



**2021-2022**

## **CHARTER REVIEW COMMISSION AGENDA REPORT**

**MEETING DATE:** May 10, 2022

**AGENDA ITEM NUMBER:** Proposal 24

**SUBJECT:**

ESTABLISHMENT OF A BREVARD COUNTY WORKFORCE HOUSING AND SUPPORTIVE HOUSING FOR VULNERABLE FAMILIES TRUST FUND

**PETITIONER CONTACT:**

Jordin Chandler  
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**REQUESTED ACTION:**

Jordin Chandler, a member of the 2021-2022 Charter Review Commission, proposes that a new section (Section 1.9), be added to Article 1: "Creation, Powers, and Ordinances of Home Rule Charter Government," of the Brevard County Charter.

**SUMMARY EXPLANATION & BACKGROUND:**

According to Florida Realtors' year-end report, at the end of 2021, the statewide median sales price for single-family existing homes was \$348,000. That's 20% more than the previous year. At the same time, rent has increased more than 20% since last year. While the cost of living has increased and will continue to increase, wages remain stagnant. This alarming inflationary trend has only proven that we can no longer turn a blind eye to one of our nation's most critical needs — affordable housing.

Affordable housing is sometimes referred to as "workforce housing." This is because affordable housing serves the needs of people employed in the jobs we rely upon to make every community viable. They are people such as teachers, teacher's aides, nursing assistants, medical technologists, retail workers, government employees, emergency services providers, and law enforcement. These are some of the low- and very low-income members of our community who play an essential role in our county's safety and security, development, and financial wellness.

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### **SUMMARY EXPLANATION & BACKGROUND CONTINUED:**

In addition, after decades of implementation and research, supportive housing has expanded to serve other populations sometimes identified outside of the homelessness system. In recent years supportive housing has been designed to serve high-need families with children. Specifically, families face multiple, complex challenges, including homelessness, child welfare involvement, domestic violence, substance use, mental health issues, and histories of complex trauma. In order to serve families with children effectively, the housing and services should be designed to reflect the needs of at least two generations in need of support.

#### Supply and Demand for Affordable Housing:

Rental market studies by the Shimberg Center for Housing Studies at the University of Florida include data that shows supply versus demand for affordable housing by County. This data shows the gap between the number of rental households and the number of available, affordable rental units.

Shimberg's 2016 study showed that the gap between supply and demand for renters earning <\$40% AMI was 4,261 units, but in their 2019 study, that gap had risen to 11,380 units!

#### Housing Vouchers:

In Brevard, housing vouchers have traditionally been the principal way of subsidizing rental units so that the landlord receives the Fair Market Rent while the tenant pays a maximum of 30% of their income. However, the last few years of rising house prices and rental rates have led to a significant devaluation of the housing voucher. Regular 2022 studies of Brevard rental rates by the Brevard Homeless Coalition (BHC) have shown that the average gap between the Fair Market Rent and the rent actually being asked by the landlord is 30%. Reality says that even the most community-minded landlords will be reluctant to take a 30% drop in income to offer housing to a low-income applicant.

This proposal would establish a Workforce Housing and Housing for Vulnerable Families Trust Fund, which will be used to create and sustain affordable housing in Brevard County.

**PROPOSAL TO AMEND THE BREVARD COUNTY CHARTER TO ESTABLISH A TRUST FUND THAT WILL CREATE AND SUSTAIN WORKFORCE HOUSING AND SUPPORTIVE HOUSING FOR VULNERABLE FAMILIES.**

Jordin Chandler, a member of the 2021-2022 Brevard County Charter Review Commission, proposes that the following underlined words be added to a new section (section 1.9) under **Article 1** of the Brevard County Charter:

**Sec. 1.9. – Brevard County Workforce Housing and Supportive Housing for Vulnerable Families Trust Fund.**

- (A) *Brevard County Workforce Housing and Supportive Housing for Vulnerable Families Trust Fund established.* The Brevard County Workforce Housing and Supportive Housing for Vulnerable Families Trust Fund ("Trust Fund") is hereby established.
- (1) See Sec. 62-6301. - **Definitions.** Of the Brevard County Code of Ordinances pertaining to the definitions for Workforce and Affordable Housing.
- (2) *Supportive housing is a combination of affordable housing and supportive services designed to help stabilize people who face complex challenges. Supportive housing has historically been offered to chronically homeless individuals through the homeless system and is recognized as a cost-effective and empirically based solution for long-term homelessness. Supportive housing models can look as different as the communities in which they are located. However, all supportive housing includes affordable housing, individualized, tenant-centered services, and property and housing management.*
- (B) *Purposes of Trust Fund.* The purpose of the Trust Fund is to provide a continuing, non-lapsing fund for the Brevard County Commission to use to address the need for affordable housing within Brevard County. The Trust Fund will be used to create and sustain affordable housing throughout Brevard County for renters and homeowners, and to increase workforce housing opportunities. The section is intended to comply with F.S. ch. 163 generally and specifically F.S. § 163.3177(6)(f), F.S. ch. 420 generally and specifically F.S. § 420.907, and F.S. ch. 125 and specifically F.S. § 125.379.
- (C) *Revenue sources.* The Trust Fund established under this section shall be funded as directed by the County Commission, and may be comprised of the following sources:
- (1) Brevard County General Revenue appropriated to the Trust Fund by the County Commission as part of the annual budget;

- (2) Funds voluntarily contributed by municipalities that may elect to participate in the Trust Fund and programs funded by the Trust Fund;
- (3) Grants or donations of money, property, or any other thing of value made to the Trust Fund;
- (4) Mandatory or voluntary payments, including but not limited to fees from new commercial and residential development, made pursuant to the development policies established by ordinance; and,
- (5) Other sources as established by ordinance.

(D) *Continuing Nature of Trust Fund.* Unless otherwise provided by ordinance or required by applicable law, unspent portions of the Trust Fund established under this Section, repayments of principal and interest on loans provided from the Trust Fund, and interest earned from the deposit or investment of monies from the Trust Fund:

- (1) Shall remain in the Trust Fund, to be used exclusively for the purposes of the Trust Fund;
- (2) Do not revert to the general revenues of the County, and
- (3) Any appropriations do not lapse.

(E) *Administration and Oversight of Trust Fund.* The Trust Fund shall be administered, appropriated, and expended by the County Commission in a manner consistent with the purposes of the Trust Fund as set forth in this section. The Trust Fund shall be administered in a manner that allows the Trust Fund to leverage other sources of public funds and private investment. The Trust Fund shall be included in the annual audit.

- (1) *Dispersion of funds.* The board of county commissioners shall establish and adopt written policies and procedures within the housing and human services department for the dispersion of such trust funds and residential density equivalent units. The criteria shall include a priority-based ranking system, similar to the state housing finance corporation format, to determine priority for the awarding of funds or density equivalent units to applicants.

Example: Proposals having more than the minimum percentage of units serving lower-income residents shall receive a higher priority ranking.

- (2) *Application.* Any applicant seeking to secure such funds or residential density equivalent units shall submit an application to the housing and human services department.
- (3) *Trust fund and unit dispersion.* Dispersion of funds and, or, density equivalent units shall be limited by fund availability and shall be in accordance with the written policies and procedures established by the

board of county commissioners for the use of such funds. Dispersion of residential unit density, by the transfer of development rights, shall be consistent with the transfer of development rights for affordable units section of the code and the county comprehensive plan.

Developments seeking the use of housing trust funds or density equivalent units should be located in areas serviced by existing transportation and utilities infrastructure and located near other public facilities, services, employment centers, shopping, active mass transit corridors, daycare centers, schools, and health services. A location evaluation matrix and needs analysis form, authorized by the BOCC as a part of these regulations, shall be completed and submitted to determine consistency with the location criteria. Developments scoring at or above the minimum 66th percentile will be eligible to receive housing trust funds and density equivalents. A complete application will include a completed location evaluation matrix and needs analysis form that meets the minimum scoring requirement at or above the 66th percentile. A higher-ranking score may be used to determine the awarding of additional funds when available.

(4) *Trust fund affordability agreement.* The applicant shall enter into a land use and deed restriction affordability agreement with the county. The agreement shall provide the number and designation level of affordable units, and period of time as affordable, and any other requirements in order to receive housing trust fund monies or units consistent with the written policies and procedures established by the board of county commissioners. A land trust may be used as a mechanism to retain units as affordable and/or special needs units.

