

Council of Fort Lauderdale Civic Associations

Affordable Housing / Homeless Discussion
October 10, 2023

Existing Housing Supply/Demand Analysis

Broward County

Total Owner-Occupied Units: 442,633

Median household Income: \$60,922

Median Owner Value: \$282,400

Cost-Burdened Owner Units: 147,140 (33.7%)

"Severely" Cost-Burdened Owner Units: 67,241 (15.3%)

	HH Income Category	Total Households (Demand)	Home Purchase at Affordable Price Levels		Number of Owner Units Within Affordable Price Range (Supply)	Surplus/Gap within Affordable Price Range
Low Income Owners	51-80% Median		51% Median	80% Median	51-80% Median	
	\$31,070 - \$48,738	58,599	\$93,211	\$146,213	39,775	-18,824
Moderate Income Owners	81-120% Median		81% Median	120% Median	81-120% Median	
	\$48,739 - \$73,106	70,888	\$146,214	\$219,319	69,749	-1,139
Moderate Income Owners and Renters*	81-120% Median		81% Median	120% Median	81-120% Median	
	\$48,739 - \$73,106	122,704	\$146,214	\$219,319	69,749	-52,955

Demand for homes available for purchase at low and moderate income categories exceeds supply.

Total Renter-Occupied Units: 262,309

Median Renter household Income: \$45,936

Median Gross Rent: \$1,433

Cost-Burdened Renter Units: 154,720 (61.9%)

"Severely" Cost-Burdened Renter Units: 80,121 (32.0%)

High income purchases (442,633 - 129,487= 313,146)

	HH Income Category	Number of Renter Households (Demand)	Affordable Rent Levels		Number of Renter Units Within Affordable Price Range (Supply)	Surplus/Gap within Affordable Price Range
Extremely Low Income	0-30% Median		0% Median	30% Median	0-30% Median	
	\$0 - \$13,781	33,031	\$0	\$345	4,058	-28,972
Very Low Income	31-50% Median		31% Median	50% Median	31-50% Median	
	\$13,782 - \$22,968	25,690	\$345	\$574	3,885	-21,806
Low Income Renters	51-80% Median		51% Median	80% Median	51-80% Median	
	\$22,969 - \$36,749	43,391	\$574	\$919	20,045	-23,346
Moderate Income Renters	81-120% Median		81% Median	120% Median	81-120% Median	
	\$36,750 - \$55,123	50,842	\$919	\$1,378	88,513	37,671

Demand far exceeds supply for rental units in the extremely low, very low and low income categories.

*Includes both owners and renters earning 81-120 percent of MHI. Moderate Income renters are included in the calculation as they are viewed as potential first time buyers.

High income rentals (262,309-152,954 = 109,355)

Source: 2022 Affordable Housing Needs Assessment (FIU)

Numbers understated

Table 4.2: Broward County Top 13 Occupations by Most New Jobs

Rank	Title	2021 Employment	2029 Employment	Growth 2021-2029	Percent Growth	Total Job Openings, 2021-2029	Median Hourly Wage (Dollars)	Education Level
1	Fast Food and Counter Workers	18,529	23,428	4,899	26.4%	35,518	9.86	No Formal Education
2	Cooks, Restaurant	9,987	13,885	3,898	39.0%	16,250	14.03	Postsecondary No Degree
3	Waiters and Waitresses	14,553	17,686	3,133	21.5%	25,698	9.95	No Formal Education
4	Software Developers and Software Quality Assurance Analysts and Testers	7,777	9,998	2,221	28.6%	6,581	48.19	Bachelor's degree
5	General and Operations Managers	14,767	16,967	2,200	14.9%	11,626	48.86	Associate Degree
6	Medical Assistants	5,889	7,572	1,683	28.6%	7,028	17.46	Postsecondary, No Degree
7	Maintenance and Repair Workers, General	10,364	11,944	1,580	15.2%	9,255	17.50	Postsecondary, No Degree
8	Maids and Housekeeping Cleaners	6,062	7,603	1,541	25.4%	8,294	11.63	No Formal Education
9	Landscaping and Groundskeeping Workers	7,757	9,200	1,443	18.6%	9,431	15.85	No Formal Education
10	Home Health and Personal Care Aides	6,392	7,794	1,402	21.9%	7,794	11.34	Postsecondary, No Degree
11	Market Research Analysts & Marketing Specialists	5,130	6,434	1,304	25.4%	5,402	28.54	Bachelor's degree
12	Accountants and Auditors	8,957	10,238	1,281	14.3%	7,538	32.49	Bachelor's degree
13	Project Management Specialists and Business Operations Specialists, All Other	8,339	9,565	1,226	14.7%	7,357	30.20	Associate Degree

Source: Florida Department of Economic Opportunity, Employment Projections, 2022.

