CITY OF MIRAMAR AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING MINUTES

September 11, 2025	**6:30 p.m.**

A meeting of the City of Miramar Affordable Housing Advisory Committee (AHAC) took place at 6:45 p.m. on Thursday, September 11, 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:

Carolyn Francis-Royer, Chief Housing Administrator
Nixon Lebrun, Director, Building, Planning, & Zoning (BPZ)
City Attorney Jordan Gary
Frensky Magny, Senior Planner, BPZ
Andrew Azebeokhai, Community Revitalization Associates
Delissa Corbin, Housing Analyst
Eva Petitfrere, Housing Analyst
Travis Johnson, Economic Development Analyst/Apprentice

II. APPROVAL OF MINUTES

- **Minutes of June 6, 2025**
- **Minutes of July 24, 2025**

Deferred to the next meeting.

III. INTRODUCTION OF STAFF

- **Carolyn Francis-Royer, Chief Housing Administrator**

Chairperson Moses, on behalf of the board, welcomed New Chief Housing Administrator Carolyn Francis-Royer.

Chief Housing Administrator Carolyn Francis-Royer briefly introduced herself.

IV. DISCUSSION OF LIVE LOCAL ACT (LLA)

Housing Analyst Delissa Corbin gave a presentation on the LLA, as provided in the backup, highlighting the following:

- Staff was still working on providing board members, per their request, with the details of the city workshop at which the LLA was presented and discussed; City Attorney Booker wished to be present when the board discussed the information, so staff would send the board the information before the next meeting to facilitate a discussion when Ms. Booker was in attendance
- Ms. Booker would review the material in the presentation to prepare her to answer questions the board posed in previous meetings.

Chairperson Moses asked about the work Mr. Lebrun and Ms. Booker were doing regarding the LLA material, as she might have more questions she wished answered.

Ms. Corbin said she would ask Ms. booker or Mr. Lebrun to contact Ms. Moses.

Member M. Thompson sought clarification as to whether Mr. Lebrun's and Ms. Booker's presentation would include highlighting the changes to the LLA since its inception.

BPZ Director Nixon Lebrun answered yes.

Member R. Thompson wondered if the information provided in the backup was that which Ms. Booker and Mr. Lebrun wished the board to focus on.

Mr. Lebrun said it was, for the most part, though the Florida Legislature made some changes in 2025, which were highlighted, that Ms. Booker and he would review with the board at the next meeting.

Chairperson Moses mentioned having a number of names she wished to suggest to staff to gain additional information, so the board could have a deeper understanding of the LLA, and its application to Miramar. She made suggestions to some of state legislators who took their constituents' concerns about the LLA back to Tallahassee; Senator Alexis Calatayud, with whom she had a good relationship, was one she spoke with. When she attended the GUARD Conference earlier in the year, She spoke with Senator Calatayud about industrial and she put it back in the LLA, so the senator listened to her constituents' voices regarding affordable housing. They had another legislation meeting coming up, and it was a crucial time for mid-year elections, so representatives were doing as much as they could to satisfy the next set of votes for 2026 elections. She mentioned Congressman Byron Donalds would be going to the Miami Association Headquarters the coming weekend to discuss his housing solutions, including affordable housing, for both rentals and homeownership. She would give Mr. Lebrun their contact information, as the goal was to make the LLA as fruitful as possible; if in order to proceed one had no say when someone presented the LLA was an abomination, so it was important to dig deeper into the lines that led to preemption, and which situations did not carry a preemption. This was a specific area she wished to explore, as many felt it futile when faced with the LLA. She agreed that this needed to be taken into consideration, possibly inviting someone from Florida Housing to speak to the board; the City's AHAC needed as much information as possible, so the board could, collectively, make sound decisions for the Miramar community.

Member Coote remarked that falls back on his department as well, as if it was not within a municipality's overall planning and zoning ordinances, there would be ways for the City to slow these things down, so adjustments could be made to be more in sync with what the City wanted for Miramar.

Commissioner Cherasard commented that one of the main things she had in mind when it came to the City's Comprehensive Plan or strategic planning was to tighten it up, so the City had a strong defense against development it sought to limit to prevent the sprawl that could result. Miramar needed to show home rule, and the City's capabilities to make decisions on what elected officials and city administrators determined growth in Miramar should look like. She mentioned queries into automatic preemption many people were speaking about currently, noting there were opportunities to say that it did not work.

