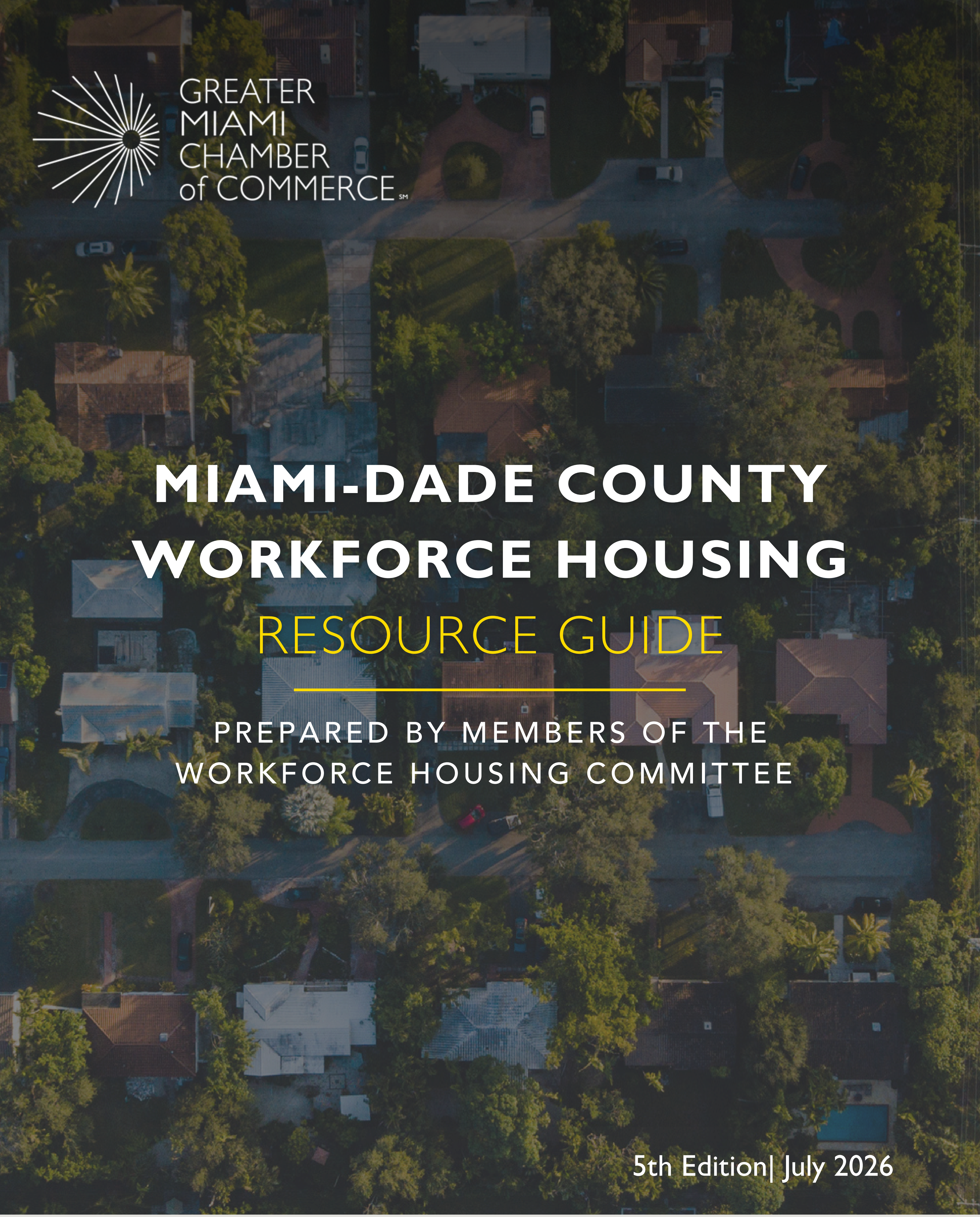

GREATER MIAMI CHAMBER of COMMERCE℠

MIAMI-DADE COUNTY WORKFORCE HOUSING

RESOURCE GUIDE

PREPARED BY MEMBERS OF THE WORKFORCE HOUSING COMMITTEE

5th Edition| July 2026

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INTRODUCTION AND OBJECTIVE OF RESOURCE GUIDE

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

The Committee has developed this guide to highlight currently available resources that can assist in the development and production of workforce housing units. This guide is updated periodically to reflect newly identified resources and emerging opportunities. It 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 support.

