



Greater Miami-Dade County Workforce Housing Resource Guide



Prepared by the members of

Greater Miami Chamber of Commerce Workforce Housing Committee

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Introduction and Objective of Resource Guide

The mission of the Greater Miami Chamber's Workforce Housing Committee is to find solutions to the high-cost and low-availability of housing in South Florida. Partnering with nonprofit organizations, banks, businesses, universities and government, the Committee works to find ways to secure affordable, workforce housing through advocacy and creative problem-solving.

With this objective in mind, the Committee has prepared this guide which seeks to identify current available resources to support the development and creation of workforce housing units. The guide is intended to be a dynamic document that can be updated as additional resources are identified or come online. This guide will also serve as a road map to identify areas where the Chamber's resources can be leveraged to help improve the efficiency and effectiveness of said resources.

Workforce housing is defined as **housing that is affordable for families whose incomes are within 60 to 140 percent of Miami-Dade County's area median income as reported by the United States Department of Housing and Urban Development and adjusted to family size (as of 2021, \$42,600 to \$99,400, respectively, for a family of four)**. [Miami-Dade County - Definition of Workforce Housing](#)

Although this guide seeks to focus on resources primarily supporting workforce housing, invariably many of these resources will also help what is traditionally defined as "affordable housing," which is the income tier just below the workforce housing definition described above. And while this distinction may be important in properly cataloguing available resources, at the end of day, the goal of this committee is to secure affordable housing units for all low to moderate income segments of our community.

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Sources of Land

Miami-Dade County- Request for Application Program

- A Request for Proposals (RFP) process may be used by Miami-Dade County Public Housing and Community Development Department (PHCD) to solicit vendors to develop housing and/or commercial developments on county-owned land to benefit low- and moderate-income individuals. Grant funds or loan funds may be provided, depending upon the specific requirements of each project being solicited.
- Program details, rules and application forms can be found at [Miami-Dade County RFA Program](#).

Miami-Dade County - Infill Housing Developer Program

- The Infill Housing Program's main goal is to increase the availability of affordable homes for very low-, low- and moderate-income families. The Program provides incentives to developers to build affordable housing.
- To receive County-owned property, the developer must be a qualified developer selected by making a request to the District Commissioner where the lot is located or through a Request for Proposal (RFP) selection process.
- The Program offers numerous other benefits for qualified developers.
- Program details, rules and application forms can be found at [Miami-Dade County - Infill Housing Developer Program](#).

Project Planning and Design Resources

Miami-Dade County - Workforce Housing Development Program

- Miami-Dade County's Public Housing and Community Development Department (PHCD) and Regulatory and Economic Resources Department (RER) or their successor departments oversee the administration of the Miami-Dade County Workforce Housing Development Program.
- The Workforce Housing Development Program is a voluntary program that provides density bonuses, and other incentives for the development of affordable housing for working families and individuals.
- Developers interested in participating in the Workforce Housing Development Program should become familiar with the approval process and attend a free workforce housing workshop offered by RER by calling 305-375-1806.
- Program details, rules and application forms can be found at [Miami-Dade County - Workforce Housing Development Program](#).

Miami-Dade County Workforce Housing Expedited Plan Review

- To encourage and promote the construction of workforce housing units and affordable housing projects, Miami-Dade County has established an expedited plan review program to ensure the timely processing of permit applications and review of plans. Upon written request of the permit applicant, the County will expedite the review of building permit plans submitted for developments that include workforce housing units and affordable housing projects, provided the request to expedite meets all the necessary
- Information on Miami-Dade County's Expedited Plan Review program can be found at [Miami-Dade County - Expedited Plan Review](#).

Miami-Dade County - Housing Finance Authority Architectural Design and Review Advisory Committee (ADRAC)

- The ADRAC mission is to increase the aesthetic quality and livability of affordable housing financed by the HFA. ADRAC is a standing committee of community volunteers with professional architectural credentials and expertise. The Board of the Housing Finance Authority appoints committee members.



- Members review developers' construction plans to determine the degree to which high quality standards are incorporated into their proposed projects. ADRAC's review requires a "passing grade" of 80% to receive a positive recommendation to the HFA Board.
- Additional ADRAC program details and a downloadable resource guide can be found at [Miami-Dade County ADRAC](#).

