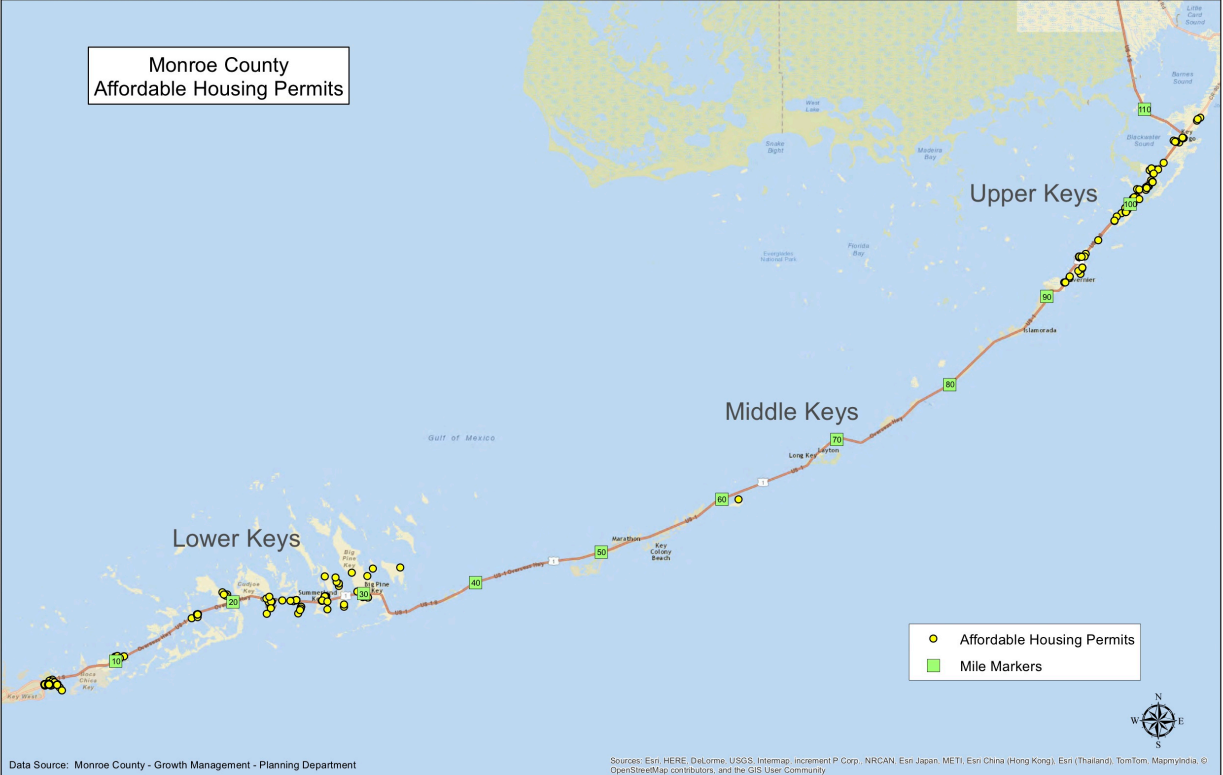


**MONROE COUNTY  
AFFORDABLE HOUSING ADVISORY COMMITTEE  
PRE-MEETING SURVEY RESULTS  
AUGUST 2015**



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## MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE PRE-MEETING SURVEY REPORT- EXECUTIVE SUMMARY

The pre-meeting survey was designed to solicit an initial set of responses from members of the Monroe County Affordable Housing Advisory Committee on the issues they have been charged to address by the Monroe County Commission. 12 of the 16 Committee and BOCC liaison members responded to the survey.

**Success for the AHAC in the Coming Year.** The Committee members offered the following responses to the question of what success for the Committee would look like as a result of its efforts in the coming year:

- A workable plan/roadmap
- Workforce housing opportunities have been identified
- Incentives to increase workforce housing have been created
- Regulations have been adjusted to support affordable workforce housing development
- The AHAC agrees on consensus recommendations that are approved by BOCC
- A platform for rapid improvement in housing all segments of the workforce has been created.
- A strategy to retain and recover AH/WH stock while improving monitoring.
- Workforce housing success has been defined, a path described and success measures are in place.
- Land suitable for AH/WH in Monroe County has been identified.
- We have built or permitted 900 new affordable homes.
- Workforce housing revenue sources have been identified.

**Satisfaction with Workforce Housing.** The members rated their level of satisfaction on a 5-point scale (5=very satisfied- 1=not satisfied) with workforce housing for the following income categories:

Workforce Housing for <b>Very Low Income:</b> Average Satisfaction <b>1.8</b> of 5	Workforce Housing for <b>Low Income:</b> Average Satisfaction: <b>2.3</b> of 5
Workforce Housing for <b>Median Income:</b> Average Satisfaction <b>2.3</b> of 5	Workforce Housing for <b>Moderate Income:</b> Average Satisfaction <b>2.7</b> of 5

*Comments on the ratings included:* we need more workforce housing in every category; focus should be on rental vs. ownership for most of these income levels; demand will exceed supply for years to come; some categories are served by tax credits, others not; and has “moderate” become market rate making it hard to justify subsidies?

The members then rated their level of satisfaction on a 5-point scale (5=very satisfied- 1=not satisfied) with workforce housing in various locations in Monroe County:

<b>Key West:</b> Average Satisfaction <b>1.1</b> of 5	<b>Lower Keys:</b> Average Satisfaction: <b>1.2</b> of 5
<b>Middle Keys:</b> Average Satisfaction <b>1.3</b> of 5	<b>Upper Keys:</b> Average Satisfaction: <b>2.5</b> of 5

*Comments on the ratings included:* Upper Keys has more options for lower income employee do to commuters from Miami-Dade County; let’s work together to find a path to create affordable housing for those working in our tourist industry and all the related fields of work to sustain our community.

**Defining “Workforce.”** In terms of how the Committee should define “workforce” it was noted that In Monroe County, employee housing means an attached or detached dwelling unit that is intended to serve as

affordable, permanent housing for working households, which derive at least 70 percent of their household income from gainful employment in the county and meet the requirements for affordable housing. Member ideas included:

- Income level qualified employees that are employed in Monroe County.
- Someone employed full-time in Monroe County who cannot afford to find a place to live.
- Focus on rental opportunities for employees
- Link workforce and economic Growth.
- Should income levels define workforce or are they qualifiers for categories for housing?
- Workforce housing up to 160% of median income is also needed and is the highest in the State of Florida.
- Address median & low income workers
- Where does “70% of income from gainful employment in the county” come from?
- Define and clarify the term “gainful employment.”

**Rating and Reviewing BOCC Charge Issues.** Members rated each of the BOCC charges that the AHAC will address in the coming year in terms of their initial perspective on how critical each issue is for finding workforce housing solutions. They are listed below in the order of their average ratings with a summary of related issues and information needed for each.

