

City of Riviera Beach

# **HOUSING FOR ALL ACTION PLAN**





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# How to Read the Action Plan

The Riviera Beach Housing for All Action Plan contains a series of strategies intended to guide the efforts of the City of Riviera Beach and its stakeholders to achieve the initiatives identified by each focus area. In addition to a description of each proposed strategy, the Action Plan also includes the following information to assist in the implementation process.

**Strategy Number (#)**  
The identification number associated with each strategy.

**Estimated Time Frame**  
The anticipated length of time it would take to begin the proposed strategy.

**Estimated Cost**  
The anticipated cost of implementing the proposed strategy. The \$ symbols have the following meaning:  
\$ - >\$100,000  
\$\$ - \$100,000 – \$500,000  
\$\$\$ - <\$500,000

**Potential Partners**  
The departments, agencies, and organizations that could participate in accomplishing the proposed strategy. Although not exhaustive, the most utilized partners for completing the proposed strategies are listed in the Action Plan.

**Priority Strategies within the Action Plan**  
As detailed within this document, needs of Riviera Beach are extensive and cannot be addressed overnight. The Action Plan identifies a number of targeted “Strategies” designed to assist the community in meeting these needs by achieving the actions presented within this document. Yet, the most critical timeframe for ensuring the Plan’s success is likely within the first five years of implementation, as the progress made during this period will be essential to building enough momentum and community support to see this Plan through to fruition. As such, pages titled “High Priorities” details the “Actions” which should be implemented expeditiously.

**Other Actions within the Action Plan**  
Other actions are identified on a Focus Area chart following the high priorities that are less pressing actions for the City but important to obtaining the housing initiatives.



# Riviera Beach Housing for All ACTION PLAN

## Background

The Housing Summit Steering Committee was initially formed to present a Palm Beach County Housing Summit in 2017. Subsequent to the housing summit, the Committee's task was to create policies and action steps to increase the supply and availability of affordable and workforce housing in Palm Beach County.

## Housing Needs Assessment

The Housing Leadership Council commissioned a Housing Needs Assessment that was administered by the Metropolitan Center at FIU in Miami. The assessment identified a tremendous need for affordable and workforce housing in Palm Beach County as well as a tremendous shortage of housing, which prompted the need to develop a housing plan to identify specific actions to recommend to the county and municipalities in the county to help alleviate that shortage.

The 2020 Palm Beach County Affordable Housing Needs Assessment provides a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing in the County and major municipalities. The report provides a clear understanding of the scope and scale of Palm Beach County's affordable housing issues and includes a data-driven platform for policy direction. Developing policies to alleviate the County's critical affordable housing needs requires a full understanding of the dynamics of the housing market and the economic contexts underpinning affordable housing. This understanding and perspective has been accentuated by the COVID-19 pandemic.

As such, the Affordable Housing Needs Assessment has been written to help expand the importance of affordable housing – to recognize that affordable housing is critical to Palm Beach County's economic resilience and the health and well-being of its residents.

The Affordable Housing Needs Assessment reached several critical conclusions:

- The scope and scale of Palm Beach County's affordable housing needs are substantial and impact a broad spectrum of economic and social issues.
- Without a carefully crafted affordable housing response, the COVID-19 pandemic will extend economic hardship for many Palm Beach County working families and households for years to come;
- Renter households are the most vulnerable due to extended job loss, existing low household incomes, and excessive cost-burden levels.
- An aggressive post-COVID affordable housing response is required to serve as a stabilizer in the short-term and a more coherent and impactful affordable housing development delivery system in the long-term to help overcome current and persistent levels of distress while better preparing for inevitable future shocks.
- The scope and scale of Palm Beach County's affordable housing needs in the post-COVID-19 economy will demand a much greater public, private, and philanthropic response.

Harkening back to the findings from the 2017 Housing Summit, the Steering Committee members embarked upon the multi-year quest to develop an Action Plan to address the realities identified in the Housing Needs Assessment Report. Housing Leadership Council stepped up to spearhead this effort and provided facilitation and technical assistance to an expanded Affordable Housing Steering Committee.

The Housing Leadership Council of Palm Beach County is a coalition of Community Leaders working to sustain the economic viability of the County by supporting housing opportunities to all residents through education, advocacy, and facilitating partnerships. HLC works to sustain the economic viability of the County by supporting housing opportunities to all residents through education, advocacy, and facilitating partnerships. Housing prices and rents continue to escalate at a pace that far outstrips the increase in workforce income and hinders our businesses' ability to retain and attract workers.

## Housing For All Palm Beach County's Housing Action Plan

The Housing for All: Palm Beach County's Housing Action Plan is a blueprint for how to achieve a significant increase in workforce and affordable housing. The goal is to produce, rehabilitate and preserve 20,000 units of workforce and affordable housing by 2032.

### Our Areas of Focus include:

- Funding and Financing
- Planning and Regulatory Reform
- Neighborhood Revitalization & Community Development
- Racial Equity

The Action Plan was adopted by Palm Beach County Board of County Commissioners. One of the main strategies for implementation was the creation of a local funding source at the county level and identification of funding sources at the municipal level.

## The Housing Bond

Stakeholders crafted a strategy to create that local funding source and successfully advocated for a \$200,000 bond, that was approved by voters in November 2023.

## Riviera Beach as Pilot

During June 14, 2023, Palm Beach County Housing Steering Committee, the participants selected Riviera Beach as its first pilot site for implementation of the "Housing for All" Plan. The Steering Committee decided to do this pilot program where a working group comprised of City officials and Steering Committee members will review each of the action items outlined in the county Housing Plan, determine which of those action items the City should consider undertaking, and come up with implementation strategies for each of these action items.