Workforce housing is defined as housing that is affordable to households earning between 60% and 140% of Miami-Dade County's Area Median Income (AMI), as determined annually by the U.S. Department of Housing and Urban Development (HUD) and adjusted for household size.

Miami-Dade County - Housing Income Limits as of May 1, 2026

City of Miami – Workforce Housing Income Ranges, May 2026

Although this guide primarily highlights resources that support workforce housing, many of the programs and incentives discussed are equally applicable to affordable housing development. While these distinctions are helpful in categorizing available resources, the Committee's overarching goal is to expand housing opportunities for households across all low- and moderate-income segments of the community.

SOURCES OF LAND

Miami-Dade County - Request for Application Program

- A Request for Proposals (RFP) process may be used by Miami-Dade County Housing and Community Development Department (HCD) 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.

- Under the program, the County is also soliciting for a Prequalified Construction Pool RFQ-CP-2024-01 (hereinafter referred to as the "Pool," "Contractors Pool," or "Prequalified Contractors Pool") to solicit proposals from experienced Contractors to submit their qualifications for inclusion in a Pool of Prequalified Contractors for the construction and rehabilitation of affordable and workforce single-family attached and detached housing units for sale on existing County-owned land. 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.
    - **County-Owned Property:** 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.
    - **Construction Loans on County-Conveyed Lots:** The County encourages interested parties to submit applications for constructions loans via its annual request for application process (RFA). Developers who apply for construction loans shall enter and record a Tri-Party Agreement on County-conveyed lots.

- 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

State of Florida - Live Local Act

The Live Local Act is a comprehensive, statewide workforce housing strategy, designed to increase the availability of affordable housing opportunities for Florida's workforce, who desire to live within the communities they serve. This Act provides a multitude of new programs, incentives, and opportunities to refocus Florida's housing strategy in ways that make housing more attainable to the affordable and workforce housing demographics.

From a planning and design perspective, Live Local "preempts" (overrides) local jurisdictional zoning regulations in a few areas. The following are some of the land use entitlements provided in the Live Local Act's land use mandate for proposed, eligible workforce and affordable housing developments in commercial, industrial, and mixed-use areas:

- The Live Local Act now extends to property owned by municipalities, counties, and school boards, significantly broadening its applicability beyond commercial, industrial, and mixed-use parcels. To utilize these provisions, the applicable government entity must participate as a co-applicant. This enhancement complements Section 196.19782, Florida Statutes, which provides a 100% ad valorem tax exemption for qualifying multifamily housing developments serving households earning up to 120% of Area Median Income (AMI) on government-owned land subject to a ground lease.
- The Live Local Act now applies to land owned by qualifying religious institutions significantly expanding eligibility beyond commercial, industrial, and mixed-use properties. Under the amendment, Live Local projects may be developed on religious institution property, provided the property exceeds three acres and has contained a house of public worship for at least 10 years. The religious institution must serve as a co-applicant and continue operating on the property following project completion.
- Multifamily or mixed-use with multifamily allowance in commercial, industrial, or mixed-use zones without zoning or land use change.
- Under the 2025 amendments, parcels that allow uses such as wholesale sales, equipment rental, storage, distribution, or other for-profit commercial activities are deemed "commercial" for purposes of the Live Local Act, regardless of how the property is classified under local zoning regulations.
- Highest density allowed on any land in City or County where residential development is allowed.

