



# **BROWARD HOUSING COUNCIL**

## **Annual Report 2013**



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## GENERAL DISCLAIMER

The Housing Finance and Community Development Division (HFCDD) of Broward County has made every effort to ensure the accuracy of the information contained in this Annual Report. However, HFCDD does not guarantee the accuracy of this information. The information contained in this report was based on information provided by the 14 Entitlement Communities, Broward County's six (6) Housing Authorities, HFCDD staff, and the Homeless Initiative Partnership Administration.

The purpose of this report is to provide a summary of the resources and programs administered countywide that provide affordable housing to Broward County residents. The report is not intended to, and will not, highlight individual cities, housing authorities or the County. Instead, the report will provide a cumulative overview of affordable housing resources and programs on a countywide basis from October 1, 2012 through September 30, 2013. This report only represents housing related programs, resources, and strategies.

Cover photos, top right: Crystal Lake Townhomes, Hollywood, Florida  
Center: Wiley Street Redevelopment Project, Hollywood, Florida  
Bottom right: Single Family Home in Unincorporated Broward

# VISION STATEMENT



*All residents of Broward County should have opportunities to access safe, decent and affordable housing countywide which is the cornerstone for healthy, successful and sustainable communities.*

# ACKNOWLEDGMENTS

We wish to thank the Broward County Housing Finance and Community Development staff for their efforts in putting together this Annual Report, their assistance in distributing and collecting the housing production survey and for providing general assistance and support.

In addition, we want to acknowledge the efforts of the Entitlement Communities, the Broward Housing Authorities and the Homeless Initiative Partnership Administration, all of which contributed the information contained in this report.

## Entitlement Communities

Coconut Creek	Hollywood	Plantation
Coral Springs	Lauderhill	Pompano Beach
Town of Davie	Margate	Sunrise
Deerfield Beach	Miramar	Tamarac
Fort Lauderdale	Pembroke Pines	

## Housing Authorities

Broward County Housing Authority	Fort Lauderdale Housing Authority
Dania Beach Housing Authority	Hollywood Housing Authority
Deerfield Beach Housing Authority	Pompano Beach Housing Authority

## Housing Finance Authority of Broward County

### Staff to the Housing Council

Ralph Stone, Director .....	Agency Broward County Housing Finance and Community Development Division (HFCDD)
Suzanne Fejes, Assistant Director .....	HFCDD
Mark Journey, Assistant County Attorney .....	Broward County Attorney's Office
Michael Wright, HIP Administrator .....	Broward County Homeless Initiative Partnerships (HIP) Administration
Angela M. Chin, Principal Planner .....	HFCDD
Vena Paylo, Website Specialist.....	HFCDD
Elizabeth Kersting, Secretary .....	HFCDD

## A MESSAGE FROM THE CHAIR



### **Dear Elected Officials and Citizens of Broward County:**

I would like to introduce myself as the new Chair of the Broward Housing Council, and recognize and thank the former Chair, Commissioner Lois Wexler for her outstanding leadership since 2009.

On behalf of the Broward Housing Council, I am pleased to present the 2012-2013 Annual Report.

While we continue to be challenged by scarce financial resources, we remain committed to achieving our vision, “All residents of Broward County should have opportunities to access safe, decent and affordable housing countywide which is the cornerstone for healthy, successful and sustainable communities.” Every one needs a stable and affordable place to call home. While the housing recovery is a positive sign that our national economy continues its slow path toward recovery, working households across the country are struggling with stagnant or declining wages and increasing housing costs. Broward County and its corresponding metropolitan area lead the nation in severely cost burdened households with 45 percent of households paying more than 50 percent of their income on housing. The Housing Council recognizes that far too many of Broward County’s residents are being left on the sidelines of this housing recovery and this troubling reality reminds us all that we must renew our collective commitment to the vision of safe, decent and affordable housing countywide. It is my sincere desire that we continue to strive to not just provide affordable housing assistance to those in need, but to do so in a manner that is thoughtful and responsive to the distinct needs of our county’s residents.

At this critical time in our nation’s history, it is what we do now throughout our communities that will determine our economic prosperity in the years to come. A path has been paved for sustainable, quality housing in Broward County and we look forward to continuing on this road toward success.

I believe that the work of the Housing Council is best described by a quote from Nelson Henderson, “The true meaning of life is to plant trees, under whose shade you do not expect to sit.” Our true success will be defined by Broward County’s ability to meet the housing affordability needs of its residents for decades to come.

Regards,

*Monica Navarro*

Monica Navarro, MBA, EDFP  
Chair

# BROWARD HOUSING COUNCIL MEMBERSHIP

Each of the members of the council fills a category specified by Section 11.07, Article XI of the Charter of Broward County, Florida. The council members as of September 30, 2013:

Member	Category
Chair, Monica Navarro	Community Representative
Vice Chair, Lisa Vecchi	Chief Executive of a not-for-profit housing organization
Robert Baldwin	Broward League of Cities: City Manager in a city with less than 50,000 residents
Richard W. Barkett	Florida Association of Realtors
George Castrataro	Owner of Business employees fewer than 50 employees
Innocent Chinweze	Community Representative
Ann Deibert	Broward County Housing Authority
Frances Esposito	Chief Executive of a recognized, not-for-profit homeless organization
Paul Figg	Builders Association of South Florida
Caryl Hattan	Officer of the Broward League of Cities
Richard Lemack	Broward League of Cities: City Manager in a city with more than 50,000 residents
Mercedes J. Nunez	Recipient of Section 8 housing assistance or another housing program
Dr. Rosalind Osgood	Broward County School Board District
Frank Schnidman	Florida Atlantic University Center for Urban Redevelopment and Education
Marcia Barry-Smith	Banker
Henry Snizek	County Administrator Designee
Lois Wexler	Member of the Broward County Commission, District 5
Vacant	Owner of Business employees at least 50 employees
Vacant	Florida Association of Mortgage Brokers



# ACCOMPLISHMENTS

- Board of County Commission accepted the FY 2012 Broward Housing Council Annual Report.
- Executed contract with Carras Community Investment, Inc. for Evaluation of Community Reinvestment Act (CRA) Activities of Banks in Broward County.
- Launched Social Media tools, Facebook and Twitter to reach a larger audience regarding affordable housing and homelessness.
- Won two 2013 National Association of County Information Officers (NAICO) awards, one for the Housing Council Website and another for the Housing Council Quarterly Newsletter.
- Approximately 1,360 single family, multifamily and mobile homes units were rehabilitated through various funding sources including, Community Development Block Grant (CDBG), State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Neighborhood Stabilization Program (NSP), and the Community Development Block Grant Disaster Recovery Initiative (CDBG-DRI) Program.
- Approximately 330 low and moderate income households received purchase assistance through the various funding sources (CDBG, SHIP, HOME, NSP) to increase homeownership opportunities.
- Approximately 20 new single family homes were constructed through the Community Development Block Grant Disaster Recovery Initiative (CDBG-DRI) Program.
- Approximately 30 households were provided with water and sewer connections through the SHIP and CDBG programs.
- Approximately 40 clients received homeless prevention assistance countywide through CDBG.
- Approximately 316 new affordable housing units in Broward County were funded through Florida Housing Finance Corporation; Broward County provided matching funds and/or GAP financing.
- Approximately 10 foreclosed multi-family properties and 5 single family homes for acquisition and rehabilitation and in the form of transitional living facilities for youths who have aged out of the foster care system were developed through the Community Housing Development Organization (CHDO).
- Approximately 730 residents received Housing Counseling/Homeowner Education services Countywide.
- Approximately 300 Veterans Affairs Supportive Housing (VASH) vouchers were issued to provide rental assistance to homeless veterans.
- Approximately 11,200 Housing Choice Vouchers were issued countywide.
- Approximately 510 Portable Housing Choice Vouchers were issued to Housing Choice Voucher (HCV) holders to move them from the jurisdiction of current housing authorities to the jurisdiction of another housing authority operating a HCV program.
- Approximately 122 Mortgage Credit Certificates (MCC) were issued to eligible homeowners for homeownership.

# FY 2012-2013 WORK PROGRAM

ITEM #	AREAS OF EMPHASIS
I.	<ul style="list-style-type: none"> <li>A. All entitlement communities should fund foreclosure counseling and assistance strategies.</li> <li>B. Require Homebuyer Education courses through HUD Certified Counseling Agencies for programs supported with local, state and federal affordable housing funds.</li> <li>C. Educate municipalities, local business leaders, and legislative leaders on affordable housing issues.</li> <li>D. Recommend municipalities incorporate the 2011 Broward County Affordable Housing Needs Assessment Study into their Comprehensive Plans.</li> <li>E. Send correspondence i.e. the 2011 Broward County Affordable Housing Needs Assessment Study along with the Work Program to Senator Lizbeth Benaqisto, Chairman of the Senate Budget Committee.</li> </ul>
II.	<ul style="list-style-type: none"> <li>A. Support retaining the funding for State Housing Initiatives Partnership (SHIP) program.</li> <li>B. Support rule making by the Florida Housing Finance Corporation (FHFC) that provides state tax credit on a “need” basis.</li> <li>C. Recommend the definition of preservation of affordable housing for FHFC Programs be expanded to include adaptive reuse, repurposing, and redevelopment.</li> </ul>
III.	<ul style="list-style-type: none"> <li>A. Continue and encourage foreclosure counseling workshops throughout Broward County by local nonprofit HUD certified Housing Counseling Agencies and local banks.</li> <li>B. Support fair share of federal funds for foreclosure counseling and mitigation through the “Hardest Hit” program areas which includes Broward County.</li> <li>C. Support training for foreclosure counselors.</li> <li>D. Evaluate the success rates by lenders assisting homeowners through the Hardest Hit Funds.</li> </ul>
IV.	<ul style="list-style-type: none"> <li>A. Prioritize resources for new multi-family development.</li> <li>B. Create flexible sources of “gap financing” for new multi-family development.</li> <li>C. Support local government and private sector funding, including but not limited to, youths transitioning out of foster care, special needs population, veterans, and families.</li> <li>D. Recommend Florida Housing Finance Corporation (FHFC) increase the 250 set-aside of units for Broward County tax credit projects.</li> <li>E. Recommend FHFC award projects based on the greatest needs vs. project driven.</li> </ul>
V.	<ul style="list-style-type: none"> <li>A. Encourage entitlement communities to jointly or individually fund projects that add new transitional and/or permanent supportive housing.</li> <li>B. Evaluate the number of “net” new units of transitional and/or permanent supportive housing.</li> <li>C. Support funding to create a web-based application software (HMIS) that would be used for data collection for Broward County’s Homeless Initiative Partnership (HIP) Administration.</li> <li>D. Provide adequate and safe housing for homeless and low-income populations to match demand.</li> </ul>

