



Campaign No. 4: Housing Affordability

Appendix I: Full List of Ideas

Note: These ideas are condensed from their original submissions and combined in cases where multiple authors submitted similar ideas. To view original submissions, please join the "100 Great Ideas" Facebook group and search by contributor name.



INNOVATE WITH HOUSING STRATEGIES

Community Land Trusts (CLTs)

- Support and invest in Community Land Trusts. (Adrian Madriz, James Carras, South Florida Community Land Trust)
- Give CLTs right of first refusal for foreclosed properties. (Adrian Madriz)
- Give CLTs priority at tax auctions. (Adam Old)
- Work with local government to transfer land they own to a nonprofit set up for this purpose. Create community ownership of that nonprofit through a cooperative or community land trust. Create low-cost housing units for members. Allow members to sell their membership (i.e. transfer their unit) to other community members, but with agreed upon, below-market appreciation. (Stuart Kennedy)
- Creation of a comprehensive community land trust (CLT) plan for the entire county that provides not only affordable housing but also wrap-around social services and economic development opportunities for its residents. The CLTs could incorporate businesses that would employ some of the residents and could also incorporate retail, office and perhaps warehouse components, all of which could create income to sustain the CLTs holistic operations and services. (Lauren Harper)
- Individuals in specified fields are able to purchase an apartment in which they own a percentage of the apartment and the City owns the remainder. The homeowner's percentage - and therefore equity - increases year by year, allowing the homeowner greater investment in their housing future, while the City ensures the housing security of people in essential professions. (Julia Seifer-Smith)
- Take legal action against slumlords. The City forecloses on their code violation liens and condemns and destroys the building. The land is given to the CLT. (Adrian Madriz)
- Affordable Housing Innovation District. Use public land for prototyping and testing new housing ideas. Ideally, the district where this is located would be part of a Community Land Trust. (Adrian Madriz)

Building Re-Use

- Retrofit dead malls for affordable housing. (Leah Weston)
- Repurpose stadiums/parking lots for affordable housing. (Alana Greer)
- Transform old motels into micro-units (potentially for transition, staffed with social workers, to help facilitate folks moving into something more long term and permanent). (Roshan Mebhrajani)

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INNOVATE WITH HOUSING STRATEGIES (cont.)

Co-Living and Housing Co-ops

- Housing co-ops. Residents collectively own a housing block - and they can AirBnB units when they're not being used. Creates an incentive to maintain the property. (Tom Pupo, Leonor Alvarez).
- Investigate co-living/co-working initiatives. (Jorge Andres Cortes Restrepo, Camilo Lopez, Emilia Garcia, Rob Davis, Erica Tanne Schmelzer, Megan Conyers, Florencia Lauret)
- Look into One Shared House 2030, a design concept by SPACE10. (Willie Avendano)
- Consider something like ROAM in Miami. (SFCLT)
- Bed sharing arrangement (as implemented back in 1925). (Jorge Damian de la Paz)

Mixed-Use Development

- Add workforce units on top of existing parking garages. (Jorge Damian de la Paz)
- Build affordable housing on top of re-developed commercial spaces. (Sarah Emmons)
- Support mixed-use development. Allow commercial spaces in residential buildings to help subsidize the rent of lower-income units. (Anonymous)

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CONSIDER THE GREATER AFFORDABILITY PICTURE

Emergency Assistance

- Set aside funding for emergency rental and utility assistance. (Miami Homes for All)
- County-wide grace period (or pause in period to file evictions) for those who need it after a hurricane to give folks a chance to catch up on rent, making whole and giving families a chance to keep a roof over their head. (Alana Greer)
- Suspension/Tolling of eviction filings should be part of the declaration of a State of Emergency by the Governor in disaster scenarios. (Leah Weston)
- Funding to help cover missed rent and mortgage payments post natural disaster/other emergency. (Stuart Kennedy, Boukman Mangones)
- Eliminate some barriers to emergency rent programs. These programs are too often tough to navigate, have stringent criteria, and can even remit payment late to landlords so less landlords are willing to participate in the program. One criterion worth exploring to eliminate is requiring families to already have an eviction notice. (Anonymous)

Transit

- Run transit faster and more frequently. (Adam Old)
- Invest more money in transit itself, so that people can save the costs of driving. (Adam Old)
- The County should offer some sort of incentive to employers per employee who rides a bike or uses transit to get to work. Currently, federal subsidies to employers allow \$255 in income be deducted for the value of parking space vs only \$20 in income for biking to work. (William Patrick Quinlan)



CONSIDER THE GREATER AFFORDABILITY PICTURE (cont.)