#### **Overview of Ratings- BOCC Charges/Issues**

- A. “Develop solutions for rental housing” *(Average 4.9 of 5- Very Critical)*
- B. “Explore and propose expanding local funding sources (local government, public/private partnerships, community/charitable organizations) to expand workforce housing in Monroe County.” *(4.7 of 5 Very Critical)*
- C. “Develop strategies to assist in developing inclusionary housing requirements for hospitality and commercial sector to build workforce housing.” *(4.3 of 5, Very Critical)*
- D. “Develop incentives for development of workforce housing on Tier 3 properties” *(Average 4.2 of 5, Very Critical)*
- E. “Develop strategies for increase the Monroe County Housing Authority’s role in workforce housing, specifically as a management entity for rental workforce housing.” *(Average 4.2 of 5, Very Critical)*
- F. “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.” *(Due October 2015) (Average 4.1 of 5, Very Critical)*
- G. “Develop strategies for increasing density to encourage workforce housing development, such as micro housing and dormitories.” *(Average 4.0 of 5, Very Critical)*
- H. Review and consider recommendations to the BOCC for amendment to statutes to address:
  1. Allow land authority funds to be used for extending deed restrictions or buying back expired deed restrictions to preserve affordable housing. *(Average 4.3 of 5, Very Critical)*
  2. Sadowski Trust Fund donor inequity. *(Average 3.9 of 5, Critical)*
  3. “Amend or increase 1-cent Tourist Impact Tax to provide dedicated funding for the provision of workforce housing specifically for the hospitality industry.” *(Average 3.6 of 5, Critical)*
  4. Amend low income tax credit program to require on-site management longer than 15 years. *(Average 2.3 of 5, Less Critical)*

A. **“Develop solutions for rental housing”** (Average 4.9 of 5- Very Critical)

*Comments on the ratings included:* Many low and moderate income individuals and families are not financially viable as purchasers, nor are relatively new employees at most pay scales; Rental housing is a permanent solution for our workforce housing; Livable rent levels are different for different income levels; Rental workforce housing seems easier to manage and keep affordable, it meets the need quickly, and it adapts to rotation of occupants. How does Monroe County encourage and incentivize the development of rental housing? What income levels should be targeted? We need to create housing opportunities that may be resold back into the workforce pool. Rental solutions will take the will of government to share inland purchases that will remain in the government land pool and be developed by the private sector. Subsidize the costs to build low income employee rental housing by using inclusionary housing fees and other forms of tax funds based upon number of employees.

*Key Information needed:* Affordable or workforce housing currently exists in Monroe County; Number of available long-term rentals and average rents at different sizes. What does the workforce need and want? How do we capture the desires of the workforce we are trying to help? Amounts paid to the County with "in lieu" inclusionary housing fees, and the level of revenues coming from all tax sources of existing businesses.

B. **“Explore and propose expanding local funding sources (local government, public/private partnerships, community/charitable organizations) to expand workforce housing in Monroe County.”** (4.7 of 5 Very Critical)

*Comments on the ratings included:* Seek to help pay the necessary costs, not generous concessions to developers. The cost of land is the deciding factor in all building in this County and AH is no exception. The County must supply some of the land for this endeavor and then sell the idea to other users of the housing, i.e.: school board, FKAA, Lodging Assn. Ad-valorem tax revenue in small but significant part should be expended on land acquisition. Public private partnerships should be expanded. Work to return to pre-recession levels for government agency funding for housing needs. Tourist tax dollars need to be, in part, invested in housing. This may be the only viable way to justify building low-income rental housing other than limited tax credit deals

*Key Information needed:* Overview of sources and amounts of revenues from all county collected sources not specifically allocated to other expenditures. What portion/amount of the money funded by the bed tax is currently used for affordable housing and what amount is being used for environmentally sensitive land? Current funding available in the County

C. **“Develop strategies to assist in developing inclusionary housing requirements for hospitality and commercial sector to build workforce housing.”** (4.3 of 5, Very Critical)

*Comments on the ratings included:* Profitable companies should provide housing options and/or more livable wage for their workforce. We are mostly built out in much of Monroe County and there are already requirements. Hoteliers should work with the County to develop strategies for workforce housing. Why is commercial development not required to provide affordable housing for the work force anticipated? Before the recession, all commercial construction or demolition and re-building were to provide housing on or off site (affordably) for 30% of its statistically verified workforce. This could be a primary source of helping to fund new workforce housing. Leave incentives in place but introduce a requirement for commercial development. Examine a special requirement for tourist lodging. Pool sources of inclusionary housing fees to help subsidize those who can build rental housing projects. Is there a plan that would expand the current requirements for new construction? What is the possible gain of housing that could be generated by this effort?

*Key Information Needed:* What are the current inclusionary housing requirements? Are projects

financially feasible with inclusionary zoning regulations and no additional subsidy?  
How many employees does a single hotel room require (e.g. a 100 room hotel requires xxx employees)? How much housing is required for a shopping center where the anchor store will require XXX employees and the satellite stores require another XXX employees? What do current zoning regulations allow?

**D. “Develop incentives for development of workforce housing on Tier 3 properties”** (*Average 4.2 of 5, Very Critical*)

*Comments on the ratings included:* This could be part of the solution. Since the tier system created incentives for all development to take place in Tier 3 areas, why would affordable be different? Yes, Tier 3 is more expensive than Tier 1 or 2. One reason may be that the more that Tier 3 property that is developed as affordable, the less remains as potential eminent domain 'takings cases.' With low unemployment, population and related business growth, there will be more pressure on the labor pool. Increased competition for employees without adequate workforce housing only serves to increase the cost of doing business in Monroe County and negatively impacts growth. One related issue is the cost of land and that is where Monroe County can put its money where its mouth is. Because of the very high cost of Tier 3 property, increasing density by allowing a second count for workforce on the same tier 3 property and a much smaller footprint is needed. We should identify available parcels for workforce housing and provide incentives to encourage their development. This will help resolve the eventual “takings” issue when market rate ROGO allocation are no longer available. Monroe County needs to adopt an LDR transfer ordinance for Market Rate allocations  
*Key Information Needed:* What potential availability of Tier 3 for workforce housing currently in Monroe County? Are there any current incentives? Have they worked?

**E. “Develop strategies for increasing the Monroe County Housing Authority’s role in workforce housing, specifically as a management entity for rental workforce housing.”** (*Average 4.2 of 5, Very Critical*)

*Comments on the ratings included:* Developers typically do not want to be landlords, they want to build and bug out. There needs to be a central entity that can bring some uniformity and consolidation to assure the best and highest use of workforce housing. If we agree on workforce and that rental is the best and most expedient path, we need someone we trust to manage these properties. The Housing Authority has it's direction to address low and very low and has done well with it. However as management they would be great as a watchdog. We need to ensure the use of County owned land to help with workforce housing.

*Key Information Needed:* Who currently manages any rental affordable housing? How has that worked? What are the options for management? What is MCHA willing to do, e.g. serve as the property manager, the monitor of deed restrictions, etc. What does Monroe County need to do to meet MCHA's requirements? Inventory of County Owned land managed by the MCHA.

**F. “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.”** (*Due October 2015*) (*Average 4.1 of 5, Critical*)

*Comments on the ratings included:* What policies and procedures are in place to ensure continued occupancy of these units by qualified families? Since affordable housing is so limited we must assure that is used for the appropriate people. How do we enforce guidelines? Who does it? This represents an administrative burden/cost. Financial documentation isn't necessarily readily available for these beneficiaries. Is there a transition plan for occupants who can't fulfill documentation or whose

earnings subsequently exceed the criteria? The focus should be on new housing, The costs to rectify past SFR deed restrictions for the potential benefit does not seem viable. Most previous SFR deed restriction are for affordability, and do not address employees. We have to make sure this process works within the guidelines so it doesn't happen in the future. Temporary affordable housing is no cure since it will be much more expensive to replace later on if units convert to market All workforce units must become and stay in perpetuity. No deed restrictions. Audit for income every year.

