



CITY OF MIRAMAR
INTEROFFICE MEMORANDUM

TO: Mayor and City Commissioners

FROM: Dr. Roy L. Virgin, City Manager 

BY: Anita Fain Taylor, Director, Economic Development & Housing

DATE: October 31, 2024

RE: Temp. Reso. No. 8280, Affordable Housing Advisory Committee Update

1. Introduction

Affordable Housing Advisory Committee (AHAC)

Meeting Information

Day: Tuesday or Thursday/month

Time: 6:30 PM

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

Staff Liaison: Katherine Randall (kbrandall@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
Annette Payne	Residential Home Building Industry	2 Years	Reso. 23-108 - 5/17/2023	25-May
Ian Evans-Smith	Banking/Mortgage Banking Industry	2 Years	Reso. 23-108 - 5/17/2023	25-May
Allauddin Baksh	For-Profit Developer	2 Years	Reso. 23-108 - 5/17/2023	25-May
Stephanie Elvine-Presume	Not-for-Profit Developer	2 Years	Reso. 23-108 - 5/17/2023	25-May
Avril K Cherasard	Real Estate Professional	2 Years	Reso. 23-108 - 5/17/2023	25-May
Matthew V. Thompson	Planning & Zoning Board Member	2 Years	Reso. 23-108 - 5/17/2023	25-May
Mayra Martinez	Resident of the City	2 Years	Reso. 23-108 - 5/17/2023	25-May
Rose Thompson	Rep. of Local Businesses	2 Years	Reso. 23-108 - 5/17/2023	25-May
Major Florinet Derac	Essential Service Personnel	2 Years	Reso. 23-108 - 5/17/2023	25-May
Vice Mayor Alexandra P. Davis	Elected official	2 Years	Reso. 23-108 - 5/17/2023	25-May

3. Meetings and Activities

The 2024 AHAC held public meetings on April 18, June 25, September 24, and October 22 of this year to discuss and develop the updated incentive strategies and recommendations in the report, attached hereto as Exhibit "A". At these meetings, the AHAC members had the opportunity to:

- discuss and evaluate existing incentive strategies and propose new strategies that aim to remove regulatory barriers limiting the development and/or preservation of affordable housing or drive-up housing costs.
- discuss the Live Local Act, which was recently signed into law by Governor Ron DeSantis and its implications for the production of affordable housing in the City. As noted above, the final Recommendations and Report were subsequently adopted by the Committee at a duly advertised public meeting,

pursuant to Section 420.9076, F.S

4. Accomplishments and Outcomes

- The City of [City Name] 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.
 - Consistent Implementation of Affordable Housing Strategies: Over the years, the City has successfully implemented several of AHAC's recommendations. This has led to continued support for affordable housing development, ensuring that strategies and incentives recommended by the Committee are put into practice.
 - New Down-Payment Assistance Program: The most recent outcome is the introduction of a new strategy focused on homeownership for moderate-income households. The recommendation to create a Down-Payment Assistance Program, providing up to 10% of a home's value (capped at \$30,000), is a notable accomplishment. This program would make homeownership more accessible for those who fall within the moderate-income bracket.
 - Private Sector Engagement: AHAC has helped to establish regulatory incentives that encourage private sector involvement in developing affordable housing. This collaboration has fostered more affordable housing projects, aligning public sector tools with private development efforts.
 - Ongoing Review and Improvement of Policies: AHAC continually reviews the City's ordinances, regulations, and policies to recommend improvements. This ensures that the City's approach to affordable housing stays relevant, responsive to market changes, and protects property values.

5. Challenges and Lessons Learned

Challenges:

- **Funding Limitations:** One of the primary challenges in implementing affordable housing initiatives is securing adequate funding. The proposed Down-Payment Assistance Program, for example, relies on sufficient resources to ensure it meets the needs of moderate-income households. Limited funding can restrict the scale and impact of such programs.
- **Balancing Development and Affordability:** There is a constant tension between encouraging private sector development and ensuring that these developments remain affordable. Regulatory incentives must be carefully structured to attract private developers while also ensuring that housing units are priced affordably for lower- and moderate-income residents.

Lessons Learned:

- **Importance of Collaboration:** A key takeaway from the City's efforts is that

collaboration between the public and private sectors is essential. Aligning public incentives with private development has proven to be effective in promoting affordable housing projects.

- **Targeted Programs Are Effective:** The recommendation to create a targeted Down-Payment Assistance Program highlights the effectiveness of focusing on specific income brackets, like moderate-income households, to increase homeownership opportunities in underserved communities.

6. Financial Overview

There are no funding sources associated with this board.

7. Future Plans and Recommendations

Looking ahead, the City is committed to expanding its affordable housing efforts by enhancing existing programs, simplifying regulatory processes, and fostering stronger collaboration with the community and private sector developers..

- **Expansion of the Down-Payment Assistance Program:** One of the key future plans is to fully implement and potentially expand the newly recommended Down-Payment Assistance Program. This program aims to help moderate-income households by providing up to 10% of a home's value (capped at \$30,000) for down-payment support. Future recommendations may include increasing funding for this program and expanding its eligibility criteria based on demand.

This plan and recommendation aim to ensure that the City remains proactive in addressing affordable housing challenges while fostering sustainable growth and development.

8. Conclusion

Over time, the City has consistently implemented the Affordable Housing Advisory Committee's (AHAC) strategies and incentives aimed at promoting affordable housing. As a result, this year's recommendations included only one new proposal: a strategy to enhance homeownership opportunities for moderate-income households. The new recommendation suggests that the City establish a Down-Payment Assistance Program, offering up to 10% of the home's value, capped at \$30,000. The AHAC's role is to propose regulatory incentives that serve as tools for fostering private sector development of affordable housing. Additionally, the committee reviews the City's existing regulations, ordinances, and policies, recommending actions that support affordable housing development while ensuring property values are protected.