# FY 2012-2013 WORK PROGRAM

ITEM #	AREAS OF EMPHASIS
VI.	<p>A. Research federal CRA guidelines and requirements for local banks for compliance and identification.</p> <p>B. Inventory current CRA program activities for all banks in Broward County.</p> <p>C. Present inventory of CRA activities to Broward Housing Council by June 2013.</p> <p>D. Define options and approaches to coordinate CRA activities with affordable housing priorities for Broward County.</p>
VII.	<p>A. The website shall include, but not limited to, the following elements:</p> <ul style="list-style-type: none"> <li>• Federal, state and local housing agency’s links</li> <li>• Federal, state and local training opportunities (public and private)</li> <li>• Federal, state and local funding and resource information</li> <li>• Broward County’s entitlement communities Consolidated Plans, Annual Action Plans, and Local Housing Assistance Plans</li> <li>• Request for Proposals (RFP) for affordable housing strategies</li> <li>• Nonprofit, for-profit and foundation affordable housing activities/opportunities</li> <li>• Policy and Data Research</li> <li>• Best Practices at the Local, state and federal level</li> </ul> <p>B. Prepare quarterly newsletter to be distributed via e-mail.</p> <p>C. Evaluate the development of the website one year from the date the site went live (October 2012).</p> <p>D. Incorporate social media (Facebook, Twitter, Flickr, etc.) on the website as technology evolves.</p>
VIII.	<p>A. Production and funding for homeownership.</p> <p>B. Resources and clients for foreclosure counseling.</p> <p>C. Production and funding for home repair.</p> <p>D. Production and funding for barrier free/special needs populations.</p> <p>E. Production and funding for multifamily rental.</p> <p>F. Report on all Housing Council work program activities.</p> <p>G. Report on total units and funding for the Housing Authorities.</p> <p>H. Add success case studies.</p>

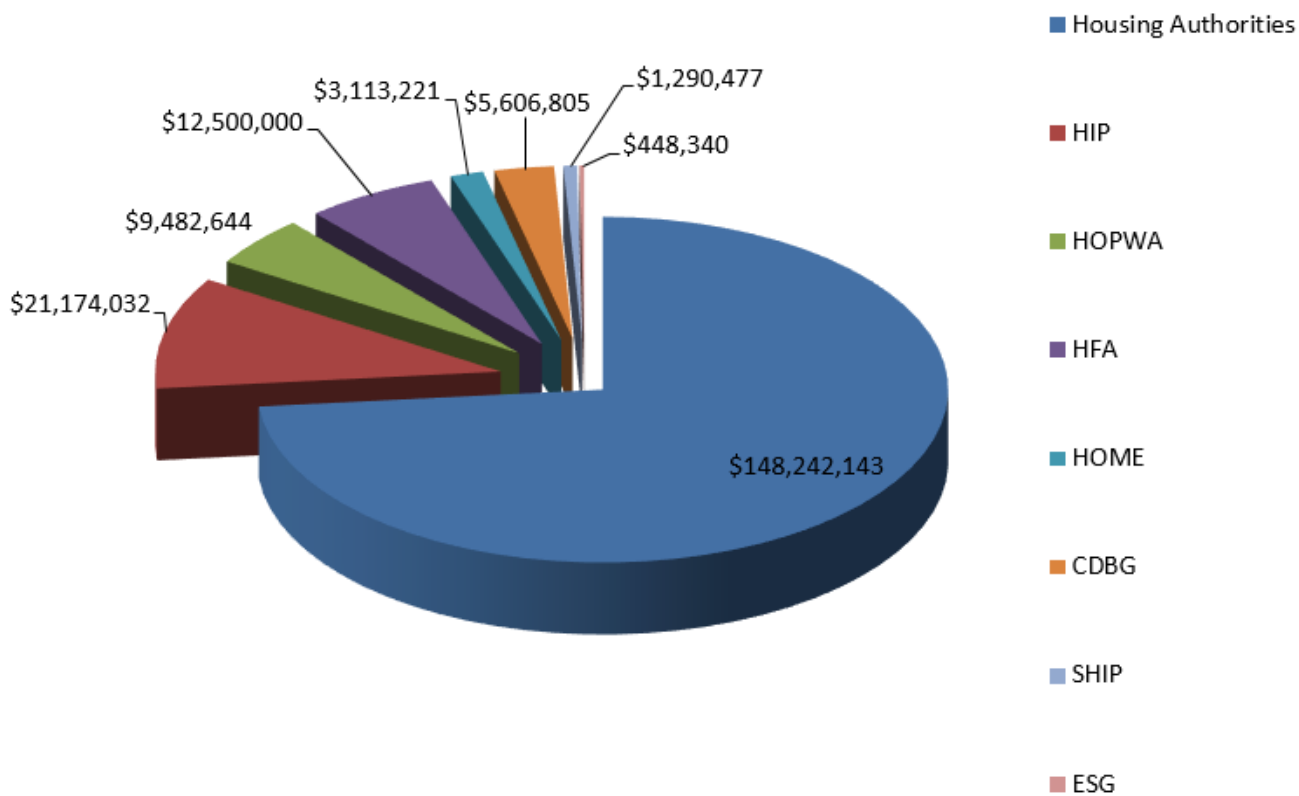
# COUNTYWIDE RESOURCES

The table below identifies funding resources allocated during Fiscal Year (FY) 2012-2013. Refer to the table of contents for other federal resources.

RESOURCES	COUNTYWIDE RESOURCES ALLOCATED			
	FY12	FY13	DIFFERENCE	CHANGE
<b>FEDERAL RESOURCES</b>				
· Broward County Six Housing Authorities	\$139,248,985	\$148,242,143	\$8,993,158	6.5%
· Homeless Initiative Partnership (HIP) Services	\$19,607,547	\$21,174,032	\$1,566,485	8%
· Housing Opportunities for Persons with AIDS (HOPWA)	\$9,305,747	\$9,482,644	\$176,897	2%
· HOME Investment Partnership (HOME) Program	\$6,383,682	\$3,113,221	(\$3,270,461)	(51%)
· Community Development Block Grant (CDBG) Program	\$5,936,470	\$5,606,805	(\$329,665)	(5.6%)
· Emergency Solutions Grant (ESG) Program	\$246,710	\$448,340	\$201,630	82%
<b>STATE RESOURCES</b>				
· Housing Authority of Broward County (HFA)	\$6,900,000	\$12,500,000	\$5,600,000	81%
· State Housing Initiative Partnership (SHIP) Program	\$4,018,744	\$1,290,477	(\$2,728,267)	(67.9%)
<b>TOTAL COUNTYWIDE RESOURCES</b>	<b>\$191,647,885</b>	<b>\$201,857,662</b>	<b>\$10,209,777</b>	<b>5.3%</b>

# COUNTYWIDE RESOURCES

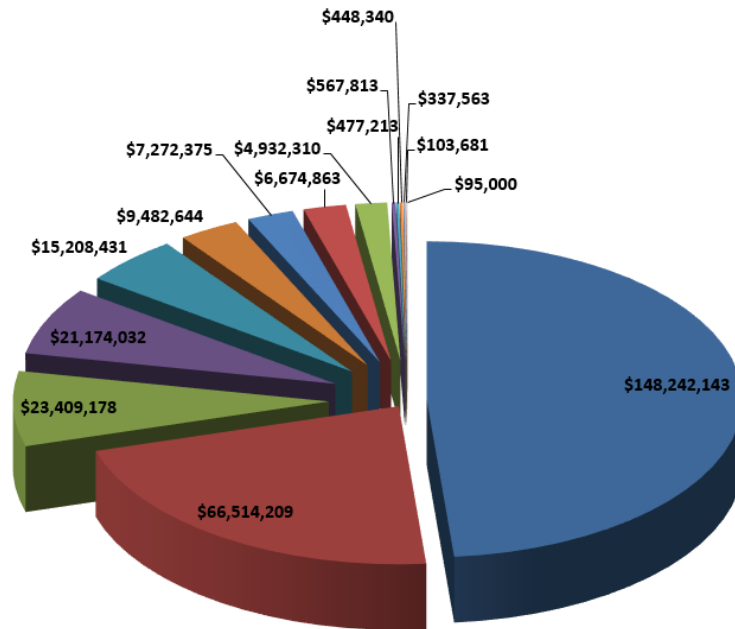
FY 13: Countywide Resources: \$201,857,662<sup>1</sup>



<sup>1</sup>Total Countywide resources excludes other federal resources received.

# TOTAL ALLOCATION OF HOUSING STRATEGIES

FY 13: Total Allocation of Housing Strategies: \$304,939,795<sup>2</sup>



- Vouchers: Housing Choice, Portability, Veterans Affairs Supportive Housing
- Foreclosure Acquisition, Rehabilitation, and Resale // Single-Family
- Purchase Assistance
- Homeless Initiative Partnership (HIP) Resources
- Program Planning & Administration
- Housing Opportunity for Persons with AIDS (HOPWA)
- Residential Rehabilitation Single-Family
- Single-family & Multi-Family New Construction
- Multi-Family: Residential Rehabilitation
- Community Housing Development Organizations (CHDO)
- Mobile Home Replacement
- Emergency Solutions Grant (ESG)
- Clearance & Demolition
- Foreclosure Prevention / Housing Counseling
- Emergency Homeless Prevention

<sup>2</sup>Total Allocation of Housing Strategies includes other federal resources and previous years funds carried forward.

