

**MONROE COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE
MEETING II SUMMARY/MINUTES
SEPTEMBER 18, 2015**



*Robert Jones, Facilitator
Affordable Housing Advisory Committee
FCRC Consensus Center, Florida State University*

**AHAC SEPTEMBER 18, 2015 MEETING II SUMMARY/MINUTES
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MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE
MEETING II, SEPTEMBER 18, 2015
EXECUTIVE SUMMARY

AHAC Members in attendance: Jim Cameron, Ed Davidson, Hana Eskra, Bill Hunter, Warren Leamard, Heather Roberts, Jim Saunders, Stephanie Scuderi, Bill Wiatt, Heather Carruthers, Monroe County Commission Liaison & Sylvia Murphy, Monroe County Commission Liaison
AHAC Members unable to attend:, Ken Naylor, Tim Root Ed Swift, Randy Wall, Jodi Weinhofer

Staff: Mayte Santamaria, Carol Schreck, Emily Schemper, Steve Williams, Kevin Bond, Peter Morris, & Tiffany Stankiewicz/

Facilitator: Robert Jones, FCRC Consensus Center, FSU

Bob Jones, the Committee' facilitator, welcomed Affordable Housing Advisory Committee (AHAC) members as well as the public to the Committee's 2nd meeting. Following introductions, the facilitator reviewed and the Committee agreed to the proposed meeting objectives and agenda and the Committee unanimously adopted the August 21, 2015 organizational meeting summary/minutes without changes.

Mr. Jones reviewed the Committee's Workplan noting the early BOCC charge to the Committee to respond to Tasks #1-#3 by October 2015 and pointed out that the first three meetings had a primary focus on developing a response to these tasks. The October meeting is scheduled to go from 9:00 a.m. to 3:00 p.m. Going forward, he noted the plan is for the Committee to complete an initial review of the remaining seven tasks assigned by the BOCC by early 2016 followed by a process to develop recommendations for each task.

The Committee rated the acceptability (*average 3.6 of 4*), discussed and offered suggestions on a 2nd draft "success" statement based on input from the Committee's organizational meeting in August. Suggestions were offered and are reflected in underline and strike through on the statement below:

"The Committee will work to produce consensus recommendations to the BOCC on the issues included in their charge creating a roadmap and framework for action that will help the County to prioritize, implement and measure ~~rapid~~ improvements in housing all segments of the workforce by:

- Retaining and recovering affordable housing/workforce housing stock and improve qualifying and monitoring;
- Setting a goal of building or permitting available Monroe County ROGO allocations to improve affordable workforce housing;
- Identifying all suitable public and private lands suitable for affordable housing/workforce housing;
- Identifying opportunities and creating incentives for developing and building workforce housing;
- **Developing** ~~identifying and suggesting~~ revenue sources; and **(no developing – just IDing?)**
- Adjusting regulations to support workforce housing development.

The facilitator thanked the members for their thoughts and suggested a revised statement would be included in the meeting Summary and in the agenda materials for the October 16 meeting.

Mr. Jones noted the Committee's discussion of its consensus and operating procedures at the August meeting. The Committee expressed a willingness to utilize the procedures, that required super-majority (75% or greater) committee support of those members present for recommendations to the BOCC, in completing the initial tasks at the October meeting and review the experience and consider any adjustments going forward. The Committee noted that it would be important to have as many members as possible participating in the October meeting when the first 3 tasks will be reviewed and consensus sought on a statement to the BOCC. The facilitator noted that the work plan calls for 2 decision meetings; ~~in~~ October 2015 and in June 2016, but the involvement of the Committee leading up to those meetings is critical to a successful outcome and strong recommendations to the BOCC. The Committee directed staff to let all members know of the importance of participating in the October meeting.

AHAC Task #3: "Evaluate and propose additional mechanisms to qualify and monitor the occupants of deed restricted affordable housing to ensure units are preserved and maintained as affordable."

In August the Committee requested that staff invite Manny Castillo, executive director of the Monroe County Housing Authority and the Housing Authority of the City of Key West. Mr. Jones noted the Committee had discussed the fact that the County has limited staff capacity for qualifying, monitoring or auditing the County deed restricted units. Mr. Castillo provided an overview of Florida Statute 421, which governs the creation, appointment of Board members and operation of Housing Authorities in Florida. He noted that both national and regional studies have shown there is an affordable housing crisis and there are unmet critical housing needs of residents and workers in the County.

He clarified there were two Housing Authorities in Monroe County: the Housing Authority of the City of Key West and the Monroe County Housing Authority, functioning with separate boards and as two separate agencies and that he served as executive director for both. He also pointed out the Housing Authorities do not receive funding from local governments or from ad valorem property taxes. For public housing units, HUD provides operating and capital improvement funds, for the balance of operations, revenue comes from rents and grants. The Authorities have two types of housing: subsidized housing and assisted housing. In addition to providing affordable housing, the Authorities have secured millions of dollars in grant funding for the City of Key West, Monroe County, City of Marathon and the City of Islamorada through the SHIP and CDBG funds and disaster recovery grants and housing opportunities for people with AIDS.

Mr. Castillo reviewed data on the housing stock *owned* by the Monroe County Housing Authority (425 units) and the Housing Authority of the City of Key West (1227 units).

In addition there are 73 Monroe County Continuum of Care Units (Poinciana Sub-leases) and 50 AIDS Help units (Poinciana Lease). Key West there are 202 privately owned deed restricted units monitored by the Authority on behalf of the City and half of these are homeownership and the other half rentals. He described the monitoring program operated by the Authority under the City of Key West's Workforce Housing Ordinance which includes: qualifying applicants; certifying compliance of the sale prices of ownership units; monitoring rental and ownership units for compliance; establishing procedures for referring violations to the Code Enforcement Board or Circuit Court; maintaining waiting lists of potential applicants for work force housing units; providing information to owners of workforce housing units regarding prospective tenants and purchasers; monitoring re-recording of deed restrictions to guarantee enforceability; providing the City with a yearly report on the inventory of work force housing units; and annually preparing income limits, maximum rents, maximum sales schedules based on the adjusted median

income for Monroe County. Mr. Castillo pointed out that the Authority uses the HUD qualifying and monitoring approach for all their units including standard application forms, personal declarations, bank statement and tax returns. He noted that for deed restricted home owners the Authority monitors if the individual that purchased home is living there and the units are not being rented.

He noted he has been in discussions with Monroe County (Mayte Santamaria) regarding options for qualifying and monitoring county workforce housing. He noted the challenge of addressing county property scattered over 120 miles of the Keys. He also underscored the danger of generalizing and the importance of reviewing the deed restrictions in both qualifying and monitoring. Finally, he also strongly recommended that at the beginning the County makes sure there is an effective funded enforcement mechanism. The County should continue to invest in monitoring and building its database.