- Highest currently allowed height for commercial or residential development within 1 mile of the proposed development or 3 stories, whichever is higher.
    - **Exception:** if a proposal is on two or more sides adjacent to single-family-zoned property within a single-family-zoned development with at least 25 contiguous single-family homes, a municipality may limit the highest of the following: 1) 150% of the tallest building adjacent to the proposed development; 2) The highest currently allowed height for the property based on land development regulations; 3 stories.
- Local governments are required to eliminate parking requirements for eligible proposed projects that are within a Transit-Oriented Development (TOD).
    - Requires local governments to reduce parking requirements by 15 percent for developments within a quarter mile of a transit stop, half mile of a major transportation hub or with available parking within 600 feet.
- Local governments are prohibited from limiting the FAR below 150% of the highest currently allowed FAR in the jurisdiction where development is allowed under the jurisdiction's land development regulations.
- A development proposal must be administratively approved if the proposal satisfies the land development regulations and is otherwise consistent with the comprehensive plan excepting density, FAR, height, and use.
- Local governments are required to maintain administrative approval procedures publicly on their website.
- Bonus entitlements are not to be included in the maximum height, density, or FAR.
- Projects that remain affordable will be considered conforming uses, beyond the 2033 statutory sunset.
- Exceptions for properties defined as recreational and commercial working waterfront in any area zoned industrial.
- Exceptions for areas in close proximity to an airport in any "airport-impacted areas."
- A proposed development located within ¼ mile of a military installation may not be administratively approved. Each county is required to maintain on its website a policy containing procedures and expectations for administrative approval for these proposed developments.
- Tax exemption receives definition of "multifamily project" to include horizontal multifamily:
    - A "multifamily project" can now include multiple parcels (separate pieces of land) if they're part of one coordinated development—same owner (or controlled entity), same site plan or development approval.

- It covers "horizontal" multifamily—like garden-style apartments or build-to-rent communities spread across a site, not just one vertical apartment building.
- Key limitations include:
  - Detached single-family homes don't qualify.
  - Parcels must be within 200 feet of each other to be treated as one project.
- Developers of spread-out rental communities (even across several nearby lots) can now combine those parcels and still qualify for the multifamily tax exemption, as long as the project is unified and close together.

Yes In God's Backyard (YIGBY)

The 2025 Live Local Act introduced Florida's first YIGBY ("Yes In God's Backyard") policies, creating new opportunities for religious institutions to develop affordable housing on their property and help address critical local housing needs. By expanding development opportunities on faith-based properties, the legislation has the potential to make tens of thousands of parcels statewide available for affordable housing.

Under the Act, local governments may approve affordable housing developments on parcels owned by religious institutions that contain a house of public worship, regardless of the property's underlying zoning designation. To qualify, at least 10% of the proposed housing units must meet affordability requirements. Importantly, the provision is self-executing, meaning religious institutions and developers may utilize the process without requiring a local government to first adopt a new ordinance or take additional legislative action.

A comprehensive overview of the Live Local Act drafted by the Florida Housing Coalition can be found here

An interpretation and guidance memo from Miami-Dade County on the Live Local Act can be found on their website

Miami-Dade County - Workforce Housing Development Program

- Miami-Dade County's Housing and Community Development Department (HCD) 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.
- RER has at your disposal the Miami-Dade Land Management Viewer, a tool with a wealth of information that not only makes planning your project easier, but also makes your investment more certain. All this valuable information can help you find parcels or locations that are right for your project or help you decide if a parcel or location you already have in mind is the most suitable one for your project.
- Zoning Impact Fees are waived for units designated as workforce housing and target up to 120% of AMI. If you have questions on how to obtain the impact fee waivers, you can contact the Development Services Division, which is the current planning branch of the Department of Regulatory and Economic Resources (RER), (786) 315-2670.
- 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.
- The Departments of Regulatory and Economic Resources and Housing and Community Development offer virtual workshops via Microsoft Teams on the third Friday of every month at 10AM to explain how affordable and workforce housing developers can benefit from incentives, which include administrative reviews and approvals, flexible intensity and design standards, and provisions for non-conforming residential lots. The registration page for the workshops can be found at Workforce Housing Program Incentives Workshops.
- Additional zoning and guideline related information can be found at Workforce Housing Development Program - Related Documents.

