



ANNUAL REPORT
2014

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General Disclaimer

Broward County's Housing Finance and Community Development Division (HFCDD) and the Planning and Redevelopment Division (PRD) have made every effort to ensure the accuracy of the information contained in this Annual Report. However, HFCDD and the PRD do not guarantee the accuracy of this information. The information contained in this report was based on information provided by the fourteen (14) Entitlement Communities, Broward County's six (6) Housing Authorities, HFCDD staff, Housing Finance Authority of Broward County, 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 funding sources. Instead, the report will provide a cumulative overview of affordable housing resources and programs on a countywide basis from October 1, 2013 through September 30, 2014. This report only represents housing related programs, resources, and strategies.

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 Broward County’s Housing Finance and Community Development Division (HFCDD), and the Planning and Redevelopment Division (PRD) staff for their efforts in putting together this Annual Report, their help in distributing and collecting the affordable housing status report, and for providing general assistance and support. Staffing responsibilities to the Housing Council moved from the HFCDD to PRD in mid-July. In addition, we want to acknowledge the efforts of the Entitlement Communities, the Housing Authorities, HFCDD staff, Housing Finance Authority of Broward County, and the Homeless Initiative Partnership Administration all of whom contributed the information contained in this report.

Entitlement Communities

Coconut Creek
Coral Springs
Town of Davie
Deerfield Beach
Fort Lauderdale

Hollywood
Lauderhill
Margate
Miramar
Pembroke Pines

Plantation
Pompano Beach
Sunrise
Tamarac

Housing Authorities:

Broward County Housing Authority
Dania Beach Housing Authority
Deerfield Beach Housing Authority

Fort Lauderdale Housing Authority
Hollywood Housing Authority
Pompano Beach Housing Authority

Staff to the Broward Housing Council

Henry Sniezek, Director

Broward County Planning and Redevelopment Division

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Office of the County Attorney

Michael Wright, HIP Administrator

Broward County Homeless Initiative Partnerships (HIP) Administration

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Broward County Housing Finance and Community Development Division

Vena Paylo, Web Site Specialist

Broward County Housing Finance and Community Development Division

Albert Cumming, Administrative Secretary

Broward County Planning and Redevelopment Division

A Message from the Chair



Dear Elected Officials and Residents of Broward County:

On behalf of the Broward Housing Council, I am pleased to present the 2013-2014 Annual Report. This report offers a comprehensive overview of affordable housing resources and programs available countywide and highlights the Housing Council's successes and accomplishments on behalf of those we served during this past year.

In recent years, we have witnessed property values rebound and communities in general restore some stability after the housing crisis. Still, we are faced with a persistent challenges to truly address the affordable housing needs of Broward County's residents. As our County engages in a planning effort to set a vision and direction for the next 50 years, we cannot overlook the current need for 45,000 affordable housing units. Broward County needs to prioritize identifying and creating a dedicated funding source that can attract more private investment that will help us meet the demand for quality affordable housing. Jobs have increased in our communities but most jobs have been created in sectors offering low to moderate wages. While some County residents celebrate that their homes are no longer under water, others who earn the median wage face disappointment when they cannot afford the median priced home. More than 50 percent of renter households are severely cost burdened (paying in excess of 30 percent of their incomes on housing costs) and their situation is exacerbated when transportation costs are taken into account. In some respects the current housing climate is reminiscent of the past and we should all be concerned that lessons of that past have not adequately translated into effective policy and planning.

The Housing Council serves as an advisory body to the Board of County Commissioners and we are committed to representing the various perspectives needed to ensure we have a balanced and productive discourse on the relevant issues impacting housing. One voice and one view is not our approach. We work diligently to ensure that the diversity of our community is recognized and valued. Our communities have multiple needs: jobs, access to health care, education and housing. The Housing Council understands this and welcomes stakeholders from these sectors to participate in our meetings to ensure we engage in a multifaceted approach. Resources at the local, State and Federal levels continue to limited and we need to collaborate across sectors to broaden and deepen the impact of the social investment capital that is needed.

As we look to 2015, our vision remains clear. "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."

Regards,

Monica Navarro

Monica Navarro, MBA, EDFP
Chair

Broward County Housing Council Membership

Each member of the Council fills a category specified by Section 11.07, Article XI of the Charter of Broward County, Florida. Below is the membership of the Council as of October 1, 2013 - September 30, 2014:

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
Ann Deibert	Broward County Housing Authority
Frances Esposito	Chief Executive of a recognized, not-for-profit homeless organization
Caryl Hattan	Community Representative
Richard Lemack	Broward League of Cities: City Manager in a city with more than 50,000 residents
Gino Moro	Florida Association of Mortgage Brokers Professionals
Mercedes J. Nunez	Recipient of Section 8 housing assistance or another housing program
Dr. Rosalind Osgood	Broward County School Board District 5
Marcia Barry-Smith	Banker
Frank Schnidman	Florida Atlantic University Center for Urban Redevelopment & Education
Ralph Stone	County Administrator Designee
Lois Wexler	Member of the Broward County Commission, District 5
Vacant	Owner of Business employees at least 50 employees
Vacant	Builders Association of South Florida

Performance Measures

- Executed contract with The Metropolitan Center at Florida International University to update the previous 2011 Broward County Affordable Housing Needs Assessment Study.
- Board of County Commissioners accepted the FY 2012-2013 Broward Housing Council Annual Report at their May 13, 2014 meeting.
- Sponsored a Housing Credit Needs Forum to hear from key stakeholders and discuss future options and approaches for coordinating bank Community Reinvestment Act (CRA) activities with the affordable housing priorities of Broward County.
- Finalized the contract with Carras Community Investment, Inc. for the Evaluation of Community Reinvestment Act (CRA) Activities of Banks in Broward County.
- Approximately 110 low and moderate income households received purchase assistance through the various funding sources (CDBG, SHIP, HOME, NSP) to increase homeownership opportunities.
- Approximately 330 single family, and multifamily units were rehabilitated through the various funding sources Community Development Block Grant (CDBG), State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), and Neighborhood Stabilization Program (NSP), and the Community Development Block Grant Disaster Recovery Initiative (CDBG-DRI) Program.
- Approximately 15 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 sewer connections through its SHIP and CDBG programs.
- Approximately 360 clients received homeless prevention assistance countywide.
- Approximately 300 new affordable housing units in Broward County were funded through Florida Housing Finance Corporation; Broward County provide matching funds and/or GAP financing.
- Approximately 5 multi-family units and 12 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 assisted through the Community Housing Development Organization (CHDO).
- Approximately 1,080 residents received Housing Counseling/Homeowner Education services Countywide.
- Approximately 310 Veterans Affairs Supportive Housing (VASH) vouchers were issued to provide rental assistance to homeless veterans.
- Approximately 10,900 families throughout the County received Housing Choice Voucher assistance.
- Approximately 200 Public Housing Units were converted to Project Based Rental Assistance through HUD's Rental Assistance Demonstration (RAD).
- Approximately 150 Mortgage Credit Certificates (MCC) were issued to eligible homeowners.
- Approximately 50 eligible homeowners received assistant through the Florida Hardest-Hit Program.
- Approximately 15 families have become homeowners through the Family Self-Sufficiency and Section 8 Homeownership Program.

2013-2014 Work Program

I. EDUCATION AND ADVOCACY

- a. Continue and encourage all entitlement communities to fund foreclosure counseling and assistance strategies.
- b. Support Homebuyer Education courses through HUD Certified Counseling Agencies for programs supported with local, state and federal affordable housing funds.
- c. Continue to educate municipalities, local business leaders, and legislative leaders on affordable housing issues.
- d. Forward 2014 Broward County Affordable Housing Needs Assessment Study to all municipalities and the Legislative Delegation.

II. LEGISLATION

- a. Support retaining the funding for State Housing Initiatives Partnership (SHIP) program.
- b. Support establishing a Local Documentary Stamp Tax program based on the Miami-Dade model.
- c. The proposed Community and Banking Council should review and advise regarding affordable housing legislation.