Sustainability

- Workforce and low-income housing should have energy efficient windows, solar panels, etc. (Vanessa Tinsley, Vaughan Johnson)
- Demand FPL make more investments in low-income energy assistance. (Maggie Fernandez)
- Prioritize development that is equitable, resilient, and responsive to climate change. The most comprehensive form of this would be cross-sector and should include a Community Land Trust approach to ensure that units developed under this strategy are preserved as affordable forever. (Anna McMaster)
- Utility costs (water, electric) have to be factored in as well. In Denver, to help keep bills low, their water utility installs low flow water fixtures for low income and non profit customers free of charge. (Richard Lamondin)
- Buy one, get one solar hot water heaters. There are high-end units that can be sold to higher income areas and when they buy theirs, the company installs a cost effective unit for free to low income applicants. Solar water heaters can probably save a homeowner 20% on their electric bill. Make it a social impact business and train for green jobs. (Dave Doeblen)

Health

- Our leaders should take a stronger position on the option to expand Medicaid under ACA. (Natalie Castellanos)
- Advocates on health care should strongly consider doing Medicaid expansion by state ballot initiative. (Leah Weston)

Wages & Employment

- More job training and basic programs to get people who lose everything back on their feet. (Charles Walter)
- Legislation repealing the pre-emption law to allow municipalities to set a higher minimum wage. (Leah Weston)
- Voluntary commitment by businesses in Miami to pay a living wages, so that the impossible burden of finding housing doesn't fall so hard on workers. (Leah Weston)
- Have an alliance of corporations that agree to pay real living wages. (Megan Conyers)
- A seal/title/certificate for businesses that pay a living wage so that consumers know to support them. (Alissa Farina)
- Make procurement easier for larger companies/orgs that prioritize supporting living wage businesses. (Alissa Farina)
- Need higher-paying industries by making the environment more business-friendly. (Lucy Lietsch)
- Raise wages. (Zelalem Negussie, Domenico Armi, Frances Eff)



CONSIDER THE GREATER AFFORDABILITY PICTURE (cont).

Other

- Family support programs, such as subsidized day care, paid maternity leave, free after school care etc. would lower costs for families. (Mara Leventhal)
- Invest in a FabCity Director in Miami. FabCity is a new urban model for locally productive and globally connected self sufficient cities. (Tom Pupo)
- Black communities need investment and empowerment to have access to similar opportunities - white people can pay for better housing as they earn more. (Joshua Numa)
- Give nudges to incentivize people who can't afford to have children to delay starting a family. (Daniel Bravo)
- USCIS should establish certain requirements to control the overpopulation in cities, which only leads to cities collapsing (increase in traffic, accidents, increase in cost of living, auto insurance, food, gasoline, increases in state taxes, local government, rent increase, house sales). (Jurek Martinez)



ENGAGE AND EMPOWER THE COMMUNITY IN DECISION-MAKING

Community Oversight

- Establish a neighborhood oversight panel that represents concerns of community (for new developments). (Miami Homes for All)
- Create an Affordable Housing Oversight Committee. (Daniella Pierre)
- Whatever the solutions are (subsidies, rent control, land trusts, homeownership assistance, down payment programs, modular construction, cheap construction, tax breaks etc.) they all need to remain accountable to the public with a lot of open communication within the communities to meet their needs. (Boukman Mangones)

Education

- We need to raise a generation of leaders in Miami who can come up with better solutions than us, and we need to expose teens to all of Miami-Dade and the challenges we have. We should look at ways at how we can get more high school students involved in initiatives to help those who are financially challenged. Perhaps an entity can coordinate with private/public schools and nonprofit organizations to get people out of their bubbles. (Charles Walter)
- Study local - a program where people willing to be shadowed by students or others can sign up some way and relates to a specific area of need or improvement focus. (Rob Davis)
- Offer financial literacy workshops and a financial counselor. (Mileyka Burgos)
- Educate renters on their rights. (Lucy Lietsch, Daniella Pierre)



ENGAGE AND EMPOWER THE COMMUNITY IN DECISION-MAKING (cont.)

Education

- Fully acknowledge the discriminatory history of how our neighborhoods and affordable housing issues came to exist. It was systematically designed decades ago, but not many folks in key leadership roles (especially those with access to major funds and decision-making powers) today may be aware of this, so engage them in opportunities to have dialogues on what led to systematic injustices we've seen over the years and still do today - and plan with all stakeholders involved in on-going community development projects how to not repeat history from this point on. (Naomi Lauren Ross)
- Create opportunities for locals to learn more about zoning codes in their communities. If these codes reflect locals' desires for their communities, then great, but if not, locals could work with elected leaders to modify these regulations and allow for different types of development. (Sarah Emmons)
 - City staff and community partners could help facilitate that conversation. (Jane Gilbert)

