



2010/2011 ANNUAL REPORT





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 14 Entitlement Communities, Broward County's six 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 serves as a cumulative overview of affordable housing resources and programs on a countywide basis for the past two years, October 1, 2009, through September 30, 2011. This report only represents housing related programs, resources, and strategies.

Cover photos: Top left: East Village Apartments, Davie, Florida.
Bottom Right: Progresso Point Apartments, Fort Lauderdale, Florida



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 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	Agency
Ralph Stone, Director	Broward County Housing Finance and Community Development Division (HFCDD)
Suzanne Fejes, Assistant Director	HFCDD
Patrice Eichen, Assistant County Attorney	Broward County Attorney's Office
Michael Wright, HIP Administrator	Broward County Homeless Initiative Partnerships (HIP) Administration
Angela M. Chin, Principal Planner	HFCDD
Brandy Marino, Website Specialist	HFCDD
Elizabeth Kersting, Secretary	HFCDD



Lois Wexler, Chair
Broward Housing Council
County Commissioner
District 5

A Message from the Chair

Dear Elected Officials and Citizens of Broward County:

There is no doubt that the economic challenges facing the affordable housing industry have had a significant impact on the individuals and families we serve. The economy has made us acutely aware of the continued need for affordable housing as a place of shelter, family stability and as a springboard to economic opportunity. The progress we have made would not have been possible without our partners and supporters.

The Broward Housing Council Annual Report includes Fiscal Years 2010 and 2011 due to changes from “calendar year” to a “fiscal year.” The succeeding years will be reported individually based on the fiscal year. This report identifies resources and programs that assist in the provision of affordable housing. The projects identified in this Report benefit very low, low and moderate-income residents countywide. These funding sources have aided Broward County and its cities in addressing housing goals countywide.

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:

Member	Category
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 fewer than 50 employees
Cynthia Chambers	County Administrator Designee
Ann Deibert	Broward County Housing Authority
Paul Figg	Builders Association of South Florida
Patricia Good	Broward County School Board District
Richard Lemack	Broward League of Cities: City Manager in a city with more than 50,000 residents
Tina Mulligan	Florida Association of Mortgage Brokers
Monica Navarro	Community Representative
Mercedes J. Nunez	Recipient of Section 8 housing assistance or another housing program
John Primeau	Banker
Lisa Vecchi	Chief Executive of a not-for-profit housing organization
Lois Wexler	Member of the Broward County Commission, District 5
Vacant	Officer of the Broward League of Cities
Vacant	Owner of Business employees at least 50 employees
Vacant	Community Representative



Accomplishments:

- Adopted the Housing Council 2010-2011 Work Program.
- The Broward Housing Council contracted with the Florida International University Metropolitan Center to complete the 2011 Broward County Affordable Housing Needs Assessment. The study provides a market update on the key supply and demand factors impacting the production and availability of affordable housing in Broward County.
- Designed the Affordable Housing Website, which was one of the top priorities of the Housing Council. The website went live on October 14, 2011.
- Sponsored the Affordable Housing Summit, which was held on June 18, 2010, at the Greater Fort Lauderdale Convention & Visitors Bureau. Approximately 250 people participated in the one-day summit.
- Initiated and encouraged participation in the Housing Production Survey. The Housing Authorities, the Entitlement Communities, the Homeless Initiative Partnership Administration and Broward County's Housing Finance and Community Development Division staff participated in the survey, which identified resources and programs that assist in providing affordable housing.
- Approximately 780 single family units were rehabilitated through the various funding sources (CDBG, SHIP, HOME, NSP).
- Approximately 30 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 340 low-to moderate income households received purchase assistance through the various funding sources (NSP, HOME) to increase homeownership opportunities.
- Approximately 4,700 clients received homeless prevention assistance countywide through CDBG.
- Approximately 1,600 new affordable housing units in Broward County were funded through Florida Housing Finance Corporation. Broward County provided matching funds and/or GAP financing.
- Countywide, approximately 1,900 residents received Housing Counseling/Homeowner Education services.
- Twenty-eight beds of new permanent supportive housing were added through a HUD Samaritan Initiative grant (through Broward County to Broward Housing Solutions, Inc.) These beds are targeted to single chronic homeless adults with disabling conditions.
- Thirty-eight units (approximately 100 beds) of transitional housing for homeless families, which had been closed and in need of repair for several years, were renovated and reopened with a Florida Department of Children & Families (DCF) grant (through Broward County to the Salvation Army).
- Approximately 100 Veterans Affairs Supportive Housing (VASH) vouchers were issued to provide rental assistance targeted to homeless veterans.
- Approximately 10,800 Housing Choice Vouchers were issued countywide.
- Approximately 540 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.

2011 Broward County Affordable Housing Needs Assessment

The 2011 Broward County Affordable Housing Needs Assessment was prepared by a team of researchers from the Metropolitan Center at Florida International University led by Dr. Ned Murray, AICP, Associate Director.

Market conditions have changed dramatically since the 2009 Broward County Affordable Housing Needs Assessment was prepared. The study provides a market update on the key supply and demand factors impacting the production and availability of affordable housing in Broward County and its municipalities. The study can be viewed at browardhousingcouncil.org.

Key Findings:

- Broward County's total population, which increased by 7.7 percent from 2000-2010, decreased by 0.18 percent from 2008-2010.
- The County's median household income decreased by 7.4 percent since 2008; median family income decreased by 9 percent.
- "Extremely" cost-burdened renter households (households spending more than 50 percent of household income on housing costs) have increased by 51.1 percent from 2000-2010.
- Significant "affordability gaps" remain for existing three- and four-bedroom single-family homes at the County-level and the majority of largest municipalities.
- Broward County's "renter-occupied" housing units increased by 16.1 percent since 2008 (31,833 unit increase).
- The County's "owner-occupied" housing units decreased by 2.8 percent (13,006 unit decrease).
- The County lost 73,827 private sector jobs from 2007-2010, but has gained 2,800 jobs in the past year.
- From 2000 to 2010, the County's median monthly owner housing costs (with a mortgage) increased from \$1,246 to \$1,820 or 54 percent.
- The current overall average rent for a one-bedroom in Broward County is \$1,253 with 2-3 bedroom rents considerably higher on average.
- Substantial "affordability gaps" exist for Broward County renter households earning 80 percent or less than the median household income.
- Large concentrations of 90-day delinquent mortgages exist in many Fort Lauderdale, Hollywood and Pompano Beach zip codes.

2010-2011 Work Program

Item #	Areas of Emphasis
I.	Develop a 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
II.	Evaluate Community Reinvestment Act (CRA) Activities by Banks in Broward County
	<p>A. Research federal CRA guidelines and requirements for local banks.</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 2011.</p> <p>D. Define options and approaches to coordinate CRA activities with affordable housing priorities for Broward County.</p>
III.	Foreclosure Counseling and Education
	<p>A. Continue and encourage foreclosure counseling workshops throughout Broward County by local nonprofit HUD certified Housing Counseling Agencies and local banks.</p> <p>B. Support fair share of federal funds for foreclosure counseling and mitigation through the "Hardest Hit" program areas which includes Broward County.</p> <p>C. Support training for foreclosure counselors.</p>
IV.	Provide New Affordable Multifamily Rental Units
	<p>A. Provide adequate and safe housing for homeless and low income populations to match demand.</p> <p>B. Prioritize resources for new multi-family development.</p> <p>C. Create flexible sources of "gap financing" for new multifamily development.</p>
V.	Homelessness: Transitional and Permanent Housing
	<p>A. Encourage entitlement communities to jointly or individually fund projects that add new transitional and/or permanent supportive housing.</p> <p>B. Support local government and private sector funding for housing for youth transitioning out of foster care.</p> <p>C. Evaluate the number of "net" new units of transitional and /or permanent supportive housing.</p>

VI.	Education
	<ul style="list-style-type: none"> A. All entitlement communities should fund foreclosure counseling and assistance strategies. B. Require Homebuyer Education courses for programs supported with local, state and federal affordable housing funds.
VII.	Legislation
	<ul style="list-style-type: none"> A. Support retaining the funding for State Housing Initiatives Partnership (SHIP) program. B. Support elimination of the funding “cap” for the Sadowski Affordable Housing Trust Fund. C. Support establishing a Local Documentary Stamp Tax program based on the Miami-Dade model. D. Support rule making by the Florida Housing Finance Corporation (FHFC) that provides state tax credit on a “need” basis. E. Support the direct allocation of the Sadowski Affordable Housing Trust Fund directly to counties rather than to the state
VIII.	Produce the Housing Council Annual Report
	<ul style="list-style-type: none"> A. Production and funding for homeownership. B. Resources and clients for foreclosure counseling. C. Production and funding for home repair. D. Production and funding for barrier free/special needs populations. E. Production and funding for multifamily rental. F. Report on all Housing Council work program activities. G. Report on total units and funding for the Housing Authorities.