III. FORECLOSURE COUNSELING AND EDUCATION

- a. Continue and encourage foreclosure counseling workshops throughout Broward County by local nonprofit HUD certified Housing Counseling Agencies and local banks.
- b. Support training for foreclosure counselors.
- c. Support linkages to homebuyer counseling agencies and CRA home mortgage products including community land trust loans, first-time homebuyer loans, portfolio loans and other customized loan products for low-and moderate income homebuyers.

IV. PROVIDE NEW AFFORDABLE MULTI FAMILY RENTAL UNITS

- a. Prioritize resources for new multi-family development.
- b. Create flexible sources of “gap financing” for new multi-family development.
- 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.
- d. Recommend Florida Housing Finance Corporation (FHFC) increase the 250 set-aside of units for Broward County tax credit projects.
- e. Recommend FHFC award projects based on the greatest needs vs. project driven.

V. HOMELESSNESS: RAPID RE-HOUSING / SUPPORTIVE HOUSING

- a. Encourage entitlement communities to jointly or individually fund projects that add new transitional and/or permanent supportive housing.
- b. Evaluate the number of “net” new units of transitional and/or permanent supportive housing.
- c. Net reduction in the number of unsheltered homeless persons as indicated in the 2014 Homeless Point in Time count.

VI. COMMUNITY REINVESTMENT ACT (CRA) ACTIVITIES BY BANKS IN BROWARD COUNTY FOLLOW-UP

- a. Evaluate Community Reinvestment Act (CRA) Activities by Banks in Broward County.
- b. Provide a copy of the Broward Housing Council Work Program to each bank in Broward County and request that the work program be placed on their CRA Public Comment File.
- c. Provide a copy of the Broward CRA Report to each bank in Broward County and request that the report be placed on their CRA Public Comment File.
- d. Provide copies of Broward County's Entitlement Communities Consolidated Plans, the Broward County Affordable Housing Needs Study, and the Broward Ten-Year Plan to End Homelessness to each bank in Broward County and request that the documents be placed on their CRA Public Comment File.
- e. Provide copies of all documents (B-D) to bank regulatory agencies, and to the State of Florida Chief Financial Officer for inclusion with all CRA Performance Evaluations of banks in Broward County.
- f. Conduct a joint workshop between the Housing Council and the largest banks to define strategies for linking CRA activities with countywide affordable housing needs, and explore the creation of a permanent Community and Banking Council to continue to monitor and evaluate bank CRA performance, discuss issues, problems, challenges and opportunities and identify solutions.

VII. POTENTIAL HOUSING LINKAGE FEE PROGRAM FOR BROWARD COUNTY

- a. The Broward County Board of County Commissioners (BOCC) approved at their June 24, 2014 commission meeting the Metropolitan Center at Florida International University to update the 2007 Broward County Housing Linkage Fee Nexus Study. The Commissioners will evaluate whether to levy a new commercial development impact fee for affordable housing. The study will provide whether it is legally justified.

VIII. ASSESSMENT OF THE COUNTYWIDE AFFORDABLE HOUSING LAND USE PLAN POLICY 1.07.07

- a. The Broward County Board of County Commissioners, on April 22, 2014, approved an initiative to review and update the Broward County Land use Plan and Comprehensive Plan. This initiative is underway. One of the major "Focus Areas" is Housing.

IX. MAINTAIN THE BROWARD HOUSING COUNCIL WEBSITE AND QUARTERLY NEWSLETTER

- a. The website shall include, but not limited to, the following elements:
 - Federal, state and local housing agency's links
 - Federal, state and local training opportunities (public and private)
 - Federal, state and local funding and resource information
 - Broward County's entitlement communities Consolidated Plans, Annual Action Plans, and Local Housing Assistance Plans
 - Request for Proposals (RFP) for affordable housing strategies
 - Nonprofit, for-profit and foundation affordable housing activities /opportunities
 - Policy and Data Research
 - Best Practices at the Local, state and federal level
- b. Prepare quarterly newsletter to be distributed via e-mail.
- c. The Community Reinvestment Act, Bank Performance in Housing Lending and Investment in Broward County report should be placed on the Broward Housing Council website.
- d. Create a searchable and interactive database on the Council's website for each bank and CRA contact person to facilitate bank communication between the bank and government and non-profit agencies and community residents concerning CRA issues, needs and opportunities.

X. PRODUCE THE HOUSING COUNCIL ANNUAL REPORT

- a. Production and funding for homeownership.
- b. Resources and clients for foreclosure counseling.
- c. Production and funding for home repair.
- d. Production and funding for barrier free/special needs populations.
- e. Production and funding for multifamily rental.
- f. Report on all Housing Council work program activities.
- g. Report on total units and funding for the Housing Authorities.
- h. Incorporate success stories.

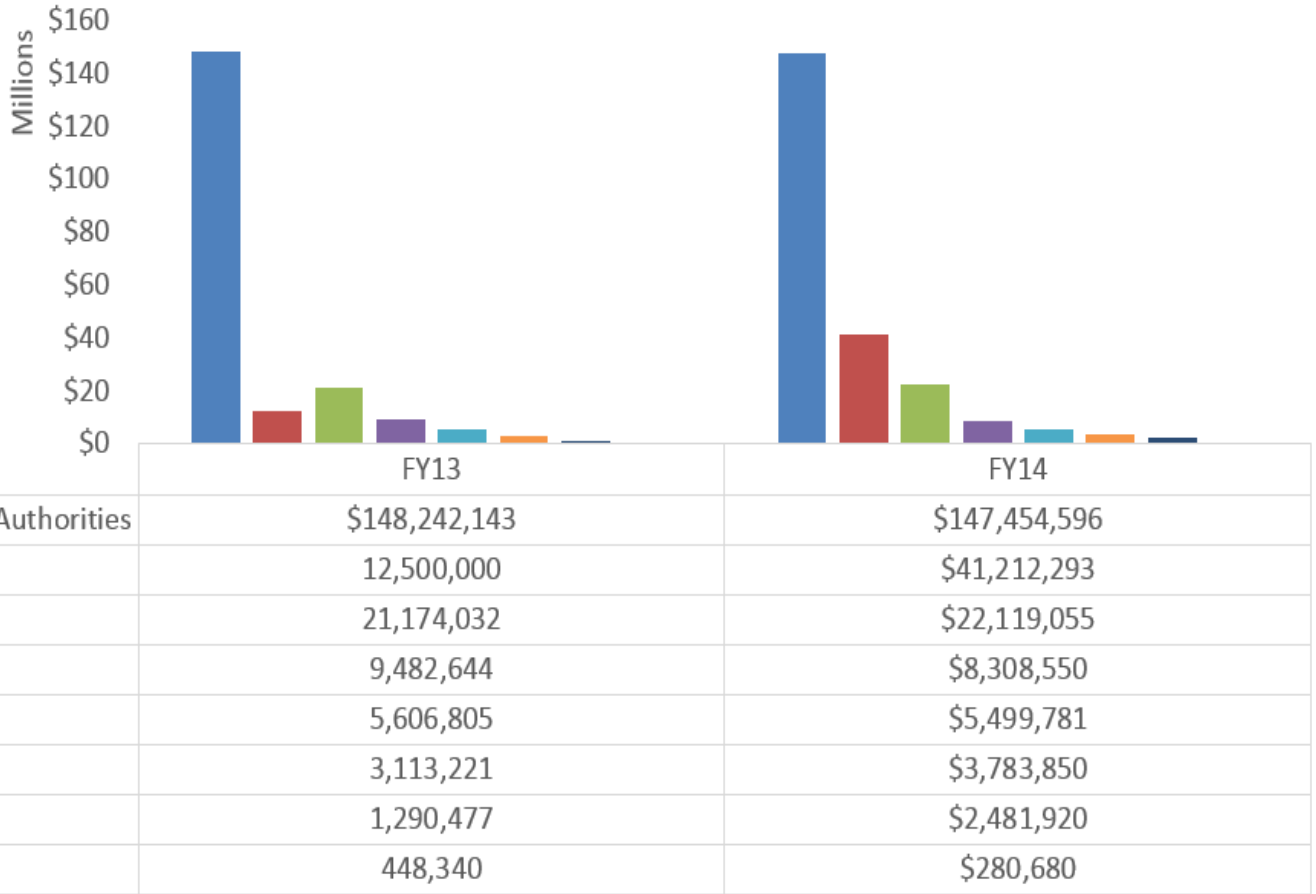
Countywide Resources

The table below identifies funding resources allocated during Fiscal Year 2013-2014. See table of content for other federal program grants received and expended.

