

Reynolds, Mildred

From: SHIP Account <Cameka.Gardner@FloridaHousing.org>
Sent: Tuesday, September 12, 2023 4:10 PM
To: Reynolds, Mildred
Subject: Broward County 2020-2021 Annual Report

External Email Warning

This email originated from outside the Broward County email system. Do not reply, click links, or open attachments unless you recognize the sender's email address (not just the name) as legitimate and know the content is safe. Report any suspicious emails to ETS Security by selecting the Phish Alert Report button.

The Broward County 2020-2021 annual report is approved.

The Corporation commends your continuing efforts to benefit the citizens of Florida through the SHIP program.

If we can be of assistance to you in the administration of your SHIP Program, please don't hesitate to contact us.

Disclaimer

Florida has a broad and inclusive public records law. This e-mail and any responses to it should be considered a matter of public record."



Resilient Environment Department
HOUSING FINANCE DIVISION

110 NE 3rd Street, 3rd Floor • Fort Lauderdale, Florida 33301 • 954-357-4900 • FAX 954-357-8225

September 13, 2023

Branch Manager
Main Library, 5th Floor
Business, Law and Government
100 South Andrews Avenue
Fort Lauderdale, FL

Re: Broward County State Housing Initiatives Partnership (SHIP) Program
Annual Report for Fiscal Year 2020-2021

Dear Branch Head:

In previous years, your facility has been most cooperative in making the enclosed referenced document available for public inspection. Kindly make this available to the public by Monday, September 18, 2023, and remove this document from public availability on October 30, 2023. All citizens written comments may be directed to:

Broward County Housing Finance Division
Attention: M. Reynolds
110 N.E. 3rd Street
Suite 203
Fort Lauderdale, FL 33301

Thank you for your cooperation in this matter. If you require further information, please do not hesitate to contact me on 954.357.4939.

Sincerely,

A handwritten signature in black ink, appearing to be "M. Reynolds", written over a horizontal line.

M. Reynolds
Housing Program Supervisor

MJR

Enc.



Resilient Environment Department
HOUSING FINANCE DIVISION

110 NE 3rd Street, 3rd Floor • Fort Lauderdale, Florida 33301 • 954-357-4900 • FAX 954-357-8225

September 13, 2023

Branch Head
Tamarac Branch Library
8701 West Commercial Boulevard
Tamarac, FL 33351

Re: Broward County State Housing Initiatives Partnership (SHIP) Program
Annual Report for Fiscal Year 2020-2021

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110 N.E. 3rd Street
Fort Lauderdale, FL 33301

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M. Reynolds
Housing Program Supervisor

MJR
Enc.



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HOUSING FINANCE DIVISION

110 NE 3rd Street, 3rd Floor • Fort Lauderdale, Florida 33301 • 954-357-4900 • FAX 954-357-8225

September 13, 2023

Branch Manager
Pompano Beach Branch Library
50 West Atlantic Boulevard
Pompano Beach, FL 33060

Re: Broward County State Housing Initiatives Partnership (SHIP) Program
Annual Report for Fiscal Year 2020-2021

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110 N.E. 3rd Street
Fort Lauderdale, FL 33301

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M. Reynolds
Housing Program Supervisor

MJR

Enc.



Resilient Environment Department
HOUSING FINANCE DIVISION

110 NE 3rd Street, 3rd Floor • Fort Lauderdale, Florida 33301 • 954-357-4900 • FAX 954-357-8225

September 13, 2023

Branch Manager
Hollywood Branch Library
2600 Hollywood Boulevard
Hollywood, FL 33023

Re: Broward County State Housing Initiatives Partnership (SHIP) Program
Annual Report for Fiscal Year 2020-2021

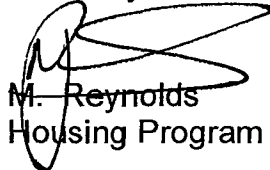
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Attention: M. Reynolds
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Fort Lauderdale, FL 33301

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Sincerely,



M. Reynolds
Housing Program Supervisor

MJR

Enc.

**State Housing Initiatives Partnership (SHIP) Program
Annual Report and Local Housing Incentives Certification**

Broward County, ILAs Coconut Creek, Margate, Weston

On Behalf of _____ (Local Government), I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year FY2020/2021 and interim years Not required.
2. The local housing incentives or local housing incentive plan have been implemented or are in the process of being implemented. Including, at a minimum:
 - a. Permits as defined in s.163.3164 (15) and (16) for affordable housing projects are expedited to a greater degree than other projects; and
 - b. There is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.
3. The cumulative cost per newly constructed housing per housing unit, from these actions is estimated to be \$ 0.00.
4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$ 0.00.