Mr. Lebrun mentioned Senate Bill (SB) 180 that his staff and he would provide

further information to the board to peruse for discussion at the next meeting; it would provide information on local government administration when it came to planning, and land use.

Member Coote mentioned under section two, the legislative intent for LLA chapter 23-24-24, where it said local governments retained their authority to enforce land use plans, zoning, regulations, and development standards to ensure orderly growth. He acknowledged it was tough to fight the LLA, as State law superseded that of local government; if a proposed development was in direct conflict with a municipality's land use plan or zoning plan that could lead to impact situations in an area, so a municipality could challenge the LLA. Whether or not that challenge would be successful was the question, as many developers had deep pockets, but it was unlikely they would want to continuously encounter such opposition if they repeatedly tried to do developments cities kept opposing. Mr. Coote said in section two, under legislative intent, it said the State wished to encourage the development of affordable housing, but developers had to take into consideration municipalities' zoning laws. Thus, though there was flexibility for developers to proceed, there was some onus on cities to determine how they could make development via the LLA adaptable, facilitating affordable housing development in a more orderly fashion.

Mr. Lebrun mentioned one amendment to the LLA he hoped to see was a requirement for there to be space/distance separation between LLA projects; at present, LLA projects could be next to each other.

Member Coote concurred; this was a point to lobby for, as the best way to provide affordable housing was to do so in a mixed-income housing environment, rather than provide clusters of affordable housing, a sentiment shared by many.

Member R. Thompson thought the backup stated that if an LLA housing development did not meet what the local government planned for its city, it could not be built.

Member Coote commented cities had to be careful, as obstructing LLA projects could lead to their HOME dollars decreasing or disappearing.

Mr. Lebrun added that the presentation at the next board meeting would include a discussion of SB 180, and its ramifications for local governments, and their comprehensive plans.

Commissioner Cherasard remarked, with regard to development restrictions, land use plan issues and the LLA, Florida was a big state with a variety of municipalities; there were numerous cities in the State of Florida with the ability to grow, yet they were still scaling back on growth. It was these cities that were

in the focus, as in a city such as Miramar developers only had small spaces available to develop, as the City lacked the ability to grow and sprawl. She thought Miramar might be afforded a little grace, as it would not be as easy a fight for any developer to win trying to build, for example, a skyscraper in the middle of a built-out city.

Member M. Thompson concurred, as there were cities north of Miramar with ample land for further development that were completely antidevelopment.

Member Coote agreed, stating many of them were rural cities, but they also had exemptions in place to prevent development seen in urban areas, while more urbanized cities were being told to be more compliant with the LLA dictates, as urban area had more workforce populations the LLA catered to.

Member Evans-Smith added that in urban areas the infrastructure to support LLA projects was already in place, while in rural areas, projects would cost millions more to install such infrastructure to support the projects the LLA advocated for.

Member R. Thompson pointed out the type of development the LLA promoted was the current trend, so the City had to find a way to accommodate this trend.

Chairperson Moses mentioned the need to include opportunity zones in the discussions, as many rural areas would be zoned opportunity zones, so developers were exploring rural areas. She looked forward to the presentation at the next meeting, as there were a variety of factors to be considered when the AHAC looked at affordable housing strategies for the City.

V. DISCUSS AFFORDABLE HOUSING STRATEGIES FOR 2025

Chairperson Moses stated the board would continue the discussion on the City of Miramar's 2025 affordable housing strategies, as set forth in the backup, highlighting the following:

- Strategy two: Ad valorem tax abatement to qualified developers.

Commissioner Cherasard wished to discuss that city funding was required, and the type of numbers this could be.

Ms. Corbin recalled at the previous meeting Mr. Coote advised that it required the City giving up tax revenue.

Commissioner Cherasard noted the point was to focus on how the City could incentivize a developer to take a chance on building mixed-income housing.

Member Coote commented on Miramar's having two sides, with the eastern portion being the older part of the City, and in the latter where many residents lived in their home for many years, developers could convince homeowners in a certain block to sell by offering them an amount above their home's worth. The subject strategy could incentivize developers to build homes that included units for sale to mixed-income persons, and in this way the City could have input on developing something that added to the aesthetic of the surrounding community. He acknowledged it was difficult for municipalities to give up portions of their ad valorem tax revenue, as it constituted a significant portion of their budget, but if the strategy was implemented properly, the City would benefit in the long run. The aim was to attract developers to the City to build housing in the way the elected officials and city administration wished to see it happen. Mr. Coote stressed the importance of the City not running counter to the LLA, as the State would not look well upon such a deviation.