Countywide Resources

The table below identifies those resources allocated during Fiscal Years 2010 and 2011.

RESOURCES	COUNTYWIDE RESOURCES	
	FY 10	FY 11
FEDERAL RESOURCES		
• Broward County Six Housing Authorities	\$127,751,607	\$126,587,219
• Homeless Initiative Partnership (HIP) Services	17,864,003	17,758,091
• Community Development Block Grant (CDBG)	9,358,287	6,531,586
• Housing Opportunities for Persons with AIDS (HOPWA)	7,545,922	8,646,967
• HOME Investment Partnership (HOME) Program	7,177,254	6,381,434
• Emergency Solutions Grant (ESG) Program	260,767	252,506
Federal Stimulus Funding		
• Neighborhood Stabilization Program (NSPI, NSP3)	36,876,118	27,378,967 ¹
• Community Development Block Grant Disaster Recovery Initiative (CDBG-DRI)	10,576,040	17,922,000
• Homeless Prevention and Rapid Re-Housing (HPRP) Program	5,551,843 ²	0
State Resources		
• Housing Finance Authority (HFA) of Broward County	12,500,000	22,000,000
• State Housing initiative Partnership (SHIP) Program	6,724,536 ³	3,574,715 ³
Total Countywide Resources	\$242,186,217	\$238,583,521

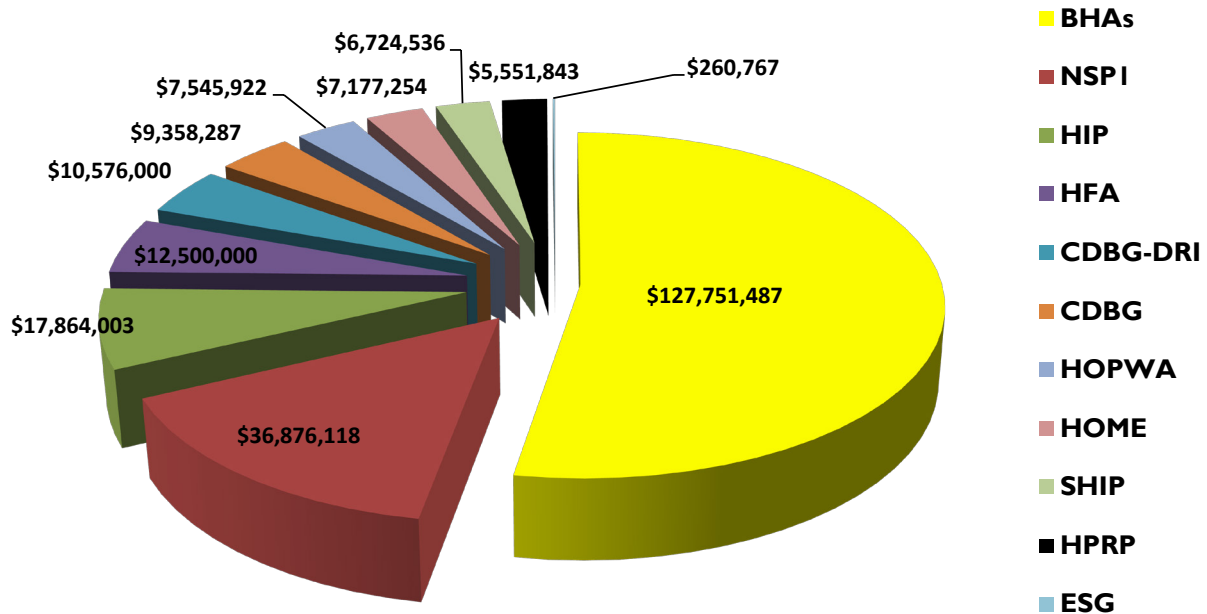
¹ During the first and second quarters of 2011, \$27.27 million in NSP3 funding was appropriated to the County and 13 of the County's largest cities. As of September 2011, NSP3 funding was being expended with 50 percent required to be expended in two years and 100 percent in three years.

² No allocation for 2010-2011, however, funds are available for use through September 2012.

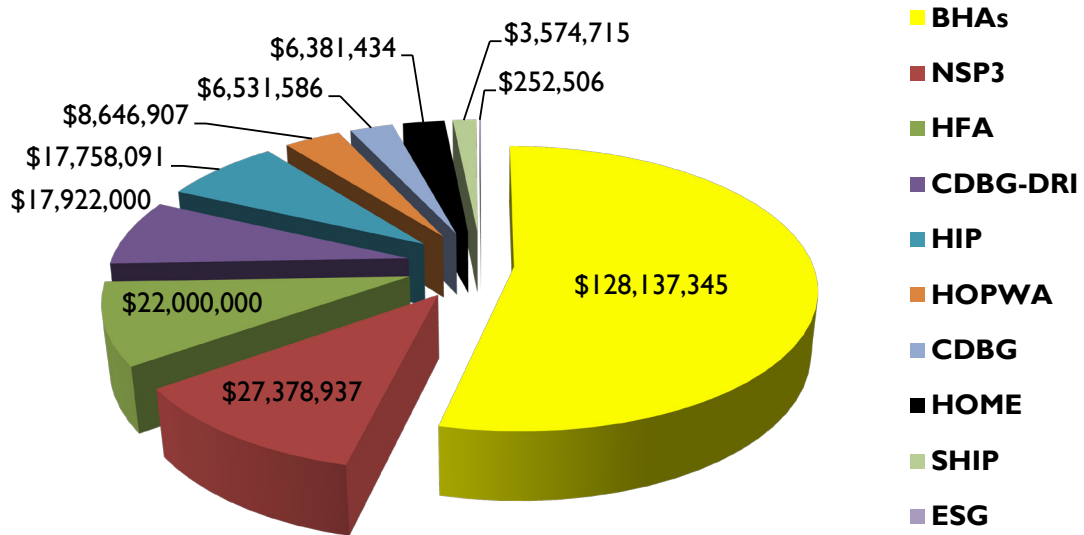
³ No SHIP allocation for FY10/11. The County and entitlement communities utilized expenditures carried over from the past funding cycles which included program income.

In addition to the resources listed above, there may be prior year unexpended funds that were not added to the amounts above to carry out eligible activities.

FY 10: Countywide Resources - \$242,186,217



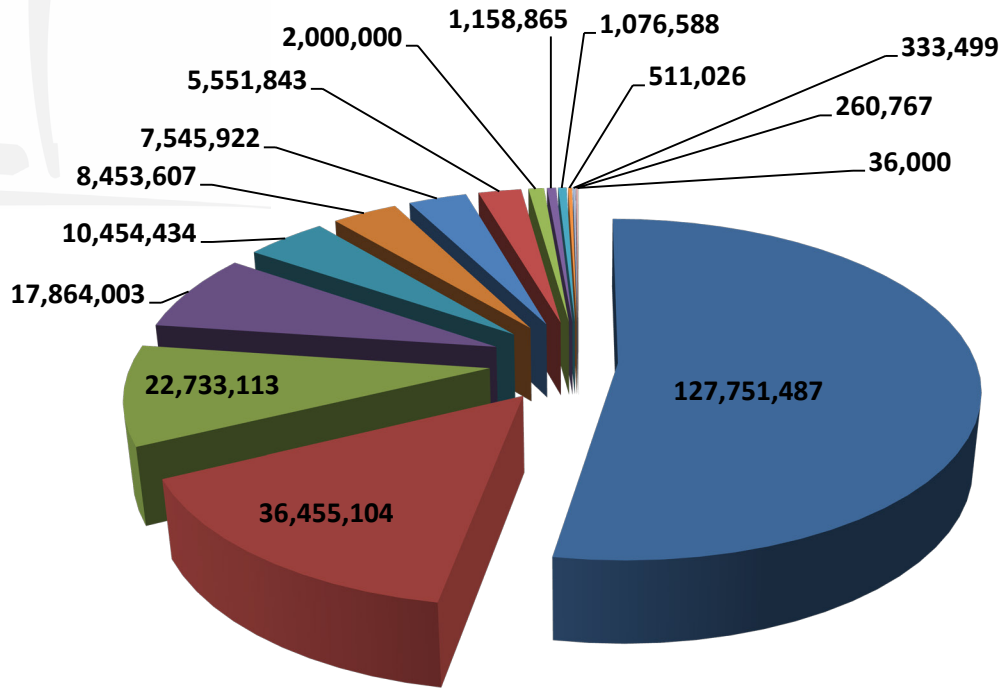
FY 11: Countywide Resources - \$238,583,521



Acronyms:

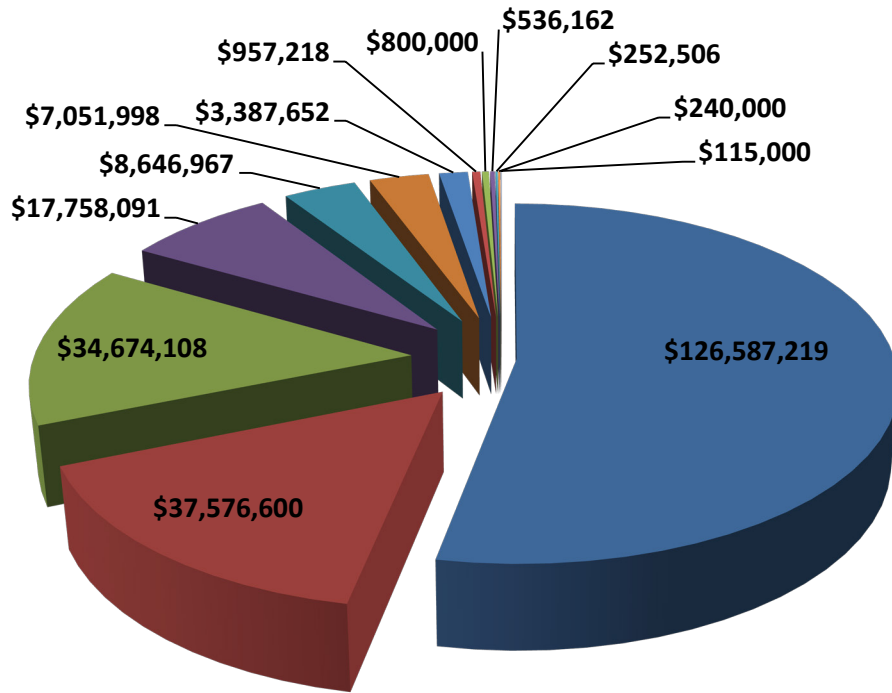
BHAS	Six Broward Housing Authorities	HOME	HOME Investment Partnership Program
NSPI, NSP3	Neighborhood Stabilization Program	HPRP	Homeless Prevention and Rapid Re-Housing Program
HFA	Housing Finance Authority of Broward County	ESG	Emergency Solutions Grant Program
HIP	Homeless Initiative Partnership Services	CDBG-DRI	Community Development Block Grant Disaster Recovery Initiative
CDBG	Community Development Block Grant	SHIP	State Housing Initiative Partnership Program
HOPWA	Housing Opportunities for Persons with AIDS		

FY 10: Total Allocation Housing Strategies: \$242,186,217



- Section 8/Supportive Housing
- Foreclosure Acquisition, Rehabilitation and Resale / Single-Family
- Purchase Assistance
- Homeless Initiative Partnership Resources
- Foreclosure Acquisition, Rehabilitation and Rental / Multifamily
- Program Planning and Administration
- Housing Opportunity for Persons with AIDS
- Homeless Prevention and Rapid Re-Housing Program
- Permanent and Temporary Relocation Assistance
- Multifamily New Construction
- Community Housing Development Organizations (CHDOs) Set-Aside
- Removal of Architectural Barriers
- Emergency Homeless Prevention
- Emergency Solutions Grant
- Foreclosure Prevention / Housing Counseling

FY II: Total Allocation Housing Strategies: \$238,583,521



- Section 8/Supportive Housing
- Foreclosure Acquisition, Rehabilitation and Resale / Single-Family
- Foreclosure Acquisition, Rehabilitation and Rental / Multifamily
- Housing Opportunity for Persons with AIDS
- Program Planning and Administration
- Purchase Assistance
- Community Housing Development Organizations (CHDOs) Set-Aside
- Multifamily New Construction
- Removal of Architectural Barriers
- Emergency Solutions Grant
- Foreclosure Prevention / Housing Counseling
- Emergency Homeless Prevention



Federal Programs

Community Development Block Grant (CDBG) Program: \$15,889,873

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.

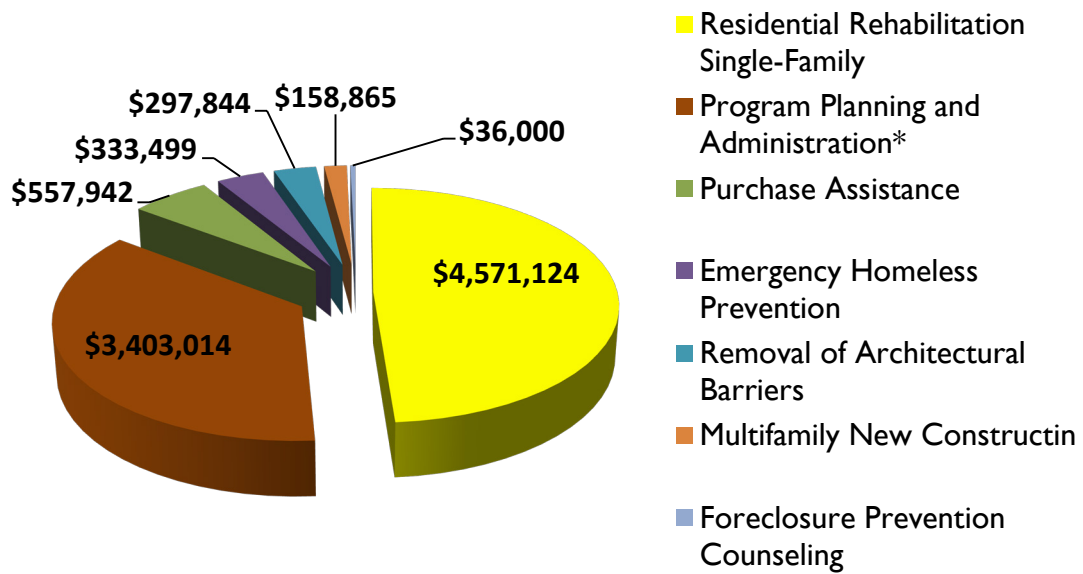
Total countywide housing allocation for FY 10 and FY11 was \$15,889,873 and the total CDBG allocation countywide was \$32,784,559.

In FY 10, countywide housing allocation of CDBG funds was \$9,358,287. Of this allocation, \$5,955,274 was expended on housing, and \$3,403,014 was expended for Program Planning & Administration (a maximum of 20 percent of the CDBG grant).

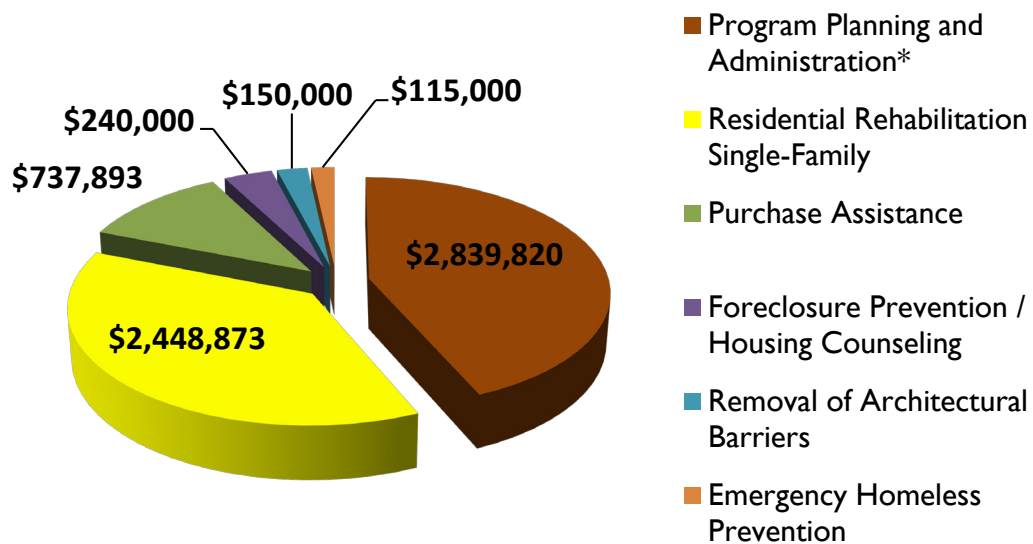
In FY 11, countywide housing allocation of CDBG funds was \$6,531,586. Of this allocation, \$3,691,797 was expended on housing, and \$2,839,820 was expended for Program Planning & Administration (a maximum of 20 percent of the CDBG grant).

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

FY 10: Community Development Block Grant (CDBG) Strategies: \$9,358,287



FY 11: Community Development Block Grant (CDBG) Strategies: \$6,531,586



***Note:** Total countywide housing allocation for FY10 and FY11 was \$15,889,873 and the total CDBG allocation countywide was \$32,784,559. Only housing related activities are reported in this annual report. A maximum of 20 percent of the total CDBG grant was expended for Program Planning and Administration.