*Key Information Needed:* How many SFR affordable deed restricted properties exist and what are the deed restriction termination dates. Current information on rules, compliance issues and methods of monitoring occupants of current affordable housing. What has worked so far? What has not worked so far? What do we already know needs to be changed? What are the resources available? (Land, money, ROGOs). Hear from the Director of the Monroe County Housing Authority on the current program and suggestions for changes.

**G. “Develop strategies for increasing density to encourage workforce housing development, such as micro housing and dormitories.”** *(Average 4.0 of 5, Very Critical)*

*Comments on the ratings included:* Given the cost of land and the scarcity of land in parts of Monroe County - it seems that density and height restrictions must be discussed to try to maximize the investment in each property. This may be a viable way to create more affordable units. The needs are in the municipalities but the land is available in the unincorporated County. The NIMBY factor is stronger on some islands in the County. With more land available in unincorporated Monroe than we have ROGOs to build upon, density is just a way of reducing construction costs. Is this really necessary given neighbors potential objections? With unemployment so low, incremental businesses equate to more pressure on labor pool - increased competition for employees without adequate housing will serve only to increase the cost of doing business in Monroe County. These 'new' types of housing need to be explored and seriously discussed. Some would fit in to our lifestyles very well and be space-savers. Use of fractional affordable ROGO allocations for dormitories.

*Key Information Needed:* What is the available number of affordable allocations? What are the current restrictions in the various areas of Monroe County that limit density? Profile of audiences for whom this form of housing might be appropriate. What is the willingness of the County to consider overlay zoning for workforce housing? (NOTE: Key West is discussing 'Floating Zoning,' something similar)

**H. Review and consider recommendations to the BOCC for amendment to statutes to address:**

**1. Allow land authority funds to be used for extending deed restrictions or buying back expired deed restrictions to preserve affordable housing.** *(Average 4.3 of 5, Very Critical)*

*Comments on the ratings included:* Preserve all possible existing deed restrictions but not on substandard and hurricane unsafe trailers. The Land Authority funds are already being eyed for land acquisition (in the County) and construction (in Key West). There is a history (and some BOCC pressure) to utilize these funds for retiring development rights. Given that, how much would be available for buying back deed restrictions? These types of investments should be studied carefully, in the context of the alternative: putting MCLA funds into new developments that are built to a superior standard.

*Key Information Needed:* How much would this cost? How much affordable housing could actually be preserved for the investment? Is there any history of this in the Keys? What would be the procedure to accomplish this? What are the difficulties? What is the cost per unit? What is the receptiveness of the current owners?

**2. Sadowski Trust Fund donor inequity.** *(Average 3.9 of 5, Critical)*

*Comments on the ratings included:* Not as doable as local actions. Get or replace the funds that have been collected and spent elsewhere. This could be politically challenging at the State level. Currently Florida Housing has a set-aside of tax credits for Monroe County (the only County to receive a set-aside) and has allocated SAIL funds to the County.

*Key Information Needed:* What has been done with the funds that have been collected?

**3. “Amend or increase 1-cent Tourist Impact Tax to provide dedicated funding for the provision of workforce housing specifically for the hospitality industry.”** *(Average 3.6 of 5, Critical)*

*Comments on ratings included:* This needs to be discussed as a tool in the overall toolbox, but we should careful not to rely on this too much. Tourism worker accommodations are not as essential as teacher and deputy housing: hospitality sites are lucrative enough to be required to provide affordable housing for their foreseeable staff, and should simply pay enough wages. This might be part of the solution - but I am unsure if there is political will to do this. It would make sense to have money generated by the hotels benefit the hospitality industry workers. Employers have the ultimate responsibility to pay a livable wage. We need to group employees into categories then look for ways that those employers can help solve the affordability problem. The 'bed tax' provides an ever increasing fund of dollars that is being used to bring more people to the Keys, thus putting pressure on housing. This fund could be a source for helping to house 'tourist industry workers.' Consider shifting TDC funding from advertising to creating housing for 'tourist industry workers.' Would County manage these properties or would it be better to offer hoteliers incentives for acknowledging and taking on the provision of workforce housing as an added cost of doing business? What would be the political implications of raising the Tax? How is/will the hospitality industry be defined? What income levels would be targeted for the housing? We should look at all of the tax imposed on tourism and short-term rentals. Hotel room 'Bed Tax' - 12.5%? on ever increasing room rates Rentals under 6 months - 5%

*Key Information Needed:* How much revenue is being generated by the Tourist Impact Tax and for what is it being used? What is would needed to make the increase (referendum)? How much revenue would be raised by increasing the tax?

**4. Amend low income tax credit program to require on-site management longer than 15 years.** *(Average 2.3 of 5, Less Critical)*

*Comments on ratings included:* The tax credit program is a federal program with a 15-year minimum affordability requirement. The State of Florida (Florida Housing Finance Corporation) puts a 50-year LURA on properties to ensure that these properties stay affordable for 50 years. There is no requirement for on-site management in the federal regulations and currently FHFC requires on-site management only for “senior” properties. I'm not sure how this would be implemented at either the state or federal level. Tax credit deals are already monitored by HUD. Typically Florida Housing Finance Corporation requires a 50-year deed restriction in order to compete for funds.

*Key Information Needed:* A presentation on Section 42 of the tax code and Florida Housing rules and regulations.

**Additional issues** offered by included: Clarifying potential categories of workers in order to assign responsibilities. Committee should focus on building more housing. The Upper Keys should consider



the impacts of losing employees commuting from Florida City and Homestead. Members expressed general familiarity with Monroe County's affordable housing efforts and regulations (*Average 3.7 of 5, Familiar*) and rated what information would be most helpful to them in preparing to serve. Below are their responses:

- A. Briefing and information on what the County has in its code and what it has undertaken in the past to build affordable housing (*Average 4.4 of 5, Most Helpful*)
- B. Briefing and information on the affordable housing definitions (*Average 3.2 of 5, Less Helpful*)
- C. Briefing and information on state and federal regulation programs related to affordable and workforce housing (*Average 3.2 of 5, Less Helpful*)

**MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE**  
**PRE-MEETING SURVEY REPORT**  
**AUGUST 2015**

## **BACKGROUND AND SURVEY PURPOSE**

### **Background**

In 2008, the Monroe County Affordable Housing Advisory Committee (AHAC) was established to comply with requirements in Ch. 420, F.S., related to the County's participation in the State Housing Initiatives Partnership Program (SHIP). At that time, the BOCC created Section 2-701 of the Monroe County Code, which establishes the duties of the AHAC, consistent with the statutory requirements. On May 21st, 2008, the Board of County Commissioners adopted Ordinance 014-2008, which created Sections 2-700 through 2-703 of the Monroe County Code to establish the Affordable Housing Advisory Committee, including its membership requirements and assigned duties.

At a regular meeting held on August 20, 2014, the BOCC discussed a possible need to reconvene the Monroe County Affordable Housing Advisory Committee, and also approved an agreement with the FCRC Consensus Center, FSU, for professional services in conducting an Affordable Workforce Housing Stakeholder Assessment in order to assess the current workforce/affordable housing situation in the County and propose a process for developing recommendations to increase the supply of affordable housing. The report recommends that the BOCC assign a number of additional duties to the AHAC to address increasing affordable housing in order to address the current workforce/affordable housing situation. Pages 4 and 5 of the report show these duties.