Engagement

- Submit comments to the Florida Legislature's Affordable Housing Workgroup. (South Florida Community Land Trust, Stephanie Rosendorf)
- Promote consistently high voter turnout among low-income residents in every election - initiatives like restoration of felons' voting rights, more early voting and mail-in voting, and big get out the vote efforts for renters and low-income residents (and great candidates and ballot initiatives to motivate them to participate, of course) could go a long way toward giving affordable housing more political weight in our city. (Rebekah Monson)
- Establish voter education initiatives to break down proposals on the ballot related to housing so that people feel more comfortable showing up to vote. (Sarah Emmons)
- Gathering tons of public information into one simple and searchable online platform, CivicPro, allows residents to better track, attend and influence housing and land-use decisions throughout South Florida. (Jorge Damian de la Paz & Matt Haber)
- Have elected leaders provide user-friendly explanations of the legislation they sponsor, especially for specific items that might have broad reaching impacts across our community. (Matt Haber)
- Find alternative methods of public input and engagement (like web-based forums) that allow more community members to participate in the creation of public policy. (Clark Stephens)
- Build more capacity to bring neighbors together to share in a vision for where they want their community to grow is what makes a great foundation to build anything on. (Jason Webb)
- Look at a best practices to understand how others are dealing and inclusively solving the housing issue within the USA and around the world, then we need to adapt the concept/framework to Miami with the input of the community. (Mileyka Burgos)
- Host an affordable housing innovation design competition. (Boukman Mangones)
 - Knight Foundation could put some of their "innovation muscle" behind this design competition. (Alana Greer)



ENGAGE AND EMPOWER THE COMMUNITY IN DECISION-MAKING (cont.)

Engagement (cont.)

- Listening sessions in the streets, rooted in principles of radical inclusion and popular education. (Adrian Madriz)
- Invite more public participation by allowing public comment to be accepted via pre-recorded video. (Jorge Damian de la Paz)
- Housing Alliance/Citizen's Lobby to demand change and advocate for good public policy. (Maggie Fernandez)
- Bring cost-burdened individuals to commission meetings so that commissioners can become more connected to the communities they are trying to serve. (Matthew Kalap)
- Bring more diverse stakeholders into the changemaking process. (Frances Eff)
- Learn and successfully engage in the budget process (like the Coalition to Save the Libraries). An ask is more likely to get traction when there are very specific (and realistic) asks from the budget. (Leah Weston)
- All development efforts should be spearheaded by the people who live there, not outsiders, plus account for holistic development instead of tackling issues in silos. (Naomi Lurne Ross)

Transparency

- Create a resource showcasing reliable housing that is easy to access. (Tiffany Brave)
- Create an Affordable Housing Wiki or resource to inform, educate and identify available units. (Daniella Pierre, Edison Joao Espinosa Batista)
- Make Affordable Housing Options available more transparent - specifically the way grants and funds for affordable housing projects are allocated. (Kevin Vincent, Miami Homes for All)
- Create a public database of existing commitments and covenants for affordable housing within development to ensure they are actually happening. (Alana Greer)
 - Quickly prototype using something like Airtable. (Ernie Hsiung)
- Create a comprehensive reporting system to track Miami 21's overall Public Benefits Program from green building to Brownfield conversation. (Jorge Damian de la Paz)
- Rating system applied to developers, banks, public officials, towns/neighborhoods, nonprofits, government agencies that provides residents (renters and homeowners) with a way to understand who is truly innovating toward affordable housing. (Corey Davis)
- Add rating system for developers etc. to the Miami-Dade Branch of the NAACP's local annual "report card." (Daniella Pierre)
- Develop a landlord registry to discover great landlords. (Dana Bartholomew Koman, Tiffany Brave, LaTonda James)
 - Include information about whether the homeowner is up to date with their taxes, if the property is in foreclosure, and keep up to date on the status of the foreclosure. (Miami Homes for All)

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LEVERAGE TAXES

- Affirmative non-resident property taxes. (William Patrick Quinlan, Matthew Kalap)
- Tax people buying second, third, fourth homes in Miami. (Matthew Kalap)
- Tax on non-homestead exempted properties (would need state-level advocacy). (Sabrina Velarde)
- Implement a tax on vacant properties. (Gigi Soliman, Joe Eisenberg, Alana Greer, Victor Princiotta, Alissa Farina, Sandy Skelaney)
- Implement a luxury tax to discourage luxury development and speculation; revenues go towards affordable housing (Alex Rosales)
- Tax or line item fund on commercial leases. (Ben Leis)
- Increased real estate tax if you own more than two properties. (Charles Walter)
- Tax large real estate projects, with the tax going towards job training programs. (Charles Walter)
- Sales tax for affordable housing. (Gabe Goff)
- 10 cent tax per check to build affordable housing. (Veliz Tiburcio)
- Expand the Miami-Dade County Affordable Housing Surtax program set-asides for small multi-family rental developments throughout Miami (currently in Little Haiti & Liberty City, expand into neighborhoods like Little Havana and Allapattah). (Jorge Damian de la Paz)

