



2020-2024 Consolidated Plan for Entitlement Grant Funding

Prepared By
Housing and Community Development



INFRASTRUCTURE



PUBLIC PLACES



NEIGHBORHOOD
ENHANCEMENT



BUSINESS
DEVELOPMENT



PUBLIC SAFETY

Table of Contents

Executive Summary.....	5
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	5
The Process	11
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	11
PR-10 Consultation - 91.100, 91.200(b), 91.215(l)	12
PR-15 Citizen Participation.....	18
Needs Assessment	25
NA-05 Overview	25
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	27
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	35
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	39
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	43
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	45
NA-35 Public Housing – 91.205(b)	46
NA-40 Homeless Needs Assessment – 91.205(c).....	51
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d).....	53
NA-50 Non-Housing Community Development Needs – 91.215 (f)	55
Housing Market Analysis.....	57
MA-05 Overview	57
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	58
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	60
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	62
MA-25 Public and Assisted Housing – 91.210(b)	64

MA-30 Homeless Facilities and Services – 91.210(c)	65
MA-35 Special Needs Facilities and Services – 91.210(d)	67
MA-40 Barriers to Affordable Housing – 91.210(e)	69
MA-45 Non-Housing Community Development Assets – 91.215 (f)	70
MA-50 Needs and Market Analysis Discussion	76
Strategic Plan.....	77
SP-05 Overview	77
SP-10 Geographic Priorities – 91.215 (a)(1).....	78
SP-25 Priority Needs - 91.215(a)(2).....	80
SP-30 Influence of Market Conditions – 91.215 (b).....	81
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	90
SP-60 Homelessness Strategy – 91.215(d).....	91
SP-65 Lead based paint Hazards – 91.215(i)	92
SP-80 Monitoring – 91.230	95
Expected Resources	97
AP-15 Expected Resources – 91.220(c)(1,2)	97
Annual Goals and Objectives	103
Projects	104
AP-35 Projects – 91.220(d)	104
AP-50 Geographic Distribution – 91.220(f).....	112
Affordable Housing.....	113
AP-55 Affordable Housing – 91.220(g)	113
AP-60 Public Housing – 91.220(h).....	114
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	115

AP-85 Other Actions – 91.220(k)	116
Program Specific Requirements.....	118

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Fort Lauderdale's 2020-2024 Consolidated Plan provides a five-year trajectory of how federal entitlement funding will be used to revitalize the community. The plan provides a comprehensive strategy to address housing, economic, and general community development needs. The City receives an annual entitlement for HOME Investments Partnerships, Housing Opportunities for Persons with HIV/AIDS (HOPWA), and Community Development Block Grant (CDBG). Program income generated from Neighborhood Stabilization Programs 1 and 3 will also be viable as a resource during this consolidated planning period. The City receives State Housing Initiative Partnerships (SHIP) that will be leveraged in achieving the goals set forth in this plan.

The allocation priorities and objective of the plan are driven by citizens, City Commission, community partners and stakeholders. The plan can be considered an excerpt of the City's Comprehensive Plan "Advance Fort Lauderdale". You may view the full draft of the City's Comprehensive Plan at www.advancefortlauderdale.com

Advance Fort Lauderdale provides a comprehensive template of the City's primary focus for the next ten years. The elements of Advance Fort Lauderdale are the areas identified through research, community forums, small group sessions, Broward County collaboration and stakeholder input. The elements are:

- Housing
- Historic Preservation
- Parks and Recreation
- Conservation
- Coastal Management
- Solid Waste Management
- Climate Change
- Economic Development
- Education

The 2020-2024 HUD Consolidated Plan will further Advance Fort Lauderdale by concentrating efforts on the plan elements of Housing, Economic Development and Education. The HUD consolidated plan will

also provide granular support that will serve as a structure to promote the success of Advance Fort Lauderdale. The granular support mechanism will take the form of Public Services and Neighbor Capital Improvement Projects.

Housing

- Develop and expand affordable housing stock and create an array of affordable housing choices through homeownership and rentals Provide housing and support services for the homeless through a targeted rapid rehousing and homelessness prevention strategy. Increase access to social services with special emphasis on senior revitalize the City's aging housing stock through residential rehabilitation programs for seniors and eligible homeowner. Continue to provide housing and supportive services for persons with HIV/AIDS. Support new and existing community revitalization activities. Continue to support fair housing initiatives and provide fair housing education for Fort Lauderdale resident. and Rapid Rehousing and support services

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

It's expected that the City will meet the following objective over the period of the consolidated plan:

- Increase the affordable housing stock by one percent.
- Decrease the incidence of homelessness through rapid rehousing by providing moving assistance to fifty (50) persons over a five-year period which will include life skills training and budgeting.
- Continue the rehabilitation of eligible residential homes to include special target population of seniors and persons with disabilities.
- Through collaboration with community partners expend housing benefits to persons with HIV/AIDS.
- Support eligible capital improvement projects.
- Create economic incentives to attract businesses such as façade improvement or business expansion.

3. Evaluation of past performance

Through careful analysis of neighbor surveys, public meetings, market studies, and a review of the City's current and historic performance captured in the Integrated Disbursement and Information System (IDIS), the objectives outlined play a key role in developing a community that is sustainable, inclusive, decent, safe, and affordable for its residents.

The City will achieve its objective of developing and sustaining a community that is inclusive through a series of community partnerships and collaborations.

The City's Housing and Community Development division will continue partnerships that have historically proven to be successful in creating jobs for low to moderate income families, provide services to meet the needs of seniors, the homeless population, persons living with HIV/AIDS, encourage business development, and expand affordable and sustainable housing choices.

- Partnership with the Community Redevelopment Agency (CRA) utilizing CDBG funds to promote economic development activities that will generate jobs for low to moderate income individuals and families as well as bring needed services to the City. CDBG economic development incentives in the past have been given in the form of forgivable loans for façade improvement and business expansion with a low/mod job creation objective. The partnership has been successful over the past ten years with more than 15 successful projects.
- Through the use of its entitlement funds, the City has supported revitalization activities within the designated Neighborhood Revitalization Strategy Area (NRSA). Partnerships with Community Based Development Organizations (CBDOs) have seen the creation of paid internships, job placement, and associated supportive services for more than 100 eligible CDBG beneficiaries over the past five years.
- Partnerships with local General Contractors (GC) and the City's Housing and Community Development (HCD) have successfully provided home repair/rehabilitation services to over 51 owner occupied eligible housing units during the 2015 and 2016 grant year. HCD will continue this partnership to restore the City's older housing stock for low to moderate income individuals and families to a habitable standard.
- Public Service partnerships in the areas of homelessness, senior care, childcare, employability services, internships, domestic violence shelter services, food pantries, and afterschool programs have benefitted over 3000 eligible individuals over the past five years. HCD intends to continue to provide these need-based services to ensure that all eligible Fort Lauderdale residents are included in the care continuum and can access services that will provide stability in their daily lives.

- During the last Consolidated Plan period, HCD partnered with various non-profit organizations to implement a successful first-time home buyers' program that has benefitted over 25 low income families. These families would not have been otherwise able to purchase a home. HCD has utilized HOME Incentives Partnerships (HOME) and the State Initiative Partnerships (SHIP) to make homes affordable to the very low, low, and moderate-income individuals and families in the City limits.
- The City has served over 5000 Broward County resident living with HIV/AIDS by providing an array of affordable housing opportunities to increase housing stability and minimize homelessness for persons living with HIV/AIDS and their families. This has facilitated increased access to health care through the Ryan White program and other specialty care providers.

4. Summary of citizen participation process and consultation process

For the 2020-2024 Consolidated Plan development, a series of Public Meetings, Advisory Board Meetings and City Commission Planning meetings were held. A copy of the approved Citizen Participation Plan is attached to this Consolidated Plan

Two community meetings were convened on January 14, 2019 for input from residents, community partners and other stakeholders in the development of the 2020-2024 consolidated plan. Meeting advertisements were published in the primary local newspaper the Sun Sentinel and on the City's public information display units. Email notifications were also sent out to advisory boards and non-profits for distribution to the citizens they serve.

In attendance at the meetings were residents, members of the Community Service advisory boards, Non-profit organizations, Community Based Development Organizations (CBDOs), Broward County Ryan White program Directors, and Fair Housing Partners and Advocates.

The meeting informed attendees of the eligible use of HOME, HOPWA, and CDBG entitlement funding, explained the application process, expenditure guidelines, documentation process for each source of funding, and provided a forum for input from citizens on priority needs such as affordable housing, public services, and economic development and revitalization.

The City's Community Services Board (CSB) hereafter referred to as the board, Affordable Housing Advisory Committee (AHAC) and City Commission provided recommendations based on community needs identified regarding concerns expressed in community forums by citizens.

The City's commissioning body created the board to encourage and foster citizen involvement and participation in community affairs at all levels. The board provides a vehicle for receiving and transmitting information between residents and the City.

The board is comprised of three representatives from each quadrant of the City and three at large members. The board is charged with the responsibility of reviewing applications and recommending those applications to the City Commission for CDBG and HOPWA funding allocations

All board meetings are open to the public and the press. Minutes of each meeting are recorded and are always open for inspection.

On June 3, 2008 the City Commission adopted Ordinance No. C-08-24 to establish the Affordable Housing Advisory Committee (AHAC) hereafter referred to as the committee. The purpose and duties of the committee are:

- To review established policies and procedures, ordinances, land development regulations, the adopted comprehensive plan of the City, and for recommending specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate.
- To evaluate the implementation of affordable housing incentives.
- To establish the guidelines and policies governing the newly established Housing Trust Fund.

5. Summary of public comments

Speakers addressed the need for:

- Expanding services for seniors and removing the current three-year application limit.
- Providing services disabled individuals.
- Maintaining Current levels of HOPWA services and work on creative ways to expand services with the limited financial resources available.
- Creating more affordable housing.

6. Summary of comments or views not accepted and the reasons for not accepting them

There were no comments that have been rejected.

7. Summary

Contingent upon entitlement funding levels the City's Housing and Community Development division will aim to utilize available funding to fulfill eligible community needs and national objectives. The eligible community needs will be addressed based on the priorities identified from public comments, commission planning sessions, market studies and Advance Fort Lauderdale.

Discussions held during the public meeting on January 14, 2019 and various other planning sessions as outlined in Advance Fort Lauderdale have provided a clear path forward for identifying priorities that will be addressed by the City's entitlement funding

- Affordable Housing (new construction, rehabilitation, down payment assistance and replacement of dilapidated structures)
- Public Services (senior care, child care, services for the disabled, food pantries, and other needs that arise during the planning cycle)
- HOPWA Services (TBRV, PBR, STRMU, PHP, case management, legal, and other services as the need presents)
- Fair housing services
- Revitalization activities within the NRSA
- Neighborhood Capital improvement
- Partnerships with the Community Redevelopment Agency (CRA)

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	FORT LAUDERDALE	Housing and Community Development
HOPWA Administrator	FORT LAUDERDALE	Housing and Community Development
HOME Administrator	FORT LAUDERDALE	Housing and Community Development
ESG Administrator	FORT LAUDERDALE	Housing and Community Development

Table 1 – Responsible Agencies

Narrative

City of Fort Lauderdale is an entitlement jurisdiction and serves as sole entity working collaboratively with community partners.

Consolidated Plan Public Contact Information

Rachel Williams

Housing and Community Development Manager

914 Sistrunk Blvd

Suite 103

Fort Lauderdale FL 33311

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The administration of the City's entitlement fund is a coordinated effort. The effort requires extensive community involvement from stakeholders including residents, owners/operators of businesses, financial institutions, nonprofit organizations, and community groups in the neighborhood. Over many years, community input has been sought and goals developed. The activities proposed are based directly on the City's planning efforts. The Consolidated Plan will support the efforts of the City's comprehensive plan "Advance Fort Lauderdale" www.advancefortlauderdale.com specifically the housing, economic development, capital improvement, education, and parks and recreations elements.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

To assure the Consolidated Plan is responsive to community needs, the City of Fort Lauderdale continues to be diligent in the solicitation of citizen participation in the identification of community and economic development needs and in planning strategies to address those needs. The City has hosted several community forums / meetings to obtain input from residents, nonprofits, and for-profit entities for the development and redevelopment of the neighborhoods. Additional planning meetings are conducted annually with citizens, nonprofits, and other stakeholders to assess if the City is meeting those needs and to identify other community and economic development needs as they become prevalent. Needs identified by City of Fort Lauderdale staff, the Community Services Advisory Board members, service providers, as well as input from residents formed the foundation for this Consolidated Plan. THE 2020-2024 Consolidated Plan cycle was unique as it coincided with the City's Comprehensive Plan "Advance Fort Lauderdale" update. The meetings and planning forums served dual purpose in fostering citizen participation and public input required for the development of the comprehensive plan as well as the HUD five-year consolidated plan. The comprehensive plan process is carried out following the approved Citizens Participation Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City works with Broward County's Continuum of Care and its partner agencies to address homelessness. The City provides CDBG funding to the local homeless assistance center. The City's Neighbor Support Division successfully operated a rapid re-housing program that serves the needs of the homeless population.

Additionally, the City has established a comprehensive homeless strategy, participates in the Point in Time Count, the Housing Inventory Count (HIC), and validates HOPWA data for Broward County's federal reporting requirements.

This is a collaborative activity where the City will utilize funds to support operations of a safe, decent, and sanitary location(s) that will allow community partners to coordinate food services for our most vulnerable homeless population. This initiative continues the Comprehensive Homeless Strategy to ending homelessness in Fort Lauderdale as it expands the opportunities to engage the homeless.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Fort Lauderdale is not an active recipient of ESG funds

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	FORT LAUDERDALE HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority provided information on the City's current affordable housing inventory and public housing inventory.
2	Agency/Group/Organization	Jack and Jill Children Center
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the City's planning meeting and provided information on the number of families being served and the current gaps in child care needs. Having access to affordable high-quality child care will empower single parents and enable them to join the workforce.
3	Agency/Group/Organization	South Flordia Institute on Aging (SoFIA) formerly Impact Broward
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Senior
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency provided information on the senior population in Fort Lauderdale and the current gaps in services to this population. The agency also provided public comments on the need for increased levels of CDBG funding to serve the growing senior community.

4	Agency/Group/Organization	Sunshine Social Services, Inc. DBA Sun Serve
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency was invited to participate in the consolidated planning meeting with specific emphasis on the needs of the LGBTQ community. The agency provided insight on the housing needs of this population and the need for increased levels of targeted services in case management.
5	Agency/Group/Organization	Broward County Health Department
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The County's health department and the Ryan White program were consulted on ideas to best support newly diagnosed homeless individuals and families with The Continuum of Care provided information on the homeless need assessment and homeless point-in-time count and housing inventory count.
6	Agency/Group/Organization	Legal Aid Services of Broward
	Agency/Group/Organization Type	Legal Aid
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency brought to the table current trends in HIV/ AIDS housing and the need to maintain legal services for this population as they often face housing discrimination and are more vulnerable to lose housing because of failing health and the inability to work.

7	Agency/Group/Organization	United Way of Broward County
	Agency/Group/Organization Type	Non-profit agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City has partnered with the United Way of Broward County to eradicate homelessness in Fort Lauderdale and Broward County.

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Broward County	The primary goal of the County's plan is to provide an end to homelessness throughout the county. The county Shared Data from a county wide Affordable Housing Needs assessment

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The county provided support for the development of this consolidated plan by providing data and participating in joint forums for the development of the City Comprehensive Plan "Advance Fort Lauderdale"

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

A citizen's participation process was adopted by the City On March 7,1995 for the purpose of consolidated plan development. The process has proven to be effective and the City continues to employ that process for each consolidated plan cycle. The Citizen's participation plan drives the steps to be taken to encourage Citizens to participate in the planning process, any substantial amendments to be undertaken and for review of the Consolidated Annual Performance Report (CAPER).

For the 2020-2024 Consolidated Plan development a series of Public Meetings, Advisory Board Meetings, and City Commission Planning meetings were held.

Public Community Meeting

A community meeting was convened on January 14, 2019 for input from residents, community partners, and other stakeholders in the development of the 2020-2024 Consolidated Plan. Meeting advertisements were published in the primary local newspaper the Sun Sentinel and on the City's public information display units. Email notifications were also sent out to advisory boards and non-profits.

In attendance were residents, members of the Community Service advisory boards, Non-profit organizations, Community Based Development Organizations, Broward County Ryan White program Directors and Advocates, and Fair Housing Partners and Advocates.

The meeting informed attendees of the eligible use of HOME, HOPWA, and CDBG entitlement funding, and explained the application process, expenditure guidelines, documentation process for each source of funding, and provided a forum for input from citizens on priority needs such as affordable housing, public services, and economic development and revitalization. Citizens participated and drove discussions around how to maximize the use of CDBG Public Services funding given that the need outpaced the demand for services

In addition to the Public Community Meeting, the City's Community Services Board (CSB), Affordable Housing Advisory Committee (AHAC), and City Commission provided recommendation based on community needs identified based on concerns expressed in community forums by citizens.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Creole and Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	Meeting was well attended	one written comment was received	No written Comments were rejected	N/A

	Public Meeting	Non-targeted/broad community	The City held two public meetings on January 14, 2019 to engage stakeholders and the public in developing strategies to effectively meet the needs identified in the community through the consolidated planning process and to discuss specifically the City's Housing element.	There were three public comments1. Funding for HOPWA specific legal services to address landlord tenant issues and prior housing concerns for the HOPWA population 2. Removing barriers for non-profits to participate in the development of affordable housing to address the demands on the continuum for affordable housing. 3. Increasing levels of services for seniors based on the demand as evidenced by the	All comments were accepted.	
--	----------------	------------------------------	--	--	-----------------------------	--

Sort Order 1	Mode of Outreach Public Meeting	Target of Outreach Minorities Non-English Speaking - Specify other language: Creole and Spanish Persons with disabilities Non-targeted/broad community	Summary of response/attendance Meeting was well attended	Summary of comments received one written comment was received	Summary of comments not accepted and reasons No written Comments were rejected	URL (If applicable) N/A
				aging population in Fort Lauderdale.		
2	Public Hearing	Non-targeted/broad community	A Public Hearing was held during a regularly scheduled commission meeting in June where the final consolidated plan was voted on and approved.	No written comments were received	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Fort Lauderdale conducted two Housing and Economic Analysis. One focused on the City and the other focused specifically on the Neighborhood Revitalization Strategy Area (NRSA).

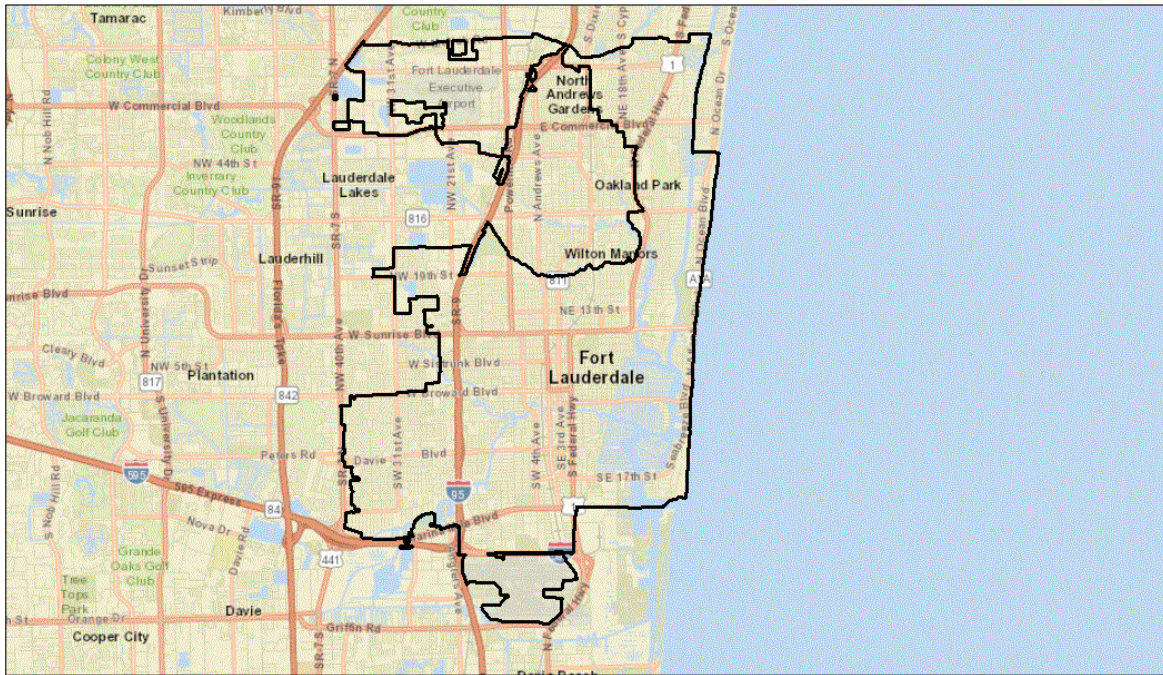
The Housing and Economic Analysis provides a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing in the City of Fort Lauderdale. A basic premise of all housing markets is the need to create and maintain a “spectrum” of housing choices and opportunity for residents. This axiom establishes that housing choices and needs differ in most communities due to a variety of factors including: household income, population age, proximity of employment, and mere preference. A spectrum of owner and rental housing choices and opportunities is particularly important in supporting the range of income groups that reside in the City.

An understanding of the shifting demands for housing is critical for the creation of effective housing policies and strategies. The increasing demand for worker housing has magnified the importance of providing a wide spectrum of owner and renter choices and opportunities with respect to affordability, location, and access to jobs.

Though the City’s Comprehensive Planning process a set of principles have been defined that will become the driving force behind how the City addresses current and future housing needs. These principles are:

- The City shall strive to ensure that housing opportunities are available for people of all ages, incomes, and abilities, allowing everyone to live in quality neighborhoods regardless of circumstances and special needs;
- Promote a range of attainable housing types supportive of a variety of incomes, including very low, low, and moderate-income persons;
- Support quality development and revitalization that promotes energy efficient and climate adaptive design and construction methods; and
- Promote a live, work, play environment and accessibility to supporting services and amenities throughout all neighborhoods within Fort Lauderdale

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



February 22, 2019
Override 1

1:131,015
0 1 2 4 mi
0 1.75 3.5 7 km
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, OpenStreetMap contributors, and the GIS User Community

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to the most recent American Community Survey estimates conducted in 2013, the Fort Lauderdale's population increased by 3%, however, the number of households declined by 15%. The decline in number of households may be attributed to the increase in the number of families sharing living space which has contributed to the increase in overcrowding as supported by the Housing Needs Summary table.

The data provided by the American Community Survey strongly supports the need for more affordable housing choices and corroborates the findings of the Kittelson study. Of the total number of households reported in the survey over 40% faced a housing cost burden greater than 50% of the household's income.

Table six demonstrates that seniors aged 62-75 typically have household incomes below 50% AMI and as such faces greater cost burdens for housing and other senior services. This data supports the needs expressed during the public meeting held on January 14, 2019.

In a Broward County Affordable Housing Needs Assessment conducted by the FIU Metropolitan Center, severely cost-burdened renter households in Broward County have increased by 16.4 percent since 2012. This fact corroborates the increases forecasted by the American Census Survey.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	162,997	168,603	3%
Households	84,435	71,749	-15%
Median Income	\$37,887.00	\$49,119.00	30%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

Broward County Affordable Housing Needs Assessment

Data Source

Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	11,620	9,035	11,700	6,165	33,230
Small Family Households	2,835	2,580	3,120	1,745	11,070
Large Family Households	850	805	1,010	235	1,205
Household contains at least one person 62-74 years of age	2,335	2,095	2,865	1,300	7,090
Household contains at least one-person age 75 or older	1,650	1,329	1,385	455	3,085
Households with one or more children 6 years old or younger	1,835	1,429	1,260	470	1,330

Table 6 - Total Households Table

Data 2009-2013 CHAS

Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	220	45	35	50	350	25	25	0	0	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	205	150	130	0	485	15	25	110	10	160
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	495	395	335	45	1,270	0	130	105	150	385
Housing cost burden greater than 50% of income (and none of the above problems)	5,185	2,525	865	155	8,730	2,165	2,190	2,135	600	7,090

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	450	1,495	2,835	990	5,770	400	755	1,345	840	3,340
Zero/negative Income (and none of the above problems)	995	0	0	0	995	565	0	0	0	565

Table 7 – Housing Problems Table

Data 2009-2013 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,100	3,110	1,365	255	10,830	2,205	2,370	2,350	760	7,685
Having none of four housing problems	1,035	2,035	4,495	2,865	10,430	720	1,515	3,485	2,285	8,005

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	995	0	0	0	995	565	0	0	0	565

Table 8 – Housing Problems 2

Data 2009-2013 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,885	1,605	1,200	4,690	560	630	874	2,064
Large Related	750	470	235	1,455	19	235	295	549
Elderly	1,360	655	440	2,455	1,420	1,624	1,665	4,709
Other	2,460	1,845	2,054	6,359	585	575	730	1,890
Total need by income	6,455	4,575	3,929	14,959	2,584	3,064	3,564	9,212

Table 9 – Cost Burden > 30%

Data 2009-2013 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,760	950	310	3,020	470	520	560	1,550

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Large Related	735	235	0	970	15	155	55	225
Elderly	1,080	535	150	1,765	1,175	1,115	1,010	3,300
Other	2,410	985	424	3,819	515	460	535	1,510
Total need by income	5,985	2,705	884	9,574	2,175	2,250	2,160	6,585

Table 10 – Cost Burden > 50%

Data 2009-2013 CHAS

Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	580	410	395	45	1,430	0	95	145	75	315
Multiple, unrelated family households	110	105	40	0	255	0	55	70	85	210
Other, non-family households	30	35	30	0	95	15	0	0	0	15
Total need by income	720	550	465	45	1,780	15	150	215	160	540

Table 11 – Crowding Information – 1/2

Data 2009-2013 CHAS

Source:

	Renter				Owner			
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

There are approximately 720 households that fall in the 0-30% AMI that are in need of housing assistance. The data provided by this tool supports the data obtained independently that there remains a great need for affordable housing and associated social services that encourage economic independence of residents. There are approximately 720 households that fall in the 0-30% AMI that need Housing assistance. The data provided by this tool supports the data obtained independently that there remains a great need for affordable housing and associated social services that encourage economic independence of residents.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data provided by community partners Women in Distress, Center for Independent Living and South Florida Institute on Aging indicates that there is a need for more stable housing support for this population.

There are over 1,500 elderly who are at or below 80% AMI with over 1,000 at 0-30% AMI. This supports the need for increasing services to seniors to minimize the cost burden of maintaining housing for this vulnerable population.

What are the most common housing problems?

Among the most common housing problems are:

1. Homelessness
2. Lack of affordable housing choices
3. Overcrowding (from the population sampled in a community survey there was 1 incidence of 12 persons occupying a 2-bedroom house)
4. Aging housing stock

Are any populations/household types more affected than others by these problems?

Low income seniors, large families, and singles are most affected. Seniors who are on a fixed income are not able to afford market rate rent as the rental prices are higher than the national average. Large families with low income and are not able to afford adequate housing. This results in overcrowding situations with larger families being forced to share a 1- or two-bedroom unit.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Based on data gathered from the homeless point in time count, large families (5 or more persons), are usually the most difficult to place in shelters and or transitional housing and tend to have lower incomes.

Low income families are cost burdened. These appears to be a major issue putting families at imminent risk of either residing in shelters or becoming unsheltered.

