CITY OF MIRAMAR AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING MINUTES

July 24, 2025	6:30 p.m.

A meeting of the City of Miramar Affordable Housing Advisory Committee (AHAC) took place at 6:40 p.m. on Thursday, July 24, 2025, at the Miramar Town Center, Development Services Building, Parks & Recreation Conference Room, 2nd Floor, 2200 Civic Center Place, Miramar, FL 33025.

I. CALL TO ORDER/ROLL CALL

The following Board members were present:

Tamika Moses, Chairperson
Saran Earle-Cunningham, Co-Chairperson
Commissioner Avril Cherasard
Ryan Coote
Stephanie Elvine-Presume
Ian Evans-Smith
Annette Payne
Matthew Thompson
Rose Thompson

A quorum was declared.

The following members of staff were present:

Katherine Randall, Chief Housing Administrator
Anita Thain-Taylor, Director, Economic Devmt. & Housing
Nixon Lebrun, Director, Building, Planning, & Zoning (BPZ)
City Attorney Pam Booker (Remote)
Delissa Corbin, Housing Analyst
Eva Petitfrere, Housing Analyst
Kevin Tamayo, Housing Analyst/Apprentice
Andrew Azebeokhai, Community Revitalization Associates

II. APPROVAL OF MINUTES

- **Minutes of November 14, 2024**

Ms. Thompson made a motion to recommend approval of the minutes of the November 14, 2024, ACHAC meeting as presented, seconded by Ms. Payne; the motion passed unanimously.

- **Minutes of May 22, 2025**

Mr. Thompson mentioned that he did not recall hearing Ms. Earle-Cunningham nominating Mr. Coote as chairperson, as reflected in the minutes. Additionally, when Commissioner Cherasard mentioned that the City preferred that the same person not serve on more than one city board, he believed that comment had more to do with the same person serving as chair on more than one board, as prior to Commissioner Cherasard making the statement, she asked him if he served as chair on another board, to which he answered yes.

City Commissioner Cherasard stated city administration confirmed that the City preferred that an individual not serve on more than one city advisory board at a time, regardless of whether it was as chairperson or a regular member. At present, no other city advisory board members served on more than one board other than Mr. Thompson.

City Attorney Booker said if this preference was not stated in any city regulation or policy, so it was just an unwritten city preference, the City Commission had the discretion to make board appointments in any manner it saw fit. In the future, should the Commission wish to vote to make this a rule or policy, this would be in effect, and a board member change made accordingly. She was unaware of the extent to which such discussions had taken place among the Commission.

City Commissioner Cherasard directed Ms. Booker to determine if there was a city regulation restricting individuals from serving on more than one city advisory board, as her recollection was that this was prohibited.

Mr. Thompson pointed that his presence on the AHAC was to fill the P&Z Board representative position, hence his thought that the comment was more to do with his serving as chair on both boards, which he wanted the minutes to reflect.

Ms. Corbin commented that she would contact the Clerk regarding having the transcriber revise the minutes.

City Attorney Booker said she would ensure that she issued a written response as to Mr. Thompson's being able to serve on both the P&Z Board and the AHAC prior to the next AHAC meeting, so the board could know how to proceed. She reminded the AHAC that part of the process of the AHAC devising affordable housing strategies was for those proposed strategies to go before the P&Z Board for review, so they, too, could make recommendations to the City Commission on those strategies. Having the AHAC membership include a member of the P&Z Board was to ensure consistency, and to make known to the P&Z Board the opinions of the AHAC concerning all elements of city housing; the same applied to Director of P&Z Nixon Lebrun and his staff with regard to them providing information on existing regulations and policies to the P&Z Board as to affordable housing initiatives, on the AHAC dialog, etc. She asked Mr. Lebrun to forward copies of the ordinance that created the AHAC, so all board members were versed on that information.

Co-Chairperson Earle-Cunningham noted when she was applying to serve on the AHAC, she spoke with City Clerk Gibbs who advised her that an individual could only serve on one city advisory board at a time, the only exception being if one served on the P&Z Board. She, too, surmised the issue was being the chair of both boards.

