



2015 ANNUAL REPORT



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General Disclaimer

The Planning and Development Management Division (PDM) of Broward County has made every effort to ensure the accuracy of the information contained in this Annual Report. However, PDM does 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, Housing Finance and Community Redevelopment Division staff, and the Homeless Initiative Partnership Administration.

The purpose of this report is to provide a summary of activities undertaken by the Housing Council and includes an overview of countywide affordable housing resources and programs administered to Broward County residents. The report is not intended to, and will not, highlight individual municipalities, housing authorities or county agency funding sources. Instead, the report will provide a cumulative overview of affordable housing resources and programs on a countywide basis from October 1, 2014 through September 30, 2015. This report only represents housing related programs, resources, and strategies.

COVER PHOTOS:

Top right: Single Family Unit, Washington Park Unincorporated Broward County

Center: Single Family Unit, Acquisition & Rehabilitation (Broward Housing Solutions)

Bottom right: Village Place Senior Housing, Fort Lauderdale, Florida (Housing Trust Group)

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.

Acknowledgements

We wish to thank the Broward County Planning and Development Management formerly Planning and Redevelopment for their efforts in putting together this Annual Report, their assistance in distributing and collecting the affordable housing status report and for providing general assistance and support.

In addition, we want to acknowledge the efforts of the Entitlement Communities, the Broward Housing Authorities, Homeless Initiative Partnership Administration, and the Housing Finance and Community Redevelopment formerly Housing Finance and Community Development all of whom contributed to 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

Broward County

Housing Finance Authority of Broward County

Staff to the Broward Housing Council

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Broward County Planning and Development Management Division

A Message from the Chair



Dear Elected Officials and Residents of Broward County:

As the new Chair of the Broward Housing Council, I would like to recognize and thank the former Chair, Ms. Monica Navarro for her dedication and outstanding leadership for the last two years.

On behalf of the Broward Housing Council, and staff of the Planning and Development Management Division of Broward County, we are pleased to present the 2014-2015 Broward Housing Council's Annual Report. The report summarizes activities during the reported fiscal year.

Collectively, much has been accomplished with limited resources, however, there still remains a large undertaking we as a community must take in creating and enforcing policies that look to empower our residents through stable housing, improving their overall quality of life, maintaining and improving their self-sufficiency, and providing resources and services so that Broward County residents can ultimately live independently in a home of their own. By working together, what we have been able to accomplish to date would not have been possible without the continued support of our partners.

We hope that this Annual Report is informative, will stimulate you to become more involved, and support us in our vision as we look to 2015, "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."

Clear leadership, shared goals and flexibility to respond effectively to changing situations will be vital in the economic climate we find ourselves in. I believe we have an excellent range of skills on our Council and together we will meet our future challenges!

Regards,

Randall Vitale

Randall Vitale, CFP®
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. The council members as of September 30, 2015:

Chair, Randall Vitale	Banker
Vice Chair and Councilmember Caryl Hattan	Community Representative
Robert Baldwin	Broward League of Cities: City Manager with less than 50,000 residents
Richard W. Barkett	The Realtors® Association of Greater Fort Lauderdale
Ann Deibert	Broward County Housing Authority
Frances Esposito	Chief Executive of a recognized, not-for-profit homeless organization
Commissioner Dale V. C. Holness	Member of the Broward County Commission, District 9
Richard Lemack	Broward League of Cities: City Manager with more than 50,000 residents
Gino Moro	Florida Association Mortgage Broker Professionals, Broward Chapter
Monica Navarro	Community Representative
Mercedes J. Nunez	Recipient of Section 8 housing assistance or another housing program
John Peters	Builders Association of South Florida
Frank Schnidman	Florida Atlantic University Center for Urban Redevelopment and Education
Ralph Stone	County Administrator Designee
Lisa Vecchi	Chief Executive of a not-for-profit housing organization
Vacant	Owner of a business that employs at least 50 employees
Vacant	Owner of a business that employs fewer than 50 employees
Vacant	Broward County School Board District

Countywide Performance Measures

Affordable Rental Housing Impact

- Approximately 9,410 Housing Choice Vouchers were issued countywide.
- Approximately 810 Public Housing Units were converted to Rental Assistance Demonstration.
- Approximately 290 non-subsidized affordable housing units were acquired or developed to increase the affordable housing inventory.
- Approximately 890 Tenant-Based Housing Choice Vouchers were issued which allows low-income families to live in privately owned homes of their choice by subsidizing a portion of their rent.
- Approximately 285 individuals and/or families were assisted through Shelter Plus Care (S+C) which is designed to promote permanent housing with supportive service to persons with disabilities coming from the streets and emergency shelters.
- Approximately 330 Veterans Affairs Supportive Housing (VASH) vouchers were issued to provide rental assistance to homeless veterans.

New Home Construction & Home Owners

- Approximately 2,150 Low Income Housing Tax Credit (LIHTC) units received funding for new construction and/or substantial rehabilitation of existing properties.
- Approximately 290 new and existing affordable housing units were preserved through acquisition and rehabilitation.
- Approximately 95 low and moderate income households received purchase assistance through the various funding sources (CDBG, SHIP, HOME, NSP1-NSP3) to increase homeownership opportunities.
- Approximately 170 Mortgage Credit Certificates (MCC) were issued to eligible homeowners.
- Approximately 40 new single family homes were constructed through the Community Development Block Grant Disaster Recovery Initiative (CDBG-DRI) Program.
- Approximately 140 Home Buyer educational workshops and/or housing counseling sessions were offered and assisted 1,120 residents.
- Approximately 50 homeowners received assistance through the Florida Hardest-Hit Program.
- Approximately 6 families have become homeowners through Section 8 Homeownership of Family Self-Sufficiency (FSS) Program.

