

MEMORANDUM

AGENDA ITEM #VII.B

DATE: APRIL 17, 2023

TO: COUNCIL MEMBERS

FROM: STAFF

SUBJECT: CORRESPONDENCE AND ARTICLES

Recommendation

Information only

7 Florida Cities That Could Be Headed For a Housing Crisi



BY JORDAN ROSENFELD

TraceRouda / Getty Images/iStockphoto

In order to find the Florida cities showing cause for concern, GOBankingRates looked at the largest 200 cities in terms of total housing units and some crucial factors such as the percentage of mortgages that are between 30 and 90+ days delinquent and homeowner and renter vacancy rates. Data was drawn from the Consumer Financial Protection Bureau, the Consumer Protection Bureau, and RealtyTrac.

Here are seven most likely to end up with a housing crisis.

- 7. Pembroke Pines, Florida
 - Homeowner vacancy rate: 0.9%
 - % of mortgages delinquent 90 days: 0.7%
- 6. Hollywood, Florida
 - Homeowner vacancy rate: 1.6%
 - % of mortgages delinquent 90 days: 0.6%
- 5. Jacksonville, Florida
 - Homeowner vacancy rate: 2.0%
 - % of mortgages delinquent 90 days: 0.6%
- 4. Miami, Florida
 - Homeowner vacancy rate: 2.2%
 - % of mortgages delinquent 90 days: 0.6%
- 3. Gainesville, Florida
 - Homeowner vacancy rate: 3.6%

- % of mortgages delinquent 90 days: 0.6%
- 2. Fort Lauderdale, Florida
 - Homeowner vacancy rate: 4.1%
 - % of mortgages delinquent 90 days: 0.6%
- 1. Orlando, Florida
 - Homeowner vacancy rate: 5%
 - % of mortgages delinquent 90 days: 0.5%

Methodology: In order to find the Florida cities that could be poised for a housing crisis, GOBankingRates looked at the largest 200 cities in terms of total housing units across the following factors: (1) percent of mortgages 30-89 days delinquent by MSA as sourced from the Consumer Financial Protection Bureau; (2) percent of mortgages 90-plus days delinquent by MSA as sourced from the Consumer Protection Bureau; (3) homeowner vacancy rate as sourced from the 2020 American Community Survey; and (4) rental vacancy rate as sourced from the 2020 American Community Survey.

These four factors were then scored and combined with the highest score indicating the city most likely to be poised for a housing crisis. Factors (1) and (2) were weighted 2x and factor (4) was weighted 0.5x. The 100 cities most poised for a housing crisis were moved onto the next round of scoring. These 100 cities were then re-ranked and scored on the four factors above as well as (5) foreclosure rate as sourced from RealtyTrac. These five factors were scored and combined with the highest score indicating the city most likely to be poised for a housing crisis. For this second round of scoring, factors (1) and (2) were weighted 2x, factor (4) was weighted 0.5x, and factor (5) was weighted 1.5x. GOBankingRates then isolated those 10 cities in the Florida with the highest scores for final rankings.

All data was collected on and up to date as of May 23, 2022 and rankings were finalized on November 8, 2022.

Read More: https://finance.yahoo.com/news/7-florida-cities-could-headed-120114061.html?guccounter=1

A \$1 billion deal? New plans afoot for trash and recycling in Broward

BY BRIAN BANDELL

A consortium of Broward's city leaders agreed Wednesday to plunge ahead with long time plans to build a trash and recycling program, growing more independent from relying on Waste Management's services.

By early June, both the county and the cities are each expected to vote at their own City Halls on creating what will be known as an interlocal agreement. That agreement will eventually develop a master plan, set up a taxing authority to pay for it all, and have the cities — based on population — share the cost of an estimated \$2 million in startup fees, such as renting an office and hiring a director. The county will foot half that bill.

Ultimately a recycling, composting and waste-to-energy plant will be built for a price tag that could hover around \$1 billion, officials said. Although the exact cost hasn't been calculated, that figure is "what will be expected," said County Commissioner Beam Furr.

Last week, cities were upset that Broward County would be speeding up the process in what was pitched as "parallel paths," when the county announced last week it would pursue the creation of the waste-to-energy incinerator on its own.

County commissioners didn't vote on the issue this week. Rather, Furr briefed his fellow commissioners on the plans Tuesday. He told the South Florida Sun Sentinel on Wednesday the requests for proposals to find the contractor or developer are expected to go out within months. It starts the process of gathering information about "what kind of disposal options we have."

<u>City leaders were furious</u> that the county seemed to be moving ahead without them, and it appeared they would "not hold hands and sing kumbaya," said Pompano Beach Mayor Rex Hardin.

But Wednesday, Furr assured the cities they would work together.

If all goes as envisioned, it will "change the way we are dealing with waste from our county," Hardin said. "It's a great opportunity to work together and see if we can get it over the finish line. This is the beginning of a journey."

A new group, which could be called the Broward County Solid Waste Disposal and Recyclable Materials Processing Authority, won't need a vote from every city to make sure plans keep moving forward.

On Wednesday, city leaders agreed that enough cities making up 75% of the county's population — and the county itself — will be needed for future decisions that affect the county's taxpayers. That prevents one city from having veto power on future votes or not participating and holding the process "hostage."

Officials said the new plant would burn waste to create electricity on whatever couldn't be recycled. And if the trash couldn't be burned, it would be sent to the landfill as a last resort.

The plant would likely be built at the site of the <u>Monarch Hill landfill</u>, near Coconut Creek, or on county-owned land off U.S. Highway 27, near Southwest Ranches and Pembroke Pines.

The discussions to get into the trash business picked up in 2020 when city leaders revived their committee called the <u>Broward County Solid Waste and Recycling Working Group</u>.

They were unhappy with Waste Management's monopoly after the <u>Company announced it would no longer</u> <u>accept mixed-paper</u> to recycle. Although the company eventually reversed course, county and city officials said they were still committed to creating their own waste and recycling system.

Read More: <u>https://www.sun-sentinel.com/local/broward/fl-ne-trash-deal-solid-waste-broward-20230315-y2t3qpxu5fdsdb4em6opypdtza-story.html</u>

County reverses decision to build new waste plant at Doral site of old one

BY RICHARD BATTIN



As white-shirted Doral-area residents filled the front and center seats of the Miami-Dade County Commission chamber Tuesday to ask how the county planned to handle the Doral solid waste plant fire that started Super Bowl Sunday and smoldered more than a week, commissioners rescinded a decision to build a new solid waste plant at the same site.

Former Doral mayor and now County Commission Juan Carlos Bermudez introduced the resolution to:

- Rescind the decision made last July to build a new facility on the same ground.
- Authorize the county mayor to explore other possible sites for the facility.
- Explore alternative technologies for disposing of solid waste without incinerators.
- Have Mayor Daniella Levine Cava within 90 days provide a new report.

After some debate, his resolution passed unanimously.

The crowd had signs, but Chairman Oliver G. Gilbert III asked them not to wave them and the orderly crowd complied.

After the first speaker stepped to the lectern to tell the commission how the fire and smoke from the burning Covanta plant hurt his health the audience applauded. Mr. Gilbert told the group clapping was not permitted.

Smiling broadly and raising his arms above his head, Mr. Gilbert rotated his hands back and forth and instructed the crowd, "This is how you show approval." Again, the orderly group complied.

More than a dozen Doral-area residents took their turns to express concern both about long-term health effects of the incident and how the commission was going to fix it.

The youngest was a 13-year-old who, with her mother, told of the skin rash she had developed in the wake of the week-long fire. She still has it, her mother said.

Several high school students were among speakers entreating commissioners for action as well as senior citizens who had resurrected their pandemic masks.