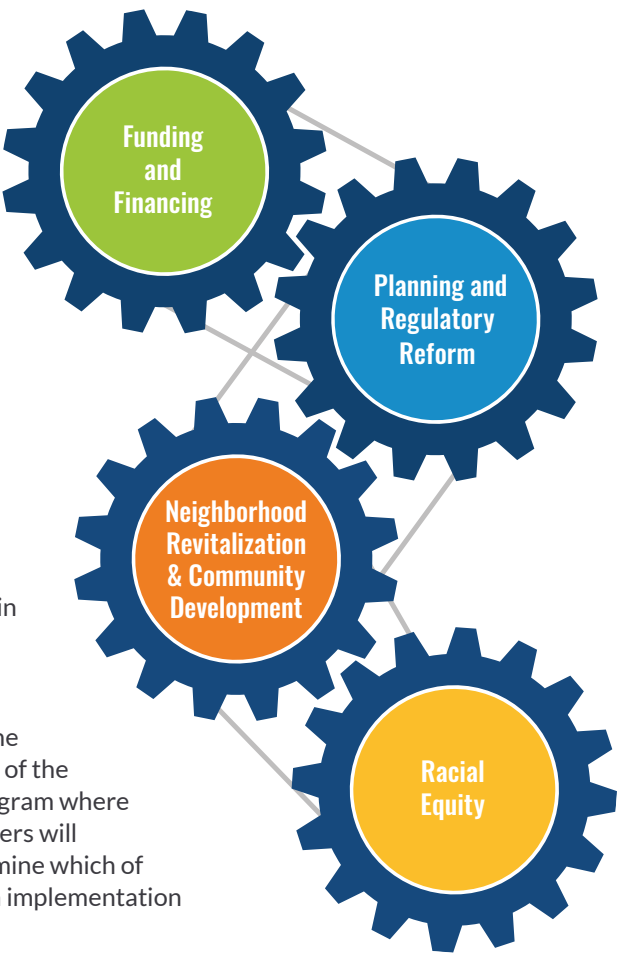
## Local Context - Riviera Beach

The Needs Assessment shines a bright light on the notable change in local and regional housing market conditions in the past few years along in which there have been significant escalations to both housing development costs and homeowner and rent values. While both resources collectively identify several indices related to housing needs and related conditions for the City, some of the most notable headlines indicate: The City of Riviera Beach is among five municipalities in the City with the highest level of cost-burdened households (paying more than 30 percent of income to housing cost), with 63 percent of all household categorized as cost-burdened including:

- 32 percent of renter households in the City are "severely" cost burdened (paying more than 50 percent of income to housing costs), compared to 29 percent County-wide; and,
- an additional 31percent of the City's homeowners are cost burdened (paying more than 30 percent of income to housing costs, with the County at 29 percent.
- In accordance with ACS 2021 data, the City's median home value was \$238,000 compared to \$316,000 for the County. This has only increased during the past two years, which implies that there is greater pressure on affordability at both the County and City level.

## The Work

A plan is worthless without action. HLC/The Affordable Housing Steering Committee challenged members to volunteer for an implementation pilot. Riviera Beach made a case to begin here. In August 2023, HLC convened volunteers to lead stakeholders to begin the process of identifying implementable actions. The group divided itself into four subcommittees aligning with the original Housing for All Plan. This action plan is a culmination of months of collaboration between a diverse group of stakeholders who work for or represent interests within the City of Riviera Beach. Stemming from the Housing for All Plan, the committee members identified action items that were relevant and feasible to address Riviera Beach's unique challenges. Summarized below are the itemized and detailed findings of each subcommittee. It shall be noted that this action plan customizes the actions identified in the County's Housing for All plan to fit the context, needs, and feasibility of Riviera Beach. Thus, not all of the actions in the County's plan will be found in Riviera Beach's specific plan.





## Funding and Financing Subcommittee

### Introduction

Due to the scale of Palm Beach County's housing affordability crisis and the fact that resources are much in demand but limited, the County and its municipalities must identify additional public resources to improve the community.

For decades, Florida has led the nation in innovative affordable housing funding programs when it established the State Housing Trust Fund under the Sadowski Act in 1992 with the SAIL and SHIP programs. Our county receives its proportionate share and couples these dollars with federal sources such as CDBG and HOME funds. Riviera Beach is not an entitlement city, which requires a threshold population of 50,000 persons or more and thus must have funds devolved from the county through allocation or through competitive processes. In 2022, voters overwhelmingly approved a referendum to create a \$200,000,000 bond program to incentivize affordable and workforce housing. Additionally, the Plan calls for the creation of 20,000 housing units over the next ten years. Clearly, we will need more resources to reach this goal.

Riviera Beach is unique in our area because we have increased funding for housing programs through our own down payment program, (Renaissance Program,) homeowner repair, (RECLAIM Program,) and wealth stabilization programs, (Heir's Property Pilot Program.) These efforts, while needed, only meet a fraction of the need.

In 2023, the City of Riviera Beach also adopted a revised MEAHOP Program, established a Housing Trust Fund, but has not yet established a Commission on Affordable Housing similar to the county's, CAH. Similar bodies are functioning in West Palm Beach and Delray Beach and are used to oversee, manage, and monitor affordable and workforce housing resources in the municipalities and the county.

### Goal

To secure funding and financial resources for the development, rehabilitation, and preservation of an estimated 2,041 units of workforce and affordable housing in Riviera Beach over the next 15 years.

## Funding and Financing High Priorities

### Action 3

#### Develop Workforce/Affordable Housing Using Tax Increment Financing (TIF)

### Strategy

Consistent with the Riviera Beach Community Redevelopment Plan, ensure the continuation of workforce and affordable housing using Tax Increment Financing. Currently the City utilizes \$2 million from City and CRA funds for housing development.