Committee discussion following the presentation touched on the following topics:

- Good data on deed restrictions needed.
- Changing views on affordable deed restrictions..
- Acknowledge the County's efforts to date.
- Monitoring, compliance and enforcement mechanisms.
- Qualifying and monitoring administration costs.
- Potential sources of funding for enforcement.
- Internal vs. 3rd party monitoring services.
- Waiting lists.
- Affordable housing workforce residents.
- Residency requirements.
- Ownership verification.
- Build on HUD guidelines.
- Deed restricted ownership monitoring mechanisms.
- Zoning and workforce housing.
- Target income categories?
- Household vs. individual income.
- Transient rentals and deed restricted ownership property.
- Address Redevelopment and Deed Restrictions.
- Review % of Housing for Each Income Category

The facilitator summarized the ideas discussed and noted that Manny Castillo and Mayte Santamaria would be ~~meeting~~ (conferencing) to develop some cost figures for enforcement options and that some statements and options would be developed based on the discussion and circulated for the Committee to review prior to the October meeting. (Not sure this is going to happen – no report from Manny yet)

Based on the discussion of a 1st draft definition in the August meeting, the Committee reviewed and rated a revised 2nd draft “workforce definition” and related workforce housing definitions including: workforce housing; service sector job workforce housing; professional sector job workforce housing; and employer-owned rental workforce housing. (see Appendix # for definitions). Following the rating members discussed concerns and suggestions for refining the statement:

“Workforce means individuals or families who are gainfully employed in Monroe County.”
(Acceptability Average 3.2 of 4)

The Committee agreed the definition should focus on affordability and income levels and referencing companies licensed in Monroe County in the definition. There was debate as to whether it should address residency and the Committee reviewed the following statement:

“Workforce housing includes attached or detached dwelling units for households which derive at least 70% of their income from gainful employment with a licensed business in Monroe County.”

In terms of addressing Task #2 on workforce housing need, Mayte Santamaria provided and reviewed ~~with~~ members with maps highlighting current affordable housing units and employment centers and major employers in unincorporated Monroe County. She also reviewed U.S. Census and housing data. The Committee urged staff to include on the map available tier 3 properties and county owned and school board owned properties.

The Committee reviewed the following draft statement:

“Workforce housing need means the relationship between the housing supply and housing demand for the workforce in Monroe County by geographic subareas (Upper, Middle and Lower) near employment centers. For each geographic subarea the workforce housing need should be defined by evaluating:

- How many dwelling units exist/are available?
- What is the projected workforce and average salary?
- What is the price/rent of existing units? and
- How many of the existing units cost more than 30% of the average monthly gross income of a household within the subarea?

Based on the information reviewed and evaluated, the Committee believes there is an unmet workforce housing need in ~~unincorporated~~ Monroe County.”

Members suggested a statement of affordable workforce housing need in both the county and cities was clearly in order based on briefings and information provided and suggested deleting “unincorporated” from the statement. There was some discussion about describing geographically the areas of greatest need especially as it relates to support the tourist economic in the Keys.

An opportunity for public comment was offered at the conclusion of the Committee’s discussion of each task. The public was encouraged to consider providing written comments using a comment form. These comments will be included in the Committee’s meeting summary.

The facilitator reviewed the October agenda items that will focus on refining and finalizing statements that address the three tasks the Committee needs to complete in October and report back to the County Commission. It was noted the meeting will run between 9 a.m.- 3 p.m. with an onsite lunch option offered. Assignments included staff working with Manny Castillo to develop some preliminary costs for qualifying, monitoring and enforcing deed restricted properties in unincorporated Monroe County and developing and distributing in advance of the October meeting draft statements for review. The Committee discussed the consensus rule for making decisions on advisory recommendations and urged staff to make it clear to all members the importance of attending and participating in the meeting.

The Committee completed a meeting evaluation form and adjourned at 1:00 p.m.

MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE

MEETING II, SEPTEMBER 18, 2015 SUMMARY/MINUTES

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AHAC Members unable to attend:, Ken Naylor, Tim Root Ed Swift, Randy Wall, Jodi Weinhofer
Staff: Mayte Santamaria, Carol Schreck, Emily Schemper, Steve Williams, Peter Morris, Tiffany Stankiewicz, **Kevin Bond**
Facilitator: Robert Jones, FCRC Consensus Center, FSU

I. INTRODUCTION

A. Review of Agenda and August Meeting Summary

Bob Jones, the Committee' facilitator, welcomed Affordable Housing Advisory Committee (AHAC) members as well as the public to the Committee's 2nd meeting. He asked members present to introduce themselves and noted that several members had indicated in August that they were unable to participate in today's meeting. BOCC Liaison Heather Carruthers noted that the Committee should consider the United Way's ALICE report for Monroe County. The facilitator reviewed with the Committee the proposed meeting objectives and agenda. The Committee agreed to utilize the agenda for the organizational meeting. (*See Appendix #1*) The Committee had received a draft organizational meeting summary/minutes in advance and a motion to approve the draft summary without changes (E. Davidson, S. Scuderi 2nd) passed unanimously.

B. Review of the Committee Workplan

Mr. Jones reviewed the Committee's Workplan (*see Appendix # 3*) noting the early BOCC charge to the Committee to respond to Tasks #1-#3 by October 2015:

- 1 Propose a definition for "Workforce" and the need within and where (geographically in unincorporated Monroe County) for providing housing for various income levels (very low, low, median and moderate);
- 2 Evaluate and define the workforce housing need in unincorporated Monroe County;
- 3 Evaluate and propose additional mechanism to qualify and monitor the occupants of deed restricted affordable housing to ensure the units are preserved and maintained as affordable;

He noted that the first three meetings of the Committee had a primary focus on developing a response to these tasks. The October meeting is scheduled to go from 9:00 a.m. to 3:00 p.m. Going forward, he noted the plan is for the Committee to complete an initial review of the remaining seven tasks assigned by the BOCC by early 2016 followed by a process to develop recommendations for each task.

C. AHAC “Success” Statement

Mr. Jones noted at the August meeting the Committee had rated, discussed and offered suggestions on a Committee “success” statement drawn from the member pre-meeting survey responses. The statement was refined based on that input and the Committee was asked to rate the 2nd draft set forth below and suggest any refinements:

2nd Draft: “The Committee will work to produce consensus recommendations to the BOCC on the issues included in their charge creating a roadmap and framework for action that will help the County to prioritize, implement and measure ~~rapid~~ improvements in housing all segments of the workforce by:

- Retaining and recovering affordable housing/workforce housing stock and improve qualifying and monitoring;
- Setting a goal of building or permitting available Monroe County ROGO allocations to improve affordable workforce housing;
- Identifying all suitable public and private lands suitable for affordable housing/workforce housing;
- Identifying opportunities and creating incentives for developing and building workforce housing;
- Developing identifying and suggesting revenue sources; and
- Adjusting regulations to support workforce housing development.

<i>Acceptable</i>	<i>Minor Reservations</i>	<i>Major Reservations</i>	<i>Not Acceptable</i>	
4	3	2	1	Avg.
7	4	0	0	3.6

Committee Member Suggestions and Questions

- Strike “rapid” from the opening sentence. This is something that will take time to accomplish.
- What does it mean that the Committee is “developing revenue sources”? It might imply raising money. Shouldn’t the Committee be identifying and recommending revenue sources for workforce housing? The facilitator noted that among the Committee’s charges are recommendations for statutory changes that might allow for additional revenue sources. The members suggested referencing both.
- We should be careful of private property rights and the impact of identifying private parcels in terms of the costs for the property.
- We should identify “all suitable public and private lands” for workforce housing.
- Add to “incentives” for developing and building workforce housing.

