

MEMORANDUM

Agenda Item No. 11(A)(2)

TO: Honorable Chairman Oliver G. Gilbert, III
and Members, Board of County Commissioners

DATE: May 16, 2023

FROM: Geri Bonzon-Keenan
County Attorney

SUBJECT: Resolution directing the County Mayor to identify legally available funds in the fiscal year 2022-2023 countywide, unincorporated municipal service area, and proprietary budgets (“budgets”) to implement the first-time homebuyer program and the emergency housing assistance program for eligible County employees; and, if such funds are available, to take all actions necessary to implement the programs and requiring a report; adopting Board policy regarding the programs and directing the County Mayor to include funding in the County Mayor’s proposed budget for fiscal year 2023-2024 to operate the programs

The accompanying resolution was prepared and placed on the agenda at the request of Prime Sponsor Commissioner Kevin Marino Cabrera.



Geri Bonzon-Keenan
County Attorney

GBK/uw

MDC001



MEMORANDUM
(Revised)

TO: Honorable Chairman Oliver G. Gilbert, III
and Members, Board of County Commissioners

DATE: May 16, 2023

FROM: 
Gen Bonzon-Keenan
County Attorney

SUBJECT: Agenda Item No. 11(A)(2)

Please note any items checked.

- "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
- Statement of social equity required
- Ordinance creating a new board requires detailed County Mayor's report for public hearing
- No committee review
- Applicable legislation requires more than a majority vote (i.e., 2/3's present ____, 2/3 membership ____, 3/5's ____, unanimous ____, CDMP 7 vote requirement per 2-116.1(3)(h) or (4)(c) ____, CDMP 2/3 vote requirement per 2-116.1(3)(h) or (4)(c) ____, or CDMP 9 vote requirement per 2-116.1(4)(c)(2) ____) to approve
- Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No. 11(A)(2)
5-16-23

RESOLUTION NO. _____

RESOLUTION DIRECTING THE COUNTY MAYOR OR COUNTY MAYOR’S DESIGNEE TO IDENTIFY LEGALLY AVAILABLE FUNDS IN THE FISCAL YEAR 2022-2023 COUNTYWIDE, UNINCORPORATED MUNICIPAL SERVICE AREA, AND PROPRIETARY BUDGETS (“BUDGETS”) TO IMPLEMENT THE FIRST-TIME HOMEBUYER PROGRAM AND THE EMERGENCY HOUSING ASSISTANCE PROGRAM FOR ELIGIBLE COUNTY EMPLOYEES; AND, IF SUCH FUNDS ARE AVAILABLE, TO TAKE ALL ACTIONS NECESSARY TO IMPLEMENT THE PROGRAMS AND REQUIRING A REPORT; ADOPTING BOARD POLICY REGARDING THE PROGRAMS AND DIRECTING THE COUNTY MAYOR OR COUNTY MAYOR’S DESIGNEE TO INCLUDE FUNDING IN THE COUNTY MAYOR’S PROPOSED BUDGET FOR FISCAL YEAR 2023-2024 TO OPERATE THE PROGRAMS

WHEREAS, it is well known that Miami-Dade County has a current shortage of affordable and workforce housing and anticipates that this shortage will worsen in the coming years; and

WHEREAS, this Board values the vast and important contributions of Miami-Dade County employees; and

WHEREAS, this Board desires to assist County employees dealing with unexpected financial hardships that threaten the stability of their housing; and

WHEREAS, on March 1, 2022, this Board adopted Resolution No. R-219-22, directing the County Mayor or County Mayor’s designee to evaluate the feasibility of and provide recommendations for developing a first-time homebuyer assistance program through which County employees could use accrued annual leave time to pay closing costs, or down payment, or both; and

WHEREAS, on May 3, 2022, this Board adopted Resolution No. R-445-22, directing the County Mayor or County Mayor’s designee to evaluate the feasibility of and provide recommendations for developing an emergency housing payment assistance program for County employees through which County employees could utilize accrued annual leave time to pay rent or mortgage payments; and

WHEREAS, Resolution No. R-219-22 and Resolution No. R-445-22 both required reports (hereinafter “Reports”) to the Board, attached hereto as Exhibit A and Exhibit B, and incorporated herein by reference; and

WHEREAS, the Reports provided for how the first-time homebuyer program and the emergency housing payment assistance program would be established and implemented; and

WHEREAS, regarding the fiscal impact of the programs, both Reports stated that because “there are employees within proprietary or general fund departments,” it is “difficult to determine what the impact will be to the general fund;” and

WHEREAS, the Report on the first-time homebuyer assistance program “recommended that employees would be allowed to request a one-time, irrevocable cash out of the value of annual leave not to exceed \$25,000.00 gross” and, assuming that this full benefit is utilized, the Report estimated that “[i]f 100 employees were to take advantage of the program in any given year, this would require a payout of \$2,500,000.00;” and

WHEREAS, similarly, the Report on the emergency housing payment assistance program “recommended that employees would be allowed to request a one-time, irrevocable cash out of the value of annual leave not to exceed \$12,000.00 gross,” and, assuming that this full benefit is utilized, the Report estimated that “[i]f 100 employees were to take advantage of the program in any given year, this would require a payout of \$1,200,000.00;” and

WHEREAS, the Reports stated that allowing employees to cash out their accrued leave earlier in their careers, at their current rate of pay, may ultimately reduce the County's expenses at the time of each employee's separation from County service; and

WHEREAS, on October 6, 2022, the Reports were accepted by the Board; and

WHEREAS, this Board now wishes to direct to the County Mayor or County Mayor's designee to implement the First-Time Homebuyer Program and the Emergency Housing Payment Assistance Program as provided for in the Reports,

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

Section 1. This Board directs the County Mayor or County Mayor's designee to identify legally available funds in the fiscal year 2022-2023 countywide, unincorporated municipal service area, and proprietary budgets ("FY 22-23 budgets") to implement: (a) the first-time homebuyer program as provided for in Exhibit A and the policies set forth in section 2 of this resolution; and (b) the emergency housing payment assistance program as provided for in Exhibit B and the policies set forth in section 3 of this resolution.

Section 2. This Board adopts as Board policy the following requirements for the first-time homebuyer program: (a) County employees may only participate in the program once, contemporaneous with the purchase of their first home and the definition of first-time homebuyer shall be as used in the County's Homebuyer Loan Program, codified in Article XII of the County Code; (b) County employees must be employed with the County for a minimum of three years at time of application in order to participate and must leave a minimum of 80 hours in their annual leave bank but there shall be no income restrictions for County employees to participate in the program; (c) County funds provided must be used exclusively to pay closing costs or down

payment costs, or both, with proof of such verified by the County's Human Resources Department or other department as designated by the County Mayor or County Mayor's designee, and employees may be subject to audits to ensure that the funds were utilized for the intended purpose; (d) County employees can only request a one-time, irrevocable cash-out of the value of unused annual leave not to exceed \$25,000.00 gross; (e) The benefit will be available to non-bargaining County employees and all other County employees within collective bargaining units, provided that written consent of the applicable collective bargaining agents is obtained to provide this benefit to bargaining unit employees; (f) Employees will be required to complete an application in substantially the form attached hereto as Exhibit C and provide a copy of the purchase contract, the loan estimate or closing disclosure, and any other relevant documentation deemed necessary by the County Mayor or County Mayor's designee to determine eligibility; and (g) the County Mayor or County Mayor's designee shall require and review all forms and documentation deemed necessary to confirm eligibility and proper use of County funds in accordance with the Board's policy. The implementation and effectiveness of this policy is subject to the availability of funding.

Section 3. This Board adopts as Board policy the following requirements for the emergency housing payment assistance program: (a) County employees may only participate in the program once; (b) Only rent or mortgage payments on a property which is the primary residence of the employee shall be permitted; (c) Funds must be used exclusively to pay current or past-due rent or mortgage payments, with proof of payment verified by the County's Human Resources Department or other department as designated by the County Mayor or County Mayor's designee, and employees may be subject to audits to ensure that the funds were utilized for the intended purpose; (d) There shall be no income requirements for County employees to participate in the program; (e) County employees can only request a one-time, irrevocable cash-out of the

value of unused annual leave not to exceed \$12,000.00 gross; (f) The benefit will be available to non-bargaining County employees and all other County employees within collective bargaining units, provided that written consent of the applicable collective bargaining agents is obtained to provide this benefit to bargaining unit employees; (g) Employees will be required to complete an application in substantially the form attached hereto as Exhibit D and provide a copy of the rental agreement indicating the monthly payment (if in arrears, appropriate proof of the period of time in arrears must be provided), a copy of the mortgage statement or letter indicating the monthly payment and amount in arrears, and any other relevant documentation deemed necessary by the County Mayor or County Mayor's designee to determine eligibility; and (h) the County Mayor or County Mayor's designee shall require and review all forms and documentation deemed necessary to confirm eligibility and proper use of County funds in accordance with the Board's policy. The implementation and effectiveness of this policy is subject to the availability of funding.