Ms. Thompson made a motion to recommend approval of the minutes of the May 22, 2025, ACHAC meeting upon the requested corrections being made, seconded by Ms. Payne; the motion passed unanimously.

- **Minutes of June 24, 2025**

Deferred to the next meeting.

III. DISCUSS AFFORDABLE HOUSING STRATEGIES FOR 2025

Chairperson Moses remarked that there was a detailed discussion on the top four strategies, as provided in the backup, at the last AHAC meeting. She proceeded to review the backup information as follows, beginning the discussion of the proposed strategy related to the Live Local Act (LLA), and the City's affordable housing initiatives.

Commissioner Cherasard questioned if the board discussion was to add the proposed strategy to the City's 2025 strategies.

Ms. Corbin responded that at the November 2024 AHAC, the board voted to defer that decision to 2025 to allow the board time for further discussion on whether or not to keep the proposed LLA-related strategy, hence its being place back on the list of proposed strategies for discussion.

Ms. Payne suggested, rather than striking it off the list of proposed strategies, the board needed more education on what the LLA was exactly before deciding how it would affect the City's affordable housing strategies. She asked how this could be accomplished, so the board could have a proper discussion on the LLA in relation to Miramar.

Commissioner Cherasard 20:48 said part of the previous discussions held indicated much of what the LLA contained was related to policy; some of what the act contained was already embedded in city code.

Mr. Thompson recalled that in discussions at the last few AHAC meetings, the board indicated the need to devise a vehicle or way to benefit Miramar, and not let the dictates of the LLA give developers carte blanche on development they wished to bring to Miramar. City staff made the board aware of upcoming development applications proceeding under the LLA, such as at the Huntington site of 300 plus units. He said the goal was to make recommendations to facilitate the Commission establishing requirements for the City to have some say as to how such developments unfolded.

Ms. Payne asked Mr. Lebrun if some changes were already made to city code based on the LLA mandates.

Mr. Coote thought it would be beneficial for the AHAC to discuss how LLA was or was not incorporated into the City's regulations/policies, and how such changes could affect Miramar's housing. He suggested a workshop on the LLA, where staff gave a presentation on the LLA, and how it fit into what the AHAC was chartered to do, and how the recommendations the AHAC made to the Commission on affordable housing could be negatively or positively impacted by the LLA. After the workshop, the AHAC would do their own research to gain a better understanding, so when they later proposed affordable housing strategies for the City, they could be passed based on the LLA requirements, or what was already in the City's Land Development Code (LDC).

Chairperson Moses wondered if it would behoove the board to have a State representatives who actually sponsored the bill speak to the AHAC on the LLA.

Commissioner Cherasard thought this could result in a one-sided presentation of the LLA.

Chairperson Moses thought the AHAC needed a neutral party to give the presentation.

Ms. Payne thought it might be useful for board members to start with their own

research, so they were in a better position to ask questions on areas of the LLA they needed clarification. She felt this self-education would be good for board members prior to a presentation on the LLA.

Co-Chairperson Earle-Cunningham recalled at the June 2025 meeting there was a request from the board for staff to invite someone to speak to the board on the LLA for education purposes.

Mr. Thompson believed after the May 22, 2025, meeting, staff was to email a copy of the cliff notes from the presentation by the City Attorney on the LLA, so board members could review them for discussion at the next meeting. Since there were changes to the LLA, it would be good for board members to review the information; a workshop would be beneficial for board members to gain more information on the LLA.

Mr. Evans-Smith mentioned attending a webinar on the LLA in 2024 held by an authority on the LLA; he could try to contact that person to see if they would be willing to share some information with the AHAC. In this way, the board might have some information to look at before the next meeting.

Chairperson Moses spoke on the neutral side, someone who was a legal consultant in helping to put together the LLA package to satisfy another city.

Mr. Evans-Smith believed the presenter(s) at the webinar provided information on the LLA for the whole state, not a specific municipality.

Mr. Coote surmised they probably had a recording that they could send to city staff to distribute to the AHAC members if asked.

Ms. Payne sought clarification Mr. Evans-Smith would get the link for the recording for staff to distribute to the AHAC members before the next meeting.