Home Rehabilitation

- Approximately 320 single family 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 (NSP1-3), and the Community Development Block Grant Disaster Recovery Initiative (CDBG-DRI) Program.
- Approximately 165 multifamily units were rehabilitated through the various funding sources Neighborhood Stabilization Program (NSP1-NSP3), and the Community Development Block Grant Disaster Recovery Initiative (CDBG-DRI) Program.

Outreach

- Board of County Commissioners accepted the FY 2013-14 Broward Housing Council Annual Report at their August 11, 2015 meeting.
- Finalized the contract with Carras Community Investment, Inc. for the Evaluation of Community Reinvestment Act (CRA) Activities of Banks in Broward County.
- Broward Housing Council's website traffic increased from approximately 9,037 to over 17,490 visits an increase of 94 percent from the previous reporting period.
- Broward Housing Council's Quarterly Newsletter subscription increased by 23 percent from 562 to over 690 from the previous reporting period.

2014-2015 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

X. Maintain the Broward Housing Council Website and Quarterly Newsletter, *continued*

- a. Prepare quarterly newsletter to be distributed via e-mail.
- b. The Community Reinvestment Act, Bank Performance in Housing Lending and Investment in Broward County report should be placed on the Broward Housing Council website.
- c. 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.

XI. 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.

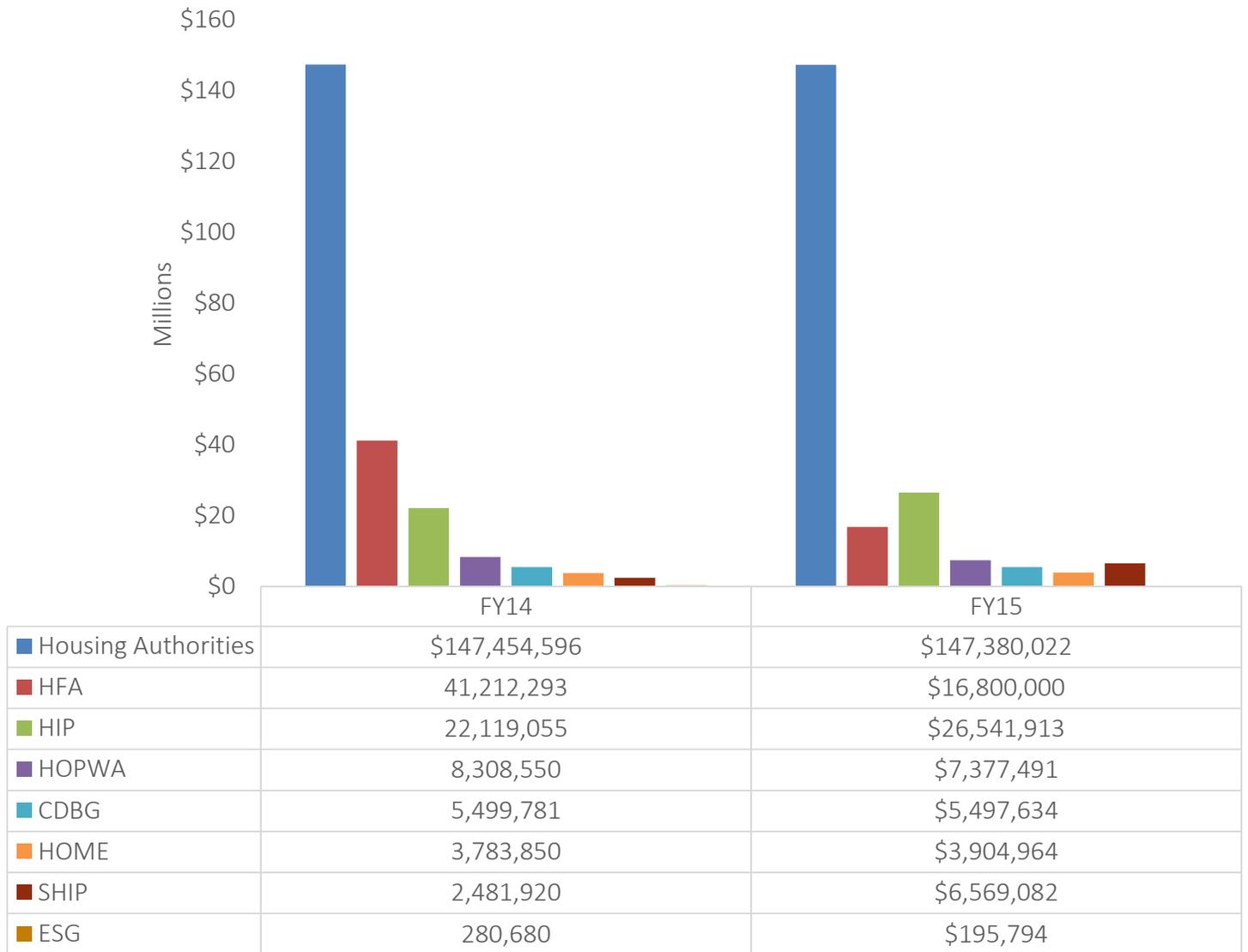
Countywide Resources

The table below identifies funding resources allocated during Fiscal Year (FY) 2014-2015. See table of contents, on page 3, for other federal program grants received and expended.