It wasn't the first fire at the facility, one of the few incinerator-based solid-waste disposal systems left nationwide. Last July the commission voted to build a new facility in the same location.

It was clear those attending wanted the new facility to rise somewhere else. That included Mr. Bermudez, who lives within a half-mile of the plant.

"There are other sites," Mr. Bermudez said, "even in the 12th District, that would be more appropriate."

Miami-Dade commissioners are seeking a recycling goal of 100% and earlier this year passed a resolution asking Mayor Levine Cava to pursue strategies to achieve that goal with the South Florida Regional Planning Council (SFRPC).

With two Miami-Dade recycling contracts expiring March 31 and the site for a new processing plant and incinerator a burning issue for the 1980s-vintage plant, the Feb. 7 resolution directed the mayor to collaborate with SFRPC on strategies and plans related to solid waste management.

Read More: <u>https://www.miamitodaynews.com/2023/03/07/county-reverses-decision-to-build-new-waste-plant-at-doral-site-of-old-one/</u>

There's a plan to bring back Miami-Dade's ousted housing director in split with mayor

BY DOUGLAS HANKS

Weeks after being dismissed as <u>Miami-Dade's housing director</u>, Michael Liu may be back in county government if a commissioner's plan to create a new position for him is approved.

Legislation by Commissioner Eileen Higgins would launch the Office of Strategic Housing Development, with a \$750,000 budget. The office would report to the commission chair and oversee housing projects assigned to it by the board, bypassing the current system of Mayor Daniella Levine Cava overseeing all county-funded development.

Higgins said she's spoken to Liu about the position and thinks he would be interested. He resigned his post last month after a break with Levine Cava after nine years as Miami-Dade's senior housing administrator, overseeing public housing complexes and the county's spending of local and state dollars on private-sector affordable housing projects.

"The departure of Director Liu leaves a huge gap in our affordable housing infrastructure," Higgins said. "His experience is unparalleled. He is the perfect person to lead this office." Liu and a representative for Levine Cava were not immediately available for comment.

Liu oversaw the redevelopment of Miami-Dade's oldest public housing complex, Liberty Square, which reopened in 2019, as well as multiple rebuilding efforts of other complexes run by Miami-Dade but dependent on federal funding for operations and maintenance. A former HUD administrator, Liu submitted a resignation letter to Levine Cava <u>"as requested"</u> on Feb. 10. He was first appointed by Levine Cava's predecessor, Carlos Gimenez, in 2014.

Levine Cava hasn't publicly addressed why she asked for Liu's resignation as the director of Public Housing and Community Development Department.

Now starting her third full year in office after the 2020 election, Levine Cava has replaced several of Gimenez's senior department directors, including at Aviation, Regulatory and Economic Resources and Water and Sewer. The commissioners have only sought to retain one, creating <u>a board budget office for Jennifer Moon</u>, a deputy mayor under Gimenez whom Levine Cava demoted to budget director shortly after her term began.

A Liu deputy, Clarence Brown, is the <u>acting head</u> of Public Housing and Community Development while Levine Cava considers a new director.

Read more: <u>https://www.miamiherald.com/news/local/community/miami-dade/article272802280.html</u>

Florida's Great Displacement

The state's climate exodus has already begun

BY JAKE BITTLE

As many residents will be proud to tell you, the thousand-odd islands that make up the Florida Keys are one of a kind: there is no other place in the world that boasts the same combination of geological, ecological, and sociological characteristics. The islands have a special, addictive quality about it, an air of freedom that leads people to turn their backs on mainland life.

The Keys are also the first flock of canaries in the coal mine of climate change. Over the past few years, the residents of these islands have been forced to confront a phenomenon that will affect millions of Americans before the end of the century. Their present calamity offers a glimpse of our national future.

Nature is changing. Today's hurricanes tend to be stronger, wetter, and less predictable than those of the last century. They hold more moisture, speed up more quickly, and stay together longer. It's difficult to tell for certain what role climate change plays in any individual storm, but in the case of <u>Hurricane Irma</u> — which slammed the Keys in September 2017 — there is little doubt that the warmth of the Caribbean Sea made the storm more powerful, allowing the vortex to regain strength overnight as it barreled toward the islands. As global warming continues to ratchet up the temperature of our oceans, we can expect more storms like Irma. The danger to the Keys doesn't end with hurricane season, either: a slow but definite rise in average sea levels over the past decade has contributed to an increase in tidal flooding, leaving some roads and neighborhoods inundated with salt water for months at a time.

In the five years since Irma, the bill has come due. The hurricane made undeniable what previous floods had only suggested: that climate change will someday make life in the archipelago impossible to sustain. The storm was the first episode in a long and turbulent process of collapse, one that will expand over time to include market contraction, government disinvestment, and eventually a wholesale retreat toward the mainland. Irma may not have destroyed the Keys in one stroke, but the storm ran down the clock on life on the islands, pushing conches (the Keys' unique name for residents) into a future that once seemed remote. The impulse to stay, which once bespoke a conch's devotion to his or her adopted home, now looks a little more like denial. The decision to leave, on the other hand, which once signified surrender, now looks more like acceptance of the inevitable.

Florida's Great Displacement

The term "climate migration" is an attempt to explain why people leave one place in favor of another; it assigns motivation to movements that may be voluntary or involuntary, temporary or permanent. Yet even if the primary cause for migration is clear, there are still countless other factors that influence when, where, and how someone moves in response to a disaster. It's this messiness that is reflected in the word "displacement": the migratory shifts caused by climate change are as chaotic as the weather events that cause them.

For some families the decision to depart the Keys was easy. The storm was a traumatic event, more than enough to convince many people that life on the islands was too dangerous to accept. They came back home, fixed up their houses, and got out. That was the case for Connie and Glenn Faast, who left the island city of Marathon for

the mountains of North Carolina after spending almost 50 years in the Keys. "It was pretty much immediate," Connie told me. "It's just too hard to start over when you get older. We couldn't risk it."

The Faasts had lived the kind of life you can only live in the Keys: Connie worked on commercial fishing boats and in a local aquarium, while Glenn owned a boat maintenance company and raced Jet Skis in his spare time. They had stuck it out in the Keys through several major storms, including 2005's Hurricane Wilma, which brought five feet of water to their little island and totaled three of their cars; Connie still shudders when she remembers the image of her husband wading through the water around their house with snakes climbing all over him, clinging to him for shelter from the flood. The Faasts had second thoughts after that storm, but the Keys were paradise, and besides, they didn't know where else they would go.

When Irma came 12 years later, though, the choice was much easier. During the evacuation, it took the Faasts a week to find a decaying hotel in Orlando where they could wait out the storm. As the hurricane passed over the center of the state, it knocked out their power, leaving them and their pets to spend the night in 100-degree heat without air conditioning. "That was it for us," she said. They had to get out — not just out of the Keys, but out of Florida altogether.

When they returned to Marathon, they discovered that their home was the only one in the neighborhood with an intact roof. They put the house on the market as soon as they could, but it took a year for the place to sell, in part because property values had risen so steeply that most people in the area couldn't afford to buy.

The storm had scared many people off, but it had also destroyed a quarter of the Keys's housing stock, which drove up prices for the homes that survived. In the meantime, the Faasts saw their friends start to leave as well: one moved to Sarasota, another to Orlando, and a third friend, who had been the first-ever mayor of Marathon, talked about moving to central Florida.

"We thought it would be devastating when we left," Connie said, "because we love the Keys. But when we pulled out of there, we were so, so relieved."

