



Islamorada, Village of Islands

WORKFORCE AFFORDABLE HOUSING CITIZENS ADVISORY COUNCIL

January 16, 2024 - 5:00 PM

Administrative & Public Safety Headquarters
3rd Floor Conference Room and Zoom Communications
86800 Overseas Highway Islamorada, FL 33036

The Workforce Affordable Housing Citizens Advisory Council has resumed the in-person regular meeting format. Virtual participation is still available to the public. Please see the last page of the agenda for participation details.

AGENDA

- I. CALL TO ORDER / ROLL CALL**
- II. ADDITIONS AND / OR DELETIONS TO THE AGENDA**
- III. PUBLIC COMMENT**
- IV. AGENDA ITEMS**
 - A. Approval of the October 16, 2023 meeting minutes.
 - B. Monroe County Legislative Priorities.
 - C. Possibilities for affordable housing development outside the Village and currently developed properties that have affordable housing potential.
 - D. Proposed amendment to the First Time Home Buyers Ordinance.
 - E. Affordable Housing Compliance Monitoring Request for Information.
- V. OLD BUSINESS**
- VI. STAFF UPDATE**
 - A. Next meeting date.
- VII. ACTION ITEMS LIST**

(A running list of items that the committee would like to work on in the future)

 - A. (A running list of items that the committee would like to work on in the future).
- VIII. ADJOURNMENT**

Options for Viewing the Workforce Affordable Housing Meeting:

If watching online via Zoom: Open the Zoom webinar link:

<https://us06web.zoom.us/j/98771999589> and follow the prompts to join the webinar.

Option 1: Email your comments.

1. Public comment should be submitted via email to: anita.muxo@islamorada.fl.us
2. The email should contain "Public Comment" in the subject line.
3. The name and address of the submitter shall be included in the email.
4. Public comment should be submitted by 9 a.m. the day of the meeting. Public comment will be sent to the committee members for consideration prior to the meeting. Public comments will not be read during the meeting.

Option 2: Call in During the Meeting.

If phoning in, dial 305-224-1968 and enter the webinar ID: **987 7199 9589** followed by #. When public comment opens pertaining to the agenda item you are interested in dial *9 to be recognized by the Zoom meeting monitor.

ADA Assistance:

These meetings are open to the public. In accordance with the Americans with Disabilities Act of 1990, all persons who are disabled and who need special accommodations to participate in this meeting because of that disability should contact the ADA Coordinator at (305) 664-6448 or by email at ADA@islamorada.fl.us at least 48 hours before the scheduled meeting

Meeting Minutes
Achievable Housing Citizens Advisory Committee
Monday, October 16, 2023
Islamorada Administrative Center and Public Safety Headquarters
3rd Floor Conference Room and Zoom Communications
86800 Overseas Highway, Islamorada, Florida 33036

I. Call to Order

Chair Don Horton called the meeting to order at 5:00 PM.

II. Roll Call

Keith Douglass, Greg Dully, Lindsay Fast, Don Horton, Paige Presnell, Joan Scholz and Susan Walker, Village Consultant Rebecca Jetton, Planning Director Jennifer DeBoisbriand and Recording Secretary Anita Muxo were present. Absent was Pete Bacheler.

III. Additions and Deletions to Agenda

None.

IV. Public Comment

Van Cadenhead provided public comment.

V. Approval of Minutes

(10:38 minutes into the meeting) Lindsay Fast made a motion to approve the minutes of the Monday, May 15, 2023 regular meeting. Keith Douglass seconded the motion.

A vote was taken, (all ayes) and the motion passed 4 – 0.

VI. Agenda

- a. Welcome and introductions.

(About 4 minutes into the recording) The committee members went around the table, introduced themselves and shared a little about their backgrounds.

- b. Approval of the minutes from the last meeting.

See Item V above.

- c. Election of Chair and Vice Chair.

(At 11:00 minutes into the recording) Joan Scholz nominated Paige Presnell as Chair. Keith Douglass nominated Don Horton as Vice Chair. A vote for both positions was taken, all ayes. The new Chair is Paige Presnell and Vice Chair is Don Horton.

- d. Create a work plan for the year.

(At 12:36 minutes into the recording) Planning Director Jennifer DeBoisbriand opened the discussion indicating that this will help staff work with the committee.