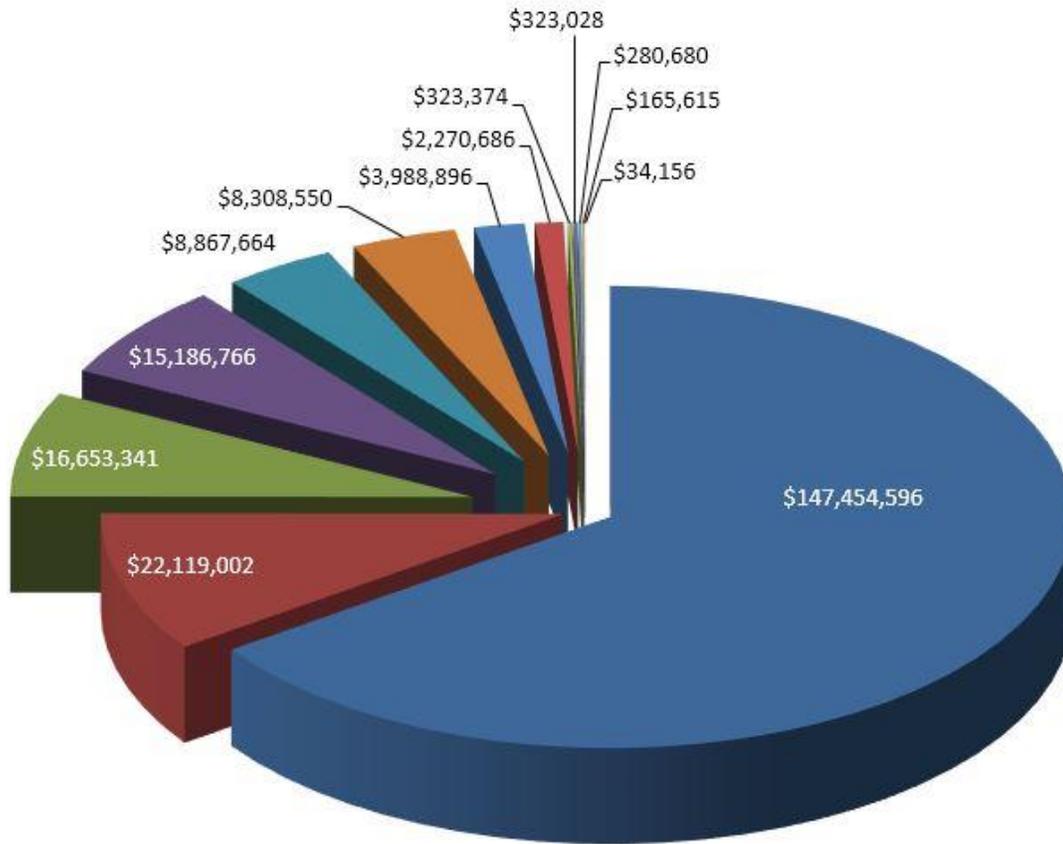
Federal Resources	FY 2014	FY 2015	Difference	Change
Broward County's Six Housing Authorities	\$147,454,596	\$147,380,022	(\$74,574)	(.05%)
Homeless Initiative Partnership (HIP) Services	\$22,119,055	\$26,541,913	\$4,422,858	20%
Housing Opportunities for Persons with AIDS (HOPWA)	\$8,305,550	\$7,377,491	(\$931,059)	(11%)
Community Development Block Grant (CDBG) Program	\$5,499,781	\$5,497,634	(\$2,147)	(.04%)
HOME Investment Partnership (HOME) Program	\$3,783,850	\$3,904,964	\$121,114	3.2%
Emergency Solutions Grant (ESG) Program	\$280,680	\$195,794	(\$84,886)	(30%)
State Resources				
State Resources	FY 2014	FY 2015	Difference	Change
Housing Finance Authority of Broward County (HFA)	\$41,212,293	\$10,510,000	(\$24,412,293)	(59%)
State Housing Initiative Partnership (SHIP) Program	\$2,481,920	\$6,569,082	\$4,087,162	165%
Total Countywide Resources				
	FY 2014	FY 2015	Difference	Change
	\$231,140,725	\$214,266,900 ¹	(16,873,825)	(7.3%)

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

Total Countywide Resources



Total Allocation of Housing Resources: \$225,976,354²



- Housing Authorities Programs and Services
- Homeless Initiative Partnership (HIP) Resources
- Purchase Assistance
- Residential Rehabilitation Single-Family
- Program Planning and Administration
- Housing Opportunity for Persons with AIDS (HOPWA)
- Single-Family and Multi-Family New Construction
- Multi-Family: Residential Rehabilitation
- Emergency Homeless Foreclosure Prevention/Housing Counseling
- Community Housing Development Organizations (CHDO)
- Emergency Solutions Grant (ESG)
- Removal of Architectural Barriers
- Clearance & Demolition