Per Section 7-201(c) of the code, "the advisory committee may perform additional responsibilities related to affordable housing at the request of the BOCC, including creating best management practices for the development of affordable housing in the community."

At the June 10, 2015 BOCC meeting, the Board of County Commissioners adopted Ordinance 014-2015 amending Section 2-700 of the Monroe County Code to establish the 14 members of the affordable housing advisory committee and two BOCC Commissioners as liaisons and directed staff to amend Resolution 139-2015 to add one additional duty to the committee to evaluate and propose additional mechanisms to qualify and monitor the occupants of deed restricted affordable housing.

### **Survey Purpose**

This survey was designed to solicit an initial set of responses from members of the Monroe County Affordable Housing Advisory Committee on the issues they have been charged to address by the Monroe County Commission. The survey responses will be compiled, without attribution, shared and will serve as the basis for reviewing issues at the Committee's first meeting on August 21, 2015.

# AHAC PRE-MEETING SURVEY REPORT

This survey was designed to solicit an initial set of responses from members of the Monroe County Affordable Housing Advisory Committee on the issues they have been charged to address by the Monroe County Commission. 12 of the 16 AHAC members and BOCC liaisons responded to the survey (See Appendix #1) The survey responses are compiled below, without attribution, shared and will serve as the basis for reviewing issues at the Committee's first meeting on August 21, 2015.

## 1. FROM YOUR PERSPECTIVE, WHAT WOULD SUCCESS LOOK LIKE (OUTCOMES) FOR THE AFFORDABLE HOUSING ADVISORY COMMITTEE'S EFFORTS OVER THE COMING YEAR?

- **A workable plan/roadmap** that would lead to actual, perpetually affordable work force housing without damaging community character
- Roadmap for creating AH/WH. A realistic and politically feasible roadmap for creating affordable housing in the County
- Develop a Strategic Plan
- **Identify opportunities** to move forward with workforce housing.
- Find opportunities to make sure those in current housing should be there.
- **Create incentives** to build affordable housing that result in shrinking the gap between need and supply.
- Create sufficient incentives to enable a meaningful increase in the construction of new affordable housing.
- **Adjust regulations** to support affordable workforce housing development.
- **Agree on AHAC Consensus Recommendations approved by BOCC.** Forward committee consensus recommendations that are approved by the BOCC-
- I would have to say at the very least to put forth a consensus of this committee to navigate a path to solve the high cost of land acquisition throughout the Keys. We can come up with great ideas to solve the problem but have nowhere to put them.
- **Rapid improvement in housing all segments of the workforce.** Recommendations that can rapidly create an environment where the 'banked' affordable ROGOs are used to create housing for the segments of the workforce most in need.
- **Retain and recover AH/WH stock and improve monitoring.** These recommendations need to assure the AH/WH stock is retained (as affordable) and where possible recovered, and they need to improve monitoring to assure AH/WH is being used by those who really need it.
- **Define, seek and measure success.** Agreement on metrics for success and definitions of success, then setting a course to achieve identifying housing solutions to accommodate both the known quantity of workforce needed to sustain our economy, as well as accommodating what will be needed in the next 5-20 years to attain economic growth projections.
- **Identify land suitable for AH/WH.** Identify parcels of land suitable for AH, identify source of funds to purchase said land and begin negotiations to purchase land.
- **Build or permit 900 affordable homes** and request more permits.
- **Develop revenue sources** to subsidize lower income rental housing and create densities to make rental housing projects viable

**2. WHAT IS YOUR OVERALL LEVEL OF SATISFACTION WITH THE CURRENT STATUS OF AFFORDABLE WORKFORCE HOUSING IN MONROE COUNTY FOR THE FOLLOWING INCOME CATEGORIES:**

<b>Very Low Income</b>						
<i>Affordable housing owner occupied very low income means: a dwelling unit occupied only by a household whose total household income does not exceed 50% percent of the median monthly household income for the county.</i>						
<i>Satisfied</i>				<i>Not Satisfied</i>		
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>Avg.</b>
<b>1</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>1</b>	<b>1.8</b>

**Member Comments:**

- While low cost housing is much of our affordable stock, we still need more in every category.
- This income group is very challenged in the Keys because of the high cost of housing
- At least there are projects in Key West. However our median household income skews high.
- In most of the Keys there does not seem to be enough of this category of housing --not near enough to fill the need.
- Focus should not be on ownership for very low, low, and medium housing levels
- Very low-income workers are forced to live in trailers which put them at risk during hurricane season.
- I am a new appointee to the committee. For the past two months I have been working to improve my layman's understanding of affordable housing. I recognize that affordability in the Keys is a problem across the income spectrum in the Keys. While I do not have data that confirms it, my experience leaves me feeling the lowest income scales are struggling the most.

<b>Low Income</b>						
<i>Affordable housing owner occupied low income means: a dwelling unit occupied only by a household whose total household income does not exceed 80% percent of the median monthly household income for the county.</i>						
<i>Satisfied</i>				<i>Not Satisfied</i>		
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>Avg.</b>
<b>1</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>2</b>	<b>2</b>	<b>2.3</b>

**Member Comments:**

- Given baby boomers and income disparity, and a sought after island chain that wants to protect the environment and be able to evacuate for hurricanes, I think the demand for limited housing in the Keys will exceed supply for years to come. If so, affordability of housing will be an ongoing challenge that our committee may help, but will not 'solve.'
- Getting better with several AH projects finished on the Upper Keys. The biggest need seems to be from Marathon south.
- For the 50-60% income group, these residents are slightly better off because tax credit units are designed to serve this population. The 60-80% income group faces larger challenges because subsidies available to serve are very limited.
- We need more.
- Focus should not be on ownership for very low, low, and medium housing levels.

- Homeownership for <80% AMI can be very challenging and is often unsustainable. While there are great things that can be done in this category, I would focus my energies elsewhere.
- Low income workers, like very low, are forced to live in trailers which put them at risk during hurricane season.

<b>Median</b>						
<i>Affordable housing owner occupied median income means: a dwelling unit occupied only by a household whose total household income does not exceed 100% percent of the median monthly household income for the county.</i>						
<i>Satisfied</i>				<i>Not Satisfied</i>		
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>Avg.</b>
1	1	2	3	4	1	2.3

**Member Comments:**

- As an existing resident, property owner, taxpayer, is it my responsibility to help assure affordability to the wave of retiree's following me to the Keys? Workforce perhaps, if I as their ultimate employer have responsibility to fund their wage/salary.
- This is definitely a need throughout Monroe County. Our rents are geared for tourists or retired not working people (blue collar).
- In many parts of the Keys, rents are affordable for this income group. Homeownership is more challenging.
- We need more.
- Focus should not be on ownership for very low, low, and medium housing levels
- Income vs. cost of living does not support long term residency.