### Recommendations

- Leverage existing funds in coordination with stakeholders to maximize impact.
- Is its imperative that distribution of TIF dollars are equitable.
- Use TIF as a tool to finance efforts to support affordable housing and association infrastructure costs, such as street improvements or placemaking.

**Estimated Cost:** \$\$\$

**Estimated Time Frame:** Next 5 years

**Potential Partners:** Affordable housing developers

**Supporting Policy:** Community Redevelopment Agency (CRA) Plan





# Funding and Financing High Priorities

## Action 4 Encourage More Municipal Contributions to Housing Development

**Strategy**  
Increase the amount of municipal dollars budgeted for workforce and affordable housing. Intentionally program for support of new builds and rehabilitation. Currently the City utilizes \$2 million from City and CRA funds for housing development.

- Recommendations**
- With the development of a city-wide plan for workforce and affordable housing, discuss effective funding mechanisms and encourage municipal contributions.
  - Establish the advisory group assisting with MEAHOP and affordable housing account.
  - Create a list of funding sources available and create partnership with interested developers.
  - Create a list of priority places to spend money.

**Estimated Cost:** \$\$  
**Estimated Time Frame:** Immediately

**Potential Partners:** Affordable Housing developers, Non-profit developers/agencies  
**Supporting Policy:** MEAHOP, CRA Plan, Housing Element of Comprehensive Plan



# Funding and Financing High Priorities

## Action 15 Identify Social Investors for Workforce Housing Projects

**Strategy**  
To decrease the impact of investor buyers solely flipping houses, the City will intentionally target social investors. The City will develop a program similar to Parity Homes in which social developers target older neighborhoods to upgrade with existing homeowners and future long-term homeowners.

- Recommendations**
- Identify and reach out to potential local investors.
  - Organize meetings to present the concept.
  - Develop a detailed plan and negotiate terms with investors.

**Estimated Cost:** \$  
**Estimated Time Frame:** Immediately

**Potential Partners:** Conscious investor buyers, Non-profit developers/agencies  
**Supporting Policy:** MEAHOP, CRA Plan, Housing Element of Comprehensive Plan



Social Investor Bree Jones



# Funding and Financing High Priorities

## Action 17 Annual Appropriations for Homeless Initiatives

**Strategy**  
Specifically appropriate funding in the fiscal budget for homeless services, transitional housing and increase capital funding.

- Recommendations**
- Establish a exploratory subcommittee
    - Gather ideas from other municipalities
    - Propose recommendations to the Riviera Beach Council
  - Advocate for equitable funding for transitional housing
  - Consider partnering with Safe Florida for outreach
  - Actively participating with Homeless Coalition and Homeless Task Force



**Estimated Cost:** \$\$

**Estimated Time Frame:** Immediately

**Potential Partners:** Police, CRA

**Supporting Policy:**

# Funding and Financing High Priorities

## Action 19 Encourage Financial Institutions to Support Housing Development

**Strategy**  
Partner with CRAF (Community Reinvestment Alliance of Florida) to support affordable housing and maintain homeowner assets.

- Recommendations**
- City shall utilize existing programs and work together create new ones.
  - Establish a neighborhood services group to centralize resources.



**Estimated Cost:** \$\$

**Estimated Time Frame:** Within the next two years

**Potential Partners:** Finance, Development Services, CRA

**Supporting Policy:** NA



# Funding and Financing High Priorities

## Action 18 Improve Access to First Mortgage Financing

**Strategy**  
Enhance existing down payment assistance programs provided by the City and collaborate with financial institutions/agencies.

- Recommendations**
- Establish a committee to evaluate and enhance programs.
  - Approach CRAF (Community Reinvestment Alliance of Florida) about a Community Benefits Agreement.

**Estimated Cost:** \$\$

**Estimated Time Frame:** Immediately

**Potential Partners:** CRA, Community Development Corporation (CDC), Local Banks

**Supporting Policy:** CRA Plan, Housing Element of Comprehensive Plan



# Other Funding and Financing Actions



Other Funding and Financing Actions the City should consider:

ACTION	STRATEGY DESCRIPTION	ESTIMATED TIME	ESTIMATED COST*	RECOMMENDATIONS
8	Use Recycled NSP (Neighborhood Stabilization Program) Funds	Varies on Availability	\$\$\$	<ul style="list-style-type: none"><li>• Investigate other funding sources generally.</li></ul>
9	<p>Use County Housing Bond proceeds as a source of construction financing on a revolving basis for for-sale housing that meets workforce sales price criteria established by the County in the County and municipalities.</p> <p>We recommend that the County supplement existing sources of permanent financing (i.e., SHIP, HOME), other sources from entitlement municipalities and CRAs, and annual appropriations of ad valorem dollars to the extent available.</p>	Within the next 2-3 years	\$\$\$	
12	Explore a Workforce and Affordable Housing Tax Abatement Program	Within the next 2-3 years	\$\$	<ul style="list-style-type: none"><li>• Establish case by case parameters</li><li>• Assess potential revenue loss and mitigation strategies</li><li>• Collaborate with Florida Housing to assess feasibility</li></ul>

**\*ESTIMATED COST LEGEND**  
\$ = >100,000  
\$\$ = 100,000 - 500,000  
\$\$\$ = >500,000



# Planning and Regulatory Reform Subcommittee

## Introduction

In addition to new funding tools, access to financially feasible housing for all residents of our community will require a review of and revisions to certain established planning and regulatory policies and practices of the City. Closing the deficit in new residential units Insert Riviera statistics trends will require substantive changes in regulatory policy and administrative protocol to spur the requisite increase in housing production, particularly for the workforce and affordable housing units.