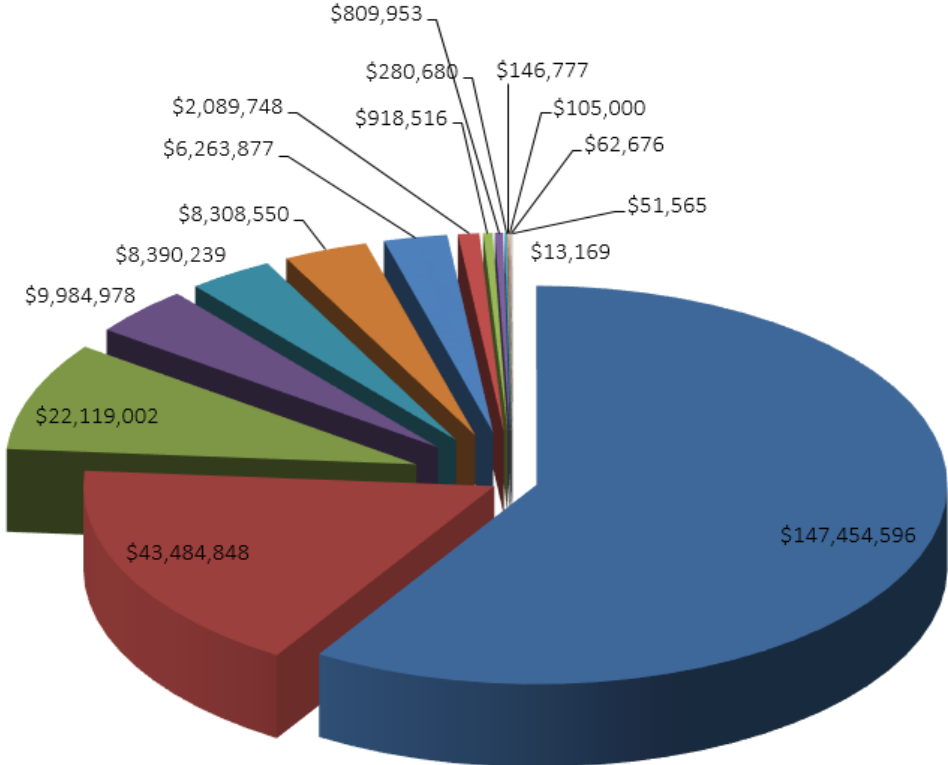
FEDERAL RESOURCES	FY 2013	FY 2014	DIFFERENCE	CHANGE
Broward County's Six Housing Authorities Homeless Initiative Partnership (HIP) Services	\$148,242,143	\$147,454,596	(\$787,547)	(.5%)
Housing Opportunities for Persons with AIDS (HOPWA) Community Development Block Grant (CDBG) Program	\$21,174,032	\$22,119,055	\$945,023	4%
HOME Investment Partnership (HOME) Program	\$9,482,644	\$8,308,550	(\$1,174,094)	(12%)
Emergency Solutions Grant (ESG) Program	\$5,606,805	\$5,499,781	(\$107,024)	(2%)
	\$3,113,221	\$3,783,850	\$670,629	22%
	\$448,340	\$280,680	(\$167,660)	(37%)
STATE RESOURCES	FY 2013	FY 2014	DIFFERENCE	CHANGE
Housing Finance Authority of Broward County (HFA)	\$12,500,000	\$41,212,293	\$28,712,293	230%
State Housing Initiative Partnership (SHIP) Program	\$1,290,477	\$2,481,920	\$1,191,443	92%
TOTAL COUNTYWIDE RESOURCES	FY 2013	FY 2014	DIFFERENCE	CHANGE
	\$201,857,662	\$231,140,725 ¹	\$29,283,063	15%

¹ Total Countywide resources excludes program income and other federal program grants received.

Countywide Resources



Total Allocation of Housing Strategies: \$250,484,174²



- Vouchers: Housing Choice, Project-Based, Tenant-Based, Veterans Affairs Supportive Housing
- Purchase Assistance
- Homeless Initiative Partnership (HIP) Resources
- Foreclosure Acquisition, Rehabilitation and Resale // Single Family
- Program Planning and Administration
- Housing Opportunity for Persons with AIDS (HOPWA)
- Residential Rehabilitation Single-Family
- Multi-Family: Residential Rehabilitation
- Community Housing Development Organizations (CHDO)
- Single-Family and Multi-Family New Construction
- Emergency Solutions Grant (ESG)
- Removal of Architectural Barriers
- Emergency Homeless Foreclosure Prevention/Housing Counseling
- Mobile Home Replacement/Temporary Relocation Assistance
- Water/Sewer Connections S/F
- Clearance and Demolition

² Total allocation of housing strategies include other federal program grants received and previous years funds carried forward.

Federal Programs

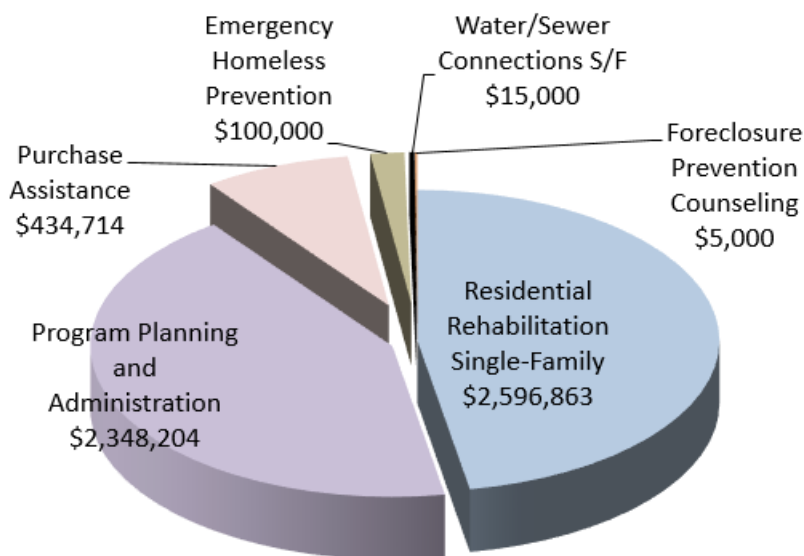
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM: \$5,499,781

The Community Development Block Grant (CDBG) Program is federally funded by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Community Development Block Grant Program (CDBG) is to provide resources to help metropolitan cities and urban counties counter the growing problems of neighborhood blight, economic decline and the shortfall of social services to low and moderate income persons, the homeless, and persons with special needs. The national objectives of the CDBG program are to fund activities which aid in the prevention or elimination of slum and blight conditions, principally benefit low and moderate income persons, the homeless, the elderly and the handicapped, and expanded economic opportunities.

A minimum of 70 percent of CDBG funds, not including administrative costs, must support activities that benefit low-and moderate-income persons. Total countywide housing allocation for FY 14 is \$5,499,781. The total CDBG allocation countywide was \$11,741,020. Of this allocation, \$3,151,577 was expended on housing, and \$2,348,204 was expended for Program Planning & Administration (20 percent of the CDBG grant). Only housing related activities/funds are reported in this annual report which equates to approximately 35 percent of the total allocation.

Page 40 displays Broward County Median Income at \$63,300 effective March 6, 2015. Page 41 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.

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.



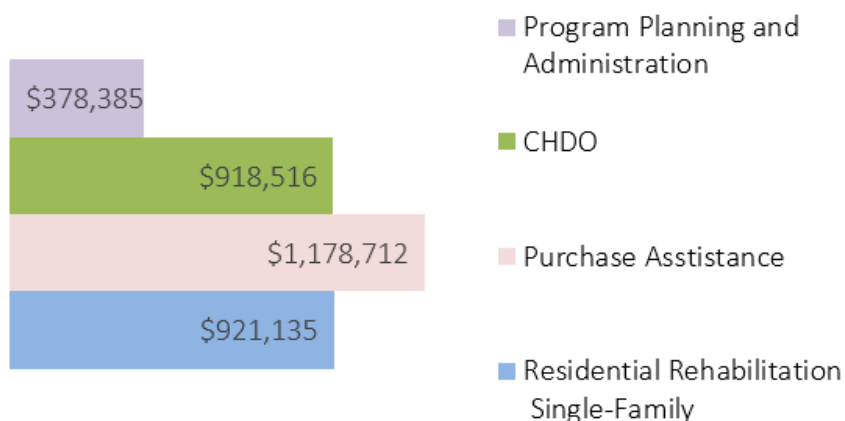
HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM: \$3,783,850

The HOME Investment Partnership (HOME) Program provides federal funds 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, individuals, and those at risk of becoming homeless is part of the HOME funds allocation and administered by the Broward County Housing Authority (BCHA).