The facilitator thanked the members for their thoughts and suggested the point was to offer an early opportunity for the Committee describe and keep in mind what success will be for this Committee over the coming year. He suggested a revised statement would be included in the meeting Summary and included in the agenda materials for the October 16 meeting.

II. REVIEW OF COMMITTEE CONSENSUS GUIDELINES

Mr. Jones noted the Committee's discussion of its consensus and operating procedures at the August meeting. The Committee expressed a willingness to utilize the procedures, that required super-majority (75% or greater) committee support of those members present for recommendations to the BOCC, in completing the initial tasks at the October meeting and review the experience and consider any adjustments going forward.

The Committee noted that it would be important to have as many members as possible participating in the October meeting when the first 3 tasks will be reviewed and consensus sought on a statement to the BOCC. The facilitator noted that the work plan calls for 2 decision meetings; ~~in~~ October 2015 and in June 2016, but the involvement of the Committee leading up to those meetings is critical to a successful outcome and strong recommendations to the BOCC. The Committee directed staff to let all members know of the importance of participating in the October meeting and to check on members who have not participated and let the appointing BOCC Commissioner know if there was a problem with attendance and participation of a particular Committee member. Membership changes are the prerogative of the BOCC. Finally the Committee noted that the procedures call for a description of proposals that received more than 50% but less than 75% support of the members to be included in advice provided to the BOCC. The bottom line, according to one member, was that the BOCC will be making the final decision and that a supermajority rule is helpful to provide the Commission with strong recommendations from the Committee.

III. WORK PLAN TASKS

A. Qualifying and Monitoring Deed Restricted Housing (Task #3)

AHAC Task #3: "Evaluate and propose additional mechanisms to qualify and monitor the occupants of deed restricted affordable housing to ensure units are preserved and maintained as affordable."

In August the Committee requested that staff invite Manny Castillo, executive director of the Monroe County Housing Authority and the Housing Authority of the City of Key West. Mr. Jones noted the Committee had discussed the fact that the County has limited staff capacity for qualifying, monitoring or auditing the County deed restricted units. He then welcomed and introduced Mr. Castillo.

Mr. Castillo provided an overview of Florida Statute 421 which governs the creation, appointment of Board members and operation of Housing Authorities in Florida.

He noted that both national and regional studies have shown there is an affordable housing crisis and there are unmet critical housing needs of residents and workers in the County. He noted that nationally only 24% (or 1 in 4) of the 19 million eligible households receive assistance. Nationally over 28% of renter households are "severely cost burdened" paying more than 50% of their incomes for housing. In Key West it is estimated that 75% of renter householders are paying half or more of their income for housing. The waiting list for housing assistance in Key West is over 1,300 and for Monroe County over 500.

He noted there were two Housing Authorities in Monroe County: the Housing Authority of the

City of Key West and the Monroe County Housing Authority functioning with separate boards and as two separate agencies and that he served as executive director for both. He also pointed out the Housing Authorities do not receive funding from local governments or from ad valorem property taxes. For public housing units, HUD provides operating and capital improvement funds, for the balance of operations, revenue comes from rents and grants.

The Authorities have two types of housing:

- Subsidized Housing receives HUD funds for very low (60% AMI or below) and low (80% AMI) and rents are established at 30% of adjusted household income and can change within a given year.
- Assisted Housing has no subsidy and has an income limit of 60% to 140% although they are generally capped at 120%. The rents are below federal established affordable rents based on income brackets and remain constant for 12 months to provide mortgage security.

He noted in addition to providing affordable housing, the Authorities have secured millions of dollars in grant funding for the City of Key West, Monroe County, City of Marathon and the City of Islamorada through the SHIP and CDBG funds and disaster recovery grants and housing opportunities for people with AIDS.

Mr. Castillo reviewed the housing stock owned by the Monroe County Housing Authority and the Housing Authority of the City of Key West. He noted the total number of affordable units are 1,654 with 3,418 residents. The average income is \$25,586 and the average monthly rent is \$530. He noted that in viewing the consolidated resident demographics of both Authorities, 98% of the residents are working, retired from working in Monroe County or disabled. 16 households of 1,654 receive public assistance.

Monroe County Housing Authority- 425 Units OWNED	Housing Authority of the City of Key West- 1227 Units OWNED
Public Housing – 50 units (Key Largo)	Public Housing (590 units)
Section 8 New Construction- 130 units (Marathon)	
Affordable Housing- 45 units (Marathon, Big Coppitt & Stock Island)	Affordable Housing (383 units)
Section 8 Housing Choice Voucher Program- 200 vouchers	Section 8 Housing Choice Voucher Program- 254 vouchers

Mr. Castillo noted there are an additional 73 Monroe County Continuum of Care Units (Poinciana Sub-leases) and 50 AIDS Help units (Poinciana Lease).

Finally in Key West there are 202 privately owned deed restricted units monitored by the Authority on behalf of the City and half of these are homeownership and the other half rentals. He described the monitoring program operated by the Authority under the City of Key West's Workforce Housing Ordinance which includes:

- Qualifying applicants for rental and ownership units

- Certifying compliance of the sale prices of ownership units
- Monitoring rental and ownership units for compliance
- Establish procedures for referring violations to the Code Enforcement Board or Circuit Court
- Maintain waiting lists of potential applicants for work force housing units
- Provide information to owners of workforce housing units regarding prospective tenants and purchasers
- Monitor re-recording of deed restrictions to guarantee enforceability
- Provide the City with a yearly report on the inventory of work force housing units
- Annually prepare income limits, maximum rents, maximum sales schedules based on the adjusted median income for Monroe County.

Mr. Castillo pointed out that the Authority uses the HUD qualifying and monitoring approach for all their units including standard application forms, personal declarations, bank statement and tax returns. He noted that for deed restricted home owners the Authority monitors if the individual that purchased home is living there and the units are not being rented.

He noted he has been in discussions with Monroe County (Mayte Santamaria) regarding options for qualifying and monitoring county workforce housing. He noted the challenge of addressing county property scattered over 120 miles of the Keys. He also underscored the danger of generalizing and the importance of reviewing the deed restrictions in both qualifying and monitoring.

Finally, he also strongly recommended that at the beginning the County makes sure there is an effective funded enforcement mechanism. The County should continue to invest in monitoring and building its database.