The objectives of planning and regulatory reform should include diversifying types of housing, increasing residential production by increasing density, increasing infill development while enhancing quality-of-life through incentivization of high-quality design. The City is currently undergoing an update to its Comprehensive plan and later its Land Development Code. In a City in which there is an increasingly finite supply of vacant land, Riviera Beach must make more effective and creative use of available land. This section of the Plan provides concrete recommendations as to how best to address the proposed action steps to enhancing current policies. achieve the requisite increase in production.

## Goal

Promote policy and enact code provisions to increase innovative land use to allow greater production and increased, lower-cost, residential capacity for City of Riviera Beach.

## Initiatives & Actions

Below is a summary of the action items as selected by the Planning and Regulatory Reform subcommittee by order of priority. Some require follow-up or next steps.

# Planning and Policy High Priorities

## Action 2

### Permit Accessory Dwelling Units

## Strategy

Permit Accessory Dwelling Units (ADUs) by right for single-family properties without affecting density calculations. This will be permitted city-wide within parameters.

## Recommendations

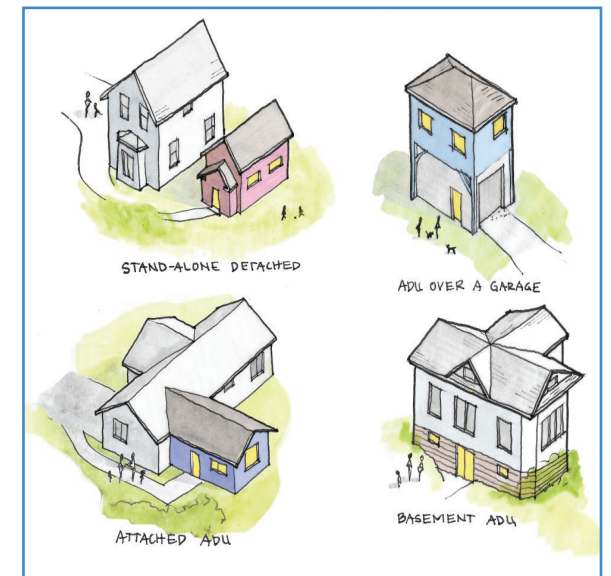
- Modify Land Development Code Section 31-542.
- Conditions should meet maximum impervious, setbacks and architectural standards in order use to be by right.

**Estimated Cost:** \$

**Estimated Time Frame:** Immediately

**Potential Partners:** NA

**Supporting Policy :** Land Development Code Sec. 31-542





# Planning and Policy

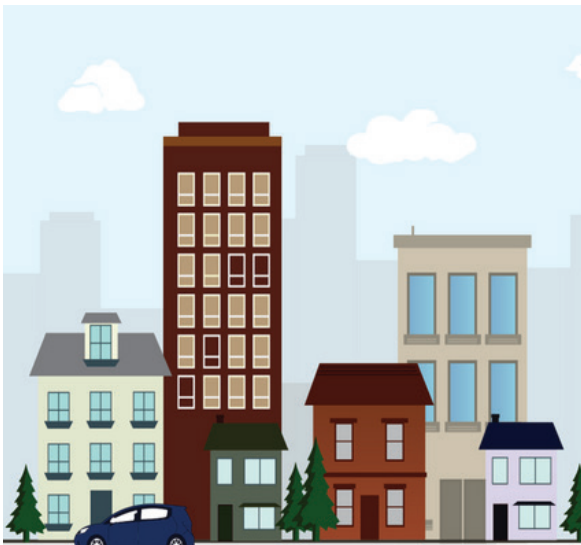
## High Priorities

### Action 3

#### Adopt Inclusionary Zoning Policies

**Strategy**  
Adopt inclusionary zoning policies to incentivizes private developers to designate a certain percentage of the units in a given project as below market rate. Permit higher-density home types (cottage parks, townhomes, multiplexes) for infill development. Eliminate minimum lot and unit sizes.

- Recommendations**
- Identify specific concerns addressing: land designation and minimum lot requirements and develop a program to eliminate postage stamp developments.
  - Modify Comprehensive Plan Housing Element Policy 1.1.2 to make city-wide.



**Estimated Cost:** \$

**Estimated Time Frame:** Next 2 years

**Potential Partners:** CRA, CDC, Banks

**Supporting Policy:** Comprehensive Plan H.1.5.6; H.2.6.5; FS House Bill 7103

# Planning and Policy

## High Priorities

### Action 6

#### Promote more Mixed-use Developments

**Strategy**  
Amend the permitted land use on strategically located compatible nonresidential properties such as shopping centers, office buildings and some commercial uses to permit residential use, with additional bonus density available for projects that are anti-displacement and/or contain workforce or affordable housing units. This will facilitate the redevelopment of sites with obsolescent or dated physical structures and promote more mixed-use developments.

- Recommendations**
- Identify existing non-residential properties that should change to a mixed-use designation that would permit residential so that a redevelopment would only have to go through a site plan approval process.
  - Use bonus density to promote mixed use development and deter displacement, bonus density can be used as an incentive.



