

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

On Behalf of Broward County; Coconut Creek; Margate; Weston (Local Government), I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year 2018/2019 Closeout and interim years 2019/2020; 2020/2021.
2. The local housing incentives or local housing incentive plan have been implemented or are in the process of being implemented. Including, at a minimum:
 - a. Permits as defined in s.163.3164 (15) and (16) for affordable housing projects are expedited to a greater degree than other projects; and
 - b. There is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.
3. The cumulative cost per newly constructed housing per housing unit, from these actions is estimated to be \$ 0.00.
4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$ 0.00.

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

Tanara Brennan 1/6/22
Witness Signature Date

TAMARA BRANNON

Witness Printed Name

Bertha Henry 1/6/22
Chief Elected Official or Designee Signature Date

Bertha Henry **County Administrator**

Chief Elected Official or Designee Printed Name

Maryanne Darby 1/6/22
Witness Signature Date

MARYANNE DARBY

Witness Printed Name

or

Signature Date

ATTEST (Seal)



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

Title: SHIP Annual Report

Report Status: Submitted
 w/Extension

Broward County FY 2018/2019 Closeout

Form 1

SHIP Distribution Summary

Homeownership

1	Purchase Assistance	\$129,246.75	4				
2	Purchase Assistance	\$170,000.00	4				
3	Special Needs Rehab	\$154,334.88	2				
3	Minor Home Repair	\$293,192.80	7				
10	Single Family-New Construction	\$11,027.40	1				

Homeownership Totals: \$757,801.83 18

Rentals

21	Rental New Construction	\$100,000.00	2				
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Rental Totals: \$100,000.00 2

Subtotals: \$857,801.83 20

Additional Use of Funds

Administrative	\$67,838.60
Homeownership Counseling	\$.00
Admin From Program Income	\$11,944.25
Admin From Disaster Funds	

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

* Carry Forward to Next Year: \$1,335.05

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

State Annual Distribution	\$678,386.00
Program Income (Interest)	\$33,373.35
Program Income (Payments)	\$222,491.65
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$4,668.73
Total:	\$938,919.73

Form 2

Rental Unit Information

ELI	442	473	568	699	864
VLI	737	790	947	1,095	1,221
LOW	1,178	1,263	1,516	1,751	1,953
MOD	1,770	1,896	2,274	2,628	2,931
Up to 140%	2,065	2,212	2,653	3,066	3,419

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

SHIP Funds Expended	\$857,801.83	46.43%
Public Moneys Expended	\$.00	.00%
Private Funds Expended	\$966,114.00	52.29%
Owner Contribution	\$23,552.79	1.27%
Total Value of All Units	\$1,847,468.62	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Homeownership	\$757,801.83	\$683,054.73	110.94%	65%
Construction / Rehabilitation	\$687,801.83	\$683,054.73	100.69%	75%

Program Compliance - Income Set-Asides

Extremely Low	\$220,651.04	23.50%
Very Low	\$230,626.24	24.56%
Low	\$217,177.40	23.13%
Moderate	\$189,347.15	20.17%
Over 120%-140%	\$0.00	.00%
Totals:	\$857,801.83	91.36%

Project Funding for Expended Funds Only

Extremely Low	\$220,651.04	4		0	\$220,651.04	4
Very Low	\$230,626.24	5		0	\$230,626.24	5
Low	\$206,150.00	5	\$11,027.40	1	\$217,177.40	6
Moderate	\$189,347.15	5		0	\$189,347.15	5
Over 120%-140%		0		0	\$0.00	0
Totals:	\$846,774.43	19	\$11,027.40	1	\$857,801.83	20

Form 3

Number of Households/Units Produced

Purchase Assistance	Lauderdale Lakes		1			1
Purchase Assistance	Dania Beach				1	1
Purchase Assistance	West Park				1	1
Purchase Assistance	Unincorporated				2	2
Purchase Assistance	Coconut Creek			3		3
Special Needs Rehab	Dania Beach	1				1
Special Needs Rehab	Oakland Park		1			1
Minor Home Repair	Unincorporated		1	1		2
Minor Home Repair	Weston				1	1
Minor Home Repair	Oakland Park		1	1		2
Minor Home Repair	Dania Beach	1	1			2
Single Family-New Construction	Unincorporated			1		1

Rental New Construction	Fort Lauderdale	2					2
Totals:		4	5	6	5		20

Characteristics/Age (Head of Household)

Purchase Assistance	Lauderdale Lakes			1			1
Purchase Assistance	Dania Beach		1				1
Purchase Assistance	West Park			1			1
Purchase Assistance	Unincorporated			2			2
Purchase Assistance	Coconut Creek		1	1	1		3
Special Needs Rehab	Dania Beach					1	1
Special Needs Rehab	Oakland Park					1	1
Minor Home Repair	Unincorporated			2			2
Minor Home Repair	Weston					1	1
Minor Home Repair	Oakland Park		1			1	2
Minor Home Repair	Dania Beach					2	2
Single Family-New Construction	Unincorporated		1				1
Rental New Construction	Fort Lauderdale					2	2
Totals:			4	7	9		20

Family Size

Purchase Assistance	Lauderdale Lakes		1				1
Purchase Assistance	Dania Beach		1				1
Purchase Assistance	West Park		1				1
Purchase Assistance	Unincorporated		2				2
Purchase Assistance	Coconut Creek	2	1				3
Special Needs Rehab	Dania Beach	1					1
Special Needs Rehab	Oakland Park		1				1
Minor Home Repair	Unincorporated	1	1				2
Minor Home Repair	Weston		1				1
Minor Home Repair	Oakland Park	1	1				2
Minor Home Repair	Dania Beach	2					2

Single Family-New Construction	Unincorporated			1	1
Rental New Construction	Fort Lauderdale	1	1		2
Totals:		8	11	1	20

Race (Head of Household)

Purchase Assistance	Lauderdale Lakes		1		1
Purchase Assistance	Dania Beach			1	1
Purchase Assistance	West Park		1		1
Purchase Assistance	Unincorporated		1	1	2
Purchase Assistance	Coconut Creek	1	1	1	3
Special Needs Rehab	Dania Beach		1		1
Special Needs Rehab	Oakland Park	1			1
Minor Home Repair	Unincorporated		2		2
Minor Home Repair	Weston		1		1
Minor Home Repair	Oakland Park		1		1
Minor Home Repair	Dania Beach		2		2
Single Family-New Construction	Unincorporated		1		1
Rental New Construction	Fort Lauderdale			2	2
Totals:		2	12	5	1

Demographics (Any Member of Household)

Purchase Assistance	Lauderdale Lakes				0
Purchase Assistance	Dania Beach				0
Purchase Assistance	West Park				0
Purchase Assistance	Unincorporated				0
Purchase Assistance	Coconut Creek				0
Special Needs Rehab	Dania Beach			1	1
Special Needs Rehab	Oakland Park			1	1
Minor Home Repair	Unincorporated				0
Minor Home Repair	Weston				0
Minor Home Repair	Oakland Park				0

Minor Home Repair	Dania Beach			1	1
Single Family-New Construction	Unincorporated				0
Rental New Construction	Fort Lauderdale			2	2
Totals:				5	5

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



Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting	Functioning as intended	Required	Adopted	1995
Ongoing review process	Functioning as intended	Required	Adopted	1994
Impact fee modifications	Functioning as intended	Required	Adopted	1994
Flexible densities	Functioning as intended	Required	Adopted	1994
Reservation of infrastructure	Replaced with Transit Concurrency due to reduced Unincorporated areas. Functioning as intended	Required	Adopted	2005
Allowance of accessory dwelling units	Functioning as intended	Required	Adopted	1994
Allowance of accessory dwelling units	Functioning as intended	Required	Adopted	1994
Reduction of parking and setbacks	Functioning as intended	Required	Adopted	1994
Allowance of flexible lot sizes	Functioning as intended	Required	Adopted	1994
Modification of street requirements	Functioning as intended	Required	Adopted	1994
Printed inventory of public owned lands	Functioning as intended	Required	Adopted	1994
Support of development near transportation/employment hubs	Functioning as intended	Required	Adopted	1994
Other	Security of Waiver of Impact Fees and Subordination	Required	Adopted	2009
Other	Affordable Housing Transit Oriented Redevelopment	Required	Adopted	2010
Other	Improve Bonus Density Program in Broward County Land Use Plan	Required	Adopted	2017

Support Services

SHIP INCOME CERTIFICATION PROGRAM

Applicants for SHIP funds are certified as "eligible" in accordance with SHIP requirements. In addition to income certification, prospective home buyers are required to attend a Home Buyers Workshop which is offered by local HUD approved Counseling Agencies. When held, homeowners are required to attend a "TIPS" for Homeowners Workshop.

FIRST TIME HOMEBUYER'S PROGRAM

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

HOME BUYER FAIRS

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

Other Accomplishments

Two Special Needs/Barrier Free homeowners were willing to allow the County to video their homes after the SHIP Program removed architectural barriers in their homes. The County started the video production, but due to the impact of COVID-19, and the sensitivity of the homeowners, the County did not complete the final videos. County is looking forward to submitting the two videos in 2022.

Availability for Public Inspection and Comments

The first Annual Report due to the FHFC September 15th and the Final with extension granted through December 30, 2021, respectively, will be advertised in a newspaper of major circulation (the Sun Sentinel) and a newspaper which serves the ethnic community (Westside Gazette). The Annual Report will be made available to the Broward County Main Library [Fort Lauderdale] and three libraries located in North Broward [Pompano Beach]; south Broward [Hollywood] and Central Broward [Tamarac] on Tuesday, following the advertisement. Copies of comments and local government responses, if any, will be sent to the Florida Housing Finance Corporation within thirty [30] days after comment period closes.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **849**

Mortgage Foreclosures

A. Very low income households in foreclosure: **6**

B. Low income households in foreclosure: **6**

C. Moderate households in foreclosure: **2**

Foreclosed Loans Life-to-date: **14**

SHIP Program Foreclosure Percentage Rate Life to Date: **1.65**

Mortgage Defaults

A. Very low income households in default: **6**

B. Low income households in default: **6**

C. Moderate households in default: **2**

Defaulted Loans Life-to-date: **14**

SHIP Program Default Percentage Rate Life to Date: **1.65**

Strategies and Production Costs

Minor Home Repair	\$41,884.69
Purchase Assistance	\$37,405.84
Rental New Construction	\$50,000.00
Single Family-New Construction	\$11,027.40
Special Needs Rehab	\$77,167.44

Expended Funds

Total Unit Count: **20**

Total Expended Amount: **\$857,801.83**

Administration by Entity

Broward County	Local Government	ALL	Administration	\$79,782.85

Program Income

Loan Repayment:	\$222,491.65
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$33,373.35
Total:	\$255,865.00

Number of Affordable Housing Applications

Submitted	
Approved	
Denied	

Explanation of Recaptured funds

Total:	\$.00

Rental Developments

Single Family Area Purchase Price

The average area purchase price of single family units:
 Or
 Not Applicable

Form 5

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

3	Special Needs Rehab	\$154,334.88	2		
3	Minor Home Repair	\$43,652.00	1		

Special Needs Category Breakdown by Strategy

(3) Special Needs Rehab	Person with Disabling Condition (not DD)	\$88,611.04	1		
(3) Special Needs Rehab	Receiving Supplemental Security Income	\$65,723.84	1		
(3) Minor Home Repair	Receiving Social Security Disability Insurance	\$43,652.00	1		

Provide a description of efforts to reduce homelessness:

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

Interim Year Data

Interim Year Data

State Annual Distribution	\$793,484.00	
Program Income	\$22,106.00	
Program Funds Expended		
Program Funds Encumbered	\$826,873.10	
Total Administration Funds Expended		
Total Administration Funds Encumbered	\$79,348.00	
Homeownership Counseling	\$0.00	
Disaster Funds		
65% Homeownership Requirement	\$602,873.10	75.98%
75% Construction / Rehabilitation	\$786,873.10	99.17%
30% Very & Extremely Low Income Requirement	\$379,000.00	46.47%
30% Low Income Requirement	\$410,868.51	50.38%
20% Special Needs Requirement	\$201,868.51	25.44%
Carry Forward to Next Year		

State Annual Distribution	
Program Funds Expended	
Program Funds Encumbered	

LG Submitted Comments:

Edits made to the report by the LG resulted in report status being changed back to "Unsubmitted"



Resilient Environment Department
HOUSING FINANCE DIVISION
110 NE 3rd Street, 3rd Floor • Fort Lauderdale, Florida 33301 • 954-357-4900 • FAX 954-357-8225

March 3, 2022

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

Re: Broward County State Housing Initiatives Partnership (SHIP) Program
Annual Report for Fiscal Years: 2018-2019, 2019-2020 and 2020-2021

Dear Ms. Sears:

In previous years, your facility has been most cooperative in making the enclosed referenced document available for public inspection. Kindly make this available to the public by Tuesday, March 15, 2022, and remove this document from public availability on April 15, 2022. All citizen written comments may be directed to:

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

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

Sincerely,

A handwritten signature in black ink, appearing to be "M. Reynolds", written over a large, light-colored oval shape that serves as a background for the signature.

Mildred J. Reynolds
Housing Program Supervisor

MJR

Enc.



Resilient Environment Department
HOUSING FINANCE DIVISION
110 NE 3rd Street, 3rd Floor • Fort Lauderdale, Florida 33301 • 954-357-4900 • FAX 954-357-8225

March 3, 2022

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

Re: Broward County State Housing Initiatives Partnership (SHIP) Program
Annual Report for Fiscal Years: 2018-2019, 2019-2020 and 2020-2021

Dear Branch Head:

In previous years, your facility has been most cooperative in making the enclosed referenced document available for public inspection. Kindly make this available to the public by Tuesday, March 15, 2022, and remove this document from public availability on April 15, 2022. All citizen written comments may be directed to:

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

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

Sincerely,

A handwritten signature in black ink, appearing to read "Mildred J. Reynolds", written over a horizontal line.

Mildred J. Reynolds
Housing Program Supervisor

MJR

Enc.



Resilient Environment Department
HOUSING FINANCE DIVISION
110 NE 3rd Street, 3rd Floor • Fort Lauderdale, Florida 33301 • 954-357-4900 • FAX 954-357-8225

March 3, 2022

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

Re: Broward County State Housing Initiatives Partnership (SHIP) Program
Annual Report for Fiscal Years: 2018-2019, 2019-2020 and 2020-2021


Dear Branch Head:

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Attention: M. Reynolds
110 N.E. 3rd Street
Fort Lauderdale, FL 33301

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

Sincerely,



Mildred J. Reynolds
Housing Program Supervisor

MJR
Enc.



Resilient Environment Department
HOUSING FINANCE DIVISION
110 NE 3rd Street, 3rd Floor • Fort Lauderdale, Florida 33301 • 954-357-4900 • FAX 954-357-8225

March 3, 2022

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

Re: Broward County State Housing Initiatives Partnership (SHIP) Program
Annual Report for Fiscal Years: 2018-2019, 2019-2020 and 2020-2021

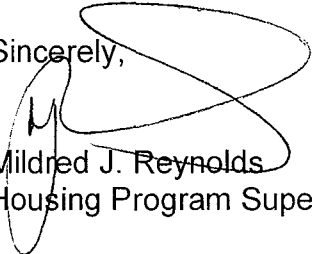
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Fort Lauderdale, FL 33301

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Sincerely,



Mildred J. Reynolds
Housing Program Supervisor

MJR

Enc.