# FEDERAL PROGRAMS

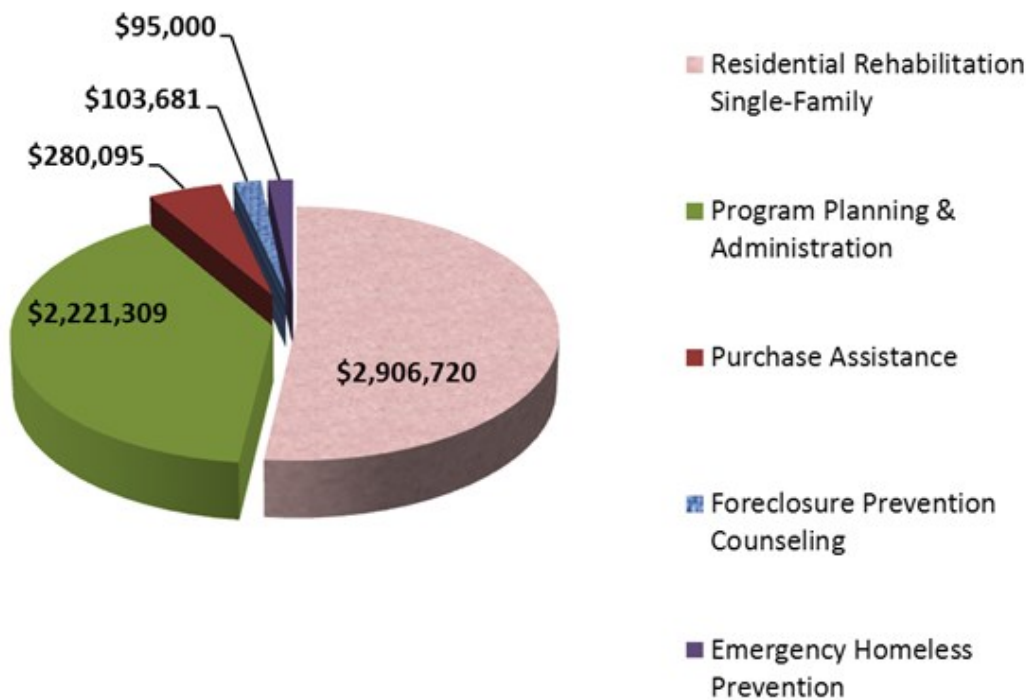
## Community Development Block Grant (CDBG) Program: \$5,606,805

The Community Development Block Grant (CDBG) program is a federal program which provides support for low and moderate income people and neighborhoods. CDBGs primary objective is to develop viable communities by providing low- to moderate- income families with decent, affordable housing and to expand local economic opportunities. Eligible activities include, but are not limited to: acquisition/disposition of real property, public improvements and facilities, public services, economic development activities, housing rehabilitation, homeownership assistance, removal of architectural barriers, construction of new multifamily rental, and emergency assistance/homeless prevention activities. Program Planning and Administration is the general management, oversight, and coordination of the CDBG Program and other related activities.

Total countywide housing allocation for FY 13 is \$5,606,805. The total CDBG allocation countywide was \$11,106,547. Of this allocation, \$3,385,496 was expended on housing, and \$2,221,309 was expended for Program Planning & Administration (20 percent of the CDBG grant). Only housing related activities/funds are reported in this annual report.

Page 39 displays Broward County Median Income at \$61,800 effective December 18, 2013. Page 40 displays those areas in the County where U.S. Department of Housing and Urban Development (HUD) has found that 51 percent of the population has income below 80 percent of the Median Family Income for the Fort Lauderdale Metropolitan Statistical Area.

Under the provisions of Community Development Block Grant regulation 24 CFR 570.902, CDBG funds shall be spent in a timely manner, so that no more than 1.5 times a grantee's award amount is sitting unspent in any given year. Failure to meet this requirement would result in a reduction of the next annual grant allocation.



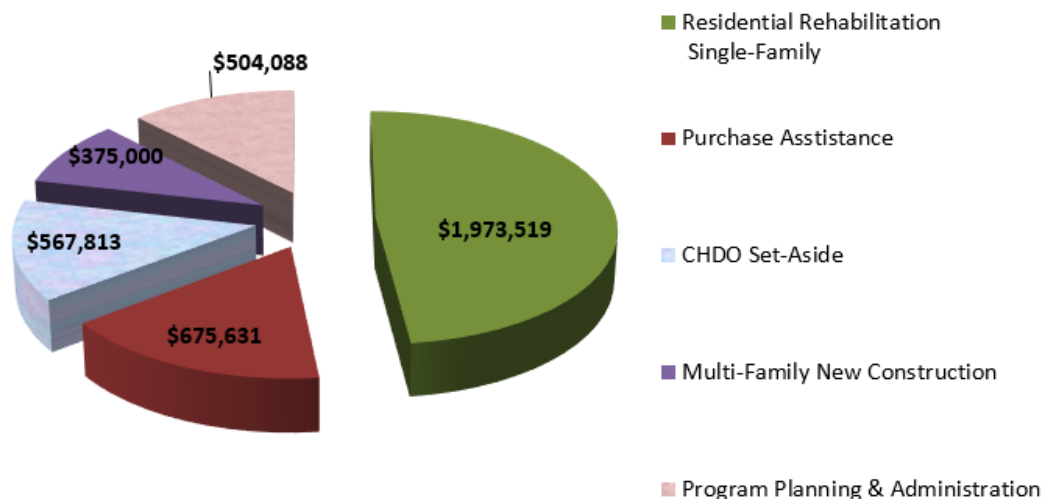
# FEDERAL PROGRAMS

## Home Investment Partnership (HOME) Program: \$3,113,22133<sup>3</sup>

The HOME Investment Partnership (HOME) Program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low and moderate income households. Page 39 displays Broward County’s Median Income at \$61,800 effective December 18, 2013. Page 40 displays those areas in the County where U.S. Department of Housing and Urban Development (HUD) has found that 51 percent of the population has income below 80 percent of the Median Family Income for the Fort Lauderdale Metropolitan Statistical Area. Broward County receives its HOME Program allocation as a part of the Broward County HOME Consortium.

The HOME Program operates under a consortium which includes 11 entitlement jurisdictions of Broward County: Coconut Creek, Coral Springs, Town of Davie, Deerfield Beach, Lauderhill, Margate, Miramar, Pembroke Pines, Plantation, Sunrise and Tamarac. The cities of Fort Lauderdale, Pompano Beach and Hollywood administer their own allocation of HOME funds. The HOME Program has provided funding for acquisition and rehabilitation of rental housing, homeowner repairs, purchase assistance and tenant-based rental assistance. The Tenant Based Rental Assistance Program, which provides emergency first and last month rental payments and security deposits for homeless families and individuals, and those at risk of becoming homeless is part of the HOME funds allocation and administered by the Broward County Housing Authority (BCHA). Federal requirements dictate 15 percent of the total HOME fund allocation be used for Community Housing Development Organizations (CHDOs) Set-Aside, and 10 percent of its annual HOME allocation for Program Planning and Administration which costs is associated with managing the HOME Investment Partnerships Program.

The HOME Program encourages Participating Jurisdictions (PJs) to expend their affordable housing funds expeditiously by imposing two deadlines. HOME funds for a given program year must be committed to a HOME project within two years of signing the HOME Investment Partnerships Agreement. For the CHDO set-aside funds, PJs must reserve funds for use by CHDOs within that 24-month period. In addition, HOME funds must be expended within five years of receipt of funds. Any project that is not completed timely will be terminated and PJs will be required to repay HOME funds drawn. §92.205(e)(2).



<sup>3</sup>Total HUD allocation to HOME Participating Jurisdictions (PJs) does not include program income and/or previous year allocations carried forward.



# FEDERAL PROGRAMS

## Supportive Services

### Emergency Solutions Grant Program (ESG): \$448,340

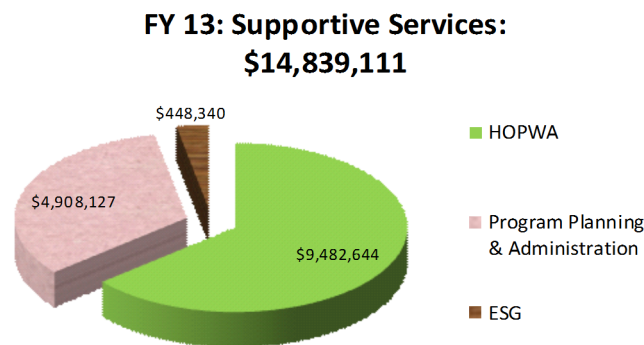
The Emergency Solutions Grant (ESG) Program is a federally funded program awarded to the State through the U.S. Department of Housing and Urban Development (HUD). Eligible components of the ESG Program are Street Outreach, Emergency Shelter, Homeless Prevention, Rapid Re-Housing, Homeless Management Information System (HMIS), and administrative costs (capped at 5.0 percent). ESG activities work towards the goal of creating a suitable living environment and providing decent housing. ESG funding can be used to effectively stabilize people in housing because rents can be paid for up to 24 months out of a 36 month period. The population served with ESG funds is individuals and families that are homeless, formally homeless, or at risk of becoming homeless.

The amount received in FY 2012/2013 is \$448,340; this represents 82 percent increase or \$201,630 from FY 2011/2012 allocation. ESG funds are awarded to Broward County Housing Finance and Community Development Division in collaboration with the County's Homeless Initiatives Partnership Office and the City of Fort Lauderdale based on the population and housing conditions that exists.

### Housing Opportunities for Persons With AIDS (HOPWA): \$9,482,644

The Housing Opportunities for Persons with AIDS, known as HOPWA, is funded through a grant from the U.S. Housing and Urban Development Department (HUD) to provide resources and incentives for meeting the housing needs of persons with AIDS or HIV related diseases. The City of Fort Lauderdale serves as the administrator of the formula grant-funded HOPWA program for the entire geographical area of Broward County. Persons who are low income (80 percent of median income as established by HUD) and have received an HIV/AIDS diagnosis are eligible for assistance under HOPWA.

