

MEMORANDUM

Agenda Item No. 11(A)(9)

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

DATE: July 8, 2021

FROM: Geri Bonzon-Keenan
County Attorney

SUBJECT: Resolution directing the County Mayor to design a financial literacy training pilot program for current and future tenants, participants and applicants in the public housing program, Rental Assistance Demonstration program, and the Section 8 programs; and requiring a report

Resolution No. R-670-21

The accompanying resolution was prepared and placed on the agenda at the request of Prime Sponsor Commissioner Raquel A. Regalado.



Geri Bonzon-Keenan
County Attorney

GBK/uw



MEMORANDUM

(Revised)

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

DATE: July 8, 2021

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Gen Bonzon-Keenan
County Attorney

SUBJECT: Agenda Item No. 11(A)(9)

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)(9)
7-8-21

RESOLUTION NO. R-670-21

RESOLUTION DIRECTING THE COUNTY MAYOR OR THE COUNTY MAYOR'S DESIGNEE TO DESIGN A FINANCIAL LITERACY TRAINING PILOT PROGRAM FOR CURRENT AND FUTURE TENANTS, PARTICIPANTS AND APPLICANTS IN THE PUBLIC HOUSING PROGRAM, RENTAL ASSISTANCE DEMONSTRATION PROGRAM, AND THE SECTION 8 PROGRAMS; AND REQUIRING A REPORT

WHEREAS, Miami-Dade County ("County"), which is one of several public housing agencies in the County, is the owner and operator of more than 9,000 units of public housing funded by the U.S. Department of Housing and Urban Development ("HUD") in accordance with the Housing Act of 1937 and the federal regulations promulgated by HUD; and

WHEREAS, public housing is limited to low-income families and individuals, whose eligibility is determined, in part, by a public housing agency, such as the County, based on such families' or individuals' annual gross income; and

WHEREAS, for instance, according to the annual median income published by HUD for Miami-Dade County, a family of four, whose income does not exceed 30 percent of annual median income, cannot earn more than \$25,750.00 to qualify for public housing; and

WHEREAS, the County is in the process of converting 7,718 public housing units to Section 8 Housing Choice Voucher program ("Section 8") project-based units through HUD's Rental Assistance Demonstration program ("RAD program"); and

WHEREAS, the Board adopted Resolution No. R-429-21, which, in part, authorized the County Mayor or the County Mayor's designee to open the Section 8 waiting list to eligible families and individuals on May 13, 2021; and

WHEREAS, as of May 21, 2021, over 75,000 Section 8 applications have been received by the County; and

WHEREAS, this Board desires to support affordable homeownership and believes that tenants in public housing and those impacted by the conversion of public housing to Section 8 project-based units through HUD's RAD program should be provided with tools, such as financial literacy training, and incentives that assist and provide them with opportunities to obtain financial independence and security, improve their lives, and move out of public housing or RAD program housing; and

WHEREAS, entities such as the Florida Department of Financial Services, Division of Consumer Services, offer various financial educational resources and informational programs at no cost, online and in person, to assist consumers in making informed financial and insurance-related decisions, which is available at <https://www.myfloridacfo.com/Division/Consumers/FinancialLiteracy.htm>; and

WHEREAS, the courses are designed for a broad audience ranging from middle and high school students, to parents, military personnel, and seniors; and

WHEREAS, in addition, the University of Miami is working to develop a financial literacy program for public housing tenants and residents to enable them to transition from public housing into homeowners; and

WHEREAS, currently, the County, through its Public Housing and Community Development Department ("PHCD"), manages a variety of programs designed to enhance affordable homeownership opportunities for individuals and families residing in the County, including, but not limited to: (i) the Homebuyer Loan Program, which provides mortgage loan assistance to assist qualified low- and moderate-income individuals and families in the purchase

of a primary residence; (ii) the Infill Housing Initiative Program, which involves the sale or transfer of County-owned properties to infill developers who are required to build affordable single-family homes for very low, low- and moderate-income persons or households; and (iii) the Section 8 Housing Choice Voucher Homeownership Option Program, which is designed to assist eligible Section 8 Housing Choice Voucher recipients, who are first-time homebuyers, with certain monthly homeownership expenses (“PHCD programs”); and

WHEREAS, in addition to the PHCD programs, the Miami-Dade Economic Advocacy Trust also administers a Homeownership Assistance Program which is designed to address the needs of low- and moderate-income individuals and families in the County by providing down payment and closing costs assistance to purchase their first home, and the Miami-Dade Housing Finance Authority also, among other things, administers a first-time homebuyer program and homebuyer education program; and

WHEREAS, given the reopening of the list for Section 8 and the overwhelming response, this Board believes that a financial literacy training program that is available to current and future tenants, participants and applicants participating in the County’s public housing, the RAD, and the Section 8 programs, including, but not limited to, the Section 8 Housing Choice Voucher program, would benefit these individuals and increase their earning potential and their ability to purchase and maintain affordable homes,

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

Section 1. Directs the County Mayor or County Mayor’s designee to design a pilot program providing for immediate financial literacy training available to current and future tenants, participants and applicants in the County’s public housing, the Rental Assistance Demonstration,

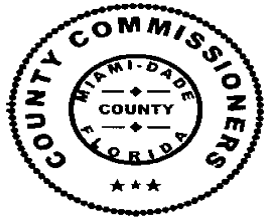
and the Section 8 programs, including, but not limited to, the Section 8 Housing Choice Voucher program. At a minimum, the pilot program should: (i) provide participants with access to pre-existing and no-cost training resources such as those available through the Florida Department of Financial Services and the University of Miami; (ii) be accessible to non-native English speakers; and (iii) as allowed by HUD, incentivize financial literacy training program in the affordable housing programs offered by the County. This Board further directs the County Mayor or the County Mayor's designee to ensure that each current and future tenant, participant and applicant participating in the abovementioned PHCD programs be provided with information concerning the pilot program established pursuant to this resolution.

Section 2. Directs the County Mayor or County Mayor's designee to place a report on an agenda of this Board pursuant to Ordinance No. 14-65 within 90 days of the effective date of this resolution describing the pilot program.

The Prime Sponsor of the foregoing resolution is Commissioner Raquel A. Regalado. It was offered by Commissioner **Rebeca Sosa**, who moved its adoption. The motion was seconded by Commissioner **Joe A. Martinez** and upon being put to a vote, the vote was as follows:

	Jose "Pepe" Diaz, Chairman	aye
	Oliver G. Gilbert, III, Vice-Chairman	aye
Sen. René García	aye	Keon Hardemon aye
Sally A. Heyman	absent	Danielle Cohen Higgins aye
Eileen Higgins	aye	Joe A. Martinez aye
Kionne L. McGhee	absent	Jean Monestime aye
Raquel A. Regalado	aye	Rebeca Sosa aye
Sen. Javier D. Souto	aye	

The Chairperson thereupon declared this resolution duly passed and adopted this 8th day of July, 2021. 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

HARVEY RUVIN, CLERK

By: **Melissa Adames**
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.

LCK

Leigh C. Kobrinski
Terrence A. Smith