To overcome this issue, higher paying jobs are needed. to secure higher paying jobs, a higher level of education and improved job skills are necessary.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City does not provide estimates of the at-risk populations. We work with Broward County to determine the number of people "at risk" of homeless

Specify housing characteristics that have been linked with instability and an increased risk of homelessness

The current economic condition is the major cause of instability and an increased risk of homelessness, not the housing characteristics.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The assessment of needs across the City of Fort Lauderdale compares housing problems across racial and ethnic groups within the jurisdiction to identify commonalities across the group. The assessment seeks to identify groups that are disproportionately cost burdened with housing expenses and other housing concerns that would impact members of the groups accessing safe decent, sanitary and affordable housing. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The data tables presented represents the most recent data available from Comprehensive Housing Affordability Strategy (CHAS). Specifically, the homeless Point in Time count clearly illustrates the severity of the housing crisis across racial and ethnic groups. This data is old. However, it serves an accurate predictor of current patterns and trends that are occurring in Fort Lauderdale. The following series of tables looks at the existence of housing problems among different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,170	1,115	1,540
White	3,845	535	865
Black / African American	4,425	460	395
Asian	140	0	0
American Indian, Alaska Native	15	4	0
Pacific Islander	25	0	0
Hispanic	1,655	115	230
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

Homeless Point In Time Count

Data Source**Comments:**

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,115	1,200	0
White	4,110	670	0
Black / African American	2,605	370	0
Asian	45	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	1,220	125	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI**Alternate Data Source Name:**

Homeless Point In Time Count

Data Source**Comments:**

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,520	4,760	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	4,060	2,425	0
Black / African American	1,955	1,370	0
Asian	29	45	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	1,305	845	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

Homeless Point In Time Count

Data Source

Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,760	3,455	0
White	1,430	2,035	0
Black / African American	660	865	0
Asian	34	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	615	500	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2009-2013 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Form an analysis of the available data, it is evident that there is a direct correlation between household income and household problems. The lower the income the greater the problems

In the 0%-30% of Area Median Income (AMI) 99.36% of the group has one or more of the four housing problems being measured. These include 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%

This supports the need for greater resources to address housing rehabilitation and produce more affordable housing. As the remaining cohorts are examined the trend progresses in a similar manner

At 30% -50% AMI group 98.46% of the population sampled has one or more of the four housing problems as identified in HUD definitions and stated above.

50%-80% AMI group reflects 97.73% of the group having one or more of the four housing problems.

80%-100% AMI group shows that 99.24% experience one or more of the four housing problems

This data supports the need for the jurisdiction to focus not only on families in the extremely low-income group but also on families in the low to moderate group.

It supports the rationale for viewing affordable housing as a continuum. By doing so the city will be addressing the affordable housing crisis to meet the needs of all eligible income categories.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

Introduction

HUD guidelines consider a disproportionately greater need exist to exist when persons of a racial or ethnic experience severe housing problems at a rate of at least 10 percentage points higher than the jurisdiction as a whole. This section compares the severity of housing problems amongst racial groups in comparison to the jurisdictions.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,340	1,945	1,540
White	3,585	795	865
Black / African American	3,970	915	395
Asian	135	4	0
American Indian, Alaska Native	15	4	0
Pacific Islander	25	0	0
Hispanic	1,550	215	230

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2009-2013 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,425	3,895	0
White	2,735	2,040	0
Black / African American	1,760	1,225	0
Asian	40	4	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	825	520	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI**Alternate Data Source Name:**

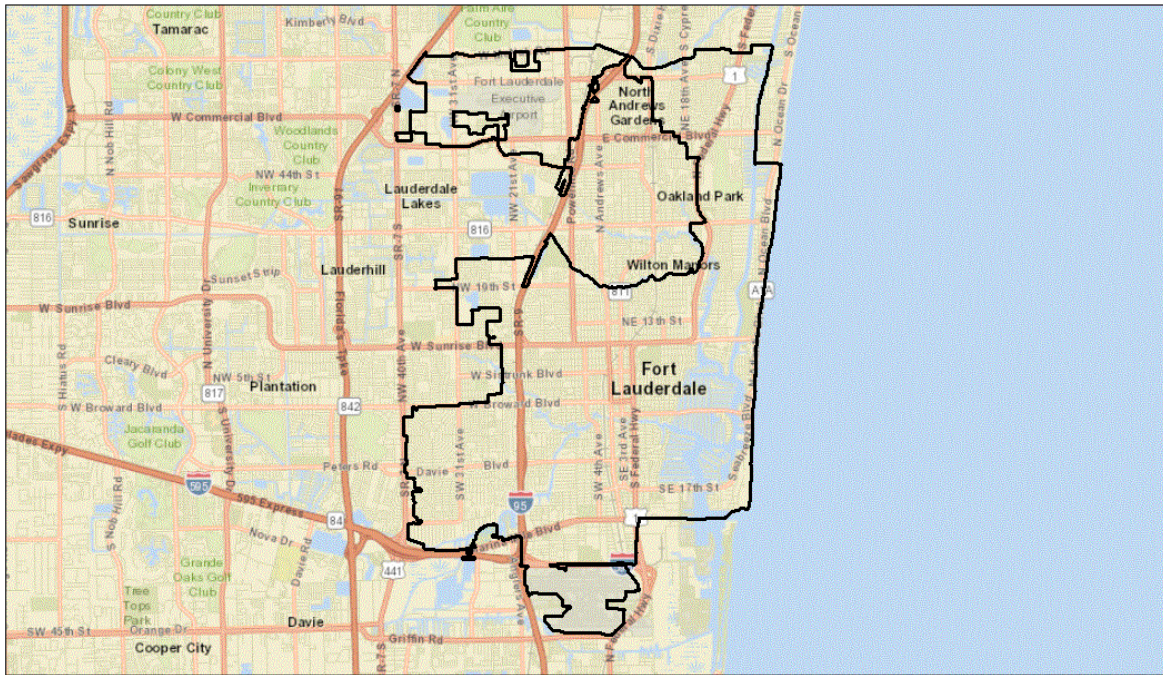
Homeless Point In Time Count

Data Source**Comments:**

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



May 1, 2019

Override 1

0 1 2 4 mi
0 1.75 3.5 7 km
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,725	9,550	0
White	1,454	5,025	0
Black / African American	735	2,590	0
Asian	19	55	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	445	1,710	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,080	5,130	0
White	655	2,810	0
Black / African American	275	1,250	0
Asian	15	60	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	120	990	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Fort Lauderdale's largest group by race and ethnicity is white followed by black and Hispanics. The data shows that Black/ African American in the 0%-30% AMI range faced the greatest housing needs. The 0%-30% AMI category reflects minority groups (blacks/ African American, Asian, American Indian, Alaska Native, Pacific Islander and Hispanic) as having one or more of the four housing problem as being measured. This data supports a very low -low income strategy that will ensure that the population with greatest need will be served.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

Introduction:

This section compares the existence of housing cost burden amongst racial groups against that of the jurisdiction as a whole to see if any group(s) share a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing cost burden amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	39,385	14,710	17,759	1,585
White	26,890	8,260	9,050	890
Black / African American	6,500	3,525	5,720	410
Asian	685	150	185	0
American Indian, Alaska Native	14	20	15	0
Pacific Islander	25	0	25	0
Hispanic	4,740	2,555	2,590	230

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

Homeless Point In Time Count

Data Source

Comments:

Discussion:

Historically blacks have been disproportionately affected however based on the available Census data, all ethnic groups are facing the realities of high housing costs. Fort Lauderdale's largest group by race and ethnicity is white followed by black and Hispanics. The data shows that Black/ African American in the

0%-30% AMI range faced the greatest housing needs. The 0%-30% AMI category reflects minority groups (blacks/ African American, Asian, American Indian, Alaska Native, Pacific Islander and Hispanic) as having one or more of the four housing problem as being measured. This data supports a very low -low income strategy that will ensure that the population with greatest need will be served.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

In the 0%-30% of Area Median Income (AMI) 99.36% of the group has one or more of the four housing problems being measured. These include 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%

This supports the need for greater resources to address housing rehabilitation and produce more affordable housing. As the remaining cohorts are examined the trend progresses in a similar manner

At 30% -50% AMI group 98.46% of the population sampled has one or more of the four housing problems as identified in HUD definitions and stated above.

If they have needs not identified above, what are those needs?

The need that appears to be evident is affordable housing in the 0%-30% AMI category minority ethnic groups appear to experience the highest rates of homelessness or spend more than 60 % of their household income in housing costs.

It also appears that households in this income range is also forced to live in overcrowded situation or in places not meant for human habitation such as cars or on the street.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The City's Northwest quadrant is primarily populated by minority group; African American and Hispanic. The City's downtown district has also become home to a high concentration of homeless individuals from across the entire county and during. During face to face interviews, with these individuals, it was discovered that at least 25%-30 % were from other states. These individuals faced homelessness in their home state but decided to reallocate to Fort Lauderdale because climatic conditions were more suitable for the homeless. This has placed a more severe burden on the City resources and have fostered partnership with county, private organization to address this problem. Additional federal resources would assist in addressing the great need that exists.

NA-35 Public Housing – 91.205(b)

Introduction

This component of the consolidated plan provides data on the public housing vouchers and type that are being utilized by residents in the Fort Lauderdale Metro area. This data was made available by the Public and Indian Housing (PIH) which is the default data sets in HUDs Integrated Disbursement and Information System (IDIS)

Local data obtained for the Housing Authority of the City of Fort Lauderdale in dictate that there are 95 public housing units a in the city limits and 3182 Housing choice vouchers for a combined 3277 units.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit's vouchers in use	0	0	405	2,332	0	2,288	36	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,380	13,644	0	13,621	11,940	0
Average length of stay	0	0	7	5	0	5	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	209	330	0	323	7	0
# of Disabled Families	0	0	65	493	0	469	24	0
# of Families requesting accessibility features	0	0	405	2,332	0	2,288	36	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	51	323	0	307	16	0	0
Black/African American	0	0	353	1,997	0	1,969	20	0	0
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	5	0	5	0	0	0
Pacific Islander	0	0	1	5	0	5	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	16	200	0	197	3	0	0
Not Hispanic	0	0	389	2,132	0	2,091	33	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Broward County Housing Authority reports of having an unmet housing need of over 3000 individuals who have been on a section 8 wait list since 2017. Specialized wait list such as the Housing opportunities for persons with AIDS (HOPWA) has over 560 applicants that have been waitlisted since 2014. This clearly demonstrates that the need for affordable housing has out passed the resources available to keep up with demand.

The City's building and zoning codes require

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The current housing stock is old and facing deterioration. The current housing stock does not facilitate larger families who often have the greater need. To combat this the Housing Authority of the City of Fort Lauderdale has begun acting to convert some of their units to tenant based assisted units.

This conversion will meet two primary needs. 1. It will result in a deconcentrating of poverty the low-income areas of the City. 2. It will provide families in need the option of selecting a housing unit that meets their family size and composition.

Summary.

Older housing stock with deteriorating livable conditions

Lack of units that will accommodate the composition of larger families

Aging population that will need ongoing housing support

High concentration of homelessness

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Housing and Homeless Needs section of the Consolidated Plan identify high priority needs for:

1. Physical defects for small rental units, large rental units and owner-occupied extremely low and very low-income households
2. Cost burden and overcrowded housing problems for large renter extremely low and very low-income households
3. Outreach assessment for homeless families, individuals and persons with special needs.
4. Emergency shelters for homeless families, individuals and persons with special needs.
5. Transitional shelters for homeless families, individuals and persons with special needs
6. Permanent supportive housing for homeless families, individuals and persons with special needs
7. Permanent housing for homeless families

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that person's experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The 2019 PIT- count measured reasons for homelessness. 2% of the population was homeless because of immigration reasons. 13% not being able to find housing that is affordable, 13% for medical reasons, 50% lack of employment and 1% was homeless because of a natural disaster.

This data supports the need for strong economic development activities that will create more high wage jobs. It also supports the need for more variety of affordable housing types.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Of the population counted, 40% identified as white, 58% identified as black and 2% identified as other. Overall 60% of the homeless population fall in what has been historically identified as minority groups. From the data collected it appears that males in the age range of 25 and older are most affected by homelessness the data reflected that 29% of those identified as homeless also identified as having a mental illness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of the 2803 persons documented as being homeless approximately 52% were sheltered and 48% were unsheltered.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d)

Introduction:

HOPWA Broward County HIV/AIDS Epidemiological Profile, Florida Continuum of HIV Care

Current HOPWA formula use:	
Cumulative cases of AIDS reported	20,661
Area incidence of AIDS	413
Rate per population	23
Number of new cases prior year (3 years of data)	710
Rate per population (3 years of data)	
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	20,661
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	710

Table 26 – HOPWA Data

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	560
Short-term Rent, Mortgage, and Utility	200
Facility Based Housing (Permanent, short-term or transitional)	175

Table 27 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Approximately 80% of the clients served are identified as extremely low income. 15.0% of the clients served are identified as very low income and 5.0% of the clients served are identified as low income. Many of the clients experience mental health or substance abuse issues. We are seeing an increase of clients having both mental health and substance abuse use, otherwise known as co-occurring disorder, with the emergence of illicit drugs. Many HIV/AIDS clients are living on a fixed income provided by either SSI or SSD in the amount of \$770 dollars per month

What are the housing and supportive service needs of these populations and how are these needs determined?

Ongoing psycho-social case management, advocacy, coordination of benefits and follow-up housing stability work that includes but not limited to: home visits, and the creation and monitoring of housing plans with each client.

This includes HOPWA staff's time with clients for referrals to affordable housing resources, assistance in locating available, affordable, and appropriate housing units, working with property owners to secure units for participants, and homelessness prevention.

Every client who access HOPWA in Broward county is assessed for the following supportive services

- Developing Housing Stability Plan
- Linkages to Drug and Alcohol Abuse Treatment and Counseling
- Linkages to Mental Health
- Linkages to Day Care
- Linkages to Legal Assistance
- Provide Legal Services if funded to provided legal services
- Personal Assistance
- FAC provide Nutritional Services
- Linkages to Nutritional Services: Ryan White
- Intensive Care (when required)
- Fiscal Management of Funds (i.e., living on fixed income)
- Leveraging other resources

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Broward County is Florida's second largest metropolitan area.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City's public facilities are in good condition. However, there are a few facilities in lower income neighborhoods that require minor rehabilitation for ADA compliance.

How were these needs determined?

Annually the City reviews capital projects and ranks those projects (public infrastructure, etc.) for funding in the Capital Improvement Projects (CIP) list.

The funding requests can be presented in various ways. Agencies and neighborhoods can submit applications and / or present recommendations to the City Commission.

Approximately two years ago, the City established a 5-year plan for the CIP. This plan guides the City on its annual project selection.

Describe the jurisdiction's need for Public Improvements:

The City has worked to address unpaved roads, infrastructure projects and areas prone to flooding.

If improvements are needed and the project is in an eligible CDBG area that City will use CDBG funds. If the area is not eligible, the City will use an alternative funding source.

How were these needs determined?

Annually the City reviews capital projects and ranks those projects (public infrastructure, etc.) for funding in the Capital Improvement Projects (CIP) list.

The funding requests can be presented in various ways. Agencies and neighborhoods can submit applications and / or present recommendations to the City Commission.

Approximately two years ago, the City established a 5-year plan for the CIP. This plan guides the City on its annual project selection.

Describe the jurisdiction's need for Public Services:

Public service activities are vital in ensuring areas of need in social service activities are met.

Annually, the City sets aside CDBG funds to address these areas of need.

How were these needs determined?

The City takes input from the public when preparing its Annual Action Plan and we deploy a CDBG Public Services application process that begins annually in January/February.

Additionally, public service requests can be submitted directly to the City Commission for consideration.

Approximately two years ago, the City established a 5-year plan for the CIP. This plan guides the City on annual project selection.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The *City of Fort Lauderdale Affordable Housing and Economic Analysis* provides an update to the 2015 analysis, thereby presenting a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing in the City of Fort Lauderdale and its major neighborhoods surrounding the City's Downtown. An understanding of the shifting demands for housing is critical for the creation of effective housing policies and strategies. The Affordable Housing and Economic Analysis includes the following Districts:

According to recent 2013-2017 5-Year *American Community Survey* (ACS) estimates, the City of Fort Lauderdale has a current population of 177,175 residents. Significantly, the City's population has grown by 5 percent (8,572 residents) since 2013 after a general slowing of population growth in the aftermath of the Great Recession. Family households have also been steadily increasing over the past five years with an 8 percent increase (1,798) in total family households since 2013.

The City has also experienced recent shifts in its population age groups. Following a decrease in the City's prime age (20-44) worker population during the last decade, there has been a significant percent 4 percent (2,504 persons) increase in the City's prime age worker population. The City's 45-74 age group also continues to grow. From 2013-2017 there was 5 percent (3,492 person) increase in this population age group.

The economic analysis found the City of Fort Lauderdale's \$52,315 current median household income is 21 percent higher than 2013 (\$43,119). However, the City's median household income is 5 percent lower than Broward County's median household income of \$54,895.

The City of Fort Lauderdale's employed population 16 years and older is primarily employed in management, business, science and art occupations (38 percent), sales and office occupations (24 percent) and service occupations (21 percent). According to the U.S. Census, "occupation" describes the kind of work a person does on the job. The highest median earnings are in management, business, science and art occupations (\$58,006) while the lowest are in service occupations (\$20,268). The median earnings for sales and office occupations is \$30,527

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to 2013-2017 5-Year American Community Survey (ACS) estimates, 77 percent (73,657 units) of the City of Fort Lauderdale's housing units are occupied. The City's occupied units are comprised of 38,612 (52 percent) owner units and 35,045 (48 percent) renter units. There are currently 22,186 vacant units in the City with an overall vacancy rate of 23 percent. The City's current vacancy rate represents a 0.3 increase since 2013.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure		36.6
1-unit, attached structure		4.9
2-4 units		13.5
5-19 units		12.6
20 or more units		31.3
Mobile Home, boat, RV, van, etc		1.1
Total		

Table 28 – Residential Properties by Unit Number

Data 2009-2013 ACS

Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom				
1 bedroom				
2 bedrooms				
3 or more bedrooms				

Table 29 – Unit Size by Tenure

Data 2009-2013 ACS

Source:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs

There are over 4000.00 units that are operated by the housing authority that are assisted with federal state and local programs

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

N/A

Does the availability of housing units meet the needs of the population?

No

DRAFT

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Cost of Housing

Table 30 – Cost of Housing

Rent Paid	Number	%
Less than \$500		
\$500-999		
\$1,000-1,499		
\$1,500-1,999		
\$2,000 or more		

Table 31 - Rent Paid

Data 2009-2013 ACS
Source:

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,395	No Data
50% HAMFI	3,555	2,475
80% HAMFI	16,510	6,765
100% HAMFI	No Data	10,525
Total	21,460	19,765

Table 32 – Housing Affordability

Data 2009-2013 CHAS
Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	829	1,023	1,307	1,883	2,303
High HOME Rent	829	980	1,178	1,352	1,489
Low HOME Rent	667	715	857	990	1,105

Table 33 – Monthly Rent

Data HUD FMR and HOME Rents
Source:

Is there sufficient housing for households at all income levels?

As supported by the homeless PIT-count data, there is not enough housing for all income levels

How is affordability of housing likely to change considering changes to home values and/or rents?

Broward County does not have rent control policies. As such, the escalation in rent cost is difficult to predict.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The HOME rents/Fair Market Rents are comparable to the area median rent in our lower income areas, however, there is still the question of affordability.

As was stated elsewhere in this plan, the service sector accounts for a great portion of the employment or job opportunities in Fort Lauderdale. The wages paid by the service sector are low to very low for this reason affordability will continue to be an issue for years to come.

Discussion

The affordability data shows that more subsidy is needed to preserve affordable housing in the City.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Definitions

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition				
With two selected Conditions				
With three selected Conditions				
With four selected Conditions				
No selected Conditions				
Total				

Table 34 - Condition of Units

Data 2009-2013 ACS
Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later				
1980-1999				
1950-1979				
Before 1950				
Total				

Table 35 – Year Unit Built

Data 2009-2013 CHAS
Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.				
Housing units built before 1980 with children present				

Table 36 – Risk of Lead-Based Paint

Data 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)
Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

MA-25 Public and Assisted Housing – 91.210(b)

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			417	2,666			84	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City has awarded Broward Partnership CDBG funding to provide continued operation of the Homeless Assistance Center. The Broward Partnership is committed to reducing homelessness by promoting independence and self worth through advocacy, housing and comprehensive services. CDBG funds will be used for operation activities that include: maintenance, operation, insurance, utilities and furnishings; and operating costs which include administration, maintenance, repair and security of such housing: and utilities, fuels, furnishings, and equipment.

The City has also awarded Care Resources CDBG funding to address the national goal of providing Emergency Shelter & Food (ESF) programming to the low to middle income persons living in Fort Lauderdale. Eligible clients will be provided hotel and/or food vouchers.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)		50	44		0
Households with Only Adults		50	44		0
Chronically Homeless Households		0	22		0
Veterans		0	5		0
Unaccompanied Youth		0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source

Comments:

DRAFT

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	207
PH in facilities	100
STRMU	123
ST or TH facilities	0
PH placement	70

Table 40– HOPWA Assistance Baseline

Data HOPWA CAPER and HOPWA Beneficiary Verification Worksheet
Source:

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The City 's HOPWA program currently has a wait-list of over 560 individuals needing housing assistance.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City provides funding for a Master Lease Project Based Rental housing. This unit is designed to house up to four males moving from homelessness or the jail system The residents are provided wrap around supportive services that prepares them for job placement and self-sufficiency.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

1. Create a time limited TBRA program with the assistance of additional funding from the State of Florida Health department This program will provide supportive services and TBRA assistance for up to 12 months.
2. Expand the Master Lease Project Based rental program to house at least 10 literally homeless individuals.
- 3.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City will continue all the services under the current HOPWA program

1. Tenant Based rental Assistance (TBRA)
2. Project Based Rental Assistance (PBR)
3. Facility Based Housing
4. Short Term Rent Mortgage and Utility Assistance
5. Permanent Housing Placement
6. Legal Services
7. Housing Case Management and Supportive services
8. Project Based Rental Master Lease

Every client who access HOPWA in Broward County is assessed for the following supportive services

- Developing Housing Stability Plan
- Linkages to Drug and Alcohol Abuse Treatment and Counseling
- Linkages to Mental Health
- Linkages to Day Care
- Linkages to Legal Assistance
- Provide Legal Services if funded to provided legal services
- Personal Assistance
- FAC provide Nutritional Services
- Linkages to Nutritional Services: Ryan White
- Intensive Care (when required)
- Fiscal Management of Funds (i.e., living on fixed income)
- Leveraging other resources
- Employment Assistance
- Assistance in Accessing Other Federal/State/Local Benefits and Services

The appropriate referrals are made.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Within every jurisdiction there are barriers that impact affordable housing.

The major concern is affordability. The most recent Housing and Economic Analysis on the City shows that approximately 52% of the renters are cost burdened and 60%% of homeowners are cost burdened.

The City's affordable housing advisory committee consistently reviews the public policies affecting the development of affordable housing. Barriers include:

1. Incentives for Housing Construction
2. Zoning Regulations
3. Availability of affordable properties

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City uses Public Service agencies to carry out various activities to meet the needs of the community.

CDBG funding is used to assist activities and initiatives within the following programs:

1. Youth Related Programs
2. Special Needs Programs
3. Emergency Food and/or Shelter Programs
4. Housing Counseling Programs
5. Economic Empowerment / Economic Development Programs
6. Program for Seniors
7. Program for victims of Domestic Violence

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	237	63	0	0	0
Arts, Entertainment, Accommodations	10,552	19,357	16	15	-1
Construction	3,184	6,248	5	5	0
Education and Health Care Services	9,345	20,546	15	16	1
Finance, Insurance, and Real Estate	5,437	12,456	8	10	1
Information	1,660	5,747	3	4	2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Manufacturing	2,245	3,954	3	3	0
Other Services	2,990	7,174	5	6	1
Professional, Scientific, Management Services	6,326	16,436	10	13	3
Public Administration	0	0	0	0	0
Retail Trade	9,209	11,983	14	9	-5
Transportation and Warehousing	2,763	3,967	4	3	-1
Wholesale Trade	3,610	6,780	6	5	0
Total	57,558	114,711	--	--	--

Table 41 - Business Activity

Data 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	92,426
Civilian Employed Population 16 years and over	80,894
Unemployment Rate	12.48
Unemployment Rate for Ages 16-24	41.18
Unemployment Rate for Ages 25-65	8.29

Table 42 - Labor Force

Data 2009-2013 ACS
Source:

Occupations by Sector	Number of People
Management, business and financial	21,679
Farming, fisheries and forestry occupations	3,244
Service	8,322
Sales and office	20,523
Construction, extraction, maintenance and repair	6,327
Production, transportation and material moving	4,058

Table 43 – Occupations by Sector

Data 2009-2013 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	48,661	66%
30-59 Minutes	20,761	28%
60 or More Minutes	4,778	6%
Total	74,200	100%

Table 44 - Travel Time

Data 2009-2013 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	7,283	2,209	4,567
High school graduate (includes equivalency)	15,507	2,139	6,620
Some college or Associate's degree	20,291	2,408	5,076
Bachelor's degree or higher	25,780	1,445	5,488

Table 45 - Educational Attainment by Employment Status**Data** 2009-2013 ACS**Source:**

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	656	1,065	1,302	2,755	2,665
9th to 12th grade, no diploma	2,626	2,666	1,999	4,272	2,200
High school graduate, GED, or alternative	4,106	5,545	5,708	13,013	7,159
Some college, no degree	3,626	4,775	4,288	10,277	4,407
Associate degree	1,026	2,317	1,930	4,246	1,217
Bachelor's degree	974	6,120	4,517	10,664	4,332
Graduate or professional degree	162	2,445	2,428	6,636	4,104

Table 46 - Educational Attainment by Age**Data** 2009-2013 ACS**Source:**

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,463
High school graduate (includes equivalency)	25,020
Some college or associate degree	32,225
Bachelor's degree	52,494
Graduate or professional degree	66,530

Table 47 – Median Earnings in the Past 12 Months

Data 2009-2013 ACS

Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the data provided, Fort Lauderdale's primary employment sector is Arts, Entertainment and Accommodation. The City is located on the south east side of the Florida peninsula and is a chosen destination for tourism due to its beaches and warm climatic conditions. The Arts, Entertainment and Accommodations are typically described as the service sector. The service sector accounts for 54 % of the employment in Broward County. These jobs are low paying jobs. Data from FIU Metropolitan Statistical Center indicate that workers earn 40%-60 of the County's area Median Income.

Describe the workforce and infrastructure needs of the business community:

The most recent data provided by the American Census Survey indicated that the work force was comprised of primarily high school graduates who made up 0% -30% AMI earning range

The wages for persons with advanced graduate degrees were at or below area median income \$67,500.00.

66% of the work force traveled less than 30 minutes to work which provides an excellent opportunity for the City to upgrade infrastructure to encourage walkability and other affordable transportation modes to mitigate traffic congestion.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City's Community Redevelopment Agency has undertaken aggressive revitalizations strategies to redevelop the City's North West corridor. The North West Corridor is a predominantly low-income neighborhood that currently has aged and abandoned infrastructure. Through business incentives, revise zoning rules, residential improvements and partnerships with Housing and Community Development the City hopes to bring much needed jobs to the North West corridor.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The revitalization will create as need for more skilled worker in construction, business and entertainment. This creates an opportunity for Housing and community development to provide

support using federal fund to develop business incubators, support apprenticeship programs and create educational opportunities

Being a prime destination for tourism, there are airport and seaports in and around the City that has the potential to expand. Providing training for locals to meet the needs of these two sectors is of great priority. The City is currently exploring the opportunity of an aviation Charter school which will provide ongoing skills training and provide opportunities for families from low income neighborhoods that would not otherwise access this kind of training at an affordable cost.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City in the past has supported the apprenticeship program operated by the local housing authority and will continue to do so in the future. The City's Housing and Community Development Division in collaboration with Community Based Development Organizations (CBDOs), provides ongoing training and support for children who are aging out of the foster care system

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

The jurisdiction has identified a Neighborhood Revitalization Strategy Area (NRSA)

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City, through its Housing and Community Development Division will continue to provide Economic incentives to residents and businesses that are in the NRSA. These will take the form of forgivable loans for business expansion and façade improvement and will be tied to low/mod benefit job creation criteria.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For this Consolidated Plan concertation will be defined as census tracts in which 52% or more of the residents are at or below 80% of the area median income These are scattered throughout the City.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income?