No more housing

Hundreds of people like the Faasts left the Keys of their own volition in the years after Irma, deciding one way or another that the risks of staying there outweighed the benefits. But perhaps the more turbulent phenomenon after the storm was the involuntary displacement caused by the shortage of affordable housing on the islands. The storm destroyed not only the massive mobile home parks on islands like Big Pine, but also hundreds of so-called downstairs enclosures, small apartment-style units that sat beneath elevated homes.

It also wiped out dozens if not hundreds of liveaboard boats and older apartment complexes in island cities like Marathon. These trailer parks and apartment complexes had been havens for resort waiters, boat buffers, and bartenders, allowing them to get a foothold in an archipelago that had long ago become unaffordable for anyone who wasn't rich. Now all that housing was gone, and FEMA's 50% rule — which prohibits improvements to structures that cost more than 50% of its market value — prohibited most trailers and downstairs enclosures from being rebuilt.

Many of those who had been lucky enough to own small homes or campers hadn't been able to afford insurance, which meant they missed out on the payouts that went to wealthy homeowners and part-time vacationers. To make matters worse, the government of the Keys couldn't build enough new homes to fill the gap created by the

storm: the state had long ago imposed a de facto cap on the number of building permits Monroe county — which encompasses the islands — could issue, an attempt to make sure the population did not grow too large to evacuate the islands in a single day. Thus it was impossible for most residents either to rebuild their old homes or to buy new ones.

Some of those who lost their homes were able to crash with friends and family, and others got by living in tents or trailers, but others resorted to a forest homeless encampment. The lack of housing made the storm survivors feel as though they were stuck in a permanent limbo: life on the islands became a game of musical chairs, in which only the highest bidders could end up with a seat.

Delaying the inevitable

Debra Maconaughey, the rector at St. Columba Episcopal Church in Marathon, spent the years after Irma trying to forestall this involuntary displacement. When the storm hit, Maconaughey and much of her congregation were in Ireland, retracing the steps of the original St. Columba, and by the time they returned to the Keys it was clear that housing would be the defining challenge of the next few years. "Everybody's house was destroyed. That's what people would need the most."

We were speaking in the church's open-air pavilion, where Maconaughey had been delivering outdoor sermons even before the coronavirus pandemic. Irma had weakened the timbers that supported the roof of the central chapel, forcing the church to move worship outside.

In the first week Maconaughey was back, she helped transform St. Columba's campus into a massive shelter for boaters who had lost their homes in the storm, cramming two dozen air mattresses into a loft that had previously been used for an after-school program. The next week, Maconaughey and her congregation installed approximately two dozen trailers around Marathon, giving the boaters a long-term place to stay.

Maconaughey knew there was no chance the county government would restore all the housing that had been lost in the storm, but after a year went by, she found herself shocked at how little had been rebuilt. A nonprofit land trust had erected only a handful of new cottages and a \$50 million state program called Rebuild Florida had repaired only two homes, a pittance compared to the thousands of dwellings that had been swept away.

So Maconaughey called up the nonprofits who were funding St. Columba's relief efforts and made an unconventional proposal: the church, she proposed, would buy some derelict housing and fix it up. She had her eyes set on a leaky, mold-filled apartment complex in Marathon that had been condemned for sewage issues a few years earlier. The apartment complex finally opened in the summer of 2020, providing cut-rate housing to 16 families who had been staying on couches or in trailers since the day the storm hit.

Never coming back

But for every person who found permanent shelter, there were more who could not afford to wait for the islands to recover. This wasn't only because people didn't want to return, but also because there were no homes to which they could return. Maconaughey told me with distaste that in several places along Marathon's beachfront, developers have built single large mansions on lots that once contained three or four small homes each.

The lack of affordable housing in turn created a labor shortage: fire and police departments couldn't find enough officers to fill their shifts, boat maintenance companies struggled to locate buffers and repairmen, and many

hotels went shorthanded through the on-season rush. When employers exhausted their hiring options on the islands, Maconaughey said, they started to hire workers from the mainland towns of Homestead and Florida City, who take a two-hour bus ride in either direction to work for minimum wage.

"I think people are really struggling, and it's just below the surface," she said. "We're a tourist area, so it's in our best interests to make it look nice from the highway, but there's hidden pain."

Maconaughey told me about the church sexton, Mike, who was driven out of the Keys by Irma. Mike showed up after the recession in a homeless shelter in Marathon. He was blind, and when he first arrived at the shelter he couldn't take a shower or put on clothes without assistance. After a year in the shelter, Mike started attending services at St. Columba, and soon displayed a great talent for weaving wooden canes and chairs, a craft he often practiced on the church pavilion after sermons. He also taught the kids in the after-school program how to play chess.

Mike was on the Keys as the storm approached, not with the congregation in Ireland. He first sought refuge in the massive Miami hurricane shelter, but by the time he got there, that shelter was full. As shelters in Florida all reached capacity, emergency officials herded evacuees from the Keys up toward Georgia, North Carolina, and Virginia, offering them bus transportation as far as they were willing to go. Mike was unsure when he would be able to return to the Keys, so he asked for a ticket to Minnesota, where he grew up. He was never able to get back.

"We kind of lost him," Maconaughey said. "He got on a bus to evacuate and now he's gone. He was a huge part of our community ... You have to ask yourself, do you ever recover from something like this?"

Read More: https://www.businessinsider.com/florida-residents-moving-leaving-climate-change-refugeeshurricanes-flood-2023-2

Miami-Dade officials tout massive development opportunity at UM conference

BY BRIAN BANDELL



Miami-Dade County issued a request for qualification seeking a development partner for these seven parcels at Government Center. / MIAMI-DADE COUNTY RECORDS

More than 1,000 professionals recently attended the University of Miami Real Estate Impact Conference, which civic leaders touted as one of the largest development opportunities in Miami-Dade County's history.

The Metrocenter project is the planned redevelopment of the county's Government Center campus and mass transit hub in downtown Miami. The county issued the request for qualification (RFQ) bid packages on Feb. 10, the same day of the UM conference at the Loews Coral Gables. The project could total up to 23 million square feet.

"This is using the public's land to create a place where residents can afford to live, work and learn," County Commissioner <u>Eileen Higgins</u> said. "Our goal is not the highest and best economic use. It's the highest and best social use."

The county <u>announced</u> the start of the public-private partnership (P3) process for Metrocenter in August 2022. The site has 17 developable acres at 111 N.W. First St. Currently, the land houses the county's main administration building, commission chambers and courts, the Government Center Metrorail Station, public parking and some retail.

Higgins said the RFQ contemplates all of those uses remaining on the site, probably in redesigned buildings. She expects the private development to include at least 2,000 of affordable and workforce housing units. Other public uses would include a main library, the HistoryMiami Museum, a day care center, a K-12 school, and public gathering spaces.

Because the site is in a Rapid Transit Zone, being at the Metrorail station, the county controls the development process there.

Higgins said the county will first run an RFQ to qualify development teams to bid. After that, it will issue a request for proposals (RFP) seeking specific development programs and financial terms. She expects this will be a 10- to 15-year build given the challenge of rebuilding the public buildings and mass transit.

A key goal of Metrocenter is to create housing in downtown Miami that's affordable for the workforce and with some easy access to mass transit so that the workers don't need a car, Higgins said. "If we don't have a workforce here, we don't have an economy," she added.

<u>Eulois Cleckley</u>, director of Transportation and Public Works for Miami-Dade, said the Government Center station is the "heartbeat" of mass transit in the county. It has the most Metrorail ridership and over 60 buses an hour drop people off there. He hopes the Metrocenter redevelopment will make the transit operation more efficient, including providing better links for pedestrians and bike riders, and an easier connection to the Brightline passenger rail station to the north.

He noted that Miami-Dade's public transit ridership has increased to 86% of pre-pandemic levels, which is one of the fastest recoveries in the nation.