(5) *Trust fund discretionary allocation.* Allocation of these funds and units are discretionary and must compete with all other developments and are based on fund and unit availability. Priority shall be given to developments designed to facilitate pedestrian access to transit and neighborhood commercial nodes that score above the 66th percentile on the completed location evaluation matrix and needs analysis forms.

(F) *Implementation by Ordinance.* No later than July 1, 2023, the County Commission shall adopt one or more ordinances implementing the provisions of this section, and/or strictly enforce existing ordinances (such as those located at Chapter 62, Article XVII), which ordinances may be amended from time to time by the County Commission consistent with the provisions of this section.

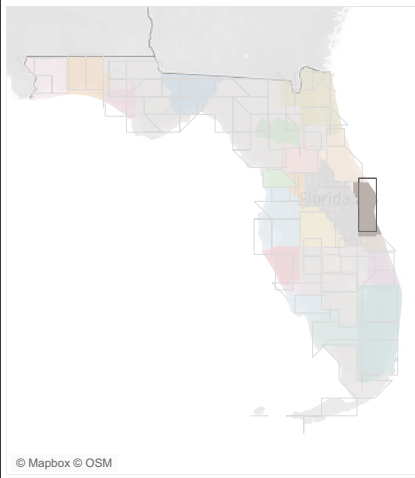
# Wages and Housing Costs by MSA

The following dashboard shows the median hourly wage necessary to afford housing in Florida overall as well as in each metropolitan statistical area (MSA).

Click an MSA on the map below to see how the 10 most common jobs in the area stack up compared to the median rent (from the 2020 5-Year ACS) or median mortgage (Home Values from the Florida Realtors 2021 Year-End Report, assuming a 4.83% interest rate and 10% down).

Palm Bay-Melbourne-Titusville, FL

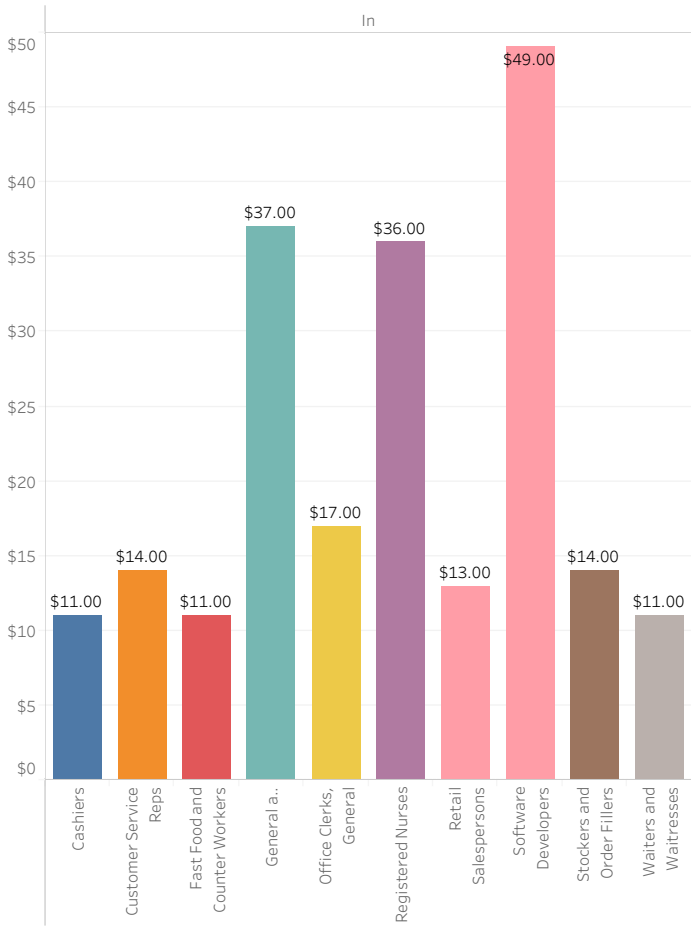
## MSAs in Florida with BLS Data



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## Median Income of Top 10 Most Common Occupations in Florida



## Wage Needed to Afford Median Home