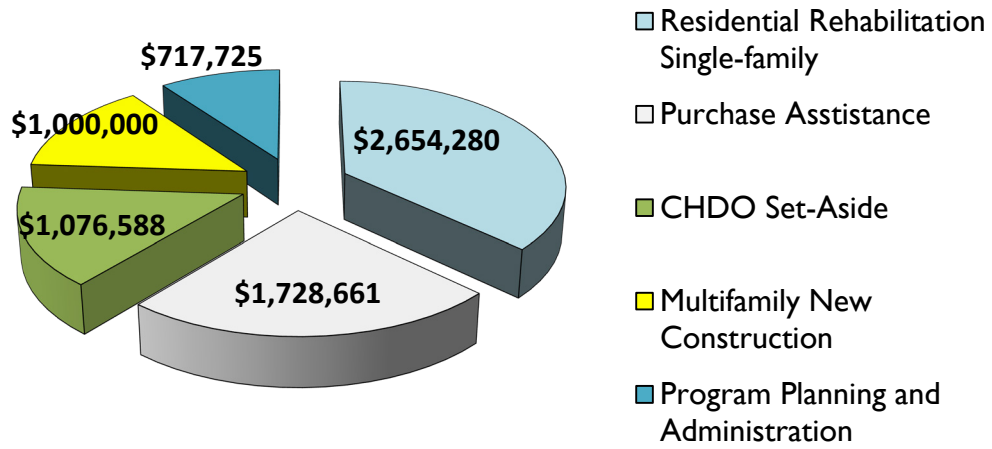
Home Investment Partnership (HOME) Program: \$13,558,688

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.

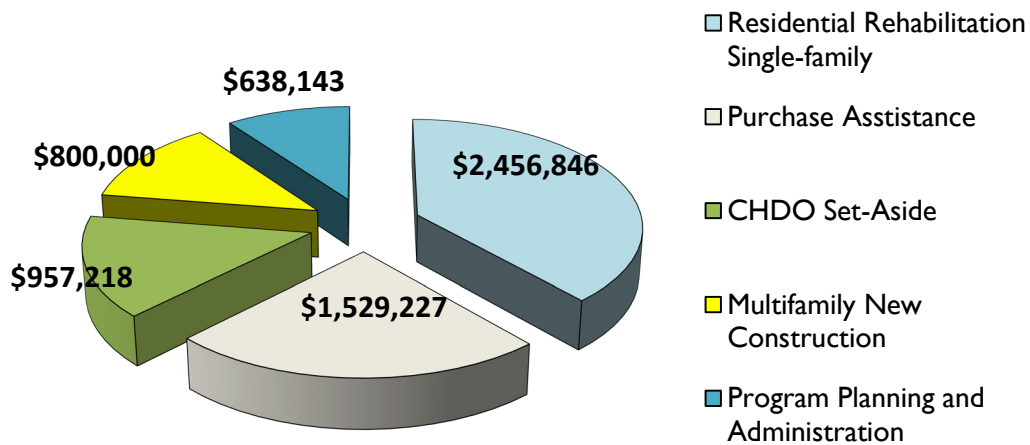
Broward County receives its HOME Program allocation as a part of the II Broward County HOME Consortium. The consortium consists of Broward County along with the Cities of Coconut Creek, Coral Springs, Davie, Deerfield Beach, Lauderhill, Margate, Miramar, Pembroke Pines, Plantation, Sunrise and Tamarac.

HOME funds are utilized for activities that include new construction, moderate or substantial rehabilitation, homebuyer 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 (BCHA). 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.

FY 10: HOME Investment Partnership (HOME) Program Strategies: \$7,177,254



FY 11: HOME Investment Partnership (HOME) Program Strategies: \$6,381,434





In addition to the resources listed above, approximately \$23 million was budgeted to assist the homeless programs in Broward County.

Emergency Solutions Grants (ESG) Program (Formerly Emergency Shelter Grants): \$513,273

The Emergency Solutions Grants Program or ESG is a program that addresses the needs of those who are homeless or at risk of homelessness. As part of the Stewart B. McKinney Homeless Assistance Act of 1987, the ESG Program is a formula based grant program, providing grants to both local governments and to the states to assist in providing safe shelters for the homeless and assistance to those about to become homeless. Direct formula grants were provided to only Broward County and the City of Fort Lauderdale based on the population and housing conditions that exist.

Broward County is committed to maintaining partnerships across jurisdictions to foster a regional approach to ending chronic homelessness countywide. Through the countywide Homeless Hotline, individuals and families at risk of homelessness are assessed and provided with or linked to appropriate services, including but not limited to: case management, rental assistance, mortgage assistance, utility assistance, and other services.

Homelessness Prevention and Rapid Re-Housing Program (HPRP): \$5,551,843

In February 2009, the American Recovery and Reinvestment Act was signed into law and, as a result, the Homelessness Prevention and Rapid Re-Housing Program (HPRP) was created and funded.

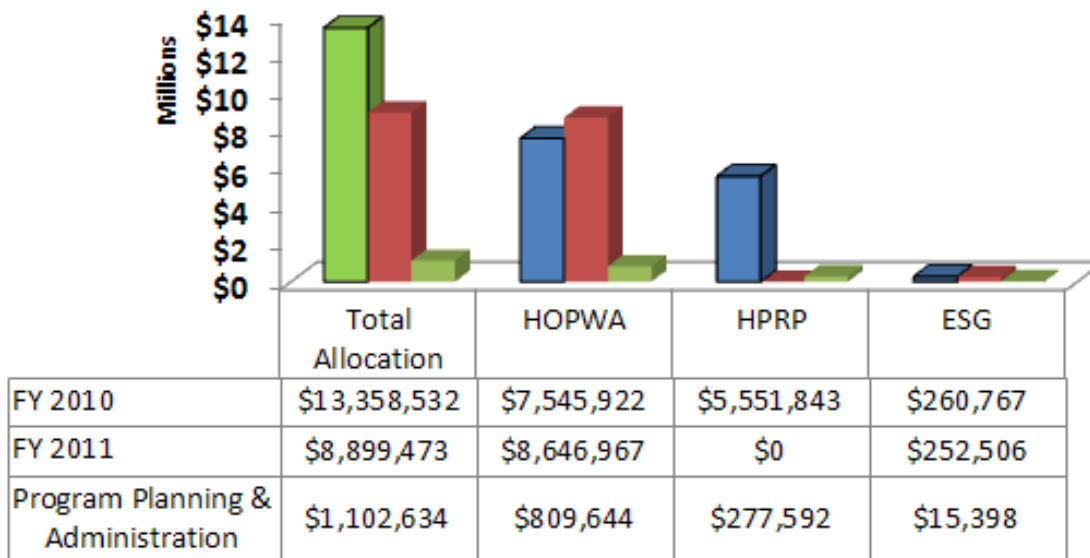
Broward County and participating cities were awarded \$5,551,843 as a result of the American Recovery and Reinvestment Act of 2009 Homelessness Prevention and Rapid Re-Housing Program (HPRP). The purpose of the HPRP is to provide homelessness prevention assistance to individuals and households who would otherwise become homeless and to provide assistance to rapidly re-house persons who are homeless. Assistance is in the form of rent, utility or permanent housing placement payments made directly to the landlord or utility company. HPRP does not pay for mortgages. The HPRP aims to assist households and persons at or below 50 percent of the Area Median Income (AMI). Eligibility for this program is income of 50 percent or below the AMI (\$30,450 for a family of four / \$21,450 for individuals). Broward County and participating Cities received direct HPRP Awards. These funds are available for use through September, 2012.

Housing Opportunities for Persons with AIDS (HOPWA): \$16,192,889

The Housing Opportunities for Persons with AIDS (HOPWA) program is the only Federal program dedicated to the housing needs of people living with HIV/AIDS. The City of Fort Lauderdale serves as the administrator of the formula grant-funded HOPWA program for the entire geographical area of Broward County. HOPWA primarily provides housing assistance (emergency, shelter, transitional and/or permanent) for lower income persons with HIV/AIDS. Broward County (Fort Lauderdale) currently ranks number two in the nation, logging the second highest number of new AIDS cases per capita in the United States. There were approximately 16,456 people (70.3 percent Males, 29.7 percent Females)¹ living in Broward County with HIV/AIDS in 2010. Administrative costs are capped at 5 percent of the total HOPWA award. The City of Fort Lauderdale partnered with the Ryan White consortia to create and administer a needs assessment survey of persons living with HIV/AIDS in our community. More than 1,325 HIV/AIDS consumers and several providers responded. The needs assessment provided the following ranking for HOPWA programs:²

- 63.5 percent transitional housing (assisted living, emergency housing and community housing)
- 55.8 percent permanent housing placement
- 50.8 percent reported housing case management
- 50.5 percent long-term housing
- 49.1 percent short-term rent, mortgage and utilities assistance
- 48.8% substance abuse housing

Homeless Services



Administrative costs capped at 5 percent of the total HPRP and HOPWA awards and 3 percent of the total ESG award.

