
BROWARD HOUSING COUNCIL

ANNUAL REPORT
2019



BrowardHousingCouncil.org

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MESSAGE FROM THE CHAIR

On behalf of the Broward Housing Council and staff of the Broward County Planning and Development Management Division, I am pleased to present the 2019 Broward Housing Council's Annual Report. Through its 2019 adopted work program, the Housing Council advocated for affordable housing initiatives that streamlined processes, addressed homelessness and supported investments into the County's affordable housing trust fund.

In November, the Housing Council and many members of the affordable housing advocacy community banded together to promote a workshop featuring the "Facets of Affordable Housing: Regulation, Funding, Advocacy and Financing." The workshop drew more than 75 attendees including affordable housing regulators, bankers and not for profit organizations. Banking regulators from the OCC and the FDIC delivered information on the Community Reinvestment Act for Community-Based Organizations. Laying the Foundation and Leveraging led to lively discussions about the recently established Broward County Affordable Housing Trust Fund and flailing Sadowski Housing Trust Funds. The topics presented under the banner of Financing varied from the austere to the creative, culminating in a much-anticipated announcement of the S. Florida's Housing Link Collaborative, which included details of a \$5 million JPMorgan Chase grant.

For 2020, the BHC will continue its commitment to facilitate coordination between the County, municipalities, the business community and not-for-profits to successfully address affordable housing, workforce housing and homelessness. The Housing Council members, Chair and Co-chair will advocate, both in person and electronically, for any and all potential resolutions to advance this cause.

We will also continue to provide guidance to the Broward County Commission, staff and municipalities regarding existing and new solutions, as we encourage them to adopt wide-ranging and inclusive methods to address the most urgent housing issues.

We welcome you to join us at our bimonthly meetings and be a part of this movement.



Sincerely,

Marcia Barry-Smith, Chair

ABOUT US

The Broward Housing Council (BHC) was created by the 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.

Our Purpose

The purpose of the Broward Housing Council is 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.

Our 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.



Staff to the BHC:

Planning and Development Management Division

Josie P. Sesodia, AICP, Director
Susanne Carrano, Senior Planner
Christopher Flynn, Program/Project Coordinator

County Attorney's Office

Mark Journey, Assistant County Attorney
Alicia Lobeiras, Assistant County Attorney

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 purpose of this report is to provide a summary of the Broward Housing Council's activities during the 2019 calendar year. The report is not intended to, and will not, highlight individual municipalities, housing authorities or county agency funding sources.*

2019 MEMBERSHIP

Member	Category Represented
Marcia Barry-Smith, Chair	Community Representative
Caryl Hattan, Vice Chair	Community Representative (non-voting)
Ajibola Balogun	Broward League of Cities: City Mgr. of city < 50,000 residents
Heather Brinkworth	School Board of Broward County
Ann Deibert	Broward County Housing Authority
Howard Elfman	Florida Association of Realtors
Frances Esposito	Chief Executive of a recognized, not-for-profit homeless organization
Hermes Garcia	Banker
Mayor Dale V.C. Holness	Member of the Broward County Commission
Christopher Krzemien	Owner of a business that employs at least 50 employees
Barbara Mendez	Builders Association of South Florida
Gino Moro	Florida Association of Mortgage Brokers
Ralph Stone	County Administrator or designee (non-voting)
Teneshia Taylor	Owner of a business that employs fewer than 50 employees
Lisa Vecchi	Chief Executive of a not-for-profit housing organization
Beverly Williams	Broward League of Cities: Officer



2019 MEETINGS

Meetings in 2019

The regular meetings of the BHC (except for November workshop) were held bimonthly on the fourth Friday of the month, 10 AM-12 PM, at the African American Research Library and Cultural Center.



WORK PROGRAM 2019

Facilitate Coordination

- Seek regional collaboration with other agencies to address affordable housing issues.
- Sponsor an annual Affordable Housing Workshop for municipal, business and legislative leaders.
- Report on all Broward Housing Council activities for the year and submit to the Board of County Commissioners for acceptance.
- Maintain the Broward Housing Council website with a focus on affordable housing policy, research and studies.
- Prepare quarterly newsletter and distribute via e-mail.