Miami-Dade is aggressively looking to expand its mass transit system, and aims to use federal infrastructure funds to do so, Cleckley said. It's currently building an electric bus rapid transit system parallel to U.S. 1 from Dadeland to Florida City. It's working on plans for a long-promised northern extension of the Metrorail along Northwest 27th Avenue from Dr. Martin Luther King Station to the Broward County line. He said it's looking at an expansion of the Metro Mover from downtown Miami across the bridge to Miami Beach, plus more rail stations on the FEC line currently used by Brightline.

"The idea of what public transportation is has to change," Cleckley said. "It's not a social service. It's a consumer good. It's an amenity for your residents."

Read More: <u>https://www.bizjournals.com/southflorida/news/2023/02/12/officials-tout-massive-development-at-um-conferenc.html</u>

South Florida to receive more than \$180 million for sea level rise projects

BY ALEX HARRIS



A car pushes through floodwaters off Southwest Third Street and Eighth Avenue in the Little Havana neighborhood of Miami, Florida, on Saturday, June 4, 2022.

South Florida is getting more than \$180 million of bigger pipes, stronger stormwater pumps and higher canals to deal with rising sea levels — the majority of this year's state funds.

Governor Ron DeSantis announced the latest round of Resilient Florida grants on Monday afternoon. South Florida cities, which face the highest risk to life and property value from the <u>two feet of sea level rise expected</u> in the state by 2060, took home most of the \$275 million pot.

"These awards will fund critical actions across inland and coastal areas to adapt legacy infrastructure and implement nature-based solutions that address current and projected sea level rise and flooding to minimize adverse impacts on Floridians and their families," the state's Chief Resiliency Officer, Wesley Brooks, wrote in a statement.

The cash will fund 75 projects ranging from raising the banks of the C-8 canal in North Miami-Dade to potentially turning a Miami Beach golf course into a park that holds floodwater to elevating roads in the Florida Keys. Broward County was the biggest winner with 16 projects topping \$66 million.

Miami won nearly \$10 million for flood improvements to the Auburndale neighborhood south of Little Havana. Sonia Brubaker, the city's chief resilience officer, said in an email that the project will include new and bigger stormwater pipes and a reconstructed road that fights flooding in the area.

This is the third year that the Resilient Florida program, DeSantis' major foray into climate adaptation funding, has given out grants. So far, the state has awarded more than \$1.1 billion in funding to react to the symptoms of climate change, like rising tides and more powerful hurricanes.

But the need is far bigger.

In the program's first years, Florida municipalities asked for \$2.3 billion in grants, with South Florida cities asking for the lion's share of that total at \$1.8 billion.

This year, the state received 233 eligible applications asking for nearly \$775 million, said Alexandra Kuchta, spokesperson for the Department of Environmental Protection. Additional projects will be selected for a new round of funding later this year for Florida's statewide flooding and sea level rise resilience plan, she said.

And experts say the state's funding, however welcome and necessary, only targets half the problem with climate change. It doesn't tackle the actual cause — unchecked burning of fossil fuels.

View the complete list of grant-winning projects here.

Read More: <u>https://www.wlrn.org/news/2023-02-07/south-florida-to-receive-more-than-180-million-for-sea-level-rise-projects</u>

All Green Energy Has 'Brown Costs': Former NASA Engineer

BY NINA NGUYEN



Artisanal miners carry sacks of ore at the Shabara artisanal mine near Kolwezi on October 12, 2022. Demand for the metal is exploding due to its use in the rechargeable batteries that power mobile phones and electric cars. (JUNIOR KANNAH/AFP via Getty Images)

While renewables are often hailed as a clean source of energy, they have bleak social and environmental costs compared to nuclear and natural gas, says a former NASA engineer.

Paul Vallejo, who worked as an aerospace engineer at NASA for eight years, said, "even wind and solar aren't really renewable because you're taking silica sand out of the ground" to construct solar panels and mining "rare earth" minerals for the magnets for wind turbines, which are not truly renewable.

"Recycling of solar panels is currently not really terribly practical. Both solar panels and wind turbine blades go into the dump," he told The Epoch Times.

Former NASA engineer Paul Vallejo said media reports on renewable energy often don't cover the "brown costs" associated with it. Vallejo also argued that the media coverage of energy tends to focus more on promoting a narrative than all the facts. "You start with the story, and most modern news outlets fit facts and find experts to run the particular story that they want to run."

He said mainstream media outlets "call green energy 'green'" but "ignore the mining that has to be done for that."

"And that's true for lithium, the amount of water you have to process in order to create the lithium, the terrible mining conditions for cobalt in the Congo, and for the silica and the rare earth mines in China," he said.

"All green energy has 'brown costs,'" he added. "And that's true for other forms of energy as well."

Hidden Costs of Renewable Energy

Lithium is a metal used in rechargeable batteries that power electrical goods such as mobile phones, energy storage systems, and electric vehicles.

According to a report by Friends of the Earth (FoE), amid soaring demand for the mineral, the impact of mining activity has been "increasingly affecting communities where this harmful extraction takes place" including the surrounding soil and air.

The mining of cobalt, which is also used in lithium-ion batteries, has also been linked to child labour, corruption, and environmental pollution.

More than 40,000 children, some as young as six, are working in dangerous conditions in Congolese cobalt mines, according to UN agencies.

Meanwhile, silica dust exposure was the cause behind "substantially increased mortality among Chinese workers," causing respiratory diseases and lung cancer, according to a 2012 study by Chinese researchers.

Silica is essential in the manufacturing of batteries, solar panels, and electric vehicles.

Currently, China is the biggest player in the rare earth market due to its loose environmental regulations, making up 85 percent of the global supply in 2016, followed by Australia, which accounts for just 10 percent.

A groundbreaking report from May 2021 titled "In Broad Daylight" revealed several solar manufacturers operating out of China had either been directly involved in Uyghur slave labour or sourced polysilicon—a primary material used in nearly all solar panels—from suppliers who were.

An investigation by The Epoch Times in April 2022, also uncovered that at least 60 percent of Australia's biggest operating solar farms feature arrays of panels made by one of these companies.

Calls For Nuclear to Be Part of the Energy Mix

In Australia, as the country charges towards net zero by 2050, calls are growing for the government to lift the ban on nuclear energy, which Vallejo called a "handicap" in the country's effort to move away from carbonemitting sources.

"Nuclear is a really good power source and partly because of energy density," he said.

"It's orders of magnitude higher energy density than any other form of chemical or fossil fuel. So, I would argue that nuclear is probably one of the cleanest options you have, and it also isn't an intermittent source."

Vallejo argued, "You can't run a modern economy on a power source that has good days and bad days where you have blackouts on bad days."

"It's also not environmentally friendly to hamstring yourself from the only solution you could possibly use that isn't a fossil fuel."

He also noted that in terms of environmentally friendly power sources actually, natural gas is "quite a clean power source, as far as making less pollutants when you burn it."

But the centre-left Australian Labor government has continued to shoot down attempts to remove the nuclear ban and instead banked on a wider roll-out of renewable energy sources costing the country billions.

Following the release of the October 2022 budget, federal Treasurer <u>Jim Chalmers</u> stood firm on the federal government's move towards net-zero.

"Renewable energy is not just cleaner energy; it's cheaper energy," he told reporters on Oct. 25. "That's understood right around the world. It's also more reliable in the medium term and the long term when it comes to some of the geopolitical issues that we're dealing with."

This is despite electricity and gas prices continuing to soar and election pledges from Prime Minister Anthony Albanese that Labor's Powering Australia plan would save households \$275 per year (US\$175.70).

Australians' electricity bills are predicted to rise by another 56 percent over the next two years—according to budget estimates.