Section 4. If the County Mayor or County Mayor's designee identifies legally available funds in the FY 22-23 budgets to fund the programs in accordance with the policy and direction set forth in this resolution, the Board directs the County Mayor or County Mayor's designee to: (a) take all actions necessary to implement the programs, including but not limited to, presenting any necessary amendments or revisions to the budgets to this Board for approval and placing caps on the number of employees or funds that can be funded from each of the budgets; and (b) provide a report to the Board containing the following: (1) the status of the program including how many employees have enrolled; (2) the current cost to the County; and (3) the anticipated budgetary impact. The County Mayor or County Mayor's designee shall provide the aforementioned report to this Board within 180 days of the effective date of this resolution and place the completed report on an agenda of the full Board without committee review pursuant to rule 5.06(j) of the Board's

Rules of Procedure. Alternatively, if the County Mayor or County Mayor's designee is unable to identify legally available funds within the budgets for the purposes set forth in this resolution, the County Mayor or County Mayor's designee shall provide a written report within 30 days of the effective date of this resolution setting forth any reasons why funds have not been identified or cannot be used or allocated for such purposes, and place the completed report on agenda of the full Board without committee review pursuant to rule 5.06(j) of the Board's Rules of Procedure.

Section 5. The Board directs the County Mayor or County Mayor's designee to include sufficient funding in the County Mayor's proposed budget for Fiscal Year 2023-2024 to operate the Programs in accordance with the Board's policy and directions set forth in this resolution, provided that the amount of funding available in any fiscal year for the Programs and number of employees that may participate in the Programs may be capped.

The Prime Sponsor of the foregoing resolution is Commissioner Kevin Marino Cabrera. It was 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:

Oliver G. Gilbert, III, Chairman	
Anthony Rodríguez, Vice Chairman	
Marleine Bastien	Juan Carlos Bermudez
Kevin Marino Cabrera	Sen. René García
Roberto J. Gonzalez	Keon Hardemon
Danielle Cohen Higgins	Eileen Higgins
Kionne L. McGhee	Raquel A. Regalado
Micky Steinberg	

The Chairperson thereupon declared this resolution duly passed and adopted this 16th day of May, 2023. This resolution shall become effective upon the earlier of (1) 10 days after the date of its adoption unless vetoed by the County Mayor, and if vetoed, shall become effective only upon an override by this Board, or (2) approval by the County Mayor of this resolution and the filing of this approval with the Clerk of the Board.

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

LUIS G. MONTALDO, CLERK AD INTERIM

By: _____
Deputy Clerk


Approved by County Attorney as
to form and legal sufficiency.



Melissa M. Gallo

Date: August 5, 2022 Agenda Item No. 2(B)(21)
October 6, 2022

To: Honorable Chairman Jose "Pepe" Diaz
and Members, Board of County Commissioners

From: Daniella Levine Cava 
Mayor

Subject: Report on Developing a First-Time Homebuyer Program - Directive No. 220397

This report is being presented in response to Resolution No. R-219-22 sponsored by Chairman Jose "Pepe" Diaz and adopted by the Board of County Commissioners on March 1, 2022, directing the County Mayor or Mayor's designee to evaluate the feasibility of and provide recommendations for developing a Miami-Dade County Employee First Time Homebuyer Assistance Program through which County employees may utilize accrued annual leave time to pay for closing costs and/or down payment associated with the purchase of a home and requiring a report. 1. Employees may only participate in the program once contemporaneous with the purchase of their first home, 2. Employees must be employed with the County for a minimum of three years, and at least 80 hours must remain in the employee's annual leave bank, and 3. Funds must be used exclusively for the payment of closing costs and/or down payment and proof must be verified by the Human Resources Department (HR) or other department as designated by the County Mayor or County Mayor's designee.

Summary

This report outlines how the First Time Homebuyer Assistance Program will be established and implemented. To ensure of the value of leave that would be allowed to be cashed out and its alignment with the current housing market, HR obtained regional housing data and conducted an employee survey. Eligibility for the program will follow the parameters outlined in the Resolution and the Program will be administered by HR.

Housing Market Survey

In order to develop a sound policy, the Human Resources Department (HR) reached out to the Regulatory and Economic Resources Department (RER) to obtain current regional data on home sales and prices (Attachment 1). The median price of a townhome or condo in South Florida was \$264,000; for single family homes, the median price was \$479,116.

Based on a minimum down payment of 3%, a townhouse/condo would require \$7,947 and a single-family home would require \$14,373 for a down payment. Closing costs and prepaids such as loan origination fees, homeowner's insurance, and property taxes are estimated at \$14,056 and \$23,481 for townhouses/condos and single-family homes, respectively.

Employee Survey Results

HR collaborated with the Communications and Customer Experience Department (CCED) to conduct an employee survey, the results of which are summarized in Attachment 2. Of the 2,236 employees who responded, representing 8% of the total workforce, 978 or 44% of the respondents were eligible for the program, based on years of service and their indication that they did not own a home. Of the eligible employees, 888 responded that they are considering purchasing a home and were interested in the program. This represents approximately 3% of the workforce.

Program Implementation

It is recommended that employees would be allowed to request a one-time, irrevocable cash out of the value of annual leave not to exceed \$25,000 gross. The leave payout will be subject to applicable federal taxes and the value of the payout will be included as Florida Retirement System (FRS) wages.

Additionally, employees may be subject to an audit to ensure that the funds were utilized for the intended purpose.

This benefit will be available to non-bargaining County employees and all other County employees within collective bargaining units, provided that written consent of the applicable collective bargaining agents is obtained to provide this benefit to bargaining unit employees.

Employees will be required to complete an application (Attachment 3) and furnish copies of:

- The purchase contract, and
- Either the Loan Estimate or Closing Disclosure. By law, lenders are required to provide the Closing Disclosure three business days before the scheduled closing.
- Any other relevant documentation deemed necessary to determine eligibility.

The form and documentation will be reviewed by the Departmental Personnel Representative and forwarded to the Human Resources Department, Personnel Time and Attendance Division for processing. After closing, a copy of the settlement statement must be provided to the Human Resources Department within two weeks of closing, in order to verify that the funds were used in alignment with the Resolution.

Fiscal Impact

It is difficult to project when an employee will purchase a home and take advantage of this program. Additionally, there are employees within proprietary or general fund departments, therefore it is also difficult to determine what the impact will be to the general fund. If 100 employees were to take advantage of the program in any given year, this would require a payout of \$2.5 million. The County currently budgets a wage reserve for payouts associated with retirements, additional funding, if available, can be budgeted to offset any payout associated with this program. Additionally, providing employees payouts for these purposes can potentially provide savings as these payouts will occur early in employees' careers where their respective wages are potentially lower.

Employee Resources

Buying a home for the first time can be an overwhelming process. However, there are various local and federal resources available to assist with counseling, education and financing options.

Miami-Dade County's Public Housing and Community Development Department (PHCD) offers the Affordable Homeownership Program which provides assistance to first-time homebuyers who qualify under specified income guidelines and who may apply for a mortgage loan subsidy through the County's loan program. Further information on this program including eligibility, guidelines and requirements is available on the website <https://www.miamidade.gov/global/housing/affordable-homeownership-program.page>.

PHCD also offers the Infill Housing Homebuyer Program, which aims to increase the availability of affordable homes for very low, low, and moderate-income families. Dwelling units that are developed through this program must be sold to a qualified household to be used as a primary residence. Additional information is available at <https://www.miamidade.gov/global/housing/infill-housing-homebuyers.page>.

Both PHCD programs require that participants complete a Homebuyers Training Program offered by HUD-certified homebuyer education and counseling services. However, any first-time homebuyer may also avail themselves of the HUD-certified course and it is strongly recommended that they do so. The list of providers is available here: <https://www.miamidade.gov/housing/library/guidelines/infill/homebuyer-counseling-services-agency-list.pdf>.

The Miami-Dade Economic and Advocacy Trust (MDEAT) also offers a Homeownership Assistance Program (HAP), which is designed to increase the number of first-time home purchases for low to

moderate-income Miami-Dade County residents. The zero-interest deferred loan program provides funding for first-time homebuyers towards down payment and closing costs, thereby facilitating mortgage approval. This program also requires that applicants complete an approved Homebuyer Education course. Further information about this program is available at MDEAT's HAP webpage https://www.miamidade.gov/global/service.page?Mduid_service=ser1532378258174440

The Consumer Financial Protection Bureau (CFPB) is an independent U.S. government agency that provides a single point of accountability for enforcing consumer financial laws and protecting consumers in the financial marketplace. The CFPB website <https://www.consumerfinance.gov/owning-a-home> provides useful information, tools and resources on homebuying at their website including a tool for explaining the Closing Disclosure <https://www.consumerfinance.gov/owning-a-home/closing-disclosure/>.

Pursuant to Ordinance No. 14-65, this report will be placed on the next available Board agenda. Should you have any questions or require additional information, please contact Arleene Cuellar, Director, Human Resources, at (305) 375-1589.