There are no areas of concentration, however, as identified in our Housing and Economic Analysis, there are some areas of concern that are being looked at. Areas where a large portion of the community is low income African Americans.

Concentration is defined as the neighborhoods where low income or minority people are encouraged or required to reside.

families are concentrated? (include a definition of "concentration")

No data

What are the characteristics of the market in these areas/neighborhoods?

N/A

Are there any community assets in these areas/neighborhoods?

There are several non-profit organizations that provide services throughout the City to low-income household and individuals

Are there other strategic opportunities in any of these areas?

Yes.

The City has identified neighborhood and capital projects in these areas. These efforts coupled with affordable housing improvements will enhance the overall neighborhood.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Fort Lauderdale's Strategic Plan outlines the City's overall vision for housing and community development and addresses the City's response to identified needs and priority areas over the next five years. The Plan specifically addresses how the City of Fort Lauderdale intends to use HOME, CDBG and HOPWA funds toward furthering HUD's statutory goals of providing safe decent and affordable housing and expanded economic opportunities

SP-10 Geographic Priorities – 91.215 (a)(1)

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Fort Lauderdale Consolidated Plan for 2020-2024 is a comprehensive strategy to address housing, economic and community development needs. The City of Fort Lauderdale Consolidated Plan for 2015-2019 is a comprehensive strategy to address housing, economic and community development needs.

Federal funding to support these activities will be provided by annual entitlement grants from the HOME Investment Partnership program (HOME); the Housing Opportunities for Persons with AIDS program (HOPWA); and the Community Development Block Grant Program (CDBG). The Allocation priorities will be driven by the goals of the consolidated plan which are to

- Support Homeless Initiative Programs.
- Continue down payment incentives for income eligible very low and low-income persons to assist them in qualifying for mortgage assistance.
- Partner with nonprofits, developers and / or CHDO's to develop more affordable housing units.
- Promote its First (1st) Mortgage Loan Program (FMLP) for income eligible applicants, when available.
- Continue efforts for stabilization of neighborhoods.
- Continue funding for its Homeless Information Management System (HMIS) in HOPWA linking housing services with health care providers.
- Continue to strengthen partnerships with providers and stakeholders of the Continuum of Care Services and the Ryan White programs.
- Continue to support job creation and retention efforts in the City's NRSA
- Identify target areas for rehabilitating properties
- Improve public services that benefits the City's senior and disabled population
- Increase its effort to expand affordable housing options
- Partner with the Community Redevelopment Agency on activities that stimulate the economy and promote job growth

Federal funding to support these activities will be provided by annual entitlement grants from the HOME Investment Partnership program (HOME); the Housing Opportunities for Persons with AIDS program (HOPWA); and the Community Development Block Grant Program (CDBG). The geographic priorities will be driven by the type of federal funding. HOPWA is administered by the City but provides a benefit for the entire County of Broward. For HOPWA priorities will be driven based on eligible client needs. CDBG geographic priorities will include the NRSA with specific concentration on the Northwest corridor which is populated by significant number of minorities who are extremely

DRAFT

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

The City of Fort Lauderdale assigned priorities based on the housing market analysis, housing needs assessment, and community input with the overarching goal to provide affordable housing opportunities, revitalized neighborhoods, and economic stimulation. In addition, strategies and objectives were reviewed from various studies and development plans covering areas within its municipal limits. Based on the overall assessment, the City's four (5) priority needs are:

1. Expand affordable housing options
2. Implement programs to rehouse the homeless
3. Create and expand Economic Opportunities
4. Improve the capacity of Public Service Providers off all categories but with special emphasis on seniors
5. Provide Suitable living environments by rehabilitating aging housing stock

SP-30 Influence of Market Conditions – 91.215 (b)**Influence of Market Conditions**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	HOPWA funds will continue to provide TBRA assistance
TBRA for Non-Homeless Special Needs	The City will use 2% of its HOME fund for Rapid Rehousing of the homeless
New Unit Production	The City in collaboration with CHDOs will create both rental and housing units for sale to low- and moderate-income individuals and families
Rehabilitation	The City will continue to fund owner occupied residential rehabilitation
Acquisition, including preservation	When viable projects are presented, the City will consider funding projects that involve acquisition of existing units followed by rehabilitation for the preservation of affordable housing. These projects may be for home ownership or rental opportunities.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Initiatives identified in the 2020 2024 Consolidated Plan will be implemented through the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Housing Opportunities for Persons with Aids (HOPWA) programs.

The City 's current annual allocations are as follows.

HOME	\$630,675.00
CDBG:	\$1,554,051.00
HOPWA	\$7,177,985.00

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The HOME match contribution will be satisfied by several sources. The City Housing Trust Funds will be use to provide additional resource to supplement the required CHDO set aside to carryout priority needs activities. Via the HOME purchase assistance program, partnering banks will provide mortgage financing to eligible borrowers at reduced interest rates. The City calculates the match using the difference between the interest rate the borrower receives through obtaining the City's financing and the interest rate that they would have normally received if they had secured financing solely through the partner lender. The difference in payment over the life of the loan serves as the City's match requirement.

The HOME allowable administrative coat of 10% of the HOME allocation is typically not adequate to support staff salaries and other administrative costs associated with program the City's general funds will cover shot falls and will be count as HOME match.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

The City will partner with public private and non-profit organizations to deliver services to the targeted population and areas. The City is an entitlement jurisdiction and provides funding on an annual basis via an RFP or application process which often bring new providers to the table

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Fort Lauderdale	Local Government	Grantee	Fort Lauderdale and Broward County

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	Yes	Fair Housing	Yes
Legal Assistance	Yes		Yes
Mortgage Assistance	Yes		Yes
Rental Assistance	Yes	Yes	Yes
Utilities Assistance	Yes	Yes	Yes
Street Outreach Services			
Law Enforcement	Yes		
Mobile Clinics	Yes		
Other Street Outreach Services	Yes	yes	yes
Supportive Services			
Alcohol & Drug Abuse	Yes		
Child Care	Yes	Yes	
Education	Yes		
Employment and Employment Training	Yes		
Healthcare	Yes		
HIV/AIDS	Yes	Yes	Yes
Life Skills	Yes	Yes	Yes
Mental Health Counseling	Yes	Yes	Yes
Transportation	Yes	Yes	

Other			
Other			

Table 50 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Fort Lauderdale actively participate in the continuum of care and provide ongoing financial support to Broward Partnership for the Homeless, Inc, Women in Distress of Broward County and Broward County's Ryan White Program. The City plays an active role in the HIV Planning Council, the Homeless Point-In-Time Count. The City collaborates with the United Way and other homeless service providers to reduce the level of homelessness in the City and the County.

The City has operated rapid rehousing programs and have provided in-kind support to the United Way to continue and sustain the efforts to end homelessness.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The City's strengths are its well-trained and committed personnel, an active City Commission that engages the community, non-profit organizations that are united in the cause to deliver needed services to the community and private philanthropists who consistently provide support. The gap in services to the targeted population exists because the need greatly outpaces the available financial resources.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

The City has created an Affordable Housing Trust Fund. 100% of the sale of City-owned residential and 15% of the sale of commercial lots is contributed annually to this fund. Proceeds from the trust funds are contributed to the development of affordable housing activities. The City's Housing and Community Development Division also seeks to invest in activities that will provide an ongoing flow of program income that will be reinvested in the community to meet the need of low to moderate income individuals and families.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

1	Purchase Assistance	2020	2024	Affordable Housing	CITY OF FORT LAUDERDALE NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Affordable Housing	HOME: \$225,500.00	Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Housing Rehabilitation	2020	2024	Affordable Housing	CITY OF FORT LAUDERDALE NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Affordable Housing	CDBG: \$63,240 HOPWA: \$0 HOME: \$198,006.25	Homeowner Housing Rehabilitated: 5 Household Housing Unit
3	Public Services	2020	2024	Non-Housing Community Development	CITY OF FORT LAUDERDALE NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Public Services	CDBG: \$1,000,000	Public service activities other than Low/Moderate Income Housing Benefit: 550 Persons Assisted Homeless Person Overnight Shelter: 600 Persons Assisted

4	HOPWA Services	2020	2024	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	CITY OF FORT LAUDERDALE NEIGHBORHOOD REVITALIZATION STRATEGY AREA Broward County	Affordable Housing HOPWA Assistance	HOPWA: \$6,792,645	Housing for People with HIV/AIDS added: 120 Household Housing Unit HIV/AIDS Housing Operations: 686 Household Housing Unit
5	Capital Projects	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	CITY OF FORT LAUDERDALE NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Capital Improvements	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Facade treatment/business building rehabilitation: 3 Business

Table 51 – Goals Summary

1	Goal Name	Purchase Assistance
	Goal Description	<p>Funds will be used to provide purchase assistance to qualified homebuyers in the form of First Mortgage Loans, deferred payment Second Mortgages, and infill housing assistance that is paid directly to the developer. Second mortgage assistance can be applied toward down payment, closing costs and or principle reduction for the purchase of eligible owner occupied housing, which includes single family homes, town homes and villas. These funds will be targeted in areas that support addressing code concerns and other City projects. The maximum award per unit is \$75,000. The maximum award per City owned infill housing unit is \$180,000, if any.</p> <p>Primary Target Location: Progresso Village, north and south of Sunrise Boulevard.</p>
2	Goal Name	Housing Rehabilitation
	Goal Description	5 - 10 families will be served annually
3	Goal Name	Public Services
	Goal Description	CDBG funds are set aside for eligible public service activities
4	Goal Name	HOPWA Services
	Goal Description	HOPWA assistance will be provided to eligible residents of Broward County
5	Goal Name	Capital Projects
	Goal Description	Through the City's Public Works Department, the City utilizes CDBG funds to address public works projects which include but are not limited to: Business Capital Improvement Program (BCIP), Capital Improvement Program (CIP), and the Neighborhood Capital Improvement Program (NCIP).

Goal Descriptions

1. Improve and increase the supply of affordable rental housing
2. Provide homebuyer opportunities
3. Provide rehabilitation and minor repairs to low income and moderate-income owner-occupied homes
4. Promote Fair Housing
5. Expand Public Services to meet the needs of the homeless, victims of domestic violence, special needs population and seniors.
6. Promote Economic Development
7. Decrease vacancy and blight
8. Provide housing support to persons with HIV/AIDS
9. Create safe and sanitary living conditions to include lead and asbestos mitigation
10. Improve access, safety and availability of public facilities
11. Increase the Capacity of Housing services providers
12. Address unmet need following any Major Hurricane or natural disaster that impact Fort Lauderdale

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

An estimated 10 families will be served each year

It is expected that the Jurisdiction over the life of the consolidated plan will create a minimum of 50 affordable housing opportunities.

DRAFT

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City's affordable housing advisory committee consistently reviews the public policies affecting the development of affordable housing. Barriers include:

- Limited affordable residential properties,
- Limited incentives for development to construct
-

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City is in a high cost area. For that reason, the affordability barrier is difficult to overcome, without higher subsidy levels. The City will try to expand its affordable housing inventory by:

1. Revising zoning policies
2. Acquisition of vacant lots for use as incentives to developers
3. Provide developer incentives
4. Continue to solicit public input

The City has partnered with HOPE Fair Housing to provide an updated analysis of impediments to fair housing

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City has partnered with the County, the United Way of Broward County and the non-profit organization to aggressively address the needs of the home less population

Addressing the emergency and transitional housing needs of homeless persons

The City will continue to provide Financial assistance to the Broward Partnership for the homeless to provide shelter, food and support services to over 600 homeless individuals

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City will continue to support initiatives that will allow non-profit organizations to expand their capacity to meet the need of the homeless

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City will continue to support Community Based Development Organizations such as H.O.M.E.S. Inc and Mount Bethel Human Services to continue providing job training and placement for this population. The City will continuously seek input from citizens on new strategies to combat the homeless crisis

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City lists lead based paint remediation as part of its housing rehabilitation program. Each substantial rehabilitation is evaluated under the standards of the lead-based Paint regulations. To this point in time the City has not found a home that has tested positive for lead.

How are the actions listed above related to the extent of lead poisoning and hazards?

N/A

How are the actions listed above integrated into housing policies and procedures?

The City's Lead Based Paint Policy is as follows:

Purpose:

The City of Fort Lauderdale Housing and Community Development Division establishes this lead based paint policy in accordance with Lead Safe Housing Rule located in **24 CFR Part 35 subpart J**. This policy outlines our internal procedures regarding Lead Hazard's for housing acquisition and rehabilitation activities that are funded under the City of Fort Lauderdale Housing and Community Development Division (HCD). The programs that relate to this policy includes but are not limited to the following: Community Development Block Grant Program (CDBG), Community Development Block Grant-Recovery Program (CDBG-r), Emergency Shelter Grant (ESG), HOME Investment Partnerships Program (HOME), Housing Opportunities For Persons With HIV/AIDS (HOPWA) and Neighborhood Stabilization Program (NSP).

Policies and Procedures:

As per 24 CFR 35, Subpart A, the City will provide A Lead Hazard Information Pamphlet (24 CFR 35.130) AND NOTICE of Lead Hazard Evaluation (24 CFR 35.125) to each Housing Programs Participant if applicable.

The work write-up shall include items that achieve remediation of surfaces which contain lead-based paint and which may be disturbed during the process of rehabilitation and/or construction, as well as items that achieve remediation of surfaces, which contain lead-based paint and are deteriorated or subjected to friction or impact and regarded to constitute a hazard.

Guidelines:

All dwelling units built before January 1, 1978, shall be inspected for the presence of lead-based paint as required by the Calculating Rehabilitation Assistance Chart as per 24 CFR 35.915, Subpart J. An EPA certified lead-based paint inspector, who is also an EPA, certified lead-based paint risk assessor shall perform a surface-by-surface investigation (of interior and exterior painted, stained, varnished or shellacked surfaces) to determine the presence of lead-based paint, and shall submit to HCD a report of the inspection's findings. The report shall identify surfaces containing lead-based paint, which are in a stable condition (regarded not to constitute a hazard), and surfaces, which contain lead-based paint and are deteriorated or subjected to friction or impact (regarded to constitute a hazard). The findings of the report shall be used in preparing the work items intended to accomplish lead-based paint remediation and shall be used for the preparation and provision of the Lead-based Paint Notice of Evaluation and/or Presumption as required by applicable regulations.

If the home contains lead-based paint, HCD will follow the procedures as outlined in **24 CFR 35.915**, and produce a written determination of the amount of Federal assistance needed for lead based paint rehabilitation.

If the lead hazard requires that the homeowners move out of their home, they may choose to reside with family or they may make other arrangements.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City recognizes the need for economic revitalization in its neighborhoods and has undertaken an aggressive approach to creating and retaining jobs for very low and low -income persons. Additionally, within the NRSA the City will support job creation / job retention programs with its CDBG funding. Two programs (*Childcare Subsidy and the Family Resource Center*) are offered through Mount Bethel Human Services Corporation and they are designed to provide adults with the specific assistance, which in turn allows them to become gainfully employed in jobs, commiserate with their experience.

H.O.M.E.S., Inc. is another agency supported. Through their Supportive Housing and Self Sufficiency Program for Aged Out Foster and Relative Care Youth. Tier one of the programs provides affordable, safe and decent housing for 23 young people aged out of foster and relative care. Tier two is the Self Sufficiency Training Program. This program provides services to at risk youth to prevent homelessness.

The City also sets aside CDBG public service funding for programs to assist area businesses. The intent is to leverage private sector funds and thus spurring economic development in the area.

The City will also consider promoting opportunity zones as an option to stimulate economic development

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

With a large amount of the poverty in CDBG eligible areas, the goals are tied to the affordable housing plan. Using Community Based Development Organizations (CDBDO's) who can also act as a Community Housing Development Organizations (CHDO's) and are actively involved in housing we ensure the poverty reducing goals remain tied to the affordable housing plan.

The City has created an Affordable Housing Trust Fund and policies governing how the funds from the trust will be used. Refer to attachment titles "Affordable Housing Trust Policy"

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements Purpose:

The City of Fort Lauderdale, as a recipient of Federal and State funds, is responsible for ensuring that all funds received are used in accordance with all applicable Federal and State regulations. The Housing and Community Development (HCD) Division of the City of Fort Lauderdale is the agency of the City charged with administering Federal funds received from the U.S. Department of Housing and Urban Development, and State funds received from Florida Housing Finance Corporation (FHFC). The Federal Funds received includes but are not limited to the following programs: Community Development Block Grant Program (CDBG), Community Development Block Grant-Recovery Program (CDBG-r), HOME Investment Partnerships Program (HOME), Homeless Prevention and Rapid Re-Housing (HPRP), Housing Opportunities For Persons With HIV/AIDS (HOPWA) and Neighborhood Stabilization Program (NSP). The State funds received include but are not limited to the following: the State Housing Initiatives Partnership (SHIP) Program.

Policy:

HCD is responsible for performing on-site visits and/or desk top monitoring of all subrecipients of Federal and State funds annually throughout the term of the grant award.

Guidelines:

On-site and / or desk-top monitoring must be completed annually and a copy of the Compliance Monitoring Report, along with the Management Response from the subrecipient must become part of the file. Additionally, HCD shall keep a written record of all communications with subrecipients and place those records with the monitoring file for future reference.

The City of Fort Lauderdale has instituted the use of the Homeless Management Information System (HMIS) for its HOPWA sub-recipients. HMIS is the initial monitoring tool alerting the City of any agency problems that may exist. The HMIS system is the fiscal and programmatic electronic database tool used to conduct subrecipient monitoring.

The HMIS system provides the following efficiencies and fiscal accountability for the HOPWA sub-recipients:

1. Monthly risk analysis on sub-recipients and it ensures compliance with HOPWA fiscal and programmatic monitoring tools;
2. HMIS alerts the City of programmatic problems and it ensures subrecipients are not able to bill until all required documentation is submitted;
3. Sub-recipients enter specific programmatic client data and the necessary eligibility documents that allows the City to perform desktop audits to ensure compliance;
4. HMIS ensures greater accountability to ensure HOPWA is payer of last resort; and

Expediting the resolution off client's issues brought to the City.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Complain \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,554,051.00	156,000.00	250,000.00	1,960,051.00	9,800,255.0	The Community Development Block Grant (CDBG) program is a flexible program that provides the City with resources to address a wide range of unique community development needs. The CDBG program works to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Complain \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	630,675	20,000	300,000	940675.00	4703375	The HOME Investment Partnerships Program (HOME) funds a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Complain \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	7,177,985.00	0	2,000,000	9,177,985.00	45,889,925	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.

Table 52 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds will be leveraged with loans from lenders, insurance companies, agency funding and SHIP funds.

All purchase assistance clients are required to secure and leverage grant funds with first mortgage loans.

If a home needs rehabilitation and the family can access homeowner's insurance, then grant funds will be leveraged with insurance proceeds.

All sub-recipients have funding that is leveraged with HUD funds.

The receives approximately \$200,000.00 in State funding that is often leveraged as a match for HOME funds

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City is reviewing all lands that are suitable for affordable housing. If the land is appropriate, it could be sold, and funds deposited into a local housing trust fund. Those funds would be used to support housing efforts in the City. The City will also deposit 15% of the sale proceed of all city owned Commercial lots to the Housing trust Funds

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 53 – Goals Summary

Goal Descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

The City will support eligible community development projects, housing projects and/or economic development projects within the Central City CRA and NWPf CRA; and assist with their job creation efforts.

Projects

#	Project Name
1	2019-2020 HOME ADMINISTRATION
2	2019-2020 PURCHASE ASSISTANCE
3	2019-2020 HOUSING REHABILITATION /REPLACEMENT
4	2019-2020 CHDO SET ASIDE
5	2019-2020 CDBG Administration
6	2019-2020 CDBG HOUSING ACTIVITIES
7	2019-2020 CDBG PUBLIC SERVICES
8	2019-2020 CDBG PUBLIC WORKS PROJECTS
9	2019-2020 CITY OF FORT LAUDERDALE (COF) HOPWA GRANT
10	2019-2020 PROVIDE ENTERPRISE (HMIS)
11	2019-2020 BROWARD HOUSE (BH)
12	2019-2020 BROWARD REGIONAL HEALTH PLANNING COUNCIL (BRHPC)
13	2019-2020 CARE RESOURCE
14	2019-2020 MOUNT OLIVE DEVELOPMENT CORPORATION (MODCO)
15	2019-2020 SUNSERVE
16	2019-2020 LEGAL AID SERVICE OF BROWARD COUNTY

Table 54 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

; The City has established a 5-year plan for all capital projects. Health and safety improvements and neighborhood enhancements are key components to projects selected. Residents are provided with an opportunity to comment and offer recommendations on the priorities.

Timing/project completion is typically a major obstacle. This delay at times is due to the amount of

resident input into a project or project selection

AP-38 Project Summary The HOME homeownership value limits for the HOME units is 95% of the median purchase price for the area based on Federal Housing Administration (FHA) single family mortgage program data.

ADMINISTRATION: The City is permitted to use 10% of its annual HOME allocation and 10% of HOME Program Income (PI) for administrative and planning costs.

The City further requests to use the High Cost 221(d)(3) limits for the HOME Program or the maximum allowable limits permitted by HUD. Additionally, to be assisted through the HOME Program, the cost of the property cannot exceed \$285,000.00

A. Community Development Block Grant (CDBG)

PROPOSED 2019-2020 CDBG BUDGET	\$1,554,051.00
❖ Administration	\$310,810.20
❖ Project Delivery Cost	\$255,000.00
❖ Program Funds	\$988,240.80
➤ Housing Rehabilitation	\$63,240.80
➤ Neighborhood Revitalization Strategy Area (NRSA)	
1 H.O.M.E.S., Inc	\$136,250.00
2 Mount Bethel Human Services	\$63,750.00
➤ City Community Investment Plan	\$500,000.00
➤ Public Service Activities	
1 Center for Independent Living	\$34,440.00
2 Jack and Jill Children's Center	\$42,780.00
3 South Florida Institute on Aging	\$42,340.00
4 Women In Distress	\$37,500.00
5 Housing Opportunities Project of Excellence	\$30,000.00
6 Turnstone Development: Wisdom Village Crossing	\$37,940.00

ADMINISTRATION: Funds will be used for program administrative costs related to planning, execution of community development activities and sub-recipient monitoring. The City is limited to 20% of its CDBG annual allocation for general administrative costs. With the reduced overall funding levels for HUD programs, the full 20% of administration funding is required to not have an impact on the City's general fund. **\$310,810.20**

PROJECT DELIVERY COST: This line item is known commonly as project service delivery costs. Funds will be used to cover salaries and benefits of eligible HCD staff that work within the CDBG and HOME programs. The type of eligible costs under this category is costs for the housing inspectors and staff that perform underwriting duties. **\$255,000.00**

REHABILITATION: Funds will be used to make emergency plumbing, roofing, electrical and structural repairs to owner occupied homes in the areas of greatest need. This program will target seniors and very low to low income households. **\$63,240.80**

NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)

The purpose of this Neighborhood Revitalization Strategy Area (NRSA) is to continue the efforts of the past years to revitalize the northwest quadrant of the City. The boundaries for the NRSA are: N.W. 7th Avenue on the east; Broward Boulevard on the south; I-95 on the west; and Sunrise Boulevard on the north. The target area has been designed to be of manageable and efficient size, so that proposed activities can be accomplished within a five-year time frame. **\$200,000.00**

- 1. HOUSING OPPORTUNITIES, MORTGAGE ASSISTANCE & EFFECTIVE NEIGHBORHOOD SOLUTIONS, INC. (H.O.M.E.S., Inc.):** Funds will be used for their supportive housing and self-sufficiency program under the transitional independent living (TIL) program for youth aged out of foster/ relative care. This program provides support services to at risk youth to prevent homelessness through employability skills training, internships and job placements (temporary and permanent), financial literacy education and emergency assistance for food and transportation.

Funding Request for this Activity: \$136,250.00

Participants to be served: 20

- 2. MOUNT BETHEL HUMAN SERVICES CORPORATION (Family Resource Center):** The funding will be used to benefit low and moderate-income families through the services provided by the agency. Funding received will go toward staff cost and for administering the programs (food pantry, afterschool and employment assistance) that serve the families in the targeted area.

Funding Request for this Activity: \$63,750.00

Participants to be served: 100

CITY COMMUNITY INVESTMENT PLAN PROJECTS: Funds projects within CDBG eligible areas, including infrastructure and neighborhood match portions for the City's Neighborhood and Business Capital Improvement Plan Program These may include but are not limited to, Street improvements, park improvements and public facilities improvement. **\$500,000.00**

PUBLIC SERVICE ACTIVITIES

The Public Service agencies that carry out these activities are recommended for funding by the Community Service Board (CSB). While there is not a minimum threshold on funding for Public Service activities, HUD requires that no more than 15% of CDBG funds be used toward this activity.

- 1. CENTER FOR INDEPENDENT LIVING:** Funds will be used to assist 50 eligible disabled Fort Lauderdale residents with identifying and securing suitable and affordable housing

Funding Recommendation for this Activity: \$34,440.00

Participants to be served: 50

2. **JACK AND JILL CHILDREN'S CENTER:** Funds will be used to provide at-risk families intensive parent education, support services, and individual and family therapy. The early childhood education program focuses on enabling children to grow physically, emotionally, and socially in a safe, caring environment using age-appropriate methods of cognitive growth.

Funding Recommendation for this Activity: \$42,780.00

Participants to be served: 12-18

3. **SOUTH FLORIDA INSTITUTE ON AGING:** Funds will be used to address the national goal that benefits low- and moderate-income persons programming services for senior citizens. The senior companion volunteers program provides individualized services to assist frail, elderly and disabled adult participants to reduce isolation, positively impact their mental health, improve their quality of life, and assist them to maintain dignity and live independently if possible. The program is designed to match a client in need of services who lives within 5-10 miles of the recruited volunteer. This is to include the hiring of 8 to 12 senior companions to provide care for 50 -59 homebound seniors.

Funding Recommendation for this Activity: \$42,340.00

Participants to be served: 50-59

4. **WOMEN IN DISTRESS, INC.:** Funds will be used to address the national goal that benefits low and moderate-income households. Women in Distress (WID) is the only nationally accredited, state certified full-service domestic violence shelter in Broward County. WID provides emergency shelter and services to survivors fleeing domestic violence in CDBG eligible service area. Survivors are provided shelter for up to 90 days including food, transportation, emergency personal supplies, clothing, advocacy services, therapy, and counseling.

Funding Recommendation for this Activity: \$37,500.00

Participants to be served: 50

5. **HOUSING OPPORTUNITIES PROJECT FOR EXCELLENCE, INC. (a.k.a. HOPE Fair Housing Center):** HUD requires that every municipality fund fair housing activity annually. HOPE Fair Housing Center provides fair housing education and outreach to residents of the City on fair housing issues, rights and remedies. They will also address and update the City's Analysis of Impediments (AI) to Fair Housing.