Mr. Evans-Smith answered no; he would first contact the webinar presenter to determine if it were possible to get a recording of their presentation.

Chairperson Moses advised that she could possibly get someone to do the presentation so she would work on that.

Mr. Coote thought it was important for city staff to lead the conversation, as they were the ones versed in how laws, strategies, and information in general impacted city regulations, particularly when comparing the AHAC getting LLA information from a presenter from outside the City versus from city staff. He noted even if an outside presenter claimed to be neutral, they might not have Miramar's best interest at heart when providing information, while the City's

interest would be a given if provided by city staff. The city staff present were highly competent, and they could put together a PowerPoint presentation on the LLA to give the AHAC as an education piece specifically with Miramar in mind. He said this would focus on those things that impacted what Miramar was doing, and wished to do; not everything in the LLA was relevant to the City.

Ms. Katherine Randall thought city staff should definitely be involved

Member Payne agreed and advised that venture was always good, as you heard from one person, and staff would give their opinion, facilitating the AHAC's ability to see the middle ground of understanding, so they could make decisions on incorporating strategies based on the LLA.

Co-Chairperson Earle-Cunningham sought clarification that the board would receive a presentation on the LLA before the next AHAC meeting.

Ms. Randall said city staff would provide the board with LLA information to review prior to the next AHAC meeting.

City Attorney Booker indicated she could share the presentation her firm's staff made about a year/year and a half ago; it would include legislative updates; she would email a copy of what was provided last year to city staff to distribute to the board. The presentation contained a myriad of information that did not pertain to the City, as it dealt with taxation, tax credits, etc. that were matters at the county level. She was presently attending a local government conference, and one of the presentations that afternoon was on different thoughts of the LLA, and how it was perceived. Some people disliked the law, stating it took power away from local governments, and that they intended opposing it; others welcomed it, deciding to work with developers to make their projects happen. Less issues and problems arose than initially anticipated, as was usual in situations where the State took away power from local government in decisions on how to govern themselves. She said there was some litigation on the LLA, but the advice was for cities to work with developers to come up with something feasible. Ms. Booker stated her willingness to work with whoever the board thought was an appropriate presenter, including working with Mr. Lebrun and his staff to provide more conversation about the LLA, what it did and did not do, as well as any other information from other sources they could share with the board.

Commissioner Cherasard it would be great if the AHAC could get more information, along with opinions on the LLA, so the board could voice opinions and suggestions. It appeared that the wording of the first strategy with regard to the LLA would be likely be revised based on the above discussion.

Chairperson Moses agreed the board would revise the language of the strategy once the AHAC received more information.

Commissioner Cherasard commented the AHAC's relationship with the LLA would be included in the strategies, as the exact wording of the current, proposed strategy was exempt already, and the board could walk out of the informational meetings saying alternate language was needed for the proposed strategy to recommend to the Commission.

Chairperson Moses moved to the next proposed strategy of offering qualified developers tax abatements.

Mr. Coote thought the proposed strategy was already being done throughout the country, so it was not a new thing; he championed this strategy wherever he was, as it was not only a benefit for homebuyer properties, but for rental properties as well. He believed developers who received tax abatements on their projects were more inclined to include affordable units in the housing products they built versus just market rate units. If there were tax abatements for persons within a certain income category, this could reduce their monthly mortgage payments, so they could qualify to purchase certain homes. He championed mixed income developments, claiming there was data that showed the children of people in lower income margins who lived in the same development as those in higher income margins naturally became more progressive, thereby breaking that generational cycle of poverty. Mr. Coote understood it was a delicate balance, but it was important to look at the long-term picture, so the board needed to look at implementing strategies to increase the quality of affordable housing, and what could be done to ensure that people could meet those margins.

Commissioner Cherasard commented on the importance of remembering that affordable housing had become synonymous with low-income housing, which it was not. Though federal and state laws limited the target populations to those in lower income brackets, as an AHAC, the board had to remember that even middle incomed persons needed help with finding affordable housing.

Mr. Coote advocate for homebuyers, as residential property owners were more invested in their community, and this benefited everyone in the long run. If the City was not doing anything to encourage homeownership, then the AHAC and the City were not doing Miramar citizens any service, as rental communities were very transient.