Read More: <u>https://www.theepochtimes.com/all-green-energy-has-brown-costs-former-nasa-engineer_5031138.html?ea_src=ai&ea_med=search</u>

Everglades progress report: Scientists point to need for water storage, climate planning

BY AMY BENNETT WILLIAMS

The biggest environmental restoration project in the history of the planet just got a report card.

All in all, things are on track. No failing grades, but no raves either. There are plenty "needs to try harder" comments as well. As fishing guide-turned-nonprofit advocate Daniel Andrews of Captains for Clean Water puts it: "It's working but we have a long road ahead."

Put together by the National Academy of Sciences, the 318-page "<u>Progress Toward Restoring the Everglades</u>: The Ninth Biennial Review" is an independent look at how things are going as the <u>Comprehensive Everglades</u> <u>Restoration Plan</u> turns 23.

Regular evaluations of the \$10.5 billion-plus federal-state <u>effort to fix</u> 1.5 million acres of a World Heritage Site which provides drinking water to 8 million people and shelters a storied, one-of-a-kind ecosystem were written into the original plan signed into law in 2000. The goal: <u>repair damage</u> done by humans who replumbed the River of Grass to accommodate agriculture and development.

Each progress report is a huge production. The most recent involved dozens of scientists supported by 15 staffers. Thirteen others reviewed their report, and the authors include three pages of acknowledgements for those who supplied information, joined in discussions, led field trips or otherwise helped out.

But given the scope of the subject, it could hardly be otherwise. As Denice Wardrop, review committee chair writes, "There are the innumerable and varied visions of the Everglades as an extraordinary ecosystem, from the vastness of a 'River of Grass' to the incredible diversity of life that can be found in the smallest pocket of a hummock or beneath the seagrass blades in Florida Bay. There are the practical visions, too—its role in the very health and well-being of those who live near and those who visit from afar, to its powering of an economy and a way of life. Whatever vision we individually and/or collectively hold, we sense when it is at risk of being changed or lost. When many of us sense that loss … we come together and willingly wrestle with the difficult question that asks what are we trying to restore and to what end."

Here's some of what Florida Everglades professionals who wrestle with those questions regularly are saying about the report:

Daniel Andrews, Executive Director, Captains for Clean Water



Proof of concept: "It's working. Nature is responding and vegetation is coming back the way it used to be ... restoration works."

However: "It seems their biggest concerns are the capacity and health of stormwater treatment areas."

And what about climate? "Potential variability in precipitation is concerning ... On paper (the new Lake Okeechobee schedule) looks great but if your rainfall timing and distribution starts to become less predictable, then what? If they want to start sending a lot of water south they

have to do that between December and May (but) when you're facing the challenge of a future that doesn't look like the past ... there's a list of uncertainties. (The scientists) aren't saying 'Here's what we can do instead;' they're highlighting a list of challenges ... You can't operate your way out of a precipitation crisis, and they're saying the weather could get more unpredictable."

John Cassani, Calusa Waterkeeper Emeritus



Water needs to get better amid unknowns: "(This) review reflects the ongoing need to improve water quality flowing south from the stormwater treatment areas into the Everglades protection area and ultimately to Florida Bay. As emphasized in the review, climate change continues to be a bit of a wildcard for defining restoration objectives and progress toward Everglades restoration goals."

Sean Cooley, South Florida Water Management District Communications Director



Unprecedented pace 'thanks to governor': "The South Florida Water Management District welcomes the dialogue and science focus in the biennial report. This year's report highlights the tremendous progress and unprecedented pace of restoration, which will only increase over the next four years thanks to Governor Ron DeSantis' <u>Achieve Even More Now for Florida's Environment</u> Executive Order 23-06. We are especially excited to incorporate <u>RECOVER's</u> (REstoration COordination & VERification,, a multi-agency team of scientists, modelers, planners and resource specialists who help with restoration) update to the Monitoring and Assessment Plan to serve as a significant component of the Everglades

Restoration Science Plan update to inform the planning and operations of restoration projects. This is what doing more now looks like."

Steve Davis, chief science officer of the nonprofit Everglades Foundation



Climate change: "There have been nine of these reports so far. At least half of them have talked about the importance of climate change in restoration planning, sea level rise projections, what we're learning about changes in rainfall and warming ... In a warmer, drier situation or with sea level rise, we know that restoring, cleaning and flowing more freshwater south is to our benefit and builds resilience – not only for the ecosystem, but for our water supply in south Florida ... These things are occurring, We're warming. The drumbeat intensifies."

The economy: "People increasingly understand the importance of clean water to our economy. I think that message resonates more acutely with the business community because they have the most at stake ... people like to come to Florida for our natural beauty – our beaches, our bays, our rivers, our springs ... It's about protecting the environment which our economy depends on."

Everglades' importance to Southwest Florida: "There are various aquifers and sources of drinking water that are in one way or another connected to the greater Everglades ecosystem. One example is <u>Picayune Strand</u>, where there's local aquifer recharge in addition to all the great habitat benefits that extend all the way down to the Ten Thousand Islands ... The more water we can send south, the less undesirable releases sent to the east and west coast (so communities get) less of that polluted Lake Okeechobee water. When you add in the C-43

project, you can modulate the timing and flow. Add to that a growing body of peer-reviewed scientific papers making a compelling connection between lake discharges and <u>exacerbation of red tide</u> ... that is also tied in with human health implications."

Eve Samples, executive director, Friends of the Everglades



Shrinking stormwater treatment capacity: "When the <u>Everglades Agricultural Area</u> reservoir (a \$2 billion project designed to send badly-needed water south to the 'Glades while also reducing harmful <u>Lake Okeechobee discharges</u> to coastal estuaries) was approved in 2017, it was proposed for 60,000 acres. But then it was reduced to 10,000 plus a 6,500 stormwater treatment area." Note: Stormwater treatment areas (STAs) aremanmade wetlands designed to remove excess nutrients in the water.

And looming deadlines: "(The plan) was designed to make use of existing stormwater treatment areas – about 62,000 acres in STAs (which) have some court-mandated water quality deadlines coming up ... After 2027, you can't send water dirtier than 10 parts per billion phosphorous south (and) there are big questions about whether the state can meet these limits with the existing STAs. And if the EAA reservoir was designed to make use of the existing STAs but that's not possible if they're not meeting their court-mandated water quality limits, the benefits of the EAA reservoir could be greatly diminished, both in terms of reducing discharges to the northern estuaries and increasing flows south to the Everglades."

The takeaway? "It all points to the need for more STAs, which we've been talking about for a long time. We hope that this biennial review from very smart, independent scientists will be taken seriously by the water management district and the state of Florida as a signal that we need to be acquiring more land for more manmade marshes, more wetlands and more STAs."

And the risk: "So far, we're not hearing a lot of action on this ... In an ideal world, the state and the federal government would take these recommendations (but) they aren't mandated to do so. But it's really important that they take this insight seriously, because otherwise we're going to end up with an almost \$4 billion reservoir that doesn't do what the public thought it was going to do."

Read More: https://www.palmbeachpost.com/story/news/environment/2023/02/01/10-5-billion-everglades-project-gets-a-check-up/69833589007/

Fuel Costs of Electric Vehicles Overtake Gas-Powered Cars: Study



BY ALLEN ZHONG

A Tesla Inc. electric vehicle charges at a supercharger station in Redondo Beach, Calif., on Jan. 4, 2021. (Patrick T. Fallon/AFP via Getty Images)

The cost to fuel electric vehicles (EV) in the United States is higher than the cost to fuel gas-powered cars for the first time in 18 months, a consulting company said.