Staff Member responsible for submitting annual report to FHFC: M. J. Reynolds/L. Johnsonrhoden

Tamara Brannon

Witness Signature Date

TAMARA BRANNON

Monica Cepero 9/12/23

Chief Elected Official or Designee Signature Date

Monica Cepero

Witness Printed Name

Christina Daly

Witness Signature Date

Christina Daly

Chief Elected Official or Designee Printed Name

Witness Printed Name

or

Signature Date

ATTEST (Seal)



420.9075 (10) Each county or eligible municipality shall submit to the corporation by September 15 of each year a report of its affordable housing programs and accomplishments through June 30 immediately preceding submittal of the report. The report shall be certified as accurate and complete by the **local government's chief elected official or his or her designee**. Transmittal of the annual report by a county's or eligible municipality's chief elected official, or his or her designee, certifies that the local housing incentive strategies, or, if applicable, the local housing incentive plan, have been implemented or are in the process of being implemented pursuant to the adopted schedule for implementation.

Title: SHIP Annual Report
Broward County FY 2020/2021 Closeout

Report Status: Submitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance	\$380,690.00	7				
2	Purchase Assistance	\$239,000.00	4				
3	Home Rehabilitation	\$136,678.99	4				
10	New Construction-SF	\$60,000.00	3				

Homeownership Totals: **\$816,368.99** **18**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
21	Rental-New construction	\$125,000.00	3				

Rental Totals: **\$125,000.00** **3**

Subtotals: **\$941,368.99** **21**

Additional Use of Funds

Use	Expended
Administrative	\$1.00
Homeownership Counseling	\$0.00
Admin From Program Income	\$49,732.00
Admin From Disaster Funds	\$0.00

Totals: **\$991,101.99** **21** **\$0.00** **\$0.00**

Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$0.00
Program Income (Interest)	\$46,081.00
Program Income (Payments)	\$948,587.00
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$8,788.50
Total:	\$1,003,456.50

*** Carry Forward to Next Year: \$12,354.51**

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	462	495	595	719	889
VLI	770	825	990	1,144	1,276
LOW	1,232	1,320	1,585	1,830	2,042
MOD	1,848	1,980	2,376	2,746	3,063
Up to 140%	2,156	2,310	2,772	3,204	3,573

Recap of Funding Sources for Units Produced ("Leveraging")

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$941,368.99	34.18%
Public Moneys Expended	\$.00	.00%
Private Funds Expended	\$1,738,879.00	63.14%
Owner Contribution	\$73,945.79	2.68%
Total Value of All Units	\$2,754,193.78	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$816,368.99	\$8,788.50	9289.06%	65%
Construction / Rehabilitation	\$702,368.99	\$8,788.50	7991.91%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$85,716.00	8.54%
Very Low	\$264,680.00	26.38%
Low	\$389,772.99	38.84%
Moderate	\$201,200.00	20.05%
Over 120%-140%	\$.00	.00%
Totals:	\$941,368.99	93.81%

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$85,716.00	2		0	\$85,716.00	2
Very Low	\$264,680.00	5		0	\$264,680.00	5
Low	\$389,772.99	8		0	\$389,772.99	8
Moderate	\$141,200.00	3	\$60,000.00	3	\$201,200.00	6
Over 120%-140%		0		0	\$.00	0
Totals:	\$881,368.99	18	\$60,000.00	3	\$941,368.99	21

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Purchase Assistance	Unincorporated				3		3
Purchase Assistance	Lauderdale Lakes		4	3			7
Purchase Assistance	Coconut Creek			1			1
Home Rehabilitation	Margate			1			1
Home Rehabilitation	Unincorporated	1	1	1			3
New Construction-SF	Unincorporated				3		3
Rental-New construction	Fort Lauderdale	1		2			3
Totals:		2	5	8	6		21

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance	Unincorporated			2	1	3
Purchase Assistance	Lauderdale Lakes		1	4	2	7
Purchase Assistance	Coconut Creek			1		1
Home Rehabilitation	Margate				1	1
Home Rehabilitation	Unincorporated			2	1	3
New Construction-SF	Unincorporated			2	1	3
Rental-New construction	Fort Lauderdale		2	1		3
Totals:			3	12	6	21

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance	Unincorporated	2	1		3

Purchase Assistance	Lauderdale Lakes	4	3		7
Purchase Assistance	Coconut Creek		1		1
Home Rehabilitation	Margate	1			1
Home Rehabilitation	Unincorporated	1	2		3
New Construction-SF	Unincorporated	2	1		3
Rental-New construction	Fort Lauderdale	2	1		3
Totals:		12	9		21