¹ http://www.aidsunited.org/uploads/docs/Florida_2010_FINAL.pdf

² City of Fort Lauderdale 2010-2015 Consolidated Plan

Other Homeless Resources

Broward County Homeless Initiative Partnership (HIP) Services: \$35,622,094

The Homeless Services Section is the focal point for the planning and coordination of services for homeless persons. Staff administered approximately \$35.6 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 Continuum of Care (CoC) on Homelessness is a consortium of partners that includes homeless service providers, advocacy groups, government agencies and homeless persons who work together to address the housing and support service needs of homeless individuals and families Countywide. The CoC addresses all aspects of homelessness including prevention, outreach, emergency shelter, transitional and permanent affordable housing and supportive services. The Challenge Grant is a state-funded program, administered through the Department of Children and Families (DCF) Office on Homelessness. The Challenge Grant provides flexible funding to communities that implement and improve their local homeless CoC.

In 2011, volunteers in collaboration with HIP staff conducted an annual Point-in-Time (PIT) count and survey in Broward County. The main objective of the PIT count is to present a snapshot of the number of persons who are homeless on a given day within Broward County. Based on the 2011 survey results, there are an estimated 3,801 homeless persons within Broward County, of which 34 percent are unsheltered.

Homeless in Broward County				
2009 Point in Time Count		2011 Point in Time Count		
Sheltered	2,425	Sheltered	2,539	+ 4.5% increase
Unsheltered	800	Unsheltered	1,262	+ 58 % increase
Total	3,255	Total	3,801	+ 18 % increase

Summary of Data Collection from the 2011 PIT Count:

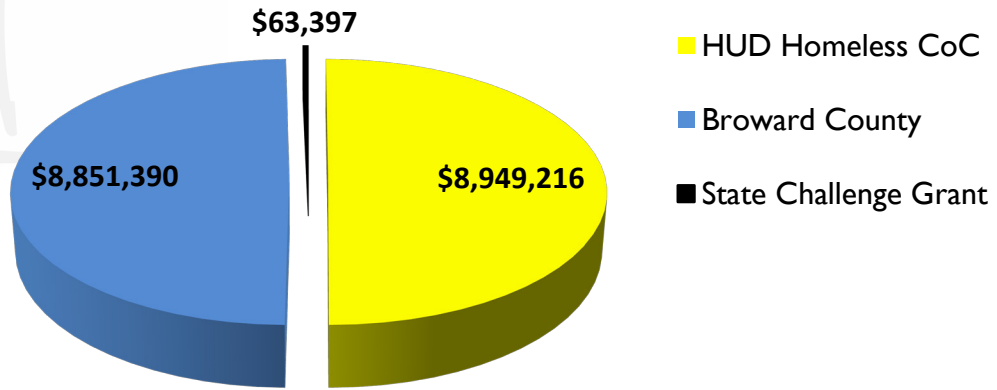
- 3,801 persons are considered homeless as reported and estimated in Broward County.
- 1,268 homeless women, men and children counted living on the streets.
- 1,533 sheltered in transitional housing
- 1,006 resided in an emergency shelter
- 793 of those are considered chronically homeless.
- 8-11 percent of the chronic homeless are veterans.
- 100 percent of the chronic homeless have disabilities.
(chronically homeless persons are disabled per regulations)
- Approximately 414 children were homeless.
(26 of the 414 were unaccompanied children)

Homeless Per 100,000 population

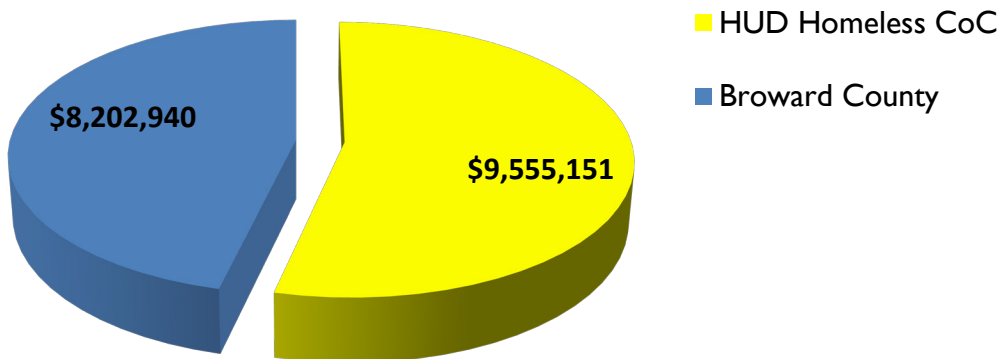
Indicate date of last point-in-time count: <u>January 2009</u>					Indicate date of last point-in-time count: <u>January 2011</u>				
Part I: Homeless Population	Sheltered		Unsheltered	Total	Part I: Homeless Population	Sheltered		Unsheltered	Total
	Transitional	Emergency				Transitional	Emergency		
I. Number of Households <u>with</u> Dependent Children:	3.45	7.25	0.96	11.66	I. Number of Households <u>with</u> Dependent Children:	4.78	3.20	0.67	8.65
Ia. Total Number of Persons in these Households (adults and children)	12.79	20.38	3.62	36.80	Ia. Total Number of Persons in these Households (adults and children)	20.79	9.50	1.74	32.03
2. Number of Households <u>without</u> Dependent children	37.25	66.86	41.04	145.15	2. Number of Households <u>without</u> Dependent children	41.97	46.47	67.42	155.86
2a. Total Number of Persons in these Households	37.25	66.86	41.66	145.77	2a. Total Number of Persons in these Households	65.34	47.03	69.17	181.54
Total Persons: (Add Lines 1a and 2a)	50.04	87.24	45.29	182.57	Total Persons: (Add Lines 1a and 2a)	86.13	56.52	70.91	213.56

Indicate date of last point-in-time count: <u>January 2009</u>				Indicate date of last point-in-time count: <u>January 2011</u>			
Part 2: Homeless Subpopulations	Sheltered	Unsheltered	Total	Part 2: Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	9.68	21.34	31.02	Chronically Homeless	21.41	44.56	65.97
Severely Mentally Ill	48.01	50.72	98.73	Severely Mentally Ill	40.85	53.94	94.79
Chronic Substance Abuse	60.40	63.23	123.64	Chronic Substance Abuse	57.42	70.06	127.48
Veterans	10.98	11.32	22.30	Veterans	9.66	22.08	31.74
Persons with HIV/AIDS	5.49	5.83	11.32	Persons with HIV/AIDS	7.08	8.82	15.90
Victims of Domestic Violence	8.27	9.85	18.12	Victims of Domestic Violence	5.51	6.97	12.48
Unaccompanied Youth (Under 18)	1.42	1.42	2.83	Unaccompanied Youth (Under 18)	0.51	0.84	1.35

FY 10: Homeless Initiative Partnership (HIP) Resources: \$17,864,003



FY 11: Homeless Initiative Partnership (HIP) Resources: \$17,758,091



Federal Stimulus Funding

Neighborhood Stabilization Program I (NSPI)

NSPI is the first round of funding, authorized under Title III of the Housing and Economic Recovery Act (HERA) of 2008. HUD is treating Neighborhood Stabilization Program I (NSPI) funds as a special allocation of FY 2008 Community Development Block Grant (CDBG) funding. Under NSPI, Broward County and the non-entitlement municipalities¹ were allocated approximately \$17.7 million from HUD. The 12 entitlement municipalities² in the County received their own allocation under NSPI totaling approximately \$52.7 million. NSPI was prioritized to those areas with the greatest percentage of home foreclosures and subprime loans, those areas most likely to experience a significant rise in the rate of home foreclosures, and those communities with the highest concentration of moderate to low income households. All NSPI funded activities must benefit individuals or households whose incomes do not exceed 120 percent of the Area Median Income (AMI). Refer to Table I for Broward County's Income Limits. At least one quarter of the funds must be used to benefit individuals or households whose incomes do not exceed 50 percent of the AMI. NSP funds were used for the following activities:

- Establishing financing mechanisms for purchase and redevelopment of foreclosed homes and residential properties
- The purchase and rehabilitation of abandoned or foreclosed residential properties
- Demolition of blighted structures
- Redevelopment of demolished or vacant properties

As of September 30, 2010, approximately \$33.5³ million of the total Broward County NSPI (non-entitlement and entitlement municipalities) had been expended. Ten percent of the total NSPI grant allocation can be used for planning and general program administrative costs.