"In Q4 2022, typical mid-priced ICE [Internal Combustion Engine] car drivers paid about \$11.29 to fuel their vehicles for 100 miles of driving. That cost was around \$0.31 cheaper than the amount paid by mid-priced EV drivers charging mostly at home, and over \$3 less than the cost borne by comparable EV drivers charging commercially," Anderson Economic Group (AEG) said in an <u>analysis</u>.

However, luxury EVs still enjoy a cost advantage over their gas-powered counterparts.

It costs luxury EV owners \$12.40 to drive every 100 miles on average if they charge their cars mostly at home, or \$15.95 if they charge their cars mostly at commercial charger stations, according to the fourth-quarter data. Meanwhile, the <u>fuel costs</u> for luxury gas-powered cars are \$19.96 per 100 miles on average.

AEG, a consulting firm based in Michigan, offers research and consulting in economics, valuation, market analysis, and public policy, according to the company's website.

The fuel costs in the analysis are based on real-world U.S. driving conditions, including the cost of underlying energy, state taxes charged for road maintenance, the cost of operating a pump or charger, and the cost to drive to a fueling station, AEG said.

According to AEG's methodology (pdf), Nissan Leaf, Volkswagen ID.4, Chevrolet Bolt EV, and Tesla Model 3 are labeled as mid-priced EVs, while the Porsche Taycan, Jaguar I-Pace, Audi e-Tron fall in the category of luxury-priced EVs.

Three Tesla models—S, X, and Y—are also regarded as luxury-priced EVs.

However, some EV owners said AEG's cost calculation doesn't match their experience.

David Kelly, who lives in Alabama and has owned a 2013 Tesla Model S 85 since December 2013, told The Epoch Times that the cost per 100 miles for his Tesla Model S is around \$5.94 per 100 miles, including the electric cost and tax, much lower than what AEG gives in the report.

Crashed Low-Mileage Teslas Often Too Expensive to Fix

Insurance carriers are sending low-mileage Tesla Model Ys to salvage auctions because they're too expensive to repair.

Of more than 120 Model Ys that were totaled after collisions and listed at auction in December and early January, the vast majority had fewer than 10,000 miles on the odometer, according to a Reuters analysis based on online data from Copart and IAA, the two largest salvage auction houses in the United States.

Copart and IAA auction listings note whether the vehicles were involved in front, rear, or side collisions, and typically include after-crash photos of each vehicle. But the listings don't disclose specific details on the type of damage suffered.

Copart listings in some cases included the names of the insurance companies that had bought back the crashed vehicles before listing them at auction. Those companies include State Farm, Geico, Progressive, and Farmers. Geico is a unit of Warren Buffett's Berkshire Hathaway Inc.

All the Model Ys in the Reuters analysis were 2022 or 2023 models that were built at either the Fremont plant in Northern California or the factory in Austin, Texas.

Insurance companies typically "total" a vehicle—which means to scrap it and reimburse the owner—when the estimated cost of repair is deemed too high.

An Austin-built 2022 Model Y Long Range involved in a front collision and listed by IAA in early January had a retail price of \$61,388 and an estimated repair cost of \$50,388. The vehicle's owner wasn't listed.

A second Austin-built Model Y that was involved in a side collision and listed by IAA, had a retail price of \$72,667 and an estimated repair cost of \$43,814.

Read more: <u>https://www.theepochtimes.com/fuel-costs-of-electric-vehicles-overtake-gas-powered-cars-study_5017783.html?ea_src=ai&ea_med=search</u>

Billionaire Ken Griffin donates \$3M to find solutions for housing, climate change and more

BY ASHLEY PORTERO



Ken Griffin, founder of hedge fund Citadel. / Paul Elledge

Miami-Dade County raised \$9 million in seed funding for an initiative that will provide grants to businesses focused on solving some of the community's biggest challenges.

Mayor Daniella Levine Cava said the county directed \$3 million to the creation of the nonprofit Miami-Dade Innovation Authority during her State of the County speech on Wednesday night. The John S. and James L. Knight Foundation and Citadel CEO Ken Griffin each pledged \$3 million to the nonprofit, which will support startups working to address obstacles in housing, transit, health care and climate change.

"This work will advance innovation, entrepreneurship and economic growth in South Florida," Griffin said in a statement.

The legislation authorizing the county's grant to the Innovation Authority will go before the Board of County Commissioners for approval in March.

Lack of affordable housing, limited public transit and the looming threat of sea level rise are among the most pressing issues facing residents and businesses in Miami-Dade County. Supporters hope the formation of the Miami Dade Innovation Authority will position the area as a prime destination for businesses that want to pilot new technologies and scale with the help of local government.

Levine Cava is particularly focused on positioning the county as a hub for emerging climate technology startups. Last year, she announced multiple partnerships and initiatives to build sustainable businesses in the Miami area, including funding for Blue Action Lab, an ocean tech accelerator building solutions for coastal and ocean resilience.

"We are flipping the way government does business by inviting businesses to pilot their innovations with us," Levine Cava said. "We're saying to entrepreneurs everywhere that we're open for business, and we're inviting the private sector to join us as we unlock more streamlined, more cost-effective solutions to big public sector problems."

Read More: <u>https://www.bizjournals.com/southflorida/inno/stories/news/2023/01/26/billionaire-ken-griffin-gives-3m-to-solve-communi.html</u>

Home prices, job losses: 4 predictions for Florida's economy in 2023



A worker pressure-washes a driveway at a new home in the Silver Ridge subdivision under construction in Palm Harbor on Dec. 28. Florida led the nation in population growth in 2022, and economists with the Florida Chamber of Commerce believe millions more will arrive in the next few years, buoying the state's economy if the U.S. enters a recession. / © Douglas R. Clifford/Tampa Bay Times/TNS

It is the interest of the Florida Chamber of Commerce to advocate for keeping the state open for business, to keep people coming here and living here and spending as much money as possible.

But even a group like the chamber knows it might have its work cut out for it in 2023.

At the chamber's annual Florida Economic Outlook and Jobs Solution Summit on Jan. 12, a virtual slate of financial experts, housing officials and workforce leaders discussed how a recession could impact the Sunshine State this year, as the Federal Reserve weighs further increasing interest rates to slow down inflation.

On the whole, chamber leaders were predictably upbeat about Florida's future, as the state's top-ranked population growth and associated migration of wealth bode well for demand across industries. But some warned that Florida could be more susceptible to hiring challenges and housing affordability than other states.

Here are four economic predictions taken away from the summit.

New residents will continue to buoy Florida's economy.

In December, the U.S. Census Bureau pegged Florida's annual population growth at 1.9% from 2021 to 2022, leading the nation. It's the first time in 65 years that Florida has ranked No. 1 in U.S. population growth. Those new residents are bringing money from places like New York, California and Pennsylvania.

BY JAY CRIDLIN

"By 2030 we're going to add 3.5 million more residents on top of the 22 million that Florida already (has)," chamber president and CEO Mark Wilson said. That means the private sector will need to add about 1.5 million new jobs.

Read More: <u>https://www.msn.com/en-us/money/realestate/home-prices-job-losses-4-predictions-for-florida-s-economy-in-2023/ar-AA16yCe6?ocid=entnewsntp&cvid=57758bbafa064feeb4b1e807b2528f42</u>

Cutler Bay Town Council approves U.S. 1 development with 760 housing units and retail

BY TESS RISKI



A rendering of the 19500 S. Dixie Hwy. Cutler Bay project Courtesy of Cutler Bay

Seven-story apartment buildings with rooftop pools could soon be a fixture on U.S. 1in Cutler Bay after the Town Council on Wednesday night approved the application for a four-building mixed-use development, one of several projects that city leaders hope will spur an economic renaissance in the South Dade suburb.