Attachments

- c: Geri Bonzon-Keenan, County Attorney
- Gerald K. Sanchez, First Assistant County Attorney
- Jess M. McCarty, Executive Assistant County Attorney
- Office of the Mayor Senior Staff
- Department Directors
- Arleene Cuellar, Director, Human Resources Department
- Jennifer Moon, Chief, Office of Policy and Budgetary Affairs
- Yinka Majekodunmi, Commission Auditor
- Basia Pruna, Director, Clerk of the Board
- Eugene Love, Agenda Coordinator

SURVEY OF HOME SALES AND COSTS

County	Townhouses and Condos		Single Family Homes	
	No. of Sales	Median Price	No. of Sales	Median Price
Miami-Dade	23,689	\$327,500	15,705	\$495,000
Broward	21,858	\$217,500	18,565	\$470,000
Palm Beach	17,952	\$240,000	19,495	\$475,000
Weighted Average Price		\$264,898		\$479,116

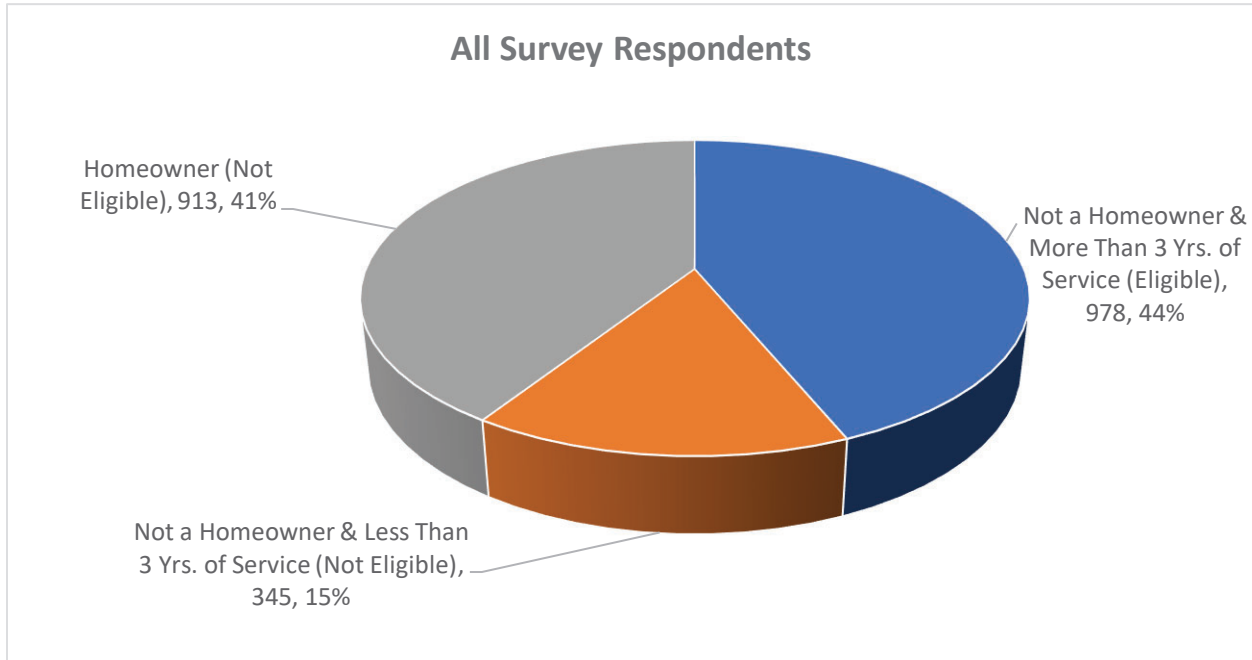
	Townhouses and Condos	Single Family Homes	Comments
Median Price: South Florida	\$264,898	\$479,116	
Minimum Down payment	\$7,947	\$14,373	3%
Closing Costs and Prepaids			
Loan Origination	\$1,324	\$2,396	0.50%
Credit Report	\$200	\$200	
Title Search	\$1,000	\$1,000	
Title Insurance	\$1,324	\$2,396	\$5/ \$1,000
Doc Stamps	\$1,589	\$2,875	\$0.6/ \$100
Property Tax	\$2,649	\$4,791	1%
Survey	\$800	\$800	
Home Inspection/Appraisal	\$400	\$400	
PMI	\$3,311	\$5,989	1.25%
Homeowner's Insurance	\$1,457	\$2,635	0.55%
Total Closing Costs and Prepaids	\$14,056	\$23,481	
Total Down payment and Closing Costs	\$22,002	\$37,855	
% of Median Price	8.3%	7.9%	

Data Sources:

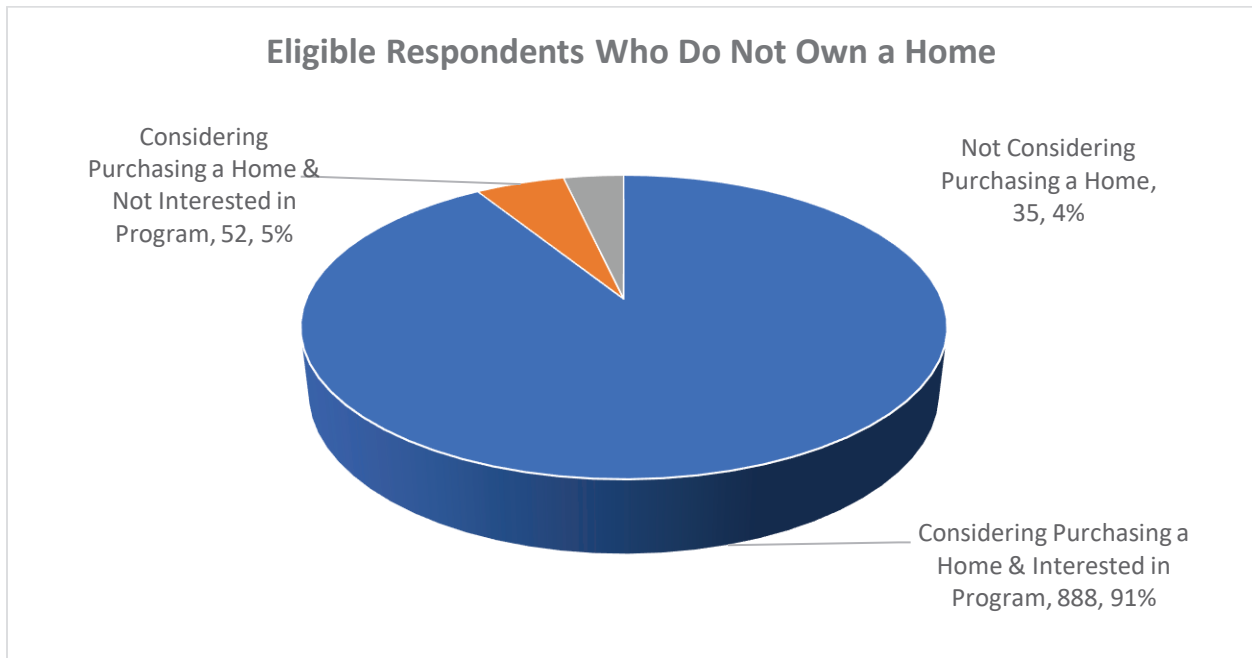
Median Price: Miami-Realtors

Closing Costs and Prepaids: New Homesource.com, a listing service for new homes across the US.