Page 40 displays Broward County's Area Median Income (AMI) at \$63,300 effective March 6, 2015. Page 41 displays those areas in the County where HUD has found that 51 percent of the population has income below 80 percent of the AMI for the Fort Lauderdale Metropolitan Statistical Area. Housing developed with HOME funds must be marketed to individuals with incomes at set percentages of the AMI published annually by HUD. For example, 30 percent of AMI or below is considered "extremely low income;" 50 percent or below is considered "very low income," 80 percent or below is considered "low income" and 80 to 120 percent of area median income is considered "moderate income." The HOME program operates under a consortium³ administered by Broward County's Housing Finance and Community Development Division. The cities of Fort Lauderdale, Pompano Beach and Hollywood administer their own allocation of HOME funds.

Set-aside Requirements: All HOME assisted units must be occupied by families with incomes of 80 percent or less of median area income adjusted for family size according to HUD. Fifteen (15) percent of HOME funds must be set aside for CHDO housing development annually.

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. Of the total HOME funds allocated, \$3,396,748⁴ was expended. Any project that is not completed timely will be terminated and PJs will be required to repay HOME funds drawn. §92.205(e)(2).



³HOME Consortium cities: Coconut Creek, Coral Springs, Tamarac, Margate, Deerfield Beach, Sunrise, Lauderhill, Plantation, Pembroke Pines, Miramar and the Town of Davie.

⁴HOME funds expended as of 2013-14 not including program income and/or previous year's allocation carried forward.

Supportive Services

EMERGENCY SOLUTIONS GRANT PROGRAM (ESG): \$280,680⁵

The Emergency Solutions Grant (ESG) Program is a federally funded program awarded to the State through the 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 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. 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 exist.

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA): \$8,308,550⁶

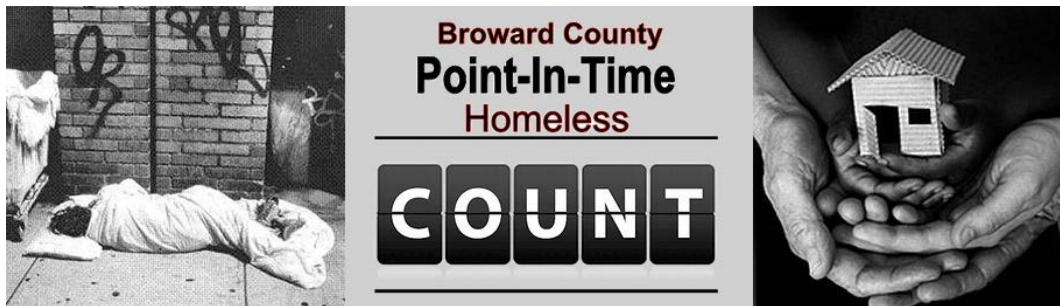
The Housing Opportunities for Persons with AIDS, known as HOPWA, is funded through a grant from the Housing and Urban Development Department (HUD) to provide resources and incentives for meeting the housing needs of persons with AIDS or HIV related diseases. The City of Fort Lauderdale serves as the 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). Under federal regulations governing HOPWA, administrative costs cannot exceed 3 percent of the annual HOPWA allocation to administer the program locally.

⁵ Total program grant amount does not include program funds carried forward or funds expended to date.

⁶ Total program grant amount does not include program funds carried forward or funds expended to date.

HOMELESS INITIATIVE PARTNERSHIP (HIP) SERVICES: \$22,119,055⁷

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 \$22 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.



From 2014, the total number of sheltered and unsheltered persons experiencing homelessness in Broward County dropped by 2.9 percent, from 2,810 to 2,766; while the number of unsheltered persons increased by 6.2 percent from 829 to 879. See Page 39 for a geographic location of unsheltered homeless populations in Broward County. In 2013, the PIT count found 783 at-risk individuals, in 2014 that number dropped to 289. Based on at-risk subject responses, 42 percent have a drug or alcohol problem, 2 percent are veterans, and 7 percent were attacked while homeless. Persons identified as “at-risk” is 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.browardpointintime.org/#!archive/cudb

Homeless in Broward County				
2013 Point in Time Count		2014 Point in Time Count		
Unsheltered	829	Unsheltered	879	6% increase
Sheltered	1,981	Sheltered	1,887	5% decrease
Total	2,810	Total	2,766	2% decrease

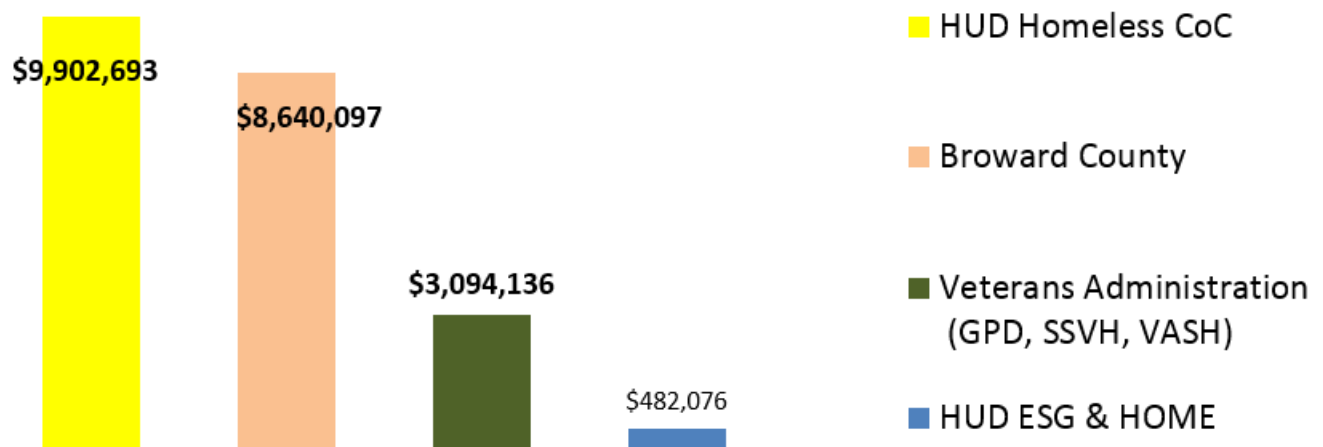
⁷ Total program grant amount does not include program funds carried forward or funds expended to date.

In 2013, 11 percent of respondents stated they were veterans. In 2014, that number dropped to 9 percent. In the state of Florida it is 16 percent. Broward County's 2014 PIT Count identified 229 Homeless Veterans.

POINT-IN-TIME (PIT) COUNT DEFINITION OF HOMELESSNESS

Using HUD's definition of homelessness for the PIT count, 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; 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.



GPD: Grant and Per Diem Program
SSVH: Supportive Services for Veteran Families
VASH: Veterans Administration Supportive Housing

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 below comparing the number of beds available to unmet need.

HOUSING INVENTORY & ESTIMATED NEEDS AS OF JANUARY 2014				
Continuum Phase / Subpopulation	Housing Inventory		Unmet Need	
	2013	2014	2013	2014
Emergency-Households without Children	542 beds	557 beds	150 beds	25 beds
Emergency-Households with Children	250 beds	220 beds	50 beds	9 beds
Transitional/Rapid Re-housing Households without Children	995 beds	707 beds	215 beds	332 beds
Transitional/Rapid Re-housing Households with Children	397 beds	509 beds	100 beds*	247 beds*
Safe Haven for persons with mental illness	35 beds	35 beds	45 beds	11 beds
Permanent Supportive Housing (PSH): Households without Children	753 beds**	1,208 beds**	950 beds**	410 beds**
Permanent Supportive Housing (PSH): Households with Children	892 beds**	878 beds**	138 beds**	296 beds**
Total All Beds	3,289 beds	4,114 beds	1,648 beds	1,330 beds

*The economic downturn and increased foreclosure rates have resulted in higher demand for emergency assistance, emergency shelter, transitional and permanent housing beds for 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.