Funding Recommendation for this Activity: \$30,000.00

Outcome: Fair Housing Workshops and other activities

6. **TURNSTONE DEVELOPMENT: WISDOM VILLAGE CROSSING:** Funding will be used to assist eligible residents of Wisdom Village Crossing to gain self-sufficiency by providing pre-employment skills, job search/placement and financial literacy. The financial literacy component will include budgeting, banking and credit counseling.

Funding Request for this Activity: \$37,940.00

Participants to be served: 25

B. Housing Opportunities for Persons with AIDS (HOPWA)

PROPOSED 2019-2020 HOPWA BUDGET **\$7,177,985.00**

❖ Administration	\$215,339.55
❖ Homeless Management Information System (HMIS)	\$70,000.00
❖ Housing Quality Standards Inspector	\$97,000.00
❖ Go Section 8 Data Base	\$3,000.00
❖ Program Funds	\$6,792,645.45
➤ Broward House (BH)	\$3,291,657.00
➤ Broward Regional Health Planning Council	\$1,928,737.00
➤ Care Resource	\$262,000.00
➤ Legal Aid Service of Broward County	\$180,000.00
➤ Mount Olive Development Corporation (MODCO)	\$551,000.00
➤ Sunshine Social Services (Sun Serve)	\$328,000.00
➤ Uncommitted Funds	\$254,251.45

ADMINISTRATION: HOPWA provides 3% of the total grant for administrative costs. These funds will be used to pay for staff, a sub-recipient monitoring firm, and office space to operate the HOPWA program.

HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS): Funds will be used to provide an automated service delivery system connecting HOPWA resources with the lead Continuum of Care Agency that manages health care services and support under the Ryan White Care Act.

Housing Quality Standards Inspector: Funds will be used to annually inspect approximately 500 units for compliance with HUDs' Housing Quality Standards (HQS) prior to approval of any new rental lease, move in assistance, homeless prevention assistance and/or new housing assistance payment (HAP) contract, as well as during the annual re-certification process. Complete the HUD-52580 report form for all initial, annual, failed and special inspections. Complete reports are made a part of participant's (tenant's) file.

Go Section 8 Database: Funds will allow HOPWA sub-recipients (i.e., Providers) to remain compliant with federal regulations by accessing the database to obtain rent-reasonable certifications and locate affordable housing units in Broward County.

PROGRAM OFFERED COUNTY WIDE BY HOPWA:

FACILITY BASED HOUSING (FAC)(BH): Provision of housing in a multi-person, multi-unit residence designed as a residential alternative to institutional care; to prevent or delay the need for such care; and to provide a transitional setting with appropriate supportive services. With facility-based housing, the expectation is that participants will need some level of supportive services to maintain stability

and receive appropriate levels of care. HOPWA regulations require the sponsor to certify that they will give residents an adequate level of support and work with qualified service providers, accessing such support in an ongoing manner. This includes all HOPWA housing expenditures, which provide support to facilities, including community residences, single room occupancy (SRO) dwellings, short-term or transitional facilities, and other housing facilities as approved by HUD.

Each client may only stay on the program for 365 days. If the client requires a longer stay, the agency must submit an extension request to the City. Requesting an extension does not mean an extension will be given. The City may grant a maximum of two 6-month extensions. Each resident must have a housing plan. A housing plan incorporates measurable tasks that will transition the client to another subsidy or self-sufficiency. Measurable tasks at 0-45 days to stabilize client, 46-90 days, 91-180 days, 181-270 days (at this point, client should be planning for transition), 271-365 days and on day 365 transition off to another subsidy or private housing. Provides resources to develop and operate community residences and other supportive housing.

SHORT-TERM, RENT, MORTGAGE & UTILITIES (STRMU)(BRHPC): Funds will be used for this homeless prevention program to provide support for emergency financial assistance for payment of rent, mortgage and utilities. Rent or mortgage payments will be limited to 13 weeks per year per household with maximum of 39 weeks over life time. Participants may request a waiver for additional services units that do not exceed 21 weeks. Payments will be made directly to the property owner/mortgage company and/or to the utility company. No payments are made directly to a client

TENANT BASED RENTAL VOUCHERS (TBRV): Funds will be used to provide support to lower-income HIV/AIDS persons or families rental assistance to live in private, independent apartment units. The household assisted will be required to pay no more than 10% of its gross income or 30% of adjusted income for rent and utilities, whichever is greater. The voucher will pay the difference. A utility allowance will be used to determine utility costs. Payments will be made directly to the property owner or company and the designated utility company. No payments are made directly to a client

PERMANENT HOUSING PLACEMENT (PHP): Funds will be used for this rapid re-housing program to provide participants with move in assistance and cost associated with obtaining permanent housing. This includes a) application fees and credit checks; b) first months, last months and security deposits (not to exceed two months' rent); c) security deposits are program funds that are returned to the program when the assisted client/tenant leaves unit; and d) one-time utility connection fees and processing cost. Payments are made directly to the property owner or company. Utility connections will be disbursed directly to the utility company. No payments are made directly to a client

PROJECT BASED RENTAL ASSISTANCE (PBR): Funds will be used to provide support for apartment units operated by nonprofit organizations for HIV/AIDS participants. Participants will be required to

pay either 10% of gross income or 30% of adjusted income for rent and utilities whichever is greater. Payments are made directly to the property owner. Utility payments will be disbursed directly to the utility company. No payments are made directly to a client.

NON-HOUSING SUPPORTS: HOUSING CASE MANAGEMENT: Funds will be used to *provide* no direct financial assistance (i.e., no housing subsidy) to eligible participants. HOPWA activity includes 1) developing housing service plans that establishes or better maintains a stable living environment, providing linkages to reduce the risk of homelessness, and 3) improving access to healthcare for *participants who are not receiving facility-based housing, project based rental assistance or tenant based rental assistance services*. Provider shall 1) assists participants in applying for short term rent, mortgage and utility or permanent housing placement assistance, 2) assist participants *who are* transitioning from *facility-based housing, project based rental assistance or tenant based rental assistance* programs to self-sufficiency, and 3) collaborate with the legal services Provider

NON-HOUSING SUPPORTS: LEGAL SERVICES: Funds will used to provide no direct financial assistance (i.e., no housing eligible participants. HOPWA activity includes advocating on participants behalf. This program type is responsible for providing legal advice and/or direct legal representation to participants who were referred by non-housing subsidy case management program for the following issues a) eviction/foreclosures, b) three-day notice, c) landlord tenant issues on executed (signed) leases and d) unit habitability. Provider may not represent participants who are challenging HOPWA termination for program violations.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

CITY OF FORT LAUDERDALE	75
NEIGHBORHOOD REVITALIZATION STRATEGY AREA	30
Broward County	100

Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All CDBG and HOME funds must be used in the City of Fort Lauderdale's municipal boundaries.

The NRSA is a designated area where our CBDO's are required to operate.

The HOPWA Program is administered county-wide and as such all funds are used within Broward County.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	200
Non-Homeless	15
Special-Needs	10
Total	225

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	375
The Production of New Units	4
Rehab of Existing Units	15
Acquisition of Existing Units	1
Total	20

Table 57 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority has been committed to providing safe, decent, and affordable housing to low-income residents in Broward County since 1938. In addition to offering affordable rental housing and several public housing sites, the Housing Authority administers a number of programs, such as the Family Self-Sufficiency Program, the Housing Choice Voucher Homeownership Program, and the Step-Up Apprenticeship Initiative, to promote self-sufficiency and economic opportunity for local residents. The City will continue to work with its partners to expand employment training and placement opportunities

Actions planned during the next year to address the needs to public housing

The Housing Authority is a direct recipient of HUD funds, as such their funds are targeted to acquiring new units, rehabilitating some existing units and constructing new units

Actions to encourage public housing residents to become more involved in management and participate in homeownership

We have encouraged a more widespread use of the Housing Choice Voucher Homeownership Program, which is a housing authority program.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

NO

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

For federally funded homeless programs, the McKinney-Vento Act defines a homeless person as an individual who lacks a fixed, regular, and adequate nighttime residence. It also considers as homeless any individual who has a primary nighttime residence that is either a supervised publicly or privately-operated shelter designed to provide temporary living accommodations or an institution that provides a temporary residence for individuals intended to be institutionalized or a public or private place not designed for, or ordinarily used as a regular sleeping accommodation for human beings.

The City has not been a recipient of ESG funding for many years. This has hampered our efforts to effectively address homelessness. The city has set aside a small portion of its CDBG funds as ongoing support to homeless initiatives

AP-85 Other Actions – 91.220(k)

Introduction:

The City recognizes the need for economic revitalization in its neighborhoods and has undertaken an aggressive approach to creating and retaining jobs for very low and low -income persons. Additionally, within the NRSA the City will support two job creation / job retention programs with this year's CDBG funding

Actions planned to address obstacles to meeting underserved needs

The City has partnered with two community-based development organizations and one Community Based Housing Organization

Actions planned to foster and maintain affordable housing

The Fort Lauderdale Community Development Corporation a fully certified CHDO have partnered with the City on a recent Request For Proposal (RFP) to construct 1 energy effect single family home as an affordable rental and to add an additional 5 rental apartment to an existing facility

Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc. (H.O.M.E.S., Inc.) which is also a certified CHDO and CBDO will continue receive CDBG funds to operate Supportive Housing and Self Sufficiency Program for Aged Out Foster and Relative Care Youth. Tier one of the programs provides affordable, safe and decent housing for 23 young people aged out of foster and relative care. Tier two is the Self Sufficiency Training Program. This program provides services to at risk youth to prevent homelessness.

The City is required to set-aside 15% of its annual HOME allocation for an eligible Community Housing Development Organization (CHDO). These non-profit organizations are committed to develop affordable housing in the communities they serve. A formal RFP process will be used to select the CHDO(s), which will receive the assistance.

Actions planned to reduce lead-based paint hazards

The City's rehabilitation standards address lead-based paint in all acquisition and rehabilitation projects.

Actions planned to reduce the number of poverty-level families

As the City works with its partners, some agencies are specifically working to educate and provide job training skills. Those activities are designed to prepare individuals for the workforce and provide the job

skills necessary for them to move to self-sufficiency.

Actions planned to develop institutional structure

The City will continue to work and partner with its advisory committee, advisory board, neighborhoods and civic associations, as well as service providers and the business community to develop and enhance our structure of addressing the needs of the low income in our community.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue its work of building non-profit capacity with its Housing Counseling agencies and we will continue to aid CHDO's and other eligible non-profit and for-profit housing agencies to provide affordable housing.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$156,000.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	
3. The amount of surplus funds from urban renewal settlements	
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	
5. The amount of income from float-funded activities	
Total Program Income	\$156,000.00

Other CDBG Requirements

1. The amount of urgent need activities	0
---	---

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

In addition to HOME funds to support eligible projects and households, the City will use CDBG and SHIP Program funds.

Additionally, the City is working with the community to develop an affordable housing trust fund.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used

for homebuyer activities as required in 92.254, is as follows:

RECAPTURE PROVISIONS: The FIRST TIME HOME BUYER program is designed to increase the supply of affordable owner-occupied housing. "Affordable" is defined as houses, which have an initial purchase price that does not exceed 95% of the median purchase price for the type of single-family housing for the jurisdiction, as determined by the U.S. Department of Housing and Urban Development (HUD). Currently, the maximum purchase price for owner-occupied housing under the HOME program cannot exceed \$205,000.

AFFORDABILITY PERIOD: The HUD-required affordability period for housing that is to be purchased by a lower-income family with HOME subsidies conform to the HOME regulations found in the CFR 92.254 for affordable housing, homeownership activities. All housing subsidies provided for ownership and/or rental are subject to recapture provisions. However, the City's recapture provisions require all funds to be recaptured upon sale or transfer of the property, regardless of the amount of time the property is held. Therefore, the City's affordability period for HOME-assisted home ownership housing extends throughout the life the mortgage between the homeowner and the City, and at minimum meets, and in most instances will exceed, the HUD requirements.

LEGAL MECHANISMS: Recapture provisions will be incorporated into contractual agreements with the HOME BUYER and the City, and as a recorded mortgage on the property, with the balance due upon sale or transfer of the property. The HOME BUYER must continue to occupy the home as a principal residence until all HOME funds assisting the property have been recaptured or until affordability period has expired.

AMOUNTS SUBJECT TO RECAPTURE: The HOME investment that is subject to recapture is the HOME assistance that enabled the FIRST TIME HOME BUYER and COMMUNITY HOUSING DEVELOPMENT ORGANIZATION to purchase and rehabilitate the dwelling unit. This includes any HOME assistance, whether a direct subsidy to the HOME BUYER or a construction or development subsidy that reduced the purchase price from fair market value to an affordable price. The recaptured funds will be used to assist other homebuyers.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

ELIGIBLE PROPERTY: Any single-family property, which will serve as the principal residence of the purchaser can be, used in the home ownership programs.

FORMS OF OWNERSHIP/TERMS: Ownership may be in the form of fee simple title, Deferred

Payment Loan at 0% interest rate. The loan will become due and payable immediately upon the sale, lease, rent or transfer of title to the property.

PROPERTY VALUE LIMITATIONS: All properties used in the home ownership program will have an initial purchase price that does not exceed 95% of the median purchase price for the type of single-family housing for this area, as determined by HUD, and has an estimated appraised value at acquisition, if standard, or after any repair needed to meet property standards as stated in 24 CFR 92.251, that does not exceed the 95% median purchase price.

USE OF PROPERTY AS A PRINCIPAL RESIDENCE: The property occupied by the HOME BUYER must be retained as the principal residence. If the property is sold or transferred, the HOME assistance must be paid back to the City in full.

RECAPTURE PROVISIONS: The FIRST TIME HOME BUYER program is designed to increase the supply of affordable owner-occupied housing. "Affordable" is defined as houses, which have an initial purchase price that does not exceed 95% of the median purchase price for the type of single-family housing for the jurisdiction, as determined by the U.S. Department of Housing and Urban Development (HUD). Currently, the maximum purchase price for owner-occupied housing under the HOME program cannot exceed \$205,000.

AFFORDABILITY PERIOD: The HUD-required affordability period for housing that is to be purchased by a lower-income family with HOME subsidies conform to the HOME regulations found in the CFR 92.254 for affordable housing, homeownership activities. All housing subsidies provided for ownership and/or rental are subject to recapture provisions. However, the City's recapture provisions require all funds to be recaptured upon sale or transfer of the property, regardless of the amount of time the property is held. Therefore, the City's affordability period for HOME-assisted home ownership housing extends throughout the life the mortgage between the homeowner and the City, and at minimum meets, and in most instances will exceed, the HUD requirements.

LEGAL MECHANISMS: Recapture provisions will be incorporated into contractual agreements with the HOME BUYER and the City, and as a recorded mortgage on the property, with the balance due upon sale or transfer of the property. The HOME BUYER must continue to occupy the home as a principal residence until all HOME funds assisting the property have been recaptured or until affordability period has expired.

AMOUNTS SUBJECT TO RECAPTURE: The HOME investment that is subject to recapture is the HOME assistance that enabled the FIRST TIME HOME BUYER and COMMUNITY HOUSING DEVELOPMENT ORGANIZATION to purchase and rehabilitate the dwelling unit. This includes any HOME assistance, whether a direct subsidy to the HOME BUYER or a construction or development

subsidy that reduced the purchase price from fair market value to an affordable price. The recaptured funds will be used to assist other homebuyers.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City **will not** use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.

Appendix - Alternate/Local Data Sources

1	Data Source Name Homeless Point In Time Count
	List the name of the organization or individual who originated the data set. Broward County, City of Fort Lauderdale and homeless assistance providers
	Provide a brief summary of the data set. The City of Fort Lauderdale is active within Broward County's Continuum of Care and 10-year plan to End Homelessness. The City of Fort Lauderdale is the largest metropolitan city in Broward County. When attempting to understand the homeless population, it is important to note that the following statistics and figures are based on countywide numbers and not just the City of Fort Lauderdale. The majority of the homeless services available in Broward County are within the City of Fort Lauderdale boundaries.
	What was the purpose for developing this data set? To determine the homeless population in the County and City.

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data is comprehensive and was gathered through a countywide effort.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>January 27, 2015</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
2	<p>Data Source Name</p> <p>Broward County Affordable Housing Needs Assessment</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Florida International University Metropolitan Center</p> <p>Provide a brief summary of the data set.</p> <p>The data set examines affordable housing demand conditions by looking at earnings of Broward County Residents, the median hourly wage, the percentage of cost-burdened households.</p> <p>There are 147,313 cost-burden renter households in Broward County, of which, 52.7% are severely cost burdened.</p> <p>What was the purpose for developing this data set?</p> <p>The purpose of the study was to determine the current affordable housing needs using current data. This will serve as collaborative tool for driving affordable housing strategies to meet present and future demands across municipalities within the county</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>May 2019</p> <p>Briefly describe the methodology for the data collection.</p> <p></p> <p>Describe the total population from which the sample was taken.</p> <p></p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p></p>

Attachment 1 Affordable Housing and Economic Analysis



City of Fort
Lauderdale_Affordal



Affordable Housing and Economic Analysis

June 2019



CITY OF FORT LAUDERDALE



Metropolitan Center

Metropolitan Center at FIU at I-75
1930 SW 145th Avenue - 3rd Floor
Miramar, FL 33027
(P) 954.438.8603 • (F) 954.438.860
Website: <https://metropolitan.fiu.edu>

The Florida International University Metropolitan Center is Florida's leading urban policy think tank and solutions center. Established in 1997, the Center provides economic development, strategic planning, community revitalization, and performance improvement services to public, private and non-profit organizations in South Florida. Its staff and senior researchers are leaders in their respective fields, and bring extensive research, practical, and professional experience to each project. The Center's research has catalyzed major policy initiatives and projects in housing, economic redevelopment, transportation, social services, and health services throughout South Florida.

Study Team:

Ned Murray, Ph.D., AICP, Associate Director

Maria Ilcheva, Ph.D., Assistant Director

Nika Langevin, BURP, Research Specialist

William Jackson, Ph.D. Student

Camila Masson, M.P.A. Student

Marilyn Escobar, M.P.A. Student

Table of Contents

EXECUTIVE SUMMARY	1
BACKGROUND	5
CITY AND COUNTY ANALYSIS	8
Population Change.....	8
Economic Characteristics	12
Housing Supply and Demand	14
NEIGHBORHOOD ANALYSIS.....	21
South Middle River Neighborhood Area Analysis District.....	21
Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District.....	26
Downtown/Tarpon River Neighborhood Area Analysis District	32
APPENDIX: NEIGHBORHOOD COMPARISONS	37

List of Tables

<i>Table 1.1: City and County Population Comparisons</i>	8
<i>Table 1.2(a): City and County Race and Ethnicity Comparisons, 2013</i>	8
<i>Table 1.2(b): City and County Race and Ethnicity Comparisons, 2017</i>	9
<i>Table 1.3(a): City and County Age Comparisons, 2013</i>	9
<i>Table 1.3(b): City and County Age Comparisons, 2017</i>	10
<i>Table 1.4(a): City and County Educational Attainment Comparisons, 2013</i>	11
<i>Table 1.4(b): City and County Educational Attainment Comparisons, 2017</i>	11
<i>Table 1.5: City and County Median Household Income Comparisons</i>	12
<i>Table 1.6: City and County Poverty Rate Comparisons</i>	12
<i>Table 1.7(a): City and County Labor Force Comparisons, 2013</i>	13
<i>Table 1.7(b): City and County Labor Force Comparisons, 2017</i>	13
<i>Table 1.8(a): City and County Housing Inventory Comparisons, 2013</i>	14
<i>Table 1.8(b): City and County Housing Inventory Comparisons, 2017</i>	14
<i>Table 1.9: City of Fort Lauderdale Housing Vacancy Status</i>	15
<i>Table 1.10: Broward County Housing Sales</i>	16
<i>Table 1.11: City and County Median Housing Values</i>	16
<i>Table 1.12(a): City of Fort Lauderdale Cost Burdened Households</i>	17
<i>Table 1.12(b): Broward County Cost Burdened Households</i>	17
<i>Table 1.13(a): City Owner Affordability Analysis</i>	18
<i>Table 1.13(b): County Owner Affordability Analysis</i>	18
<i>Table 1.14(a): City Renter Affordability Analysis</i>	20
<i>Table 1.14(b): County Renter Affordability Analysis</i>	20
<i>Table 2.1: South Middle River Demographic Characteristics</i>	22
<i>Table 2.2: South Middle River Economic Characteristics</i>	23
<i>Table 2.3: South Middle River Housing Characteristics</i>	24
<i>Table 2.4: South Middle River Cost Burdened Housing Characteristics</i>	24
<i>Table 2.5: South Middle River Affordability Analysis</i>	25
<i>Table 2.1: Dorsey-Riverbend, Progresso/ Flagler Villages Demographic Characteristics</i>	27
<i>Table 2.2: Dorsey-Riverbend, Progresso/ Flagler Villages Economic Characteristics</i>	28
<i>Table 2.3: Dorsey-Riverbend, Progresso/ Flagler Villages Housing Characteristics</i>	29
<i>Table 2.4: Dorsey-Riverbend, Progresso/ Flagler Villages Cost Burdened Housing Characteristics</i>	30
<i>Table 2.5: Dorsey-Riverbend, Progresso/ Flagler Villages Affordability Analysis</i>	31
<i>Table 3.1: Downtown/Tarpon River Demographic Characteristics</i>	33
<i>Table 3.2: Downtown/Tarpon River Economic Characteristics</i>	34
<i>Table 3.3: Downtown/Tarpon River Housing Characteristics</i>	35
<i>Table 3.4: Downtown/Tarpon River Cost Burdened Households</i>	36
<i>Table 3.5: Downtown/Tarpon River Affordability Analysis</i>	36



EXECUTIVE SUMMARY

The *City of Fort Lauderdale Affordable Housing and Economic Analysis* provides an update to the 2015 analysis, thereby presenting a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing in the City of Fort Lauderdale and its major neighborhoods surrounding the City's Downtown. An understanding of the shifting demands for housing is critical for the creation of effective housing policies and strategies. The Affordable Housing and Economic Analysis includes the following Districts:

1) South Middle River Neighborhood Area Analysis District

The District includes the Neighborhoods of Lauderdale Manors HOA, South Middle River Civic Association and Middle River Terrace Association.

2) Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District

The District includes the Neighborhoods of Dorsey-Riverbend HOA, Durrs Neighborhood Association, City View Townhomes Association, Home Beautiful Park Civic Association, Progresso Village and Flagler Village Associations.

3) Downtown/Tarpon River Neighborhood Area Analysis District

The District includes the Neighborhoods of Downtown Fort Lauderdale Civic Association, Tarpon River Civic Association, Sailboat Bend Civic Association and Riverside Park Residents Association.

Key Findings – City of Fort Lauderdale Housing and Economic Analysis

According to recent 2013-2017 5-Year *American Community Survey* (ACS) estimates, the City of Fort Lauderdale has a current population of 177,175 residents. Significantly, the City's population has grown by 5 percent (8,572 residents) since 2013 after a general slowing of population growth in the aftermath of the Great Recession. Family households have also been steadily increasing over the past five years with an 8 percent increase (1,798) in total family households since 2013.

The City has also experienced recent shifts in its population age groups. Following a decrease in the City's prime age (20-44) worker population during the last decade, there has been a significant percent 4 percent (2,504 persons) increase in the City's prime age worker population. The City's 45-74 age group also continues to grow. From 2013-2017 there was 5 percent (3,492 person) increase in this population age group.

The economic analysis found the City of Fort Lauderdale's \$52,315 current median household income is 21 percent higher than 2013 (\$43,119). However, the City's median household income is 5 percent lower than Broward County's median household income of \$54,895.

The City of Fort Lauderdale's employed population 16 years and older is primarily employed in management, business, science and art occupations (38 percent), sales and office occupations (24 percent) and service occupations (21 percent). According to the U.S. Census, "occupation" describes the kind of work a person does on the job. The highest median earnings are in management, business, science and art occupations (\$58,006) while the lowest are in service occupations (\$20,268). The median earnings for sales and office occupations is \$30,527.

According to 2013-2017 ACS estimates, 65,112 (74 percent) City of Fort Lauderdale workers commute to work by car, truck or van and drove alone. Only 4,514 workers (5 percent) use public transportation, excluding taxicabs. The mean travel time to work is around 26 minutes one way. The commuter patterns of the City's workers have remained essentially unchanged since 2013 though there has been a discernible uptick in the employed labor force 16+ that work at home, walk or use alternative means of transportation.

While the commuter patterns of the City's workers have remained essentially unchanged since 2013, the City's Housing and Transportation Affordability Index (H&T) continues to be excessive. According to CNT's current estimates, both Broward County (64 percent) and the City of Fort Lauderdale (62 percent) have an H+T Index far above the 45 percent benchmark. Rising housing costs have been the principal driver of the City's high H&T though commuter distances are also an important factor.

The report's housing analysis found the City of Fort Lauderdale's housing inventory increased by 2,954 units (3 percent) since 2013. The City's total housing inventory was attributed to an 8.9 percent (2,575 units) increase of units in structures with 20 or more units.

An analysis of the City's "vacancy status characteristics" found the increase in the City's housing vacancies is largely due to the increasing number of "for seasonal, recreational, or occasional use" and "for rent" vacancies. Seasonal, recreation or occasional use vacancies have increased by 1,714 units (15 percent) from 2013-2017 following an increase of 4,014 units (55 percent) from 2000-2013.

According to Zillow's most recent (April 30, 2019) Fort Lauderdale Market Overview, the median sales price of a single-family home in the City was \$336,300. According to Reinhold P. Wolff, rent prices in the Fort Lauderdale area show a median monthly rent of \$2,705 for a 2-bedroom unit and \$3,204 for a 3-bedroom unit.

Key Findings – Neighborhood Area Analysis Districts

1) South Middle River Neighborhood Area Analysis District

The South Middle River Neighborhood Area District contains a significant amount of the City's population (21,424 residents) and housing units (8,004). The population of the District is primarily Black or African-American (70 percent) followed by White Alone (27 percent). Only 17 percent of the population 25+ years of age has a bachelor's degree or higher while 20 percent do not have a high school diploma.

There is a total of 6,794 households in the South Middle River Neighborhood Area Analysis District. The typical median household income in the District ranges from \$16,761 in western sections of the South Middle River Civic Association to \$46,655 in the northeastern section of South Middle River Civic Association. According to 2013-2017 ACS estimates, 26 percent of families in the District (1,735 families) had incomes in the past 12 months below the poverty level. This represents only a slight improvement from 27.4 percent (1,786 families) in 2013.

According to 2013-2017 ACS estimates, 66 percent of the population 16+ years of age in the District are in the labor force. The District's population 16 years and older is primarily employed in service occupations (31 percent) and management, business, science, and arts occupations (27 percent). The highest median earnings are in management, business, science and art occupations (\$42,961) with the lowest in service occupations (\$23,748).

According to 2013-2017 ACS estimates, 41 percent (2,768 units) of the occupied housing units in the South Middle River Neighborhood Area Analysis District are owner occupied down from 60 percent in 2013. Of the District's total housing units (8,004), 15 percent (1,210 units) are vacant. The highest vacancy rate (27 percent) in the District is "for rent" units followed by "other" vacancies (25 percent).

An estimated, 51 percent (961 units) of the District's owner-occupied housing units and 70 percent (2,807) of renter-occupied units are cost-burdened. A housing affordability analysis found significant "gaps" in most areas of the District. Owner affordability gaps are largest in District areas where median owner values are the highest, including the South Middle River Association and the Middle River Terrace Association. There are equal owner



affordability gaps across South Middle River, including the Middle River Terrace Association. Lower renter affordability gaps are generally found in Middle River Terrace.