<b>Moderate</b>						
<i>Affordable housing owner occupied moderate income means: a dwelling unit occupied only by a household whose total household income does not exceed 160% percent of the median monthly household income for the county.</i>						
<i>Satisfied</i>				<i>Not Satisfied</i>		
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>Avg.</b>
2	1	2	2	3	2	2.7

**Member Comments:**

- The moderate income threshold seems very high in comparison to the financial ability of folks I hear about – i.e. folks looking for a place to live. These 'folks who are looking' may qualify for, but seldom can afford moderate housing.
- This is a category that I would like to see eliminated from this Committee's work. Our concentration should be on the lower paid workers in this county. "Moderate" has become "market rate".
- This group makes over \$100k/year. I think it is politically challenging to provide subsidized housing for this income level.
- These are teachers, firemen, cops, mid-executive level employees. We must house them properly or they will move on.
- Only viable level for home ownership
- Income vs. cost of living does not support long term residency.

**3. WHAT IS YOUR OVERALL LEVEL OF SATISFACTION WITH THE CURRENT STATUS OF AFFORDABLE WORKFORCE HOUSING IN MONROE COUNTY?**

Key West						
Satisfied			Not Satisfied			
5	4	3	2	1	0	Avg.
0	0	0	1	10	1	1.1

Lower Keys						
Satisfied			Not Satisfied			
5	4	3	2	1	0	Avg.
0	0	0	3	9	0	1.2

Middle Keys						
Satisfied			Not Satisfied			
5	4	3	2	1	0	Avg.
0	0	0	4	8	0	1.3

Upper Keys						
Satisfied			Not Satisfied			
5	4	3	2	1	0	Avg.
0	1	6	3	2		2.5

*Member Comments on affordable workforce housing in Monroe County:*

- Thank you for focusing on Workforce, and for prioritizing 'NEED.' Within need I would like to segment categories of workers. I would like to explore the contribution different categories of employers are going to make to help their employees reach affordability.
- Let's accomplish something with this committee --- good people, good intentions, good political climate, so no excuse not to get some housing built.
- Depending on how workforce housing and the targeted income levels are defined, this group needs assistance in the Keys.
- Upper Keys has more options for lower income employee commutes from Homestead and Florida City. These commutes become unreasonable for lower Keys.
- We have a great challenge ahead of us. History tells us it won't be easy! We must find a path to create affordable housing for the hard working people in our tourist industry and all the related fields of work to sustain our community!
- All of us on this committee come from very different backgrounds we must take all this expertise and form first our goals then our plans on tackling this problem as a team!

#### 4. WHAT “WORKFORCE” DEFINITION DO YOU BELIEVE THE COMMITTEE SHOULD CONSIDER IN ITS WORK OVER THE COMING YEAR (Due October 2015):

*“The term “workforce” is meant to connote those who are gainfully employed, a group of people who are not typically understood to be the target of affordable housing programs. Workforce housing, then, implies an altered or expanded understanding of affordable housing.*

*Workforce housing is commonly targeted at “essential workers” in a community i.e. police officers, firemen, teachers, nurses, medical personnel. Some communities define “essential” more broadly to include service workers, as in the case of resort communities where one finds high real estate costs and a high number of low-paying service jobs essential to the local economy. Workforce housing may be targeted more generally at certain income levels regardless of type of employment, with definitions ranging from 50% to 120% of Area Median Income (AMI).*

*Workforce housing can refer to any form of housing, including ownership of single or multi-family homes, as well as occupation of rental units. Workforce housing is generally understood to mean affordable housing for households with earned income that is insufficient to secure quality housing in reasonable proximity to the workplace.”*

*In Monroe County, employee housing means an attached or detached dwelling unit that is intended to serve as affordable, permanent housing for working households, which derive at least 70 percent of their household income from gainful employment in the county and meet the requirements for affordable housing.*

- The explanations above seem accurate.
- Income level qualified employees that are employed in Monroe County.
- Someone employed full-time in Monroe County who cannot afford to find a place to live.
- **Focus on Rental Opportunities.** However, I believe we should focus on rental opportunities for workforce at lower income levels - those in retail, hospitality, food service who generally do not wish to own but want a reasonable rental opportunity. These workers are essential to our tourism economy.
- I would also prefer that the AH we build be rental --- we have built enough in the past for sale.
- **Link Workforce and Economic Growth.** Identifying housing solutions to accommodate both the known quantity of workforce needed to sustain our economy, as well as accommodating what will be needed in the next 5-20 years to attain economic growth projections.
- **Income levels to define workforce?** I'm not sure that income levels should be used to define workforce. Income levels should remain as qualifiers for categories of housing and those income levels should be adjusted to help the workforce in need (as determined above). If it is workforce housing, an applicant first qualifies as part of the 'workforce' and then qualifies within an income level.
- Workforce housing up to 160% of median income is also needed. Our need for this housing is the highest in the State of Florida.
- Median & low income
- **70% of income from gainful employment in the county?** I believe Key West and Monroe County use “70% of the income from gainful employment within the city/county.: I'd like to know why 70%?
- **Define “gainful employment.”** I'd also like to see “gainful employment” further defined. Employed by whom? Employed to provide services to whom?

## 5. BOCC CHARGE TO THE AFFORDABLE HOUSING ADVISORY COMMITTEE--ISSUES TO ADDRESS

Members rated each of the BOCC charges that the AHAC will address in the coming year in terms of their initial perspective on how critical each issue is for finding workforce housing solutions. They described related issues and information needed for each. They are listed below in the order of their average ratings with the original letter of the charge (e.g. (A), etc.) is indicated by a parenthetical.

### A. (B) “Develop solutions for rental housing”

<i>Very Critical</i>		<i>Less Critical</i>			<i>Don't Know</i>	
5	4	3	2	1	0	Avg.
9	1	0	0	0	0	4.9

*Define the related issue(s) as you see them in the form of key questions the Committee should explore:*

- Many low and moderate income individuals and families are not financially viable as purchasers, nor are relatively new employees at most pay scales
- Rental housing is a permanent solution for our workforce housing and would help with our shorter term or transient workers who are not interested in purchasing property.
- Livable rent levels are different for different income levels
- We can probably agree that seniors, homeless, and retirees all struggle with affordability. However since we are focusing on workforce, do we build owner occupied or rental? Rental seems like it is easier to manage and keep as affordable, it effectively meets the need quickly, and it adapts to (and perhaps encourages) rotation of occupants.
- There are developers who prefer to handle their own rentals for many years into the future and do an outstanding job of it (for example: Gorman Group who have built two AH projects in the Upper Keys.
- How does Monroe County encourage the development of rental housing? What income levels should be targeted?
- This is essential for both rental and ownership. Cops and especially teachers and other critical members of the workforce who are essential must put down roots. Therefore we need to create housing opportunities that may be resold back into the workforce pool. Rental solutions will take the will of government to share inland purchases that will remain in the government land pool and be developed by the private sector.
- Subsidize the costs to build low income employee rental housing by using inclusionary housing fees and other forms of tax funds based upon number of employees.
- How can we incentivize the development of rental housing?

*What key information do you think the Committee needs to make educated recommendations to address issue(s)?*

- What affordable or workforce housing currently exists in Monroe County.
- Number of available long term rentals. Average rents at different sizes.
- What does the workforce need and want? How do we capture the desires of the workforce we are



trying to help?

- Amounts paid to the County with "in lieu" inclusionary housing fees, and the level of revenues coming from all tax sources of existing businesses.