September AHAC Member comments:

- **Good data on deed restrictions needed.** If someone owns affordable unit and no longer want to live in it can they turn into rental unit? *A: Depends on deed restriction and there are many different deed restrictions. This underscores the importance of a good data base to support the qualifying, monitoring and compliance activity. The County is already creating a data base and research deed restrictions.*
- ALICE United Way data and report should be considered in terms of the need for protecting deed restrictions and affordable housing opportunities for the workforce
- **Changing views on affordable deed restrictions.** The mindset of 20 years ago was that to put a deed restriction on property was robbing and stealing.
- **Acknowledge the County's efforts to date.** Take a careful look at what is in the system in terms of the different income category housing. Take into account the cost of living increases.
- **Monitoring, compliance and enforcement mechanisms.** Is monitoring and enforcement good enough? Do we need to enhance monitoring and enforcement?
- What about instances of getting around the house price by charging exorbitant amount for the furniture which is not covered by the deed restriction. *A: Instances like these pushed the City into monitoring. The Authority steps in the middle of the transaction and clarifies with the buyer whether they can afford.*

- In Key West, how does the Authority handle enforcement? *A: We are currently working with city to explore options including turning enforcement issues over to Code enforcement.*
- Where is revenue coming from to pay for monitoring? General revenue? *A: The City has had a community development office which is administered by the Housing Authority. The City uses program income from prior affordable housing initiatives and not general funds.*
- If there is not a program with real enforcement mechanisms then it is really not useful. It appears that monitoring and enforcement for the County property needs to happen but we also need to recognize this is an expensive proposition. *A: Agree that enforcement is key. The Workforce Housing Ordinance addresses compliance procedures in terms of residents no longer in compliance.*
- We need tight regulations so things like the “furniture scam” can’t happen. We have to build funding for enforcement into our recommendations. *A: We are taking a preliminary look at the costs of serving the County’s unincorporated areas. Probably need to establish satellite operations in the upper and middle Keys.*
- Concerned about if renter’s income doesn’t qualify anymore for an income category unit. What happens then? *A: Maybe have apartments adjust rent based on income vs. moving residents from apartment to apartment.*
- How does Meridian West handle their compliance? *A: Meridian West is tax credit property and the monitoring is done by Florida Housing Finance Corporation that issued the tax credits. They use a third party and the Tax Credit properties are monitored for first 15 years. They have a great incentive to do a good job as they do not want to have to return the tax credit because they are failing to monitor.*
- We have a lot of guidelines and qualifications in place and the real issue is investment of resources in enforcement. We need to develop recommendations on the most efficient way to get at this. In doing this we can also get at the transient vacation rental issue. *A: This issue is not the enforcement mechanisms but the resources provided to have an effective system that includes monitoring, enforcement and compliance. Currently deed restrictions would be enforced as a code issue. There is only one person currently working on this.*
- Well publicized enforcement actions would go a long ways towards creating an environment of compliance.
- Disqualifying mechanism should not rely on code enforcement which takes time and is legally constrained. Should be able to disqualify and remove (evict) residents who no longer qualify within three months.
- In thinking about enforcement, we should consider the # of units in in a development. You may have more flexibility in terms of the mix of income categories in the larger developments vs. the smaller ones.
- **Qualifying and monitoring administration costs.** Asking the Housing Authority to assist with qualifying and monitoring county properties is a no brainer. What would this cost? Can you get back to us with cost estimates? *A: We have not yet developed cost estimate figures but we are working with Mayte’s office on it and will report back to the Committee on this. We all agree we have a problem that needs to be addressed.*
- Funding for enforcement and monitoring is needed. The Housing Authority appears well suited to do it and may be the least expensive mechanism to get it done. The focus should be on existing deed restricted that are enforceable under current restrictions.
- **Source of Funding for Enforcement.**

- **Internal vs. 3rd party monitoring services.** For Tax Credit properties, every file gets audited and certified every year by the Florida Housing and Finance Corporation with annual inspections and income verification. If an “over-income” tenant is allowed to stay, it’s becomes a recapture event with a huge check back to the IRS. There are serious enforcement mechanisms in the tax-credit housing world not to let that happen. There are mechanisms in the tax credit program that address enforcement. If you go over certain income qualification rates you will be asked to move out. Rent for these properties is restricted at the 60% median rent. Florida Housing and Finance Corporation contracts with three different monitoring companies to do the monitoring. There is some of this done internally but mostly it is 3rd party service. On Tax credit properties we pay a huge amount up front to cover monitoring over next 15 years. For smaller 1-2 duplexes there isn’t the same incentive for those owners to pay monitoring fee upfront. *A: The Housing Authority will provide the Committee with information on the monitoring companies.*
- In your heart do you think the Housing Authority can do the best job for us? *A: The County can do a good job but can’t do it with its current staffing. The Housing Authority capable to doing it. Anyone can do it with the right training.*
- **Waiting lists.** What kind of help, if any, is there when renters move up from one income category to the next? *A: They enquire about alternative affordable accommodations and are put on those related wait lists. Also supply their information to property owners who are interested in renting.*
- Is there no waitlist for the City properties you monitor? *A: Correct, there is no wait list for those properties but there is a 1300 waiting list for the City of Key West Housing Authority properties. There may be some duplication in the waitlists numbers as people sign up for several. Average wait is 2 1/2 years. An elderly couple may get into senior housing in 3-4 months but they are a very small percentage of the overall residents served. Our greatest need (i.e. the greatest shortage and longest wait) is for 1 bedroom units.*
- **Affordable housing workforce residents.** How much of the Housing Authority residents are in the workforce? *A: 95-98% are in the workforce with about 70% from median income or below and 30% median income to 120% AMI.*
- **Residency requirements.** A resident can live within 10 miles of the City limits and meet the eligibility workforce housing requirements for city residency. This covers from Big Coppitt south to Key West. Monroe County Housing Authority does have properties on Stock Island as does the City’s Authority.
- **Ownership verification.** Do you verify ownership every year? How do you verify if the owner is living there and not renting out the property? *A: Yes we verify annually, but it is hard to verify. We require each to homestead and place the utilities in their name and we review property cards, utility bills, ask for basic information up front, if this suggests they are not occupying the property, we ask a series of additional questions to keep people honest.*
- **Build on HUD guidelines.** Instead of reinvent wheel, pattern qualifications based upon HUD guidelines and use as a blueprint. This is consistent with advice from Mr. Castillo.
- **Deed restricted ownership monitoring mechanisms.** Struggling with ownership. Once transaction takes place there appears to be little that can be done until the next sales transaction. Should we focus on mechanisms for the ownership side? *A:*

Monitoring for ownership (on anything) goes back to clarifying what are the restrictions on that property. Qualifications will vary, determined by deed restrictions placed on property. Could be different property to property.