Commissioner Cherasard wanted to focus on the section of the subject strategy that said up to 100 percent of the affordable portion of the assessed value, as if the board decided to proceed with the strategy, they could change that to 50 percent abatement, as a tax break was always welcome by developers.

Ms. Corbin explained that the board was considering the strategies it wished to proposed to Commission for adoption now; if the board wished to do more in depth research and discussion on the strategy, the strategy could be tabled for possible adoption in 2026. If the board felt that the strategy was ready for presentation to the Commission, then the board needed to work on an action plan for implementation, but making changes, such as from 100 percent to 50 percent would require additional examination to determine how it would work.

Member Evans-Smith mentioned a proposal for tax abatement was presented to the Commission years prior, but not in relation to affordable housing, rather it was to build homes for purchase to reduce the number of rentals, and increase homeownership among workforce people.

Commissioner Cherasard pointed out that the tax was solely on the developer of a residential rental development, as opposed to the occupants of the residential units; this was viewed differently when such developments came before the Commission for a vote.

Member M. Thompson said he had a hard time granting a ten-year tax abatement for building affordable single-family homes, as shown in strategy two, as the developer would not own the land for ten years; they built homes, then sold them.

Member Coote concurred, stating the benefit would then pass to the homeowner,

and this was where it might be a struggle for the Commission.

Member M. Thompson thought it unlikely to be much of an incentive for a developer.

Member Coote commented the tax abatement would reduce the actual price of construction, and reduce the cost for the homeowner to maintain their property, and even if the incentive were reduced to 50 percent, it would help homeowners qualify for their mortgage. This was something done in other states successfully.

Member M. Thompson added that when a developer purchased land, he was not declaring he would build affordable housing, he had to pay taxes on the land until they presented a plan to show they intended to build affordable housing, so as to qualify for any tax abatement offered. They might hold onto their land for years before submitting a development plan to the City.

Member Coote agreed that in order for a developer to benefit from the tax abatement they would have to be in a position to declare their intention to build affordable housing, which could be proved by their previous affordable developments. He said the City could carve out certain areas of Miramar where such incentives could work, which would likely be in east Miramar rather than the west, so the City could protect east Miramar from developers buying up properties to develop, and ensure it was development that made sense for the area. The Commission, again, would have to agree as to the areas proposed for such development.

Commissioner Cherasard thought a developer knowing of the City's tax abatement incentive might be more motivated to have a development vision for the land they were acquiring or acquired in Miramar sooner rather than later. A developer was unlikely to wait years to put in a development plan, considering that development took time, and once they submitted their initial plan, they could begin receiving the benefits of the tax rebate. She said she was unsure if there was anything in the code that stopped a developer from changing their site plan in the middle of development from a plan that qualified for a tax abatement to a plan that did not, and if there were any penalties associated with such a change.

Member M. Thompson remarked most developers, after purchasing land, held onto that property, possibly doing a preliminary plan to determine if the development was feasible even with the offering of tax abatement, as well as market trends, etc. He did not think offering some type of tax abatement as an incentive was a bad idea, but the strategy needed to be thought out more.

Mr. Coote agreed the board and staff needed to do further work on the strategy, including whether the implementation should include the introduction of a city

law, a land use agreement, etc. The City attorneys would play a role in how the strategy was implemented. He mentioned that if part of a developer's funding came from the HOME federal program, they had a set amount of years, which he believed was three, to develop, or they would be fined, and/or have to give back the grant funds. Funding the development of affordable housing projects when the financing came from multiple sources could be a very complicated process, but, again, it was successfully done elsewhere in the country, such as in St. Paul, Minnesota. Mr. Coote felt there was no need to reinvent the wheel, rather it could be more beneficial to see what was already working elsewhere, and determine what was suitable for the City. Along with tax abatements, there were other ways the City could save developers project costs, such as reduced or waived impact fees, etc. to incentivize them to build housing, affordable and otherwise, the City could stand behind as right for Miramar. He said that for the subject strategy, it would not require city funding, but the loss of tax revenue for a set period of time. With the incentives in place, the City could work toward ensuring that wherever such developments were slated for in Miramar, they would maintain the look, and feel of the community, regardless of whether the development was single-family homes, townhomes, etc.