**B. (F) “Explore and propose expanding local funding sources (local government, public/private partnerships, community/charitable organizations) to expand workforce housing in Monroe County.”**

<i>Very Critical</i>		<i>Less Critical</i>			<i>Don't Know</i>	
5	4	3	2	1	0	Avg.
7	1	1	0	0	0	4.7

*Define the related issue(s) as you see them in the form of key questions the Committee should explore:*

- But do not make overly generous concessions -- simply pay the necessary costs, as enticing developers to donate usually comes at a profit margin and markup
- What portion/amount of the money funded by the bed tax is currently used for affordable housing and what amount is being used for environmentally sensitive land?
- I know less about potential funding. I've heard the state is not distributing the amount collected and /or Monroe County does not get 'it's fair share' of the taxes collected in the county.
- The cost of land is the deciding factor in all building in this County and AH is no exception. The County must supply some of the land for this endeavor and then sell the idea to other users of the housing, i.e.: school board, FCAA, Lodging Assn.
- How does Monroe County increase the funding available to subsidize workforce housing?
- Ad-valorem tax revenue in small but significant part should be expended on land acquisition.
- Public private partnership should be expanded.
- Government agencies and funding for housing needs to return to pre-recession levels.
- Tourist tax dollars need to be, in part, invested in housing.
- This will be the only viable way to justify building low income rental housing other than limited tax credit deals

*Identify any potential strategies to consider:*

- Land banking properties
- General revenue Foundations
- Review sources and amounts of revenues from all county collected sources not specifically allocated to other expenditures.
- This is not my area of expertise.

*What key information do you think the Committee needs to make educated recommendations to address issue(s)?*

- Current funding available in the County
- Sources and amounts of revenues from all county collected sources not specifically allocated to other expenditures.
- Very little. We should be prepared to move now.

**C. (H) “Develop strategies to assist in developing inclusionary housing requirements for hospitality and commercial sector to build workforce housing.”**

<i>Very Critical</i>		<i>Less Critical</i>			<i>Don't Know</i>	
5	4	3	2	1	0	<b>Avg.</b>
6	0	3	0	0	1	<b>4.3</b>

*Define the related issue(s) as you see them in the form of key questions the Committee should explore:*

- Providing housing for predictable staff should always have simply been the cost of doing business in the Florida Keys, and making huge real estate profits on property turn over. Local taxpayers are now going to have to subsidize such staffing for profitable operations that should have paid their own impact costs, and paid a more livable wage
- It seems we are mostly built out in much of Monroe County and there are already requirements.
- Why is commercial development not required to provide affordable housing for the work force anticipated?
- Would think the hoteliers would be better-suited to develop these strategies and work with the county using their insights.
- For over twenty years we were making progress. Before the recession, all commercial construction or demolition and re-building were to provide housing on or off site (affordably) for 30% of its statistically verified workforce.
- This would be a primary source of helping fund new housing which is where our focus should be.

*Identify any potential strategies to consider:*

- Leave incentives in place but introduce a requirement for commercial development. Examine a special requirement for tourist lodging.
- Pool sources of inclusionary housing fees to help subsidize those who can build rental housing projects.

*What key information do you think the Committee needs to make educated recommendations to address issue(s)?*

- Is there a plan that would expand the current requirements for new construction? What is the possible gain of housing that could be generated by this effort?
- How many employees does a single hotel room require? (a100 room hotel requires xxx employees). How much housing is required for a shopping center where the anchor store will require 300 employees and the satellite stores require another 200 employees?
- What do current zoning regulations allow? Are projects financially feasible with inclusionary zoning regulations and no additional subsidy?
- None, pass it.
- Current inclusionary housing requirements.

**D. (C) “Develop incentives for development of workforce housing on Tier 3 properties”**

<i>Very Critical</i>			<i>Less Critical</i>		<i>Don't Know</i>	
5	4	3	2	1	0	<b>Avg.</b>
5	2	3	0	0	0	4.2

*Define the related issue(s) as you see them in the form of key questions the Committee should explore*

- Could help and be part of the solution.
- Smart growth
- Since the tier system created incentives for all development to take place in Tier 3 areas, why would affordable be different? Yes, Tier 3 is more expensive than Tier 1 or 2, but,... One reason may be that the more Tier 3 property that is developed (as affordable) the less remains as potential 'takings cases.'
- With unemployment so low, incremental businesses equate to more pressure on labor pool - increased competition for employees without adequate housing will serve only to increase the cost of doing business in Monroe County. If the County's economy is expected to continue to grow, we need to be able to house the people necessary to substantiate the trajectory. If we don't accommodate the population growth needed to sustain the economic growth, competition between increasing number of businesses for stagnant pool of labor will increase the cost of doing business and further affect growth.
- One related issue is the cost of land and that is where Monroe County can put its money where its mouth is.
- How to identify available parcels? What incentives (financial and otherwise) are needed to encourage development?
- Because of the very high cost of Tier 3 the only way to have its use is to increase density by allowing a second count for workforce on the same tier 3 and a much smaller footprint.
- This will help resolve the eventual takings issue when market rate ROGO allocations are no longer available. There needs to be a transfer ordinance for Market Rate allocations

*What key information do you think the Committee needs to make educated recommendations to address issue(s)?*

- What property like this currently exists in Monroe County? Are there any current incentives? Have they worked?
- Availability of a Tier 3 properties
- What tier 3 parcels are available. Christine Hurley said this list is being developed but will not be available for our first meeting.
- Bring it all forward from any angle.
- LDR for transfer ordinance

**E. (E) “Develop strategies for increase the Monroe County Housing Authority’s role in workforce housing, specifically as a management entity for rental workforce housing.”**

<i>Very Critical</i>		<i>Less Critical</i>			<i>Don't Know</i>	
5	4	3	2	1	0	Avg.
5	2	1	1	0	1	4.2

*Define the related issue(s) as you see them in the form of key questions the Committee should explore:*

- Developers typically want to build and bug out, and do not want to be landlords
- There needs to be some uniformity and consolidation to assure the best and highest use of workforce housing. I am unclear what entity should do this - but there does need to be one central entity.
- We need someone to manage these properties
- If we agree on workforce and that rental is the most expedient right now, we need a management entity that is trusted. Mr. Castillo has that trust.
- With unemployment so low, incremental businesses equate to more pressure on labor pool - increased competition for employees without adequate housing will serve only to increase the cost of doing business in Monroe County. If the County's economy is expected to continue to grow, we need to be able to house the people necessary to substantiate that trajectory. If we don't accommodate the population growth needed to sustain the economic growth, competition between increasing number of businesses for stagnant pool of labor will increase the cost of doing business and further affect growth.
- The Housing Authority has it's direction to low and very low and has done well with it however as management they would be great as a watchdog.
- Use of County owned land

*What key information do you think the Committee needs to make educated recommendations to address issue(s)?*

- Who currently manages any rental affordable housing? How has that worked?
- Options for management other than HA Investment required
- What is MCHA willing to do? What does Monroe County need to do to meet MCHA's requirements?
- Need to understand the Housing Authority's interest in being the management entity, their capacity and what role they would take on – i.e. as the property manager, the monitor of deed restrictions, etc.?
- We have much of it. Most of the committee or at least many have been in the trenches for years. If you have something new let us at it, if not get out of the way.
- Inventory of County Owned land managed b the Housing authority. --Jim Saunders , Bayview Homes

F. (D) “Develop strategies for increasing density to encourage workforce housing development, such as micro housing and dormitories.”