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 requirements.

- Expedited plan review treatment is available to the new construction of developments or projects providing workforce or affordable housing units.
- When filing the permit application, the applicant must submit a written request for an expedited plan review identifying the project as workforce or affordable housing. For workforce housing expedited plan review, the applicant must also provide a copy of the Housing Agreement & Declaration of Restriction. For affordable housing expedited plan review, an original or certified copy of a Miami-Dade County funding award or letter documenting final award of State of Florida tax credits is also required.
- Projects identified as benefiting affordable and workforce housing will also enjoy expedited review by the Miami-Dade Department of Regulatory and Economic Resources (RER) and Water and Sewer (WASD). Both departments have reduced the review time in the concurrent plans review (CPR) process for any affordable/workforce housing projects, as long as the submission is complete and properly identified as workforce or affordable. In addition, any regulations applied towards workforce or affordable housing, such as utilizing an 8-inch water main instead of a 12-inch for developments with a maximum of 50 total, will be incorporated into the design approval process.
- 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.
- The ADRAC 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 (no cost) can be found at [Miami-Dade County ADRAC].

Miami-Dade County - Department of Regulatory and Economic Resources Rapid Transit Zone ("RTZ") District

- There are many benefits to partnering with Miami -Dade County to construct Transit Oriented Communities (TOC's). These include, but are not limited to, the following:
  - Opportunities to build higher density and intensity
  - Government land can be leased, reducing upfront property acquisition cost
  - Reduced parking requirements due to proximity to public transportation
  - Waiver of ad-valorem taxes
  - Beneficial RTZ zoning
  - Faster absorption rates
  - Market rate premiums
- Guidance from Miami-Dade County on rapid transit zones, including smart corridors, and related impact on zoning and density, can be found at RTZ District Ordinance Interpretation.
- A slide deck produced by the Miami-Dade County Department of Transportation and Public Works (DTPW) with additional benefits of transit-oriented development, including a list of completed projects, can be found at Delivering Transit Oriented Communities (Miami-Dade County DTPW).

City of Miami – Transit Oriented Development Guidance from the "Miami 21" Zoning Code

- Under the Zoning Code of the City of Miami, Transit Oriented Development is defined as development within an area not exceeding a one-half (1/2) mile radius from a convergence of modes of transit, or a train station.
- Within a Transit Oriented Development (TOD), an additional reduction of (15%) of required parking is permitted by right and an additional reduction of (15%) of required parking is permitted for Attainable Mixed-Income Housing Projects by Waiver.
- An additional special benefit program for workforce housing is available for proposed development that is within a quarter (¼) mile from a Transit Corridor or a half (½) mile from a Transit Oriented Development ("TOD").
- The above-described Miami 21 Zoning Code may be influenced by pre-emption under the State of Florida Live Local Act (SB 102 and SB 328). An interpretation page in the City of Miami's website detailing the impact of SB 102 as it pertains to city zoning can be found at SB 102 - Live Local Act - City of Miami.
- Additional information on the Miami 21 Zoning Code is described at City of Miami Zoning Information.

FUNDING RESOURCES

U.S. Department of Housing and Urban Development
New Construction/ Substantial Rehabilitation of Rental Housing Mortgage Insurance for Rental and Cooperative Housing: Section 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 Mayor' Building Blocks Fund

The Building Blocks Fund brings together private and nonprofit funders to finance the development of affordable and workforce housing. Miami-Dade County has secured $70 million in external commitments from nine separate funders to build and preserve affordable housing over the next three years. Additionally, the County's Housing and Community Development Department (HCD) will join the fund with an investment of $15 million toward affordable homeownership.

Community Development Department (HCD) will join the fund with an investment of $15 million toward affordable homeownership.