Other Federal Grant Programs

NEIGHBORHOOD STABILIZATION PROGRAM (NSP1 AND NSP3) FUNDS EXPENDED: \$12,044,881

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 non-entitlement municipalities⁸ that the County represents for NSP-1 and NSP-3 funding while 13 entitlement communities⁹ received their own funding allocation. Countywide, grantees have been allocated approximately \$124.5 million dollars which includes program income generated upon the sale of properties to income qualified persons or households from (NSP-1) and (NSP-3). Under 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). 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).

All NSP-1 funds have been fully obligated and/or committed. NSP-3 expenditures 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. Approximately \$6.5 million dollars remain open for use on (NSP-3) eligible activities and combined, approximately \$14.6 million for (NSP-1) and (NSP-3) remain open for use on eligible activities.

The federal Neighborhood Stabilization Program (NSP) was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment. Through the purchase and redevelopment of foreclosed and abandoned homes and residential properties, the goal of the program is being realized.

⁸ Coconut Creek, Cooper City, Dania Beach, 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.

⁹ Coral Springs, Town of Davie, Deerfield Beach, Fort Lauderdale, Hollywood, Lauderhill, Margate, Miramar, Pembroke Pines, Plantation, Pompano Beach, Sunrise, Tamarac.

Activity/Eligible Uses: FY 14	NSP- 1 Funds Expended	NSP-3 Funds Expended
1. Foreclosure, Acquisition, Rehabilitation, New Construction, Resale S/F (LMMI)	\$1,819,778	\$5,860,233
2. Foreclosure, Acquisition, Rehabilitation, M/F (LH)	\$303,178	\$319,541
3. Program Planning and Administration	\$267,722	\$745,767
4. Foreclosure, Acquisition, Rehabilitation, New Construction, Resale S/F (LH)	\$99,766	2,190,998
5. Purchase Assistance (LMMI)	\$92,654	\$179,651
6. Purchase Assistance (LH)	\$60,000	\$92,424
7. Clearance & Demolition	\$4,867	\$8,302
Total Funds Expended:	\$2,647,965	\$9,396,916

Federal Recovery Funding	Total Grant Allocation including Program Income	Total Funds Expended Cumulative	Total Available Funds
Neighborhood Stabilization (NSP-1 & NSP-3) Program	\$124,533,873	\$109,853,961	\$14,679,912

The data above reflects an approximate cumulative data for NSP-1 and NSP-3 activity for the County and the non-entitlement municipalities that the County represents as well as the 13 entitlement communities.

COMMUNITY DEVELOPMENT BLOCK GRANT DISASTER RECOVERY INITIATIVE (CDBG-DRI) PROGRAM FUNDS

EXPENDED: \$3,880,337

In 2007, Broward County received an initial 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 to the County a second round of CDBG-DRI funds through a supplemental appropriation addressing Hurricane Wilma, totaling approximately \$22 million. HUD subsequently approved a third appropriation for the 2008 hurricanes and the 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 their annual action plans. Many of the cities implemented their own programs through agreements with the County, with the County administering overall program requirements including reporting to DEO and monitoring the city contracts. The three DRI grants benefit very low and low income households in its housing recovery programs. Page 41 displays those areas in the County where HUD has found determined that the 51 percent of the population is below 80 percent of the Median Family Income for the Fort Lauderdale Metropolitan Statistical Area.

Activity/Eligible Use FY 14	DRI (Round 1) Funds Expended	DRI (Round 2) Funds Expended
1. Construction of New Single-Family Homes	\$809,953	\$0
2. Mobile Home Replacement	\$60,828	\$0
3. Residential Rehabilitation Multifamily	\$0	\$1,467,029
4. Residential Rehabilitation Single-Family	\$0	\$1,385,575
5. Temporary Relocation	\$1,848	\$0
6. Program Planning and Administration	\$19,148	\$135,956
Total Funds Expended	\$891,777	\$2,988,560

Federal Recovery Funding	Total Grant Allocation including Program Income	Total Funds Expended Cumulative	Total Available Funds
Disaster Recovery Initiative (DRI-1 & DRI-2) Program	\$45,929,430	\$37,896,120	\$8,033,310

Broward Housing Authorities

BROWARD HOUSING AUTHORITIES: \$147,454,596

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. The Housing Authorities of Broward County administer several types of housing subsidies.

HOUSING CHOICE VOUCHERS (SECTION 8): \$118,317,489

The Housing Choice Voucher Program (sometimes referred to as “Section 8”) is the federal government major program which assists very low-income families including the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own suitable housing, including single-family homes, townhouses and apartments. Assistance in the Section 8 Housing Choice Voucher is tied to the person, not the unit, and allows the participant to lease any unit that meets the program requirements, including units outside Broward County’s jurisdiction. The HA administer approximately 10,898 vouchers through this program. But there are over 3,550 people waiting for vouchers.

PUBLIC HOUSING: \$8,351,764

Public housing is housing that is owned by the federal government and is operated by local Public Housing Authorities (PHAs). It is one of the nation’s three main rental assistance programs, along with “Section 8” vouchers and project-based rental assistance. It is intended to serve many of the most vulnerable renter household populations i.e., extremely low-income, elderly or disabled residents. The housing authorities combined own and manage 13 multifamily units which contain approximately 1,150 affordable rental units. They also administer up to 11,400 section 8 vouchers. The demand for public housing is far greater than the number of units available countywide. There are approximately 1,920 people on the public housing waiting list.

LOW INCOME HOUSING TAX CREDIT (LIHTC): \$8,004,704

The Low Income Housing Tax Credit is a federally authorized program that assists in the production and preservation of affordable rental housing for low-income families and individuals. Tax credits support a broad range of activities including acquisition and/or rehabilitation of existing structures for rental use, including distressed or failed properties, or the new construction of rental projects. There are a total of 2,410 federally assisted affordable rental housing stock financed through the tax credit program.

SHELTER PLUS CARE (S+C) PROGRAM: \$3,220,684

The purpose of HUD's Shelter Plus Care (S+C) program is to provide permanent housing in connection with supportive services to homeless people with disabilities and their families. To be eligible for participation in S+C, a person must be homeless and disabled with serious mental illness, and/or, have chronic alcohol and/or drug addictions, and/or, have HIV/AIDS and continue participating in a prescribed supportive services plan for the duration of program participation. The S+C will assist up to 450 individuals and/or families.

PROJECT-BASED RENTAL ASSISTANCE (PBRA): \$2,766,354

The U.S. Department of Housing and Urban Development created RAD to help preserve affordable housing by addressing a backlog of deferred maintenance and to provide rental subsidies to sustain the properties in the future. Two public housing authorities have been approved to convert up to 200 public housing units into Project Based Rental Assistance (Section 8) vouchers. What is Project Based Rental Assistance? The Project-Based rental assistance program is a rental subsidy program that is similar to the Housing Choice Voucher Program. The major difference between the two programs is that the subsidy in the PBRA program is attached to the unit and does not move with the tenant. Under the PBRA program, tenants pay 30 percent of their adjusted income for rent and utilities, and the federal government pays the difference.

ACQUISITION AND REHABILITATION: \$2,617,262

The inventory of affordable units is shrinking nationwide. Age-related deterioration, rising maintenance and utility costs, demolition, and expiring use restrictions and affordability controls cause a significant loss of affordable units each year. Preserving the existing affordable stock is therefore critical to meeting the housing needs of low- and moderate-income families. Through acquisition and rehabilitation of multi-family property, the housing authorities helped to preserve affordability of up to 360 existing affordable housing units.

