of affordable housing for very low, low, low- moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities; and
WHEREAS, the Community Land Trust model is one area of affordable housing strategy Miami-Dade County has not aggressively pursued,
NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that the Board of Commissioners directs:
Section 1. The County Manager, through the Miami-Dade Housing Agency, to develop recommendations for the implementation of a Community Land Trust including but not limited to:

(a) the appropriate steps for Miami-Dade County to establish a countywide community land trust and/or community-based community land trusts, including but not limited establishing or collaborating with an established nonprofit organization engaged in the business of developing affordable housing in Miami-Dade County,

(b) the appropriate steps to determine the availability of land and acquisition of land, including appropriate timelines,

(c) the appropriate financing and funding mechanisms available through local, state and federal agencies and programs to provide a revenue stream for community land trust organizations;

(d) the available financing mechanisms available through local, state, and federal agencies to finance development, acquisition or rehabilitation of existing properties, and the clearing of all liens including but not limited to bond financing, tax credits, incremental property tax recapture and general Fund commitment;

(e) the advantages/disadvantages of home ownership versus rental-type community land trusts;

(f) the ordinance changes, if any, Miami-Dade County needs to implement to establish community land trusts;

(g) the other relevant matters that shall be considered for the development and implementation of a community land trusts.

Section 2. The County Manager, through the Miami-Dade Housing Agency, to consult with the appropriate County Departments and Authorities to develop the aforementioned recommendations.
Section 3. The County Manager, through Miami-Dade Housing Agency, to prepare said recommendations in writing for presentation to the Economic Development and Human Services Committee of the Board of County Commissioners within ninety (90) days of the adoption of this resolution.

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BRIEFING PAPER

Community Land Trust: An Affordable Housing Method

Prepared for: Workforce Housing Task Force

Background:

According to the Institute for Community Economics (ICE), a community land trust is "one of several subsidy retention mechanisms that provide a middle ground where both the individual families and the community at large share in the long-term wealth of creation that result from investment of public money in privately owned housing."

The Community Land Trust (CLT) concept emerged in the 1960s to encourage affordable housing ownership and to locally control the land. ICE has promoted public understanding of this concept for over three decades and has helped local groups establish CLTs in both rural and urban communities in addition to providing technical assistance and financing.

The first CLT in the United States was established in 1968 in rural Georgia and the founders were concerned with the displacement of black farmers. Now there are more than 120 CLTs in the country in rural and urban areas providing 5,000 units of affordable housing. Seventy-nine percent of those who own homes have incomes below 50 percent of their region's income.

Community land trusts create affordable housing and are not to be confused with conservation land trusts which preserve land and protect it from development.

CLTs are nonprofit 501c3s and are created to benefit the community and locally hold the land "in-trust" for future generations. Nonprofits can purchase the land and provide long-term renewable ground leases to homeowners located on CLT land.

Those with lower incomes are given the opportunity for homeownership while preserving the affordability of these homes for future residents. CLTs provide affordable rental housing and mobile home parks; create housing co-ops; develop community facilities and preserve open space and work with other community groups to promote economic opportunities.

How it works:

CLTs can build or rehabilitate homes and sell to low or moderate income families and still have the title of the land. CLT homebuyers agree in advance to limit the price at which they will sell their home to insure that it remains affordable to future low or moderate income families.

CLTs have a distinctive approach to ownership. Sometimes CLTs receive vacant land and arrange for development and other times CLTs acquire both land and buildings. In

the case of only land ownership, the land is owned permanently by a land trust, a 501c3, that will always benefit the community.

CLTs may serve different individuals but seeks to primarily help people own homes who could not otherwise afford them. When CLT homes are sold, it leases the underlying land to the homeowners through a long-term (usually a 99-year) renewable lease, which gives residence and their descendants the right to use the land for as long as they wish to live there.

When residents are ready to sell, each land trust decides what resale formulas to use and the most common is the appraisal based formulas. The formulas set the price as the sum of what the seller paid for the home plus a certain percentage of any increase in market value. Most groups spend a good deal of time examining the various possibilities before deciding on a formula.

When CLT homeowners sell these homes, the land lease requires that the home be sold back to the CLT or to another lower income household at an affordable price. CLT homes can be inherited if any of these qualifications are met: if they are children of the deceased owner, have already lived in the home for a period of time or qualify as low or moderate income households. The lease explains the limitations and subleasing is permitted for a limited time.

Residents pay property taxes on their homes if they own them. CLTs usually pay taxes on their landholdings with the cost usually covered by lease fees from those using the land. (CLTs and their residents can request reduced property tax assessments based on the resale value of the home as determined by the CLT's resale formula rather than what would otherwise be the market value of the property.

CLTs have been able to negotiate mortgage agreements that address the basic concerns of lenders while protecting the CLT's long-term interest in the property. These agreements typically allow the CLT to take action, if necessary to prevent foreclosure and the sale of the property on the open market. Such mortgages give the lender a claim on the borrower's house and "leasehold interest" The CLT's "fee interest" in the land is not mortgages. These "leasehold mortgages" can be and have been insured by FHA and have been purchased by Fannie Mae and a number of state housing finance agencies as well as banks. CLT homebuyers have also received mortgage loans through the Rural Housing Services program of the federal Department of Agriculture.

How to create your own land trust organization:

CLTs are designed as membership organizations. A board of directors is elected by two groups of voting members. One being CLT home owners and the second group is comprised of neighbors of CLT residents, people who are simply interested, and those who would like to purchase a CLT home in the future.

The board of directors represents each of the three kinds of interested parties.

Groups that have started CLTs include neighborhood associations, religious coalitions, community development coalitions, local governments and concerned citizens.
It is common for CLTs to additionally work in cooperation with local governments in meeting present and future community needs. A growing number of public officials

recognize that CLTs can play an important role as stewards of community resources and that property and funds allocated to a CLT can benefit not only present community residents but future residents as well.

It is important to familiarize the groups and develop grassroots support.

Also, contacting ICE can help launch a CLT. They have developed the concept and legal documents that serve as the template for most CLTs across the country. ICE has a technical assistance program funded in part by the U.S. Department of Housing and Urban Development, which assists communities attempting to launch new land trusts. Their assistance helps walking the new CLT board through key choices in developing CLT bylaws, a resale formula, and ground lease appropriate to local conditions.

Financial Assistance for funding CLTs come from the 1992 Housing and Community Development Act which makes specific provisions for CLT funding under the federal HOME program (provides block grants to municipalities and states to be used for affordable housing programs in their jurisdictions.)

Features:
According to the CLT model designed by the ICE, CLTs feature:

1. Qualification for 501c3 status through the Internal Revenue Service.
2. Nonprofits own the land and the individual homeowner owns the improvements on the land.
3. Homeowners own the building through a renewable ground lease (usually 99 years) that give them the right to use the land.
4. The lease gives the CLT a right to refusal and the resale price limited by a formula designed to give current owners some return on their investment while providing another lower-income household access to ownership otherwise known as perpetual affordability.
5. The CLT plays a monitoring role with a continuing interest in the property and community in which it exists. The lease allows for CLTs to force repairs, cure defaults, and monitor resales.
6. The CLT works in a defined geographic area like a neighborhood, city, and region, etc.
7. CLTs have a tripartite government that is composed of equal number of seats for CLT homeowners, community members, and public stakeholders.
8. CLTs focus on bringing new units into stewardship through expansionist acquisition.
9. The development is flexible. Households can be mobile homes, apartments, cooperatives, condominiums, and single family homes which are the most common.

Strengths:

Homeowner support: CLTs maintain a relationship with and often continue to provide direct support to homeowners. The CLT often provides the support for first time homeowners in order to keep the homeowners from defaulting on their loans or letting their house fall into disrepair. Additionally, when a CLT owner chooses to sell, the CLT frequently identifies a buyer, educates the buyer about the requirements of the program and manages the process of selling the unit.

Community Control: CLTs can be used as a tool to control homeownership development. If a community experiences gentrification pressures, CLTs can help stabilize these sorts of neighborhoods by taking significant numbers of homes off the market, preserving them as permanently affordable.

Administrative Structure: A CLT that has a continuous paid staff can provide support for permanently affordable units. CLTs charge a ground lease fee to help pay for their administrative and support costs. This ongoing relationship with buyers makes it likely that a CLT will be award of lease violations when they do happen.

Enforcement: Because CLTs are the legal holders to title in the land they are usually in a strong legal position to defend the affordability restrictions (as well as other provisions in the ground lease requiring continued owner-occupancy and maintenance of CLT units). Federal law provides very strong protections for the owners of real property and in many cases is designed to limit the ability of third parties to restrict the use of property. As the owner of the land, a CLT has a very clear legal right to control what happens on that land.

Weaknesses:

Unfamiliar approach to ownership: Separation of land and buildings and resale price limits are generally unfamiliar concepts to most people. CLTs have to invest significant time and energy in educating potential homebuyers, lenders, public officials, and other stakeholders, about how the model works. One of the best ways to gain community acceptance and cultivate a pool of potential CLT homebuyers is to involve a broad spectrum of community members from the start and over a number of years.

Places like Albuquerque have used the organization of CLTs as a way to provide the whole community with an education in how land trusts work, but this process took several years.

Politics of Representation: While the open democratic structure of the traditional CLT is the source of many of the mode's strengths, it can also be a significant challenge. Potential homeowners must be able to place their full trust in the CLT organization if they are going to allow it to own the land beneath their homes. A CLT cannot risk being perceived as controlled by one group of people, one ethnic group, or one political block. Some communities many conclude that the effort required to build and sustain such support for a single nonprofit organization is too great.

Balancing Community Participation and Production: For the model to work, a CLT needs to preserve enough resources for organizing an effectively governed organization that achieves community participation goals, but must develop enough housing to make a noticeable impact in the community.

Success

CLTs have flourished in more than 120 organizations in cities such as Durham, North Carolina; Albuquerque, New Mexico; and Syracuse, New York.

Communities choose CLTs for different reasons. Some communities are concerned with absentee homeownership like low income communities such as west central Durham whose primary goal is to sustain owner-occupancy and prevent absentee ownership. Other communities have rising property values like Albuquerque and Burlington. The idea here is limiting resale prices so homes will continue to be affordable.

Many CLTs have chosen to place a nonprofit or community facilities as well as neighborhood-serving commercial properties on CLT land. In Burlington,Vermont the CLT owns facilities for a food pantry, a legal office, and a community technology center. It also provides office space for a number of social services organizations. Here is another example:

Northern California Land Trust-Berkely, CA

Northern California Land Trust (NCLT) started in 1973 and the organization was initially established to hold title to a parcel of donated farmland in the Central Valley. For more than 10 years, NCLT simply acted as a steward over that parcel. Then, as the housing market in the San Francisco Bay Area rapidly tightened, NCLT decided to expand its work and sought opportunities to develop affordable housing. In 1988, it began acquiring residential property in Berkeley for rehabilitation and every year since it has acquired more properties. NCLT became a significant contributor to the development of affordable housing in 1992 when it began receiving funding from the City of Berkely. Since then, NCLT has acquired, rehabilitated, and developed limited equity condominiums, and rental apartments. Many of its first projects were small scale (6to10 unit) limited equity housing cooperatives. By owning the land under these small projects, NCLT is able to provide additional support to these small organizations. To date, NCLT has developed 84 units of housing for low or very low income families. Most of their projects are in Berkeley, but they also own properties in Oakland, Richmond, and San Francisco.

Sources:

Permanently Affordable Home Ownership, a study by Rick Jacobus and Amy Cohen
www.burlingtonassociates.com

The Institute for Community Economics
http://www.iceclt.org

MIAMI-DADE COUNTY

Mayor's Land Use Work Group
COMMITTEE REPORT

Committee Name:	**Mayor's Land Use Work Group**
Date of Report	**September 18, 2006**
Prepared by:	**Karen Leigh/Shannon Clark, General Services Administration**
Meeting Date/Time:	**9/13/2006, 2:30 PM SPCC DIC Conference Room 12-A**
Attendees:	**Robert Chisholm, Elva Marin, Rodrigo Gonzalez, Jerry Proctor, Clemente Vera, Charles Byrd, Bernice Butler, Beverly Kirton-Smith, Shari Kamali, Aaron Zeigler, William Pupo, Paul Vitro**
Attachments:	**Site Evaluation Criteria Forms; Sites 1, 2, 3, 4, 5&6, submitted by: Chisholm Architects, Vera Builders, Inc., GSA Real Estate Services**

Committee's Mission Statement: Identify means to improve the process of developing affordable and workforce housing. Identify incentives and provide recommendations that facilitate the development of affordable and workforce housing throughout Miami-Dade County.

Issue 1: Review six (6) County-owned parcels for infill, workforce and affordable housing.

Discussion (summarize major points):

Team discussion, scoring, and consensus on recommended actions for six (6) County-owned parcels using the Site Evaluation Criteria Forms. Attached for reference are three (3) sets of completed Site Evaluation Criteria Forms.

Site Evaluation Criteria Forms provide the documentation for MLUG decision to approve or not approve sites for development. Developers will look at these properties and make their own determinations, and the marketplace will also determine as to the desirability of certain types of developments.

Identify whether a property is suitable for affordable housing and what type of housing. A committee awarding contracts may find the Site Evaluation Criteria Form helpful in evaluating developer proposals.

Site #1:

GSA/RE brief review of property information

Rezone with City of Miami Gardens

Contaminated site:
Is WASD willing to mitigate some of the contamination issues?
Developer to provide play space areas
Busy intersection; developer to provide buffer zones
Neighborhood suitable for multi-family housing; retail as part of development

Motion to recommend Site #1 for development of affordable housing.

MLUG vote. Site #1 is recommended for development.

Site #2:

GSA/RE brief review of property information

MDC is in process of planning redevelopment of this site
60 acres set aside for housing
Land bank until County confirms commitment to develop this area
Consensus from Commission District and public participation

Motion to recommend Site #2 for lank banking.

MLUG vote. Site #2 is recommended for land banking. Recommendation is based on County plans to develop the area with systems and support services as stated in the report, and then the site will be suitable for release into market place. MLUG team cannot define highest and best use until team receives report from County.

Site #3:

GSA/RE brief review of property information

Re-zone to R-4
Site adjacent to the expressway, but good potential if well sited
Developer to provide play space areas
Developer to orient away from expressway and provide buffer zones
Noise and environmental concerns can be addressed with buffers
Urban neighborhood suitable for multi-family housing

Motion to recommend Site #3 for development of affordable housing.

MLUG vote. Site #3 is recommended for development.

Site #4:

GSA/RE brief review of property information

Developer provides open space and play areas
Developer provides buffer to industrial areas
Neighborhood area requires developer provide ample parking
Quiet neighborhood suitable for multi-family housing

Motion to recommend Site #4 for development of affordable housing.

MLUG vote: Site #4 is recommended for development.

Site #'s 5 & 6:

GSA/RE brief review of property information

Land use issues: Miami-Dade County and The Village of Palmetto Bay CDMP's would have to be amended to develop for affordable housing
Selling property on the market will net more money than the County selling to the Village
Open market will net more because of potential to develop estate homes
Neighborhood is Estate designation (EU-1; 15,000 square foot minimum)

Motion to recommend Sites #'s 5 & 6 to be sold on market to highest bidder.

MLUG vote: Sites 5 & 6 recommended to be sold to the highest bidder and money reinvested in the affordable housing program.

ACTION ITEMS (for submittal to CAHSA Task Force): Status: Refer to: Site Evaluation Criteria Forms; Sites 1, 2, 3, 4, 5&6 with recommended actions voted and approved by MLUG Committee. MLUG completed Phase One.

Issue 2: Create incentives to make development of affordable and workforce housing more attractive to developers.

Discussion (summarize major points):

Developer's Incentives are relative to MLUG mission statement and can be discussed at future meetings. However, the issue of developer incentives is not the mandate assigned to MLUG.

ACTION ITEMS (for submittal to CAHSA Task Force): Status: Refer to: DEVELOPER INCENTIVES FOR AFFORDABLE HOUSING PROJECTS, a summary from recent Mayor's Land Use Group, BASF, Rental Homeownership and Rehabilitation and CAHSA meetings.

Issue 3: Recommendations for Review & Approval Process: Utilize developer input to create a streamlined review and approval process for evaluating sites because the goal is housing affordable to families.

Discussion (summarize major points):

Recommendations for Review & Approval Process are relative to MLUG mission statement and can be discussed at future meetings. However, the issue of improving the Review and Approval Process is not the mandate assigned to MLUG.

ACTION ITEMS (for submittal to CAHSA Task Force): Status: Refer to: IMPROVEMENTS FOR REVIEW AND APPROVAL PROCESS OF AFFORDABLE HOUSING PROJECTS, a summary from recent Mayor's Land Use Group, BASF, Rental Homeownership and Rehabilitation and CAHSA meetings.

Issue 4: Land Bank Trusts: What is the charge of MLUG to deal with developing land bank trusts?

Discussion (summarize major points):

Research information regarding land bank trusts in Miami-Dade County and State of Florida.

Mayor's Office for direction regarding whether MLUG can make a significant contribution on this issue relative to its mission statement.

Land trusts; land is set aside and the use defines what type of land trust. Land can be set aside to meet a specific purpose. One component is the financing; involves shared equity, maintaining affordability in perpetuity; for example, home ownership.

ACTION ITEMS (for submittal to CAHSA Task Force): Status: Refer to: Suggestion to have the Florida Housing Coalition present information on land bank trusts at next MLUG meeting.

Next meeting: September 27, 2006 @ 2:00 PM, Conference 29-A

Miami-Dade Legislative Item
File Number: 030590

File Number: 030590 | File Type: Resolution | Status: Adopted
Version: 0 | Reference: R-306-03 | Control: County Commission
File Name: ESTABLISHMENT OF COMMUNITY LAND TRUST Introduced: 2/25/2003
Requester: NONE | Cost: | Final Action: 4/8/2003
Agenda Date: 4/8/2003 Agenda Item Number: 7G2A

Notes: Title: RESOLUTION DIRECTING THE COUNTY MANAGER, THROUGH THE MIAMI-DADE HOUSING AGENCY, TO DEVELOP RECOMMENDATIONS FOR THE ESTABLISHMENT AND IMPLEMENTATION OF A COMMUNITY LAND TRUST; REQUIRING REPORT

Indexes: HOUSING
ELDERLY
LOW INCOME FAMILY

Sponsors: Dr. Barbara Carey-Shuler

Sunset Provision: No | Effective Date: | Expiration Date:
Registered Lobbyist: None Listed

Legislative History

Acting Body	Date	Agenda Item	Action	Sent To	Due Date	Returned	Pass/Fail
Board of County Commissioners	4/8/2003	7G2A	Adopted				P
Economic Development and Human Services Committee	3/5/2003	2B	Forwarded to BCC with a favorable recommendation				P

REPORT: Commissioner Sorenson inquired whether the intent of this proposal could be accomplished at the county level rather than through the establishment of a separate trust. Assistant County Manager Barbara Jordan explained the intent of the foregoing proposed resolution. She noted the Land Trust would address issues currently being handled by the county's Infill Task Force. She noted the Land Trust would help the county find additional resources to fund a developer's expenses relating to clearing of the title when acquiring property from the county for infill development, as well as provide resources for the development and purchase of other available land. Mr. Rene Rodriguez, Miami-Dade Housing Agency Director clarified that this resolution asked the County Manager to come back with recommendations for the implementation of a Community Land Trust. Commissioner Barreiro asked if this could be accomplished through the Housing Finance Authority (FHA) or the Miami-Dade Community

Development Council (CDC). Commissioner Barreiro requested the county manager's report examine all of the existing options for addressing infill housing. Commissioner Sosa requested a report be prepared addressing the benefits to homeowners of purchasing their home through a Community Land Trust and whether socio-econom factors were considered when determining the geographic placement of infrastructure.

County Attorney	2/25/2003	Assigned	Marcia G. Cooke
County Attorney	2/25/2003	Assigned	Economic Development and Human Services Committee

Legislative Text

TITLE
RESOLUTION DIRECTING THE COUNTY MANAGER, THROUGH THE MIAMI-DADE HOUSING AGENCY, TO DEVELOP RECOMMENDATIONS FOR THE ESTABLISHMENT AND IMPLEMENTATION OF A COMMUNITY LAND TRUST; REQUIRING REPORT

BODY
WHEREAS, the Board of County Commissioners has expressed its intent to form Community Land Trusts in Miami-Dade Ordinance 01-47; and
WHEREAS, Community Land Trusts are a method to assist the community to acquire land as well as rehabilitate existing buildings to develop and provide permanent affordable housing, in a variety of forms, to very low, low, low-moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities; and
WHEREAS, the housing costs in Miami-Dade County continue to rise, placing a financial strain on very low, low, low-moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities, and many families; and
WHEREAS, Miami-Dade County has limited affordable housing options for very low, low, low-moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities; and
WHEREAS, Community Land Trusts have been formed in other high housing cost urban areas to provide a method to acquire and hold land and/or property for the benefit of the community and to subsequently provide affordable housing options; and
WHEREAS, Miami-Dade County operates a number of programs to assist in developing affordable housing for very low, low, low-moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities and first-time home-buyers; and
WHEREAS, Miami-Dade County needs to provide additional options for affordable housing for very low, low, low-moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities; and
WHEREAS, Miami-Dade County seeks a cohesive approach to the acquisition of land, as well as existing property and buildings for the development of single family homes, as well as multifamily dwellings for the development and construction and rehabilitation of affordable housing for very low, low, low- moderate persons and families, as well as to the low income elderly, the working poor and persons with disabilities; and
WHEREAS, the Community Land Trust model is one area of affordable housing strategy Miami-Dade County has not aggressively pursued,
NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that the Board of Commissioners directs:
Section 1. The County Manager, through the Miami-Dade Housing Agency, to develop recommendations for the implementation of a Community Land Trust including but not limited to:

a) the appropriate steps for Miami-Dade County to establish a countywide community land trust and/or community-ased community land trusts, including but not limited establishing or collaborating with an established nonprofit ization engaged in the business of developing affordable housing in Miami-Dade County;

b) the appropriate steps to determine the availability of land and acquisition of land, including appropriate timelines;

c) the appropriate financing and funding mechanisms available through local, state and federal agencies and programs o provide a revenue stream for community land trust organizations;

d) the available financing mechanisms available through local, state, and federal agencies to finance development, cquisition or rehabilitation of existing properties, and the clearing of all liens including but not limited to bond inancing, tax credits, incremental property tax recapture and general Fund commitment;

e) the advantages/disadvantages of home ownership versus rental-type community land trusts;

f) the ordinance changes, if any, Miami-Dade County needs to implement to establish community land trusts;

g) the other relevant matters that shall be considered for the development and implementation of a community land rusts.

ection 2. The County Manager, through the Miami-Dade Housing Agency, to consult with the appropriate County)epartments and Authorities to develop the aforementioned recommendations.
ection 3. The County Manager, through Miami-Dade Housing Agency, to prepare said recommendations in writing for resentation to the Economic Development and Human Services Committee of the Board of County Commissioners vithin ninety (90) days of the adoption of this resolution.

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Mayors Land Use Task Force

DEVELOPER INCENTVES FOR AFFORDABLE HOUSING

DISCUSSION OF INCENTIVES:
09.27.06

1. Impact Fees –
   - expansion of the County's existing waiver of 100% for "low-income" housing, to include: 1) 75% waiver for "moderate- income/workforce" housing, and 2) waiver of 15% to 25% of the impact fees for high density housing with low-income and moderate-income set-asides of at least 15%
   - waive 75% to 100% of impact fees for development in desired development zones such as Liberty City and other redevelopment areas where existing market prices are affordable for moderate-income/workforce buyers

2. Land –
   - Land to developer at zero price, and developer shares profit with County and/or pays county for "improved" property price at sale or other disposition

3. Zoning –
   - Give up to 20% density bonus for 20% moderate-income/workforce housing and 30% density bonus for 20%for low-income housing
   - Reduce parking requirements or subsidize parking requirements for 20% moderate-income/workforce housing

4. County Assistance in land assembly –
   - County can exercise imminent domain, tax lien executions or other privileges to assemble properties identified by developers for specific projects, while passing along the cost to developers, in exchange for negotiated percentage of workforce housing.
   - County identifies, assembles, plans, re-zones, clears and prepares land for development of mixed -income housing or mixed use project, and either sells to developer at market, and/or shares in developer profit
   - County waives development fees, impact fees and/or subsidizes or builds infrastructure based upon pre-determined ratios and percentages of moderate-income/workforce and low-income housing in return for developer executing difficult/complex assemblage

5. Community land trust (CLT) –
   - Transfer all county-owned properties suitable for housing to land trust
   - Funds from any land trust properties sold remain in land trust or transferred to Housing Trust Fund for affordable housing subsidies
   - CLT works with developers to develop moderate-income/workforce housing and engage in profit sharing with both developer and homeowner
   - CLT/County serve as marketing agent for affordable housing

Draft/Meeting of 9/13/06

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Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: Site #1
Folio Number: 34-2108-007-0011
Address: NW 183 St. & 37 Ave.
Municipality: City of Miami Gardens

Description: Lot size 217,364 SF (4.9 acres) zoning RU-1, AV $237,470, 6 Lots.

	1 Poor	2 Fair	3 Good	Remarks
1. Land use/current			3	
2. Zoning/current		2		Re-zoning re'qd. (90 days)
3. Land appraisal			3	Not available. ($1,899/u)
4. Transportation			3	
5. Schools			3	
6. Open space/play space		2		Play space within 1mile.
7. Commercial and neighborhood services			3	
8. Hospital/medical			3	
9. Employment Centers			3	
10. Neighborhood context		2		Busy intersection/treatment plan.
11. Infrastructure availability			3	W + S adjacent.
12. Legal/deed/platting restrictions			3	
13. Environmental issues		2		Contaminated site.
14. Market potential			3	
15. Concurency			3	
SUBTOTAL		8	33	
MAX	15	30	45	Poor (15-25) Fair (26-36) Good (37-45)
TOTAL		41		

Remarks: ~~Exist.~~ prop for 125 town homes/good.
Recommendation: Proceed.
Project suitability: TH or MF
Project type: Town homes or multi-family.
Land banking:
Development Restrictions: City of Miami Gardens 25/DU/AC re-zoning/contaminated site./Mitgatable/play space not adjacent./Treatment plant adjacent. - buffer, consider retail as part of project.