To maximize impact, the Building Blocks Fund (BBF) will:

- Form a new Advisory Council to provide recommendations on how resources should be deployed
- Serve as leads to projects, sites, and developers after BBF funding is secured
- Produce an annual report that monitors the progress of BBF activities

Additional information on the Mayor's Building Blocks Fund can be found here at Building Blocks Fund.

Miami-Dade County - Housing Finance Authority
Multi-family Mortgage Revenue Bond (MMRB) Program

- The Multi-family 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 multi-family projects, and provides bond financing for qualified multi-family 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:

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

1. Florida Housing Finance Corp - State Apartment Incentive Loan (SAIL) Program
2. Florida Housing Finance Corp - State Housing Initiatives Partnership (SHIP) Program
3. Miami-Dade County - Homeownership Program for Workforce Housing – Section 124

SAIL and SHIP programs span from homelessness to the moderate-income essential workforce. Both programs are flexible and can meet changing needs and priorities within the same program framework.

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 resources offered by the Sadowski Trust Funds and the Florida Housing Coalition can be found at State of Florida - Sadowski Coalition.

State of Florida - Live Local Act

From a funding perspective, the Live Local Act offers the following benefits:

- Program Tax Credit - The Live Local Program Tax Credit gives businesses the opportunity to contribute to the Florida Housing Finance Corporation to benefit the State Apartment Incentive Loan (SAIL) Program, which provides low-interest loans for the development of quality affordable housing that can benefit a community's workforce, families and elders with low-to-moderate incomes.
- Multi-family Middle Market Certification - The "Missing Middle" Property Tax exemption encourages new or recently constructed developments to offer affordable units. Interested owners must first apply with Florida Housing to obtain Multi-family Middle Market certification notice and then with their local property appraiser, by March 1st, to obtain exemption. Before issuing the "Multi-family Middle Market" certification notice, Florida Housing will review specific eligibility criteria and determine if a certification notice can be issued. Once received, this certification notice must be taken to the local Property Appraiser's office as part of the application for the "Missing Middle" Property Tax Exemption. While a certificate from Florida Housing is required in order to receive the exemption, it is not guarantee that an exemption will be issued as the Property Appraiser will determine final issuance of an exemption.
- The most recent Live Local Act update is critical tax exemption enhancements include (1) the Middle Market Tax Exemption vesting occurring, for a period of four years, at building permit issuance for permits issued on or after July 1, 2026, and (2) taxing authorities are now required to show three consecutive years of an affordable housing surplus (previously one year) in order to opt-out of the 75% ad valorem tax exemption for units restricted at 80%-120% of the area median income ("AMI").
- To be eligible for this property tax exemption, the following requirements, at minimum, must be met.
    - More than 70 units must be set aside for affordable housing. Those designated units must serve:
        - Up to 80% AMI per unit for an 100% property tax exemption; OR
        - 81% up to 120% AMI per unit for a 75% property tax exemption

- 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 multi-family units affordable to very low-income individuals and families. SAIL funds can be used to rehabilitate existing apartments in dire need of repair or to build new units where needed; apartments that house Florida’s most vulnerable populations, such as the frail elderly and persons with disabilities.
- The Live Local Act provides new funding for affordable housing for ten years from an additional portion of the documentary stamp tax collections and creates Section 420.50871, F.S. which describes the intended use for these additional funds. The Legislature intends for these funds to be used for “innovative projects that provide affordable and attainable housing for persons and families working, going to school or living in the state.” Seventy percent of the increased funding will be used to issue competitive RFAs for developments that:
    - Both redevelop an existing affordable housing development and provide for the construction of a new development within proximity to the existing development to be rehabilitated. Each project must provide for building the new affordable housing development first, relocating the tenants of the existing development to the new development, and then demolishing the existing development for reconstruction of an affordable housing development with more overall and affordable units.
    - Address urban infill, including conversions of vacant, dilapidated, or functionally obsolete buildings or the use of underused commercial property.
    - Provide for mixed use of the location, incorporating nonresidential uses, such as retail, office, institutional, or other appropriate commercial or nonresidential uses.
    - Provide housing near military installations in this state, with preference given to projects that incorporate critical services for service members, their families, and veterans, such as mental health treatment services, employment services, and assistance with transition from active-duty service to civilian life.
- The remaining funds shall be used to issue competitive RFAs for:
    - Propose using or leasing public land. Projects that propose to use or lease public land must include a resolution or other agreement with the unit of government owning the land to use the land for affordable housing purposes
    - Address the needs of young adults who age out of the foster care system.
    - Meet the needs of elderly people.
    - Provide housing to meet the needs in areas of rural opportunity, designated pursuant to s. 288.0656