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MODIFY STATE AND LOCAL POLICY

Inclusionary Zoning

- Introduce mandatory inclusionary zoning policies. (Maria Korge, Diego Tribel, Gabe Seghi, Gloria Romero Roses, Miami Homes for All, Aaron McKinney)
- Require a percentage of all units in all multi-family projects to be sold/rented at a fixed lower income rate. (Boukman Mangones)

Zoning

- Include an overt step in the planning/zoning approval process that considers impacts to a neighborhoods affordability. Include residents and renters at all stages of the process. (Alana Greer)
- Change zoning laws to allow prefab, manufactured and/or modular homes in single-family and multi-family zones (there are hurricane resistant models available). (Boukman Mangones)
- Proper zoning laws to create shipping container communities. (Erik Mendelson)
- T4 & T5 transects (in which the "missing middle") of building typologies fall, are not working which is why they are not being developed. These two transects cover very small areas in the City of Miami - they should be the majority. (Santiago Eliashev)
- Incorporate density bonuses into Miami21. Currently the zoning code only allows height bonuses, which leads to larger units that are more expensive. (Santiago Eliashev)
- Increase residential density, add height, parking reductions and FLR in exchange for workforce/affordable set-asides around present and future SMART stops. (Adam Old)
- Streamline planning/zoning process to allow for public input. (Miami Homes for All)

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MODIFY STATE AND LOCAL POLICY (cont.)

Rent Control

- All new buildings with more than x units must have y units rent controlled. (Benjamin Leis, Frances Eff, Tort Bertran)
- Cap on price per sq. ft. (Alissa Farina)

Parking Requirements

- Establish maximum parking limits. (Santiago Eliashev)
- Reduce or eliminate of the minimum parking requirement. (Jeff Feldman, Santiago Eliashev, Felipe Azenha)

Accessory Dwellings Units & Microunits

- Allow microunits. (Nikisha Williams, Maria Cristina Chicuen)
- Allow attached or detached accessory or in-law units to be built by right. (Adam Old, Santiago Eliashev, Mark Grafton, Mileyka Burgos)
 - Consideration: Under current Miami 21, [accessory dwelling units] are only allowed in T3L, and all T4 (R, L, and O). Importantly, they are not allowed in T3 R and O. (Mark Grafton)

Other

- Stop categorizing multi-family as "commercial." (Matis Cohen)
- Support the Rent Relief Act of 2017, which is aimed at helping renters who pay more than 30% of their income on rent - they would be eligible for a refundable tax credit, based on the household's annual income and the total amount it spends annually on rent, capped at 150% of HUD's Fair Market Rent. (Daniella Pierre)
- Add more tools in the zoning toolbox within the County would be a springboard for impact. (Gloria Romero Roses)
- Municipalities must be willing to come to the table and execute, rather than wait on new studies or information. (Sandra Veszi Einhorn)
- Less bureaucracy - fewer restrictions and requirements. (Jessica Shraybman)
- Require new luxury construction to build/subsidize or outright build a new minimalist/affordable housing towers. (Miles Varghese)
- Higher standards and stricter regulations for landlords/property management companies. (Jessica Shraybman)
- Make completion of a community benefits agreement a condition for obtaining a certificate of occupancy. (Matt Haber)



EXPAND AND PROTECT FUNDING

Use of Funds

- Oversight and better underwriting of projects is one way to address the issue of giving loans to developers with histories of defaults. (SF CDC)
- More subsidies needed. (Scott Strawbridge)
- At the state level, all dollars intended for affordable housing should be used for affordable housing. (South Florida Community Land Trust)
- Put resources into nonprofit and community development corporations - instead of advocacy on a project-by-project basis, focus should be on proactively pushing for an influx of resources for CDCs (Anonymous)
- Expand Section 8 Vouchers. (Fred Christian)
- Create a senior citizen's Section 8. (Fred Christian)
- Provide preferences for long-term affordability and/or community control when creating housing trust funds (HTFs) and other local sources. (Elizabeth Sorce)
- Give small players and community-based organizations priority access to funds and grants by giving them a lower barrier to entry than the mega-developers and non-community based organizations. (Kevin Vincent)
- A \$500/month tax deductible housing stipend or tax credit. (Brian Breslin)
- Provide incentives to reinforce good landlord behaviors. (Miami Homes for All, Sabrina Velarde)
- Incentives for for-profit developers who want to do things like mandatory inclusionary zoning and community benefits agreements, like tax breaks, parking waivers, or expedited zoning approvals.
- Expand tax credits to support affordable housing. (Fred Christian)
- Property tax credits to help landlords offset the cost of subdividing empty spaces. (Grant Stern)
- Provide tax incentives/waivers to rental unit owners who mark down their rents. (Jeff Feldman)
 - Consideration: The government would have to set a set rate on the real value of rent in order to avoid price gouging. (Mileyka Burgos)