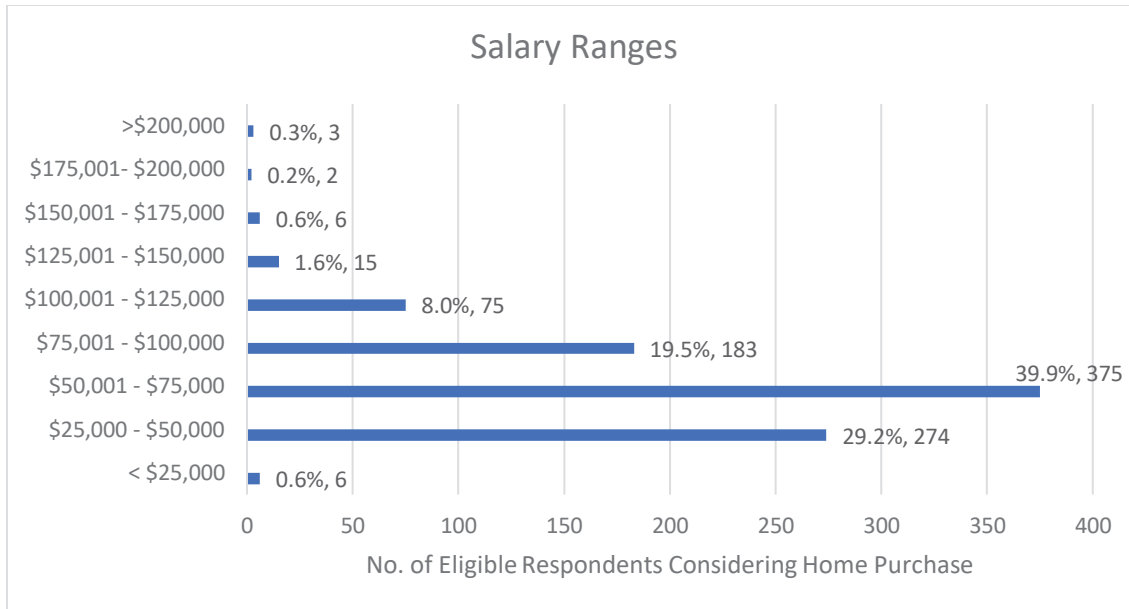
FIRST-TIME HOMEBUYER SURVEY RESULTS



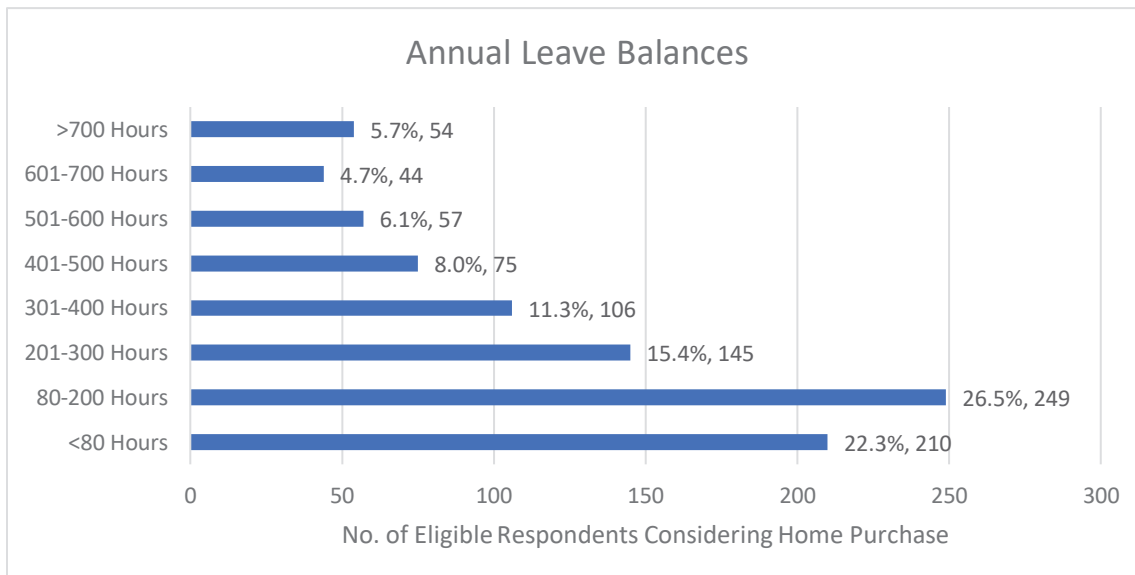
- A total of 2,236 employees (8%) responded to the survey.
- 978 (44%) of respondents were eligible for the First Time Homeowner Program



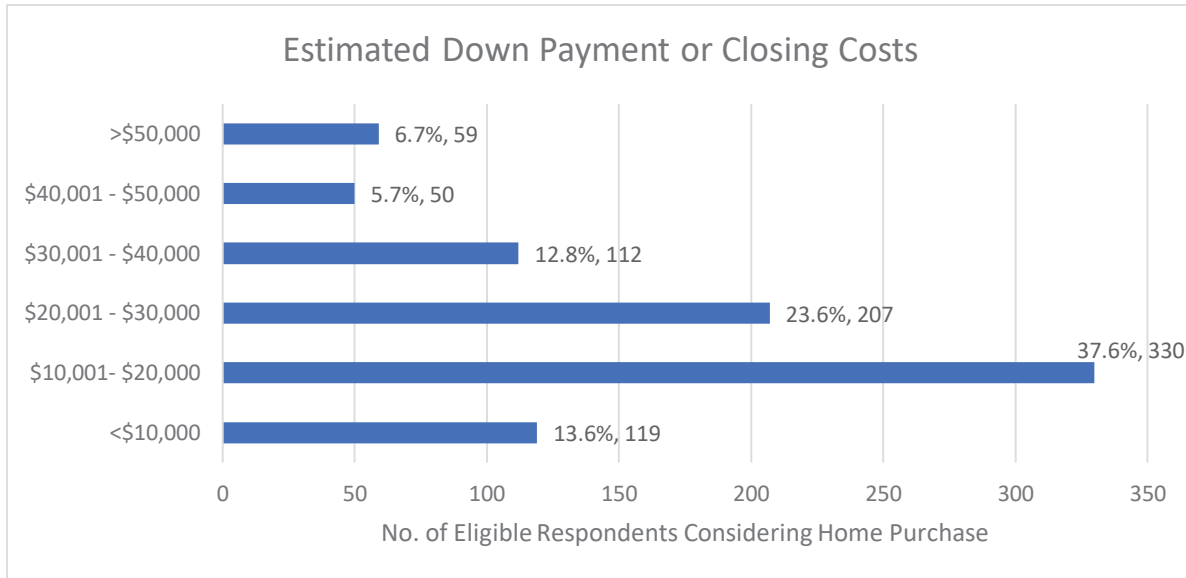
- 91% of the eligible respondents were considering purchasing a home and interested in the Program.



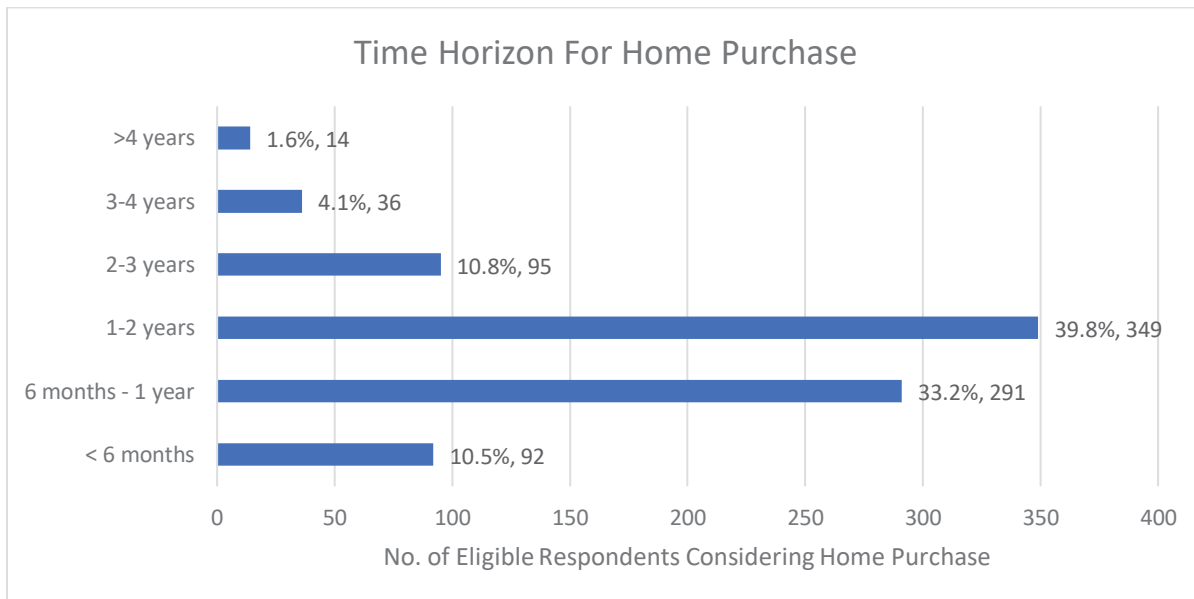
- 69.1% of eligible respondents considering purchasing a home earned \$75,000 or less.
- 88.5 % of eligible respondents considering purchasing a home earned \$100,000 or less.



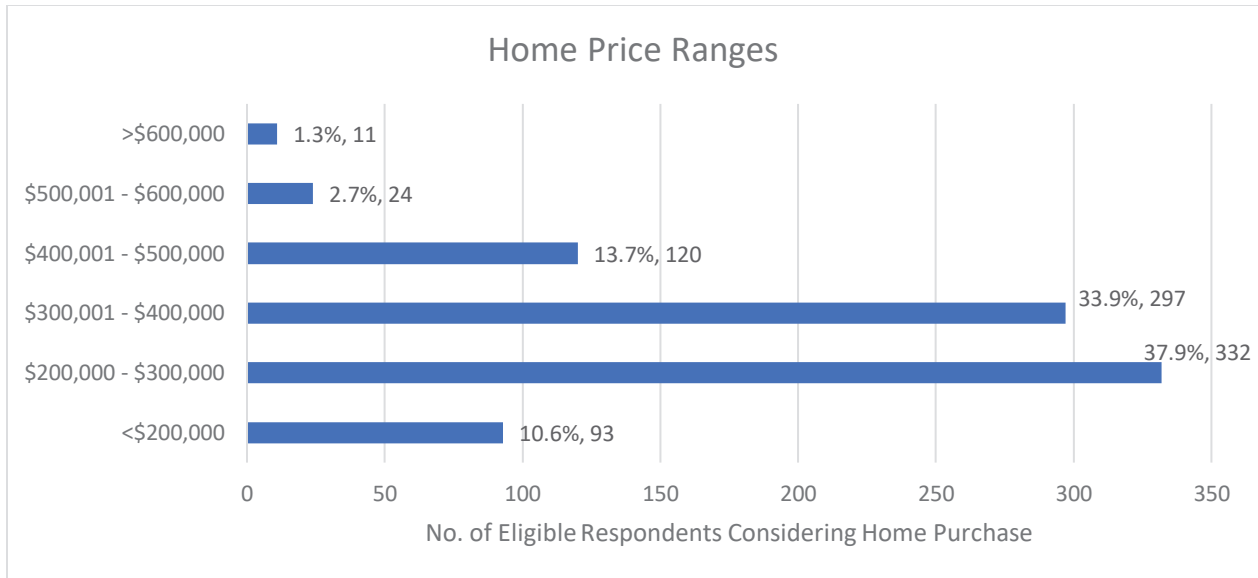
- 48.8% of eligible respondents considering purchasing a home had annual leave balances of 200 hours or fewer.
- 64.2% of eligible respondents considering purchasing a home had annual leave balances of 300 hours or fewer.



- 51.2% of eligible respondents considering purchasing a home estimated that the down payment or closing costs would be \$20,000 or less.