Funding Resources

US Department of Housing and Urban Development

New Construction or Substantial Rehabilitation of Rental Housing 221(D)(4)

- Section 221(D)(4) insures mortgage loans to facilitate the new construction or substantial rehabilitation of multifamily rental or cooperative housing for moderate-income families, elderly, and the handicapped. Single Room Occupancy (SRO) projects may also be insured under this section. Section 221(d)(4) insures lenders against loss on mortgage defaults.
- Section 221(D)(4) assists private industry in the construction or rehabilitation of rental and cooperative housing for moderate-income and displaced families by making capital more readily available. The program allows for long-term mortgages (up to 40 years) that can be financed with Government National Mortgage Association (GNMA) Mortgage Backed Securities.
- Additional 221(D)(4) program details, rules and application forms can be found at [US HUD - 221\(D\)\(4\)](#).

Miami-Dade County - Housing Finance Authority

Multifamily Mortgage Revenue Bond (MMRB) Program

- The Multifamily Mortgage Revenue Bond (MMRB) Program provides low interest rate loans to developers who produce new or rehabilitated housing units for low, moderate and middle income families who desire to rent in Miami-Dade County.
- The program encourages the acquisition, construction, renovation and rehabilitation of multifamily projects, and provides bond financing for qualified multifamily rental housing developments which meet the goals of the HFA and comply with applicable federal and state laws.
- The HFA's MMRB program can be combined with multiple sources of funds which must be coordinated by the Developer.
- Additional MMRB program details, rules and application forms can be found at [Miami-Dade County MMRB Program](#).

Sadowski Florida Housing Coalition Program Overview

The Sadowski – Florida Housing Coalition is a nonpartisan collection of 38 statewide organizations. The coalition came together in 1991 with the goal of obtaining a dedicated revenue source for Florida’s affordable housing programs. Membership in the coalition has grown since and continues to grow today. Currently, membership in the coalition ranges from business and industry groups to faith-based organizations, demonstrating a wide breadth of support across all industries in the State of Florida.

State of Florida budget for FY 2022-2023 has earmarked approximately \$355 million towards affordable and workforce housing statewide through the following programs:

- Florida Housing Finance Corp SAIL Program
- State Apartment Incentive Loan (SHIP) Program
- Homeownership Program for Workforce Housing – Section 124

The projected distribution of FY 2022-2023 SHIP funds includes over \$18 million for Miami Dade Counties and its cities, and another \$20 million for Broward Counties and its cities.

Detailed information regarding the Sadowski Trust Funds and the Florida Housing Coalition can be found at [State of Florida - Sadowski Coalition](#)

Florida Housing Finance Corporation (State) State Apartment Incentive Loan program (SAIL)

- The Florida Housing Finance Corporation - *State Apartment Incentive Loan program (SAIL)* provides low-interest loans on a competitive basis to affordable housing developers each year. This money often serves to bridge the gap between the development's primary financing and the total cost of the development. SAIL dollars are available to individuals, public entities, not-for-profit or for-profit organizations that propose the construction or substantial rehabilitation of multifamily units affordable to very low-income individuals and families.
- A minimum of 20 percent of the development's units must be set aside for families earning 50 percent or less of the area median income. Developments that use housing credits in conjunction with this program may use a minimum set-aside of 40 percent of the units for residents earning 60 percent of the area median income. Developments in the Florida Keys Area may use a minimum set-aside of 100 percent of the units for residents with annual household incomes below 120 percent of the state or local median income, whichever is higher.



- Loan interest rates are set at zero percent for those developments that maintain 80 percent of their occupancy for farmworkers, commercial fishing workers or homeless people. The interest rates are set at one percent for all other developments.
- Additional SAIL program details, rules and application forms can be found at [Florida Housing Finance Corporation - State Apartment Incentive Loan \(SAIL\) Program](#).

Florida Housing Finance Corporation (State) State Housing Initiatives Partnership (SHIP)

- Florida Housing administers the State Housing Initiatives Partnership program (SHIP), which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low-, low- and moderate-income families. The minimum allocation is \$350,000. SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling.
- A minimum of 65 percent of the funds must be spent on eligible homeownership activities; a minimum of 75 percent of funds must be spent on eligible construction activities; at least 30 percent of the funds must be reserved for very-low-income households (up to 50 percent of the area median income or AMI); an additional 30 percent must be reserved for low-income households (up to 80 percent of AMI); and the remaining funds may be reserved for households up to 140 percent of AMI.
- Additional SHIP program details, rules and application forms can be found at [Florida Housing Finance Corporation - State Apartment Incentive Loan \(SHIP\) Program](#)