HOME-FUNDED TENANT-BASED RENTAL ASSISTANCE (TBRA): \$582,280

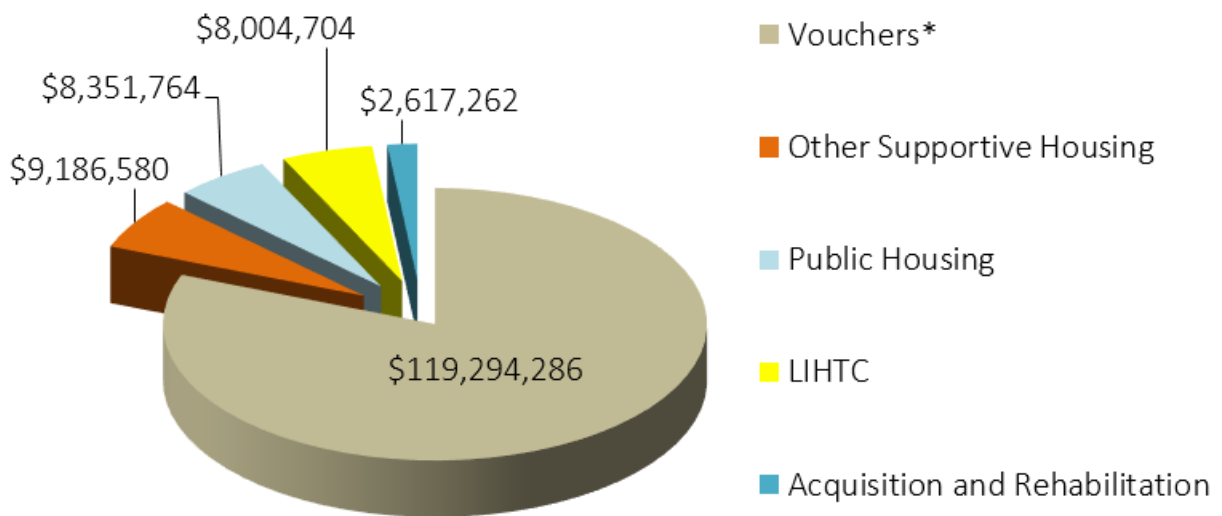
HOME is a HUD-administered federal program that provides funding for local communities to provide affordable housing for low- and very low-income residents. HOME funds can be used to provide direct assistance to low-income households who need help paying their rent. HOME-funded Tenant-Based Rental Assistance (TBRA) is a rental subsidy that helps make up the difference between what a renter can afford to pay and the actual rent for a home. The program assists low-income families to move from homelessness to self-sufficiency by providing rental subsidies and case management support services. TBRA is similar to a Housing Choice Voucher in that it provides monthly rental subsidies to private landlords to help defray the cost of the rental unit for a low-income tenant. The housing authorities administer housing assistance for approximately 40 families through this program.

HUD-Veterans Affairs Supportive Housing (HUD-VASH): \$976,803

The HUD-VASH Program combines the Department of Housing and Urban Development (HUD) Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). HUD-VASH vouchers may be used to provide rental assistance to eligible homeless veterans and their families. Vouchers are generally tenant-based. However, on a case-by-case basis, project-based vouchers may be used. The program is administered by the Housing Authority in accordance with regular HCV program requirements. Approximately 300 vouchers have been allocated to eligible homeless veterans for this program. The goal of the program is to help end homelessness among veterans by moving the most vulnerable veterans into permanent housing quickly.

THE FAMILY SELF-SUFFICIENCY AND HOMEOWNERSHIP PROGRAM

The Family Self-Sufficiency (FSS) program is an employment and savings incentive program for low-income families that have Section 8 vouchers or live in public housing. The FSS program was enacted in 1990, based on a proposal by the first Bush Administration. The FSS is designed to help Section 8 families gain and maintain financial independence from government assistance. It consists both of case management services that help participants pursue employment and other goals, and an escrow account which grows as the family's earned income increases. Families that complete the program may withdraw funds from these accounts for any purpose after five years. The Housing Authorities report that they are just beginning to see families graduate approximately 14 from its FSS program.

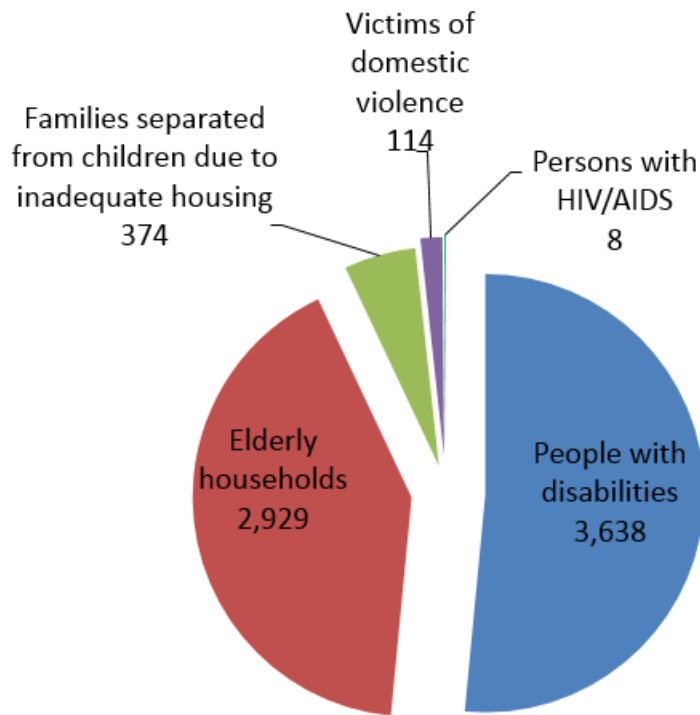


***Housing Choice Vouchers, HUD-Veterans Affairs Supportive Housing**

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. For this report, it was reported that 5 young adults have aged out of foster care. "Aging out" refers to what happens when youth leave substitute care at age 18 or older. The Family Unification Program (FUP) is the only federal program that explicitly provides housing assistance for youth aging out of foster care.

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 INITIATIVE PARTNERSHIP (SHIP) PROGRAM \$2,481,920

The State Housing Initiatives Partnership (SHIP) Program, is created in the State Housing Initiatives Partnership Act, Chapter 420.907 – 420.9079, Florida Statutes for the purpose of providing assistance through the transfer of funds from documentary stamps generated from the sale of residential properties to the Florida Housing Finance Corporation (FHFC) for use by Counties and local governments in implementing SHIP Programs to produce and preserve affordable housing. The FHFC administers the SHIP Program, which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing to serve very-low, low and moderate income families.

During the 2013 regular legislative session of the Florida Legislature, the Florida Legislature did not fund the SHIP Program from documentary stamp revenues, but appropriated approximately \$40 million of the money received by the State of Florida from the Mortgage Settlement between major banks and the U.S. Treasury for local governments to continue to implement the SHIP Programs. Broward County and entitlement cities received its allocation from the FHFC in the amount of approximately \$2.5 million. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund for FY 2013-2014.

To accept the funding, the County and entitlement cities have to budget the strategies in its Local Housing Assistance Plan (LHAP) under the SHIP Program for FY 2013-2014, where funds will be allocated to provide assistance to eligible applicants, and receive the funds.

The County and entitlement cities are required to reserve at least 30 percent of the funds for awards to very-low income persons and at least 30 percent of the funds for awards to low-income persons as required in the regular SHIP Program. In addition, there is a requirement to expend at least 75 percent of the funds for construction, rehabilitation or emergency repair and at least 65 percent of the funds for home ownership. The County and entitlement cities are also required under Senate Bill 1852 to make 20 percent of their allocation available to serve persons with special needs (preference to persons with development disabilities).

Timeline for Encumbrance and Expenditure: Program funds will be encumbered by June 30th, one (1) year following the end of the applicable state fiscal year. Program funds will be fully expended within twenty-four (24) months of the end of the applicable state fiscal year. Recaptured funds and program income will also be used for eligible SHIP activities described in the LHAP. Of the total SHIP allocation, \$2,026,238¹⁰ has been expended and obligated.

¹⁰SHIP funds expended as of 2013-14 not including program income.

HOUSING FINANCE AUTHORITY (HFA) OF BROWARD COUNTY: \$41,212,293

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.) Borrowers must meet household income limits for the program. The income limits are provided by www.floridhousing.org/MCC. The MCC is good up to thirty (30) years so long as the home remains the buyer’s principal residence.