5	4	3	2	1	0	Avg.
5	2	1	2	0	0	4.0

*Define the related issue(s) as you see them in the form of key questions the Committee should explore:*

- Never to be converted to market rate
- Given the cost of land and the scarcity of land in parts of Monroe County - it seems that density and height restrictions must be discussed to try to maximize the investment in each property.
- This may be a viable way to create more affordable units
- The needs are in the municipalities but the land is available in the unincorporated County. However, the NIMBY factor is stronger on some islands in the County. With more land available in unincorporated Monroe that we have ROGOs to build upon, density is just a way of reducing construction costs. Is this really necessary given neighbors potential objections?
- With unemployment so low, incremental businesses equate to more pressure on labor pool - increased competition for employees without adequate housing will serve only to increase the cost of doing business in Monroe County. If the County's economy is expected to continue to grow, we need to be able to house the people necessary to substantiate the trajectory. If we don't accommodate the population growth needed to sustain the economic growth, competition between increasing number of businesses for stagnant pool of labor will increase the cost of doing business and further affect growth.
- These 'new' types of housing(for us anyway) need to be explored and seriously discussed. Some would fit in to our lifestyles very well and be space-savers.
- The fact that a 5-bedroom house doesn't triple the impact of a two bedroom or one bedroom home or an apartment, is obvious so why shouldn't ROGO and density follow suite? Say the use of one-third ROGO for three and one bedroom apartments makes sense.
- Copies of LDRS for density issues. Use of fractional affordable ROGO allocations for dormitories.

*What key information do you think the Committee needs to make educated recommendations to address issue(s)?*

- What are the current restrictions in the various areas of Monroe County that limit density?
- ROGO constraints Profile of audiences for whom this might be appropriate Ability for new structures to withstand hurricanes
- What is the willingness of the County to consider overlay zoning for workforce housing? (NOTE: Key West is discussing 'Floating Zoning,' something similar) Is there a way for the community within an island being considered for such an overlay to be able to express support or objection, thus targeting islands that do not object?
- Available number of affordable allocations

**G.(A) “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.” (Due October 2015)**

<i>Very Critical</i>			<i>Less Critical</i>		<i>Don't Know</i>	
5	4	3	2	1	0	Avg.
5	2	2	1	0	0	4.1

*Define the related issue(s) as you see them in the form of key questions the Committee should explore:*

- What policies and procedures should be put in place to ensure continued occupancy of these units by qualified families?
- I am not sure if the discussions are accurate - but there has always been the discussion that once people qualify they can stay forever - regardless of continuing need. Since affordable housing is so limited I believe we must assure that is used for the appropriate people.
- How do we enforce guidelines? Who does it?
- “We should fix the leak before we bail out of the boat.” We must first decide if we are creating housing stock that will (probably) be occupied by the purchaser for a long period of time, or are we creating a rotating - reusable stock of housing.
- This represents an administrative burden/cost. Financial documentation isn't necessarily readily available for these beneficiaries. Is there a transition plan for occupants who can't fulfill documentation or whose earnings subsequently exceed the criteria?
- Focus should be on new housing, The costs to rectify past SFR deed restrictions for the potential benefit does not seem viable. Most previous SFR deed restriction are for affordability, and do not address employees
- If we do not make sure that this process works within the guidelines then we have lost the battle. It happened before and it will happen again.
- Temporary affordable housing is no cure since it will be much more expensive to replace later on if units convert to market
- All workforce units must become and stay in perpetuity. No deed restrictions. Audit for income every year.

*What key information do you think the Committee needs to make educated recommendations to address issue(s)?*

- I believe we need to know any current information on rules and methods of monitoring occupants of current affordable housing?
- What has worked so far? What has not worked so far? What do we already know needs to be changed? What are the resources available? (Land, money, ROGOs)
- Look to other organizations in the county who "quality and monitor" in an ongoing manner. What works for them, what are their challenges, insights?
- We need a meeting where the Director of the Monroe County Housing Authority, Manny Castillo, explains to everyone what the Housing Authority does and then answers questions. He also is in charge of the Key West Housing Authority.

- Information on what is currently in place now.
- How many SFR affordable deed restricted properties exists and what are the deed restriction termination dates.
- Current regulations, current income levels of occupants, #s and timing of expiring deed restrictions.
- Compliance is very important, but is there information on any compliance problems at this point?

**H. (G) “Review and consider recommendations to the BOCC for amendment to statutes to address:**

**1. (G2) Allow land authority funds to be used for extending deed restrictions or buying back expired deed restrictions to preserve affordable housing.**

<i>Very Critical</i>			<i>Less Critical</i>		<i>Don't Know</i>	
5	4	3	2	1	0	Avg.
5	1	1	1	0	1	4.2

*Define the related issue(s) as you see them in the form of key questions the Committee should explore.*

- preserve all possible existing -- but not substandard and hurricane unsafe trailers
- How much would this cost? How much could actually be preserved for the investment?
- The Land Authority funds are already being eyed for land acquisition (in the County) and construction (in Key West). There is a history (and some BOCC pressure) to utilize these funds for retiring development rights. Given that, how much would be available for buying back deed restrictions?
- These types of investments should be studied carefully, in the context of the alternative: putting MCLA funds into new developments that are built to a superior standard.

*Identify any potential strategies to consider:*

- Not much help here

*What key information do you think the Committee needs to make educated recommendations to address issue(s)?*

- Has this been done in the past?
- What is the procedure to accomplish this? What are the difficulties? What is the cost per unit? What is the receptiveness of the current owners?

**2. (G1) Sadowski Trust Fund donor inequity.**

<i>Very Critical</i>			<i>Less Critical</i>		<i>Don't Know</i>	
5	4	3	2	1	0	Avg.
2	2	1	0	1	3	3.7

*Define the related issue(s) as you see them in the form of key questions the Committee should explore.*

- Not as doable as local actions

- Get or replace the funds that have been collected and spent elsewhere

***Identify any potential strategies to consider:***

- Elect only those candidates who speak intelligently in favor of funding housing. Vote now to send a message to the Governor, House, Senate and DEO.
- Legislative solutions

***What key information do you think the Committee needs to make educated recommendations to address issue(s)?***

- This could be politically challenging at the State level. Currently Florida Housing has a set-aside of tax credits for Monroe County (the only County to receive a set-aside) and has allocated SAIL funds to the County.
- What has been done with the funds collected

**3. (G4) “Amend or increase 1-cent Tourist Impact Tax to provide dedicated funding for the provision of workforce housing specifically for the hospitality industry.”**

<i>Very Critical</i>			<i>Less Critical</i>		<i>Don't Know</i>	
5	4	3	2	1	0	Avg.
3	2	2	1	1	0	3.6

***Define the related issue(s) as you see them in the form of key questions the Committee should explore:***

- Tourism worker accommodations are not as essential as teacher and deputy housing: hospitality sites are lucrative enough to be required to provide affordable housing for their foreseeable staff, and should simply pay enough wages -- especially as they often employ non-US citizens who do not merit local taxpayer subsidies.
- This might be part of the solution - but I am unsure if there is political will to do this. It would make sense to have money generated by the hotels benefit the hospitality industry workers.
- Employers have the ultimate responsibility to pay a livable wage. We need to group employees into categories of employer then look for ways that those employers can help solve the affordability problem. The 'bed tax' provides an ever increasing fund of dollars that is being used to bring more people to the Keys, thus putting pressure on housing. This fund is a source for helping 'tourist industry workers.'
- This needs to be discussed as a tool in the overall toolbox, but we should careful not to rely on this too much.
- Would County be responsible for the management of the properties or have to pay to farm that out...would it be better to offer hoteliers incentives for acknowledging and taking on the provision of workforce housing as an added cost of doing business?
- What would be the political implications of raising the Tax? How would hospitality industry be defined? What income levels would be targeted for the housing?
- Increase.
- One potential source of funds

***Identify any potential strategies to consider:***

- We should look at all of the tax imposed on tourism and short-term rentals. Hotel room 'Bed Tax' - 12.5%? on ever increasing room rates Rentals under 6 months - 5%?