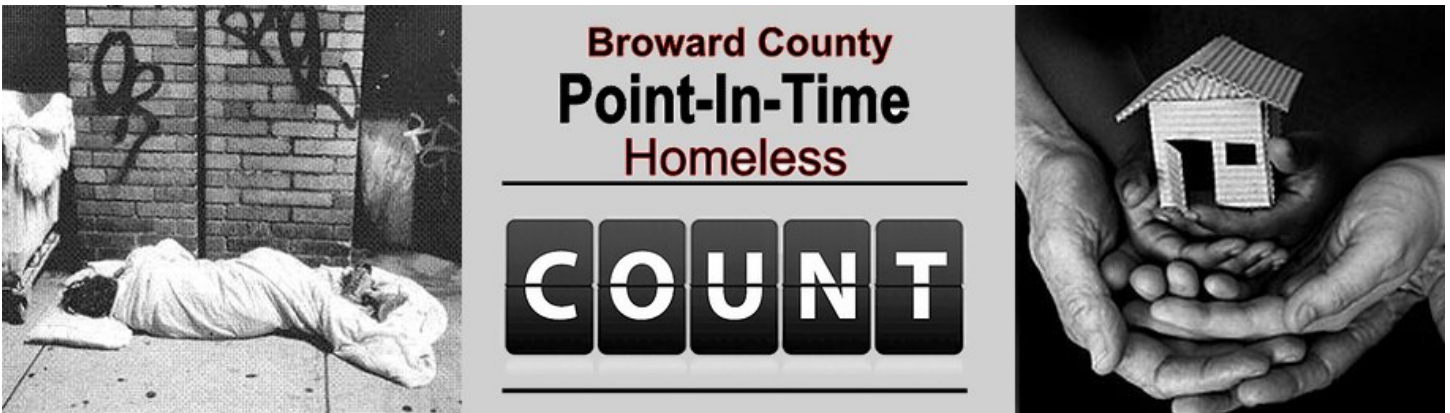
HOPWA funds are to be used as a bridge to assist low income families and individuals living with HIV/AIDS who are at risk of losing their housing because of HIV-related expenses or emergencies to become self-sufficient. The following services are provided: (1) facility based housing; (2) short-term, rent mortgage & utilities; (3) tenant rental vouchers/client based; (4) project-based rental assistance; (5) housing case management/support services; and, (6) homeless management information system (HMIS). The amount received in FY 2012/2013 is \$9,482,644; this represents a two percent increase or \$176,897 from FY 2011/2012 allocation. Under federal regulations governing HOPWA, administrative costs cannot exceed three percent of the annual HOPWA allocation to administer the program locally.



# FEDERAL PROGRAMS

## Homeless Initiative Partnership (HIP) Services: \$21,174,032

The Broward County’s Homeless Initiative Partnership Services Section is the focal point for the planning and coordination of services for homeless persons. Staff administered approximately \$21 million in programming and services, funded by Broward County, the state and the federal government to maintain a county-wide Continuum of Care. The U.S Department of Housing and Urban Development (HUD) funds local homeless assistance and prevention networks called Continuums of Care (CoC). In addition to organizing, delivering and reporting on housing and services for people who are experiencing homelessness, HUD requires that CoCs conduct a Point-in-Time (PIT) Count which provides information on the number of unsheltered persons in Broward County as well as figures on how many persons utilize, year-round emergency shelters, safe havens, transitional housing facilities, and permanent supportive housing. In addition, it is also a requirement to qualify for state funds administered by the State Office on Homelessness.



The total number of sheltered and unsheltered persons experiencing homelessness in Broward County based on the 2012-13 PIT count decreased by 12 percent from 3,183 to 2,810 and the total number of unsheltered persons decreased by 35 percent from 1,268 to 829, based on the 2011-12 PIT count. An additional 783 were counted as “at-risk” of homelessness during the 2013 PIT count, which is generally defined as an individual or family seeking permanent housing, but who stayed the previous night at an institution, a hotel paid by self, a jail, prison or detention center, a family or friend’s house, or were facing imminent eviction, or in foster care.

The report can be accessed at: [www.broward.org/HumanServices/CommunityPartnerships/HomelessInitiativePartnership/Documents/2013HomelessPITCountReport.pdf](http://www.broward.org/HumanServices/CommunityPartnerships/HomelessInitiativePartnership/Documents/2013HomelessPITCountReport.pdf)

Homeless in Broward County			
2012 Point-In-Time Count		2013 Point-In-Time Count	
Unsheltered	1,268	Unsheltered	829 <b>35% decrease</b>
Sheltered	1,915	Sheltered	1,981 3.4% increase
Total	3,183	Total	2,810 <b>12% decrease</b>

# FEDERAL PROGRAMS

## Point-In-Time (PIT) Count Definition of Homelessness

Using the U.S. Department of Housing and Urban Development (HUD's) definition of homelessness for the PIT count, Continuums of Care (CoCs) are instructed to count all adults, children in households, and unaccompanied youth who, on the night of the count, resides in one of the places described below:

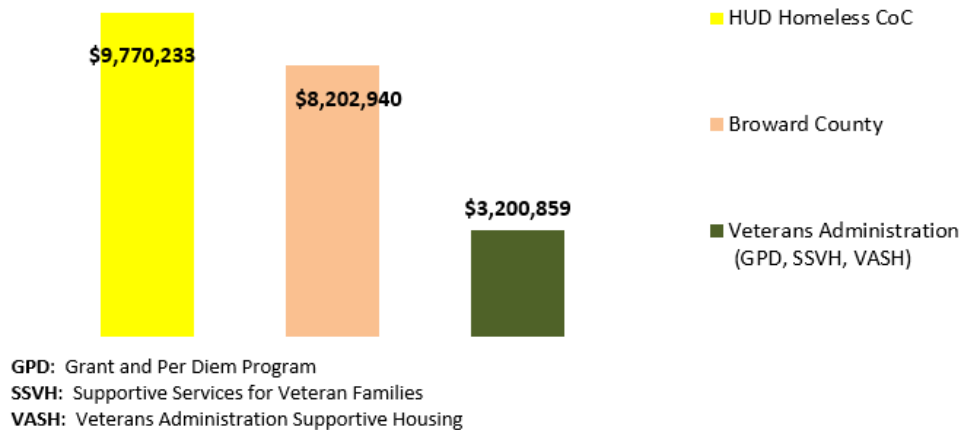
- Unsheltered means that an individual or family is sleeping in a location that is not meant for human habitation: vehicles, streets, parks, sidewalks, bus stops or bus stations, abandoned buildings and tents, among other locations.
- Sheltered means that an individual or family is living in an emergency shelter, transitional and/or permanent supportive housing for homeless persons who originally came from the streets or emergency shelters.

The 2013 report highlights three key, recurring themes:

- The percentage of Chronically Homeless persons has not decreased significantly, highlighting the need for additional permanent supportive housing units
- The positive impact of shelter diversion and homeless prevention programs
- The need to sustain successes brought by federal Rapid Re-Housing funds

The goal of the PIT count is to provide a snapshot of the homeless population for Broward County and to plan programs and allocate resources to better serve the homeless. The result of new federal and private grants has increased Rapid Re-Housing intervention options which enable persons experiencing homelessness to get off the street, emergency/transitional shelters and to end their homelessness via permanent housing. However, there continues to be an unmet need of beds available for persons experiencing homelessness. This need is reflected in the housing inventory and estimated needs chart on page 19 comparing the number of beds available to unmet need.

### FY 13: Homeless Initiative Partnership (HIP) Resources: \$21,174,032



## FEDERAL PROGRAMS

<b>Housing Inventory and Estimated Need as of January 2013</b>		
<b>Continuum Phase / Subpopulation</b>	<b>Housing Inventory</b>	<b>Unmet Need</b>
Emergency: Households without Children	542 beds	150 beds
Emergency: Households with Children	250 beds	10 units / 50 beds
Transitional: Households without Children	995 beds	215 beds
Transitional: Households with Children	397 beds	25 units / 100 beds*
Safe Haven for persons with mental illness	35 beds	45 beds
Rapid Re-Housing for Individuals	13 units / beds	250 units / beds
Rapid Re-Housing for Families	48 units / 178 beds	150 units / beds
Permanent Supportive Housing (PSH): Households without Children	753 beds**	950 beds** (618 for Chronically Homeless)
Permanent Supportive Housing (PSH): Households with Children	892 beds**	40 units / 138 beds**
<b>Total All Beds</b>	<b>61 units / 3,289 beds</b>	<b>475 units / 1,648 beds</b>

\*The economic downturn and increased foreclosure rates have resulted in higher demand for emergency assistance, emergency shelter, transitional and permanent housing beds for large (4+) families.

\*\*PSH beds targeted only to households with at least one person who has a disabling condition. Need numbers for affordable housing capacity is greater. Chronically Homeless PSH Beds need is estimated at 618 beds.

# FEDERAL PROGRAMS

## Point In Time Summary for FL-601 - Ft Lauderdale/Broward County CoC

Date of PIT Count: 1/25/2013

Population: Sheltered and Unsheltered Count

### Persons in Households with at least one Adult and one Child

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of Households	100	185	4	289
Total Number of persons (Adults & Children)	358	536	16	910
Number of Persons (under age 18)	251	331	0	582
Number of Persons (18 - 24)	28	43	8	79
Number of Persons (over age 24)	79	162	8	249
Average Household Size				3.1

### Persons in Households with only Children (Under Age 18)

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total number of households	14	2	0	16
Number of one-child Households	14	2	0	16
Number of multi-child Households	0	0	0	0
Total number of persons (under age 18)	14	2	0	16
Number of children in multi-child households	0	0	0	0
Average Household Size				1.0

### Persons in Households without Children

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	404	609	35	795	1,843
Total Number of Persons (Adults)	406	630	35	813	1884
Number of Persons (age 18 - 24)	71	31	2	44	148
Number of Persons (over age 24)	335	599	33	769	1,736



# FEDERAL PROGRAMS

Average Household Size 1.0

## Total Households and Persons

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	518	796	35	799	2,148
Total Number of Persons	778	1,168	35	829	2,810
Number of Children (under age 18)	265	333		0	598
Number of Persons (18 to 24)	99	74	2	52	227
Number of Persons (over age 24)	414	761	33	777	1985
	Average Household Size				1.3

## Chronically Homeless Subpopulations

	Sheltered		Unsheltered	Total
	Emergency Shelters	Safe Havens		
Chronically Homeless Individuals	111	35	262	408
Chronically Homeless Families (Total Number of Families)	1		0	1
Chronically Homeless Families (Total Persons in Household)	3		0	3

## Other Homeless Subpopulations

	Sheltered		Unsheltered	Total
	Persons in emergency shelters, transitional housing and safe havens			
Total Number of Veterans (including female Veterans)	128		97	225
Number of Female Veterans (subset of all Veterans)	21		6	27
Severely Mentally Ill	461		158	619
Chronic Substance Abuse	549		218	767
Persons with HIV/AIDS	161		8	169
Victims of Domestic Violence	182		18	200

## Additional Federal Programs

### Neighborhood Stabilization Program (NSP-1) and (NSP-3): \$97,813,108<sup>4</sup>

Congress created the Neighborhood Stabilization Program (NSP) to help cities, counties and states deal with community problems that are the result of the nation's mortgage foreclosure crisis.

