



**CITY OF MIRAMAR
INTEROFFICE MEMORANDUM**

TO: Mayor, Vice Mayor, & City Commissioners
FROM: Dr. Roy L. Virgin, City Manager 
BY: Carolyn Francis-Royer, Chief Housing Administrator, EDH
DATE: October 30, 2025
RE: Temp. Reso. 8558 - Affordable Housing Advisory Committee Update

1. Introduction

Affordable Housing Advisory Committee (AHAC)

Meeting Information

Day: Thursday/month

Time: 6:30 PM

Location: Room W-202E (2nd Floor, 2200 Civic Center Place)

Staff Liaison: Carolyn Francis-Royer | cefrancis-royer@miramarfl.gov | (954)602-3246

The AHAC (Affordable Housing Advisory Committee) Board was established in 2007 following the passage of Florida Statute 420.9076, which required local governments that receive State Housing Initiatives Partnership (SHIP) program funds to create an advisory committee. This statute mandated that each jurisdiction form an AHAC to address affordable housing challenges and provide recommendations on how to improve policies, regulations, and programs aimed at increasing affordable housing.

In response to the statute, local governments passed ordinances creating the AHAC Board to fulfill these requirements. The board's primary role was to review affordable housing incentives and strategies, offering advice on how to remove barriers to development. Since 2007, the AHAC Board has been instrumental in shaping affordable housing policies, promoting the development of affordable housing, and ensuring local governments comply with SHIP program requirements. Its creation marked a significant

step toward addressing affordable housing needs through collaboration between housing experts, government officials, and community stakeholders.

2. Board Composition

The AHAC (Affordable Housing Advisory Committee) Board is made up of a diverse group of representatives from various sectors involved in housing and community development. This includes housing professionals such as developers and builders, real estate experts, and finance or banking representatives who bring insights on housing finance. Local government officials, familiar with regulations and land use, are also part of the board, along with representatives from nonprofit organizations focused on affordable housing and community support. This diversity ensures the board offers well-rounded and balanced recommendations on affordable housing strategies.

Below is information on the current board members:

MEMBER DATA	At-Large	TERM	APPOINT. DATE	EXP.DATE
Ryon Coote	Residential Home Building Industry	2 Years	Reso. 25-130 05/07/25	27-May
Ian Evans-Smith	Banking/Mortgage Banking Industry	2 Years	Reso. 25-130 05/07/25	27-May
Annette Payne	Advocate for Low Income Persons	2 Years	Reso. 25-130 05/07/25	27-May
- VACANT -	For-Profit Developer	2 Years	Reso. 25-130 05/07/25	27-May
Stephanie Elvine-Presume	Not-for-Profit Developer	2 Years	Reso. 25-130 05/07/25	27-May
Tamika Moses	Real Estate Professional	2 Years	Reso. 25-130 05/07/25	27-May
Matthew Thompson	Planning & Zoning Board Member	2 Years	Reso. 25-130 05/07/25	27-May
Saran Earle-Cunningham	Resident of the City	2 Years	Reso. 25-130 05/07/25	27-May
Rose Thompson	Rep. of Local Businesses	2 Years	Reso. 25-130 05/07/25	27-May
- VACANT -	Essential Service Personnel	2 Years	Reso. 25-130 05/07/25	27-May
Com.Avril K Cherasard	Elected official	2 Years	Reso. 25-130 05/07/25	27-May

3. Meetings and Activities

The 2025 AHAC held public meetings on May 22nd, June 26th, July 24th, and September 11th, of this year to discuss and develop the updated incentive strategies and recommendations in the report, attached hereto as Exhibit "A". The final meeting for the year occurred in this quarter on

October 23, 2025, to finalize recommendations.

4. Accomplishments and Outcomes

- The City of Miramar has made significant strides in advancing affordable housing initiatives by consistently implementing the Affordable Housing Advisory Committee's (AHAC) strategies and fostering private sector collaboration, resulting in improved access to homeownership for moderate-income households. The AHAC continually reviews the City's ordinances, regulations, and policies to recommend improvements to ensure that the City's approach to affordable housing stays relevant, responsive to market changes, and protects property values. All existing incentives strategies will continue as implemented in the Local Housing Assistance Plan (LHAP).
 - The Moderate Income Mortgage Assistance Pilot Program (MIMA) was a success and the 2025 AHAC recommends continuing the program with a more efficient application and review process.

5. Challenges and Lessons Learned

Challenges:

- **Funding Limitations:** Funding the MIMA Pilot Program demonstrated the City's commitment to championing homeownership. However, with the rapid increases in housing costs, more funds are needed. The limited funding may restrict the number of participants we can serve, but it provides a foundation to evaluate and potentially expand the program in the future.
- **Balancing Development and Affordability:** Maintaining a balance between encouraging private sector development and ensuring housing affordability remains a continuous challenge. While private investment is crucial for expanding housing supply, it is essential to structure regulatory incentives in a way that attracts developers without compromising affordability. The current incentive strategies certainly encourages development as well as affordability.

Lessons Learned:

- **Overcoming Funding Limitations through Strategic Planning:** Creating and implementing the MIMA Program was successful despite limited funding. During the implementation process multiple stakeholders identifies opportunities for improvement. As a result, a new more efficient process is drafted and is set for implementation.

6. Financial Overview

There are no funding sources associated with this board.

7. Future Plans and Recommendations

Looking ahead, the City remains committed to strengthening its affordable housing initiatives by enhancing existing programs, streamlining regulatory processes, and fostering deeper collaboration with community partners and private developers.

8. Conclusion

The City of Miramar's Affordable Housing Advisory Committee (AHAC) has made significant progress in advancing affordable housing initiatives, particularly with the successful implementation of the MIMA Down-Payment Assistance Pilot Program. Despite challenges such as funding limitations and balancing development with affordability, homeownership is a reality for the families assisted.

The AHAC's continued efforts in policy review, stakeholder engagement, and targeted programming reflect a strong commitment to improving access to affordable housing. Moving forward, the City will focus on expanding programs, securing funding, and enhancing collaboration to meet the evolving needs of the community. These ongoing efforts will ensure that affordable housing remains a priority for all Miramar residents.