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

Federal Programs

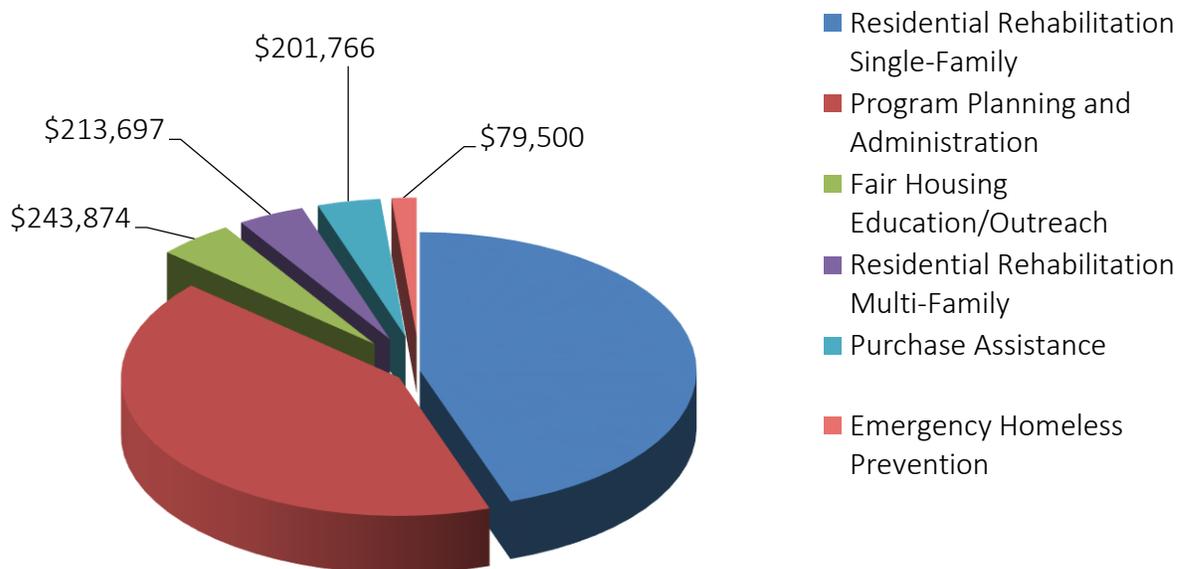
Community Development Block Grant (CDBG) Program: \$5,497,634³

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 objective of the CDBG program is 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. The total CDBG allocation countywide was approximately \$12,751,703. Of the total countywide allocation, approximately \$5,497,634 is used for housing related activities. Of this allocation, \$3,197,352 was expended, and \$2,300,282 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 33 displays Broward County Median Income at \$60,900 effective March 28, 2016. Page 34 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



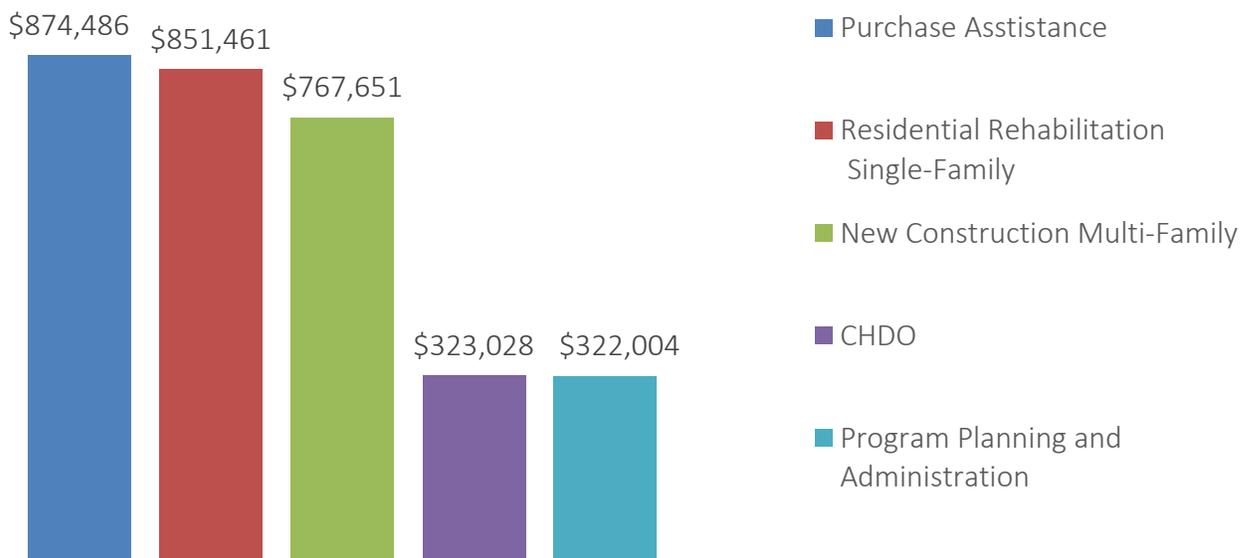
³ Total CDBG grant amount does not include program income funds carried forward.

Home Investment Partnership (HOME) Program: \$3,904,964⁴

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 33 displays Broward County's Area Median Income (AMI) at \$60,900 effective March 28, 2016. Page 34 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. The HOME program operates under a consortium⁵ administered by Broward County's Housing Finance and Community Redevelopment Division. The cities of Fort Lauderdale, Pompano Beach and Hollywood administer their own allocation of HOME funds. 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's set-aside requirements. Fifteen percent of HOME funds must be set aside for Community Housing Development Organizations (CHDO), and 10 percent of its annual HOME allocation for Program Planning and Administration which costs is associated with administering the HOME program.

Total countywide allocation for FY 2014 is approximately \$3,904,964, of which \$3,138,630 was expended. Any project that is not completed in a timely manner will be terminated and PJs will be required to repay HOME funds drawn. §92.205(e)(2).