Broward County has the unique characteristic of being a built out County with 31 municipalities of which 14 are entitlement communities, population that exceed 50,000. The County has a very small unincorporated area, and 18 municipalities<sup>5</sup> that the County represents for NSP-1 and NSP-3 funding while 13 entitlement communities<sup>6</sup> received their own funding allocation. Countywide, approximately \$88 million which include program income in NSP-1 funds and approximately \$33.9 million in NSP-3 funds was available for the purpose of stabilizing communities that have suffered from foreclosures and abandonment. Funds are being utilized for individuals and families earning no greater than 120 percent of Area Median Income (AMI) and also to include 25 percent of the funds to assist individuals and families earning no greater than 50 percent AMI. Through the purchase and redevelopment of foreclosed and abandoned homes and residential properties, the goal of the program is being realized. Grantees are permitted to spend up to 10 percent of the total grant allocation for administrative costs.

#### Eligible Uses:

Funds may be used for activities which include, but are not limited to:

- Financing mechanisms for purchase and redevelopment of foreclosed homes
- Purchase and rehabilitation of foreclosed or abandoned homes
- Land banks for foreclosed homes
- Demolish blighted structures
- Redevelop demolished or vacant properties
- Program Planning & Administration

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<sup>4</sup> Total Countywide grant allocation for NSP-1 and NSP-3, \$97,813,108 does not include program income.

<sup>5</sup> Coconut Creek, Cooper City, Dania Beach, Town of Davie, Hallandale Beach, Hillsboro Beach, Lauderdale Lakes, Lauderdale-By-The-Sea, Lazy Lake, Lighthouse Point, North Lauderdale, Oakland Park, Parkland, Pembroke Park, Sea Ranch Lakes, Southwest Ranches, West Park and Wilton Manors.

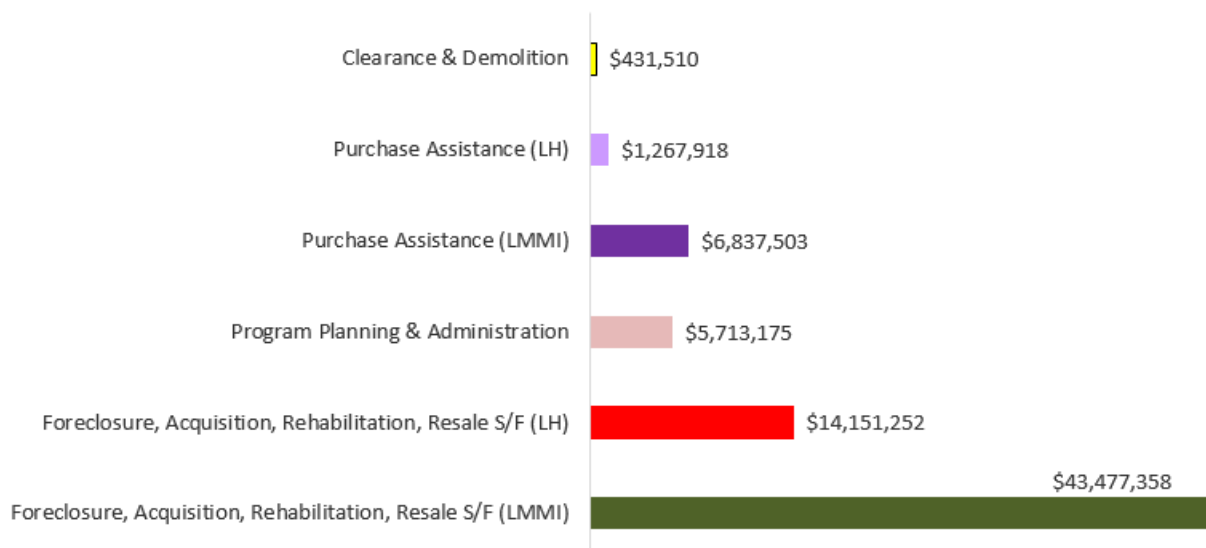
<sup>6</sup> Coral Springs, Town of Davie, Deerfield Beach, Fort Lauderdale, Hollywood, Lauderhill, Margate, Miramar, Pembroke Pines, Plantation, Pompano Beach, Sunrise, Tamarac.

# FEDERAL PROGRAMS

## Neighborhood Stabilization Program (NSP-1): \$70,541,875

Countywide, grantees have been allocated approximately \$70.5 million dollars for NSP-1. NSP-1 funds must be obligated within 18 months of availability to recipient, and expended within four years of signing the grantee's grant agreement (deadline generally February-March 2013). If grantees do not obligate their funding within 18 months U.S. Department of Housing and Urban Development (HUD) will recapture the funds. All NSP-1 funds have been fully obligated and/or committed. To date, additional revenue of approximately \$17.8 million dollars through program income has been generated upon the sale of properties to income qualified persons or households. The County and Entitlement Communities have expended, obligated and/or committed 100 percent of its original NSP-1 grant allocation.

### FY 13: Neighborhood Stabilization Program (NSP-1): \$79,387,588



LMMI = Low, Moderate, Middle Income (51% – 120% AMI)

LH25 = Low Income Set Aside (< 50% AMI)

ADDITIONAL FEDERAL RECOVERY FUNDING	Total Grant Allocation including program income	Total Funds Expended Cumulative	Total Available Funds
Neighborhood Stabilization (NSP-1 & NSP-3) Program	\$122,304,054	\$96,466,269	\$23,837,785

The data above reflects an approximate cumulative data for NSP-1 and NSP-3 activity for the County and the 18 municipalities that the County represents as well as the 13 entitlement communities. NSP grantees countywide completed approximately 1,200 units across all NSP activity types. Of the units completed, the largest percentage was in foreclosure, acquisition, rehabilitation, resale activity type at 78 percent, followed by purchase assistance at 24 percent. Of the units completed, 27 percent benefited households with incomes of 50 percent or less of Area Median Income.



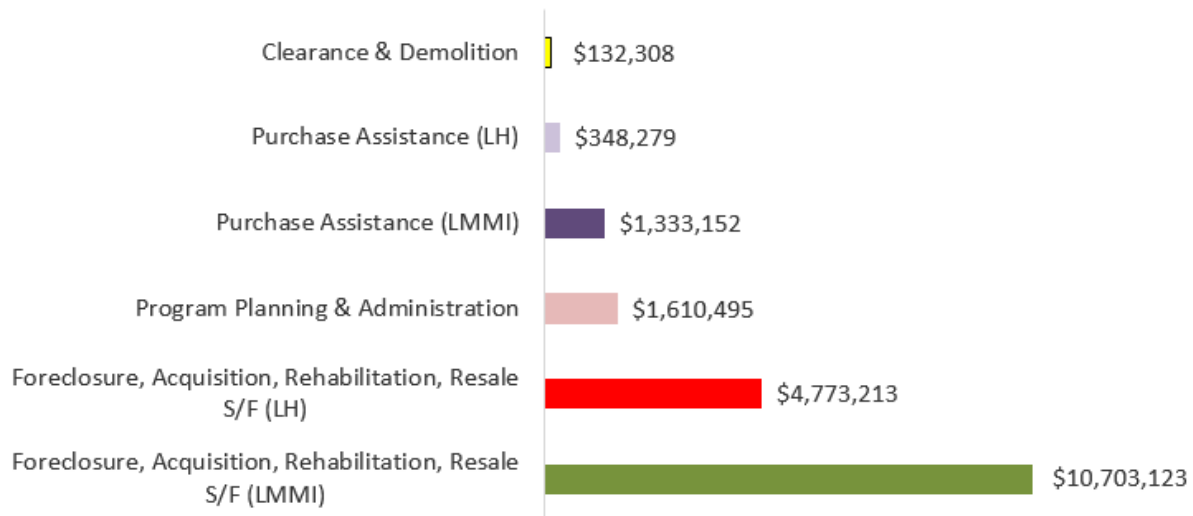
# FEDERAL PROGRAMS

## Neighborhood Stabilization Program (NSP-3): \$27,271,233

In addition, grantees have been allocated approximate \$27 million dollars under NSP-3 of which approximately \$19 million dollars has been expended, obligated, and/or committed. Under NSP-3, grantees have two (2) years of the date U.S. Department of Housing and Urban Development (HUD) signed their grant agreements to expend 50 percent of these funds and three (3) years to expend an amount equal to the allocations (deadline generally March-April 2014). To date, additional revenue of approximately \$6.6 million dollars through program income has been generated upon the sale of properties to income qualified persons or households.

Expenditure deadlines are met when 100 percent of the original grant amount in the combined line of credit funds (original grant) and program income are expended by the established deadline. If the expenditure deadline is met, the line of credit will remain open for use on NSP eligible activities. If the expenditure deadline is NOT met, the line of credit will be blocked. However, grantees may continue to use program income in both cases.

### FY 13: Neighborhood Stabilization Program (NSP-3): \$19,078,681



LMMI = Low, Moderate, Middle Income (51% – 120% AMI)  
 LH25 = Low Income Set Aside (< 50% AMI)

# FEDERAL PROGRAMS

## Additional Federal Resources

### **Community Development Block Grant Disaster Recovery Initiative (CDBG DRI) Program: \$44,366,576<sup>7</sup>**

In 2007, Broward County received an initial funding allocation of \$22 million from the U.S. Department of Housing and Urban Development (HUD) through the Florida Department of Economic Opportunity (DEO), formerly the Department of Community Affairs (DCA) for the 2005 Disaster Recovery Initiative (Round 1). In 2008, HUD made available a second round of CDBG-DRI related funds through a supplemental appropriation addressing Hurricane Wilma, and approximately \$22 million was allocated to Broward County. HUD subsequently approved an appropriation for the 2008 hurricanes. Broward County was awarded an additional \$765K (Round 3).

Eligible activities for disaster recovery include:

- Single-family/Multi-family Housing Repair, Rehabilitation, Hardening and Mitigation
- Infrastructure repair/improvement (damaged as a result of 2005 and 2008 storms)
- Construction of new single-family homes

Broward County was awarded the funds for the County and its cities. Twenty-eight of the thirty-one municipalities participated and were allocated funding for specific DRI strategies, which the cities identified in the annual action plans. Many of the cities implemented their own programs through an agreement with the County, with the County administering overall program requirements including reporting to DEO and monitoring the city contracts.