- Once a deed restricted property is occupied it is lost to monitoring until we go back on market. What kind of monitoring is needed on the ownership side? *A: The current Monroe County Code for owner occupied. If initially qualified and are homestead property, they are not re-qualified each year. Income can change. Only a new sale and new purchaser would be re-qualified. The sale price for these homes is capped so they won't make huge profit on house.*
- What do we do to assure they live in it? I'd like to make sure they're living there and as they are the ones gaining the cost advantage. *A: This will depend on the specific deed restriction. Current affordable ROGO allocations do not specify.*
- Consider requiring deed restricted ownership properties to be homesteaded and let the homestead process do the monitoring.
- Are the current guidelines are sufficient for qualifying and re-qualifying? *A: The County uses the same procedures as the Housing Authority & HUD. The structure is there but monitoring is difficult and an expensive proposition.*
- Almost all employee housing is built with affordable allocations but not all affordable allocations are used for employee housing. These come from development agreements with deed restrictions. The last Monroe County Affordable Housing Committee moved the norm to 99 years for deed restrictions.
- Why do we have 99-year deed restricted leases? Why not in perpetuity. *A: This is currently the standard for preserving in perpetuity and has been upheld by the courts. It has been inherited from English common law and covers 3-4 generations.*
- Consider ordinance changes that would require deed restrictions in perpetuity.
- **Zoning and workforce housing.** Is zoning, which doesn't change unless amended, a possible part of the solution in terms of preserving affordable housing?
- **Income categories.** Are we building too many moderate units? Marathon is providing low and very low units. Moderate support should be eliminated as it is close or comparable to market rate or capped at certain % of AH units. This has put rents out of reach for most service workers. Should we be focusing monitoring on certain categories of income? *A: Part of problem is not that moderate is close to market today but the County and City ordinances says if married or partners we count 100% of highest income and 50% of 2nd. We are then counting 75%. 140% will be put in 120% category. May need help for firefighter, administrative workers and teachers. Have to determine what level income you want to help. Be careful with that: suggest that you encourage and concentrate on creating or enhancing mixed income communities. Most of ordinance says If you want to build 140% it will have to average 120%. Easy way out for developers and now without providing for mixed income households. Consider changing the ordinance so you must build 2 of each category (e.g. 80%, 120% etc.) so that higher income households help to compensate for providing lower income units.*
- Consider if considering "net worth" makes sense in qualifying for affordable workforce housing?
- Not sure we want to get into monitoring income levels and assessing net worth if they stay in the homes they purchase and accept the fact they don't get equity as the trade off.
- The Housing Authority has a practical approach to dealing with net worth by monitoring and reviewing practical indicators of income.

- Consider in the context of income category housing promoting a mix of income levels in developments.
- **Household vs. individual income.** When we know unmarried working people in living in one unit would it be possible to count individually vs. as a household?
- **Transient rentals and deed restricted ownership property.** Can we address transient rentals in enforcement on affordable deed restricted ownership property? We should have a system that does actual contact and notices vs. paper or electronic notices. Even where deed restrictions permit rentals, need to ensure rents are not set higher than applicable income level.
- For the concept of deed restricted ownership turning into rental, do we have adequate processes, personnel and monitoring to ensure they remain affordable? A: Only at the point of sale when the next owner must qualify. This highlights the gap in the County's current enforcement system.
- We have done a terrible and ineffective job of enforcing illegal transient rentals and we have never solved it because of the opportunity of income of \$2000-3000 per week in season. We have to design a new program so that can't happen.
- Careful of unintended consequences. When Big Pine Key outlawed transient rentals it may have killed related businesses.
- **Address Redevelopment and Deed Restrictions.** Address the income categories in redevelopment projects with deed restricted properties.
- The more we promote low and very low incomes for redevelopments and transferring rights the better off we'll be in short term as we find revenue streams.
- **Review % of Housing for Each Income Category.** Currently the County allocated 25% to each category or as approved by the BOCC. Development agreements prompt BOCC review.
- Are Any current allocations for very low income? A: *Only those looking for tax credit programs go for very-low income.*

Public Comments on Deed Restriction Mechanisms for Qualifying and Monitoring

- Janet Woods, Chair for the Islamorada Achievable Housing Committee noted that Gorman's lease provides protections for ongoing assessment of qualifying issue and safety issues. Their committee adopted the name "achievable" vs. "affordable" as a statement of their focus.

The facilitator summarized the ideas discussed and noted that Manny Castillo and Mayte Santamaria would be meeting to develop some cost figures for enforcement options and that some statements and options would be developed based on the discussion and circulated for the Committee to review prior to the October meeting.

August AHAC Member comments:

- It is essential to play by rules. Is there a transition time to leave the premises if no longer qualify? A: *For rentals it would be at the end of the lease.*
- Monitoring needs to be done by the County. While there may not be a huge problem with people taking advantage of the system, it needs to be solved before we can ask for land and funding for workforce housing.
- We need to do everything we can to deal with any cheaters. However the heartbreak is if your are in the median or low income category and you get a raise, you can't have your lease renewed. This is not a fully functional

system. *A: some of the County staff's struggles include dealing with new workers and the difficulty in getting letters from their employers.*

- The Committee's task is to focus on improving mechanisms and Monroe County doesn't have functional audit system.
- The Committee should invite Manny Castillo to come and speak about authority, what it does, how it does it, what is the nature of challenge to qualify and monitor. He can provide insight into the current situation with deed restrictions. *A: The current spreadsheet indicates the length of deed restrictions for each property. There are two related tasks #7 and 9b that involve the Monroe County Housing Authority.*
- The experience has been when deed restrictions expire, every single unit went to market rate and is no longer an affordable unit. Staff should consider placing a "p" for perpetuity by each property that has a 99-year lease with land owned by public entity. The last Affordable Housing Advisory Committee developed a 99-year lease form and at the end of the lease the government still controls and owns the land.
- We should address the short term deed restriction issue and those that are about to expire. The cheapest path for workforce housing is not to build new housing but to find a way to buy options to extend the deed restrictions. This may be a stop gap measure.
- There might be a layered solution with current buy-outs and building new housing for workforce.
- We need a cost analysis and comparison of buying out deed restrictions vs. providing land and building new to [determine] biggest bang for the buck.
- The key is to buy out deed restrictions as early as possible. The County needs a housing tsar to pursue these deals.
- Mark Rosch, Executive Director, Monroe County Land Authority is doing this now but the problem they are facing is finding willing sellers.
- The County has done a good job over the years in changing their laws, e.g. trailer park conversion regulations that has allowed 4-5 trailer parks to survive.
- Does the concept of reverse mortgages have any role in the tool kit?

B. Defining "Workforce" (Task #1)

Task #1 for the Affordable Housing Advisory Committee is to "Propose a definition for "Workforce" and the need within and where (geographically in unincorporated Monroe County) for providing housing for various income levels (very low, low, median and moderate)." Based on the discussion of a 1st draft definition in the August meeting¹, the Committee reviewed and rated a revised 2nd draft "workforce definition." The facilitator noted that staff has also offered draft definitions to provide a context for defining workforce including: workforce housing; service sector job workforce housing; professional sector job workforce housing; and employer-owned rental workforce housing. (*see Appendix #6 for definitions*). Following the rating members discussed concerns and suggestions for refining the statement:

"Workforce means individuals or families who are gainfully employed in Monroe County."

<i>Acceptable</i>	<i>Minor Reservations</i>	<i>Major Reservations</i>	<i>Not Acceptable</i>	
4	3	2	1	Avg.

¹ **"Workforce"- 1st Draft Definition** The term "workforce" for the AHAC's recommendations on workforce housing should be consistent with County regulations and include those employed in Monroe County in both the civilian and military sectors who derive at least 70% of their household income from gainful employment in the County. This should include both service workers in the hospitality and lodging industry (ranging from very low to median income levels) and professional public, private and nonprofit sector management and professional office workers (ranging from median to moderate income levels).