Increase Affordable Housing Stock

- Support the allocation of Community Redevelopment Agency (CRA) funding for affordable housing.
- Support policies that address flexible sources of “gap financing” for affordable housing (i.e. second mortgage programs).
- Engage the development community to increase affordable housing production especially for very-low income rentals.
- Continue to recommend the Florida Housing Finance Corporation (FHFC) allocate set-aside of units for Broward County tax credit projects, based on need.
- Identify partnerships with faith-based property owners and create a catalog of land inventory.
- Develop a community land trust model for Broward County.

Enhance Housing Stability

- Develop an outreach campaign to educate local municipal, business and legislative leaders on affordable housing issues and funding strategies.
- Support the acquisition and rehabilitation of existing affordable housing inventory that will preserve the housing stock.
- Update local leaders on affordable housing policy issues.
- Encourage foreclosure counseling workshops by HUD certified agencies and local banks, and encourage local funding of foreclosure counseling/assistance programs and homebuyer education courses.
- Highlight locally successful neighborhood improvement programs and other affordable housing projects.
- Encourage improved transportation programs that support affordable housing.

Advocate for Legislative Change

- Support legislation that creates and/or retains funding for affordable housing initiatives such as the State Housing Initiatives Partnership (SHIP) and prevents future sweeps from the Sadowski Housing Trust Fund.

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- Advocate for affordable housing programs and policies that include workforce housing.
 - Support policies that assist renters and homebuyers by reducing the gap between household income and housing costs.
 - Seek to leverage integration of business community.

Streamline Process

- Support the Affordable Housing goals, objectives and policies in BrowardNEXT.
- Support inclusionary zoning policies and bonus densities to incentivize affordable housing construction.
- Sponsor and support assessments of local and regional affordable housing needs and programs to identify needs, costs and trends and to develop potential pilot programs.
- Explore incentives for the development of affordable rental housing on high density, mission driven and opportunity zoned properties (i.e., grants, fee waivers).

Address Homelessness

- Support the county-wide homeless services of the Broward County Continuum of Care without duplication of efforts.

Support Countywide Financing

- Support Broward County's continued allocation of public funding towards the Broward County Affordable Housing Trust Fund.
- Work to leverage private sector investments in the Affordable Housing Trust Fund that support the production and preservation of affordable housing units.
- Encourage Broward County to designate half of future re-captured CRA funds towards affordable housing initiatives through the Broward Redevelopment Program.

Adopted by the Broward Housing Council on December 14, 2018

FACILITATE COORDINATION

Affordable Housing Workshop

This year's BHC workshop focused on the regulatory and financial components of affordable housing. About 75 people attended "Facets of Affordable Housing: Regulation, Funding and Financing," held on November 7, 2019, at Ann Kolbe Nature Center in Hollywood. Collaboration with federal regulators included regional panelists from the Federal Deposit Insurance Corporation (FDIC) and US Treasury Department, Office of the Comptroller of the Currency (COC). The panelists included:

- ✦ **Terry A. Lee**, Community Affairs Specialist, FDIC, Division of Depositor & Consumer Protection
- ✦ **Scarlett Duplechain**, Community Affairs Officer, US Treasury Department, Office of the COC
- ✦ **S. Marshall Martin**, CPA, Esq., Exec. Vice President and General Counsel, City National Bank
- ✦ **Hon. Dale V.C. Holness**, Vice-Mayor, Broward County Board of County Commissioners
- ✦ **Suzanne Cabrera**, Chair, Board of Directors, Florida Housing Coalition; and President/CEO, Housing Leadership Council of Palm Beach County
- ✦ **Debbie Zomermaand**, Financial Advisor, Broward County Housing Finance Authority; and Zomermaand Financial Advisory Services, LLC
- ✦ **Nancy Robin**, CEO, Habitat for Humanity of Broward
- ✦ **Clark B. Stephens**, Esq., Corporate Counsel, and **Charles T. Dabney, Jr.**, Director of Real Estate Development, South Florida Community Land Trust
- ✦ **Jim Walker**, Community Development Loan Officer, Florida Community Home Loan