The DRI funding benefits very low and low income households in its housing recovery programs. Page 40 displays those areas in the County where HUD has found that 51 percent of the population has income below 80 percent of the Median Family Income for the Fort Lauderdale Metropolitan Statistical Area.

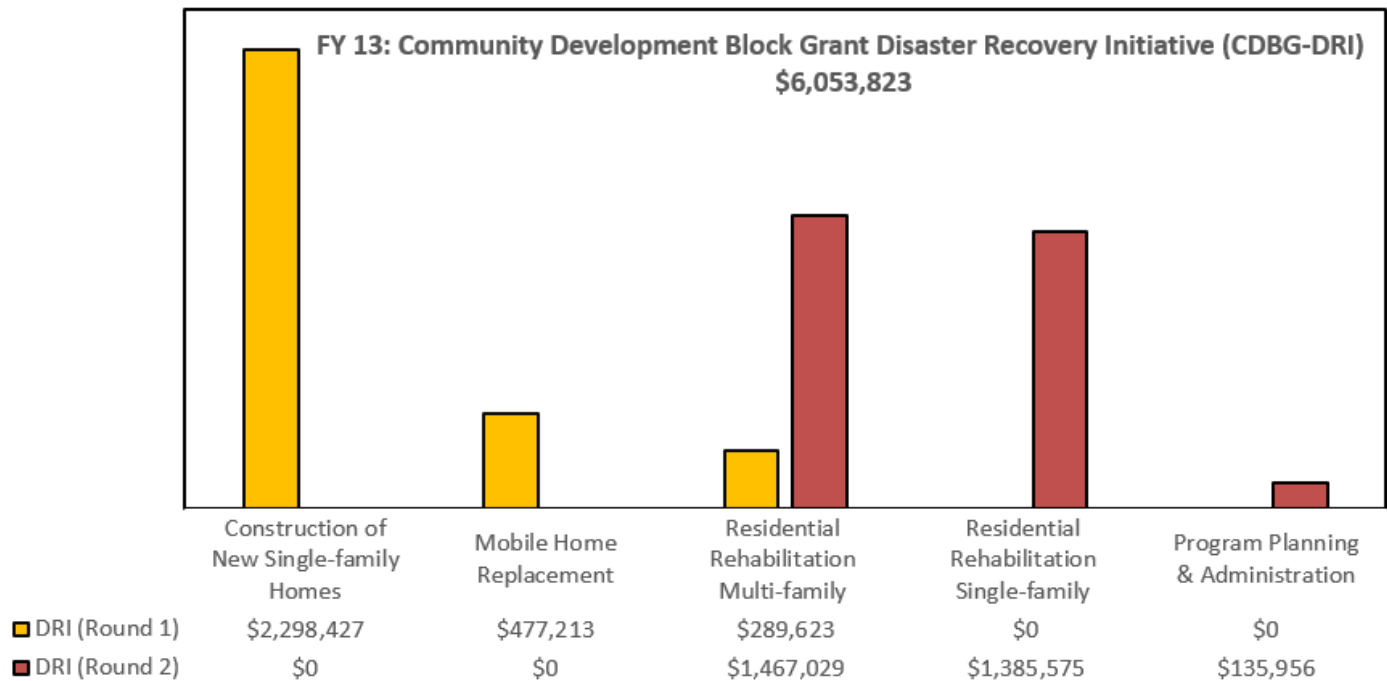
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<sup>7</sup> Total CDBG DRI countywide allocations for Rounds 1, 2, and 3. All CDBG DRI contract grants have proposed amendments to extend contracts to September 2014.

# FEDERAL PROGRAMS

## Community Development Block Grant Disaster Recovery Initiative (CDBG DRI) Program

Activity/Eligible Use	DRI (Round 1) Expended in FY 13	DRI (Round 2) Expended in FY 13
1. Construction of New Single-Family Homes	\$2,298,427	\$0
2. Mobile Home Replacement	\$477,213	\$0
3. Residential Rehabilitation Multifamily	\$289,623	\$1,467,029
4. Residential Rehabilitation Single-Family	\$0	\$1,385,575
5. Program Planning and Administration	\$0	\$135,956
<b>Total Expended Funds</b>	<b>\$3,065,263</b>	<b>\$2,988,560</b>



# BROWARD HOUSING AUTHORITIES

## **Broward Housing Authorities: \$148,242,143**

The six (6) Broward County Housing Authorities are dedicated to providing quality affordable housing opportunities to low and moderate income individuals and families, including elderly and persons with disabilities while supporting programs to foster economic self-sufficiency and neighborhood revitalization.

## **Housing Choice Voucher (HCV) Program (formerly known as Section 8): \$122,267,459**

The six (6) housing authorities administer approximately 11,200 Housing Choice Vouchers (HCV) countywide. The HCV program is the federal government's major program for assisting very low and low income families, the elderly, and the disabled to afford decent, safe, and sanitary housing available in the private market while maintaining their rent payments at an affordable level. Program participants are free to choose housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. A housing subsidy is paid to the landlord directly by the housing authorities on behalf of the participating individual and/or family. Eligible participants generally are required to pay 30 percent of their adjusted income towards their gross rent (rent and the utility allowance for tenant-paid utilities that are not included in the rent to the owner). The demand for housing assistance often exceeds the resources available. The HCV program currently has approximately 2,100 persons on the waitlist.

## **Low Income Housing Tax Credit (LIHTC): \$7,855,575**

As part of the Tax Reform Act of 1986, the federal Low Income Housing Tax Credit (LIHTC) program promotes the development of affordable rental housing for low income individuals and families by providing opportunities for developers to build mixed-income communities using tax credits as a financing tool. The housing authorities' annual operating budget is a program that encourages the investment of private capital for the creation of affordable rental housing for low income households. Tax credits are available to individuals and corporations who invest in such projects.

## **Public Housing: \$6,037,703**

As of September 30, 2012, the housing authorities in Broward County own and operate approximately 1,500 public housing units. However, approximately 1,490 persons are on a waitlist for public housing.

## **Portability: 3,487,301**

Portability in the Housing Choice Voucher Program (HCVP) enables a household to use a voucher issued in one jurisdiction when moving to another jurisdiction outside of Broward County where the program is administered by a different local public housing agency. The rate of portability movers increased from approximately 320 vouchers to 510 vouchers.

# BROWARD HOUSING AUTHORITIES

## **Shelter Plus Care (S+C) Program: \$3,229,692**

HUD's Shelter Plus Care (S+C) program provides housing assistance to persons who are homeless with disabilities – primarily those homeless persons with serious mental health illness and/or chronic substance abuse problems, and/or HIV/AIDS related diseases. Broward County housing authority administers approximately 360 S+C vouchers that provide tenant-based rental assistance to landlords on behalf of the homeless persons with disabilities (and their families) who need affordable housing and support to live as independently as possible.

## **Project Based and Tenant Based Housing Choice Vouchers: \$3,074,700**

The Housing Authorities have two different types of rental subsidies: tenant-based and project-based programs. Both programs have similar income-based admission requirements set by HUD. Households with a tenant-based subsidy have a voucher that allows them to move from one place to another. Those in the project-based programs live in a building in which the units are subsidized. If a tenant moves from the building, they lose their rental subsidy. Generally, those in the project-based programs and some tenant-based programs for special populations are referred by various agencies and building owners to the housing authorities, which confirms that they meet all the HCV eligibility requirements.

## **HUD Veterans Affairs Supportive Housing Voucher (HUD-VASH) Program: \$1,470,406**

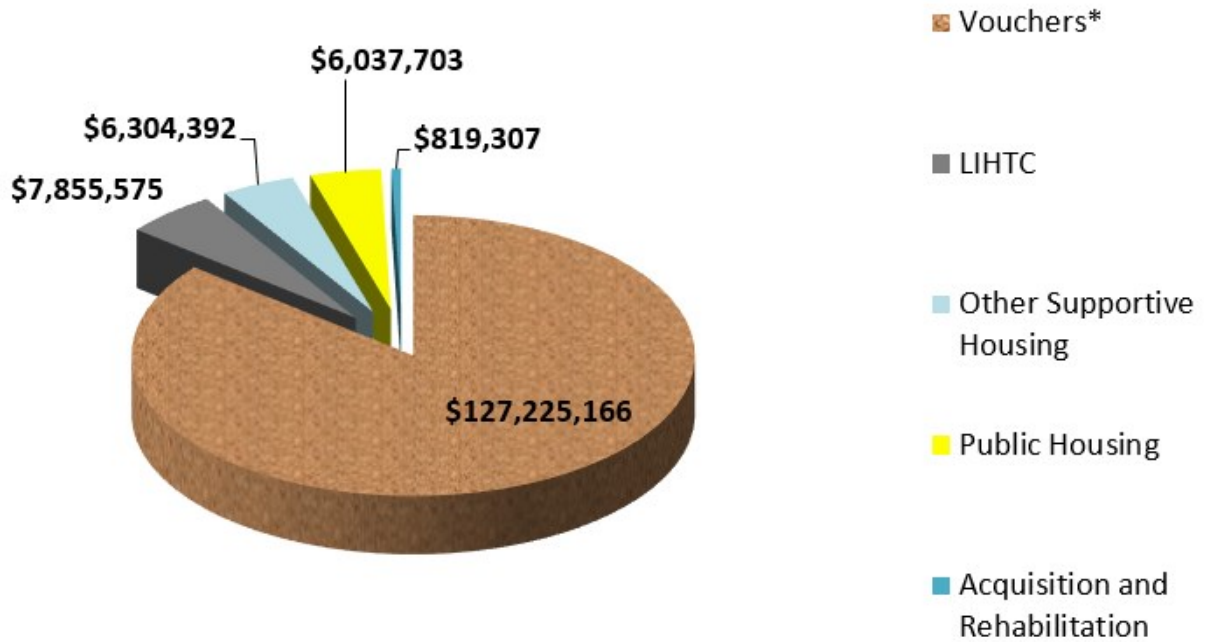
The U. S. Department of Housing and Urban Development (HUD) Department, and the U.S. Department of Veterans Affairs Supportive Housing (HUD-VASH) Program partnered to provide permanent, supportive housing and treatment services for homeless veterans. The primary goal of HUD-VASH is to help veterans and their families successfully move out of homelessness by utilizing HUD Section 8 "Housing Choice" rental assistance vouchers and VA's intensive case management services. Eligible individuals and veterans are identified by VA. HUD designated approximately 300 HUD-VASH housing vouchers to provide rental assistance to participating public housing authorities to offer permanent residence in order to prevent homelessness among veterans.