- 43.7% of eligible respondents were considering purchasing a home within 1 year.
- 83.5% of eligible respondents were considering purchasing a home within 2 years.



- 48.5% of eligible respondents were considering purchasing a home priced at \$300,000 or less.
- 82% of eligible respondents were considering purchasing a home priced at \$400,000 or less.



**MIAMI-DADE COUNTY
HUMAN RESOURCES DEPARTMENT
FIRST-TIME HOMEBUYER PROGRAM**

INSTRUCTIONS

Employees must have at least three years of employment with Miami-Dade County, and at least 80 hours of annual leave must remain in the annual leave bank after the leave is deducted. Employees may cash out the value of leave **not to exceed \$25,000 gross**, and it is a **one-time, irrevocable election**. Once completed, please submit the form and supporting documentation to your Departmental Personnel Representative (DPR) who will forward to the Human Resources Department (HR) for processing. To avoid delays, please ensure that the proper documentation is attached to this form. Please note that it may take up to three weeks for the transaction to be processed. Proof of closing must be provided to HR within two weeks of closing or disbursement.

SECTION I: EMPLOYEE INFORMATION

Last Name	First Name	MI	Employee ID Number
Job Title		Date of Hire	
Department		Email	
Phone Number	Work Phone Number		

SECTION II: FIRST-TIME HOMEBUYER ASSISTANCE PROGRAM (Resolution R-219-22)

Documentation: Purchase Contract **AND**
 Loan Estimate **OR** Closing Disclosure

Expected Closing Date: _____ Estimated Closing Costs/ Down Payment: \$ _____ Adjusted Hourly Salary: \$ _____

Annual Leave: Current Balance: _____ - No. of Hours Requested to be Cashed Out: _____ = No. of Hours Remaining⁽¹⁾: _____

⁽¹⁾ At least 80 hours must remain in the annual leave bank after the leave is deducted.

SECTION III: ATTESTATIONS AND ACKNOWLEDGEMENTS

By signing below, I am acknowledging and attesting to the following.

- I am authorizing a **one-time, irrevocable** conversion of a portion of my annual leave to cash for the Program.
- I attest that I am a first-time homebuyer and I will provide proof of the home purchase to HR within two weeks after closing.
- I understand that this payment will not be paid in a separate check and will be taxed in accordance with the prevailing Internal Revenue Code.
- I understand that the number of hours that are cashed out will be included as Florida Retirement System (FRS) wages.
- I understand that this request and associated documentation may be subject to an audit.
- I attest that the information provided is accurate and true. I understand and acknowledge that the submittal of any false information may subject me to discipline, up to and including dismissal.

SECTION IV: SIGNATURES

	Print Name	Signature	Date
Employee			
Departmental Personnel Representative			
Reviewed By (Central HR)			
Processed By (Central HR)			

FOR CENTRAL HR USE ONLY

Annual Leave Balance _____ - Hours Requested To Be Cashed Out _____ = Annual Hours Remaining _____

No. of Annual Hours _____ X Adjusted Hourly Salary _____ = Gross Amount \$ _____

Date: August 25, 2022
To: Honorable Chairman Jose "Pepe" Diaz
and Members, Board of County Commissioners
From: Daniella Levine Cava
Mayor
Subject: Report on Developing an Emergency Housing Payment Assistance Program-
Directive No. 220692

Agenda Item No. 2(B)(3)
October 6, 2022

Executive Summary

This report is being presented in response to Resolution No. R-445-22 sponsored by Commissioner Jean Monestime and adopted by the Board of County Commissioners on May 3, 2022, directing the County Mayor or Mayor's designee to evaluate the feasibility of and provide recommendations for developing a Miami-Dade County employee emergency housing payment assistance program through which County employees may utilize accrued annual leave time to pay current or past-due rent or mortgage payments and requiring a report. The proposed program must incorporate the following (1) employees may only participate in the program once; (2) only rent or mortgage payments on a property which is the primary residence of the employee shall be permitted; (3) funds must be used exclusively to pay current or past-due rent or mortgage payments, with proof of payment verified by the County's Human Resources Department (HR) or other department as designated by the County Mayor or County Mayor's designee; (4) there shall be no income requirements for participation. Additionally, eligible employees must be employed with the County for a minimum of three years, and at least 80 hours must remain in the employee's annual leave bank.

The report outlines how the Emergency Housing Payment Assistance Program will be established and implemented. To ensure of the value of leave that would be allowed to be cashed out and its alignment with the current rental and housing market, HR obtained regional housing and rent data and conducted an employee survey. Eligibility for the program will follow the parameters outlined in the Resolution and the Program will be administered by HR.

Market Survey

In order to develop a sound policy, HR reached out to the Regulatory and Economic Resources Department (RER) to obtain data on the rental market and mortgage delinquencies (Attachment 1). From 2021 to 2022, the average rent in Miami-Dade County increased from \$2,330 to \$2,780 per month, representing an increase of 19%. 0.7% of mortgages in Miami-Dade County were delinquent between 30 to 89 days and 0.6 % were delinquent over 90 days. The survey also revealed that based on current housing prices, the average mortgage for a townhouse or condo is \$1,717 while that of a single-family home is \$2,751.

Employee Survey Results

HR collaborated with the Communications and Customer Experience Department (CCED) to conduct an employee survey, the results of which are summarized in Attachment 2. Of the 2,236 employees who responded, representing 8% of the total workforce, 1,891 or 85% of the respondents were eligible for the program, based on years of service. Of the eligible employees, 1,532 or 81% responded that they are interested in the Emergency Housing Assistance Program. Only 9.4% responded that they were in arrears.

Program Implementation

It is recommended that employees would be allowed to request a one-time, irrevocable cash out of the value of annual leave not to exceed \$12,000 gross. The leave payout will be subject to applicable federal taxes and the value of the payout will be included as Florida Retirement System (FRS) wages.

Additionally, employees may be subject to an audit to ensure that the funds were utilized for the intended purpose.

This benefit will be available to non-bargaining County employees and all other County employees within collective bargaining units, provided that written consent of the applicable collective bargaining agents is obtained to provide this benefit to bargaining unit employees.

Employees will be required to complete an application (Attachment 3) and furnish supporting documentation as applicable:

- The rental agreement indicating the monthly payment. If in arrears, appropriate proof of the period of time in arrears must be provided.
- Copy of mortgage statement/ letter indicating the monthly payment, and amount in arrears.
- Any other relevant documentation deemed necessary to determine eligibility.

The form and documentation will be reviewed by the Departmental Personnel Representative and forwarded to HR, Personnel Time and Attendance Division for processing. Within two weeks after payment to the appropriate party is made, proof must be provided to HR in order to verify that the funds were used in alignment with the Resolution.

Fiscal Impact

It is difficult to project the number of employees who will take advantage of this program. Additionally, there are employees within proprietary or general fund departments, therefore it is also difficult to determine what the impact will be to the general fund. If 100 employees were to take advantage of the program in any given year, this would require a payout of \$1.2 million. The County currently budgets a wage reserve for payouts associated with retirements, additional funding, if available, can be budgeted to offset any payout associated with this program. Additionally, providing employees payouts for these purposes can potentially provide savings as these payouts will occur early in employees' careers where their respective wages are potentially lower.

Employee Resources

There are various local and federal resources available to assist with funds, financial counseling and education.

Public Housing and Community Development Department

Miami-Dade County's Public Housing and Community Development Department (PHCD) administers the Emergency Rental Program 2.4 (ERAP 2.4) which is intended to assist Miami-Dade County families who are having problems paying rent during or due to the COVID-19 pandemic. ERAP 2.4 can also assist residents who are unable to pay an increase in rent, by paying the difference between the current rent and the new rent for a period of three future months. ERAP 2.4 can also help with utility payments and housing stabilization services.

To qualify for assistance, applicants must live in Miami-Dade County and have a household income below 80 percent of Area Median Income (AMI) for the Miami-Dade County (MDC), Florida Metropolitan Statistical Area (MSA). Additional verification documents such as a current lease, proof of financial impact and identification for all household members are also required.

The Miami-Dade Commission on Ethics & Public Trust requires that all ERAP 2.4 applicants and participating landlords disclose if they or a family member are a Miami-Dade County employee or elected official. Individuals indicating that they are, must seek the opinion of the Miami-Dade Commission on Ethics & Public Trust, to prevent a conflict of interest.

Further information on the ERAP 2.4 program including eligibility, guidelines and requirements is available on the website <https://www.miamidade.gov/global/housing/emergency-rental-assistance-program.page>.

Community Action and Human Services Department

The Community Action and Human Services Department (CASHD) offers several programs for Miami-Dade County residents. Additional information about eligibility, guidelines and requirements may be obtained at the CASHD website: <https://www.miamidade.gov/global/socialservices/home.page>.