3	4	4	0	3.2
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September 18 AHAC Member Comments following Rating:

- **Affordability.** This definition doesn't address affordability and includes everyone in the workforce. Instead, this should reflect that we're addressing income qualifications and housing affordability for the workforce. That's our task. Would like to see it reflected in the definition.
- **70% gainful employment.** This definition should include 70% gainful employment.
- Is gainful employment defined in state or federal statute? Do we need to be clearer as to where income is coming from? *A: This is included in Monroe County Code but not in statute.*
- How do we currently confirm what gainful employment is?.
- **Residency.** Should this reference residency in Monroe County?
- Careful about "residence." Many of Monroe County firefighters and teachers live in Miami Dade and commute but would like to live here if they could afford it.
- This is also part of a workforce recruiting challenge and may make it more problematic with a residential requirement.
- You need to add "reside in Monroe County" as the first door to step through. If you live here and are gainfully employed, you get in the door. There may be more details required after that.
- This should be the front door for workforce housing by showing your are gainfully employed and living in Monroe County.
- Proving and establishing residence as a matter of law is difficult.
- Is there currently a minimum residency requirement? *A: No*
- **Reference income levels.** Discussed income levels in the charge. Definition should address that. Perhaps combine some of the language from the other definitions.
- How does this apply to couples or families?
- **Employed by Monroe County licensed company.** Consider adding employed by a company licensed in Monroe County
- Perhaps focus on the employment with a company licensed in Monroe County.
- What is the role of the employer in this? Do they help provide evidence of gainful employment? *A: In certain circumstances Monroe County does request (e.g. if paystub doesn't indicate income)*
- In Vail Colorado they require for qualifying for affordable workforce housing that 70% of income comes from employment in city of Vail.
- Self-employed? Focus could be on having a business license to cover self employed and companies Is it possible to use tax return data for qualifying? If you are not reporting your income, you shouldn't be able to qualify for affordable workforce housing.
- Suggest the following statement combining some of the discussion thoughts: *"Workforce Housing includes attached or detached dwelling unit for households, which derive at least 70% of their income from gainful employment in a licensed business in Monroe County."*
- Simplify this – (not as simple as first statement) Get at questions of residency. Bring back a consolidated definition for review in October.

C. Workforce Housing Need (Task #2)

In terms of addressing Task #2 “Evaluate and define the workforce housing need in unincorporated Monroe County,” Mayte Santamaria, Senior Director, Monroe County Planning and Environmental Resources, provided and reviewed with members ~~with~~ maps highlighting current affordable housing units and employment centers and major employers in unincorporated Monroe County. The map can also help consider in the future where there are opportunities for building affordable housing. She noted following the Committee’s request in August she reached out to municipalities to provide information on inventory. She noted that Islamorada provided their inventory (*See Appendix #7 Handouts*) and Layton responded that they had no deed restricted or affordable housing. The maps show deed restricted units but there may be more out there.

Ms. Santamaria also reviewed U.S. Census data which showed a Monroe County labor force of 42,000 with 32% of households making less than \$49,000 a year and 20% of households making more than \$100,000 a year. (*See Appendix #7 Handouts*).

In terms of U.S. Census housing data, she noted there are approximately 52,000 units with 11,000 rentals and 16,000 owner occupied. For owner occupied 32% are under \$300,000 in value and 68% are over \$300,000 with almost half of that over \$500,000 in value. For rentals, 65% of households pay more than 30% of income for housing. (*See Appendix #7 Handouts*)

The Committee reviewed and discussed the following statements that had been distributed in advance of the meeting:

“Workforce housing need means the relationship between the housing supply and housing demand for the workforce in Monroe County by geographic subareas (Upper, Middle and Lower) near employment centers. For each geographic subarea the workforce housing need should be defined by evaluating:

- How many dwelling units exist/are available?
- What is the projected workforce and average salary?
- What is the price/rent of existing units? and
- How many of the existing units cost more than 30% of the average monthly gross income of a household within the subarea?

Based on the information reviewed and evaluated, the Committee believes there is an unmet workforce housing need in ~~unincorporated~~ Monroe County

September AHAC Member comments:

- Do the maps include county owned and school district owned land? *A: Not presently but hope to add to the series.*
- The School Board’s Marathon Manor site – has 67 pre-existing affordable housing. *A: This wasn’t mapped because there are currently no units there.*
- Why didn’t Marathon ask school board vs. BOCC for ROGOs?
- Given our success statement, it would be good to see maps with just available Tier 3 land. *A: Tier 3 private and county and MLS data will be forthcoming.*
- Consider combining statements for Task #1 and #2.
- **Unmet need.** The Committee obviously has indicated that there is a great unmet need.

- We are focusing on the need in unincorporated Monroe County but the need is shared by the cities in Monroe County.
- The fact we have to bus workers from Miami Dade in the Upper Keys suggests there is a need for housing. We shouldn't sell short the workforce housing need throughout the Keys and the contributions that could be made to the community if there were more housing for workforce. E.g. Fire Department in Conch Key has 10 fire fighters with only 1 living in Monroe County.
- **Location of workforce housing needs?** We should focus on locations where there are the greatest immediate needs for workforce housing.
- Is there a way in terms of unmet needs to describe where in the Keys the need is greater or lesser?
- This was addressed by the previous Affordable Housing Committee and they suggested targeting the Lower Keys as having the bigger need for workforce housing to serve the tourist sector and economy. Generally the further south the greater the need.
- Suggest that the primary focus needs to be on workforce housing south of Marathon.
- The real target should be serving the tourist economy and industry.
- **Define "Near" and "Employment Centers."** Clarify what "near employment centers" means in Monroe County. What is a commutable distance, 30 miles each way?
- Provide a definition of "employment center."
- In considering "near" also consider the role transportation plays for lower income households in getting to workplaces.
- Statement 2- don't need to reference unincorporated county as we need to meet the need regardless of where they work in the Keys. Reference "countywide"
- Add a 5th category to question 2 – "hell yes."
- We should be trying to get as much information on the need county-wide but the Committee's recommendations will be focusing on what BOCC can do to address the need.

Public Comments on Defining Workforce and Workforce Housing Need

- Janet Woods, Chair for the Islamorada Achievable Housing Committee suggest the Committee consider using the term "achievable" as a more positive alternative for "affordable."
- Concerned that this might white wash the problem. We should stick with workforce housing.
- Tax payers are used to hearing this described as affordable housing.

VI. PUBLIC COMMENT

An opportunity for public comment was offered at the conclusion of the Committee's discussion of each task. The public was encouraged to consider providing written comments using a comment form. These comments will be included in the Committee's meeting summary.

VII. NEXT STEPS AND ASSIGNMENTS

The facilitator reviewed the October agenda items that will focus on refining and finalizing statements that address the three tasks the Committee needs to complete in October and report back to the County Commission. It was noted the meeting will run between 9 a.m.- 3 p.m. with an onsite lunch option offered. Assignments included staff working with Manny Castillo to develop some preliminary costs for qualifying, monitoring and enforcing deed restricted properties in unincorporated Monroe County and developing and distributing in advance of the October meeting draft statements for review. The Committee discussed the consensus rule for making decisions on advisory recommendations and urged staff to make it clear to all members the importance of attending and participating in the meeting.

The Committee completed a meeting evaluation form (*See Appendix # 3 for an evaluation summary*) and adjourned at 1:00 p.m.