## **Additional Affordable Housing - Acquisition and Rehabilitation: \$819,307**

The Broward County Housing Authority (BCHA) has capitalized on all opportunities to increase its supply of affordable housing. As a result, during FY 2012-13, the BCHA completed construction of ten townhomes and acquired an existing 12 unit multifamily property. This increased its total of other affordable housing to 86 units, and allowed the BCHA to serve tenants with a wider range of incomes.

# BROWARD HOUSING AUTHORITIES

FY 13: Broward County Housing Authorities Operating Budget:  
\$148,242,143

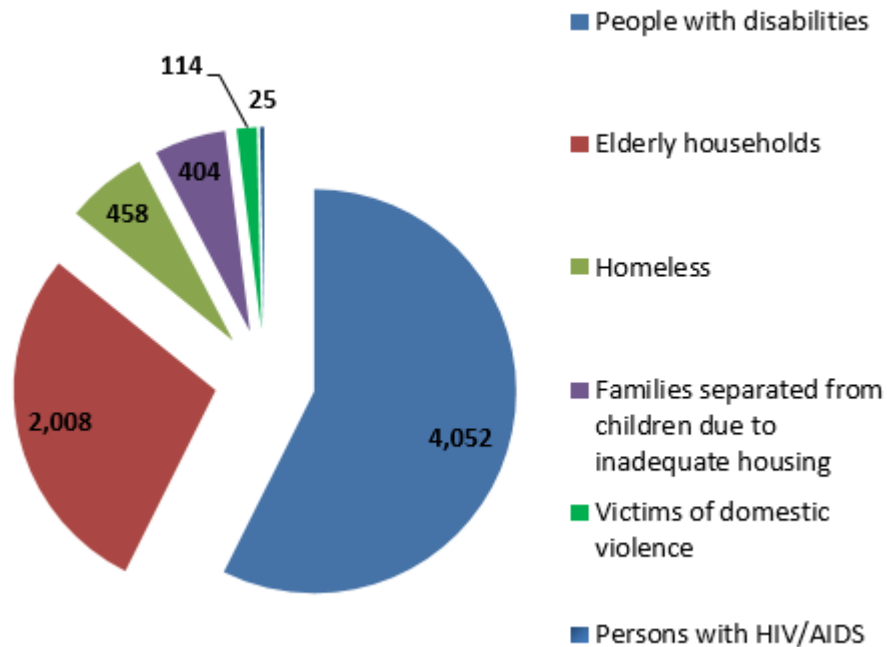


\*Housing Choice Vouchers, Portability, HUD Veterans Affairs Supportive Housing

## Special Needs Subpopulations

Certain populations require special housing and need supportive service. Members of these groups characteristically sustain themselves on incomes well below Area Median Income (AMI). For members of this community, the housing authorities seek to improve access to safe, affordable, and accessible housing. Types of housing needed to serve people with special needs include permanent low-cost housing for those who can live independently, permanent supportive housing, transitional housing for those who want to move to independent living, housing for people with multiple diagnoses, accessible housing, and short-term emergency shelters designed to address immediate crises.

The data on special needs subpopulations in Broward County is identified below and is based on the information provided by the housing authorities; however, not all housing authorities track statistics for some of these categories.



## STATE PROGRAMS

### **State Housing Initiatives Partnership (SHIP) Program: \$1,290,477**

In the past, the County and its entitlement communities received its local housing allocation from the Florida Housing Finance Corporation once its Local Housing Assistance Plans were approved, pursuant to Section 420.9072, Florida Statutes. The State Housing Initiatives Partnership (SHIP) Program fosters public/private partnerships to create and preserve affordable housing. SHIP assistance will primarily benefit very low, low, and moderate income households.

Although the anticipated allocation for FY 2012-13 has been eliminated due to the State's budget crisis, the program income that has been generated from past allocations will continue to be utilized for addressing the affordable housing needs of Broward County. The projected program income from SHIP for FY 2012-2013 is \$1,290,477; this represents a significant reduction of 68 percent or \$2,728,267 from FY 2011-12 program income. With re-programmed funds from prior years, the county and its entitlement communities were able to provide some level of assistance to homeowners to undertake activities such as minor or emergency repairs, housing rehabilitation, and water/sewer connection assistance. Under state regulations governing the SHIP program, administrative cost cannot exceed 10 percent of the SHIP allocation to administer and monitor the program locally.



# STATE PROGRAMS

## Housing Finance Authority (HFA) of Broward County: \$12,500,000

The Housing Finance Authority of Broward County (HFA) was created by the Board of County Commissioners in June 1979. Its mission is to provide capital to alleviate the shortage of affordable housing for low and moderate income families, promote economic development and be consistent with sound planning in the County.

### Mortgage Credit Certificate (MCC) Bond Program

The HFA launched a Mortgage Credit Certificate (MCC) Bond Program to help reduce home loan financing costs for qualified first time home buyers in Broward County. The MCC bond program entitles qualified applicants to a federal income tax credit in an amount of up to \$2,000 annually. This enables qualified buyers, who owe federal income taxes, to benefit from a dollar-for-dollar reduction of their tax bills. Additionally the homeowner will continue to receive the tax credit each year they live in the home financed under the program. The MCC is not a mortgage; however, it may be used in conjunction with a first mortgage from a participating lender (except a mortgage revenue bond loan).

Example:

Mortgage Amount:	\$121,000
Mortgage Term:	30 Years
Interest Rate:	6%
Total Interest Paid First Year:	\$7,220
MCC Rate:	X 30%
	\$2,166
Tax Credit:	\$2,000 (max. tax credit)

The HFA partnered with approximately 19 lenders participating in the MCC program. This year, the Authority has issued 122 MCC's, utilizing \$7.3 million of the \$12.5 million in single family bond allocation to provide annual tax credits to first time homebuyers. This is up from the \$6.9 million issued during FY 2011-12. The success of Broward County HFA's program continues to act as a catalyst for the rest of the State to start other MCC programs.

### Multifamily Mortgage Revenue Bond (MMRB) Program

Broward County's HFA is proposing to issue a Multifamily Mortgage Revenue Bond of \$6 million to provide financing for the acquisition and rehabilitation for multifamily rental consisting of approximately 96 two (2) and three (3) bedroom units to be occupied by persons of low to moderate incomes.

### Down Payment Assistance (DPA) Program

In addition, Broward County's HFA launched a second mortgage loan program in partnership with Lee County's Housing Finance Authority low rate first mortgage program. The HFA's DPA program will provide down payment and closing cost assistance in an amount up to \$10,000 per household.

# SUCCESS STORIES

## Affordable housing and homelessness success stories in Broward County

This report highlights several affordable housing successes. These stories represent a small sample of the exciting work being done in Broward County to create quality, permanent and affordable housing opportunities to meet the needs of lower and moderate income individuals and families and/or the homeless population some of whom contend with mental and physical disabilities. With the continued funding and support of many of these federal and state programs, individuals and families are steadily making their way to self-sufficiency and homeownership.

### Wiley Street Redevelopment Project, Hollywood, Florida



Link Construction Group, Miami, Florida

The City of Hollywood Washington Park housing project was completed in June of 2012. The project comprised of the construction of 24 residential units and a community center located in close proximity to public transportation and community services. The City partnered with Liberia Economic and Social Development (LES), a Community Housing and Development Organization (CHDO) for the development of this project. In Washington Park, on Wiley Street, between 56th and 57th Avenues, there previously existed substandard, unsafe, functionally antiquated rental structures that were the principal contributors to blighting conditions that threatened the entire neighborhood. In order to eliminate this blighting influence, the City undertook an extensive acquisition, relocation, and demolition effort. The Washington Park Neighborhood is a Low and Moderate Income (LMI) neighborhood that is within both the Community Development Block Grant (CDBG) Target Area and the Neighborhood Stabilization Program (NSP) Target Area. LES, as a sub recipient of NSP funds, entered into an agreement with Link Construction Group, a design-build contractor, to design and construct the 24 residential units.

# SUCCESS STORIES

## Affordable housing and homelessness success stories in Broward County

### Broward County Housing Authority

The Broward County Housing Authority (BCHA) has responded to the continuing community need for affordable housing by creating a new lakeside enclave of townhomes in Hollywood, FL. The ten townhomes serving residents earning up to 120 percent of Area Median Income (AMI) were designed and self-developed by the BCHA. An Affordable Housing Program grant received from Broward County Housing Finance and Community Development Division was combined with the Authority's own funds to complete the \$2 million dollar construction. The townhomes feature two and three bedroom units, one car garage, energy efficiency and sustainability of the property. The Spanish influenced architecture blends seamlessly with the single family homes in the neighborhood while providing a smooth transition to the multi-family units located to the north of the property. The easy maintenance natural landscaping surrounding the community's pool area adds to the property's appeal while the overall design, construction and amenity package will serve as a prototype for future "in-fill" projects developed by the BCHA intended for sites of less than one acre.

### Crystal Lake Townhomes, Hollywood, Florida



## Affordable housing and homelessness success stories in Broward County

### Broward Housing Solutions® Success story testimonials

My life was disrupted at the age of 21 when I was diagnosed with my mental illness. The event that changed my life was an attempt to take my own life. One moment I was just driving near the beach, and the next thing that I remember, I was floating out into the ocean. I could not recall when I entered the water or why I was in the water. I had to be rescued by a life guard. When we returned to land, I was arrested. I was released from jail into the state's custody. While in custody, I went into a starvation period and refused to eat. After two weeks of refusing to eat, I started hallucinating. I entered the South Florida State Hospital to seek treatment for my mental illness. I was immediately placed on medication that helped stabilize me and I was offered group therapy and assistance with employment services.