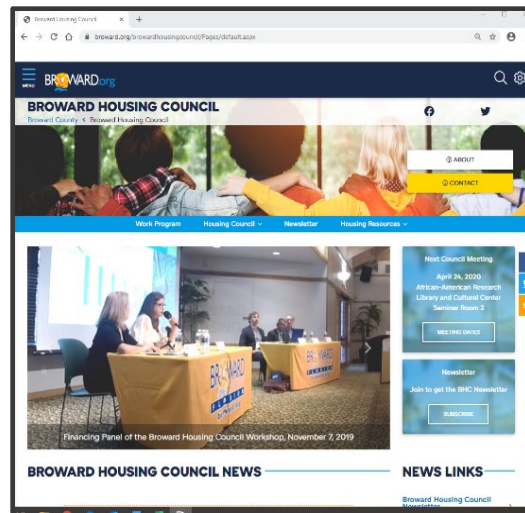


The workshop breakfast was sponsored by



News and Website

In accordance with the BHC's adopted website and social media policy, the Broward Housing Council website served as a housing policy resource and was frequently updated to ensure timely content, especially throughout the legislative session. Several housing related studies and reports were made available through the website and quarterly newsletters. The BHC quarterly newsletter, coordinated and distributed by Broward County Planning and Development Management Division (PDMD) staff, was e-mailed to a list of nearly 900 subscribers.



Annual Report

The Broward County Charter states "the Broward County Housing Council shall submit an annual report to the Board of County Commissioners (Board), and other organizations represented by the Council."



On August 20, 2019, the Board unanimously accepted the Broward Housing Council 2017-18 Annual Report (ITEM #53).

INCREASE AFFORDABLE HOUSING STOCK

Policies in Progress

Housing-related goals and objectives adopted through BrowardNEXT 2.0, Broward County's updated comprehensive plan, reflect the County's desire to provide an adequate supply of housing opportunities countywide, by offering current and future residents with innovative choices in housing type, affordability, and sustainable design standards for all income levels.

The images below show some of the affordable housing projects, either under construction or completed, in 2019. Collectively, they represent over 520 new units of affordable housing.



Sailboat Bend II, a 110-unit senior (age 55+) housing community on Southwest 4th Avenue in Fort Lauderdale, will be constructed on top of a parking structure, adjacent to the New River.



Residences at Equality Park, sited on the northwest portion of the existing Pride Center Campus in Wilton Manors, will be a four-story apartment building with 48 age-restricted (55+ years) units.



Pinnacle at Peacefield is for seniors age 62 years or older and consists of 120 units within three buildings along Adams Street in Hollywood, each operating as its own urban village.



501 Seventeen in Fort Lauderdale includes an eight-story mid-rise building consisting of 243 apartments adjacent to a six-level, 668-space parking garage, along with 49,071 square feet of grocery retail space for a Whole Foods Market.



The single family residence shown on the left is one of 40 new infill homes to be constructed in the Broward Municipal Services District (BMSD).



On September 30, 2019, **Mayor Dale Holness** (second from right) participated in a ribbon cutting ceremony for the new homeowner.

ENHANCE HOUSING STABILITY

The Broward Housing Council continued to encourage foreclosure counseling workshops offered by US Housing and Urban Development (HUD) certified agencies and local banks. It also supported locally funded foreclosure counseling/assistance program and homebuyer education courses.

Sustainable Home Ownership



The Broward County Housing Authority (BCHA) Housing Counseling Program is a HUD certified, comprehensive counseling program that assists first time home buyers and families needing mortgage assistance and helps with foreclosure prevention. Their Education and Counseling Services provide individual counseling in the following areas –

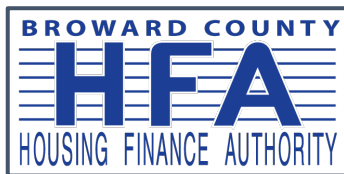
- Pre-Purchase and First Time Homebuyer (group counseling also provided)
- Post Purchase
- Mortgage Delinquency
- Foreclosure Prevention and Intervention
- Credit Budgeting and Financial Literacy

Building Better Communities

Every community has a need for a reliable inventory of affordable housing. Building Better Communities is a not for profit affiliate responsible for the development of affordable rental communities, and the acquisition and rehabilitation of existing. Through BBC, the BCHA has converted its entire public housing inventory to private ownership, becoming the first in Florida to complete a portfolio conversion.

