

Broward County HOME CONSORTIUM

2020 Analysis of Impediments to Fair Housing Choice



Broward County
HOUSING FINANCE AND COMMUNITY REDEVELOPMENT DIVISION
110 NE 3rd St, Suite 300 | Fort Lauderdale, Florida 33301
Tel: (954) 357-4900
<https://www.broward.org/Housing>
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Executive Summary

This report was prepared for the Broward County HOME consortium, in partnership with Civitas, LLC (civitassc.com), a private independent affordable housing and public policy research firm.

The analysis consists of a comprehensive review of laws, regulations, policies and practices affecting housing affordability, accessibility, availability and choice within the Broward County HOME Consortium. The assessment specifically includes an evaluation of:

- Existing socio-economic conditions and trends in the county, with a particular focus on those that affect housing and special needs populations.
- Public and private organizations that impact housing issues in the county and their practices, policies, regulations and insights relative to fair housing choice.
- The range of impediments to fair housing choice that exists within both the urban center communities and other areas of the cities and counties.
- Specific recommendations and activities for the jurisdictions to address any real or perceived impediments that exist; and
- Effective measurement tools and reporting mechanisms to assess progress in meeting fair housing goals and eliminating barriers to fair housing choice in the county.

It is important to note that this executive summary is being drafted under the pall of the novel corona virus pandemic outbreak. All the content of this report has been generated based on data and analysis conducted before this major health crisis. The implications of the crisis are and will be profound, affecting communities and households along all social and economic dimensions.

The impact of the Covid-19 virus on housing is already being felt, disproportionately affecting minorities and other vulnerable communities. Prolonged unemployment, predicted by many, will affect households' ability to pay rent or avoid foreclosure. At the start of the outbreak in March, the governor of Florida along with others across the nation, placed a moratorium on evictions and foreclosures. Even if the moratoriums are extended, suspension does not mean forgiveness. This is a debt structure that can place households in an impossible place, where making rent month-to-month while at the same time trying to pay back rent, becomes insurmountable. Housing instability and homelessness result, and the implications on entire households and the community, can be devastating.

Whatever these tectonic shifts will be, however, the content of this report remains relevant, offering insight into baseline conditions (that the current crisis will likely magnify), and with an action plan that addresses the barriers to housing accessibility.

The picture painted here is typical of many urban areas across the United States. Housing costs for those in the bottom income brackets are increasing disproportionately to income. The

accepted standard for housing costs is 30 percent of household income. Beyond that, rents and mortgage payments are an increasing “cost burden” on families, putting them in a place of having to decide what monthly bills to pay and ineligible for loans due to high debt to income ratios. There are several solutions to this problem. Many states and cities have mandated raises in minimum wages. Many have worked to make more low-income and affordable housing options available. Some have programs to subsidize housing costs, often using federal money. Zoning changes have been made to allow for more density, mixed-use areas or relaxation of standards such as parking restrictions. In the midst of local efforts, large numbers of homeless continue— a number that will likely grow with prolonged unemployment.

Federal response to the growing housing crisis across the United States has presented a mixed picture. Many traditional programs have been recommended for draconian cuts by the current executive branch. Compromise budget agreements between the U.S. House and Senate have restored some cuts, but often at lower levels of funding.

Those in Broward County facing challenges in finding and keeping affordable housing are overwhelmingly black, Hispanic, disabled or sometimes individuals who identify as lesbian, gay, bisexual or transgender (LGBT). These challenges are driven and exacerbated by issues of low-income, high unemployment, lack of education, and overt and covert discrimination. The county has made strides in addressing these issues. But with more and more in facing housing costs that are an excessive burden, the need will only grow. Poverty rates declined in only three communities between 2010 and 2018 (Coconut Creek, Margate and Tamarac) and increased in all others. These are located in tracts just inland in the middle of the populated area. This does not mean the countywide poverty rate decreased; rather that the poor were displaced from these communities.

Between 2000 and 2018, Broward County grew 17.6 percent. This compares with a state growth rate of 28.9 percent. Densely populated census tracts are scattered throughout the central part of the county. Noticeably, the town of Hillsboro Beach, whose population doubles during the winter and is 92.6 percent white, is less dense.

A 2018 study conducted for Broward County by Florida International University’s Metropolitan Center described Broward County as one of the most unaffordable places to live in the U.S. A 2018 study in the *Miami Herald* reported that Broward County lost more residents than it replaced in 2017 and 2018 with the major reason cited as the high cost of living.

In the fall of 2018, Broward County voters approved the creation of a housing trust fund with a goal of having \$30 million available by 2033. The approved money cannot be diverted to other expenditures other than increasing the supply of affordable housing, a practice not without precedent in Broward County.

The proportion of blacks and Hispanics in Broward County is higher than the state as a whole. Blacks or African-Americans make up 27.5 percent of the compared to the state’s 15 percent.

Hispanics make up 29.1 percent of the population compared to the state's 23 percent. Median household income of black families is \$10,000 less than that for the entire county based on race. This meets HUD's definition of Racially/Ethnically Concentrated Areas of Poverty. Forty-four census tracts in Broward County experienced minority displacement through gentrification. Economic investment in a neighborhood raises property values, thus taxes. Rent hikes push low-income households out of homes and neighborhoods often occupied by generations.

In Broward County, more than 19 percent of disabled persons live below the poverty line, and 74.8 percent are not in the labor force. Low participation in the labor force make the housing needs of this group particularly acute.

According to the Movement Advancement Project, Broward County has strong equal opportunity protection for individuals who identify as LGBT. These protections can be strengthened, however, by adopting nondiscrimination laws for extending credit and lending.

"Social Vulnerability," is defined as by low socioeconomic status, household composition, those with disabilities, minorities and those with language barriers. The socially vulnerable occupy census tracts slightly inland from the coast. This creates a census tract picture with a swath of poor neighborhoods running north and south with the town of Hillsboro Beach almost devoid of this group. Growth in housing has typically been in the western areas where homes are newer and more expensive.

The growing need for affordable housing is perhaps nowhere better illustrated by noting that generally, the purchasing power of a household (based on income and allowing for inflation) declined between 2010 and 2018. The largest decline was -12.9 percent (Margate) to a low of -.5 percent (Davie). The meaning of this is clear enough: low-income households can actually afford to pay less for housing in HOME communities in all but two. Coconut Creek and Tamarac saw an increase of 3.7 percent and 5.6 percent, respectively.

Families with a high median income are concentrated in census tracts in the western parts of the county and along the beach and those with water access.

The term "cost burdened" is frequently used as a term describing households that pay more than 30 percent of their monthly income. By this measure, 61 percent of households pay rent are cost burdened. Fifty-one percent pay more than 35 percent. More than 23 percent of homeowners without a mortgage are cost burdened and 41.2 percent with a mortgage are. These households are vulnerable to any type of cost increase. The city of Lauderhill has the largest percent with 45 percent of homeowners cost burdened. Tracts with high percentages of cost burdened renting households are found throughout the county. These are not just vulnerable to increases in housing costs, but any increase in costs from utilities to gasoline to groceries.

Between 2010 and 2018, the percentage of renter occupied dwellings increased from 30.7 to 37.9 percent. While reasons for renting rather than owning can vary and include household

preference, it is more likely that many renters have been priced out of the housing market by their inability to find affordable housing and a down payment.

Inability to afford a home may be obscured by the fact that the median price of a single home declined 1.8 percent between 2000 and 2018 while rental rates increased by 14.9 percent. But since 2008, lending institutions have tightened their loan policies. During that period, the largest percentage of dwellings (25.5 percent) were priced in the \$300,000 to \$499,999 bracket with Coral Springs having the most expensive (\$336,900) and Lauderhill the least (\$124,400). Also, during that period, the percentage of rental units available for less than \$1,000 per month decreased from 37 percent to 21 percent. Lauderhill had the most affordable rents while Plantation the least. Despite modest declines in home prices, landlords have been able to raise rental rates, thus increasing the cost burden on households.

Coastal tracts have a higher vacancy rate than those further inland. But, properties used only seasonally or as vacation homes are considered vacant. Residential construction permits trended generally upward between 2010 and 2018 with a notable increase in dwellings with five-plus units. These typically are considerably less costly than single-family dwellings. It is highly likely that these are not falling in the category of affordable homes. Rather, they can be pricey condominiums located on ocean-access canals, the New River and Intracoastal Waterway.

In Broward County, a majority of census tracts are HUD designated low to moderate income (LMI). Between 2014 and 2018, 37 new tracts were identified and 20 were dropped. This designation is intended to identify areas where households need additional support to obtain affordable housing.

Nearly eighty-nine percent of workers reported driving to work while 2.6 percent used public transportation. That said, we do not know the data on the availability of public transportation nor the potential demand with wider availability

Using the HUD definition of a single-family dwelling having one to four units, 48.7 percent of units in Broward County are so designated. 28.1 percent of housing stock has 20 or more units, meaning that approximately 20 percent have between five and 19. These are rare in many communities but are of note because they can tend to provide affordable housing options.

Newer homes are located in the western part of the county (meaning generally they are more costly). Older homes are typically found closer to the coast. Older homes (typically more affordable or with lower rents) built before 1980 may have lead-based paint and in need of more repairs. The struggle to provide more affordable housing is often one of giving funds to renovate and bring dwellings up to code and building new housing. These reflect policy decisions of the county and HOME communities and should be carefully considered.

Various ways to promote affordable housing include: zoning to allow for group homes and require builders to set aside a percentage of homes that will be occupied by families with income

equal to the area median and in some cases set aside 40 percent of homes for families with less than 60 percent of the area median income. Section 8 housing vouchers subsidize reasonable rents not to exceed 30 percent of household income. Communities receiving Community Development Block Grant Funds (CDBG) are required to ensure affirmative action with respect to fair housing. Additionally, HUD will investigate cases of suspected housing discrimination.

CDBG funds are used in various ways from home acquisition and rehabilitation to provision of public services. Several HOME communities both incorporated and unincorporated participate. Although unlikely to be the final budget decided by Congress, the 2021 executive budget calls for the elimination of this HUD program.

CDBG funds support a wide range of activities including building, buying and/or rehabilitating affordable housing for rent or homeownership or provide direct rental assistance to low-income people. Broward County provides HOME funding to entitlement cities participating in the HOME Consortium. Entitlement jurisdictions include Coconut Creek, Coral Springs, Deerfield Beach, Margate, Tamarac, Sunrise, Plantation, Lauderhill, Davie, Pembroke Pines and Miramar.

Broward County public policies implemented to meet housing needs include:

1. Expanded School Board Educational Impact Fee Waiver
2. Support of Bonus Density for Affordable Housing
3. Established Affordable Housing Trust Fund
4. Coordinated Efforts to Address Homelessness
5. Provide Faster Delivery of Services and Benefits
6. Enacted Landlord Registration and Rental Property Inspection Program
7. Created Broward Housing Council
8. Implemented State of Florida Save Our Homes Policy
9. Encourage Affordable Housing in Commercial Sites

Data filed by Broward County financial institutions under the Home Mortgage Disclosure Act (HMDA) show 82,500 applications in 2017. Of these 37,000 were approved. The remaining were denied with the top reason being debt-to-income ratio (30 percent) and credit history (24 percent). Many of the remaining applications were withdrawn or closed because they were never completed. African Americans or blacks with less than 80 percent of the area median income were the largest number denied (24 percent). Loan denials showed a significant change from a peak in 2007 to 2017.

The county and member cities of the HOME Consortium are recommended to focus on the following programmatic actions to further strengthen its efforts to address barriers and inequities in accessing affordable and desirable housing:

Action 1: Expand Dedicated Public Funding and Leverage Private Resources to Increase Affordable Housing Opportunities.

Action 2: Promote Municipal Enactment of County Land Use Code Affordable Housing Incentives.

Action 3: Expand Housing Counseling.

Action 4: Offer Local Incentives for Affordable Housing in Opportunity Zones. Action 5:

Action 5: Expand Support for Homeless Service Providers and Homeless Housing Opportunities.

Action 6: Encourage Employer Assisted Housing.

Action 7: Expand Public Education Regarding Fair Housing Practices:

Action 8: Provide Tenant Information and Adopt Eviction Assistance Measures.

Action 9: Modify Construction and Rehabilitation Codes.

Action 10: Promote Municipal Enactment of County Land Use Code Affordable Housing Incentives.

Action 11: Increase the effectiveness of local fair housing ordinances through stronger code enforcement mechanisms.

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Introduction

The long-term objective of this Analysis of Impediments to Fair Housing Choice (AI) is to make fair housing choice a reality for residents of the Broward County HOME Consortium through the prevention of discriminatory housing practices. One goal of the study is to analyze the fair housing conditions in the county and assess the degree to which fair housing choice is available for area residents. A second goal is to suggest ways to improve the level of choice through continued efforts to eradicate of discriminatory practices.

This report includes an analysis of various demographic, economic and housing indicators, a review of public and private sector policies that affect fair housing and a review of the county’s efforts to affirmatively further fair housing (AFFH) per federal law. The report provides six key sections: 1) Community Profile; 2) Public Sector Analysis; 3) Private Sector Analysis; 4) Fair Housing Profile; 5) Impediments to Fair Housing Choice; and 6) Recommended Actions to Address Impediments.

Broward County developed the HOME Consortium in 2002 for the purpose of providing safe, decent and affordable housing to low- and moderate-income citizens. The county serves as the lead entity for the consortium, managing the program, funding applications and distribution of funds. It is also responsible for preparation of the Five-Year Strategic Plan.

HOME participating cities include Coconut Creek, Coral Springs, Davie, Deerfield Beach, Lauderdale, Margate, Miramar, Pembroke Pines, Plantation, Sunrise and Tamarac. The geographic areas served under the county’s Community Development Block Grant (CDBG) program are the urban county participating cities Cooper City, Dania Beach, Hallandale Beach, Hillsboro Beach, Lauderdale-by-the-Sea, Lauderdale Lakes, Lazy Lake, Lighthouse Point, North Lauderdale, Oakland Park, Parkland, Pembroke Park, Southwest Ranches, West Park and Wilton Manors. The unincorporated areas of central Broward County are also served. They include neighborhoods such as Boulevard Gardens, Washington Park, Franklin Park and Roosevelt Gardens.

The Broward County HOME Consortium has taken steps to promote fair housing choice and to address affordable housing shortages by adopting policies that are in line with the principles of the Fair Housing Act. The county promotes fair housing and educates leadership, staff and residents on what U.S. Department of Housing and Urban Development (HUD) defines as fair housing and discrimination in housing. These efforts are necessary to qualify for HUD entitlement grants. Further, the HOME Consortium has identified what steps it must take to overcome identified barriers and avoid the consequences of not adhering to non-discrimination and fair housing laws.

Overview of Findings

Housing in the HOME Consortium varies by location, but there are some underlying and shared needs and challenges. Residential housing stock near the coast is often older and has more vacancies in the market. Affordability remains a key factor in choosing where one resides. Cost burden is a major problem for residents, particularly renters who are at greater risk of housing instability. Renters with severe cost burden are at higher risk of homelessness. Even with the increase in the number of rental units over the past several years, rents have continued to climb significantly in the region, reflecting national trends. This increase indicates that demand is high for rental units and there remains a pressing need for more affordable units.

Countywide, there are approximately 1.9 million people, which represents a 17.6 percent increase in population since 2000. Broward County is the second-most populous county in the state of Florida and the 17th-most populous county in the United States, according to the U.S. Census. Most of the growth occurred in the past 10 years, a trend in line with the state as a whole. When a population grows more quickly than the available housing stock, overall demand increases, putting upward pressure on housing prices. Increased prices make it more difficult to locate affordable, safe and secure housing, particularly for lower income households.

The report provides an analysis of the most recent data available from the Home Mortgage Disclosure Act (HMDA) database, providing insight into the mortgage lending practices and trends in the region. Mortgage lending activity in the county, much like the nation overall, has increased in the wake of the housing crash, the 2008 recession and the subsequent economic recovery, with purchase originations nearly doubling between 2011 and 2017. This is a sign that demand for housing is growing as the housing market is showing signs of recovery within the county. Government-insured mortgages have increased, consistent with tighter credit conditions and the more rigorous regulatory environment that emerged from the housing crash.

But even as home purchase activity has increased, barriers to fair housing choice persist for low- and moderate-income households, incomes that correlate with ethnic and racial minorities. For each described impediment, activities and outcome measures have been identified to help alleviate these barriers moving forward.

The identified impediments to fair housing choice in the county are:

1. Displacement of Minorities Due to Gentrification
2. Income Inequality Between Race or Ethnicity
3. Decline in Household Purchasing Power
4. High Percentage of Cost Burdened Renters
5. Increased Rate of Poverty
6. Funding Shortage for New and Existing Affordable Housing

Countywide, racial and ethnic diversity is higher than that of the state as a whole. White, black

or African American and Hispanic populations share a plurality of racial/ethnic makeup. There are still geographic areas within the county, however, where racial or ethnic population divides are more distinct. Tracts in the northern and western areas of the county are predominantly white, while the southwestern and southern parts of the county are mostly Hispanic. The central portions of the county near Lauderhill are majority black.

Household income and location correlate in the HOME Consortium with tracts along the southwestern border near Weston and tracts in the northwestern corner near Coral Springs having significantly higher Median Household Income (MHI) than many other tracts in the county. High poverty areas are primarily found in the center of the county slightly inland. Blacks or African American residents experience the highest poverty rates. Many tracts have poverty rates of more than 50 percent. These can be found throughout the area.

In Broward County, there were 44 tracts that have experienced minority displacement and one tract has experienced gentrification. Gentrification often involves displacement of low-income minority communities from areas their families have lived in for decades. Racial/ethnic issues as well as housing affordability are identified impediments. To address these, the county and jurisdictions have made efforts to increase affordable housing through tax exemptions, improving incentives for developers and repurposing vacant buildings into desirable and affordable housing.

The county and member cities of the HOME Consortium are recommended to focus on the following programmatic actions:

Action 1: Expand Dedicated Public Funding and Leverage Private Resources to Increase Affordable Housing Opportunities.

Action 2: Promote Municipal Enactment of County Land Use Code Affordable Housing Incentives.

Action 3: Expand Housing Counseling.

Action 4: Offer Local Incentives for Affordable Housing in Opportunity Zones.

Action 5: Expand Support for Homeless Service Providers and Homeless Housing Opportunities.

Action 6: Encourage Employer Assisted Housing.

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Action 8: Provide Tenant Information and Adopt Eviction Assistance Measures.

Action 9: Modify Construction and Rehabilitation Codes.

Action 10: Promote Municipal Enactment of County Land Use Code Affordable Housing Incentives.

Action 11: Increase the effectiveness of local fair housing ordinances through stronger code enforcement mechanisms.

Methodology

This report was prepared by Broward County, in partnership with Civitas, LLC (civitassc.com), an independent affordable housing and public policy research firm.

The analysis consists of a comprehensive review of laws, regulations, policies and practices affecting housing affordability, accessibility, availability and choice within the Broward County HOME Consortium. The assessment specifically includes an evaluation of:

- Existing socio-economic conditions and trends in the county, with a particular focus on those that affect housing and special needs populations.
- Public and private organizations that impact housing issues in the county and their practices, policies, regulations and insights relative to fair housing choice.
- The range of impediments to fair housing choice that exists within both the urban center communities and other areas of the cities and counties.
- Specific recommendations and activities for the jurisdictions to address any real or perceived impediments that exist; and
- Effective measurement tools and reporting mechanisms to assess progress in meeting fair housing goals and eliminating barriers to fair housing choice in the county.

The planning process was launched with a comprehensive review of existing studies for information and data relevant to housing need and related issues. These documents included local comprehensive plans and ordinances, the 5-Year Consolidated Plan for the Broward County HOME Consortium, the previous Analysis of Impediments to Fair Housing Choice and other policy documents. Stakeholder input and observations were incorporated as well.

Additional quantitative data were obtained from multiple sources, including U.S. Census Bureau reports, American Community Survey data (ACS), the U.S. Bureau of Labor Statistics (BLS), Boxwood Means Inc. via PolicyMap and Federal Financial Institutions Examination Council (FFIEC), among others.

Purpose of Fair Housing

Fair housing has long been an important issue in American urban policy – a problem borne in discrimination and fueled by growing civil unrest that reached a boiling point during the Civil Rights Movement of the 1960s. The passing of the Fair Housing Act in 1968 was a critical step in addressing this complex problem – but it was far from a solution. Since the passage of the Act, many community groups, private businesses, concerned citizens and government agencies have worked at battling housing discrimination in the face of persistent practices to the contrary.

By design, federal housing policy racially segregated housing for decades. Those policies, as well as the many local and state discrimination policies, are no longer legal, but many communities

still feel the effect of red-lining and other policies meant to segregate racial groups. Unfortunately, while the laws have changed the impact of these historic practices persists. Many areas of the country have been classified as a Racially/Ethnically Concentrated Area of Poverty (R/ECAP). Proactively addressing the connection between race, housing and poverty is a necessary part of any housing program.

The Fair Housing Act mandates that the Department of Housing and Urban Development (HUD) “affirmatively furthers fair housing” through its programs. Toward this end, HUD requires funding recipients undertake fair housing planning (FHP) and steps that lead to less discriminatory housing practices and better living conditions for minority groups and vulnerable populations.

As part of the HUD-mandated Consolidated Planning process, Broward County adopted its Five-Year Consolidated Plan in 2020. The consolidated plan is an assessment of the economic and social state of the county, as well as local government policies and programs aimed at improving the living environment of its low- and moderate-income residents. The strategic plan includes a vision for the county that encompasses the national objectives of the Community Development Block Grant (CDBG) program and is accompanied by a first-year short-term action plan. As part of the planning process, the Broward County HOME Consortium must also affirmatively further Fair Housing and undertake Fair Housing planning. This process includes the preparation of an Analysis of Impediments to Fair Housing Choice.

The 2020 Analysis of Impediments to Fair Housing Choice is an in-depth examination of potential barriers, challenges and opportunities for housing choice for the Broward County HOME Consortium residents on a countywide scale. Impediments to Fair Housing are defined as any actions, omissions or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice. Fair Housing Choice is the ability of persons of similar income levels – regardless of race, color, religion, national origin, disability, gender, or familial status – to have the same housing choices.

This Analysis of Impediments is an integral component of the fair housing planning process and consists of a review of both public and private barriers to housing choice. It involves a comprehensive inventory and assessment of the conditions, practices, laws and policies that impact housing choice within a jurisdiction. It provides documentation of existing, perceived and potential fair housing concerns and specific strategies designed to mitigate or eliminate obstacles to housing choice for the residents. The analysis is intended to serve as a strategic planning and policy development resource for local decision makers, staff, service providers, the private sector and community leaders in the county. As such, this Analysis of Impediments will ultimately serve as the foundation for fair housing planning in the county.

The long-term objective of this Analysis of Impediments to Fair Housing Choice is to make fair housing choice a reality for residents of the Broward County HOME Consortium through the prevention of discriminatory housing practices. One goal of the study is to analyze the fair housing situation in the county and assess the degree to which fair housing choice is available for

area residents. A second goal is to suggest ways to improve the level of choice through continued efforts to eliminate discriminatory practices, if any are found to exist. The sections that follow provide a succinct overview of the legal and conceptual aspects of fair housing planning and policy.

Fair Housing Concepts

Housing choice plays a critical role in influencing individuals' and families' abilities to realize personal, educational, employment and income potential. The fundamental goal of HUD's fair housing policy is to make housing choice a reality through sound planning. Through its on-going focus on Fair Housing Planning, HUD "is committed to eliminating racial and ethnic discrimination, illegal physical and other barriers to persons with disabilities and other discriminatory practices in housing."

Recurring key concepts inherent in fair housing planning are:

- *Affirmatively Further Fair Housing (AFFH)* – Under its community development programs, HUD requires its grantees to affirmatively further fair housing through three broad activities: 1) conduct an *Analysis of Impediments to Fair Housing Choice*; 2) act to overcome identified impediments; and 3) track measurable progress in addressing impediments and the realization of fair housing choice.
- *Affordable Housing* – Decent, safe, quality housing that costs no more than 30 percent of a household's gross monthly income for utility and rent or mortgage payments.
- *Fair Housing Choice* – The ability of persons, regardless of race, color, religion, national origin, disability, gender or familial status, of similar income levels to have the same housing choices.
- *Fair Housing Planning (FHP)* – Fair Housing Planning consists of three components: *Analysis of Impediments*, a detailed *Action Plan* to address identified impediments and a monitoring process to assess progress in meeting community objectives. FHP consists of a close examination of factors that can potentially restrict or inhibit housing choice and serves as a catalyst for actions to mitigate identified problem areas.
- *Impediments to Fair Housing* – Any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice.
- *Low and Moderate Income* – Defined as 80 percent of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. *Very low income* is defined as 50 percent of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or

housing costs. Poverty level income is defined as 30 percent or below median household income.

- *Private Sector* – Private sector involvement in the housing market includes banking and lending institutions, insurance providers, real estate and property management agencies, property owners and developers.
- *Public Sector* – The public sector for the purpose of this analysis includes local and state governments, regional agencies, public housing authorities, public transportation, community development organizations, workforce training providers and community and social services.

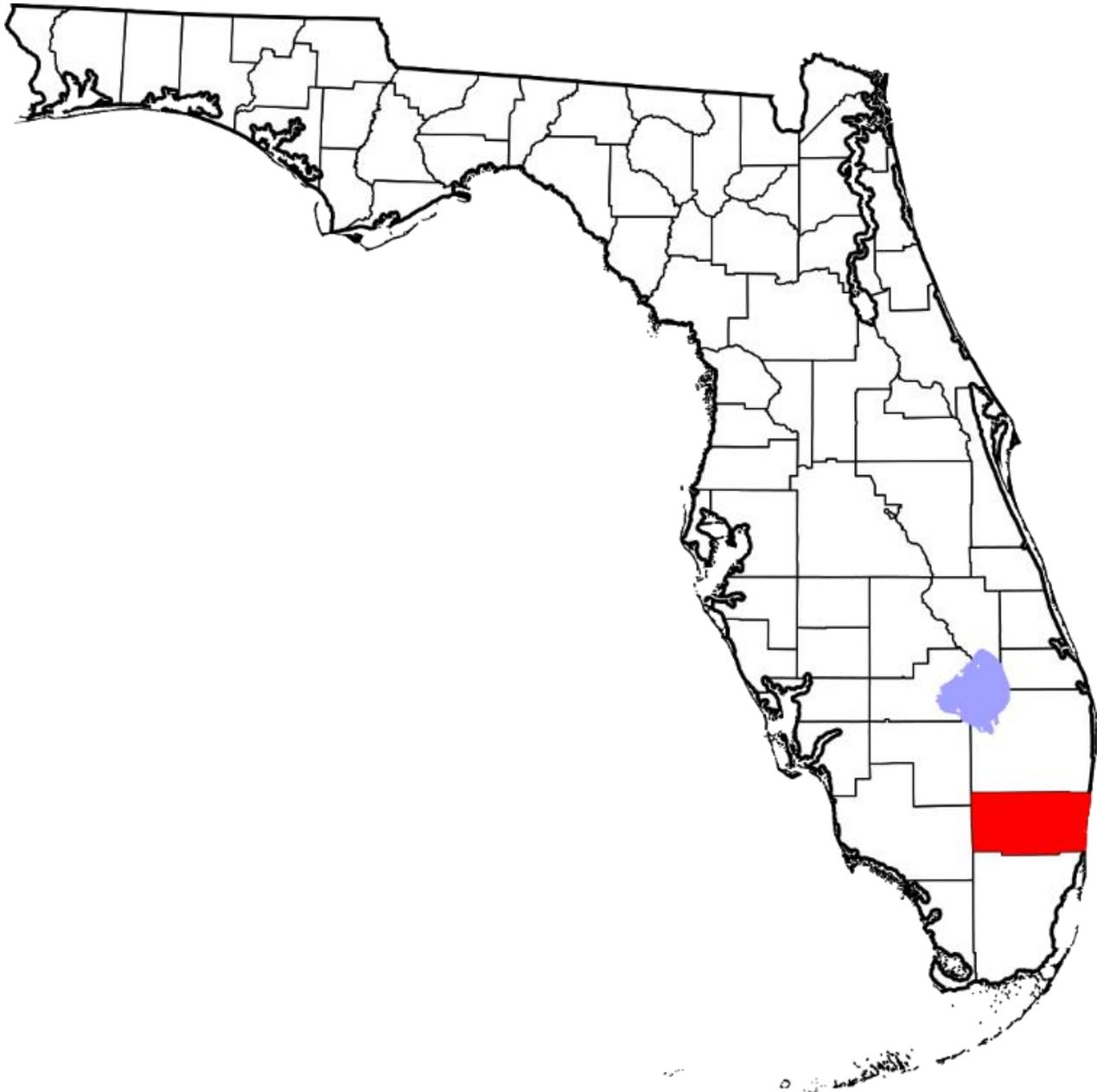
Community Profile

The goal of the Community Profile is to provide evidence and analysis to be used by grant recipients seeking to address impediments to fair housing choice. This data is an important tool to help guide decision makers in determining where funds will have the greatest impact. The Community Profile is divided into three sections.

Section one: The Demographic Profile looks at the consortium from the perspective of its people, including race and ethnicity, age, disability status and other variables. This section provides the necessary foundation to determining who lives in the jurisdiction and what their needs are. This outlines the demand for housing by looking at what households desire.

Section two: The Economic Profile looks at the job market and the financial condition of its residents and evaluates how much households can afford. Factors such as income, cost burden and poverty are analyzed. These issues are compared to the factors in the demographic analysis to determine if disparities exist between racial and ethnic groups. This evaluates the demand for housing by looking at what a household can afford.

Section three: The Housing Profile assesses the county’s housing stock, including home values, rents, occupancy and age of housing to provide a snapshot of the built environment of the region. This section establishes the supply of the available housing and how it matches up with demand. This data-driven view will work to advance fair housing planning efforts and to identify impediments to fair housing choice.



Location of Broward County in Florida

Demographic Profile

Introduction

The Demographic Profile looks at the HOME Consortium from the perspective of its people. Understanding who lives in Broward County, where they live and how conditions have changed provides a starting point for identifying impediments. This process includes several demographic variables such as race and ethnicity, age, disability status and others. This information will allow the consortium to answer one of the most important questions when addressing fair housing issues, *who* needs assistance. Understanding what the demographics are and how they have changed is necessary before appropriate policy changes can be proposed.

Population

Population changes over time, one of the most important demographic data points, shows whether a community is growing, stable or shrinking. If stable or shrinking, this can be an indicator that residents' needs are not being met.

Population growth is generally a positive indicator but with it comes challenges, particularly for the housing market. When a population grows more quickly than the housing stock, overall demand increases, which puts upward pressure on housing prices. Increased prices make it more difficult to locate affordable, safe and secure housing, particularly for lower income households.

In Broward County, the population has grown by more than 17 percent since 2000. Growth rates vary considerably within the county. The city of Miramar had the highest overall growth rate at nearly 90 percent. By contrast, the city of Margate which grew by only 6.5 percent.

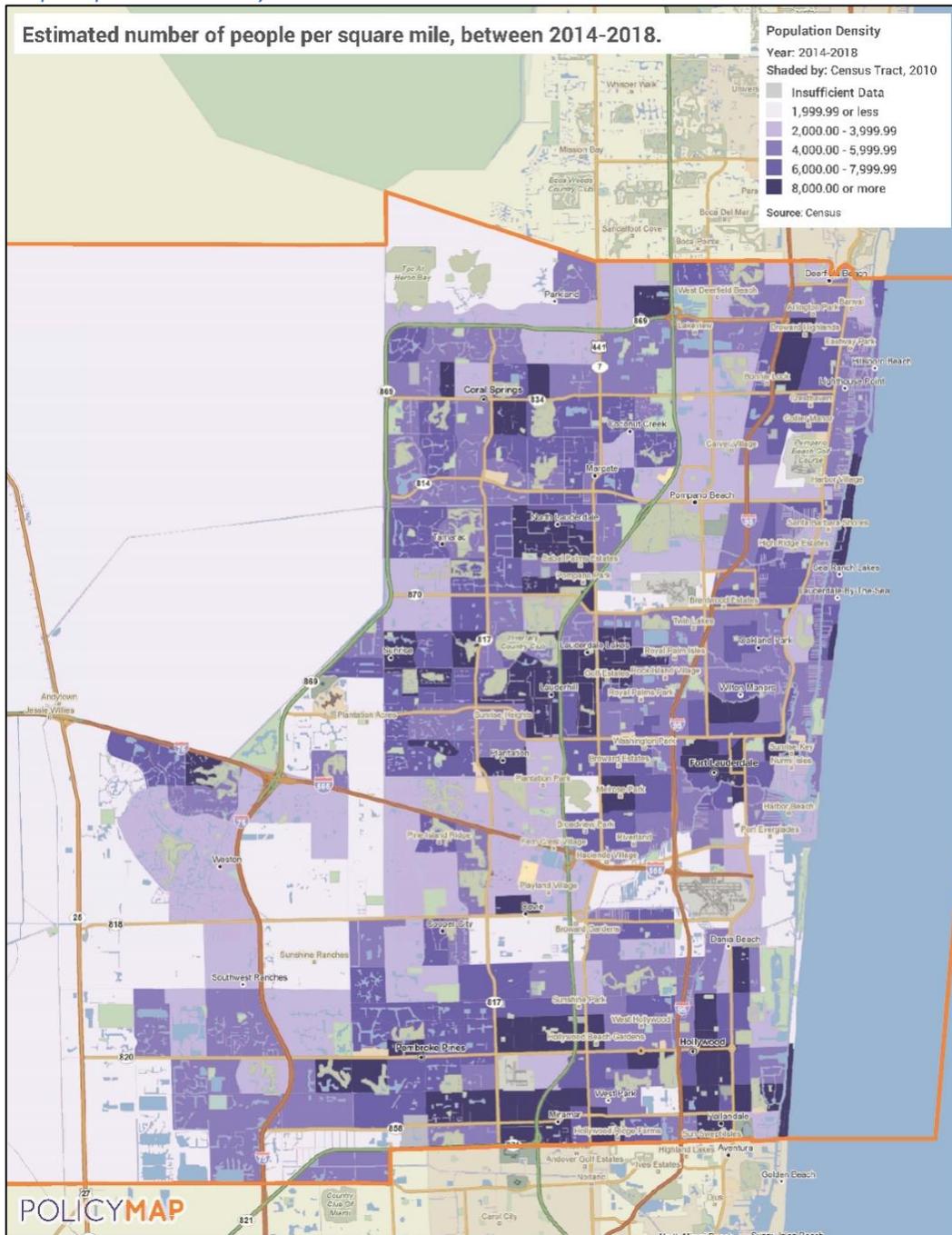
Table: Population – 2000 to 2018

	2000	2010	2018	2000 - 2010		2000 - 2018	
				% Change	Difference	% Change	Difference
Broward County	1,623,018	1,734,139	1,909,151	6.8%	111,121	17.63%	286,133
Coconut Creek	43,566	51,540	59,997	18.3%	7,974	37.72%	16,431
Coral Springs	117,549	121,116	131,151	3.0%	3,567	11.57%	13,602
Davie	75,720	90,648	103,132	19.7%	14,928	36.20%	27,412
Deerfield Beach	64,583	75,276	79,854	16.6%	10,693	23.65%	15,271
Lauderhill	57,585	67,127	71,328	16.6%	9,542	23.87%	13,743
Margate	53,909	53,600	57,427	-0.6%	-309	6.53%	3,518
Miramar	72,739	113,707	138,168	56.3%	40,968	89.95%	65,429
Pembroke Pines	137,427	152,366	168,260	10.9%	14,939	22.44%	30,833
Plantation	82,934	85,096	92,775	2.6%	2,162	11.87%	9,841
Sunrise	85,779	85,074	93,199	-0.8%	-705	8.65%	7,420
Tamarac	55,588	59,796	64,748	7.6%	4,208	16.48%	9,160
Florida	15,982,378	18,511,620	20,598,139	15.8%	2,529,242	28.88%	4,615,761

Source: 2000 Census (DP1, SF1), 2010 Census (DP1), 2014-2018 ACS 5-Yr Estimates (DP05)

Distribution of the population in Broward County is notable. Throughout the consortium there are areas with relatively high concentrations of residents bordering tracts with a relatively low concentration of residents. The cities of Lauderdale and Margate have proportionately high population densities with 8,364 people per square mile and 6,486 people per square mile, respectively. High density urban areas are sometimes associated with overcrowding in rundown buildings. Density, however, can be more environmentally, socially and economically sustainable. Greater density puts more people within practical reach of the public services, medical care and businesses.

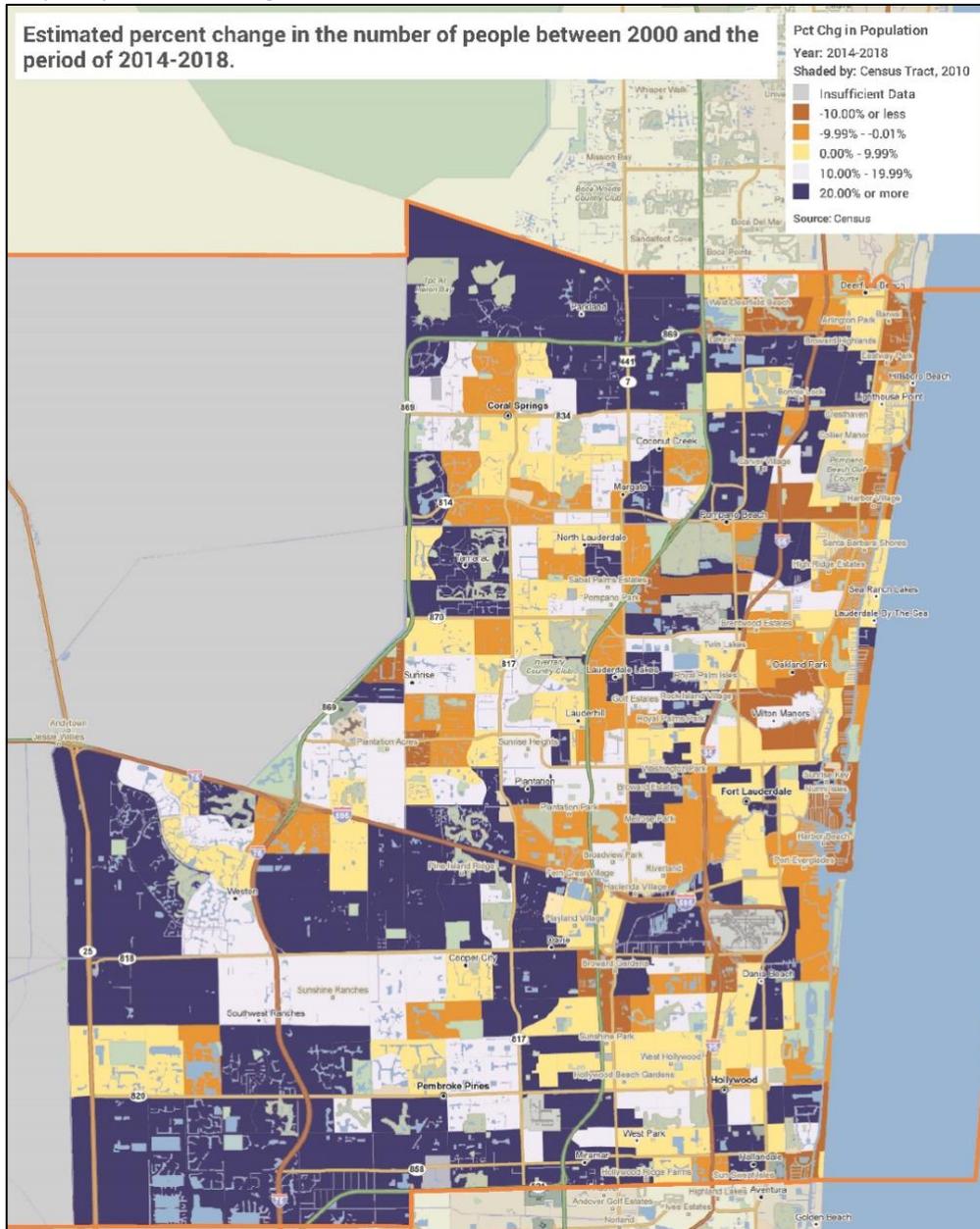
Map: Population Density



Source: 2014-2018 ACS via PolicyMap

The change in population by census tract can be a valuable data point to determine what areas of the consortium people are leaving or moving to. In the last two decades, the population has changed inconsistently. Many tracts experienced significant growth with the population increasing by 20 percent or more. However, there are also a large number of tracts that shrank by more than 10 percent. There is not an apparent pattern associated with the population changes except that population losses seem to be more common near the coast and growth occurs in the larger inland tracts. Coconut Creek had the largest citywide growth in population out of the included jurisdictions with 38.47 percent since 2000.