Signed: _____ date: 9/13/06
Mayor's Land Use Group

Attach: Dept. lot review comments; property information sheets:

RE Chisholm Architects, Inc. ■ 7254 Southwest 48th Street Miami, Florida 33155 ■ Architecture Planning Interiors
305. 661. 2070 F. 305. 661. 6090 ■ rec@chisholmarchitects.com ■ AR0007442 ID0003684

Draft/Meeting of 9/13/06

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Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: Site #2
Folio Number: 30-1131-001-0030
Address: 206 St. & 47 Ave NW
Municipality: Unincorporated

Description: Lot Size 8,065,787 SF/185 AC Zoning 14.1 Ind/LT.manuf (actual zoning A/U)

	1 Poor	2 Fair	3 Good	Remarks
1. Land use/current		2		Land use change req'd.
2. Zoning/current		2		Re-zoning required.
3. Land appraisal		2		TBD.
4. Transportation		2		~~Parhand rude~~ planned. park & ride
5. Schools			3	Existing and proposed.
6. Open space/play space		2		Planned park site adj.
7. Commercial and neighborhood services			3	
8. Hospital/medical			3	
9. Employment Centers			3	
10. Neighborhood context	1			Adjacent large trailer park.
11. Infrastructure availability		2		
12. Legal/deed/platting restrictions			3	
13. Environmental issues	1			Garbage dump to north.
14. Market potential		2		Can improve.
15. Concurency	1			No roads planned for int access.
SUBTOTAL	3	14	15	
MAX	15	30	45	Poor (15-25) Fair (26-36) Good (37-45)

TOTAL 32 — Will require substantial pre-project and after project support.

Remarks: Will require substantial effort. Not enough critical activity
Recommendation: More information req'd and coordination w/ county agencies.
Project suitability: Rowhouse 158/U FS, 244/U MF 375 Total Units: 777/U (more input)
Project type: As above.
Land banking: Place this property on a land bank status.
Development Restrictions: Road access. will require
Zoning, land use changes. Environmental facility
Garbage dump adjacent. (GF) process. 4-6 mos.
Market potential is fair.

Signed: _____ date: 9/13/06
Mayor's Land Use Group
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Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: Site #3
Folio Number: 01-3135-000-0162
Address: 1165 NW 11 St.
Municipality: City of Miami

Description: Urban site, zoning is G-I proposed R-U (150/U per acre MF)

	1 Poor	2 Fair	3 Good	Remarks
1. Land use/current		2		Urban site.
2. Zoning/current		2		Re-zoning to R-4 req'd.
3. Land appraisal		2		TBD.
4. Transportation			3	
5. Schools			3	
6. Open space/play space		2		
7. Commercial and neighborhood services			3	
8. Hospital/medical			3	
9. Employment Centers			3	
10. Neighborhood context		2		Urban, adjacent to x-way.
11. Infrastructure availability			3	
12. Legal/deed/platting restrictions			3	
13. Environmental issues		2		Adj. to X-way.
14. Market potential			3	
15. Concurency			3	
SUBTOTAL		12	27	
MAX	15	30	45	Poor (15-25) Fair (26-36) Good (37-45)

TOTAL 39 Good.

Remarks: Good potential if well sited, adjacent to x-way.
Recommendation: Proceed.
Project suitability: MF
Project type: ~~TH or MF~~
Land banking:
Development Restrictions: Provide play space
Provide buffer from x-way
Orient away from x-way

Signed: _____ date: 9/13/06
Mayor's Land Use Group
Attach: Dept. lot review comments; property information sheets:

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Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: Site #4
Folio Number: 01-3133-006-0900
Address: 2929 NW 17 St.
Municipality: City of Miami

Description: Lot size 167,397 SF office zoning (MF permitted).

	1 Poor	2 Fair	3 Good	Remarks
1. Land use/current			3	
2. Zoning/current			3	Zoning/office = R-4 = 150/U/A
3. Land appraisal			3	AV $3,122,242
4. Transportation			3	
5. Schools			3	
6. Open space/play space		2		
7. Commercial and neighborhood services			3	
8. Hospital/medical			3	
9. Employment Centers			3	
10. Neighborhood context			3	
11. Infrastructure availability			3	Sewer ext req'd.
12. Legal/deed/platting restrictions			3	
13. Environmental issues		2		Exist struct. Asbestos/lead.
14. Market potential			3	
15. Concurency			3	
SUBTOTAL		4	39	
MAX	15	30	45	Poor (15-25) Fair (26-36) Good (37-45)
TOTAL		43		

Remarks: Quiet neighborhood.
Recommendation: Proceed.
Project suitability: MF.
Project type: MF.
Land banking:
Development Restrictions: Provide play area and buffer to Industrial.

Signed: _____ date: 9/13/06
Mayor's Land Use Group

Attach: Dept. lot review comments; property information sheets:

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Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: Site #5, #6
Folio Number: 33-5033-000-0040 and 0050.
Address: SW 168 and 170 St. and 88 Ave.
Municipality: Village of Palmetto Bay

8.69a

Description: Two (5) acre sites = 10 acres. Village does not want affordable housing zoning AU (agriculture) Village wants 15,000 SF Lots.

	1 Poor	2 Fair	3 Good	Remarks
1. Land use/current	1			Requires change of CDMP.
2. Zoning/current	1		3	Requires rezoning, Village opposes.
3. Land appraisal			3	AV $1,236,000
4. Transportation			3	
5. Schools			3	
6. Open space/play space			3	
7. Commercial and neighborhood services			3	
8. Hospital/medical			3	
9. Employment Centers			3	
10. Neighborhood context		2		SF, 15,000 SF Lots, Exist homes $500K
11. Infrastructure availability			3	Septic Tank.
12. Legal/deed/platting restrictions			3	
13. Environmental issues		2		Evacuation zone.
14. Market potential	1			Sell property to village.
15. Concurency			3	
SUBTOTAL	3	4	30	
MAX	15	30	45	Poor (15-25) Fair (26-36) Good (37-45)

TOTAL 37 High score, poor political + market potential.

Remarks: High score, poor political potential, sell to Village of Palmetto Bay.
Recommendation: ~~Sell to Village;~~ place property on open market + place funds in Land Trust.
Project suitability: High and SF
Project type: High and SF
Land banking:
Development Restrictions: Political issues with developing of affordable housing on site.

Signed: _____ date: 9/13/06
Mayor's Land Use Group

Attach: Dept. lot review comments; property information sheets:

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CHISHOLM
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DRAFT

Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: Site #1
Folio Number: 34-2108-007-0011
Address: NW 183 St / 37 Avenue
Municipality: City of Mia Gardens

Description: 217,364 S.F. (4.99 AC) +-
Commission District #1 Barbara Jordan

	1 Poor	2 Fair	3 Good	Remarks
1. Land use/current		✓		RU-1 Vacant land
2. Zoning/current		✓		Rezoning required - 90 days + - City of Mia Gd.
3. Land appraisal			✓	$2,37,475 assed value 2005 tax ro
4. Transportation			✓	- 1/4 mi bus - 95 FLYER to down town
5. Schools			✓	Elem/Middle/SR + adult education
6. Open space/play space		✓		1 1/2 miles North Glade Park
7. Commercial and neighborhood services			✓	Child Care/Day Care - 1 mile N. Dade Reg
8. Hospital/medical			✓	Fire Sta 1 mile / Library + 1 mi
9. Employment Centers			✓	Parkway Gen'l East 3 mile.
10. Neighborhood context			✓	Coral City One Stop Career Ctr. 1/2 mile
11. Infrastructure availability			✓	700-800 Section 8 Hsing - W Condo Dev. WASD + Treatment
12. Legal/deed/platting restrictions		✓		Public Water/Sewer about the site
13. Environmental issues		✓		No deed restrictions - Rezoning 90 days + -
14. Market potential			✓+	Soil contamination cited. Removal Req. water/sewer extension if subdivided
15. Concurency			✓	Tremendous for Resid. development - Mixed use
SUBTOTAL				Meets concurrency as of 8/25/2006 but is contingent on Dev. Order/Permit
MAX	15.	30	45	Poor (15-25) Fair (26-36) Good (37-45)
		10	30	
TOTAL		40		Good

Remarks: Request for City of Mia Gd. No Section 8 (per Mayor Gibson).
Recommendation: Positive Site for development
Project suitability: Good
Project type: multi-family + town homes, S/Family - Home ownership
Land banking: No 90 days
Development Restrictions: Re-zoned - Contamination issue - WASD extension if subdivided

Signed: Karen T. Leigh / Hannon [signature] date: 9-13-06
Mayor's Land Use Group

Attach: Dept. lot review comments; property information sheets:

RE Chisholm Architects, Inc. ■ 7254 Southwest 48th Street Miami, Florida 33155 ■ Architecture Planning Interiors
305. 661. 2070 F. 305. 661. 6090 ■ rec@chisholmarchitects.com ■ AR0007442 ID0003684

DRAFT

CHISHOLM
ARCHITECTS

Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: Site #3
Folio Number: 01-3135-000-0162
Address: 1165 NW 11 Street
Municipality: City of Miami

Description: 65,661 s.f. (1.51 AC)
Comm District #3 - Audrey Edmonson

	1 Poor	2 Fair	3 Good	Remarks
1. Land use/current			✓	O/RU-4 - Vacant (PK Lot)
2. Zoning/current			✓	Rezoned dependent upon Dev. Plan
3. Land appraisal			✓	Assessed Values $788,052 2005 TAX roll
4. Transportation			✓	Rail/BUS within Walking Distance - 836 adjacent
5. Schools			✓	9 Public schools 1 mile - Elem/High vocational Private Educ
6. Open space/play space		✓		Open space 1 mile west (Pocket Pk)
7. Commercial and neighborhood services			✓	Childcare (2) within 1 mile - MUN Transp MDC Police Fire 3 miles - Civic-Cult
8. Hospital/medical			✓	9 Hosp. Jackson/Cedars + VA
9. Employment Centers			✓	Live/Work/Play One stop Current Zoning Mix
10. Neighborhood context		✓		Condos, Hospitals, Offices/High Rise Apts: being
11. Infrastructure availability			✓	Water main & battery site developed
12. Legal/deed/platting restrictions			✓	Gravity sewer abuts site
13. Environmental issues			✓	No deed Restrictions
14. Market potential			✓	
15. Concurency			✓	Tremendous For Residential Dev/Mixed use
			✓	Meets Requirements
SUBTOTAL				
MAX	15	30	45	Poor (15-25) Fair (26-36) Good (37-45)
TOTAL		43		Good

Remarks: Transitional Neighborhood, Gentrification - Contact Tony Perez
Recommendation: Great site for Affordable Housing OR place on market
Project suitability: Great - Fragile w/ RFP
Project type: Mixed Use - Retail (comm) + Residential
Land banking: NO
Development Restrictions: Unknown

Signed: Karen V. Leigh Harrison, AICP date: 9-13-06
Mayor's Land Use Group

Attach: Dept. lot review comments; property information sheets:

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Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: Site #4
Folio Number: #01-3133-006-0900
Address: 2929 NW 17 Street
Municipality: City of Miami

Description: 167,397 S.F. (3.84 AC) + - Comm. Dist. #5 BRUNO BARREIRO

	1 Poor	2 Fair	3 Good	Remarks
1. Land use/current			✓	O/R4 - Bldg on site (former DHS offices)
2. Zoning/current			✓	O/R4 provides 150 DUA per net ACRE
3. Land appraisal			✓	$3,122,242 assessed Tax Roll 2005
4. Transportation			✓	2 Bus Routes 1/4 mi. - 5 Bus Routes W/N 1/2 mile
5. Schools			✓	24 Pub Schools W/N 2 mile
6. Open space/play space			✓	Grapeland Park 1/2 W; Pocket Park 1/2 mi. Ea
7. Commercial and neighborhood services			✓	Child Care (13) W/N 1 mile - MDL Police + Fire 1 mile
8. Hospital/medical			✓	Library 1.4 mile N; Mun. FR+MP 1 mile
9. Employment Centers			✓	7 Hospital/Clinics W/N 2 miles
10. Neighborhood context			✓	Little Havana Corridor Ctr / State of FLA Empl. Svs E
11. Infrastructure availability			✓	85% Residential - 75% Industrial
12. Legal/deed/platting restrictions			✓	Water main about site - Sanitary Sewer site W/N 1 mi
13. Environmental issues			✓	O/R-4 150 units per acre / No replat required
14. Market potential			✓	If developed Sewer extension may be required
15. Concurency			✓	Very good for mixed use contact WASD
SUBTOTAL			✓	meets requirements
MAX	15	30	45	Poor (15-25) Fair (26-36) Good (37-45)

TOTAL 45 good

Remarks: Quiet residential area; 85% residential - 15% Industrial
Recommendation: Great site for housing
Project suitability: Residential
Project type: Multi family / townhomes - Home ownership
Land banking: No
Development Restrictions: Unknown

Signed: Karen V. Leigh [signature] date: 9-13-06
Mayor's Land Use Group
Attach: Dept. lot review comments; property information sheets:

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CHISHOLM ARCHITECTS

Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: Site #5 & #6
Folio Number: 33-5033-000-0040 & 0050
Address: SW 168-170 St / SW 88 Ave,
Municipality: Village of Palmetto Bay

Description: 378,537 S.f. (8.69 AC) contiguous land (vacant)
Commission Dist. #8 Rady Sorenson

	1 Poor	2 Fair	3 Good	Remarks
1. Land use/current			✓	AU - Vacant (former Rockpit)
2. Zoning/current	✓			Rezoned to Village of Palmetto Bay CDMP
*3. Land appraisal			✓	Assessed 2006 tax roll $2,998,050
4. Transportation			✓	3 Bus Routes w/n ½ mile - US#1 - Busway to RAIL
5. Schools			✓	11 Public w/n 1-2 mi - adult education
6. Open space/play space			✓	Perrine Park / Palmetto Golf Course
7. Commercial and neighborhood services			✓	11 Childcare w/n 1 mile - MD Police + FR 1-4 mi Library - Coral Reef - 2 miles
8. Hospital/medical			✓	Jackson South w/n 1-2 miles / Medical Sys.
9. Employment Centers			✓	Perrine One Stop Career Ctr + Miami adjacent Hospitals
10. Neighborhood context		✓	✓	EU-1 (Estate Home 15,000 S.f. min size required)
11. Infrastructure availability		✓		Public water abuts Site / No sewer Site
12. Legal/deed/platting restrictions	✓			Village of Palmetto Bay - Required MDC CDMP - Rezoned and CDMP to be amended,
13. Environmental issues		✓		#5 & #6 - Septic tank - Each 2 acres - depending upon proposed use - covenant
14. Market potential			✓	adj @ Current Mkt. Value
15. Concurency	✓			Val Based on 4 MDC Sales, must apply for concurrency
SUBTOTAL				
MAX	15	30	45	Poor (15-25) Fair (26-36) Good (37-45)
	3	4	30	
TOTAL		37		Good

*Assessed Value Parcel 0040 - $1,452,450 - Tax Roll 2006
Parcel 0050 - $1,545,600 - Tax Roll 2006 > total $2,998,050

Remarks: SW Developments Routes/Uses
Recommendation: Recommends selling these parcels
Project suitability: Good for Residential development for VoPB CDMP
Project type: Estate Density Residential (EU-1 - 15,000 S.f. Min)
Land banking: NO
Development Restrictions: Village of Palmetto Bay has "no-development" plan w/ boundaries to Eureka Drive to the South, Richmond Drive to the North, US#1 to the West SW 94 Ct. to the East, Are not in favor of affordable Housing @ this site. Suggested MDC find other sites for affordable Housing in General,

Signed: Karen M. Lee-Hanna / [illegible] date: 9-13-06
Mayor's Land Use Group

Attach: Dept. lot review comments; property information sheets:

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/

E70

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CHISHOLM
ARCHITECTS

Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: 1
Folio Number: 34 2108 007001 1
Address:

Description: 183 STREET & NW 37 AVE

	1 Poor	2 Fair	3 Good	Remarks
1. Land use evaluation			X 3	MIX USE
2. Zoning evaluation			X 3	90 DAYS FOR REZONE
3. Land appraisal		X		
4. Transportation			X 3	SEVERAL BUS ROUTES NEARBY & AVENUES
5. Schools		X		
6. Open space/play space			X 3	TOD WITHIN PROJECT
7. Commercial and neighborhood services			X 3	
8. Hospital/medical		X		
9. Employment Centers			X 3	SHOP CENTERS AT AREA
10. Neighborhood context			X 3	
11. Infrastructure availability			X 3	
12. Legal or deed restrictions		X		
13. Environmental issues		X		PROBABLE ISSUES, PRESENT...
14. Market potential			X 3	
15. Concurency			X 3	
SUBTOTAL		10	30	
MAX	15	30	45	Poor (15-25) Fair (26-36) Good (37-45)
TOTAL				

Remarks: This is an excellent corner for (office/condo/commercial/office) mix use
Recommendation: MIX USE
Project suitability: EASY ACCESS,
Project type: MIX USE
Land banking:
Development Restrictions: APARTMENT COMPLEX / TOWNHOUSES EXISTING NEXT DOOR
I DONT SEE ANY RESTRICTIONS

Signed: Chief Clementa Vera 7863675457 date: 9/9/06
Mayor's Land Use Group

Attach: Dept. lot review comments; property information sheets:

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(LAND BANK) (NOT NOW)

CHISHOLM
ARCHITECTS

Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: 2
Folio Number: 30 1137 001 0030
Address: 206 STREET & NW 27 ave.

Description: COMMUNITY OF LANDMARK

	1 Poor	2 Fair	3 Good	Remarks
1. Land use evaluation		X		
2. Zoning evaluation			X	REZONE (NEED)
3. Land appraisal			X	
4. Transportation		X		BUS ROUTES AVAILABLE
5. Schools		X		
6. Open space/play space			X	WITHIN THE PROJECT
7. Commercial and neighborhood services		X		DAY CARE FACILITY AT SITE
8. Hospital/medical		X		
9. Employment Centers		X		
10. Neighborhood context		X		
11. Infrastructure availability			X	
12. Legal or deed restrictions			X	
13. Environmental issues		X		
14. Market potential			X	
15. Concurency			X	
SUBTOTAL		16	21	
MAX	15	30	45	Poor (15-25) Fair (26-36) Good (37-45)
TOTAL				

Remarks:
Recommendation: COMMERCIAL MIX ALONG 27 AVE / RESIDENTIAL WEST
Project suitability: ALSO ALONG 183ST & FRICOS
Project type: MIX USE / APTS, CONDOS, TOWNHOMES
Land banking:
Development Restrictions: STREET DRAINAGE MAY BE INCLUDED IN DEVELOPMENT
BUFFERING TREE PLANT

Signed: CLEMENTE VERA 7863754457 Date: 9/9/06
Mayor's Land Use Group

Attach: Dept. lot review comments; property information sheets:

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Draft/Meeting of 9/6/06

CHISHOLM
ARCHITECTS

Mayor's Land Use Group
Site Evaluation Criteria Form

Review No.: 5 & 6
Folio Number: 23503300000040
Address: PALMETTO BAY

Description: Vacant Land

8.69 ACRES x 23 HOMES

	1 Poor	2 Fair	3 Good	Remarks
1. Land use evaluation		X		ZONED
2. Zoning evaluation		X		need rezone (HAVE 15000 ft) MINIMUM LOT
3. Land appraisal			X	
4. Transportation		X		FAIR TRANSPORTATION (BUSES NOT close)
5. Schools			X	
6. Open space/play space			X	
7. Commercial and neighborhood services		X		
8. Hospital/medical		X		
9. Employment Centers		X		
10. Neighborhood context			X	HIGH INCOME HOMES (BIG HOMES)
11. Infrastructure availability			X	
12. Legal or deed restrictions		X		STRONG HIGH INCOME HOMES
13. Environmental issues		X		NONE
14. Market potential			X	
15. Concurency			X	
SUBTOTAL		16	21	
MAX	15	30	45	Poor (15-25) Fair (26-36) Good (37-45)
TOTAL				

Remarks: this land is far too expensive / PROPERTY OWNERS WOULD PROTEST
Recommendation: S.F.R.
Project suitability:
Project type:
Land banking:
Development Restrictions: 15,000 ft LOTS / $700,000.00 homes in area.
NEIGHBORHOOD NOT GOOD FOR LOW INCOME HOUSING

Signed: CLEMENTE VERA 7863675457 date: 9/9/06
Mayor's Land Use Group
Attach: Dept. lot review comments; property information sheets:

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MIAMI-DADE COUNTY

Community Affordable Housing Strategies Alliance
COMMITTEE REPORT

Committee Name: Public Information and Education

Date of Report: October 19, 2006

Prepared by: Ms. Elaine Black, Chair / Ms. Amy Carswell, Staff

Meeting Date/Time: Wednesday, October 11, 2006, 2 p.m.
111 NW 1st St., Sixth Floor Rear Conference Room

Attendees: CAHSA Members: Shirley Andrades; Roman Rodriquez, Elaine H. Black. Community Partners and Staff: Liz Regalado, Partnership for Recovery; James Carras, Carras Community Investment; Ricot Fertil, CAA; Anthony Colon, Human Services Coalition; Abigail Vladeck, Human Services Coalition; Delores Green, OCM; Dr. Larry Capp, OCR; Amy Carswell, OCR.

Committee's Mission Statement: Evaluate the current state of public information available to various constituencies in the County. Organize the public outreach components of the work of CAHSA; if necessary recommend changes and develop action plan.

Issue 1: Final Review and Input on Findings of the Survey of Housing Public Information and Education Initiatives

Discussion (summarize major points):
Ms Carswell reported that the survey was updated with additional responses received. To date surveys of housing program public information and education initiatives were completed by ten county agencies and four municipalities. Twelve county agencies that are members of the Housing Policy Workgroup reported that they do not operate any affordable housing programs. ***(See RESPONDANTS, October 2006 attached.)*** Three members of the Housing Policy Workgroup, the cities of Miami and Miami Gardens and the Department of Planning and Zoning, have not responded to the survey request. Ms. Cheryl Marken completed a chart documenting the results of the survey and Ms. Carswell updated the chart. The chart visually documents important information about county and city housing programs and their public information and education initiatives.

Committee Actions:
The chart illustrating the results of the survey will be mounted and displayed at the CAHSA Housing Summit.

ACTION ITEMS (for submittal to CAHSA Task Force):

None at this time

Issue 2: Finalize Committee Recommendations to the CAHSA Task Force

Discussion (summarize major points):
The committee reviewed the preliminary recommendations previously submitted to the CAHSA Task Force. Duplicate items were combined and updated preliminary findings

Community Affordable Housing Alliance
Public Education and Information Committee
PRELIMINARY RECOMMENDATIONS

Mission of the Committee: ***Evaluate the current state of public information available to various constituencies in the County. Organize the public outreach components of the work of CAHSA; if necessary recommend changes and develop action plan.***

RECOMMENDATIONS

1. Miami-Dade County should annually measure and evaluate the effectiveness of all affordable housing public information and education initiatives undertaken by or funded by the county to include: annual benchmarks; standardized instruments; and technical support.

2. Miami-Dade County should implement a comprehensive countywide housing informational and outreach campaign including:
    a. Message development and branding
    b. Production and distribution of information and education materials
    c. Paid and public service advertising
    d. News media outreach
    e. Focus groups
    f. Speakers bureau
    g. Other services to be determined.