Appendix #1

MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE

**MEETING II—FRIDAY, SEPTEMBER 18, 2015—9:00 A.M.-1:00 P.M.
MARATHON GOVERNMENT CENTER**

COMMITTEE ORGANIZATIONAL MEETING OBJECTIVES

- ✓ To review and Approve Regular Procedural Topics (Agenda, AHAC August 2015 Summary/Minutes)
- ✓ To review the Committee’s “Success” statement
- ✓ To review and adopt draft Committee Operating and Consensus Guidelines
- ✓ To review the Committee’s Draft Work Plan- Year 1
- ✓ To hear a presentation on qualifying and monitoring deed restricted workforce housing and discuss Committee’s related charge (*Task 3*).
- ✓ To review a 2nd draft “workforce” and related workforce housing definitions (*Task 1*)
- ✓ To review draft statements on workforce housing need in unincorporated Monroe County (*Task 2*)
- ✓ To Identify Next Steps, Assignments, and Agenda Items for October Meeting
- ✓ To Hear and Consider Public Comment for each Task Discussion

MEETING AGENDA—FRIDAY, SEPTEMBER 18, 2015

All Agenda Times—including Public Comment & Adjournment—Are Approximate and Subject to Change

9:00 AM	Welcome, Roll Call, Introductions, Review and Approval of Agenda
9:10	Review and Approval of AHAC August 21 Draft Summary
9:15	Review of the AHAC Charge, Success Statement And Adoption of Committee Work Plan
9:30	Review And Adoption of Committee Operating Procedures and Consensus Guidelines
9:40	Qualifying, Re-Qualifying & Monitoring Deed Restricted Workforce Housing (Task #3)- Manuel Castillo, Director, Monroe County Housing Authority Presentation & Q & A
10:30	<i>BREAK</i>
10:40	Task # 3, Discussion Continued
11:00	<i>Public Comment (Task 3)</i>
11:10	Task #1 Defining “Workforce”- Reviewing 2nd Draft (<i>Due October 2015</i>) •
11:40	<i>Public Comment (Task 1)</i>
11:50	Task #2- Defining Workforce Housing Need (<i>Due October 2015</i>) • Review, Rate and Refine “Workforce Housing” need statement
12:40	<i>Public Comment (Task 2)</i>
12:50	Next Steps, Assignments and Agenda Items for Next Meeting
1:00 PM	<i>ADJOURN</i>

Appendix #2- AHAC Committee and Staff

AFFORDABLE HOUSING ADVISORY COMMITTEE MEMBERSHIP	
MEMBER, ORGANIZATION	REPRESENTATION –Based on Statutory/Regulation Categories & Districts
Jim Cameron	Advocate for low income affordable housing, Dist. 2
Capt. Ed Davidson, Monroe County School Board	Citizen recommended by the Monroe County School Board
Hana Eskra, Florida Market President, Gorman & Co. Inc.	Real estate professional in connection with affordable housing, Dist. 4
Bill Hunter	Citizen with no financial interest in the development of affordable
Warren Leamard. Owner, Chef, Destination Catering & Events	Not for profit provider of affordable housing, Dist. 3
Ken Naylor, Atlantic Pacific Communities	For profit provider of affordable housing, Dist. 3
Heather Roberts, VP Iberiabank	Banking/Mortgage Banking related to affordable housing, Dist. 1
Tim Root, Mingo Co Construction	Residential affordable housing building industry, Dist. 1
Jim Saunders, Bayview Land Development & Permitting	Citizen, representing employers in Monroe County, Dist. 5
Stephanie Scuderi, Senior VP, Centennial Bank.	Citizen, representing essential services personnel related to AH, Dist. 5
Ed Swift III, President, Historic Tours of America	Citizen, residing in Monroe County, Dist. 4
Randy Wall, Blue Fin Inc.	Labor, home building related to affordable housing, District 2
Jodi Weinhofer, President, Lodging Association of the Florida Keys	Citizen recommended by the Monroe County lodging industry
William Wiatt, Sunset Villas	Member, Local Planning agency, Dist. 4
BOCC LIAISON- EX OFFICIO MEMBERS	
Heather Carruthers	Mayor Pro Tem, Monroe County BOCC
Sylvia Murphy	Commissioner, Monroe County BOCC
MONROE COUNTY STAFF	
Peter Morris / Steve Williams	County Attorney's Office
Mayte Santamaria	Senior Director of Planning and Environmental Resources, Santamaria-Mayte@MonroeCounty-FL.Gov (305) 289-2500
Tiffany Stankiewicz	Development Administrator
Carol Schreck	Committee Administrator Schreck-Carol@MonroeCounty-FL.Gov
AHAC FACILITATOR	
Bob Jones	FCRC Consensus Center, FSU, rmjones@fsu.edu
CONTACT INFORMATION	
Monroe County Staff	
Mayte Santamaria Santamaria-Mayte@MonroeCounty-FL.Gov	Senior Director / Planning & Environmental Resources (305) 289-2500
Emily Schemper Schemper-Emily@MonroeCounty-FL.Gov	Comprehensive Plan Manager (305) 289-2500

Appendix #3- Meeting Evaluation Summary

MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE

MEETING EVALUATION SUMMARY

**MEETING II—FRIDAY, SEPTEMBER 18, 2015—9:00 A.M.-12:00 P.M.
MARATHON GOVERNMENT CENTER**

11 Members provided a rating for each statement using a 0 to 10 scale, where 0 meant totally disagree and 10 meant totally agree. Their average ratings for each are reflected below as are member comments.

1. Please assess the overall meeting.

- 8.3 The agenda packet was very useful.
9.6 The objectives for the meeting were stated at the outset.
7.8 Overall, the objectives of the meeting were fully achieved.

2. Do you agree that each of the following session objectives was achieved?

- 9.1 To review and Approve Regular Procedural Topics (Agenda, AHAC August 2015 Summary/Minutes)
9.0 To review the Committee’s “Success” statement
9.2 To review and adopt draft Committee Operating and Consensus Guidelines
8.2 To review the Committee’s Draft Work Plan- Year 1
9.4 To hear a presentation on qualifying and monitoring deed restricted workforce housing and discuss Committee’s related charge (*Task 3*).
8.0 To review a 2nd draft “workforce” and related workforce housing definitions (*Task 1*)
8.0 To review draft statements on workforce housing need in unincorporated Monroe County (*Task 2*)
9.2 To Identify Next Steps, Assignments, and Agenda Items for October Meeting
9.6 To Hear and Consider Public Comment for each Task Discussion

3. Please tell us how well the facilitator helped members engage in the meeting.

- 10.0 The facilitator made sure the concerns of members were heard.
9.7 The facilitator helped to arrange our time well.

4. Please indicate your level of satisfaction with the meeting?

- 9.0 Overall, I am very satisfied with the meeting.
9.0 I am satisfied with the outcomes of the meeting.
9.6 I know what the next steps following this meeting will be.

5. What did you like best about the meeting?

- Quality of the Committee members and their input
- Discussion
- The subject- Manny Castillo’s information.
- Good exchange of ideas
- Well managed
- Facilitator

- Listening to the different opinions and perspectives of members.