Map: Population Change since 2000



Source: 2014-2018 ACS via PolicyMap

Age Groups

The needs of residents can vary significantly depending on what age group they are in. Residents nearing retirement or currently retired are often interested in downsizing to smaller homes. Accessibility to services and transportation can also factor. Young adults, particularly new families, have different housing demands and tend to look for homes they can grow into and possibly raise children in. Understanding how the age of the population is changing is important to determine types of housing units and funding needed.

The median age in Broward county is currently 40.1 years, which is a slight increase from 2010. Florida has a median age of 42.2 years, making the county slightly younger than the state. Nearly 30 percent of the county’s population is under the age of 25 and 15.9 percent are over the age of 65. The three fastest growing age groups in the county are 55 to 59 years, 60 to 64 years and 65 to 74 years. Between those two groups, the population grew by more than 105,000. Two age groups saw a decrease in total population, the 35 to 44 and 15 to 19 years of age, resulting in a loss of more than 9,500 people.

Table: Age – 2010 to 2018

Broward County	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	105,011	6.1%	111,571	5.8%
5 to 9 years	102,943	5.9%	109,519	5.7%
10 to 14 years	114,371	6.6%	116,309	6.1%
15 to 19 years	114,795	6.6%	112,757	5.9%
20 to 24 years	102,256	5.9%	114,287	6.0%
25 to 34 years	222,914	12.9%	257,952	13.5%
35 to 44 years	262,884	15.2%	255,231	13.4%
45 to 54 years	269,600	15.5%	278,165	14.6%
55 to 59 years	105,855	6.1%	133,090	7.0%
60 to 64 years	89,062	5.1%	116,289	6.1%
65 to 74 years	117,860	6.8%	168,797	8.8%
75 to 84 years	84,385	4.9%	90,807	4.8%
85 years and over	42,203	2.4%	44,377	2.3%
Median Age	39.2	x	40.1	x

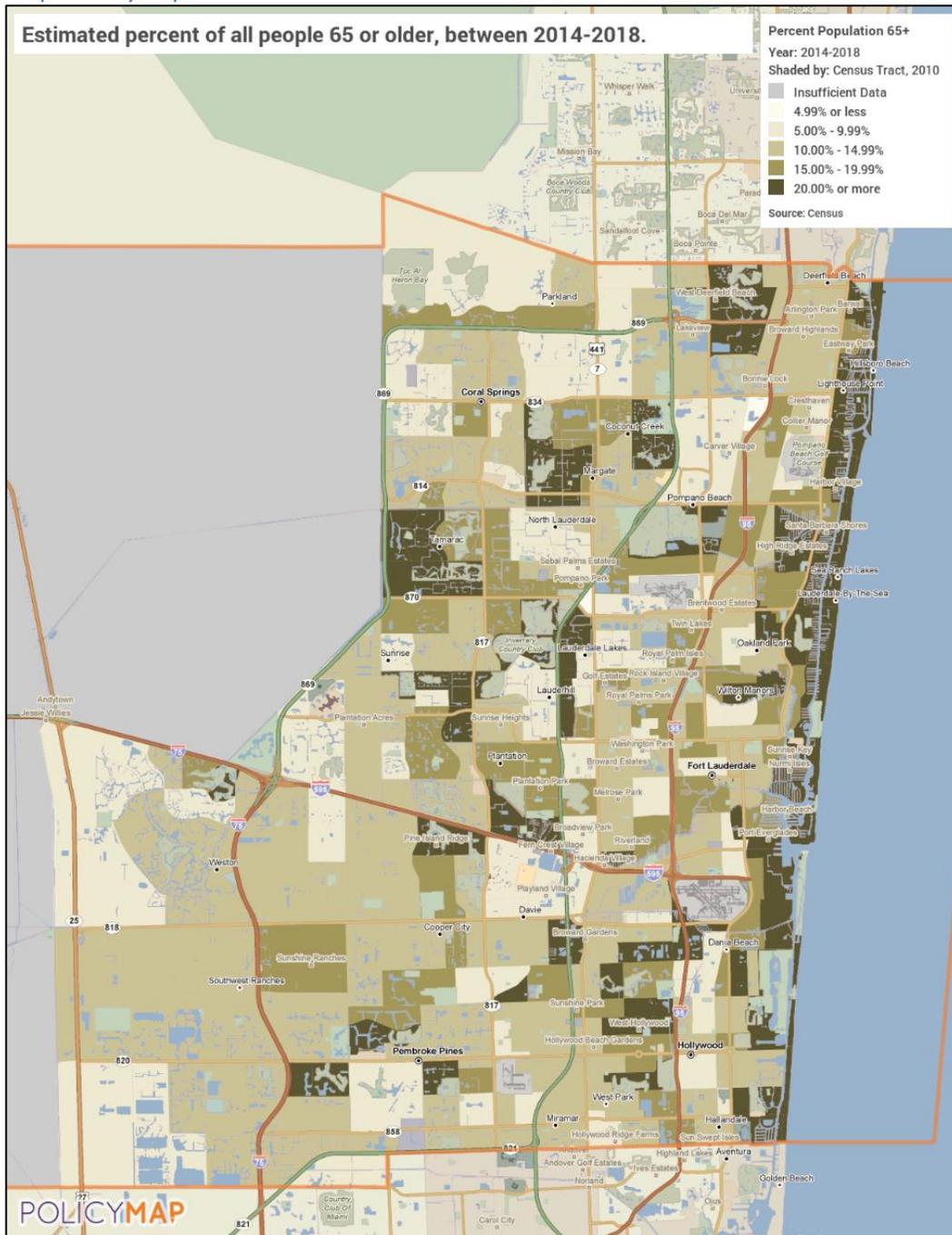
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Elderly

The relatively large and growing elderly population in Broward County means a greater demand for social services, healthcare and housing. As the population in communities across the nation grows proportionately older, the needs of the elderly become an increasingly important consideration for decision-makers. Central to these evolving needs is access to housing options that are decent, safe, affordable, accessible and located close to services and transportation.

In 2018, residents 65 years old and older made up 15.9 percent of the population. The living patterns of this population show a significant concentration of residents along the coastal areas of the county. Nearly every coastal census tract has more than 20 percent of its population that is elderly and there are three areas with a citywide rate of more than 20 percent, namely, Deerfield Beach (21.55 percent), Margate (22.3 percent) and Tamarac 25.6 percent

Map: Elderly Population



Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

Age Dependency Ratio

Age dependency ratios relate the number of working-aged persons to the number of dependent-aged persons (children and the elderly). An area's dependency ratio is comprised of two smaller ratios – the child dependency ratio and the old-age dependency ratio. These indicators provide

insight into the social and economic impacts of shifts in the age structure of a population. Higher ratios of children and the elderly require higher levels of services to meet the specific needs of those populations. Furthermore, a higher degree of burden is placed on an economy when those who mainly consume goods and services become disproportionate to those who produce. It is important to note that these measures are not entirely precise – not everyone under the age of 18 or over 65 is economically dependent and not all working age individuals are economically productive. With these caveats in mind, dependency ratios are still helpful indicators in gauging the directional impacts of shifting age structures.

Broward County as a whole has a lower age dependency ratio than the state due to the difference in elderly residents. Throughout the consortium, the dependency ratio varies by jurisdiction. Tamarac has the highest dependency ratio by far with 74.3 due to the very large old-age ratio. The lowest dependency ratio is found in Davie with 50.3. There appears to be significant differences in what type of dependency is common in a location. Coconut Creek, Coral Springs, Davie, Lauderhill, Miramar, Pembroke Pines, Plantation and Sunrise all have child dependency ratios larger than old age, sometimes by a considerable amount.

Table: Age Dependency Ratios

Dependency Ratio	Florida	Broward County	Coconut Creek	Coral Springs	Davie	Deerfield Beach	Lauderhill
Total	66.3	59.6	65.8	58.1	50.3	66.8	65.7
Old age	32.8	25.4	29.8	17.2	17.9	36.0	22.8
Child	33.5	34.2	35.9	40.9	32.4	30.9	42.9
Source: 2014-2018 ACS 5-Yr Estimates (S0101)							

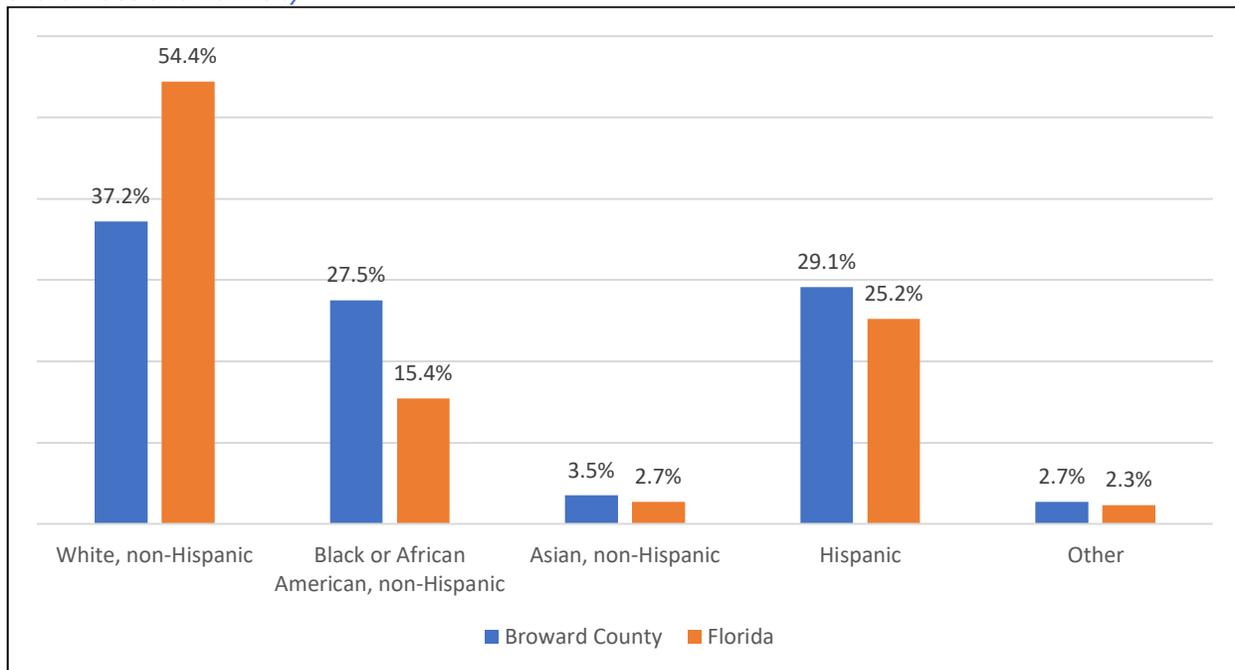
Dependency Ratio	Margate	Miramar	Pembroke Pines	Plantation	Sunrise	Tamarac
Total	64.3	51.6	60.1	57.8	61.4	74.3
Old age	36.6	15.3	27.1	25.0	26.6	44.6
Child	27.6	36.3	33.0	32.8	34.9	29.7
Source: 2014-2018 ACS 5-Yr Estimates (S0101)						

Race and Ethnicity

Historically, federal housing policies were designed to racially segregate housing. Those policies, as well as the many local and state discrimination policies, are now no longer legal, but many communities still feel the effect of red-lining and other laws meant to segregate racial groups. There is a link between a people's race or ethnicity and their access to housing and economic opportunities. Many areas of the country have been classified as a Racially/Ethnically Concentrated Area of Poverty (R/ECAP). Proactively addressing the connection between race, housing and poverty is a necessary part of any housing program.

The major demographic difference between the county and state is the size of the black or African American, non-Hispanic population. In Florida, approximately 15 percent of the population is black or African American and in Broward County it is more than 27 percent. At the state level, white, non-Hispanic residents make up a slight majority of the population while at the county level they make up a slight plurality with 35.3 percent.

Chart: Race and Ethnicity

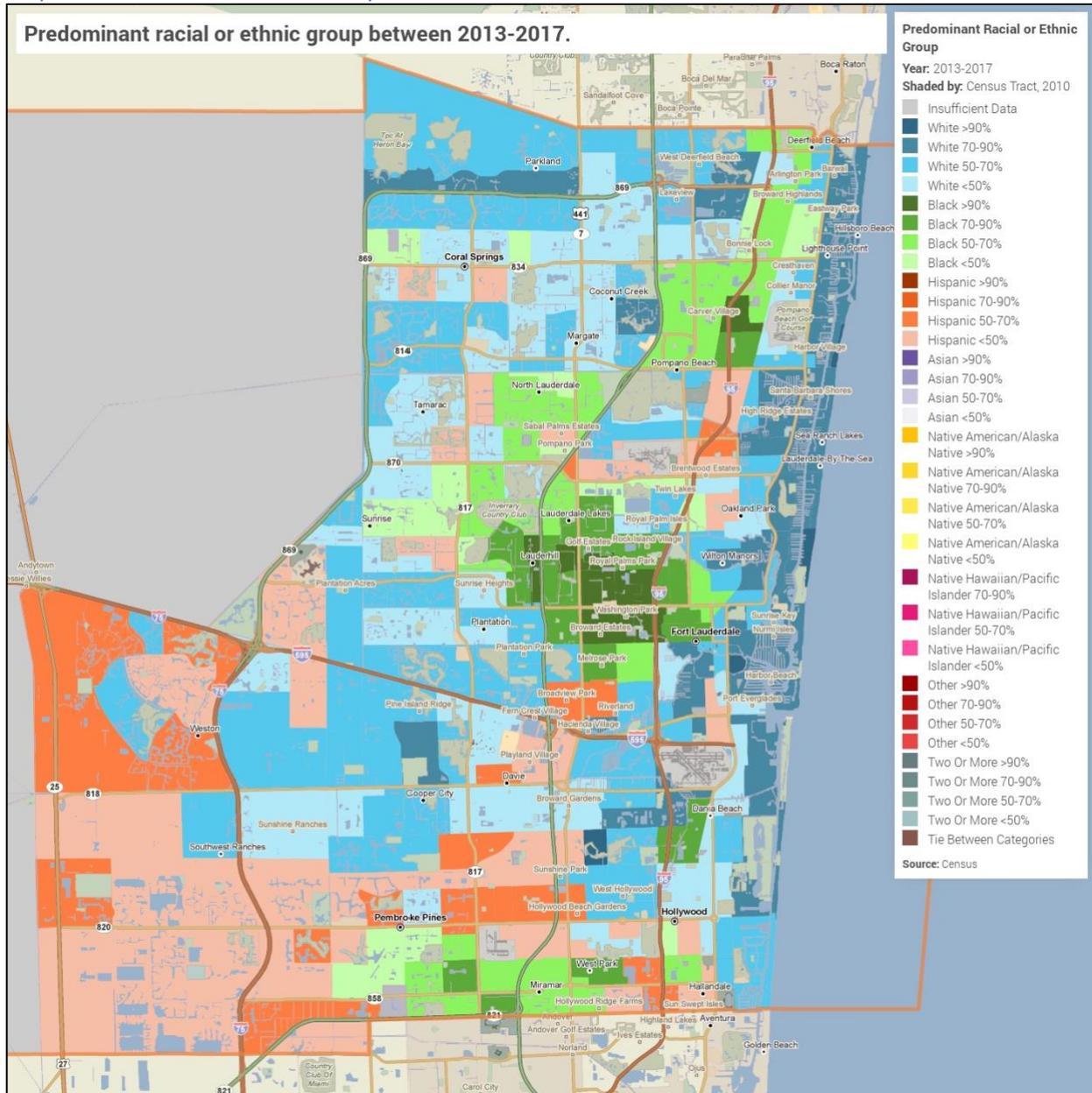


Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Diversity

Broward County is a diverse area with no single racial or ethnic group in the majority. The county does include areas where different racial groups make up a large portion of the population, occasionally more than 90 percent. Coastal tracts with relatively large elderly populations have a predominantly white population. The southern part of the county and some tracts throughout are predominantly Hispanic while the area west of Fort Lauderdale has a substantial black population.

Map: Predominant Race or Ethnicity



Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

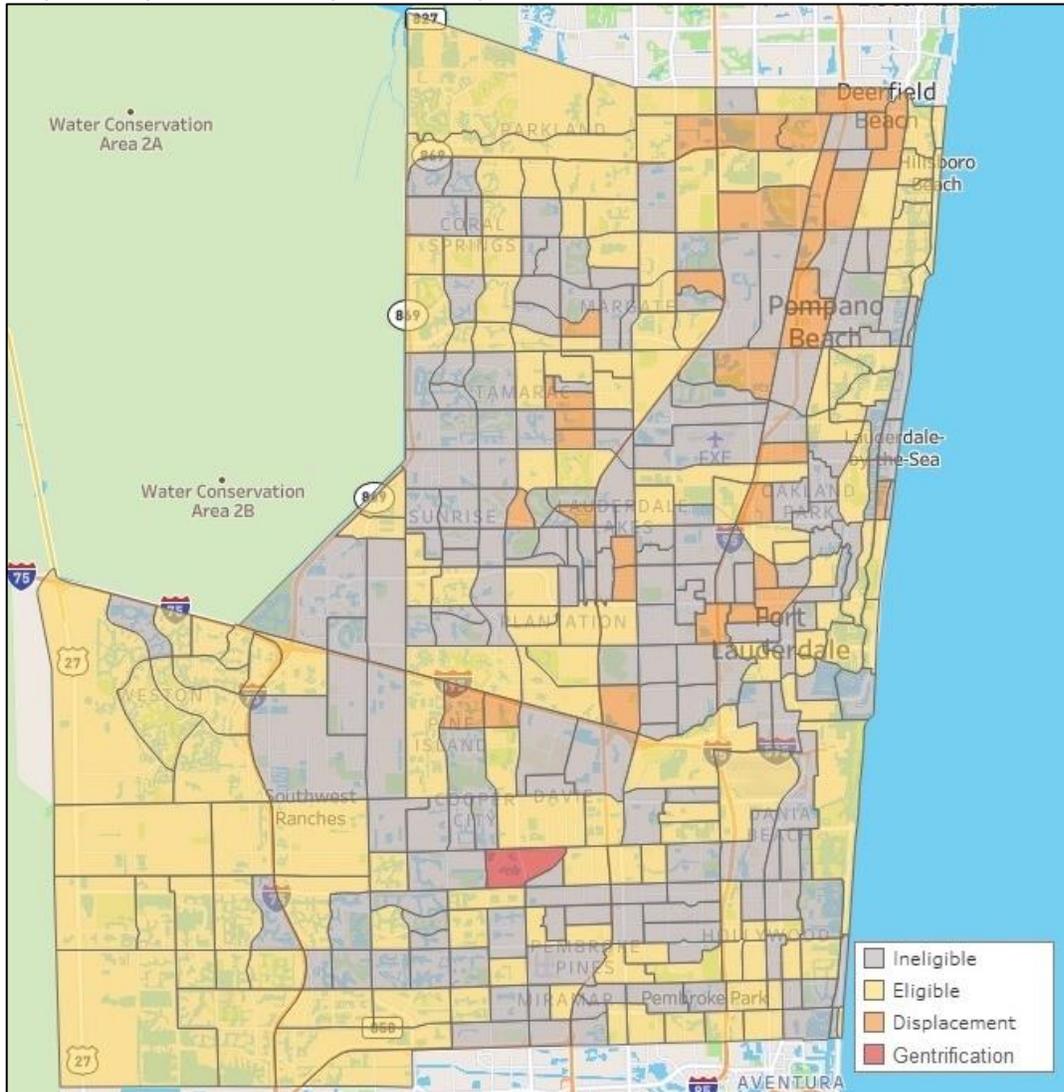
Displacement and Gentrification

Gentrification can have a major impact on the economic and social landscape of a county. The economic growth and investment can be a boon, but it is important to mitigate the potential negative aspects that so often come with it. Gentrification can involve displacement of low-income minority communities from neighborhoods often occupied by families for generations.

One way to measure displacement and gentrification is to use a modified methodology developed by the National Community Reinvestment Coalition. The following map shows areas of Broward County that may be impacted by gentrification and displacement. Any census tract that was in 40th percentile or less of median home value (HMV) and median household income (MHI) in 2010 was eligible for analysis. An eligible tract was then considered gentrified if it was in the 60th percentile or more for MHV and college education in 2017. A gentrified tract was considered to have displaced racial minorities if there was a 5 percent or more decline in the non-white population.

In Broward County, there were 177 census tracts that were eligible for gentrification and displacement. Of those tracts, 44 of them were found to have experienced minority displacement and one tract experienced gentrification.

Map: Gentrification and Displacement by Census Tract



Disability

Residents who have a disability face additional challenges, particularly when it comes to housing. Finding affordable housing is even more difficult for those who need units that have or can be modified for wheelchairs, shower supports, ramps and other accessibility aides. Communities with a relatively large elderly population need to pay attention to this issue due to the close relationship between age and disability.

In addition to having to overcome barriers such as housing discrimination and difficulty in finding accessible units, people with disabilities face financial hardships at much higher rates than the average person. The median earnings for someone with a disability in the county is approximately \$10,000 less than those without a disability. Residents with a disability also have higher poverty rates and are less likely to be employed or in the labor force.

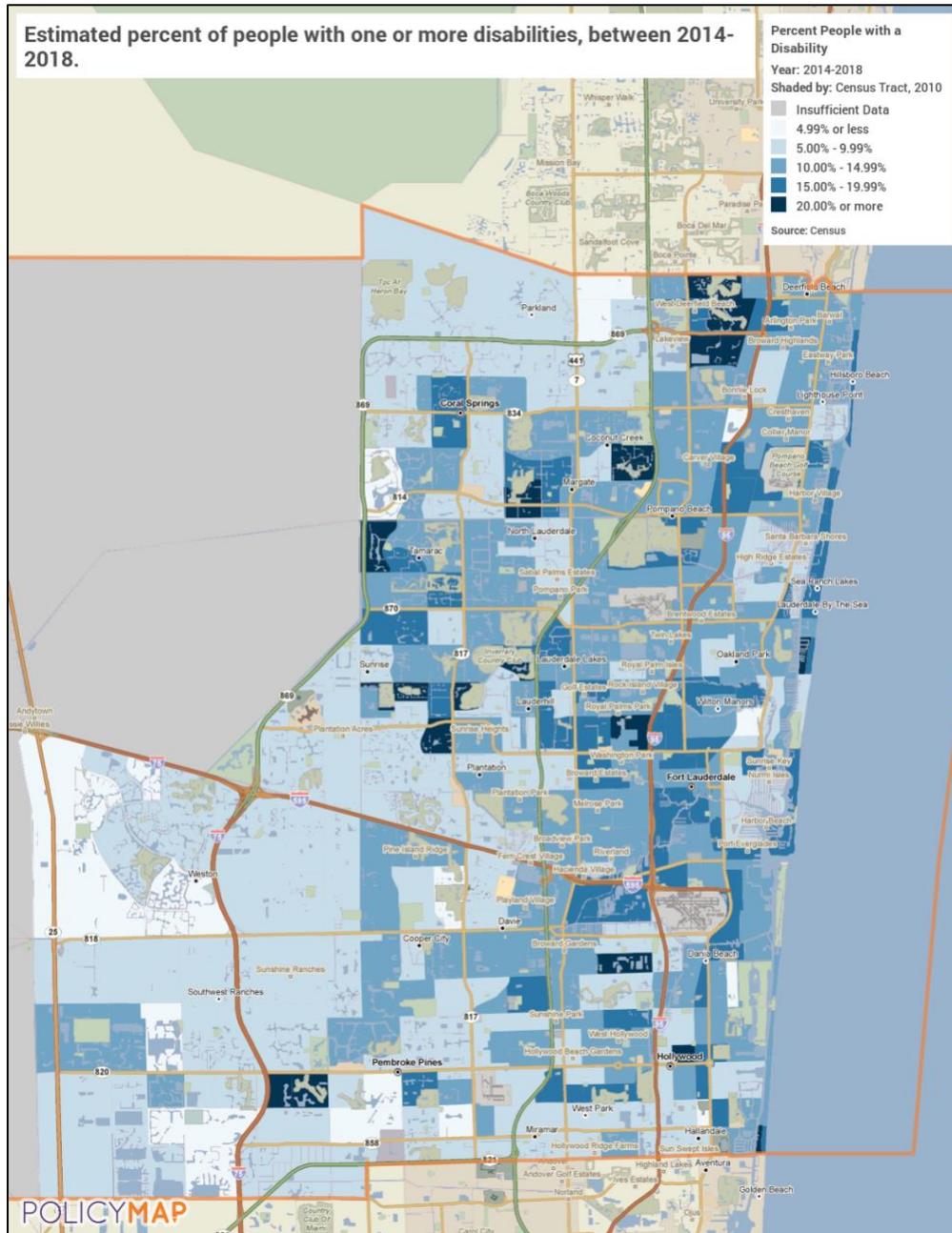
Table: Disability Characteristics

	Florida		Broward County	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	2,566,376	14,060,034	195,466	1,341,197
Employed	19.1%	62.3%	21.5%	67.7%
Not in Labor Force	77.9%	33.8%	74.8%	27.8%
Median Earnings	\$22,241	\$30,840	\$22,429	\$32,105
Below the Poverty Level	19.0%	12.3%	19.3%	11.2%

Source: 2014-2018 ACS 5-Yr Estimates (S1811)

The map below shows the distribution of people with a disability in Broward County. Like many of the variables studied in this analysis, the concentration of people with a disability is disproportionate across the region. There are many tracts with a high disability rate (20 percent or more) and some with low rates, less than 5 percent. Surprisingly, the areas identified above as having a large elderly population do not appear to have noticeably high disability rates. The highest citywide disability rate, however, is in Tamarac (15.3 percent), which also reported the largest senior population.

Map: Disability



Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

Veterans

The number of veterans in the United States has steadily increased with the war on terrorism in the aftermath of 911. With this influx of veterans has brought both challenges and opportunities. Many communities, in cooperation with the Veterans Administration, have worked to provide educational and economic opportunities to veterans and to reduce veteran homelessness to zero. Veterans often face challenges because of physical and mental injuries associated with their service.

As of 2018, there were more than 76,000 veterans living in Broward County, which represents 5.1 percent of the population. Veterans have a higher median income and lower rates of poverty and unemployment than non-veterans, but higher disability rates.

Table: Comparison of Veterans and Non-Veterans

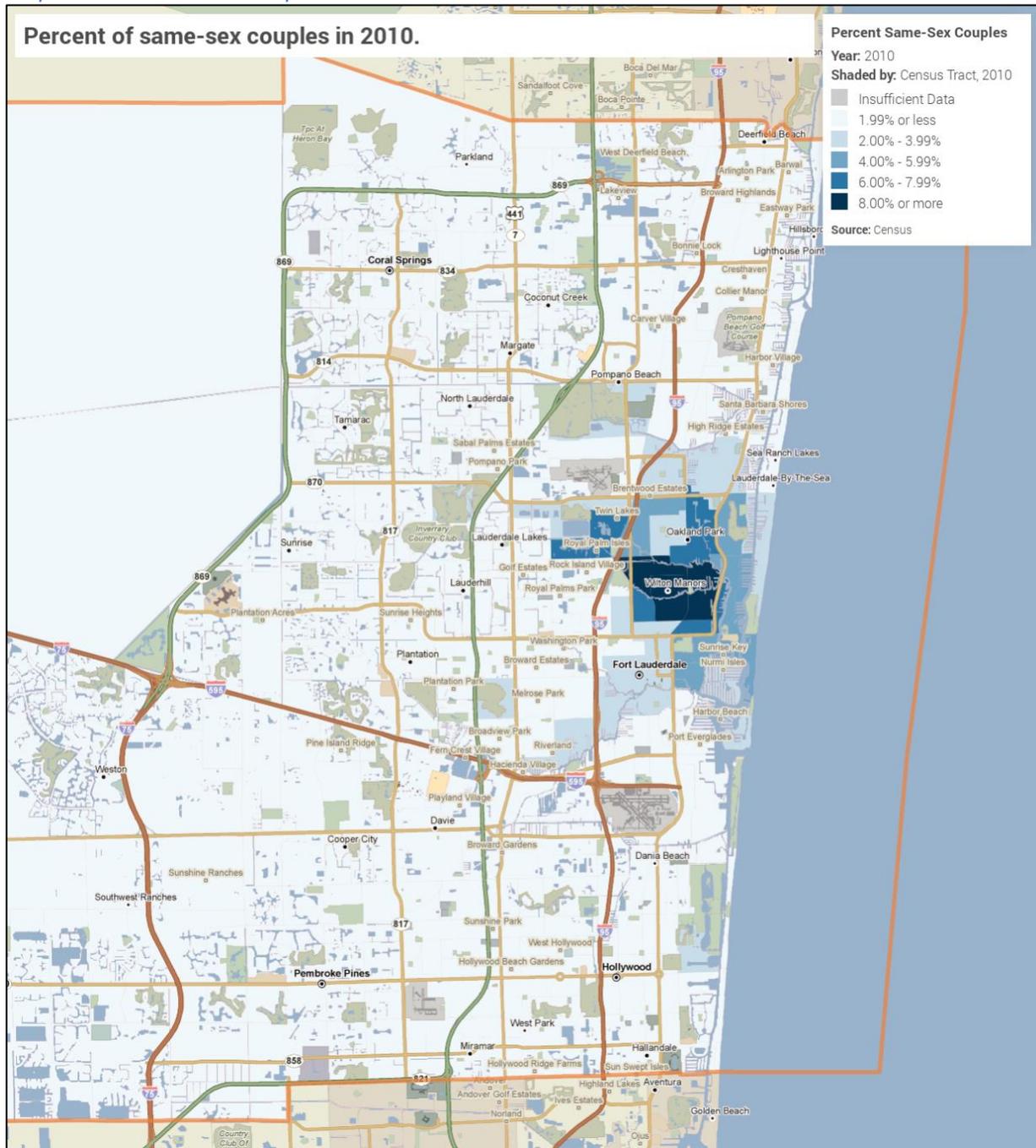
	Veterans	Non-Veterans
Population Over 18 Years Old	76,823	1,422,490
Median Income	\$39,102	\$28,603
Labor Force Participation Rate	81.7%	79.3%
Unemployment Rate	6.0%	6.5%
Below Poverty in the Past 12 Months	5,397 (7.1%)	174,214 (12.3%)
With Any Disability	21,513	171,874
Source: 2014-2018 ACS 5-Yr Estimates (S2101)		

Sexual Orientation and Gender Identity

HUD regulations prohibit discrimination based on sexual orientation and gender identity, but local protection is beneficial to the residents of the county. Accurate data on the number of lesbian, gay, bisexual and transgender (LGBT) residents in a community is difficult to gather due to stigma and methodological barriers. Lack of adequate legal protections can lead to underreporting and difficulty adequately defining orientations can lead to variation among estimates.

According to a 2017 Gallup Poll, approximately 4.2 percent of the state's population identifies as LGBT. According to the U.S. Census Bureau, 1.33 percent of the families in the county are same-sex couples, approximately 50 percent higher than the statewide rate. The following map shows the concentration of same-sex households in the county. The area around the city of Milton Manors has a disproportionately high same-sex couple population. There are three tracts where approximately 12 percent of the families are same-sex couples.

Map: Percent Same-Sex Couples



Source: 2010 Census Estimates via PolicyMap

Protections based on sexual orientation and gender identities are strong in Broward County. According to the Movement Advancement Project, an independent research firm focusing on equality and opportunities for all, in Broward County employment, housing and public accommodations are protected regardless of sexual orientation and gender identity. The county also has an ordinance in place prohibiting conversion therapy for minors.

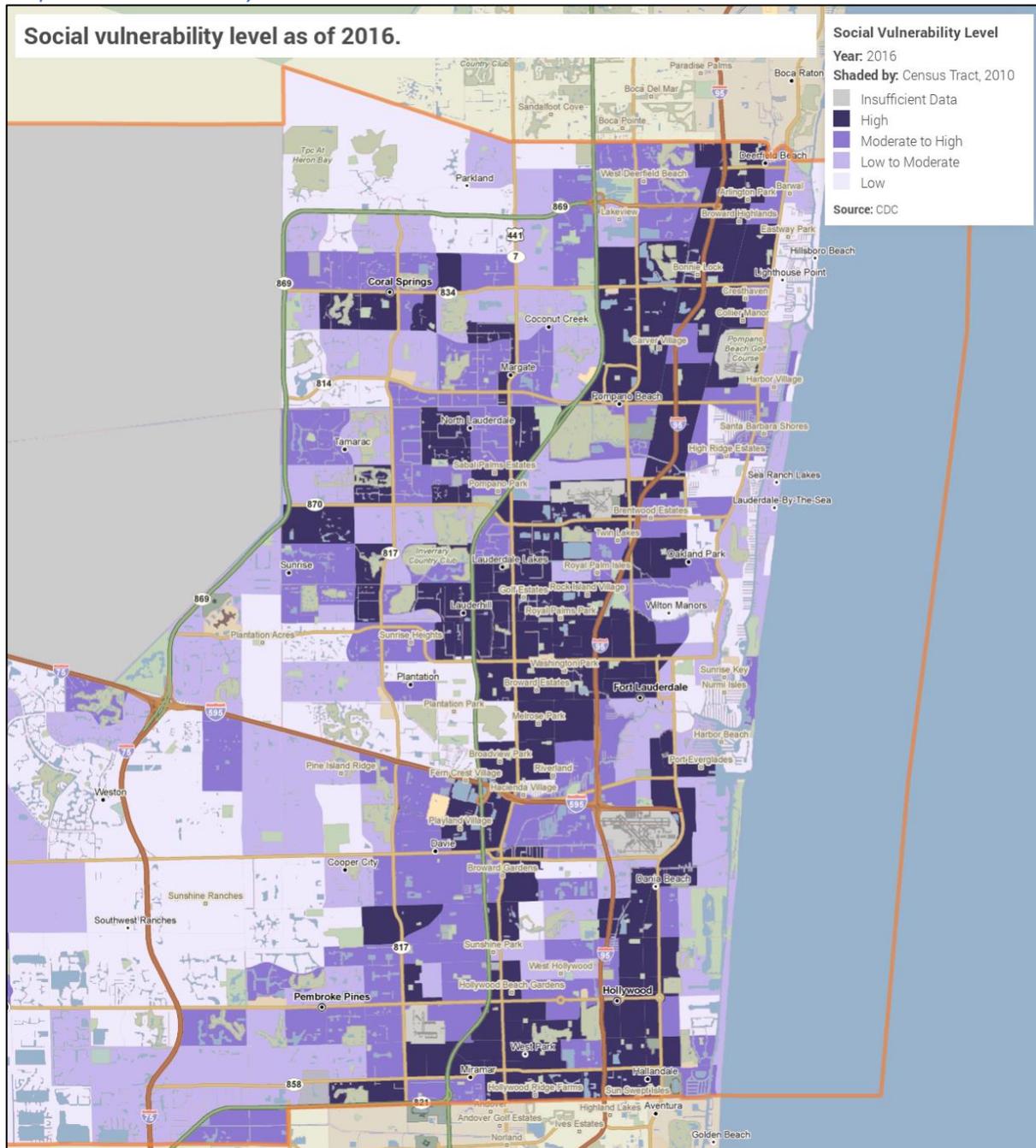
Though Broward County has strong protections in place, additional measures can be taken to help reduce impediments to fair housing for LGBT residents. City level protections are valuable, as are county level policies that are more inclusive than at the state level, which has no adoption or foster care protections for LGBT parents or family leave laws. There are also no nondiscrimination laws in place when it comes to credit and lending. Discriminatory lending practices can act as a barrier to fair housing choice within the county.

Social Vulnerability

Within every community there are populations that are particularly vulnerable to disruption, health problems, natural disasters, climate change and extreme weather. Broward County's location on Florida's southeast coast makes the community more vulnerable to hurricanes and the effects of climate change than other areas of the state.

The Center for Disease Control developed the "social vulnerability index" to help flag populations that may need greater support and assistance in the event of disaster. It is comprised of four categories of vulnerability – socioeconomic status, household composition and disability, minority status and language and housing and transportation. In Broward County, tracts slightly inland from the coast are more likely to have a moderate to high or high vulnerability level than coastal or western tracts. In particular, tracts that have large black populations are more vulnerable than other communities.

Map: Social Vulnerability



Source: 2012-2016 ACS 5-Yr Estimates via PolicyMap

Economic Profile

The market for housing and the availability of affordable housing ties directly to supply and demand. In theory, the market will reach an equilibrium where supply equals demand; in practice, however, it is much more complicated. Demand is not a static data point; it is the culmination of the needs, wants and resources available to members of the community. An important factor in demand is the economic position of the individual or household. Their income, employment opportunities, education and access to transportation all play a part in the demand for affordable housing.