COUNTY	NON-TARGETED HOUSEHOLD		TARGETED HOUSEHOLD	
	1-2 PERSON	3+ PERSON	1-2 PERSON	3+ PERSON
Broward	\$82,800	\$96,377	\$82,800	\$96,600



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 22 lenders participating in the MCC bond program. This year, the HFA has issued approximately 150 MCC’s utilizing approximately \$8.4 million of the current and prior years MCC’s bonds allocation. The current year MCC bond allocation is approximately \$41 million in which the HFA has two years to expend the remaining balance. 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.

Success Stories

Broward Housing Solutions

Broward Housing Solutions® (BHS®), a non-profit Community Housing Development Organization (CHDO), purchased its 19th property in April and currently provides approximately 300 individuals with subsidized safe, affordable, and permanent homes. Broward County's HOME Investment Partnerships Program provided \$200,000 for the acquisition and rehabilitation of the property located at 940 South-west 29th Street in Fort Lauderdale shown below. BHS® provides permanent housing for low-income and formerly homeless people, including veterans, youth aging out of foster care, and adults, who also struggle with disabilities who also have mental illnesses. Residents, many of whom are supported by Social Security disability checks averaging only \$721 per month, typically pay 30 percent of their gross income for rent \$216.

Front yard before



after



Rear yard before

after

BHS® provides a safe and supportive haven for mentally ill people, many of whom were chronically homeless prior to entering the program such as “Gordon” and “Ruthie” who both express tremendous gratitude for their affordable and supportive dwellings. Lisa Vecchi, BHS®’ Chief Executive Officer, states that tax-payers also significantly benefit from the services provided by BHS®; the cost of maintaining the homeless in medical facilities such as the Emergency Room at an average of \$600/day or jail at approximately \$118 per night are costly for taxpayers, however, BHS® is able to house a low-income and mentally ill person for only \$38.20 per day. The solution in eradicating homelessness among this very fragile population is a win-win.

A Homeownership Success Story

My name is Patricia and I would like to share my home buying experience with you. Like many other individuals and families, it was my dream to own my own house. I was divorced at 45-years-olds with a 5-year-old son. I am a cancer survivor and my son was my MIRACLE. I rejoice at each beautiful day God has given me never taking anything for granted.

Divorce is a complicated process emotionally, legally, and financially. Being a divorcee and a single mom, we left our home with only the clothes on our backs. We moved into a family's home temporarily but realized within a short timeframe that the homeowners had sold their home leaving my son and myself almost homeless. I had a good career but decided to quit my job to be a stay-at-home mom when I got married. The difficulties I encountered when I re-entered the workplace was devastating. I was either overqualified or underqualified. I settled for a job that paid a bit above minimum wages and had to work a second job just to be able to afford a place to rent. I was exhausted and stressed but determined to make a better life for my son and myself.

Buying a home for the first time can be an intimidating experience, but working with the Housing Finance and Community Development Specialist at Broward County's Housing Finance and Community Development Division help put everything into perspective and made the home buying process understandable. Staff was always so welcoming and encouraging. They explained the entire home buying process from start to finish making sure I understood everything and that I was comfortable with my decision.

My Prayers and Faith in God came true in August 2014, when I received the keys to my new home. I know I could not have done this without the support from the staff from the Broward County Housing Finance and Community Development Division, thank you for helping me make my dream of owning a home for my little boy and myself come true. Every time I see him running around and having fun in our backyard, I realize how blessed we are, and I will forever be thankful!

Housing Empowerment Achievement Recovery Triupmh (H.E.A.R.T) Alliance for Sustainable Families

For Jenna, raising two boys on her own is difficult, but without the assistance provided by the H.E.A.R.T. Alliance it could have been nearly impossible. A survivor of domestic violence and homelessness, Jenna knew she had to be proactive to protect herself and her children. However, she lacked the support needed to secure stable housing and get her life back on track. That's where HEART stepped in. Today, Jenna is pursuing her education, holding down two jobs, and learning how to be the best parent she can be. She is able to give her sons a safe and stable living environment. With a place to call her own and a plan for the future, Jenna knows that HEART is still there to help when she needs it.

The HEART Alliance is a unique collaboration of more than 15 local housing and service providers. Led by Kids in Distress, HEART is focused on a single goal: to reduce homelessness and child welfare contacts while increasing healthy parenting and emotional coping skills. Along the way, employment, financial management and housing stability are also addressed.

Referrals are received from ChildNet and BSO and wraparound services are available from a diverse network of partner organizations.

Through the efforts of the HEART partners, 20 children have been reunited with their families. Five Broward County housing authorities have joined HEART and committed to provide permanent rental subsidies for those families selected to participate in this national demonstration project. Since October 2013, the Broward County Housing Authority has assisted 28 families. With Dania Beach Housing Authority, Deerfield Beach Housing Authority, the Housing Authority of the City of Fort Lauderdale and the Housing Authority of Pompano Beach actively involved in the project, another 22 families have receive rental assistance.

With over 289 homeless families and more than 2,000 children in the local child welfare system in our area on any given day, the HEART Alliance is making a significant and valuable contribution to the strengthening of vulnerable families in Broward County.

Family Self Sufficiency Homeownership

For many families, purchasing a home may be only a dream. However, during the past year, five participants in the Broward County Housing Authority Family Self Sufficiency Program (FSS) have seen their dreams of homeownership become reality. With the support of FSS program staff and services from community providers, these families have left assisted housing behind, increased their earned income, and become proud property owners.



The Mc Dougle's were one family able to take advantage of the opportunities for education, training, counseling and other forms of assistance offered through FSS. Ms. Mc Dougle established her goals of earning an Associate's Degree and buying a home, put her five-year contract of participation in place and worked steadily toward completion. Along the way, she was provided with a savings incentive in the form of an escrow account. As the family's earned income rose, an

amount equal to the increase in rent went into the account. At the end of the contract, when the goals had been achieved, the escrow money was theirs.

In preparing to purchase a home, families obtain certification by attending a First-Time Homebuyer Workshop. Topics such as understanding credit, mortgage financing, tax relief programs, predatory lending and fair housing issues are all discussed. The Mc Dougle's earned their certificate through the Urban League and also received significant purchase assistance in the form of CDBG funds made available through Broward County Housing Finance and Community Development Division's Home Buyers Program. FSS counselors offered regular coaching and helped keep the plan on track.



Mr. and Mrs. Mc Dougle

The Family Self Sufficiency Program encourages participating families to increase earned income, reduce or eliminate the need for public assistance and make progress toward achieving economic independence and housing self-sufficiency. For families like those who purchased homes this year, Broward County Housing Authority and the FSS program have helped them fulfill a dream.

Affordable Housing Preserved

High demand for affordable housing throughout the county led the Broward County Housing Authority, through its nonprofit affiliate Building Better Communities, Inc. (BBC), to pursue a strategy of acquiring and rehabilitating existing workforce housing. The most recent acquisition, Twin Oaks, consists of 16 one bedroom apartments. Centrally located in Lauderdale Lakes, close to Oakland Park Boulevard and State Road 7, the property boasts easy access to shopping and transportation.

Renovation of three apartments in the complex has been completed and work is under way on another four. The renovated rentals will remain affordable to lower wage workers with incomes at or below 120 percent of the Area Median Income.



Twin Oaks Apartments

Since 2005, the Broward County Housing Authority and its affiliates have created more than 700 new affordable rentals utilizing funding available through the Low Income Housing Tax Credit program. However, that highly competitive program has limited funding and the time it takes for newly developed units to come on-line may be several years. By supplementing the new development with acquisition of existing smaller scale properties, BBC has added to and diversified its affordable housing portfolio and helped to preserve existing affordable housing stock.

BBC's rehabilitation budget of \$11,000 per apartment allowed for the addition of high efficiency central air, Energy Star appliances, new lighting fixtures, remodeled kitchens and baths and an overall freshening of interiors. When added to the purchase price, the total investment is still less than building new. BBC has found that acquiring and rehabilitating small-scale, privately owned affordable housing properties is a market segment in which they can successfully compete.