Mr. Lebrun agreed with the points being made by the board thus far, but he thought the affordable housing crisis was so severe at present, and the City had to make sure not to take on too much in trying to address the housing crisis. At present, developers were already receiving numerous benefits to incentivize them, whether at the federal, state, county, or local levels. He agreed that developers purchasing land in east Miramar should be encouraged to build single-family homes and townhomes for purchase, but if the City provided too many incentives, Miramar could end up losing its older, well-established single-family neighborhoods. The entire transit oriented corridor (TOC) area had no set development guidelines in place, such as maximum density, so a developer could purchase property in that area to build whatever they thought feasible. Mr. Lebrun felt the City needed to ensure it protected some of those well-established neighborhoods, and identify target areas where the City preferred to see larger developments, and encourage developers to focus on those areas, such as along 441 and Pembroke Road. If the City establish a standard for minimum land area development, then the board could recommend the implementation of a pilot program that provided incentives under the subject strategy that motivated developers to focus on building small, single-family developments to promote homeownership. This was preferable to considering more incentives for larger developers that were already receiving incentives to build affordable housing products.

Member M. Thompson concurred.

Commissioner Cherasard asked when the AHAC's recommendations would be

presented to the City Commission, as there were still a number of Commission meetings scheduled before the holiday break.

Member M. Thompson believed the AHAC had to finalize their recommendations to the Commission by October, based on what the board did in 2024.

Commissioner Cherasard wished to know if the board should take some time, ask for some additional information, and parameters, and have further discussion at the next meeting, or was it the board's intention not to discuss the subject strategy until when it met in 2026.

Member M. Thompson remarked that the City had to submit its affordable housing strategies to the State by December 2025, so he recommended the board identify which of its already board-approved strategies were ready to be sent to the Commission for review and consideration. Even though the subject strategy was a good one, particularly with Mr. Lebrun's suggestions that made it even more palatable, more board discussion was needed to bring it to the readiness level. He noted that while sending strategies the board finalized in the present year, there were those the board needed to work on for 2026, and the subject strategy could be one of them. The board's objective for the present was to work on the finalized strategies they had ready for recommendation to the City Commission, so they could vote on them in November, to allow their submission to the State, so Miramar could be allocated its annual SHIP funding. Mr. Thompson said the board could commit to revisit unfinished strategies discussed over 2025 in 2026, with a goal of finalizing as many as possible for recommendations to the Commission in 2026.

Commissioner Cherasard wished to make request of those brains behind the conversation with regard to the City's submission to secure annual SHIP dollars, as the City already had a number of affordable housing strategies already in place that would be repeated. That is, even if the City added no new strategies for 2025, Miramar would still receive SHIP funding, as there only needed to be at least two strategies to qualify. She wished it made clear that when the Miramar qualified each year for SHIP funding, the City did not have to add six or seven new strategies; the AHAC, the Commission, and staff could revisit, revise, hold discussions, etc., and not add any new strategies, and still get approved for SHIP funds once the City submitted its strategies for affordable housing. The goal for the City was to add strategies that made sense, and discard those that were irrelevant, so the focus should be to work those strategies that were very good.

Ms. Francis-Royer affirmed the points expressed by Commissioner Cherasard, stating that Florida Housing only required the strategies that they prescribed for the City to qualify for funding. The additional affordable housing strategies municipalities implemented, though beneficial, were not required; if the City

submitted the same report it sent in 2024, it would still become a part of the LHAP, and Miramar would receive its annual funding.

Member Coote made a motion to recommend that the board have further discussions on proposed strategy two in 2026, as discussed above, seconded by Member R Thompson; the motion passed unanimously

Chairperson Moses moved the discussion to proposed strategy three.

Ms. Corbin reviewed proposed strategy three, as detailed in the backup, highlighting the following:

- This was about the purchase assistance program that was passed in 2024
- Based on the many questions from board members sent to staff, the latter reviewed the policies and procedures, a copy of the application, and the resolution that was passed to enact the strategy; this was done to provide board members with information for context regarding what the program was, how it was doing, etc.
- A few weeks prior, there was another closing in the program, so it was working; there were two others going through the process.