The **majority** of the occupations projected to gain the most jobs in the next eight years have average hourly wages of **less than \$20.00**, and **seven of the top growing occupations earn less than \$15.00 an hour**. A \$15.00 hourly wage translates to an annual income of \$31,200 based on a 40-hour work week. An annual income of \$31,200 is only 51.2 percent of the County's median household income of \$60,922.

Based on current and projected population and employment estimates, Broward County's existing and future housing demand **will continue to be substantially weighted towards renter households in the Extremely Low to Low household income categories**.

Existing supply totals must also factor in an annual loss of an estimated 15,711 affordable owner units and 9,602 affordable rental units through ongoing market appreciation.

Source: 2022 Affordable Housing Needs Assessment (FIU)

Conclusion – Broward County's Affordable Housing Challenges

- Housing affordability in Broward County and each municipality are growing Economic and Quality of Life concerns that cannot be ignored.
- Housing affordability matters — it impacts a broad spectrum of economic and social issues that were accentuated by the COVID-19 pandemic.
- Broward County's affordable housing needs require an immediate focus on rental housing preservation and production.
- The scope and scale of Broward County's affordable housing issues should make it a top policy priority.
- The scope and scale of Broward County's affordable housing needs will require a substantial level of public and private capital investment far in excess of traditional federal and state funding programs.

Broward County Community Analysis for CoC 9/1/2022-9/1/2023

28,972 rental unit gap suitable for extremely low income generators **creates social issues.**

11,420 People Helped. 8290 Households

7,450 From Homeless Living Situations

2,400 Children (although BC Schools reports 4,300
homeless)

1,020 Survivors of Domestic Violence

499 Veterans

2,910 Chronically Homelessness (More than a year)

Hardship

7,290 Unemployed

4,540 No Income

4,660 No Health Care

6,040 Disabled

Results

1,330 Permanently Housed 18% Housing Success Rate

482 Increased Income 5% Increased Income

Gender

5,041 Female

6,292 Male

34 Transgender

Race

7,916 Black, African American, or African

3,202 White

99 Multiple Races

45 Asian or Asian American

34 American Indian, Alaska Native, or

Indigenous

23 Native Hawaiian or Other Pacific Islander

Ethnicity

10,050 Non-Hispanic/Non-Latin(a)(o)(x)

1,291 Hispanic/Latin(a)(o)(x)

Fort Lauderdale

Total Owner-Occupied Units: 40,388
 Median household Income: \$64,313
 Median Owner Value: \$350,900
 Cost-Burdened Owner Units: 12,693 (31.7%)
 "Severely" Cost-Burdened Owner Units: 6,012 (15.0%)

	HH Income Category	Total Households (Demand)	Home Purchase at Affordable Price Levels		Number of Owner Units Within Affordable Price Range (Supply)	Surplus/Gap within Affordable Price Range
Low Income Owners	51-80% Median		51% Median	80% Median	51-80% Median	
	\$32,800 - \$51,450	5,092	\$98,399	\$154,351	2,815	-2,278
Moderate Income Owners	81-120% Median		81% Median	120% Median	81-120% Median	
	\$51,451 - \$77,176	6,241	\$154,352	\$231,527	6,004	-238
Moderate Income Owners and Renters*	81-120% Median		81% Median	120% Median	81-120% Median	
	\$51,451 - \$77,176	12,273	\$154,352	\$231,527	6,004	-6,269

Total Renter-Occupied Units: 34,580
 Median Renter household Income: \$47,108
 Median Gross Rent: \$1,353
 Cost-Burdened Renter Units: 18,773 (56.7%)
 "Severely" Cost-Burdened Renter Units: 9,053 (27.3%)