3. Miami-Dade County should establish a Housing Information Service Center that provides on site services including:
    a. One-stop-shopping for information about county housing services for consumers and providers.
    b. One-on-one counseling for consumers
    c. Assistance utilizing county's housing web site
    d. Referrals and appointments for service/program enrollment

TABULATION OF KEY RESULTS

Survey of Housing Services Public Information and Education Initiatives

1. **Identify the methods used to promote the program**

1.	newspaper	18	64%
2.	television	14	50%
3.	brochure	13	46%
4.	flyer	13	47%
5.	poster	6	21%
6.	billboard	2	07%
7.	web	16	57%
8.	e-mail	4	14%
9.	direct mail	3	10%
10.	special events	14	50%
11.	press releases	15	53%
12.	speaker's bureau	6	21%
13.	Radio	7	25%
14.	Group Classes	2	07%
15.	1 on 1`Counseling	3	10%
16.	Peer to Peer Education	0	

2. **Approximately how many people each year inquire about the housing program's services?** 56,085

3. **Approximately how many people each year are served by the housing program?** 32,799

4. **Identify the most effective method that you have used to educate the public about thr housing program's services.**

1.	newspaper	12	42%
2.	television	6	21%
3.	brochure	9	32%
4.	flyer	11	39%
5.	poster	1	03%
6.	billboard	1	03%
7.	web	11	39%
8.	e-mail	4	14%
9.	direct mail	3	10%
10.	special events	18	64%
11.	press releases	8	28%
12.	speaker's bureau	6	18%
13.	Radio	1	03%
14.	Group Classes	2	07%
15.	1 on 1 Counseling	1	03%
16.	Peer to Peer Education	0	

5. **Which methods best help people to understand and access the housing program services?**

1.	newspaper	6	21%
2.	television	14	50%
3.	brochure	16	57%
4.	flyer	0	
5.	poster	0	
6.	billboard	0	

7.	web	0	
8.	e-mail	0	
9.	direct mail	0	
10.	special events	0	
11.	press releases	0	
12.	speaker's bureau	10	35%
13.	Radio	4	14%
14.	Group Classes	6	21%
15.	1 on 1 Counseling	12	42%
16.	Peer to Peer Education	4	14%

6. **In your experience or opinion, what is the best way to educate the public about the county's affordable housing programs?**
   - Public Awareness campaign
   - Web
   - 311 Answer Center
   - Phone
   - Affordable housing developers
   - Target clients accessing rental assistance and transitional housing
   - Multilingual Newspapers
   - Multilingual radio
   - Presentations to community groups
   - Radio
   - Community newspapers
   - Grassroots organizations
   - Utilize existing planning initiatives (Children's Trust, Homeless Trust, Alliance for Human Services, OCED, etc.)
   - Homebuyers classes
   - Special events
   - Community outreach
   - Local housing fairs
   - Community meetings and workshops
   - NET Offices

7. **What strategies do you find most effective in reaching diverse populations (based on educational level, income level, language, etc.)?**
   - Integrated Marketing Plan with research, focus groups, and evaluation
   - Web
   - 311 Answer Center
   - Phone
   - Street outreach
   - Community based organizations
   - Direct advertisement
   - Radio
   - Community newspapers
   - Grassroots organizations
   - Utilize existing planning initiatives (Children's Trust, Homeless Trust, Alliance for Human Services, OCED, etc.)
   - Special events
   - Homebuyers classes
   - Special events
   - Diverse group of housing professionals provide one-on-one counseling
   - Town hall meetings

8. **What methods do you use to educate industry partners and other government agencies about your housing program?**

1.	newspaper	12	42%
2.	television	4	14%
3.	brochure	13	46%
4.	flyer	7	25%
5.	poster	0	%
6.	billboard	0	%
7.	web	4	14%
8.	e-mail	3	10%
9.	direct mail	6	21%
10.	special events	18	64%
11.	press releases	7	25%
12.	speaker's bureau	6	64%
13.	Radio	1	03%
14.	Group Classes	1	03%
15.	1 on 1 Counseling	1	03%
16.	Peer to Peer Education	1	03%

9. **Do you have any suggestions to streamline or cross promote the public information and education initiatives of county housing programs**

- One brochure with all Miami-Dade housing programs
- Comprehensive website for phone support and 311
- Media campaign with TV. and radio
- Target churches and other groups offering cash assistance
- Workshops for cities and CDCs.
- Presentations to community and interest groups
- Culture change to encourage collaborations.
- Professional marketing campaign
- Miami Dade TV program focused on housing
- Forum of industry partners, lenders and leaders to do promotions
- Community Outreach
- Housing Czar
- Multilingual advertising and media

10. **What other partners could/should assist to inform and educate the public about county housing services?**

- Private Developers
- Community based organizations
- Churches
- Social groups
- Rental hotels
- Schools
- Cities
- School Board
- Community development corporations
- County committees
- Banking industry
- Foundations
- Sports industry (i.e. Miami Heat)
- Lenders
- Civic groups
- Realtors
- Homebuyer counseling centers
- Local service providers
- Mortgage brokers

COMPREHENSIVE MIAMI-DADE CAHSA P.I.E. HOUSING SURVEY

DECEMBER 2, 2006

Housing Program Name	City of Florida City Infill development assisting homebuyers with down payment and closing costs	City of Hialeah - Dept. of Grants and Human Services Demolition Reconstruction Program	City of Hialeah Dept. of Grants and Human Services First Time Homebuyer program	City of Hialeah Dept. of Grants and Human Services - Residential Rehab program	City of Miami Dept of Community Development: Miami Unleaded
Contact person	Matthew Price	Frederick H. Marinelli	Frederick H. Marinelli	Frederick H. Marinelli	Christine Bermudez
Contact info.	305.242.0861	305.883.5839	305.883.5839	305.883.5839	305.416.2096
Description	Develop new homes on infill lots for first time homebuyers, serve as actual developer and sales department for the new homes. Apply for subsidies and other programs to assist first time homebuyers with down payment and closing costs		Down payment assistance to low and moderate income persons	Home repairs and improvements to meet building code	Provides up to $15,000 for lead remediation, to low income residents whose home have high levels of lead, with children living in the home
Question 1 - Identify the methods used to promote program.*	outreach efforts via special events, hosting housing fairs and visits to local civic groups and churches	3,4,7, word of mouth	4,7	3,4,7, word of mouth	1,2,3,4,5,7,9,10,11
Q2 - How many people inquire each year about the program's services?	1,500	20	200	80	1,400
Q3- How many people each year are served by the program?	100	2	15	35	13
Q4- Identify the most effective methods to educate the public about the housing program's services*	special events that are localized and tailored for that particular community	4,7	4	1,4	9,10
Q5 - Which methods best help people to understand and access the housing program's services?	15	3,4,15,16	15,16	3,4,14,15	3,4,City's NET Offices
Q6 - What is the best way to educate the public about the county's affordable housing programs?*	A series of localized housing fairs, community based	printed materials and meetings	printed materials and classes	printed materials and classes	NA
Q7- What strategies do you find most effective in reaching diverse populations (based on educational level, income level, language, etc.)?	Assembling a diverse group of professionals from the housing industry that can provide one on one counseling and or information. bilingual both Spanish and Creole.	printed materials	workshops and seminars	printed materials	9
Q8- What methods do you use to educate industry partners and other government agencies about your housing program? *	word of mouth	3,4	4,10	1,4,9,10	3,4,6,10
Q9- Do you have any suggestions to streamline or cross promote the public information and education initiatives of county housing programs?	Put a face on housing. Housing czar to ensure accountability and be the voice and vehicle through which information and activities will flow to the public.	joint meetings	special events, direct mail	nonprofits, banks	City is establishing an MOA with County Health Dept to indentify Lead-homes.
Q10- What other partners could/should assist to inform and educate the public about county housing services?	real estate agents, mortgage brokers, churches, community schools where adults attend.	advertising, flyers	nonprofit organizations, financial institutions/banks	other cities and counties in the State of Florida	

* Outreach Formats	
1. Newspaper	9. Direct Mail
2. Television	10. Special Events
3. Brochure	11. Press Release
4. Flyer	12. Spkr's Bureau
5. Poster	13. Radio
6. Web / Internet	14. Group Classes
7. Web	15. 1 on 1 Counseling
8. E-mail	16. Peer to Peer Education

Housing Program Name	City of Miami Dept. of Community Development: Single Family Rehabilitation	City of Miami Dept of Community Development: First-Time Homebuyers	City of Miami Beach Housing and Community Dev. First-Time Homebuyers	City of Miami Beach Neighborhood Services Department Homeless Assistance	City of North Miami Housing and CPD Division Single Family Rehab Program
Contact person	Christine Bermudez	Christine Bermudez	Thomas Urriola	Maria Ruiz	Tom Calderon
Contact info.	305.416.2096	305.416.2096	305.673.7260	305.673.7491	305.893.6511 ext. 1-2214
Description	Provides up to $35,000 for single family home repairs to low-income residents who fail to meet city codes	Provides $40,000 assistance toward the purchase of a primary residence	First Time Home Buyers (down payment assistance, closing costs, counseling, rehabilitation), Multi-family Rental (elderly, special needs, transitional housing), Owner Occupied Rehabilitation.	Emergency shelter services and comprehensive case management to homeless persons in Miami Beach.	
Question 1 - Identify the methods used to promote program.*	1,2,3,7,10,11	1,2,3,7,10,11	1,4,9	outreach workers	1,2,4,5,11,12
Q2 - How many people inquire each year about the program's services?	200	1000	300	2000	400+
Q3- How many people each year are served by the program?	65	75	110	1620	140 year to date for all city housing programs
Q4- Identify the most effective methods to educate the public about the housing program's services*	1,4,7,10,11	1,7,10,11	1,4,9	personal street outreach	3,4,10,12
Q5 - Which methods best help people to understand and access the housing program's services?	3,4,15	1,15	15		3,4,12,13,14
Q6 - What is the best way to educate the public about the county's affordable housing programs?*	The more methods used the more effective. City NET Offices are also effective.	NA	Multilingual newspapers and radio, direct presentations to community organizations.	Targeting clients accessing rent assistance and low-end transitional housing units	community outreach
Q7- What strategies do you find most effective in reaching diverse populations (based on educational level, income level, language, etc.)?	NA	NA	Community organizations and advertisement	Our most effective engagement strategy is street outreach	local radio
Q8- What methods do you use to educate industry partners and other government agencies about your housing program? *	3,6,10,11	3,6,10,11	4,9,10	Reports to the Miami-Dade County Homeless Trust	1,3,10,12
Q9- Do you have any suggestions to streamline or cross promote the public information and education initiatives of county housing programs?	NA	NA	Workshops (for cities and CDCs. Direct presentations to community organizations and interest groups.	Target churches and other nonprofits offering cash assistance	community outreach
Q10- What other partners could/should assist to inform and educate the public about county housing services?	NA	NA	Cities, community development corps., and county committees.	Churches, nonprofit, weekly/monthly rental hotels and schools	local service and not for profit agencies

* Outreach Formats	
1. Newspaper	9. Direct Mail
2. Television	10. Special Events
3. Brochure	11. Press Release
4. Flyer	12. Spkr's Bureau
5. Poster	13. Radio
6. Web / Internet	14. Group Classes
7. Web	15. 1 on 1 Counseling
8. E-mail	16. Peer to Peer Education

Housing Program Name	City of North Miami Housing and CPD Division Multifamily Rental Program	City of North Miami Housing and CPD Division First Time Homebuyer Program	City of North Miami Housing and CPD Division Paint/Roof/Shutter Program	Miami Dade General Services Administration Infill Housing Program	Miami-Dade Housing Finance Authority Multifamily Housing Revenue Bond Financing
Contact person	Tom Calderon	Tom Calderon	Tom Calderon	Aimee Cabrera	Patricia Braynon
Contact info.	305.893.6511 ext. 1-2214	305.893.6511 ext. 1-2214	305.893.6511 ext. 1-2214	305.375.1196	305.372.7990
Description				Provides County-owned property for development without direct involvement with potential homeowners	Provides low interest mortgage revenue bond financing to developers to build affordable multifamily rental housing developments
Question 1 - Identify the methods used to promote program.*	1,2,4,5,11,12	1,2,4,5,11,12	1,2,4,5,11,12	N/A	1,7,10,11
Q2 - How many people inquire each year about the program's services?	400+	400+	400+	Hundreds of inquiries	150
Q3- How many people each year are served by the program?	140 year to date for all city housing programs	140 year to date for all city housing programs	140 year to date for all city housing programs	unknown	NA
Q4- Identify the most effective methods to educate the public about the housing program's services*	3,4,10,12	3,4,10,12	3,4,10,12	NA	7,10
Q5 - Which methods best help people to understand and access the housing program's services?	3,4,12,13,14	3,4,12,13,14	3,4,12,13,14		
Q6 - What is the best way to educate the public about the county's affordable housing programs?*	community outreach	community outreach	community outreach		Radio and web
Q7- What strategies do you find most effective in reaching diverse populations (based on educational level, income level, language, etc.)?	local radio	local radio	local radio		Radio and special events
Q8- What methods do you use to educate industry partners and other government agencies about your housing program? *	1,3,10,12	1,3,10,12	1,3,10,12	N/A	1,9,10
Q9- Do you have any suggestions to streamline or cross promote the public information and education initiatives of county housing programs?	community outreach	community outreach	community outreach		Develop MDTV show describing available housing programs.
Q10- What other partners could/should assist to inform and educate the public about county housing services?	local service and not for profit agencies	local service and not for profit agencies	local service and not for profit agencies		Landers

* Outreach Formats	
1. Newspaper	9. Direct Mail
2. Television	10. Special Events
3. Brochure	11. Press Release
4. Flyer	12. Bphr's Bureau
5. Poster	13. Radio
6. Web / Internet	14. Group Classes
7. Web	15. 1 on 1 Counseling
8. E-mail	16. Peer to Peer Education

Housing Program Name	Miami-Dade Housing Finance Authority Predatory Lending Program	Miami-Dade Housing Finance Authority Single Family Homeownership	Miami-Dade Empowerment Trust Housing Program	Miami-Dade Housing Agency Rental Housing programs New Construction & Substantial Rehab Moderate Rehab for Homeless	Miami-Dade Housing Agency HOPE VI Revitalization Program Scott-Carver
Contact person	Patricia Braynon	Patricia Braynon	Justina Millian-Clegg	Sherra McLeod	Sherra McLeod
Contact info.	305.372.7990	305.372.7990	305.372.7620 ext. 215	305.644.5197	305.644.5197
Description	Provides counseling to homeowners that are or may become the victims of unscrupulous lenders	Provides affordable mortgage loan opportunities to eligible homebuyers	Currently developing single -family affordable housing units.	Privately owned, federally-subsidized rental housing serves individuals earning 30% of median family income or less.	New housing opportunities for former Scott-Carver residents earning 30-140% of median family income are eligible for 160 public housing units and 194 affordable ownership units.
Question 1 - Identify the methods used to promote program.*	1,2,3,4,5,7,10,13	1,3,4,7,10,11,13	Signs on the property and neighborhood meetings	1,2,3,6,7,10,11-only during open periods	1,2,3,7,8,10,11
Q2 - How many people inquire each year about the program's services?	150	5,000	300	Unknown	Unknown
Q3- How many people each year are served by the program?	80	100	9 in 2006 100 in 2006 0 in 2007	HCV - 13,209, Mod Rehab - 2,508; New construction/major rehab-1,286; Mod. Rehab/SRO homeless-290	When completed there will be 160 public housing units and 194 homeownership units
Q4- Identify the most effective methods to educate the public about the housing program's services*	5,10,13, mobile ads on buses	10,13,homebuyer clubs	Signs on the property and neighborhood meetings	1,2,3,7,10- only doing open periods	1,2,3,7,10, 11, affordable housing developers
Q5 - Which methods best help people to understand and access the housing program's services?	12,15	14,15,16	3,4,12,14,15	2,3,4,12	2,3,4,12,15
Q6 - What is the best way to educate the public about the county's affordable housing programs?*	radio advertising	homebuyer club classes	printed materials and community outreach	Web	Web and via phone, such as 311 Answer Center
Q7- What strategies do you find most effective in reaching diverse populations (based on educational level, income level, language, etc.)?	radio advertising	homebuyer club classes, radio and special events	community outreach, neighborhood meetings and one-on-one	phone and web	Web and the County's 311 Answer Center
Q8- What methods do you use to educate industry partners and other government agencies about your housing program? *	9, phone call	10, Lenders' training and web	one-on-one with our government peers	1,2,3,7,10	1,2,3,7,10,11, homebuyers clubs
Q9- Do you have any suggestions to streamline or cross promote the public information and education initiatives of county housing programs?	Convene a forum of industry partners, lenders and leaders. Develop MDTV show describing available housing programs.	Develop MDTV show describing available housing programs.		Comprehensive website with phone support from the 311 Answer Center. Launch website with TV and radio campaign.	Comprehensive website with phone support from the 311 Answer Center. Launch website with TV and radio campaign.
Q10- What other partners could/should assist to inform and educate the public about county housing services?	Non-profit housing agencies, churches and civic organizations	Lenders, Home buying counseling centers, realtors		Other community-based housing organizations.	Other community-based housing organizations.

* Outreach Formats	
1. Newspaper	9. Direct Mail
2. Television	10. Special Events
3. Brochure	11. Press Release
4. Flyer	12. Spkr's Bureau
5. Poster	13. Radio
6. Web / Internet	14. Group Classes
7. Web	15. 1 on 1 Counseling
8. E-mail	16. Peer to Peer Education

Housing Program Name	Miami-Dade Housing Agency Single Family Rehab Loan Program	Miami-Dade Housing Agency Second Mortgages for Homeownership via Surtax or SHIP	Miami-Dade Housing Agency Project Based Rental Housing Assisted living facility	Miami-Dade Metro-Miami Action Plan Trust Homeownership Assistance Program	Miami-Dade Transit
Contact person	Sherra McLeod	Sherra McLeod	Sherra McLeod	Joann Hicks	Frank Talleda
Contact info.	305.644.5197	305.644.5197	305.644.5197	305.372.7600	305.375.1507
Description	Financial Assistance to Single Family Homeowners earning up to 140% of the median income with a loan up to $20,000 for home repair and storm resistant windows or shutters.	Residents earning 140% or less of median family income are eligible for a second mortgage loan for down payment assistance	Federally-subsidized County-owned rental housing serves individuals earning 30% of median family income or less.	Provides up to 6% of purchase price down payment and closing costs to qualified first time low to moderate income homebuyers. Forgivable zero interest non-amortized mortgage. Repayment req'd when property sold or forgiven if the buyer owns and occupies for 10 years.	MDT does not provide direct housing services. However, we have several joint development partnerships which build and operate affordable housing at Transit facilities
Question 1 - Identify the methods used to promote program.*	2,3,7,8,10,Team Metro's Gov on the go bus	1,2,3,7,10,11	1,2,3,6,7,10,11,Team Metro on the go bus - only during open application period	1,3,4,7,8,9,10,11	Contact information on the MDT web site.
Q2 - How many people inquire each year about the program's services?	Unknown	Unknown	40,000+	500	Unknown
Q3- How many people each year are served by the program?	Program assisted 125 homeowners during FY 2008	Programs assisted approximately 300 residents in FY 2004-05	9,712 public housing units, owned moderate rehab units, including 104 units in the one Assisted Living Facility	350	1,060
Q4- Identify the most effective methods to educate the public about the housing program's services*	1,2,3,7,8,10	1,2,7,10, 11,12,affordable housing developers	1,2,3,6,7,8,10,11 only during aopen periods	1,3,4,7,8,9,10,11	7,12
Q5 - Which methods best help people to understand and access the housing program's services?	2,3,4	2,3,4,12,15	2,3,4,12	2,3,4,13,12,14	3,4,12
Q6 - What is the best way to educate the public about the county's affordable housing programs?*	Web	Web and via phone, such as 311 Answer Center	Web and via phone, such as 311 Answer Center	Target groups: real estate and financial institutions and specific zip codes with high percentage of residents who rent.	Our experience is that the buildings have been completely leased out before the are finished
Q7- What strategies do you find most effective in reaching diverse populations (based on educational level, income level, language, etc.)?	Phone and Web	Web and via phone, such as 311 Answer Center	Radio, web and phone, such as 311 Answer Center	Integrated marketing plan: target diverse populations; extensive research; create market profile, identify industry trends, program effectiveness; forecasting. Evaluate current program practices.	Developer must work to reach audience during construction.
Q8- What methods do you use to educate industry partners and other government agencies about your housing program? *	1,2,3,10	1,2,3,7,10,11, homebuyers clubs	2,3,7,10, radio	1,3,4,9,10,11,12	7,11,12
Q9- Do you have any suggestions to streamline or cross promote the public information and education initiatives of county housing programs?	Comprehensive website with phone support from the 311 Answer Center. Launch website with TV and radio campaign.	Comprehensive website with phone support from the 311 Answer Center. Launch website with TV and radio campaign.	Comprehensive website with phone support from the 311 Answer Center. Launch website with TV and radio campaign.	Develop one brochure to include all county housing programs.	
Q10- What other partners could/should assist to inform and educate the public about county housing services?	Other community-based housing organizations.	Other community-based housing organizations.	Other community-based housing organizations.		private developers

* Outreach Formats	
1. Newspaper	9. Direct Mail
2. Television	10. Special Events
3. Brochure	11. Press Release
4. Flyer	12. Spkr's Bureau
5. Poster	13. Radio
6. Web / Internet	14. Group Classes
7. Web	15. 1 on 1 Counseling
8. E-mail	16. Peer to Peer Education

Housing Program Name	Miami-Dade Community and Economic Dev. HOME and CDBG	Miami-Dade Partnership for Recovery	Miami-Dade Community Action Agency Emergency Assistance Program
Contact person	Rick Glasgow	Elizabeth Regalado	Corey Jones
Contact info.	305.375.3418	305.375.4032	305.347.4655
Description	Construction of Affordable Homeownership, Residential Rehabilitation, New Construction of rental units, Tenant Based Rental Assistance, Deep Subsidy Homeownership	Relocation assistance, medical supplies and equipment, furniture, clothing related to Hurricane Wilma recovery. Repair and install roofs on eligible properties of low income homeowners.	Emergency Food Shelter Program provides emergency rental assistance and first months rent to residents of Miami-Dade County
Question 1 - Identify the methods used to promote program.[1]	1,Community meetings, Neighborhood Revitalization Strategy Areas in coordination with the Community Advisory Council	1,2,4,8,10,11	1,11
Q2 - How many people inquire each year about the program's services?	160	1,000	525
Q3- How many people each year are served by the program?	310	500 to date	316
Q4- Identify the most effective methods to educate the public about the housing program's services[1]	workshops and community meetings	1,2,4,8,10,11	1,11
Q5 - Which methods best help people to understand and access the housing program's services?	3,4,13	3,4,12,13,15,16	14,15
Q6 - What is the best way to educate the public about the county's affordable housing programs?[1]	group and community meetings and workshops	Utilize existing county planning efforts, such as OCED, Children's Trust, Alliance for Human Services, etc. to educate consumers, funders, providers.	12, outreach
Q7- What strategies do you find most effective in reaching diverse populations (based on educational level, income level, language, etc.)?	town hall meetings	Utilize existing county planning efforts, such as OCED, Children's Trust, Alliance for Human Services, etc. to educate consumers, funders, providers.	1,11
Q8- What methods do you use to educate industry partners and other government agencies about your housing program? [1]	9,10	1,4,10,11	14,15
Q9- Do you have any suggestions to streamline or cross promote the public information and education initiatives of county housing programs?	Advertise on radio serving diverse language populations.	Culture change in county to encourage understanding issues from cross systems approach. Well coordinated education campaign with professional marketing firm.	15
Q10- What other partners could/should assist to inform and educate the public about county housing services?	The School Board	Banking industry, public schools, faith-based organizations, private funders, sports industry.	12, outreach

[1] Outreach Formats

1. Newspaper	9. Direct Mail
2. Television	10. Special Events
3. Brochure	11. Press Release
4. Flyer	12. Spkr's Bureau
5. Poster	13. Radio
6. Web / Internet	14. Group Classes
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8. E-mail	16. Peer to Peer Education

Housing Summit

MIAMI-DADE COUNTY

Community Affordable Housing Strategies Alliance
COMMITTEE REPORT

Committee Name: Housing Summit Committee

Date of Report: August 28, 2006

Prepared by: Joann Hicks

Meeting Date/Time: August 24, 2006, 10:00A.M.

Attendees: Ramon L. Rodriguez, Sydell for Annetta Jenkins, Matthew Schwartz, Karen Moore, Delores Green and Joann Hicks.

Committee's Mission Statement:
Mission: Design and organize the Miami-Dade County Housing Summit as a forum where CAHSA members present their work to the community and receive further community feedback to help guide future affordable housing initiatives. Establish a Blue Ribbon Panel of community leaders for the task.

Issue 1: Special Events Coordinator:

Discussion (summarize major points):
1. A special events coordinator is needed to assist with the planning and implementation of the housing summit.
2. Washington Mutual has pledged a contribution towards the housing summit budget.
3. Miami Dade County has pledged a contribution towards the housing summit budget.
4. Delores Green will forward a copy of Miami Dade County vendors list for special events coordinators.
5. Joann Hicks will forward sample of special events planner job description to Daniella Levine.

Issue 2: Housing Summit:

Discussion (summarize major points):
1. The targeted audience for the Housing Summit should include; chamber members, community groups, public housing residents, developers, bankers, community activists, land trusts, community councils, neighborhood associations, civic groups, academics, philanthropic, elected officials.
2. The preferred date for the Housing Summit is Saturday, November 18, 2006.
3. Costs for continental breakfast, lunch and break out rooms for the Radisson ($30,000), Hyatt Regency ($25,000).
4. Recommendation was made to consider Lyric Theatre as a venue, because the theatre is located in a distressed housing community.
5. Final recommendation was made to propose Miami Dade College Wolfson campus as the site location.

6. Opening session should include top officials such as; Mel Martinez, Governor elect and Kendrick Meek.
7. Recommendation to include municipalities' participation may be addressed as a result of Cynthia Curry's meetings with municipalities and managers.

Issue 3: Regional meetings:

Discussion (summarize major points):

1. Regional meetings should be designed to engage and get support prior to the summit. Target all organizations involved in housing. Focus should not be on current crisis. Target audience should be end users and focus on solutions.
2. The format for the pre summit meetings should include housing resource guides, video presentation on state of housing in Miami Dade County and what has been done.
3. Recommendation for housing summit committee to work in collaboration with Public Education committee, Community Relations Board and Community Action Agency to facilitate the regional meetings.
4. Special Events Planner should assist with the planning and coordination of the regional meetings.
5. Proposed dates for the regional meetings are October 12th, 16th or 17th.
7. Promote regional meetings as pre summits leading up to the major summit. The regional meetings should be linked to the Summit and CAHSA committee recommendations.

Action Items (for submittal to CAHSA Task Force):

1. Recommend Saturday, December 2, 2006 as the proposed date for the Housing Summit.
2. Recommend Miami Dade College Wolfson downtown campus as the proposed site location.

Office o[illegible]DA

MIAMI-DADE COUNTY, FLORIDA

MIAMI - DADE

STEPHEN P. CLARK CENTER

OFFICE OF ADA COORDINATION
111 N.W. 1st STREET
12th FLOOR, SUITE 348
MIAMI, FLORIDA 33128-1965
TELEPHONE: (305) 375-3566
FAX: (305) 375-5753
TTY: (305) 375-4805

October 25, 2006

Community Affordable Housing Alliance Committee

Dear Committee Members:

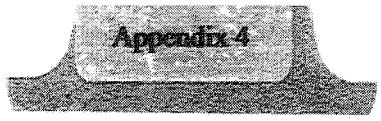
The Office of Americans with Disability Act Coordination is a Miami-Dade County Department that provides guidance to County government on the requirements of Title II of the ADA. We applaud your efforts and all the committee members' efforts to bring more affordable housing to all people in need in Miami-Dade County. However, individuals with physical disabilities often need housing that not only is affordable but is accessible as well; housing where accessible building standards have been incorporated into the design.