Mr. Evans-Smith observed numerous rental developments taking place, and the emphasis was building vertically.

Mr. Coote said the only space to build at present was up, unless existing

development was on repurposed land; just because a development went up did not mean homeownership was not possible.

Ms. Randall questioned if any AHAC members were aware of the City doing first right of refusal for a purchaser under the second proposed strategy, asking if this meant when someone purchased a property and, for example, wished to sell it after ten years, and they still owed on it, the City could opt to purchase the property from them, and put someone else in that property.

City Attorney Booker noted the first right of refusal would give the City the right to purchase a property, depending on the language drafted in the restrictive covenants in the agreement between the buyer and the City. For example, at what price would the City purchase the property; that is, at market price, etc.; the City would be the buyer at AMI; these would be some of the resulting discussions. She said, again, it was important to look at the intent of the affordable housing programs to determine what was fair, reasonable, and the goals the City sought to achieve. There were discussions whenever such programs were implemented, including at the state level, as to whether it was fair for the homeowner not to be able to have upward mobility, and take any of the income from the increased home value with them; should they be punished for selling the property earlier than agreed, or was the goal just to provide affordable housing to the next family at that 50 percent level. It all depended on the language placed in the strategy, and the resulting ordinance to enact it. Ms. Booker stated if the City were to buy a house under the abovementioned circumstances, having the right of first refusal, this should not impact the value other homes in the area, as it would not be considered an arm's length transaction. It would be due to the restrictive covenant in the agreement that the homeowner was not selling at market value; thus, the value of the home should be thrown out when looking at home value comparisons in an area when someone else wished to sell/purchase a home in that area.

Ms. Randall asked if such a program would require city funding.

Mr. Coote replied it would require the City giving up funding, as the City would lose tax revenue; there should be full tax abatement for the developer for initial build, then for the person purchasing the unit, for which he would recommend a sliding scale based on AMI. He added that the agreement between the homebuyer and the City should state that if before the stated time period a homeowner sold their property, they had to do so at 50 percent, with the City having the right of refusal to purchase. It was important to make sure the City's turn on investment paid off. He said it was clear that the subject strategy required more discussion. Other approaches included staff identifying homes in disrepair the City could purchase, rehab, and sell as affordable housing; this was a practice used by many municipalities.

Ms. Thompson saw no issues with giving a developer a tax abatement, but for the City to lose tax revenue from a homebuyer for ten years seemed redundant, as the individual would already purchase the home at a very reduced, affordable price. The homestead exemption also prevented their property taxes from increasing annually beyond a certain point.

Commissioner Cherasard said she was not opposed to removing that portion in the proposed strategy, as she was aware of there being multiple exemptions homeowners could apply for specific to low-income persons, and seniors. She mentioned the subject discussion spawned from the need to incentivize homeownership in Miramar, similar to the way the LLA incentivized developers to build mixed use, rental developments.

Mr. Thompson asked if the current city program was funded at $120,000.00.

Ms. Randall affirmed it was.

Mr. Thompson sought confirmation the AHAC was proposing in the strategy to the Commission that this amount be increased to $240,000.00.

Mr. Coote agreed with the proposed increase.

Ms. Thompson wondered if the amount could be higher, since it was coming from the City's General Fund.

Co-Chairperson Earle-Cunningham sought confirmation that each applicant would receive up to $30,000.00 in assistance.

Ms. Randall observed buyers higher income brackets did not need as much as those in low-income brackets.

Commissioner Cherasard concurred, as when middle incomed individuals shopped for a home in a particular price range, they had their preapproval, so they knew what amount they qualified for; the City's funding was to assist them to close on the property.

Ms. Presume asked if the initial $120,000.00 was already disbursed.

Ms. Petitfrere answered no, not all of the funding; there were two applicants who received funding, and two others were still searching.

Mr. Coote asked if there was a waitlist for people who still wanted the be a part of the subject program.

Ms. Petitfrere responded that people applied, and then staff did a lottery, which they were currently working through.

Mr. Coote thought the AHAC needed to state to the Commission the rationale behind requesting that the program funding be doubled.