Income

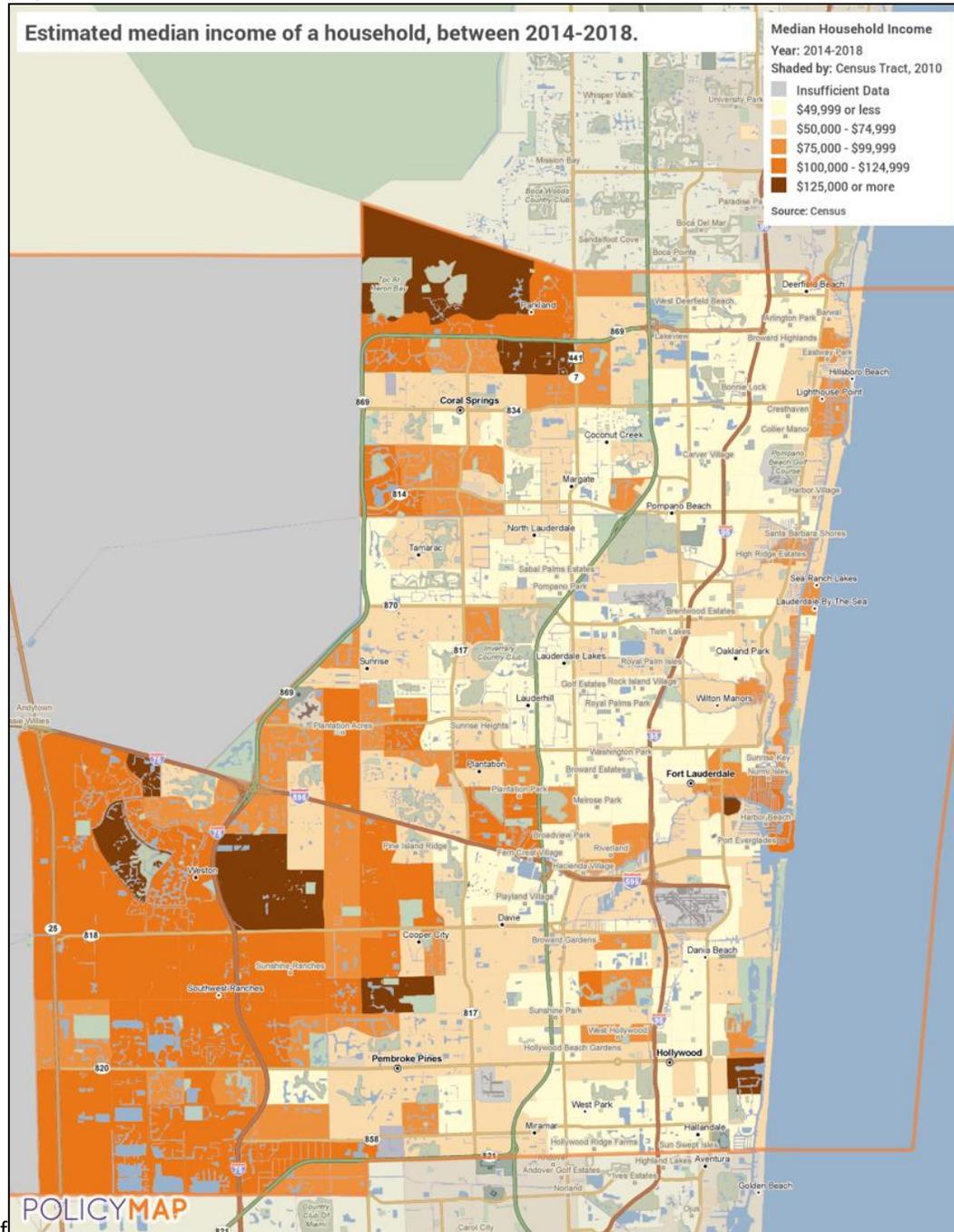
Since 2010, the purchasing power in the county has decreased by 3 percent for a family earning the median household income. This is a slightly larger decrease than the statewide change of -2.3 percent. Only two jurisdictions in the consortium that saw the purchasing power of their residents increase, namely, Coconut Creek and Tamarac. The largest drop in purchasing power was in the city of Margate.

Table: Purchasing Power (Median Household Income)

	2010	2018	Change in Purchasing Power
Broward County	\$59,132.46	\$57,333	-3.0%
Coconut Creek	\$56,539.25	\$58,627	3.7%
Coral Springs	\$81,738.09	\$74,371	-9.0%
Davie	\$67,256.39	\$66,951	-0.5%
Deerfield Beach	\$46,597.67	\$45,581	-2.2%
Lauderhill	\$43,977.00	\$40,737	-7.4%
Margate	\$52,407.50	\$45,667	-12.9%
Miramar	\$74,270.75	\$70,005	-5.7%
Pembroke Pines	\$72,369.60	\$66,816	-7.7%
Plantation	\$75,994.60	\$71,721	-5.6%
Sunrise	\$56,618.18	\$55,043	-2.8%
Tamarac	\$46,824.16	\$49,423	5.6%
Florida	\$54,519.13	\$53,267	-2.3%
Source: 2006-2010 (adjusted for inflation), 2014-2018 ACS 5-Yr Estimates (DP03)			

The following map displays how the MHI in Broward County is tied closely to a person’s place of residence. The MHI varies throughout the county. In general, households on the western side of the county have a median household that is higher than residents closer to the ocean, particularly those that are slightly inland. These high MHI tracts report a median income of \$125,000 or more, which is more than double the MHI reported in nearby low MHI tracts.

Map: Median Household Income

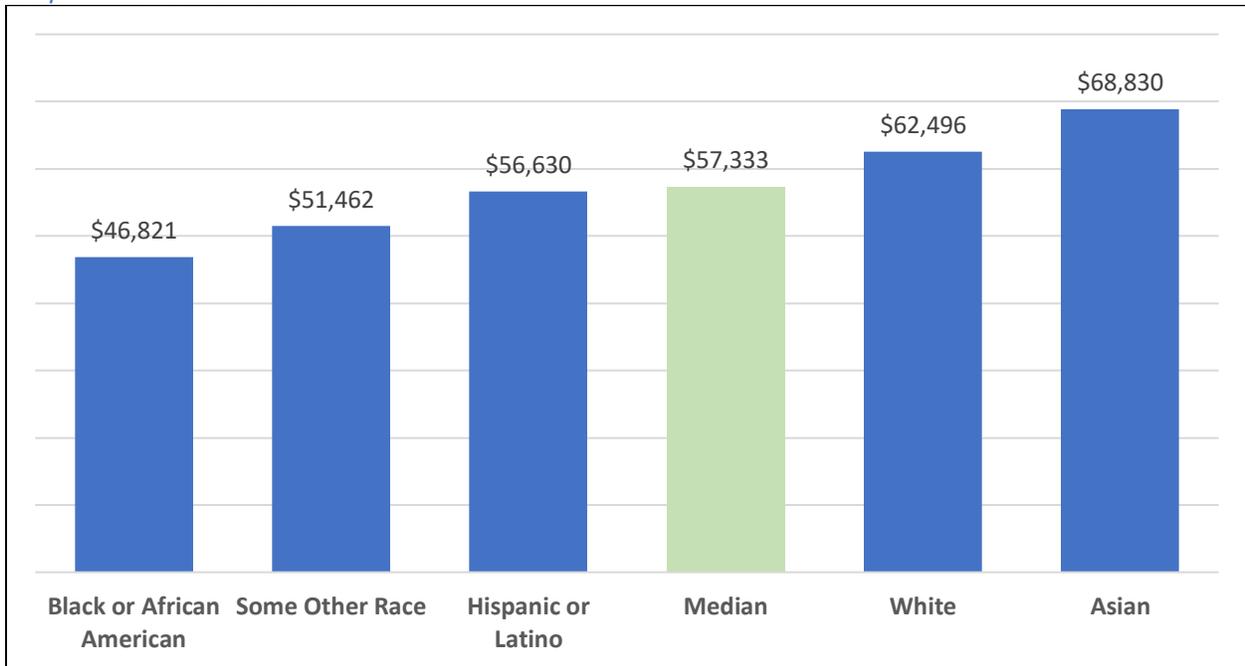


Source: 2014-2018 ACS via PolicyMap

Income and Race

In Broward County, race or ethnicity is correlated with income. White and Asian households report MHIs greater than the countywide rate. Black households have the lowest MHI, more than \$10,000 less than the median and \$16,000 less than white households. When an area has a large minority population with a low MHI it is possible that area meets HUD's definition of a Racially/Ethnically Concentrated Area of Poverty (R/ECAP). These areas are a central concern of the Analysis of Impediments and may need to be a focus for grant fund use.

Graph: Income and Race



Data Source: 2014-2018 American Community Survey 5-Yr Estimates (S1903)

Note: Groups with a small sample size and large margin of error were removed from this visualization.

Cost Burden

According to HUD, households paying in excess of 30 percent of their monthly household income toward housing costs (renter or owner) are said to be “cost burdened.” When households are cost burdened, they are at an increased risk of substandard living conditions and homelessness. To analyze this, homeowners are divided into three types: homeowners with a mortgage, homeowners without a mortgage and renters.

Renters are, by far, the most cost burdened group in the county. More than 61 percent of renters Broward County are cost burdened and 51 percent of renters pay 35 percent or more of their income to housing costs. In general and even among those who are not cost-burdened, renters have greater housing instability and a greater likelihood of needing assistance. A household that can purchase property within its means is able to provide a more secure housing situation and create intergenerational wealth. Assisting renters who wish to own a home is a way to help alleviate financial pressure on renters.

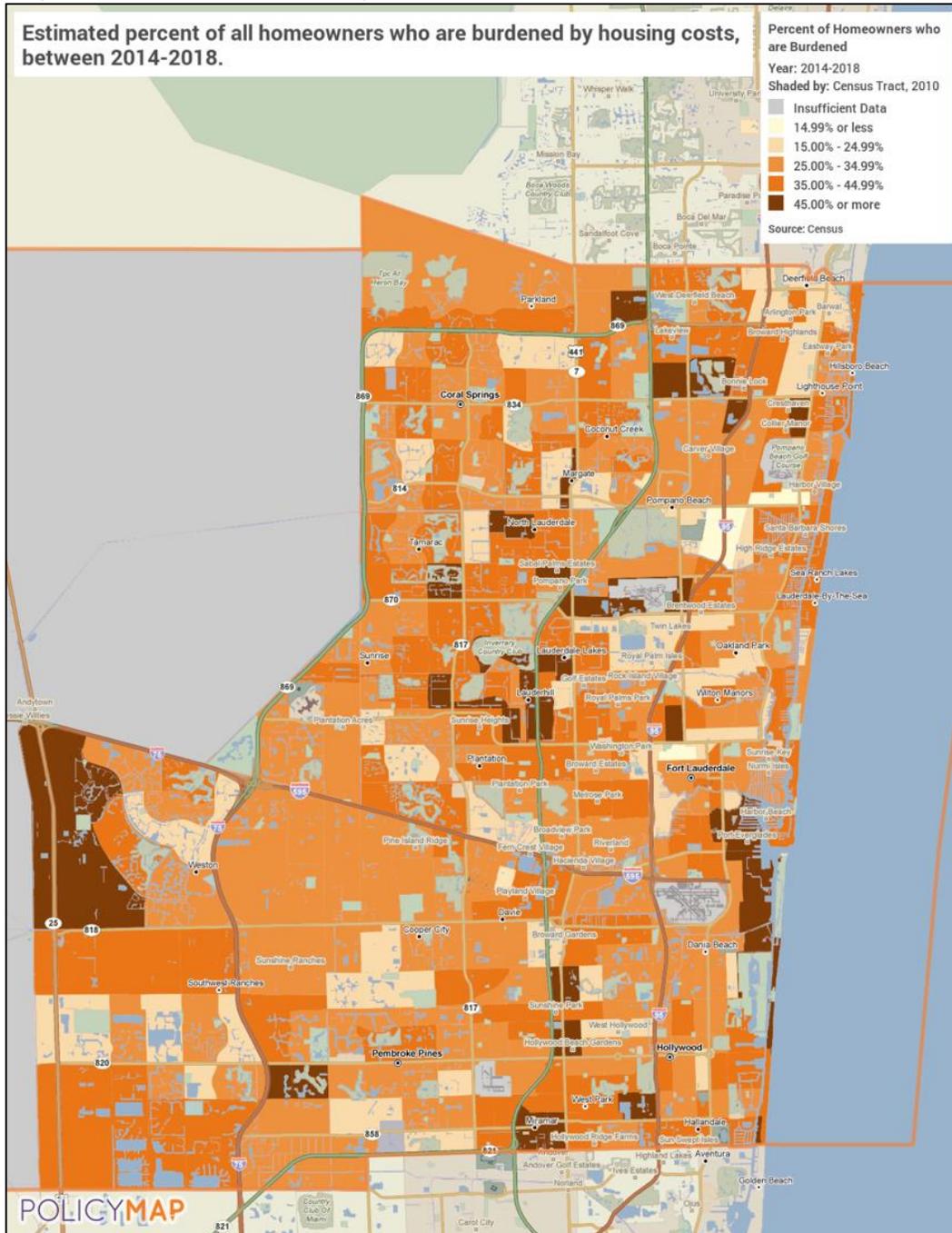
Homeowners have a significantly lower cost burden rate than renters, but there are still households in the county who are economically insecure. Approximately 23.5 percent of homeowners without a mortgage and approximately 41.2 percent of homeowners with a mortgage are cost burdened. These 144,295 owner-occupied households may need assistance. Even those homeowners without a mortgage can still be vulnerable, because they tend to be elderly and may lack disposable income, meaning an increase in housing costs can cause significant financial problems.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20 percent	84,666	32.4%	96,264	61.8%	37,419	15.2%
20.0 to 24.9%	38,889	14.9%	13,289	8.5%	29,669	12.1%
25 to 29.9%	30,011	11.5%	9,478	6.1%	27,912	11.4%
30 to 34.9%	22,486	8.6%	6,985	4.5%	24,639	10.1%
35% or more	85,178	32.6%	29,646	19.0%	125,378	51.2%
Total Cost Burdened	107,664	41.2%	36,631	23.5%	150,017	61.3%
Source: 2014-2018 ACS 5-Yr Estimates (DP04)						

Within Broward County there are several tracts with a disproportionately high cost burdened homeowner rate. In these areas more than 45 percent of homeowners are cost burdened. The city of Lauderdale has the highest citywide rate of cost burdened owner-occupied households with 39.5 percent. There are also a few tracts with a low owner cost burden, less than 15 percent. There is no clear geographic pattern to these relatively high and low rate tracts.

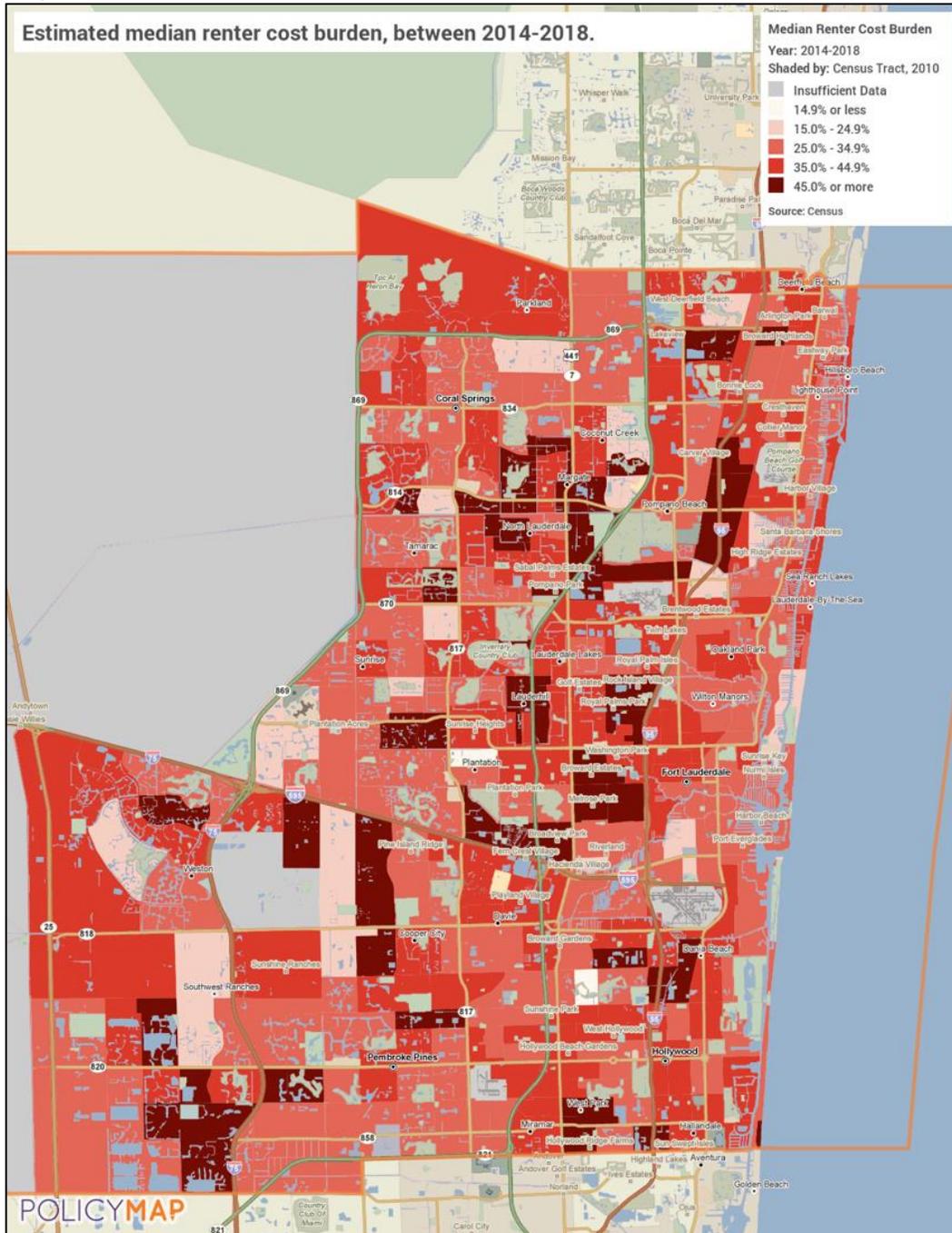
Map: Cost Burdened Owner-Occupied Households



Source: 2014-2018 ACS via PolicyMap

Cost burdened renters exhibit a pattern similar to homeowners, except tracts with a high cost burden rate are more common. The high- and low-cost burden tracts are not concentrated in any particular area of the county and are found throughout it, often neighboring tracts with a significantly different rate. Similar to the homeowner cost burden rate, the highest citywide rate is found in Lauderdale with 67.3 percent.

Map: Cost Burdened Renter Households



Source: 2013-2017 ACS via PolicyMap

Poverty

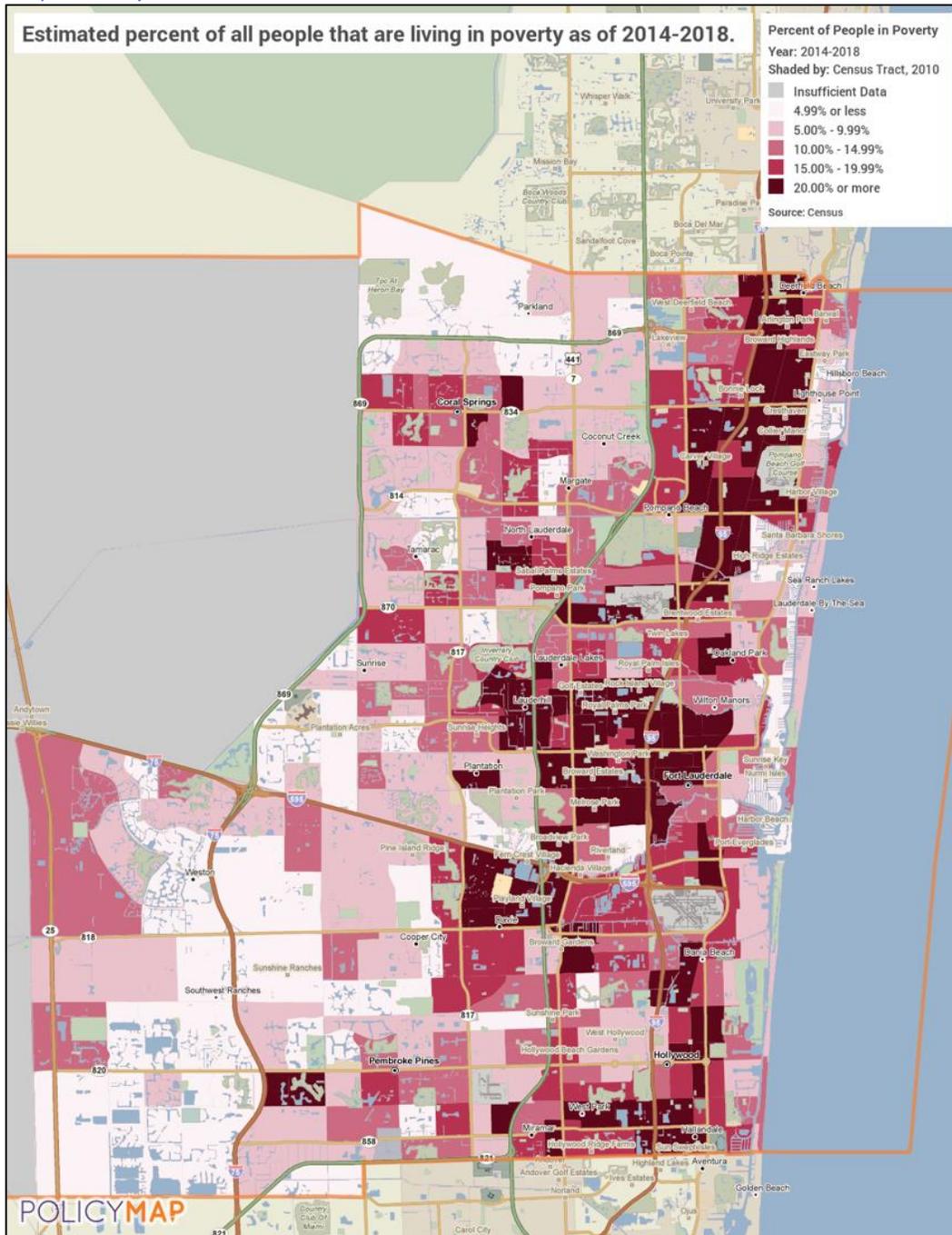
In Broward County, the poverty rate increased from 12.3 percent to 13.5 percent between 2010 and 2018. This change is similar to the statewide rate where the poverty rate grew from 13.8 percent to 14.8 percent. The city of Pembroke Pines had the largest change in poverty rate, growing from 6.4 percent to 9.4 percent, or nearly 50 percent growth. Three tracts reported a decrease in poverty, Coconut Creek, Margate and Tamarac. As noted above, Coconut Creek and Tamarac were the only two cities that had an overall increase in purchasing power during this time period.

Table: Poverty Rate

	2010	2018	Difference	Change
Broward County	12.3%	13.5%	1.20%	9.8%
Coconut Creek	8.0%	7.9%	-0.10%	-1.3%
Coral Springs	7.6%	10.1%	2.50%	32.9%
Davie	10.8%	12.9%	2.10%	19.4%
Deerfield Beach	16.4%	17.0%	0.60%	3.7%
Lauderhill	22.1%	23.6%	1.50%	6.8%
Margate	11.0%	10.4%	-0.60%	-5.5%
Miramar	8.4%	10.2%	1.80%	21.4%
Pembroke Pines	6.4%	9.4%	3.00%	46.9%
Plantation	7.3%	9.6%	2.30%	31.5%
Sunrise	10.3%	12.0%	1.70%	16.5%
Tamarac	10.4%	10.0%	-0.40%	-3.8%
Florida	13.8%	14.8%	1.00%	7.2%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP03)				
Data note: All people.				

In Broward County, poverty rates vary significantly throughout the county. High poverty areas are primarily found in the center of the county slightly inland. In these areas, 20 percent or more of the population lives in poverty. Low poverty tracts are more common along the coast and on the western side of the county where the rate is often less than 5 percent.

Map: Poverty Rate

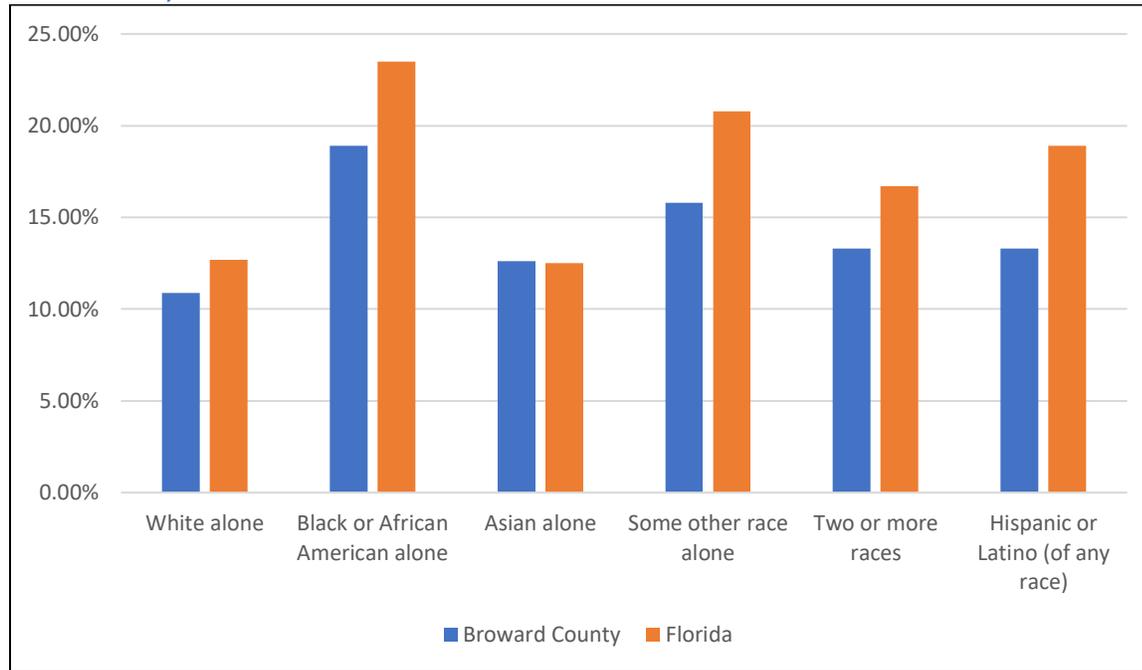


Source: 2014-2018 ACS via PolicyMap

Poverty and Race

Black or African American residents have the highest poverty rate in the county, as well as the State. The statewide poverty rate is higher for every racial or ethnic group than the countywide rate, except for Asian households.

Chart: Poverty and Race

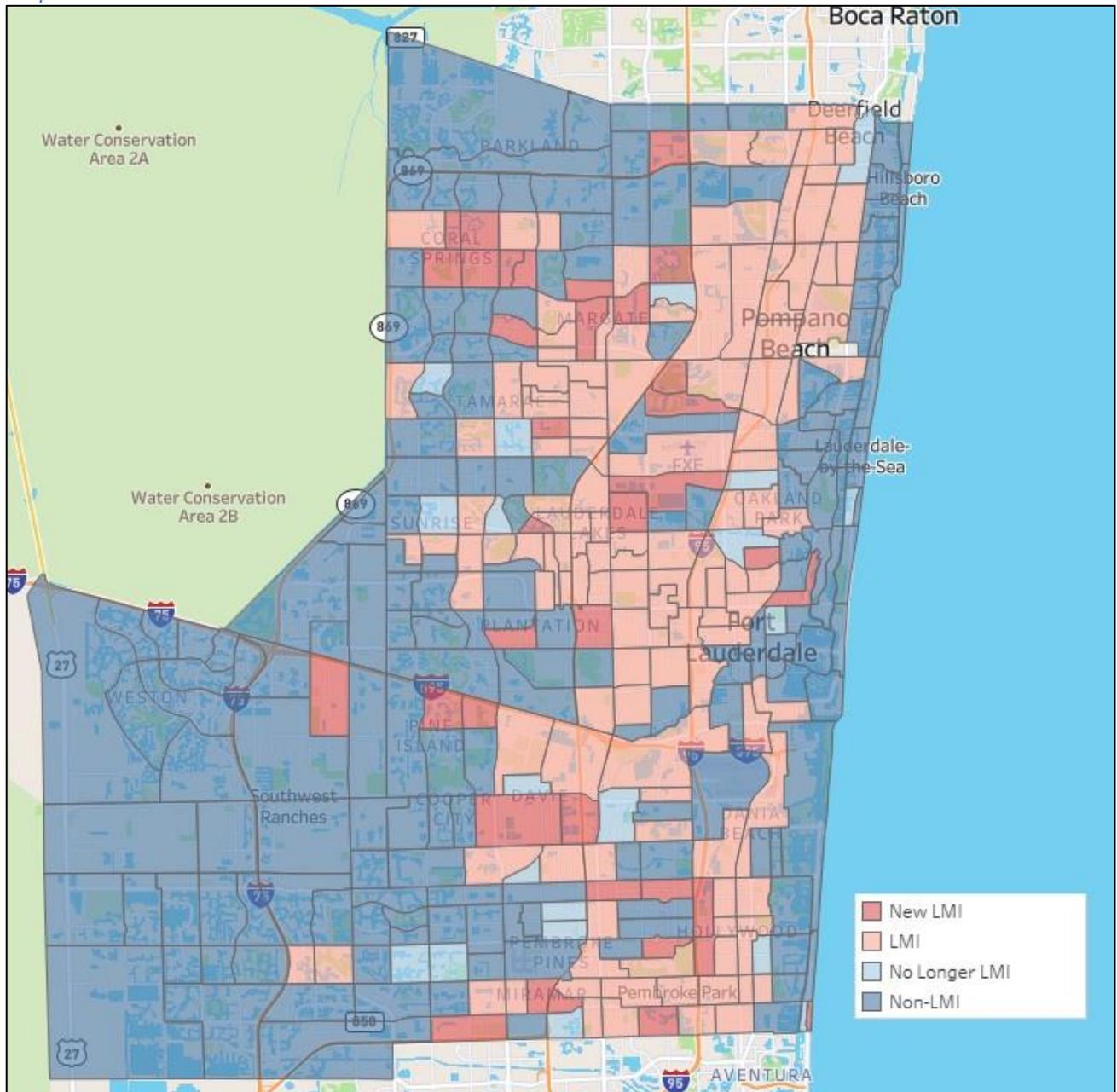


Source: 2014-2018 American Community Survey (DP03)

LMI Census Tracts

Every five years, HUD publishes an update to the LMI status of tract block groups. LMI tracts are locations where at least 51 percent of the residents are LMI, which allows HUD grant programs to be classified as an LMA benefit. In Broward County, the majority of Census Tracts are designated LMI. Residents in these areas need additional support to attain affordable housing. In Broward County, 37 new LMI tracts were identified between the 2014-2018 LMISD calculations and 2019-2023. There were also 20 tracts that are no longer LMI.

Map: LMI Census Tracts

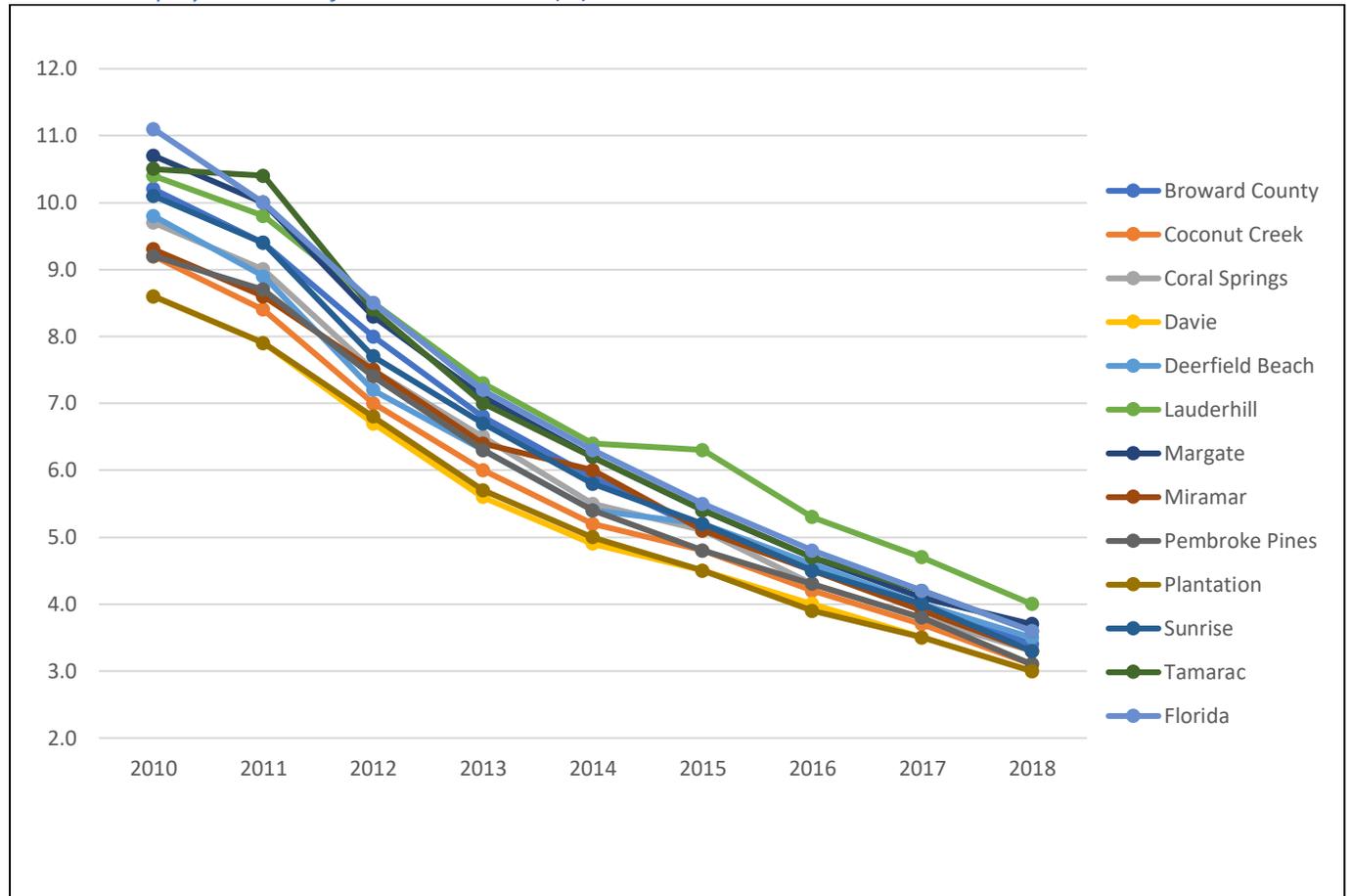


Source: HUD LMISD FY 2018 & FY 2019

Employment

The unemployment rate in each jurisdiction tracks closely with the countywide rate. The only slight outlier is Lauderhill which began experiencing higher unemployment in 2015. In Miramar and Davie, rates have been similar and consistently so, varying only by a fraction of a percent.

Chart: Unemployment Rate from 2010 to 2018 (%)



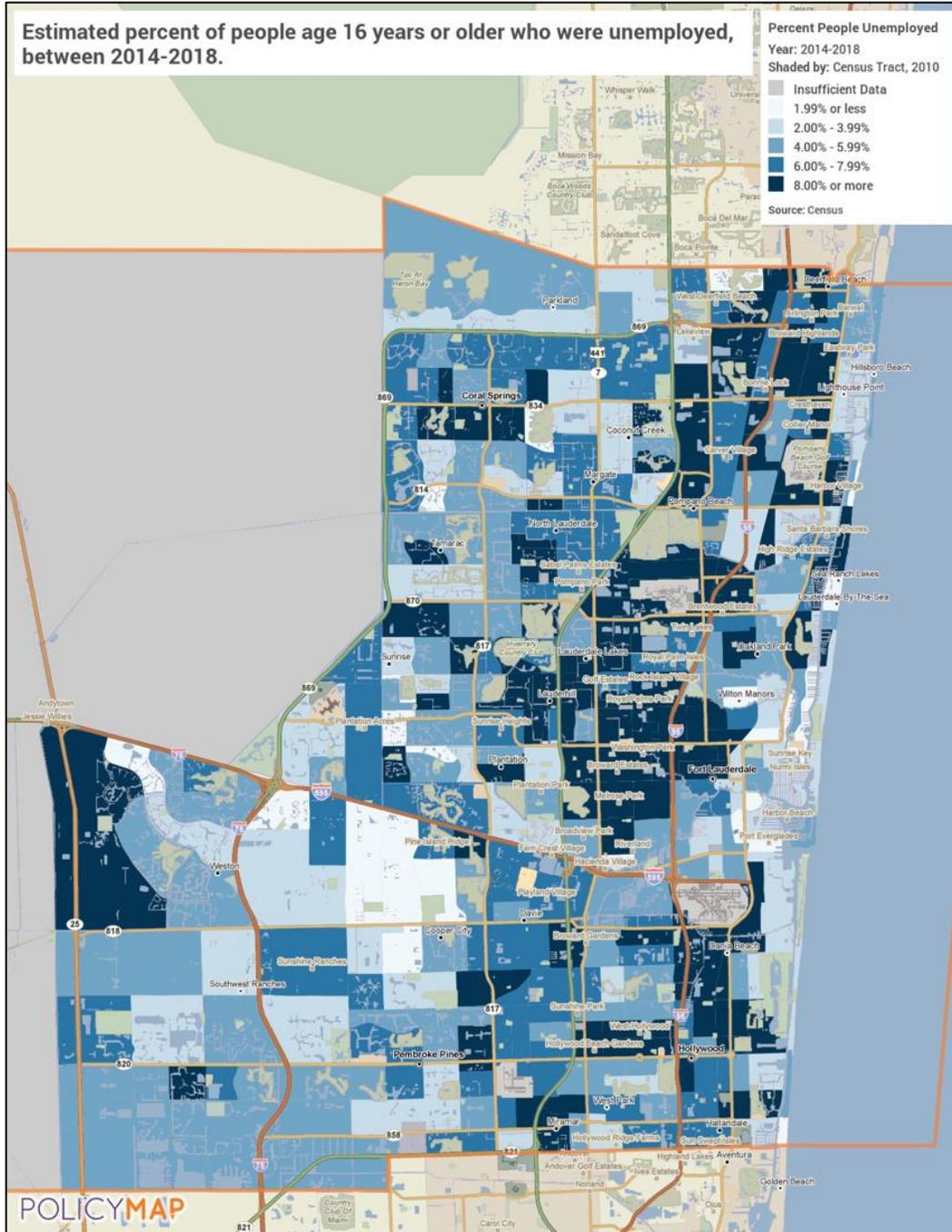
Source: BLS, Local Area Unemployment Statistics, Not seasonally adjusted

The following map displays the unemployment rate based on data from the American Community Survey. The methodology used by the U.S. Census Bureau differs from that used by the Bureau of Labor Statistics (BLS). While these sources may provide different numbers, they each show trends useful for decision-making. Unemployment rates from BLS are not available at the census tract level and thus cannot be used to identify concentrations within the county.

In Broward County, unemployment is higher in the tracts located slightly inland from the coast. This is the same general area that reported higher poverty rates than along the coast or on the

west side of the tract. While some areas have relatively higher poverty rates, most report less than 8 percent overall.