⁴ Total HOME grant amount does not include program income or previous year's allocation carried forward.

⁵ HOME Consortium cities: Coconut Creek, Coral Springs, Tamarac, Margate, Deerfield Beach, Sunrise, Lauderhill, Plantation, Pembroke Pines, Miramar and Town of Davie.

Supportive Services

Emergency Solutions Grant (ESG) Program: \$195,794⁶

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 5.0%). 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) Program: \$7,377,491⁷

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% 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% of the annual HOPWA allocation to administer the program locally.

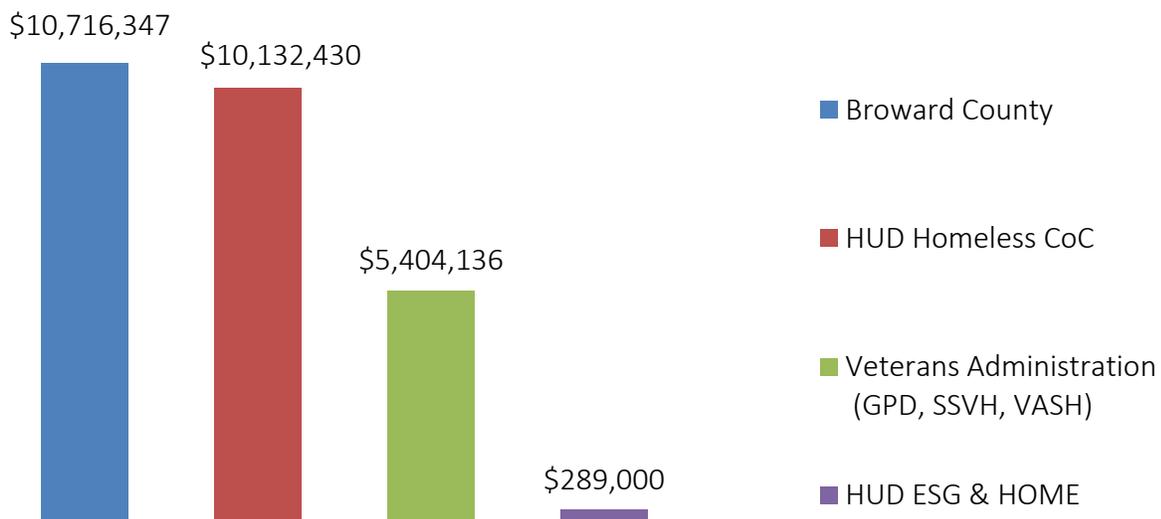
⁶ Total ESG program grant amount does not include program funds carried forward or funds expended to date.

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

Homeless Initiative Partnership (HIP) Services: \$26,541,913⁸

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 \$26.5 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.



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

⁸ Total program grant amounts does not include program funds carried forward or funds expended to date.



**Broward County
Point-In-Time
Homeless
COUNT**



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. From 2014 to 2015, the total number of sheltered and unsheltered persons experiencing homelessness in Broward County decreased by 5.5 percent, from 2,766 to 2,615. The number of sheltered persons decreased by 4.8 percent from 1,887 to 1,795. In addition, the number of unsheltered persons also decreased by 6.8 percent from 879 to 819.

The PIT also counted 724 people as “at-risk” of homelessness, 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 2015 PIT report can be accessed at bit.ly/BC-PIT2015.

2014 Point in Time Count		2015 Point in Time Count		
Unsheltered	879	Unsheltered	819	6.8% decrease
Sheltered	1,887	Sheltered	1,795	4.8% decrease
Total	2,615	Total	2,766	N/A

In 2015, 10 percent of respondents stated they were veterans which is an increase from 9 percent in 2014. Comparatively, in the state of Florida it was 14 percent and 16.3 percent in 2015. The differences in reporting may be due to sampling error.

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, reside 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 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 Count & Estimated Needs as of January 2015

Continuum Phase / Subpopulation	Housing Inventory		Unmet Need	
	2014	2015	2014	2015
Emergency-Households without Children	557 beds	590 beds	25 beds	30 beds
Emergency-Households with Children	220 beds	255 beds	9 beds	10 units/50 beds
Transitional-Households without Children	707 beds	675 beds	332 beds	100 beds
Transitional-Households with Children	509 beds	425 beds	247 beds*	10 units/100 beds*
Safe Haven for persons with mental illness	35 beds	35 beds	11 beds	11 beds
Rapid Rehousing Individuals		48 Units/beds		225 Units/225 beds
Rapid Rehousing Families		65 Units/195 beds		125 Units/450 beds
Permanent Supportive Housing-Households without Children	1,208 beds**	1,476 beds**	410 beds**	920 beds** (588 for Chronically Homeless)
Permanent Supportive Housing-Households with Children	878 beds**	910 beds**	196 beds**	40 units/138 beds**
Total All Beds	4,114***	3,898***	1,330***	2,058***

* 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.

*** Data source is the 2015 Homeless Point in Time Count, Housing Inventory Count and feedback from other funders of homeless housing and services.

Other Federal Grant Programs

Neighborhood Stabilization Program (NSP1 And NSP3): \$15,908,524⁹

Broward County has the unique characteristic of being a built out County with 31 municipalities, of which, 14 are entitlement communities with populations that exceed 50,000. The County administers the funds for the unincorporated area and 18 municipalities¹⁰ while 13 entitlement communities¹¹ 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 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 April 2014).