Twin Oaks Apartments

Village Place Apartments

Village Place Apartments in Fort Lauderdale is a new low-income housing tax credit development by Housing Trust Group in Miami, Florida. It is located in the Flagler Village urban redevelopment area. The 112 unit 6-story mid-rise building includes a mix of one and two bedroom apartments and townhomes designed for seniors. The property is situated on the corner of NE 4th Avenue and NE 7th Street, two blocks West of Federal Highway. Amenities include granite countertops, split level layouts, clubhouse, fitness center, library, courtyard, rooftop pool, community center with computers and Wi-Fi access, eco-friendly features such as low-flow plumbing fixtures, low-VOC paint, Energy Star-qualified appliances, Energy Star windows, and energy-efficient HVAC systems, and private garage parking to name a few.



Village Place Apartments

Ninety percent of the apartments are for households earning no more than 60 percent of the area median income (AMI), and 10 percent of the units are for extremely low-income residents, whose income are no more than 25

percent of the AMI. For the 60 percent AMI units, the two-bedroom monthly rental rate is \$903 and the one-bedroom monthly rental rate is \$760. “This is a standout example of how public-private partnerships can be successfully created to provide much needed affordable and safe housing in Broward County while improving the quality of life for the area’s senior residents and increasing property values as well,” said Mr. Matthew Rieger, HTG President and CEO.



Rooftop Pool



Community Room

First-Time Home Buyers Education Workshops

The First-Time Home Buyer Education workshops are offered throughout the year at various locations and are free of charge. They cover from start-to-finish, the entire home buying process. The Home Buyers Workshop has helped clients become better informed, and prepared homeowners. Upon completion of the course, the borrower will receive a certificate of completion which will allow them to apply for down payment assistance. The workshop offers the following objectives and practical information to help clients get on the path to home ownership.

- 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 1,080 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.

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 member shall be the Chief Executive of a recognized, not-for-profit homeless organization
- 6) One member shall be the Chief Executive of a not-for-profit housing organization;
- 7) One member shall be a banker
- 8) One optional voting member without a category
- 9) One optional non-voting member without a category

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

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

The following organizations shall appoint seven members as follows:

- 13) One member shall be a licensed real estate professional appointed by the Florida Association of Realtors;
- 14) One member shall be appointed by the Builders Association of South Florida;

- 15) One member shall be the Director or designee from the Florida Atlantic University Center for Urban Redevelopment and Education;
- 16) One member shall be a member of the Broward County School Board chosen by a majority vote of the School Board;
- 17) One member shall be appointed by the Broward County Housing Authority; and
- 18) One member shall be a mortgage broker appointed by the Florida Association of Mortgage Brokers; and
- 19) The Broward County Administrator, or his/her designee, shall serve as a permanent, non-voting member.

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

Henry Sniezek, Director

Planning and Redevelopment Division (954) 357-6634

Coordinator

Angela Chin, AICP, Principal Planner

Planning and Redevelopment Division (954) 357-6634

Meetings

African-American Research Library and Cultural Center

2650 Sistrunk Boulevard, Seminar Room 2, Fort Lauderdale, FL

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

BrowardHousingCouncil.org

Broward County Income Category Chart

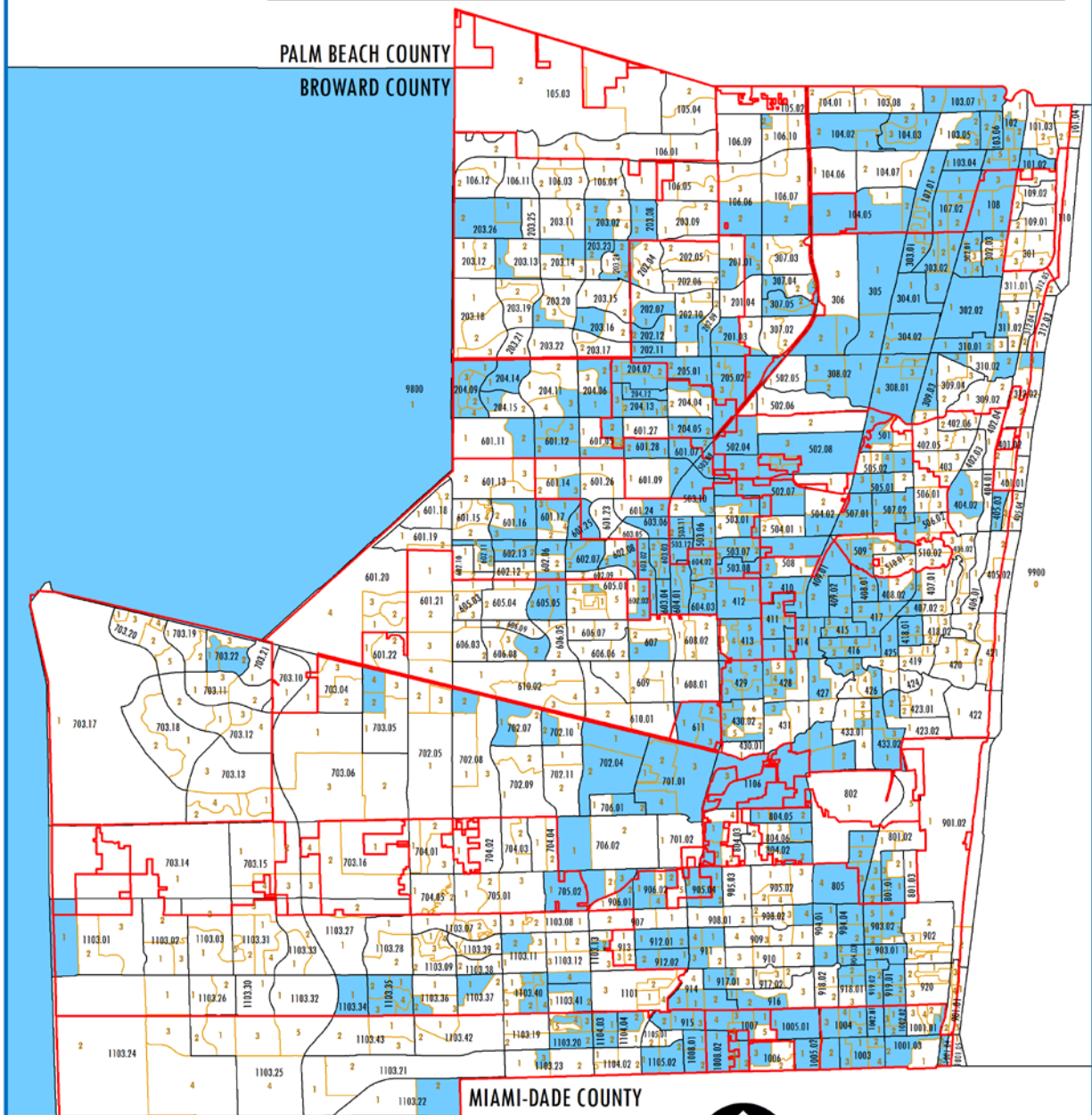
Broward County Median Income is \$63,300
(Effective March 6, 2015)

Household Size	Extremely Low (30%)	Very Low (50%)	Low (80%)	Moderate (120%)
1	\$14,550	\$24,200	\$38,750	\$58,080
2	\$16,600	\$27,650	\$44,250	\$66,360
3	\$20,090	\$31,100	\$49,800	\$74,640
4	\$24,250	\$34,550	\$55,300	\$82,920
5	\$28,410	\$37,350	\$59,750	\$89,640
6	\$32,570	\$40,100	\$64,150	\$96,240
7	\$36,730	\$42,850	\$68,600	\$102,840
8	\$40,890	\$45,650	\$73,000	\$109,560

Sale prices cannot exceed the following:

New Construction: \$391,154

Existing: \$391,154



Legend

- Municipal Boundaries
- Census Block Groups 2010
- Census Tracts 2010
- FY 2014-Block Groups with 51% or more persons with low/moderate income



0 4 Miles

Prepared by:
Planning and Redevelopment Division
Environmental Protection and Growth Management Dept.
This map is for conceptual purposes only and should not be used for legal boundary determinations.
#12912 jacevedo 03/10/2015

Data Source - U.S. Department of Housing Urban Development,
FY 2014 Low and Moderate Income Summary Data

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