The project will include two stories of retail and restaurant space below five stories of housing, including 274 apartments for people 55 and older, 338 market-rate apartments and 148 workforce housing apartments, a percentage of which will be reserved for military personnel and teachers and staff with Miami-Dade Public Schools, according to architect Erick Valle.

The project will also include a seven-story-high green wall, visible from U.S. 1, a lanai area, sculptures and open public green space, Valle said.

Mayor Tim Meerbott, who described the development as a "beautiful project," noted Wednesday that Cutler Bay residents can be resistant to growth.

"And I say, 'well, if we don't want more growth we have to buy the property,' "Meerbott said. "If we're not going to buy the property, I'm glad that at least there's a nice project coming in."

The project is one of several that are underway in the town of 45,000. This year, developers plan to break ground on the <u>\$1 billion Southland Mall redevelopment</u>. And in October, the Town Council approved a \$100 million, 196-unit senior housing development called "The Contemporary."

The applicants for the U.S. 1 project are a group called A&E Partners Holding, connected to Aetna Realty, which is currently building mixed-use residential projects in New York and New Jersey, and has listings in Miami,

West Palm Beach, New York City, Baltimore and Chicago, according to a statement from the applicant's representative.

During a zoning workshop in December, attorney Miguel Diaz de la Portilla, who represents A&E Partners Holding, said the project will cost \$250 million.

At that workshop, Council Member BJ Duncan said the project is unique for the region.

"You're not gonna find that anywhere else on U.S. 1 in this area," Duncan said."What's currently there is by no means attractive, so this is definitely a proposed improvement."

Read More: https://www.miamiherald.com/news/local/community/miami-dade/article271348227.html

Miami-Dade's fight over farming, 'agrihoods' and the Everglades: A look at impacts

BY DOUGLAS HANKS



Miami-Dade Mayor Daniella Levine Cava opposes a proposal to create 'agrihood' projects, which turns farmland into residential developments with small farms on the property. Backers say it will help preserve agriculture in Miami-Dade. JOSE A. IGLESIAS jiglesias@elnuevoherald.com

Miami-Dade County's latest growth controversy involves a new trend in development: 'agrihoods,' the term for residential communities centered on farmland.

A <u>Coral Gables developer</u> wants to change county rules on developing farmland to allow for agrihoods, with lodging and restaurants in communities where 30% of the property would be reserved for farming. The county's mayor, Daniella Levine Cava, opposes the plan, calling it a backdoor into converting farms into suburban subdivisions and eroding Miami-Dade's agricultural industry.

Here is a quick look at some of the controversies surrounding the proposal:

- Environmental concerns: The proposal would allow residential and commercial developments outside the Urban Development Boundary, a planning buffer that divides the Everglades and some wetlands from Miami-Dade's suburbs. The Hold the Line Coalition calls the changes a way to make the development boundary obsolete. The legal team behind developer Rishi Kapoor calls the argument misleading because residential development is already allowed on agricultural land outside the UDB.
- **Damage to agriculture:** The proposed <u>agrihood</u> rules reserve 30% of a project's acreage to farming, while Miami-Dade's planning staff recommends requiring 80%still be used for agriculture.

By allowing a relatively small footprint for farming, Miami-Dade could see "the loss of 'economies of scale' currently enjoyed by the agricultural industry and its support services and undermine the industry's economic viability," county planning staff wrote in a November report.

The development team counters the changes would help farming survive by discouraging slow transformation of farmland into the five-acre residential lots already allowed under county rules.

• **Suburban sprawl:** The UDB is designed to keep residential and commercial developments closer to urban centers in order to reduce infrastructure costs and mitigate traffic. In a memo to county commissioners Wednesday, Levine Cava said the proposal would let developers "leapfrog" into areas well outside the UDB with mixed-used developments currently not allowed under county rules.

In a presentation to a county planning board in December, the development team called the administration "dismissive" of the agrihood concept while over-hyping the effect of "combining current residential densities with a modest expansion of ancillary agritourism activities "such as bed-and-breakfast lodging facilities and farm-to-table restaurants.

Read More: https://www.miamiherald.com/news/business/real-estate-news/article271319542.html

When a farm becomes a lifestyle amenity: 'Agrihood' battle brewing in Miami-Dade

BY DOUGLAS HANKS



Agricultural engineer Jameson Guedes checks on the condition of the corn growing at Alger Farms as the field is sprayed with water in preparation for a drop in temperature on Thursday, Jan. 16, 2014. MIAMI HERALD STAFF

A high-end version of life on the farm could be the next trend in suburban real estate outside Miami if a developer can loosen limits for construction on agricultural land near the Everglades.

Legislation <u>up for a preliminary vote on Thursday</u> before the Miami-Dade County Commission would allow developers to create "agrihoods," a term for residential communities centered on farmland, with land for homegrown fruits and vegetables replacing golf courses or lakes as amenities for buyers.

"They're high-end homes. For people who like that lifestyle," said Tim Gomez, a lobbyist representing the developer who wants to build a 500-acre residential development with stables and horse trails on southern farmland if the agrihood changes pass. "People just want to get out of the city."

While pitched as a way to keep farming viable as land values soar, the proposal has sparked the latest fight over suburban sprawl, Everglades protection and holding back construction from thousands of acres of farmland outside the county's Urban Development Boundary. That's the imaginary line enshrined in Miami-Dade zoning law that separates the western and southern suburbs from farmland, wetlands and other areas that buffer the Everglades from large developments.

TECHNICALLY NOT A UDB EXPANSION, BUT CRITICS STILL ALARMED

01/18/23

The <u>agrihood proposal</u> wouldn't expand the UDB, but critics say the new rules would water down development restrictions enough that developers would find it much easier to build residential subdivisions on rural farms largely off-limits under current regulations in the southern half of Miami-Dade.

"This would make the Urban Development Boundary irrelevant in South Miami-Dade," said Laura Reynolds, a leader of the Hold the Line Coalition, which represents environmental groups and other organizations in UDB debates.

The UDB hadn't moved for nearly a decade before commissioners <u>last year voted to expand it</u> to allow a new warehouse complex in South Miami-Dade. Mayor Daniella Levine Cava opposed the expansion, and planning staff under her also are recommending against the agrihood proposal.

In a memo to commissioners released Wednesday afternoon, Levine Cava said the agrihood proposal incentivizes sprawl and promotes "the suburbanization of the Redland," a farming community in southern Miami-Dade. She also noted the new developments would be approved without affordable-housing requirements, and largely outside the county's public hearing process.

Developers have adopted the agrihood concept across the country as a way to attract high-end buyers. In Palm Beach County, pre-construction prices start at \$600,000 <u>in Arden</u>, where the slogan is "Welcome to the Agrihood" and residents use the "Harvie" app to coordinate when they can pick up produce from the community farm. There are also pickleball courts, pools and a splash pad.

Outside Atlanta, townhouses start at \$650,000 in <u>Serenbe</u>, a mixed-use development that has its own newspaper, the Serembe Hamlet, which noted <u>in a recent issue</u> on design trends that "Glam Farmhouse is in." The project includes an organic farm growing 300 types of vegetables, fruits and flowers that are sold within the community and to nearby restaurants.

RESTAURANTS, OTHER BUSINESSES COULD ALSO POP UP

In a Nov. 23 report, the county's planning staff wrote the changes would dilute current restrictions on developing farmland by allowing hotels, restaurants and other commercial uses on agricultural land.

The report also criticized the proposal for requiring only 30% of an agrihood property to be reserved for farming, and half of the acreage allowed for residential. Developers would need 250 acres of farmland to qualify for the agrihood rules, which would only apply to land outside the UDB and south of Southwest 184th Street.