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance	Unincorporated		3					3
Purchase Assistance	Lauderdale Lakes		7					7
Purchase Assistance	Coconut Creek		1					1
Home Rehabilitation	Margate		1					1
Home Rehabilitation	Unincorporated	2	1					3
New Construction-SF	Unincorporated		3					3
Rental-New construction	Fort Lauderdale		3					3
Totals:		2	19					21

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Purchase Assistance	Unincorporated			1	1
Purchase Assistance	Lauderdale Lakes			2	2
Purchase Assistance	Coconut Creek				0
Home Rehabilitation	Margate			1	1
Home Rehabilitation	Unincorporated			1	1
New Construction-SF	Unincorporated			1	1
Rental-New construction	Fort Lauderdale				0
Totals:				6	6

Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units
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Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting	Expedited permitting Reso.2022-533 adopted by the Broward County Board of County Commissioners on 11/15/22 requires expedited review and permitting by all review agencies for affordable housing projects (Sec.27.237b Admin. Code). Adopted 1995; updated 2020;2022	Required	Adopted	1995
Ongoing review process	Ord. 2020-22 permits administrative approvals on plat note amendments proposing at least 15% of proposed DUs as certified affordable housing units [Sec. 5-180(c)(1)&(2) Land Development Code].	Required	Adopted	1994
Impact fee modifications	Ord. 2021-34 updates Sec. 5-184 Land Development Code regarding full or partial waivers of impact and concurrency fees for affordable housing projects.	Required	Adopted	1994
Reservation of infrastructure	Sec. 27.237a. Admin Code provides for fee waivers for affordable housing. Replaced with Transit Concurrency due to reduced Unincorporated areas.	Required	Adopted	2005
Flexible densities	Ord. 2021-34 updates Sec. 5-184 Land Development Code regarding full or partial waivers of impact and concurrency fees for affordable housing projects.	Required	Adopted	1994
Allowance of accessory dwelling units	Sec. 27.237a. Admin Code provides for fee waivers for affordable housing. Ord. 2022-48 adopted by Board on 12/06/22; defines ADUs and permits ADUs in certain residential districts in BMSD. [Sec. 39-272; 39-249;39-263; 39-272 Code of Ordinances]	Required	Adopted	1994

Reduction of parking and setbacks	Broward County Code of Ordinances Chapter 39- Zoning is applicable to Broward County Unincorporated communities.	Required	Adopted	1994
Allowance of flexible lot sizes	Broward County Planning Division administers Code of Ordinances Chapter 39- Zoning which is applicable to Broward County Unincorporated communities.	Required	Adopted	1994
Modification of street requirements	Broward County Code of Ordinances Article IX, Chapter 5, Subsection 5-184 (d)(3) applicable to Broward County Unincorporated communities.	Required	Adopted	1994
Printed inventory of public owned lands	The Broward County Real Property Division maintains a database of escheated parcels updated by County's Property Appraiser's Office. The County surpluses the parcels. If escheated parcels are located within a municipality, the County allows the municipality to develop or build on the parcels.	Required	Adopted	1994

Support of development near transportation/employment hubs	Ord. 2022-44 adopted by Board on 12/06/22; amends Broward County Land Use Plan (BCLUP) Policies Section (Activity Centers) requiring local governments to include policies seeking to accomplish fully-connected routes to all destinations with an Activity Center by ensuring convenient access to high use mass transit stops or multi-modal facilities, encouraging internal transit systems to serve residents and employees within the Activity Center. (PCT 22-1). Ordinance 2022-45 adopted by the Board on 12/06/22; revises certain criteria of BCLUP Policy 2.16.4 permitting residential uses by right in Commerce and Activity Centers, based on local government input and survey results regarding implementation. (PCT 22-2).	Required	Adopted	2022
Other	Ord. 2022-46 adopted by the Board on 12/06/22; updates the BCLUP Affordable Housing Vision to capture current housing affordability crisis based on information provided in the 2022 Affordable Housing Needs Assessment Update prepared by FIU. (PCT 22-3)	Required	Adopted	2022
Other	Security of Waiver of Impact Fees and Subordination.	Required	Implemented, in LHAP	2009

Support Services

SHIP INCOME CERTIFICATION PROGRAM

Applicants for SHIP funds are certified as "eligible" in accordance with SHIP requirements. In addition to income certification, prospective home buyers are required to attend a Community Home Buyers Workshop which is offered by local HUD approved Counseling Agencies. The presenters at the workshops may include but are not limited to representatives from the Broward County Property Appraiser's office; closing agent/title company; loan officer; inspection company; homeowner's insurance representative; HOPE Inc. [Fair Housing] and Broward County Housing Finance staff.

FIRST TIME HOMEBUYER'S PROGRAM

Affordable mortgage financing is available through a consortium of local lenders providing below market interest rates, expanded income/debt ratio qualification and liberal underwriting guidelines.