- A minimum of 20% of the development units must be set aside for families earning 50% 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 % of the units for residents earning 60% of the area median income. Developments in the Florida Keys Area may use a minimum set-aside of 100% of the units for residents with annual household incomes below 120% of the state or local median income, whichever is higher.
- Loan interest rates are set at zero percent for those developments that maintain 80% of their occupancy for farm workers, commercial fishing workers or homeless people. The interest rates are set at one percent for all other developments.
- An overview power point presentation by the Florida Housing Finance Corporation on funding resources available through Live Local can be found at FHFC Live Local Act Implementation Workshop for Local Governments.
- Additional SAIL program details, rules and application forms can be found at Florida Housing Finance Corporation - State Apartment Incentive Loan (SAIL) Program.
- The Florida Housing Coalition has developed a Live Local Act Dashboard to monitor and evaluate the implementation of the Live Local Act's land use provisions across the state. As the first interactive tool of its kind, the dashboard provides valuable insights into where and how the Act is being utilized, highlighting proposed developments, the number of affordable and market-rate housing units planned, and key development trends.

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% of the funds must be spent on eligible homeownership activities; a minimum of 75% of funds must be spent on eligible construction activities; at least 30% of the funds must be reserved for very-low-income households (up to 50 % of the area median income or AMI); an additional 30 % must be reserved for low-income households (up to 80 % of AMI); and the remaining funds may be reserved for households up to 140 % of AMI.
- According to the Sadowski coalition website, the projected SHIP funds to be distributed to Miami-Dade County (including local municipalities) amounted to $13.6 million for the period of 2025 – 2026. Projected SHIP Distribution.
- 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 can 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

- Through individualized technical assistance and flexible below market interest financing for predevelopment activities, 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 1% percent interest rate, with principal and interest deferred until maturity. Either the loan matures upon the closing of construction/permanent financing or three years after the original PLP loan closed, whichever occurs first.

- PLP funds may be used for 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 affordable housing.
- 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. 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 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 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

Miami-Dade County - 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 people 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 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- Housing and Community Development Workforce Housing Incentive Program Unit Conversion (WHIP) Grant

The Workforce Housing Incentive Program (WHIP) is a pilot grant program designed to address Miami-Dade County's affordability crisis. The "conversion" component of WHIP will work with landlords and unit owners with properties in Miami-Dade County that provide quality affordable and workforce housing to households at 30%-140% Area Median Income (AMI). Rents and sales prices must be within the affordable or workforce housing range and units must not be subject to other rental conditions. Rent standards must be adhered to for 3 years. WHIP will be administered by the Housing and Community Development (HCD) department.

Additional Workforce Housing Incentive Program details, rules and an application link can be found at [Workforce Housing Incentive Program (WHIP)]

Miami-Dade County - 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.

State of Florida - Florida Community Loan Fund

Florida Community Loan Fund (FCLF) is a statewide Community Development Financial Institution (CDFI). Established in 1994 as a 501(c)(3), we are a mission-based nonprofit organization dedicated to improving low-income communities throughout Florida by delivering flexible financing and staff expertise.

Our lending provides various types of financing to meet the needs of nonprofit organizations and mission-based for-profit organizations that develop affordable housing, supportive housing, community facilities, and economic development projects. This financing can include loans for new construction, preservation, rehab, acquisition, lines of credit, and/or longer-term permanent financing.