After reading the committee reports submitted for your October 19th meeting, our office has the following recommendations:

- Improving enforcement of the Fair Housing Accessibility standards
- Including accessibility in any incentive program that is developed for affordability
- Expanding the Miami-Dade Housing Agency's Single Family Rehabilitation program so more people with disabilities may be served
- Extending the Single Family Rehabilitation program to renters so a person with a disability, who can't afford to make a needed modification, would be able to apply for a forgivable loan from the County. Modifications may be needed to limit the scope of work to the interior of the apartment or to reduce the size of the loan below that allowed for homeowners in the existing Single Family Rehabilitation program.
- Developing a central point of origin for all information on public housing and voucher programs in unincorporated Miami Dade and the various municipalities that participate in HUD programs.
- Developing new strategies to help people with disabilities who are below 30% of median income. This group of individuals is growing but the public housing program, which traditionally housed many of these people, is not.
- Developing Incentives that would encourage private sector builders, who don't take Federal funds to incorporate greater accessibility into their projects.
- Developing, through the Miami-Dade Housing Agency, ways to provide information on accessibility in its list of voucher program properties, to assist people with disabilities who are looking for accessible housing.

Respectfully submitted,

Ilene Hyams
Senior ADA Coordinator Specialist


Appendix 4

Community Affordable Housing Strategies Alliance

Inaugural Meeting

Thursday, June 15, 2006

111 NW 1st Street, Conference Room 18-2 & 18-3

3:00 to 5:00 PM

Chairperson: Luis Rabell / Vice-Chair: Alphonso Brewster

A G E N D A

I. Welcome .....Luis Rabell

II. Opening Remarks.....Mayor Carlos Alvarez

III. CAHSA Overview .....Commissioner Barbara Jordan

IV. Public Policies Governing CAHSA Meetings and Membership .....Luis Rabell

- Sunshine Law Review.....Terrence Smith
  Assistant County Attorney
- Financial Disclosure Regulations .....Maria Saboya
  Deputy Supervisor of Elections

V. CAHSA Organization and Process .....Luis Rabell
A Fast-Track Agenda.....Cynthia Curry

- Resolution 558-06
- Charge of CAHSA
- Deadlines
- Cooperation with Housing Policy Work Group
- Suggested Committees
- Schedule of meetings
- Guidelines for CAHSA Committee Work

VI. Discussion on Suggested Committees .....Cynthia Curry

- Sign-up Sheet in Packet

VII. Open Discussion

VIII. Adjournment

CAHSA Baseline Document: Affordable Housing in Miami-Dade County--Review of Data, Policies and Initiatives.
http://www.miamidade.gov/hfa/affordable_housing_report.asp

Fast Track 2006 CAHSA Meetings: July 27; August 31; September 21; October 19

Resolution Establishing CAHSA
R-558-06

The Board considers the housing crisis in Miami-Dade County an urgent and serious threat to the residents of this County; that both legislative/regulatory and educational approaches are required to eradicate this housing crisis; and that government and the private sector should work cooperatively to institute measures to thwart this housing crisis, including the enactment of appropriate legislation at the local, state and federal levels.

There is hereby created and established in Miami-Dade County a Taskforce to be known as the Miami-Dade Community Affordable Housing Strategies Alliance (CAHSA).

Mission

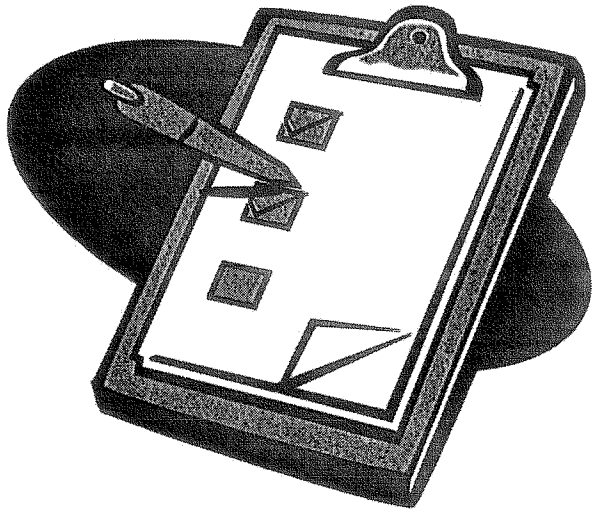
Assist the Board of County Commissioners in addressing the housing crisis in Miami-Dade County by complying with its charge.

Charge

- **To identify the data gathering processes and procedures necessary to evaluate the housing crisis in Miami-Dade County as it relates to households whose income is up to 100 percent of the area median income in Miami-Dade County; and to develop innovative solutions to address this housing crisis.**
- **To establish methods of obtaining input on community needs and priorities, which may include public meetings, conducting focus groups and convening ad hoc panels.**
- **To develop solutions that should include, but not limited to, recommending additional legislation and enforcement of existing legislation.**
- **To develop methods to inform the public about available funding and financing opportunities, rental and homeownership opportunities through an expanded public information and consumer education program.**
- **To plan and implement the convocation of a Miami-Dade County Housing Summit to be held with the purpose of charting the course in program and policy development for the County as it establishes a comprehensive affordable housing strategy.**
- **To offer guidance in establishing a One-Stop clearinghouse for information relating to housing in Miami-Dade County.**
- **To serve in an advisory capacity to the Miami-Dade Board of County Commissioners and the Mayor of Miami-Dade County and other public and governmental entities with respect to affordable housing issues**

CAHSA Task Deadlines

Preliminary Report (Resolution R-558-06)	**October 31, 2006**
Miami-Dade County Housing Summit	**TBA**
Consideration of Task Force Recommendations by the Board of County Commissioners	**November-December, 2006**
Final Report (Resolution R-558-06)	**April 30, 2007**



CAHSA Committees

1) **Data Collection and Analysis Committee**
Mission: Identify and evaluate the effectiveness of existing data sources focusing on housing issues in Miami-Dade County. If necessary, further research will be conducted to reframe the context of the housing shortage in Miami-Dade County. Respond to data requests from CAHSA committees.

2) **Public Education and Information Committee**
Mission: Evaluate the current state of public information available to various constituencies in the County. Organize the public outreach components of the work of CAHSA; if necessary recommend changes and develop action plan.

3) **Public Housing, Section 8 Housing, Homeless and Special Housing Needs Committee**
Mission: Evaluate current policies affecting the availability of public housing, Section 8 housing, homeless and special needs housing to those in need; if necessary recommend changes and develop action plan.

4) **Rental, Homeownership and Rehabilitation Subcommittee**
[Including Workforce Housing Issues]
Mission: Evaluate current policies affecting the availability of affordable and workforce rental and ownership opportunities for the residents as well as the availability of rehabilitation potential of existing units; if necessary recommend changes and develop action plan.

5) **Land-Use Work Group - Fast Track Committee**
Mission: Evaluate the existing land use regulations in the development of publicly owned vacant County properties; if necessary recommend changes and develop action plan.

6) **Public and Private Employer Housing Incentive Programs**
Mission: Evaluate the existing policies providing public and private sector employers incentives to initiate housing programs for employees; if necessary recommend changes and develop action plan.

7) **Tax/Relief/Incentives/Abatement/Insurance Issues**
Mission: Work within the structure set up by the Office of the Property Appraiser to evaluate the nature of existing land use regulations and the possibility of initiating property assessment relief to owners of affordable and workforce housing units; also address the issue of insurance affordability.

8) **Housing Summit Committee**
Mission: Design and organize the Miami-Dade County Housing Summit as a forum where CAHSA members present their work to the community and receive further community feedback to help guide future affordable housing initiatives. Establish a Blue Ribbon Panel of community leaders for the task.

9) **Maintenance of Affordability** (Affordable Housing Support Services and (including Community Land Trust Initiative)
Mission: To investigate and develop innovative programs and policies to: a) maintain the affordability of the housing unit (and, if appropriate the housing development maintenance structure) and; b) create a system of supportive services and policies to maintain the housing occupant "in place" in times of economic crisis.

Fast Track Schedule of CAHSA Meetings

(Quorum requirement: no less than one-third plus one of voting members)

CAHSA	CAHSA Committees
June 15	Committees Established
July 27	Between June 15 and July 27
August 31	Between July 27 and August 31
September 21	Between August 31 and September 21
October 19	Between September 21 and Oct 19 (if needed)

Guidelines for CAHSA Committee Work

First Meeting (Before July 27)

Define the problem areas within your committee's topic: The first step of this process will be to define the problem. What are the major issues? What are the different views of these issues? There are often important differences in the way people from the same community view issues associated with affordable housing. Very often, local merchants have different attitudes than residents, and higher income homeowners may see things differently than lower income residents. Are municipalities and the County working together on the issues of concern? Consider the issues from as many points of view as possible.

Identify Top Problems within your area of concern: After developing an understanding of the problems, the committee can begin to identify the most pressing concerns. Prioritize the most significant problems in your area.

Second Meeting (Between July 27 and Aug. 31)

What are the available facts on your area of concern? To help make sense of the various community opinions and attitudes, we need to know the available data. Is there an agency or organization that is compiling relevant data? Are the data in a usable format addressing your area of concern? What data is needed to clarify the issues in your area of concern?

Examine Current Policies of relevance to your area: Determine the existing housing policies that have an impact on your area of concern, evaluate their effectiveness and recommend changes, improvements or enhancements.

Third Meeting (Between August 31 and September 21)

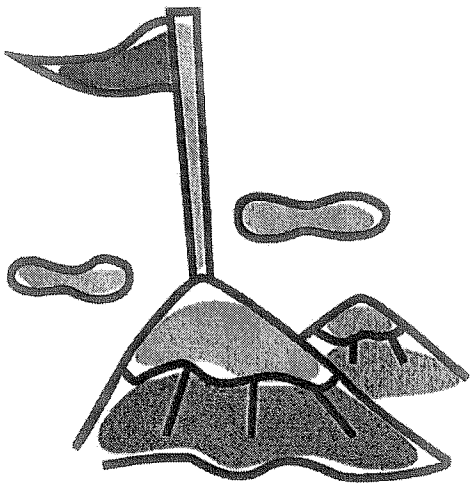
Set Goals: Once the problem is defined, the data are reviewed and the existing policies evaluated, the next step is to set some specific goals that would improve the performance of your area of concern. Having the goals focused on the identified problem(s) is crucial. In all likelihood, there will be multiple goals. This means that you will need to prioritize.

Make recommendations to reach the goals: In making recommendations to reach the identified goals, be sure to consider the impact on: 1) planning and zoning guidelines, 2) environmental concerns, 3) legislative initiatives, 4) financial concerns, and others as appropriate.

Recommend a Pilot Project: Does the committee see a potential pilot project designed to ameliorate some of the identified problems and achieves the stated goals? If so, outline the characteristics and submit a pilot project design with committee's report.

Suggested Housing Summit Highlights

- Review of CAHSA proceedings
- Committee Workshops
- Issues and Recommendations
- Feature Potential Pilot Projects Identified by Committees
- Best Practices Highlighted
- Community Consensus Building Plenary



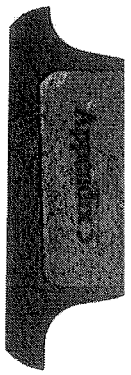
CAHSA Committee Sign Up Sheet

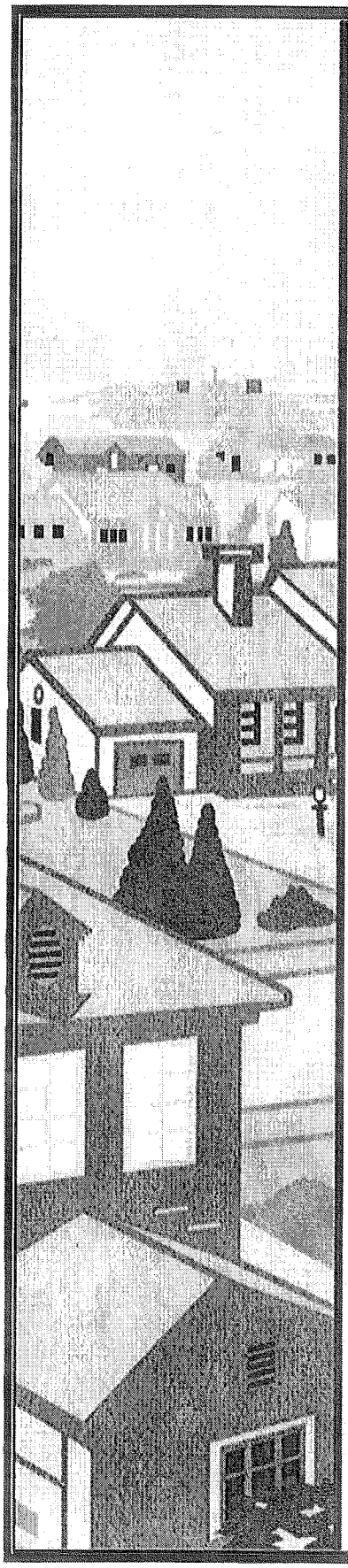
Select three committees, in order of preference

First Name:_____ **Last Name:** _____

Organization:_____ **Contact Phone #**_____

	Order of Preference		
1) Data Collection and Analysis Committee	1	2	3
2) Public Education and Information Committee	1	2	3
3) Public Housing, Section 8 Housing, Homeless and Special Housing Needs Committee	1	2	3
4) Rental, Homeownership and Rehabilitation Subcommittee (Including Workforce Housing Issues)	1	2	3
5) Mayor's Land-Use Work Group --Fast Track Committee	1	2	3
6) Public and Private Employer Housing Incentive Programs	1	2	3
7) Tax/Relief/Incentives/Abatement Issues	1	2	3
8) Housing Summit Organizing Committee	1	2	3
9) Maintenance of Affordability (including Affordable Housing Support Services and Community Land Trust Initiative)	1	2	3





Community Affordable Housing Strategies Alliance (CAHSA)

Wednesday, November 1, 2006
6 p.m. – 9 p.m.
Miami-Dade College Kendall Campus
11011 SW 104th Street

COMMUNITY FORUMS

What Should the County Do About the Affordable Housing Crisis?

AGENDA

6:00 - 6:30 **Registration**

6:30- 6: 40 **Welcome and Introductions**
Honorable, Vice Chairman Dennis C. Moss, District 9
Cynthia W. Curry, Senior Advisor to the County Manager

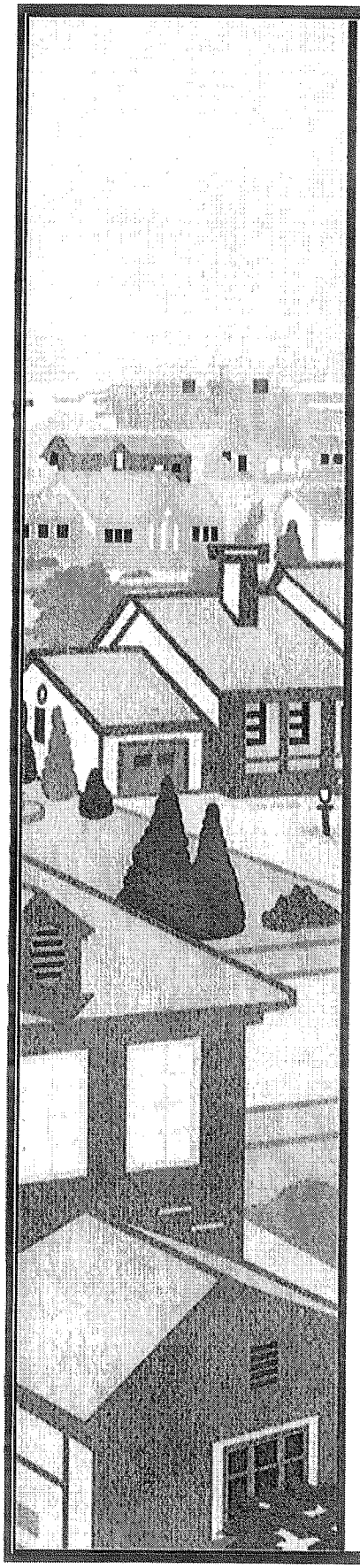
6:40- 6:45 **Descriptions of Forum Agenda and Format**
Elaine Black, Committee Chair
CAHSA Public Education and Information Committee

6:45 – 8:45 **Committee Findings and Public Comment**
(Please limit all presentations including questions and answers to no more than 15 minutes per committee topic)

- 15 min. Public Information and Education
- 15 min. Public, Section 8 and Special Needs Housing
- 15 min. Rental, Homeownership, Rehabilitation [including Workforce Housing]
- 15 min. Mayor's Land Use
- 15 min. Public and Private Employer Incentives
- 15 min. Tax Relief, Incentives, Abatement and Insurance
- 15 min. Maintenance of Affordability [including Community Land Trust]

8:45 – 8:55 **Wrap Up**
Cynthia W. Curry, Senior Advisor to the County Manager

8:55 **Adjourn**



Community Affordable Housing Strategies Alliance (CAHSA)

Thursday, November 2, 2006
6 p.m. – 9 p.m.
Miami Dade College North Campus
11380 NW 27th Avenue

COMMUNITY FORUMS

What Should the County Do About the Affordable Housing Crisis?

AGENDA

6:00 - 6:30 **Registration**

6:30- 6: 40 **Welcome and Introductions**
Honorable Commissioner Barbara Jordan, District 1
Cynthia W. Curry, Senior Advisor to the County Manager

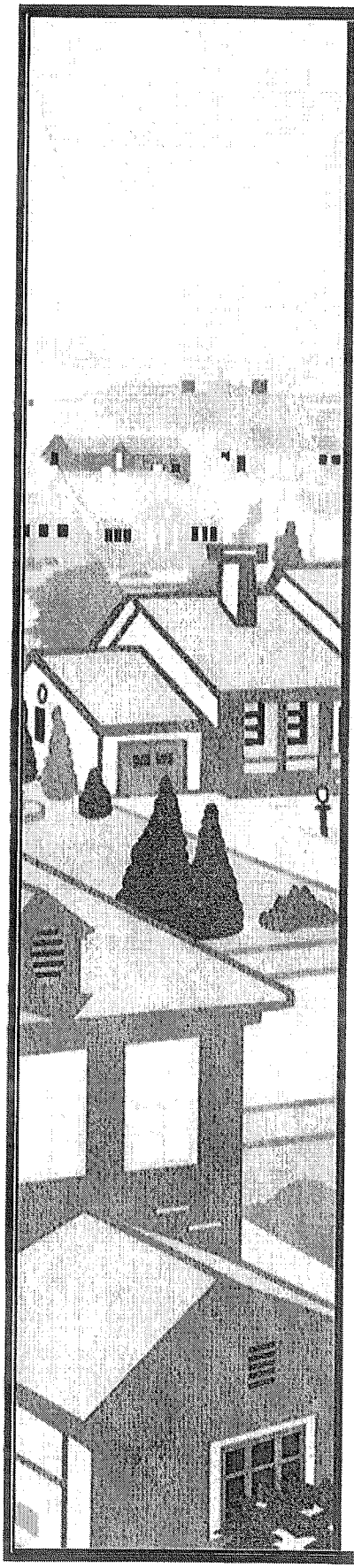
6:40- 6:45 **Descriptions of Forum Agenda and Format**
Elaine Black, Committee Chair
CAHSA Public Education and Information Committee

6:45 – 8:45 **Committee Findings and Public Comment**
(Please limit all presentations including questions and answers to no more than 15 minutes per committee topic)

- 15 min. Public Information and Education
- 15 min. Public, Section 8 and Special Needs Housing
- 15 min. Rental, Homeownership, Rehabilitation [including Workforce Housing]
- 15 min. Mayor's Land Use
- 15 min. Public and Private Employer Incentives
- 15 min. Tax Relief, Incentives, Abatement and Insurance
- 15 min. Maintenance of Affordability [including Community Land Trust]

8:45 – 8:55 **Wrap Up**
Cynthia W. Curry, Senior Advisor to the County Manager

8:55 **Adjourn**



Community Affordable Housing Strategies Alliance (CAHSA)

Thursday, November 16, 2006
6 p.m. – 9 p.m.
Miami Beach Regional Library
227 22nd Street, Miami Beach, FL

COMMUNITY FORUMS

What Should the County Do About the Affordable Housing Crisis?

AGENDA

6:00 - 6:30 **Registration**

6:30- 6: 40 **Welcome and Introductions**
Honorable Commissioner Bruno A. Barreiro
Luis Rabell and Aundra C. Wallace, CAHSA Co-Chairs

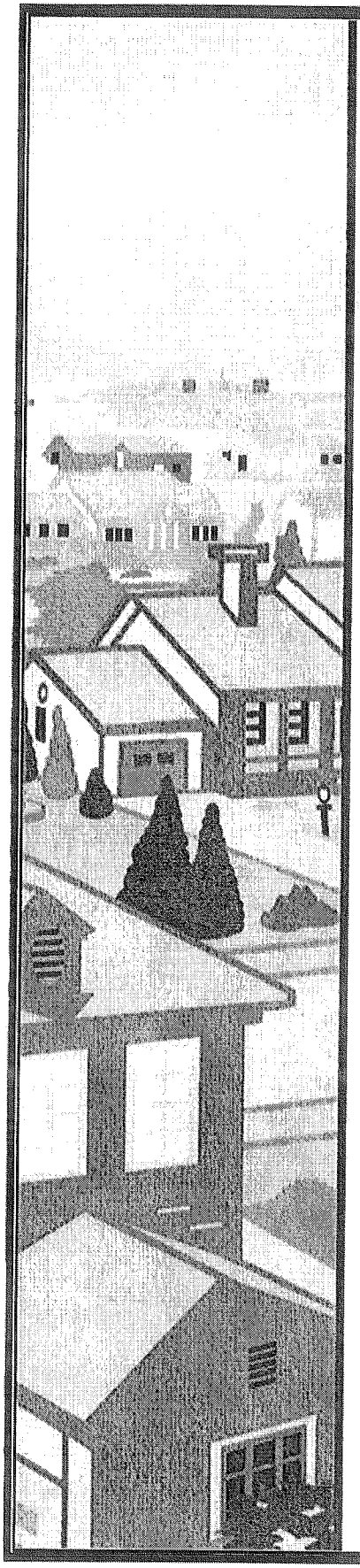
6:40- 6:45 **Descriptions of Forum Agenda and Format**
Shirley Andrades, Committee Member
CAHSA Public Education and Information Committee

6:45 – 8:45 **Committee Findings and Public Comment**
(Please limit all presentations including questions and answers to no more than 15 minutes per committee topic)

- ☐ 15 min. Public Information and Education
- ☐ 15 min. Public, Section 8 and Special Needs Housing
- ☐ 15 min. Rental, Homeownership, Rehabilitation [including Workforce Housing]
- ☐ 15 min. Mayor's Land Use
- ☐ 15 min. Public and Private Employer Incentives
- ☐ 15 min. Tax Relief, Incentives, Abatement and Insurance
- ☐ 15 min. Maintenance of Affordability [including Community Land Trust]

8:45 – 8:55 **Wrap Up**
Aundra C. Wallace, CAHSA Co-Chair

8:55 **Adjourn**



Community Affordable Housing Strategies Alliance (CAHSA)

Monday, November 20, 2006
6 p.m. – 9 p.m.
Jorge Mas Canosa Center
250 SW 114th Ave, Miami, FL

COMMUNITY FORUMS

What Should the County Do About the Affordable Housing Crisis?

AGENDA

6:00 - 6:30 **Registration**

6:30- 6: 40 **Welcome and Introductions**
Honorable Commissioner Jose "Pepe" Diaz
Luis Rabell, CAHSA Co-Chairman

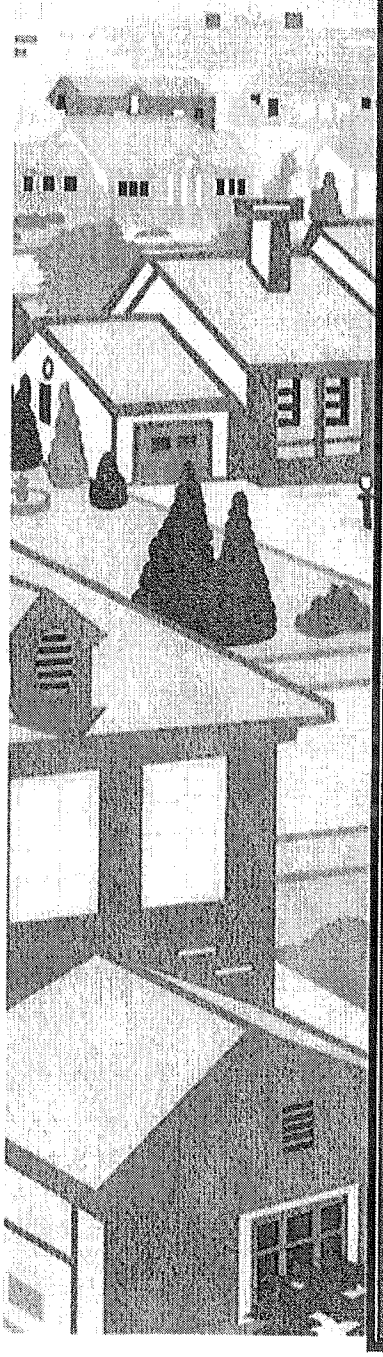
6:40- 6:45 **Descriptions of Forum Agenda and Format**
Elaine Black, Committee Chair
CAHSA Public Education and Information Committee

6:45 – 8:45 **Committee Findings and Public Comment**
(Please limit all presentations including questions and answers to no more than 15 minutes per committee topic)

- 15 min. Public Information and Education
- 15 min. Public, Section 8 and Special Needs Housing
- 15 min. Rental, Homeownership, Rehabilitation [including Workforce Housing]
- 15 min. Mayor's Land Use
- 15 min. Public and Private Employer Incentives
- 15 min. Tax Relief, Incentives, Abatement and Insurance
- 15 min. Maintenance of Affordability [including Community Land Trust]

8:45 – 8:55 **Wrap Up**
Luis Rabell, CAHSA Co-Chair

8:55 **Adjourn**



Alianza de Estrategias de Viviendas Módicas para la Comunidad de Miami-Dade (CAHSA)

el lunes, 20 de noviembre del 2006
6 p.m. – 9 p.m.
Centro Jorge Mas Canosa
250 SW 114 Ave, Miami, FL

FOROS COMUNITARIOS

¿Que debería hacer el Condado acerca de la crisis de vivienda de precio módico?