1. The Emergency Food and Shelter Program (EFSP) provides financial assistance to residents with benefits of up to \$1,500 in rent arrears, first month's rent, or mortgage payment, or \$300 for final notice/disconnected light bills. Applicants must provide proof of crisis such as a 3-Day Notice, Court Eviction, non-renewal of lease, or warning letter from landlord to pay or vacate, mortgage coupon, loss of wages, emergency that adversely impacted family income, or SNAP benefits decrease.
2. The Housing Assistance Grant (HAG) Program is funded by PHCD and provides assistance up to \$2,500 and \$300 with rental and utility (electric) security deposits, respectively. Applicants must provide proof of crisis such as 3-Day Notice, Court Eviction, non-renewal of lease, or letter from landlord to pay or vacate, letter of foreclosure, homeless verification letter. There are income requirements associated with the HAG Program.
3. The Community Service Block Grant (CSBG) Rental / Water Assistance Program assists Miami-Dade County residents with rental and water bill payments up to \$10,000 and \$2,500, respectively. However, this funding ends 9/30/2022. Applicants must provide proof of crisis such as 3-Day Notice, Court Eviction, non-renewal of lease, or warning letter from landlord to pay or vacate, loss of wages, an emergency that adversely impacts family income, or medical emergency due to COVID-19. Program eligibility is associated with specific income requirements.

Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau (CFPB) is an independent U.S. government agency that provides a single point of accountability for enforcing consumer financial laws and protecting consumers in the financial marketplace. The CFPB website <https://www.consumerfinance.gov> provides useful information and educational tools and resources.

Pursuant to Ordinance No. 14-65, this report will be placed on the next available Board agenda. Should you have any questions or require additional information, please contact Arleene Cuellar, Director, Human Resources, at (305) 375-1589.

Attachments

- c: Geri Bonzon-Keenan, County Attorney
Gerald K. Sanchez, First Assistant County Attorney
Jess M. McCarty, Executive Assistant County Attorney
Office of the Mayor Senior Staff
Department Directors
Arleene Cuellar, Director, Human Resources Department
Jennifer Moon, Chief, Office of Policy and Budgetary Affairs
Yinka Majekodunmi, Commission Auditor
Basia Pruna, Director, Clerk of the Board
Eugene Love, Agenda Coordinator

SURVEY OF RENTAL MARKET AND DELINQUENCIES

Average Zillow Observed Rent Index (ZORI) for 2021 and 2022 through April					
MSA	Size Rank	2021	Rank	2022	Rank
United States	0	1,734	8	1,899	7
New York, NY	1	2,617	2	2,930	2
Los Angeles-Long Beach-Anaheim, CA	2	2,573	3	2,817	3
Chicago, IL	3	1,734	7	1,852	9
Dallas-Fort Worth, TX	4	1,569	11	1,727	11
Philadelphia, PA	5	1,688	10	1,805	10
Houston, TX	6	1,440	12	1,537	12
Washington, DC	7	2,019	6	2,151	6
Miami-Fort Lauderdale, FL	8	2,330	5	2,780	4
Atlanta, GA	9	1,726	9	1,896	8
Boston, MA	10	2,546	4	2,718	5
San Francisco, CA	11	2,955	1	3,126	1

Source: Zillow Research Accessed online 6-2-2022.

Percent Mortgage Delinquency: 30 to 89 Days		
Month	Miami-Dade County	United States
2015-09	2.8	2.3
2016-03	2.6	2
2016-09	2.5	2.2
2017-03	2.6	2
2017-09	2.2	2
2018-03	1.5	1.8
2018-09	2	2
2019-03	1.7	1.8
2019-09	2.2	1.9
2020-03	2	1.7
2020-09	0.7	0.9
2021-03	0.8	0.8
2021-09	0.7	0.7

Percent Mortgage Delinquency: 90-plus Days		
Month	Miami-Dade County	United States
2015-09	3.2	1.7
2016-03	2.6	1.5
2016-09	2.1	1.3
2017-03	1.7	1.2
2017-09	1.4	1.1
2018-03	1.4	1
2018-09	1.5	0.9
2019-03	1.1	0.8
2019-09	1.1	0.8
2020-03	1	0.8
2020-09	0.8	0.6
2021-03	0.8	0.5
2021-09	0.6	0.5

Data Source: Consumer Finance Protection Bureau: Planning Research and Analysis.

SURVEY OF HOME PRICES

Average of Jan -April 2022 Median Sales prices County	Townhouses and Condos		Single Family Homes	
	No. of Sales	Median Price	No. of Sales	Median Price
Miami-Dade	23,689	\$382,500	15,705	\$540,250
Broward	21,858	\$240,875	18,565	\$531,000
Palm Beach	17,952	\$281,875	19,495	\$550,125
	Weighted Average Price:		\$305,301	\$540,637

	Townhouses and Condos	Single Family Homes	Comments
Median Price: South Florida	305,301	540,637	
Minimum Downpayment	9,159	16,219	3%
Closing Costs and Prepays			
Loan Origination	1,527	2,703	0.50%
Credit Report	200	200	
Title Search	1,000	1,000	
Title Insurance	1,527	2,703	\$5/\$1,000
Doc Stamps	1,832	3,244	\$0.6/\$100
Prop Tax	3,053	5,406	1%
Survey	800	800	
Home Inspection/Appraisal	400	400	
PMI	3,816	6,758	1.25%
Homeowner's Insurance	3,053	5,406	1.00%
Total Downpayment and Closing Costs:	\$26,366	\$44,840	
% of Median Price	8.6%	8.3%	
Monthly payment - principal & interest (@4.8% interest)	\$1,717	\$2,751	

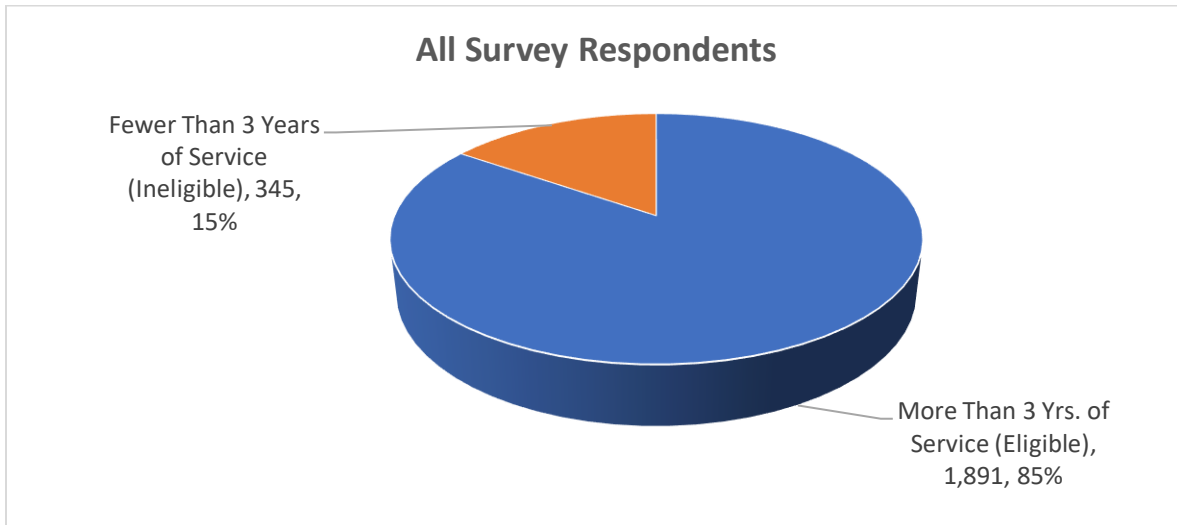
Data Sources:

Median Price: Miami-Realtors

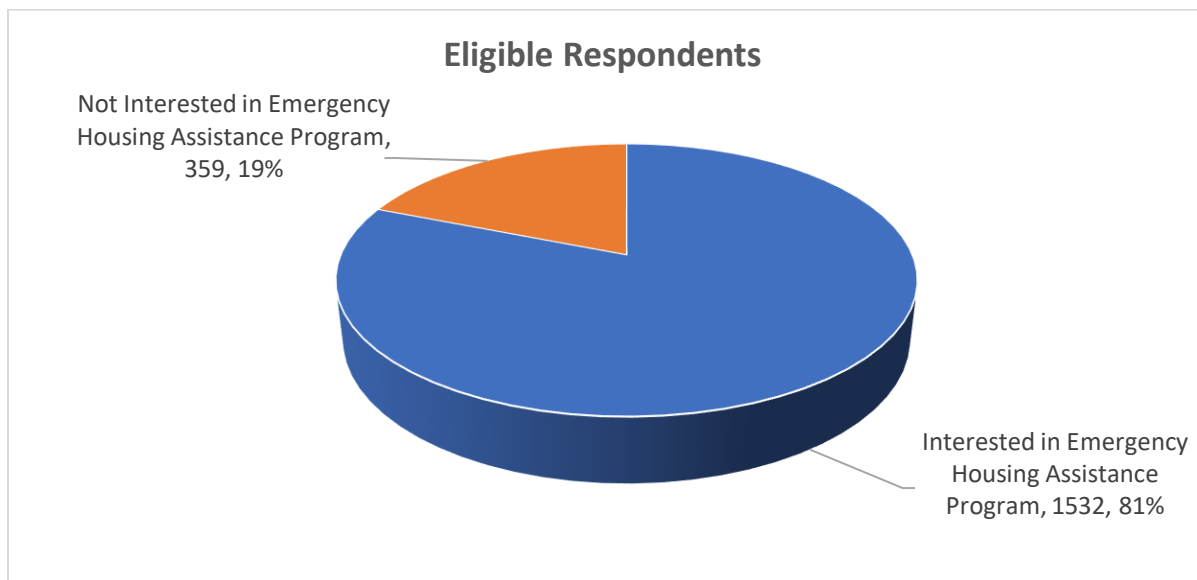
Closing Costs and Prepays: New Homesource.com, a listing service for new homes across the US.