Map: Unemployment Rate



Source: 2013-2017 ACS via PolicyMap

Transportation

In Broward County, commuting via personal vehicle is by far the most common form of transportation. Nearly 89 percent of the county’s population uses personal vehicles, a rate similar to that of the statewide. Use of public transportation is slightly more common in the county than the state, with fewer people working from home than the state as whole.

Table: Commuting Method

	Florida	Broward County
Total Workers (16 Years and Older)	9,140,393	931,338
Car, truck, or van	88.6%	88.9%
Drove alone	79.4%	79.9%
Carpooled	9.2%	8.9%
Public transportation (excluding taxicab)	1.9%	2.6%
Walked	1.4%	1.2%
Bicycle	0.6%	0.6%
Taxicab, motorcycle, or other means	1.6%	1.6%
Worked at home	5.8%	5.0%
Source: 2014-2018 ACS 5-Yr Estimates (S0801)		

In Broward County, commute travel times grew between 2010 and 2018 by 1.6 minutes, on average. This change occurred primarily due to the drop in the percentage of residents commuting less than 10 minutes and an increase in those commuting more than an hour. Overall, nearly 9 percent of residents spend 60 minutes or more commuting each day.

Table: Travel Time

	2010	2018	Difference	Change
Workers 16 Years and Older (did not work at home)	793,687	884,332	90,645	11.4%
Less than 10 minutes	9.0%	7.3%	-1.7%	-18.9%
10 to 29 minutes	47.9%	47.8%	-0.1%	-0.2%
30 to 59 minutes	36.1%	36%	-0.1%	-0.3%
60 or more minutes	7.1%	8.8%	1.7%	23.9%
Mean travel time to work (minutes)	26.8	28.4	1.6	6.0%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)				

Housing Profile

Housing Stock

Throughout Broward County, one-unit detached structures make up a plurality of all housing units. Since 2010, the housing stock in the county has remained relatively stable. There has been little fluctuation in the percentage of housing units by type.

HUD defines a single-family dwelling as a structure with one to four units. Using that definition, approximately 56.4 percent of all housing units are single-family. An important group of property types are called the “Missing Middle” and represent housing types that are neither one-unit or large complexes with 20 or more units. These units tend to provide affordable housing options for many residents but are rare in many communities. In Broward, approximately 20 percent of all units are in this important group.

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	330,550	41.0%	338,096	41.2%
1-unit, attached structure	62,308	7.7%	68,522	8.3%
2 units	23,875	3.0%	20,624	2.5%
3 or 4 units	36,123	4.5%	36,536	4.4%
5-9 units	45,647	5.7%	45,295	5.5%
10-19 units	58,182	7.2%	63,094	7.7%
20 or more units	226,538	28.1%	225,222	27.4%
Mobile Home	23,136	2.9%	23,112	2.8%
Boat, RV, Van, Etc.	499	0.1%	587	0.1%
Total	806,858	100%	821,088	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

The following table compares unit sizes from 2010 and 2018. In Broward County, there has been little change in unit size. In 2010, nearly 43 percent of the county’s housing stock was three bedrooms or more. By 2018, the housing stock of large units grew only 1 percent to 43.9 percent.

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	12,863	1.6%	18,758	2.3%
1 bedroom	127,676	15.8%	122,067	14.9%
2 bedrooms	320,714	39.7%	320,401	39.0%
3 bedrooms	229,731	28.5%	240,192	29.3%
4 bedrooms	91,616	11.4%	95,030	11.6%
5 or more bedrooms	24,258	3.0%	24,640	3.0%
Total	806,858	100%	821,088	100%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)				

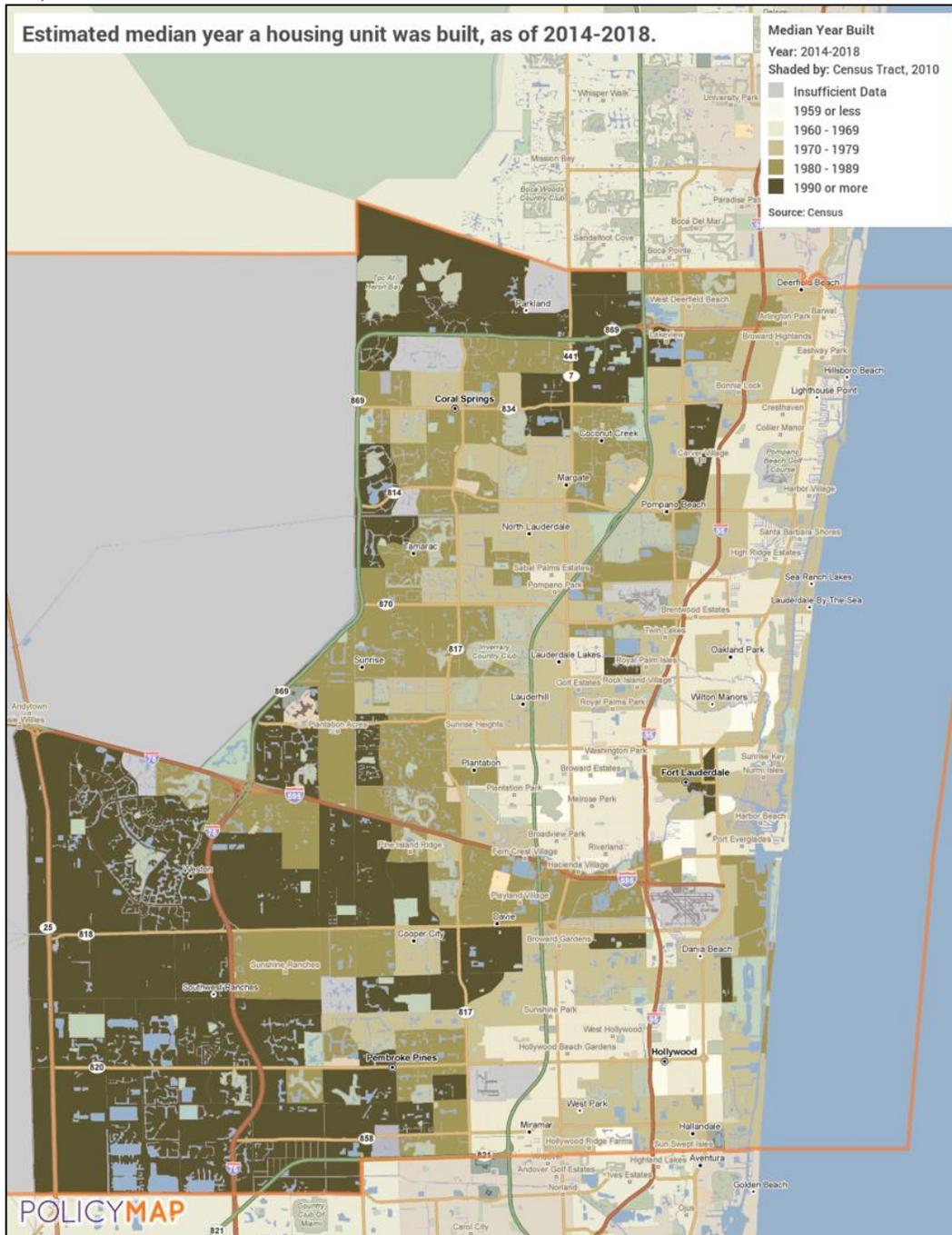
The housing stock in Broward County is relatively new but not nearly as new as the state as a whole. Approximately 13 percent of the housing units were built after 2000 and nearly 48 percent were built after 1980. Units built prior to 1980 are at risk of having lead-based paint in them and require special care during rehabilitation. In Broward County, 52.2 percent of the housing stock was built prior to 1980, or more than 428,000 units.

Table: Year Unit Built

	Florida		Broward County	
	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%
Total	9,348,689	100%	9,348,689	100%
Source: 2014-2018 ACS 5-Yr Estimates (DP04)				

In Broward County, newer homes are found in the western part of the county. The housing stock in these newly developing areas have a median year built of 1990 or more recent. These tracts also tend to have a younger population. By contrast, many tracts near the coast have a median year built of earlier than 1960 and have an older population.

Map: Median Year Built



Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

Occupancy Characteristics

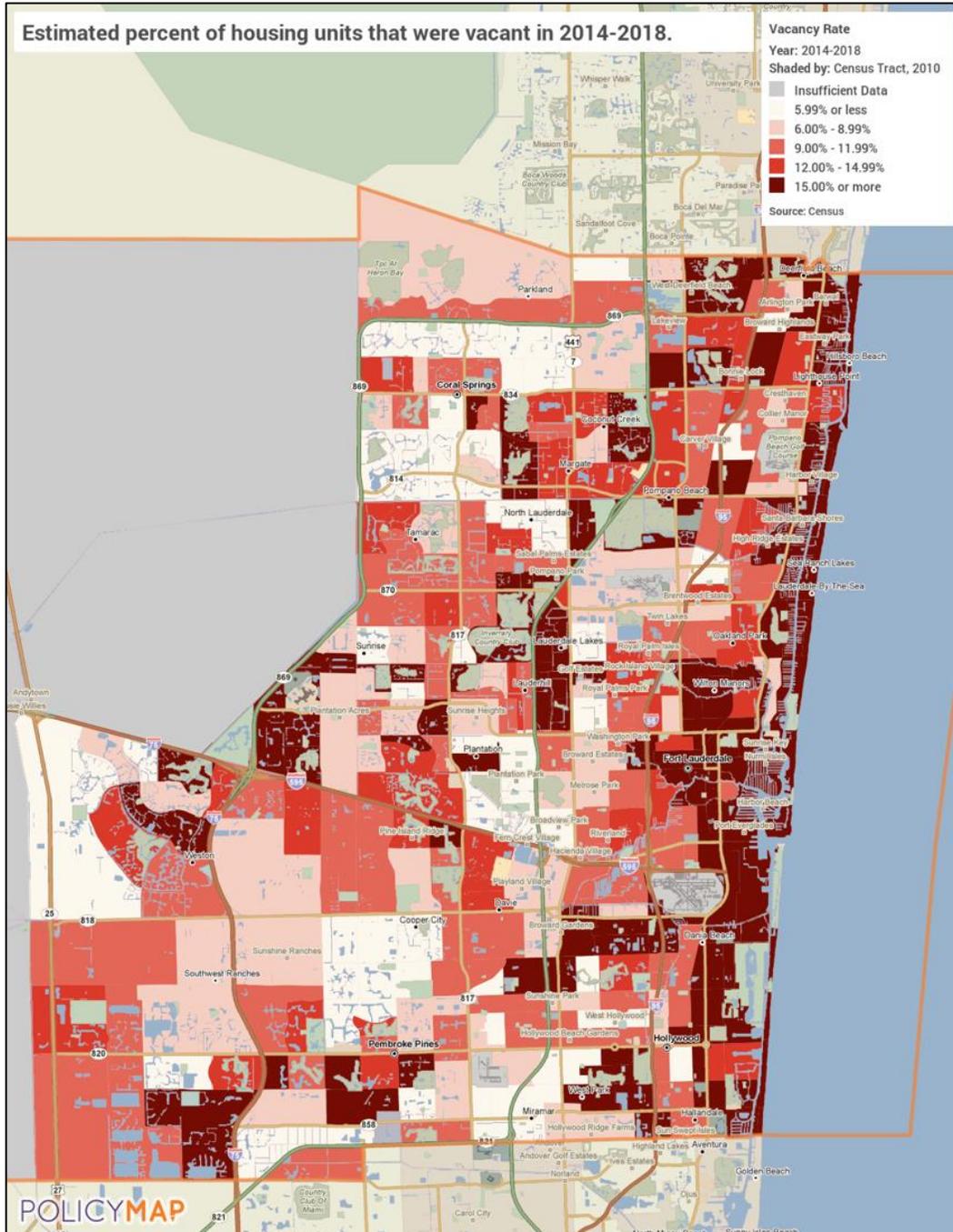
Housing occupancy has experienced some change in Broward County between 2010 and 2018. The percent of occupied units in the housing stock stayed relatively stable, but occupancy tenure changed. There are approximately 40,000 fewer homeowners in the county now than in 2010. That is a decrease of more than 7 percent.

Table: Housing Occupancy in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	806,858	--	821,088	--
Occupied Housing Units	668,898	82.9%	682,088	83.1%
<i>Owner Occupied Units</i>	<i>463,511</i>	<i>69.3%</i>	<i>423,316</i>	<i>62.1%</i>
<i>Renter Occupied Units</i>	<i>205,387</i>	<i>30.7%</i>	<i>258,772</i>	<i>37.9%</i>
Vacant Units	137,960	17.1%	139,000	16.9%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)				

Throughout Broward County, vacancy rates vary considerably. In general, coastal tracts have higher vacancy rates than other areas with more than 15 percent. Lower vacancy rate tracts are most common further inland where the rate is less than 6 percent in some areas. It should be noted that a property that is only used as a vacation or seasonal home is considered “vacant.” Deerfield Beach has the highest citywide vacancy rate with 23.4 percent.

Map: Vacancy Rate



Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

Housing Production

In Broward County, the number of residential construction permits issued in the county varies from year to year but generally trends upwards. The three years with the highest price per unit were 2010, 2016 and 2018. Two of these years, 2016 and 2018, also had some of the highest production of one-unit structures. From 2010 to 2018, the average price per unit of single-unit structures increased by 42.5 percent while the average price per unit of five-plus units increased by only 13 percent.

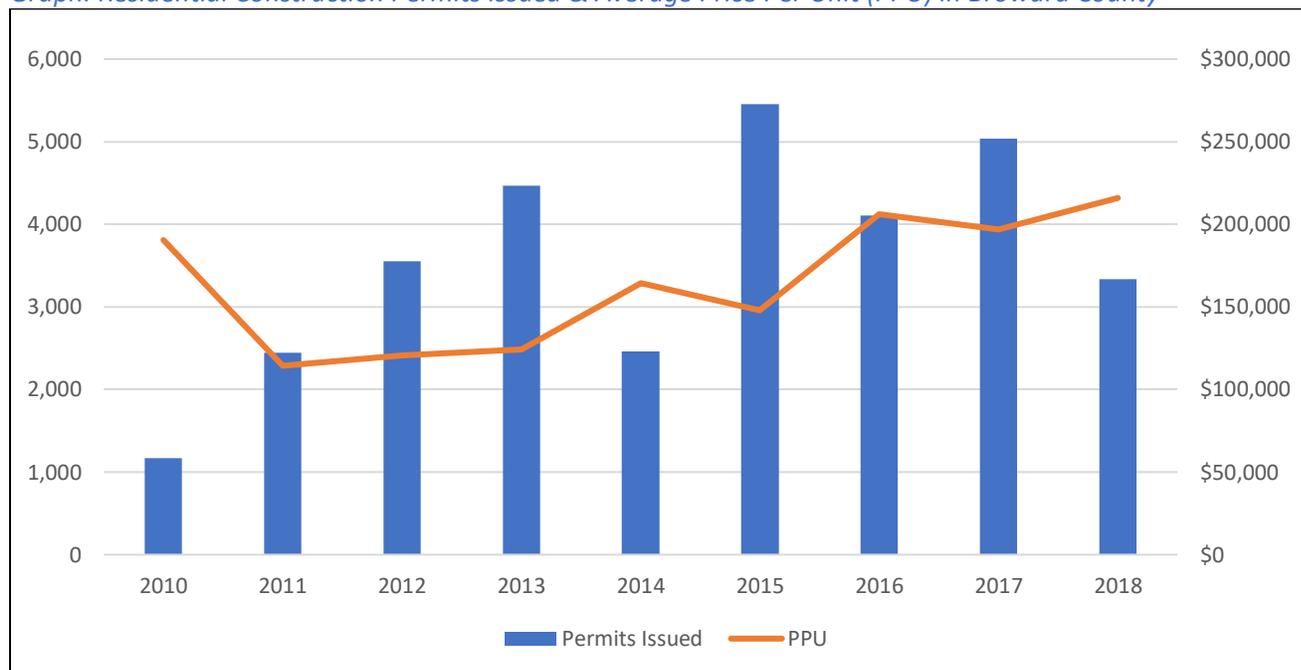
Table: Construction Permits Issued in Broward County

	1-Unit		2-Units		3-4 Units		5+ Units		Total	
	#	PPU	#	PPU	#	PPU	#	PPU	#	PPU
2010	979	\$200,313	2	\$107,944	12	\$217,028	175	\$135,214	1,168	\$190,573
2011	1,446	\$148,602	8	\$116,614	6	\$268,183	984	\$63,085	2,444	\$114,360
2012	1,023	\$228,566	2	\$150,000	28	\$199,492	2,503	\$75,655	3,556	\$120,662
2013	1,434	\$237,673	6	\$74,719	48	\$140,858	2,982	\$69,636	4,470	\$124,315
2014	1,181	\$286,962	22	\$114,310	4	\$193,640	1,255	\$49,489	2,462	\$164,216
2015	1,494	\$255,821	6	\$110,014	46	\$127,200	3,906	\$107,231	5,452	\$148,120
2016	1,535	\$293,071	18	\$134,899	56	\$128,275	2,496	\$155,147	4,105	\$206,266
2017	1,748	\$296,281	28	\$195,006	50	\$220,989	3,208	\$142,348	5,034	\$196,874
2018	1,580	\$285,521	24	\$226,568	54	\$202,847	1,674	\$150,478	3,332	\$215,911

Source: US Census Bureau, Building Permits Survey

PPU = Price Per Unit

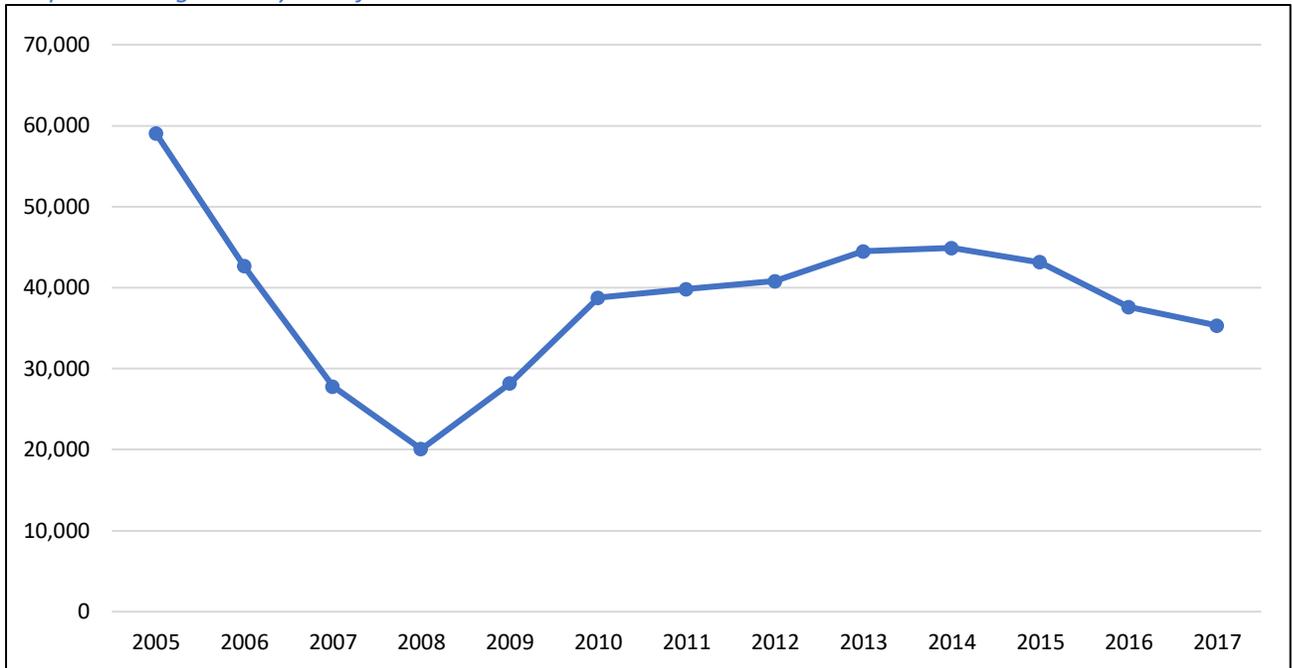
Graph: Residential Construction Permits Issued & Average Price Per Unit (PPU) in Broward County



Source: US Census Bureau, Building Permits Survey

In Broward County, housing sales dropped significantly from 2005 to 2008. This housing market crash was felt throughout the country. Beginning in 2009, the market started expanding again until 2014. Since then, sales have declined.

Graph: Housing Sales by Year from 2005-2017



Source: PolicyMap & Zillow

Costs

The following section examines data on housing costs for owners and renters across the county between 2010 and 2018. The median home value of owner-occupied units decreased by nearly 2 percent while the median rent increased by almost 15 percent. This presents a situation where homeowners have less capital now than they did in the past and renters are paying more than before.

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$247,500	\$243,100	-1.8%
Median Gross Rent	\$1,133	\$1,332	14.9%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

In 2018, the median home value was lower in Broward than it was in 2010. As noted above, the housing market has been contracting in the county since 2014. Between 2010 and 2018, the distribution of homes based on price remained fairly steady. There were some slight changes with fewer homes in the \$200,000 to \$299,999 range and more units for less than \$100,000.

Table: Median Home Value for Owner Occupied Units

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	21,978	4.7%	25,709	6.1%
\$50,000 to \$99,999	42,874	9.2%	44,366	10.5%
\$100,000 to \$149,999	47,551	10.3%	45,250	10.7%
\$150,000 to \$199,999	61,536	13.3%	56,227	13.3%
\$200,000 to \$299,999	108,433	23.4%	88,167	20.8%
\$300,000 to \$499,999	119,264	25.7%	108,074	25.5%
\$500,000 to \$999,999	50,017	10.8%	44,215	10.4%
\$1,000,000 or more	11,858	2.6%	11,308	2.7%
Total Units/Median Value	463,511	\$247,500	423,316	\$234,100

Data Source: 2006-2010 & 2014-2018 American Community Survey 5-Year Estimates (DP04)

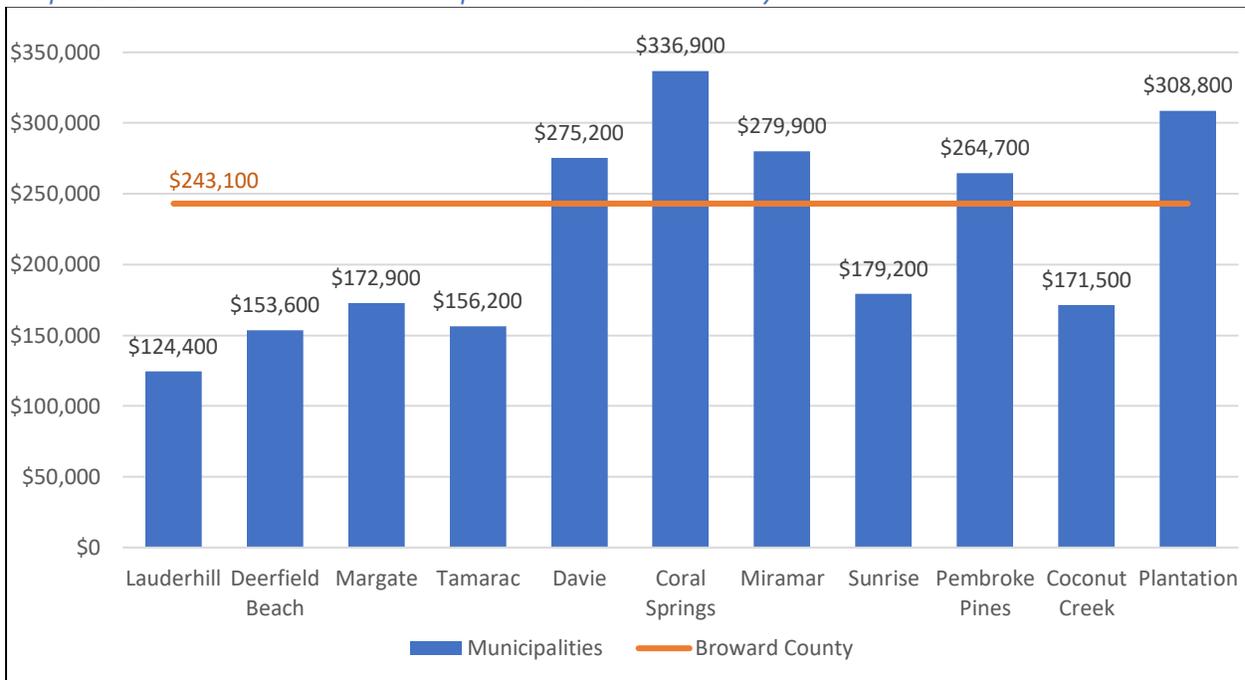
The following graph illustrates the data presented above.

Graph: Median Home Value by Price Range Comparison, 2010 & 2018



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

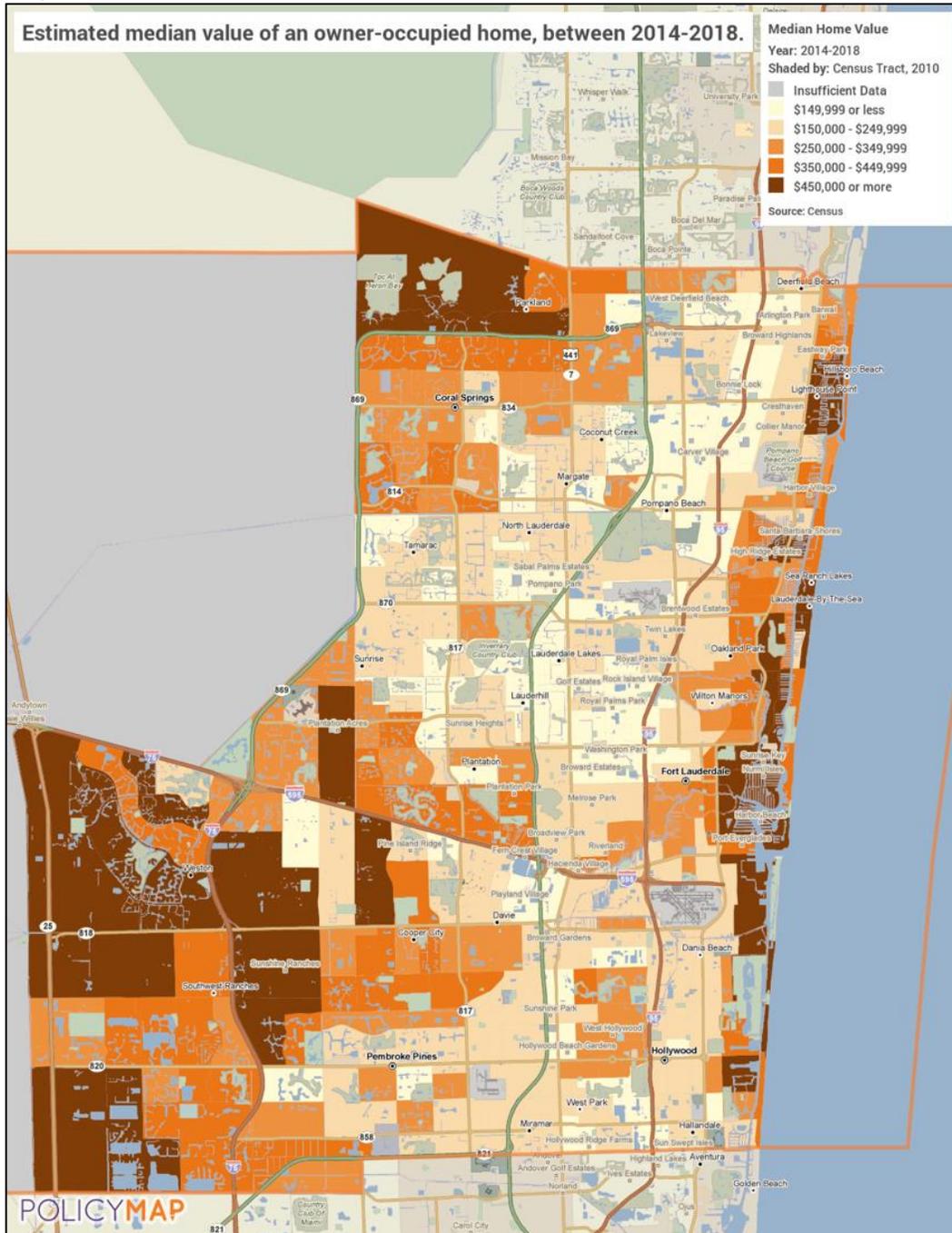
Graph: 2018 Median Home Value Comparison in Broward County



Source: 2014-2018 ACS 5-Yr Estimates (DP04)

Home values are much higher in the western and coastal areas of the county. In the high value areas, the median value is more than \$450,000. The highest value citywide is in Coral Springs where the median home value is \$336,900. This is a stark contrast to the median home value in the county's central corridor that are one-third that or less. These areas also have higher than average poverty rates and larger populations of black or African American residents.

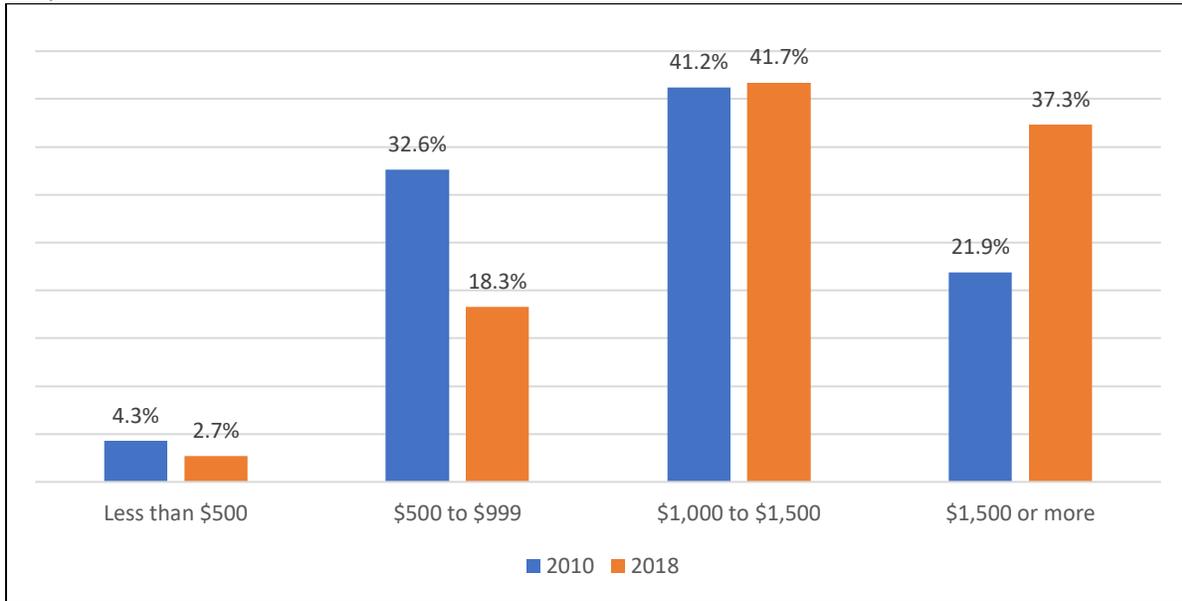
Map: Median Home Value



Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

Because rents have increased throughout Broward County even as home values have decreased, renters are more likely to be cost burdened and have housing instability. The number of rental units available for less than \$1,000 per month decreased substantially between 2010 and 2018. In 2010, approximately 37 percent of all rental units in the county were less than \$1,000 per month, a figure that dropped to 21 percent in 2018. This reduction in the availability of affordable units can be a severe impediment to housing choice for low-income residents.

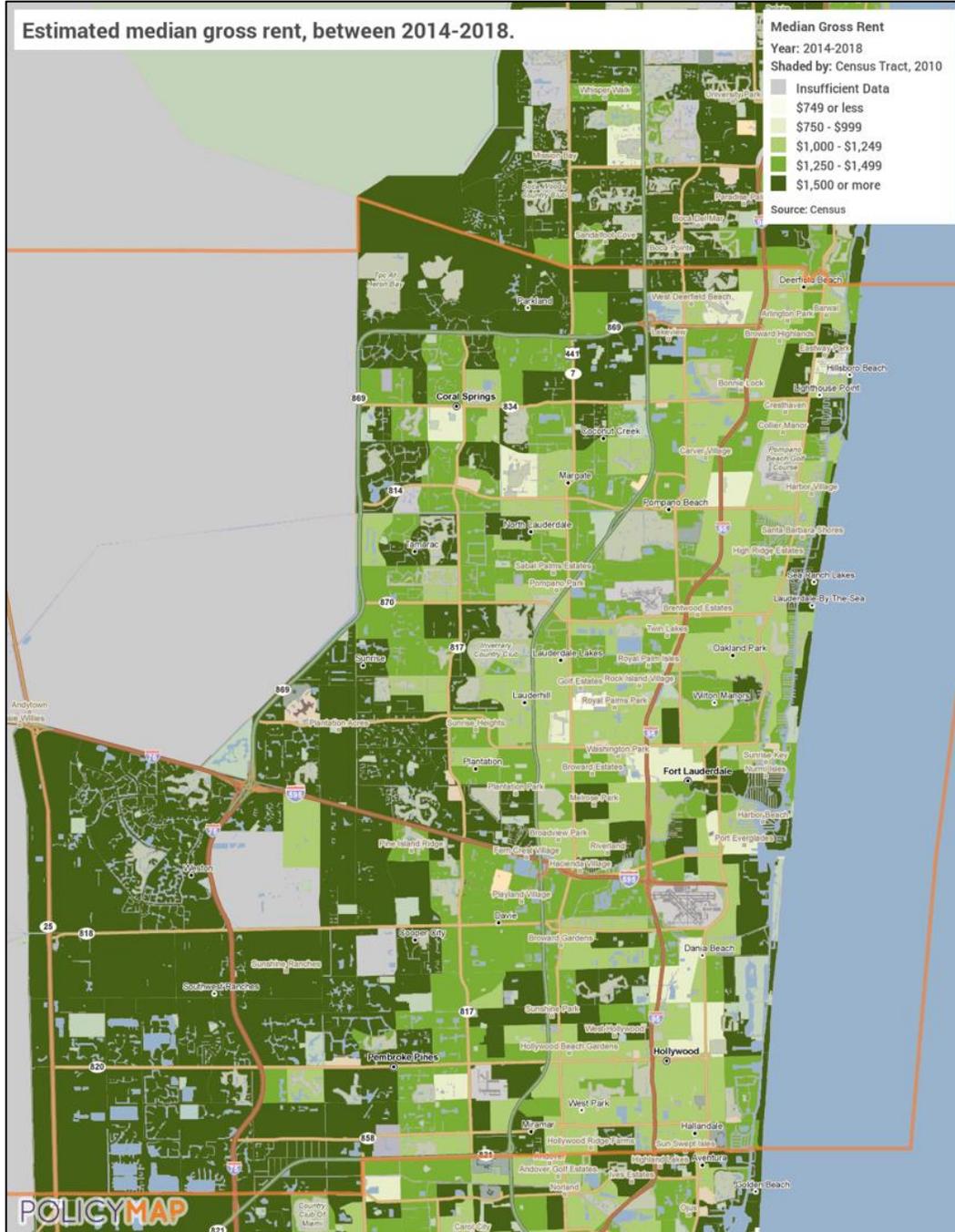
Graph: Median Rent



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Median rent in Broward County shows a geographic pattern that is similar to median home values. The western and coastal parts of the county have much higher rents than elsewhere, more than \$1,500. Central tracts are lower, generally under \$1,250.

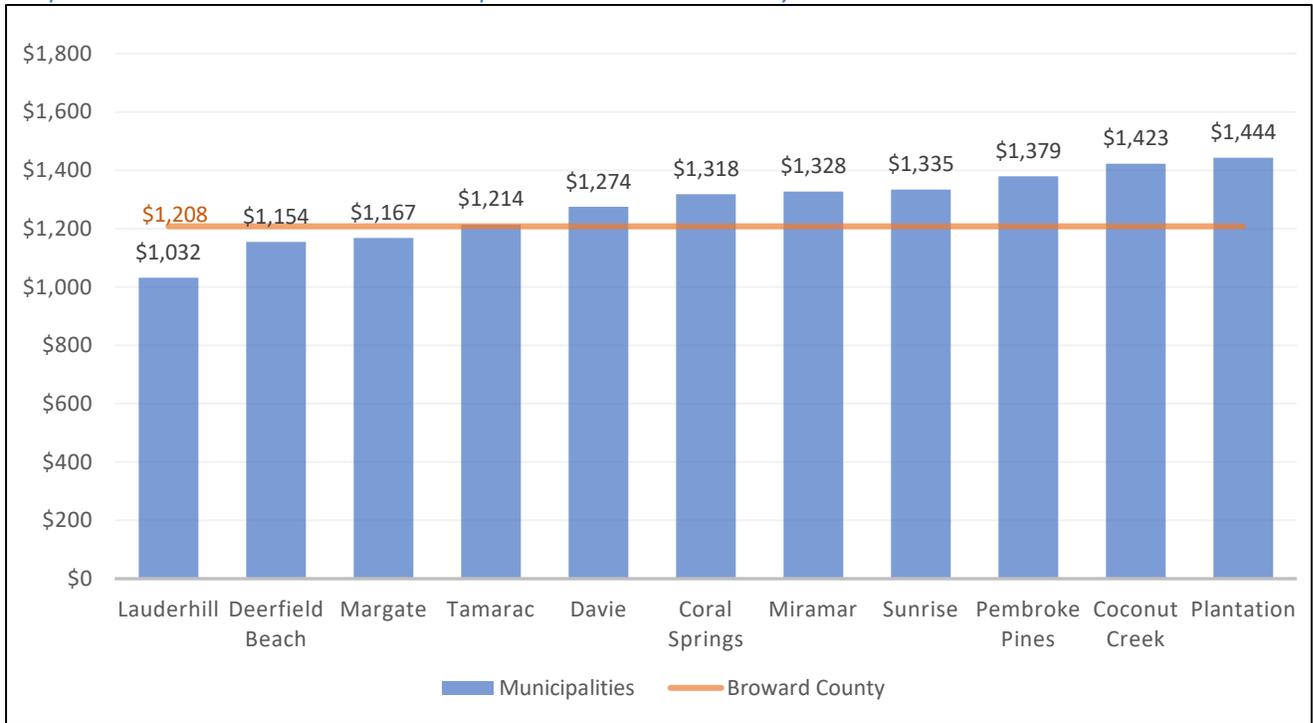
Map: Median Rent



Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

The range between median rents among municipalities is approximately \$400 with Lauderhill showing the lowest and Plantation the highest. Overall, there is not a significant disparity among municipalities. Each jurisdiction is within 13-20 percent of the county median.

Graph: 2018 Median Contract Rent Comparison in Broward County



Source: 2014-2018 ACS 5-Yr Estimates (DP04)

Public Sector Analysis

Overview

The U.S. Department of Housing and Urban Development (HUD) recommends that the Analysis of Impediments to Fair Housing Choice investigate multiple housing factors in the public sector. Community features, including public services and facilities and the location of public and assisted housing are aspects of desirable neighborhoods, the demand for which is heightened.