- Affordable Housing Compliance Monitoring – Vice Chair Don Horton reviewed the lack of monitoring efforts that have been conducted on the deed restricted affordable list.
- Live Local Act- brief discussion took place.

e. Comp plan update for the 300 affordable.

(At 25:10 into the recording) Village Consultant Rebecca Jetton discussed the plan to utilize 30 units annually with the ability to borrow forward if the need arises. The 300 affordable units must be rental multifamily units, must meet the Florida Building Code, may not be located in velocity flood zones, must have on site property management trained in hurricane evacuation. The units cannot be located in hammock, mangroves or freshwater wetlands. Must be deed restricted, tenants must evacuate in 48 hours in advance of a category 5 hurricane event. Lease must address this, the units must be near employment centers and have a sustainable design. Ms. Jetton also brought up the Village's ability to borrow forward up to 20% of the allocations. It needs to be clarified if this is borrowing forward 20 % of 30 or 300? Further discussion continued on this topic. It was suggested that these requirements be outlined in the lease and the Village have approval of the leases.

- Questions arose as to what we are going to do if we find someone is not in compliance.
- Vacation rentals impacting workforce housing were discussed.

Keith Douglass made a motion that the land development regulations be written so that someone can borrow forward affordable allocations from the total allocation (i.e., 60 is 20% of 300). Don Horton seconded the motion. The committee responded with all ayes to the motion.

VII. Old business

VIII. Staff Update

- a. Next meeting date is December 4, 2023.

IX. Action Items List (A list of items that the Committee would like to work on in the future)

X. Adjournment

Lindsay Fast made a motion to adjourn. Don Horton seconded the motion. All ayes and the meeting adjourned at 6: 19 PM.

Respectfully submitted,

Chairperson

Recording Secretary

Anita Muxo

From: Anita Muxo
Sent: Wednesday, November 22, 2023 10:57 AM
To: Anita Muxo
Subject: FW: workforce committee distribution?

From: beckyjetton@gmail.com <beckyjetton@gmail.com>
Sent: Tuesday, November 7, 2023 10:02 AM
To: Jennifer DeBoisbriand <jennifer.deboisbriand@islamorada.fl.us>
Subject: workforce committee distribution?

This Message Is From an External Sender

This message came from outside your organization.

Report Suspicious

Thesis from the County's list of legislative priorities but could be good information for our committee:

Workforce housing remains an ongoing concern. Monroe has identified several additional legislative measures that will help local efforts:

Land Authority: The Monroe County Land Authority is authorized to utilize its funds to promote affordable housing. To assist with new home ownership projects, it requires a statutory change allowing it to qualify buyers only at the time of purchase for homeownership units, in addition to tools to protect its funding and the future affordability of homeownership units that use its funds.

o Tourist Development Tax: Monroe seeks the ability to use a portion of the proceeds from TDC funds for affordable/workforce housing for employees in tourism-related businesses. This is a potential revenue source for workforce housing for tourism sector workers, but this use will require a statutory change. Monroe County's tourism industry is a critical component of our economy, generating \$1.9B in visitor-generated revenue. It also employs 20,000 jobs (4 out of every 10 workers in the County). (Monroe County TDC, 2019).

o SHIP formula change: Monroe also requires greater flexibility in the use of SHIP funds. Currently we are mandated to use 30% of our SHIP allocation for very low income (50%AMI) and 30% for low income (80% AMI). The remaining 40% may be used for moderate income (140% AMI.) The stark reality of today's housing prices challenges our ability to qualify families in very low- and low-income categories. If we cannot qualify families in those categories, then those SHIP funds go unutilized. Up to 60% of our SHIP allocation may have to be forfeited. Instead, Monroe seeks temporary (sunsets after 14 years) flexibility that will enable us to use the funds across all categories (very low, low, and moderate without specific category restrictions), enabling us to utilize our full allocation of SHIP funds to assist additional families.

o Ad Valorem tax relief: To incentivize long-term rental housing over short-term/vacation rental, or vacancy, we would seek authority to grant ad valorem tax relief to privately owned residential properties that voluntarily rent affordably.