Mortgage Credit Certificate

The Broward County Housing Finance Authority (BHFA) administers the Mortgage Credit Certificate Program, which helps to reduce home loan financing costs for qualified homeowners in Broward County. Qualified applicants are entitled to a federal income tax credit in an amount of up to \$2,000 annually.



This enables qualified owners or buyers, who owe federal income taxes, to benefit from a dollar-for-dollar reduction of their tax bills. The homeowner is eligible for the tax credit each year they continue residency in the home financed under the program. Borrowers must meet normal mortgage underwriting requirements, which demonstrate credit worthiness, and meet the program's income and home purchase price requirements.

A total of 77 mortgage credit certificates were issued in 2019.

ADVOCATE FOR LEGISLATIVE CHANGE

In 2019, the Broward Housing Council closely followed all proposed State legislation impacting affordable housing funding and policies. Various members of the BHC participated in **Broward Days 2019, held March 12-13 in Tallahassee**, to advocate for affordable housing initiatives.

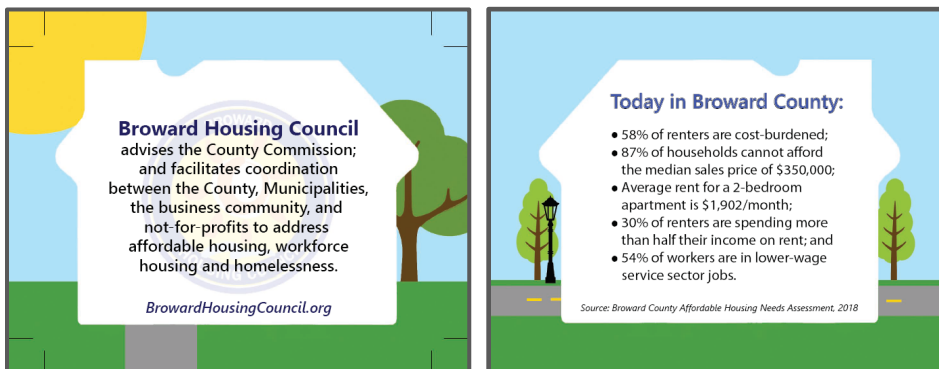
Legislative Review



Mr. Orlando Garcia, Boards Administrator/Legislative Policy Analyst with the Broward County Intergovernmental Affairs/Board Section, presents the status of 2019 housing related legislation during the BHC's April 26 meeting.

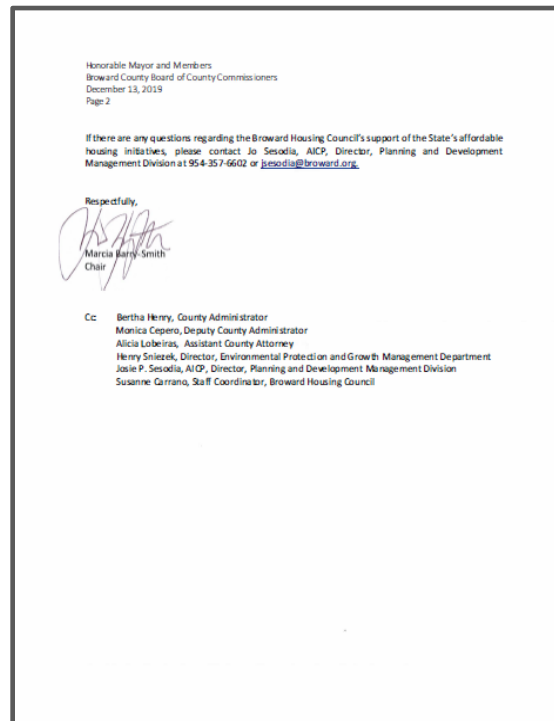
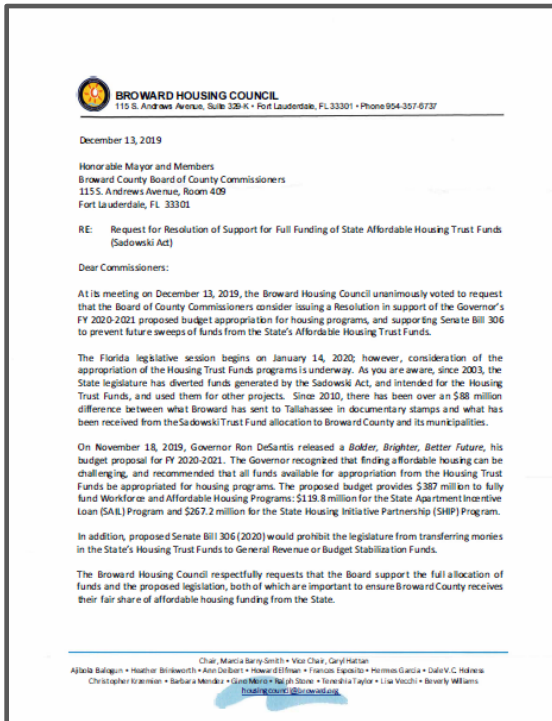
BHC Information Cards

