CITY OF MIRAMAR AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING MINUTES

November 14, 2024	6:30 p.m.

A meeting of the City of Miramar Affordable Housing Advisory Committee (AHAC) took place at 6:46 p.m. on Thursday, November 14, 2024, at the Miramar Town Center, Development Services Building, Engineering Conference Room, 2200 Civic Center Place, Miramar, FL 33025.

I. CALL TO ORDER/ROLL CALL

The following Board members were present:

Matthew Thompson, Chairperson
Ian Evans-Smith, Co-Chairperson
Avril Cherasard
Stephanie Elvine-Presume
Mayra Martinez
Annette Payne
Rose Thompson

The following Board members were absent:

Allauddin Baksh (Excused)
Major Florinet Derac

A quorum was declared.

The following members of staff were present:

Katherine Randall, Chief Housing Administrator
City Attorney Pam Booker (Remote)
Andrew Azebeokhai, City Consultant/President, CRA
Delissa Corbin, Housing Analyst/Recording Secretary
Eva Petitfrere, Housing Analyst/Recording Secretary

II. APPROVAL OF MINUTES

- **September 24, 2024**

Ms. Corbin, Staff, mentioned Member Payne pointed out on page five at the bottom there was an error; specifically, where it said ... shorten loan term to 15 or five years; the wording would be changed to reflect ... shorten loan terms from 15 to five years.

Member Payne made a motion to approve the minutes of September 24, 2024, as amended, seconded by Member Cherasard; the motion passed unanimously.

- **October 22, 2024**

Deferred to the next board meeting.

III. FINALIZE AFFORDABLE HOUSING STRATEGIES FOR 2024

Chairperson Thompson reviewed the strategies proposed for 2024, as provided in the backup:

- Payment assistance program with the maximum ten percent award; city funding required, yes; already implemented, yes, October 14, 2024; funding will be available via a loan with a lien placed on the purchased property; available to households within 120 to 140 area median income (AMI) rate.

Chief Housing Administrator Katherine Randall remarked that she met with the City Manager and a member of the City Commission; a policy, and an application was created for the subject program, but they had to adhere to certain guidelines. They would be vetted by the City's legal staff and then sent to the Commission for approval. She noted staff was directed by the City Manager to do research on the current cost of housing and put the program through the proper channels before sending it to the Commission for approval for implementation.

City Attorney Booker affirmed, based on her discussions with the City Commission, to avoid any inconsistent, misleading information being sent out to the public who might wish to apply for the subject program, they wished to ensure whatever was put out to the public was a version that took into consideration what the numbers should look like. She said the recommendation was to evaluate the subject program again in 2025 with the numbers, look at specific guidelines, as well as the application to avoid any confusion.

Chairperson Thompson asked if any of the points discussed with the City Attorney could be shared with the board.

Ms. Randall answered no, as the program had yet to go through the vetting process, and not all relevant city input had been gathered. When the City submitted its report to the State, the latter just wanted to see the work that the City was doing with regard to affordable housing, even if all the programs were not yet implemented. She said the important element was that the report contained programs, initiatives, etc. that the AHAC recommended the City implement.

Discussion points: The board would have been happy with a little more time to give input as to the drafting of the application for the program; the Commission favored the program being implemented, they just wanted additional work done with regard to the policy to put the program in place, and the application; staff already received the names of seven potential applicants, and those names would not be discarded; the board still had time to give input.

Chairperson Thompson mentioned speaking with other board members about comments and suggestions he received from AHAC members from other states, and he mentioned the subject program to them. When they asked him if there was an expiration date on the program, to which he told them yes, 15 years, they asked him why, as at the end of 15 years it was likely the homes would have acquired considerable equity that would allow the homeowners to pay back the loan, replenishing program funds for new homeowners to access.

Ms. Randall indicated the subject program was to facilitate generational wealth, and the City had no wish to penalize borrowers. A number of the owners sold their home before the 15 years expired, so they were required to repay the loan; this was one way the City recouped loan funds that went back into the program. She said the funds came from the City's General Fund; it was a pilot program; most cities did not use dollars from their general fund.

Chairperson Thompson suggested the City look into what Miramar's bond rate was, and take out a bond, so more people could be helped, and put more interest on that loan on the back end. The City could explore establishing a foundation, to which Miramar's residents and businesses could contribute, so program funds would not have to come from the General Fund. It was not that what the City was doing was not good enough, but this would be another way to engage a larger audience in the program.

Discussion points: The City serviced those who fell into the 80 percentile and lower.

Member Thompson made a motion to defer the Strategy T to 2025 as discussed above, seconded by Member Cherasard; the motion passed unanimously.

IV. COMMENTS/QUESTIONS

- **Staff Comments/Updates: Katherine Randall, Chief Housing Administrator:**

Ms. Randall stated the new City Commissioner representative on the board was Commissioner Colbourne.

- **City Attorney Comments:**

City Attorney Booker noted that some of the above suggestions made by the board regarding Strategy T were valid, and they could be added when the board next discussed the strategy in the next cycle. This would give everyone time to look further into the program to make sure the proper policies were in place.

- **Member Comments:** NONE

- **Public Comments:** NONE

V. FUTURE MEETING SCHEDULE: TBA

Ms. Randall mentioned the board could meet in April or March 2025 to give staff time to gather information on some success stories.

Chairperson Thompson preferred to defer to staff to set the next meeting date.

VI. ADJOURNMENT:

Chairperson Thompson adjourned the meeting at 7:19 p.m.; the meeting was reopened for the board to vote to retain as is the strategies currently in place.

Member Thompson made a motion to retain as is the already-implemented strategies, seconded by Co-Chairperson Evans-Smith; the motion passed unanimously.

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The meeting was adjourned at 7:22 p.m.

Matthew Thompson, Chairperson
MT/cc