A G E N D A

6:00 - 6:30 **Inscripción**

6:30- 6: 40 **Bienvenida y presentaciones**
El Honorable Comisionado José "Pepe" Díaz
Luis Rabell, Copresidente de CAHSA

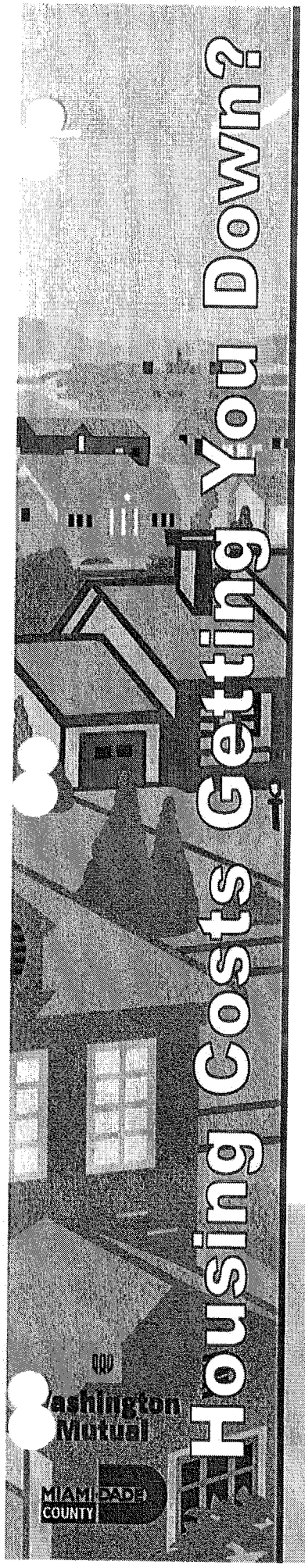
6:40- 6:45 **Descripción de la agenda del Foro y de su formato**
Elaine Black, Presidente del Comité
Comité de Información y Educación Pública de CAHSA

6:45 – 8:45 **Conclusiones del Comité y comentario público**
(Se ruega limitar toda presentación, con inclusión de preguntas y respuestas, a no más de 15 minutos por tema del Comité)

- ☐ 15 min. Información y educación pública
- ☐ 15 min. Vivienda pública, de la Sección 8 y para personas con necesidades especiales
- ☐ 15 min. Vivienda de alquiler, propia, rehabilitación [incluida la vivienda para la clase trabajadora]
- ☐ 15 min. Comité del Alcalde sobre el uso de los terrenos
- ☐ 15 min. Incentivos para empleadores privados y públicos
- ☐ 15 min. Beneficios, incentivos y reducciones fiscales; seguros
- ☐ 15 min. Mantenimiento del valor módico [incluido el Fideicomiso de terrenos de la comunidad]

8:45 – 8:55 **Cierre**
Luis Rabell, Copresidente de CAHSA

8:55 **Clausura**



SAVE THE DATE!

The Miami-Dade County Community Affordable Housing Strategies Alliance (CAHSA)

Presents the

Miami-Dade Housing Summit

on

Saturday, December 2, 2006

7: 30 a.m. to 2:00 p.m.
at
Miami-Dade College Wolfson Campus
Chapman Conference Center, Building 3
300 Northeast 2nd Avenue, 2nd Floor, Miami, Florida

This Summit is FREE and open to the public!

Luncheon Speaker
Hattie B. Dorsey
President & CEO
Atlanta Neighborhood Development Partnership, Inc.

The Summit will focus on receiving your input and ideas on the following topics through topical breakout sessions as discussed in the CAHSA report available online at:www.miamidade.gov/housingsummit

- Providing affordable housing through public actions (Section 8, special needs)
- Enhancing the supply of rental housing units
- Developing homeownership through new construction and rehabilitation
- Examining land use policies to promote affordable housing
- Alternative tools: Community Land Trust
- Identifying tax relief, incentives, and abatement strategies
- Addressing insurance issues
- Promoting new ideas

Mark your calendar and plan to share your ideas!

Agenda

Continental Breakfast
7:30 a.m. - 8:30 a.m.
Registration
8:00 a.m - 8:30 a.m.
Opening Remarks
8:30 a.m.- 9:00 a.m.
Workshop Sessions I
9:00 a.m. - 10:30 a.m.
Break
10:30 a.m. - 10:45 a.m.
Workshop Sessions II
10:45 a.m. - 12:15 p.m.
Luncheon
12:15 p.m. - 1:45 p.m.
Closing Remarks
1:45 p.m.- 2:00 p.m.

To register, please call 305-375-4619 or visit www.miamidade.gov/housingsummit

REGISTER TODAY!

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Luncheon Speaker
Hattie B. Dorsey
President & CEO Atlanta Neighborhood Development Partnership, Inc.

Washington Mutual

MIAMI-DADE COUNTY

citibank

Appendix 6

CASHA Regional Community Forum
November 1, 2006
Location: Miami-Dade College Kendall Campus
Public Comments

Public Education and Information

- Better accessibility to the public
- Better accessibility for people with disabilities

Housing Summit

- Housing Summit web portal
  - E-mail contact to staff responsible for each committee

Public Housing, Section 8, Homeless and Special Housing Needs

- Addressing the undocumented workers (i.e. agribusiness)
- Have meeting in Homestead area
- Funding for assistance programs need to be upgraded (i.e. Homestead Organizations)
  - Department of Human Services
- There needs to be one place where citizens can go to learn about local housing programs. Homebuyers should be offered not only pre-purchase counseling, but post-purchase support.
- Education of housing for the uneducated youth
  - Young people moving into elderly properties
- More flexibility on screening criteria for the disabled
- Landlords are conducting illegal screenings on the basis of mental illness.
- Credit checks also are barriers to renting housing.
- Improvement of Section 8 office process – Coral Way (Office to be constructed)
- Evaluation of public committees: diversify committee
- Public housing and Section 8 housing should give priority to persons with disabilities.
  - Revise the criteria for waiting list for Section 8 programs
    - Disabled 1st
    - Single parents 2nd
    - 2 Healthy and able people in household should be last
- Allocate more funds for emergency assistance (i.e. eviction prevention, deposits) and increase the amount of emergency assistance provided as current amount, around $300, doesn't cover a month's rent.
- The County should focus on housing needs of undocumented households in South Dade.
- One speaker is living in a trailer next to his home, which remains unsafe due to Hurricane Wilma damage. The Blue Roof program appears to have disappeared.
- Common spaces in public housing must be better maintained. The County should employ cleaning services so maintenance workers can

focus on real maintenance needed in both common areas and in individual apartments.

- Elderly in public housing would like vending machines so that they can purchase food on-site.
- Public housing security needs to be improved.
- Public housing residents would like equipped playground space on-site.
- Landlords are only offering month-to-month leases, allowing them to raise rents with only 15 days notice – not enough time to prepare for this, leaving households vulnerable to eviction due to inability to pay rent increase.
- Property owners expressed frustration with the time it takes for a unit to be approved under the voucher program and start-up of rent payments.
    - Payments
    - Site approval for families to move in

Rental, Homeownership and Rehabilitation (Including Workforce Housing)

- Focus resources on regional CDC's instead of local ones
- Comprehensive housing council concept
    - One step service center
- Focus resources on regional CDCs that focus on affordable housing. Focus on the ones that are doing a good job and let them expand their ability to develop housing.
- Allow government utility and connection fee to be paid at the time the house is sold not built.
- Absence of Comprehensive Housing Council. After the four visits, then you are able to determine the truth about their financial status.
- Average individual is not prepared to move forward in being financed for a house. Pre-purchase council to filter the truth about the client and then assist them in how they can prepare to purchase affordable housing.

Mayor's Land Use

- Locate sites in the South to be used for developing.
- Need to put housing wherever we can find a decent spot.

Public and Private Employer Incentives

- No Public Comment

Tax Relief, Incentives, Abatement and Insurance Committee

- People are being thrown out of their homes as a result of the apartments being taken off of the market and turned over into condos.
- When or can these ideas be implemented? In the Overtown downtown area many properties were condemned. Owners collected their insurance

and boarded up the properties. People in a 3 to 5 family household are now living in one bedroom apartments. Crosswind located in Overtown these are people that cannot afford a $150,000 to 200,000 home. Some people will always be renters. What is being done to assist those people?

- Tax notices were received on properties yesterday included millage rates for school boards and other entities. The Committee should take a look at how rental buildings are being valued.
- Renewal of cap of Sadowski Fund Act
    - Money for affordable housing – a cap was placed on it because so much money was being made and they took the excess for other things needed in the budget. Also recommend that the cap be removed and all $$ go to the affordable housing.

Maintenance of Affordability
(Includes Community Land Trust and Housing Support Services)

- Concern that developers come in and advertise a preconstruction price for the properties but the time between preconstruction and development goes by and the price increases because by the time the house is built it is no longer affordable.
- Provide bi-monthly newsletters highlighting strengths and weaknesses.
- Find ways to place programs under existing organizations. Merge programs so we can truly develop a one stop concept. We have got to find a way to make more information available.
- Recommend that an evaluation sheet be given out where the audience can provide feedback on the forums provided to the public.
- Do the best possible to help people attend the forums and to ensure that the people do not waste their time trying to make a difference and nothing happens.
- Need to make sure that the greatest portion of the dollars is going to alleviate the conditions that the dollars are intended for.
- Prioritize how the list gets handled. Offer to disabled that can't work first.

MIAMI DADE COMMUNITY COLLEGE
NORTH CAMPUS
11380 NW 27 Avenue
Thursday, November 2, 2006
Community Affordable Housing Strategies Alliance (CAHSA)

Community Forum

MIAMI-DADE COUNTY COURT REPORTERS, INC. (305) 373-5600

Summary of Community Comments by Committees

Elaine Black: Public Information and Education

No Community Comments

Bill Thompson: the Public Housing, Section 8, Special Needs Housing Community Comments:

MR. HARDEMON: Yes, Roy Hardemon, 65 North 48 Street (mailing address). Under Section 8 program, as far as housing and urban development, in this Section 8 component, under the one strike-out you're out, even with the public housing piece, under one strike you're out, it has a serious problem, because when you actually start applying the one strike-you-out, it has a clause in there where it's actually not a one strike. You have an opportunity to help that resident that falls into harm's way. A lot of our residents from the Section 8 public housing have some type of subsidy agreements, and when they get caught up in that web, they're immediately being evicted out of these houses and then you cause another issue. A lot of folks that are moving under Section 8 and public housing, when they went there, they had a financial problem then, so by putting them out on the street, it even add more problem to the housing problem and crime. We need to really look at making our employees aware of how to work with these types of problems. And especially I know mostly about the Model City area, and in that Model City area, I know that the 1980 riot, it took a lot of jobs in our community and it really affected the housing stock as well, because now these folks that normally had jobs (inaudible) and all the businesses that was in the area no longer had their jobs and, therefore, a lot of people started getting evicted even on that. We're not really focusing on the housing and economic development portion. It is very; very important that this board or this committee focus on the job needs that are really in here. You know, we have this workforce housing. We have the wages program, but that wages program do not come in and say, well, on 62nd Street, it has no more businesses there. The business was taken down and we haven't put anything back in there. So I need this board to really focus on putting back into the community that was removed, that's businesses. Businesses drive the community. Without them, you have dilapidated neighborhoods without the businesses and job opportunities.

MR. EISE: Hi, John Eise (phonetic).

I just want to really applaud the work of the committee, particularly as it pertains to promoting poverty deconcentration, and fair housing and mixed-income environments for the -- for new affordable housing units And, you know, I would like to see the -- and I think it's really important, as we move forward, that we don't repeat the mistakes of the past in which our affordable housing policies some had at times had the unfortunate end result of creating slums and that's had the unfortunate result of isolating low income communities and creating exclusively low income communities where people are economically segregated. And so I think that it's -- I think that's a vital point, an

overriding point of this particular committee. And I would like to see, either this committee or the general board, set a numeric goal or target for census tracks within Miami-Dade County to have no more than 40 percent of the population of living at or below the federal poverty line. I think that the biggest danger we have is not so much poverty, but the concentration of poverty. And, you know, I think our housing policies can really not only address the housing needs of this community, but the community development, needs as well.

MR. KNIGHT: Ken Knight, Overall Planning Advisory Council, Miami-Dade County Housing Agency. I'm here on behalf of our council president, Mr. Tommy Tribell (phonetic) and we want to put on the record about Ward Towers. Now we had a meeting yesterday, and the situation at Ward Towers is this. At the ALF facility, we had a meeting with those residents and there seems to be a situation where these residents have asked-- have been asked that they have to be relocated and there are some problems there. There's a lot of anxiety, there's a lot stress, because they haven't been told when that's going to happen. As you know, this is the holiday season. They need to know about the relocation. The resources, the money that's going to be given to them to do that. They're talking about their possessions as well. And at the same time, we're having some organizational issues, if you will, and basically by that I'm talking about this. When we put that facility, I'm talking about the ALF facility there, in Ward Towers, we have a president that's already installed there and that's Mr. Tommy, Tommy Tribell. And now what we created when we did that is now all of a sudden, now we have some other people that want to become their own council, but, as you know, there are rules that are governing that. Now, what we're saying is that Mr. Tribell, he has been serving the ALF facility, as well as Ward Towers. And there's no division here. And speaking for OTAC, we will not allow that facility to be divided or compromised or theleadership of OTAC to be compromised, but I think that, you know, when we put these other situations, and there, again, these various projects, they need to know that they're going to have to come under OTAC. That's Number 1. Number 2 is, like I say, we need to bring a crisis team in there right away to relieve the fears and the anxiety, particularly the Hispanic community, because as it was told to me yesterday. And they're seeing a lot -- when they first came upon the situation there, at the ALF facility, they were given the documents in English. They say they didn't receive anything in Spanish, or Creole or what have you and they didn't know, so you have some people that know, but the majority of them said they didn't know. So what we need to do is we need to change that situation. So like I said, I'm here for Ward Towers, I'm here for a lot of other things, too, but I'll limit it to Ward Towers.

MS. KELLY: Good evening, Panel, my name is Tracy Kelly and I'm a resident of Liberty Square Apartments. I have one question about the Section 8 voucher program. When I first moved into public housing, I obtained a voucher for Section 8 from the Emory (phonetic) decree, and I was unable to find a house, because, as you know, they give you a listing of the houses and it's like 500 other people are looking at those same houses. So, you know, it's like it's a big thing to get one of those houses, and I was not able to obtain a house for me and my kids, so I had to relinquish the voucher. And, also, it's the fact that when you're looking in the newspaper or you're going through private

rentals -- I'm looking in a newspaper now. Right now, I'm okay. I'm happy where I'm at right now, but I'm a person, and I'm a resident that's trying to become self-sufficient. I'm in school and everything now. And I want to know why is there a problem with the landlords accepting the Section 8 voucher from the Coral Way office? Because when you look in the paper now, that's all you see there. What is the problem with this office and why can't a person like myself obtain a voucher like myself again.

UNIDENTIFIED SPEAKER: Hello, good evening, my name is (unintelligible) and I'm a case manager at Jackson Memorial Mental Health, Deaf and Hard of Hearing Unit and my concern is there are no offices or one-stop places where somebody with a disability, including the deaf population, can go to apply, you know, to drop off an application or file a complaint or request accommodations. So I'm also including, you know, we're talking about also providing interpreters for deaf persons, so that they're able to voice their own complaints or to make requests. So I think maybe something needs to be set up, if possible.

MR. TADFIELD: Hi, My name is Tony Tadfield (phonetic). I currently work with this construction, builders trying to get affordable housing and I worked prior to this with other developers and stuff. I got -- over the past three, four, five years, I've been in the affordable housing development field, and I got a lot of feedback from residents and people and stuff. A couple of the things that -- one of the things I want to talk about is the monitoring of existing affordable housing. Affordable housing has been here in Dade County for quite sometime. Different projects were built, because there's always been a need. There's always been research. I think what we also have to do is also go back and do audit for these projects, why have some projects failed, why have some projects had problems, what are the concerns of these residents. Sometimes some of the residents can't even get here. Some of them can't -- I know people try to do surveys and they're just now getting the feedback of problems they have with their development, with their environment, frustration with different affordable housing programs. You just heard a couple of residents here with some concerns. That's only a few of some of the complexes that I've developed where there's 300, 400 residents in there. There are a lot of issues. And I just think if there was a way, I don't know, maybe a representative going to different affordable housing communities, setting up a day, a workshop at these communities and saying, hey, guys, you know there's a representative here to hear your concerns. We're going to be embarking on new development for the affordable housing market, what have been your last problems in terms of the last 10 years? What's been bothering you in terms of, you know, some people just said the quality of the construction, just the environment, the housing policies and different issues like that, so that's one thing I want to talk about. The other thing was mixed income. I know a lot of people are afraid of gentrification, where you have people with-- you know, people are scared that people with a lot of money come in. I know we talked about mixed-income areas. When you start having mixed-income areas in areas such as Liberty City and stuff, how is that going to be worked out? I always see a conflict when people are scared of gentrification in poorer areas, then you're going to tell them we're going to have mixed income, how is that supposed to be resolved? How do you calm local residents' nerves on that?

MR. HAGAN: Steve Hagan, 725Northeast 73 Street (in the City of Miami). Whatever the City builds, or the County builds or private developers build, we have a problem in the City of Miami, it's a disease and it's called out-of-place buildings. And I'm referring to the fact that who's going to be living in this building, I'm talking about the size, the bulk, the scale of buildings. We have two affordable housing units that are going up on 79 Street. I think you're all familiar with that, east of I-95. It is a two-story -- a one and two-story neighborhood with existing one and two-story single-family homes. And what do we have coming up? A 17-story and 19-story affordable housing units? Now, what a lot of us contend that this is going to do more damage to the existing neighborhood in terms of skyrocketing land prices than it's going to do good. It's using HOME dollars. And I know the HUD requirements speak of north and south markets in the five and six-story range and here we have 11 -- 17 and19-story towers going up, so this must be addressed. I mean, the City of Miami, it's a disease right now. It needs -- what I'm talking about, as you all know, the private buildings that are going up, the land values through the ceiling. And by using affordable housing complex, you're doing the same thing. You're going to be driving -- I have friends that own properties within a few block ranges of these towers that are going up. They can't raise their rent. They're being forced to sell their-- what is affordable low income housing units. They can't raise the rents. The only alternative is to sell to some developer who's probably going to want to put up another tower.

MS. LACROIX: Good evening, my name is Sophia Lacroix, with the Haitian Neighborhood Center. The population we serve, low income, mostly Haitian families who are concerned, focus on those that are renting and have trouble affording -- finding rental assistance, especially those that are served with eviction notices. Now I refer them to a couple of places where they require a five-day legal eviction notice, but most of these people bring three-day eviction notices signed by their landlord. What I am hoping to find is resources that can accommodate these people, thatthey don't have to wait and continue to be intimidated by their landlords and threatened. The landlord doesn't want to go to the trouble of getting the five-day legal eviction notice. I wish it would be possible to find resources just to accommodate those people that have these kinds of notices or even a three-day legal eviction notice and to establish a standard to just help people that -- don't exempt, don't leave out these people who don't have that one type of specific form that's so difficult to come about.

MS. CABAN: My name is Lilian -- her name is Caban (phonetic), and she is somebody who lost her Section 8 lotto voucher and she's going to explain why. I went to go to see the house for the interview. First of all, she realized she won the lotto from an agency, so she went to the house, just following the directions to get to the house, but was frustrated because there was no interpreter to help her communicate and she showed the I.D. card that she was deaf saying, "I need an interpreter, I am deaf," and they ignored it. And then I went to another interview and still again I couldn't understand they're reading -- you know, my English is not very good, whether it be English or Spanish. Again, no interpreter. And then after the fourth or fifth letter, I keep trying to go to all different

apartments, I ended up losing the Section 8 lotto voucher, and then I was out of the program and I'm very upset because I have two kids.

MR. MILLER: My name is John Miller. I serve on the County Commission for Disability Issues. And as related to the special needs housing, in our last meeting, of this last month, there was -- I need to speak up? Okay. My name is John Miller. I belong to -- I'm a member of the County Commission on Disability Issues. And related to the special housing issue, in our last month's meeting, there was some discussion about accommodations for disabilities that exist in some of the rental houses and there was some concern about the possibility of when the inspections are done on the houses, which is an annual process for the houses being approved for continued use, that there might be a mechanism established that, through the inspection process, you might be able to pinpoint houses that had accessibility provisions in them that could somehow be part of this information process, made available to potential residents, not necessary -- I don't think it's possible for you to require -- I wouldn't -- we're not talking about requiring the Section 8 houses of homeowners to provide specific things, but somehow in the process of inspecting the houses, if there was some sort of list that the inspectors could be made aware of, so as they went through the houses, they can make note of it and that information could be made available to the disabled community, who might qualify for Section 8. Also, I noted in this particular report, it was wrapped up by saying that there was -- they felt that the work of this committee should be carried on somehow and I understand that there are some limitations to that, but I feel the County would probably be in favor of continuing this, because it's a large body of work that's being entertained here. And probably, if there's some mechanism that could be instituted to continue the influence of this committee so that this process –

MS. HERMANTIN: Good evening, I'm Leonie Hermantin, also from the Haitian Neighborhood Center. And to piggyback on Sophia Lacroix's concerns and to sort of address the question of the committee member here. I would like to say that while there may be resources available at some point for rental housing, for rental assistance, the reality is that those funds are very quickly depleted. One call to the county line number will definitely be evidence of that. We've called them numerous times for clients who cannot -- who don't fall within that three to five and there's nothing. I mean, we call, we call. There's nothing available. There may be funds at some point. You know, you call, you make the rounds to all the resources and they're usually depleted very, very fast, so I think that, yes, there are resources, but the reality is that the need is such that they are very, very quickly depleted.

MS. BROWN: Good evening, my name is Brenda Brown, and I have tried to apply for low income housing and I was told that my income was too low and that I needed a co-signer. And if I get the co-signer, if this person made more than what I did, they would charge me according to their income, which made no sense. So at one time I couldn't afford a house, now I can't afford to rent. So I hope (inaudible) program, but in the meantime, I'm homeless, and I'm trying to find a place for my children and myself, but my income is too low. I need a co-signer.

MS. METELLUS: Good evening, everyone. Thank you so much for thisopportunity. While I think all of us are very appreciative -- I'm sorry, Gepsie Metellus, also from the Haitian Neighborhood Center. We're very appreciative, I think, this entire audience, those of us who are both on the consumer side, as well as on the service provider side. While I take this opportunity to dialogue and want to be partners in this endeavor to resolve this crisis, clearly this is going to involve and need the involvement of every one of us. But I stood up here to briefly point your attention to the fact that, as I scan the committee makeup, the CAHSA committee, the CAHSA committee makeup, it struck me that you are lacking, I think, in some very significant community voices, and that is, those voices that can help you understand the specificities of certain communities, the needs, the issues, the strategies that certain members of our community deploy to house themselves, to help themselves out. Yes, to help themselves out. And so I think that the richness of your -- I recognize a number of names of these various committees, but I think that's lacking and I wanted to stand up and say that, for the record.

UNIDENTIFIED SPEAKER: I'd just like to say that when you are scheduling community forums, particularly about an issue where it would have been very important to get input from the disability community, that you try to schedule your meetings with at least a couple of weeks advanced notice, because with people with disabilities, it can be very difficult just planning the transportation to get from one place to another, but for us, as a disability providers that (inaudible) on living, we need time to be able to contact parents, to get the information to them, to help them with the scheduling and then to make sure that they get there. So we need advance notice whenever possible.

Olga Golik: Rental Homeownership and Rehabilitation, Community Comments:

MR. HARDEMON: Roy Hardemon again. In this presentation, one of the things that she spoke about is an oversight board. OCED is that Board. The subcommittees that they have under ModelCity, Perrine, you've got Opa locka, you've got Miami Gardens CDC that actually oversee both -- overseeing these projects, where they have the Board of County Commissioners and the County Manager's Office has traditionally disrespected these boards and it causes a lot of these issues. If we just bring that portion back, bring the Homeless Trust, as well as the Surtax dollars and stuff under this one umbrella that would help this housing crisis very much. The issue about building, and I speak a lot about Model City, because I (inaudible) try to go outside my neighborhood most of the time, but in Model City, the crisis we have -- we have over 500 vacant lots that's available for construction, but it seems that we don't have the skills set from staff through OCED to -- and the Surtax program to come in and match these programs and to actually put these dollars to construction. This Surtax project that I think about, you know, and I hate to say this word, Black folks, haven't heard about this program. These dollars start easing out. You know, the word Surtax to me was a Greek word till a year ago. Now, you know, I hear it all the time. And every time I sit on this dais that I sit on, I see packages come forward and there is no dollars out of these developers' pocket. It's all Surtax, HOME, Ship. You name it, it's that program. And to know these dollars are available and you all, as the County, can't get it together, can't get it correct, that we

need to (inaudible) bring ahead and allow to assist us also to build these houses within our community.