The Broward Housing Council developed information cards to educate policymakers and the general public about the purpose of the Broward Housing Council. The card provides key statistics regarding housing affordability in Broward County, taken directly from the Broward County Affordable Housing Needs Assessment (2018).



Legislative Letter of Support

On December 13, 2019, the Broward Housing Council submitted a letter to the Board of County Commissioners (Board) supporting Governor DeSantis' 2020 budget which proposes full funding for affordable housing programs. In the letter, the BHC also requested the Board's support of Senate Bill 306 which prevents legislative sweeps from the State's affordable housing trust funds.



During their January 7, 2020 regular meeting, the County Commission adopted Resolution 2020-021, which expressed the Board's support for full State funding of workforce and affordable housing programs and any legislation that prevented the diversion of funds from the Sadowski Affordable Housing Trust Funds.

STREAMLINE PROCESS

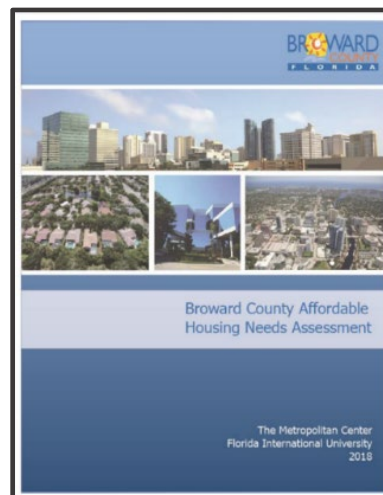
Needs Assessment Update

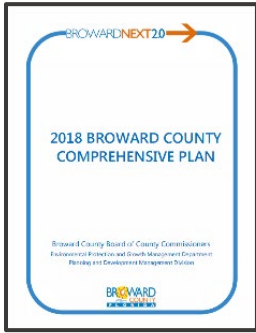
Since 2009, the Broward Housing Council has sponsored the development of a Broward County Affordable Housing Needs Assessment and subsequent updates, which provide a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing in Broward County. This information helps to support the BHC's recommendations to the Board of County Commissioners regarding affordable housing policies. The updated Needs Assessment was authored by Dr. Ned Murray (FIU Metropolitan Center) and contained a housing supply and demand chart by income band for each municipality in Broward, including neighborhoods within the Broward Municipal Services District (BMSD).



Dr. Ned Murray, ACIP, Associate Director of the Metropolitan Center at Florida International University presents key findings from the 2018 Affordable Housing Needs Assessment update (*February 22, 2019*).

Broward Housing Council members had the opportunity to comment on the proposed document, and the final report was accepted by the Board of County Commissioners on May 7, 2019.





BrowardNEXT 2.0

Broward County's updated Comprehensive Plan, BrowardNEXT 2.0, was developed concurrently with the County's Land Use Plan, BrowardNEXT. In 2018, the proposed Housing Element was specifically presented to the BHC for their feedback. BrowardNEXT 2.0 was adopted by the Board of County Commissioners on March 28, 2019 with an effective date of May 11, 2019.