The County and entitlement communities continues to make steady progress on NSP1 and NSP3 funded activities, which encompass four strategies: (1) acquisition and rehabilitation of single-family and multi-family dwelling units, (2) purchase assistance, (3) new construction of single-family and multi-family dwelling units, and (4) demolition and clearance. The funds associated with these activities were required to be expended by April 2014. As of September 30, 2015, the County and Entitlement Communities expended 100% of the approximate \$125 million grant both NSP1 and NSP3 funds. The County and entitlement communities can continue to operate their NSP programs with program income after being administratively closed. Monitoring will continue to ensure compliance with all applicable federal requirements.

Activity/Eligible Uses: FY 15	NSP-1 Funds Expended	NSP-3 Funds Expended
Foreclosure, Acquisition, Rehabilitation, New Construction, Resale S/F (LMMI)	\$780,768	\$5,807,697
Foreclosure, Acquisition, Rehabilitation, M/F (LH)	\$605,421	\$107,070
Program Planning and Administration	\$447,105	\$977,272
Foreclosure, Acquisition, Rehabilitation, New Construction, Resale S/F (LH)	\$1,082,584	\$1,809,975
Purchase Assistance (LMMI)	\$1,289,552	\$1,831,924
Purchase Assistance (LH)	\$530,000	\$605,000
Clearance & Demolition	\$34,156	\$0
Total Funds Expended:	\$4,769,586	\$11,138,938

⁹Total NSP1-3 program funds expended does not include program income funds carried forward.

¹⁰ 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.

¹¹ Coral Springs, Town of Davie, Deerfield Beach, Fort Lauderdale, Hollywood, Lauderhill, Margate, Miramar, Pembroke Pines, Plantation, Pompano Beach, Sunrise, Tamarac.

Community Development Block Grant Disaster Recovery Initiative (CDGB-DRI): \$4,301,169¹³

In 2007 and 2008 Broward County Housing Finance and Community Redevelopment received over \$44 million in HUD DRI grants to assist the County to recover from Hurricane Wilma (2005) and to prepare, mitigate and harden against future hurricanes. An initial allocation of \$22 million (2005 Disaster Recovery Initiative) was received in 2007 through the Florida Department of Economic Opportunity (DEO), formerly the Department of Community Affairs. In 2008, HUD made available to the County a second round of CDBG-DRI funding of approximately \$22 million through a supplemental appropriation. HUD subsequently approved a third appropriation for the 2008 hurricanes with the County receiving an additional \$765K.

Along with the County, twenty-eight of the thirty-one County municipalities participated in the DRI program and were allocated funding for specific DRI strategies 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 DRI grants benefit very low and low income households in housing and infrastructure recovery, mitigation and hardening programs.

Approximately \$455,340 of Program Income generated from the program during FY 2015 has been converted to CDBG program income and will be used for CDBG eligible projects. The table below list the funds expended as of FY 15. The CDBG-DRI grants expired September 30, 2015

Activity/Eligible Use FY 15	DRI (Round 1) Funds Expended	DRI (Round 2) Funds Expended	DRI (Round 3) Funds Expended
Construction of New Single-Family Homes	\$952,215	\$1,830,900	\$0
Residential Rehabilitation Multifamily	\$0	\$851,649	\$492,849
Residential Rehabilitation Single-Family	\$0	\$66,904	\$22,850
Program Planning and Administration	\$12,008	\$55,640	\$16,154
Total	\$964,223	\$2,805,093	\$531,853

¹³ Total program grant amount does not include program income funds carried forward.

Broward Housing Authorities

Broward Housing Authorities: \$147,380,022

The six 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): \$116,255,264

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 11,000 vouchers through this program yet there are over 3,000 people waiting for vouchers.

Department of Housing and Urban Development and Veterans Affairs Supportive Housing (HUD-VASH): \$1,328,495

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.

Low Income Housing Tax Credit (LIHTC): \$11,399,934

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.

Project-Based Rental Assistance (PBRA): \$5,336,604

HUD created Rental Assistance Demonstration (RAD) to help preserve affordable housing and provide conversions and rental supplements, components that sustain long-term solutions. Over 170 units have been converted into Project Based Rental Assistance (Section 8) vouchers. 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 income for rent and utilities and federal government, through the PBRA program, pays the difference between your payment and the actual rent charged.

Shelter Plus Care (S+C) Program: \$3,752,355

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 assisted over 420 individuals and/or families.

Acquisition and Rehabilitation: \$1,248,726

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 up to 120 new and existing affordable housing units.

HOME-funded Tenant-Based Rental Assistance (TBRA): \$84,435

HOME is a HUD-administered federal program that provide 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. This program is administered by Broward County's Housing Authority. 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 HA administers approximately 40 vouchers through this program.