MR. EISE: John Eise again. I really like the idea about having housing or just, you know somebody who's within the County Manager's Office, who really moves these projects forward. And Andy Parish with Wind and Rain suggested something along the same lines. He basically limited the role of this housing czar position to, one, attain lots. Two, get through the permitting process for the developers of affordable housing. Three, coordinate the subsidized mortgages. And, four, problem-solve with the various departments. And that's it. That is the role of the person who is the housing czar position and that is empowered to make this bureaucracy really work in harmony with one another. And, also, just going back to this whole issue of the housing one-stop center. I think that, you know, we needto not only think about housing one stop or the housing issue as just a housing issue. I think it's a workforce development issue. I think it's a primary education issue. It's a human service issue. And I would like to see us, when we're talking about the development of the housing one-stop approach that it does incorporate, say, the South Florida workforce one-stop centers, DCF and the whole public benefit support for individuals. I think that we should not get into the box just thinking about housing problem and the affordable housing crunch in this County as just a housing issue. It's much broader than that. And people have a myriad of needs that is being manifested in the housing issue, but it's much more expansive than that.

MR. GROSS: Thank you. Oliver Gross, Bureau of Greater Miami. And, again, I applaud the committee and thank you for this opportunity. I've got three, I think, real brief points and I'll try to be as (inaudible) as I can. First, as it relates to the revised audited process, I think it's important to recognize that as we revise our process, that we stay cognizant to the whole development process as a whole in terms of how it works. As I understand, I think there's a movement in terms of standardizing the RFA process, particularly for the Surtax and for food dollars to once or twice a year. On the face, that sounds great, but, unfortunately, in the real world, the development world, development does occur once or twice a year and I think the ability to be able to have developers to go back and to be able to access those funds, I think is very, very key to having consistent production of affordable housing and I think that you might want to again just rethink that whole process, because as things occur, during the course of development, you can't wait six or seven months in terms of having to respond to them for additional funds. And you can't do affordable housing anywhere in the world without having significant public participation in that whole process. It does not work. And that is why I think you see the majority of private developers steering away from it, is that you can't do it without the public support and I think it is important that public support be responsive and be tied into that whole process. My other point is that I think it's important to be able to coordinate the underwriting relative to the allocation of dollars and to be able to coordinate that or to make it consistent with that, which is being undertaken by the private partners in this process. Again, the financing structure for all affordable projects has three components. That is public participation. You've got private contributions. By that I mean from banks and institutions like that and then there's Emory (phonetic). You cannot do it with a different kind of structure. And Often times what delays this whole

process is that once you've gotten through these other two layers in terms of debt financing or other kinds of private industry financing, you still have some underwriting that is just drawn out as it relates to the County agencies and you've got to find a way in terms of being able to bridge that gap, because in development, it is all about timing and about timing in that whole process, if you're going to be able to get your arms around the delivery of the project – the product and the projects. And, finally, as I heard somebody talk about in terms of neighborhoods that are historically separate, because of disinvestment and the lack of development, I think that there ought to be special attention as we talk about the deployment of economic resources into those areas that have historically been disinvested in and you can't do it in the same without --

MR. KING: Thank you. Jersey King. I'm a property owner in Miami area with rental units. Two-fold question. (Inaudible) with other property owners and as the taxes in Miami, as the insurance and all these things continue to increase, we are talking about affordable housing. How do I get my tenants the information so that hey can get public housing assistance in order to maintain their ability or their affordability to stay in a low income housing range? One of the things that I'm finding difficult is, I'm really not sure where to go for my tenants to help them get some assistance. Many of them are on fixed income, whether it be SSI or elderly patients, so it's kind of cumbersome. I'm finding for them to be able to have some access to the Internet, and I think that's a wonderful thing for people where they have that access, but I'm finding that's not reality for a lot of the people that are tenants in my building, so I think that's something that we might need to figure a way to –

MR. TADFIELD: This is Tony again. We were talking about expedited permitting. I also wanted to include that we should also have expedited revisions and inspections. A lot of times we forget the development aspect and you kind of get held up in your construction schedule because of inspection issues and going and getting the plans revised. I know I've had a time -- the plans expedited, but then I had a problem with the revision where I'm stuck in the back and forth.

MR. TADFIELD: One last piece. The other thing is, we're also talking about getting funding for affordable housing. There's also for innovative affordable housing. There are a lot of different types of housing we can do in Dade County that they're doing in California, such as dome housing, which, as you know, construction costs are way high. That's one of the reasons we don't have affordable housing out here. Developers can't afford to build out here. There's dome housing, solar power energy that a lot of rental units could used to off-set a lot of the utility costs that are going up, 'cause as, you know, electric, everything is going up. I think if there are little incentives that can be brought up from the public housing side for innovative affordable housing that would be good for solar energy, greenhouses, dome housing, and look at different types of housing than what's down here. Go to California, the west coast, you can see a lot of these affordable innovative housing kinds of things.

MR. DENNIS: Brian Dennis, 6825 Northwest 15 Avenue, Executive Director of Brothers of the Same Mind. That word affordable, that's like (inaudible), because

nothing in Miami-Dade County concerning housing is affordable. When you're looking at affordable, I'm going to take on a little trip. That's on 22nd Avenue and 67 Street and look at them million houses that they threw up over there. Before they put -- before they put the roofs on top of the shells, before they combined the houses, I was in there with the developer and this developer did some all right work in the houses around the community. For a family of four to go inside their homes right now, and they don't section the houses off, they have outgrown those houses before they move into those houses. You really need to go look at this. When you are talking about Habitat of Humanity building the houses, and they have their name on it, and what the lady told me at Habitat, at the town hall meeting in Overtown at the (inaudible), she said that Habitat of Humanity don't make any money off these houses. Well, the CAHSA Board need to go look at it in what I call match box city, because that is how small those houses are. I remember someone saying that they were trying to build affordable houses like in Coral Gables or Aventura. They would not put those houses in Coral Gablesor in Aventura. They wouldn't do that, because when you look at the minimum size of these houses, that's not affordable. The thing was, according to the housing guidelines, is for low and very low income people. That's what the HUD guidelines were saying at the 30 percent of the community workforce with the Section 3 program. That's what HUD was talking about. When you say affordable, affordable for a first-time home buyer was supposed to make anywhere from $10,001 to $45,000 a year. I was looking at a use of an apartment building going to be risen on 14 Avenue and 54 Street; a family of four has to make $33,000 a year, just to live in an apartment building when you usually can make $33,000 a year and buy a home. What is affordable when you're pricing us out, our own neighborhood? What is affordable when we're not working in our own neighborhood? This Board, understand what you all are doing, and I applaud you with your committee work, but you're not the board that needs to be sitting here. We need to be sitting here talking about the Miami-Dade Housing Finance Authority, because that's the board that appears to be under the guise of the Miami-Dade County Commission, the OCED appears to be doling out all this money. I could care less about the 87 million dollars that was lost, when we're losing way more than 87 million that everybody seems to go quite on. This Board does not makeup the community, because the community where I live that's being priced out and thrown out into the streets --

MR. HAGAN: I like the idea of some sort of czar. I don't know that much.

18 about housing, but it sound reasonable. What doesn't sound reasonable, though, is bypassing the Community Council process. I think the community conscience needs to be in the process, and maybe I'm paranoid coming from the City of Miami, 'cause it goes back to my last comments of, you know, extremely tall, out of scale, out of bulk/scale buildings going into an area. Living in the city, I don't get that involved with much community councils. However, I did get involved with one immediately about 20 blocks from me, off Biscayne Boulevard, a little while ago where the County Commission was trying to create another CRA. Had we not -- and I don't know where that stands right now, but had the Commission not stopped that, we would have had 20-story towers going up next to single-family homes and I don't think that's the type of thing you want

to do. Granted, the County is better when they're going to do some sort of project, I see the signs go up, especially when there's a change in zoning or something, they'll put up a large sign and notify the immediate neighborhood that's something going on here or something is considered going on here. The City of Miami, they put up a few red signs. I went to the one project. It involved 15 parcels of land. I went the day of the hearing. Not one red sign showed 15 -- this was 15 parcels on this entire square block was there. So the community didn't know what really was going on. So the community councils I think need to have an input in this process.

Mayor's Land Use Committee: Rodrigo Gonzalez .
Community Comments

MS. HOBOL: I just have a question. I understand that the County owns probably about 6,000 pieces of property throughout the County. Why were only six examined? Yes, I'm sorry my name is Terry Hobol and I'm here on behalf of the Miami Coalition for the Homeless.

MR. HAGAN: Steve Hagan, 725 Northeast 73rd Street. I worked with impact fees and certainly with the City of Miami. The City of Miami did their impact About 85 percent now are going towards parks. However, they're really only allowed a third or quarter of what they really need to be. In Miami-Dade County, Miami-Dade County's fees are one-third of what they are in Collier County. Again, the impact -- they're not really enough. All bond issues that we just voted for, the deal being eight bond issues, building better communities for tomorrow; (inaudible) probably half of that money was catch-up. It was catch-up that developers should have paid for. So I would consider they strongly look at the impact fees, especially maybe perhaps low income area, but if we're getting into anything above that, I think there's ways -- I know Collier County, they have -- if it's for sale, they have (inaudible) at2 the end. They collect five, 10 years, whatever it is down the road, years down the road. I don't think that necessarily the entire community should suffer by reducing impact fees.

MR. EISE: John Eise. I think community land trust is an excellent idea and I think that it is a concept that's long overdue in this County and I think that we should develop a countywide community land trust that would be charged with the -- with obtaining lots, cleaning of titles, cleaning up any outstanding liens and then transferring that expeditiously to affordable housing developers. And I also think that your recommendation alludes to kind of a creation of an inclusionary housing policy, something that I know the commissioners have been working on for sometime now, and I just want to say let's get it done. We've been talking about this for years, and years and years and it's time that this County gets an inclusionary housing policy.

MS. METELLUS: Gepsie Metellus again, Haitian Neighborhood Center. It dawned on me as I heard the land use report, that maybe your committee needs to also look at the CDMP process with respect to how we're going to move forward, once, let's say, a parcel is identified and it's not on the Master Plan as a developable site, you know, what that's

going to take in terms of time, to be sure that takes place before any development can occur on these parcels, because these kind of things delay the end product.

MR. COLLINS: Patrick Collins, and my wife, Barbara, and we have a house that has the blue roof, blue tarp, and we were looking to get -- we were on that new program that they started again, and I talking to you before about it, but I want to stress the point that they're not doing anything and they kind of just disappeared. And plus the rehabilitation, because the house we're in -- we're both disabled and living in a trailer beside the house that has been condemned by the board of health, because of fungus and stuff on the walls, and we needed somebody to come over and maybe see us and see what is going on there and get some help.

Ramon Rodriquez: Public Private Employer Incentive Program
Community Comments

MR. HARDEMON: Roy Hardemon again, and to this young man's comments, in purchasing homes or anything, a credit report is only as good as the person that's reading the credit report. And in this here, once upon a time in the County, when you go to purchase your house and use the subsidies, you would go into the bank with your subsidy in hand. One of the recommendations is to change it back, the recommendation. When you go into the bank with the subsidy in hand, therefore that bank would see you as a serious buyer. You have $42,000 in your hand with a letter. The way they've been doing it is that, you go to the bank, the bank screens you and if you can get through their process, then you can get to the subsidy. That's a form of red lining to me, and we need to change that back around and put it first. When you go use these subsidy dollars, then you take that subsidy as the buyer into that bank and the letters that you need to get you that house. That's all.

Frank Jacobs: Tax Relief/Abatement and Insurance Committee
Community Comments

UNIDENTIFIED SPEAKER: Hi, please help me understand the difference between recommendation Number 3 and recommendation-- the comment with Number 6. I'm not --I don't understand Number 3 very well, because since they're all -- so can you please tell me.

MR. JACOBS: Sure. Currently the properties that are financed with public assistance for persons that are buying homes, most of those programs currently are using deed restrictions to limit the property to affordable housing. And to buy the property, typically you would have to enter into these agreements to allow the -- to keep the property as affordable housing and you have to qualify for the financing and so forth. Unfortunately, deed restrictions, as it relates to property taxes, are insufficient under the law to allow us to value the property at that lower value. So even though, just for the sake of a hypothetical, if you could buy a home for $150,000 based on these various programs, and the market value of that property is $200,000, unfortunately, the way the laws are currently, I would have to value the property at $200,000. What we're suggesting is, that

these arrangements, rather than using deed restrictions, that land use restrictions be put in place and also eliminate the ability of the property owner to flip the property or sell it at market value and take the property out of the housing stock, the affordable housing stock. By having that type of a land use restriction in place, I would be able to, in the hypothetical, value at the $150,000 rather than the $200,000 market value.

David Raymond: Maintenance of Affordability Committee
Community Comments

MR. DENNIS: Brian Dennis. When you're talking about creating a land trust as far as the community, a community land trust with the County, do you think that's -- do you think that's a feasible idea based on the simple fact what has happened with land trust before in Miami-Dade County?

MR. DENNIS: Okay. Now, when talking about board and these are not government entities, so you're saying that the government will have no -- no opinion or no assertion in appointing individuals from the community on these boards.

MR. RAYMOND: Well, all we suggested in here is that we explore how they would be set up. We don't have a governance structure that we recommended. We spoke with -- I'm blanking on the name. I want to say it was Julie Sandor, but I'm mixing her name with someone else from Florida Supportive Housing and I'm blanking on the name of the person we spoke with there, but who had a great deal of experience with this. And, basically, they're set up, if you will, in some are like property association or like any other non-for-profit that you might have in the community. And I'm assuming that perhaps we're going to look at County-owned land.

MR. DENNIS: Okay. The reason why I'm saying that is because there is a model called Model City trust where they reverted it back to the Liberty City Trust, which is part of the land that we took back on 17th Street and 62 Street. (Inaudible). The reason why I'm saying this, is4 because when the Model City trust was formed, it was formed basically through the City of Miami Commission and it appointed members from the community. Before this board could even get off, there was so many politics involved that it really hasn't done what it actually supposed to do, because now the name reverted back into another situation. And one by one, people that looked like me gave it up. So the reason why I'm asking this is to keep the government entities out of it, any appointments out of it, so that it won't be politicized, because we also understand that politicizing the people that they employ, certain individuals that already destroy the community or the relations that they've had before, so we're trying to stop the recidivism the same way that we're trying to stop the recidivism of young men going back to incarceration period. We don't have to call any names. 6

MS. HERMANTIN: Hi. In terms of -- I echo, it's an excellent report. In terms of the affordability, resident sustainability, when you look at -- I don't know if you've explored the issue of low income homeowners who convert part of their house in studio apartments or efficiency apartments as a way to help pay the mortgage and therefore build

(inaudible). And I don't know that strategy has really been explored and looked at in a very formal context to help assist homeowners. And I know that specifically that issue in the community, this is how many low income homeowners are able to make ends meet and that is to pay the mortgage. MS. HERMANTIN: I'm sorry, Leonie Hermantin from the Haitian Neighborhood Center.

CAHSA Meeting Minutes

Forum held at Miami Beach Regional Library, Thursday, November 16, 2006
Compiled by Javier Morejon and June Randall

Meeting called to order at 6:33 p.m.

Below are the summaries of the public comments only.

Public Housing, Section 8, Homeless, and Special Housing Needs: No public comment.

Maintenance of Affordability:

Janet Grant - Being able to provide the rent from month to month is the biggest problem that most of the poor and the homeless face, yet they have to look at other issues as well. What happens of the taxes increase or if the insurance continues to increase? What happens if the plumbing needs work? How can one possibly focus on these issues if they are worried about making the rent?

She also wanted to know how the forums were advertised to get input from the population. Advised that the meetings were advertised through the newspaper and that additional promotional work would be done through the use of radio advertisements and information packets that would be available at Team Metro offices. She had only found out about the meeting on the previous day.

Her third point talked about the problems with condo conversion. Overnight, people are getting thrown out of their apartments so that they can be converted to condos which in some cases (like the Cameo Apartments) are not even built afterwards. This results in squatters getting into the units and non-payment of fees, etc. What is being done to help solve this problem because people are being displaced in large numbers?

Grant also mentioned that buildings for the elderly were being constructed that did not provide for meeting rooms, facilities, and areas for lunch and recreation.

Roberto Datorre – of the Miami Beach Community Development Corporation: His agency provides affordable housing and has produced 300 units on the beach with another 108 units about to become available. He believes that perhaps the forum has not reached out to the community as much as is needed; recommended placing ads in paper and information on website.

Datorre suggested that the County look at financing impact fees in order to help very-low income residents who need housing assistance. He also wanted to know if it was possible to create parcels that could be used to develop affordable housing and suggested the creation of a funding source that could be used to provide affordable and workforce housing.

Terry Foble – of the Miami Coalition for the Homeless: Added her comments to one of the prior speakers (Ms. Grant). We all saw several articles in the Miami Herald about the situation with the Cameo Apartments. This is one example of the destruction of affordable housing within the community.

She wanted to find out if it was possible to grant permits to developers unless it was clear that funding was available for such projects to go forward. "Owners need to sell units in order to have a high-rise and unfortunately they are not able to sell these units." The property was being fenced off to keep the homeless from occupying the building.

Foble mentioned that the article followed people who had been evicted and said some of them would probably become homeless. She asked the committee to study the issue and ask the question "Should development proceed without construction if it meant that affordable housing is being destroyed."

Commissioner Barreiro was acknowledged for his presence on the stand. He communicated that these forums are here for the public to provide input to making a difference. He referenced the upcoming affordable housing summit and mentioned the need to start acting on the recommendations through various ordinances, etc.

Rental, Homeownership, and Rehabilitation (Including Workforce Housing):

Karl Kennedy – of the Miami Beach Community Development Corporation: Has lived in the community for over 25 years and built 300 units of affordable housing within the City of Miami Beach which is one of the most expensive areas in the County.

He mentioned that it takes several months for a person to close mostly because the different agencies are not working together. Sometimes it takes up to five mortgages to close. It is clear that the multiple agencies don't always work well together. Others don't want to be involved when MDHA gets involved because it takes too long for the homes to close. MDHA adds additional underwriting, which adds an additional 30 days, a step he believes is unnecessary. If the bank for example needs six items and MDHA needs four items, why not wait to draft until all the items have been given. He believes the second underwriting could be done by a bank, a step that could reduce the amount of time it takes to close.

Kennedy also mentioned the poor attitude by MDHA staff and described the case of one of his clients who was ready to move, but the division staff won't look at the file and give it the attention they needs. He said they were apathetic and acted as if they had no sympathy for their clients and proceeded at their own pace because they were low-income. Applications disappear into a "black hole." MDHA seems to work in a vacuum and it's not doing anyone any good.

He believes that the agencies involved need to learn to work with others, present and be ready with the paperwork when needed and have to have a commitment and suggested the committee look at what could be done to streamline and reduce red tape. Organizations like his have to respond quickly but the County takes up to one year.

Janet Grant: She wanted to know if the committee was strictly looking at homeownership or were they also looking at rentals. She expressed a concern about a three-day lineup for some openings with Miami Beach public housing.

She went to a HUD meeting afterwards and they said they lined people up. No one was helping the elderly or disabled. Forms were being handed out in the line to sign up for help and a blind man was unable to be processed because he could not fill out his application without assistance. A police officer had to help this individual fill out his paperwork.

It seems to her that the committee is overlooking people who have disabilities and believes they need to do more outreach to help them because by the time that people find out something is available; it's often too late to apply.

Commissioner Bruno Barriero (Speaking from the presenter's table): Said that Grant raised a good point, mentioned the Scantron application that younger individuals had no problem filling out but many people who are elderly or disabled or who have language barriers where no housed because their forms were rejected for not being properly filled out. He especially stressed these problems among those individuals who could not complete the applications because they could not read/understand the language. He also mentioned the rental programs funded by private developers were not addressing this particular segment of the population.

Janet Grant: We also need to be sure that the elderly and those with disabilities are not left stuck in buildings without access to the community.

Pedro Martinez – Harbor House director: His organization is a 501c3 which services clients who earn less than $7,000 per year. He mentioned that there are organizations, such as his, which are willing to house very low-income people; however, there are no incentives for the private sector to do so. He mentioned that tax rates have tripled (on one of his buildings taxes jumped from $25,000 to $45,000 in one year) and recommended that tax incentives be provided to property owners who would like to house these individuals.

Mayor's Land Use Workgroup:

Terry Foble – Miami Coalition for the Homeless: There are a lot of incentives to built for low-income workforce but no incentives to build for very-low and extremely low-income families, mostly because they look at land use and consider "workforce" housing.

She believes that it is important to focus on all income groups, especially those who earn minimum wage to include all of the workforce not just teachers, firefighters, etc but also people such as landscapers and childcare workers, etc. Many people in the workforce earn very little money and if they are being paid minimum wage, they would not be in the income group eligible for workforce housing. She is concerned that the term "workforce" is misleading.

Robert Datorre – Since his organization serves very-low income residents he has noticed that the process for those who do not have a high enough income is often more complicated. This puts such clients at a disadvantage. He recommended that the committee provides an organization that would support developments which target this community.

Janet Grant - Believes that the County should enforce impact fees on the developers of luxury condominium units whom he claims receive a "break" by getting away with not paying what they should be paying. The luxury developers seem to be getting breaks they don't really need.

Public/Private Employer Housing Incentive Program: No Public Comment

Tax Relief, Incentives, Abatement, and Property Insurance Issues: No Public Comment

Public Education and Information Committee:

Local resident (Hispanic male) - I think these things we are discussing are substantial and important. They add focus and improve the understanding of the affordable housing industry.

I believe that we need to create an entity or organization that can create affordable housing in an organized manner, independently. Such a group would improve the collaboration in this field which is currently non-existent. He mentioned other area such as Chicago, Richmond, Va., and New York where they had gotten together to provide services for residents and reference other fields where all the entities worked together as a team to deliver services to their clients.

He believes that proper training and service delivery are crucial and the various roles need to be performed but in a collaborative setting not currently seen in this industry.

The gentleman made mention of the fact that all the various providers tend to point fingers at teach other when things were not done correctly and the government need to take over the role as mentor and teacher and make sure that housing gets built because this is what elevates people.

Doris Williams -There is a crisis here. Housing is a place for people to live and more people should be at meetings like this.

She mentioned that there is nothing new with these recommendations other that they are simple and easy to read.

The majority of people (22,000), regardless of where they live, don't have access to affordable housing yet all the elected officials and housing people do is get together to meet and talk about solutions without anything getting done. If a person earns minimum wage, how are they going to afford the $100,000 for a house or the $1,000 for an apartment – who has a big enough salary that they can afford that?

She wanted to know how many more years would it take for people to understand that you have to have education so that people could take care of all the issues that come with homeownership.

Where is the housing? Where are the rentals and the affordable housing for seniors? She has lived in the community since the 1940s's and on the beach since the 1970's and remembers when such housing existed. Now, nothing is there. If people are earning minimum wage, is there really affordable housing? She believes that there should be affordable housing for everyone regardless of age or income.

Is the community really being practical in determine affordability? Even when they enter an apartment, they still need all the other amenities such as furniture, water, light, etc.

Roberto Datorre - It's funny, a few years ago no one wanted to talk about affordable housing and now we need to do something about it. We need to be sure that there is a long-term commitment because there is always a need for affordable housing.

Ray Malvez– 11-year resident of the area, was a realtor in California for over 40 years and has seen similar situations nationwide.

He believes that runaway housing has been created without disregard for the elderly or disabled and wants to know why there was no master plan. He also wanted to know how people could be removed from existing housing without the creation of replacement housing for them to live in. Malvez agrees with an earlier speaker in that he does not feel the need for more planning, more meetings, etc. we've given money to faith-based organization but very little is getting done. We need to act, perhaps by purchasing and building on land ourselves so that affordable housing can be constructed. We need action and execution.

Judy Feinman –She believes that affordable housing is very important and wondered if the county could set up a one-stop shop that could provide housing information on the web. Dale replied by explaining about the soft launch of the new housing central portal.

Another resident reminded that not everyone has a computer, but Dale pointed out the library system has internet access. Or they could call 311 for information.

Meeting Adjourned: 8:20 p.m.

Location: New Shared Folder/CAHSA Meeting Comments 11-16-06

Appendix 7

MIAMI-DADE COUNTY HOUSING SUMMIT

Community Affordable Housing Strategies Alliance (CAHSA)

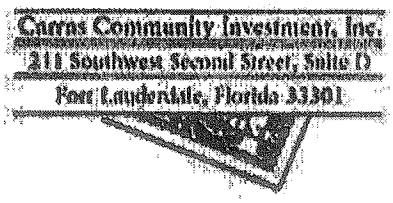
Prepared for:

Community Affordable Housing Strategies Alliance (CAHSA)

Prepared by:

Carras Community Investment, Inc.