Affordable Housing Trust Funds

- Create a countywide affordable housing fund in Broward (with more than the \$5M that the county commission recently agreed to kick in). (Katharine Barry)
- Local Housing Trust Funds: Jurisdictions could capitalize trust funds with dollars from general revenue (Broward County), bonds (#MiamiForever Bond), surplus revenue (Miami-Dade County), or fee-generating programs (linkage fee, payment in lieu). (South Florida Community Land Trust)
- Let local communities decide how to use funds from the Sadowski Affordable Housing Trust fund (which currently has a 70/30 bias towards homeownership). (James Carras)
- Eliminate cap on how much a county can win from the Sadowski Affordable Housing Trust Fund. (Gigi Soliman)
- Require that a cut of every deal the County makes with private developers, contractors, vendors etc. go into a countywide affordable housing trust fund. (Anonymous)



EXPAND AND PROTECT FUNDING (cont.)

Private Philanthropy & Investment

- Set up a grant for private individuals to donate to affordable housing. (Lucy Lietsch)
- Set up website/apps to give special privileges (in the form of marketing, awareness) for private individuals who contribute to the rent of people who need it; make the name of the donor public. (Matthew Lally)
- Set up fund for rental assistance as part of next year's Give Miami Day. (Daniella Pierre)
- Private fund where those with the will and means could contribute with a rate of return that supports affordable housing rent subsidies in the short and long term. (Lorraine Gary)
- Use Give Directly. (Leah Weston)
- Use social impact investing - equity seeking lower economic returns because of the social returns - to help produce and preserve more housing. Equity funds across the country are very active in preservation. (Sara Haas)
- Set up program to randomly and anonymously pay for the bills of those who can't afford them. (Kareem Tabsch)
- Set up something like FPL's "Care to Share Program" for rental/mortgage assistance. (Daniella Pierre)
- Invest in equity funds, particularly for acquisition, pre-development and preservation. (South Florida Community Land Trust)

Maximize Usage of Existing

- CDFI Bond Guarantee Program. (Naomi Ross)
- Take advantage of EB-5 fund for housing development, which have lower interest rates in comparison to traditional bank loans. (Angelika Schlanger)
- Bring the Low Income Investment Fund to South Florida. (Angelika Schlanger)
- Tap into local Community Development Financial Institutions. (South Florida Community Land Trust)
- Capitalize upon grants under the Substance Abuse and Mental Health Services Administrations' Recovery Support Strategic Initiative, part of a \$121 million effort nationwide to increase access to housing for people with mental and substance use disorders. (Melissa Dynan)

Advocacy

- Advocate for keeping the Affordable Housing Tax Credit. (Marvin Wilmoth)
- Join Housing Trust Group and urge elected leaders to stop sweeping Florida's Sadowski Trust Fund for Affordable Housing. (Stephanie De Maria, Rob Biskupic-Knight, Sabrina Velarde)
- Join the Sadowski Housing Coalition and demand funds for affordable housing only go to affordable housing. (Anonymous)
- Demand the Dade delegation exert it's influence on the raiding of the Sadowski funds. (Cindy Lerner)
- Public, through referendum, demands a bond issue. (Mark Hensel)



EXPAND AND PROTECT FUNDING (cont.)

Other

- Hybrid impact fee for the community the development is located in (that allocated funds for addressing the needs of the neighborhood). (Boukman Mangones)



EXPLORE SUSTAINABLE AND AFFORDABLE BUILDING MATERIALS

Alternative Building Materials

- 3D printed homes. Some companies can produce an entire home for \$4/sq. Ft and they are hurricane proof. We can fast-track local approval of technologies like these by creating an "Affordable Housing Innovation District" where model units are built under the supervision of the state, county and city building departments (Adrian Madriz, Valencia Gunder, Class of Middle School Students)
- Recycled shipping containers. (Veliz Tiburcio, Jeff Feldman, Matthew Kalap)
- Refrigeration panels. (Jeff Feldman)
- Polyurethane plastic sheeting. (Jeff Feldman)
- Bamboo. (Jeff Feldman)
- Repurpose concrete or steel. (Erica Tannen Schmelzer)
- Modular building systems. (Andre Brown, Alissa Farina)
- Get approved Notice of Acceptances (NOAs) for new materials. (Jeff Feldman)
- Bring in an accredited testing laboratory like Underwriters Laboratories. (Abe Kadushin)
- Polycarbonate structures. They can be built in as little as 5 hours once you have the raw materials and can be built to withstand storms, bullets and they can float. (Carolyn Guniss)
 - Consideration: polycarbonate structures would need to include solutions for shading, insulation, cooling, UV resistance etc. (Sam Van Leer)
 - Consideration: couple polycarbonate structures with land trusts. (Carolyn Guniss)