Zoning and Land-Use

The Fair Housing Act, as amended, make it unlawful for municipalities to use their governmental powers, including zoning and land-use authority, to discriminate against racial minorities or those with disabilities. Zoning ordinances codify uses and make differentiations within each use classification. While many zoning advocates assert that the primary purpose of zoning and land-use regulation is to promote and preserve the character of communities, inclusionary zoning can also promote equality and socioeconomic diversity.

Land use zoning is one of the most powerful tools planners have to effectuate change and foster socioeconomic and land use diversity. But the reverse is also true: zoning and land-use planning measures may also have the effect of excluding lower-income and racial minority groups. Local elected officials and government administrators directly influence whether a community develops and commits to housing goals and objectives.

Zoning ordinances aimed at controlling the placement of group homes are one of the most litigated areas of fair housing regulations. Nationally, advocates for the disabled, homeless and those with special needs have filed complaints against restrictive zoning codes that narrowly define "family" for the purpose of limiting the number of non-related individuals occupying a single-family dwelling unit. For many people who are disabled, the group home arrangement/environment provides the only affordable housing option for residential stability and more independent living. By limiting the definition of "family" and creating burdensome occupancy standards, zoning ordinances can unfairly exclude disabled persons from prime residential neighborhoods.

Multi-Family Housing Units

Public or assisted housing can exist in several forms, including low-income housing projects, housing voucher programs and supportive housing. The objective of public and other forms of assisted housing is to provide housing that is suitable for persons with special needs or families with low- to moderate-incomes and to promote access to jobs, transportation and related community resources. Uneven distribution of public and assisted housing can be the result of an impediment such as land use policies that discourage multi-family or low-income housing in some areas, thus leading to segregation of low-income and other populations.

Low-Income Housing Tax Credit Program

The Low-Income Housing Tax Credit (LIHTC) Program is designed to promote investment in affordable rental housing by providing tax credits to developers of qualified projects. To qualify for the tax credits, housing projects must be residential rental properties in which a proportion of available units are rent-restricted and reserved for low-income families.

The exact proportions of units that need to be reserved for low-income families for a project to qualify for LIHTC credits varies according to which threshold the property owner elects to implement. One threshold, according to the 20-50 rule, requires that at least 20 percent of housing units be occupied by families with incomes equal to or less than the area median income (as determined by HUD). Owners who elect to follow the 40-60 rule, must reserve at least 40 percent of units for families earning less than 60 percent of the area median. Area median incomes are adjusted for household size. Property owners are required to maintain rent and income restrictions for at least 30 years, pursuant to the HUD-mandated minimum affordability period, though in some areas they are required to operate under these restrictions for longer time periods.

Section 8

Housing assistance is also available to low-income families through the Section 8 Program. Rent subsidies that are available through Section 8 include Housing Choice Vouchers and Project Based Section 8 housing. Unlike Project-Based Section 8 assistance, which subsidizes specific properties, vouchers are portable: recipients can choose where to live as long as the landlord accepts the vouchers and the unit meets a certain set of HUD-defined criteria, including maximum income limits and the “reasonableness” of the monthly rent charges as compared to units in the private market. The program covers monthly rental costs minus the tenant’s contribution, which is not to exceed 30 percent of his or her monthly adjusted income, or 10 percent of monthly unadjusted gross income.

Promoting Fair Housing and Fair Lending

U.S. Department of Housing and Urban Development

In 1965, the Department of Housing and Urban Development (HUD) became a cabinet-level agency. The Civil Rights Act of 1968 made most types of housing discrimination illegal and gave HUD “enforcement responsibility” when dealing with fair housing practices. The official website for HUD states that the department’s primary purpose is to “promote non-discrimination and ensure fair and equal housing opportunities for all.” HUD’s main responsibilities involve “implementing and enforcing a wide array of civil rights laws, not only for members of the public in search of fair housing, but for HUD funded grant recipients as well,” and are enforced by a group of laws known as the Civil Rights Related Program Requirements, or CRRPRs.

HUD-funded grant recipients are obligated by law not to discriminate “in housing or services

directly or indirectly on the basis of race, color, religion, sex, national origin, age, familial status, or disability.” According to the Fair Housing Act (FHA), the secretary of HUD “shall administer programs and activities relating to housing and urban development in a manner that affirmatively furthers the policies outlined” within sections of the act. Some examples of these programs and activities include but are not limited to offering counseling programs, establishing fair housing enforcement organizations in areas of need, working with housing providers and encouraging banks and lenders to use more non-traditional credit evaluation methods.

The amended Housing and Community Development Act of 1974 is the primary law for the Community Development Block Grant (CDBG) Program. Under this act, every grant recipient is responsible for assuring HUD that the grant will be carried out in a manner that affirmatively furthers fair housing. CDBG recipients are required to:

1. Examine and attempt to alleviate housing discrimination within their jurisdiction
2. Promote fair housing choice for all persons
3. Provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, or national origin
4. Promote housing that is accessible to and usable by persons with disabilities
5. Comply with the non-discrimination requirements of the Fair Housing Act

HUD’s Super Notice of Funding Availability (SuperNOFA) provides funds to ensure that HUD and grantees work toward furthering fair housing and decreasing housing discrimination.

HUD and Fair Lending

Fair lending plays a major role in fair housing. The FHA states that it is unlawful to discriminate in the following ways based on race, color, national origin, religion, sex, familial status or disability:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms of conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising properties
- Refuse a loan or set different terms of conditions for purchasing a loan

HUD investigates claims of lending discrimination at no charge. “HUD has conducted a number of studies to determine whether minority homebuyers receive the same treatment and information as whites during the mortgage lending process.” HUD also addresses issues such as subprime lending, predatory lending and minority homeownership.

(Source: <http://portal.hud.gov/hudportal/HUD>)

Community Development Block Grant (CDBG)

Entitlement Grants are awarded to urban communities on a formula basis to support affordable housing and community development activities. The Community Development Block Grant (CDBG) program is used to plan and implement projects that foster revitalization of eligible communities. The primary goal of the program is the development of viable communities. Program objectives include the provision of decent housing, a suitable living environment and expanded opportunities principally for low- to moderate-income individuals and families. Broward County provides funding county wide through CDBG to Urban County Participating cities and unincorporated areas of central Broward County. The geographic areas served under CDBG are the Urban County Participating cities of Cooper City, North Lauderdale, Lauderdale Lakes, Lauderdale by-the-Sea, Oakland Park, Wilton Manors, Parkland, Lighthouse Point, Dania Beach, Hallandale Beach, Pembroke Park and West Park. The unincorporated areas of central Broward County are also served. They include neighborhoods such as Boulevard Gardens, Washington Park, Franklin Park and Roosevelt Gardens. The county receives CDBG allocation directly from HUD. Activities include:

- Acquisition/rehabilitation
- Homebuyer assistance
- Homeless assistance
- Economic development
- Public improvements
- Public services

HOME Investment Partnership Program

The HOME Investment Partnerships Program (HOME) is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended. Program regulations are at 24 CFR Part 92. HOME “provides formula grants to states and localities that communities use – often in partnership with local nonprofit groups – to fund a wide range of activities including building, buying and/or rehabilitating affordable housing for rent or homeownership or provide direct rental assistance to low-income people.” Broward County provides HOME funding to entitlement cities participating in the HOME Consortium. Funds are allocated primarily to urban county participating cities. Actual allocation amounts are generated by their population, socio-economic and demographic data qualifiers. The HOME Program operates under a consortium which includes 11 entitlement jurisdictions: Coconut Creek, Coral Springs, Deerfield Beach, Margate, Tamarac, Sunrise, Plantation, Lauderhill, Davie, Pembroke Pines and Miramar.

Emergency Solutions Grant (ESG)

The Emergency Solutions Grant (ESG) is a federal grant that was established by the Homeless

Housing Act of 1986, in response to the growing issue of homelessness among men, women and children in the United States. In 1987, the ESG program was incorporated into subtitle B of title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371-11378). The ESG program is administered by Broward County's Housing Finance & Community Redevelopment Division.

The objectives of the Emergency Solutions Grant program are:

- Increase the number and quality of emergency shelter and transitional housing facilities for homeless individuals and families
- Operate these facilities
- Provide essential social services
- Help prevent homelessness

The four main ESG Program Eligible Activities are:

- Homeless Prevention
- Essential Services
- Operational and Maintenance
- Renovation, Rehabilitation and Conversion

Evaluation of Public Sector Policies

Broward County and many of its cities have implemented several important public policies that strive to address the housing needs of residents of the county. Some important policies that have made positive impacts on the housing market include:

1. Expanded School Board Educational Impact Fee Waiver

The Broward County School Board's Growth Management Policy modified the parameters of the district's school impact fee waiver for low and very low-income affordable housing units eligible for a full waiver up to \$50,000 per project.

2. Support of Bonus Density for Affordable Housing

The county offers a bonus density program for affordable units through the Broward County Land Use Plan. The program enables bonus units to be granted for parcels with commercial future land use map designations and in other areas identified in the land development regulations. Several cities identified later in this analysis have also adopted this important practice.

3. Established Affordable Housing Trust Fund

Broward County voters recognized the need for increased funding for affordable housing by endorsing the establishment of a local trust fund earmarked for alleviating the shortage of affordable units and addressing homelessness.

With voter approval, the Broward County Commission has provided \$15 million in annual funding.

4. Coordinated Efforts to Address Homelessness

Broward County has demonstrated a commitment to end homelessness. There are more than 15 agencies in the county that serve homeless and special needs populations. Outreach, education, point-in-time counts, funding drives, treatment, referral services and other related activities are on-going. In addition, the county allocates millions of dollars annually from its general fund for services and interventions that fund operations and programs to address the needs of homeless persons. Nevertheless, there are more homeless people in Broward County than there are shelters and facilities to assist.

5. Provide Faster Delivery of Services and Benefits

The county funds a one-stop mainstream state benefits service via 211. As a result, Continuum of Care Program participants are more efficiently screened and receive benefits an average of 60 percent faster than in the past.

6. Enacted Landlord Registration and Rental Property Inspection Program

The county requires all owners of residential rental homes, buildings and units with intentions to lease, sublease or rent to obtain an annual Residential Rental Certificate of Use. This registration gives code enforcement personnel the ability to contact landlords to deal with health and safety violations, minimum housing code complaints and emergency situations at residential rental units. The program also requires properties to pass an annual exterior property maintenance and community standards inspection.

7. Created Broward Housing Council

Broward County has been proactive in seeking regional collaborations to address affordable housing issues. In 2018, the county established the Broward Housing Council to serve in an advisory capacity to County Commission and to facilitate coordination between the county, municipalities, the business community and not-for-profit groups to address housing issues including affordable housing, workforce housing and homelessness.

8. Implemented State of Florida Save Our Homes Policy

This state constitutional benefit limits the annual assessment increase on Homestead properties to no more than 3 percent or the percentage change in the Consumer Price Index, whichever is less. This measure has resulted in the median home value in Broward County increasing less than half of the increase in the national median home value since 2012.

Table - Impact of Save Our Homes Policy on Median House Value Since 2012

Year	State of Florida CPI	Broward County Median Home Value	U.S. Median Single- Family Home Value
2012	3.0%	\$181,400	\$181,600
2018	2.1%	\$204,900	\$259,900
2012 – 2018 Percent Change	11.9%	12.9%	43.1%

Source: Florida Department of Revenue; U.S. Census American Community Survey 2012, 2018.

10. Encourage Affordable Housing in Commercial Sites

In 2019, the county amended the land use policy to encourage affordable housing construction on commercial sites near major roads. The recent policy addition requires that developments include a residential component with affordable housing if the project is located in certain high traffic areas. The change allows developers to build up to 19 market rate units for each affordable unit reserved for tenants with a very low income. The policy also incentivizes municipalities to conform to the county's land use code in return for the municipality receiving an increase in revenue from the county's transportation sales tax.

Private Sector Analysis

Lending Practices

Countywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by the U.S. Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants, including location of the loan by census tract, county and metropolitan statistical areas (MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends in a given jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board, have a home or branch office in one or more MSA, or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac.

For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: their value of home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no single characteristic should be considered in isolation, but rather in the context of other factors. For instance, while it is possible to develop conclusions simply based on race data, but it is more accurate to consider all possible factors, particularly in relation to loan denials and loan pricing. According to the FFIEC, “with few exceptions, controlling for borrower-related factors reduces

the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender and other information included in the HMDA data.

The following analysis is provided for Broward County, summarizing 2017 HMDA data and data between 2007 and 2017 where applicable. Where specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application, race of the applicant and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or that was not provided as part of the mortgage application or in the HMDA reporting process.

2017 County Overview

In 2017, there were approximately 82,500 applications filed in Broward County for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes). Of those applications, more than 37,000 or 45 percent were approved and originated. This represents a decrease of approximately 3,500 originations from 2016 and a percentage decrease of approximately 9 percent, a smaller decline than the national decrease of 13 percent. Of the remaining 45,340 applications, approximately 14,650 or 18 percent of all applications were denied. The top two application denial reasons within the county were debt-to-income ratio (30 percent) and credit history (24 percent), representing more than half of the county’s total denials. Lack of collateral and incomplete applications represented 18 percent and 14 percent of denials, respectively. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan.

The balance of the approximately 30,700 applications that were not originated or denied were closed for one reason or another including a) the loan was approved but not accepted by the borrower, b) the application was closed because of incomplete information or inactivity by the borrower or c) in many instances the application may have been withdrawn by the applicant.

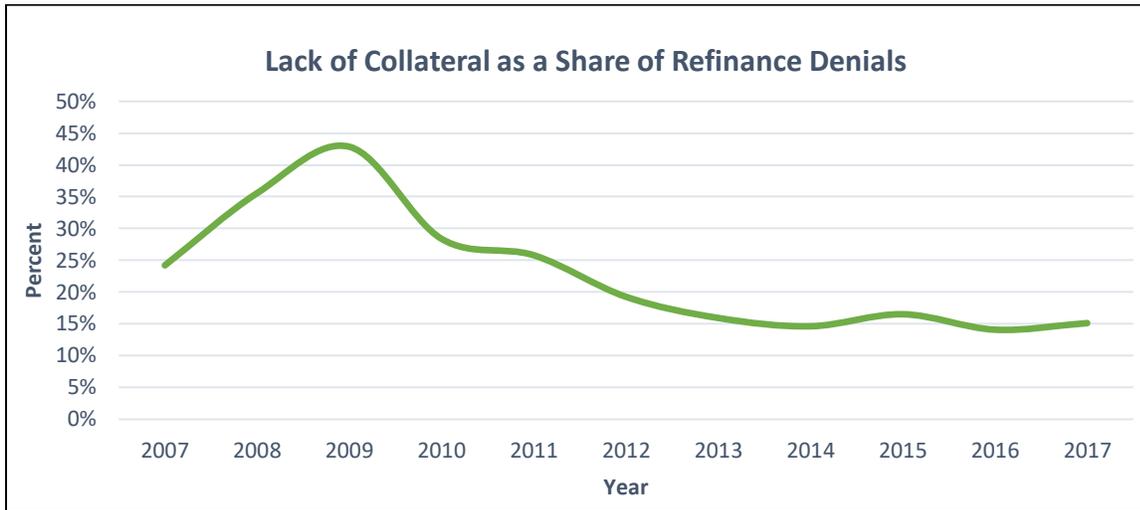
Disposition of Application by Loan Type and Purpose, 2017
Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	29,348	23,842	5,127
	FHA	13,289	5,542	260
	VA	2,488	2,496	127
	FSA/RHS	1	1	0
Loans Originated				
	Conventional	16,085	9,508	1649
	FHA	6,022	1717	79
	VA	1,212	855	54
	FSA/RHS	0	0	0
Loans Approved but Not Accepted				
	Conventional	549	708	140
	FHA	221	217	12
	VA	37	87	1
	FSA/RHS	0	0	0
Applications Denied				
	Conventional	3,663	5,207	2,456
	FHA	1,266	1,161	63
	VA	269	545	28
	FSA/RHS	0	0	0
Applications Withdrawn				
	Conventional	3,623	4,682	535
	FHA	1,213	1,121	58
	VA	373	512	29
	FSA/RHS	0	1	0
Files Closed for Incompleteness				
	Conventional	700	1,903	181
	FHA	191	698	24
	VA	34	278	8
	FSA/RHS	1	0	0

Source: 2017 HMDA

A further examination of the 14,658 denials in 2017 in Broward County indicates that approximately 47 percent were for applicants seeking to refinance existing mortgages for owner-occupied, primary residences. The number one reason for denial of refinance applications was debt-to-income ratio (30 percent of refinance denials), followed by credit history and incomplete credit applications, both at 20 percent of all refinance denials). Lack of collateral represented 15 percent of all refinance denials. Typically, homeowners, seeking to refinance their existing home mortgage are able to use their home as collateral. When the denial reason given for a refinance

is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option – these homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the percentage of refinance denials given for the reason of lack of collateral has declined significantly since the peak of the housing crisis, suggesting that the number of “under-water” homes in Broward County has declined since 2009.



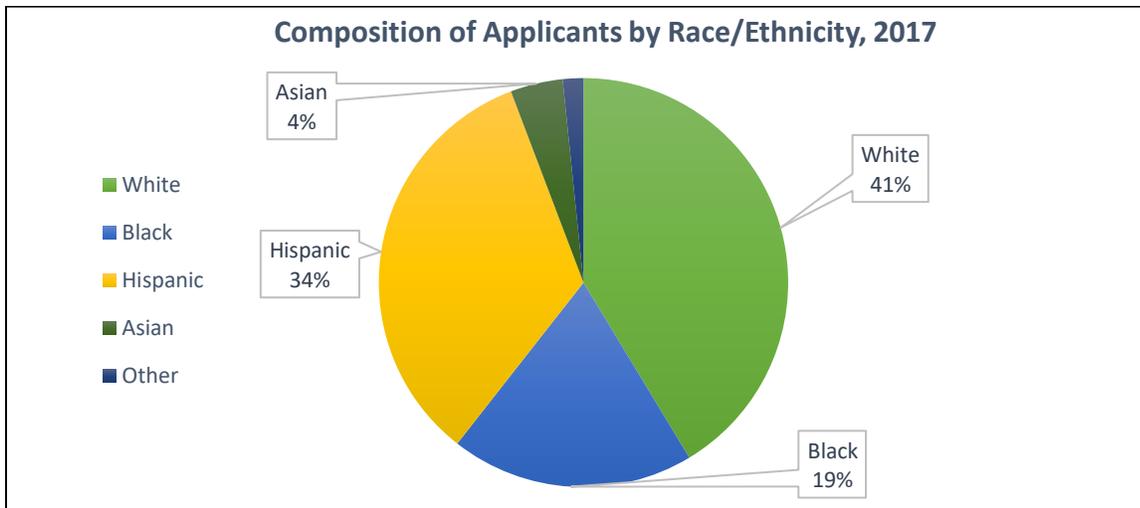
Home Purchase Lending in Broward County

Of the 23,319 home purchase loans for single-family homes that were originated in 2017, approximately 69 percent of these originations were provided by conventional lenders, slightly higher than the national conventional home purchase share of 64 percent. The remaining 31 percent of home purchase loans in Broward County were provided by federally backed sources such as the Federal Housing Administration (FHA) and the Department of Veterans Affairs (VA). Nonconventional loans, including the FHA and VA lending programs, have relatively lower down-payment requirements in comparison to conventional lenders. The FHA and VA lenders had application/origination ratios of 45 percent and 48 percent, respectively. Conventional lenders, by contrast, originated home purchase loans at a higher 55 percent of all applications.

Home Purchases by Type, 2017

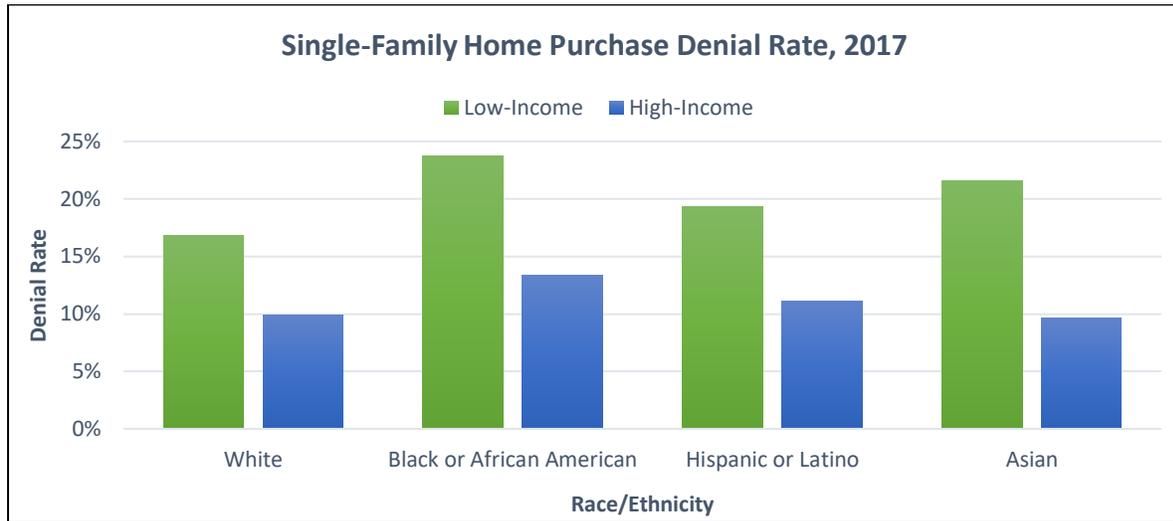
	<i>Originations</i>	<i>Share of Total</i>	<i>Approval Rate</i>
Conventional	16,085	69.0%	54.8%
FHA	6,022	25.8%	45.3%
VA	1,212	5.2%	48.7%
Total	23,319		

The share of applications and percentage of loan application denials for traditional home purchase loans in Broward County varies by race/ethnic groups. The largest applicant group in 2017 were non-Hispanic whites (41 percent) followed by Hispanics (34 percent). Blacks represented 19 percent of all home purchase applications while Asian applicants represented 4 percent. In 2017, whites and Asians were least likely to be denied for conventional single-family home purchases; both groups were denied at a rate of 12 percent. Hispanics were denied at a rate of 14 percent, while black applicants faced the highest conventional home purchase denial rate at 19 percent.



High-income whites and Asians (having greater than 120 of area median income) were the least likely to be denied for a single-family home purchase, at 10 percent. Low-income blacks (having less than 80 percent of area median income) were the group with the highest home purchase denial rate at 24 percent. Asian applicants had the highest disparity in income-based denial rate

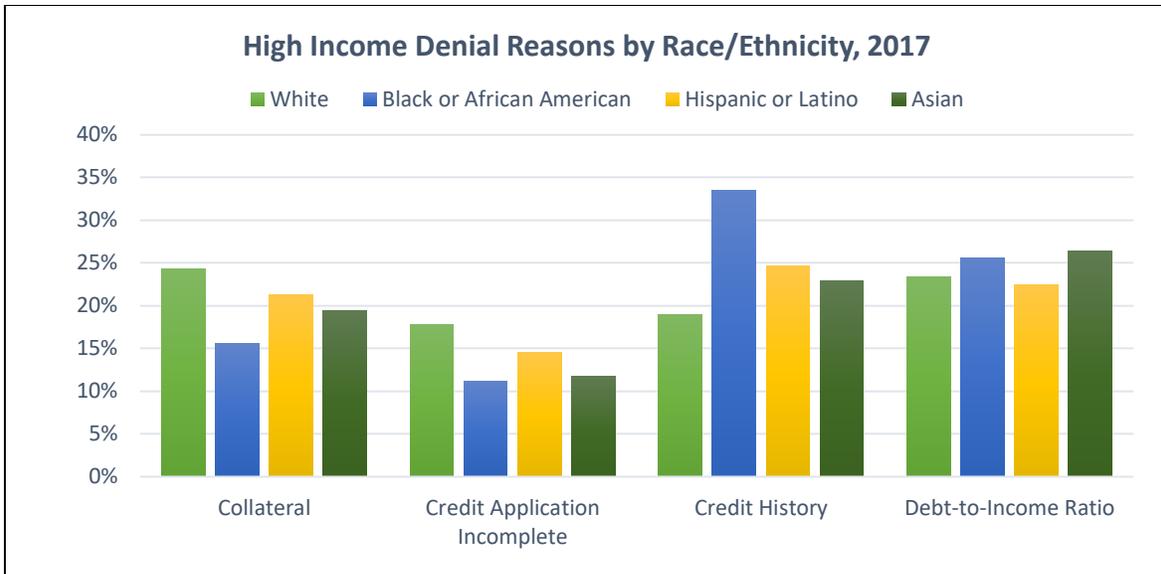
differences at 12 percent, while white applicants had the lowest difference at 7 percent.



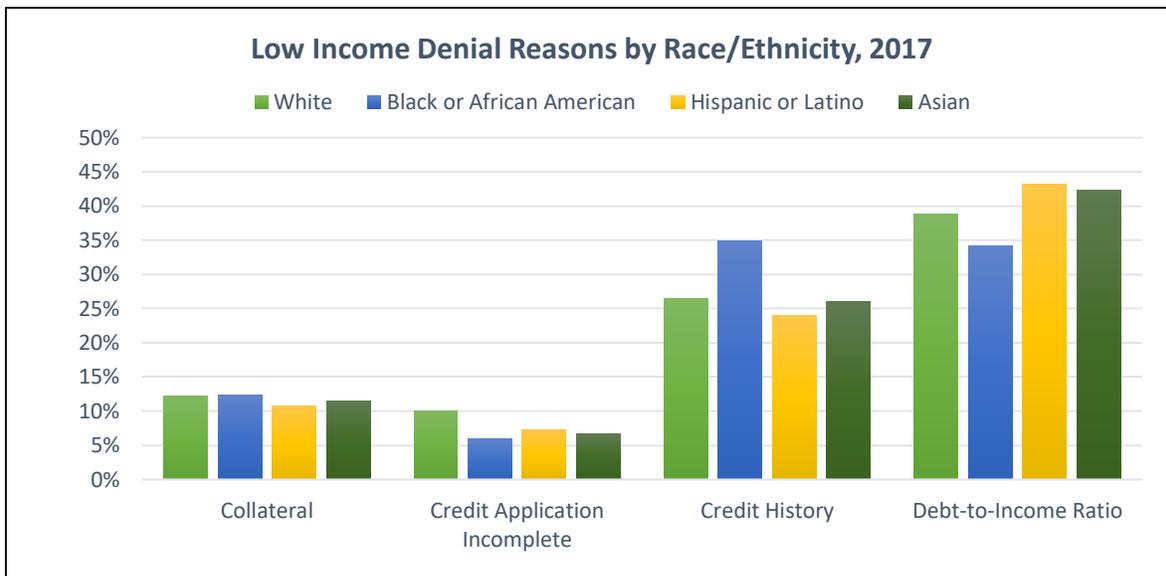
Application Denial Reasons by Income Group

The charts shown below compare denial reasons among white, black, Hispanic and Asian applicants in Broward County for 2017 by income group.

As of 2017, the leading denial reason for high-income white applicants was lack of collateral while the top reason for Asian applicants was debt-to-income ratio. For high-income black and Hispanic applicants, the top denial reason was credit history. In the case of high-income blacks, credit history denials represented approximately one third of total denials, the highest share for any denial reason across all groups.



For low-income denials, the top reason for all groups was debt-to-income ratio, with the exception of black applicants where credit history again had the highest share. All low-income groups were denied for debt-to-income ratio at a higher rate than their high-income counterparts. In the case of Hispanics, the difference relative to high-income applicants was nearly double. Additionally, low-income applicants in all groups were less likely to be denied due to lack of collateral and incomplete applications relative to high-income applicants.

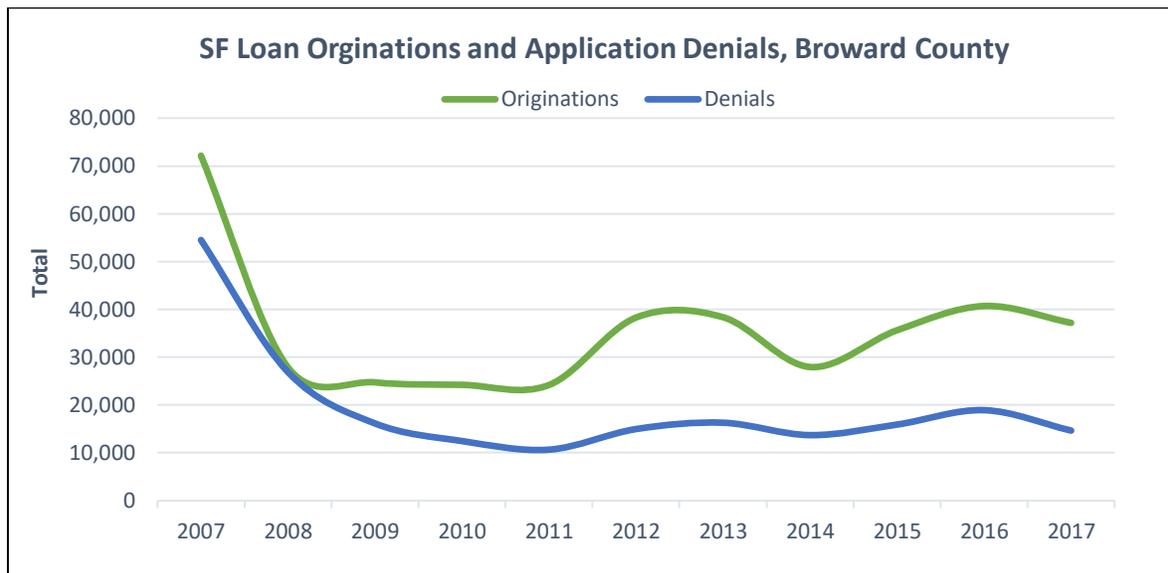


Broward County's Single-Family Lending Market, 2007-2017

The following section will examine HMDA data over the time period 2007-2017, for Broward County.

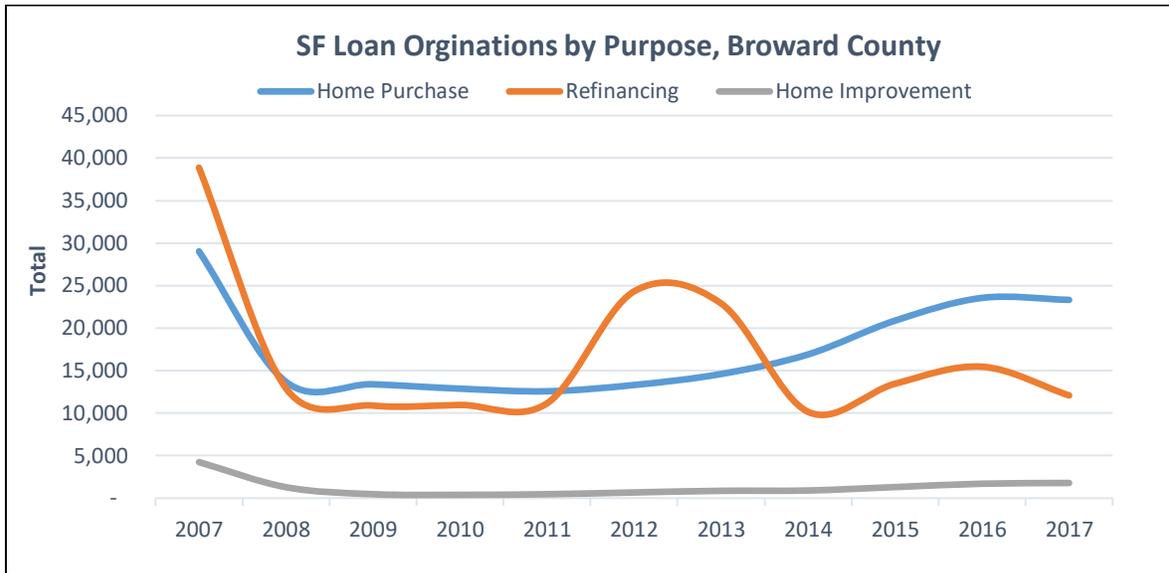
Highlighted below, the number of single-family loan originations in Broward County followed a dynamic trajectory between 2007 and 2017. At the onset of the housing crisis, originations declined 61 percent between 2007 and 2008, followed by a stabilization to around 24,000 originations per year between 2009 and 2011. Subsequently, originations grew by 58 percent between 2011 and 2012. After a 27 percent decrease between 2013 and 2014, originations grew steadily to reach the highest total originations of all years examined at more than 40,000. Between 2016 and 2017, originations fell by 9 percent and as of 2017, total originations in Broward County were about 52 percent of the level prior to the housing crisis.

In contrast to originations, the number of application denials in Broward County demonstrated less extreme changes between 2007 and 2017. As of the most recent data year, denials are nearly three-quarters below the level experienced in 2007. Relatedly, the share of denials as a percentage of total originations and total denials has declined markedly since the housing bust, from 43 percent in 2007 to approximately 28 percent as of 2017.

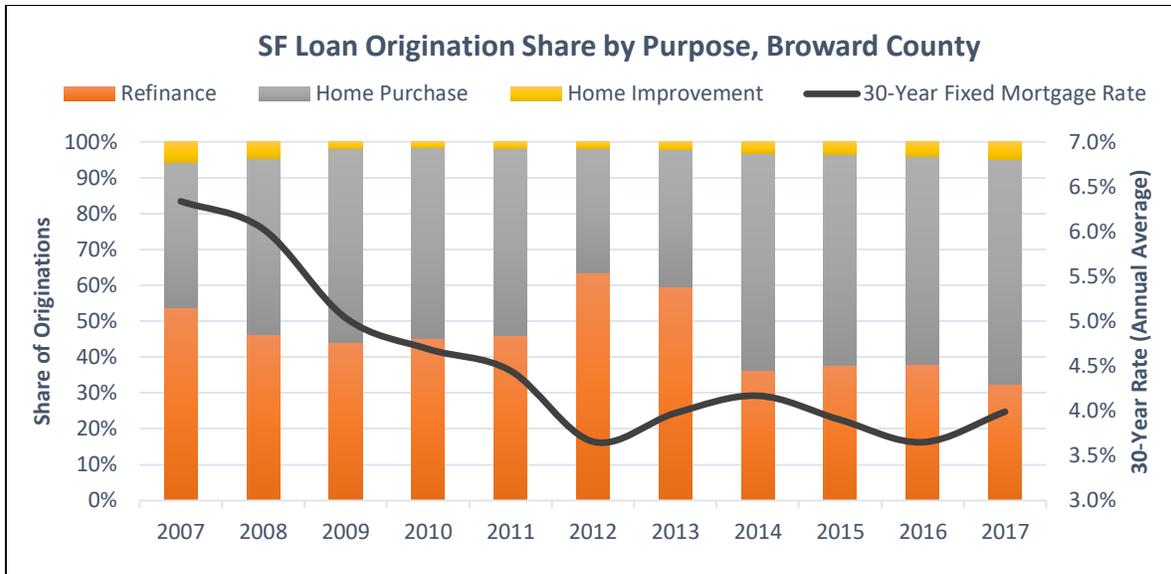


Shown below, much of the year-to-year fluctuations in total originations that occurred between 2007 and 2017 were the result of refinancing originations. Refinancing was the dominant loan purpose in 2007, though home purchase became the dominant loan purpose between 2008 and 2011. Refinance loans grew significantly between 2011 and 2012 as interest rates were broadly falling, discussed further below. Home purchases have been the top loan purchase since 2014

and as of 2017, home purchases and refinances comprised 63 and 33 percent of the county’s total originations, respectively. The growth of home purchase originations since 2011 (86 percent growth rate between 2011 and 2017) reflects a steady and recovering demand for housing in the county.



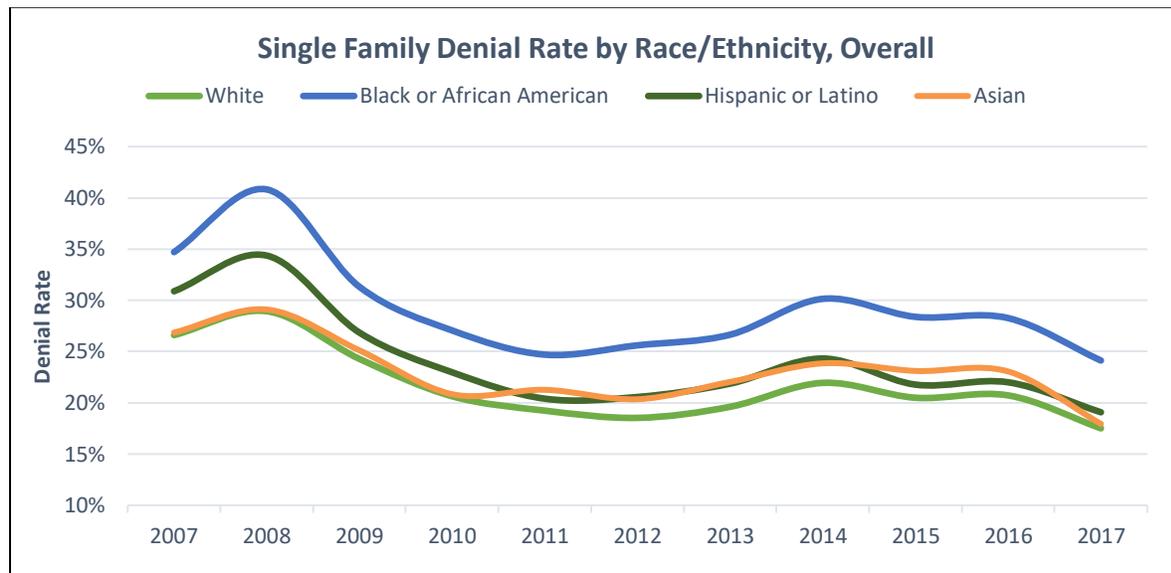
The share of refinance originations in Broward County appears to move generally with the 30-year fixed rate mortgage average, shown below. In 2012, for example, when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in percentage terms of all data years analyzed and highest total of all years, excluding 2007. Similarly, when interest rates rose between 2012 and 2014, the share of refinance originations fell from 64 percent to 36 percent. The increase in the annual average of the 30-year fixed mortgage rate between 2016 and 2017 is consistent with Broward County’s 22 percent reduction in the number of refinance loan originations over the same time period.