Having to deal with my mental illness eventually led to alcohol addiction. I struggled for years with this addiction, at times I would find myself homeless. I slept behind office buildings, old plant warehouses, homes, and hospitals. I also lived in Assisted Living Facilities and eventually transitional housing. During my last visit/stay in transitional housing, I was given the opportunity to register and qualify for permanent housing through VOA (Volunteers of America). Through that program, I was introduced to Broward Housing Solutions®. I went from being homeless not knowing if I would find a safe place to sleep every night to having my own apartment and living independently. My apartment is beautiful, and it is mine. I have a place for all of my belongings; never do I fear that anything will be taken away from me. Because of the "blessing" of Broward Housing Solutions®, I have a place to call my own. I consider myself one lucky guy. I have been rock-solid stable on the same medications for the past ten years, and I recently celebrated 6 ½ years of sobriety. I no longer worry about where I will sleep or when I will receive my next meal. I have picked up hobbies that include reading and drawing. I even sold a few of my pieces and hopefully have some of my work displayed in museums and art galleries. ~Scott

I am a grateful recovering addict. I was homeless and living in the streets and addicted to crack-cocaine before I was introduced to Broward Housing Solutions®. I started drinking alcohol at fifteen years old and developed split personalities. More precise, at least 20 people lived in my head, Jo-Jo, Peggy, Brenda, Ella, and Andy to name a few. I suffered from dissociative identify disorder as a result of horrific abuse by my stepfather from age 5 through my teenage years. These personalities each had a role and helped me accomplish the various tasks of life, from dealing with my past to simply getting on a bus. I am now able to live independently in a relative stability atmosphere thanks to the help of the Broward Housing Solutions®. ~Joanne

# FIRST-TIME HOME BUYERS

## **First-Time Home Buyers Counseling and Education**

The First Time Homebuyers Workshops educate prospective homebuyers and provide an opportunity to receive a HUD Certificate of Completion on the following topics:

- Explanation of the role of the home buyer, seller and various professionals involved in the transaction.
- Assessment of the potential homebuyer's purchase readiness.
- Instruction of steps involved in home purchase.
- Explanation of credit, mortgage financing, tax relief programs, predatory lending and fair housing issues.
- One-on-one counseling sessions to address potential homebuyer's needs.

Approximately 730 residents attended workshops and/or counseling designed to help prospective homebuyers understand the home purchase process and allow them to determine their readiness to purchase a home in Broward County.



# BROWARD HOUSING COUNCIL

## **Purpose**

To serve in an advisory capacity to the County Commission and to facilitate coordination between the County, municipalities, the business community and not-for-profit groups to address housing issues including, but not limited to, affordable housing, workforce housing and homelessness. The Council shall submit an annual report to the County Commission and other organizations represented by the Council.

## **Created By**

Charter of Broward County, Florida, Section 11.07, approved by the electorate at a special referendum election held in conjunction with the General Election on November 4, 2008.

## **Membership**

At least 17 and no more than 19 members comprised of 16 voting members. The County Administrator or designee shall serve as a non-voting member. The Broward County Commission, at its discretion, may appoint additional members, provided that the Council shall be comprised of no more than 19 members with an odd number of voting members.

## **Terms**

Two years from the date of appointment. If a member of the Housing Council is an elected official and ceases to be an elected official, the individual's membership on the Council shall terminate, and the position shall be declared vacant. Members of the Council who no longer satisfy the residency or employment/membership requirements of their position shall cease to be members of the Council, and their positions shall be declared vacant. Other circumstances creating a vacancy may be defined by ordinance, and those vacancies shall be filled in the same manner as the original appointments.

## **Quorum**

A majority of the members.

## **Attorney**

Office of the County Attorney (954) 357-7600

## **Administrator**

Ralph Stone, Director

Housing Finance and Community Development Division (954) 357-4900

## **Coordinator**

Angela Chin, Principal Planner

Housing Finance and Community Development Division (954) 357-4900

## **Meetings**

African-American Research Library and Cultural Center 2650 Sistrunk Boulevard, Fort Lauderdale, FL 33311

Phone: (954) 357-4900

Fax: (954) 357-8221

[browardhousingcouncil.org](http://browardhousingcouncil.org)

The Council shall hold no less than six meetings per year.

Financial Disclosure not required.

# BROWARD HOUSING COUNCIL

## Voting Members

The Broward County Commission shall appoint seven to nine members as follows:

- 1) One member shall be a member of the Broward County Commission
- 2) One member shall be the owner of a business that employs at least 50 employees
- 3) One member shall be the owner of a business that employs fewer than 50 employees
- 4) One member shall be a recipient of Section 8 housing assistance or another housing assistance program
- 5) One (1) member shall be the Chief Executive of a recognized, not-for-profit homeless organization
- 6) One (1) member shall be the Chief Executive of a not-for-profit housing organization
- 7) One (1) member shall be a banker
- 8) One (1) optional voting member without a category
- 9) One (1) optional non-voting member without a category

The Broward League of Cities shall appoint three (3) members as follows:

- 10) One (1) member shall be an officer of the Broward League of Cities
- 11) One (1) member shall be the City Manager of a city in Broward County with more than 50,000 residents
- 12) One (1) member shall be the City Manager of a city in Broward County with less than 50,000 residents.

The following organizations shall appoint seven (7) members as follows:

- 13) One (1) member shall be a licensed real estate professional appointed by the Florida Association of Realtors
- 14) One (1) member shall be appointed by the Builders Association of South Florida
- 15) One (1) member shall be the Director or designee from the Florida Atlantic University Center for Urban Redevelopment and Education
- 16) One (1) member shall be a member of the Broward County School Board chosen by a majority vote of the School Board
- 17) One (1) member shall be appointed by the Broward County Housing Authority
- 18) One (1) member shall be a mortgage broker appointed by the Florida Association of Mortgage Brokers

# INCOME CHART

Broward County Median Income is \$61,800  
(Effective December 18, 2013)

Household Size	Extremely Low (30%)	Very Low (50%)	Low (80%)	Moderate (120%)
1	\$14,500	\$24,150	\$38,650	\$57,960
2	\$16,600	\$27,600	\$44,200	\$66,240
3	\$18,650	\$31,050	\$49,700	\$74,520
4	\$20,700	\$34,500	\$55,200	\$82,800
5	\$22,400	\$37,300	\$59,650	\$89,520
6	\$24,050	\$40,050	\$64,050	\$96,120
7	\$25,700	\$42,800	\$68,450	\$102,720
8	\$27,350	\$45,550	\$72,900	\$109,320
9	\$28,980	\$48,300	\$77,280	\$115,920
10	\$30,636	\$51,060	\$81,696	\$122,544
11	\$32,292	\$53,820	\$86,112	\$129,168
12	\$33,948	\$56,580	\$90,528	\$135,792

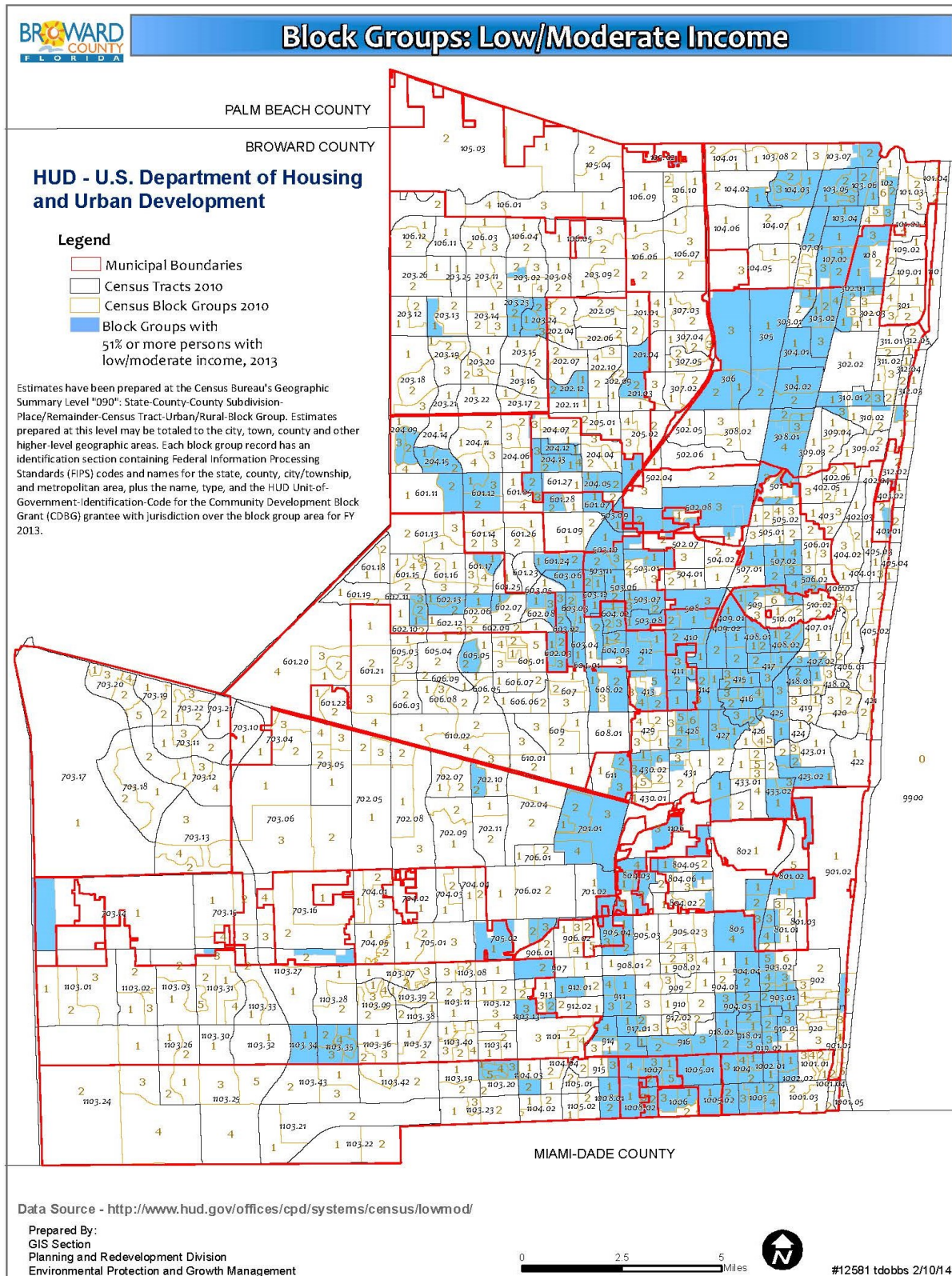
Sale prices cannot exceed the following:

New Construction: \$386,202

Existing: \$386,202



# BLOCK GROUPS



“Without continued growth and progress, such words as improvement, achievement and success have no meaning.”

– Ben Franklin

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