6. How could the meeting have been improved?

- Have more background data: e.g. examples of enforcement mechanisms from other communities, language from deeds, etc.
- Focus on what we are here for.
- Better if received the agenda packet 7-10 days in advance of the meeting.
- Difficult to manage such a large # of people.
- Nothing comes to mind.

7. Do you have any other comments that you would like to add?

- Funding discussion can't come too quickly.
- Not as constructive as the 1st meeting
- Very concerned about getting consensus and having as many committee members present as possible in developing it.

Appendix #4 – AHAC Charge

THE AFFORDABLE HOUSING ADVISORY COMMITTEE CHARGE

AHAC Tasks Assigned by the Monroe County Board of County Commissioners (BOCC)

The Monroe County Affordable Housing Committee (Committee) will seek consensus on guidance and recommendations to the Monroe County Board of County Commissioners (BOCC) addressing the issues set forth in the Committee's charge.

By October 2015:

- 1 Propose a definition for "Workforce" and the need within and where (geographically in unincorporated Monroe County) for providing housing for various income levels (very low, low, median and moderate).
- 2 Evaluate and define the workforce housing need in unincorporated Monroe County.
- 3 Evaluate and propose additional mechanism to qualify and monitor the occupants of deed restricted affordable housing to ensure the units are preserved and maintained as affordable.

Within 1 year from the effective date of this resolution:

- 4 Develop solutions for rental housing.
- 5 Develop incentives for development of workforce housing on Tier III properties.
- 6 Develop strategies for increasing density to encourage workforce housing development, such as micro housing and dormitories.
- 7 Develop strategies to increase the Monroe County Housing Authority's role in workforce housing, specifically as a management entity for rental workforce housing;
- 8 Explore and propose expanding local funding sources (local government, private/public partnerships, community/charitable organizations) to help expand workforce housing in Monroe County.
- 9 Review and consider recommendations to the BOCC for amendments to statutes to address:
 - a Sadowski Trust Fund donor inequity,
 - b Allow Land Authority funds to be used for extending deed restrictions or buying back expired deed restrictions to preserve affordable housing,
 - c Amend Low Income Housing Tax Credit (LIHTC) program to require on-site management longer than 15 years,
 - d Amend or increase 1 cent Tourist Impact Tax to provide dedicated funding for the provision of workforce housing specifically for the hospitality industry; and
10. Develop strategies to assist in developing inclusionary housing requirements for hospitality and commercial sector to build workforce housing.

Appendix #5 AHAC Workplan

COMMITTEE DRAFT WORK PLAN/MEETING SCHEDULE

2015

#	DATE	TIME	LOCATION
I.	Friday, August 21, 2015	9am-12 pm	Marathon Govt. Ctr.
Organizational Meeting: Review Charge, Procedures, Success, Work plan and BOCC Charge tasks due in October 2015: workforce definition, workforce housing need and deed restricted affordable housing,			
II.	Friday, September 18, 2015	9am-12 pm	Marathon Govt. Ctr.
2nd Meeting: Refine and Adopt Work Plan, Presentations on qualifying and monitoring employee housing and potential role of the Monroe County Housing Authority (Task 3 & 7), information from staff on workforce housing need; review draft recommendations on workforce definition (#1), workforce housing need (#2) and deed restricted affordable housing (#3)			
III.	Friday, October 16, 2015	9am-12 pm	Marathon Govt. Ctr.
3rd Meeting: Refine and Update Work Plan, review, refine and adopt draft consensus recommendations on workforce definition (#1), workforce housing need (#2) and deed restricted affordable housing (#3, 9b).			
IV.	Friday, November 20, 2015	9am-12 pm	Marathon Govt. Ctr.
4th Meeting: Refine and Update Work Plan, Presentations, briefings and information on AHAC Tasks: Local funding sources (#8), inclusionary zoning (#10) state and local funding (#9a,b,c, d) discussion of initial options for recommendations.			
V.	Friday, December 18, 2015	9am-12 pm	Marathon Govt. Ctr.
5th Meeting: Refine and Update Work plan, Presentations, briefings and information on AHAC Tasks: Rental Housing Solutions (#4) Tier III properties (#5), Density/Micro housing (#6) discussion of initial options on tasks for recommendations.			
2016			
VI.	Friday, January 22, 2016	9am-12 pm	Marathon Govt. Ctr.
VII.	Friday, February 19, 2016	9am-12 pm	Marathon Govt. Ctr.
VIII.	Friday, March 18, 2016	9am-12 pm	Marathon Govt. Ctr.
IX.	Friday, April 22, 2016	9am-12 pm	Marathon Govt. Ctr.
X.	Friday, May 20, 2016	9am-12 pm	Marathon Govt. Ctr.
XI.	Friday, June 17, 2016	9am-12 pm	Marathon Govt. Ctr.

Appendix # 6 Workforce Definitions

Staff prepared the following related workforce housing definitions to assist the Committee in developing its definition of workforce.

Workforce housing means housing affordable to the workforce in Monroe County, includes attached or detached dwelling unit serving as affordable housing for working households, which derive at least 70 percent of their household income from gainful employment in the county.

Service Sector Job Workforce housing means attached or detached dwelling unit serving as affordable housing for working households, which derive at least 70 percent of their household income from gainful employment in the county and whose total household income does not exceed 100 percent of the median monthly household income for the county.

Professional Sector Job Workforce housing means attached or detached dwelling unit serving as affordable housing for working households, which derive at least 70 percent of their household income from gainful employment in the county and whose total household income does not exceed 120 percent of the median monthly household income for the county.

Employer-owned rental workforce housing means an attached or detached dwelling unit owned by a firm, business, educational institution, non-governmental or governmental agency, corporation or other entity that is intended to serve as affordable, rental housing for its employees, which derive at least 70 percent of their household income from gainful employment in the county.

Appendix #7 – Handout Materials- September 18 AHAC Meeting

The following documents were handed out at the September 18 meeting:

- Monroe County and City of Key West information presented to the AHAC by Manny Castillo, Executive Director
<http://www.monroecounty-fl.gov/ArchiveCenter/ViewFile/Item/2445>
- Monroe County Affordable Housing Developments and Incentives
<http://www.monroecounty-fl.gov/ArchiveCenter/ViewFile/Item/2451>
- Rental Housing Units in Monroe County
<http://www.monroecounty-fl.gov/ArchiveCenter/ViewFile/Item/2448>
- Owner occupied affordable housing units in Monroe County
<http://www.monroecounty-fl.gov/ArchiveCenter/ViewFile/Item/2447>
- Employer- Tier 3 vacant lots Maps
<http://www.monroecounty-fl.gov/ArchiveCenter/ViewFile/Item/2446>
- Islamorada Affordable Housing Inventory
<http://www.monroecounty-fl.gov/ArchiveCenter/ViewFile/Item/2443>
- U.S. Census- Comparative Housing Characteristics- Monroe County 2013 & 2014 estimates
<http://www.monroecounty-fl.gov/ArchiveCenter/ViewFile/Item/2442>
- U.S. Census- Comparative Economic Characteristics- Monroe County 2013 & 2014 estimates
<http://www.monroecounty-fl.gov/ArchiveCenter/ViewFile/Item/2441>