According to CNT's estimates, all of the neighborhoods in the South Middle River Neighborhood Analysis Area have an H+T Index above the 45 percent benchmark with the exception of Lauderdale Manors (44 percent). The H+T Index ranges from a low of 44 percent in Lauderdale Manors to 52 percent in Middle River Terrace. The H+T Index for South Middle River is 51 percent, well above the benchmark of 45 percent.

2) Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District

The Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area has a total population of 17,411 residents and 7,981 housing units. The population of the Dorsey-Riverbend, Progresso/Flagler Villages Neighborhood Area Analysis District is primarily Black or African-American (70 percent) followed by White Alone (27 percent). An estimated 13 percent of the District's population is Hispanic or Latino. Only 22 percent of the population 25+ years of age has a bachelor's degree or higher while 26 percent do not have a high school diploma.

There is a total of 6,724 households in the District. The typical median household income in the District ranges from \$26,250 in the Progresso Village Association to \$32,461 in the Dorsey-Riverbend HOA. According to 2013-2017 ACS estimates, 33 percent of families in the District (2,248 families) had incomes in the past 12 months below the poverty level.

According to 2013-2017 ACS estimates, 67 percent of the population 16+ years of age in the District are in the labor force. The District's employed population 16 years and older is primarily employed in sales and office (30 percent) followed by service occupations (28 percent) and management, business, science, and arts occupations (27 percent). The highest median earnings are in management, business, science and art occupations (\$45,533) with the lowest in natural resources, construction, and maintenance occupations (\$25,429). The median earnings for sales and office occupations is \$29,781.

According to 2013-2017 ACS estimates, 23 percent (1,839 units) of the District's 7,981-unit housing supply are in multi-family structures of 3 or 4 units and more. An estimated 28 percent (2,197) of the District's housing units are in multi-family structures of 20 units or more. Only 22 percent of the District's housing supply (1,720 units) are in 1-unit, detached or attached structures. An estimated 87 percent of occupied units (5,823 units) in the District are renter-occupied. Of the District's total housing units, 17 percent (1,355 units) are vacant. The highest vacancy rate (33 percent) in the District is "for rent" and 30 percent are "other" vacancies.

An estimated 41 percent (245 units) of the District's owner households and 58 percent (3,394) of renter households are cost-burdened. A housing affordability analysis found significant "gaps" in most areas of the District. The largest owner affordability gap was found in the Progresso Village where the median household income is \$26,250 and in the eastern section of Dorsey-Riverbend HOA where the median household income is \$32,641. The analysis found several renter affordability "gaps" in the District, including the Durrs Neighborhood Association and the Progresso Village Association.

According to CNT's 2015 estimates, the H+T Index in the Dorsey-Riverbend, Durrs, Progresso/Flagler Villages Neighborhood Area Analysis District ranges from a low of 39 percent in the Progresso Village to 58 percent in the Flagler Village Association. All of the other neighborhoods in the District are below the 45 percent benchmark with the exception of Flagler Village Association (58 percent).

3) Downtown/Tarpon River Neighborhood Area Analysis District

The Downtown/Tarpon River Neighborhood Area District contains a total population of 13,743 residents and 8,646 housing units. The population of the Downtown/Tarpon River Neighborhood Area Analysis District is primarily White Alone (73 percent), followed by Black or African-American (19 percent). An estimated 7 percent of the District's population is Hispanic or Latino.

An estimated 42 percent of the District's population 25+ years of age has a bachelor's degree or higher, while only 11 percent do not have a high school diploma. An estimated 91 percent (12,518 residents) of the District's population is over 18 years of age with 16 percent (2,187 residents) over the age of 65.

The largest percentage of the District's White, Alone population resides in the Tarpon River Civic Association (99 percent) and (97 percent) of the two block groups. Both the largest percentages of Black or African American populations (48 percent) and Hispanic or Latino populations (34 percent) reside in the Riverside Park Residents Association.

There is a total of 6,760 households in the Downtown/Tarpon River Neighborhood Area Analysis District. The more typical median household income in the District ranges from \$26,885 in the Riverside Park Residents Association to \$120,786 in the Sailboat Bend Civic Association. According to 2013-2017 ACS estimates, 16 percent of families in the District (1,063 families) had incomes in the past 12 months below the poverty level.

An estimated, 66 percent of the population 16+ years of age in the District are in the labor force. The District's employed population 16 years and older is primarily employed in management, business, science and art occupations (49 percent) and sales and office occupations (19 percent). The highest median earnings are in management, business, science and art occupations (\$56,376) with the lowest in production, transportation, and material moving occupations (\$37,371). The median earnings for sales and office occupations is \$37,711.

According to 2013-2017 ACS estimates, 46 percent (3,997 units) of the District's 8,646 unit housing supply are in multi-family structures of 20 units or more. Only 26 percent of the District's housing supply (2,243 units) are in 1-unit, detached or attached structures.

An estimated, 35 percent (2,355 units) of the occupied housing units in the District are owner-occupied. Of the District's total housing units, 22 percent (1,886 units) are vacant. The highest vacancy rate in the District (55 percent) are for seasonal, recreational or occasional use vacancies.

According to 2013-2017 ACS estimates, 36 percent (536 units) of the District's owner-occupied housing units are cost-burdened and 57 percent (2,520 units) of renter-occupied units. The housing affordability analysis found significant homeowner "gaps" in most areas of the District. The largest affordability gap was found in the eastern section of Riverside Park Residents Association where the median household income is \$26,885, and in the western section of Sailboat Bend Civic Association. Lower owner affordability gaps are found in the southern section of Tarpon River Civic Association where median household incomes are generally higher and median owner values generally lower than the District, as a whole.

The housing affordability analysis found several renter affordability "gaps" in the District with the largest in the Downtown Fort Lauderdale area. Significant housing affordability "surpluses" were found in Sailboat Bend and Tarpon River where higher median household incomes are more prevalent.

According to CNT's 2015 estimates, the H+T Index in the Downtown/Tarpon River Neighborhood Area Analysis District ranges from 36 percent in the Riverside Park Residents Association to 62 percent in Downtown Fort Lauderdale. The Sailboat Bend Civic Association (46 percent) and Tarpon River (56 percent) are also above the 45 percent affordability threshold.



BACKGROUND

The *City of Fort Lauderdale Affordable Housing and Economic Analysis* provides a current market perspective on the key demand and supply factors impacting the production and availability of affordable housing in the City of Fort Lauderdale. A basic premise of all housing markets is the need to create and maintain a “spectrum” of housing choice and opportunity for local residents. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors including: household income, population age, proximity of employment and mere preference. A spectrum of owner and rental housing choice and opportunity is particularly important in supporting the range of income groups that reside in the City.

An understanding of the shifting demands for housing is critical for the creation of effective housing policies and strategies. The increasing demand for worker housing has magnified the importance of providing a wide spectrum of owner and renter choice and opportunity with respect to affordability, location and access to jobs.

Defining Affordable Housing and Measuring Affordability

Housing affordability is generally defined as the capacity of households to consume housing services and, specifically, the relationship between household incomes and prevailing housing prices and rents. The standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. This is also the standard definition for housing programs administered by the Department of Housing and Urban Development (HUD) and most state programs. However, this definition of housing affordability has its limitations because of the inability to determine whether households spend more than 30 percent of their income on housing by necessity or choice. Specifically, the definition does not consider that upper income and smaller households can afford to spend much more than 30 percent of their incomes on housing and still have enough income left over to satisfy other basic needs, whereas low income households that pay even 10 percent of their incomes on housing costs may be forced to forgo essential medical care and healthy food.

Affordability Indices

One measure of housing affordability is the cost of homeownership, commonly conveyed through housing affordability indices. These indices generally indicate that affordability increased substantially toward the end of the last decade, primarily as a result of lower interest rates during that period. A housing affordability index for an area brings together the price and the income elements that contribute to housing affordability. The following describes the most recognized affordability indices:

National Association of Realtors (NAR) Index

The most common index is that produced by the National Association of Realtors (NAR). The affordability index measures whether or not a typical family could qualify for a mortgage loan on a typical home. A typical home is defined as the national median-priced, existing single-family home as calculated by NAR. The typical family is defined as one earning the median family income as reported by the U.S. Bureau of the Census. These components are used to determine if the median income family can qualify for a mortgage on a typical home. To interpret the indices, a value of 100 means that a family with the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that family earning the median income has more than enough income to qualify for a mortgage loan on a median-priced home, assuming a 20 percent down payment. For example, a composite Housing Affordability Index (HAI) of 120.0 means a family earning the median family income has 120 percent of the income necessary to qualify for a conventional loan covering 80 percent of a median-priced existing single-family home. An increase in the HAI, then, shows that this family is more able to afford the median priced home. The calculation assumes a down payment of 20 percent of

the home price and it assumes a qualifying ratio of 25 percent. That means the monthly principal and interest (P&I) payment cannot exceed 25 percent of the median family monthly income.

Housing Opportunity Index

The National Association of Home Builders (NAHB) has developed a Housing Opportunity Index, which is defined as the share of homes affordable for median household incomes for each metropolitan statistical area (MSA). The NAHB Index has certain intuitive limitations, however, as housing affordability scores are generally more favorable in metropolitan areas that are also rated as “least desirable places to live” according to Places Rated Almanac (Brookings Institution, 2002). The “median house price-income ratio” used by the National Association of Realtors and other housing analysts is a key economic indicator in assessing local market trends and vitality.

Housing and Transportation Affordability Index

As noted above, housing affordability is generally defined as the capacity of households to consume housing services and, specifically, the relationship between household incomes and prevailing housing prices and rents. The standard HUD definition that households should spend no more than 30 percent of their income on housing costs is most frequently used by various units of government. However, a number of housing studies in recent years have shown a clear correlation between workforce housing demand and transportation costs. The critical link between housing and transportation costs has significant implications with respect to housing choice and affordability. Housing and transportation costs can severely limit a working household’s choice both in terms of housing and job location. Rising gas and overall transportation costs have significant impacts on both homeowners and renters. The location of affordable rental housing is particularly relevant as proximity to job centers and access to transit is vital to a renter dominated workforce principally comprised of low- and moderate income households.

The Housing and Transportation Affordability Index (H+T Index) developed by the Center for Neighborhood Technology (CNT) demonstrates the inadequacy of traditional measures of housing cost burden. While housing alone is traditionally considered affordable when consuming no more than 30 percent of income, the H+T Index limits the combined costs of transportation and housing consuming to no more than 45 percent of household income. Why does this matter? According to CNT, a typical household’s transportation costs can range from 12 percent of household income in communities with compact development and access to transit options, to more than 32 percent in the far exurbs.



Methodology and Scope of Analysis

The *City of Fort Lauderdale Affordable Housing and Economic Analysis* provides an assessment of current housing market supply and demand conditions and trend analysis. The methodology provides several layers of population, economic and housing analysis based on population trends, employment and housing supply and demand. The study includes the following elements:

- **Population Characteristics:** This section provides a current assessment of the City of Fort Lauderdale's population trends including race and ethnicity, age and educational attainment values;
- **Economic Characteristics:** This section provides a current assessment of the City of Fort Lauderdale's economy including household income, poverty, labor force, occupations and commuter patterns;
- **Housing Supply and Demand Analysis:** This section analyzes the affordability levels of the City of Lauderdale's owner and renter housing based on current housing values in relation to household income.;
- **Neighborhood Analysis:** This section provides a drill down analysis at the neighborhood level of the same population, economic and housing supply and demand data as performed at the City level.

CITY AND COUNTY ANALYSIS

Population Change

According to recent 2013-2017 5-Year American Community Survey (ACS) estimates, the City of Fort Lauderdale has a current population of 177,175 residents. The City's population has increased by almost 5 percent (8,572 residents) since 2013 and by 2 percent (3,605 residents) since 2015. The population growth rate of the City has been slightly lower than Broward County during this period.

There are currently 73,657 households in the City which represents a 3 percent increase since 2013. The number of households in the City has been consistent each year since 2013, increasing slowly almost every year. Family households throughout the City have also been steadily increasing over the past five years with an 8 percent increase (1,798) in total family households since 2013. Overall, family households comprise around 49 percent of all occupied units in the City up from 47 percent in 2013.

In comparison, Broward County experienced a 2 percent increase (12,370) in households since 2013. The County also had an increase of almost 4 percent or 15,107 households, in family households since 2013. Overall, family households comprise 64 percent of the County's total occupied households.

Race and Ethnicity

The racial and ethnic composition of the City of Fort Lauderdale has been gradually changing since 2013. While the City's White Alone (48 percent) and Black or African American (31 percent) populations continue to comprise the largest shares of the City's racial composition, there has been a significant shift in the growth of the racial groups. The city's White Alone population decreased by 3 percent since 2013 while the City's Black or African American population increased by 0.3 percent. Hispanic or Latino populations of any race continue to grow each year in Fort Lauderdale. Hispanic or Latinos now comprise about 18 percent of the City's population, a 3 percent increase from 2013.

The racial and ethnic composition of the City is fairly similar to that of Broward County, both in terms of composition and population shifts. The County has also experienced a decrease (4 percent) in its White alone population since 2013, but continues to increase (1 percent or 49,562 individuals) in its Black or African American population. Likewise, the County's Hispanic or Latino population has increased by about 3 percent (74,595 persons) since 2013 and now comprise 28 percent of the County's population up from 26 percent in 2013.

Table 1.1: City and County Population Comparisons

City of Fort Lauderdale		Broward County	
2013	168,603	2013	1,784,889
2014	171,137	2014	1,815,269
2015	173,570	2015	1,843,152
2016	175,153	2016	1,863,780
2017	177,175	2017	1,890,416
% Change 2013-2017	4.84%	% Change 2013-2017	5.58%

Source: U.S. Census, ACS, (2017), (2016), (2015), (2014), (2013) 5-Year Estimates



Table 1.2(a): City and County Race and Ethnicity Comparisons, 2013

Race	City of Fort Lauderdale		Broward County	
	Total	%	Total	%
White alone	85,878	50.9%	757,268	42.4%
Black or African American alone	52,058	30.9%	468,715	26.3%
American Indian and Alaska Native alone	208	0.1%	2,850	0.2%
Asian alone	1,965	1.2%	58,231	3.3%

Native Hawaiian and Other Pacific Islander	92	0.1%	898	0.1%
Some other race alone	571	0.3%	7,291	0.4%
Two or more races:	2,645	1.6%	28,244	1.6%
Ethnicity				
Not Hispanic or Latino	143,417	85.1%	1,323,497	74.2%
Hispanic or Latino	25,186	14.9%	461,392	25.8%

Source: US Census, ACS, 2013 5-Year Estimates

Table 1.2(b): City and County Race and Ethnicity Comparisons, 2017

Race	City of Fort Lauderdale		Broward County	
	Total	%	Total	%
White alone	85,139	48.1%	721,241	38.2%
Black or African American alone	55,340	31.2%	518,277	27.4%
American Indian and Alaska Native alone	146	0.1%	3,156	0.2%
Asian alone	2,543	1.4%	66,304	3.5%
Native Hawaiian and Other Pacific Islander	50	0.0%	844	0.0%
Some other race alone	360	0.2%	9,752	0.5%
Two or more races:	2,141	1.2%	34,855	1.8%
Ethnicity				
Not Hispanic or Latino	145,719	82.2%	1,354,429	71.6%
Hispanic or Latino	31,456	17.8%	535,987	28.4%

Source: US Census, ACS, 2017 5-Year Estimates

Age

According to ACS estimates, the current median age of the City of Fort Lauderdale's population has remained at 42 from 2013 to 2017. Significantly, however, is a 4 percent (2,504 persons) increase in the City's prime age (20-44) worker population. The City's 45-74 age group continues to grow at a rapid pace. From 2013-2017 there was 5 percent (3,492 person) increase in the population for that age range.

Broward County's median age has been consistent at around 40 years old from 2013 to 2017, consistently lower than the City of Fort Lauderdale. However, the County has also experienced an increase of 5 percent (30,151 persons) in the prime age (20-44) worker population. Comparable to the City is the County's 9 percent (57,885 persons) growth in the 45-74 age grouping.

Table 1.3(a): City and County Age Comparisons, 2013

Age	City of Fort Lauderdale		Broward County	
	Total	%	Total	%
Total population	168,603		1,784,889	
Under 5 years	8,870	5.3%	105,197	5.9%
5 to 9 years	8,614	5.1%	104,146	5.8%
10 to 14 years	7,489	4.4%	114,123	6.4%
15 to 19 years	8,774	5.2%	114,029	6.4%
20 to 24 years	9,804	5.8%	109,360	6.1%
25 to 34 years	24,933	14.8%	233,269	13.1%

35 to 44 years	22,172	13.2%	250,438	14.0%
45 to 54 years	27,920	16.6%	279,023	15.6%
55 to 59 years	12,786	7.6%	117,502	6.6%
60 to 64 years	11,157	6.6%	98,636	5.5%
65 to 74 years	15,090	9.0%	133,486	7.5%
75 to 84 years	7,064	4.2%	83,196	4.7%
85 years and over	3,930	2.3%	42,484	2.4%
18 years and over	138,228	82.0%	1,390,222	77.9%
65 years and over	26,084	15.5%	259,166	14.5%
Median age (years)	42.3		39.8	

Source: US Census, ACS, 2013 5-Year Estimates

Table 1.3(b): City and County Age Comparisons, 2017

Age	City of Fort Lauderdale		Broward County	
	Total	%	Total	%
Total population	177,175		1,890,416	
Under 5 years	9,221	5.4%	110,377	5.8%
5 to 9 years	8,868	5.3%	110,501	5.8%
10 to 14 years	8,748	4.9%	113,943	6.0%
15 to 19 years	8,557	5.1%	113,616	6.0%
20 to 24 years	8,578	5.2%	114,806	6.1%
25 to 34 years	28,111	14.8%	254,817	13.5%
35 to 44 years	22,724	12.7%	253,595	13.4%
45 to 54 years	26,393	15.1%	280,455	14.8%
55 to 59 years	13,674	7.7%	131,574	7.0%
60 to 64 years	12,758	7.0%	111,771	5.9%
65 to 74 years	17,620	9.8%	162,732	8.6%
75 to 84 years	8,107	4.7%	88,057	4.7%
85 years and over	3,816	2.3%	44,172	2.3%
18 years and over	144,792	81.7%	1,483,776	78.5%
65 years and over	29,543	16.7%	294,961	15.6%
Median age (years)	42.3		40.1	

Source: US Census, ACS, 2017 5-Year Estimates



Educational Attainment

According to 2013-2017 ACS estimates, 27 percent of the City of Fort Lauderdale's population 25 years of age and over have some college or an associate degree with 35 percent having a Bachelor's, graduate or professional degree. The City's 25+ population with less than a high school diploma has decreased by 2 percent since 2013.

The City's overall educational attainment is generally similar to Broward County with respect to the percentages of the 25+ population with some college or higher degrees including a Bachelor's, graduate or professional degree. However, the percentages of the City's 25+ population with less than a high school diploma are somewhat higher than the County, as a whole although somewhat diminished from the 2013 estimates.

Table 1.4(a): City and County Educational Attainment Comparisons, 2013

Educational Attainment	City of Fort Lauderdale	Broward County
Less than 9th grade	6.2%	5.2%
9th to 12th, no diploma	8.9%	7.0%
High school graduate (incl. equivalency)	25.1%	27.8%
Some college, no degree	19.0%	21.0%
Associate's degree	7.8%	9.1%
Bachelor's degree	20.5%	19.2%
Graduate or professional degree	12.5%	10.7%

Source: US Census, ACS, 2013 5-Year Estimates

Table 1.4(b): City and County Educational Attainment Comparisons, 2017

Educational Attainment	City of Fort Lauderdale	Broward County
Less than 9th grade	5.8%	5.0%
9th to 12th, no diploma	7.4%	6.4%
High school graduate (incl. equivalency)	24.8%	27.2%
Some college, no degree	18.6%	20.0%
Associate's degree	8.5%	9.9%
Bachelor's degree	21.8%	20.1%
Graduate or professional degree	13.1%	11.4%

Source: US Census, ACS, 2017 5-Year Estimates

Economic Characteristics

Median Household Income

According to 2013-2017 ACS estimates, the City of Fort Lauderdale's current median household income is \$52,315 which is 21 percent higher than 2013 (\$43,119). The City's median household income is 5 percent lower than Broward County's median household income of \$54,895.

Table 1.5: City and County Median Household Income Comparisons

Median Household Income		
	2013	2017
City of Fort Lauderdale	\$43,119	\$52,315
Broward County	\$51,251	\$54,895

Source: US Census, ACS, 2013 & 2017 5-Year Estimates

Poverty

According to 2013-2017 ACS estimates, 14 percent of families in the City of Fort Lauderdale and 19 percent of people had incomes in the past 12 months below the poverty level. Both the percentages of families and people whose income in the past 12 months was below the poverty level have gradually decrease since 2013.

In Broward County, the percentage of families and people whose income in the past 12 months is below the poverty level is significantly lower than the City of Fort Lauderdale.

Table 1.6: City and County Poverty Rate Comparisons

Percentage of families & people whose income in the past 12 months is below the poverty level		
	2013	2017
City of Fort Lauderdale		
Families	15.0%	14.4%
People	20.6%	19.3%
Broward County		
Families	10.9%	10.8%
People	14.3%	14.0%

Source: US Census, ACS, 2013 & 2017 5-Year Estimates



Labor Force

According to 2013-2017 ACS estimates, 66 percent (148,811 workers) of the City of Fort Lauderdale's population age 16 and over are in the labor force up from 65 percent (141,986 workers) in 2013. The current percentage of unemployed is 8 percent with 34 percent of the 16+ population not in the labor force.

Broward County has a slightly larger percentage (66%) of the population 16+ in the labor force and similar percentages of unemployed (8 percent) and persons not in the labor force (34 percent).

Table 1.7(a): City and County Labor Force Comparisons, 2013

Labor Force	City of Fort Lauderdale	Broward County
In Labor Force	65.2%	67.2%
Civilian labor force	65.1%	67.1%
Employed	57.0%	59.1%
Unemployed	8.1%	8.0%
Not in labor force	34.8%	32.8%

Source: US Census, ACS, 2013 5-Year Estimates

Table 1.7(b): City and County Labor Force Comparisons, 2017

Labor Force	City of Fort Lauderdale	Broward County
In Labor Force	65.6%	65.8%
Civilian labor force	65.6%	65.8%
Employed	60.3%	60.7%
Unemployed	5.2%	5.0%
Not in labor force	34.4%	34.2%

Source: US Census, ACS, 2017 5-Year Estimates

The City of Fort Lauderdale's employed population 16 years and older is primarily employed in management, business, science and art occupations (38 percent), sales and office occupations (24 percent) and service occupations (21 percent). According to the U.S. Census, "occupation" describes the kind of work a person does on the job. The highest median earnings are in management, business, science and art occupations (\$58,006) while the lowest are in service occupations (\$20,268). The median earnings for sales and office occupations is \$30,527

Commuter Characteristics

According to 2013-2017 ACS estimates, 65,112 (74 percent) City of Fort Lauderdale workers commute to work by car, truck or van and drove alone. Only 4,514 workers (5 percent) use public transportation, excluding taxicabs. The mean travel time to work is around 26 minutes one way. The commuter patterns of the City's workers have remained essentially unchanged since 2013 though there has been a discernible uptick in the employed labor force 16+ that work at home, walk or use alternative means of transportation.

Housing Supply and Demand

Housing Inventory and Tenure

According to the most recent 2013-2017 5-Year American Community Survey (ACS) estimates, the City of Fort Lauderdale's housing inventory increased by 2,954 units (3 percent) since 2013. The percentage (37 percent) of Fort Lauderdale's inventory of detached, single-family units is less than Broward County (42 percent), as a whole. Conversely, the percentage (33 percent) of units in structures with 20 or more units is greater in Fort Lauderdale than Broward County (27 percent).

Table 1.8(a): City and County Housing Inventory Comparisons, 2013

Housing Inventory	City of Fort Lauderdale	Broward County
1-unit, detached	36.9%	41.4%
1-unit, attached	4.9%	8.0%
2 units	5.6%	2.8%
3 or 4 units	7.5%	4.4%
5 to 9 units	6.0%	5.7%
10 to 19 units	6.6%	7.2%
20 or more units	31.3%	27.8%
Mobile home	1.1%	2.7%
Boat, RV, van, etc.	0.1%	0.0%

Source: US Census, ACS, 2013 5-Year Estimates

According to 2013-2017 5-Year American Community Survey (ACS) estimates, 77 percent (73,657 units) of the City of Fort Lauderdale's housing units are occupied. The City's occupied units are comprised of 38,612 (52 percent) owner units and 35,045 (48 percent) renter units. There are currently 22,186 vacant units in the City with an overall vacancy rate of 23 percent. The City's current vacancy rate represents a 0.3 increase since 2013.

Table 1.8(b): City and County Housing Inventory Comparisons, 2017

Housing Inventory	City of Fort Lauderdale	Broward County
1-unit, detached	36.5%	41.5%
1-unit, attached	5.3%	8.3%
2 units	4.2%	2.5%
3 or 4 units	7.5%	4.5%
5 to 9 units	6.2%	5.5%
10 to 19 units	6.1%	7.5%
20 or more units	33.1%	27.3%
Mobile home	1.1%	2.8%
Boat, RV, van, etc.	0.0%	0.1%

Source: US Census, ACS, 2017 5-Year Estimates



Housing Vacancies and Characteristics

An analysis of the City’s “vacancy status characteristics” found the increase in the City’s housing vacancies is largely due to the increasing number of “for seasonal, recreational, or occasional use” and “for rent” vacancies. Seasonal, recreation or occasional use vacancies have increased by 1,714 units (15 percent) from 2013-2017.

Conversely, “for rent” vacancies have decreased by 721 units (20 percent).

Properties that are rented or sold but not occupied have also increased significantly since 2013. The City’s vacancy status characteristics largely mirror that of Broward County. The County also experienced significant increases in rent, seasonable, recreational, or occasional use and all other vacancy categories since 2013.

Table 1.9: City of Fort Lauderdale Housing Vacancy Status

City of Fort Lauderdale			
Vacancy Status	2013	2017	% Change
Total Vacant Units	21,140	22,186	5.0%
For Rent	3,546	2,825	-20.3%
For Sale Only	1,782	1,605	-9.9%
Rented or Sold, Not occupied	1,092	1,708	56.4%
For Seasonal, Recreational, or Occasional Use	11,316	13,030	15.2%
All Other Vacant	3,404	3,004	-11.8%

Source: US Census, ACS, 2013 & 2015 5-Year Estimates

Housing Values

A basic premise of all housing markets is there should exist a spectrum of housing choice and opportunity for local residents. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors, including: employment mix, household income, population age, proximity of employment and mere preference. Local housing and labor markets are inextricably linked to one another. Industries are served by local housing markets that provide choices and opportunities for both current and future workers. The level of affordable housing demand is largely determined by job growth and retention. Employment growth will occur through the retention and expansion of existing firms and new economic growth resulting from start-ups, spin-offs, and relocations to the City of Fort Lauderdale. Essentially, populations follow job growth and the demand for housing will be influenced by the location, type and wage levels of the City and Broward County with respect to future employment growth. The affordability component of housing demand, however, is based on local wages and salaries that are then translated into household incomes. Therefore, the availability of an existing supply of various housing types and price levels must be maintained to address the housing demand of the variety of occupations that comprise the local industrial base.

The “value” of owner-occupied housing units is an important determinant of housing accessibility and affordability. Housing values have fluctuated significantly in many housing markets during the past decade due initially to the 2004-2006 “housing bubble” and then followed by the subsequent collapse and economic recession. However, recent trends in the housing market in Broward County and South Florida show steady increases in the value of both owner and rental housing and fluctuating numbers of overall housing sales throughout the area.