PROTECT AND UTILIZE EXISTING RESOURCES

Preservation

- City needs to offset the costs of preserving structures. (Matis Cohen)
- Purchase small historic apartment building and use the building as a construction trades training center, then use it as affordable housing. (Christine Rupp)
 - Considerations: Could be financed through Florida's Community Contribution Tax Credit Program (Jorge Damian de la Paz) & Urban Construction Craft Academy would be a good partner for preparing participants for a global workforce. (Victoria Fear)
- Zoning overlays. (Jorge Damian de la Paz)
- Create loan fund to preserve small, older structures. (Jorge Damian de la Paz)
- Provide tax incentives for preservation (Jorge Damian de la Paz)
- Inform residents of existing facade or facility updating grants (Denise Isaac)



PROTECT AND UTILIZE EXISTING RESOURCES (cont.)

Preservation (cont.)

- Get the Overtown CRA to include the Grove in their plan. (Denise Isaac)
- Update old buildings. I've heard real estate executives joke that if you want more affordable housing today build market rate housing 30 years ago. (Richard Lamondin)
- More meaningful inspections and real accountability for bad actors to mitigate impacts of decaying buildings that lead to high electrical and water bills. (Alana Greer)
- Miami must find a way to preserve the unique architectural, environmental and cultural integrity of our diverse urban neighborhoods. Preservation can and should work hand-in-hand with affordability concepts and solutions. (Christine Rupp)
- Make better use of the tremendous adaptive potential of under-used existing buildings. (Christine Rupp)

Land Use

- Use public land for public good: build expedited housing units for slum affected families using pre-fab or modular units. Put it on a CLT. (Adrian Madriz, SFCLT)
- Use large tracts of land set aside in "historic black areas" for housing projects. (Mitchell Gam)
- Land banks (to hold, manage, and develop tax-foreclosed properties). (Sam Van Leer)
- Need to look at land owned by schools, hospitals, employers etc. and find a way to partner. (SFCLT)
- Lease public land to a private company to build and manage. Initial 10 year term with 5 year renewal options. Have them meet certain conditions include cost per sq. ft. It's like rent control and the private companies can manage it. Many companies like Cortland Partners that manage apartment buildings would find this model nice - they do it currently for senior living. (Dave Doeblor)

Subsidies & Financing

- New financing is needed to extend subsidies, affordability period and make necessary renovations. The development could also be transferred to another entity. (SFCDCC)
- Provide architectural and construction public assistance for renovations and additions instead of selling existing home for great profit in an economic boom. (Boukman Mangones)
- Create a residential version of Transfer of Development Rights (TDRs). Sell the increased equity on an open market to developers who need an added benefit such as reduced impact fees or increase in density or decrease in parking requirements. (Boukman Mangones)
- Create subsidies for flood-proofing homes (which can save homeowners hundreds to thousands of dollars on flood insurance as well as eliminate the worry/expense of future flood damage." (Alissa Farina)
- Encourage low to moderate-income homeowners to look into cash out refinancing opportunities/home equity lines of credit (HELOCs) etc. rather than selling portions of ownership to a developer. (Denise Isaac)
 - Considerations: I've seen co-ops and reverse mortgages do a lot of damage to those not familiar to the requirements in those programs. (Denise Isaac)



REDUCE COST OF CONSTRUCTING AND PRESERVING PROPERTIES

Inputs (Land, Materials & Labor)

- Find cheaper ways to build, such as through tunnel form construction. (Gabe Seghi)
- The County has land available that they can convey. Have County review the current and 10-years plans for transit and start designating properties for affordable and workforce housing. (Aaron McKinney)
- Training program to increase the available amount of labor for construction. (Marvin Wilmoth)
- Look to the private sector for land donation. The state could create tax incentives, kind of like the Homestead Exemption, or like the exemption from property taxes owed to churches. (Leah Weston)
- Miami needs smaller, affordable buildings with fewer amenities, such as gyms, pools, parks, party rooms etc. (Santiago Eliashev)
- Unbundle the rent/purchase of parking space from the rent/purchase of the dwelling. (Victor Brandon Dover)
- Build more apartment buildings with between two and nine units, as these offer the lowest prices available to US renters. (Andrew Frey)