**Estimated Cost:** \$

**Estimated Time Frame:** Within the next two years

**Potential Partners:** Development Services, Legal

**Supporting Policy:** Land Use Element 1.8 and LDC

# Planning and Policy

## High Priorities

### Action 8

#### Surplus for Workforce/Affordable Housing

**Strategy**  
Inventory publicly owned land to classify surplus suitable for workforce/affordable housing.

- Recommendations**
- Update inventory and publish by October 2024
  - Create webpage for public access
  - Identify abandoned and vacant lots to pursue public ownership



**Estimated Cost:** \$

**Estimated Time Frame:** Immediately

**Potential Partners:** Riviera Beach Attorney, Procurement

**Supporting Policy:** Housing Element

# Planning and Policy

## Actions

Other Planning & Regulatory Reform Actions the City should consider:

ACTION	STRATEGY DESCRIPTION	ESTIMATED TIME	ESTIMATED COST*	RECOMMENDATIONS
4	Redefine compatibility in zoning to not treat different density/intensity uses as incompatible.	3-5 years	\$	
5	Permit higher density, fewer parking spaces for transit-oriented residential development with bonus density for workforce/affordable housing.	3-5 years	\$	
10	Expedite approvals and permitting for workforce/affordable housing with a designated project team.	1-2 years	\$	<ul style="list-style-type: none"><li>• Set up the framework despite current staffing limitations</li></ul>
12	Housing advocacy and business groups should support positive staff recommendations and advocate at public meetings for workforce/affordable housing.	Immediately	\$	<ul style="list-style-type: none"><li>• Formulate a plan for collaboration and advocacy</li></ul>

**\*ESTIMATED COST LEGEND**  
\$ = >100,000  
\$\$ = 100,000 - 500,000  
\$\$\$ = >500,000





# Neighborhood Revitalization & Community Development Subcommittee

## Introduction

Housing is about more than just housing. In order to find a sustainable solution to fill the housing gaps, we need to address revitalization of our older, built neighborhoods and seek more comprehensive community development strategies.

In Riviera Beach, we find the prevalence of older housing stock, vacant infill lots, and evidence of delayed maintenance. These areas encompass our traditional, historic low-mod neighborhoods like Federal Gardens, Monroe Heights, Riviera Beach Heights/Inlet City, and Park Manor.

The neighborhoods are home to lower incomes and a higher percentage of minority residents. The focus on these neighborhoods is justified by reasons including the availability of existing housing stock, infrastructure, central location, and potential for widespread homeownership. We are suggesting that a type of scorecard be used to prioritize investments and involve local government. We must emphasize the importance of public-private partnerships and highlight the need for rehabilitation of existing housing and the creation of new housing units. Government cannot tackle these issues alone: it will take the private sector, nonprofits, residents, and government working hand-in-hand to find solutions that work.

Furthermore, it stresses the significance of community organization, comprehensive development efforts, and the minimization of resident displacement. Riviera Beach is experiencing extreme development and investment pressures. Without deliberate interventions, new programs and resources, and a solid plan of action, rampant gentrification will result in massive displacement, loss of economic development opportunity, and loss of neighborhood identities. Ultimately, the plan aims to enhance the quality of life in these communities while addressing housing needs through a balance, nuanced approach.

## Initiatives & Actions

Below is a summary of the action items as selected by the Neighborhood Revitalization and Community Development subcommittee by order of priority. Some require follow-up or next steps.

# Neighborhood Revitalization High Priorities

## Action 2

**Develop a strategy, time frame, and budget for neighborhood investment focusing on infrastructure, schools, and safety**

## Strategy

Using the sector plans and community partners, the City will develop a strategy with a aligned budget for investments in the neighborhood.

## Recommendations

- Identify potential partners.
- Meet with partners/stakeholders to discuss available resources and form a neighborhood investment group.

**Estimated Cost:** \$\$

**Estimated Time Frame:** 2-5 years

**Potential Partners:** Police, School Board, Code, Engineering, Habitat for Humanities

**Supporting Policy:** Infrastructure and Land Use Element





# Neighborhood Revitalization

## High Priorities

### Action 3

Identify or Strengthen Neighborhood Associations to Facilitate Community Development

### Strategy

Identify, strengthen or form neighborhood associations to facilitate community development communication among community members in identified neighborhoods.

### Recommendations

- Support neighborhood organization efforts and identify active associations for a leadership academy.



Estimated Cost: \$

Estimated Time Frame: Within the next year

Potential Partners: Community Partners, Feeding Hope Village, CRA, Development Services, Code Enforcement, Public Works

Supporting Policy: Land Use Element and Neighborhood Sector Plans

# Neighborhood Revitalization

## High Priorities

### Action 4

Unify Programs to Optimize Resources

### Strategy

Continue unifying all rehabilitation, code enforcement, and beautification programs to optimize resources. Share resources among departments to continue a comprehensive approach to improving predominately underserved neighborhoods (as identified by equitable map).

### Recommendations

- Inventory all programs and ensure all are included.
- Explore Environmental Protection Agency (EPA) funding for property hardening.
- Formalize the programs across departments so the approach continues to use resources wisely.
- Identify incentives to encourage owner-led rehabilitation and maintenance.
- Advertise programs in all outlets continuously.

Estimated Cost: \$\$

Estimated Time Frame: Immediately

Potential Partners: Police, Code Enforcement, CRA, Public Works, Habitat for Humanities, Paint Your Heart Out, Community Partners

Supporting Policy: Housing Element Objective 1.3





# Neighborhood Revitalization

## High Priorities

**Action 5**  
**Implement cohesive outreach to landlords and educate tenants on available resources**

**Strategy**  
Identify and engage absentee landlords with records of deferred maintenance and code enforcement action to bring about immediate improvements or transfer of the property. Provide accessible solutions and opportunities for education for owners and residents who may not have the knowledge or resources to correct deficiencies.

- Recommendations**
- Continue using Code Enforcement’s educational approach.
  - Educate on potential funding that can help landlords.
  - Tenant Rights education to lessen intimidation and fear of retaliation.



