

ANNUAL REPORT 2012



BROWARD HOUSING COUNCIL

browardhousingcouncil.org

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GENERAL DISCLAIMER

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

The purpose of this report is to provide a summary of the resources and programs administered countywide that provide affordable housing to residents. The report is not intended to, and will not, highlight individual cities, housing authorities or the county. Instead, the report will provide a cumulative overview of affordable housing resources and programs on a countywide basis from October 1, 2011 through September 30, 2012. 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 the Broward County Housing Finance and Community Development Division staff for their efforts in putting together this Annual Report, their assistance in distributing and collecting the housing production survey and for providing general assistance and support.

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

Entitlement Communities

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

Housing Authorities

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

Housing Finance Authority of Broward County

Staff to the Housing Council

Ralph Stone, Director.

Suzanne Fejes, Assistant Director

Patrice Eichen, Assistant County Attorney

Michael Wright, HIP Administrator

Angela M. Chin, Principal Planner

Vena Paylo, Website Specialist

Elizabeth Kersting, Secretary

Agency

Broward County Housing Finance and Community Development Division (HFCDD)

HFCDD

Broward County Attorney's Office

Broward County Homeless Initiative Partnerships (HIP) Administration

HFCDD

HFCDD

HFCDD

A Message from the Chair



Lois Wexler, Chair
Broward Housing Council
County Commissioner
District 5

Dear Elected Officials and Citizens of Broward County:

It is a pleasure to submit the Broward Housing Council's Annual Report for the 2011-2012 fiscal year. Despite recent economic improvements for many Americans, affordable housing in the United States is growing more scarce. The Broward Housing Council and its partners are committed to investing in our communities to build neighborhoods where people want to raise families and build businesses. Part of that vision includes providing Broward County residents with options for quality affordable housing. We have seen the need for affordable housing, foreclosure intervention and financial counseling increase, and we continue to face the challenges of funding the solutions. The decrease in funding for housing programs and projects continues to be of great concern. The countywide allocation for FY 2011-2012 was \$191,647,885; this represents a slight decrease of \$84,633 or .04% from FY 2010-2011 allocation. This figure does not include the Federal Recovery/Stimulus Program Funds of which approximately \$156 million was allocated to the Broward County region of which approximately \$112.7 million has been expended.

I am proud to say that through commitment and hard work, the Broward Housing Council has worked with public and private partners, helping to accomplish their goals and mission. The last three years have been record years in the production of new affordable housing in Broward County. The website continues to improve and we have added a quarterly electronically newsletter to our outreach strategy. Together with our partners, we will continue to make significant contributions to the lives of Broward County residents.

In the words of Mark Twain, "Challenges make life interesting; however, overcoming them is what makes life meaningful."

A handwritten signature in black ink that reads "Lois Wexler". The signature is written in a cursive, flowing style.

Lois Wexler, Chair

BROWARD COUNTY HOUSING COUNCIL MEMBERSHIP

Each of the members of the Council fills a category specified by Section 11.07, Article XI of the Charter of Broward County, Florida. The Council members as of September 30, 2011 are:

Member	Category
Chair, Lois Wexler	Member of the Broward County Commission, District 5
Vice Chair, Monica Navarro	Community representative
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 with fewer than 50 employees
Cynthia Chambers	County Administrator designee
Innocent Chinweze	Community representative
Ann Deibert	Broward County Housing Authority
Frances Esposito	Chief executive of a recognized, not-for-profit homeless organization
Paul Figg	Builders Association of South Florida
Patricia Good	Broward County School Board District
Caryl Hattan	Officer of the Broward League of Cities
Richard Lemack	Broward League of Cities: City manager in a city with more than 50,000 residents
Mercedes J. Nunez	Recipient of Section 8 housing assistance or another housing program
Frank Schnidman	Florida Atlantic University Center for Urban Redevelopment and Education
Marcia Barry-Smith	Banker
Lisa Vecchi	Chief executive of a not-for-profit housing organization
Vacant	Owner of business with at least 50 employees
Vacant	Florida Association of Mortgage Brokers

ACCOMPLISHMENTS

- Adopted the Housing Council 2012-2013 Work Program.
- Appointed new members to the Council: Frances Esposito, Frank Schnidman, Marcia Barry-Smith, Councilmember Caryl Hattan.
- Spring 2012 Housing Council Retreat.
- Board of County Commission accepted the 2010-2011 Broward Housing Council Annual Report.
- Approximately 927 single family units were rehabilitated through the various funding sources (CDBG, SHIP, HOME, NSP, DRI).
- Approximately 10 residents received Barrier Free assistance through the State Housing Initiatives Partnership (SHIP) program; this assistance removes barriers, improves accessibility for seniors and disabled persons and provides health and safety repairs.
- Approximately 20 households were assisted with water/sewer connections through SHIP funding.
- Approximately 130 low/moderate income households received purchase assistance through the various funding sources (CDBG, SHIP, HOME, NSP) to increase homeownership opportunities.
- Approximately 350 clients received homeless prevention assistance countywide through CDBG.
- Approximately 480 clients were served in emergency and/or transitional shelters.
- Approximately 230 new affordable housing units in Broward County were funded through Florida Housing Finance Corporation; Broward County provided matching funds and/or GAP financing.
- CHDO: approximately 24 new construction rental units and six affordable single family homes were purchased and rehabilitated for low/moderate income persons or households and in the form of transitional living facilities for youths who have aged out of the foster care system in FY12.
- Countywide, approximately 600 residents received Housing Counseling/Homeowner Education services.
- Approximately 190 Veterans Affairs Supportive Housing (VASH) vouchers were issued to provide rental assistance targeted to homeless veterans.
- Approximately 10,860 Housing Choice Vouchers were issued countywide.
- Approximately 320 Portable Housing Choice Vouchers were issued to Section 8 voucher holders to move them from the jurisdiction of current housing authorities to the jurisdiction of another housing authority operating a Housing Choice Voucher program.
- Issued approximately 135 Mortgage Credit Certificates to eligible homeowners for homeownership.

BROWARD HOUSING COUNCIL - FY 2012-2013 WORK PROGRAM

ITEM #	AREAS OF EMPHASIS
I.	EDUCATION AND ADVOCACY
	<ul style="list-style-type: none"> A. All entitlement communities should fund foreclosure counseling and assistance strategies B. Require Homebuyer Education courses through HUD Certified Counseling Agencies for programs supported with local, state and federal affordable housing funds. C. Educate municipalities, local business leaders, and legislative leaders on affordable housing issues. D. Recommend municipalities incorporate the 2011 Broward County Affordable Housing Needs Assessment Study into their Comprehensive Plans. E. Send correspondence i.e. the 2011 Broward County Affordable Housing Needs Assessment Study along with the Work Program to Senator Lizbeth Benaqisto, Chairman of the Senate Budget Committee.
II.	LEGISLATION
	<ul style="list-style-type: none"> A. Support retaining the funding for State Housing Initiatives Partnership program. B. Support rule making by the Florida Housing Finance Corporation (FHFC) that provides state tax credit on a "need" basis. C. Recommend the definition of preservation of affordable housing for FHFC Programs be expanded to include adaptive reuse, repurposing, and redevelopment.
III.	FORECLOSURE COUNSELING AND EDUCATION
	<ul style="list-style-type: none"> A. Continue and encourage foreclosure counseling workshops throughout Broward County by local nonprofit HUD certified Housing Counseling Agencies and local banks. B. Support fair share of federal funds for foreclosure counseling and mitigation through the "Hardest Hit" program areas which includes Broward County. C. Support training for foreclosure counselors. D. Evaluate the success rates by lenders assisting homeowners through the Hardest Hit Funds.
IV.	PROVIDE NEW AFFORDABLE MULTI FAMILY RENTAL UNITS
	<ul style="list-style-type: none"> 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 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
	<ul style="list-style-type: none"> 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. Support funding to create a web-based application software (HMIS) that would be used for data collection for Broward County's Homeless Initiative Partnership (HIP) Administration. D. Provide adequate and safe housing for homeless and low-income populations to match demand.

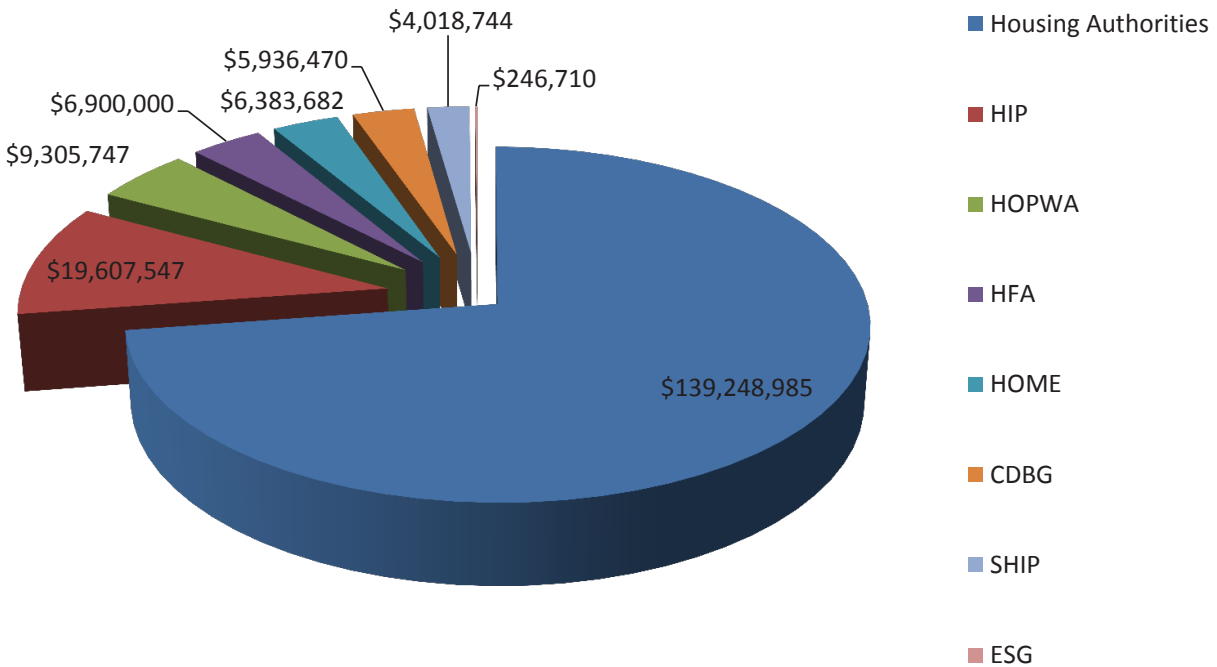
ITEM #	AREAS OF EMPHASIS
VI.	EVALUATE COMMUNITY REINVESTMENT ACT (CRA) ACTIVITIES BY BANKS IN BROWARD COUNTY
	<p>A. Research federal CRA guidelines and requirements for local banks for compliance and identification.</p> <p>B. Inventory current CRA program activities for all banks in Broward County.</p> <p>C. Present inventory of CRA activities to Broward Housing Council by June 2013.</p> <p>D. Define options and approaches to coordinate CRA activities with affordable housing priorities for Broward County.</p>
VII.	MAINTAIN THE BROWARD HOUSING COUNCIL WEBSITE
	<p>A. The website shall include, but not limited to, the following elements:</p> <ul style="list-style-type: none"> • 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 <p>B. Prepare quarterly newsletter to be distributed via e-mail.</p> <p>C. Evaluate the development of the website one year from the date the site went live (October 2012).</p> <p>D. Incorporate social media (Facebook, Twitter, Flickr, etc.) on the website as technology evolves.</p>
VIII.	PRODUCE THE HOUSING COUNCIL ANNUAL REPORT
	<p>A. Production and funding for homeownership.</p> <p>B. Resources and clients for foreclosure counseling.</p> <p>C. Production and funding for home repair.</p> <p>D. Production and funding for barrier free/special needs populations.</p> <p>E. Production and funding for multifamily rental.</p> <p>F. Report on all Housing Council work program activities.</p> <p>G. Report on total units and funding for the Housing Authorities.</p> <p>H. Add success case studies.</p>

COUNTYWIDE RESOURCES

The tables below identify resources allocated during Fiscal Year 2011-2012 as well as federal recovery/stimulus funding received.

RESOURCES	COUNTYWIDE RESOURCES			
	FY11	FY12	DIFFERENCE	% CHANGE
FEDERAL RESOURCES				
• Broward County Six Housing Authorities	\$126,587,219	\$139,248,985	\$11,661,766	10%
• Homeless Initiative Partnership (HIP) Services	\$17,758,091	\$19,607,547	\$1,849,456	10%
• Housing Opportunities for Persons with AIDS (HOPWA)	\$8,646,967	\$9,305,747	\$658,780	7.6%
• HOME Investment Partnership (HOME) Program	\$6,381,434	\$6,383,682 ¹	\$2,248	.03%
• Community Development Block Grant (CDBG) Program	\$6,531,586	\$5,936,470	(\$595,116)	(9%)
• Emergency Solutions Grant (ESG) Program	\$252,506	\$246,710	(\$5,796)	(2.3%)
STATE RESOURCES				
• Housing Authority of Broward County (HFA)	\$22,000,000	\$6,900,000	(\$15,100,000)	(68.6%)
• State Housing Initiative Partnership (SHIP) Program	\$3,574,715	\$4,018,744	\$444,029	12%
TOTAL COUNTYWIDE RESOURCES	\$191,732,518	\$191,647,885	(\$84,633)	(.04%)

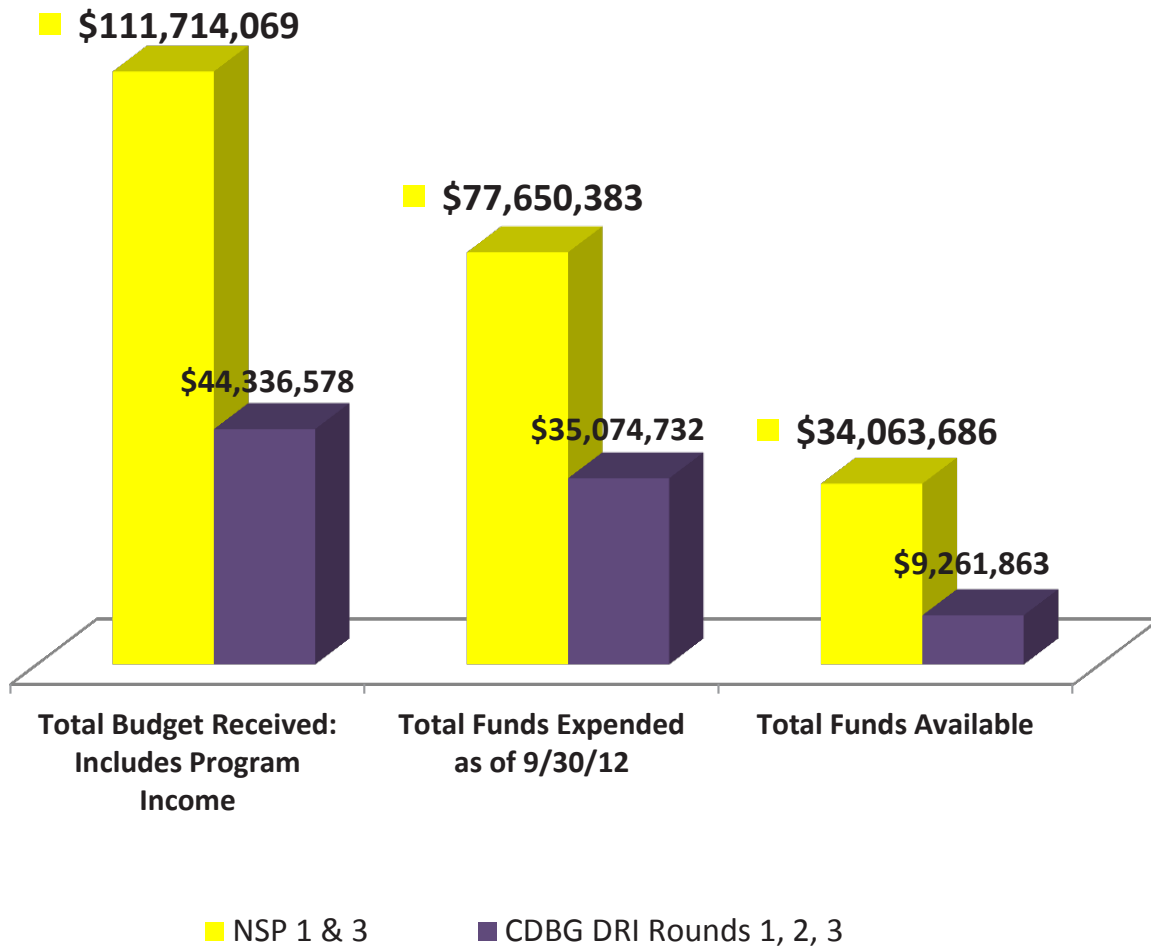
¹ Of the total HOME allocation of \$6,383,682, only \$5,836,049 has been expended. HOME Participating Jurisdictions have two years to commit funds (including reserving funds for CHDOs) and four years to spend funds.



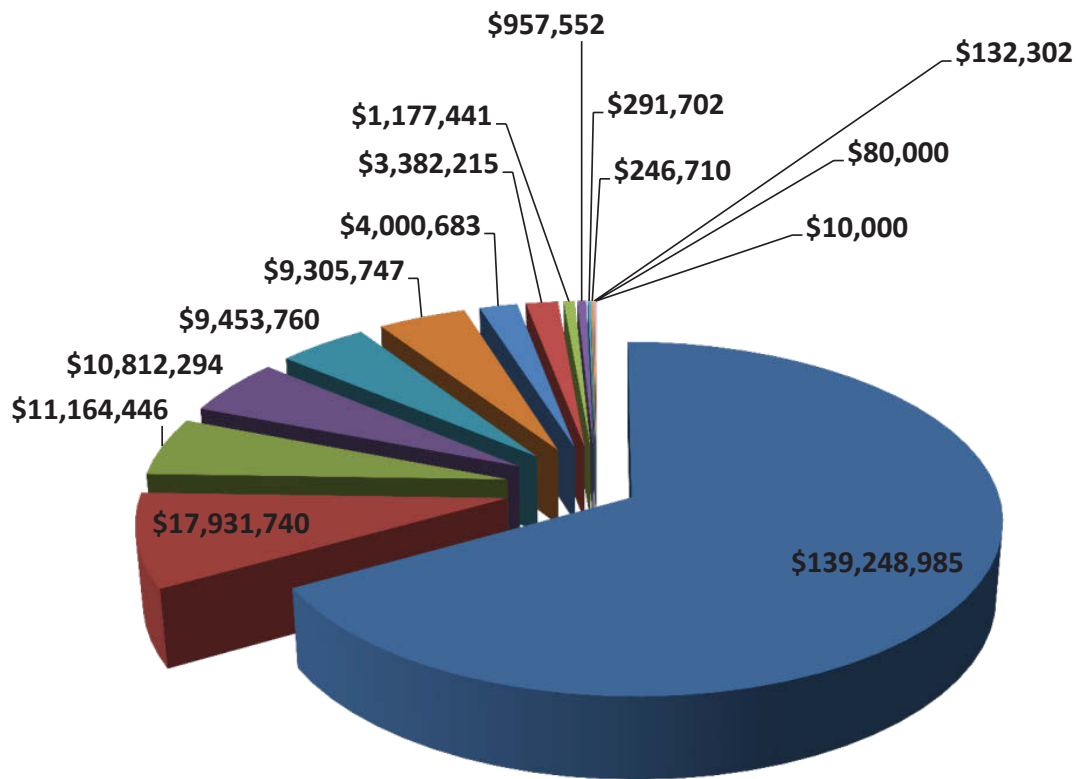
FEDERAL RECOVERY/STIMULUS FUNDING	Total Budget Received including Program Income as of 9/30/12	Total Funds Expended	Total Funds Available
• Neighborhood Stabilization (NSP & 3) Program	\$111,714,069 ²	\$77,650,383	\$34,063,686
• Community Development Block Grant Disaster Recovery Initiative (CDBG-DRI) Program (Rounds 1, 2, 3)	\$44,336,578 ³	\$35,074,732	\$9,261,846
TOTAL COUNTYWIDE RESOURCES	\$156,050,647	\$112,725,115	\$43,325,532

² Of the total NSP1&3 allocations, \$77,650,383 has been expended. Under NSP1, grantees have 18 months from the date HUD signed their grant agreements to obligate these funds and four years to expend allocations an amount equal to these allocations. NSP3, grantees have 2 years of the date HUD signed their grant agreements to expend 50% of these funds and three years to expend an amount equal to the allocations.

³ Of the total CDBG DRI allocations, \$35,074,732 has been expended. All CDBG DRI Contract grants expire as of: DRI-1, September 30, 2013; DRI-2, June 2013; and DRI-3, July 2013.



FY12: TOTAL ALLOCATION HOUSING STRATEGIES: \$208,195,583



- Section 8/Supportive Housing
- Homeless Initiative Partnership Resources
- Purchase Assistance
- Residential Rehabilitation Single-Family
- Program Planning & Administration
- Housing Opportunity for Persons with AIDS
- Foreclosure Acquisition, Rehabilitation, and Resale // Single-Family
- Single-family & Multi-Family New Construction
- Residential Rehabilitation Multi-Family
- Community Housing Development Organizations Set-Aside
- Removal of Architectural Barriers
- Emergency Solutions Grant
- Clearance & Demolition

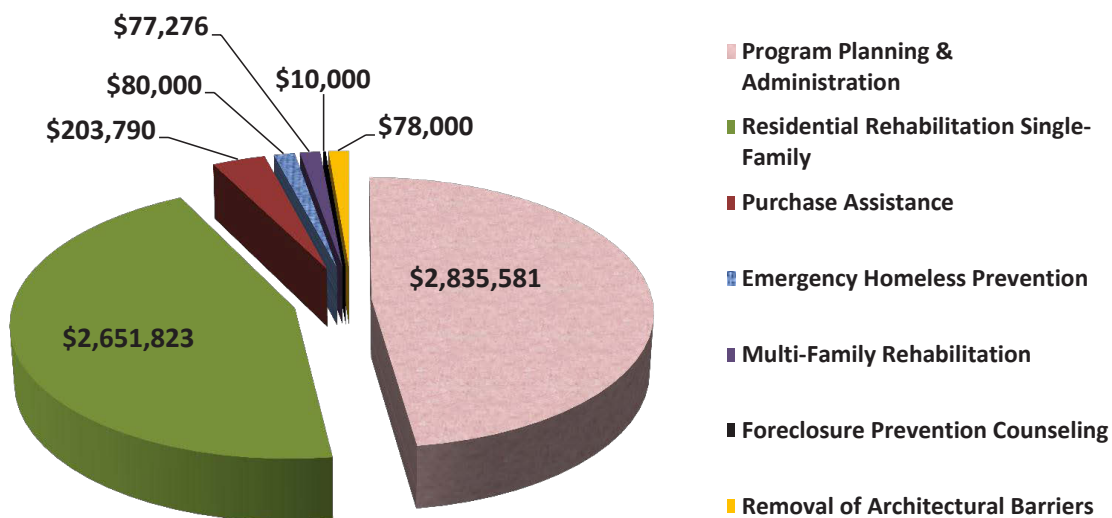
FEDERAL PROGRAMS

Community Development Block Grant Program: \$5,936,470

The primary objective of the CDBG program is to develop viable urban communities by providing safe decent housing, a suitable living environment and economic opportunities, principally for persons of low and moderate income households. Eligible activities include but not limited to: acquisition/disposition of real property, public improvements and facilities, public services, economic development activities, housing rehabilitation, homeownership assistance, removal of architectural barriers, construction of new multifamily rental, and emergency assistance/homeless prevention activities. Program Planning and Administration is the general management, oversight, and coordination of the CDBG Program and other related activities.

The geographic areas served under CDBG are the fourteen entitlement communities and the Urban County participating cities with populations under 50,000: Cooper City; North Lauderdale; Lauderdale Lakes; Lauderdale by-the-Sea; Oakland Park; Wilton Manors; Parkland; Lighthouse Point; Dania Beach; Hallandale Beach; Southwest Ranches; Pembroke Park and West Park. The unincorporated areas of central Broward County are also served. They include the neighborhoods of Boulevard Gardens, Washington Park, Franklin Park, and Roosevelt Gardens. Page 32 displays Broward County Median Income at \$61,700 effective December 11, 2012. Page 33 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.

Total countywide housing allocation for FY12 was \$5,936,470, and the total CDBG allocation countywide was \$14,177,906. Of this allocation, \$3,100,889 was expended on housing, and \$2,835,581 was expended for Program Planning & Administration (a maximum of 20 percent of the CDBG grant).

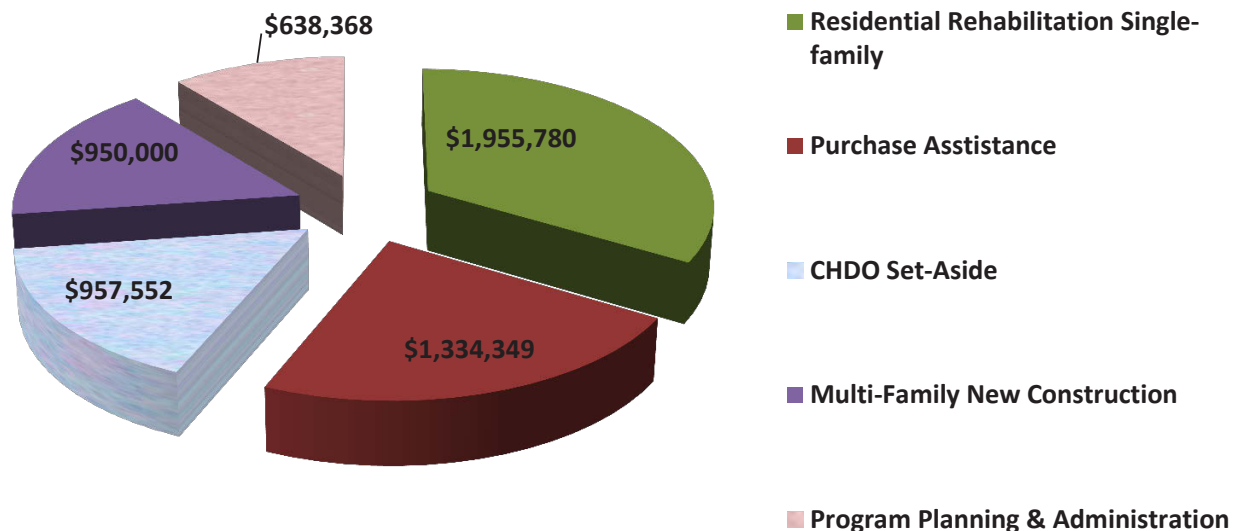


***Note:** Only housing related activities are reported in this annual report.

Home Investment Partnership Program: \$6,383,682*

The HOME Investment Partnership (HOME) Program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low and moderate income households. Page 32, displays Broward County's Median Income at \$61,700 effective December 2012. Page 33, 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. Broward County receives its HOME Program allocation as a part of the Broward County HOME Consortium. The HOME Program operates under a consortium which includes eleven entitlement jurisdictions of Broward County: Coconut Creek, Coral Springs, Davie, Deerfield Beach, Lauderhill, Margate, Miramar, Pembroke Pines, Plantation, Sunrise and Tamarac. The cities of Fort Lauderdale, Pompano Beach and Hollywood administer their own allocation of HOME funds.

The HOME Program has provided funding for acquisition and rehabilitation of rental housing, homeowner repairs, purchase assistance and tenant-based rental assistance. The Tenant Based Rental Assistance Program, which provides emergency first and last month rental payments and security deposits for homeless families and individuals and those at risk of becoming homeless is part of the HOME funds allocation and administered by the Broward County Housing Authority. Federal requirements dictate 15 percent of the total HOME fund allocation be used for Community Housing Development Organizations (CHDOs) Set-Aside, and 10 percent of its annual HOME allocation for Program Planning and Administration which costs are associated with managing the HOME Investment Partnerships Program.



***Note:** HOME Participating Jurisdictions have two years to commit funds (including reserving funds for CHDOs) and four years to spend funds.

SUPPORTIVE SERVICES

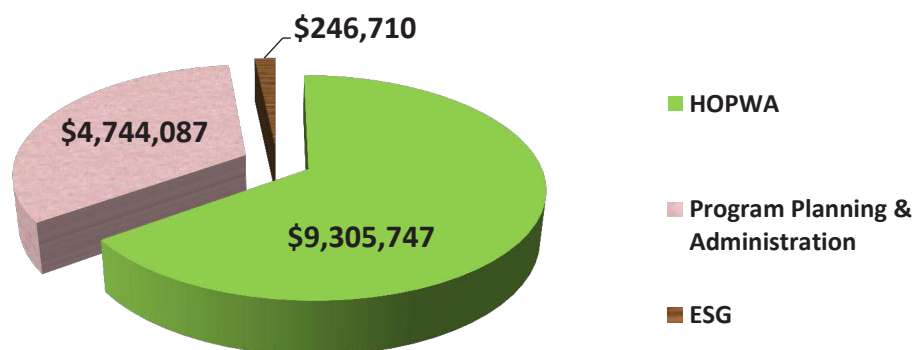
Emergency Solutions Grants Program: \$246,710

In 2011, the Emergency Shelter Grant changed to the Emergency Solutions Grant (ESG). This federal change broadened the scope of the program. The Emergency Solutions Grant now includes rapid re-housing activities which will place persons that have become homeless into housing. ESG funding can be used to now 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. Any client assessed for potential assistance with ESG funds must meet the criteria to become eligible for homeless prevention or rapid rehousing assistance.

The Emergency Solutions Grants (ESG) program activities work towards the goal of creating a suitable living environment and provide decent housing. This was accomplished by providing operating support to emergency shelters and funding programs designed to prevent homelessness and/or rapidly re-house homeless persons. These programming initiatives fall under four major categories: 1) renovation, major rehabilitation, and/or conversion of shelter facilities; 2) essential services; 3) maintenance and operations; and 4) homeless prevention activities. The amount received in FY12 was \$246,710. ESG funds were awarded to Broward County and the City of Fort Lauderdale based on the population and housing conditions that exist.

Housing Opportunities for Persons with AIDS: \$9,305,747

More than 56,000 new HIV infections happen in the U.S. each year, with Broward County ranking third in the number of reported cases.⁴ The Housing Opportunities for Persons with AIDS (HOPWA) program is the only federal program dedicated to assist with meeting the housing and supportive service needs of low-and moderate-income 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. Fort Lauderdale zip code 33311, which includes part of the cities of Fort Lauderdale, Wilton Manors, Oakland Park, Lauderhill and Lauderdale Lakes, has the largest concentration of South Florida's newly reported cases.⁵ Some progress is being made, however. New data from the Florida Department of Health show a 17 percent decline in new AIDS cases for the first half of 2012 compared to the same period last year -- 1,161 vs. 1,401.



^{4,5} Centers for Disease Control & Prevention, Florida: Gloomy Aids Stats in Region. August 2, 2012.

Homeless Initiative Partnership Services: \$19,607,547

The Homeless Services Section is the focal point for the planning and coordination of services for homeless persons. Staff administered approximately \$19.6 million in programming and services, funded by Broward County, the state and the federal government to maintain a county-wide Continuum of Care. Broward County’s Homeless Continuum of Care addresses all aspects of homelessness including prevention, outreach, emergency shelter, transitional and permanent affordable housing and supportive services. The Homeless Initiative Partnership (HIP) Advisory Board is the state designated local coalition and is funded to develop or assist with the development of the local homeless continuum of care plan, discuss local issues and the needs of the homeless, inventory all local resources for the homeless, review and assess all services and programs in support of the homeless and identify unmet needs of the homeless, facilitate the delivery of multi-agency services for the homeless to eliminate duplication of services and to maximize the use of limited existing resources for the homeless, and many more activities too numerous to list here.

In 2012, due to a change in HUD regulations, which now require an annual sheltered count; volunteers in collaboration with HIP staff conducted an annual Sheltered Point-in-Time (PIT) count and survey in Broward County to present a snapshot of the number of persons who are homeless on a given day. Based on the 2012 survey results, there is an estimated 3,183 homeless persons within Broward County, of which 39 percent are unsheltered.

Homeless in Broward County				
2012 Point in Time Count		2011 Point in Time Count		
Sheltered	2,539	Sheltered	1,915	- *24% decrease
Unsheltered	1,262	Unsheltered	1,262	+ **0 % increase
Total	3,801	Total	3,183	- 16 % decrease

Summary of Data Collection from the 2012 PIT Count:

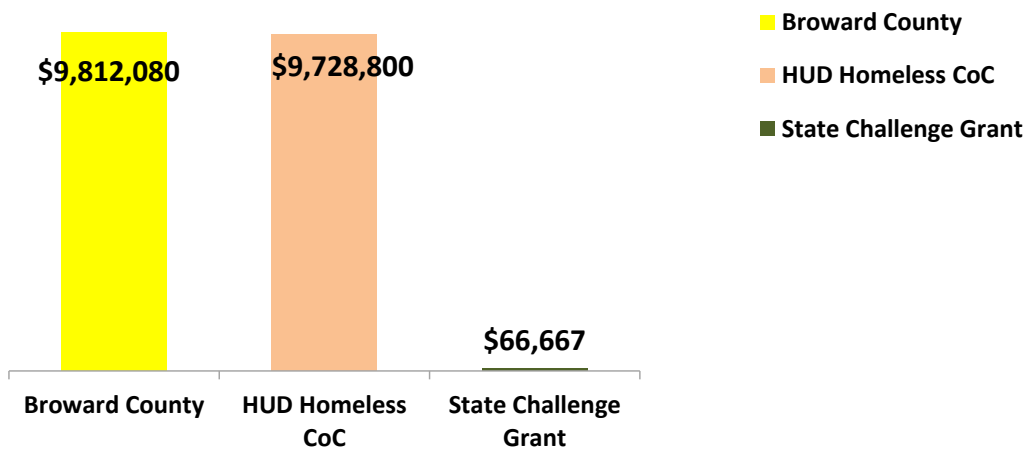
- 3,183 persons are considered homeless as reported and estimated in Broward County.
- 1,262 homeless women, men and children counted living on the streets.
- 1,108 sheltered in transitional housing.
- 774 resided in an emergency shelter.
- 760 of those are considered chronically homeless.
- 12 percent of the persons experiencing homelessness are veterans.
- 100 percent of the chronic homeless have disabilities (chronically homeless persons are disabled per regulations).
- Approximately 172 Families with children were homeless (556 persons).
- 36 were unaccompanied children age 17; six were unaccompanied children living on the street.

*Decrease attributed to conversion of Transitional Housing beds to self-pay; and no data reported from non-continuum affiliated emergency shelter

**An Unsheltered Count was not conducted in 2012.

Housing Inventory & Estimated Need as of January 2012:

Continuum Phase / Subpopulation	Housing Inventory	Unmet Need
Emergency - Households without Children	542 beds	50 beds
Emergency - Households with Children	250 beds	10 units / 50 beds
Transitional - Households without Children	995 beds	215 beds
Transitional - Households with Children	397 beds	25 units / 100 beds*
Safe Haven for persons with mental illness	35 beds	45 beds
Permanent Supportive Housing - Households without Children	753 beds**	950 beds** (618 for Chronically Homeless)
Permanent Supportive Housing - Households with Children	892 beds**	40 units / 138 beds**
Total All Beds	3,898***	1,330***



*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.

*** These figures are not available as the 2013 HUD Housing Inventory Chart and Point in Time Count are in progress and totals are not final.

FEDERAL RECOVERY/STIMULUS PROGRAM: \$27,271,233

Neighborhood Stabilization Program 3

Broward County Housing and the 13 entitlement communities have been allocated an additional \$23.7 million in funding for the Neighborhood Stabilization Program (NSP3) under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. The guidelines are similar to NSP1; however, the target areas have changed in order to address those areas of the County grappling with the most severe instances of foreclosed and abandoned properties. Broward County Housing, which is the grantee for 18 cities⁶, and 13 entitlement communities⁷ will use NSP3 funds to assist with acquisition, repair, and sale of foreclosed homes. The allocation formula released by the Department of Housing and Urban Development (HUD) shows Broward County and the entitlement municipalities received a total allocation of approximately \$27.33 million⁸. The following strategies were expended in the following dollar amounts:

Activity/Eligible Use FY 12	Budget Amount	Total Funds Expended
1. Low/Moderate/Middle Income (LMMI) Acquisition / Rehabilitation / Resale	\$15,314,678	\$3,214,113
2. Purchase Assistance (LMMI)	\$1,892,455	\$786,570
3. Low/Moderate/Middle Income (LH Acquisition / Rehabilitation / Resale	\$6,056,802	\$2,268,932
4. Purchase Assistance (LH)	\$924,974	\$178,050
5. Clearance & Demolition	\$355,201	\$132,308
6. Program Planning & Administration (10 percent of total grant awarded)	\$2,727,123	\$854,718
Total	\$27,271,233	\$7,434,691

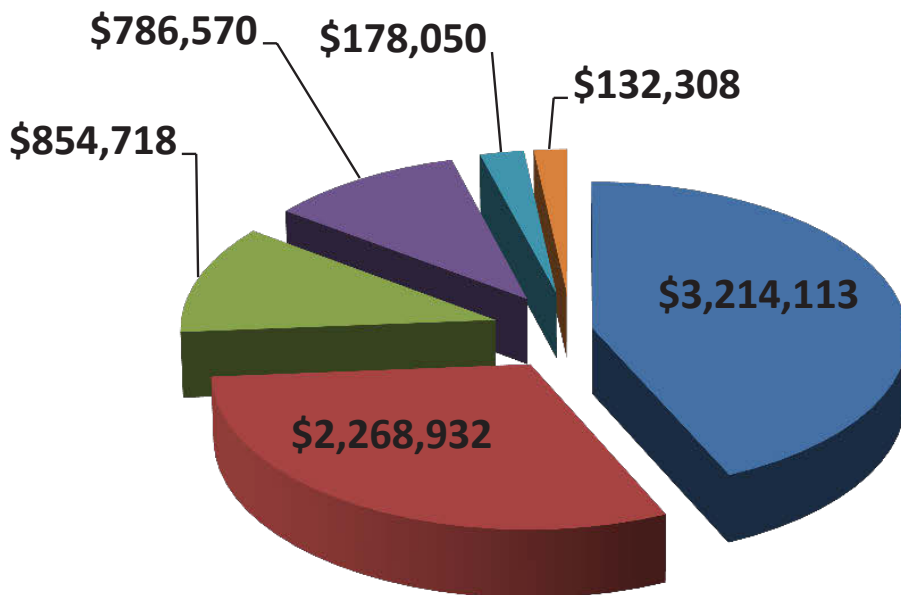
Low/Moderate/Middle Income (LMMI) – 51 percent to 120 percent Area Median Income (AMI)

Low Housing (LH) – Less than 50 percent (AMI)

⁶ 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.

⁷ Coral Springs, Davie, Deerfield Beach, Fort Lauderdale, Hollywood, Lauderhill, Margate, Miramar, Pembroke Pines, Plantation, Pompano Beach, Sunrise, Tamarac

⁸ Under NSP3, grantees have two years of the date HUD signed their grant agreements to expend 50% of these funds and 3 years to expend an amount equal to the allocations.



- Acquisition / Rehabilitation / Resale (LMMI)
- Purchase Assistance (LH)
- Program Planning & Administration
- Acquisition / Rehabilitation / Resale (LH)
- Purchase Assistance (LMMI)
- Clearance & Demolition

Community Development Block Grant – Disaster Recovery Initiative Program: \$44,366,578*

In 2007, Broward County received an initial funding allocation of \$22 million from DCA and US HUD for the 2005 Disaster Recovery Initiative (Round 1). In 2008, Broward County was advised that DCA and US HUD had available a second round of CDBG Disaster related funds through a supplemental appropriation addressing Hurricane Wilma totaling approximately \$21 million to the Broward County region. US HUD subsequently approved an appropriation for the 2008 hurricanes. Broward County was awarded an additional \$765K (Round 3). Eligible activities for disaster recovery for the Round 2 and 3 funding were limited to the following:

- Single-family/Multi-family Housing Repair, Rehabilitation, or Replacement and Hardening
- Infrastructure repair/improvement (damaged as a result of the 2005 and 2008 storms).

Broward County was awarded the funds for the County and its cities. 28 of the 31 municipalities participated and were allocated funding for specific DRI programs and strategies, which the cities identified. Many of the cities implemented their own programs through an agreement with the County, with the County administering overall program requirements including reporting to Florida Department of Economic Opportunities (DEO) and monitoring the city contracts.

The DRI funding benefits low- to moderate-income families with incomes at or below 80 percent of the Area Median Income. Below is a table that indicates the area median income threshold size for Broward County in 2012.

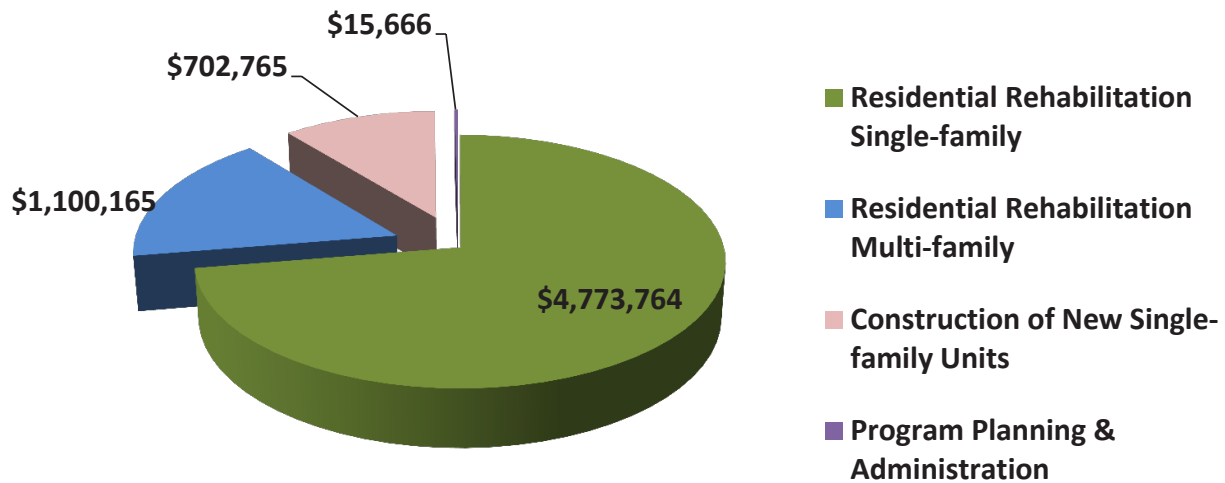
Broward County's Median Income is \$61,700

Household Size	Extremely Low (30%)	Very Low (50%)	Low (80%)	Moderate (120%)
1 person	\$14,350	\$23,850	\$38,150	\$57,240
2 person	\$16,400	\$27,250	\$43,600	\$65,400
3 person	\$18,450	\$30,650	\$49,050	\$73,560
4 person	\$20,450	\$34,050	\$54,500	\$81,720
5 person	\$22,100	\$36,800	\$58,900	\$88,320
6 person	\$23,750	\$39,500	\$63,250	\$94,800
7 person	\$25,400	\$42,250	\$67,600	\$101,400
8 person	\$27,000	\$44,950	\$71,950	\$107,880
9 person	\$28,630	\$47,670	\$76,300	\$114,408
10 person	\$30,266	\$50,394	\$80,660	\$120,946
11 person	\$31,902	\$53,118	\$85,020	\$127,483
12 person	\$33,538	\$55,842	\$89,380	\$134,021

Effective: December 11, 2012

Funds utilized for this reporting period, October 1, 2011 – September 30, 2012 include:

Activity/Eligible Use FY 12	Expended Funds
1. Residential Rehabilitation Single-Family	\$4,773,764
2. Residential Rehabilitation Multifamily	\$1,100,165
3. Construction of New Single-Family Units	\$702,765
4. Program Planning and Administration	\$15,666
Total Expended Funds	\$6,592,360



*Note: Total CDBG DRI allocation countywide for (Rounds 1, 2, & 3) for the Broward County region.

BROWARD HOUSING AUTHORITIES: \$139,248,985

The six Broward Housing authorities are dedicated to providing assistance for affordable, attractive and safe housing to extremely low, low and moderate income individuals and families as they strive to achieve self-sufficiency and improve their lives.

Housing Choice Voucher Program (formerly known as Section 8): \$115,249,476

The Housing Choice Voucher Program (HCV) is funded by the U.S. Department of Housing and Urban Development (HUD) with the intent of increasing affordable housing choices for low-income families, the elderly and persons with disabilities. Persons with a HCV choose and lease safe, decent and affordable privately owned rental housing. The Housing Authorities currently have funding for approximately 10,862 HCVs; however, the housing authorities indicated that they have approximately 3,160 persons on a waiting list for HCVs an increase of 15 percent from FY11.

Public Housing: \$7,065,645

As of September 30, 2012, the housing authorities in Broward County own and operate approximately 1,140 units of public housing. Approximately \$7 million was budgeted for FY12 - a slight increase from the previous year of approximately \$6 million. Approximately 130 public housing units were demolished to be replaced with eight new two to four (2-5) story buildings with a total of 132 residential units. The housing authorities indicated, however, that they have approximately 1,140 persons on a waiting list for public housing or little over 3 percent from FY11.

Portability Information: \$1,626,095

Portability in the Housing Choice Voucher Program (HCVP) enables a household to use a voucher issued in one jurisdiction when moving to another jurisdiction outside of Broward County where the program is administered by a different local public housing agency. The rate of portability movers increased from approximately 150 to approximately 320 vouchers.

HUD Veterans Affairs Supportive Housing Voucher Program: \$1,099,400

The U.S. Department of Housing and Urban Development and the Department of Veterans Affairs Supportive Housing (HUD-VASH) Program partnered to provide permanent, supportive housing and treatment services for homeless Veterans. The primary goal of HUD-VASH is to help veterans and their families successfully move out of homelessness by utilizing HUD Section 8 "Housing Choice" rental assistance vouchers and VA's intensive case management services. Eligible individuals and veterans are identified by VA. HUD designated approximately 190 HUD-VASH Housing Vouchers to assist with rental assistance to participating public housing authorities to provide permanent residence and combat homelessness among veterans.

Low Income Housing Tax Credit: \$7,454,092

As part of the Tax Reform Act of 1986, the federal Low-Income Housing Tax Credit (LIHTC) program promotes the development of affordable rental housing for low-income individuals and families by providing opportunities for developers to build mixed-income communities

using tax credits as a financing tool. The Housing Authorities annual operating budget for the 2,151 units previously built with some of the LIHTC funding is approximately \$7.4 million dollars. LIHTC is a program that encourages the investment of private capital for the creation of affordable rental housing for low-income households. Tax credits are available to individuals and corporations who invest in such projects.

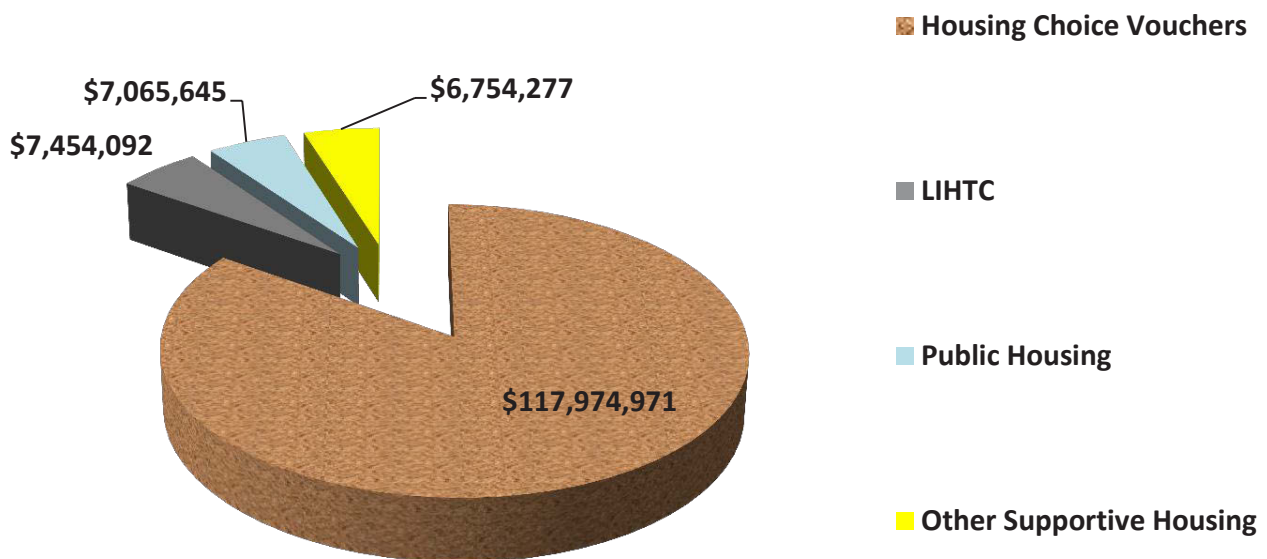
Shelter Plus Care Program: \$3,660,166

HUD’s Shelter Plus Care (S+C) program provides housing assistance to persons who are homeless with disabilities – primarily those homeless persons with serious mental health illness and/or chronic substance abuse problems, and/or Acquired Immunodeficiency syndrome (AIDS) and AIDS related diseases. Currently, the Housing Authority administers approximately 340 S+C vouchers that provide tenant-based rental assistance to landlords on behalf of the homeless persons with disabilities (and their families) who need affordable housing and support to live as independently as possible.

Project Based and Tenant Based Housing Choice Vouchers: \$3,094,111

The Housing Authorities have two different types of rental subsidies: tenant-based and project-based programs. Both programs have similar income-based admission requirements set by HUD. Households with a tenant-based subsidy have a voucher that allows them to move from one place to another. Those in the project-based programs live in a building in which the units are subsidized.

If a tenant moves from the building, they lose their rental subsidy. Generally, those in the project-based programs and some tenant-based programs for special populations are referred by various agencies and building owners to the Housing Authority, which confirms that they meet all the Section 8 eligibility requirements. The housing authorities set aside approximately 273 Project-Based and 53 Tennant-Based Housing Choice Vouchers in FY12.

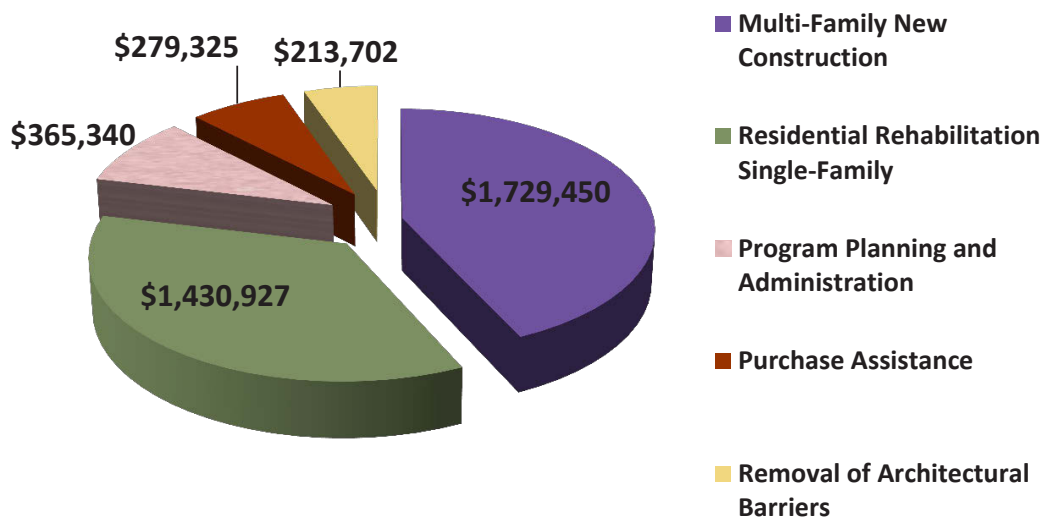


STATE PROGRAMS

State Housing Initiative Partnership Program: \$4,018,744

The Florida Housing Finance Corporation administers the State Housing Initiatives Partnership (SHIP) Program. SHIP funds are part of a dedicated revenue source (documentary stamp tax) for affordable housing and are distributed by the State of Florida to various local governments. Beneficiaries must be low and very low income households.

There was no new allocation of funding for FY12 as the state of Florida did not fund the program. However, the County and entitlement communities did utilize money carried over from past funding cycles.



Housing Finance Authority of Broward County: \$6,900,000

The Housing Finance Authority of Broward County (the "Authority") 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) Program

The mortgage credit certificate (MCC) Program is a single-family bond program to assist person of low to moderate income housing to better afford individual ownership of housing. The MCC reduces the amount of federal income tax the borrower must pay, which in turn, up to \$2,000 annually. This in turn frees up income the borrower can use to qualify for a mortgage.

The HFA partnered with approximately (20) twenty lenders participating in the MCC program. To date, the Authority has issued 135 MCC's totaling approximately \$6.9 million. The success of the Broward County HFA's program acted as a catalyst for the rest of the State to start other MCC programs.

AFFORDABLE HOUSING AND HOMELESSNESS SUCCESS STORIES IN BROWARD COUNTY

What do most people think when they hear the words “affordable” housing and/or homelessness? Do they envision high rise projects, blighted neighborhoods, poverty, or a disheveled person pushing a shopping cart, sleeping on a public bench, or the substance abuser? Those of us who work in affordable housing and homelessness know that these misperceptions are far from the true portrait of affordable housing and homelessness.

As part of this annual report, we have highlighted several affordable housing projects and success stories. These stories represent a small sample of the exciting work being done in Broward County to create quality, permanent and affordable housing opportunities to meet the needs of lower income individuals and families and/or the homeless population some of whom contend with mental and physical disabilities.

With the continued funding and support of many of these federal and state programs, individuals and families are steadily making their way to self-sufficiency and homeownership.



Everglades Heights, Ft. Lauderdale, FL.

BROWARD COUNTY HOUSING AUTHORITY

(BCHA) received more than \$1 million in Community Development Block Grant, Disaster Recovery Initiative (CDBG-DRI) funds during the past year. The funds were used to make significant improvements to several of the multi-family properties owned by the BCHA. Everglades Heights, a family public housing community, had its defective shingled roof replaced with a highly energy efficient and durable metal

roof. The allocation of Disaster Recovery Initiative funds allowed BCHA to make many of its properties safer for the families that live there.

A new roof, impact windows, and a gas generator were among the improvements at Griffin Gardens, a senior housing site. Upgrades to windows, doors, and screens at College Gardens increased security and wind resistance.



Griffin Gardens, Davie, FL.

The Broward County Housing Authority hosted a Housing Choice Voucher Family Self-Sufficiency (FSS) Graduation Ceremony in October 2012. The celebration to publicly recognize families that successfully completed their program contract during the year was held at the African American Research Library. BCHA had 142 active participants in the voluntary program funded by the U.S. Department of Housing and Urban Development. A total of nine families graduated in fiscal year 2011-2012, and of those five families used savings accumulated while participating in the program to achieve their goal of homeownership. The FSS has proven to be very successful in helping low-income families build assets.

As participants increase their income their rents go up; and while they still have to pay a higher rent, an amount equal to the increase in rent is deposited into participants' escrow accounts. Escrow accounts are instrumental in helping FSS graduates pursue the dream of purchasing a home. Families have up to five years to participate in the Family Self-Sufficiency Program. They are assisted through case management, training, education, and referrals to supportive services. All of the supports are intended to help families build assets and become independent of public assistance.

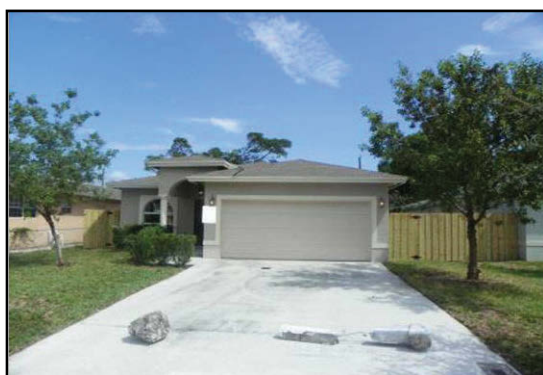
BROWARD HOUSING SOLUTIONS: "My Success Story" written by "Ms. Victorious Triumph", a resident of Broward Housing Solutions (BHS®) in the Broward II Federal Program. The name is fictitious to protect the identity of the individual. "Ms. Triumph" lived in Birmingham, Alabama sleeping in abandoned cars and was addicted to drugs. When her mother died of congestive heart failure, she had to give up the apartment she lived in with her.

"Ms. Triumph" knew it was time to change her life but did not know how. One day, "Ms. Triumph" made a phone call to a friend in a recovery program who recommended that she contact someone from Shadowood II, Inc. in Broward County, Florida. Shadowood is a structured group home for homeless men and women who are living with HIV/AIDs and various life-threatening illnesses. "Ms. Triumph" met the eligibility requirements for the program because she has HIV. The bigger challenge was to find money for the bus fare to Florida. A collection was taken up for "Ms. Triumph" by an unknown source and she was on her way to recovery. After arriving in Broward County, "Ms. Triumph" met with a case manager who helped her move from homelessness to transitional housing. Nevertheless, it was not that easy.

"Ms. Triumph" was involved in a violent relationship that hospitalized her. She lost her apartment and job and had to return to Shadowood to complete the program again. Ms. Triumph, with the assistance of Legal Aid Service of Broward County, was referred to the Broward Housing Solutions and has been in the program since November 2011. Broward Housing Solutions provides quality, permanent and affordable housing opportunities to low income or homeless people with disabilities and who also have mental illness. "Ms. Triumph" was given stability, dignity and hope. She is a long time recovering addict, a dedicated church member, and volunteers at Steps for Change to encourage others and share her story. "Ms. Triumph's" advice: "Be determined and love yourself. There is life beyond drugs."

CITY OF POMPANO BEACH: Captiva Cove is a 264-unit affordable rental community in the City of Pompano Beach, Florida. This new apartment community will offer residents a mix of one, two and three bedroom apartments. Amenities include an on-site lake with adjacent clubhouse offering a resort-style pool, fitness center, business center and social activities rooms. Phase 1 of the project is almost complete and plans are for the first residents to begin moving in during February, 2013. Funding sources include:

Tax Credit Equity
New Issue Bonds
Market Rate Bonds
SHIP – Broward County
HOME – Broward County
Bond Redemption (with Subsidy)
Florida Housing Finance Corp. – HOME
City of Pompano Beach
FHLB (Set Free Coalition, Inc.)
Developer Equity



Choices Network Systems, Inc. (“Choices”) received funds to purchase two new three bedrooms, two bath homes in Pompano Beach during 2011. The homes serve as Transitional Independent Living housing for low and moderate income youths who have aged out of the foster care system. The facilities provide educational and vocational training, job placement assistance, counseling and basic life and financial skills training through Choices’ established community partnerships. HOME CHDO funding for purchase of the homes

was provided through two zero interest, deferred payment loans that will be forgiven after 20 years. A separate Declaration of Covenants and Restrictions was recorded for each home, assuring the affordability of each during the same period.

FIRST-TIME HOME BUYERS COUNSELING AND EDUCATION

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

- Discussion on the role of the buyer/seller and the various professionals involved
- Questions to assess readiness to buy
- Preparing for home purchase
- Understanding credit, mortgage financing, tax relief programs, predatory lending and fair housing issues
- One-on-one counseling sessions to address your individual needs

Approximately 600 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. If you acquire a Certificate you have to schedule a one-on-one counseling session in addition to attending the First Time Homebuyer Workshop.

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

1. The Broward County Commission shall appoint seven to nine members as follows: One member shall be a member of the Broward County Commission;
2. One member shall be the owner of a business that employs at least 50 employees;
3. One member shall be the owner of a business that employs fewer than 50 employees;
4. One member shall be a recipient of Section 8 housing assistance or another housing assistance program;
5. One (1) member shall be the chief executive of a recognized, not-for-profit homeless organization;
6. One (1) member shall be the chief executive of a not-for-profit housing organization;
7. One (1) member shall be a banker;
8. One (1) optional voting member without a category;
9. One (1) optional non-voting member without a category; The Broward League of Cities shall appoint three (3) members as follows:
10. One (1) member shall be an officer of the Broward League of Cities;
11. One (1) member shall be the city manager of a city in Broward County with more than 50,000 residents;
12. One (1) member shall be the city manager of a city in Broward County with less than 50,000 residents.

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

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

Housing Finance and Community Development Division: 954-357-4900

Coordinator: Angela Chin, Principal Planner

Housing Finance and Community Development Division: 954-357-4900

Meetings

African-American Research Library and Cultural Center

2650 Sistrunk Boulevard

Fort Lauderdale, FL 33311

Phone: 954-357-4900

Fax: 954-357-8224

browardhousingcouncil.org

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

Financial Disclosure not required.

BROWARD COUNTY INCOME CATEGORY CHART

Broward County Median Income is \$61,700
(Effective December 11, 2012)

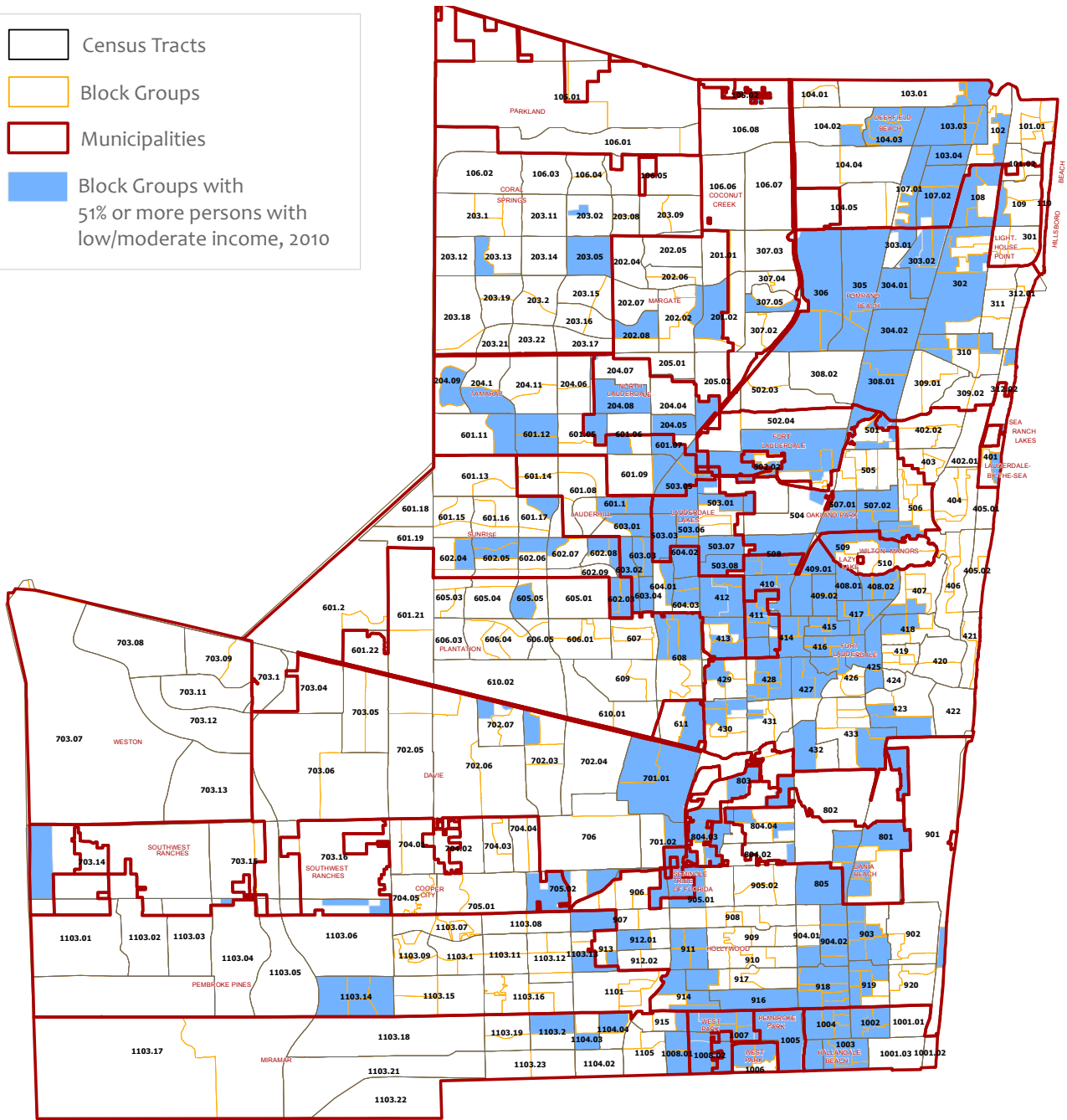
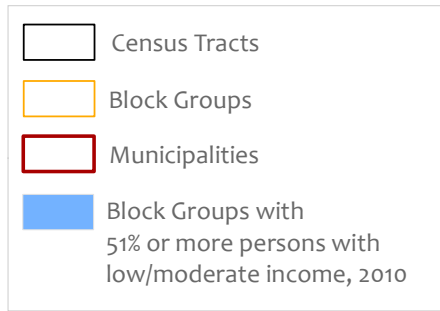
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10	\$30,266	\$50,394	\$80,660	\$120,946
11	\$31,902	\$53,118	\$85,020	\$127,483
12	\$33,538	\$55,842	\$89,380	\$134,021

SALE PRICES CANNOT EXCEED THE FOLLOWING:

New Construction: \$386,202

Existing: \$386,202

BLOCK GROUPS 52 PERCENT OR MORE OF PERSONS WHO ARE OF LOW/MODERATE INCOME BROWARD COUNTY, FL 2010



Prepared by:
Broward County Planning and Environmental Regulation Division
Environmental Planning and Growth Management Department

Data Source:
<http://www.hud.gov>
U.S Department of Housing and Urban Development
Low to Moderate Income Estimates FY 2010 - All Block Groups

This map is for conceptual purposes only and should not be used for legal boundary determinations.



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

– Ben Franklin–



Broward County Housing Finance and
Community Development Division
110 N.E. Third St., Suite 300
Fort Lauderdale, FL 33301
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browardhousingcouncil.org

This public document was promulgated at a cost of \$925.00 or \$7.40 per copy to inform the Public about the Broward Housing Council's yearly progress.