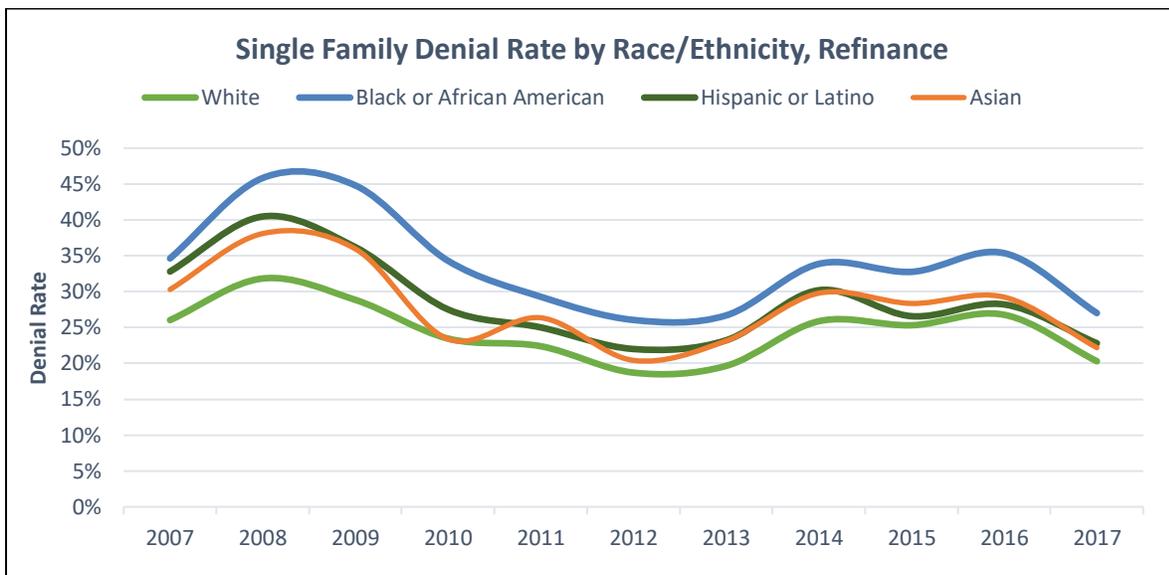
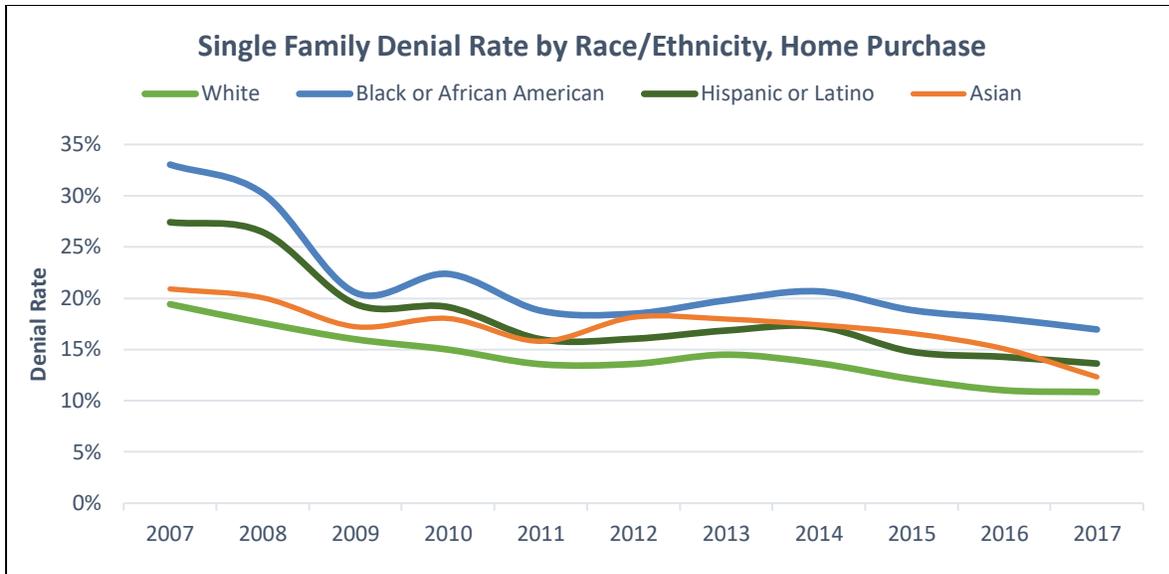


Source: HMDA, Federal Reserve Bank of St. Louis

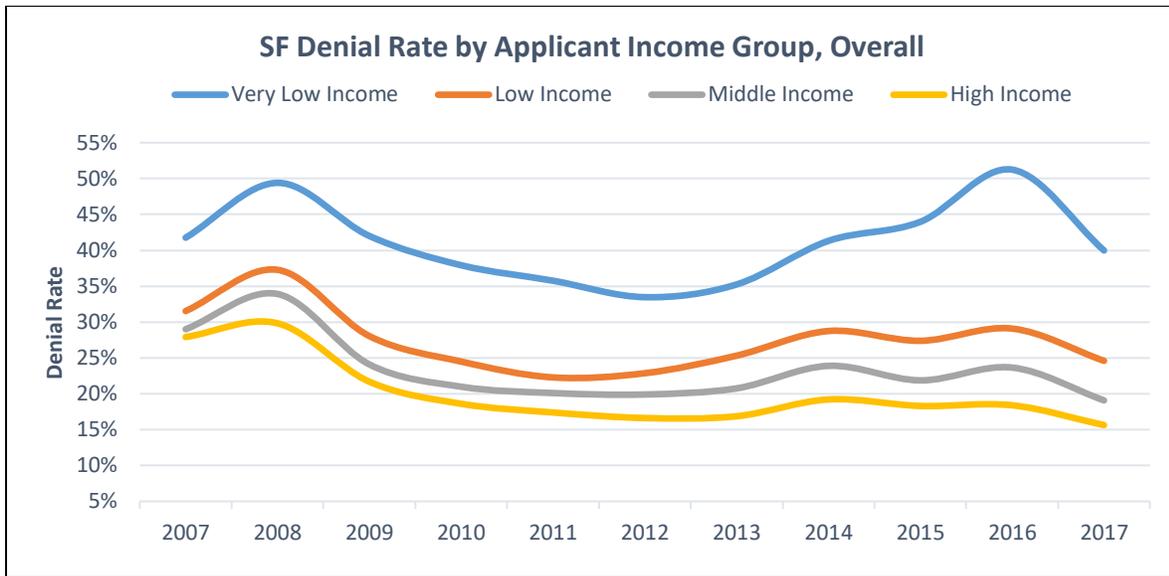
Income, Race and Single-Family Loan Denials in Broward County

Denial rates for single-family loans in Broward County over time vary by race and ethnicity. The charts below show that between 2007 and 2017, white applicants were the least likely to be denied relative to all other groups. Additionally, black applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.

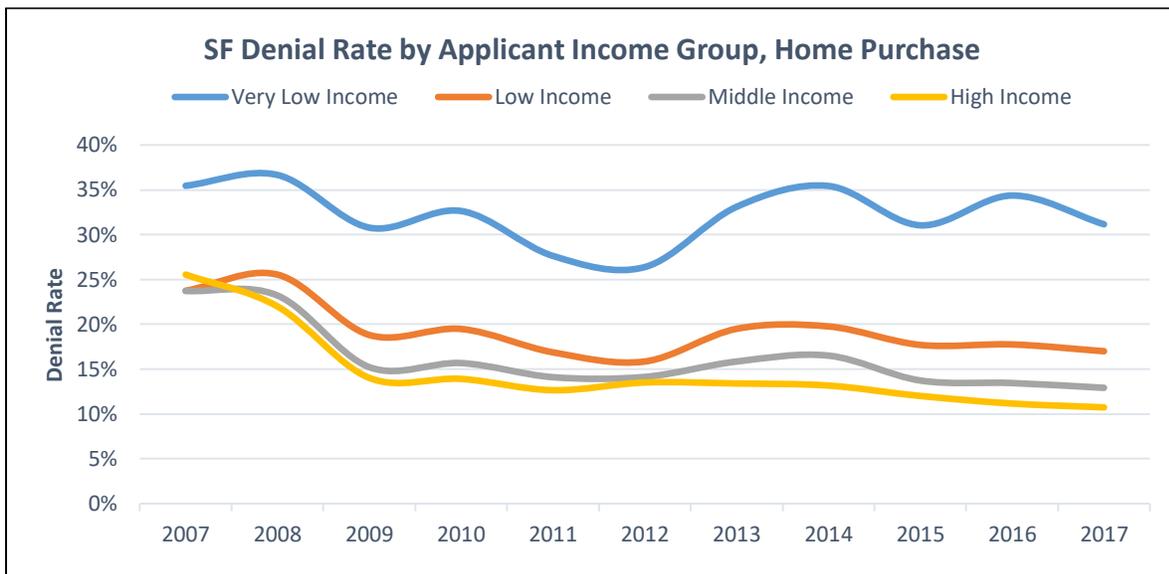


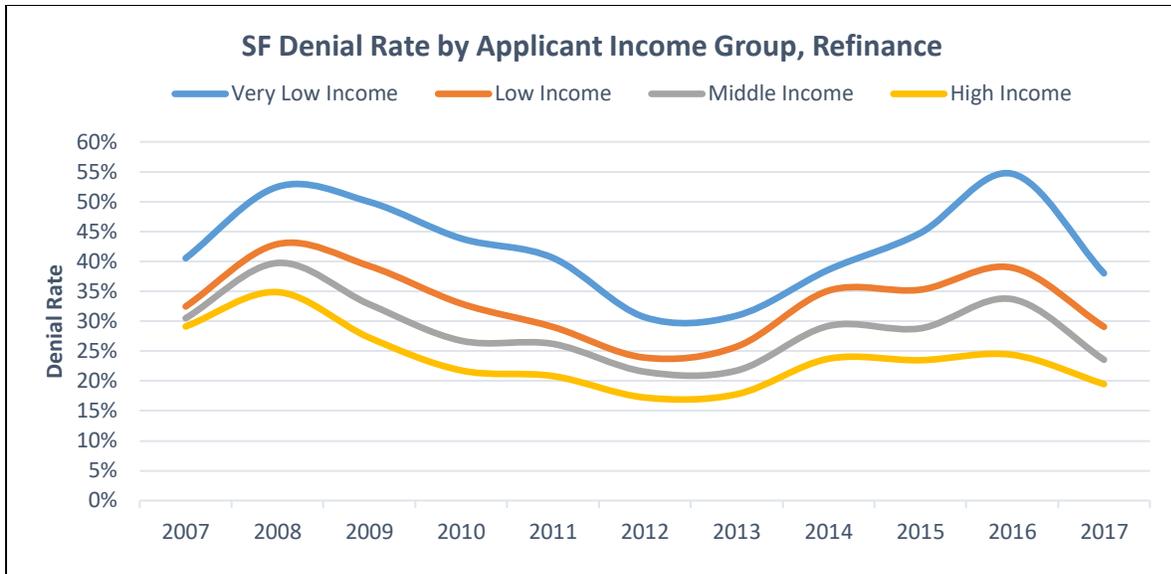


A view of single-family denial rates by applicant income group in Broward County, highlighted below, shows the expected outcome of higher-income groups experiencing lower denial rates than lower-income groups. However, very low-income applicants (50 percent or less of area median income) have remained well above other income groups, with generally increasing divergence since 2012, despite a decrease from 51 percent to 40 percent between 2016 and 2017. As of 2017, high income (greater than 120 percent of area median income) and middle income (80 to 120 percent of area median income) applicants are the lowest and second-lowest denied groups, respectively, with low income (between 50 percent and 80 percent of area median income) the third lowest.

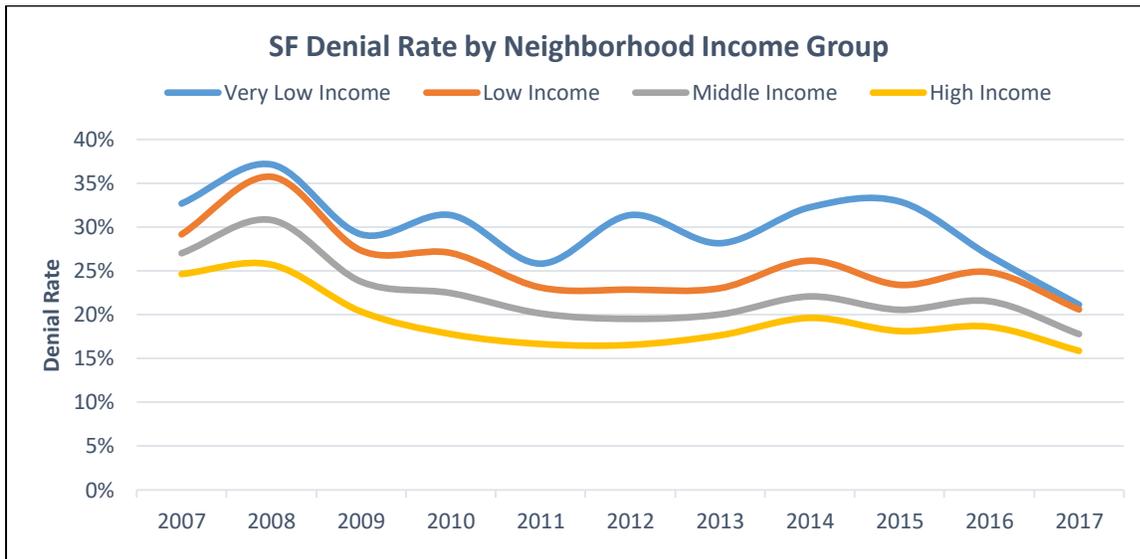


Similar to overall denial rates by income group, home purchase applications were denied at a much higher rate for very low-income applicants between 2007 and 2017. During this same period, low-, middle- and high-income applicants have remained closer to each other. As of the most recent data year, very low applicants were nearly 3 times as likely to be denied for a home purchase relative to high income applicants. For refinance loans, the disparity is approximately double.

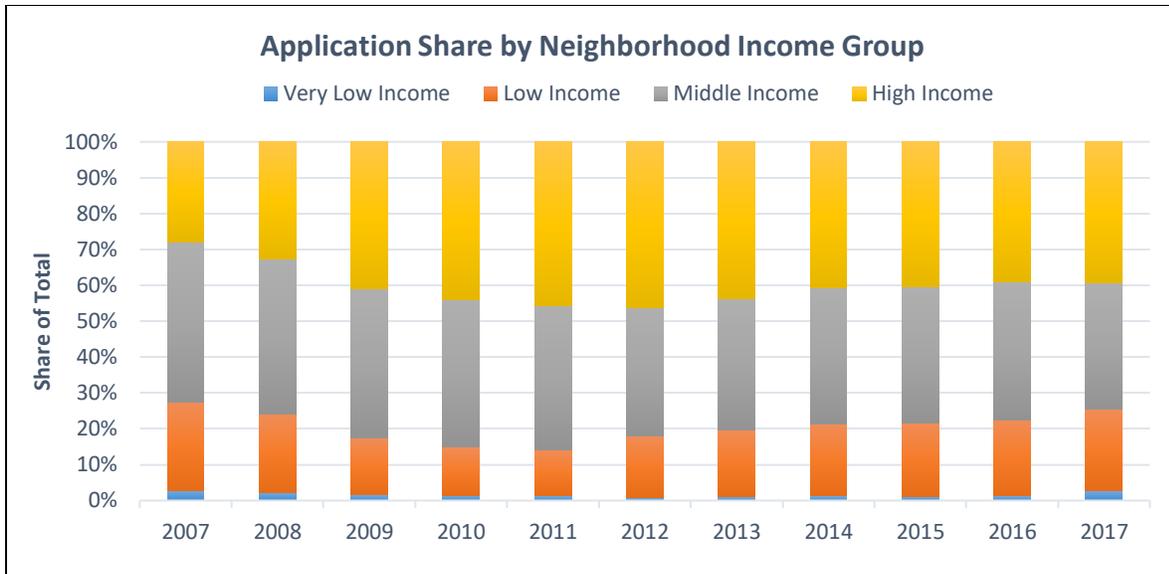




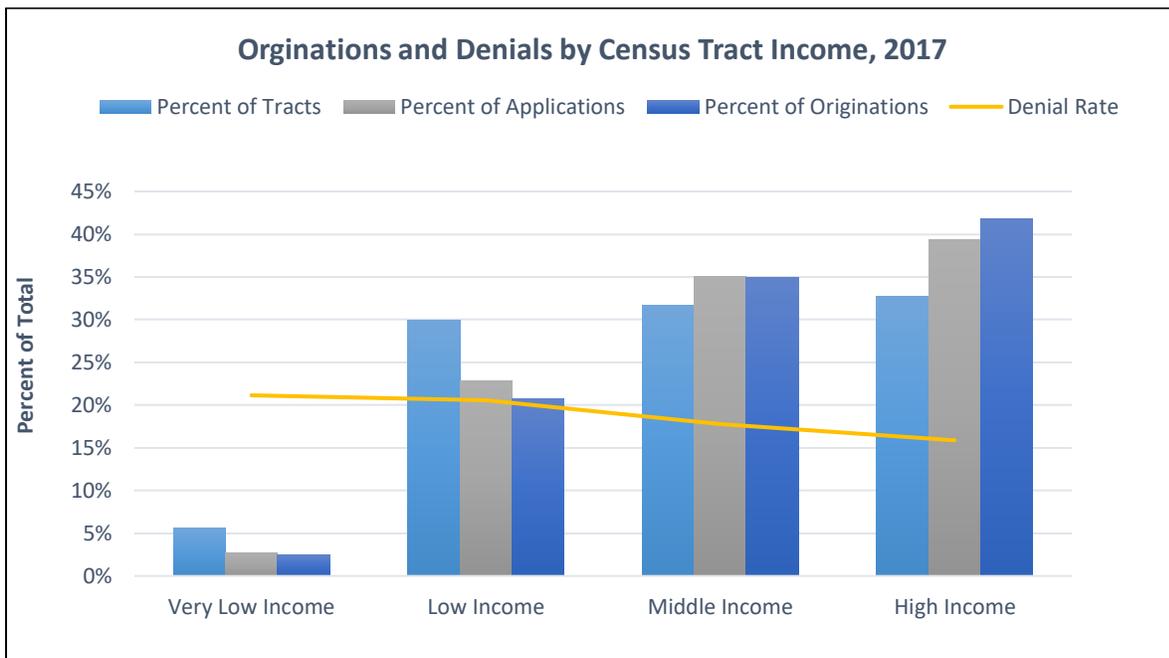
Denial rates by neighborhoods income group (defined as median income of property’s census tract) similarly shows higher income neighborhoods are less likely to be denied compared to lower-income neighborhoods.



As a percentage of total applications in Broward County, the distribution among neighborhoods by income group shows that for every year examined, middle and high-income neighborhoods represented the vast majority of applicants (75 percent as of 2017).

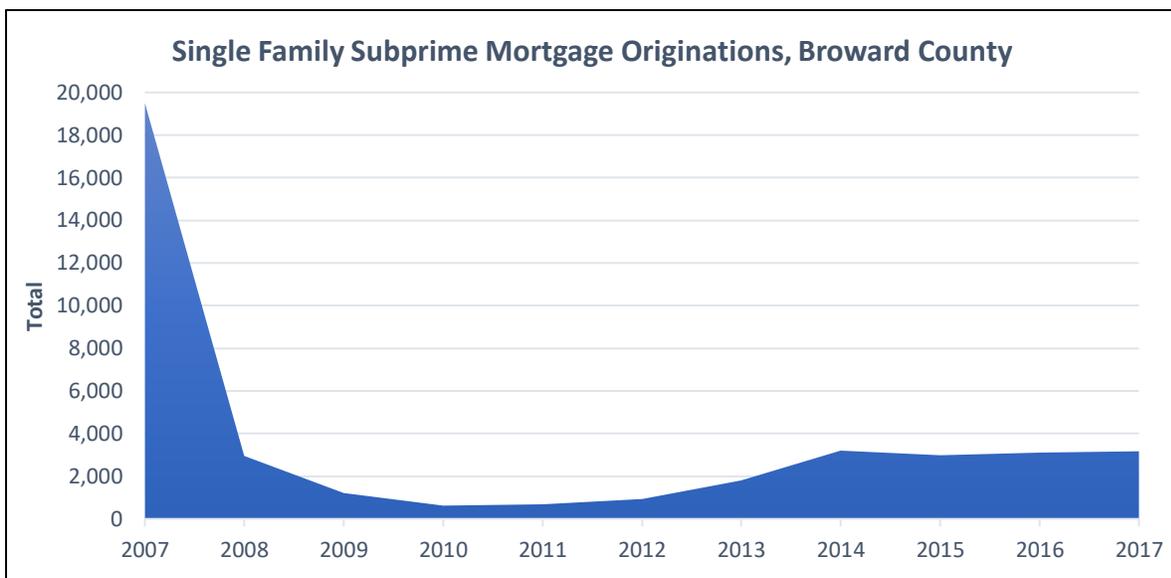


In Broward County, very low income and low-income neighborhoods represent 36 percent of the county’s total neighborhoods, although they are represented by approximately 23 percent of total originations and 26 percent of applications as of 2017, shown below. This suggests that low and very low neighborhoods in the county are less likely to participate in the single-family lending market relative to other neighborhoods. By contrast, loan applications and originations in Broward County are disproportionately likely to occur for properties in middle and particularly high-income neighborhoods.

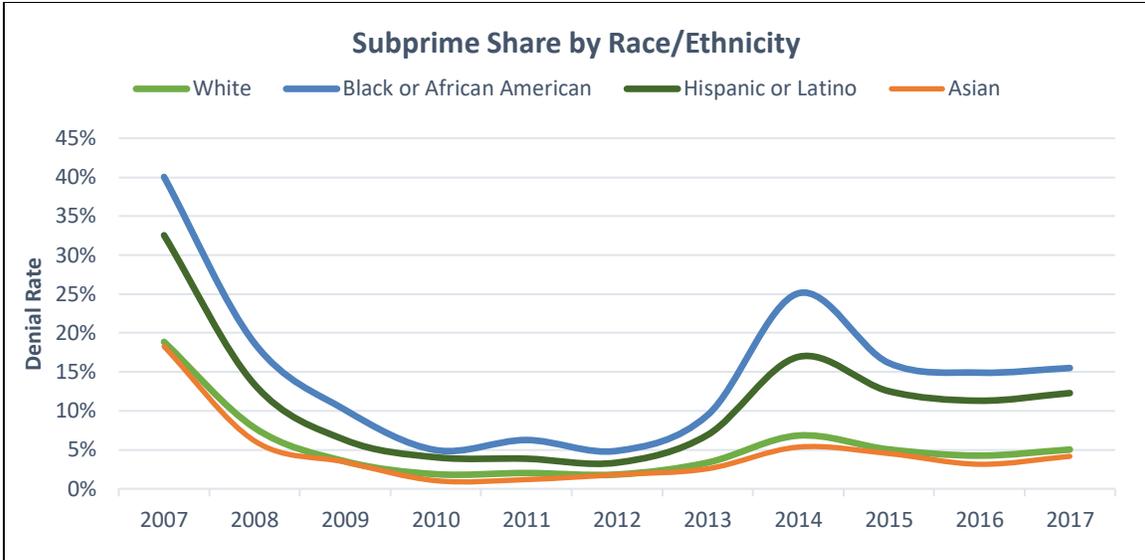


The Subprime Market

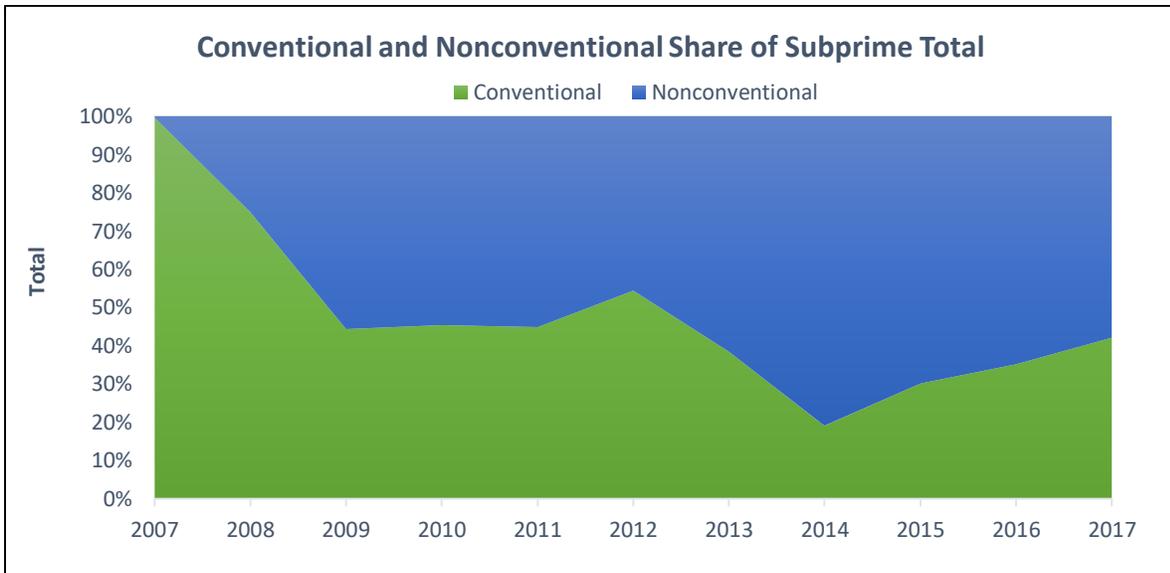
Illustrated below, the subprime mortgage market in Broward County declined significantly between 2007 and 2010, dropping by 97 percent. Though subprime originations more than quintupled between 2010 and 2017 to about 3,000 per year, this is still approximately 16 percent of the 2007 total of nearly 20,000. Subprime loans are defined as those with an annual percentage rate that exceeds the average prime offer rate by at least 1.5 percent. The total number of subprime loan originations decreased by approximately 84 percent on net between 2007 and 2017, while prime originations decreased by 35 percent during the same time period. As a percentage of Broward County's total, subprime originations declined from 27 percent in 2007 to 9 percent in 2017.



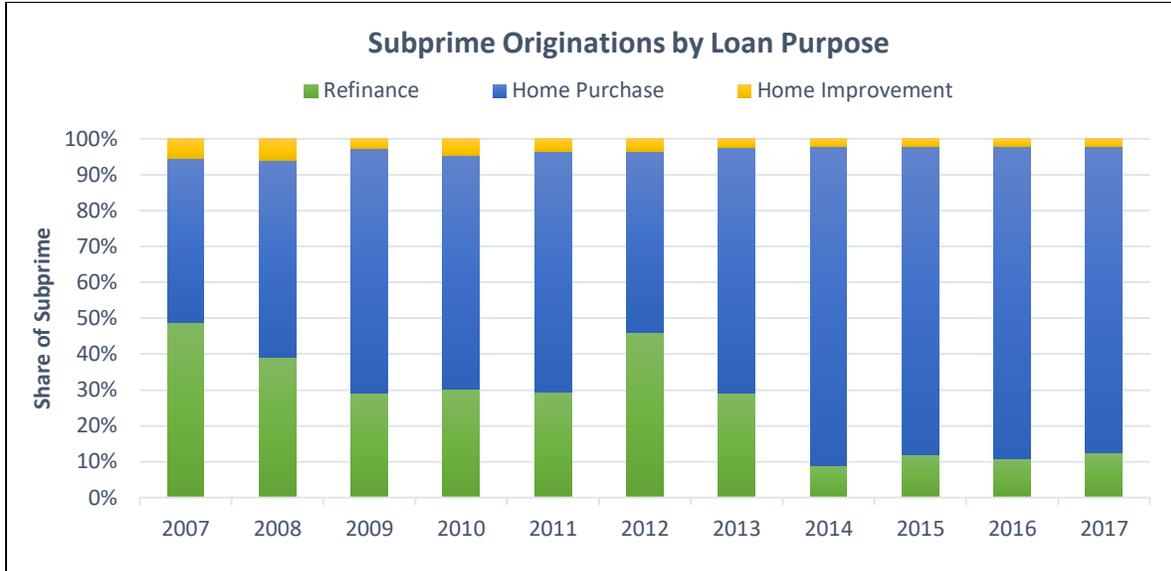
Subprime originations by race/ethnicity show that for every year examined, black loan recipients had the highest share compared to other groups. Asian loan recipients were the least likely to be subprime, followed closely by whites. As of 2017, black loan recipients were more than 3 times as likely to be subprime relative to white loan recipients.



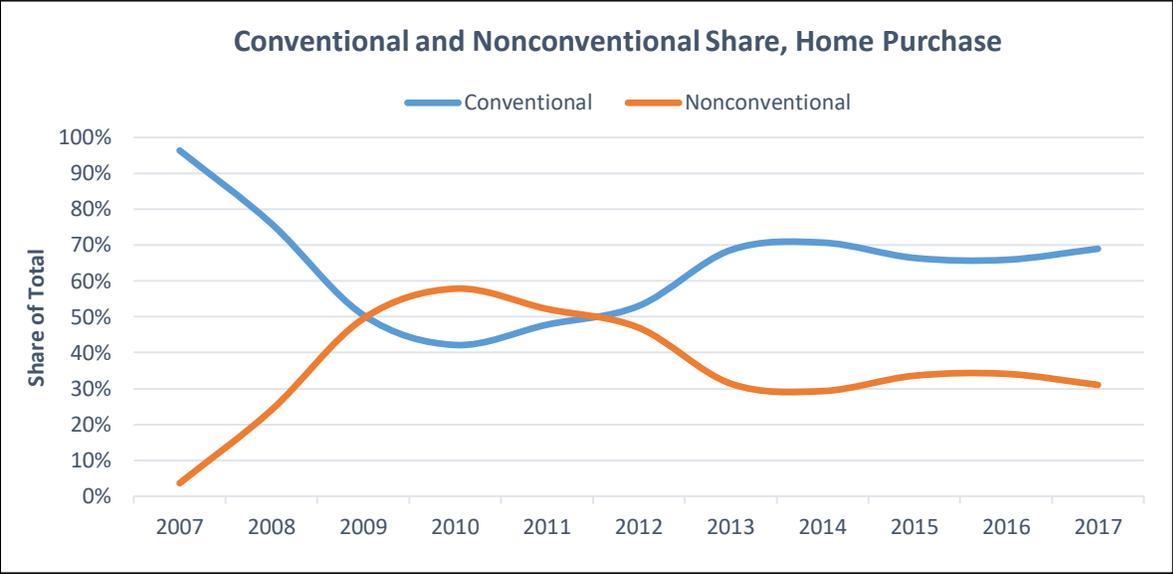
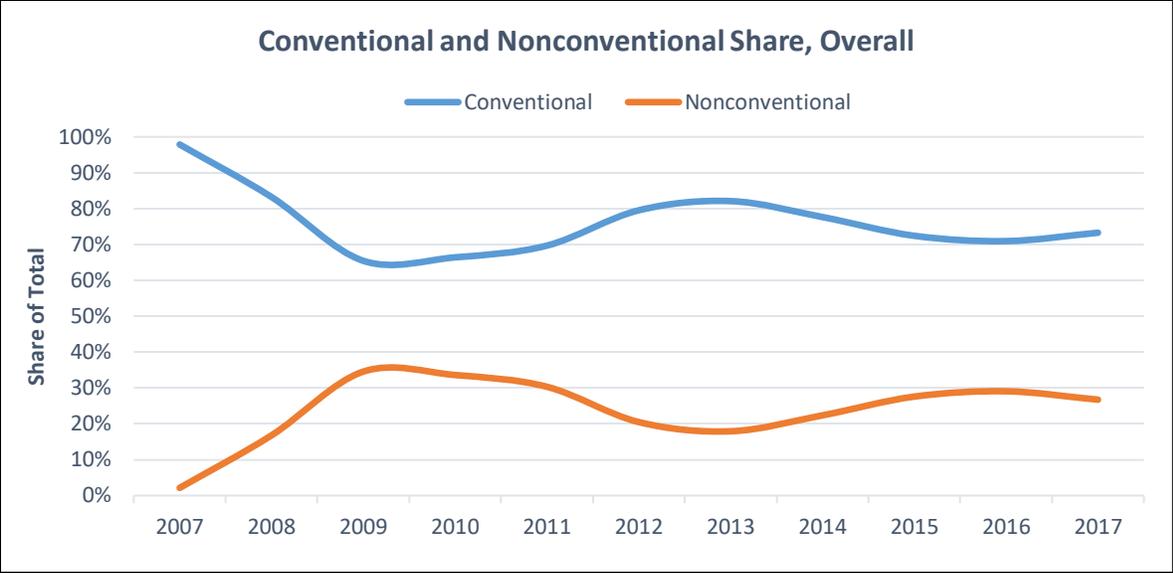
Consistent with broader national trends, the composition of subprime loans in Broward County has shifted from conventional loans to government-insured nonconventional loans in recent years. In 2007, nearly all (99.7 percent) of subprime loans in the county were originated by conventional lenders. As of 2017, that percentage was 42 percent, up from a low of 19 percent in 2014. Of the nonconventional subprime loans originated in Broward County, more than 99 percent were insured by the Federal Housing Administration. By contrast, the FHA’s share of nonconventional prime loans was 74 percent, while the remaining 26 percent were insured by the Department of Veterans Affairs.

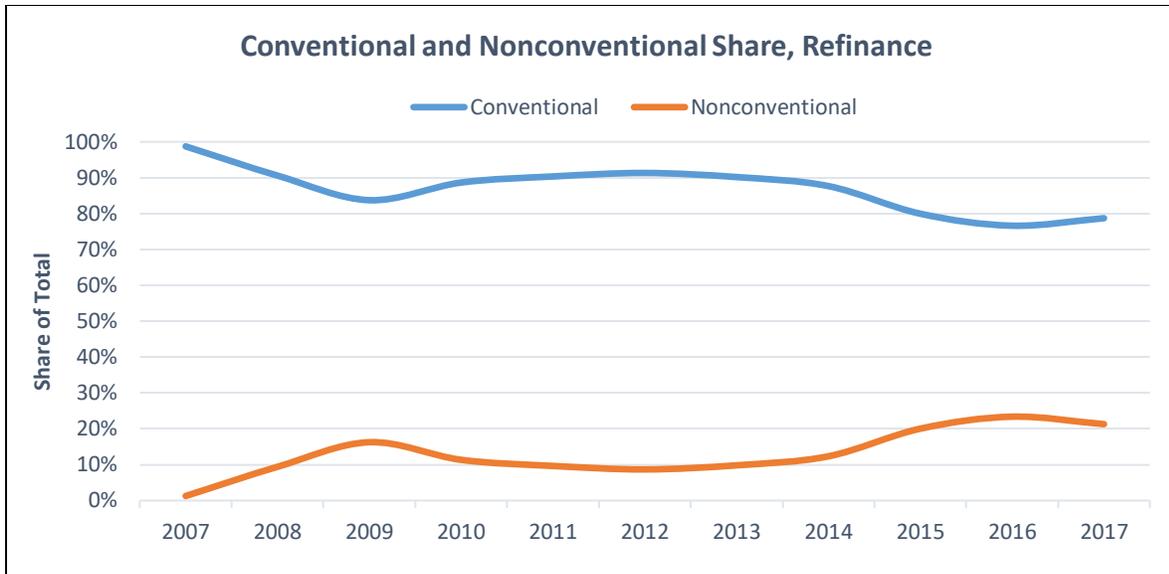


Subprime loans have been characterized by growth in home purchases in recent years, particularly from 2014 onward. As a percentage of all subprime loan originations in Broward County, home purchases represented 85 percent in 2017, up from its share of 31 percent in 2007.



Though 58 percent of all subprime loans in the county in 2017 were nonconventional, 73 percent of *total* single-family originations in 2017 were from conventional lenders. The highest share of nonconventional originations for any loan purpose was for home purchase loans in 2010 at 57 percent. In the last few years, the share of conventional lending in Broward County stabilized to the low 70 percent range.





Private Lending Conclusion

Mortgage lending activity in Broward County is consistent with many of the broader trends nationally that have occurred in the wake of the housing crash, Great Recession and subsequent economic recovery.

Further, Broward County exhibits relatively strong mortgage market fundamentals. Home purchase originations nearly doubled between 2011 and 2017, suggesting signs of growing housing demand and a housing market recovery. Additionally, the share of refinance applications denied for lack of collateral, suggesting an “under-water” home, has declined substantially since the peak of the housing crisis.

The county has also been subject to cyclical trends that reflect broader economic conditions in recent years, including changes in mortgage rates that influence the prevalence of refinance originations and a subprime lending market that remains well below its peak prior to the housing bust, despite steady and significant growth since 2010. Government-insured mortgages have increased, consistent with tighter credit conditions and a more active regulatory environment in the wake of the housing crash.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for black and Hispanic applicants relative to white applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

Fair Housing Profile

Federal Fair Housing Laws

Federal laws provide the backbone for U.S. fair housing regulations. A brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Fair Housing Act Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental and financing of dwellings and in other housing related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women and persons securing custody of children under the age of 18) and handicap (disability).

Title VIII was amended in 1988 (effective March 12, 1989) by the Fair Housing Amendments Act. In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.

Title VI of the Civil Rights Act of 1964. Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973. Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of the Housing and Community Development Act of 1974. Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990. Title II prohibits discrimination based on disability in programs, services and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968. The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons.

Age Discrimination Act of 1975. The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972. Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Fair Housing Related Presidential Executive Orders

Executive Order 11063. Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246. Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

Executive Order 12892. Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898. Executive Order 12898 requires that each federal agency conduct its program, policies and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166. Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally assisted and federally conducted programs and activities.

Executive Order 13217. Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

State and Local Fair Housing Laws

Florida Fair Housing Act/Florida Commission on Human Relations

The Florida Fair Housing Act, passed by the Florida Legislature in 1983 and amended in 1989, echoes the Federal Fair Housing Act. The Florida Commission on Human Relations (FCHR) is a Fair Housing Assistance Program (FHAP) agency and enforces Florida's state fair housing law. The Florida Fair Housing Act has been certified as substantially equivalent to the federal law. Substantial equivalency certification takes place when a state or local agency applies for certification and the U.S. Department of Housing and Urban Development (HUD) determines that the agency enforces a law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the federal Fair Housing Act.

HUD has a two-phase procedure for the determination of substantial equivalency certification. In the first phase, the assistant secretary for Fair Housing and Equal Opportunity determines whether, "on its face," the state or local law provides rights, procedures, remedies and judicial review provisions that are substantially equivalent to the federal Fair Housing Act. An affirmative conclusion that the state or local law is substantially equivalent on its face will result in HUD

offering the agency interim certification. Interim certification is for a term of three years. An agency must obtain interim certification prior to obtaining certification. In the second phase, the assistant secretary determines whether, "in operation," the state or local law provides rights, procedures, remedies and the availability of judicial review that are substantially equivalent to the federal Fair Housing Act. An affirmative conclusion that the state or local law is substantially equivalent both on its face and in operation will result in HUD offering the agency certification. Certification is for a term of five years. During the five years of certification, the agency's ability to maintain certification will be assessed. After the five years of certification, if the assistant secretary determines that the agency still qualifies for certification, HUD will renew the agency's certification for another five years.

Substantially equivalent agencies are eligible to participate in the Fair Housing Assistance Program (FHAP). FHAP permits HUD to use the services of substantially equivalent state and local agencies in the enforcement of fair housing laws and to reimburse these agencies for services that assist in carrying out the spirit and letter of the federal Fair Housing Act. While certification results in a shift in fair housing enforcement power from the federal government to the state or locality, the substantive and procedural strength of the federal Fair Housing Act is not compromised. Prior to certification, an agency must demonstrate to HUD that it enforces a law that is substantially equivalent to the federal Fair Housing Act.