Ms. Petitfrere replied that the current practice was that everyone in the lottery had to first have a preapproval letter; those persons approved for funding were given a commitment letter with a 30-day timeline, with the possibility of one extension if they showed that they put in offers, etc.

Ms. Thompson questioned if the scrutiny or underwriting guidelines for middle-income persons were similar or different to those for low-income individuals.

Ms. Petitfrere said they were the same.

Mr. Thompson surmised that after 30 days, or whatever timeframe, if the individual failed to find a home, they were taken out of the lottery, and staff moved to the next person.

Ms. Petitfrere affirmed this to be the case.

Co-Chairperson Earle-Cunningham asked when the City approved the subject funding.

Ms. Petitfrere replied the City Commission approved the funding in late 2024, and funds were disbursed in March/April 2025.

Mr. Coote pointed out that if the program was just launched in January 2025, and only $20,000.00 remained, there was a definite need to increase the amount. He asked about program restrictions, such as being open only to Miramar residents.

Ms. Petitfrere answered no, they just had to purchase the home in Miramar; there was no income requirement to satisfy.

Mr. Thompson recalled there was a caveat that they could not sell the home before a set number of years; he believed it was 15 years.

Ms. Thompson commented that if it was 15 years, the AHAC needed to propose lowering that time frame, such as to ten years.

Commissioner Cherasard recalled previous board discussion on having a tiered system, as someone receiving $10,000.00 should not be held to 15 years; that

timeframe was more reasonable if the amount received was $90,000.00.

Ms. Randall said there were tiers on the program funded with federal dollars, but the subject program used General Fund dollars, so the City could set the parameters. She thought ten years was good.

Commissioner Cherasard said her goal was to increase the number of people who received funding assistance, and not everyone needed $30,000.00 for closing costs. She was not familiar with many assistance programs that started conversation with a buyer without the latter showing they were under contract. There was a need to revisit how the lottery worked, and how people were prequalified to apply for city funding, as there was no shortage of people who could qualify to receive the funds; there was a stalemate with the applicants not under a contract who were holding up the process for others who qualified.

Ms. Thompson suggested including a prequalification process that showed applicants knew what their funding source was; a realtor would wish to know if the applicant was getting city funding for closing. It was not a good idea to require individuals have a contract when they needed those funds to get a contract.

Commissioner Cherasard restated individuals in the subject program already received preapproval for the purchase of a home, the city funding was additional dollars to assist with closing costs after a contract was established.

Chairperson Moses questioned if the City utilized preferred lenders or loan officers, and did city staff do trainings, and update them on available city funds for home purchase. She agreed with Commissioner Cherasard on rethinking the lottery system to free up the funds for others who were ready to proceed.

Mr. Coote said the board needed to explore how the City could provide more financial resources to homebuyers in Miramar; the current funding program was in its infancy, believing that with time it would grow to become more dynamic. However, if additional funding was being sought, the board needed to look at where the dollars would come from. He proposed that the AHAC recommend the City create an affordable housing impact fee that market rate developers building in the Miramar community would be assessed if they were not including affordable housing units among their residential products.

Mr. Lebrun explained the LLA prevented municipalities instituting inclusionary zoning; cities could not assess fees on market rate developers to fund their affordable housing programs. If this was done, the City would have to find a way to offset the cost with the developers. He said the City already established an Affordable Housing Trust Fund that received funding from multiple sources,

including dollars voluntarily paid into the Trust by developers as a donation for affordable housing.

City Attorney Booker mentioned developers lobbied very strongly at the state level with extreme success to ensure that they did not pay for affordable housing; they were initially required to build a portion of their developments as affordable housing, but that requirement was removed. What came out of that change was that if a municipality required this of a developer, the former had to compensate the latter in some manner. Regarding someone coming to the program with a contract in hand, the timeframe until closing might not be sufficient for staff to ensure that individual qualified for funding under the subject housing program; that is, to meet all the criteria the City established in order to award the up to $30,000.00 for closing cost assistance.

Ms. Randall felt sure the timeframe could be set at 90 days for individuals under contract.