The Florida Realtors Monthly Distressed Market analysis for October 2018 in Broward County showed a steady growth in the median sale prices of traditional single-family from 2017 to 2018 and a slight decrease in the median sales price of traditional townhomes/condos. Traditional closed sales of single-family homes in October 2018 showed a \$357,500 median sale price and an almost 13 percent year-over-year increase. Traditional closed sales for townhomes/condos showed a \$159,000 median sale price, a 0.6 percent decrease from 2017 median sales prices.

Table 1.10: Broward County Housing Sales

Single-Family Homes		October 2018	October 2017	% Change
Traditional	Closed Sales	1,258	1,118	12.5%
	Median Sale Price	\$357,500	\$340,000	5.1%
Foreclosures/REO	Closed Sales	41	58	-29.3%
	Median Sale Price	\$267,000	\$282,750	-5.6%
Short Sale	Closed Sales	23	25	-8.0%
	Median Sale Price	\$310,000	\$212,500	45.9%
Townhomes/Condos				
Traditional	Closed Sales	1,420	1,165	21.9%
	Median Sale Price	\$159,000	\$160,000	-0.6%
Foreclosures/REO	Closed Sales	45	53	-15.1%
	Median Sale Price	\$120,000	\$113,500	5.7%
Short Sale	Closed Sales	11	12	-8.3%
	Median Sale Price	\$150,000	\$144,500	3.8%

Source: Florida Realtors 2017-2018

According to Zillow's most recent (April 30, 2019) Fort Lauderdale Market Overview, the median sale price of a single-family home in the City was \$336,300. According to the Broward County Quarterly Housing Report prepared by the Reinhold P. Wolff Economic Research organization, the median price of existing single-family units in the City of Fort Lauderdale was \$294,190, while the median price of existing condominiums in the area was \$211,445. The Reinhold report includes rent prices in the Fort Lauderdale area with renters showing a median monthly rent of \$2,705 for a 2-bedroom unit and \$3,204 for a 3-bedroom.

According to 2013-2017 5-Year ACS estimates, the median value of an owner-occupied housing unit in the City of Fort Lauderdale is \$297,200. Based on these estimates, the current value of owner-occupied units in the City represents a 21 percent increase since 2013.

Table 1.11: City and County Median Housing Values

Median Housing Values		
	2013	2017
City of Fort Lauderdale		
Median Owner Value	\$245,700	\$297,200
Median Gross Rent	\$1,057	\$1,181
Broward County		
Median Owner Value	\$181,500	\$223,400
Median Gross Rent	\$1,171	\$1,271

Source: US Census, ACS, 2013 & 2017 5-Year Estimates

A comparison of median monthly household income and median monthly owner costs is shown as a percentage that establishes overall affordability and level of cost burden. Housing affordability is generally defined as the capacity of households to consume housing services and, specifically, the relationship between household incomes and prevailing housing prices and rents. As previously noted, the standard most frequently used by various units of government is that households should spend no more than 30 percent of their income on housing costs. This is the standard definition for housing programs administered by the Department of Housing and Urban Development



(HUD) and most state housing agencies. Owner and renter households paying excess of 30 percent of their income on housing costs are considered “cost burdened.”

According to 2013-2017 5-Year ACS estimates, owner-occupied housing units with a mortgage comprise 58 percent (22,565 owners) of the City of Fort Lauderdale’s total owner-occupied housing units. Significantly, 41 percent of current owner households with a mortgage pay in excess of 30 percent of their income on housing costs down from 51 percent in 2013. An additional 42 percent of owner households “without a mortgage” also pay in excess of 30 percent of their income on housing costs. The level of cost-burdened owner households with and without a mortgage in the City are similar to County-wide levels.

Table 1.12(a): City of Fort Lauderdale Cost Burdened Households

Cost Burdened Renter Households	Broward	2013	2017
Total renter occupied housing units that pay 30% or more of their household income on rent		55.0%	57.8%
Cost Burdened Owner Households		2013	2017
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments		51.2%	40.9%

Source: US Census, ACS, 2013 & 2017 5-Year Estimates

Table 1.12(b): Broward County Cost Burdened Households

Cost Burdened Renter Households	2013	2017
Total renter occupied housing units that pay 30% or more of their household income on rent	58.5%	57.8%
Cost Burdened Owner Households	2013	2017
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	51.1%	41.9%

Source: US Census, ACS, 2013 & 2017 5-Year Estimates

According to 2013-2017 5-Year ACS estimates, there are 35,045 occupied housing units in the City of Fort Lauderdale paying rent (48 percent of all occupied units). The median monthly gross rent of all renter-occupied units in the City is \$1,181. The current rent price represents a 12 percent increase since 2013.

According to 2013-2017 5-Year ACS estimates, 58 percent (20,240 households) of the City of Fort Lauderdale’s renter households are paying in excess of 30 percent of their incomes on housing costs. This represents a 3 percent (567 renters) increase in cost-burdened renter households in the City since 2013.

Housing Affordability

The following section provides a “housing affordability analysis” using the current 2013-2017 5-Year estimates of median household income and owner/rent values for the City of Fort Lauderdale. Income limits are set for the following household income categories:

- Extremely Low – 0-30% of Median = \$14,736
- Very Low – 31-50% of Median = \$24,560
- Low – 51-80% of Median = \$39,295
- Moderate – 81-100% of Median = \$49,119
- Middle 101-120% of Median = \$58,9430

Using 2013-2017 5-Year ACS estimates, an owner and renter housing supply/demand analysis was performed for each of the five household income categories. For owner units, affordability of home purchase was calculated at the standard 2.5:1 median home value-to-median household income ratio. For renter units, affordability was calculated using the ≤ 30 percent of household income standard.

Table 1.13(a): City Owner Affordability Analysis

Fort Lauderdale						
	2013			2017		
Median Household Income (MHI)	\$49,119			\$52,315		
Median Owner-Occupied Value	\$245,700			\$297,200		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/ Surplus	Income	Affordable Home Purchase Price	Gap/ Surplus
Extremely Low-Income (0-30% of MHI)	\$14,736	\$36,839	\$208,861	\$15,695	\$39,237	\$257,963
Very Low-Income (31-50% of MHI)	\$24,560	\$61,399	\$184,301	\$26,158	\$65,395	\$231,805
Low-Income (51-80% of MHI)	\$39,295	\$98,238	\$147,462	\$41,852	\$104,630	\$192,570
Moderate-Income (81-100% of MHI)	\$49,119	\$122,798	\$122,903	\$52,315	\$130,788	\$166,412
Middle-Income (101-120% of MHI)	\$58,943	\$147,357	\$98,343	\$62,778	\$156,945	\$140,255

Source: US Census, ACS, 2013 & 2017 5-Year Estimates



Table 1.13(b): County Owner Affordability Analysis

Broward County						
	2013			2017		
Median Household Income (MHI)	\$51,251			\$54,895		
Median Owner-Occupied Value	\$181,500			\$223,400		
Household Income Categories	Income	Affordable Home Purchase Price	Gap/ Surplus	Income	Affordable Home Purchase Price	Gap/ Surplus
Extremely Low-Income (0-30% of MHI)	\$15,375	\$38,438	\$143,062	\$16,469	\$41,173	\$182,227
Very Low-Income (31-50% of MHI)	\$25,626	\$64,064	\$117,436	\$27,448	\$68,620	\$154,780
Low-Income (51-80% of MHI)	\$41,001	\$102,502	\$78,998	\$43,916	\$109,790	\$113,610
Moderate-Income (81-100% of MHI)	\$51,251	\$128,128	\$53,373	\$54,895	\$137,238	\$86,162
Middle-Income (101-120% of MHI)	\$61,501	\$153,753	\$27,747	\$65,874	\$164,685	\$58,715

Source: US Census, ACS, 2013 & 2017 5-Year Estimates

The housing affordability analysis for owner units in the City shows significant gaps within all household income categories including the “middle” household income category (101-120 percent of median). Affordability gaps within the “extremely” and “very low” household income categories are fairly normal as ownership opportunities within these lower income levels is cost prohibitive. However, large affordability gaps within the “moderate” and “middle” household income categories are significant and points to the general unavailability of owner units in the City to accommodate the price points of households earning less than 120 percent of median.

The housing supply and demand analysis for renter units in the City shows a significant gap in the supply of affordable renter units for “extremely” low income households, but sizeable gaps also within the price ranges of “moderate” and “upper” household income categories.

The affordability analysis of renter units in the City indicates growing and substantial affordability gaps for “Extremely Low” (\$257,963) and “Very Low” (\$231,805) income households earning below 50 percent of the City’s median household income. A significant affordability gap (\$192,570) also exists for “Low” income renter households earning between 51-80 percent of the median household income. The affordability gap in the City is significant between 2013 and 2017 with the surplus having increased by an average of \$45,000 for almost all household income categories. Rent affordability in the City is similar to that of Broward County, as a whole, though affordability gaps are significantly greater in the County in the aforementioned household income categories.

Housing and Transportation Affordability Index

As previously noted, the Housing and Transportation Affordability Index (H+T Index) developed by the Center for Neighborhood Technology (CNT) offers an expanded view of affordability, one that combines housing and transportation costs and sets the benchmark at no more than 45 percent of household income. According to CNT’s 2015 estimates, both Broward County (64 percent) and the City of Fort Lauderdale (62 percent) have an H+T Index far above the 45 percent benchmark.

Table 1.14(a): City Renter Affordability Analysis

Fort Lauderdale						
	2013			2017		
Median Household Income (MHI)	\$49,119			\$52,315		
Median Gross Rent	\$1,057			\$1,181		
Household Income Categories	Income	Affordable Rent Purchase Price	Gap/ Surplus	Income	Affordable Rent Purchase Price	Gap/ Surplus
Extremely Low-Income (0-30% of MHI)	\$14,736	\$368	\$689	\$15,695	\$392	\$789
Very Low-Income (31-50% of MHI)	\$24,560	\$614	\$443	\$26,158	\$654	\$527
Low-Income (51-80% of MHI)	\$39,295	\$982	\$75	\$41,852	\$1,046	\$135
Moderate-Income (81-100% of MHI)	\$49,119	\$1,228	\$171	\$52,315	\$1,308	\$127
Middle-Income (101-120% of MHI)	\$58,943	\$1,474	\$417	\$62,778	\$1,570	\$389

Source: US Census, ACS, 2013 & 2017 5-Year Estimates

Table 1.14(b): County Renter Affordability Analysis

Broward County						
	2013			2017		
Median Household Income (MHI)	\$51,251			\$54,895		
Median Gross Rent	\$1,171			\$1,271		
Household Income Categories	Income	Affordable Rent Purchase Price	Gap/ Surplus	Income	Affordable Rent Purchase Price	Gap/ Surplus
Extremely Low-Income (0-30% of MHI)	\$15,375	\$384	\$787	\$16,469	\$412	\$859
Very Low-Income (31-50% of MHI)	\$25,626	\$641	\$530	\$27,448	\$686	\$585
Low-Income (51-80% of MHI)	\$41,001	\$1,025	\$146	\$43,916	\$1,098	\$173
Moderate-Income (81-100% of MHI)	\$51,251	\$1,281	\$110	\$54,895	\$1,372	\$101
Middle-Income (101-120% of MHI)	\$61,501	\$1,538	\$367	\$65,874	\$1,647	\$376

Source: US Census, ACS, 2013 & 2017 5-Year Estimates



South Middle River Neighborhood Area Analysis District

[illegible]

The population of the South Middle River Neighborhood Area Analysis District is primarily Black or African-American (70 percent) followed by White Alone (27 percent). Only 17 percent of the population 25+ years of age has a bachelor's degree or higher while 20 percent do not have a high school diploma. An estimated 80 percent

(17,075 residents) of the District's population is over 18 years of age with 12 percent (2,457 residents) over 65, up from 8 percent in 2013.

The largest percentages of the District's Black or African American populations (96 percent) and Asian populations (2 percent) reside in the Lauderdale Manors HOA. The largest percentage of Hispanic or Latino populations (17 percent) reside in the South Middle River Civic Association.

Both the youngest (under 19 years of age) concentration (32 percent) of residents and the oldest (65+ years of age) concentration (18 percent) reside in the Lauderdale Manors HOA. Middle River Terrace has the highest percentage (57 percent) of its population 25+ years of age with a bachelor's degree or higher in the District, while Lauderdale Manors HOA has the largest percentage (38 percent) of the resident population without a high school diploma.

Table 2.1: South Middle River Demographic Characteristics

Total Population	21,424	
	Count	Percentage
Race		
White Alone	5,680	26.5%
Black or African American alone	14,948	69.8%
American Indian and Alaska Native	55	0.3%
Asian alone	121	0.6%
Native Hawaiian and Pacific Islander	0	0.0%
Some other race alone	222	1.0%
Two or more races	398	1.9%
Hispanic Ethnicity		
Not Hispanic or Latino	19,954	93.1%
Hispanic or Latino	1,470	6.9%
Age		
Under 5 years	1,320	6.2%
5 to 19 years	3,436	16.0%
20 to 34	5,127	23.9%
35 to 54 years	5,871	27.4%
55 and over	5,670	26.5%
18 and over	17,075	79.7%
65 and over	2,457	11.5%
Educational Attainment		
Population 25 years and over	15,177	
Less than 9th grade	1,557	10.3%
9th to 12th, no diploma	1,539	10.1%
High school graduate (incl. equivalency)	5,193	34.2%
Some college, no degree	3,086	20.3%
Associate's degree	1,256	8.3%
Bachelor's degree	1,691	11.1%
Graduate or professional degree	855	5.6%

Economic Characteristics

Source: U.S. Census ACS 2017 5-year estimates

There is a total of 6,794 households in the South Middle River Neighborhood Area Analysis District. The median household income of the Neighborhood District ranges from lows of \$16,761 in one of the Census Block Groups that represent Lauderdale Manors HOA to \$46,655 in one of the Census Block Groups in Middle River Terrace. The more typical median household income in the District ranges from \$16,761 in western sections of the South Middle River Civic Association to \$46,655 in the northeastern section of South Middle River Civic Association.



According to 2013-2017 ACS estimates, 26 percent of families in the District (1,735 families) had incomes in the past 12 months below the poverty level. The highest percentages of families with incomes below the poverty level in the District are located in Lauderdale Manors HOA and the South Middle River Civic Association. In these two Census Block Groups, the percentages of families with incomes below the poverty level are at 54 and 32 percent.

Table 2.2: South Middle River Economic Characteristics

Total Population	21,424	
Poverty Rate		
Total Households	6,794	
Families & people with income below the poverty level	1,735	25.5%
Percentage in Labor Force		
Total Population 16+	17,453	
Population in Labor Force	11,475	65.7%
Occupations		
Total Civilian employed population 16+	9,804	
Management, business, science, and arts	2,624	26.8%
Service occupations	3,042	31.0%
Sales and office occupations	2,305	23.5%
Natural resources, construction, and maintenance	684	7.0%
Production, transportation, and material moving	1,149	11.7%
Commute to Work		
Workers 16 years and over	9,518	
Car, truck, or van -- drove alone	6,749	70.9%
Car, truck, or van -- carpooled	840	8.8%
Public transportation (excluding taxicab)	1,364	14.3%
Walked/ Bicycle/ Motorcycle	101	1.1%
Other means	101	1.1%
Worked at home	365	3.8%

Source: U.S. Census ACS 2017 5-year estimates

According to 2013-2017 ACS estimates, 66 percent of the population 16+ years of age in the District are in the labor force. The District's population 16 years and older is primarily employed in service occupations (31 percent) and management, business, science, and arts occupations (27 percent). According to the U.S. Census, "occupation" describes the kind of work a person does on the job. The highest median earnings are in management, business, science and art occupations (\$42,961) with the lowest in service occupations (\$23,748). The median earnings for sales and office occupations is \$27,518.

According to 2013-2017 ACS estimates, 71 percent (6,749 workers) of the District's employed population 16+ years of age commute to work each day by truck, car, van and drive alone. An estimated 9 percent carpool and 14 percent use public transportation.

Housing Supply and Demand

According to 2013-2017 ACS estimates, 59 percent (4,751 units) of the South Middle River Neighborhood Area Analysis District's 8,004 unit housing supply are comprised of 1-unit, detached or attached units. Only 12 percent of the District's housing supply (984 units) are in structures of 20 or more units.

According to 2013-2017 ACS estimates, 41 percent (2,768 units) of the occupied housing units in the South Middle River Neighborhood Area Analysis District are owner occupied. An estimated 59 percent of occupied units (4,026 units) in the District are renter-occupied. Of the District's total housing units (8,004), 15 percent (1,210 units) are vacant. The highest vacancy rate (27 percent) in the District is for rental vacancy units followed by "other" vacancies (25 percent).

The median values of owner-occupied and renter-occupied housing units in the District vary significantly. The highest median owner values are found in Census Block Groups in the northeast section of Middle River Terrace Association (\$276,100) and northwest section of South Middle River (\$255,700). The highest median gross rents (\$1,833) are found in Census Block Groups in the western and southern sections of Lauderdale Manors HOA. The lowest median owner value (\$106,000) is found in Lauderdale Manors HOA and the lowest median gross rent (\$907) is also found in Lauderdale Manors HOA.

As previously noted, the standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. According to 2013-2017 ACS estimates, 51 percent (961 units) of the District's owner-occupied housing units and 70 percent (2,807) of renter-occupied units are cost-burdened.

Table 2.3: South Middle River Housing Characteristics

Total Housing Units	8,004	
Housing Inventory		
1-unit, detached	4,335	54.2%
1-unit, attached	416	5.2%
2 units	924	11.5%
3 or 4 units	570	7.1%
5 to 9 units	360	4.5%
10 to 19 units	395	4.9%
20 or more units	984	12.3%
Mobile home	20	0.2%
Boat, RV, van, etc.	0	0.0%
Housing Tenure		
Occupied housing units	6,794	
Owner-occupied	2,768	40.7%
Renter-occupied	4,026	59.3%
Vacant housing units	1,210	
Homeowner vacancy estimates	163	13.5%
Sold, Not Occupied	84	6.9%
Rental vacancy estimates	332	27.4%
Rented Not Occupied	57	4.7%
Vacancy for seasonal, recreational, or occasional use	267	22.1%
Other	307	25.4%

Source: U.S. Census ACS 2017 5-year estimates

Table 2.4: South Middle River Cost Burdened Housing Characteristics

Cost Burdened Renter Households		
Total Renter Occupied Households	4,026	
Spending 30% or more of household income on rent	2,807	69.7%
Cost Burdened Owner Households		
Total Owner Occupied Households	1,901	
Spending 30% or more of household income on mortgage payments	961	50.6%

Source: U.S. Census ACS 2017 5-year estimates



The housing affordability analysis found significant “gaps” in most areas of the District. Owner affordability gaps are largest in District areas where median owner values are the highest, including the South Middle River Association (\$166,307.50) and the Middle River Terrace Association (\$159,462.50). There are equal owner affordability gaps across South Middle River, including Middle River Terrace Association (\$159,462.50). Lower renter affordability gaps are generally found in Middle River Terrace, including one Census Block Group where an affordability surplus of \$200.38 exists.

*Housing and Transportation
Affordability Index*

The Housing and Transportation Affordability Index (H+T Index) developed by the Center for Neighborhood Technology (CNT) offers an expanded view of affordability, one that combines housing and transportation costs and sets the benchmark at no more than 45 percent of household income. According to CNT’s 2015 estimates, all of the neighborhoods in the South Middle River Neighborhood Analysis Area have an H+T Index above the 45 percent benchmark with the exception of Lauderdale Manors (44 percent). The H+T Index ranges from a low of 44 percent in Lauderdale Manors to 52 percent in Middle River Terrace. The H+T Index for South Middle River is 51 percent, well above the benchmark of 45 percent.

Table 2.5: South Middle River Affordability Analysis

Owner Affordability Gaps				
South Middle River	Lauderdale Manors	409.01	1	\$153,498
			2	\$13,150
		409.02	1	\$35,625
			2	\$43,558
	South Middle River	408.01	1	\$125,975
			2	\$49,055
		417.00	2	\$72,713
		408.02	1	\$166,308
Middle River Terrace	408.02	2	\$159,463	
	408.02	3	-	
Renter Affordability Gaps				
South Middle River	Lauderdale Manors	409.01	1	\$488
			2	\$502
		409.02	1	\$814
			2	\$683
	South Middle River	408.01	1	\$524
			2	\$219
		417.00	2	\$208
		408.02	1	\$305
Middle River Terrace	408.02	2	\$200	
	408.02	3	\$92	

Source: U.S. Census ACS 2017 5-year estimates

The Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District includes the Neighborhoods of Dorsey-Riverbend HOA, Durrs Neighborhood Association, City View Townhomes Association, Home Beautiful Park Civic Association, Progresso Village and Flagler Village Associations. The District is bordered by East Sunrise Boulevard to the north; NE Fifth Terrace to the east; East Broward Boulevard to the south; and I-95 to the west. The District has a total population of 17,411 residents and 7,981 housing units.



Population Characteristics

The population of the Dorsey-Riverbend, Progresso/Flagler Villages Neighborhood Area Analysis District is primarily Black or African-American (70 percent) followed by White Alone (27 percent). An estimated 13 percent of the District's population is Hispanic or Latino. Only 22 percent of the population 25+ years of age has a bachelor's degree or higher while 26 percent do not have a high school diploma. An estimated 68 percent (11,896 residents) of the District's population is over 18 years of age with 10 percent (1,744 residents) over 65.

The largest percentage (96 percent) of the District's Black or African American population reside in the Dorsey-Riverbend HOA and Durrs Neighborhood Association (96 percent). The largest percentages of White Alone (81 percent) and Hispanic or Latino populations (33 percent) reside in the Flagler Village Association.

Both the youngest concentration of residents (under 19 years of age) (51 percent) and the oldest concentration (65+ years of age) (27 percent) reside in the Durrs Neighborhood Association. Flagler Village Association has the highest percentage (54 percent) of its population 25+ years of age with a bachelor's degree or higher in the District, while Dorsey-Riverbend HOA has the largest percentage (49 percent) of the resident population without a high school diploma followed by Progresso Village Association (44 percent).

Table 2.1: Dorsey-Riverbend, Progresso/ Flagler Villages

Total Population		17,411
Race	Count	Percentage
White Alone	4,615	26.5%
Black or African American alone	12,172	69.9%
American Indian and Alaska Native	6	0.0%
Asian alone	121	0.7%
Native Hawaiian and Pacific Islander	0	0.0%
Some other race alone	317	1.8%
Two or more races	180	1.0%
Hispanic Ethnicity		
Not Hispanic or Latino	15,076	86.6%
Hispanic or Latino	2,335	13.4%
Age		
Under 5 years	1,564	9.0%
5 to 19 years	3,441	19.8%
20 to 34	4,271	24.5%
35 to 54 years	4,742	27.2%
55 and over	3,393	19.5%
18 and over	11,896	68.3%
65 and over	1,744	10.0%
Educational Attainment		
Population 25 years and over		11,526
Less than 9th grade	775	6.7%
9th to 12th, no diploma	2,197	19.1%
High school graduate (incl. equivalency)	3,216	27.9%
Some college, no degree	1,900	16.5%
Associate's degree	949	8.2%
Bachelor's degree	1,569	13.6%
Graduate or professional degree	920	8.0%

Source: U.S. Census ACS 2017 5-year estimates

Economic Characteristics

There is a total of 6,724 households in the Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District. The median household income of the Neighborhood District ranges from lows of \$14,946 in one of the Census Block Groups that represent the Durrs Neighborhood Association to \$61,535 in Flagler Village Association. The typical median household income in the District ranges from \$26,250 in Progresso Village Association to \$32,461 in Dorsey-Riverbend HOA.

According to 2013-2017 ACS estimates, 33 percent of families in the District (2,248 families) had incomes in the past 12 months below the poverty level. The highest percentages of families with incomes below the poverty level in the District are located in Census Tract Groups which represent Progresso Village Association (39 percent) and Durrs Neighborhood Association (45 percent).

According to 2013-2017 ACS estimates, 67 percent of the population 16+ years of age in the District are in the labor force. The Neighborhood Area District's employed population 16 years and older is primarily employed in sales and office (30 percent) followed by service occupations (28 percent) and management, business, science, and arts occupations (27 percent). According to the U.S. Census, "occupation" describes the kind of work a person does on the job. The highest median earnings are in management, business, science and art occupations (\$45,533) with the lowest in natural resources, construction, and maintenance occupations (\$25,429). The median earnings for sales and office occupations is \$29,781.

According to 2013-2017 ACS estimates, 67 percent (5,190 workers) of the District's employed population 16+ years of age commute to work each day by truck, car, van and drive alone. An estimated 11 percent carpool and 10 percent use public transportation.

Table 2.2: Dorsey-Riverbend, Progresso/ Flagler Villages Economic Characteristics

Total Population	17,411	
Poverty Rate		
Total Households	6,724	
Families & people with income below poverty level	2,248	33.4%
Percentage in Labor Force		
Total Population 16+	13,381	
Population in Labor Force	6,601	67.2%
Occupations		
Total Civilian employed population 16+	7,858	
Management, business, science, and arts	2,086	26.5%
Service	2,193	27.9%
Sales and office	2,376	30.2%
Natural resources, construction, and maintenance	539	6.9%
Production, transportation, and material moving	664	8.4%
Commute to Work		
Workers 16 years and over	7,717	
Car, truck, or van -- drove alone	5,190	67.3%
Car, truck, or van -- carpooled	861	11.2%
Public transportation (excluding taxicab)	788	10.2%
Walked/ Bicycle/ Motorcycle	315	4.1%
Other means	109	1.4%
Worked at home	454	5.9%

Source: U.S. Census ACS 2017 5-year estimates



Housing Supply and Demand

According to 2013-2017 ACS estimates, 23 percent (1,839 units) of the Dorsey-Riverbend, Progresso/ Flagler Villages Neighborhood Area Analysis District's 7,981-unit housing supply are in multi-family structures of 3 or 4 units and more. An estimated 28 percent (2,197) of the District's housing units are in multi-family structures of 20 units or more. Only 22 percent of the District's housing supply (1,720 units) are in 1-unit, detached or attached structures.

According to 2013-2017 ACS estimates, only 13 percent (901 units) of the occupied housing units in the Dorsey-Riverbend, Progresso/ Flagler Villages Analysis District are owner occupied. An estimated 87 percent of occupied units (5,823 units) in the District are renter-occupied. Of the District's total housing units, 17 percent (1,355 units) are vacant. The highest vacancy rate (33 percent) in the District is for rental vacancy units and 30 percent are vacant due to "other" reasons.

The median values of owner-occupied and renter-occupied housing units in the District vary significantly. The highest median owner values are found in Census Block Groups in Flagler Village Association (\$336,800) and Dorsey-Riverbend (\$282,700). The highest median gross rents are found in Flagler Village Association (\$1,686) and Dorsey-Riverbend (\$1,076). The lowest median owner value (\$89,300) and the lowest median gross rent (\$648) are found in eastern section of Durrs Neighborhood Association.