Commissioner Cherasard recalled the last meeting's board discussion moved in the direction of asking for additional funding, though not all of the program's allocated funding was being utilized. There was discussion on how to move the funds quicker, getting candidates qualified, coming with a contract, coming with a preapproval, etc., so she thought this was the current status.

Member M. Thompson concurred, recalling discussions on improving the application process, looking at how people were selected, and another member and he thought all applicants should be considered on a first come, first served basis. With some realtors serving on the AHAC, they knew that coming with a preapproval was no guarantee.

Ms. Corbin explained that the board's opinion was being sought as they restructured the strategy in order to present it to the Commission to consider additional funding for the program. Staff previously mentioned that to rewrite it, and spoke about the recapture period going back, etc.; these were things that were in place, and Ms. Francis-Royer was working diligently, and she desired the board's feedback as to what they thought should be changed in the program. Staff knew about scratching the lottery, the recapture, etc., but as far as actual strategy, they needed the board's input as to whether to table the strategy for further tweaking, etc.

Member Presume sought clarification on what was meant by two more people

were being awarded.

Ms. Corbin stated that currently there were two people with award letters, but they were unable to go under contract; she thought one awardee had seven days left. When staff followed up with them to let them know that the expiration date of their award letter was close, they asked to be taken out, as they knew they were not able to get under contract in the time left.

Member R Thompson asked if, along with these two people with award letters, if there were no others who were approved and ready to go; that is, they were billed out, reviewed, and approved for award letters.

Ms. Petitfrere added that staff was not contacting additional persons one at a time, rather they were contacting three at a time, asking them to fill out the award application, and they would be awarded on a first come, first served basis.

Ms. Corbin noted the four people who were approved went through the full application process; based on the fact that the two awardees were unable to complete the process, there should be an unlimited number of people that the apartment can handle who went through the process, and were competing to be able to find a home.

Member Presume questioned what happened to the awardee after seven days.

Ms. Corbin said they moved further down the list.

Co-Chairperson Earle-Cunningham questioned how long was the process for the next person on the list to get up to par.

Ms. Corbin explained when the next person on the list was sent an award letter or contacted someone on the list, they were informed that just because they were not selected through the lottery did not mean they were denied. The persons on the list still had to go through the process of being income qualified, and further reviewed to ensure they qualified.

Member Coote asked how many of the persons on the list were being income-certified at the same time, and how long did that certification last; he thought it might be six months to a year.

Member M. Thompson opined that there should be a pool of applicants on the list, and it should be first come, first served; that is, the first to come with a contract should be awarded the requested funds. Anyone placed on the list should be preapproved, filling out the application, and being income certified for the six-month certification period. He said staff could then notify them of being

placed in the lottery, and that funding was available on a first come, first served, and once someone went under contract, others on the lottery should be notified of how much remaining funds were left. if the funds were used up for the particular funding period, letters should be sent to the remaining persons in the lottery, notifying them that there were no more dollars available, and that they were welcome to reapply for the next fiscal year's lottery program. Mr. Thompson said that, in this way, staff did not have to constantly go back out within a fiscal year to urge anyone to fill out an application. He understood that for the first year of the program there would be trial and error experiences.

Member Coote thought the subject strategy was a good one, and it should be forwarded to the Commission; the various details mentioned above could be further worked out by city staff and the board, as the prequalification process was already set. The strategy satisfied the goal of increasing homeownership.

Commissioner Cherasard remarked that, as a city commissioner, one of the elements she would be looking at in her vote on whether the strategy should move forward was the strategy's track record of success, and the use the funds thus far. She said the board might be taking a chance in requesting the Commission approve doubling the funds for the program, rather than to just maintaining the amount already assigned; a justification of doubling the amount of funds would depend on the volume already accomplished with existing funding to justify a need to double already allotted funds. Thus, should the board focus on how best to work through the existing funding to ensure the process moved smoother next year, or should it just request the funds be doubled.

Ms. Francis-Royer stated she was still in observation mode, having been in her position for a month; she was trying to review the processes to determine how they could benefit from some improvement. One element mentioned was how she was accustomed to running a purchase assistance program, whereby, a buyer had to come not just with a preapproval but with a contract, as this cut out a lot of wasted staff time. She said when five or ten people were income certified, maybe one of them will reach fruition at the closing table; her opinion was based on her past experience with similar programs. With a preapproval and a contract in place, the income-qualifying would speed up, possibly taking a month instead of three.

Member M. Thompson asked if the application process was online or paper record.

Ms. Francis-Royer replied it was a paper record. Staff was exploring the possibility of accepting online applications, including the submission of required paperwork. When a person was preapproved, and had a contract, they were ready to buy.

Member M. Thompson thought, however, it was important for applicants to understand the income qualification limits, so they did not spend time with that process, only to find that their income disqualified them. Even though there was a chart provided by the City's information to give an idea of incomes that qualified, many people paid no attention to it. He thought it was doable to income certify people first, so if successful, let them know they had six months to get preapproved, and get a contract, which would be enhanced by them having a letter from the City's program showing they were income certified to access available funds. What was commonsense to city staff and the board was not commonsense to other people; his team that did the pre-qualifications ahead of time knew when to tell people what they could accomplish if they went out and did what was needed to get funded within the six-month timeframe.

Member R. Thompson stated, in her reading the backup, she could not find information on the requirements as to what was needed to be income qualified; this for her was a major deterrent. As a realtor, as a lender, they needed to know what the City was looking for; saying there were income limits was insufficient, so the details of what this meant should be clearly set forth in the strategy, and if city staff did not wish to prequalify people, the program's documents should be made available for online access, so as a realtor, she could income qualify her clients.

Ms. Corbin asked to be emailed everything to ensure there was some sort of bible to go off of.

Chairperson Moses wished to know how the subject program was being advertised to the public, as she thought there should be a rush of people applying for the program. There were many people unable to buy homes in west Miramar, but there were affordable homes in east Miramar.

Ms. Petitfrere stated when the City first launched the program, it was advertised on a variety of the methods used by the marketing staff; this included the City's newsletter, email blasts, social media platforms, etc. There was an overwhelming response of some 300 people, many of whom were lined up outside the doors. She restated that the board's recommendations were welcomed by city staff, so they should email their input to staff, so they could draft a relaunch of the program for the board to review.

Member M. Thompson appealed to Commissioner Cherasard, asking her to speak with her fellow elected officials about doubling the current funding for the program, with funds being utilized on an as-needed basis. Thus, if the current amount of funding ran out, the additional funds from doubling would already be in place, and easier to access for qualified applicants; this would be preferable to just doubling the funding without any explanation. He said staff and the board

were going through the best way to distribute the funds, and with the lottery on a first come, first served basis, the funds would be depleted quickly. With a response of 300 people, it would take no time to deplete the funds once the process was finetuned. There should be less stress on staff if prequalified applicants were informed of the need to bring their preapproval, and contract in order to be considered for the program funds. He knew that bank and realtors always wanted to know where people would get money for closing costs, etc.

Commissioner Cherasard commented, based on the previous detailed board discussions, it was about housing needs, and many people wishing to purchase a home had funds to minimally close, and the programs funds would help them comfortably close. Thus, they should not be denied a home loan if they did not qualify for the subject city program; it was additional funding, just a bonus, not the basis on which approval of a home loan from a banking institution should be granted. She said if someone failed to qualify for the city's program, their ability to secure a mortgage should still be intact; and it took about 45 days for the average closing, so it was not an obstacle if they had to wait to learn if they qualified for the city funds.

Member R. Thompson opined that if someone did not necessarily need the money, they would not want to go through the many hoops that applicants had to go through to qualify for the city funding; it was out of control. She would not go recommend going through this city program to her clients.

Commissioner Cherasard wished to discuss the process further, noting one of the main advantages of having a city program, was the City had more flexibility in how residents wishing to take advantage of such programs were treated. The excessive red tape found with other non-city funded programs was one of the issues she had with them, so the qualifying processing with city programs were supposed to be more streamlined. She understood the experience of qualifying residents for programs involving state and federal dollars, but city staff needed to find ways to make it known to the people that the processes involved in city-funded programs were being done to help residents not burden them. Thus, if qualifying for the program under the subject strategy was as burdensome as that of non-city funding programs, she was unhappy about that, as the program being inhouse was so the City had more control over the qualifying processes. She wanted to see the layers for qualifying lessened.

Ms. Petitfrere said that to income qualify a resident, city staff was required to go through their bank statements to determine the income sources; that is, staff had to determine if there was additional income being received aside from that reported on their pay stubs. Staff had not yet run into any issues regarding the income reporting with any of the program's applicants thus far.

Member M. Thompson added that the source of income shown on the bank statements had to be ones that were recurring, as opposed to a one time occurrence.

Member R. Thompson wished to know, of the 300 respondents, how many actually went through the qualification process.

Ms. Petitfrere replied of the 300, 21 people went through the city program's qualifying process; that is, after the 300 respondents went through the City's prescreening process that included submitting proof of preapproval, etc. She said 17 were entered into the lottery after four of them dropped out before staff even began the qualifying process.

Member Coote sought clarification the lottery was open March 2025.

Ms. Petitfrere stated the City advertised the program in March 2025, and it closed in April 2025. She said two were assisted and she is pending status for four more; staff reached out to multiple people at the same time to apply for the program.

Member Coote thought staff had traction there; like any new program, there was a need for more fleshing out, and the board and staff had some great ideas, hence his stating he favored proceeding with the subject strategy. Anything that increased homeownership in Miramar was important, and it added to the City's tax base.

Member R. Thompson asked about the reasoning behind having a lottery, as opposed to just considering each application as they were submitted.

Commissioner Cherasard thought the reason for having the lottery was due mainly to manpower, and the issue of the amount of staff time it would require to do certain aspects the process, the income and other pre-certifications. However, a little more work up front saved a lot of drama later in the process.

Member R. Thompson said she would be more inclined to support the program if qualified persons who submitted an application when funding was available would receive funds. This was preferable to having everyone submit an application, then have them wait a long time not knowing if they would receive funding. She felt if there were five spots available based on the funding amount, then the first qualified people to apply should receive those funds.

Ms. Petitfrere restated her request for board members to send her their recommendations, so she could include them in a redraft of the program, so staff could proceed with getting the program funded in the upcoming budget. When

the subject program was initially approved, things moved fast, and staff had not yet defined what the implementation would look like, which they continued to discuss in 2025.

Chairperson Moses observed that the program was already launched, and further tweaking could be done by staff and the board working together. Staff could take the recommendations voiced at the present meeting, and work on something to present to the board at its next meeting. She moved onto Commissioner Cherasard's request for more focus on homeownership.

Commissioner Cherasard remarked that her suggestion was tied to strategy two when it pertained to incentivizing developers, including small and mom and pop developers, to redevelop properties on a smaller scale, such as the size of a single-family property. The developer might wish to build a multifamily development, or anything that would increase homeownership in the City; the incentive being a reduction in fees for any developer seeking to build multifamily-type residential development with a focus on projects of a smaller size.

Mr. Lebrun thought it would be necessary to define what was meant by a small project; that is, comprised of how many units, etc.

Commissioner Cherasard responded that a quadplex should be the maximum size, as a single family lot size would accommodate just so many units per code, and if the zoning code allowed two units, the developer could receive a variance to build four units. She noted this was something a developer already presented to her, as they had a plot of land that could accommodate a certain number of units above what the existing code allowed, and they asked her who in the City they should contact about a variance. The lot was not in the City's transit oriented corridor (TOC); she asked where the City's TOC ended.

Mr. Lebrun stated, typically, it went from 441 west to SW 64th Avenue, and from County Line Road to the south, and Pembroke Road to the north.

Mr. Magny stated, regarding the commercial, and single/multifamily residential lots in that area, there were primary zoning districts: low, mixed use, high mixed use, etc., which he clarified on a map illustration to the board members.

Commissioner Cherasard stated what she referred to was a nondisruptive section of areas outside of the TOC.

Mr. Lebrun thought that could be the transition area, the buffer between the single family.

Commissioner Cherasard explained the incentives would be based on a per

request basis for such developments likely to take place from 441 to almost Palm Avenue. Many of communities included in this area had homeowner's associations (HOAs), so such development might not be allowed, but anything outside of HOAs, those going up to Douglas Road, located in open areas, etc., particularly dilapidated properties in a non-HOA community would be eligible.

Mr. Lebrun commented that in order to build a multifamily development on a single-family lot outside of the TOC, it would likely require a Land Use Plan amendment, and rezoning.

Member M. Thompson noted, from the planning and zoning side, on the Historic Miramar, some of the lots were already zoned multifamily, mixed use, etc.; in the general area from Douglas Road to the Nolls it would be harder to do such development.

Commissioner Cherasard acknowledged that was one portion of it, but the other portion was with regard to whether a developer could demolish the existing house on the lot, so they could rebuild an affordable dwelling space.

Mr. Lebrun said this would be something new for any area outside the TOC, and allowing such development could open the door for a lot of things, as well as possibly not meeting the goal objective of the City's Comprehensive Plan, as one of the goals was the protection of the existing single family lot. He doubted Florida would ever be progressive enough to remove this protection.

Commissioner Cherasard remarked that one of the incentives was to scale back on incentivizing anything that was not what the City wanted in Miramar. In incentives were being offered to random people, they should be removed.

Mr. Lebrun concurred; the incentives should be used only for the production of affordable housing.

Member Coote felt that should be an AHAC strategy.

Mr. Lebrun clarified the strategy would be that the City assigned redevelopment units, as assigned to Miramar by the County, only for the development of affordable housing.

Commissioner Cherasard believed Miramar was already at the point where the City did not have to offer sales to incentivize anyone to come to Miramar to develop, as they already knew they would do well if they did; incentivizing those developers was moot. The City needed to incentivize others looking at other avenues to build, so they would build what the City desired for Miramar, and the board made it clear it cared about homeownership; the board's energy should go

toward those developers desirous of making that happen.

Member Thompson asked Mr. Lebrun to email the board the discussion points of the strategies discussed at the present meeting, so the board was clear on these matters. He asked which strategies should be put forth to the Commission for the present year, or push decisions on all strategies to the next year. For strategy one, the board would receive a presentation at its next meeting; strategy two would be discussed further next year, asking what was the board's position on strategies three and four.

Ms. Corbin indicated strategy one would be on the list next month; the board voted to approve deferring strategy two; strategy three and four would be on the list for submission pending a rewrite. At the next meeting, the board could vote on what staff should present to the Commission; that is, strategies one, three and four, or any variation thereof, or defer everything to next year.

VI. COMMENTS/QUESTIONS

- **Staff Comments/Updates: Carolyn Francis-Royer, Chief Housing Administrator:**

Ms. Francis-Royer stated, with regard to the City's Miramar Home Repair (MHR) Program was currently opened for prescreening until October 11, 2025. The Rental Assistance Program was closed the previous week due to all the allocated funding being exhausted.

- **City Attorney Comments:** NONE

- **Member Comments:**

Member M. Thompson asked for staff to have someone from the Marketing Department give the board a presentation; this was an aspect of getting information to the Miramar public regarding the City's various housing programs. At a recent Planning & Zoning (P&Z) meeting, Marketing gave the board a presentation on how they got information out to the Miramar public, such as for P&Z meetings, etc. He thought such information would be beneficial for the AHAC to hear, as well as allow board members to give feedback from the board on how it thought the City's housing programs could be advertised effectively.

Commissioner Cherasard said the City had a body of people who all they did every day was talk to people who bought houses, and owned houses; the City of Miramar was home to the largest percentage of real estate professionals in South Florida. This was an asset the City had that had not been tapped into greatly as a housing department, and she hoped to see that change in the very

near future. She urged the City to give them work to do, particularly if it ended up being a relationship with a homeowner, home seller, or homebuyer; they could be a part of that marketing effort if they were trained enough on the processes. City staff should not be shy with sharing information, training sessions, workshops, etc., as realtors understood a lot of what went on in housing, as they did it every day. This would help the City minimize its staff time in doing the City's work in this regard. Commissioner Cherasard said that in October she would be working with the Miami-Broward Association of Realtors to bring every agent wishing to register to a City of Miramar spotlight that would happen. She wished to see how the City would develop a solid relationship with the Real Estate Board, so realtors could be ambassadors of the City's housing program; that is, become another vessel by which to get this information out.

Mr. Azebeokhai indicated they conducted workshops in Miramar, to which lenders, etc. were invited.

Chairperson Moses agreed, and lenders should be present as well, as they would be most apprised of the relevant information as to whether a client would qualify, so when city staff received applicants' it was a clean file. Ms. Francis-Royer stated earlier that it should take one not three months to complete the process.

- **Public Comments:** NONE

VII. FUTURE MEETING SCHEDULE:

- **October** - Final Board Meeting (Finalize Suggestion; Public Meeting)
- **November 17th** - Commission Meeting (No Board Meeting.)

The next meeting would take place on Thursday, October 23, 2026 @ 6:30 p.m.

VIII. ADJOURNMENT:

The meeting was adjourned at 8:50 p.m.

Tamika Moses, Chairperson
TM/cc