Florida Housing Finance Corporation (State) Homeownership Pool (HOP) Program

- Florida Housing Finance Corporation, in response to the recognized need to enhance the ability and process of Developers to match qualified homebuyers with purchase assistance, has created the HOMEOWNERSHIP POOL (“HOP”) PROGRAM. The “HOP” Program is designed to be a noncompetitive and on-going program, where Developers, by way of an online system have the ability to reserve funds for eligible homebuyers to provide purchase assistance on a first-come, first-served basis.
- Additional HOP program details, rules and application forms can be found at [Florida Housing Finance Corporation - Homeownership Pool \(HOP\) Program](#)

Florida Housing Finance Corporation (State) Predevelopment Loan Program

- The Predevelopment Loan Program (PLP) helps nonprofit and community-based organizations, local governments, and public housing authorities plan, finance, and develop affordable housing. Eligible organizations may apply for a loan of up to \$750,000. The loan carries a non-amortizing one percent interest rate, with principal and interest deferred until maturity. The loan generally matures either upon the closing of construction/permanent financing or three years after the original PLP loan closed, whichever occurs first.
- PLP loans may be applied toward costs such as rezoning, soil tests, engineering fees, title searches, appraisals, feasibility analysis, legal fees, audit fees, earnest money deposit, impact fees, insurance fees, commitment fees, administrative costs, marketing expenses and acquisition expenses. These activities must be part of a nonprofit or governmental organization's efforts to develop housing for low-income households. Specifically, rental developments must set aside 20 percent of its units for persons earning 50 percent or below of area median income (AMI). Homeownership developments must set aside 50 percent of their units for persons earning 80 percent or below of AMI and the other 50% to persons whose income does not exceed 120% of the AMI.
- Additional PLP program details, rules and application forms can be found at [Florida Housing Finance Corporation - PLP Program](#)

State of Florida

Ad Valorem Tax Exemptions

Florida law enables certain projects to qualify for ad valorem tax (property tax) exemptions. In an effort to further incentivize the development and maintenance of affordable housing, in 2018, a 50% ad valorem tax discount was made available for certain affordable housing projects (the “ad valorem discount” under Florida Statutes Section 196.1978(2)).

The nonprofit exemption allows for a property tax exemption for property owned by certain tax exempt entities that provide affordable housing. The property must be owned entirely by a not-for-profit corporation (or by a wholly owned subsidiary thereof), and must serve “moderate-income,” “low-income,” “very-low-income” or “extremely-low-income” persons (as such terms are defined under Florida Statutes), and shall be exempt to the extent it houses such persons.

The primary economic benefit resulting from the ad valorem discount is the corresponding increase to an affordable housing project’s net operating income, enhancing the value of such property and its ability to obtain refinancing in order to maintain the property’s physical condition.



The Ad Valorem Tax Exemption application form and instructions can be found at [State of Florida - Ad Valorem Tax Exemption Application](#)

Private Programs – Neighborhood Lending Partners Residential Construction Financing

Neighborhood Lending Partners is a certified CDFI, and lending consortium of banking institutions that facilitate private investment for community revitalization and neighborhood preservation. NLP provides flexible financing for affordable housing and community development. NLP's products include loans for the preservation or development of multi-family and single family housing, including construction, permanent (multi), construction / perm loans (multi), and rehabilitation loans. These products are available for development or preservation of residential housing that combine Statewide and Federal programs such as SHIP, HOME, CDBG, NSP Funds, LIHTC, Historic Tax Credits and Miami-Dade SURTAX.

NLP also offers economic development products that provide for the stabilization and/or redevelopment of low-income neighborhoods. NLP's programs and services target the areas throughout the State in the greatest need of preservation and revitalization. NLP offers a full spectrum of loan and grant administration services for other nonprofits, CDFIs and local governmental jurisdictions maximizing the leveraging of public and private dollars.

Information on NLP's various programs can be found at [Neighborhood Lending Partners](#)

Private Programs – Neighborhood Lending Partners Florida Minority Impact Housing Fund (FMIHF)

The Florida Minority Impact Housing Fund's (FMIHF) mission is to provide loan programs and products for the development of affordable housing devoted to low and moderate income families in minority communities and to increase the capacity of Florida based minority led non-profit housing developers. The Fund will be dedicated to minority and under-served neighborhoods throughout Florida.

Loans will be made for the creation and rehabilitation of affordable housing in low income and underserved communities. Loans can be for single family new construction, acquisition / rehabilitation and infill, and/or subdivision development or completion. Loans can also be for multi-family construction or acquisition/rehabilitation.

