

MEMORANDUM

Agenda Item No. 11(A)(17)

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

DATE: January 19, 2022

FROM: Geri Bonzon-Keenan
County Attorney

SUBJECT: Resolution urging the United
States Congress to enact S. 2981,
H.R. 3172, the HELPER Act, or
similar legislation establishing
a mortgage loan assistance
program for first responders
and teachers

Resolution No. R-71-22

The accompanying resolution was prepared and placed on the agenda at the request of Prime Sponsor Commissioner Rebeca Sosa.


Geri Bonzon-Keenan
County Attorney

GBK/smm



MEMORANDUM

(Revised)

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

DATE: January 19, 2022

FROM: 
Gen Bonzon-Keenan
County Attorney

SUBJECT: Agenda Item No. 11(A)(17)

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)(17)
1-19-22

RESOLUTION NO. _____ R-71-22

RESOLUTION URGING THE UNITED STATES CONGRESS
TO ENACT S. 2981, H.R. 3172, THE HELPER ACT, OR
SIMILAR LEGISLATION ESTABLISHING A MORTGAGE
LOAN ASSISTANCE PROGRAM FOR FIRST RESPONDERS
AND TEACHERS

WHEREAS, Miami-Dade County is experiencing a significant shortage of safe and stable affordable housing; and

WHEREAS, according to the Case-Shiller Index, the median housing price jumped almost 20 percent in the last 12 months, hitting a new all-time high; and

WHEREAS, the skyrocketing median housing price is also outpacing year-over-year salary increases that typically average between 2-3.6 percent for first responders and teachers; and

WHEREAS, as a result, many of Miami-Dade County's first responders and teachers are facing financial obstacles when buying a home in today's housing market; and

WHEREAS, these financial obstacles prevent many first responders and teachers from living in the very communities they serve; and

WHEREAS, this Board seeks to lessen the financial barriers for first responders and teachers to affordable housing; and

WHEREAS, on May 13, 2021, United States Congressman John Rutherford (R - Florida) introduced H.R. 3172, a bill entitled the "Homes For Every Local Protector, Educator, and Responder Act of 2021" (the "HELPER Act"), for consideration during the 117th Congress; and

WHEREAS, on October 7, 2021, United States Senator Marco Rubio (R – Florida) introduced S. 2981, the companion bill to H.R. 3172; and

WHEREAS, the HELPER Act would provide, among other things, for the following:

- Create a new home loan assistance program administered by the Federal Housing Administration (FHA) for law enforcement officers, firefighters, medical first responders, and Pre-K-12 teachers;
- Eliminate a mortgage down payment requirement to allow financing to cover up to 100 percent of the cost of the property; and
- Establish a one-time up-front mortgage insurance premium amount of 3.6 percent and eliminates monthly insurance premiums; and

WHEREAS, this Board wishes to support the HELPER Act to address barriers to affordable housing for first responders and teachers in Miami-Dade County,

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

Section 1. Urges the United States Congress to enact S. 2981, H.R. 3172, the HELPER Act, or similar legislation establishing a mortgage loan assistance program for first responders and teachers.

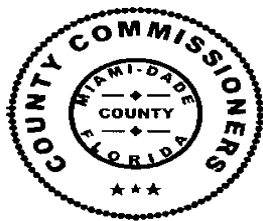
Section 2. Directs the Clerk of the Board to transmit a certified copy of this resolution to Senator Marco Rubio, Representative John Rutherford, and the remaining Members of the Florida Congressional Delegation.

Section 3. Directs the County's federal lobbyists to advocate for the passage of the legislation set forth in section 1 above, and authorizes and directs the Office of Intergovernmental Affairs to amend the 2021 Federal Legislative Package to include this item and to include this item in the 2022 Federal Legislative Package when it is presented to the Board.

The Prime Sponsor of the foregoing resolution is Commissioner Rebeca Sosa. It was offered by Commissioner **Rebeca Sosa**, who moved its adoption. The motion was seconded by Commissioner **José "Pepe" Diaz** 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	aye	Danielle Cohen Higgins	aye
Eileen Higgins	aye	Joe A. Martinez	aye
Kionne L. McGhee	aye	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 19th day of January, 2022. 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

Melissa Adames

By: _____
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.

mmg

Melissa M. Gallo