**Estimated Cost:** \$\$

**Estimated Time Frame:** Immediately

**Potential Partners:** Code Enforcement, CRA, Community Partners, Habitat for Humanities

**Supporting Policy:** Housing Element Objective 1.3, Neighborhood Sector Plans

# Neighborhood Revitalization

## High Priorities

**Action 9**  
**Explore mixed-use development opportunities on underutilized properties**

**Strategy**  
Promote the redevelopment of failing or vacant retail strip centers, office buildings, hotels, churches and storage centers as multifamily housing, particularly along commercial corridors that are conducive to more density in selected neighborhoods. Encourage current commercial initiatives, SBA programs and private efforts to facilitate commercial investment and establish new businesses in these neighborhoods.

- Recommendations**
- Continue improving private public partnerships encouraging business use surrounding our neighborhoods.



**Estimated Cost:** \$\$

**Estimated Time Frame:** Within two years

**Potential Partners:** Small Business organizations

**Supporting Policy:** CRA and Land Use Element Objective 1.8

# Neighborhood Revitalization

## High Priorities

### Action 13

#### Collaborate with County’s Community Land Trusts (CLTs) for Affordable Housing

**Strategy**  
Encourage use of Community Land Trusts (CLTs) to provide opportunities for home ownership at sustainably affordable prices for first-time homebuyers and lower-wage workers.

- Recommendations**
- Partnering with local CLTs will remove the burden of cost and managing own program. In addition, will make our community align with County strategic plan.



**Estimated Cost:** \$

**Estimated Time Frame:** Within two years

**Potential Partners:** Community Land Trust of Palm Beach County and the Treasure Coast, CRA, Development Services, Procurement

**Supporting Policy:** Housing Element Objective 1

# Other Neighborhood Revitalization

## Actions

Other Neighborhood Revitalization Actions the City should consider:

ACTION	STRATEGY DESCRIPTION	ESTIMATED TIME	ESTIMATED COST*	RECOMMENDATIONS
1	Identify target communities for development based on various criteria.	Has occurred and Stage 2 Needed	\$	<ul style="list-style-type: none"><li>• Stage 1 - Monroe Heights and Riviera Beach Heights</li><li>• Stage 2 - Identify other communities</li></ul>
7 & 10	Collaborate to identify vacant lands suitable for housing development. Assess progress in identifying surplus and under-utilized land for housing development.	Immediately	\$	<ul style="list-style-type: none"><li>• Conduct a thorough inventory of vacant lands (owned by public &amp; private owners) in selected neighborhoods suitable for housing development in collaboration with local governments, neighborhood associations, and nonprofit entities.</li></ul>
11	Collaborate with EPA and Treasure Coast for brownfield redevelopment	Within a year	\$	<ul style="list-style-type: none"><li>• Explore collaboration opportunities with EPA and Treasure Coast to advance redevelopment for affordable and workforce housing.</li></ul>
12	Explore city involvement in establishing a short-term loan fund for homebuyers.	Within two-three years	\$\$\$	<ul style="list-style-type: none"><li>• Determine how the city can contribute to a short-term loan fund for homebuyers and assess the involvement of the BBIC.</li></ul>

**\*ESTIMATED COST LEGEND**  
\$ = >100,000  
\$\$ = 100,000 – 500,000  
\$\$\$ = >500,000





# Racial Equity Subcommittee

## Introduction

Due to overcrowding of Black railroad settlers in West Palm Beach during the period of the 1920s and 1940s, Black settlers moved north, settling between the two railroad corridors in Riviera Beach. By the 1970s, the Black population increased 30% to become 53% of the population. This was due to the housing development known as Veteran's Project and Riviera Beach Heights. Today, according to the US Census, the Black population makes up over 60% of the City's population. Though the Black population is currently a majority, homeownership in the City is only about 50% in comparison to 68% of their white peers. Many of the disparities that exist today are the product of historic discrimination and practices that led to residential segregation and decades of racially biased housing policies. Homeownership serves as a tool for wealth building for lower and middle- income Americans. Housing discrimination and residential segregation have long hindered the ability of Black individuals and families to become homebuyers and build wealth. Though many policies such as the Fair Housing Act have tried to lessen these obstacles, Riviera Beach homebuyers face the same threats with the additional threats of rising housing prices, gentrification, and significant amount of investor buyers.

In Riviera Beach, this has meant an increase in renters and eventually fragmentation of the community, loss of culture, and eventual displacement. Therefore, improving housing affordability lies at the center of improving economic mobility, closing the income inequality gap and preventing displacement. These historical factors include the lack of loan products for minorities, redlining, deed restrictions, and heirs' property issues.

Thus, the Racial Equity Subcommittee provides recommended actions based on the County's Housing Equity Study, and focuses on three major areas that will address support for underserved communities of color, homeownership, and gentrification

## Goal

Promote equity through housing policy to end systemic inequities. Work to create awareness of the problem, its origins, barriers to action, and benefits of investing in solutions to gain support for the work to be done. Demonstrate the multi-dimensional nature of community problems and how concerns about affordable housing can create increased community engagement, decreased criminal activity, increased literacy rates, chronic illness reduction, increased property values, and county-wide economic growth and resilience.

## Initiatives & Actions

Below is a summary of the action items as selected by the Racial Equity Subcommittee by order of priority. Some require follow-up or next steps.

# Racial Equity High Priorities

## Action 1

**Conduct a study assessing housing and community stability in historically disinvested areas.**

## Action 2

**Based on the findings of the equity assessment, develop programs that will address the identified housing funding and financing needs with an emphasis on educating residents to navigate the borrowing process.**

## Action 3

**Develop an equity index map based on the equity assessment which identifies and helps prioritizes target areas.**

## Strategy

Collaborate with Dr. Murry and FIU for a more in-depth and continual study that is Riviera Beach focused. Study will determine programming based on priority and develop a long term tool to measure equitable municipal actions in the community.