- Consider shifting TDC funding from advertising to creating housing for 'tourist industry workers.'

*What key information do you think the Committee needs to make educated recommendations to address issue(s)?*

- How much revenue is being generated and for what is it being used?
- How the Tourist Impact Tax currently works? What is would needed to make the increase (referendum)? How much revenue would be raised?
- None.
- A breakdown of revenue collected and where spent

**4. (G3) Amend low income tax credit program to require on-site management longer than 15 years.**

<i>Very Critical</i>			<i>Less Critical</i>		<i>Don't Know</i>	
5	4	3	2	1	0	Avg.
1	0	2	0	3	3	2.3

*Define the related issue(s) as you see them in the form of key questions the Committee should explore.*

- Not at all familiar with the subject.
- The tax credit program is a federal program with a 15-year minimum affordability requirement. The State of Florida (Florida Housing Finance Corporation) puts a 50-year LURA on properties to ensure that these properties stay affordable for 50 years. There is no requirement for on-site management in the federal regulations and currently FHFC requires on-site management only for senior properties. I'm not sure how this would be implemented at either the state or federal level.
- Tax credit deals are already monitored by HUD
- I'm not sure I understand this item. Typically Florida Housing Finance Corporation requires a 50-year deed restriction in order to compete for funds.

*What key information do you think the Committee needs to make educated recommendations to address issue(s)?*

- An understanding to Section 42 of the tax code and Florida Housing rules and regulations.

**6. ARE OTHER KEY WORKFORCE HOUSING QUESTIONS OR ISSUES YOU BELIEVE THE COMMITTEE SHOULD ADDRESS? DEFINE THE ISSUE(S) AS YOU SEE IT.**

- I believe there is (and will be) pushback from taxpayers/voters if 'the County' funds solutions. Even reducing fees comes at a price to someone. Increasing density and height come at a cost to neighbors since affordable is not considered the most attractive housing ever built in a neighborhood. By separating employers / employees into different categories we can focus on the responsibility for funding solutions and perhaps reduce voter opposition.
- Potential categories: taxpayer funded jobs (teachers, firefighters, law enforcement); tourism workers, utility workers, service industry. Rather than have separate WH developments for each category, a single WG development of group of developments could allocate the number of units available for each category of worker based on the funding provided by that category of

employer. This idea needs more work and it adds complications, but it does assign responsibility and may reduce pushback.

- This may be beyond or time for a last chance however it is up to this committee to do everything it can to solve or positively effect this crisis. The only thing to do that is to build homes. I would hope that the Upper Keys in bussing in folks and not being overly concerned with their workforce housing crisis are creating an incredible failure on two levels:
  1. The lower Miami Homestead area will eventually employ their workers closer to home.
  2. Those who live away from a community will never coach teams, provide volunteerism, go to church etc. and Key Largo will lose its community and all the good that comes with it. You will end up with one big retirement home.

**7. HOW FAMILIAR ARE YOU REGARDING HOW AFFORDABLE HOUSING IS COVERED IN THE MONROE COUNTY CODE AND WHAT THE COUNTY HAS DONE IN THE PAST TO BUILD AFFORDABLE HOUSING?**

<i>Very Familiar</i>		<i>Not Familiar</i>			
5	4	3	2	1	Avg.
2	4	2	1	0	3.8

**8. WHAT INFORMATION WOULD BE MOST HELPFUL TO YOU IN PREPARING TO PARTICIPATE ON THE COMMITTEE?**

**A. Briefing and information on what the County has in its code and what it has undertaken in the past to build affordable housing**

<i>Most Helpful</i>		<i>Less Helpful</i>			
5	4	3	2	1	Avg.
4	3	1	0	0	4.4

**B. Briefing and information on the affordable housing definitions**

<i>Most Helpful</i>		<i>Less Helpful</i>			
5	4	3	2	1	Avg.
1	4	0	2	1	3.2

**C. Briefing and information on state and federal regulation programs related to affordable and workforce housing**

<i>Most Helpful</i>		<i>Less Helpful</i>			
5	4	3	2	1	Avg.
1	4	2	0	2	3.2

**D. Other Information (e.g. reports, papers, background, briefings, etc.) please list:**

- As listed earlier, what has worked? What has not worked? What needs to be tweaked?
- The materials provided are significant -- would be helpful if agenda items included references to

specific documents so we can be on the same page with regard to the starting point of the meeting's discussions.

## AHAC MEMBER SURVEY RESPONDENTS

### Number of Respondents: 12

### Names of Member Respondents

1. Heather Carruthers | BOCC
2. Captain Ed Davidson | Monroe County School Board
3. Hana Eskra | Gorman & Company
4. Bill Hunter | BOCC appointee - AHAC
5. Sylvia Murphy | BOCC
6. Kenneth Naylor | Atlantic Pacific Communities, LLC
7. Timothy Root | Affordable housing taskforce
8. Edwin Swift, III | Historic Tours of America, Inc.
9. Jim Saunders | Bayview Homes
10. Stephanie Scuderi | Centennial Bank
11. Jodi Weinhofer | The Lodging Association of the Florida Keys & Key West
12. William Wiatt | Planning Commission

### AHAC Members

<i>Sylvia Murphy</i>	<i>Monroe County BOCC Liaison</i>
<i>Heather Carruthers</i>	<i>Monroe County BOCC Liaison</i>
Tim Root	District 1
Heather Roberts	District 1
James D. Cameron	District 2
Randy Wall	District 2
Warren Leamard	District 3
Ken Naylor	District 3
Hana Eskra	District 4
Edwin Swift III	District 4
William Wiatt	District 4
Jim Saunders	District 5
Stephanie Scuderi	District 5
Joanna Weinhofer	County Administrator
Ed Davidson	County Administrator
Bill Hunter	BOCC



## CONSENSUS CENTER

*“Facilitating Consensus Solutions, Supporting Collaborative Action.”*

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THE  
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UNIVERSITY

*The FCRC Consensus Center serves as an independent public resource facilitating consensus solutions and supporting collaborative action.*

The Consensus Center, based at Florida State University in Tallahassee provides consensus building and collaborative planning services, education, training and applied research. Through our work, we strive to build a broader understanding of the value of collaborative approaches and create a cadre of leaders, professionals, managers, stakeholders and students skilled in using collaborative consensus building processes to produce and implement solutions.

The Center offers neutral technical assistance to a wide range of public and private organizations, professionals, agency staff and private citizens engaged in collaboration on public and organizational challenges throughout Florida and the country. We help to design and implement efforts for strategic planning and public problem-solving. We have substantial experience assisting with a range of stakeholder collaborations on topics such as building codes, land use, water resources, environmental, energy, airspace. Contact us if you'd like to explore utilizing a collaborative approach and the Center's services.

**Robert M. Jones, Director FCRC Consensus Center** [rmjones@fsu.edu](mailto:rmjones@fsu.edu)