The comprehensive plan's Housing Element included Goals, Objectives and Policies focusing on the following areas:

- Provide, Preserve and Maintain Affordable Housing;
- Address Homelessness Through Affordable Housing;
- Establish a Dedicated Funding Source for Affordable Housing Programs;
- Expand Public/Private Partnerships (P3);
- Promote Energy Efficiency Housing Standards; and
- Develop Strategies to Help Residents Achieve and Maintain Access to Home Ownership.

Land Use Plan Amendments for Affordable Housing

In late 2019, the Board of County Commissioners initiated various amendments to the County's Land Use Plan that would further incentivize affordable housing construction and streamline processes. Jo Sesodia, Director, Planning and Development Management Division, presented the proposed amendments to the Broward Housing Council at its December 13 meeting:

- ❖ *Land Use Amendment Review.* Revise the methodology/criteria used to evaluate land use plan amendments for affordable housing requirements (Policy 2.16.2 of BrowardNEXT).
- ❖ *Residential Inclusionary Policy.* Require municipalities to adopt an "inclusionary" program for net new residential development through the County Land Use Plan.
- ❖ *Bonus Density Formulas.* Increase the use and effectiveness of the existing Bonus Density policy formula (Policy 2.16.3) by increasing the number of market rate units permitted per each affordable unit.
- ❖ *Residential Use on Major Corridors.* Allow residential units for mixed use developments within in Commerce and Activity Center land uses located on arterial roadways, provided a minimum set aside for affordable units.

A public hearing on the items is scheduled for early 2020 with anticipated adoption by the County Commission in the spring.

ADDRESS HOMELESSNESS

The BHC continued supporting the countywide homeless services of the Broward County Continuum of Care (CoC) while avoiding duplication of efforts. The CoC serves as the County’s local planning group working to alleviate homelessness through a collaborative network of agencies and community members.

Point-in-Time Count

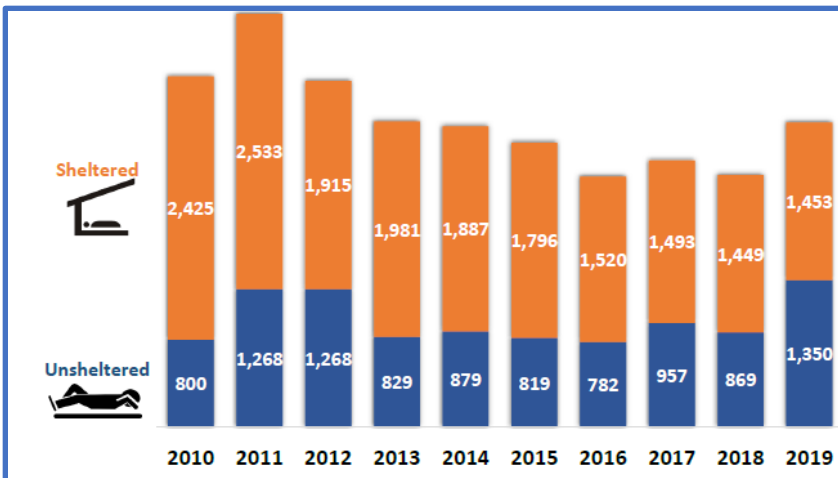
On January 23, 24 and 26, 2019, the annual Broward County Point-in-Time (PIT) Count was implemented by the CoC, its partner agencies and about 400 community volunteers. A PIT count is a statistically reliable count of people experiencing homelessness conducted at the end of January. Required by the US Department of Housing and Urban Development (HUD) for funding purposes, it provides the necessary data for financial allocation to the County.



The PIT Count Report provides an updated snapshot of the homeless population in Broward County and includes both sheltered homeless and unsheltered homeless.

In 2019, Broward County held the first PIT count in the nation to be conducted electronically. The GIS team of the Planning and Development Management Division developed the mobile solution that enabled information collection via i-pads and other mobile devices. The application worked seamlessly, allowing for more efficient data collection and processing with less user error from transferring data.

The graph below shows that the total number of sheltered and unsheltered persons experiencing homelessness in Broward County between 2018-19 increased by about 21%, from 2,318 to 2,803. The number of unsheltered persons increased by slightly over 55% percent from 869 to 1,350. An additional 84 people were counted as “at-risk” of homelessness.