Table 2.3: Dorsey-Riverbend, Progresso/ Flagler Villages Housing Characteristics

Total Housing Units	7,981	
Housing Inventory	Count	Percentage
1-unit, detached	1,228	15.4%
1-unit, attached	492	6.2%
2 units	599	7.5%
3 or 4 units	1,839	23.0%
5 to 9 units	936	11.7%
10 to 19 units	640	8.0%
20 or more units	2,197	27.5%
Mobile home	50	0.6%
Boat, RV, van, etc.	0	0.0%
Housing Tenure		
Occupied housing units	6,724	
Owner-occupied	901	13.4%
Renter-occupied	5,823	86.6%
Vacant housing units	1,355	
Homeowner vacancy	70	5.2%
Sold, Not Occupied	85	6.3%
Rental vacancy	449	33.1%
Rented Not Occupied	139	10.3%
Vacancy for seasonal, recreational or occasional use	201	14.8%
Other	411	30.3%

Source: U.S. Census ACS 2017 5-year estimates

Table 2.4: Dorsey-Riverbend, Progresso/ Flagler Villages Cost Burdened Housing Characteristics

Cost Burdened Renter Households		
Total Renter Occupied Households		5,823
Spending 30% or more of household income on rent	3,394	58.3%
Cost Burdened Owner Households		
Total Owner Occupied Households		593
Spending 30% or more of household income on mortgage payments	245	41.3%

Source: U.S. Census ACS 2017 5-year estimates

According to 2013-2017 ACS estimates, 41 percent (245 units) of the District’s owner-occupied housing units are cost-burdened and 58 percent (3,394) of renter-occupied units.

The housing affordability analysis found significant “gaps” in most areas of the District. The largest affordability gap (\$204,375) is found in the Progresso Village where the median household income is \$26,250 and in the eastern section of Dorsey-Riverbend HOA (\$201,547) where the median household income is \$32,641. Lower owner affordability gaps are found in the Durrs Neighborhood Association (\$36,085).

The housing affordability analysis found several renter “gaps” in the District with the largest (\$405.45) in Durrs Neighborhood Association. Other significant renter gaps exist in sections of Progresso Village Association (\$325.13).



Table 2.5: Dorsey-Riverbend, Progresso/ Flagler Villages Affordability Analysis

Owner Affordability Gaps				
Dorsey-Riverbend, Progresso/Flagler Village	Durrs	414	1	\$52,585
		415	1	-
			2	-
			3	\$36,085
	Home Beautiful Park	see overlaps note below		
	Dorsey Riverbend	416	1	\$201,548
			2	-
			3	\$109,423
			4	-
	Progresso Village	417	3	\$204,375
			1	\$147,613
	City View	see overlaps		
	Flagler Village	425	3	\$182,963
Renter Affordability Gaps				
Dorsey-Riverbend, Progresso/Flagler Village	Durrs	414	1	\$373
		415	1	\$274
			2	\$405
			3	\$367
	Home Beautiful Park	see overlaps		
	Dorsey Riverbend	416	1	\$264
			2	\$12
			3	\$263
			4	\$206
	Progresso Village	417	3	\$266
			1	\$325
	City View	see overlaps		
	Flagler Village	425	3	\$148

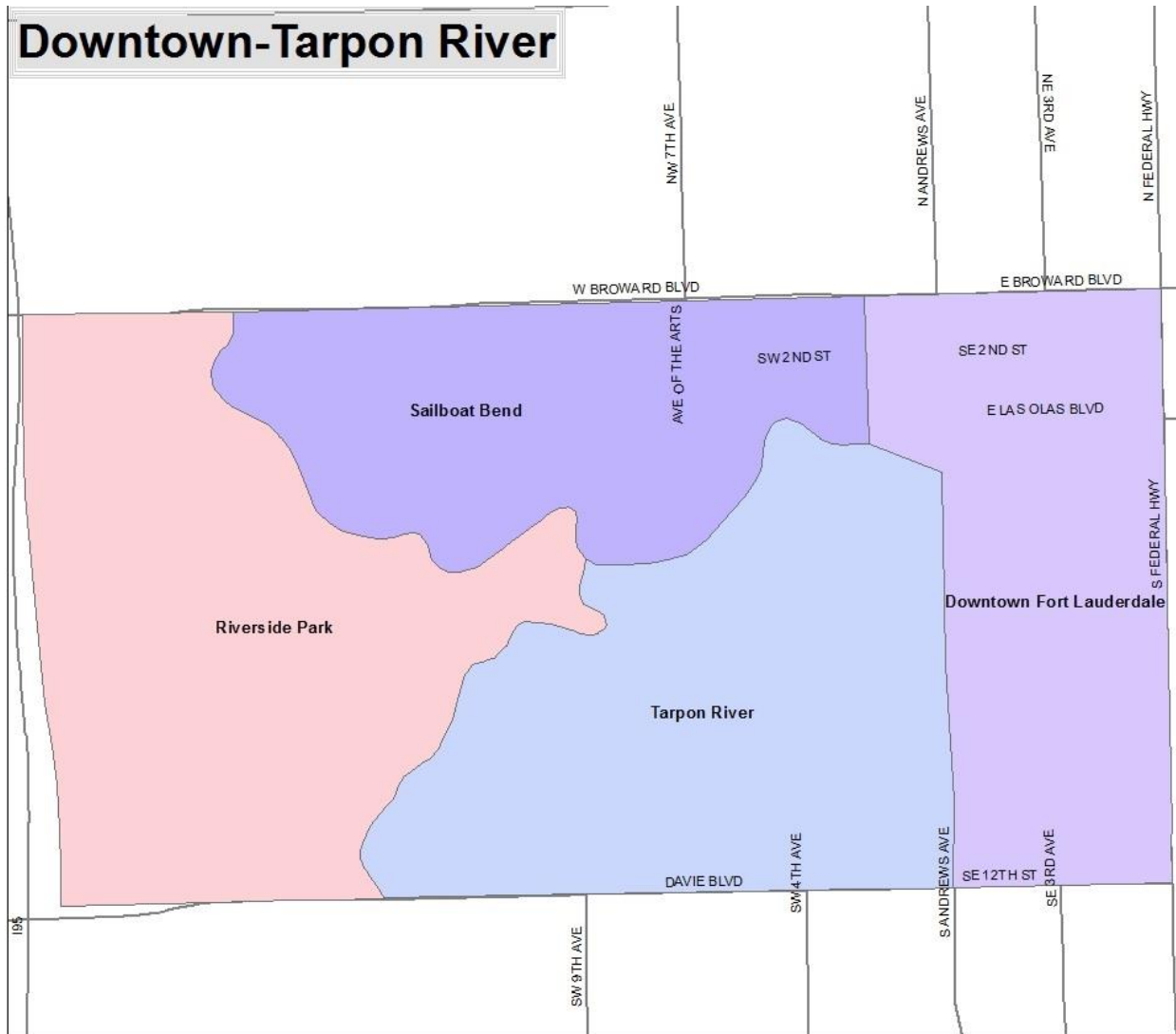
Source: U.S. Census ACS 2017 5-year estimates

Housing and Transportation Affordability Index

The Housing and Transportation Affordability Index (H+T Index) developed by the Center for Neighborhood Technology (CNT) offers an expanded view of affordability, one that combines housing and transportation costs and sets the benchmark at no more than 45 percent of household income. According to CNT's 2015 estimates, the H+T Index in the Dorsey-Riverbend, Durrs, Progresso/Flagler Villages Neighborhood Area Analysis District ranges from a low of 39 percent in the Progresso Village to 58 percent in the Flagler Village Association. All of the other neighborhoods in the District, including Durrs (40 percent) are below the 45 percent benchmark with the exception of Flagler Village Association (58 percent).

Downtown/Tarpon River Neighborhood Area Analysis District

The Downtown/Tarpon River Neighborhood Area Analysis District includes the Neighborhoods of Downtown Fort Lauderdale Civic Association, Tarpon River Civic Association, Sailboat Bend Civic Association and Riverside Park Residents Association. The District is bordered by East Broward Boulevard to the north; South Federal Highway to the east; Davie Boulevard to the south; and I-95 to the west. The District contains a total population of 13,743 residents and 8,646 housing units.



Population Characteristics

The population of the Downtown/Tarpon River Neighborhood Area Analysis District is primarily White Alone (73 percent), followed by Black or African-American (19 percent). An estimated 7 percent of the District's population is Hispanic or Latino.

An estimated 42 percent of the District's population 25+ years of age has a bachelor's degree or higher, while only 11 percent do not have a high school diploma. An estimated 91 percent (12,518 residents) of the District's population is over 18 years of age with 16 percent (2,187 residents) over the age of 65.

The largest percentage of the District's White, Alone population resides in the Tarpon River Civic Association (99 percent) and (97 percent) of the two block groups. Both the largest percentages of Black or African American populations (48 percent) and Hispanic or Latino populations (34 percent) reside in the Riverside Park Residents Association.

The District's youngest (under 19 years of age) concentration (23 percent) of residents and the oldest (65+ years of age) concentration (31 percent), reside in the Riverside Park Residents Association. The Sailboat Bend Civic Association has the highest percentage (60 percent) of its population 25+ years of age with a bachelor's degree or higher in the District, while Downtown Fort Lauderdale Civic Association has the largest percentage (24 percent) of the resident population without a high school diploma.

Table 3.1: Downtown/Tarpon River Demographic Characteristics

Total Population		13,743
Race	Count	Percentage
White Alone	10,010	72.8%
Black or African American alone	2,632	19.2%
American Indian and Alaska Native alone	33	0.2%
Asian alone	274	2.0%
Native Hawaiian and Pacific Islander	0	0.0%
Some other race alone	440	3.2%
Two or more races	354	2.6%
Hispanic Ethnicity		
Not Hispanic or Latino	19,954	93.1%
Hispanic or Latino	1,470	6.9%
Age		
Under 5 years	355	2.6%
5 to 19 years	1,070	7.8%
20 to 34	3,811	27.7%
35 to 54 years	4,180	30.4%
55 and over	4,327	31.5%
18 and over	12,518	91.1%
65 and over	2,187	15.9%
Educational Attainment		
Population 25 years and over		11,670
Less than 9th grade	580	5.0%
9th to 12th, no diploma	650	5.6%
High school graduate (incl. equivalency)	2,493	21.4%
Some college, no degree	2,114	18.1%
Associate's degree	898	7.7%
Bachelor's degree	3,071	26.3%
Graduate or professional degree	1,864	16.0%

Source: U.S. Census ACS 2017 5-year estimates

Economic Characteristics

There is a total of 6,760 households in the Downtown/Tarpon River Neighborhood Area Analysis District. The median household income of the District ranges from lows of \$42,431 and \$71,333 in the Census Block Groups that comprise the western sections of Sailboat Bend Civic Association to \$120,786 in the Block Group that represents the eastern section of Sailboat Bend. The more typical median household income in the District ranges from \$26,885 in the Riverside Park Residents Association to \$120,786 in the Sailboat Bend Civic Association.

According to 2013-2017 ACS estimates, 16 percent of families in the District (1,063 families) had incomes in the past 12 months below the poverty level. The highest percentages of families with incomes below the poverty level in the District are located in the Riverside Park Residents Association (25 percent).

According to 2013-2017 ACS estimates, 66 percent of the population 16+ years of age in the District are in the labor force. The Neighborhood District's employed population 16 years and older is primarily employed in management, business, science and art occupations (49 percent) and sales and office occupations (19 percent). According to the U.S. Census, "occupation" describes the kind of work a person does on the job. The highest median earnings are in management, business, science and art occupations (\$56,376) with the lowest in production, transportation, and material moving occupations (\$37,371). The median earnings for sales and office occupations is \$37,711.

According to 2013-2017 ACS estimates, 69 percent (5,220 workers) of the District's employed population 16+ years of age commute to work each day by truck, car, van and drive alone. Only 4.4 percent of the District's workers use public transportation and 4.4 percent walk to work.

Housing Supply and Demand

According to 2013-2017 ACS estimates, 46 percent (3,997 units) of the Downtown/Tarpon River Neighborhood Area Analysis District's 8,646 unit housing supply are in multi-family structures of 20 units or more. Only 26 percent of the District's housing supply (2,243 units) are in 1-unit, detached or attached structures.

Table 3.2: Downtown/Tarpon River Economic Characteristics

Total Population	13,743	
Poverty Rate		
Total Households	6,760	
Families & people with income below poverty level	1,063	15.7%
Percentage in Labor Force		
Total Population 16+	12,662	
Population in Labor Force	8,377	66.2
Occupations		
Total Civilian employed population 16+	7,943	
Management, business, science, and arts	3864	48.6%
Service	1356	17.1%
Sales and office	1505	18.9%
Natural resources, construction, and maintenance	569	7.2%
Production, transportation, and material moving	649	8.2%
Commute to Work		
Workers 16 years and over	7,555	
Car, truck, or van -- drove alone	5220	69.1%
Car, truck, or van -- carpooled	822	10.9%
Public transportation (excluding taxicab)	335	4.4%
Walked/ Bicycle/ Motorcycle	336	4.4%
Other means	158	2.1%
Worked at home	684	9.1%

Source: U.S. Census ACS 2017 5-year estimates



According to 2013-2017 ACS estimates, 35 percent (2,355 units) of the occupied housing units in the Downtown/Tarpon River Neighborhood Area Analysis District are owner occupied. An estimated 65 percent of occupied units (4,405 units) in the District are renter-occupied. Of the District's total housing units, 22 percent (1,886 units) are vacant. The highest vacancy rate in the District (55 percent) is for seasonal, recreational or occasional use vacancies and 17 percent are vacant due to "other" reasons.

The median values of owner-occupied and renter-occupied housing units in the District vary significantly. The highest median owner values (\$467,400) are both found in Census Block Groups in the Sailboat Bend Civic Association (\$380,400). The highest median gross rents (\$2,230) are found in Census Block Groups in the eastern section of Sailboat Bend Civic Association and the Downtown Fort Lauderdale Civic Association (\$2,038). The lowest median owner value (\$167,800) is found in the western section of Riverside Park Residents Association and the lowest median gross rent (\$910) is also found in the Riverside Park Residents Association.

Table 3.3: Downtown/Tarpon River Housing Characteristics

Total Housing Units	8,646	
Housing Inventory	Count	Percentage
1-unit, detached	1548	17.9%
1-unit, attached	695	8.0%
2 units	349	4.0%
3 or 4 units	1014	11.7%
5 to 9 units	658	7.6%
10 to 19 units	373	4.3%
20 or more units	3997	46.2%
Mobile home	12	0.1%
Boat, RV, van, etc.	0	0.0%
Housing Tenure		
Occupied housing units	6,760	
Owner-occupied	2,355	34.8%
Renter-occupied	4,405	65.2%
Vacant housing units	1,886	
Homeowner vacancy estimates	72	3.8%
Sold, Not Occupied	118	6.3%
Rental vacancy estimates	241	12.8%
Rented Not Occupied	109	5.8%
Vacancy for seasonal, recreational, or occasional use	1027	54.5%
Other	319	16.9%

Source: U.S. Census ACS 2017 5-year estimates

As previously noted, the standard most used by various units of government is that households should spend no more than 30 percent of their income on housing. According to 2013-2017 ACS estimates, 36 percent (536 units) of the District's owner-occupied housing units are cost-burdened and 57 percent (2,520 units) of renter-occupied units.

The housing affordability analysis found significant homeowner "gaps" in most areas of the District. The largest affordability gap (\$277,687) is found in the eastern section of Riverside Park Residents Association where the median household income is \$26,885, and in the western section of Sailboat Bend Civic Association (\$243,322) where the median owner value (\$380,400) is the second highest in the District. Lower owner affordability gaps are found in the southern section of Tarpon River Civic Association where median household incomes are generally higher and median owner values generally lower than the District, as a whole.

The housing affordability analysis found several renter "gaps" in the District with the largest (\$751) in the Downtown Fort Lauderdale area. Significant housing surpluses exist in Sailboat Bend (\$789) and Tarpon River (\$532).

Housing and Transportation Affordability Index

The Housing and Transportation Affordability Index (H+T Index)

developed by the Center for Neighborhood Technology (CNT) offers an expanded view of affordability, one that combines housing and transportation costs and sets the benchmark at no more than 45 percent of household income. According to CNT's 2015 estimates, the H+T Index in the Downtown/Tarpon River Neighborhood Area Analysis District ranges from 36 percent in the Riverside Park Residents Association to 62 percent in Downtown Fort Lauderdale. The Sailboat Bend Civic Association (46 percent and Tarpon River (56 percent) are also above the 45 percent affordability benchmark.

Table 3.4: Downtown/Tarpon River Cost Burdened Households

Cost Burdened Renter Households		
Total Renter Occupied Households		4,405
Spending 30% or more of household income on rent	2,520	57.2%
Cost Burdened Owner Households		
Total Owner Occupied Households		1,496
Spending 30% or more of household income on mortgage	536	35.8%

Source: U.S. Census ACS 2017 5-year estimates

Table 3.5: Downtown/Tarpon River Affordability Analysis

Owner Affordability Gaps				
Downtown Tarpon River	Riverside Park	427.00	3	\$96,620
			1	\$277,688
	Sailboat Bend	426.00	2	\$202,068
			3	\$243,323
		425.00	2	\$165,435
	Tarpon River	426.00	1	\$82,500
			4	\$145,093
			5	\$134,545
	Downtown Fort	425	1	\$100,855.00
Renter Affordability Gaps				
Downtown Tarpon River	Riverside Park	427.00	3	\$322
			1	\$238
	Sailboat Bend	426.00	2	\$464
			3	\$131
		425.00	2	\$790
	Tarpon River	426.00	1	\$532
			4	\$355
			5	\$108
	Downtown Fort	425	1	\$ 751.55

Source: U.S. Census ACS 2017 5-year estimates

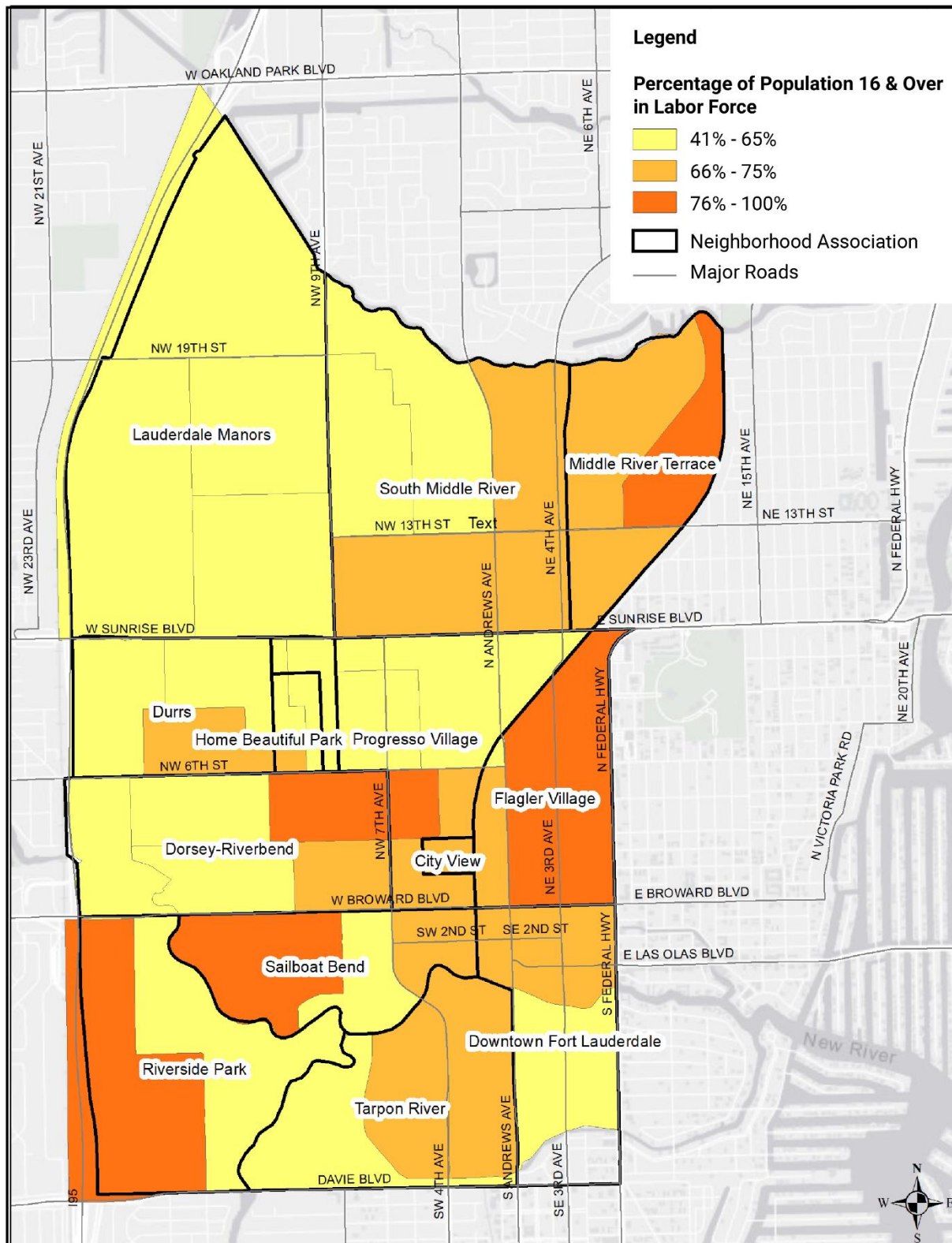


APPENDIX: NEIGHBORHOOD COMPARISONS

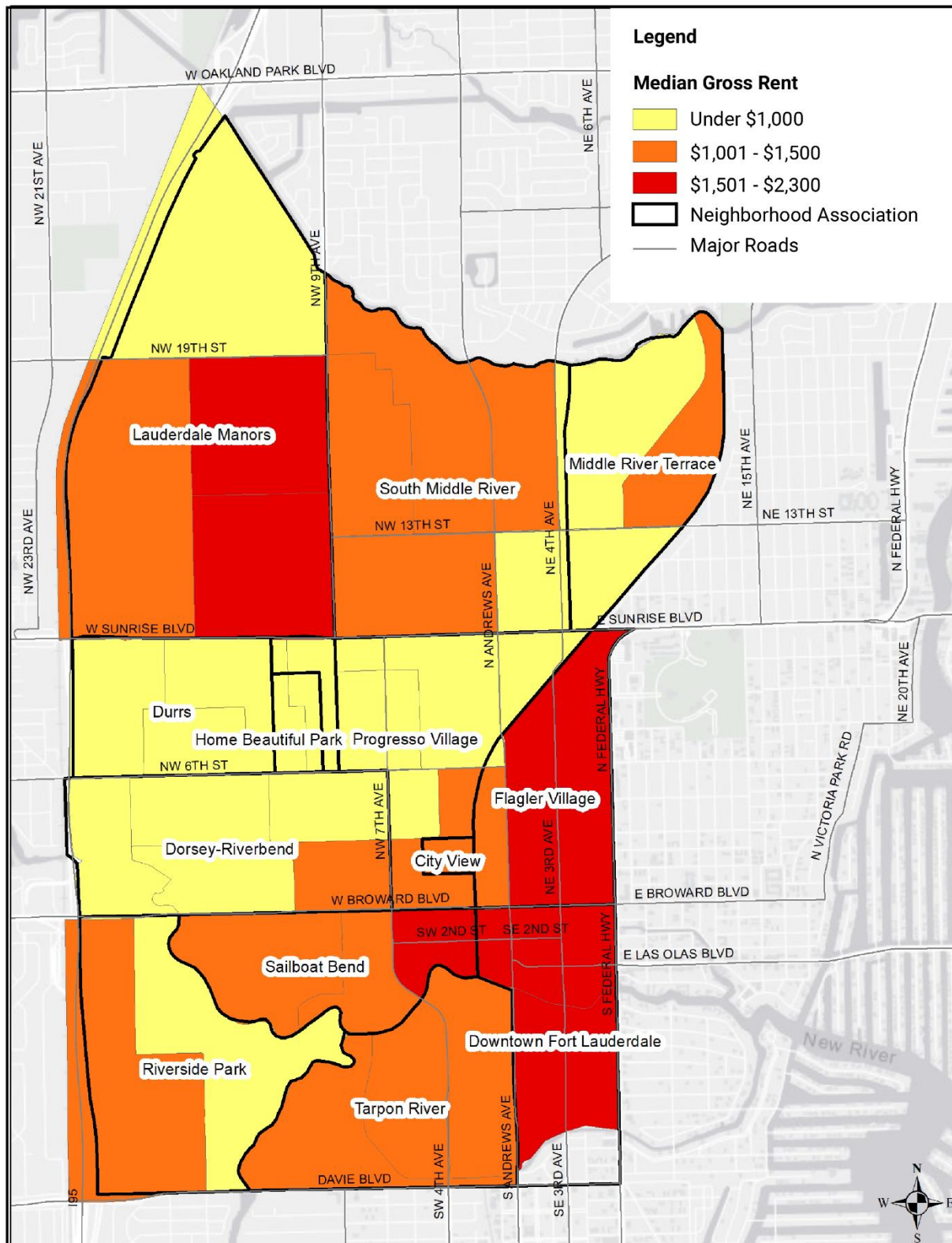
Demographic Characteristics						
Districts	South Middle River		Dorsey-Riverbend, Progresso/Flagler Village		Downtown Tarpon River	
Total Population	21,424		17,411		13,743	
	Count	%	Count	%	Count	%
Race						
White Alone	5,680	26.5%	4,615	26.5%	10,010	72.8%
Black or African American alone	14,948	69.8%	12,172	69.9%	2,632	19.2%
American Indian and Alaska Native alone	55	0.3%	6	0.0%	33	0.2%
Asian alone	121	0.6%	121	0.7%	274	2.0%
Native Hawaiian and Other Pacific Islander	0	0.0%	0	0.0%	0	0.0%
Some other race alone	222	1.0%	317	1.8%	440	3.2%
Two or more races	398	1.9%	180	1.0%	354	2.6%
Hispanic Ethnicity						
Not Hispanic or Latino	19,954	93.1%	15,076	86.6%	19,954	93.1%
Hispanic or Latino	1,470	6.9%	2,335	13.4%	1,470	6.9%
Age						
Under 5 years	1,320	6.2%	1,564	9.0%	355	2.6%
5 to 19 years	3,436	16.0%	3,441	19.8%	1,070	7.8%
20 to 34	5,127	23.9%	4,271	24.5%	3,811	27.7%
35 to 54 years	5,871	27.4%	4,742	27.2%	4,180	30.4%
55 and over	5,670	26.5%	3,393	19.5%	4,327	31.5%
18 and over	17,075	79.7%	11,896	68.3%	12,518	91.1%
65 and over	2,457	11.5%	1,744	10.0%	2,187	15.9%
Educational Attainment						
Population 25 years and over	15,177		11,526		11,670	
Less than 9th grade	1,557	10.3%	775	6.7%	580	5.0%
9th to 12th, no diploma	1,539	10.1%	2,197	19.1%	650	5.6%
High school graduate (incl. equivalency)	5,193	34.2%	3,216	27.9%	2,493	21.4%
Some college, no degree	3,086	20.3%	1,900	16.5%	2,114	18.1%
Associate's degree	1,256	8.3%	949	8.2%	898	7.7%
Bachelor's degree	1,691	11.1%	1,569	13.6%	3,071	26.3%
Graduate or professional degree	855	5.6%	920	8.0%	1,864	16.0%