**VILLAGE OF ISLAMORADA
ORDINANCE 23-14**

AN ORDINANCE OF ISLAMORADA, VILLAGE OF ISLANDS, FLORIDA, AMENDING CHAPTER 22 "HOUSING", ARTICLE III "FIRST TIME HOME BUYER DOWN PAYMENT", AMENDING SECTION 22-64(D); PROVIDING FOR SEVERABILITY; PROVIDING FOR INCLUSION IN THE CODE; PROVIDING FOR THE TRANSMITTAL OF THIS ORDINANCE TO THE FLORIDA DEPARTMENT OF COMMERCE; AND PROVIDING FOR AN EFFECTIVE DATE UPON THE APPROVAL OF THIS ORDINANCE BY THE FLORIDA DEPARTMENT OF COMMERCE

WHEREAS, in accordance with Article IV, Division 16 of the Village's Land Development Regulations (the "LDRs"), the Village has set forth the income requirements for affordable housing in the Village; and

WHEREAS, the Village first time home buyer down payment loan was established by Ordinance 17-01; and

WHEREAS, amending the chapter to eliminate the need for loan repayment at or after the ten-year duration is in the best interest of the Village and program participants; and

WHEREAS, after due notice and hearing, the Village Council finds that this Ordinance is consistent with the Village Comprehensive Plan and the Principles for Guiding Development in the Florida Keys Area of Critical State Concern; and

WHEREAS, the Village Council finds that the provisions of this Ordinance are intended to advance the public health, safety, and welfare of the residents of the Village.

NOW THEREFORE, be it ordained by the Village Council of the Village of Islamorada, in the State of Florida, as follows:

SECTION 1: AMENDMENT "Sec 22-64 Down Payment Loans" of the Islamorada Village Code is hereby *amended* as follows:

AMENDMENT

Sec 22-64 Down Payment Loans

- (a) The maximum down payment loan an applicant is eligible for under this program is \$10,000.00.
- (b) An applicant receiving assistance under this program shall occupy the property as their primary residence as evidenced by having filed and maintained a homestead exemption on the property with the Monroe County Property Appraiser's office.

- (c) The assistance provided under this program shall be evidenced by and secured in the form of a subordinate mortgage on the subject property, which at closing shall be recorded in the official records of Monroe County, Florida, at the expense of the applicant. The assistance provided is a deferred payment loan at zero percent interest. In the event of default of any of the provisions of this program, the loan shall be repaid in full to the village.
- (d) For each full year in the program during which the applicant continues to occupy the dwelling unit as their primary homesteaded residence, the balance of the loan shall be reduced in increments of ten percent per year for ten years. ~~a maximum reduction of up to 90 percent of the total loan amount.~~ After the ten-year duration of the loan, the subordinate mortgage shall be deemed satisfied and the village shall release the lien on the property. ~~remain on the property until such time that the property is sold. If the property is sold prior to completion of the ten-year duration,~~ Upon the sale of the property, the applicant shall repay the village the sum of ten percent of the original loan amount per year short of the ten-year duration, at which time the village shall deem the subordinate mortgage satisfied and the village shall release the lien on the property.

SECTION 2: REPEALER CLAUSE The Provisions of the Village of Islamorada Code and all Ordinances or parts of Ordinances in conflict with the provisions of this Ordinance are hereby repealed.

SECTION 3: SEVERABILITY CLAUSE The provisions of this Ordinance are declared to be severable and if any sentence, section, clause or phrase of this Ordinance shall for any reason be held to be invalid or unconstitutional, such decision shall not affect the validity of the remaining sentences, sections, clauses or phrases of the Ordinance but they shall remain in effect it being the legislative intent that this Ordinance shall stand notwithstanding the invalidity of any part.

SECTION 4: EFFECTIVE DATE This Ordinance shall not be effective immediately upon adoption. The Amendment shall not take effect until the date a final order is issued by the State Department of Commerce (the "DOC"). The DOC notice of intent to find the Amendment in compliance shall be deemed to be the final order if no timely challenging Amendment is filed.

SECTION 5: INCLUSION IN THE CODE It is the intention of the Village Council, and it is hereby ordained the provisions of this Ordinance shall become and be made part of the Village of Islamorada Code, that sections of this Ordinance may be renumbered or re-lettered to accomplish such intentions, and that the word "Ordinance" shall be changed to "Section" or other appropriate word.