Source: 2019 Broward County Point in Time Count Report

Broward Partnership



The Broward Partnership, a comprehensive homeless services provider, took over operation of the North Homeless Assistance Center in Pompano Beach on April 1, 2019. The North Center is now a 268-bed facility and a day respite program offering basic services such as showers and clothing exchange, meals and food boxes, computer access, and a variety of life skills classes and structured activities.

On March 6, the Broward Partnership was awarded \$25 million in low income housing tax credits to build a 72-unit facility on the Central Homeless Assistance Center (Fort Lauderdale) campus.

In 2019, the Broward Partnership operated over 761 beds collectively located in the Central and North Homeless Assistance Centers as well as six (6) offsite housing sites.

SUPPORT COUNTYWIDE FINANCING

Affordable Housing Trust Fund

BACKGROUND: On November 7, 2017, Broward County voters supported County Charter amendments to create a dedicated trust fund for affordable housing programs.



PURPOSE: The Broward County Affordable Housing Trust Fund (AHTF) was established by Section 11.09 of the Broward County Charter, which states that “the purpose is to provide a continuing, nonlapsing fund for the Broward County Commission to use to address the need for affordable housing in Broward County, Florida.”

FUNDING: The Charter further states that the AHTF “shall be funded by the County Commission; however, it allows the Trust Fund to leverage other sources of public funds and private investment.”

Since 2018, the Commission has awarded approximately \$24.8M to seven (7) projects totaling approximately 770 affordable multifamily units (as shown on table below). The program is designed to serve the very-low, low and moderate-income families, while creating and sustaining affordable housing throughout Broward County.

FISCAL YEAR	PROJECT NAME	PROJECT TYPE	MUNICIPALITY	AMOUNT AWARDED	# UNITS
2018	Marquis Apartment	New Construction	Pompano Beach	\$5,000,000	100
2019	Solaris Apartments	New Construction	Hallandale Beach	\$1,000,000	70
	8 th Avenue Commons	New Construction	Hallandale Beach	\$2,450,000	200
	Regency Garden Apartments	Preservation/ Rehabilitation	Pompano Beach	\$1,500,000	94
2020	Sonata	New Construction (all)	Pompano Beach	\$5,000,000	106
	Pembroke Tower II		Pembroke Pines	\$4,860,000	88
	FAT Live		Ft. Lauderdale	\$5,000,000	94

Source: Broward County Housing Finance and Community Redevelopment Division

Community Redevelopment Agencies (CRAs) and Expiring TIF

Broward County is home to 13 CRA districts using Tax Increment Financing (TIF) revenues to eliminate slum and blight within each district. Broward County and municipalities provide funding to the CRAs through annual TIF payments. Each of the CRA's TIF allocations has an expiration date in accordance with Florida Statute Chapter 163. The use of the County's share of expired TIF funding for affordable housing and economic development was supported by the BHC through its Work Program.

On November 5, 2019, the Board approved the annual allocation of Broward County's share of all expiring TIF funds, directing that half of available TIF funding be allocated to affordable housing and half to economic development. The table below shows the time frame for each city's TIF expiration date and the estimated TIF in future years:

CRA TIF EXPIRATION ANNUAL PROJECTED FUND AVAILABILITY AFFORDABLE HOUSING/COUNTYWIDE REINVESTMENT PROGRAMS														
\$ MILLIONS	FY20	FY21	FY22	FY23	FY24	FY25	FY26	FY27	FY28	FY29	FY30	FY31	FY32	FY33
TOTAL TO BOCC	1.32	5.32	5.31	6.39	6.68	6.88	10.43	17.86	41.56	48.73	49.80	56.15	59.84	63.56
50% FOR AFFORDABLE HOUSING	.660	2.66	2.66	3.20	3.34	3.44	5.22	8.93	20.78	24.37	24.90	28.08	29.92	31.78
50% TO COUNTYWIDE REINVESTMENT PROGRAM (CRP)	.660	2.66	2.66	3.20	3.34	3.44	5.22	8.93	20.78	24.37	24.90	28.08	29.92	31.78

*Provided normal annual growth in County general revenues and expenses and no unanticipated costs shifts from the state or federal government

Source: Broward County Housing and Community Development Division

CONTACT US



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