Overall, all activities were provided in the areas identified as meeting the greatest needs in the Broward County region. Approximately 194 income eligible homeowners received down payment assistance, 254 properties/units were acquired, rehabilitated and/or demolished, and one 19 unit multifamily rental new construction shared project is under construction. ⁴ The following strategies were expended in the following dollar amounts:

Activity/Eligible Use FY 10	Budget Amount
1. Low/Moderate/Middle Income (LMMI) Foreclosure Acquisition, Rehabilitation, and Resale // Single-Family	\$16,872,051
2. Low Income (LI) Foreclosure Acquisition, Rehabilitation, and Rental // Multifamily	9,886,434
3. Purchase Assistance (LMMI and LI)	6,765,259
4. Program Planning and Administration	3,352,374
TOTAL DRAWDOWN:	\$36,876,118

Neighborhood Stabilization Program, 3rd Round

The Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) allocated an additional \$970 million dollars for the Neighborhood Stabilization Program 3. NSP3 funding pursuant to the Dodd-Frank Act is governed by Section 230I of Housing and Economic Recovery Act (HERA), as amended, and Title XII of Division A of the American Recovery Act of 2009, as amended. The allocation formula released by HUD on October 19, 2010, shows Broward County and 12 of the largest cities in the County will received individual NSP3 allocation from HUD for a total of approximately \$27.3 million.

Activity/Eligible Use FY 11	Budget Amount
1. Low/Moderate/Middle Income (LMMI) Foreclosure Acquisition, Rehabilitation, and Resale / Single-Family	\$16,377,798
2. Low Income (LI) Foreclosure Acquisition, Rehabilitation, and Rental / Multifamily	8,274,108
3. Program Planning and Administration	2,727,061
Total Allocation:	\$27,378,967

¹ 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

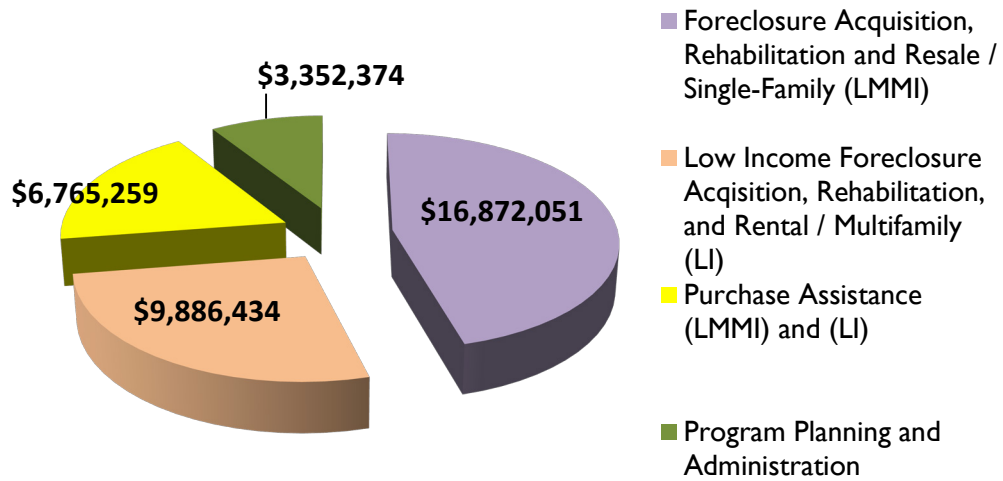
² Coral Springs, Deerfield Beach, Fort Lauderdale, Hollywood, Lauderhill, Margate, Miramar, Pembroke Pines, Plantation, Pompano Beach, Sunrise, Tamarac

³ Funding under NSPI was required to be obligated for eligible activities within 18 months of the HUD NSP Grant award and fully expended within four years.

⁴ Data provided by Broward County and Entitlement Municipalities on Housing Production Survey.

FY 10: Neighborhood Stabilization Program (NSP 1): \$36,876,118*

(*Total drawdown expended amount)



FY 11: Neighborhood Stabilization Program (NSP 3): \$27,378,967

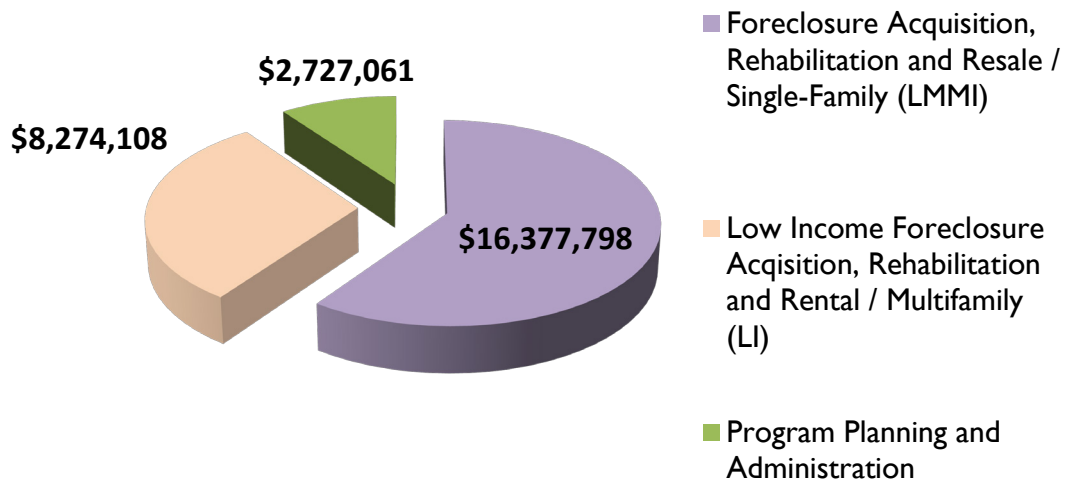


Table I (below) identifies Broward County's Median Household Income is \$62,600 (Effective December 1, 2011)

Broward County Median Income is \$62,600
(Effective December 1, 2011)

Household Size	Extremely Low (30%)	Very Low (50%)	Low (80%)	Moderate (120%)
1	\$15,050	\$25,100	\$40,150	\$60,240
2	\$17,200	\$28,650	\$45,850	\$68,760
3	\$19,350	\$32,250	\$51,600	\$77,400
4	\$21,500	\$35,800	\$57,300	\$85,920
5	\$23,250	\$38,700	\$61,900	\$92,880
6	\$24,950	\$41,550	\$66,500	\$99,720
7	\$26,700	\$44,400	\$71,100	\$106,560
8	\$28,400	\$47,300	\$75,650	\$113,520
9	\$30,100	\$50,120	\$80,220	\$120,288
10	\$31,820	\$52,984	\$84,804	\$127,162
11	\$33,540	\$55,848	\$89,388	\$134,035
12	\$35,260	\$58,712	\$93,972	\$140,909

Sale Prices Cannot Exceed the Following:

New Construction: \$386,202

Existing: \$386,202

**Community Development Block Grant – Disaster Recovery Initiative (CDBG-DRI)
Program: \$28,498,000**

As a result of Hurricane Wilma in October 2005, Congress and the U.S. Department of Housing and Urban Development (HUD) allocated approximately \$100 million in Community Development Block Grant (CDBG) Disaster Recovery Initiative (DRI) funding to the Florida Department of Community Affairs (DCA) for Florida’s hardest hit areas with priority placed on low-income impacted areas.

In April 2007, the Florida Department of Community Affairs (DCA) announced the availability of \$22 million in Community Development Block Grant (CDBG) Disaster Recovery Initiative (DRI) to the Broward County region. In June 2008, Broward County was advised DCA made available a second round of CDBG-DRI related funds through a supplemental appropriation addressing Hurricane Wilma totaling approximately \$21 million countywide. As a result, approximately \$43.6 million was available countywide of which approximately \$28 million had been expended.