Mandy Spangler, Senior Associate and James Carras, Principal



December 2006

TABLE OF CONTENTS

I. **Summit Structure**
Overview of breakout sessions and committee recommendations reviewed.

II. **Accomplishments**
Highlights

III. **Comments and Themes**
Recurring themes

IV. **Additional Recommendations**
Recommendations for each CAHSA committee based on the following sessions:

a. *Public Action for Affordable Housing*
b. *Enhancing Rental Housing*
c. *Developing and Preserving Homeownership Opportunities*
d. *Identifying Tax Relief, Employer Incentives, Insurance and Abatement Strategies*
e. *New Ideas and Creative Recommendations*

SUMMIT STRUCTURE

On December 2, 2006, Miami-Dade County and the Community Affordable Housing Strategies Alliance (CAHSA) Task Force hosted the Miami-Dade Housing Summit. The day's events began with introductory remarks from Daniella Levine, CoChair CAHSA Summit Committee, George Knox, Summit Leader, and Commissioner Barbara Jordan. Participants were then directed to attend two consecutive discussion breakout sessions. Each session covered one of six topics:

- *Public Action for Affordable Housing*, which reviewed recommendations from both CAHSA's Public Housing, Section 8, Homeless Committee and Data Collection and Analysis Committee;
- *Enhancing Rental Housing*, which highlighted the results from the CAHSA Rental, Homeownership, and Rehabilitation Committee and the Maintenance of Affordability Committee;
- *Land Use and Community Land Trusts*, which focused on the work completed by CAHSA's Mayor's Land Use Workgroup;
- *Identifying Tax Relief, Employer Incentives, Insurance and Abatement Strategies*, which examined the findings from CAHSA's Tax Relief, Incentives, Insurance, Abatements Committee and Public and Private Employer Incentive Programs Committee;
- *Developing and Preserving Homeownership Opportunities*, which evaluated the recommendations from the CAHSA Rental, Homeownership, and Rehabilitation Committee and the Maintenance of Affordability Committee; and
- *New Ideas and Creative Recommendations.*

After the completion of the sessions, attendees convened for lunch to hear the Keynote Speaker, Hattie Dorsey. Ms. Dorsey, the Founder and President of Atlanta Neighborhood Development Partnership (ADNP), engaged the audience in a discussion about affordable housing, community development, and public policy and called for strengthened community participation. George Knox closed the Summit with an initial summary of the day's accomplishments.

ACCOMPLISHMENTS

Held at Miami-Dade College's Wolfson Campus, the Miami-Dade Housing Summit was attended by over 400 members representing diverse community sectors. The Summit set the stage for future collaborative efforts between residents, businesses and government and served as the community "think tank" on housing. Attendees worked together to develop consensus on CAHSA committee recommendations and offer over 500

suggestions. The majority of these recommendations can be grouped together within the following universal recommendations:

1. Prioritize housing
2. Increase assistance and incentives
3. Assist all classes
4. Increase accountability
5. Improve oversight
6. Standardize housing applications and programs
7. Expedite affordable housing development
8. Centralize all housing information
9. Develop mixed-income communities
10. Expand community involvement

Housing counseling services and public housing information were made available throughout the day.

COMMENTS AND THEMES

One of the key themes from the Summit was the need to ***prioritize housing*** as the number one goal in the County. Many participants referred to safe, decent housing as a *"basic human right."* However, attendees acknowledged that affordable housing is not widely available to the community. The high cost of housing has put the dream of homeownership out of reach for most, and limited rental developments leave many in the community without anywhere that they can afford to reside. As a result, many revealed that they were living in substandard housing with no where to turn.

"Nobody understands our individual human stories of surviving in a City like Miami" was the outcry from one of the participants. In general, residents pleaded with the County to ***increase assistance and incentives*** to expand both rental and homeownership opportunities. Although there was some difference of opinion as to which group was in greatest need, the message was clear that the issue crosses all social classes and there is an inherent need to ***assist all classes***. Some urged the County to prevent the *"the middle income exodus,"* while others advocated to *"assist those in greatest need."* Nevertheless, all agreed that significant changes needed to be made.

While the majority of suggestions were broad-based, some identified specific programmatic solutions such as rent control, lease to own housing, inclusionary zoning and employer assisted housing. Others recommended various tax abatements and insurance solutions. Several also saw housing as an issue deeply connected with transportation, economic development, job creation and social welfare and proposed ideas to improve each. Moreover, the wide range of recommendations reveals that the attendees acknowledged that *"there is no silver bullet"* to address the affordable housing crisis and a wide range of solutions must be applied.

Overwhelmingly, residents demanded that the County overhaul their housing policies. There was strong consensus among the community to *increase accountability* on all

levels and *improve oversight* so that many of the problems occurring within the housing delivery system do not continue. A number of participants felt that landlords, elected officials, and all department heads dealing with housing should be held accountable; someone (i.e. Miami-Dade County inspector general, federal oversight board, special committee or *"housing czar"*) with enforcement power should monitor compliance; and assessments and evaluations should be transparent and available to the public.

In addition, attendees asked the County to simplify the application processes and consolidate similar programs. Comments such as *"there's too many programs," "there's so many differences in how similar programs are administered"* and *"what's available is too confusing"* all highlighted the need for the County to ***standardize housing applications and programs*** both between County departments and varying municipalities. Many felt that doing so would allow more people to access assistance and would ***expedite affordable housing development.*** Further, attendees asked that the County ***centralize all housing information*** in a one-stop resource center and clearinghouse and widely disseminate the information to the community.

Attendees implored that all county processes, programs and policies to be as inclusive as possible. Housing is needed at all levels – from the extremely low income to middle income households – and no group should be ignored. In particular, many participants felt that *"fair housing laws must be enforced"* and accessible design standards utilized. Additionally, several echoed one person's comments that *"special needs [housing] should not be optional"* and insisted that the County should help immigrants, the elderly and people with disabilities *"avoid the barriers"* to living in safe, decent, affordable housing. Further, as neighborhoods are redeveloped and new housing is built, residents encouraged developers to ***develop mixed-income communities*** that would de-concentrate poverty and stop *"slumerization"*, while avoiding complete gentrification of the neighborhood.

Further, residents revealed their strong desire to have the County *expand community involvement.* While many commended the efforts of CAHSA and asked for their continued oversight, some feared that the process was not inclusive enough. Instead, they asked for local residents – from each neighborhood and income class – to sit on the committees. There was also a strong interest to continue having housing summits, both on the neighborhood and County levels.

ADDITIONAL RECOMMENDATIONS

In general, there was consensus on existing CAHSA committee recommendations. However, a large number did not agree with the CAHSA suggestion that *"all affordable housing developments requiring public hearings may by-pass the community council process and go directly to the Board of County Commission."* Although this may expedite development, many felt that it would also reduce community involvement and deprive residents of their ability to provide input on the new development entering their neighborhood. In fact, residents also asked for greater input on all quality of life issues (i.e. parks and transportation). All other suggestions either confirmed the CAHSA report,

expanded upon the existing recommendations or proposed new, innovative ideas. Following is a summary of some of the proposals found in each group.

Public Action for Affordable Housing
During the *Public Action for Affordable Housing* workshop, a number of faults in existing government programs were identified. First, participants had issues with the current definitions of affordable and workforce housing – as one person put it *"people who earn very little money are also in the workforce."* In general, people asked for greater clarity about what was meant by "affordable" housing and "workforce" housing, and assurances that the full range of those struggling to find adequate housing that they could afford within their income levels. In addition, the income qualifications for government programs and private loans prevented many from receiving housing. Further, assistance levels are too low and there are too few properties to choose from, especially within the Section 8 voucher program. Participants did not believe that there were sufficient dollars or programs for housing at any level starting with those with extremely low, to low to moderate income levels.

Questions arose as to why *"existing community housing [is] being torn down and rebuilt at a rate that the community cannot afford"* and promises to relocate residents are not being upheld. As a result, the community urged Miami-Dade County and municipalities to reclaim properties and funds which were given to developers for affordable housing that has not been built. In addition, they asked that public housing facilities be inspected and that assistance be provided to those who report maintenance issues. A few even urged the County *"to get out of the slum landlord business"* and offer *"mandatory sensitivity training in customer service for government employees."*

Enhancing Rental Housing
"There's an unrealistic focus on homeownership. There is not enough subsidy to allow a family earning $16,000 a year to afford a $200,000 house" stated one participant from the *Enhancing Rental Housing* breakout session. As a result, incentives must be offered to build new rental developments, rehabilitate existing properties and maintain affordable rental units. Suggestions included offering incentives to rental owners to keep their rents affordable for the lowest incomes and people on fixed incomes; using relief funds to rehabilitate multi-family rentals; offering training for architects, building code officials and inspectors on accessibility; and committing to a policy of no net loss of low-cost housing. In order to accomplish these ideals, attendees urged the County to find new revenue sources, targeting those at the extremely low to low income levels as well as the higher "workforce" levels, and to lobby the State for full-funding of the Sadowski Housing Trust Fund.

Land Use and Community Land Trusts
During the *Land Use and Community Land Trusts* breakout, it was suggested that once the County and municipalities identify available land and recoup affordable housing properties that have not been built, they should target reputable not-for-profit agencies to develop affordable housing. It was felt that these groups would be better inclined to address community needs, including special needs populations. However, it was also stated that deadlines should be established to ensure timely development and restrictive

covenants or ordinances should be placed to make certain that income qualified residents live in the subsidized housing. In order to compensate developers, the County and municipalities should consider streamlining permitting and approvals and waiving impact fees.

Identifying Tax Relief, Employer Incentives, Insurance and Abatement Strategies
Attendees of the *Identifying Tax Relief, Employer Incentives, Insurance and Abatement Strategies* breakout session focused on isolating unique strategies to lower costs. Several recommendations suggested that tax incentives and exemptions (similar to the Homestead Exemption) be extended to affordable rental properties. Revising the *"highest and best use"* of assessing property to reflect the actual usage when relating to affordable housing would also help lower costs. Others focused on reducing the high cost of insurance. Specific suggestions included offering rebates on premiums during years without few, if any, storms and equalizing rates offered throughout the state and nation. Additional proposals included subsidizing affordable rental properties and offering incentives for maximizing land use (i.e. density). Most importantly, participants highlighted the need to identify new dedicated sources of funding for employer assisted housing programs (i.e. bed tax, sales tax, and corporate tax credits).

Developing and Preserving Homeownership Opportunities
Similar to some of the other sessions, the *Developing and Preserving Homeownership* workshop sought means to lower the cost of affordable housing. In addition to fee waivers and tax credits on new developments, suggestions were directed to the Property Tax Appraiser (i.e. tax property at the mortgage rate rather than sales price) and insurance companies (i.e. increase competition, un-bundle insurance packages, and place a cap on rate increases).

Further, workshop participants placed an importance on education. New homebuyers should be educated on finances, taxes, insurance and condo association fees, and existing homeowners should be made aware of tax incentives and abatements.

New Ideas and Creative Recommendations
A separate breakout room was made available to the participants to allow a convenient and flexible means to provide new ideas and recommendations. While the types of suggestions from the *New Ideas and Creative Recommendations* session varied greatly, the following is a sample of some of the ideas that gathered strong support:

- provide incentives to condominium associations in market rate buildings to purchase additional units at a discounted price and offer them to affordable and workforce housing candidates;
- utilize the affordable housing trust fund to offset housing insurance costs;
- highlight worse case scenarios if no new housing strategies are applied;

- train Section 8 housing recipients and others on housing maintenance;
- create a volunteer program with those who need housing, helping to build new housing (similar to the Habitat for Humanity model); and
- form a working group from the County and municipalities to discuss affordable housing issues and strategies on an ongoing basis.

MIAMI-DADE COUNTY HOUSING SUMMIT

Community Affordable Housing Strategies Alliance (CAHSA)

APPENDIX of Discussion Group Recommendations

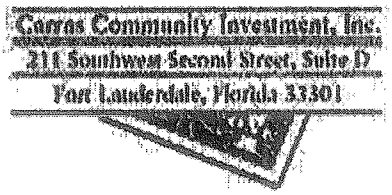
Prepared for:

Community Affordable Housing Strategies Alliance (CAHSA)

Prepared by:

Carras Community Investment, Inc.

Mandy Spangler, Senior Associate and James Carras, Principal with assistance from Matthew Schwartz, Co Chair Housing Summit Committee



December 2006

Introduction

The following are each Discussion Breakout Sessions specific recommendations culled from "table" discussions and group consensus recommendations. The list is complete relative to the flip chart sheets that were reviewed and catalogued by each session.

Public Action for Affordable Housing

- more stringent background checks for tenants
- promote de-concentration / fair housing /mixed-income housing
- better enforcement of existing fair housing laws
- more funding for emergency rental assistance
- county should create a voucher program for rental housing
- section 8 vouchers are too low
- poor maintenance of public housing and response time
- poor communication systems currently in place for public housing/Dade county housing programs need to centralize information
- allow rehab that does not bring unit to current code compliance
- Concern of de-concentration – how is property value effected with mixed income
- Bring back rent control
- We need to do a better job of deciding what is the poverty level
- Moratorium to closures of trailer parks
- Accountable developer while setting prices
- Rental control
- One stop center to include community council
- Problem: Going up against the might dollar, whoever has it.
- De-concentration – a good, well-managed subsidy program will de-concentrate poverty and promote mixed-income communities
- Affordability– buy expiring use properties to maintain affordability
- Affordability: Work alongside state delegation to change condo conversion policies
- Special Needs: Instead of making special needs housing optional, incentive developer to create special needs/low income units
- Oversight: Have yearly summit organized through newly formed central housing office to feature success of County programs
- Ownership of housing developments input on type of housing built
- Address city transportation issues
- Promises made to people relocated are kept in timely manner
- Provide oversight with enforcement powers to ensure that housing units are built and eligible families promptly placed
- #1 agree but include resident councils, tenant participation organizations, disability community, needs representation from all areas
- #2 create an independent task force to ensure integrations in all communities
- #3 agree bus stops need to be closer to living community
- #4 agree but create a system to monitor and enforce penalties on developers who do not comply with procedures and timelines
- Concerns:
    - Central location for all housing needs (funding, rental, homeownership, complaints)
    - Elected officials need to be more accountable
- Look at income levels as they are not at what HUD says
- Lease purchases for young families and first time homebuyers
- Streamline permitting

- Housing czar must be aware of culture and economic needs of each community
- Housing as right, #1 priority
- 5 yr plan needs inventory and logical sequence of support
- disabilities – separate violent/nonviolent
- promote de-concentration
- combine agencies
- developers % affordable housing
- build mixed use retail, commercial, community space
- Disagree with method to keep track of who was in area to contact to return need a system to disseminate info
- Section 8 is disappearing
- Generations displaced
- Avoid duplication
- Need to inform of options
- Commissioners should be accountable
- Insurance support needed
- Adoption of master plan
- Special housing provisions for seniors that reside in previously funded county buildings (bonds, surtax, ship) in which developers are paying or have paid off outstanding loans to County and are raising rents based on market
- Expand special needs to include seniors
- Reduce amount of time to be able to apply for section 8/public housing waiting list
- Centralize housing clearinghouse (information)
- Section 8 exists in different locations (MB, Hialeah affordable housing, Coral Way) and all operate differently
- Implement housing locator – bring landlords and tenants together – updated monthly – HOPWA – special needs, emergency housing – vigorous building inspections
- Funding being distributed in timely fashion
- Create property owners monthly meetings in each community and tenants
- Provide tax incentives for landlords
- Complete reorganization of present staff – total fresh start – from top administration down
- Getting the community involved
- The committee should be at district levels to include community people – include homeless / street people as well as those with no stable home environment possible staying with friends, neighbors, etc
- De-concentration – can be addressed with more summits at the neighborhood level
- Meeting at their voting precincts (public schools – no parking fees) make it countywide (free metro rail passes)
- Tax relief incentives for those developers that promote all of the above and oversight board to check out developers (more enforcement!) as to what we have now
- Expand for special needs housing and elderly housing
- Housing in close proximity to schools business, stores etc
- Restructure countywide housing policies

    - under section 8/public housing
    - parents/tenants being evicted for criminal charges and not convictions
    - the head of households being evicted because of what the household members are doing
- instead of household members living with parents singing up for vouchers they should automatically be given a voucher if they are of age working and ready for their own places so if they break their own rules they'll get put out of their own places
- background checks are not being done before vouchers are given and vouchers are taken back when you have began living in your home under Section 8
- housing agency should be held accountable for how they are running the program
- promote de-concentration/fair housing/mixed income housing
- fair housing needs to enforcing the low as it pertains to section 8 (ALL landlords should except Section 8 because it is a government program) needs to be monitored and quarterly report provided to the public
- The annual incomes are to low for homeownership the client has to become a bankable client and becoming such – how do they afford a mortgage payment?
- AFFORDABLE HOUSING with reasonable room size
- Parents pay for minor child's crime by loosing the "whole family's" public housing (family should be put into family counseling before- they kick them off the programs)
- Change income levels (federal) for qualifications
- Subsidize very low income
- People on SSI cant even qualify for buying a low income house
- Clearinghouse must include all municipalities receiving HUD funding
- Dade County needs to get out of the slum landlord business
- New incentives for people below 30% median – especially PI disabilities and people in institutions that can live independently with support
- Enforce the fair housing laws!
- Sensitivity training for housing staff
- De-concentration – Scott's projection revisit what they promised – didn't do what they said!
- Include in the oversight the MDC inspector general
- Committee and community involvement will make the county accountable for implementation
- Team member would like to become a single low income homeowner according to income
- Assistance is needed with purchasing a home as a low income individual
- Implementation for recommendations must be monitored for compliance and completion in a timely manner
- County must make housing #1 priority
- TOD
- Before granting permits to developers they must commit % of capital/units to AFFORDABLE HOUSING set-aside
- Initiate rent control breaks on insurance and "junk fees"
- Increase vouchers to section 8

- Make more housing units
- Centralize funding resources in the county
- Have landlords observe/monitor periods where tenants funds are limited "not clear"
- Acquire condos built at some ask condos
- Ensure decent and affordable housing for section 8 tenants
- Ensure that section 8 owners whose units are in poor condition are not paid by section 8
- More emergency rental assistance needed for low-income renters who receive no housing assistance and have a reduction of income
- Not filling vacancies of which there are roughly 1109. Plan to fix them up @ 20 units per month which is a longtime investment. What do people do in the meantime? Solution. Like habitat people in need could volunteer along with volunteer construction teams could begin to assist in the fixing up process – Eartha Walker
- Ms Young/Stewart - What formula used to calculate rental rates for public housing – base pay vs. overtime pay fssp – should be available at residential site
- Ms. Mckenzie – why is community housing (existing) being torn down and rebuilt at a rate that he community cannot afford. Ex. Scott projects
- Mr. Adams – since the recent "house of lies scandal" what's being done to recoup the monies stolen by developers? Solution: oversight commission and Katherine rundle need to step up the heat!
- Ms Sippie – section 8 being taken away for administrative and ridiculous reasons the fed government has cut funding. Solution: county should create a voucher program to assist with monthly rentals
- All of this leads to slumlord increasing rates, no repairs, people piling on top of each other, black flight to other states and cities
- Make affordable housing based on gross less expenses
- Transportation schools, job training
- Financial incentive to repair housing
- Homeless trust's analysis should be based on gross less expenses
- Make affordable housing based on income ex a person making $11, $750.00 does not meet requirements of affordable housing
- Provide transportation to some new housing development
- Give landlords financial incentives to repair building affordable after natural disasters such as hurricanes
- Have more inspectors check buildings for damage
- Do not build housing units too close together, need larger rooms and lots
- Desperate need for low income housing, affordable housing tends to be very expensive
- Programs to assist with insurance rates or lower insurance premiums
- Affordable homeownership for the elderly and disabled
- Affordable mortgage payments (no balloon)
- Grants for help in assisting with insurances and association fees
- Housing should come equipped with a/c's
- Managers should take interest on the inside as well as the outside

- Treatment of low-income housing tenants
- affordable for elderly communities
- Drug-free sites
- Laundry room are not adequate the machines are broken and residents are losing money in them that they don't have
- The landscaping is not maintained
- The entrance gate is not functioning. This does not serve as projection for the residences
- Section 8 vouchers are too low!
- Maintenance repairs not completed in a timely manner. System needs to be revamped (upgraded)
- They are not responding to maintenance calls for all tenants including disabled residents (elderly)
- Too much time lapse before they are responding to problems
- The rental office are not very responsive or respective
- The complex lighting repair still has not been addressed. This could cause problems for residents.
- Application not answered
- phone calls not returned
- people not knowing what's going on
- centralize information sources
- not enough affordable housing
- working part time as needed does not reflect real income
- include low income apt in luxury apartments to stop "slumerization"
- understanding the need pg 7 – include elderly with the SSI disability group many elderly have lower fixed incomes than persons on SSI disability today
- Master plan section pg 8 – including zoning mandates for affordable housing.
- Preserve existing affordable housing section n pg 3 – including specific guidelines for regularly scheduled maintenance of all rental units; access existing County rental units for required rehabbing due to existing obsolesce, remediation mold and asbestos
- People who earn very little money are also in the workforce
- There is too much corruption in the present system
- The focus should be on the greatest need
- Not good to integrate households unless there is a need for housing for higher income households
- There needs to be oversight over developers to make sure that they build the affordable housing they receive funding for
- At the clearinghouse, there should be a sign language interpreter on staff so that people who are deaf and hard of hearing don't have to make appointments to come back again for services
- Clearinghouse needs to have materials in alternative formats (Braille, audiotape, large print, CD-Rom)
- Affordable has to be accessible and integrated housing otherwise people with disabilities are excluded

- More education / training at the housing projects low income people's problems are not only economics but provide more counseling (dhs/cds can do this)
- House your clearinghouse housing specialist in every neighborhood center
- Central office for housing needs
- Public education
    - train advocates for outreach on housing needs
    - complete information at each center
    - waiting time
    - once stop center
    - qualify housing for all residents in Miami-Dade county
    - housing based on neighborhood income
- gather community input
- establisher oversight groups
- timeline on building new houses
- All departments. Heads to be held accountable by oversight groups
- people were moved out of Scott project and not able to move back in because its unaffordable

Enhancing Rental Housing

- Summary:
    - Housing #1
    - Lobby State for full-funding of Sadowski
    - Revamp housing plan, timelines, greater accountability, persons responsible, project timelines and system goals
    - Prevent displacement and loss
    - Support rental assistance programs
    - Improve application process
    - Deeper income targeting of private development projects
    -
- Missing: No net loss of low-cost housing
- Add:
    - " De-fund CDC's etc that do not produce
    - Look at co-op housing as a way to move to ownership
    - Look at tax/insurance breaks for affordable units
- Missing:
    - Needs to coordinate with City (1c)
    - Timelines and responsibilities on 5 year plan (1e)
    - Plan needs a process to adapt to changing housing environment (2h)
    - Accelerating the variance process for converting post 1928 plated lots to buildable rv-1, rv-2, etc lots (2m); assistance for rv-1 and rv02, rv-3 builders that would like to rent to low income; increase permitting personnel to accelerate process
    - Lobby for full dedication of Sadowski
    - 2a add schedule for implementation of pipeline projects and monitor compliance
- Agree: 1z, 1b, 1c, e – priority, oversight, czar, start with plan and follow

- Agree: Section 8 converted to homeownership; need spec plan; Palmetto Homes; Land Use/Master Plan; Preserve existing (w/surtax loans); 1st time homebuyers need continuing support and office for services ; centralize 1d; units are boarded up; inventory what have then plan; special needs; 1f; coordinate funding
- Disagree: homeownership push Hope 6 same #170k; problem of enforcement; displacement concern
- Other: housing as right like education; impact fee pro and con; density pro and con; insurance assistance; TRT; accountability; collect from non-producing developers How is it that some comm. Confronted with especially low income, with high rental unit availability?
- Miami Beach Housing Authority – some kind of incentives/enticement to rental owners to keep their rents affordable for the lowest incomes and people on fixed incomes
- Under Hope IV or any other program, no other buildings that are sturdy and in good condition be torn down without considering rehab first
- Scattered sites – 8 units, 2 occupied, 6 empty – of the 6 empty will former tenants be given first preference once rehabbed or rebuilt?
- Revert back to #2 tenants living in MB apt converting to condo section 8 only allows for $756. Where can tenant move decent at this rate?!
- County should take back Crosswinds from the City and use towards providing affordable housing for Overtown residents
- Shantytown – Umoja Village is a perfect example of what could happen as a result of the affordable housing crisis, located at NW 62nd St and 17th Ave.
- Use more existing federal funds for housing
- Change formula that calculates eligibility level for section 8 housing and public benefits
- Define affordable housing for all income levels and to promote diversity in housing
- Include municipalities in housing plans and formulas
- Incentives mixed- income rentals
- Make funds available for rehab of existing housing
- Incentives mixed-income rentals
- Obtain public input in design of multifamily housing units (functionality and handicap access ramps)
- Review eligibility criteria for emergency rental funds
- Require developers to allocate a percentage of units or equivalent funding for affordable/low-income rental housing
- Landlords should be held accountable for partnerships with the Section 8 program to sign a contract allowing the participants to occupy and dwell in the house for at least 5 years minimum!! To keep families grounded to become self-sufficient and also hold landlords accountable for the up keep of the housing units
- The 1980 relocation act should be strictly enforced!
    - Tenants should be given prior notice before lease expired
    - Given rental assistance to help the transition be more acceptable
- The Section 8 deposit should roll over in the event of relocation and the local an state and federal government should implement criteria for the new buyers

- To have a least 15/25 units for section 8 low income families extremely low income families to keep the existing homeowners taxes at the existing level
- Require both community council hearing and BCC hearing for affordable housing projects; give timeline requirement for community council hearing. If it is not met, application proceeds directly to BCC
- All housing issues should be reviewed to include workforce housing, persons with disabilities, etc
- Regulate landlords within section 8 program
- In rental housing for low income and extremely low income, support services should be available on site
- Mandatory training for architects, building code officials and inspectors on accessibility and UFAS
- Dade county should get out of slum landlord business if it cant keep rentals in good repair
- The rental rate of 30% should be reduced for low income, elderly and disabled
- Greater flexibility of Housing Choice that does not jeopardize housing voucher
- Secret shopper program and sensitivity/customer service training for landlords
- Create more mixed income developments