Streamlining

- The city should make it easier for small land-owners to build on their own land profitably. It is very expensive and difficult to build a profitable building on a standard Miami lot - land costs, permitting, parking requirements, setbacks, impact fees etc. eat away the ability of a small owner/developer to finance and construct a small 4-unit project on a small lot. Low assessed value on vacant land makes it more desirable to hold the lot and sell to an assembler who will put a number of small lots together and spread the costs across multiple units. (Adam Old)
- Be more efficient with time and human resources (with regards to project management of development). (Erica Tannen Schmelzer)
- Change the "delivery systems and mechanisms" for producing affordable housing. There are many local, state and federal approval agencies, overlapping jurisdictions, banking and insurance underwriting requirements and special interests, all with payrolls and expenses that need to be met. Back in the 1970s, the New York State Urban Development Coalition was formed and had a significant impact on the supply of affordable housing - perhaps this model could be re-examined. (Abe Kadushin)
- Speed up timeline to get developments from idea to conception. (Marvin Wilmoth)

Government/Community Solutions

- Instead of giving money to developers, have the municipalities and the county float bonds and then use the traditional methods to build affordable housing, using architects, engineers, and contractors. This method will save the development fees that developers charge and will only cost the public agencies the cost of the project managers which will run the program. (Maria Luisa Castellanos).
- Help mission-minded folks preserve or build small scale affordable housing (maybe 2-20 units) at a return of 7-12% (whereas developers want 20%). (Jannan Thomas)



REDUCE COST OF CONSTRUCTING AND PRESERVING PROPERTIES (cont.)

Naturally Occurring Affordable Housing (NOAH)

- Preserve naturally occurring affordable housing. (Daniella Pierre, Gabe Seghi, Jannan Thomas, Mandy Spangler Bartle, Kevin Vincent, Andrew Frey, Jorge Damian de la Paz, Miami Homes for All)
- CDFI invests in NOAH and funds 90% of the equity with for-profit developers who are willing to restrict the rents to 60% AMI for 15 years. They form a new GP/LP arrangement for 10 years, after which the GP will buy out the CFI and will own the property outright. They target a 6.5% hurdle return rate, which is modest and needs to be so to realize the restricted rent levels that they are projecting. CDFI backed by a consortium of businesses that recognize the need for more affordable, workforce housing (no federal or local subsidy for this project). (Gabe Seghi)
- Advocate for new funding programs to acquire, renovate and preserve existing and expiring affordable housing. (Mandy Bartle)



BUILD HOLISTIC COMMUNITIES

Transit-Oriented Development

- Prioritize the land around future and current transit lines and donate/discount land for nonprofits or for for-profit developers who specialize in affordable housing. (Mandy Bartle)
- Increase density along the existing Metro lines. At Brownsville Transit Village, the development of a single affordable housing complex increased ridership at that station by 30%. (Jorge Damian de la Paz, Yannell Selman)
- A portion of the land acquisition at future SMART plan stops should be developed as mixed-use transit-oriented development with a focus on affordable, workforce units. (Collin Worth)
- More transit-oriented development, along high-transit corridors, particularly in undervalued areas. (Anonymous)
- Most of the areas around Metrorail and future SMART Plan corridors are not zoned to be supportive of transit or to house many people - this should be changed. (Adam Old)
- More transit-oriented development needs to be considered. The County Commission a couple of years ago requested a plan of transit-oriented development based on vacant land resources should be undertaken - hopefully that study is underway. (Miami Homes for All)

Strategic Planning

- Develop an affordable housing plan - quantitative goals for different kinds of housing and for whom? Special needs populations/low-income/moderate income? (Katharine Berry)
- Create a blueprint to connect housing policies with results. (Mandy Bartle)
- Create an ambitious plan for building affordable housing (like Housing New York 2.0). (Melissa Dynan)



BUILD HOLISTIC COMMUNITIES (cont.)

Prioritize Locals

- Cities should challenge "golden visas" which openly encourage the global rich to invest in luxury properties in exchange for citizenship (even when the majority of these folks won't actually reside in the US). (Alex Rosales)
- Regulations to prevent foreign investors from buying a block of properties simply for short term rentals, with no intention of residing in them. (Pete Gonzalez)
- Greater scrutiny of foreign capital investment in Miami. (Leonor Alvarez)
- Engage vacation rentals, like AirBnB, and ask them to seek a nominal nightly fee (just \$1) per listing. (Miami Homes for All, Leah Weston)