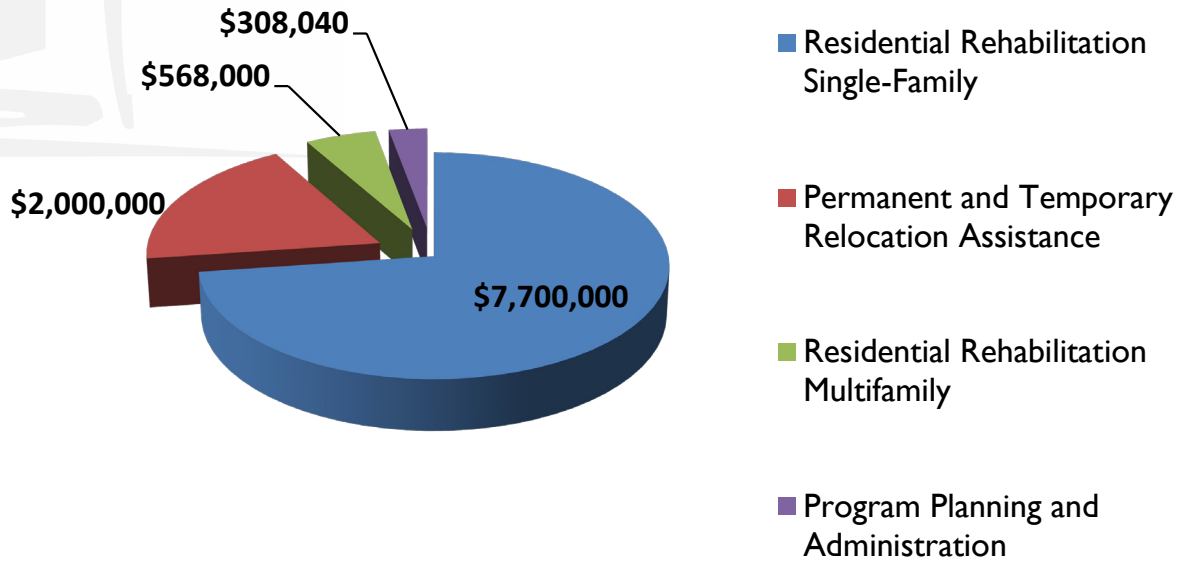
In 2010, Broward County and 28 of the 31 municipalities participated and were allocated funding for specific DRI programs and strategies, which the cities identified. Many of the cities implemented their own programs through an agreement with the County, with the County administering overall program requirements including reporting to DCA and monitoring the city contracts. Funds may be used to upgrade structures to meet applicable housing codes, hardening or mitigation and temporary and/or permanent replacement of housing damaged by Hurricane Wilma. Federal requirements dictate 3 percent of the CDBG-DRI allocation be used for Program Planning and Administration.

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

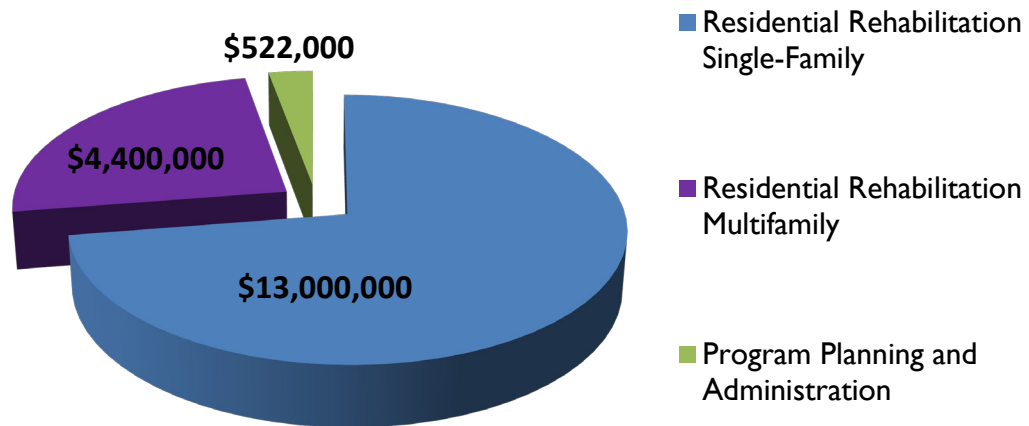
Activity/Eligible Use FY 10	Budget Amount
1. Residential Rehabilitation Single-Family	\$ 7,700,000
2. Residential Rehabilitation Multi-Family	568,000
3. Permanent & Temporary Relocation Assistance	2,000,000
4. Program Planning & Administration	308,040
Total Allocation	\$10,576,040

Activity/Eligible Use FY 11	Budget Amount
1. Residential Rehabilitation Single-Family	\$ 13,000,000
2. Residential Rehabilitation Multifamily	4,400,000
3. Program Planning and Administration	522,000
Total Allocation	\$17,922,000

**FY 10: Community Development Block Grant –
Disaster Recovery Initiative (CDBG-DRI) Program: \$10,576,040**



**FY 11: Community Development Block Grant –
Disaster Recovery Initiative (CDBG-DRI) Program: \$17,922,000**



Broward Housing Authorities: \$254,338,706

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.

Six Housing Authorities In Broward County
Broward County Housing Authority
Housing Authority of the City of Fort Lauderdale
Housing Authority of the City of Dania Beach
Housing Authority of the City of Deerfield Beach
Housing authority of the City of Hollywood
Housing Authority of the City of Pompano Beach

In FY 10, the Housing Authorities received approximately \$127,751,607 in HUD operating funds.

In FY 11, the Housing Authorities received approximately \$126,587,219 in HUD operating funds.

These programs and activities include:

Housing Choice Voucher (HCV) Program (formerly known as Section 8)

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 10,470 HCVs. The housing authorities indicated that they have approximately 2,700 persons on a waiting list for HCVs.

Public Housing

As of September 30, 2010, the housing authorities in Broward County own and operate approximately 1,600 units of public housing. Approximately \$6 million was budgeted - a decrease from \$7 million the previous year. There were no significant changes in the number of public housing units over the past fiscal years or the number of applicants on the public housing waiting lists.

Low Income Housing Tax Credit (LIHTC)

As part of the Tax Reform Act of 1986, the federal Low-Income Housing Tax Credit 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 1,200 units previously built with some of the LIHTC funding is approximately \$2.7 million dollars.



Progresso Point will bring 76 affordable apartments to Fort Lauderdale, Florida



East Village will bring 155 affordable apartments to Davie, Florida

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.

American Recovery and Reinvestment Act (ARRA) Funding

The formula funds provided nearly \$6 million to Broward County Housing Authorities as a result of stimulus funding passed by Congress in 2009. These funds provided public housing agencies with resources for capital repairs and improvements to federally subsidized public housing.

Other Supportive Housing Resources

Project-Based and Tenant Based Housing Choice Vouchers

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 233 Project-Based and 30 Tenant-Based Housing Choice Vouchers in FY 10.

Portability Information

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 130 to 150 vouchers.

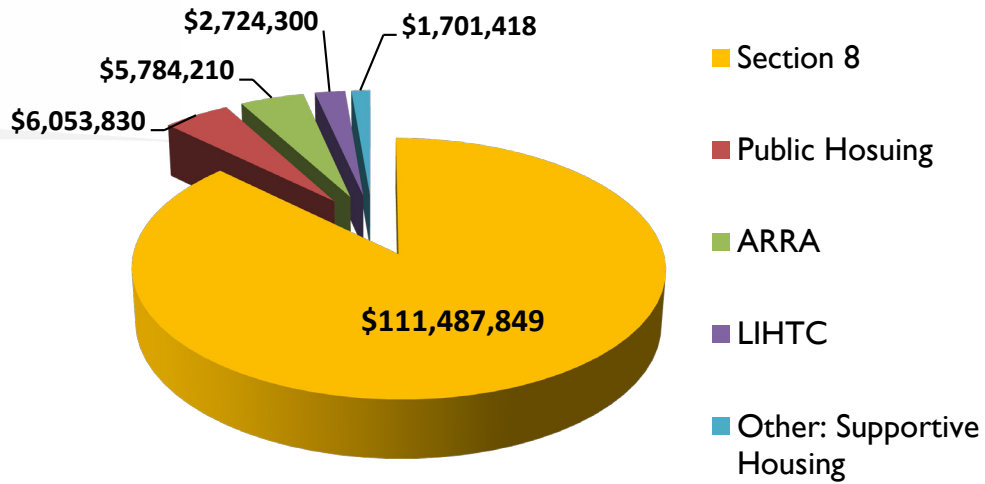
Shelter Plus Care (S+C) Program

The purpose of HUD's Shelter Plus Care (S+C) program is to provide permanent housing in connection with supportive services. The program provides rental assistance that, when combined with supportive services, is designed to serve a population that has been traditionally hard to reach - homeless persons with disabilities such as (but not limited to) serious mental illness, chronic substance abuse and/or AIDS and related diseases. The goals of the S+C program is to assist the participants in achieving residential stability, to increase their skill levels and/or income and to be involved in making decisions that affect their lives. Currently, Broward County Housing Authority administers approximately 350 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.