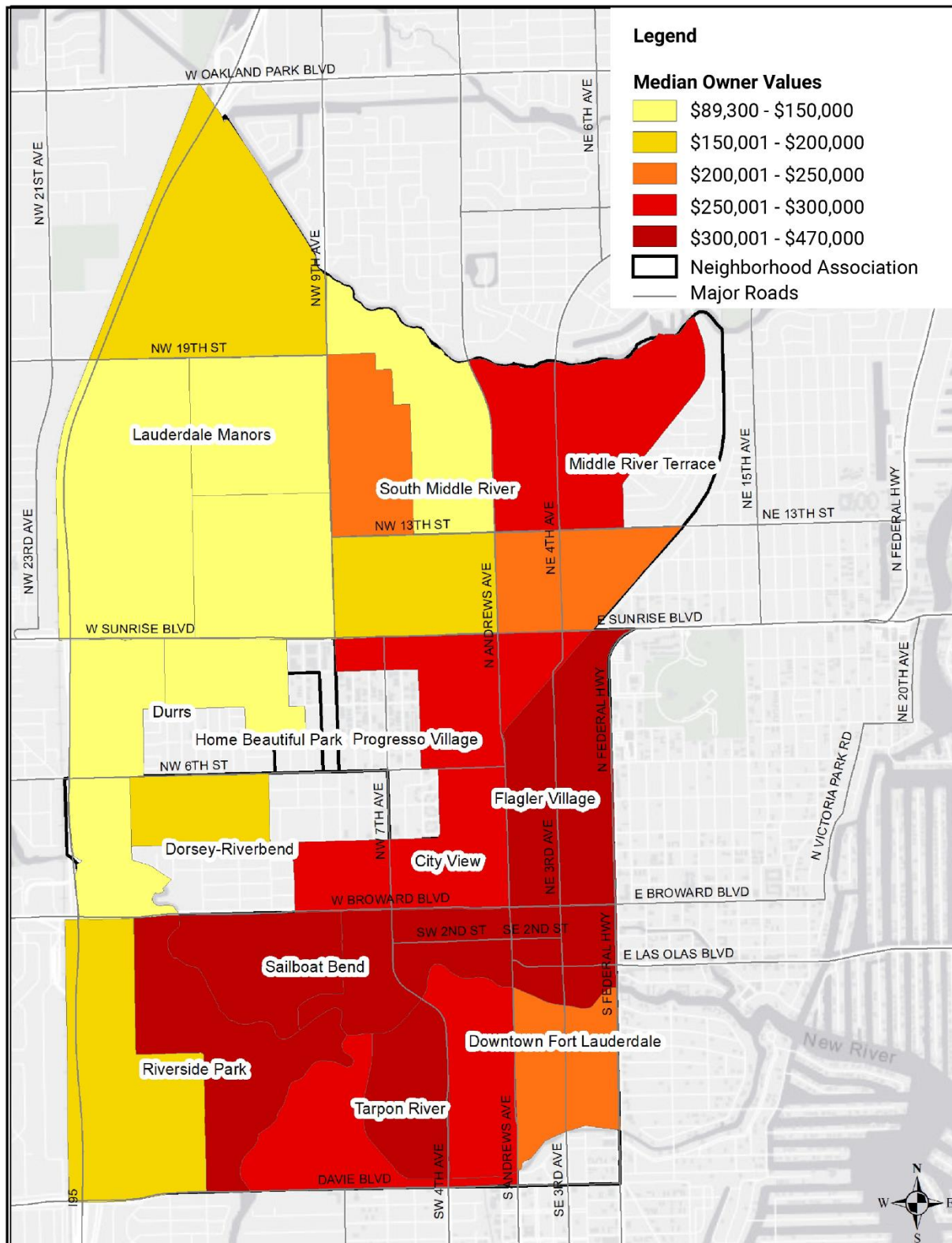


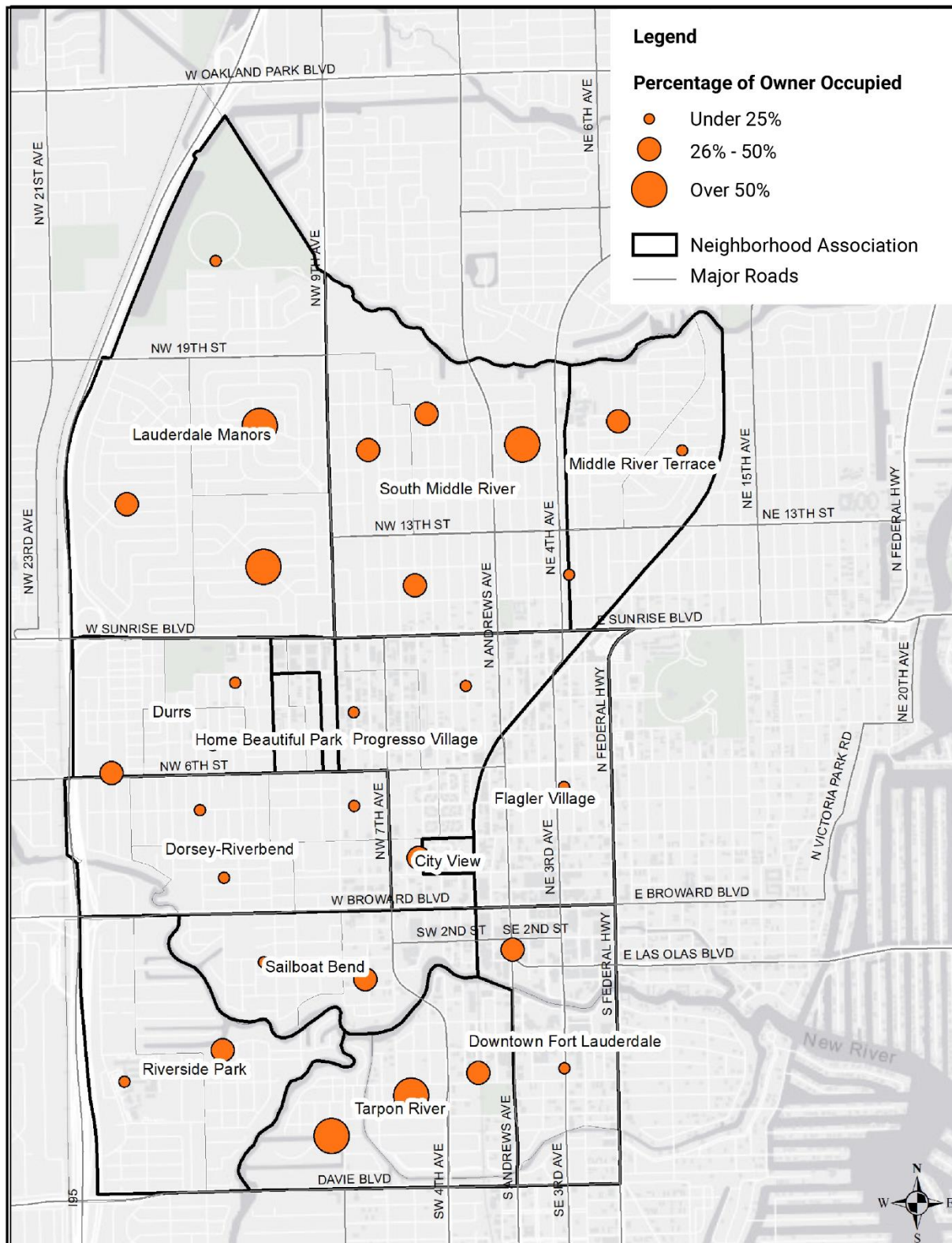
Economic Characteristics						
Districts	South Middle River		Dorsey-Riverbend, Progresso/Flagler Village		Downtown Tarpon River	
Total Population	21,424		17,411		13,743	
Poverty Rate						
Total Households	6,794		6,724		6,760	
Families & people whose income in the past 12 months is below the poverty level	1,735	25.5%	2,248	33.4%	1,063	15.7%
Percentage in Labor Force						
Total Population 16+	17,453		13,381		12,662	
Population in Labor Force	11,475	65.7%	6,601	67.2%	8,377	66.2
Occupations						
Total Civilian employed population 16+	9,804		7,858		7,943	
Management, business, science, and arts occupations	2,624	26.8%	2,086	26.5%	3864	48.6%
Service occupations	3,042	31.0%	2,193	27.9%	1356	17.1%
Sales and office occupations	2,305	23.5%	2,376	30.2%	1505	18.9%
Natural resources, construction, and maintenance occupations	684	7.0%	539	6.9%	569	7.2%
Production, transportation, and material moving occupations	1,149	11.7%	664	8.4%	649	8.2%
Commute to Work						
Workers 16 years and over	9,518		7,717		7,555	
Car, truck, or van -- drove alone	6,749	70.9%	5190	67.3%	5220	69.1%
Car, truck, or van -- carpooled	840	8.8%	861	11.2%	822	10.9%
Public transportation (excluding taxicab)	1,364	14.3%	788	10.2%	335	4.4%
Walked	101	1.1%	315	4.1%	336	4.4%
Other means	101	1.1%	109	1.4%	158	2.1%
Worked at home	365	3.8%	454	5.9%	684	9.1%

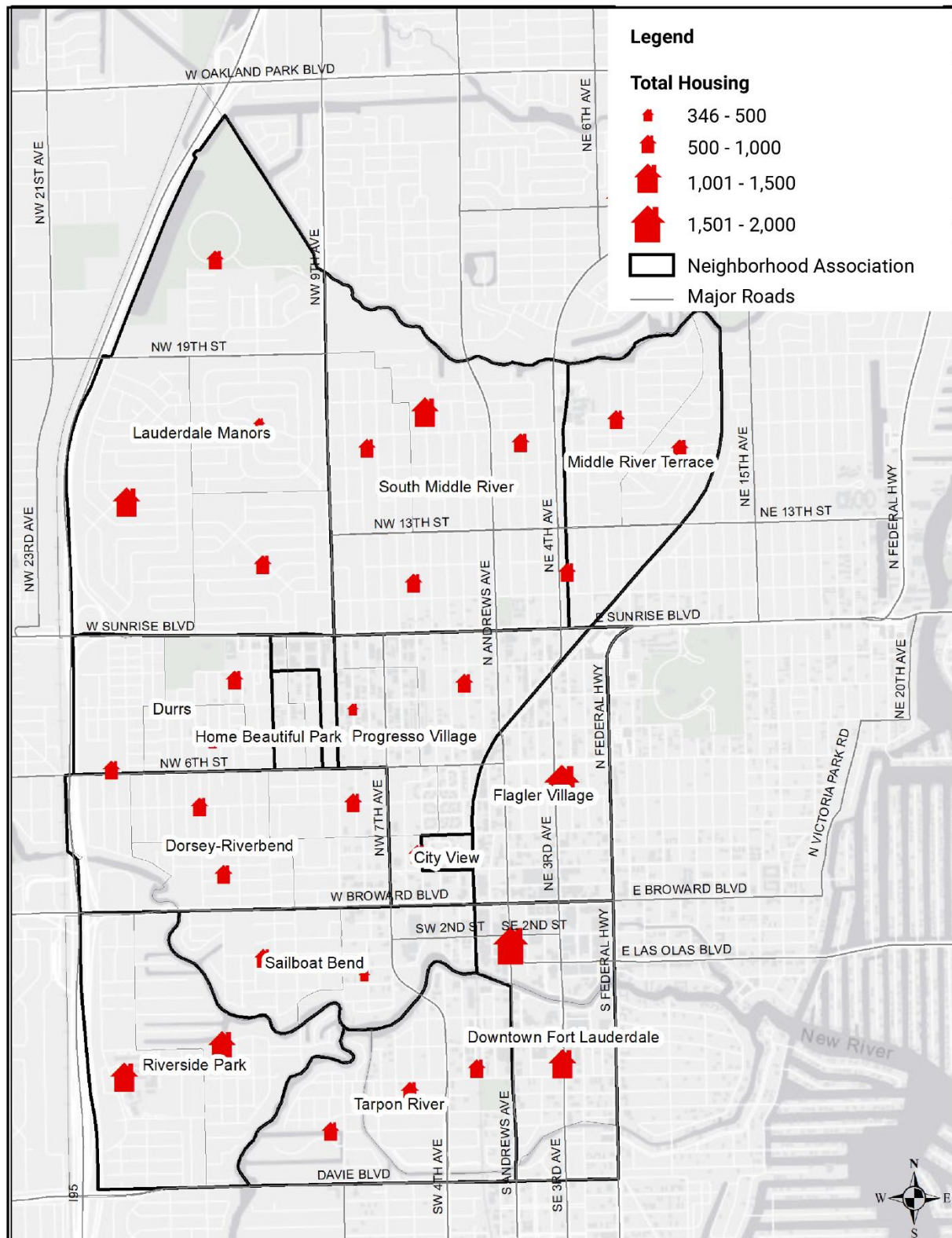


Housing Characteristics						
Districts	South Middle River		Dorsey-Riverbend, Progresso/Flagler Village		Downtown Tarpon River	
Total Housing Units	8,004		7,981		8,646	
	Count	%	Count	%	Count	%
Housing Inventory						
1-unit, detached	4,335	54.2%	1,228	15.4%	1548	17.9%
1-unit, attached	416	5.2%	492	6.2%	695	8.0%
2 units	924	11.5%	599	7.5%	349	4.0%
3 or 4 units	570	7.1%	1,839	23.0%	1014	11.7%
5 to 9 units	360	4.5%	936	11.7%	658	7.6%
10 to 19 units	395	4.9%	640	8.0%	373	4.3%
20 or more units	984	12.3%	2,197	27.5%	3997	46.2%
Mobile home	20	0.2%	50	0.6%	12	0.1%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%
Housing Tenure						
Occupied housing units	6,794		6,724		6,760	
Owner-occupied	2,768	40.7%	901	13.4%	2,355	34.8%
Renter-occupied	4,026	59.3%	5,823	86.6%	4,405	65.2%
Vacant housing units	1,210		1,355		1,886	
Homeowner vacancy estimates	163	13.5%	70	5.2%	72	3.8%
Sold, Not Occupied	84	6.9%	85	6.3%	118	6.3%
Rental vacancy estimates	332	27.4%	449	33.1%	241	12.8%
Rented Not Occupied	57	4.7%	139	10.3%	109	5.8%
Vacancy for seasonal, recreational, or occasional use	267	22.1%	201	14.8%	1027	54.5%
Other	307	25.4%	411	30.3%	319	16.9%



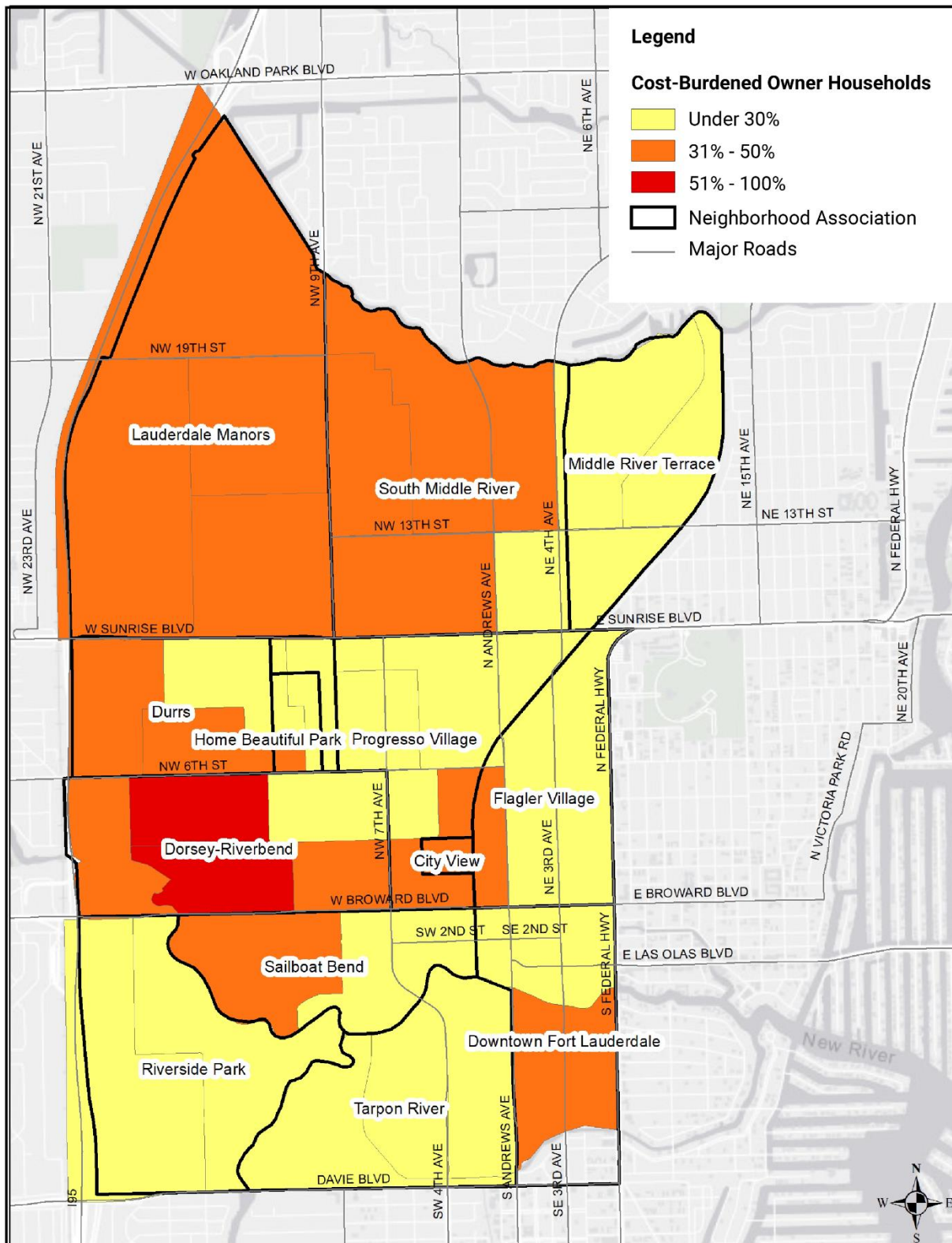


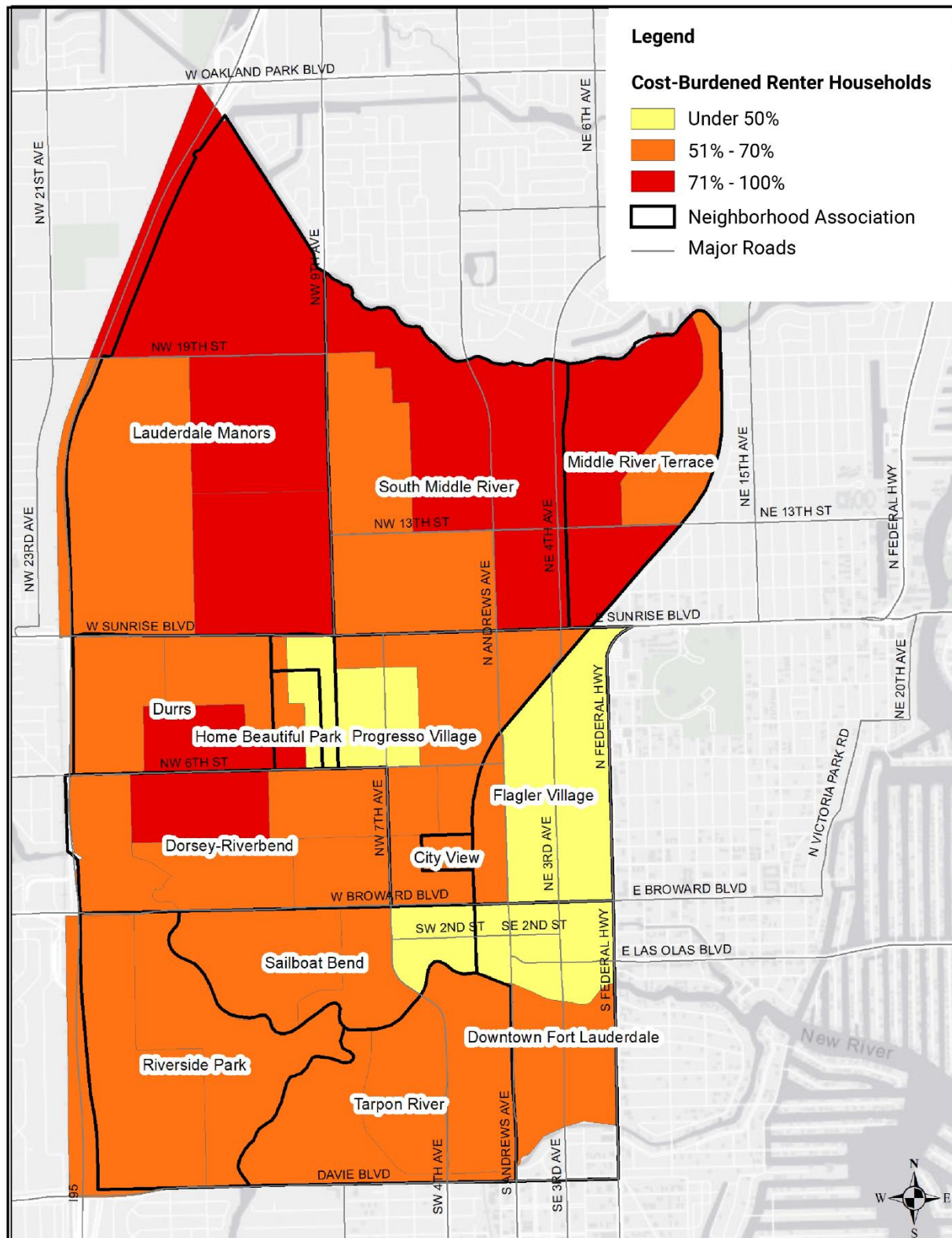




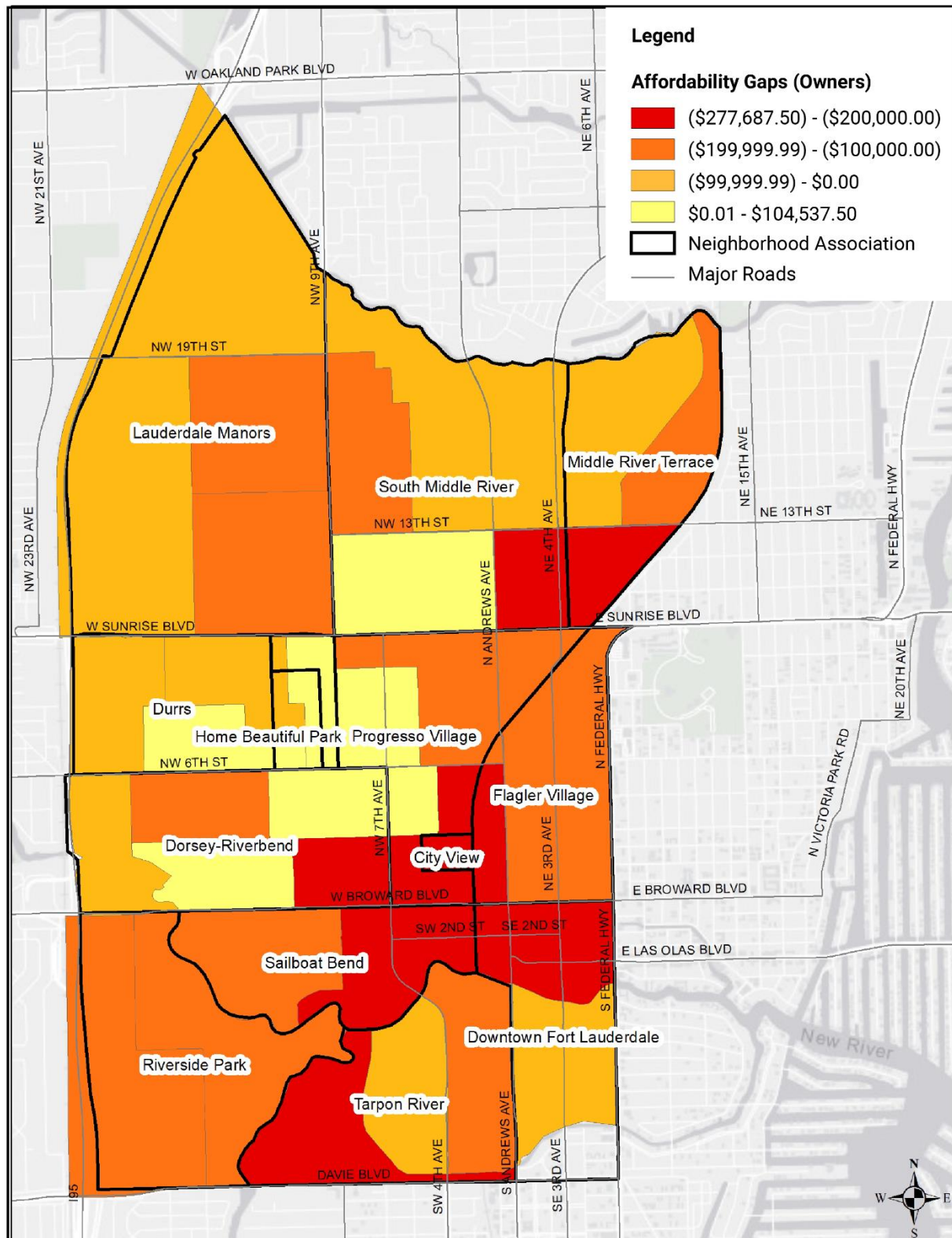
Housing Characteristics						
Districts	South Middle River		Dorsey-Riverbend, Progresso/Flagler Village		Downtown Tarpon River	
Cost Burdened Renter Households						
Total Renter Occupied Households	4,026		5,823		4,405	
Total renter occupied housing units that pay 30% or more of their household income on rent	2,807	69.7%	3,394	58.3%	2,520	57.2%
Cost Burdened Owner Households						
Total Owner Occupied Households	1,901		593		1,496	
Total owner occupied housing units that pay 30% or more of their household income on mortgage payments	961	50.6%	245	41.3%	536	35.8%







Housing Characteristics				
Owner Affordability Analysis				
District	Neighborhood	Census Tract	Block Group	Affordability Gap
South Middle River	Lauderdale Manors	409.01	1	153,497.50
			2	13,150.00
		409.02	1	35,625.00
			2	43,557.50
	South Middle River	408.01	1	125,975.00
			2	49,055.00
		417.00	2	72,712.50
			408.02	1
	Middle River Terrace	408.02	2	159,462.50
408.02		3	-	
Dorsey-Riverbend, Progress/Flagler Villages	Durrs	414	1	52,585.00
		415	1	-
			2	-
			3	36,085.00
	Home Beautiful Park	see overlaps		
	Dorsey Riverbend	416	1	201,547.50
			2	-
			3	109,422.50
			4	-
	Progresso Village	417	3	204,375.00
			1	147,612.50
City View	see overlaps			
Flagler Village	425	3	182,962.50	
Downtown Tarpon River	Riverside Park	427.00	3	96,620.00
			1	277,687.50
	Sailboat Bend	426.00	2	202,067.50
			3	243,322.50
		425.00	2	165,435.00
	Tarpon River	426.00	1	82,500.00
			4	145,092.50
			5	134,545.00
	Downtown Fort	425	1	109,255.00



Housing Characteristics				
Renter Affordability Analysis				
District	Neighborhood	Census Tract	Block	Affordability Gap
South Middle River	Lauderdale Manors	409.01	1	487.98
			2	501.50
		409.02	1	814.25
			2	682.58
	South Middle River	408.01	1	523.75
			2	218.55
		417.00	2	208.13
	Middle River Terrace	408.02	1	305.08
		408.02	2	200.38
Dorsey-Riverbend, Progress/Flagler Villages	Durrs	414	1	372.85
		415	1	274.35
			2	405.45
			3	366.85
	Home Beautiful Park	see overlaps		
	Dorsey Riverbend	416	1	264.48
			2	12.38
			3	263.23
			4	206.20
	Progresso Village	417	3	265.75
			1	325.13
Downtown Tarpon River	Riverside Park	427.00		
			3	322.20
	Sailboat Bend	426.00	1	237.88
			2	464.33
		425.00	3	131.23
			2	789.65
	Tarpon River	426.00	1	532.00
			4	355.08
			5	108.45
	Downtown Fort	425	1	751.55