Monthly Payment: Bankrate.com

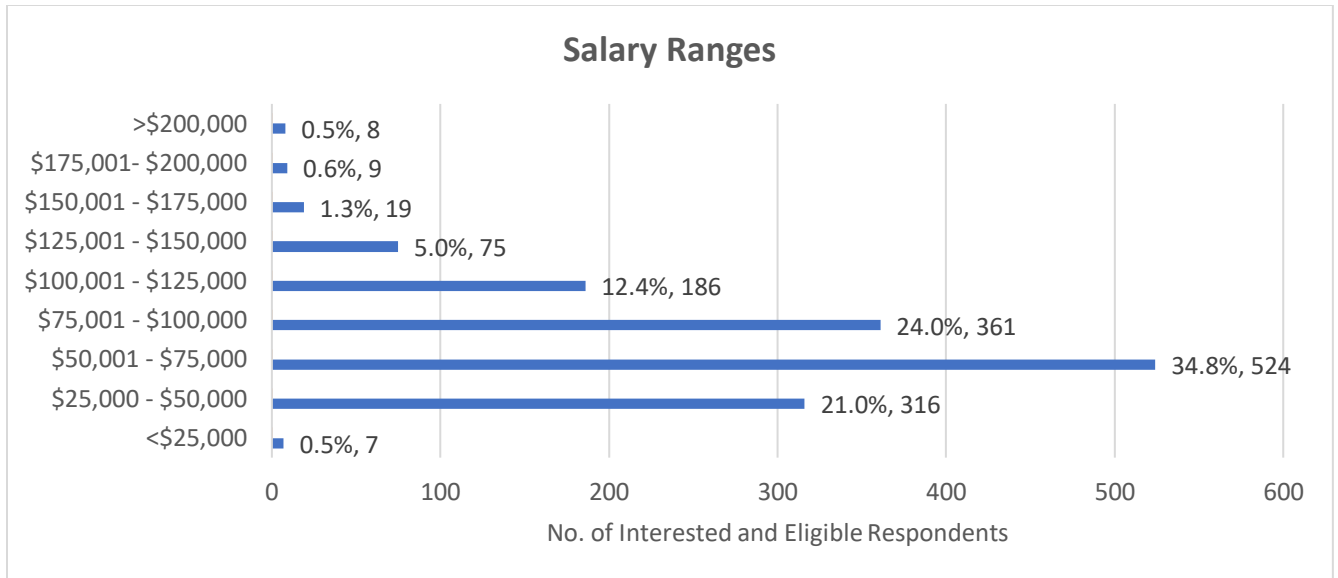
EMERGENCY HOUSING PAYMENT ASSISTANCE PROGRAM SURVEY RESULTS



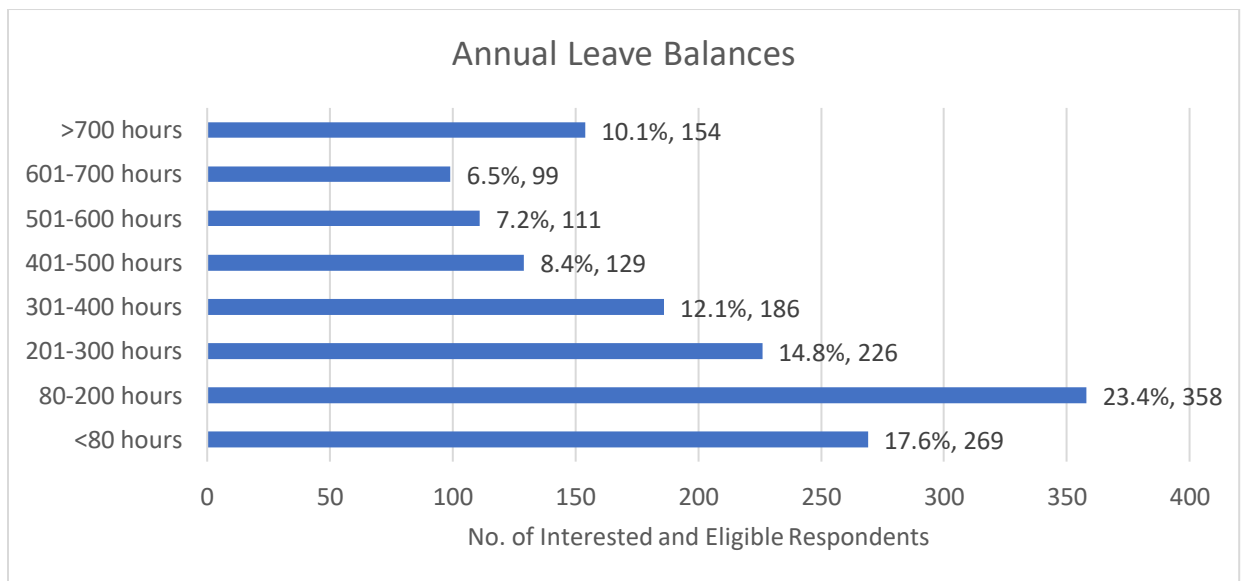
- A total of 2,236 employees (8%) responded to the survey.
- 1,891 (85%) of respondents were eligible for the Emergency Housing Payment Assistance Program.



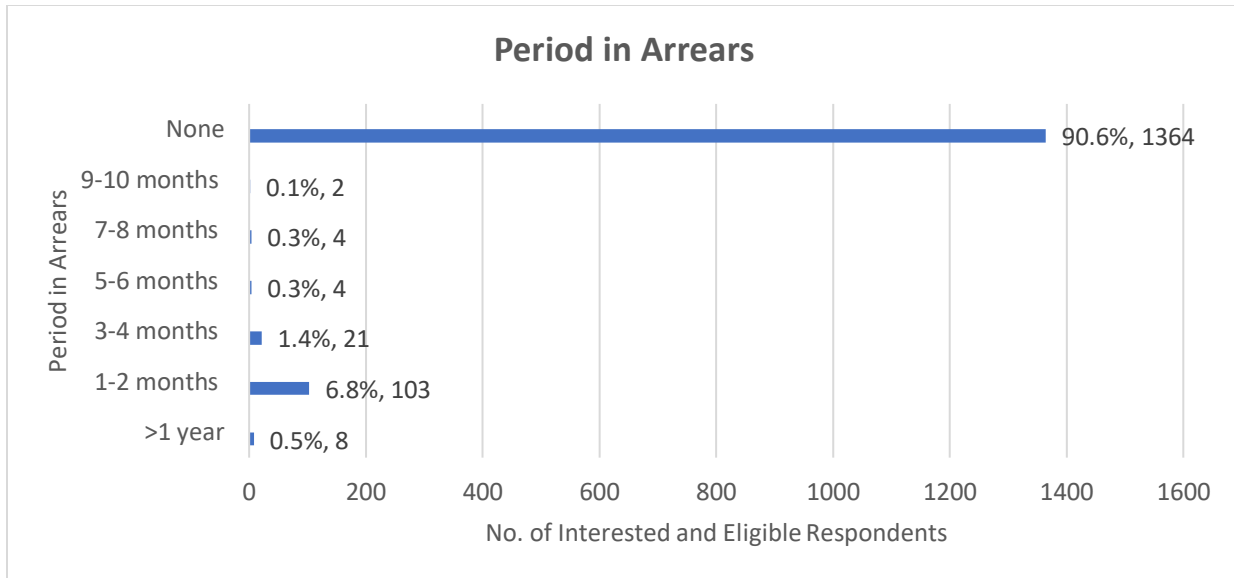
- 81% of the eligible respondents were interested in the Emergency Housing Payment Assistance Program.



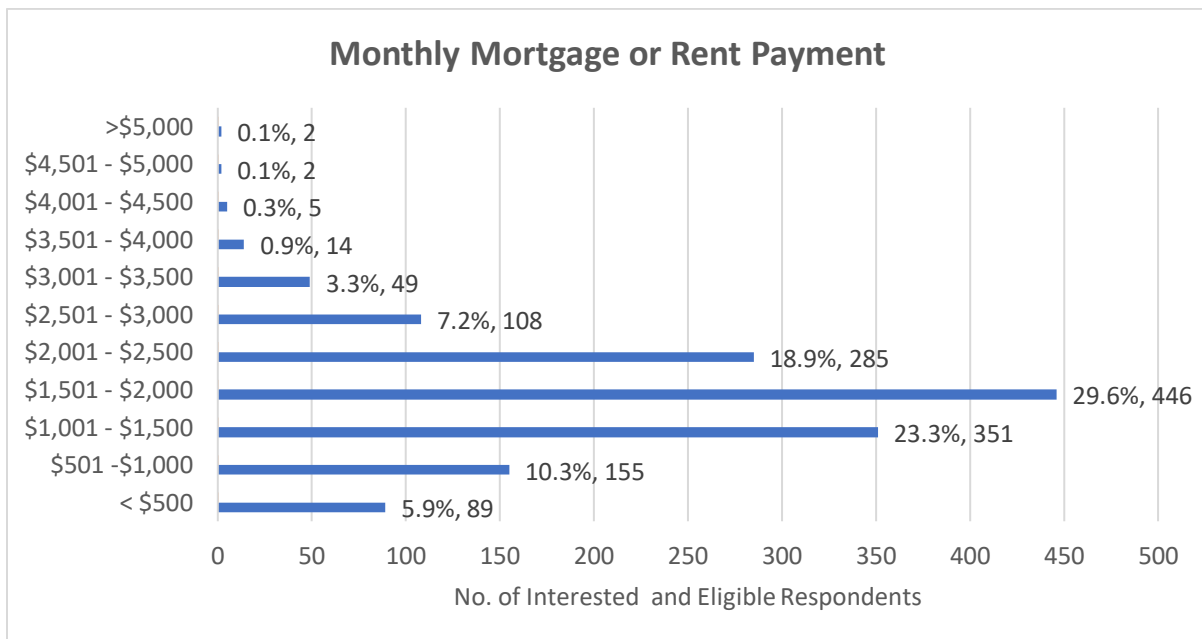
- 80.3% of interested and eligible respondents earned \$75,000 or less.