	HH Income Category	Number of Renter Households (Demand)	Affordable Rent Levels		Number of Renter Units Within Affordable Price Range (Supply)	Surplus/Gap within Affordable Price Range
Extremely Low Income	0-30% Median		0% Median	30% Median	0-30% Median	
	\$0 - \$14,132	5,132	\$0	\$353	776	-4,356
Very Low Income	31-50% Median		31% Median	50% Median	31-50% Median	
	\$14,133 - \$23,554	3,170	\$353	\$589	799	-2,371
Low Income Renters	51-80% Median		51% Median	80% Median	51-80% Median	
	\$23,555 - \$37,686	5,136	\$589	\$942	4,556	-570
Moderate Income Renters	81-120% Median		81% Median	120% Median	81-120% Median	
	\$37,687 - \$56,530	6,246	\$942	\$1,413	12,065	5,819

*Includes both owners and renters earning 81-120 percent of MHI. Moderate Income renters are included in the calculation as they are viewed as potential first time buyers.

High income rentals 14,896 (34,580 - 19,684)

Who should receive assistance?

- Homeowners? Renters? Homeless?
- Those that can work?
- Those that cannot work?
- Children? Elderly? Disabled? Incapacitated? Veterans?

Source: 2022 Affordable Housing Needs Assessment (FIU)

Numbers understated

Who qualifies for assistance?

To qualify for assistance in a government funded affordable housing program, your household must earn relative to the 2023 Fort Lauderdale AMI (Area Median Income) \$67,200 (Household). Every development has a specific number of units set aside at a particular band. Minimum and maximum income levels apply.

140% AMI \$94,080 (\$47/hr household)

120% AMI \$80,640 (\$40/hr household)

80% AMI \$53,760 (\$27/hr household)

50% AMI \$33,600 (\$17/hr household)

28% AMI \$18,900 (\$10/hr household)

Section 8, other housing vouchers

SSI \$914/month \$5.50/hr and SSDI (depends on previous earnings) can be sources of income, if the landlord agrees, although most minimum income levels are above SSI payments.

What assistance is currently available?

What should we add?

Homeowners

- Down payment assistance
- Mortgage rates
- Mortgage assistance
- Grants / loans for repairs
- Grants / loans for home improvements
- Builder subsidies (property, tax credits)
- **Affordable building shortcuts / expedited permitting (concierge)**
- **Policy / zoning changes (ADU, parking)**

Renters

- Deposit assistance
- Rent assistance
- Builder subsidies (property, tax credits)
- **Affordable building shortcuts / expedited permitting (concierge)**
- **Policy / zoning changes (ADU, parking, manufactured housing)**
- Website of available units
- Surplus land/building research

Homeless

- Shelter
- Food
- Housing navigator
- Vouchers
- Deposit assistance
- Reduced Rent
- Rent assistance
- Homeless phone app
- **Policy / zoning changes (ADU, parking, manufactured housing)**
- Transitional/campsites
- Improved homeless phone app

Total annual City budget \$10-12 million, mostly from grants

Policy doesn't cost money

What should we do?

- **Look at what other cities are doing.**
- **Prioritize spending and set goals by the problem to be addressed (for each income band).**
 - **Home ownership preservation**
 - **Home ownership creation**
 - **Rental unit preservation**
 - **Rental unit creation**
 - **Getting people off the street permanently**
- **Change policies and/or fund accordingly, seeking other funding sources if necessary.**

Appendix

SOLUTIONS

Gallery in Flagler Village

50% AMI	53 units	\$33,600 (\$17/hr household)
120% AMI	97 units	\$80,640 (\$40/hr household)
Market	113 units	
Total	263 units	

GENESIS® AFFORDABLE SOLUTIONS



LEARN MORE

WHO WE ARE

We are a public company specializing in factory homebuilding.

We build high-quality manufactured homes which are sold through a distribution network consisting of dealers, builders, developers, and community owners.

Our building process minimizes on-site construction headaches, increases material and labor efficiencies, decreases the impact on the environment and its resources, and allows home shoppers the ability to achieve the dream of affordable homeownership in an expedited manner.



PRICING BREAKDOWN

Show Home	\$75,900
Permitting/Engineering	\$1,500
Site Pad	\$1,800
Installation	\$5,000
Skirting	\$2,500
HVAC	\$4,500
Plumbing Connection	\$1,800
Electrical Connection	\$2,500
Total	\$95,500*
Price per SQ. FT. (493)	\$193.71

Potential Additional Costs: Transport, Garage, Carport, Walkways, Piers, Landscaping, Fencing

CONTACT
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Director of Business Development
BStroud@championhomes.com



GENESIS® ADVANTAGES

AFFORDABLE & ATTAINABLE

- Factory-built construction eliminates weather delays
- Precision factory construction reduces material waste
- Professionally designed and engineered floor plans and features

DEPENDABLE & DURABLE

- Controlled construction environment provides enhanced quality and consistency
- Dedicated Service Department for expedited warranty care
- Durable interior and exterior features for easy and simple maintenance

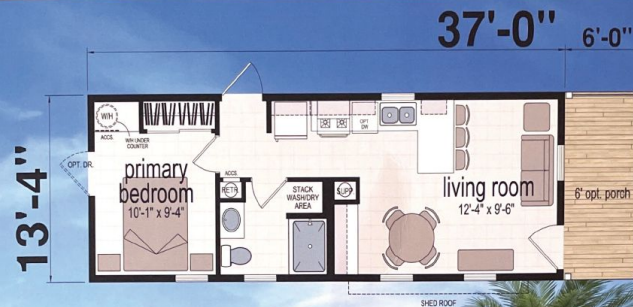
TIMELY & EFFICIENT

- Less than two weeks average construction start to delivery time
- Homes can be move-in ready within weeks as opposed to months
- Less disruptive to the surrounding community

GENESIS®
HOMES
by Champion Home Builders

CALLOWAY ADU

One Bed | One Bath | 493 SQ. FT.



GENESIS®
HOMES
by Champion Home Builders

ADUs

TAMPA, FL

Featured Project



SIZE:
100 sq ft Heavy Duty Shelters with 170 mph wind ratings and climate control options.

POPULATION SERVED:
Unhoused residents of Tampa

FUNDING:
Catholic Charities, Community Development Block Grants (CDBG) for the City of Tampa, Private Donations

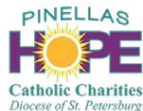
“We believe these Hope Cottages are a great starting point in helping rebuild lives. Tampa Hope is a place where you can stay off the streets, find safety, and a true support network to lift you up where you need it most.”

MAGGIE ROGERS
EXECUTIVE DIRECTOR,
CATHOLIC CHARITIES OF THE DIOCESE OF ST. PETERSBURG

“It's great to see Tampa booming with economic growth and luxury development, but this city's success depends on improving the quality of life for every Tampa resident no matter their current economic status. Tampa Hope will improve and save lives.”

JANE CASTOR
MAYOR, CITY OF TAMPA





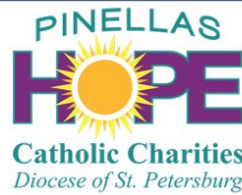
Partnerships

(Non-Inclusive List)

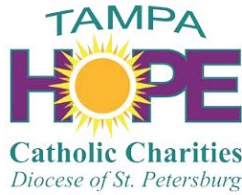


Public	Private
Pinellas County Health Department	BayCare Health System – St. Anthony’s Hospital
Pinellas County School District	Churches All Denominations
St Petersburg Outreach	Directions for Living
Clearwater Outreach	Operation PAR
Pinellas Park Outreach	Suncoast Mental Health
Largo Outreach	Turning Point Detox
Safe Harbor	Aetna Health
Homeless Leadership Alliance (CoC)	Family Resources
Vote Riders	

Public	Private
City of Tampa	Feeding Tampa Bay
Tampa Police Dept.	Metropolitan Ministries
Florida Dept. of Health	Project 100
Hillsborough County School District	Churches All Denominations
	Love Inc.
Tampa Hillsborough Homeless Initiative (CoC)	USF Morsani College of Medicine
Vote Riders	Aetna Health
	Grace Point



-
- **Day One:** Dec. 7, 2007
 - **Capacity:** 235 (90 'cottages' and 145 tents on platforms)
 - **Avg. Length of Stay:** 117 Days
 - **Budget:** \$2.1 million
 - **Public Funders:** Pinellas County, Cities: St. Petersburg, Pinellas Park, Largo, Clearwater, Seminole
 - **Services:** case management, basic dental & medical care, counseling (mental health, substance abuse), clothing, educational (GED)/workforce development, etc. **Medical respite services; 1 of 4 in the state**



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- **Day One:** Dec. 14, 2021
 - **Capacity:** 125 (Long-term: 325: 200 'cottages' and 125 tents)
 - **Average Length of Stay:** 107 days
 - **Budget:** \$0.8 million (\$3.2 million est. at full capacity)
 - **Public Funders:** City of Tampa
 - **Services:** case management, legal & health insurance referrals, basic dental & medical care, counseling (mental health, substance abuse), clothing,

Impact & Efficiency

■ Percent of Clients who 'graduate' to permanent housing

✓ Pinellas Hope	~ 50%	(7,000+ since opening)
✓ Tampa Hope	~ 30%	(150+ since opening)

■ Cost Comparisons - \$ per Client per Day (source)

✓ Hillsborough County Jail	\$150.80	(https://teamhcsoc.com/getattachment/2533a177-ce7e-4b2b-9e7e-f337999f5dd3/FactBook_2020.pdf but \$223.32 for FY 2021 per vera.org/publications/what-jails-cost-cities/tampa-fl)
✓ Pinellas County Jail	\$123.78	(pcsoweb.com/Data/Sites/1/media/pdf/fy22-23-pcso-adopted-budget.pdf & pcsoweb.com/location-and-general-information)
✓ U.S. Federal Penitentiary	\$120.59	(https://www.govinfo.gov/content/pkg/FR-2021-09-01/pdf/2021-18800.pdf)
✓ Florida State Corrections Facility	\$ 76.83	(https://oppaga.fl.gov/ProgramSummary/ProgramDetail?programNumber=1074)
✓ Daily Motel	\$60-\$80	(google.com)
✓ Safe Harbor	\$ 16.27	(pcsoweb.com/Data/Sites/1/media/pdf/fy22-23-pcso-adopted-budget.pdf com & pcsoweb.com/Pinellas-safe-harbor)
✓ Tampa Hope	\$ 7.60	(FY 21-22 Fin'l Statements)
✓ Pinellas Hope	\$ 7.19	(FY 21-22 Fin'l Statements)



General Project Description

Harris Chapel UMC/Urban League of Broward County

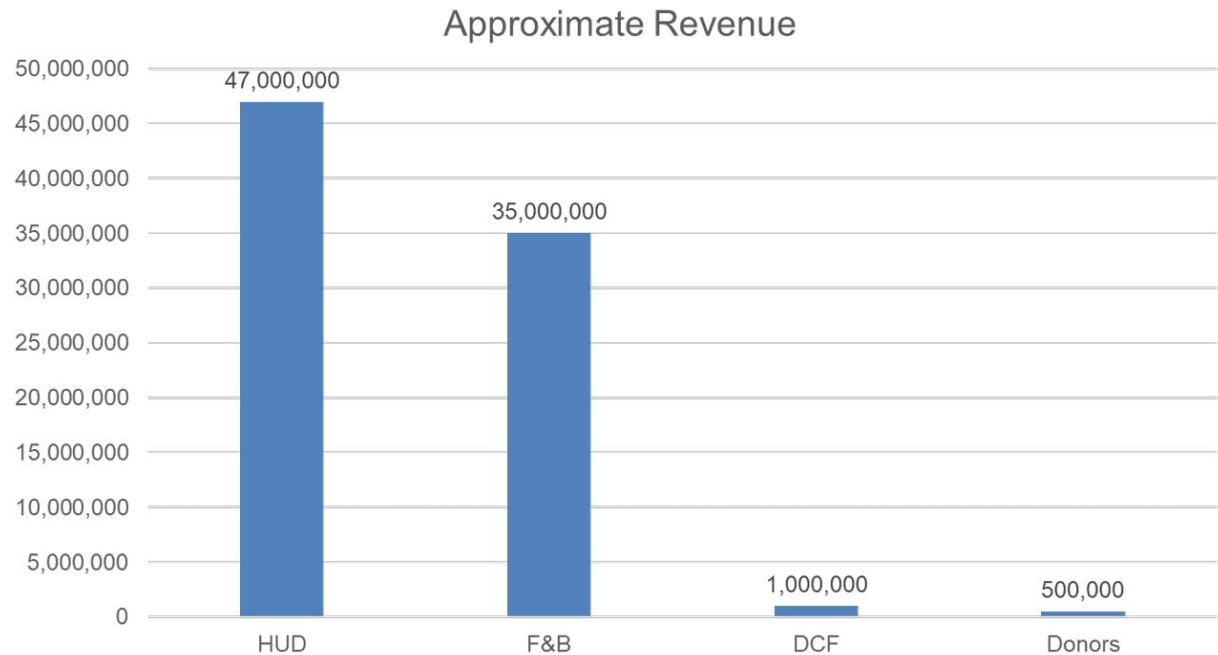
The current development, the Village@Oakland Park, is in the pre-development stage:

- ☐ Due diligence tasks completed on majority of the 20 acres (consolidated)
- ☐ Pre-Development team of legal, land planners, architects, engineers, etc. have been engaged
- ☐ MOUs between Urban League and Harris Chapel have been signed through legal representative for each entity
- ☐ Concept Site Plan design and Elevations have been completed and initial Development Application submitted for review by the City of Oakland Park
- ☐ Neighborhood Builders meetings serve as ongoing engagement strategy and keeping the community connected

Partnership with churches

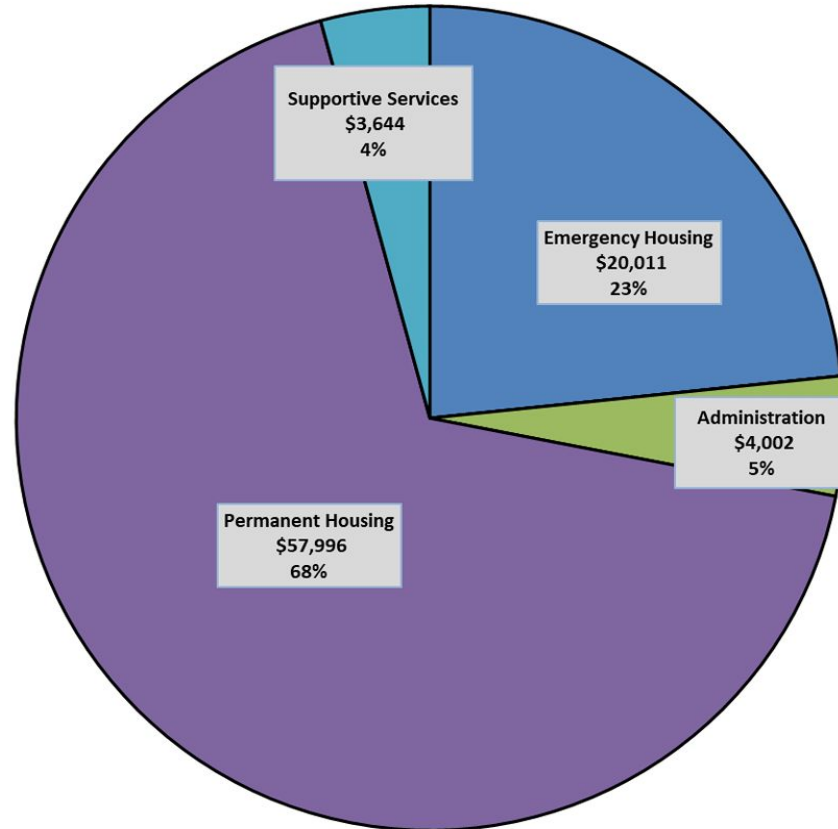


Revenue Sources

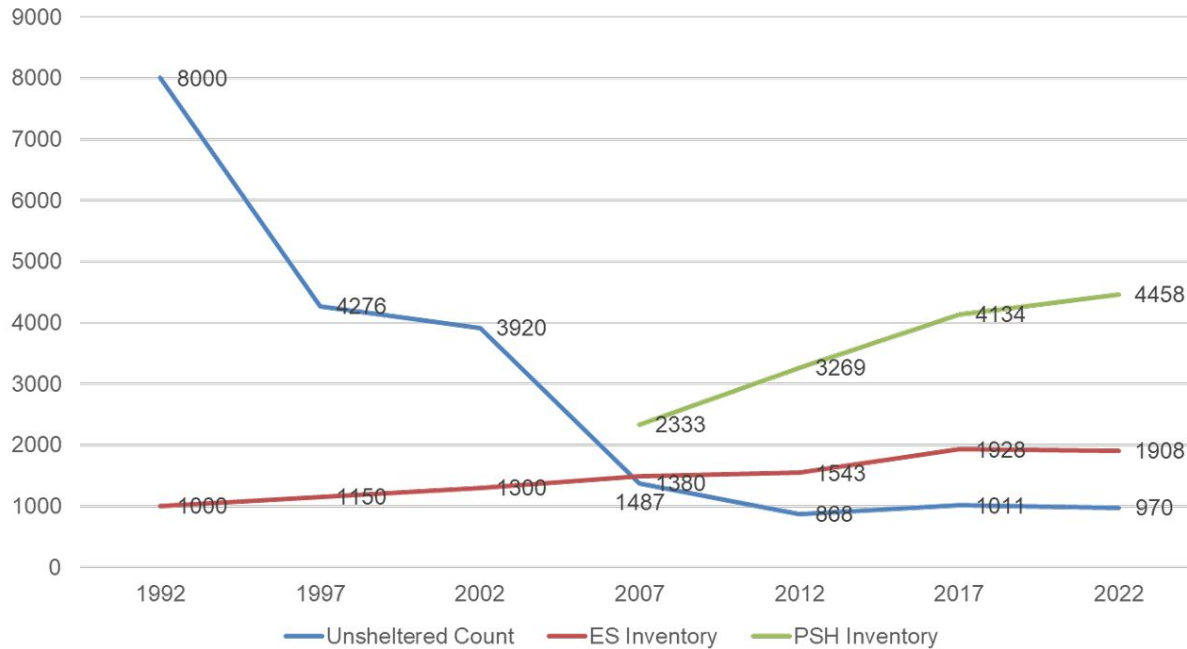


HOMELESS TRUST
FUNDING BY PROGRAM AREA
Proposed Budget FY 2022-23 (in thousands)

MIAMI-DADE COUNTY



Point In Time & Bed Inventory*



PSH Inventory Data starting in 2008

PERMANENT SUPPORTIVE HOUSING PILOT

Determine benefits of providing permanent supportive housing - affordable housing linked with voluntary, individualized supports - to “high utilizers” of crisis services

- Special appropriation to Florida Housing Finance Corporation to fund permanent supportive housing
- Sites had to construct a permanent supportive housing community and agree to conduct a Florida-specific analysis
- Three pilot sites selected – Duval, Miami-Dade and Pinellas Counties
- Evaluation assessed impacts on publicly funded systems of care and participants’ mental health and quality of life
- Methodology, selection criteria and evaluation team approved by Florida Housing Finance Corporation
- Participants identified by community organizations – healthcare, criminal justice, crisis services
- Single-group pre/post intervention with placement in permanent supportive housing as the intervention
- Compare two years pre-housing with two years post-housing