Public Housing: \$7,974,209

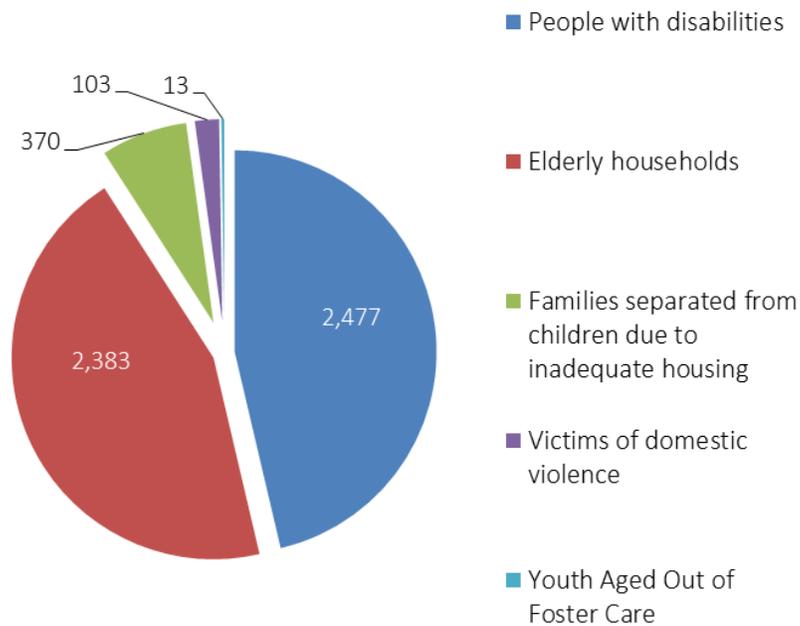
Public housing is housing that is owned by the federal government and is operated by local Public Housing Authorities (PHAs). It is one of the nation's three main rental assistance programs, along with "Section 8" vouchers and project-based rental assistance. It is intended to serve many of the most 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 970 affordable rental units. The demand for public housing is far greater than the number of units available countywide with over 2,000 people on the public housing waiting list.

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 of escrow accounts into which the housing authority deposits the increased rental charges that a family pays as its earnings rise. Families that complete the program may withdraw funds from these accounts for any purpose after five years. A total of 19 families have graduated from its FSS program.

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 13 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

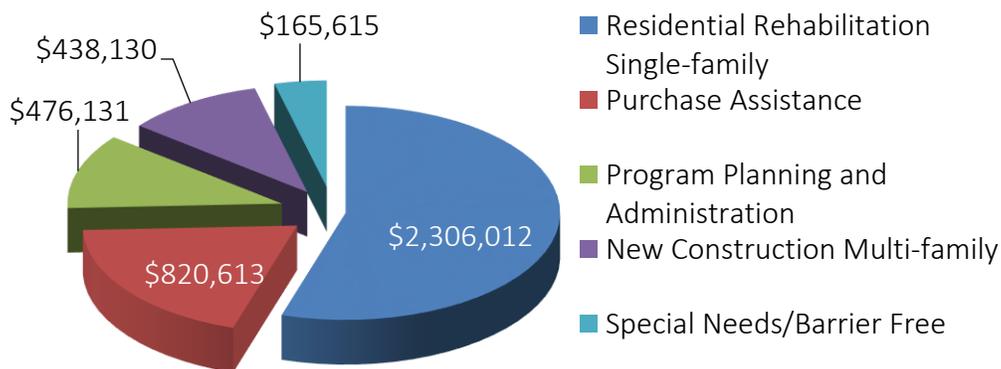
State Housing Initiative Partnership (SHIP) Program \$6,569,082¹⁴

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 2014 regular session of the Florida Legislature, the Florida legislature funded the SHIP Program from documentary stamp revenues in the amount of \$100 million to be distributed by FHFC. Broward County and Entitlement Cities received its allocation from the FHFC in the amount of approximately \$6,569,082. 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).

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 2014-2015, where funds will be allocated to provide assistance to eligible applicants, and receive the funds.

Timeline for Encumbrance and Expenditure: Program funds will be encumbered by June 30 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, \$4,206,501 has been expended and/or obligated.



¹⁴ Total program amount does not include program income or previous funds carried forward.

Housing Finance Authority (HFA) of Broward County: \$10,500,000

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.) Borrowers must meet household income limits for the program. The income limits are provided by [Apps.FloridaHousing.org/StandAlone/MCCReservations/MCCInfo.htm](https://apps.floridahousing.org/StandAlone/MCCReservations/MCCInfo.htm). The MCC is good up to 30 years so long as the home remains the buyer’s principal residence.

Non-Targeted Household		Targeted Household	
1-2 Person	3+ Person	1-2 Person	3+ Person
\$80,473	\$92,544	\$82,920	\$96,740

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 15 lenders participating in the MCC bond program. The MCC bond allocation is approximately \$41 million in which the HFA has two years to expend by December 2016. During FY 2015, the HFA issued approximately 172 MCC’s a 15 percent increase or (150 MCC’s) from the previous year utilizing approximately \$10.5 million of the bond allocation. 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.

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; and,
- One-on-one counseling sessions to address potential homebuyer's needs.

There were over 140 workshops and/or counseling sessions offered and approximately 1,120 residents attended. These sessions are 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;
- 18) One member shall be a mortgage broker appointed by the Florida Association of Mortgage Brokers;
- 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 Broward County Attorney
(954) 357-7600

Administrator

Henry Sniezek, Deputy Director
Environmental Protection and Growth Management Department
(954) 357-6634

Coordinator

Angela Chin, AICP, Principal Planner
Planning and Development Management Division (954) 357-6634

Meetings

African-American Research Library and Cultural Center
2650 Sistrunk Boulevard, Seminar Room 2, Fort Lauderdale, Florida 33311

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

Contact Information

Phone: 954-357-6634

Fax: 954-357-8655

Email: BHC@Broward.org

Website: BrowardHousingCouncil.org

Broward County Income Category Chart

Broward County Area Median Income (AMI): \$60,900

(Effective March 28, 2016)