When HUD receives a complaint and the complaint alleges violations of a state or local fair housing law administered by an interim certified or certified agency, HUD will generally refer the complaint to the agency for investigation, conciliation and enforcement activities. It is a benefit to all parties when fair housing professionals are based in the locality where a discrimination complaint occurs. Their familiarity with local housing stock affords greater efficiency in case processing.

[Broward County Human Rights Ordinance/Broward County Civil Rights Division](#)

Chapter 16½ of the Broward County Code of Ordinances addresses the purpose of securing freedom from discrimination because of race, color, religion, sex, national origin, age, marital status, political affiliation, familial status, disability, sexual orientation, pregnancy, or gender identity and expression, in connection with employment, public accommodations and real estate transactions and to promote the interests, rights and privileges of individuals. The Broward County Ordinance has received certification from the U.S. Department of Housing and Urban Development (HUD) that the local law provides substantive rights, procedures, remedies and judicial review provisions are substantially equivalent to the federal Fair Housing Act. The Broward Ordinance does, however, include additional protected classes; political affiliation, pregnancy, sexual orientation and gender identity and expression.

The Broward County Civil Rights Division is responsible for the enforcement of the county's ordinance. The division investigates complaints of discrimination in employment, housing and public accommodations for individuals in Broward County that violate local and federal statutes. Individuals with a complaint of housing discrimination contact the Intake Section of the Division

as the first step to filing a complaint of discrimination and are provided with an intake questionnaire. An interview is conducted with the complaining party to determine whether or not the complaint is within the jurisdiction of the law to determine whether an investigation will be undertaken.

The Broward Civil Rights Division also provides free training and presentations to interested groups and companies on fair housing, managing discrimination in the workplace and other topics. This community service program fosters greater understanding of legal rights and responsibilities under the law with a goal of protecting the rights of Broward County residents and to prevent discrimination in Broward County.

Private Organizations

Housing Opportunities Project for Excellence, Inc. (HOPE Fair Housing Center)

HOPE is the only private, non-profit, full service, fair housing organization serving Miami-Dade and Broward counties currently engaged in comprehensive education/outreach and enforcement activities. The overall mission of HOPE is to fight housing discrimination in Miami-Dade and Broward counties and to promote equal housing opportunities throughout Florida. HOPE's mission is to play a major role in bringing housing discrimination to an end by empowering people through education, advocacy and the enforcement of federal, state and local fair housing laws. HOPE's Education and Outreach Initiative is designed to ensure that the general public and protected classes become knowledgeable concerning fair housing laws and the means available to seek redress for fair housing rights violations. It includes private housing industry provider education programs structured to furnish developers, real estate brokers, property managers, financial institutions and the media/advertising industry with the most current information necessary to fully comply with federal, state and local fair housing laws.

The agency's Private Enforcement Initiative involves testing and investigation of alleged fair housing violations in the South Florida area, the prevention and elimination of discriminatory housing practices and pursuing the enforcement of meritorious claims. The Housing Discrimination HELP LINE provides complaint intake, information and referral services, counseling services and assistance to South Florida residents seeking housing opportunities in the private housing market.

Fair Housing enforcement activities are necessary for the intake and investigation of individual housing discrimination complaints, as well as exposing patterns and practices of housing discrimination. HOPE fair housing specialists investigate complaints through testing, contact and evaluation of evidence. Trained testers visit local rental and sales offices (identified in either systemic or complaint-based evaluations) to obtain information regarding availability of housing, costs and amenities. The results of these tests are evaluated by trained staff to determine if persons of protected classes are receiving equal housing opportunities.

From Jan. 1, 2011 to Dec. 31, 2015, HOPE received 547 fair housing complaints regarding housing-

related service providers in Broward County. HOPE's volunteer testers gathered evidence necessary to substantiate allegations of discrimination. The agency enlists private law firms and legal practitioners to contribute their services on a pro-bono basis for litigation or settlement of housing discrimination cases.

Fair Housing Complaints

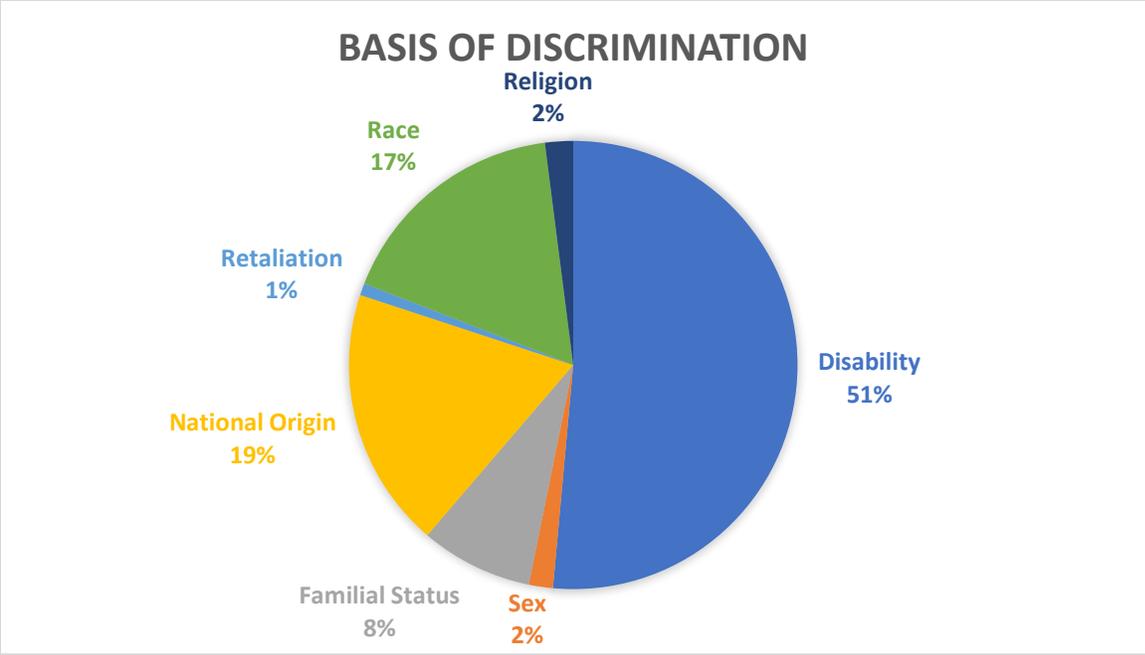
Fair housing complaints can be used as an indicator to identify heavily impacted areas and characteristics of households experiencing discrimination in housing. The Fair Housing Act lists seven prohibited bases for discrimination: race, color, national origin, religion, sex, disability and familial status. The Fair Housing Act makes it unlawful to coerce, threaten, intimidate or interfere with anyone exercising or aiding others in enjoying their fair housing rights.

The following analysis considers fair housing complaint data filed against respondents in Broward County with the U.S. Department of Housing and Urban Development (HUD) between 2015 and mid-2020. Using this data, the report identifies and analyzes the following:

- The absolute number of complaints filed with HUD in the county
- The basis of complaints filed
- The issues of complaints filed

There are several data limitations associated with conducting this type of analysis. Though not exhaustive, the list below summarizes the most important limitations of the datasets. The complaint process relies on people self-reporting. The data represent only those complaints that were filed; thus, there exists a likelihood of housing discrimination incidents that are under-reported.

A total of 349 fair housing complaints were filed with HUD between 2015 and April 2020. An overwhelming majority of the complaints were based on housing discrimination due to disability (51 percent). National origin (19 percent) and racial discrimination (17 percent) made up a significant portion of the bases as well. All complaints filed must allege a basis for discrimination.



Source: HUD

Table: Fair Housing Complaints to HUD 2015-April 2020

Violation City	Violation County	Filing Date	Complaint Bases
Sunrise	Broward	01/30/15	Race, Color, National Origin
Pembroke Pines	Broward	01/30/15	Race
Ft. Lauderdale	Broward	01/30/15	Disability, Retaliation
Pembroke Pines	Broward	02/12/15	Disability
Fort Lauderdale	Broward	02/19/15	National Origin, Religion
Fort Lauderdale	Broward	02/20/15	Disability
Tamarac	Broward	02/25/15	Disability
Deerfield Beach	Broward	03/17/15	National Origin, Familial Status
Ft. Lauderdale	Broward	03/17/15	Familial Status
Sunrise	Broward	03/18/15	Familial Status
Lauderhill	Broward	03/20/15	Familial Status
Hallandale	Broward	03/24/15	Disability
Fort Lauderdale	Broward	03/25/15	National Origin
Sunrise	Broward	04/10/15	Disability
Lauderhill	Broward	04/17/15	Disability
Davie	Broward	04/23/15	Race
Sunrise	Broward	04/28/15	Race, Familial Status
Lauderhill	Broward	05/05/15	Disability
Plantation	Broward	05/06/15	National Origin
Fort Lauderdale	Broward	05/08/15	Sex
Hallandale Beach	Broward	05/11/15	National Origin, Familial Status
Hallandale	Broward	05/11/15	National Origin, Familial Status
Hallandale Beach	Broward	05/13/15	National Origin, Familial Status
Hallandale Beach	Broward	05/13/15	Disability, Familial Status

Violation City	Violation County	Filing Date	Complaint Bases
Hollywood	Broward	05/13/15	
West Park	Broward	05/18/15	Race, Color, National Origin
Hollywood	Broward	05/19/15	Familial Status
Coral Springs	Broward	05/21/15	Race, Familial Status
Hollywood	Broward	05/26/15	Race, Sex
Fort Lauderdale	Broward	05/26/15	Familial Status
North Lauderdale	Broward	05/27/15	Race, Color, National Origin, Sex, Familial Status
Pompano Beach	Broward	05/27/15	Race, Familial Status
Light House Pointe	Broward	05/29/15	Disability
Davie	Broward	06/09/15	Disability
Plantation	Broward	06/09/15	National Origin
Pompano Beach	Broward	06/10/15	Disability
Fort Lauderdale	Broward	06/12/15	Race
Tamarac	Broward	06/24/15	Race, National Origin
Fort Lauderdale	Broward	07/14/15	
Coconut Creek	Broward	07/20/15	Disability
Coconut Creek	Broward	07/30/15	Familial Status
Pembroke Pines	Broward	08/03/15	Familial Status
Pompano Beach	Broward	08/05/15	Familial Status
Margate	Broward	08/07/15	Race
Lauderhill	Broward	08/07/15	Familial Status
Fort Lauderdale	Broward	08/07/15	Disability
Pompano Beach	Broward	08/07/15	Disability, Retaliation
Plantation	Broward	08/10/15	Disability
Fort Lauderdale	Broward	08/13/15	Familial Status
Fort Lauderdale	Broward	08/13/15	Familial Status
Pompano	Broward	08/14/15	Disability
Fort Lauderdale	Broward	08/17/15	Disability
Hollywood	Broward	08/19/15	Familial Status
Miramar	Broward	08/25/15	Race, National Origin
Hallandale	Broward	09/01/15	Race
Fort Lauderdale	Broward	09/28/15	Disability
Davie	Broward	09/29/15	National Origin
Deerfield Beach	Broward	10/07/15	Disability
Coral Springs	Broward	10/08/15	National Origin
Lauderhill	Broward	10/21/15	Disability
Pompano Beach	Broward	10/23/15	Disability
Deerfield Beach	Broward	10/26/15	Race, National Origin, Religion
Margate	Broward	10/29/15	National Origin
Sunrise	Broward	11/04/15	Disability
Coconut Creek	Broward	11/05/15	Race, National Origin
Tamarac	Broward	11/09/15	Disability
Davie	Broward	11/10/15	Race
Deerfield Beach	Broward	11/18/15	Familial Status

Violation City	Violation County	Filing Date	Complaint Bases
Hollywood	Broward	11/18/15	Disability
Coconut Creek	Broward	11/18/15	Race
Deerfield	Broward	11/25/15	Disability
Coral Springs	Broward	11/25/15	Race
Pembroke Pines	Broward	12/08/15	Race
Deerfield Beach	Broward	12/09/15	Disability
Hollandale	Broward	12/10/15	Race
Hallandale	Broward	12/10/15	Race
Lauder Hills	Broward	12/28/15	Disability
Hollywood	Broward	01/21/16	Race, Disability
Lauderdale Lakes	Broward	01/22/16	Disability
Coconut Creek	Broward	01/27/16	Race
Fort Lauderdale	Broward	01/27/16	Familial Status
Coral Springs	Broward	01/29/16	Disability
West Park	Broward	02/03/16	Race, Sex
Davie	Broward	02/03/16	Disability
Hollywood	Broward	02/03/16	Disability
Coral Springs	Broward	02/03/16	Race
Hallandale Beach	Broward	02/10/16	Familial Status
Cooper City	Broward	02/19/16	Religion, Familial Status
Wilton Manors	Broward	02/29/16	Disability
Hallandale Beach	Broward	03/01/16	Disability, Retaliation
Plantation	Broward	03/02/16	Race
Wilton Manors	Broward	03/04/16	Race
Lauderdale by the Sea	Broward	03/23/16	Disability
Fort Lauderdale	Broward	03/23/16	Race, Color, Familial Status, Retaliation
Coral Springs	Broward	03/23/16	National Origin
Cooper City	Broward	03/23/16	National Origin
Margate	Broward	03/28/16	Race, Color, National Origin
Lauderdale by the Sea	Broward	03/28/16	Disability
Weston	Broward	03/28/16	Disability
Hallandale	Broward	04/28/16	National Origin, Familial Status
Davie	Broward	04/28/16	Disability
Hollywood	Broward	04/29/16	Familial Status
Hollywood	Broward	04/29/16	National Origin, Disability
Fort Lauderdale	Broward	05/03/16	Disability
Sunrise	Broward	06/02/16	Disability
Tamarac	Broward	06/03/16	Disability
Deerfield Beach	Broward	06/28/16	National Origin
Pembroke Pines	Broward	06/29/16	National Origin
Davie	Broward	06/29/16	Color, National Origin
Fort Lauderdale	Broward	06/29/16	Race
Sunrise	Broward	07/11/16	Disability
Sunrise	Broward	08/03/16	Disability
Davie	Broward	08/09/16	National Origin

Violation City	Violation County	Filing Date	Complaint Bases
Fort Lauderdale	Broward	08/30/16	Disability
Ft. Lauderdale	Broward	09/07/16	Disability
Hollywood	Broward	09/09/16	National Origin
Parkland	Broward	09/12/16	National Origin, Religion
Coral Springs	Broward	09/12/16	Disability
Deerfield Beach	Broward	09/12/16	Disability
Pembroke Pines	Broward	09/12/16	Disability
Pembroke Pines	Broward	09/12/16	Race, National Origin
Plantation	Broward	09/21/16	Disability
Miramar	Broward	09/21/16	Disability
Pompano Beach	Broward	09/28/16	National Origin
Fort Lauderdale	Broward	10/14/16	Disability
Pompano Beach	Broward	10/27/16	Disability
Hollywood	Broward	11/03/16	Disability
Coral Springs	Broward	11/08/16	Race, National Origin, Familial Status
Fort Lauderdale	Broward	11/09/16	National Origin
Lauderhill	Broward	11/09/16	Disability
Cooper City	Broward	11/16/16	Retaliation
Margate	Broward	11/18/16	Race, National Origin
Fort Lauderdale	Broward	11/23/16	Disability
Deerfield Beach	Broward	12/07/16	Disability
Coconut Creek	Broward	12/07/16	Disability
Dania Beach	Broward	12/16/16	National Origin, Familial Status
Ft. Lauderdale	Broward	01/04/17	Disability
Hallandale Beach	Broward	01/04/17	Disability
Pompano Beach	Broward	01/04/17	Disability
Wilton Manors	Broward	01/23/17	Disability
Plantation	Broward	02/07/17	Sex
Tamarac	Broward	02/08/17	Disability
Davie	Broward	02/13/17	Race
Fort Lauderdale	Broward	02/23/17	Race
Lauderdale Lakes	Broward	02/23/17	Race, National Origin
Weston	Broward	02/23/17	Disability
Pompano Beach	Broward	02/24/17	Disability
Wilton Manors	Broward	03/15/17	Disability, Retaliation
Pompano Beach	Broward	03/21/17	National Origin
Pompano Beach	Broward	03/23/17	National Origin
Pompano Beach	Broward	03/29/17	National Origin
Pompano Beach	Broward	03/30/17	Disability
Pompano Beach	Broward	04/03/17	National Origin
Pompano Beach	Broward	04/06/17	Race, National Origin
Wilton Manors	Broward	04/06/17	Disability
Lauderhill	Broward	04/06/17	Disability, Familial Status, Retaliation
Hollywood	Broward	04/19/17	Race
Cooper City	Broward	04/20/17	Race

Violation City	Violation County	Filing Date	Complaint Bases
Fort Lauderdale	Broward	04/21/17	National Origin
Deerfield Beach	Broward	05/24/17	Disability
Pompano Beach	Broward	06/14/17	Disability
Fort Lauderdale	Broward	06/29/17	Sex
Plantation	Broward	07/07/17	Religion
Coral Springs	Broward	07/25/17	Disability
North Lauderdale	Broward	07/28/17	National Origin, Disability
Lauderdale By The Sea, FL	Broward	07/31/17	Disability
Lauderhill	Broward	08/01/17	Disability
Dania Beach	Broward	08/01/17	Race
Fort Lauderdale	Broward	08/10/17	Disability
Tamarac	Broward	08/15/17	Race, National Origin
Pompano Beach	Broward	08/23/17	Disability
Tamarac	Broward	08/23/17	Race
Fort Lauderdale	Broward	09/06/17	Disability
Fort Lauderdale	Broward	09/29/17	National Origin
Weston	Broward	10/02/17	Disability
Hollywood	Broward	10/03/17	Disability
Pompano Beach	Broward	10/03/17	Disability
Margate	Broward	10/06/17	Disability
Pompano Beach	Broward	10/10/17	Disability
Fort Lauderdale	Broward	10/10/17	Disability
Fort Lauderdale	Broward	10/13/17	Disability
Dania Beach	Broward	10/16/17	Race, National Origin, Disability
Sunrise	Broward	11/14/17	Familial Status
Tamarac	Broward	11/16/17	Race
Dania Beach	Broward	11/16/17	Disability
Hallandale Beach	Broward	11/16/17	Disability
Tamarac	Broward	11/28/17	Disability
Fort Lauderdale	Broward	12/06/17	Disability
Fort Lauderdale	Broward	12/06/17	Race
Tamarac	Broward	12/18/17	Disability
Pompano Beach	Broward	12/18/17	National Origin
Pembroke Park	Broward	12/18/17	Disability
Fort Lauderdale	Broward	12/18/17	Disability
Dania Beach	Broward	12/18/17	National Origin
Sunrise	Broward	12/18/17	Race, Familial Status
Lauderhill	Broward	12/20/17	Disability
Lauderhill	Broward	12/20/17	Disability
Pompano Beach	Broward	12/20/17	Disability
Plantation	Broward	01/29/18	Disability, Familial Status
Hallandale Beach	Broward	01/31/18	National Origin
Tamarac	Broward	02/13/18	Race
Hollywood	Broward	02/13/18	Familial Status

Violation City	Violation County	Filing Date	Complaint Bases
Fort Lauderdale	Broward	02/14/18	Disability
Tamarac	Broward	03/19/18	Disability
Davie	Broward	03/23/18	National Origin, Disability
Hollywood	Broward	03/28/18	National Origin
Margate	Broward	04/09/18	Disability
Fort Lauderdale	Broward	04/10/18	Sex, Familial Status
Hollywood	Broward	04/10/18	National Origin
Lauderhill	Broward	04/10/18	Disability
Fort Lauderdale	Broward	04/11/18	Disability
Miramar	Broward	04/11/18	Race
Pompano Beach	Broward	04/19/18	Disability
Plantation	Broward	05/21/18	Disability
Hollywood	Broward	06/15/18	Disability
Lauderhill	Broward	06/19/18	Disability
Coral Springs	Broward	06/22/18	Disability
Deerfield Beach	Broward	06/25/18	Disability
Coconut Creek	Broward	06/25/18	Race
Hollywood	Broward	06/25/18	Race, National Origin
Tamarac	Broward	06/25/18	National Origin, Religion
Davie	Broward	07/18/18	Disability
Pompano Beach	Broward	08/01/18	Disability
Lauderhill	Broward	08/03/18	Race
Margate	Broward	08/03/18	Race, Disability
Deerfield Beach	Broward	08/08/18	Disability
Coconut Creek	Broward	08/14/18	Disability
Pembroke Pines	Broward	08/23/18	Disability
Plantation	Broward	08/23/18	Disability
Davie	Broward	08/24/18	Disability
Deerfield Beach	Broward	09/07/18	Disability
Fort Lauderdale	Broward	09/19/18	Disability
Pompano Beach	Broward	10/04/18	Disability
Miramar	Broward	10/04/18	Disability
Miramar	Broward	10/05/18	Race
Lauderhill	Broward	10/05/18	Race
Coral Springs	Broward	10/19/18	Race
Tamarac	Broward	10/19/18	Disability
Hollywood	Broward	10/19/18	Race
Oakland Park	Broward	11/01/18	Disability
Lauderdale Lakes	Broward	11/20/18	Disability
Hollywood	Broward	11/20/18	Disability
Pompano Beach	Broward	11/23/18	Race
Pembroke Pines	Broward	11/23/18	Familial Status
Fort Lauderdale	Broward	11/23/18	Disability
Lauderdale Lakes	Broward	11/23/18	Disability
Sunrise	Broward	11/28/18	Race, Retaliation

Violation City	Violation County	Filing Date	Complaint Bases
Deerfield Beach	Broward	12/06/18	National Origin
Deerfield Beach	Broward	12/06/18	Disability
Coral Springs	Broward	12/06/18	Disability
Fort Lauderdale	Broward	12/06/18	Race
Pompano Beach	Broward	12/07/18	Race
Pompano Beach	Broward	12/28/18	Disability
Fort Lauderdale	Broward	01/28/19	Disability
Fort Lauderdale	Broward	01/28/19	Disability, Retaliation
Plantation	Broward	01/28/19	Familial Status
North Lauderdale	Broward	01/28/19	Disability
Deerfield Beach	Broward	01/28/19	Race
Hollywood	Broward	01/28/19	National Origin
Hollywood	Broward	01/28/19	National Origin
Coconut Creek	Broward	01/31/19	Disability
Coral Springs	Broward	02/05/19	National Origin, Familial Status
Pompano Beach	Broward	02/08/19	Disability
Coral Springs	Broward	02/20/19	Disability
Pompano Beach	Broward	02/22/19	Disability
Fort Lauderdale	Broward	02/26/19	Familial Status
Pembroke Pines	Broward	02/28/19	Race
Wilton Manors	Broward	02/28/19	Disability
Coral Springs	Broward	02/28/19	Race
Oakland Park	Broward	02/28/19	Race, National Origin, Familial Status
Margate	Broward	04/01/19	Retaliation
Hollywood	Broward	04/10/19	Disability
Sunrise	Broward	04/11/19	Disability
Plantation	Broward	04/11/19	Disability
Wilton Manors	Broward	04/11/19	Race
Lauderhill	Broward	04/11/19	Disability
Coral Springs	Broward	04/19/19	Disability
Fort Lauderdale	Broward	05/16/19	Sex
Fort Lauderdale	Broward	05/16/19	National Origin, Religion
Hollywood	Broward	06/05/19	Disability
Fort Lauderdale	Broward	06/10/19	Race, Disability
Hallandale Beach	Broward	06/12/19	Race, National Origin
Pompano Beach	Broward	06/20/19	Disability, Familial Status
Margate	Broward	06/20/19	Disability
Lauderhill	Broward	07/10/19	National Origin
Coconut Creek	Broward	07/17/19	Race
Margate	Broward	07/17/19	Disability
Lauderhill	Broward	07/17/19	Race, Retaliation
Miramar	Broward	08/08/19	Race, National Origin
Tamarac	Broward	08/08/19	National Origin
Fort Lauderdale	Broward	08/08/19	Disability
Davie	Broward	08/08/19	Disability

Violation City	Violation County	Filing Date	Complaint Bases
Fort Lauderdale	Broward	08/21/19	Sex, Disability, Retaliation
Fort Lauderdale	Broward	08/21/19	Disability
Pompano Beach	Broward	08/23/19	Disability
Margate	Broward	08/23/19	Disability
Dania	Broward	08/29/19	Disability
Hollywood	Broward	08/29/19	National Origin
Weston	Broward	08/29/19	Disability
Miramar	Broward	09/05/19	Race
Margate	Broward	09/05/19	National Origin
Deerfield Beach	Broward	10/08/19	National Origin
Dania	Broward	10/15/19	Race, National Origin
Tamarac	Broward	10/17/19	Disability
Deerfield Beach	Broward	10/17/19	Familial Status
Hallandale Beach	Broward	10/17/19	Disability
Davie	Broward	10/21/19	National Origin
Sunrise	Broward	10/22/19	National Origin, Disability
Hallandale Beach	Broward	11/21/19	National Origin
Lighthouse Point	Broward	11/21/19	Disability
Deerfield Beach	Broward	11/25/19	Familial Status
Lauderhill	Broward	11/30/19	Race
West Park	Broward	12/13/19	Disability
Tamarac	Broward	12/13/19	Disability
Tamarac	Broward	12/13/19	Disability
Lauderhill	Broward	12/27/19	National Origin
Fort Lauderdale	Broward	01/15/20	Race, Sex, Disability
Sunrise	Broward	01/17/20	Race, Retaliation
Deerfield Beach	Broward	01/17/20	Disability
Hallandale Beach	Broward	01/17/20	Disability, Retaliation
Fort Lauderdale	Broward	01/17/20	Disability
Miramar	Broward	01/23/20	Familial Status
Tamarac	Broward	02/04/20	Disability
Fort Lauderdale	Broward	02/07/20	Retaliation
Lauderdale Lakes	Broward	02/07/20	Race, National Origin
Fort Lauderdale	Broward	02/07/20	Disability
Fort Lauderdale	Broward	02/07/20	Disability
Fort Lauderdale	Broward	02/07/20	Religion, Disability
Pompano Beach	Broward	02/07/20	Disability
Tamarac	Broward	02/27/20	Familial Status
Sunrise	Broward	03/06/20	Disability
Lauderdale Lakes	Broward	03/12/20	Disability
Lauderhill	Broward	03/19/20	Race
Fort Lauderdale	Broward	03/19/20	Disability
Fort Lauderdale	Broward	03/19/20	Disability
Deerfield	Broward	03/25/20	Disability
Hillsboro Beach	Broward	03/26/20	Disability

Violation City	Violation County	Filing Date	Complaint Bases
Oakland Park	Broward	03/30/20	Disability
Miramar	Broward	03/30/20	Familial Status
Fort Lauderdale	Broward	04/02/20	Disability
Sunrise	Broward	04/02/20	National Origin
Fort Lauderdale	Broward	04/02/20	Disability
Deerfield Beach	Broward	04/07/20	Disability
Lauderhill	Broward	04/08/20	Race
Lauderdale Lakes	Broward	04/14/20	Race, Disability, Retaliation
Hollywood	Broward	04/15/20	Disability
Tamarac	Broward	04/16/20	Familial Status
Hollywood	Broward	04/16/20	Disability
Hallandale Beach	Broward	04/20/20	Familial Status

Source: HUD

Review of Previous Impediments

Current Analysis of Impediments to Fair Housing Choice

1. Lack of Knowledge of Fair Housing Protections and Redress under Fair Housing Laws
2. Although overall levels of segregation have steadily decreased since 1980, the housing market continues to be segregated at a high level.
3. Limited funding availability to meet the growing need for affordable housing opportunities
4. Violations of federal, state and local fair housing laws in the jurisdiction, with a significant increase in discrimination against persons with disabilities
5. Fair and Equal Lending Disparities

Recommended Guidance to Address Prior Barriers

The Affordable Housing Advisory Committee (AHAC) provided several recommendations to the Board of County Commission in 2017 to help eliminate some of the barriers to affordable housing. These recommendations have served as direct guidance on the county's established and improving housing policy and use of federally funded programs. The recommendations are as follows:

- Standardize terms of SHIP Mortgages/Notes.
- Create a dedicated revenue source to be deposited into a dedicated affordable housing trust fund under the administration of the county.
- Preserve tax exemptions for affordable housing, e.g., tax-exempt multifamily housing bond programs.
- Establish a Community Land Trust Initiative [CLT] strategy in the Local Housing Assistance Plan.
- Advocate for a more appropriate and larger receipt of funds to be returned to the Broward County Affordable Housing Trust Fund based on the needs of the county and initiated by the Broward County Board of County Commissioners.
- Repurpose vacant buildings for affordable housing; sell land
- Approval by the Broward County Board of County Commissioners revenue of additional revenue sources, such as expiring community redevelopment agencies' tax increment financing [TIF] funds. These revenues to be placed in the Broward County Affordable Housing Trust Fund Account to be used strictly for the development of affordable housing units and to sustain existing affordable housing units in Broward County.

- Mandate legislative action to prohibit the raiding of the Sadowski Housing Trust Fund to allow funding as in the original intent of the Fair Housing Act.
- Support changes to the Florida Housing Finance Corporation rules governing the Low-Income Housing Tax Credit Program to increase Broward County's potential tax credit allocations in the Annual Action Plan 2018 OMB Control No: 2506-0117 (exp. 06/30/2018) 51 State issued Request for Application.
- Increase the Landlord Registration and Rental Property Inspections Program fee from \$75 to \$150 [this brings it in line with similar fees charged by municipalities throughout Broward County].
- Improve the Bonus Density Program in the Broward County Land Use Plan to increase its effectiveness and generate additional affordable housing units.
- Support the modification of Broward County Charter to reduce timeframes for processing small-scale Broward County Land Use Plan map amendments to facilitate affordable housing.
- Encourage Broward County municipalities to expedite affordable housing projects through their land development regulations, to further affordable housing. This could occur through zoning, bonus densities, more flexible units, further parking reductions, impact fee waivers and expediting permit review)

Fair Housing Related Impediments and Recommendations

This Analysis of Impediments to Fair Housing Choice is an examination of barriers to fair housing choice. It outlines specific actions to address these barriers in Broward County and the cities that are part of the HOME Consortium along with the cities of Tamarac, Coral Springs, Margate, Deerfield Beach, Sunrise, Lauderhill, Plantation, Davie, Pembroke Pines, Miramar and Coconut Creek. The impediments to fair housing choice are presented in three categories:

- Fair Housing-Related Impediments
- Affordable Housing-Related Impediments
- Fair Housing Action Plan

Fair Housing-Related Impediments

Impediment 1: Displacement of Minorities Due to Gentrification

In Broward County, 44 census tracts were found to have experienced minority displacement from gentrification. While gentrification can have a major impact on economic growth and the social landscape of a county, it often displaces low-income minority communities pushed out of the areas their families have lived in, sometimes for generations. It is important for Broward County's local communities to mitigate the potential negative aspects that often come with gentrification.

Impediment 2: Income Inequality Between Race or Ethnicity

In Broward County, race or ethnicity is correlated with income. White and Asian households report a median household income (MHI) greater than the countywide rate. Black households have the lowest MHI, more than \$10,000 less than the median and \$16,000 less than white households. Addressing this inequality needs to be a component in the allocation of public housing funds wherever possible.

Affordable Housing-Related Impediments

Impediment 3: Decline in Household Purchasing Power

Since 2010, the purchasing power as measured by household income in the county has decreased by 3 percent for a family earning the median household income. This is a larger decrease than the statewide decline of 2.3 percent. Only two cities in the Consortium – Coconut Creek and Tamarac – saw the purchasing power of their residents increase. The largest drop in purchasing power was in the city of Margate followed by the city of Coral Springs. These declines resulted in households experiencing a decline their ability to afford, rent and/or purchase housing.

Impediment 4: High Percentage of Renters are Cost Burdened

Renters are, by far, the most cost-burdened group in the county. More than 61 percent of renters are cost burdened and 51 percent of renters pay out 35 percent or more of their income to housing costs. Homeowners have a significantly lower cost-burden rate, but, even so, there are still households in the county lacking economic security.

Impediment 5: Increased Rate of Poverty

As the decline in purchasing power reflects in Broward County, the poverty rate has increased from 12.3 percent to 13.5 percent between 2010 and 2018. The city of Pembroke Pines had the largest change in poverty rate, growing from 6.4 percent to 9.4 percent, or nearly 50 percent growth. Only three cities reported a decrease in poverty: Coconut Creek, Margate and Tamarac.

Impediment 6: Funding Shortage for New and Existing Affordable Housing

Despite creation and funding the Broward County Affordable Housing Trust Fund, there remains a shortage of funding to address affordable housing demand. For example, Home Funds still leave gaps in services for homeless efforts and the awarding of Low-Income Housing Tax Credits (LITHC) is limited to two projects per year in Broward County by the state of Florida. Compounding this need is the fact that financing the preservation of affordable housing projects has increasingly difficult through private institutions. This factor places more demand for funding support from local communities and public agencies.

Fair Housing Action Plan

Several of these recommended fair housing actions have been initiated by Broward County as well as some of the county's municipal jurisdictions. The most common practices among the cities and towns affordable housing policies are:

1. Expedited permitting for affordable housing projects;
2. Participation in the Broward County Home Buyer Assistance program; and
3. Offering housing rehabilitation loans.

All Broward County municipal jurisdictions are recommended to embrace these practices for the benefit of supporting affordable housing throughout the county; encouraging home ownership among lower income households; and maintaining the quality of their city's housing stock.

The following "Fair Housing Actions Matrix" tables identify those cities, towns and villages where specific housing policies have been adopted. Because of the number of local jurisdictions in this analysis and the diversity of affordable housing practices, the most predominant policies are summarized in two tables.

- Table X-1 indicates funding and financial-related housing incentive programs and administrative practices that directly contribute to stimulating or expanding the development of affordable housing. The most widely utilized incentives for affordable housing offered by Broward County and the consortium cities are the Broward County Home Buyer Assistance Program (20 jurisdictions) followed by 12 jurisdictions that provide expedited residential permitting processing.
- Table X-2 lists those most frequently practiced land use policies that support or incentivize increased affordable housing. The city of Lauderhill offers the most financial incentives to support affordable housing among the county's local jurisdictions. The town of Davie currently provides the widest range of land use policies to encourage new residential investment.

A check ✓ by the jurisdiction indicates those affordable housing actions or related policies that are in place. It is strongly recommended that several of the consortium cities update their local affordable housing plan and/or the housing policies adopted as part of the jurisdiction's Comprehensive Plan.

Table X-1 – Fair Housing Actions Matrix: Financial Incentives and Administrative Measures

City, Town or Village (a)	Inventory and/or Offer Public Lands	Provide Expedited Permitting	Modified or Waive Impact or other Fees	Direct Florida SHIP Funding Recipient (b)	Offer Housing Rehabilitation Loans	BC Home Buyer Assistance Program
Broward County	✓	✓	✓	✓	✓	✓
Coconut Creek	✓			✓		
Cooper City		✓				✓
Coral Springs		✓	✓	✓		
Dania Beach		✓			✓	✓
Davie				✓		✓
Deerfield Beach		✓		✓	✓	✓
Hallandale Beach	✓		✓		✓	✓
Hillsboro Beach						✓
Lauderdale Lakes						
Lauderdale-by-the-Sea						✓
Lauderhill	✓	✓	✓	✓	✓	
Lazy Lake						✓
Lighthouse Point	✓	✓				✓
Margate				✓	✓	✓
Miramar	✓	✓		✓		
North Lauderdale					✓	✓
Oakland Park		✓				✓
Parkland			✓			✓
Pembroke Park						
Pembroke Pines	✓	✓		✓		✓
Plantation				✓	✓	✓
Southwest Ranches						✓
Sunrise	✓			✓		
Tamarac		✓	✓	✓	✓	
West Park						✓
Wilton Manors		✓	✓			✓
Number of Participating Jurisdictions	8	12	7	12	9	19

The following table summarizes the eight most widely utilized land use policies by jurisdiction that encourage and support new affordable housing investment.

Table X-2 – Fair Housing Actions Matrix: Land Use Policies

FAIR HOUSING LAND USE POLICY:								
City, Town or Village (a)	Allow Flexibility in Housing Density	Develop Housing at Strategic Locations	Reduce Parking & Setback Standards	Allow Flexible Residential Lot Design	Modified Street Requirements for A. Housing	Support Accessory Dwelling Units	Encourage Mixed Use with Housing	Support County's Bonus Density Program
Broward County	✓	✓	✓	✓		✓	✓	✓
Coconut Creek	✓	✓	✓	✓	✓			
Cooper City							✓	
Coral Springs	✓		✓					
Dania Beach							✓	
Davie	✓	✓		✓	✓	✓	✓	✓
Deerfield Beach								
Hallandale Beach								✓
Hillsboro Beach	✓			✓			✓	
Lauderdale Lakes		✓					✓	✓
Lauderdale-by-the-Sea								
Lauderhill	✓		✓	✓	✓	✓		
Lazy Lake								
Lighthouse Point								✓
Margate								
Miramar	✓	✓		✓	✓	✓	✓	✓
North Lauderdale								
Oakland Park							✓	✓
Parkland	✓	✓				✓	✓	
Pembroke Pines	✓	✓						
Plantation								
Sunrise		✓	✓				✓	✓
Tamarac		✓	✓					
Wilton Manors	✓	✓	✓					
Number of Participating Jurisdictions	10	10	7	6	4	5	10	8

While each of these financial, administrative and land use policies and practices play a role in encouraging affordable housing opportunities to Broward County residents and home builders, it is also recommended that all consortium cities and towns participate and/or enact and implement the following fair housing actions to further expand affordable housing opportunities:

Action 1: Expand Dedicated Public Funding and Leverage Private Resources to Increase Affordable Housing Opportunities.

A wide range of current and potential funding mechanisms exist in Broward County that need financial support from the county, city, and private and nonprofit sectors, including but not limited to:

- a. Continuing to support Broward County’s allocation of public funding to the Broward County Affordable Housing Trust Fund.
- b. Expanding the resources allocated to the Broward County Housing Finance Agency to encourage its development and construction of dwelling units affordable to lower-income households.
- c. Supporting the allocation of Community Redevelopment Agency (CRA) funding for affordable housing.
- d. Supporting policies that address flexible sources of “gap financing” for affordable housing, especially second mortgage programs.
- e. Expanding local funding and access to the Housing Finance Authority Mortgage Credit Certificate Program to help reduce home loan financing costs for qualified homeowners. This valuable program entitles recipients to a federal income tax credit of up to \$2,000 annually and for each year they continue to live in the home financed under the program.
- f. Supporting the partnership between Broward County and South Florida Community Land Trust.

Action 2: Promote Municipal Enactment of County Land Use Code Affordable Housing Incentives.

The 2019 amendment to the county’s land use code that encourages affordable housing construction on commercial sites near major roads should be promoted and enacted by county municipalities. This change requires affordable housing where located in certain high traffic areas allowing developers a financial incentive from Broward County in return for an increase in revenue from the county’s transportation sales tax.

Action 3: Expand Housing Counseling.