PERMANENT SUPPORTIVE HOUSING PILOT

pilot sites

Duval

- Village on Wiley, a 43-unit property, new construction.
- Housing Provider: Ability Housing, Inc.
- Another 49 residents with high needs were housed in scattered-site units throughout the area and were part of the pilot evaluation.
- Supportive services were provided by a contracted service provider and a substance use treatment provider, as well as through other referrals.
- All of these residents received the same level of services and were invited to be part of the research; ultimately, 68 participated in the evaluation.
- Researcher: Health-Tec Consultants, Inc.

Miami Dade

- Coalition Lift, a 34-unit property, acquisition/ rehabilitation.
- Housing Provider: Carrfour Supportive Housing, Inc.
- Carrfour provides many supportive services to its residents and partnered with Citrus Health Network, a Federally Qualified Health Center (FQHC), that provided additional services.
- In this pilot, there were residents at the Coalition Lift property who chose to participate in the study, an additional 11 formerly homeless residents in units scattered throughout the area.
- Researchers: University of South Florida Policy & Services Research Data Center and Behavioral Science Research

Pinellas

- Pinellas Hope V, a 45-unit property, new construction.
- Housing Provider: Catholic Charities, Diocese of St Petersburg.
- Catholic Charities hired Resident Services Coordinators. Some additional services were provided by Catholic Charities. Funding also supported on-site behavioral health care.
- All residents at this property were invited to participate in the study; in the end, 22 residents chose to participate.
- Researchers: University of South Florida, including its Policy & Services Research Data Center.