## Recommendations

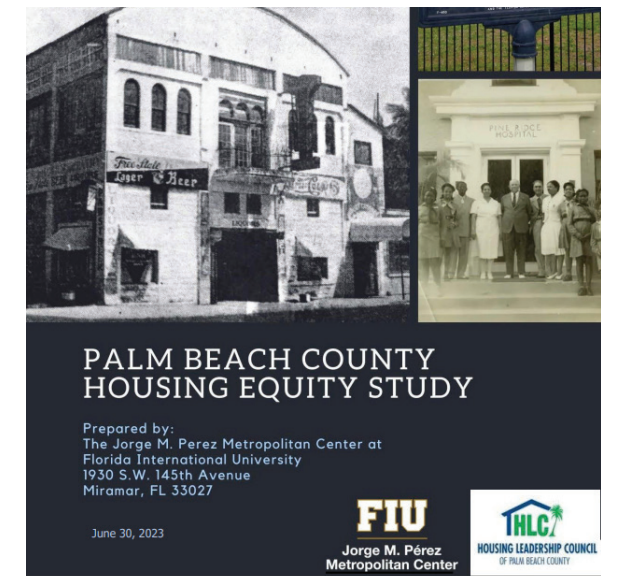
- Focus study on lost generational wealth using disaggregate data by varying demographics, home ownership and tenure, and condition of home and neighborhood.
- Sector Plan needs to be updated to include this action.

**Estimated Cost:** \$\$

**Estimated Time Frame:** Immediately

**Potential Partners:** Edward Murray, Ph.D., AICP and the Metropolitan Center at Florida International University

**Supporting Policy:** Comprehensive Plan Housing Policy 1.6.6.





# Racial Equity High Priorities

**Action 4**  
Identify priority needs and challenges in these priority neighborhoods including low rates of owner-occupied units, rehabilitation/repairs, and infrastructure needs

**Strategy**  
Identify priority needs and challenges in these priority neighborhoods including low rates of owner-occupied units, rehabilitation/repairs, and infrastructure needs

- Recommendations**
- Focus study on lost generational wealth using disaggregate data by varying demographics, home ownership and tenure, and condition of home and neighborhood.



**Estimated Cost:** \$

**Estimated Time Frame:** Immediately

**Potential Partners:**

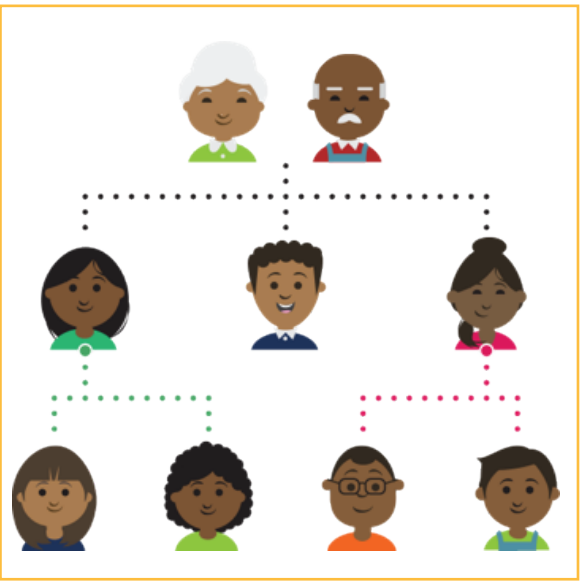
**Supporting Policy:**

# Racial Equity High Priorities

**Action 6**  
Establish programs and provide resources for low-income households to address legal issues related to homeownership

**Strategy**  
Continue to collaborate with Legal Aide and partners such as Community Partners that are addressing Heir's Property Rights.

- Recommendations**
- Expand current programming to reach more residents, especially the vulnerable and unreached population.
  - Partner with social institutions to market services.
  - Emphasis should be placed on intergenerational wealth.



**Estimated Cost:** \$

**Estimated Time Frame:** Within the next year

**Potential Partners:** Legal Aide, Community Partners

**Supporting Policy:** Housing Element 1.6.6

# Racial Equity High Priorities

**Action 8**  
**Partner with various sectors and City departments to maintain and improve neighborhoods in prioritized areas while enhancing infrastructure**

**Strategy**  
Share resources among departments to continue a comprehensive approach to improving predominately underserved neighborhoods (as identified by equitable map). Seek funding from sources such as the Reclaim Program funding from the city, Live Local funding and My Safe Florida.

- Recommendations**
- Formalize the programs across departments so the approach continues to use resources wisely.
  - Identify incentives to encourage owner-led rehabilitation and maintenance. Advertise programs in all outlets continuously.
  - Create a list of priority places to spend money.



**Estimated Cost:** \$

**Estimated Time Frame:** Immediately as it is occurring currently.

**Potential Partners:**

**Supporting Policy:**

# Racial Equity High Priorities

**Action 11**  
**Establish a land bank fund for acquiring properties and maintaining/reducing gentrification**

**Strategy**  
Set aside funds specifically to purchase land for orderly disposition of land used for development of low to moderate income housing.

- Recommendations**
- Consider tying to the Affordable Housing Trust Fund and manage decisions through its committee.
  - Ensure land purchased with land trust fund retain the intent of affordability forever.
  - Consider utilizing Land Acquisition program to acquire abandoned properties.
  - Begin accepting land through land donation program.