Commissioner Cherasard continued to express concern that those who were prequalified for program funds while they looked for a home tied up available funds for people who were prequalified, found a home, but were still in the lottery.

Ms. Thompson thought the program language could be changed to state that though there was a prequalification process, applicants could not be approved for funding until they found a property to purchase.

Mr. Thompson agreed that persons who were ready to close should not be penalized; they should receive funding, rather have them wait while preapproved applicants continued to look for a property.

Commissioner Cherasard said homebuyers who were prequalified by a bank should already be prepared to purchase without city funds, so there should be no issue if they received city funding or not. Again, the subject funds were not to help homebuyers qualify for a loan to purchase a house, the funds were to help them close on an identified property.

Ms. Anita Fain Taylor asked, of the persons who received the city funding, what category did they fall into, based on the conversation going on; that is, were they people who just needed the money.

Ms. Petitfrere answered yes; the recipients were usually individuals lacking sufficient funding to close; this was one of the factors staff used to determine an applicant's need for financial assistance.

****The sound went out at 1:31:32 until 1:33:00.****

Ms. Randall questioned if the City should increase the amount of the available funds, or just hold it as is.

Mr. Coote restated his support to increase the amount of funds in the program.

Commissioner Cherasard remarked good data always read the results out; and it helped to give them the exact information they needed to qualify so they were ready to go, in terms of documentation, to get through underwriting.

Ms. Petitfrere indicated the initial program email contained a summary of such information as a program checklist, and when someone actually went under contract with the lender, there were always additional requirements as other factors unfolded.

Co-Chairperson Earle-Cunningham asked if it was possible for staff to provide the AHAC with the requirements for the subject program, so members had a better understanding, and be in a better positioned to make recommendations.

Chairperson Moses commented that the discussion could be continued at the next AHAC meeting, when the board was emailed more details on the program. She moved the discussion to the fourth proposed strategy concerning impact fee waivers.

Ms. R Thompson pointed out there were different fees, including impact fees.

Mr. Coote said these could be tied into fee reductions, and fee waivers to incentivize development.

City Attorney Booker remarked that one of the issues encountered when trying to qualify people for one of these programs previously was that, generally, they did not meet the debt to income ratios with the lender while they were in the middle of the process. Thus, they received a preapproval letter on how much they qualified for, then city staff had to work with the applicant another week or two, possibly longer, to pay down some of the debt, so they could meet the lender's requirements. She said these were some of the real life issues that caused delays for persons who were preapproved for city funding assistance programs. Thus, they had insufficient money in their bank account to pay down their debt to meet the lending requirements, or to meet the downpayment requirement; it was not always that someone was being unresponsive in submitting information.

Mr. Thompson asked if in strategy four the board wished to include a target range for affordability, or just that the housing product should be affordable.

Commissioner Cherasard said any housing development that did not fall under the LLA would have a higher price tag, so the cost to own would end up being a little higher anyway.

Mr. Lebrun pointed out that the City already had in place impact fee waivers for affordable housing developers. He mentioned knowing what the City could not subject developers per the LLA, he was proposing as part of upcoming Comprehensive Plan amendments some land use incentives, such as bonus density, high density, etc. The practice had been to give developers additional flex units to include in the number they intended to build with the proviso that those be dedicated as affordable housing. At present, the City depleted all its assigned flex units, so staff was using its assigned redevelopment units. He was currently preparing applications to Broward County to assign Miramar 500 more units that the City could then use to incentivize developers.

Commissioner Cherasard surmised that strategy four would include anything not already contained in strategy two that was a potential incentive the City could afford to do, so just as the City was competing with the LLA, the City had a sensible, almost feasible package for affordable homes for homeownership.

IV. COMMENTS/QUESTIONS

- **Staff Comments/Updates: Katherine Randall, Chief Housing Administrator:** NONE

- **City Attorney Comments:** NONE
- **Member Comments:** NONE
- **Public Comments:** NONE

V. FUTURE MEETING SCHEDULE:

The next AHAC meeting would take place on August 21, 2025

VIII. ADJOURNMENT:

The meeting was adjourned at 8:23 p.m.

Tamika Moses

Tamika Moses, Chairperson
TM/cc