Information on the FMIHF can be found at [Neighborhood Lending Partners - Florida Minority Impact Housing Fund](#)



Miami-Dade County - Public Housing and Community Development Community Development Block Grant (CDBG) Program

Eligible activities for Community Development Block Grant (CDBG) funding must meet one or more of the national objectives set by HUD and benefit the low- and moderate-income persons of Miami-Dade County. CDBG funds are designed to support projects that: Benefit low and moderate income persons; are integrated into a long-range community strategy; leverage further private and public partnership, and; enhance deteriorated residential and business districts. The projects to be funded through the various programs are classified into four categories: Public Facilities and Capital improvements; Economic Development; Public Services; and Housing.

CDBG program funds can be used to build community facilities, roads, parks; to repair or rehabilitate housing, to provide new or increased public services to local residents or to fund initiatives that generate or retain new jobs.

Additional CDBG program details, rules and application forms can be found at [Miami-Dade Housing - Community Development Block Grant Program](#)

Miami-Dade County - Public Housing and Community Development Documentary Stamp Surtax Program

In 1984, Miami-Dade County exercised this authority, established a Housing Assistance Loan Trust Fund and implemented the Documentary Surtax Program ("Surtax Program"). This program benefits very low- to moderate-income families. CDBG program funds can be used to build community facilities, roads, parks; to repair or rehabilitate housing, to provide new or increased public services to local residents or to fund initiatives that generate or retain new jobs.

Among its various benefits, the Documentary Stamp Surtax Program provides low-cost construction financing that allows the County to partner with not-for-profit and for-profit affordable housing developers to produce affordable multi-family rental units.

Additional Documentary Stamp Surtax Program details, rules and application forms can be found at [Miami-Dade County - Documentary Stamp Surtax Program](#)

City of Miami Miami Forever Bond

The intent of Miami Forever Bond is to build a stronger, more resilient future for Miami, alleviating existing and future risks to residents, economy, tourism and the city's legacy. The Bond will fund a series of projects that will transform the future of Miami by investing a total of \$400 million in five key categories, which align with the City's most pressing needs: Sea-Level Rise and Flood Prevention, Roadways, Parks and Cultural Facilities, Public Safety and Affordable Housing.



The Miami Forever Bond allocates \$100 million to create and preserve affordable housing units, as well as to improve availability of affordable housing units across diverse income levels, leveraging alternative funding sources and partnerships.

Additional information on the Miami Forever Bond can be found at [City of Miami - Miami Forever Bond](#).

City of Miami

Developer Incentives and Impact Fee Deferrals for Workforce Housing

The City of Miami currently provides specific incentives including impact fee deferrals to facilitate the development of affordable and workforce housing for owner-occupancy and/or rental purposes within City limits by both for-profit and non-profit developers. The Department of Housing & Community Development assists in this effort by providing an Affordable Housing Certification (AHC) in certain instances to applicants.

In order to qualify as Attainable Workforce Housing (AHC needed), the development/owner must certify that the development will offer a minimum of 25% of the units serving residents above 60% Area Median Income (AMI) and at or below 80% AMI, as published by US HUD annually, AND provide a minimum of 50% of the units as workforce housing, serving residents above 80% AMI and at or below 120% AMI as published by US HUD annually, AND provide the remainder as workforce housing serving residents above 60% AMI and at or below 140% AMI, as published by HUD annually AND provide verification from Zoning that the development is located within a ¼ mile from a Transit Corridor or a half mile (1/2) from a Transit Oriented Development (TOD), AND provide a recorded covenant running with the land acceptable to the City with affordability extended to 30 years from the date of the issuance of a final Certificate of Occupancy.

Additional information, requirements and downloadable guides can be found at [City of Miami - Developer Incentives for Workforce Housing](#).

Rental, Sale, and Property Management Resources

Miami-Dade County Housing Finance Authority Guidelines for Multifamily Compliance

For projects in which units must be certified (lower and middle-income tenants), a compliance manual has been developed by the Miami-Dade Housing Finance Authority. The manual is downloadable.

Among the guidelines, applicants should be advised in their initial visit to the complex that it is Miami-Dade Housing Finance Authority (HFA) bond financed project which has maximum income restrictions. It should also be explained that anticipated income and assets of all persons expecting to occupy the unit must be verified and included on an Income Certification prior to occupancy.

