

**Southeast Florida County Mayors'  
Affordable Housing Conversation  
Friday, September 29<sup>th</sup>, 2023  
1:30 – 3:30 P.M.**

COUNTY RESPONSES TO AFFORDABLE HOUSING QUESTIONS



Submitted By: Alex Ballina, Director, Miami-Dade County Public Housing and Community Development

1. Your top 5-10 best practices for policy funding or other policies for affordable housing. This information can be provided in paragraph format or bullet points, and please include links to any relevant resources.
  - a. Housing Vouchers and Subsidies: Expand housing voucher programs and subsidies to assist individuals and families including targeted assistance for the workforce- to assist bridge the gap between market rents and what households can afford with existing unit.
  - b. Regulatory Streamlining and Accessible Discounted financing at large: Simplify and expedite the permitting and approval process for affordable housing projects. Reducing bureaucratic hurdles and expand funding development cost discounts to encourage more affordable housing construction.
  - c. Mixed Income Approach- Inclusionary Zoning: Policies that require developers to allocate a certain percentage of new housing developments for affordable units. This encourages the integration of affordable housing into all neighborhoods and prevents the concentration of poverty in specific areas.
  - d. Ramped up Small and Mid-Size Developments.
2. Any specific areas that you believe would have the biggest positive impact on affordable housing.
  - a. All begins at the Federal Level with funding and wage growth.
3. What is most illuminating about affordable housing that you could share with housing partners?
  - a. Someone multiply 10,000 units by \$350,000 – will expand in presentation after answer provided.
4. The foremost challenges that you are trying to address, listed in order of importance.
  - a. Streamlining PHCD to meet market needs in an everchanging environment by Utilizing the resources that we can control and mechanisms in place from funding to adaptive reuses of our portfolio to tackle the affordability housing crisis.



*Submitted By:* Ralph Stone, Director, Housing Finance Division / Executive Director, Broward County Housing Authority

1. Your top 5-10 best practices for policy funding or other policies for affordable housing. This information can be provided in paragraph format or bullet points, and please include links to any relevant resources.
  - a. In 2018, the BCC for the first time allocated General Fund dollars for Gap Financing. The first year allocated \$5 million dollars which resulted in a 200-unit affordable rental project. Since that time the BCC has allocated over \$100 million dollars that has resulted in the development of over 2700 affordable rental units. In FY 24 the BCC is proposing an additional \$20 million dollars.
  - b. In order to create a “long term” funding source for Gap Financing, the BCC has adopted a policy that Tax Increment Funding (TIF) associated with expiring Community Redevelopment Areas (CRA’s) be annually budgeted at a rate of 50% of the total returned County TIF. Currently, this provides approximately \$10 million annually. When all 13 CRA’s expire by the end of the decade this funding source will total approximately \$32 million dollars per year.
  - c. Two years ago, the BCC, at an Affordable Housing Workshop, recognized that the County no longer had an inventory of vacant developable land. And that the old Commercial Corridors were underdeveloped as were the old “big box” store sites and older shopping centers. However, residential development was NOT allowed in these areas. Senator Geller initiated a comprehensive program to allow residential development in these areas at minimum levels of development and including requirements for affordable housing and integrated retail uses. The process, known as the Geller Amendment, also provides funding incentives for local government use by providing bonus criteria for transportation and redevelopment funding to cities that take advantage of this system. This amendment does NOT require a land use plan change by the local government.
  - d. In November of 2022, the BCC, after reviewing the updated Countywide Affordable Housing Needs Assessment (which showed a deficiency of 175,000 affordable housing units) directed Administration to engage Dr. Ned Murray at FIU to prepare a Ten-Year Affordable Housing Master Plan. The Plan, which is due to be delivered by the end of calendar 2023, has recently concluded a robust stakeholder process that included over 50 meetings with private sector, public sector, nonprofit, health care, and education leaders. The Plan is intended to provide a comprehensive approach to future affordable housing needs.
  - e. The BCC, in the past year, has increased the required “affordability periods” for all projects awarded County gap financing from 30 to 50 years.
  - f. In the past ten years the BCC has approved a single-family infill affordable home ownership program using escheated lots in the unincorporated area. This program provides nonprofit

development partners with a free lot, up to \$20,000 in predevelopment grant funding, and a guarantee of up to \$80,000 per home for down payment assistance. In addition to the home ownership opportunity the value of lots in the general neighborhood areas of the program have increased from under \$10,000 to over \$50,000.

2. **Any specific areas that you believe would have the biggest positive impact on affordable housing.**
  - a. Affordable Housing is a real estate deal with subsidy. More funding resources are required.
  - b. Wages, which adjusted for inflation over three decades, severely lag housing costs. Wages must be adjusted and more closely tracked with the annual cost of living.
  