**Estimated Cost:** \$\$

**Estimated Time Frame:** In the next 6 months

**Potential Partners:** Non-profit developers

**Supporting Policy:** Housing Element 1.2.4, LDC- MEAHOP



# Racial Equity High Priorities

## Action 13 Combat displacement

**Strategy**  
Combat the displacement of vulnerable populations especially residents of color and elderly through civic organization.

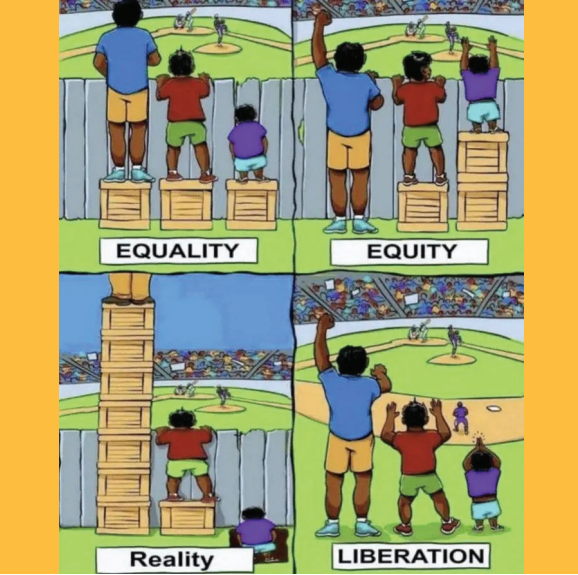
- Recommendations**
- Work with CDC/ CRA, civic/housing organizations, churches, to join together to intentionally create initiatives to combat displacement in/of families who reside in predominant communities of color.
  - The local agencies should strive to create housing that allows elderly residents to age in place in communities that are located in close proximity where elderly people have resided for many years.
  - Practices used should support neighbors to age in place, maintaining their homes, retain equity and continue to be a part of a thriving community should be followed.

**Estimated Cost:** \$

**Estimated Time Frame:** Occurring currently, needs modification

**Potential Partners:** Civic Organizations, Churches, Associations, Sororities/Fraternities

**Supporting Policy:** NA



# Other Racial Equity Actions



Other Racial Equity Actions the City should consider:

ACTION	STRATEGY DESCRIPTION	ESTIMATED TIME	ESTIMATED COST*	RECOMMENDATIONS
2	Develop programs addressing housing funding needs.	Within the next year	\$\$	<ul style="list-style-type: none"><li>• Utilize equity assessment findings. Enhance existing services</li><li>• Coordinate with the Funding and Finance subcommittee</li></ul>
6	Provide legal assistance for low-income households.	Currently ongoing but enhancements can begin within the next two years.	\$\$	<ul style="list-style-type: none"><li>• Focus on heirs' property rights</li><li>• Ensure accessibility to diverse housing options</li><li>• Utilize assessment finding</li></ul>
7	Establish face-to-face homebuyer programs.	Within the next two years	\$\$	<ul style="list-style-type: none"><li>• Enhance homebuyers club and library services</li><li>• Develop a wealth protection kit</li><li>• Aligns with Action 18 of NR&amp;CD area of focus</li><li>• Community Resource Center</li></ul>

**\*ESTIMATED COST LEGEND**  
\$ = >100,000  
\$\$ = 100,000 - 500,000  
\$\$\$ = >500,000

# Appendix - Credits

## Riviera Beach Housing For All Subcommittees

### Riviera Beach Pilot Committee

- **Annetta Jenkins**, (Co-Chair), Riviera Beach CRA Director of Neighborhood Services
- **Sonide Simon**, (Co-Chair), Riviera Beach Principal Planner
- **Skip Miller**, Palm Beach County Steering Committee Chair
- **Suzanne Cabrera**, Housing Leadership Council of Palm Beach County President & CEO
- **Leslie Mandell**, Housing Leadership Council of Palm Beach County Director of Development & Communications
- **Christina Romelus**, Housing Leadership Council of Palm Beach County Consultant

### Funding and Finance Subcommittee

- **Cheryl Banks**, (Chair), Truist Bank Retail Community Mortgage Specialist
- **Randy Sherman**, Riviera Beach Director of Finance and Administrative Services
- **Minoka Nugent**, Riviera Beach CRA Project Manager

### Planning and Regulatory Reform Subcommittee

- **Clarence Sirmons**, (Chair), Riviera Beach Director of Development Services
- **Michael Howe**, Palm Beach County Planning Division Senior Planner
- **Terence Bailey**, Riviera Beach City Engineer
- **Dr. Julie Botel**, Former Riviera Beach Councilwoman
- **Scott Evans**, Riviera Beach CRA Interim Executive Director
- **Mary Small**, Former Riviera Beach Legislative Aide to Councilwoman Julie Botel

### Neighborhood Revitalization & Community Development Subcommittee

- **Lynda Charles** (Chair), Community Partners Vice President
- **Terence Bailey**, Riviera Beach City Engineer
- **Michael Lowe**, Former Riviera Beach Utility Director
- **Diane Lewis**, Feeding Hope Village Director of Operations
- **Elliott Johnson**, HLC Public Policy Committee Chair
- **Darryl Houston**, Community Foundation for Palm Beach and Martin Counties Senior Director for Community Impact

### Racial Equity Subcommittee

- **Tony Smith**, (Chair), Housing Leadership Council of Palm Beach County Board of Directors
- **Tanisha Boynton**, Riviera Beach Senior Procurement Specialist
- **Sammy Alzofon**, Community Activist
- **Randy Sherman**, Riviera Beach Director of Finance and Administrative Services
- **Christina Anthony**, Turn Two Construction CEO  
Affordability Lavish Foundation







## **CITY OF RIVIERA BEACH**

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