The FCLF seeks to assist developers seeking financing for Single-Family Affordable Housing, Multi-family Affordable Housing, Supportive Housing, including social services for residents and the Preservation of Multi-family Affordable Rental Housing.

Additional information on the Florida Community Loan Fund can be found at Florida Community Loan Fund.

Miami-Dade County - Municipal Community Redevelopment Agencies

Community Redevelopment Areas (CRAs) are a common government tool for redevelopment in Florida with the goal of revitalizing areas designed as slum and blight. They operate on a budget generated by the increase in property taxes within the areas.

Florida's Community Redevelopment Act of 1969 authorized local governments to establish CRAs to revitalize areas designated as slum and blight. Primary community redevelopment objectives as defined by legislation include:

- To address the physical, social and economic problems associated with slum and blighted areas; To encourage local government to improve the physical environment (i.e. buildings, streets, parks, utilities) through rehabilitation, conservation or clearance/rehabilitation;
- To convey local community redevelopment agencies the power to expend public funds as a means to improve slum and blighted areas;
- To enhance the tax base in the redevelopment areas by encouraging private investment through channeling of tax increment revenues into public improvements within the designated areas; and
- To eliminate substandard housing conditions and to provide adequate housing to residents of low or moderate income, particularly the elderly.

A list of CRAs and specific information to each can be found at Municipal Community Redevelopment Agencies.

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.

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 the remainder as workforce housing serving residents above 60% AMI and at or below 100% AMI, as published by HUD annually AND
- provide verification from Zoning that the development is located within a 1/4 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 - Requirements for AHC.

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 great 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.

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.

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.

Miami Homes for All
Affordable Housing Framework

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

AFFORDABLE AND WORKFORCE HOUSING DEVELOPMENT KEY CONTACTS

City of Miami Housing & Community Development Department
Victor Turner, Director | communitydevelopment@miamigov.com |
https://www.miami.gov/My-Government/Departments/Zoning

City of Miami Zoning Department
Tamara Allen Frost, Zoning Director/Administrator | tfrost@miamigov.com
Jacob Keirn, Assistant Director of Zoning | JKeirn@miamigov.com |
https://www.miami.gov/My-Government/Departments/Zoning

Florida Housing Coalition
Ashon Nesbitt, CEO | nesbitt@flhousing.org | https://flhousing.org/

Miami-Dade County Department of Regulatory and Economic Resources
Lourdes Gomez, Director | lourdes.gomez@miamidade.gov/ |
https://www.miamidade.gov/global/economy/home.page

Miami-Dade County Department of Transportation & Public Works
Stacy Miller, Director and CEO | stacy.miller@miamidade.gov |
https://www.miamidade.gov/global/transportation/home.page

Miami-Dade County Development Services Division
Eric Silva, Assistant Director for Development Services | eric.silva@miamidade.gov |
https://www.miamidade.gov/zoning/contact.asp

Miami-Dade County Housing Finance Authority
Cheree Gulley, Executive Director | hfa@hfamiami.com | https://www.hfamiami.com/

Miami-Dade County Housing and Community Development
Nathan Kogon, Director | nathan.kogon@miamidade.gov |
https://www.miamidade.gov/global/housing/home.page

Miami-Dade County Water & Sewer Department
Jay Fink, Director | Jay.Fink@miamidade.gov

James Ferguson, Assistant Director, Planning & Regulatory Compliance |
james.ferguson@miamidade.gov |
https://www.miamidade.gov/global/water/home.page/

Miami Homes For All
Annie Lord, Executive Director | alord@miamihomesforall.org | https://www.miamihomesforall.org/

Neighborhood Housing Services of South Florida
Kamalah Fletcher, President & CEO | info@nhssf.org | https://nhssf.org/

Neighborhood Lending Partners
Debra Reyes, President and CEO | dreyes@nlp-inc.com | https://www.nlp-inc.com/

U.S. Department of Housing & Urban Development Miami Regional Office
Alesia Scott-Ford, Field Office Director | alesia.scottford@hud.gov | https://www.hud.gov/states/florida#LocalOffice

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