3. **What is most illuminating about affordable housing that you could share with housing partners?**
  - a. Persistent lack of affordable housing, at all income levels except high income, will lead to negative macro-economic impacts including widespread loss of population and disinvestment.
  
4. **The foremost challenges that you are trying to address, listed in order of importance.**
  - a. Adequate Extremely Low Income (30% AMI) housing availability.
  - b. Adequate Very Low Income (50% AMI) housing availability.
  - c. Adequate Low Income (80% AMI) housing availability.
  - d. Adequate Moderate Income (120% of AMI) housing availability.
  - e. Adequate Middle Income (140% of AMI) housing availability.

In Broward, less than 5% of ALL households can afford the median price home of \$515,000. In Broward over 50% of ALL employees earn less than 60% of AMI (the service/hospitality industries). Broward County is last among the 67 counties in the State providing less than 25 affordable/available units for each 100 households.



Submitted By: Jonathan Brown, Director, Palm Beach County Department of Housing & Economic Development

1. **Your top 5-10 best practices for policy funding or other policies for affordable housing. This information can be provided in paragraph format or bullet points, and please include links to any relevant resources.**
  - a. For a portion of all County-assisted units, the developer's tenant selection process will give preference to persons referred by PBC Community Services coordinated entry system.
  - b. Within RFPs, we target AMI's that are consistent with our workforce/industry needs.
  - c. Projects must be "shovel ready" to receive assistance.
  - d. Housing and business funding available for mixed-use projects.
  - e. We have increased our work with CRA's and PHA's.
  - f. The County's Workforce Housing (inclusionary zoning) Program continues to provide units.
  
2. **Any specific areas that you believe would have the biggest positive impact on affordable housing.**
  - a. Insurance reform.
  - b. Exploring zoning regulations regarding density near transit corridors.
  - c. More philanthropic efforts from the private sector to support housing for the workforce.
  
3. **What is most illuminating about affordable housing that you could share with housing partners?**
  - a. Successful economic development efforts have had an impact on available affordable housing units in desirable cities and counties.
  - b. Cash buyers relocating to Palm Beach County, with the resources impacting the housing market.
  
4. **The foremost challenges that you are trying to address, listed in order of importance.**
  - a. Redevelopment of vacant and under-utilized commercial buildings.
  - b. Rising insurance costs.
  - c. Rising interest rates.
  - d. High cost of development.



Submitted By: Emily Schemper, AICP, CFM, Senior Director of Planning & Environmental Issues, Monroe County

1. **Your top 5-10 best practices for policy funding or other policies for affordable housing. This information can be provided in paragraph format or bullet points, and please include links to any relevant resources.**
  - a. Waiver of impact fees and building permit fees.
  - b. Density bonuses in zoning code.
  - c. Inclusionary housing requirements in County code (with in-lieu fee and/or land donation options).
  - d. Offering extra ROGO points for donation of land appropriate for affordable housing.
  - e. Requirement on transfer of market rate ROGO allocations to replace with affordable unit.
  - f. Monroe County Employee Housing Rental Program.
  - g. Advocating for SHIP funding flexibility (see legislative priorities).
  - h. Communication and cooperation between all agencies/offices/organizations. For example, BOCC, Land Authority, School Board, Housing Authority, Social Services, Housing Developers, incorporated jurisdictions, etc.
  
2. **Any specific areas that you believe would have the biggest positive impact on affordable housing.**
  - a. Monroe County BOCC has not set this year's Legislative Agenda yet, but from last year:
    - i. Expand eligible uses of TDC funding to include workforce housing (for tourism-sector workers).
    - ii. Increase income threshold to 160% AMI for affordable housing using Land Authority funding.
    - iii. Change SHIP formula to allow the 35% mandated for low-income persons/families to be used by mod-income persons/families (sale prices so high we cannot qualify low-income families, so those SHIP funds would have to be forfeited instead.).
  - b. Monroe County Land Authority will be seeking legislative changes to allow homeownership income qualification (max 160% of median) at time of purchase only. Allows owners to remain in home long term rather than requalify annually.
  
3. **What is most illuminating about affordable housing that you could share with housing partners?**
  - a. Recent issues with tenant income increases during occupation of an affordable unit. Monroe County code allows landlord to continue to renew lease even if tenants' income goes up to no more than 140% of median. Stability of housing for the workforce is essential.
  
4. **The foremost challenges that you are trying to address, listed in order of importance.**
  - a. Limited number of ROGO allocations
  - b. Increase in market rate housing prices.
  - c. Reduced ability to promote higher density housing due to limits on overall development.