



**OFFICE OF COMMUNITY REVITALIZATION**

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## Glades Technical Advisory Committee Meeting Minutes

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Meeting Title: Glades Technical Advisory Committee Meeting  
Facilitator: Houston Tate, OCR Director  
Coordinator: Audley G. Reid, OCR Senior Planner  
Minutes Prepared by: Audley G. Reid, OCR Senior Planner  
Date/Time: September 27, 2018  
Location: Belle Glade Civic Center, 725 N.W. 4th Street, Belle Glade, FL 33430

**Meeting Attendance:** See Attendance Sign-In Sheet

### Meeting Minutes

- I. Welcome and Introductions:** Houston Tate, Director OCR, called the meeting to order at 9:45 a.m. and asked the group to introduce themselves and the reason behind their attendance at GTAC today.

Following introductions, Ms. Sandra Lusurane from the the Palm Beach County Public Library Belle Glade location announced to attendees that this week is National Adult Education and Family Literacy Week. Ms. Lusurane reminded the audience that illiteracy is a major problem in Palm Beach County and she encouraged individuals to not only mentor those in need of assistance but to make it clear that assistance at libraries and organizations is available. Learning how to and improving ones' literacy skills is important and not something to be afraid or ashamed of.

Following Ms. Lusurames' announcement, Mr. Tate introduced the main speaier, Mr. Jonathan B. Brown of PBC Dept. of Housing and Economic Sustainability.

**II. Presentation:**

**Jonathan B. Brown, Director, PBC Department of Housing and Economic Sustainability**

Mr. Brown conversed with the audience without a Powerpoint presentation.

**Outline of what DES "Does" and "Does Not" Do:**

- DES primary function deals with ownership of housing: rehabilitation of that home; you are mortgage ready and need assistance in purchasing a home; you own a home and you need foreclosure prevention assistance.



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- DES also work with developers who are constructing and building houses
- DES does NOT deal with providing housing for the homeless
- DES does NOT focus on providing rental housing

### **Housing Affordability:**

- Affordable housing conventionally defined as spending no more than 30% of your monthly income on housing payments.
- Affordable housing vs Low Cost housing – low-cost housing speaks to low-quality
- How much does it cost to acquire the land to build? How much work do you have to do to the land to make it ‘buildable’? What are my construction costs?
- All of these cost factors help to determine how much it will cost to sell homes in a development, or how much rent will cost in a rental unit.
- From the County’s perspective, we operate as a lender. We do not own the housing, we do not develop the housing.
- Rather, we assist homeowners or we provide “gap financing” for developers who are building housing
- So, the high cost of housing in the Glades, are due to other factors outside of the direct control of the County and DES.
- As a community, we have to decide what we are actually looking for: Are we looking for affordable housing or are we looking for low-cost housing?

### **Financing New Housing**

- From the County perspective, if project qualifies and DES has funding, the County can provide some form of gap-financing, for the developer.
- No project will be funded 100% from County gap-financing. Gap financing is only intended to provide some finite level of affordability.

### **Principals At The Table**

- The County is only part of the universe of interests that are included in providing quality housing. The County is not solely responsible for providing solutions.
- Each part has a role to play.
- The conversation must be discussed with the right players at the table, including contractors.
- In terms of quality housing, what do you consider quality housing? Talking to municipalities and County relevant agencies, maybe some minimum standards as to quality can be agreed on, but there must be some specifics as to what we are looking for and what we would like to see.
- DES is looking at different types of construction products and housing types that would bring quality and strength.
- This then involves the question: Do you have contractors and builders that are able to provide these types of new building and construction products?
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Mr. Brown then opened the floor for questions.

### **III. Questions/Comments:**



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- How do we attract teaching professionals to the area with housing that is both quality and affordable?  
You must have construction and development crews at the table, and then landowners. If you can reduce the expenses and costs to developers to build, that is a key factor. This includes the cost of acquisition.
- Do you have any authority as the County to require the gap financing you provide be specifically used to assist low income residents who want to acquire a home?  
Great question, Yes. Gap financing only addresses low and moderate income individuals.
- Can you tell me where these housing developments are located?  
Yes. Since 2016/17, DES has provided over \$1million for the Old City Hall in Belle Glade, Habitat For Humanity over \$187,000, Collusia Estates \$115,000, Amelia Estates \$150,000, New Covenant Villas \$2.1 million, New South Bay Villas \$1.8 million, Canal Apartments just under \$500,000.
- How much is the rent for these developments?  
Let me address that. The funding sources that we use determine what is an acceptable rental amount. HUD states that if you use HUD dollars, X amount is fair market rate. That is set for anyone who wishes to use that funding source. The County does not set the criteria, nor the cities, the federal government sets the criteria. If State dollars are used, the State then sets the criteria for fair market value.  
The Area Median Income for PBC IS \$74,300 under the state and federal government guidelines. The look at it Countywide, not just for the Glades. If you want to look into lowering the cost of these units, again, it is a question of changing the price of land acquisition etc., materials.
- Why is the AMI set without any recent attempt to reflect the fact that there is a wide range of economic backgrounds? It is not realistic to assume that the AMI is fair or accurate in its portrayal the financial standing of Glades area residents.  
One of our legislative priorities in Tallahassee, introduced by Mayor McKinlay is to look at the Glades area separately. It will go before the Board eventually.  
Also speak with your elected officials on this AMI point and, additionally, when Census tracking and counting takes place, please make sure you take part if you are asked to fill out a form. That will provide valid and accurate data for various governments to make a determination regarding the housing needs of the Glades.
- Is Gap financing typically a grant or a loan?  
It is a loan. It is a low-interest loan, it could be 1%, 2%, when we take it to the BCC, they make the final decision. It is under 5%.  
Understand. You can not separate the cost to build from the cost to rent or sell.
- At what income level do you not qualify for affordable housing?  
Great question. Income is based on the number of people in your house and the amount of money you make. A 1 person household, the qualifying limit is \$75,000...someone at 130% of the AMI. The limits are estimated up to an 8 person household. The most at 8 persons is \$142,000. So someone making \$200,000 is not the demographic that these programs are geared towards.  
The Glades area under various affordable housing programs at DES is an area of special status, so any development that may take place here will get special points and stand a greater chance to be awarded under our programs.
- We must begin to support and work with local developers and construction interests in the Glades area instead of spending our resources on other interests on based in the Glades.  
Good comment. What do you need to do to make sure that your developers and contractors that are in the Glades, apply for the monies when DES/County have it



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available? That is the question. Housing also cannot be looked at in isolation from the economy, good paying jobs and economic growth can also attract developers. Additionally, the Glades area is a rural area and DES has recently looked into providing monies for various projects, not necessarily housing related, that takes advantage of the rural character of the area to save money and attract development.

Mr Tate stated, that this is just the beginning of a conversation and we can then decide how best to continue this conversation and who we would like to hear from, bring to the table, so to speak.

The meeting was officially adjourned at 11:25 a.m.

Approved by: Houston L. Tate, OCR Director \_\_\_\_\_