- 55.7% of eligible and interested respondents had annual leave balances of 300 hours or fewer.



- 90.6% of interested and eligible respondents were not in arrears.
- For those who were in arrears, most were 1-2 months behind.



- 69.1% of interested and eligible respondents had a monthly payment of \$2,000 or less.
- 88.0% of interested and eligible respondents had a monthly payment of \$2,500 or less.



**MIAMI-DADE COUNTY
HUMAN RESOURCES DEPARTMENT**

EMERGENCY HOUSING ASSISTANCE PROGRAM

INSTRUCTIONS

Employees must have at least three years of employment with Miami-Dade County, and at least 80 hours of annual leave must remain in the annual leave bank after the leave is deducted. Employees may cash out the value of leave **not to exceed \$12,000 gross**, and it is a **one-time, irrevocable election**. Once completed, please submit the form and supporting documentation to your Departmental Personnel Representative (DPR) who will forward to the Human Resources Department (HR) for processing. To avoid delays, please ensure that the proper documentation is attached to this form. Please note that it may take up to three weeks for the transaction to be processed. Proof of mortgage or rent payment must be provided to HR within two weeks of disbursement.

SECTION I: EMPLOYEE INFORMATION

Last Name	First Name	MI	Employee ID Number
Job Title	Date of Hire		
Department	Email		
Phone Number	Work Phone Number		

SECTION II: EMERGENCY HOUSING ASSISTANCE PROGRAM (Resolution 445-22)

Documentation: Copy of Driver's License **AND** Recent Mortgage Statement for Primary Residence **OR** Rent/ Lease Agreement

Monthly Mortgage Payment: \$ _____ **OR** Monthly Rent Payment: \$ _____ Adjusted Hourly Rate: \$ _____

Annual Leave: Current Balance: _____ - No. of Hours Requested to be Cashed Out: _____ = No. of Hours Remaining⁽¹⁾: _____

⁽¹⁾ At least 80 hours must remain in the annual leave bank after the leave is deducted.

SECTION IV: ATTESTATIONS AND ACKNOWLEDGEMENTS

By signing below, I am acknowledging and attesting to the following.

- I am authorizing a **one-time, irrevocable** conversion of a portion of my annual leave to cash for the Program.
- I understand and acknowledge that this Program is applicable solely for my **primary** residence and proof of payment must be furnished within two weeks of disbursement. The address on my driver's license and the lease or mortgage statement must match, otherwise this application will be denied.
- I understand that this payment will not be paid in a separate check and will be taxed in accordance with the prevailing Internal Revenue Code.
- I understand that the number of hours that are cashed out will be included as Florida Retirement System (FRS) wages.
- I understand that this request and associated documentation may be subject to an audit.
- I attest that the information provided is accurate and true. I understand and acknowledge that the submittal of any false information may subject me to discipline, up to and including dismissal.

SECTION V: SIGNATURES

	Print Name	Signature	Date
Employee			
Departmental Personnel Representative			
Reviewed By (Central HR)			
Processed By (Central HR)			

FOR CENTRAL HR USE ONLY

Annual Leave Balance _____ - Hours Requested To Be Cashed Out _____ = Annual Hours Remaining _____

No. of Annual Hours _____ X Adjusted Hourly Rate _____ = Gross Amount \$ _____



**MIAMI-DADE COUNTY
HUMAN RESOURCES DEPARTMENT
FIRST-TIME HOMEBUYER PROGRAM**

INSTRUCTIONS

Employees must have at least three years of employment with Miami-Dade County, and at least 80 hours of annual leave must remain in the annual leave bank after the leave is deducted. Employees may cash out the value of leave **not to exceed \$25,000 gross**, and it is a **one-time, irrevocable election**. Once completed, please submit the form and supporting documentation to your Departmental Personnel Representative (DPR) who will forward to the Human Resources Department (HR) for processing. To avoid delays, please ensure that the proper documentation is attached to this form. Please note that it may take up to three weeks for the transaction to be processed. Proof of closing must be provided to HR within two weeks of closing or disbursement.

SECTION I: EMPLOYEE INFORMATION

Last Name	First Name	MI	Employee ID Number
Job Title		Date of Hire	
Department		Email	
Phone Number	Work Phone Number		

SECTION II: FIRST-TIME HOMEBUYER ASSISTANCE PROGRAM (Resolution R-219-22)

Documentation: Purchase Contract **AND**
 Loan Estimate **OR** Closing Disclosure

Expected Closing Date: _____ Estimated Closing Costs/ Down Payment: \$ _____ Adjusted Hourly Salary: \$ _____

Annual Leave: Current Balance: _____ - No. of Hours Requested to be Cashed Out: _____ = No. of Hours Remaining⁽¹⁾: _____

⁽¹⁾ At least 80 hours must remain in the annual leave bank after the leave is deducted.

SECTION III: ATTESTATIONS AND ACKNOWLEDGEMENTS

By signing below, I am acknowledging and attesting to the following.

- I am authorizing a **one-time, irrevocable** conversion of a portion of my annual leave to cash for the Program.
- I attest that I am a first-time homebuyer and I will provide proof of the home purchase to HR within two weeks after closing.
- I understand that this payment will not be paid in a separate check and will be taxed in accordance with the prevailing Internal Revenue Code.
- I understand that the number of hours that are cashed out will be included as Florida Retirement System (FRS) wages.
- I understand that this request and associated documentation may be subject to an audit.
- I attest that the information provided is accurate and true. I understand and acknowledge that the submittal of any false information may subject me to discipline, up to and including dismissal.

SECTION IV: SIGNATURES

	Print Name	Signature	Date
Employee			
Departmental Personnel Representative			
Reviewed By (Central HR)			
Processed By (Central HR)			

FOR CENTRAL HR USE ONLY

Annual Leave Balance _____ - Hours Requested To Be Cashed Out _____ = Annual Hours Remaining _____

No. of Annual Hours _____ X Adjusted Hourly Salary _____ = Gross Amount \$ _____



EMERGENCY HOUSING ASSISTANCE PROGRAM

INSTRUCTIONS

Employees must have at least three years of employment with Miami-Dade County, and at least 80 hours of annual leave must remain in the annual leave bank after the leave is deducted. Employees may cash out the value of leave not to exceed \$12,000 gross, and it is a one-time, irrevocable election. Once completed, please submit the form and supporting documentation to your Departmental Personnel Representative (DPR) who will forward to the Human Resources Department (HR) for processing. To avoid delays, please ensure that the proper documentation is attached to this form. Please note that it may take up to three weeks for the transaction to be processed. Proof of mortgage or rent payment must be provided to HR within two weeks of disbursement.

SECTION I: EMPLOYEE INFORMATION

Form with fields: Last Name, First Name, MI, Employee ID Number, Job Title, Date of Hire, Department, Email, Phone Number, Work Phone Number

SECTION II: EMERGENCY HOUSING ASSISTANCE PROGRAM (Resolution 445-22)

Documentation: Copy of Driver's License [] AND Recent Mortgage Statement for Primary Residence [] OR Rent/ Lease Agreement []

Monthly Mortgage Payment: \$ _____ OR Monthly Rent Payment: \$ _____ Adjusted Hourly Rate: \$ _____

Annual Leave: Current Balance: _____ - No. of Hours Requested to be Cashed Out: _____ = No. of Hours Remaining(1): _____

(1) At least 80 hours must remain in the annual leave bank after the leave is deducted.

SECTION IV: ATTESTATIONS AND ACKNOWLEDGEMENTS

By signing below, I am acknowledging and attesting to the following.

- I am authorizing a one-time, irrevocable conversion of a portion of my annual leave to cash for the Program.
I understand and acknowledge that this Program is applicable solely for my primary residence and proof of payment must be furnished within two weeks of disbursement.
I understand that this payment will not be paid in a separate check and will be taxed in accordance with the prevailing Internal Revenue Code.
I understand that the number of hours that are cashed out will be included as Florida Retirement System (FRS) wages.
I understand that this request and associated documentation may be subject to an audit.
I attest that the information provided is accurate and true. I understand and acknowledge that the submittal of any false information may subject me to discipline, up to and including dismissal.

SECTION V: SIGNATURES

Table with columns: Print Name, Signature, Date. Rows: Employee, Departmental Personnel Representative, Reviewed By (Central HR), Processed By (Central HR)

FOR CENTRAL HR USE ONLY

Annual Leave Balance _____ - Hours Requested To Be Cashed Out _____ = Annual Hours Remaining _____

No. of Annual Hours _____ X Adjusted Hourly Rate _____ = Gross Amount \$ _____