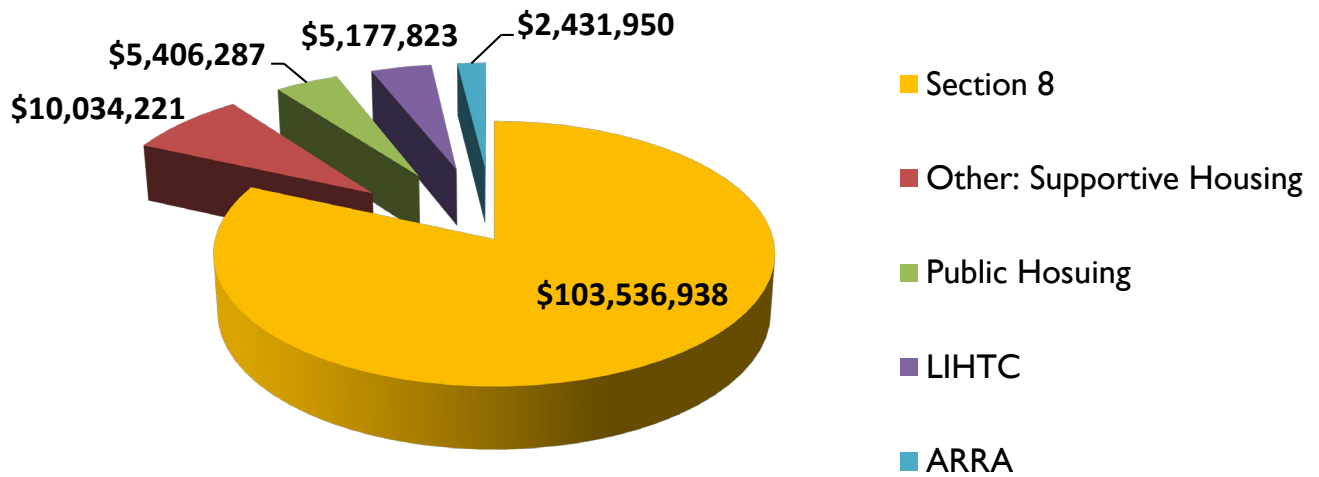
HUD Veterans Affairs Supportive Housing (VASH) Voucher Program

The HUD-VASH program is a collaboration between the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Veterans Affairs Supported Housing (VASH) program to help homeless veterans and their immediate families find and maintain affordable, safe and permanent housing in the community. The primary goal of HUD-VASH is to help veterans and their families successfully move out of homelessness. This is done using HUD Section 8 "Housing Choice" rental assistance vouchers and VA's intensive case management services. Although it has been an important source of supportive housing for homeless veterans, to date, only \$800,000 and 70 vouchers have been allocated to Broward County during FY10.

FY 10: Broward Housing Authorities Operating Budget: \$127,751,607



FY 11: Broward Housing Authorities Operating Budget: \$126,587,219



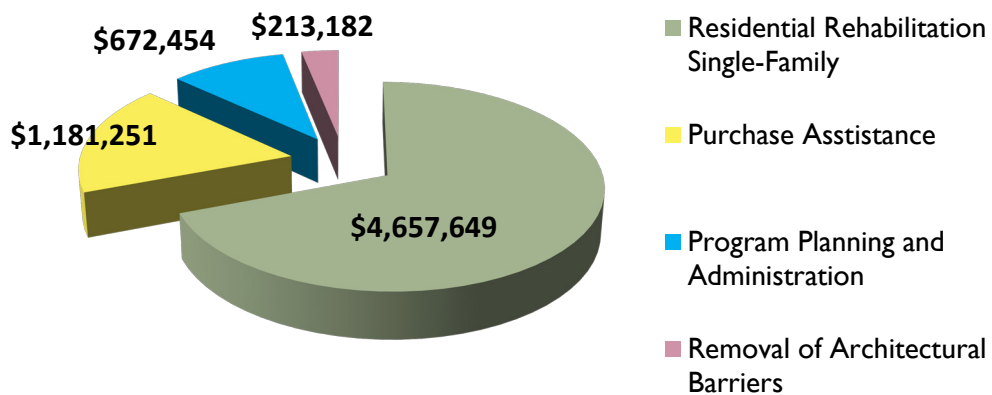
State Assistance

State Housing Initiative Partnership (SHIP) Program: \$9,974,277

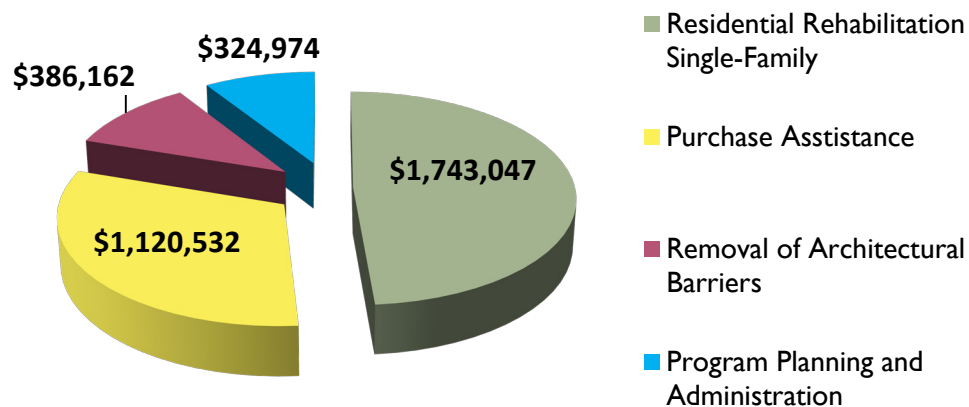
The Florida Housing Finance Corporation administers the State Housing Initiatives Partnership (SHIP) program to provide funds to local governments to maintain affordable housing and homeownership. Eligible recipients are from very low, low and moderate income levels.

There was no new allocation of funding for FY10 and FY11 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. Funds for the SHIP program are primarily for home repair assistance, purchase assistance, removal of architectural barriers, acquisition/demolition, and fair housing counseling. Based on low levels of SHIP funding, the County and cities utilized SHIP funds for owner occupied rehabilitation projects, purchase/down-payment assistance and removal of architectural barriers only. Local governments may use up to 10 percent for administrative expenses.

FY 10: State Housing Initiative Partnership (SHIP) Program Strategies: \$6,724,536



FY 11: State Housing Initiative Partnership (SHIP) Program Strategies: \$3,574,715



Housing Finance Authority of Broward County: \$34,500,000

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 in the County. The Authority is authorized to issue bonds for single family and multifamily housing.

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, frees up income to qualify for a mortgage. The Authority issued 68 MCC’s totaling approximately \$3 million dollars.

In FY 10, the Authority administered \$12.5 million in Single Family Mortgage Revenue Bonds to assist approximately 70 to 100 qualified homebuyers. This program is designed primarily to benefit first time home buyers in Broward County.

In FY 11, the Authority issued \$22 million in tax exempt bonds for financing the acquisition and rehabilitation of a 216 multifamily rental project (Mar Lago Apartments Project) to provide affordable rental housing for persons and families of low and moderate income.

Mar Lago Apartments - City of Plantation



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 1,900 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

The Broward County Commission shall appoint seven to nine members as follows:

- 1) One member shall be a member of the Broward County Commission;
- 2) One member shall be the owner of a business that employs at least 50 employees;
- 3) One member shall be the owner of a business that employs fewer than 50 employees;
- 4) One member shall be a recipient of Section 8 housing assistance or another housing assistance program;
- 5) One member shall be the chief executive of a recognized, not-for-profit homeless organization;
- 6) One member shall be the chief executive of a not-for-profit housing organization; and
- 7) One member shall be a banker.
- 8) One optional voting member without a category.
- 9) One optional non-voting member without a category.

The Broward League of Cities shall appoint three members as follows:

- 10) One member shall be an officer of the Broward League of Cities;
- 11) One member shall be the city manager of a city in Broward County with more than 50,000 residents; and
- 12) One member shall be the city manager of a city in Broward County with less than 50,000 residents.

The following organizations shall appoint seven members as follows:

- 13) One member shall be a licensed real estate professional appointed by the Florida Association of Realtors;

- 14) One member shall be appointed by the Builders Association of South Florida;
- 15) One member shall be the director or designee from the Florida Atlantic University Center for Urban Redevelopment and Education;
- 16) One member shall be a member of the Broward County School Board chosen by a majority vote of the School Board;
- 17) One member shall be appointed by the Broward County Housing Authority; and
- 18) One member shall be a mortgage broker appointed by the Florida Association of Mortgage Brokers.
- 19) The Broward County Administrator, or his/her designee, shall serve as a permanent, non-voting member.

Terms

Two years from the date of appointment.

If a member of the Housing Council is an elected official and ceases to be an elected official, the individual's membership on the Council shall terminate, and the position shall be declared vacant. Members of the Council who no longer satisfy the residency or employment/ membership requirements of their position shall cease to be members of the Council, and their positions shall be declared vacant. Other circumstances creating a vacancy may be defined by ordinance, and those vacancies shall be filled in the same manner as the original appointments.

Quorum

A majority of the members.

Attorney

Office of the 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

Fax: 954-357-8221

browardhousingcouncil.org

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

Financial Disclosure not required.

Updated 10/21/10





**Broward County Housing Finance and
Community Development Division**

**110 N.E. Third St., Suite 300
Fort Lauderdale, FL 33301**

Telephone: 954-357-4900 • Fax: 954-357-8221

browardhousingcouncil.org

**This public document was promulgated at a cost of \$750.00 or \$5.00 per copy to inform the
Public about the Broward Housing Council's yearly progress.**