HOME BUYER FAIRS

These educational events are designed to bring affordable housing information to the workplace and community by giving prospective buyers an opportunity to learn about the many programs available to assist them with achieving Home ownership. These workshops are provided at no cost to the attendees or the community. These workshops are temporarily suspended due to the COVID-19 pandemic.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

The Annual Report will be advertised in a newspaper of major circulation (the Sun Sentinel) on Sunday, September 17, 2023 and a local ethnic-owned newspaper. The Annual Report will be made available to the Broward County Main Library [Fort Lauderdale] and three libraries located in North Broward [Pompano Beach]; south Broward [Hollywood] and Central Broward [Tamarac] on Monday September 18, 2023. Copies of comments and local government responses, if any, will be sent to the Florida Housing Finance Corporation within thirty [30] days after comment period closes.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans:	871
Mortgage Foreclosures	
A. Very low income households in foreclosure:	6
B. Low income households in foreclosure:	6
C. Moderate households in foreclosure:	2
Foreclosed Loans Life-to-date:	14
SHIP Program Foreclosure Percentage Rate Life to Date:	1.61

Mortgage Defaults

A. Very low income households in default:	6
B. Low income households in default:	6
C. Moderate households in default:	2
Defaulted Loans Life-to-date:	14
SHIP Program Default Percentage Rate Life to Date:	1.61

Strategies and Production Costs

Strategy	Average Cost
Home Rehabilitation	\$34,169.75
New Construction-SF	\$20,000.00
Purchase Assistance	\$56,335.45
Rental-New construction	\$41,666.67

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
BROWARD COUNTY	LOCAL GOVERNMENT	PROGRAM ADMIN	PROGRAM ADMIN	\$49,733.00

Or
Not Applicable

Form 5

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
1	Purchase Assistance	\$153,990.00	3		
2	Purchase Assistance	\$72,000.00	1		
3	Home Rehabilitation	\$68,419.00	2		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(1) Purchase Assistance	Person with Disabling Condition (not DD)	\$98,000.00	2		
(2) Purchase Assistance	Person with Disabling Condition (not DD)	\$72,000.00	1		
(1) Purchase Assistance	Developmental Disabilities	\$55,990.00	1		
(3) Home Rehabilitation	Person with Disabling Condition (not DD)	\$68,419.00	2		

Provide a description of efforts to reduce homelessness:

In order to address efforts to reduce homelessness in Broward County, in April 2018, a group of public, not-for-profit/faith-based and business leaders, law enforcement, City of Fort Lauderdale, and Broward County elected officials came together to form a Homelessness Collaborative in Broward County. The mission of the Homelessness Collaborative is to help persons experiencing homelessness find a safe, stable, and dignified path to permanent housing solutions with supportive services as necessary to sustain them. The 'Housing First' approach provides rapid rehousing and ensures the beneficiaries receive vital "wrap around" services. This approach ensures people receive the mental health and medical help they need to remain safely housed and off the streets. The Collaborative includes the United Way of Broward County.

In October 2018, Broward County Continuum of Care streamlined access points for access into emergency shelters to the street outreach provider TaskForce Fore Ending Homelessness, Inc. (TFFE) Referrals to shelters are entered into HMIS exclusively by TFFE to the four shelters, including The Salvation Army and the South, Central and North Homeless Assistance Centers. Coordinated Entry Assessment for Housing (CE) system administrators monitor the status of referrals, the reason for declining a referral, and other system barriers that may need to be addressed. Other sources that feed into street outreach include, but are not limited to, the Homeless Helpline, a domestic violence helpline (Women in Distress of Broward County), the Broward Behavioral Health Coalition; municipal police departments; three Homeless Assistance Centers; a Safe Haven; and an interfaith community-based shelter network (Salvation Army and HOPE South Florida).

These separate assessment tools are used to prioritize homeless households for entry into Permanent Supportive Housing or Rapid Re-Housing programs. The assessment tools target youth, families, and single adults. All tools focus on length of literal homelessness and residential instability, number of children, trauma history, substance abuse history, and employment history.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$3,635,880.00	
Program Income	\$27,045.00	
Program Funds Expended		
Program Funds Encumbered	\$3,585,327.00	
Total Administration Funds Expended	\$348,478.81	
Total Administration Funds Encumbered	\$15,086.19	
Homeownership Counseling	\$0.00	
Disaster Funds		
65% Homeownership Requirement	\$3,585,327.00	98.61%
75% Construction / Rehabilitation	\$3,585,327.00	98.61%
30% Very & Extremely Low Income Requirement	\$1,601,472.00	43.72%
30% Low Income Requirement	\$1,432,930.00	39.12%
20% Special Needs Requirement	\$1,608,000.00	44.23%
Carry Forward to Next Year		

LG Submitted Comments: