



BROWARD HOUSING COUNCIL
ANNUAL REPORT

2015-2016

www.BrowardHousingCouncil.org



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General Disclaimer

The Planning and Development Management Division (PDMD) of Broward County has made every effort to ensure the accuracy of the information contained in this Annual Report. The information contained in this report was based on information provided by the fourteen (14) Entitlement Communities, Broward County's six (6) Housing Authorities, the Housing Finance and Community Redevelopment Division, 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 income eligible 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 provides a cumulative overview of affordable housing resources and programs on a countywide basis from October 1, 2015 through September 30, 2016. This report is limited to 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 Planning and Development Management Division (PDMD) staff 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 Division staff all of whom contributed to 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	Agency
Henry Sniezek, Deputy Director	Broward County Environmental Protection and Growth Management Department
Mark Journey, Assistant County Attorney	Broward County Attorney’s Office
Michael Wright, HIP Administrator	Broward County Homeless Initiative Partnership (HIP) Administration
Angela M. Chin, AICP, Senior Planner	Planning and Development Management Division (PDMD)
Vena Paylo, Public Information Specialist.....	PDMD
Albert Cummings, Administrative Specialist.....	PDMD

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, Mr. Randall Vitale for his dedication and outstanding leadership last year. 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 2015-2016 Broward Housing Council's Annual Report. The report summarizes activities during the reported fiscal year.

Broward County is a great place to visit, and even greater place to live; however, many residents are still struggling to make ends meet. Many low- and moderate- income households face housing costs that exceed 30 percent of their income and some even face a lengthy commute to work compounding their cost burden.

Having a healthy, affordable place to call home is the foundation of our lives and the basis of strong local economies. The most vibrant communities are those in which people live, work, and play. While we have made some improvements, there remains a large undertaking to improve the daily life of county residents who struggle with paying for housing as well as other necessary living expenses. As we move forward into the new fiscal year it is important to reaffirm the Council's vision, "All residents of Broward County should have opportunities to access safe, decent and affordable housing countywide which is the cornerstone for healthy, successful and sustainable communities." To that end, the Broward Housing Council is working hard to present to our elected officials and private sector leaders, a set of recommendations to help address the affordable and workforce housing crisis.

Best regards,

A handwritten signature in black ink that reads "James Carras". The script is fluid and cursive.

James Carras

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 October 1, 2015 - September 30, 2016:

Member	Category
Chair, James Carras	Owner of Business employees fewer than 50 employees
Vice Chair & Councilmember Caryl Hattan	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
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
Richard Lemack	Broward League of Cities: City Manager in a city 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 Chapter
Dave Rosenof	Officer of the Broward League of Cities
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	Banker
Vacant	Broward County School Board
Vacant	Owner of Business employees at least 50 employees

Countywide Performance Measures FY 2015-16

Based on best available data, in 2015-16 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).
- 170 Mortgage Credit Certificates (MCC) were issued to eligible homeowners.
- 165 multifamily units were rehabilitated through the various funding sources.
- 95 low and moderate income households received purchase assistance through the various funding sources (CDBG, SHIP, HOME) to increase homeownership opportunities.
- 9,910 Housing Choice Vouchers were issued countywide.
- 1,000 Public Housing Units were converted to Rental Assistance Demonstration (RAD).
- 20 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.
- Veterans Affairs Supportive Housing (VASH) vouchers were issued to provide rental assistance to homeless veterans.
- 110 new Rapid Re-housing units of permanent housing for homeless individuals and families.
- 90 new units of permanent supportive housing for chronically homeless households.
- 370 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.
- 310 new and existing affordable housing units were preserved through acquisition and rehabilitation.
- 350 Home Buyer educational workshops and/or housing counseling sessions were offered and assisted 770 residents.
- 85 eligible homeowners received assistance through the Florida Hardest-Hit Program.
- 14 families became homeowners through Section 8 Homeownership of Family Self-Sufficiency (FSS) Program.

2015-2016 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.

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. Identify resources for new multi-family development.
- b. Support 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. Continue to recommend Florida Housing Finance Corporation (FHFC) allocate set-aside of units for Broward County tax credit projects based on needs.

V. HOMELESSNESS: TARGETED TRANSITIONAL / 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 Homeless Point in Time count.

VI. COLLABORATE ON COUNTYWIDE AFFORDABLE HOUSING LAND USE PLAN POLICIES

- a. Seek collaboration with other agencies to address regional affordable housing issues.

VII. MAINTAIN THE BROWARD HOUSING COUNCIL WEBSITE AND QUARTERLY NEWSLETTER

- a. The website shall include, but not limited to, the following elements:
 - Federal, state and local housing agency's links
 - Federal, state and local training opportunities (public and private)
 - Federal, state and local funding and resource information
 - Broward County's entitlement communities Consolidated Plans, Annual Action Plans, and Local Housing Assistance Plans
 - Request for Proposals (RFP) for affordable housing strategies
 - Nonprofit, for-profit and foundation affordable housing activities /opportunities
 - Policy and Data Research
 - Best Practices at the Local, state and federal level
- b. Prepare quarterly newsletter to be distributed via e-mail.

VIII. SUBMIT FOR ACCEPTANCE TO THE BOCC THE HOUSING COUNCIL'S ANNUAL REPORT

- a. The report identifies resources and services provided to Broward County income eligible residents.
- b. Report on all Housing Council work program activities.

IX. SPONSOR AND SUPPORT ASSESSMENTS OF LOCAL AND REGIONAL AFFORDABLE HOUSING NEEDS AND PROGRAMS

- a. Current perspective on the economy and housing needs in Broward County.
- b. Current and Future Housing Supply and Demand Analysis.
- c. Housing and Transportation Costs.
- d. Employment Projections.
- e. Investigate Best Practices and Tools for local affordable housing funding programs, including Community Redevelopment Agencies (CRA's).
- f. Identify and support Potential Affordable Housing "Pilot Programs."

Countywide Resources

The table below identifies funding resources allocated during Fiscal Year 2015-2016. See table of content for other federal program grants received and expended.

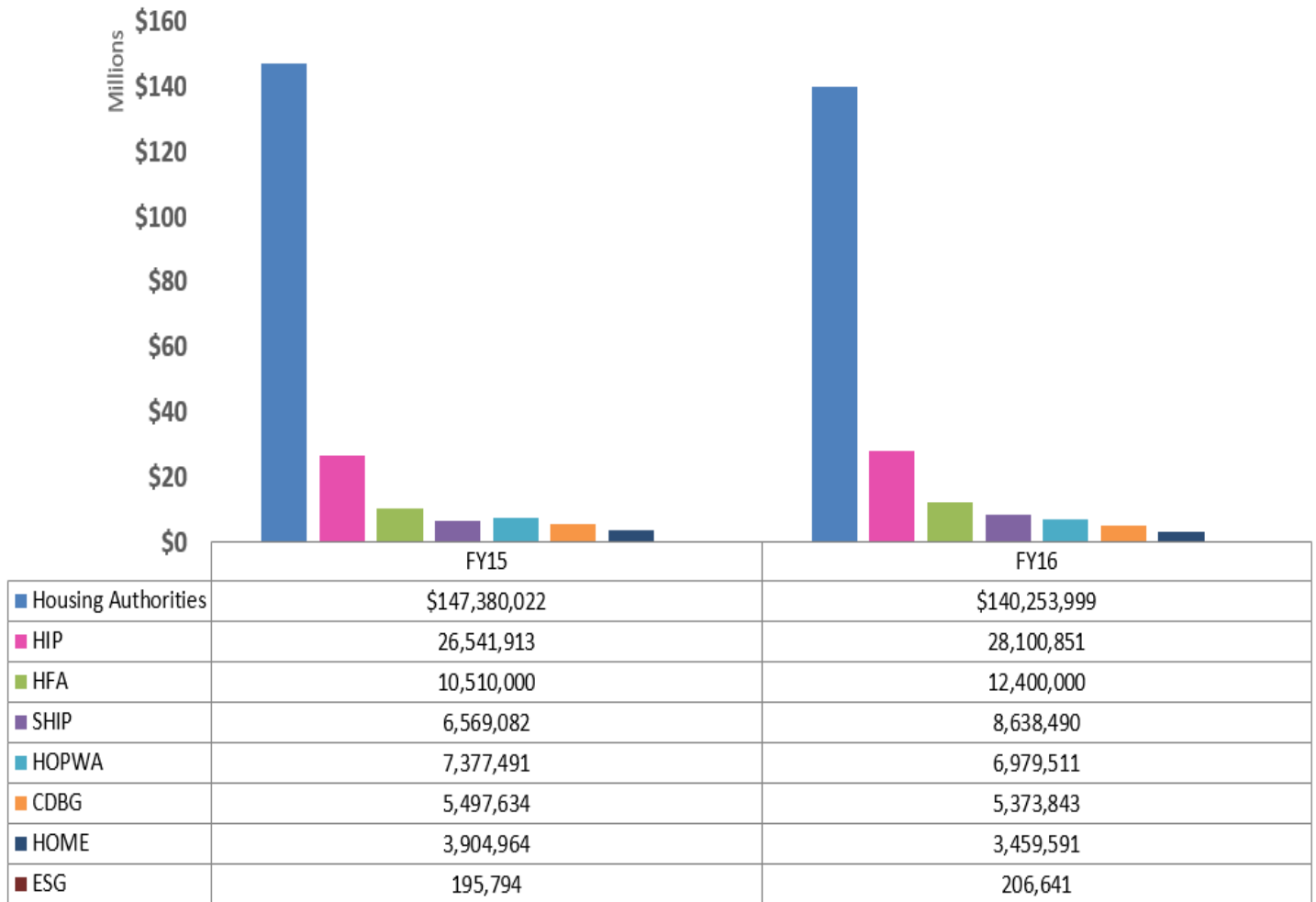
FEDERAL RESOURCES	FY 2015	FY 2016	DIFFERENCE	CHANGE
Broward County's Six Housing Authorities	\$147,380,022	\$140,253,999	(\$7,126,023)	(5%)
Homeless Initiative Partnership (HIP) Services	\$26,541,913	\$28,100,851	\$1,588,938	6%
Housing Opportunities for Persons with AIDS (HOPWA)	\$7,377,491	\$6,979,511	(\$397,980)	(5%)
Community Development Block Grant (CDBG) Program	\$5,497,634	\$5,373,843	(\$123,971)	(2%)
HOME Investment Partnership (HOME) Program	\$3,904,964	\$3,459,591	(\$445,373)	(11%)
Emergency Solutions Grant (ESG) Program	\$195,794	\$206,641	\$10,847	6%
STATE RESOURCES	FY 2015	FY 2016	DIFFERENCE	CHANGE
Housing Finance Authority of Broward County (HFA)	\$10,510,000	\$12,400,000 ¹	\$1,890,000	18%
State Housing Initiative Partnership (SHIP) Program	\$6,569,082	\$8,638,490	\$2,069,408	32%

TOTAL COUNTYWIDE RESOURCES	FY 2015	FY 2016	DIFFERENCE	CHANGE
	\$214,266,900	\$205,412,926²	(\$2,563,974)	(1%)

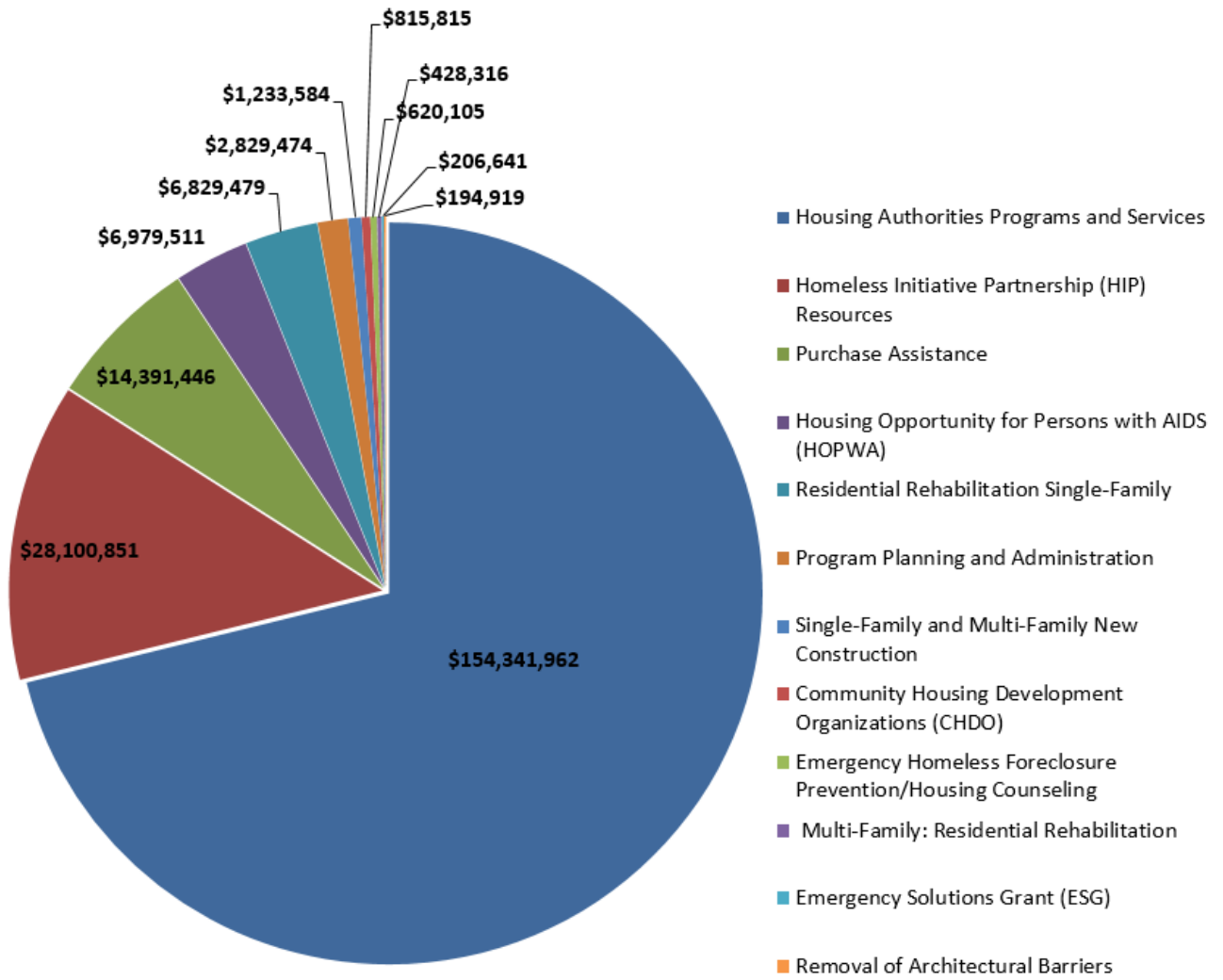
¹ The Mortgage Credit Certificate (MCC) Bond Program bond allocation is approximately \$41 million in which the HFA has two years to expend by December 2016.

² Total countywide resources excludes program income, and program funds carried forward.

Total Countywide Resources



Total Allocation of Housing Resources and Services: \$216,972,103³



³Total allocation of housing resources includes program income, and previous year's program funds carried forward.

Federal Programs

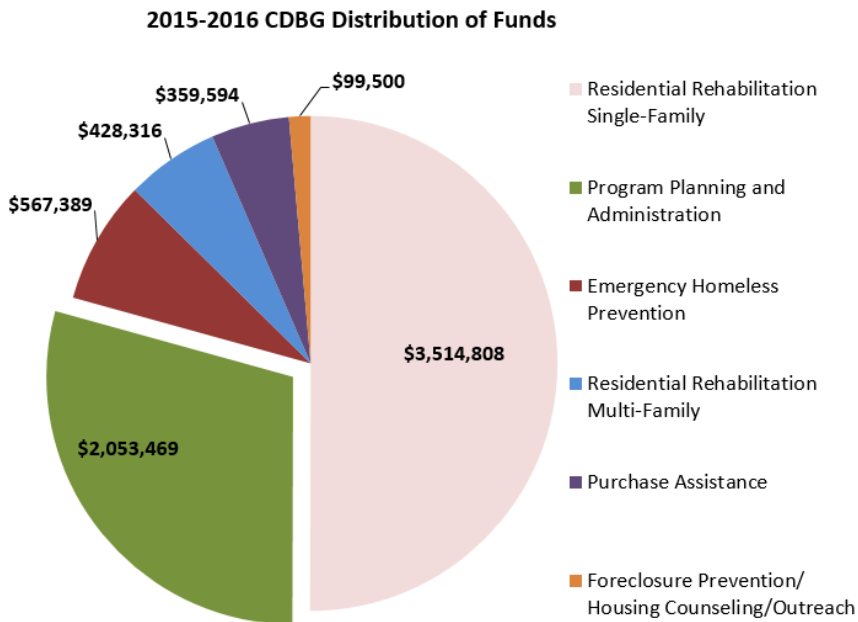
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM: \$5,373,843⁴

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 \$11,937,540. Of the total countywide allocation, approximately \$5,373,843 is used towards housing related activities of which \$7,023,076⁵ was expended to date. Approximately twenty percent of this allocation, \$2,053,469 was expended for Program Planning & Administration which will provide for administrative duties relative to general management, oversight, coordination and implementation of the CDBG program.

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.

See Appendix A-1 for information of Broward County's Area Median Income and Appendix B-1 for a map of Broward County's Low and Moderate Income Block Groups.



⁴ Total CDBG grant amount does not include program income funds carried forward.

⁵ Total expended amount includes program income and previous year's allocation carried forward.

HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM: \$3,459,591⁶

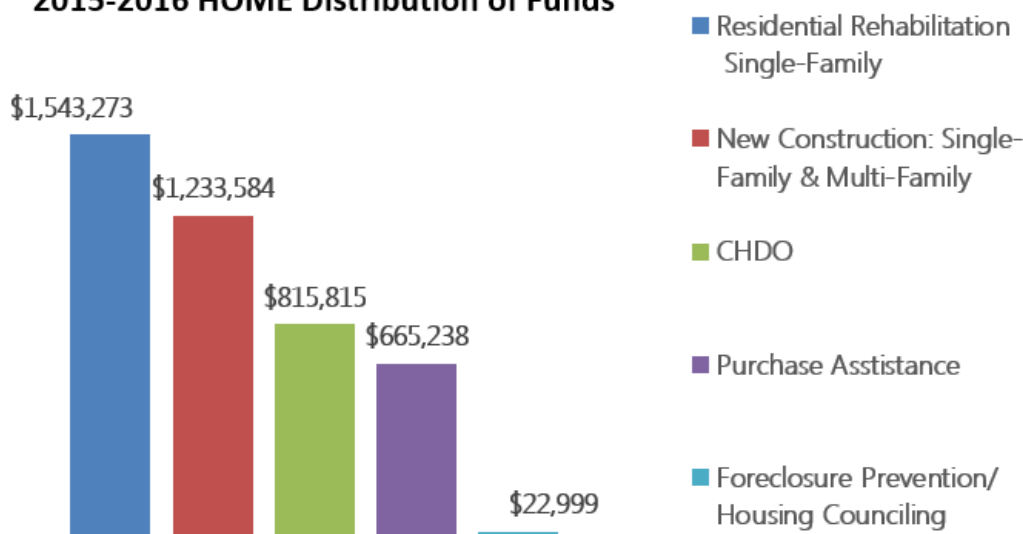
The HOME Investment Partnership (HOME) Program provides federal funds for acquisition and rehabilitation of rental housing, homeowner repairs, purchase assistance and tenant-based rental assistance. The Tenant Based Rental Assistance Program, which provides emergency first and last month rental payments 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).

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 consortium⁷ 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 HUDs set-aside requirements. Fifteen (15) 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 cost is associated with administering the HOME program.

Total countywide allocation for FY 15 is approximately \$3,459,591, of which \$4,404,027⁸ was expended. Any project that is not completed timely will be terminated and PJs will be required to repay HOME funds drawn. §92.205(e)(2).

See Appendix A-1 for information of Broward County's Area Median Income and Appendix B-1 for a map of Broward County's Low and Moderate Income Block Groups.

2015-2016 HOME Distribution of Funds



⁶Total HOME grant amount does not include program income or previous year's allocation carried forward.

⁷HOME Consortium cities: Coconut Creek, Coral Springs, Tamarac, Margate, Deerfield Beach, Sunrise, Lauderhill, Plantation, Pembroke Pines, Miramar and Town of Davie.

⁸Total expended amount includes program income and previous year's allocation carried forward.

Supportive Services

Emergency Solutions Grant Program (ESG): \$206,641⁹

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%). 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): \$6,979,511¹⁰

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.

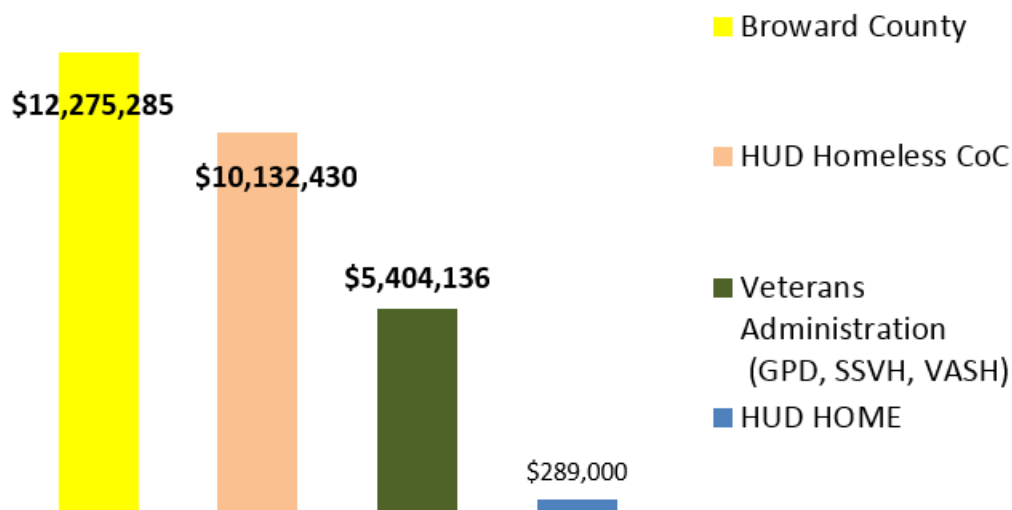
⁹Total ESG program grant amount does not include program funds carried forward or funds expended to date.

¹⁰Total HOWPA program grant amount does not include program funds carried forward or funds expended to date.

HOMELESS INITIATIVE PARTNERSHIP (HIP) SERVICES: \$28,100,851¹¹

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.

2015-2016 HIP Distribution of Funds

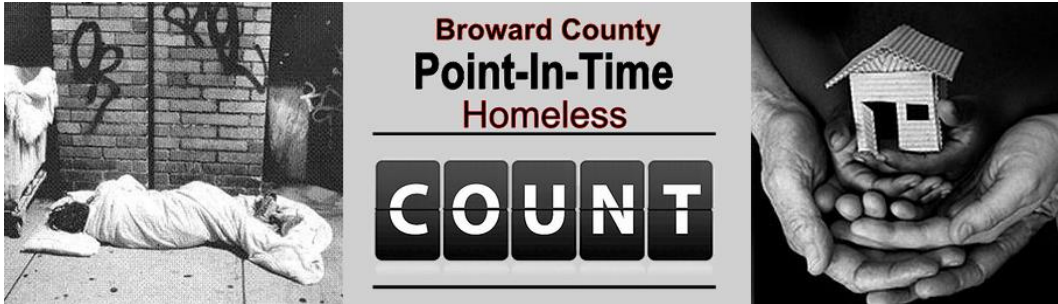


GPD: Grant and Per Diem Program

SSVH: Supportive Services for Veteran Families

VASH: Veterans Administration Supportive Housing

¹¹ Total program grant amounts does not include program funds carried forward or funds expended to date.



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 2015 to 2016, the total number of sheltered and unsheltered persons experiencing homelessness in Broward County decreased by 12 percent, from 2,766 to 2,302. In addition, the number of unsheltered persons also decreased by 5 percent from 819 to 782. The PIT also counted 625 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 report can be accessed at: www.browardpointintime.org/#!archive/cudb

Homeless in Broward County			
2015 PIT Count		2016 PIT Count	
Unsheltered	819	Unsheltered	782
Sheltered	1,795	Sheltered	1,520
Total	2,766	Total	2,302

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 2016				
Continuum Phase / Subpopulation	Housing Inventory		Unmet Need	
	2015	2016	2015	2016
Emergency-Households without Children	590 beds	697 beds	30 beds	25 beds
Emergency-Households with Children	255 beds	58 units/275 beds	10 units/50 beds	10 units/50 beds
Transitional-Households without Children – targeted for individuals with substance use disorder	675 beds	555 beds	100 beds	100 beds
Transitional-Households with Children with substance use disorder	425 beds	100 units/312 beds	10 units/100 beds*	10 units/100 beds*
Behavioral Health Safe Haven	35 beds	35 beds	11 beds	45 beds
Rapid Rehousing Individuals	48 units/beds	177 units/beds	225 units/225 beds	250 units/250 beds
Rapid Rehousing Families	65 units / 195 beds	71 units/250 beds	125 units/450 beds	125 Units/450 beds
Permanent Supportive Housing-Households without Children	1,476 beds**	1,554 beds**	920 beds** (588 for chronically homeless)	920 beds** (475 for chronically homeless)
Permanent Supportive Housing-Households with Children	910 beds**	182 units/569 beds**	40 units/138 beds**	40 units/138 beds**
Total All Beds		3,898***		2,058***

*The increase in average family size (2.5 in FY 15 compared to 3.5 in FY 16) have resulted in higher demand for emergency assistance, emergency shelter, 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 475 beds.

*** Data source is the 2016 Homeless Point in Time Count, Housing Inventory Count and feedback from other funders of homeless housing and services.

2016 Broward County Point-in-Time Summary of Results ¹²

Total Households and Persons						
	Sheltered			Unsheltered	Total	Percent
	Emergency	Transitional	Safe Haven			
Total Number of Households	687	476	34	735	1,932	
Total Number of Persons	813	673	34	782	2,302	
Number of Children (under 18)	116	168	0	19	303	13.2%
Number of Persons (18-24)	74	62	1	36	173	7.5%
Number of Persons (over age 24)	623	443	33	727	1,826	79.3%
	Sheltered			Unsheltered	Total	Percent
Gender	Emergency	Transitional	Safe Haven			
Female	321	262	12	167	762	33.1%
Male	492	409	22	613	1,536	66.7%
Transgender	0	2	0	2	4	0.2%
	Sheltered			Unsheltered	Total	Percent
Ethnicity	Emergency	Transitional	Safe Haven			
Non-Hispanic	719	590	31	707	2,047	88.9%
Hispanic	94	83	3	75	255	11.1%
	Sheltered			Unsheltered	Total	Percent
Race	Emergency	Transitional	Safe Haven			
White	315	238	18	391	962	41.7%
Black	476	428	15	361	1,280	55.6%
Asian	2	1	0	1	4	0.2%
American Indian	2	4	0	7	13	0.6%
Native Hawaiian	0	1	0	1	2	0.1%
Multiple Races	18	1	1	21	41	1.8%

Homeless Subpopulations				
	Sheltered	Unsheltered	Total	Percent
Families (Households)	39	9	148	6.4%
Unaccompanied Youth (Individuals)	9	8	17	0.7%
Chronically Homeless Individuals	139	261	400	17.4%
Chronically Homeless Families	3	9	12	0.5%
Chronically Homeless Families (Total Persons in Household)	11	19	30	1.3%
Adults with Serious Mental Illness	345	180	525	22.8%
Adults with Substance Use Disorder	267	182	449	19.5%
Adults with HIV/AIDS	163	12	231	10.0%
Victims of Domestic Violence	168	0	168	7.3%
Total Number of Veterans	129	81	210	9.1%
Foster Care	14	76	90	3.9%

¹²2016 Broward County Point-in-Time Count Summary Results.

BROWARD HOUSING AUTHORITIES: \$154,431,962

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

Housing Choice Vouchers (Section 8): \$124,950,760

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 11,220 vouchers through this program yet there are over 3,210 people waiting for vouchers.

Department of Housing and Urban Development Veterans Affairs Supportive Housing (HUD-VASH)

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 440 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): \$9,877,206

The Low Income Housing Tax Credit (LIHTC) program is currently the country’s most extensive affordable housing program. The program was added to Section 42 of the Internal Revenue Code in 1986 in order to provide private owners with an incentive to create and maintain affordable housing. 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 2,350 federally assisted affordable rental housing stock financed through the tax credit program and an additional 110 LIHTC units currently being added.

Project-Based Rental Assistance (PBRA) / Rental Assistance Demonstration (RAD): \$4,796,739

HUD created Rental Assistance Demonstration (RAD) to help preserve affordable housing and provide conversions and rental supplements, components that sustain long-term solutions. Over 1,000 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: \$3,533,937

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 370 individuals and/or families.

Acquisition and Rehabilitation: \$3,180,570

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 310 new and existing affordable housing units.

HOME-funded Tenant-Based Rental Assistance (TBRA): \$270,950

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 20 vouchers through this program.

Public Housing: \$7,731,654

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 450 affordable rental units. The demand for public housing is still far greater than the number of units available countywide with over 1,640 people on the public housing waiting.

The Family Self-Sufficiency and Homeownership Program

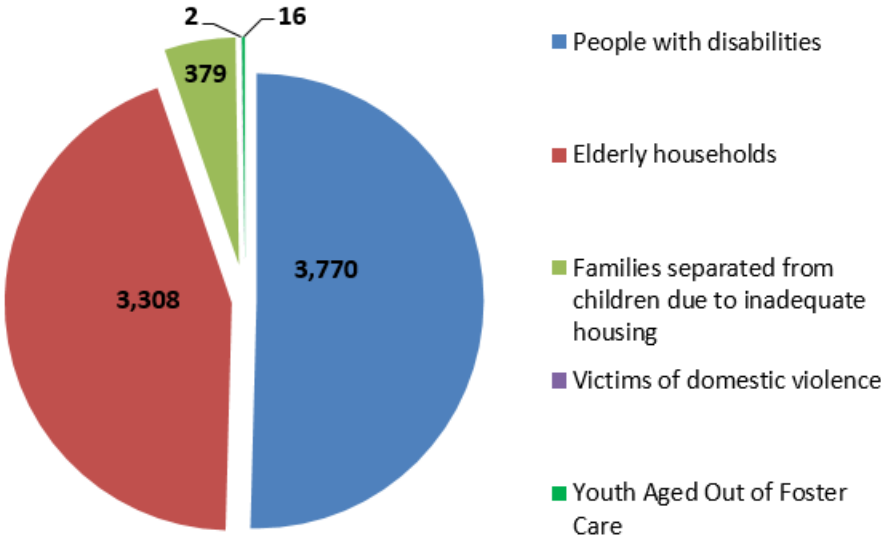
The Family Self-Sufficiency (FSS) program is an employment and savings incentive program for low-income families that have Section 8 vouchers or live in public housing. The FSS program was enacted in 1990, based on a proposal by the first Bush Administration. The FSS is designed to help Section 8 families 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 14 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 approximately 14 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. Signed June 24, 2013, and effective January 1, 2014, youths will have the choice to stay in foster care until age 21. The new "MY Future, MY Choice" program will give youths living options, and a support network in order to assist them with the transition to adulthood.

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.

Special Needs Subpopulation Served



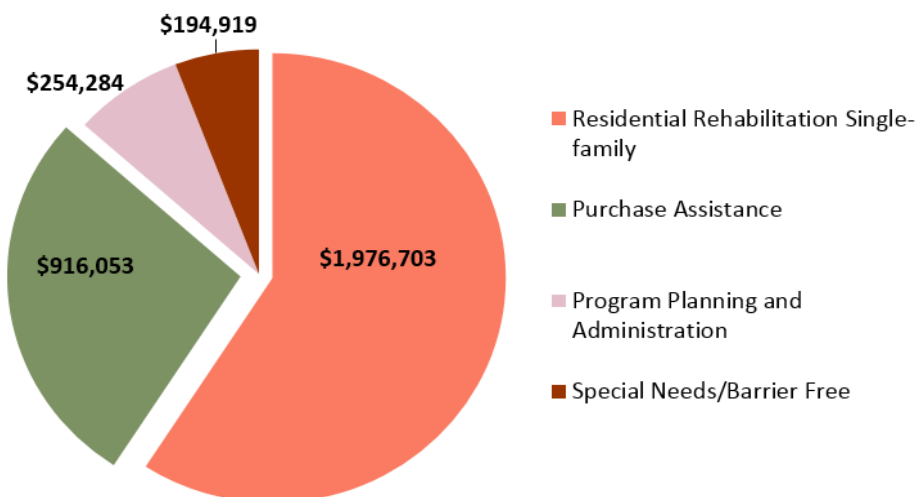
State Housing Initiative Partnership (SHIP) Program \$6,569,082¹³

The State Housing Initiatives Partnership (SHIP) Program, is created in the State Housing Initiatives Partnership Act, Chapter 420.907 – 420.9079, Florida Statutes. The purpose is to provide 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 homeownership and multifamily housing to serve very-low, low and moderate income families.

During the 2016 session, the Florida legislature funded the SHIP Program in the amount of \$101 million to be distributed by FHFC. Broward County and Entitlement Cities received its total allocation from the FHFC in the amount of approximately \$8,638,490. Senate Bill 1852 adds specific requirements for the expenditure of SHIP funds. Of the funds provided, a minimum of twenty percent (20%) must be used to serve persons with special needs as defined in Florida Statutes 420.0004(13). First priority will be given to persons with developmental disabilities, and defined in Florida Statutes 393.063, with an emphasis on home modifications, including technological enhancements and devices, with will allow homeowners to remain independent in their own homes and maintain their homeownership.

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 2015-2016, where funds will be allocated to provide assistance to eligible applicants, and receive the funds for the following strategies: Special Needs/Barrier Free Housing, Home Repair Assistance, Down Payment/Closing Costs Assistance, Water Sewer Connection Assistance and Rental New Construction. 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 \$8,638,490 SHIP allocation, \$3,782,888 has been expended and/or obligated.

2015-2016 SHIP Distribution of Funds



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

HOUSING FINANCE AUTHORITY (HFA) OF BROWARD COUNTY: \$12,400,000

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 apply for a federal income tax credit in an amount of up to \$2,000 annually. This enables qualified buyers, who owe federal income taxes, to benefit from a dollar-for-dollar reduction of their tax bills. Additionally the homeowner will continue to receive the tax credit each year they live in the home financed under the program. The MCC is not a mortgage; however, it may be used in conjunction with a first mortgage from a participating lender (except a mortgage revenue bond loan.) Borrowers must meet household income limits for the program. The income limits are provided by www.floridhousing.org/MCC. The MCC is good up to thirty (30) years so long as the home remains the buyer's principal residence.

Borrower Income Limits				
COUNTY	NON-TARGETED HOUSEHOLDS		TARGETED HOUSEHOLD	
	1-2 PERSON	3+ PERSON	1-2 PERSON	3+ PERSON
Broward	\$75,456	\$86,774	\$82,920	\$96,740

Purchase Price Limits		
COUNTY	NON-TARGET	TARGET
Broward	\$325,301	\$397,590

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 17 lenders participating in the MCC bond program. During FY 2016, the HFA issued approximately 274 MCC's utilizing approximately \$12.4 million of the Single Family Mortgage Revenue Bonds Allocation.

First-Time Home Buyers Education Workshops

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

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

There were over 350 workshops and/or counseling sessions offered and approximately 770 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.

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 (7) to nine (9) 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 (3) 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 (7) 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 (2) 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: Jo Sesodia, AICP, Director
Planning and Development Management Division, 954-357-6634

Coordinator: Angela Chin, AICP, Senior 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
Phone: 954-357-6634

www.browardhousingcouncil.org

APPENDICES

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

<http://www.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.

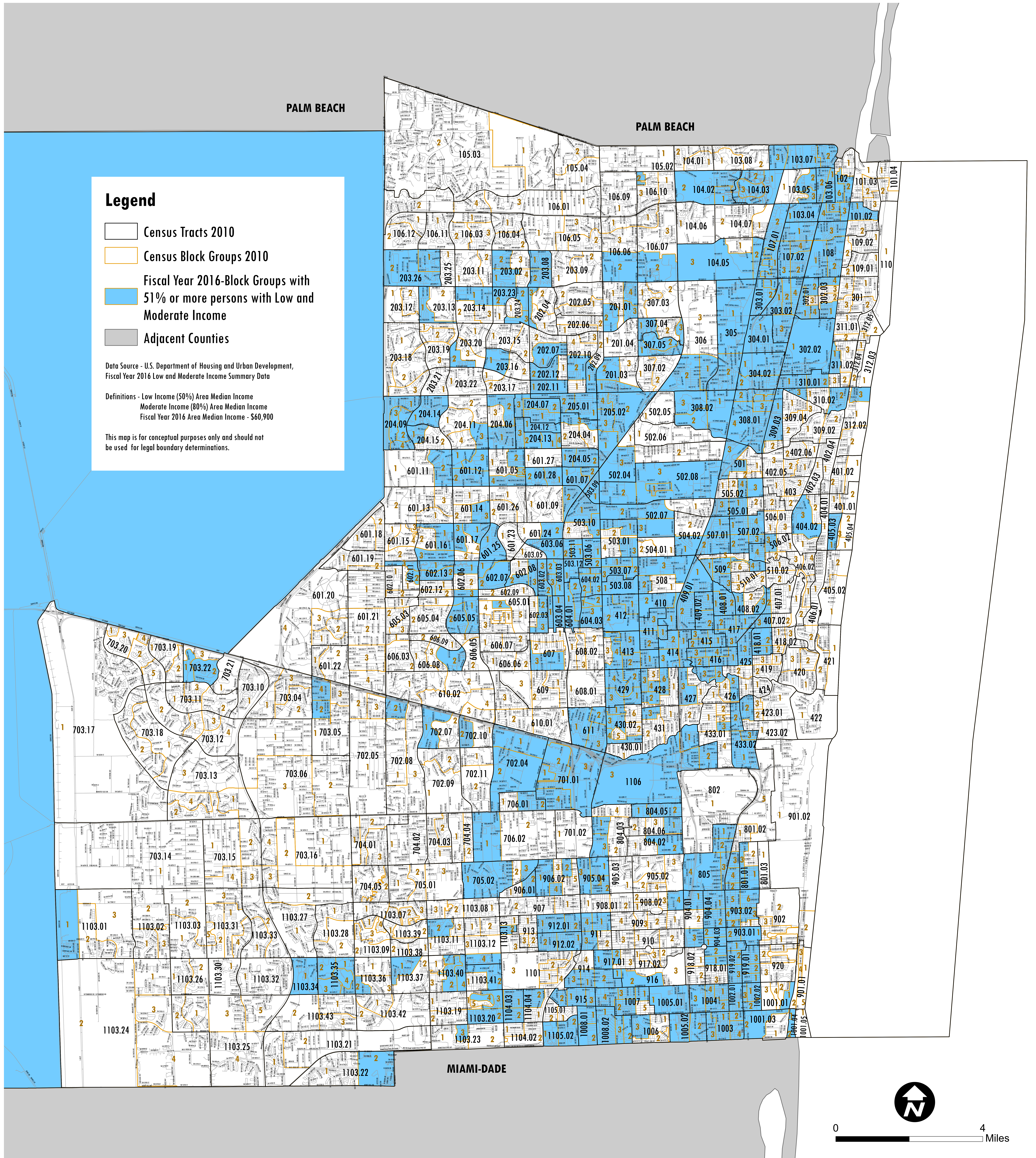
Low Income

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





Moderate-Income

A household income does not exceed 120 percent of the median income for the area.

FISCAL YEAR 2016 BROWARD COUNTY LOW AND MODERATE INCOME BLOCK GROUPS



Legend

-  Census Tracts 2010
-  Census Block Groups 2010
-  Fiscal Year 2016-Block Groups with 51% or more persons with Low and Moderate Income
-  Adjacent Counties

Data Source - U.S. Department of Housing and Urban Development, Fiscal Year 2016 Low and Moderate Income Summary Data

Definitions - Low Income (50%) Area Median Income
 Moderate Income (80%) Area Median Income
 Fiscal Year 2016 Area Median Income - \$60,900

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