Land Use and Community Land Trusts

- Mix income development
- Include all municipalities in Dade County
- #5 pg.3 is a must
- identify the land that had been advocated and had not being build and return it to the County /City
- Streamline/Impact Fees/Approvals, etc
- The Process
- Streamline separate department
- RFP Requirements /Selection
- Target not-for-profit agencies to develop affordable housing to address needs of disabled, special needs populations; united Way, etc. Developmental Disabilities, Rachel
- Veterans' needs addressed; network Charles with VA organization. ACTION: Engage Congressional Delegation Housing Agency and Office of Inter-government Affordable fairs (OIA). Trudy. Target specific persons with responsibility to implement
- Do city-owned properties and join forces – list
- Review and approval process assign affordable housing contact to advocate monitor progress of application through process.
- Establish deadlines for developer for process in County or City. Ordinances. Self-executing.
- Shock RFP Process plan review project financing
- Incentives – reducing other fees – building fees
- More clearly define the range of median income for the purpose of identifying a more reasonable range of set asides within a condo's site plan
- More input on transit oriented development

Identifying Tax Relief, Employer Incentives, Insurance and Abatement Strategies

- Waive impact fees in proportion to # set aside units
- Employee tax credits for developers who hire disadvantaged groups and former convicts
- Extend tax incentives to lessors of single family to large multifamily
- State and County collaboration for rent relief
- Community education for the elderly to increase awareness of available programs to lower rent/mortgage
- Exemption for investors of 1-5(max) properties used for residential rental to lower property tax increases (similar to Homestead)
- Developmental incentives for maximizing use of land (density)
- Insurance rates should be more equitably distributed throughout state/nation
- During years of few/no storms there should be insurance rebates on premiums
- Seniors to be educated to tax deferral program
    - Cather to seniors
    - Homeless seniors
    - Culturally proficient to needs of elders
- Create more employment in enterprise zone
    - Limit abatement to affordable housing
    - Less allowance for workers to transfer to other counties because of tax increment on the sale of their properties (nurse, police, etc)
    - Tie in the village. The interest of everyone. County should see to it.
- Identify another dedicated source of funding employer assisted housing programs and insurance (i.e. bed tax, increase sales tax, corporate tax credit to employers for EAH)
- Surtax foreclosure prevention and guarantee fund
- Tax relief and insurance relief for owners of affordable multi-family rentals
- Explore use of land use restrictions on multifamily rental properties as a way of lowering property taxes
- Against permanent restrictions on land and property housing use
- Landlord relief for properties that are being rented to tenants not able to access section 8 fund
- Transit oriented development incentives
- Streamline permitting process and lower or waive fees as incentive for developers
- One stop shop (new department) to assist developers of affordable/workforce housing with process and incentive – TIME IS MONEY! (see Austin, TX example)
- Community Council – allow more input from potential homeowner's on quality / life issues (parks, transit)
- Tax incentive for rental properties of all sizes
- Review assessment parameter that "highest and best use" is preferred method
- Subsidized purchase if for affordable housing rental
    - Time restriction – 10 years
    - Sliding scale for repayment if requirement not met
    - Same as for first-time homebuyers
- Incentives for mixed use/innovative development
    - Tax credits (federal/state)

- Low interest loans
- Planning/zoning assistance/special clearance
- Waive impact fees
- Tax exemption for affordable housing $25,000
- Land lease of government land
- Acquisition incentives
- Provide complete information to developers re: what is required

- Insurance
  - Subsidize mitigation
  - Tax incentives for mitigation of affordable housing
  - Housing for elderly – accessible ADA special needs populations

Developing and Preserving Homeownership Opportunities

- Summary Agree:
  - Housing #1 Priority
  - One housing director with Authority
  - Unbiased oversight committee (no political agenda) to track $
  - Heads held accountable
  - Overhaul RFA Process (open, ongoing process – not wait for once a year)
  - If pre-qualified developers apply – move forward
  - Community Council should be able to by-pass/expedite if inefficient (have evening meetings
- Individual groups:
  - Modify department responsibility in the process
  - address more programs that assist in maintaining affordability
  - Affordability of homeownership
  - Post closing Homeownership Counseling
  - Don't bypass the Community Council process
  - Reduce the # of required meetings
  - Accept all recommendations; Supplement as follows:
    - Require developers to include % affordable housing or contribute to fund
  - System Restructuring
    - Consolidate all housing functions under one department (#2)
    - Keep CAHSA as oversight (#3)
    - Reports provided to CAHSA quarterly (#4)
    - Disagree with Recommendation (#6)
  - Program Recommendations
    - Only TIF & Create a source from Tourism Tax (#1)
    - Separate (#2)
    - Include homeownership (#3)
- Housing needs of communities / socio-economic issues/cultural sensitivity
- County Comm. Policy should have a "connect" with housing programs implementation/vision/direction/commitment
- More community outreach
- Audit/accountability of housing programs
- Lease/purchase programs

- Improve public housing self-sufficiency program
- Minimum 2 year service for oversight committees
- Credit ass/repair
- Lease option program
- User friendly ownership process
- Section 8 – bureaucracy – not working in best interest of owner/renter, process, timing
- Middle income exodus
- Expansion of programs for middle income
- Home Repair – sub loans
- Professional housing counselor
- Middle class forgotten
- Responsible local contractors
- Taxes/Insurance
- Stabilize middle class housing
- Condo conversion for "non affordable" housing follow regulations – specific nos.
- Habitat money.
- Activate business community to assist housing
- Update homestead expansion for middle class
- Insurance grant regulation
- Workshops and training for community leaders
- Delegate someone for personal invitations
- Mentorship, internships, apprenticeship – job development and training
- Community inclusion in development process
- Transparency – community meetings, paper trail (all documents easily accessible to public), include stakeholders in discussions and decisions
- Accountability
    - Federal inclusion in oversight process (inspector general, FBI, etc)
    - Feedback from county commissioners
    - Community meetings with commissioners present
    - Allocation of funds should include more checks and balances with user friendly reporting
    - More friendly permitting process
    - Oversight, checks, balances within implementation and development process
- Create job opportunities
- Increase minimum wage
- Taxes/property increase homestead exemption
- Property appraiser – tax property at mortgage amount rather than sales price
- Insurance – more competition, unbundled insurance, meet minimum needs of homeowners
- 3 yrs, no interest n loan for low income
- Preventative post purchase, pre purchase to make consumers aware of various mortgages
- Centralized clearinghouse

- Benefit package to employees to include affordable housing. Employer assistance program for housing.
- #1c No committee
- #1e want to extend a long range plan
- comprehensive housing counsel agencies fully funded to provide free purchase, post purchase, financial literacy,
- predatory lending, reverse mortgage
- #1b recommend FBI and county inspector general participate in process – outside agency oversee
- everyone read HOPE 6
- Backtrack to pinpoint where housing money went
- Communications, improvement between departments. And constituents
- #2g: increase in program funding should not be tied to increase in property tax
- somebody should oversee property tax in older homes
- cap on insurance rate increases
- What happened to habitat? 2a. (short version)
- FINAL
    - Agree
        - Housing #1
        - Have housing czar
        - Establish comprehensive oversight
        - Accountability of all County departments. With housing
        - Overhaul RFP – user friendly
        - Create new enhanced mechanisms for funding
        - Streamline approval, platting, permitting
    - Disagree
        - Bypass community council process
- to increase employment opportunities that provide salaries so people can purchase affordable units
- for persons that do not qualify for affordable housing – government should provide the needed subsidies (gap +increase)
- to continue 0% interest mortgage
- to continue for first time homebuyers to be educated homeownership workshops
- awareness finance, taxes, insurance, condo-association (rigid) regulation
- insurance must come down increase competition in the state
- rental control across the board
    - Increase income and employment opportunities
    - Increase assistance for middle income residents expand programs
    - Increase ownership counseling, for first time buyers, one stop centers with professional support
    - Increase homestead exemptions
    - Insurance assistance to create affordability
    - Rent control
    - Financial incentives for home repairs

New Ideas and Creative Recommendations

- Exclude condos that have been purchased for future residences from being included in the median income formula, i.e. a person's million dollar income is being included even though they buy condos that won't be available for 2 to 3 years. Their income is driving up the ceiling of what's affordable ($225k) – Patrick Owens
- bond issue to purchase immediately stalled developments and/or closed motels for convergence into AFFORDABLE HOUSING for varying income levels
- immediate tax and other $ breaks for entities to buy out abandoned developments for converting to AFFORDABLE HOUSING
- county must consider varying levels of AFFORDABLE HOUSING
- Problems:
    - They don't have MDHA leadership!
    - I need a new state OIG training and sustition of non creative and innovative persons
        - Solution: Personality and intelligence tests
        - Freezing of budget of MDHA
        - Biding process for staffing until 2010
    - Problem: People thinking working what our government is a permanent guarantee for don't loose the "work". We need to use a corporate American standard practice. We don't tolerate incompetence!
    - As deputy of IOG, I take the followings, decisions
        - Creation of coordinator for biding schedules
        - Increased participation of US Steel in 50%
        - Every approved contract are signed for mayor
        - Duration of contracts is estimated by means
        - Authorize the participation of AFFORDABLE L-CIO
        - % of cost reduction with prefabrication
        - penalty for probed corruption is lost license for "10 year" plus sanction in the following range:
            - $50k=$100 = 3 yrs
            - $100-$10 million = 5 yrs
            - $10 million+ = 10 years
        - Joseph P. Farina
- Provide incentives to condo owners in market rate buildings to buy additional units at a discount price provided they make them available to workforce/affordable housing candidates
- Approach housing needs by developing an affordable housing industry – i.e. Materials, logistics, jobs, etc
- Establish a new program on affordable housing education on a permanent basis geared toward the consumer
- Create financial incentives for builders to build new properties with universal design and greater accessibility
- Create the financial incentives for existing properties with universal design and greater accessibility
- Create affordable housing programs for persons with disabilities

- Create countywide one stop for all housing information including mortgage funding
- Affordable housing trust fund to be used to offset housing insurance costs
- Develop timeline
- Look at incentives which reduce the proportion of mega homes on standards use fees to go to affordable housing programs
- Developers must maintain minimum livable standards for interior and exterior design...green space
- Buildings for living
    - Take out all taxes to building that have (plan 8) service with the rent assisted
    - Properties with less than 1200 square feet per unit to rent; no property tax (will have the other service charge: fire, garbage, sewer, etc)
    - The service charge will the real cost, not to be used to compensate for lost of money in other administrative areas
- Any type of construction
    - Insurance:
        - the land didn't need only in case area of sink hole
        - flood only in areas where that happen
        - (improve zone and building codes, in those area, elevated buildings etc
        - if by reason of rain damage happen in a normal day
        - example in Miami beach when they make the new street the slope go to fill with the water the buildings past the sidewalk (Can be insurance specific to that case, to claim to the city by reason of the bad design)
        - or in the case of little Havana that never clean, and when rain the storm water didn't drain (Alcantarilla Tupida) (also claim to the city)
        - the insurance for the building to repair (notice the buildings devaluate)
    - Property value
        - The original buying price for each will be the base for tax, need to take out of the law that the higher in the neighborhood is the base
        - The rent that pays is the real way to do contribution (tax)
        - The owner living his property needs not to pay tax
- Increase homeownership
- Convert scattered sites with MDHA to homeownership
- Update incentives
- Move forward wit the one stop shop
- Working group form county and municipalities to discuss affordable housing issues meeting on going to discuss affordable housing strategies
- Predatory lending training for working class residents
- Criminal behavior of children – homelessness and eviction
- Legislation based on pen housing for nonviolent criminals
- address withhold and adjunction in criminal cases

- age sealing that will create a barrier to losing home due to inability to pay full property tax (i.e. partial payment with a lien when property changes hands)
- family counseling prior to eviction in public housing
- create a process to verify tenants in public housing and insure that public housing is transitional and not permanent
- Miami Dade county must take a leadership in advocating the state housing trust fund
- Reevaluate deed restrictions by municipalities to make it a winner for homeowners and the homebuyers
- Establish symposium of "freakanomics" experts to strategize how we can better utilize tax growth into better affordable housing strategies for the county
- County should establish a taskforce public/private partnership to address special housing needs i.e. credit issues///criminal backgrounds...etc
- County should establish rent control now
- List the number of potential worse case scenarios that can happen if we cont come up with better affordable housing strategies
- Condo conversions from rental to homeownership (private)
- Increase tax credits on condo conversions from 15 yrs to continue being affordable
- Streamline county's surtax process
- Housing agency to use the first mortgage approval for their own second mortgage approval
- Lending institution to underwrite all funding, including first mortgage and other government funding
- County to increase homestead exemption by at least $50k beyond the state amount
- Tax moratorium for low income senior citizens disable individuals
- State housing trust funds to overset windstorm insurance increases
- Enforcement and accountability of affordable housing programs
- Establish numerical outcome benchmarks and independent enforcement to insure that specified numbers of eligible familiar are in affordable housing built to code by specific date
    - County land
    - Tax abatement
    - Increase density allowances, etc
- Include persons with disabilities on CAHSA and other AFFORDABLE HOUSING committees and boards
- Insurance – special sales tax increases to create a pool of funds to meet repair needs based on insurance deductible
- Employer assisted housing as a benefit with tax credit incentive to the employer
- Dedicated funding source for construction of new low-income housing
- Training for section 8 housing recipients to educate them on proper housing upkeep
- County may wish to consider incremental method to increase costs
- $45.5 million set aside by HUD could we tap into those funds for educating at-risk young persons for a career in construction?
- Unhappy with public/private coalition (same as old)
- Training local construction workers

- Community input in what development is suitable for the community profile – return on investment for community
- Increase mentorship and apprenticeship; vocational and academic in all disciplines and all levels – private and county school system; FIU; Miami-Dade College
- State level oversight
- Work with lenders for financing
- Accountability – development oversight; report structure with timelines
- Limiting conversions to allow for workforce housing to keep it affordable
- Buying expiring use properties with government subsidies
- Accommodations needs for people with disabilities and language barriers (immigrants)
- Oversee counseling program to ensure peoples complaints are managed addressed and followed through in order to assist them further with section 8, vouches, etc
- Housing standards with A/C
- Section 8 lotto system needs changed – still waiting affordable over 2 years of filing application
- Need place to get correct info
- Establish affordability master plan for housing
- Ward Tower
    - 5246 below poverty level
    - 55000 for family of four
    - leaders job to start conversations
    - special 3225 for emergency
    - need better service for Miami Dade housing (section 8) put on the ownership of public housing
    - limit senior citizen building to seniors only: at ward tower another concern is parking
- clearinghouse – one stop – public education – train outreach leaders on public advocates on housing issues
- quality housing for all residents
- housing based on neighborhood income
- department held accountable
- when you apply for public housing you are automatically denied if you were arrested and not convicted
- housing should be affordable and #1 priority
- those in subsidized housing should be mandated to take courses such as financial literacy, IOD training and opportunities for purchase their own home
- public housing residents should have a break when they receive an increase in salary to allow them opportunity to save
- housing must integrate different ethnicities to reflect community
- county should use emergency funds to build housing now as it is a real crisis in Miami Dade
- the county commissioner must pass a resolution that indicated "no one should have to pay more than 30% on housing as a basic human need"
- commit to mission of the program
- plan, plan, plan

- centralize funding sources
- Hold concerned departments. Accountable
- expand rental assistance programs
- identify needs without partiality/ discrimination or partisanship
- don't limit affordable housing to specific neighborhoods
- make affordable housing really affordable with low interest rate)1-3 percent)
- assist current low income resident with property taxes
- promote community developments and businesses
- preserve existing affordable housing with deed restrictions to maintain stock
- stop stealing money budgeted to low income projects
- define affordable housing take into account minimum wage
- special criteria for persons with no rental history
- support mixed housing
- Require units for Section 8 tenants and extremely low incomes
- Incentives to owners to keep rents low
- Prevent displacement of tenants that are being forced to move by new development
- Better customer services and secret shopping monitoring of landlords
- Expand eligibility standards and reduce percent of rent for special needs groups
- Coordinate with municipalities
- Increase accessibility and units for persons with disabilities
- Mixed income
- Greater regulation of Section 8 landlords
- More stringent monitoring of compliance for housing built with public assistance – oversight board – MAC inspector general
- Focus should be on those with the greatest need
- Greater emphasis on housing counseling
- Implement housing locator – to bring landlords and tenants together
- Provide tax incentives for landlords
- Standardize section 8 process countywide
- Increase subsidies for low income homeownership and rental
- One stop clearing housing that are accessible for all residents including those with disabilities, language barriers, etc
- Community oversight board
- The process needs input on a continuing basis for all segments of the community
- Follow up with neighborhood summits to gain greater community input

Appendix 8

CAHSA – 14 Point Plan Comparison Report

Prepared by Anthony Colon
HSC Public Policy Director

The Board of County Commissioners (BCC) has officially recognized that housing affordability has reached staid levels in Miami-Dade County. In an effort to address the state of affairs the BCC enacted a resolution intended to the housing calamity through the review of legislative/regulatory and educational approaches. The effort led to the creation of the Miami-Dade County Community Affordable Housing Strategies Alliance (CAHSA) in June of 2006. The Alliance is comprised of 9 committees below are each of the committee's names and a description line for each:

Data Collection and Analysis
To identify and evaluate effectiveness of existing data sources

Public Education and Information
Evaluate and organize public outreach components of the CAHSA process

Public Housing, Section 8 Housing, Homeless and Special Needs Housing
Review current policies affecting named constituency, if necessary develop an action plan.

Rental, Homeownership and Rehabilitation
Assess existing policies affecting availability of attainable units and develop an action plan

Land-Use Work Group (including Community Land Trust Initiative Fast Track group)
Evaluate existing land use regulations in the development of publicly owned vacant county properties; if necessary develop an action plan

Public and Private Employer Housing Incentive Programs
Examine current policies providing private and public sector employer's incentives to initiate housing programs for employees, make recommendations to develop an action plan.

Tax/ Relief/Incentives/Abatement/Insurance Issues
Review the nature of existing land use regulations and the possibility of initiating property assessment relief to affordable and workforce housing proprietors as well as addressing the issue of insurance affordability.

Housing Summit
Organize the MDC Housing Summit as a forum where CAHSA members can present the work of their committee and receive community feedback.

Maintenance of Affordability
Investigate and develop programs and policies to maintain affordability of housing units and create a supportive system of services to maintain the housing occupant "in place" at times of economic crisis.

Introduction:
The purpose of this report is to review the recommendations that emerged through the CAHSA process in comparison to the Coalition for Emergency Housing Relief's 14 point policy package. This report is structured in the format of the 14-point plan; for each of the 14 points proposed, the corresponding CAHSA recommendations have been listed. The Housing Within Reach Partnership aspires to continue the dialogue that will bring us closer to the development of responsible, affordable housing policies for Miami- Dade County.

Public Accountability and Oversight

Establishment of Community Oversight Committee

The Rental, Homeownership and Rehabilitation Committee recommended that "Miami Dade County ... establish a comprehensive, independent oversight process such as that of the Homeless Trust."

The Public Housing, Section 8, Homeless and Special Housing Needs Committee reported that for the administration of Section 8 Housing Voucher Choice and Shelter plus Care Vouchers, an oversight advisory group should be established that would include "tenants, housing experts, and advocates to address improvements to the Public Housing and Housing Choice Voucher administrative plans"

The Public Housing, Section 8, Homeless and Special Housing Needs Committee also recommended that continued oversight be maintained through CAHSA. Specifically, CAHSA would advise the oversight committee on the implementation of strategies set forth in its policy recommendations.

Additionally, the Public Education and Information Committee recommended that the County "annually measure and evaluate the effectiveness of all affordable housing, public information and education initiatives." This committee did not specifically name who would perform this evaluation. In having this function be performed by an independent oversight committee, the County would be ensuring its transparency and accountability directly to the people of Dade County.

Emergency Housing Disaster Relief

The CAHSA report does not make much mention of what to do in regards to emergency housing relief. This is because the CAHSA process was developed to look at long-term strategies and procedural changes, and not with the sole intention of addressing immediate needs.

During the County Budget hearing Assistant County Manager Cynthia Curry said that CAHSA would be the first step in looking at long-term solutions to the housing situation in Miami Dade County. She stated that immediate relief was being provided through the County Manager's recommendation of funding for a housing voucher program to address the 40,000 people currently on the Section 8 waiting list.

Provide Emergency Rental Assistance:

There are several sections within the CAHSA report that address the need for emergency rental assistance as means by which to address the overwhelming need both for the short and long-term process.

The Rental, Homeownership and Rehabilitation Committee suggested in its set of program recommendations that the County create new and enhanced mechanisms to generate more affordable housing opportunities. One such recommendation was the establishment of a "local rental assistance program". The committee also stressed the need to prioritize the development and preservation of "existing affordable rental housing in order to combat the loss of affordable rental units in the community."

The Public and Private Employer Housing Incentive Programs Committee recommended that the County develop an Employer-Assisted Housing Program that would include Individual Development Accounts along with subsidy programs. Ideally the program would serve as a model that could then be replicated in the private sector.

The Public Housing, Section 8, Homeless and Special Housing Needs Committee suggested that in order to provide housing for the special needs community, the County support legislation that increases the amount of assistance that is available under the "General Assistance rent program." This program operates as a subsidy program that is partially funded by pending SSI payments as they arrive retroactively to the recipient.

Prohibit Affordable Housing loss without replacement:

Given the scarcity of affordable housing units in the region, the county shall disallow the loss or conversion of affordable housing units without the replacement of the same number of units around the area.

The Maintenance of Affordability Committee recommended that all housing ordinances and resolutions that the Board of County Commission puts forth should contain a clear policy statement not just about "promoting housing affordability, but also about preserving housing affordability." The committee also recommended that any use of public property or funding for affordable housing transactions must incorporate property restrictions that maintain and preserve the affordability of real estate.

In order to ensure that true maintenance of affordability is taking place, the committee suggested that a housing compliance office (or officer) be created within the housing agency with the task of monitoring and enforcing affordability compliance and restrictions.

The Tax Relief, Incentives, Abatement and Insurance Committee complimented the Maintenance of Affordability Committee's recommendations by urging the County to revise local ordinances in attempt to eliminate financial assistance programs that allow owner/borrowers to sell their affordable housing properties to unqualified buyers at market price. They went on to express the need for the County to ensure that restrictions be placed on properties intended to provide "affordable/workforce" housing for a set number of years. This committee stated that the decision should be made by the state legislature to ensure countywide compliance in unincorporated areas. The suggested law would work as a covenant restriction. This means that if the covenant is broken prematurely, the property owner would be required to pay abated taxes, as well as penalties with interest.

Additionally, the Tax Committee recommended that property tax valuation be changed either by statutory or constitutional amendment in order to reduce taxes on restricted income rental property. Along the same lines, the committee recommended a property tax deferral program be developed for owners of apartment buildings that meet a defined rental rate threshold and property maintenance standards, in order to encourage the retention of affordable rental housing.

Create and Implement new plan for Scott-Carver/ Turnover Land to a Community Land Trust:

The Scott-Carver plan shall be wholly reconfigured, under the guidance of displaced residents, community organizations and leaders/ turnover County-owned and controlled land to an independently formed community land trust...

Several of the committees reviewed this option as one of the ways to create more affordable housing. In fact, one of the committees had a separate component entitled the "Community Land Trust Initiative."

The Maintenance of Affordability Committee recommended that the

County consider the possibility of setting up a neighborhood CLT. The CLT would cover the Scott-Carver housing project area and any other neighborhood where the County owns or could control a sizable amount of developable property. The Land Use Work Group also suggested that a Community Land Trust be developed to address the need for more affordable housing. In their recommendation, they quoted a County resolution (R-306-03) that was heard on September 27th, 2006, in which the County Manager was asked to establish a land trust and to review developer incentives for affordable housing. The Tax Relief, Incentives, Abatement and Insurance Committee gave a recommendation that promotes affordability through land-use restrictions that would limit property owners from selling at market rates for a set number of years. All throughout, there are recommendations that seek to maintain affordability through some form of land banking or through the creation of a land trust.

Provide Property Tax Relief for Low Income Homeowners

The Tax Relief, Incentives, Abatement and Insurance Committee reviewed current tax code and devised two recommendations that address this demand. The first suggestion requested a recently amended property tax deferral statute for low-income senior homeowners. This proposal would allow the deferral of property taxes by owners that are 65 years of age or older and earning a maximum household income of $24,000. This recommendation is similar to the constitutional amendment that was passed at the state level, which gives senior homeowners an extended Homestead exemption.

The Tax Committee also recommended that a revision of local ordinances be conducted to eliminate various financial assistance programs that allow owner/borrowers to sell their affordable housing properties to unqualified buyers at the market value. The Committee stressed the importance of urging our state delegation to consider creating a property tax deferral program for owners of apartment buildings who are currently keeping their rents affordable. Additionally, the Public Housing, Section 8, Homeless and Special Needs Housing Committee stressed this need by asking the County prioritize tax relief for owners willing to maintain affordable rental properties.

Analysis of the Recommendations:

The CAHSA recommendations had a rigorous, yet limited timeline. As a result there are several proposed recommendations that need further analysis before they can be put into action. The initial findings of CAHSA are without a doubt a very good initial step as we head in the direction of putting affordable housing at the forefront of our public policy discussion. Although the CAHSA process came out of the need for emergency housing relief, the reality is that as a community it is time that systemic, synchronized policies are implemented. Strategies must deal

with the housing deficiencies not just in response to the emergency that we are confronted with, but more importantly must provide approaches that will help us shape the future of our community for the long-term.

Although this report has outlined areas in which the County's affordable housing crisis can be addressed, there is still significant work to be done as we work toward the implementation of these recommendations. The most important element required in the assurance that a comprehensive policy package is developed is ensuring that there is political will. As a community, it is imperative that we commit to these recommendations and hold our elected officials accountable for future policy decisions. This is clearly just the beginning of what will be a meaningful, deliberate formation of a Miami that promotes housing within reach for all of its citizens.

Additionally, during committee meetings it was often stated that the fast-tracked process did not give the members enough of an opportunity to effectively develop their recommendations. Fortunately this is just the beginning; if the CAHSA process continues to examine potential policy options, together with housing advocacy groups we can develop a menu of housing opportunities that will meet the ever-pressing need in our community.