SECTION 6: TRANSMITTAL The Village Clerk is authorized to forward a copy of this Ordinance to the DOC for approval pursuant to section 280.05, Florida Statutes.

The foregoing Ordinance was offered by Councilmember _____, who moved for its adoption on first reading. This motion was seconded by Councilmember _____, and upon being put to a vote, the vote was as follows:

Mayor Joseph B. Pinder III _____
Vice Mayor Sharon Mahoney _____
Councilman Mark Gregg _____
Councilwoman Elizabeth Jolin _____
Councilman Henry Rosenthal _____

PASSED on the first reading this ____ day of _____, 2023.

The foregoing Ordinance was offered by Councilmember _____, who moved for its adoption on second reading. This motion was seconded by Councilmember _____, and upon being put to a vote, the vote was as follows:

Mayor Joseph B. Pinder III _____
Vice Mayor Sharon Mahoney _____
Councilman Mark Gregg _____
Councilwoman Elizabeth Jolin _____
Councilman Henry Rosenthal _____

PASSED on the second reading this ____ day of _____, 2023.

JOSEPH B. PINDER, III, MAYOR

ATTEST:

MARNE MCGRATH, VILLAGE CLERK

APPROVED AS TO FORM AND LEGALITY
FOR THE USE AND BENEFIT OF
ISLAMORADA, VILLAGE OF ISLANDS ONLY

JOHN J. QUICK, VILLAGE ATTORNEY



ISLAMORADA, VILLAGE OF ISLANDS
PLANNING AND DEVELOPMENT SERVICES DEPARTMENT

2023 AFFORDABLE HOUSING ANNUAL INCOME CERTIFICATION

Date

DEAR HOMEOWNER OR PROPERTY MANAGER:

RE: Physical Address

The Village of Islamorada wants to create and preserve affordable/workforce housing. As time passes, the deed restricted housing stock gets smaller. This is of concern to the Village as it is important to have adequate housing supply for the people who work and want to live in the community.

Annually, owners and renters that occupy deed-restricted affordable units will be contacted by the Village for verification, including annual income. The Village is requesting owners verify their unit follows their recorded deed restrictions based on the fact sheet on the back of the enclosed form.

"Annual adjusted gross income" means all wages, assets, regular cash or non-cash contributions or gifts from persons outside the household, and such other resources and benefits adjusted for family size.

It is critical that the attached form be completed and submitted to the Village, via email or regular mail, no later than July 31, 2024. An electronic fillable version of this form is available on the Village website for electronic submittal. Please visit Islamorada.fl.us.

The Village is trying to take precautions to preserve our current inventory of deed restricted affordable housing and ensure it is reserved for those that need it most. Your cooperation in helping us with our efforts is most appreciated. Should you have any questions or concerns, please do not hesitate to contact Anita Muxo at 305-664-6498 or anitamuxo@islamorada.fl.us.



ISLAMORADA, VILLAGE OF ISLANDS
PLANNING AND DEVELOPMENT SERVICES DEPARTMENT

2023 AFFORDABLE HOUSING ANNUAL INCOME CERTIFICATION

Islamorada, Village of Islands requires this information to monitor compliance with equal opportunity and fair housing goals. Please complete this form and return it with your 2023 tax returns or W-2 by July 31, 2024. Send your documentation to Anita Muxo, 86800 Overseas Highway, Islamorada, FL 33036 or anitamuxo@islamorada.fl.us.

Owner Name: _____

Tenant Name: _____

Today's Date: _____

Phone Numbers: _____

Owner: _____

Tenant: _____

Email Addresses: _____

Owner: _____

Tenant: _____

PROPERTY DESCRIPTION:

Street Address of Property: _____

Parcel I.D. _____

Move in date: _____

Number of Bedrooms: _____

Number of People in Household: _____

ANNUAL ADJUSTED GROSS INCOME*: _____

Monthly Rent Payment (Not including Utilities): _____

*Annual Adjusted gross income means all wages, assets, regular cash or non-cash contributions or gifts from persons outside the household and such other resources and benefits as may be determined by the United States Department of Housing and Urban Development, adjusted for family size, less deductions allowable under Section 62 of the Internal Revenue Code.

Signature of the person submitting this form

Print Name of the person submitting this form

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