Household Size	Extremely Low (30%)	Very Low (50%)	Low (80%)	Moderate (120%)
1	\$15,250	\$25,400	\$40,600	\$60,960
2	\$17,400	\$29,000	\$46,400	\$69,600
3	\$20,160	\$32,650	\$52,200	\$78,360
4	\$24,300	\$36,250	\$58,000	\$87,000
5	\$28,440	\$39,150	\$62,650	\$93,960
6	\$32,580	\$42,050	\$67,300	\$100,920
7	\$36,730	\$44,950	\$71,950	\$107,880
8	\$40,890	\$47,850	\$76,600	\$114,840

Reference: floridahousing.org/PropertyOwnersAndManagers/IncomeLimits

SALE PRICES CANNOT EXCEED THE FOLLOWING

New Construction: \$391,154

Existing: \$391,154

Area Median Income: An estimate from the Department of Housing and Urban Development (HUD) of how much money families in a given area earn, on average. The median divides the household income distribution into two equal parts: one-half of the cases falling below the median household income and one-half above the median.

Extremely Low-Income: A household must earn 30 percent or less of the median income for the area.

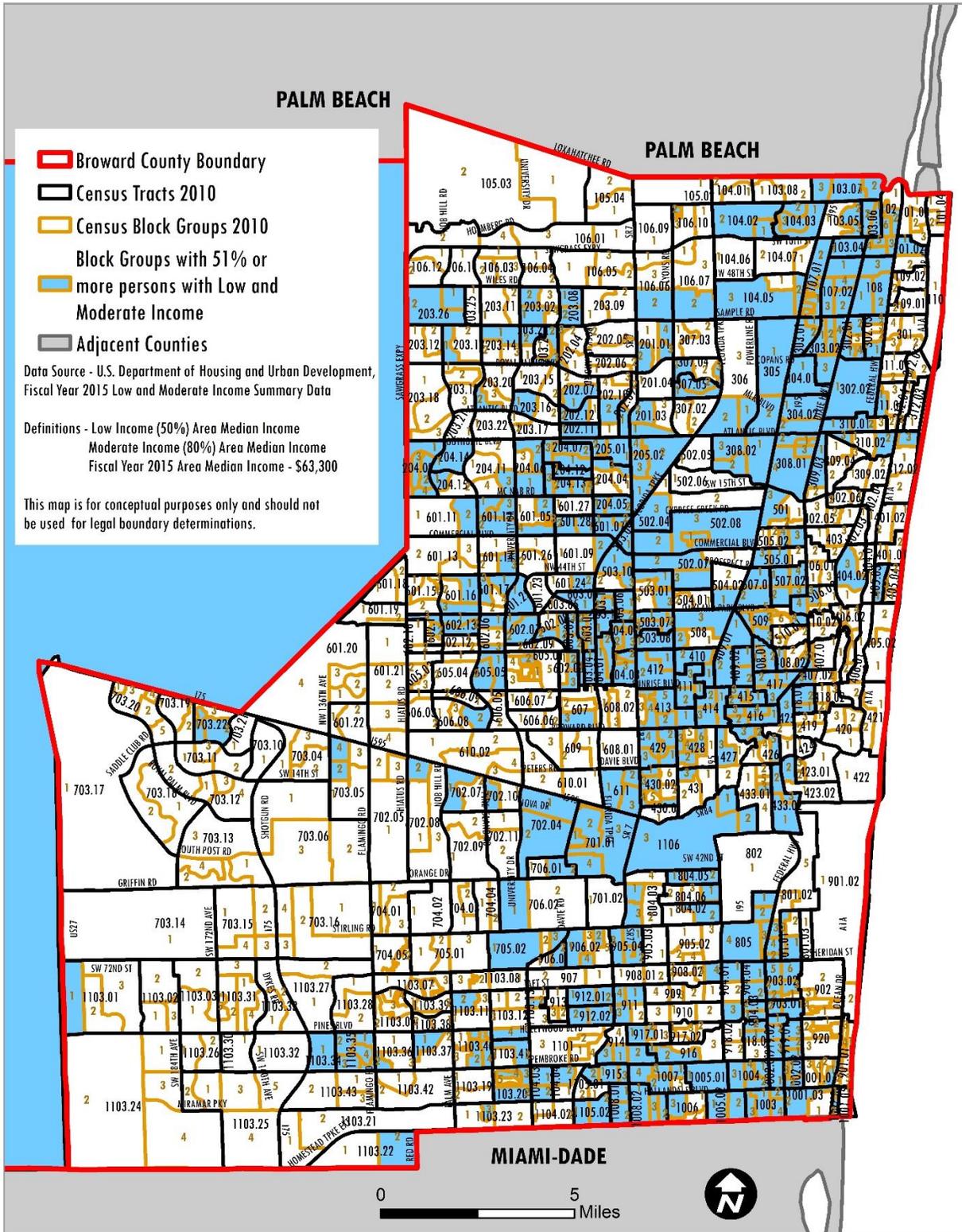
Very-low Income: A household must earn 50 percent or less of the median income for the area.

Low Income: A household must earn 80 percent or less of the median income for the area.

Map of Broward County Low and Moderate Income Block Groups



2015 BROWARD COUNTY LOW AND MODERATE INCOME BLOCK GROUPS



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PLANNING AND DEVELOPMENT MANAGEMENT DIVISION

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BrowardHousingCouncil.Org