The downloadable compliance manual can be found at [Miami-Dade County - Guidelines for Multifamily Compliance](#)

University of Miami Office of Civic and Community Engagement Miami Housing Solutions Lab

The University of Miami's Office of Civic and Community Engagement developed the [Miami Housing Solutions Lab](#) which includes the following public mapping resources:

[Miami Affordability Project \(MAP\)](#) - is an interactive online map centered on the distribution of affordable housing and housing needs in the greater Miami area. The MAP serves as a tool for planners, policymakers, affordable housing developers, community organizations, and urban and environmental researchers to explore Miami's housing landscape, address needs, and promote informed decisions about housing policy and urban resilience.

[Land Access for Neighborhood Development \(LAND\)](#) - The Land Access for Neighborhood Development (LAND) mapping tool visualizes the distribution of local institutional and government-owned vacant and underused properties.

The Housing Solutions Lab also offers policy tool kits with best practices and recommendations for concepts and programs that could add to the inventory of affordable housing in our communities:

[Miami Housing Policy Toolkit | Miami Housing Solutions Lab | University of Miami](#)

[Resilience Policy Toolkit | Miami Housing Solutions Lab | University of Miami](#)



Miami-Dade County Affordable Housing Framework (July 2020)

From the website:

We in Miami-Dade have long nurtured big visions of what our town could be—among those, a world-class cultural center; a diverse economic engine with high-paying jobs and a ready workforce; an urban and outdoor experience that competes with the best in the country; and an equitable society where everyone has the opportunity to enjoy these benefits.

This vision is threatened by an explosive problem: housing insecurity. We set out to create this Affordable Housing Framework, in partnership with the University of Florida’s Shimberg Center for Housing Studies, to tackle this issue. With support from J.P. Morgan Chase & Co., we worked for 2 years on best practice and policy research, held over 50 meetings with policymakers and community stakeholders, and engaged over 700 people along the way. The Framework is the result.

The downloadable Affordable Housing Framework document can be found at [Miami-Dade County - Affordable Housing Framework](#)

Workforce Housing Key Contacts (As of April 2022)

- **City of Miami Housing & Community Development Department**
 - Main Contact: George Mensah, Director Department of Housing & Community Development
 - Email Address: gmensah@miamigov.com
 - Website: <https://www.miamichamber.com/workforce-housing>
- **Florida Housing Coalition**
 - Main Contact: Jaimie Ross, President & CEO
 - Email Address: Ross@FLhousing.org
 - Website: <https://flhousing.org/teams/jaimie-ross/>
- **Florida International University – Jorge M. Perez Metropolitan Center**
 - Main Contact: Dr. Howard Frank, Director
 - Email Address: howard@fiu.edu
 - Website: <https://metropolitan.fiu.edu>
- **Miami-Dade County Department of Regulatory and Economic Resources**
 - Main Contact: Lourdes Gomez, Director
 - Email Address: lourdes.gomez@miamidade.gov
 - Website: <https://www.miamidade.gov/global/economy/home.page>
- **Miami-Dade County Housing Finance Authority**
 - Main Contact: Cheree Gulley, Executive Director
 - Email Address: hfa@hfamiami.com
 - Website: <https://www.hfamiami.com/>
- **Miami-Dade County – Office of the Mayor**
 - Main Contact: Jorge Damian de la Paz, Senior Strategist for Government Innovation
 - Email Address: Jorge.DamiandelaPaz@miamidade.gov
 - Website: <https://www.miamidade.gov/global/government/>

- **Miami-Dade County Public Housing Department**
 - Main Contact: Michael Liu, Director of Public Housing
 - Email Address: mliu88@miamidade.gov
 - Website: <https://www.miamidade.gov/global/government/biographies/public-housing.page>

- **Miami Homes for All**
 - Main Contact: Annie Lord, Executive Director
 - Email Address: alord@miamihomesforall.org
 - Website: <https://www.miamihomesforall.org/>

- **Neighborhood Housing Services of South Florida**
 - Main Contact: Kimberly T. Henderson, President & CEO
 - Email Address: kimh@nhssf.org
 - Website: <https://nhssf.org/>

- **Neighborhood Lending Partners**
 - Main Contact: Debra Reyes, President and CEO
 - Email Address: dreyes@nlp-inc.com
 - Main Contact: Thais Pepe, SVP and Senior Lender
 - Email Address: tpepe@nlp-inc.com
 - Website: <https://www.nlp-inc.com/>

- **US Department of Housing & Urban Development Miami Regional Office**
 - Main Contact: Luis M. Rolle, Field Director
 - Email Address: FL_Webmanager@hud.gov
 - Website: <https://www.hud.gov/states/florida/offices>