Ensure Housing for Special Populations

- Ensure housing for students. (Daniella Pierre, Matthew Kalap)
- School systems/sheriff's department can build their own housing stock for workers. (Marika Lynch)
- Provide shelter for LGBTQ Homeless Youth in Miami-Dade through expanding the inventory of shelter beds in Miami-Dade County and make sure that are designed with LGBTQ Homeless Youth as the population to be served. (Porgie Town)
- Create first-time home buyer program for MDCPS teachers - San Francisco has an innovative "teacher next door" program we could replicate. (Yannell Selman)
 - + those working in the nonprofit sector (Melissa Dynan)
 - + first-year college faculty and staff (Daniella Pierre)
- Affordable housing for artists. (Melissa Dynan)
- A program to connect elderly with 1st floor apartments or one story homes, as vertical buildings can be problematic for the elderly especially during power outages. (Alissa Farina)
- Educational attainment is extremely relevant to being cost-burdened. Invest in housing transient/homeless youths and their guardians if need be. (Matthew Kalap)
- Engage with local health care community (providers, hospitals, insurance companies) to advocate for and fund housing for certain patient populations that are at risk for homelessness. (Natalie Castellanos)

Business Engagement

- Have employers provide down payment assistance and/or mortgage surety to employees as long as they remain with a company for an extended period (10 years?) and buy a home within a short distance from their workplace. Government could play a role either in providing technical assistance to companies that wish to do this, or giving the companies property tax increment abatements when employees move into targeted urban core areas. (Eleazar David Meledez)
- Employer assisted programs: major employers should have a seat the table to discuss employer-assisted program. One example is Cleveland Clinic who provides/assists employees with housing. (Mildred Reynolds)

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BUILD HOLISTIC COMMUNITIES (cont.)

Neighborhood Focus

- Require developers show how a large development will impact the traffic and quality of life in the area. (Leonor Alvarez)
- Provide incentives to developers to assist with residents and neighborhood issues (i.e. community gardens) with a focus on under-developed areas. (Nikisha Williams)
- Require developers adhere to at least a basic Community Benefit Agreement targeting current area residents. (Mileyka Burgos)
- Bring in the Incremental Developmental Alliance. (Jannan Thomas)
- Streamline permitting for community cooperatives to build edible gardens and solar farms. (Rick Herrero)
- Invest in infrastructure in non-developer intensive neighborhoods. Schools, security, public spaces, roads, zoning for growth, and community based options. (Kevin Vincent)
- Survey neighborhoods street by street and identify abandoned or unoccupied homes/condos/apartments/buildings, then work with the owner to get a family into that building. Many times the banks and/or investment companies are holding onto homes for various reasons and the place stays vacant for years. (Mileyka Burgos)
- Keep advocating for the maintenance of the urban development boundary (UBD) and advocate for infill over sprawl. (Alissa Farina)
- Institute a hybrid "impact fee" for the community the development is located in, that allocates funds for addressing the needs of the immediate neighborhood. (Boukman Mangones)
- We must focus on the building blocks of sustainable thriving communities - micro-businesses, education, mental health, civic involvement, infrastructure. (Mileyka Burgos)
- Members of every community should be provided with ample parks as green space. (Joseph Murillo)
- Build opportunity in disinvested communities via holistic and place-based strategies that protect against displacement. Ensure access to affordable housing in areas near transit, jobs, and other amenities. (South Florida Community Land Trust)
- Accepting lower financial returns and targeted community results for the investment - and calculate the social impact into the return on investment. (Mileyka Burgos)
- A certain percentage of public housing money should be allocated to provide residents with the opportunities to grow. Many existing housing projects have acres of unused space - these could be used for family gardens, intergenerational learning centers, maker spaces/tech hubs, computer classes. (Sam Van Leer)
- Build new permanent affordable housing, and make sure all of the relocated families have the right-to-return. (Adrian Madriz)



BUILD HOLISTIC COMMUNITIES (cont.)

Homeownership

- Introduce more programs like the Southern Anchor Program - Rent to Save program to increase home ownership. (Elyssa Linares)
- Focus on affordable ownership. (Anneliese Morales)
- Address rules, requirements and income guidelines that are placed as obstacles to homeownership. (Amy Rodriguez)
- Community homeownership plan to help potential owners bridge gap (some programs such as MDEAT and NHSSF help too). (Daniella Pierre)

Messaging

- Remove stigma associated with living in affordable housing or how people view residents of affordable housing. (Daniel Anzueto)
- Get rid of the false dichotomy between affordable housing and workforce housing. And, stop excluding extremely low-income people from the technical affordable housing definition. (Anonymous)
- Make a distinction in Affordable Housing between "Workforce Housing" - those making between 60-120% of Area Median Income (AMI) - and "Low Income Housing" - those making below 60% AMI and "Very Low Income" - those making below 40 of AMI. This is important because the subsidy both locally and federally has historically focused on the bottom two groups. (Gabe Seghi)
- Change perception of affordable housing by showing photos of great affordable housing buildings like the ones by the Lyric Theatre. (Alissa Farina)
- Review our current message around affordable housing - are we saying affordable housing is a last step in crisis or are we championing it as a space to rebuild and restore our community? (Daniel Anzueto)

The full final report can be found at www.radical.partners/100greatideas

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