PERMANENT SUPPORTIVE HOUSING PILOT

outcomes



Healthcare

Before	10,694,395
After	5,535,434
Reduction	5,158,961

48%



Criminal Justice

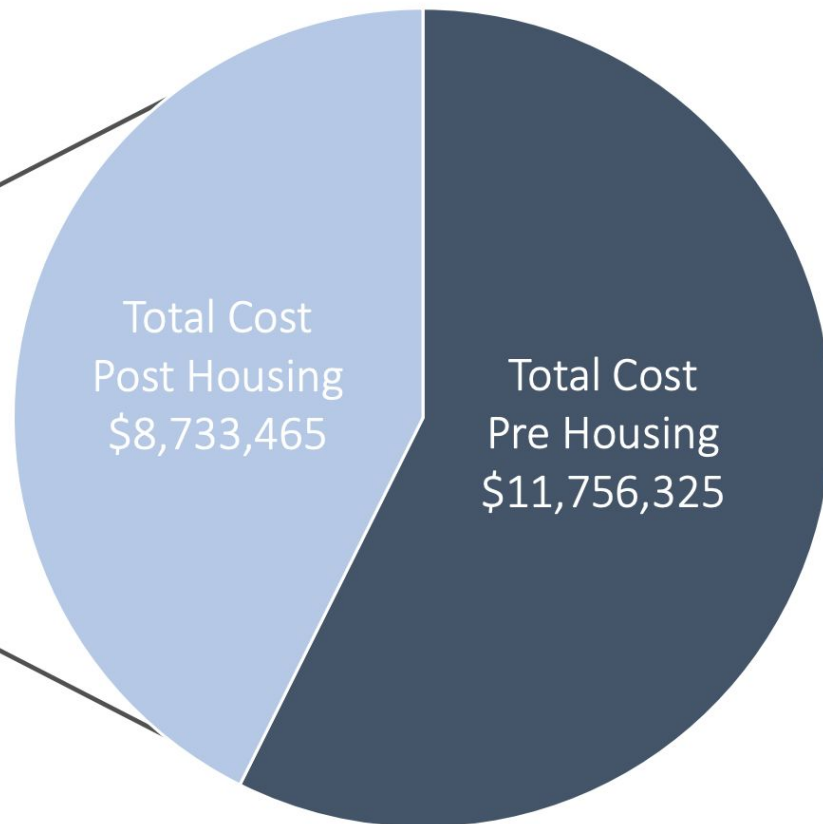
Before	712,344
After	283,544
Reduction	428,800

60%

PERMANENT SUPPORTIVE HOUSING PILOT

total savings

26%
Savings to the
Community



ENCORE DISTRICT UNIT MIX

Ella

- 160 Total Units
- \$22.5 Million TDC
- 32 RAD
- 64 PB Section 8
- 64 LIHTC

Tempo

- 203 Total Units
- \$44.2 Million TDC
- 20 Public Housing
- 122 PB Section 8
- 0 LIHTC
- 61 Market Rate



Reed

- 158 Total Units
- \$29.9 Million TDC
- 14 RAD
- 144 PB Section 8
- 0 LIHTC

Trio

- 141 Total Units
- \$28.6 Million TDC
- 32 RAD
- 67 PB Section 8
- 0 LIHTC
- 42 Market Rate

COOPERATIVE LIVE / WORK in TAMPA

MEACHAM URBAN FARM

The Meacham Urban Farm is a fully operational 2-acre organic farm with three greenhouses, an educational facility, and a farm store providing dairy, meat, vegetables, and organic honey. The farm is open to the public on weekends and usually sells out.

The Farm has free-range hens that provide 50 dozen eggs per week and offers more than 40 varieties of fruits, vegetables, and herbs including:

- Lettuce • Radish • Arugula • Turnips • Kale • Cucumbers
- Eggplant • Kohlrabi • Broccoli • Cauliflower • Fennel
- Tomatoes • Carrots • Bananas

Will provide cooking classes and training programs for healthy food choices. Encore residents receive a 10% discount.