If approved, the plan would end up "relegating agriculture to a residential amenity," the report read. "Approval of the application could result in a proliferation of 'farm-themed subdivisions,' reducing the supply of land for true agriculture production and setting the stage for additional conflicts between agriculture and residential uses."

The agrihoods proposal comes from developer <u>Rishi Kapoor</u>, founder of <u>Location Ventures</u>, a development firm in Coral Gables that's behind a line of URBIN co-living projects in the Miami area and the Commodore Inn apartment project in Coconut Grove.

He wants to use the proposed rules to develop 500 acres of farmland outside the UDBand below Southwest 360th Street, with plans for a hotel, equestrian center and about 100 houses, according to a July 11, 2022, letter to

the county from a lawyer representing the venture. The project plans a privately run sewage facility to service the new construction located miles from Miami-Dade's existing water-and-sewer pipes.

Gomez said Kapoor's options with the land highlight the need for the agrihood legislation because existing rules already allow construction of one house for every five acres of farmland outside the UDB. There are no requirements to continue farming land in the agricultural zone under current rules, and septic tanks are allowed if approved by regulators.

"We can build 100 homes there now, by right," Gomez said. "On septic. And not be required to grow a single harvestable plant."

Read More: https://www.miamiherald.com/news/business/real-estate-news/article271318697.html

Senate proposal earmarks \$20M for coral reef protections and more in the Keys

BY NEWS SERVICE OF FLORIDA



Staghorn coral in the Florida Keys National Marine Sanctary in 2019

A Senate committee backed a proposal that would earmark up to \$20 million a year for environmental projects in the Florida Keys, a week after Gov. Ron DeSantis included protection of Florida's coral reefs as part of his second-term environmental plan.

The Senate Environment and Natural Resources Committee unanimously approved a bill (SB 54) on Tuesday that calls for providing money each year from the state's Land Acquisition Trust Fund, which receives real-estate tax dollars under a 2014 constitutional amendment aimed at land and water conservation.

The proposal by Sen. Ana Maria Rodriguez, R-Doral, would provide money to restore Florida Bay, the Florida Keys and ecosystems such as coral reefs and to acquire land within the Florida Keys Area of Critical State Concern.

State law already directs money from the trust fund for such things as Everglades restoration and springs protection. David Cullen, a lobbyist for the Sierra Club, voiced opposition to the proposal, which was amended Tuesday to remove a ban on using the money for wastewater projects.

"Sierra Club strongly believes ... the LATF (Land Acquisition Trust Fund) --- per the constitutional amendment passed in 2014 --- is for the acquisition, restoration, management and improvement of conservation and recreational lands," Cullen said. "Not for pumps and pipes."

01/18/23

Last week, DeSantis called for lawmakers to spend \$3.5 billion over the next four years on environmental projects such as restoring the Everglades and addressing water-quality problems. Among other things, he called for protecting coral reefs.

"We are also going to establish a coral reef restoration and recovery initiative to increase coral deployment, to enhance coastal-flood and storm-surge protections," DeSantis said at the time. "That is something that is very, very important, and we are going to continue to make progress there."

Read More: <u>https://www.wlrn.org/environment/2023-01-18/senate-proposal-earmarks-20m-for-coral-reef-protections-and-more-in-the-keys</u>

Shocked by how high your monthly mortgage payment went up? Here's why it jumped

BY AMBER BONEFONT

Many homeowners across South Florida are having sticker shock when receiving notices of a shortage in escrow, after mortgage lenders notified them that their monthly payments would be going up.

It was the case for Kenneth Rankel, 58, and his husband when they received a notice from their mortgage lender last week that they had a shortage in escrow as a result of rising insurance costs, and therefore their monthly payment would be increasing by about \$323 a month.

"The insurance company sent us a notice in November that the insurance was going up," Rankel said. "I just wasn't too sure how much it was going to be."

The couple isn't alone. Mainly due to increasing insurance costs, and in some cases rising property taxes, many homeowners are receiving notices that their monthly payments will be significantly higher this year due to a shortage in escrow.

"I probably had personally so far in the last month half a dozen calls on what's going on," said Stephen McWilliam, president and broker of Florida State Realty Group & Florida State Mortgage Group. "They don't understand why it happened and they just see their mortgage payment going up."

What exactly is an escrow shortage?

A homeowner's mortgage payment consists of two parts: the actual loan amount (principle and interest) and the escrow portion of the bill.

The escrow payment is the amount that goes toward costs such as property taxes, homeowners insurance and mortgage insurance, plus a little extra as a cushion to try and make sure that the account doesn't fall negative. The mortgage lender will collect the estimated amount of property tax and insurance each month in anticipation of the yearly bill.

"Typically the bank or servicers will send out an escrow analysis annually. That will show you how your escrow account did last year and whether you were escrowed enough to cover the costs of taxes and insurances or was it just enough," said J.C. de Ona, southeast Florida division president of Centennial Bank.

Some years there aren't much changes, but other years, homeowners can receive notices of a shortage in escrow, or a notice that there aren't enough funds in the account to cover that amount due, because of an unplanned increase in insurance or taxes.

Let's say a homeowner was saving \$200 a month in their escrow account because their insurance bill was \$2,400 a year. Now, when the new year hits, the insurance policy doubled on their home and it's now \$4,800 a year.

Not only does the lender have to pay the \$4,800 up front, they also have to start budgeting for the perceived cost for next year as well.

"It's almost going to be double because they were short for last year and they have to prepare for next year. A \$200 difference is going to increase to \$400 because you were short for last year," said Craig Garcia, president of Capital Partners Mortgage in Coral Springs.

Double increase: property taxes and insurance costs

For homeowners who received notices of escrow shortages, the most likely reason is due to increased insurance costs.

"What I am seeing this year is the insurance costs going up," de Ona said. "Across the board, we are seeing about 10-20% increases in insurance premiums."

For Rankel, their homeowner's insurance premium shot up by over \$3,000 for the year to cost them a little over \$9,000.

And Rebecca Hawronksy and her husband, living in Cooper City, got a notice that their insurance would be going up by 40%.

According to state data, last year average annual premiums were over \$4,000 in five Florida counties, including Broward, Palm Beach, Miami-Dade and Monroe. <u>Many homeowners</u> have seen their insurance premiums double over the past five years to be about three times the national average.

Another reason — though less likely since many homeowners have a homestead exemption — could be an increase in property taxes. It's more likely to happen to a homeowner who purchased a home in the past year or two, or for those who might have an investment property.

"Something our office sees often is that a homeowner's first tax bill may reflect the exemptions accrued by the previous homeowner. The second property tax bill after the new resident has owned the property for a full year would reflect the current owner's exemptions, and often, those savings may be lower than the previous owner's," noted the Palm Beach County Property Appraiser's office.

How can homeowners be prepared?

It's hard to prepare for an increase in insurance premiums, since it's unknown how much they might increase each year. If it's possible, experts suggest having some reserves set aside to account for any changes in the policy.

But for many homeowners, increased costs are causing them to have to cut back where they can to make up the difference. Rankel is reworking his monthly budget to cut back, including getting a less expensive phone plan.

"We're doing whatever we can to lessen the impact," Rankel said. For homebuyers in general, it's important to remember that it's likely the taxes will change on a property they buy and to take that into account when purchasing a home, said Patty DaSilva, broker with Green Realty Properties in Cooper City.

The Broward County Property Appraiser's office <u>has a calculator on its website to help homebuyers</u> figure out how much their taxes will be on the home they purchase, as does the Palm Beach County Property Appraiser's Office.

Read More: <u>https://www.sun-sentinel.com/real-estate/fl-bz-escrow-shortages-property-taxes-20230115-zsh43yx4wvafvj2zkduic5d26i-story.html</u>