Support foreclosure counseling workshops by HUD-certified agencies and local banks and encourage local funding of foreclosure counseling/assistance programs and homebuyer education courses. This action includes expanding foreclosure protection and prevention workshops, seminars and information through the Broward County Human Rights Section to reduce the number of families at or near poverty levels. These seminars should also be offered to current homeowners to ensure those at risk of losing their home can be assisted, educated to prevent foreclosure that could lead to homelessness.

Action 4: Offer Local Incentives for Affordable Housing in Opportunity Zones.

Explore financial and zoning incentives for the development of affordable rental housing on high density Opportunity Zone properties such as expanding fee waivers and bonus densities.

Action 5. Expand Support for Homeless Service Providers and Homeless Housing Opportunities.

Expanding outreach programs is a key component of helping homeless persons in making a transition into permanent housing.

The county and its cities should continue to expand the development of permanent supportive housing units. Through partnerships, the county could ensure that there is enough year-around shelter space and permanent supportive housing options so that chronic or temporarily homeless persons are safely sheltered and receiving needed services. This requires Broward County and its municipalities to continue to support, if not increase support, to the Broward County Homeless Initiative Partnership in their effort to improve coordination between homelessness service providers. It is useful to educate residents and others regarding the costs associated with an undersupply of affordable housing.

Action 6. Encourage Employer Assisted Housing.

The county and its local jurisdictions should initiate an Employee Housing Assistance program for public employees in education and local government. This approach offers a combination “Housing Allowance Cafeteria Plan” that includes benefits that may be utilized for housing down payment assistance; phased forgivable loans tied to tenure; rental allowances and/or other cafeteria benefits incorporating housing support for public sector employees (c, d).

Action 7. Expand Public Education Regarding Fair Housing Practices.

It is critical to increase public awareness regarding rights and responsibilities under fair housing laws. The county and local nonprofits need to continue to educate and make realtors, bankers and landlords aware of discriminatory housing policies and to promote fair housing opportunities for all county residents. These efforts should also include improving knowledge and awareness of the Fair Housing Act and related housing discriminatory laws and regulations, as well as continuing to educate and make residents more aware of their rights under the Fair Housing Act and the Americans with Disabilities Act (ADA).

Action 8: Provide Tenant Information and Adopt Eviction Assistance Measures.

It is recommended that Broward County prepare materials to inform tenants of their tenant rights. Many communities around the country have instituted programs that seek to address housing evictions in their communities such as handbooks that explain the rights and responsibilities of both landlords and tenants; guidelines when entering into a new lease; tips for tenants and landlords; and information on the eviction process. Broward County should also take

formal action to prohibit discrimination by landlords against any applicants who use federal vouchers for housing.

Action 9: Modify Construction and Rehabilitation Codes.

The county and its cities, in cooperation with the Broward County Builder Officials (a not-for-profit corporation and professional organization of inspectors, building officials, code enforcement agents, floodplain managers, architects, engineers, contractors and others interested in the enforcement of The Florida Building Code) and the local chapter of the Florida Home Builders Association should identify and allow innovative construction methods that include new plumbing or electrical techniques that can contribute to lowering the cost of new housing. Allowing flexibility in rehabilitation codes can occur while maintaining protection of health and safety. These reforms can stimulate the rehabilitation and/or conversion of buildings to affordable housing.

Action 10: Promote Municipal Enactment of County Land Use Code Affordable Housing Incentives.

The 2019 amendment to the county's land use code that encourages affordable housing construction on commercial sites near major roads should be promoted and enacted by county municipalities. The change requires affordable housing if located in certain high-traffic areas, allowing developers a financial incentive from Broward County in return for an increase in revenue from the county's transportation sales tax. This action is a step toward enacting a more comprehensive model inclusionary zoning ordinance for Broward County local jurisdictions to follow.

Action 11: Increase the effectiveness of local fair housing ordinances through stronger code enforcement mechanisms.

Several of the county's jurisdictions lack comprehensive residential code enforcement staff. Strengthening these efforts will better enable these cities to maintain their existing affordable housing supply.

References:

(a) Sources:

- Broward Housing Council Annual Report 2017-18; Work Plan 2020
- Coconut Creek LHAP 2017
- Cooper City Comprehensive Plan 2008
- Coral Springs Affordable Housing Advisory Committee Report 2015
- Dania Beach Housing Element 2009
- Davie Comprehensive Plan Land Use Element
- Deerfield Beach LHAP 2019
- Hallendale Beach Housing Element of the Comprehensive Plan 2018
- Hillsboro Beach Comprehensive Plan 2018
- Lauderdale by the Sea Comprehensive Plan 2011
- Lauderdale Lakes Comprehensive Plan 2011
- Lauderhill Annual Action Plan 2019
- Lighthouse Point Comprehensive Plan 2011
- Margate Action Plan 2018
- Miramar LHAP 2019
- North Lauderdale Resident Grant Opportunities 2019
- Oakland Park Comprehensive Plan Revised 2019

Parkland Land Comprehensive Plan Housing Element 2016
Pembroke Pines LHAP 2018
Sunrise Annual Action Plan 2018 - 2019
Tamarac Consolidated Plan & Action Plan 2015
Wilton Manors Comprehensive Plan 2019

- (b) SHIP (State Housing Initiatives Partnerships) funds offer several approaches that support home ownership and housing redevelopment
(c) Park City Municipal Employee Benefit Plan”) <https://www.parkcity.org/about-us/working-for-pcmc>
(d) City of Solvang Offers Cafeteria Plan” <https://www.cityofsolvang.com/DocumentCenter/View/70/Full-Time-Employee-Benefit-Information-PDF?bidId>

Conclusion

In many ways, Broward County is an entity that mirrors many of the larger communities in the United States facing problems of providing fair and affordable housing. In some cases, the manifestations are different, but their root causes are common.

Throughout the twentieth and now twenty-first century, disadvantaged populations have been forced to choose the places they live after those with more means and privileges choose theirs. The relatively steady “white flight” from inner city neighborhoods to the suburbs was a phenomenon following the World War II. With the cost of suburban housing out of their reach, marginalized communities were left to fend as they could in the inner cities, too many living in substandard housing.

The dynamics are now reversing themselves with the influx of professional workers to the cities as cities and developers invest in urban areas, raising the value of real estate. With rising cost of housing, lower income households are being pushed to less desirable areas. This pattern is reflected in Broward County by the noticeable growth in western parts of the county, attended by high home prices, and confinement of minorities to the narrow swath of land just inland from the coast.

Forty-four percent of census tracts showed minority displacement while the number of those designated as LMI increased by 37. Only 20 were dropped from the list. We cannot know all the reasons for this displacement and concentration of the poor, but it’s clear that housing costs and availability play a significant role.

With income inequality growing in the United States with the top 10 percent of earners’ incomes have increased, particularly the top 1 percent, middle class income has shown little or no growth from the 1970s to the present. As one goes down the household income scale, the percentages of minorities and disabled steadily grows. In many cases, household income has declined. This inevitably makes housing less affordable and needs for assistance greater. Data in this report illustrate that in myriad ways.

During this period, the Broward County HOME Consortium has met many challenges in removing impediments to fair housing access. But issues and access to housing choices remain.

As rents have increased, so have the cost of goods and services as well as housing. For many, home ownership has been a dream. Historically, it has been one major way a household can

increase its net worth. Yet it is a dream that is increasingly out of reach. While the housing “cost burden” is not as great for homeowners in Broward County as renters, we suspect that the long-term unemployment and underemployment potential with a protracted pandemic will show the current system to be brittle. For many years now the 30 percent of income measure has been used to calculate whether or not housing is a burden or in proportion to household earnings.

Broward County and the Broward County HOME Consortium continue to face challenges in their pursuit to achieve the goal of affirmatively furthering fair housing choice. In collaboration with residents, housing stakeholders and the numerous non-profit and for-profit partners, the county and consortium jurisdictions can build on recent improvements, local strengths and opportunities to increase fair housing choice moving forward. The Fair Action Plan included in this AI can serve as an understandable roadmap for both policymakers and the public.

Appendices

Appendix A - City Data

Appendix B - Four-Factor Analysis for Limited English Proficiency Persons

Appendix A – City Data

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Coconut Creek – Data Tables

Community Profile

Table: Age – 2010 to 2018

Age Cohort	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	2836	5.5 percent	3653	6.0%
5 to 9 years	2,732	5.3%	3,277	5.5%
10 to 14 years	3,370	6.5%	3,781	6.3%
15 to 19 years	3,172	6.2%	3,482	5.8%
20 to 24 years	2,098	4.1%	3,525	5.9%
25 to 34 years	6,403	12.4%	7,812	13.0%
35 to 44 years	8,312	16.1%	8,238	13.7%
45 to 54 years	7,381	14.3%	8,263	13.8%
55 to 59 years	2,589	5.0%	4,217	7.0%
60 to 64 years	2,344	4.5%	2,953	4.9%
65 to 74 years	3,340	6.5%	5,181	8.6%
75 to 84 years	4,303	8.3%	3,477	5.8%
85 years and over	2,660	5.2%	2,138	3.6%
Median Age	41.3	(X)	40.2	(X)

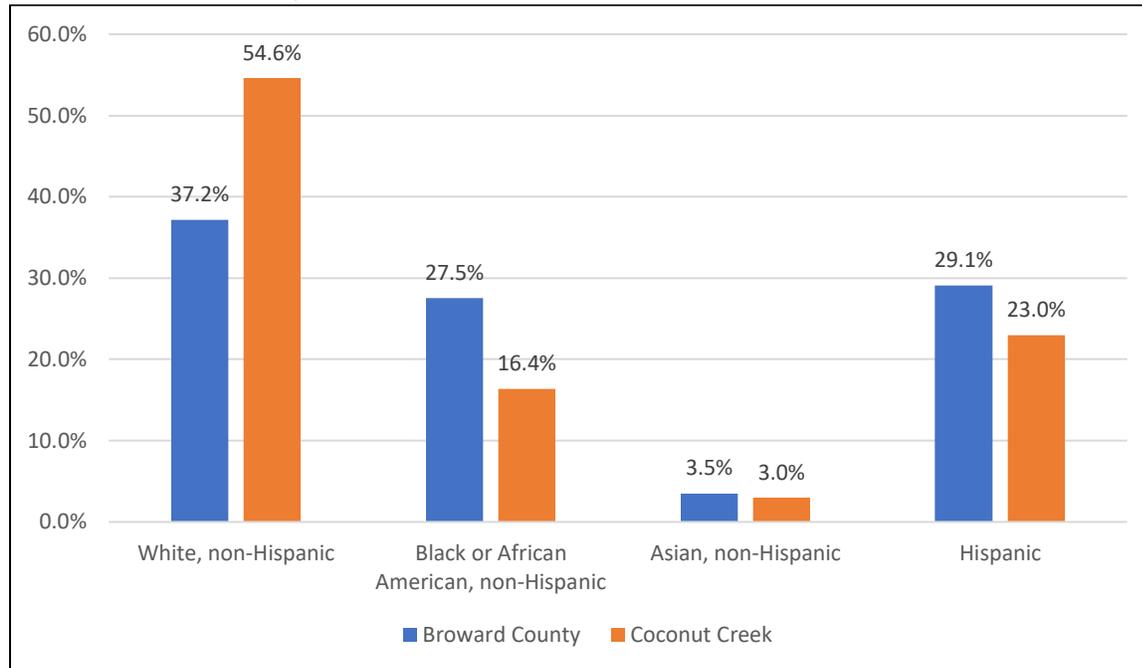
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Table: Race and Ethnicity

	Broward County		Coconut Creek	
	Number	Percentage	Number	Percentage
White alone	1,354,542	70.9%	32,746	54.6%
Black or African American alone	524,739	27.5%	9,861	16.4%
American Indian and Alaska Native alone	3,188	0.2%	7	0.0%
Asian alone	67,313	3.5%	1,798	3.0%
Native Hawaiian/Other Pac Islander alone	946	0.0%	63	0.1%
Some other race alone	10,121	0.5%	546	0.9%
Two or more races	37,797	2.0%	1,192	2.0%
Hispanic or Latino (of any race)	554,609	29.1%	13,784	23.0%

Data Note: Numbers should come from the cells in the “Hispanic or Latino and Race” section and not from the “Race” section. This will remove Hispanic residents from the other race groups and provide a more accurate picture of the jurisdiction’s demographics.

Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Table: Disability Characteristics

	Broward County		Coconut Creek	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	195,466	1,341,197	Not available	Not available
Employed	21.5%	67.7%	Not available	Not available
Not in Labor Force	74.8%	27.8%	Not available	Not available
Median Earnings	\$22,429	\$32,105	Not available	Not available
Below the Poverty Level	19.3%	11.2%	Not available	Not available

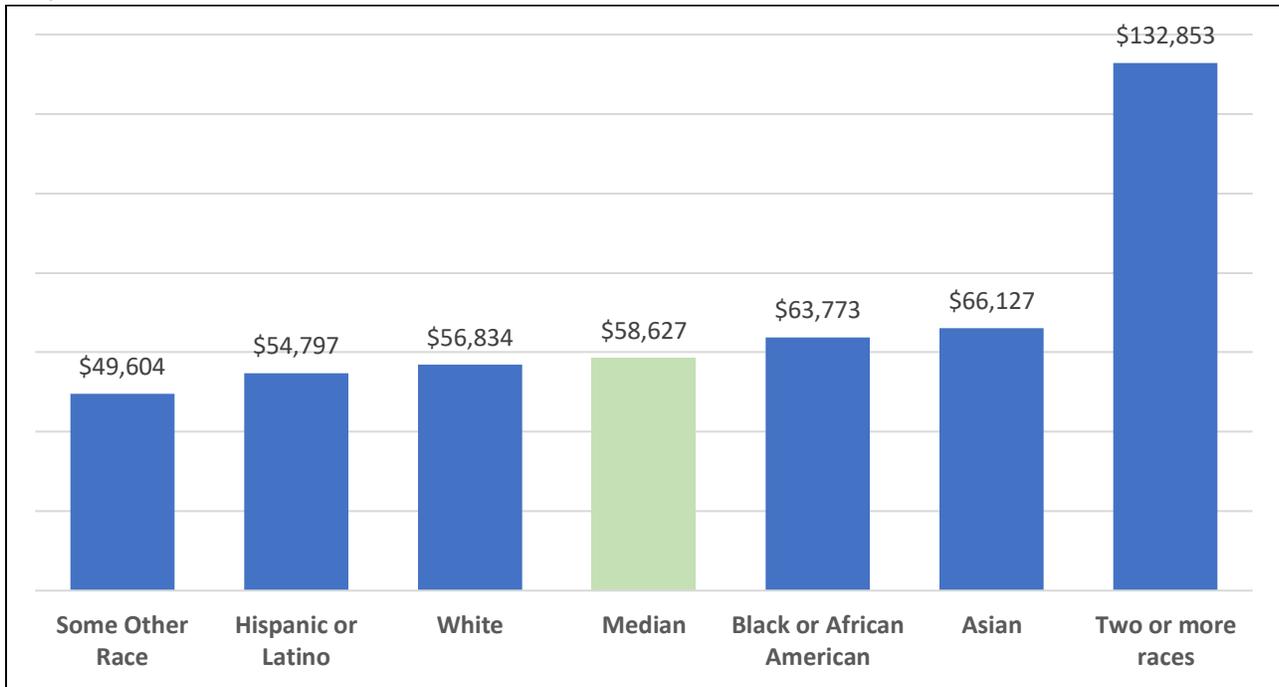
Source: 2014-2018 ACS 5-Yr Estimates (S1811)

Table: Comparison of Veterans and Non-Veterans

	Veterans	Non-Veterans
Population Over 18 Years Old	3025	43966
Median Income	\$34,971	\$33,722
Labor Force Participation Rate	86.5%	83.1%
Unemployment Rate	0.0%	5.5%
Below Poverty in the Past 12 Months	140	3442
With Any Disability	805	5609

Source: 2014-2018 ACS 5-Yr Estimates (S2101)

Graph: Income and Race



Data Source: 2014-2018 American Community Survey 5-Yr Estimates (S1903)

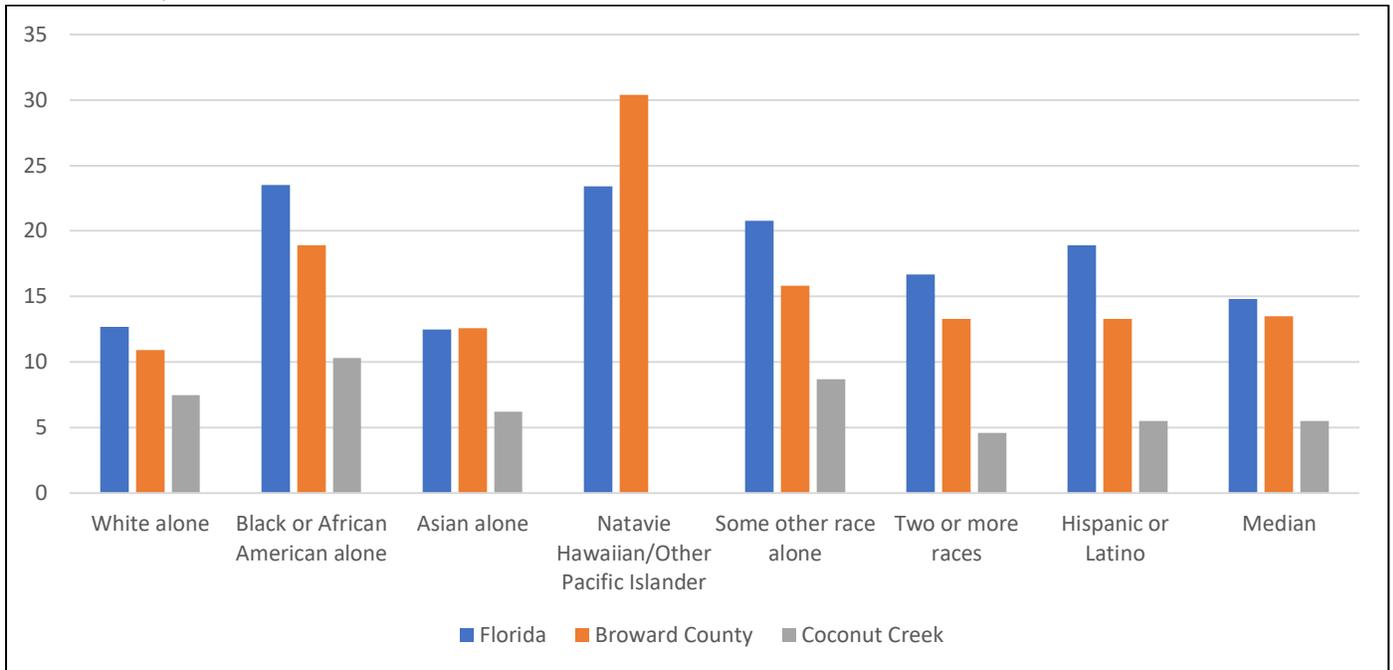
Note: Groups with a small sample size and large margin of error were removed from this visualization.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	2,713	31.80%	3,384	52.20%	1,727	21.60%
20.0 to 24.9%	1,427	16.70%	659	10.10%	1,030	12.90%
25 to 29.9%	919	10.80%	497	7.70%	928	11.60%
30 to 34.9%	796	9.30%	374	5.80%	752	9.40%
35% or more	2,675	31.40%	1,580	24.30%	3,548	44.40%
Total Cost Burdened	3,471	40.70%	1,954	30.10%	4,300	53.80%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

Table: Commuting Methods

	Florida	Broward County	Coconut Creek
Total Workers (16 Years and Older)	9,140,393	931,338	29,735
Car, truck, or van	88.6%	88.9%	92.4%
Drove alone	79.4%	79.9%	81.9%
Carpooled	9.2%	8.9%	10.5%
Public transportation (excluding taxicab)	1.9%	2.6%	1.5%
Walked	1.4%	1.2%	0.7%
Bicycle	0.6%	0.6%	0.3%
Taxicab, motorcycle, or other means	1.6%	1.6%	0.8%
Worked at home	5.8%	5.0%	4.3%
Source: 2014-2018 ACS 5-Yr Estimates (S0801)			

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	23,943	28,450	18.8%
Less than 10 minutes	7.9%	5.7%	-27.8%
10 to 29 minutes	48.9%	55.9%	14.3%
30 to 59 minutes	39.5%	38.4%	-2.8%
60 or more minutes	3.7%	5.7%	54.1%
Mean travel time to work (minutes)	25.2	27.9	10.7%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)			

Housing Profile

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	8,003	30.6%	7,331	26.9%
1-unit, attached structure	1,768	6.8%	1,823	6.7%
2 units	267	1.0%	375	1.4%
3 or 4 units	1,410	5.4%	1,561	5.7%
5-9 units	3,123	12.0%	3,439	12.6%
10-19 units	3,034	11.6%	3,346	12.3%
20 or more units	7,189	27.5%	8,025	29.4%
Mobile Home	1,335	5.1%	1,394	5.1%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	26,129	100%	27,294	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	101	0.4%	596	2.2%
1 bedroom	2,485	9.5%	2,551	9.3%
2 bedrooms	13,256	50.7%	13,258	48.6%
3 bedrooms	7,363	28.2%	7,981	29.2%
4 bedrooms	2,599	9.9%	2,723	10.0%
5 or more bedrooms	325	1.2%	185	0.7%
Total	26,129	100%	27,294	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Year Unit Built

	Florida		Broward County		Coconut Creek	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%	1099	4.10%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%	3,552	13.0%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%	7,089	26.0%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%	9,726	35.6%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%	4,760	17.4%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%	727	2.7%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%	225	0.8%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%	79	0.3%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%	37	0.1%
Total	9,348,689	100%	821,088	100%	27,294	100%

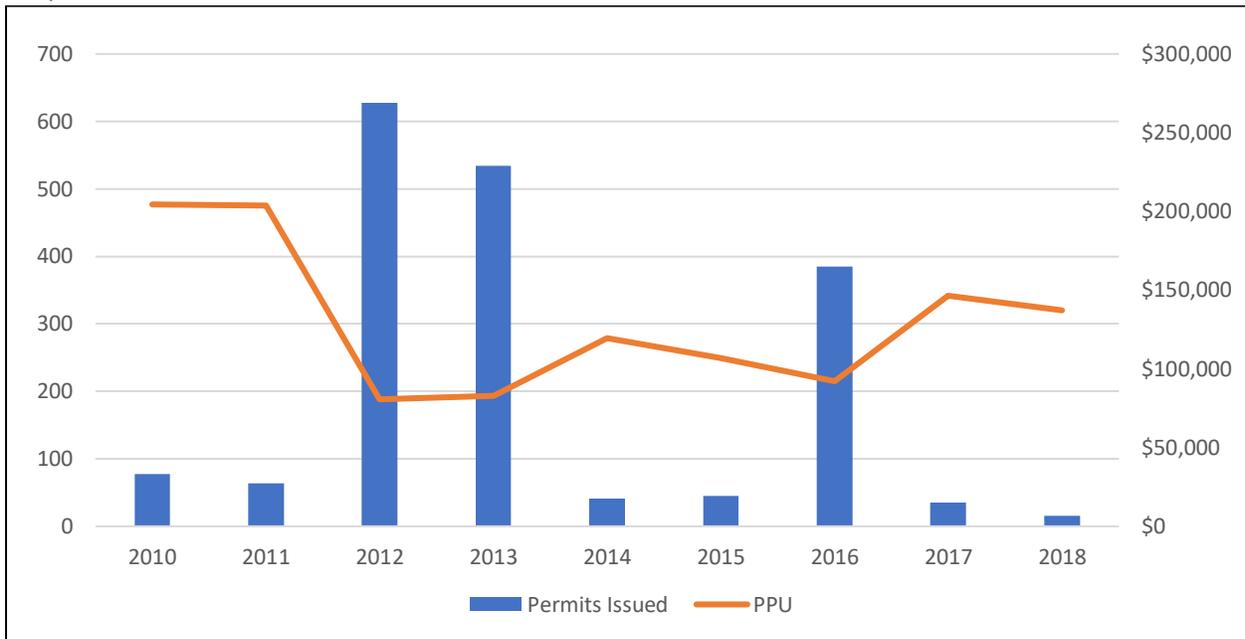
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Housing Occupancy in 2010 and 2018

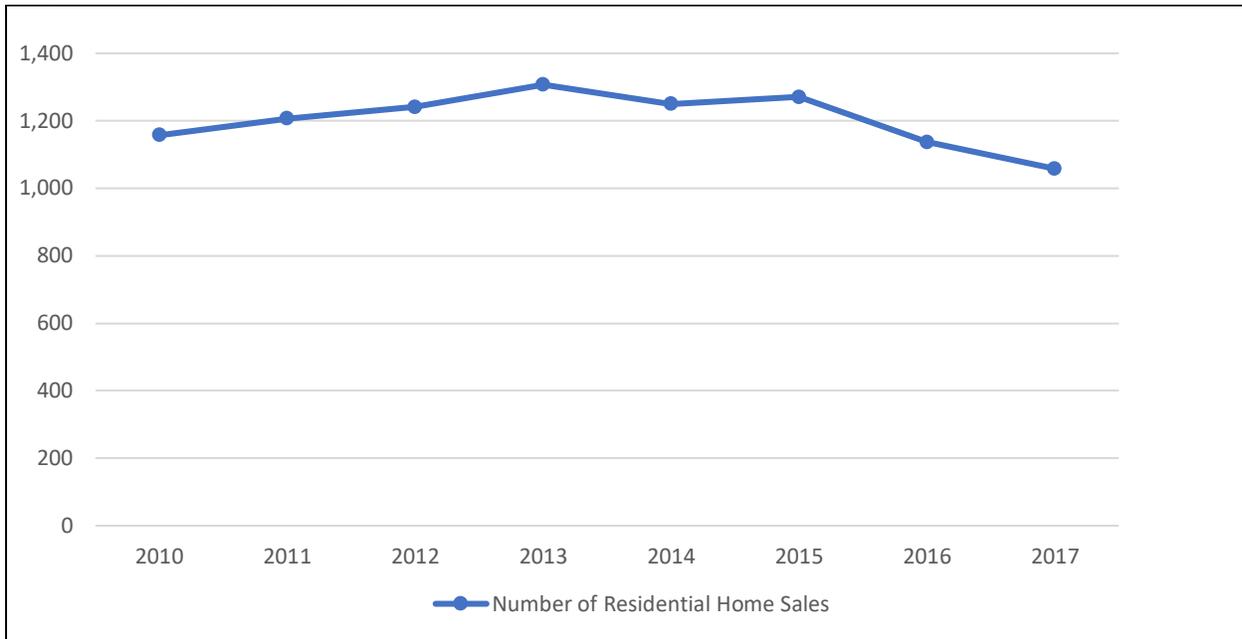
	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	26,129	--	27,294	
Occupied Housing Units	22,028	84.3%	23,526	86.2%
Owner Occupied Units	15,879	72.1%	15,206	64.6%
Renter Occupied Units	6,149	27.9%	8,320	35.4%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Price Per Unit and Construction Permits Issued



Graph: Housing Sales by Year from 2010-2017



Source: PolicyMap & Zillow

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$203,700	\$171,500.00	-15.8%
Median Contract Rent	\$1,197	\$1,423	18.9%

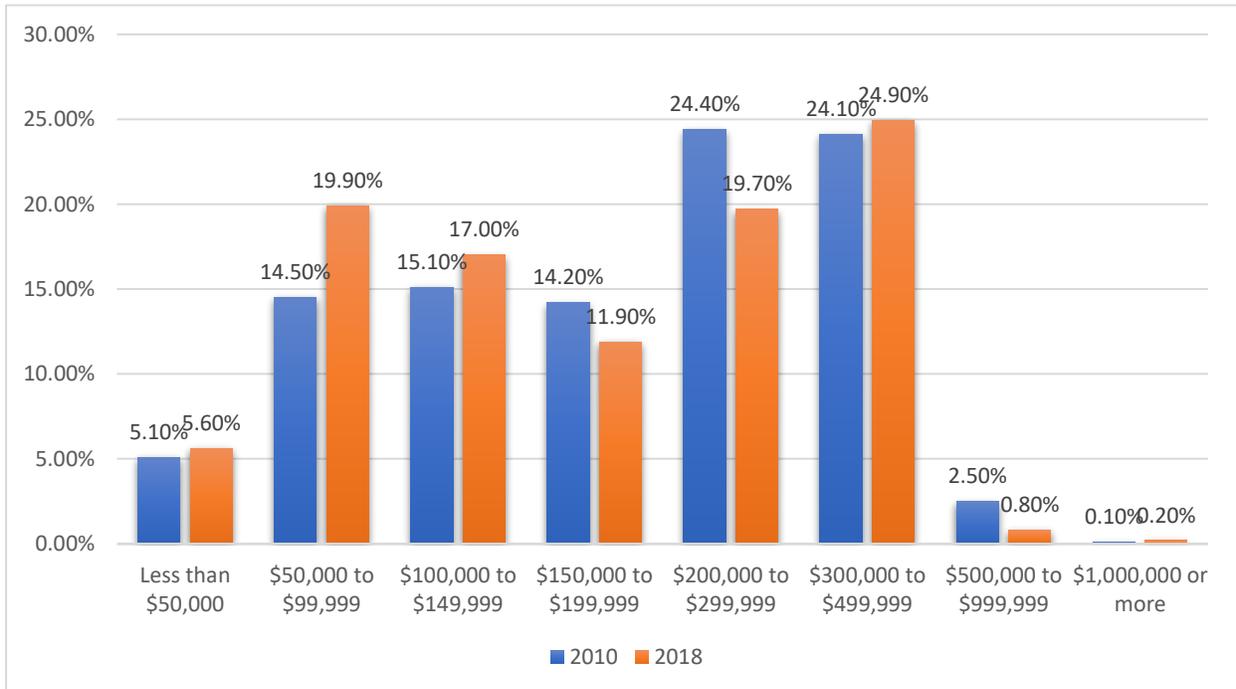
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	809	5.1%	858	5.6%
\$50,000 to \$99,999	2,301	14.5%	3,024	19.9%
\$100,000 to \$149,999	2,403	15.1%	2,592	17.0%
\$150,000 to \$199,999	2,256	14.2%	1,813	11.9%
\$200,000 to \$299,999	3,872	24.4%	2,992	19.7%
\$300,000 to \$499,999	3,826	24.1%	3,782	24.9%
\$500,000 to \$999,999	391	2.5%	117	0.8%
\$1,000,000 or more	21	0.1%	28	0.2%
Total Units	15,879	100%	15,206	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Median Home Value by Price Range Comparison, 2010 & 2018



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Median Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	76	1.30%	112	1.4%
\$500 to \$999	803	13.70%	708	8.7%
\$1,000 to \$1,499	3,177	54.30%	2,774	33.9%
\$1,500 or more	1,793	30.70%	4,582	56.00%
Total Units	5,849	100%	8,176	100%
No rent paid	300	(X)	144	(X)

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Note: Median Rent is calculated based solely on those renters actually paying rent.

Coral Springs – Data Tables

Community Profile

Table: Age – 2010 to 2018

Age Cohort	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	6,629	5.5%	8,335	6.4%
5 to 9 years	8,784	7.3%	8,597	6.6%
10 to 14 years	9,423	7.8%	10,304	7.9%
15 to 19 years	11,074	9.1%	9,977	7.6%
20 to 24 years	8,163	6.7%	8,142	6.2%
25 to 34 years	13,357	11.0%	16,147	12.3%
35 to 44 years	18,851	15.6%	19,354	14.8%
45 to 54 years	21,655	17.9%	19,326	14.7%
55 to 59 years	7,815	6.5%	9,462	7.2%
60 to 64 years	5,936	4.9%	7,246	5.5%
65 to 74 years	4,929	4.1%	9,893	7.5%
75 to 84 years	3,187	2.6%	3,057	2.3%
85 years and over	1,313	1.1%	1,311	1.0%
Median Age	36.6	(X)	37.3	(X)

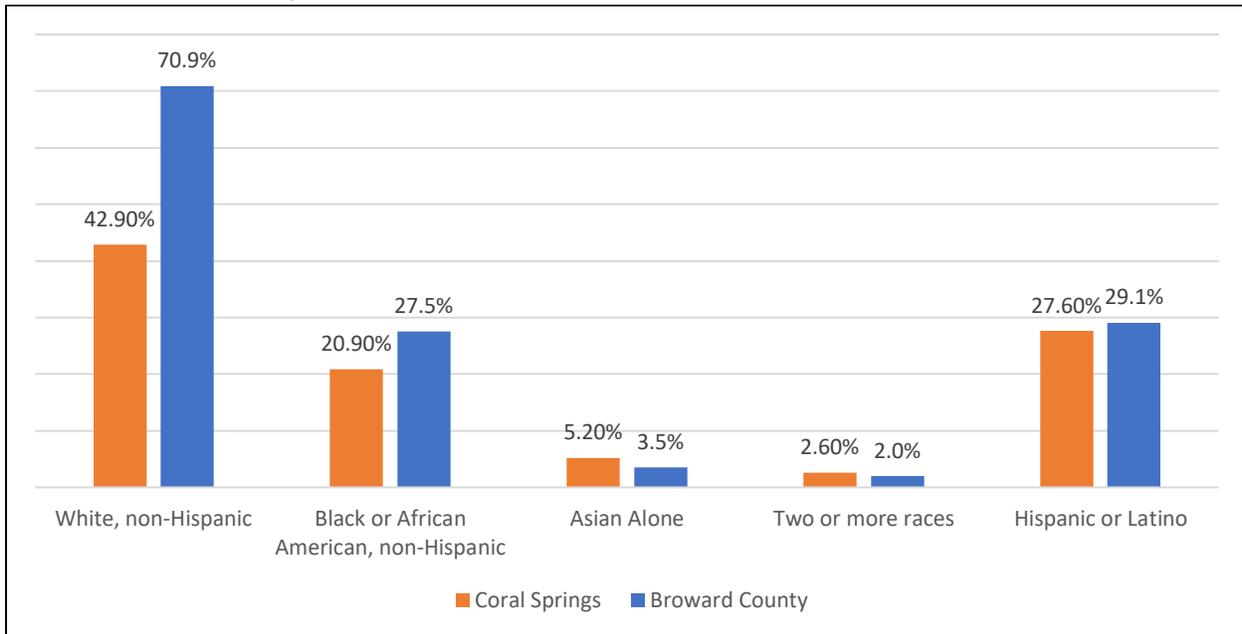
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Table: Race and Ethnicity

	Broward County		Coral Springs	
	Number	Percentage	Number	Percentage
White alone	1,354,542	70.9%	56,226	42.9%
Black or African American alone	524,739	27.5%	27,464	20.9%
American Indian and Alaska Native alone	3,188	0.2%	277	0.2%
Asian alone	67,313	3.5%	6,769	5.2%
Native Hawaiian/Other Pac Islander alone	946	0.0%	12	0.0%
Some other race alone	10,121	0.5%	857	0.7%
Two or more races	37,797	2.0%	3,359	2.6%
Hispanic or Latino (of any race)	554,609	29.1%	36,187	27.6%

Data Note: Numbers should come from the cells in the “Hispanic or Latino and Race” section and not from the “Race” section. This will remove Hispanic residents from the other race groups and provide a more accurate picture of the jurisdiction’s demographics.

Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Table: Disability Characteristics

	Broward County		Coral Springs	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	195,466	1,341,197	10,442	91,416
Employed	21.5%	67.7%	29.9%	70.9%
Not in Labor Force	74.8%	27.8%	64.3%	24.4%
Median Earnings	\$22,429	\$32,105	\$30,536	\$35,208
Below the Poverty Level	19.3%	11.2%	15.4%	8.5%

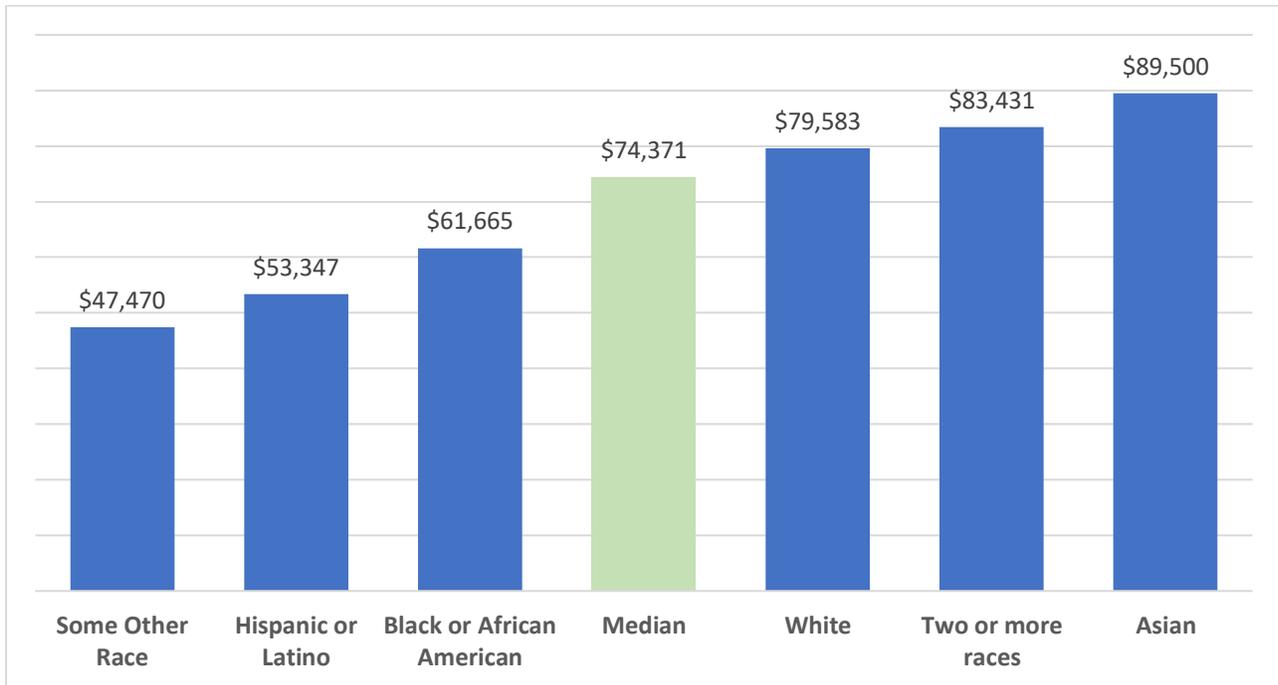
Source: 2014-2018 ACS 5-Yr Estimates (S1811)

Table: Comparison of Veterans and Non-Veterans

	Veterans	Non-Veterans
Population Over 18 Years Old	4805	92321
Median Income	\$49,427	\$31,852
Labor Force Participation Rate	84.3%	81.8%
Unemployment Rate	5.1%	6.4%
Below Poverty in the Past 12 Months	171	8340
With Any Disability	1099	9164

Source: 2014-2018 ACS 5-Yr Estimates (S2101)

Graph: Income and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1903)

Data note 1: Hispanic or Latino (+/- 33,403), Asian (+/- 26,047) and “Some other race” (+/- 47,971) households made up a small number of households and have a high margin of error and should be viewed with caution.

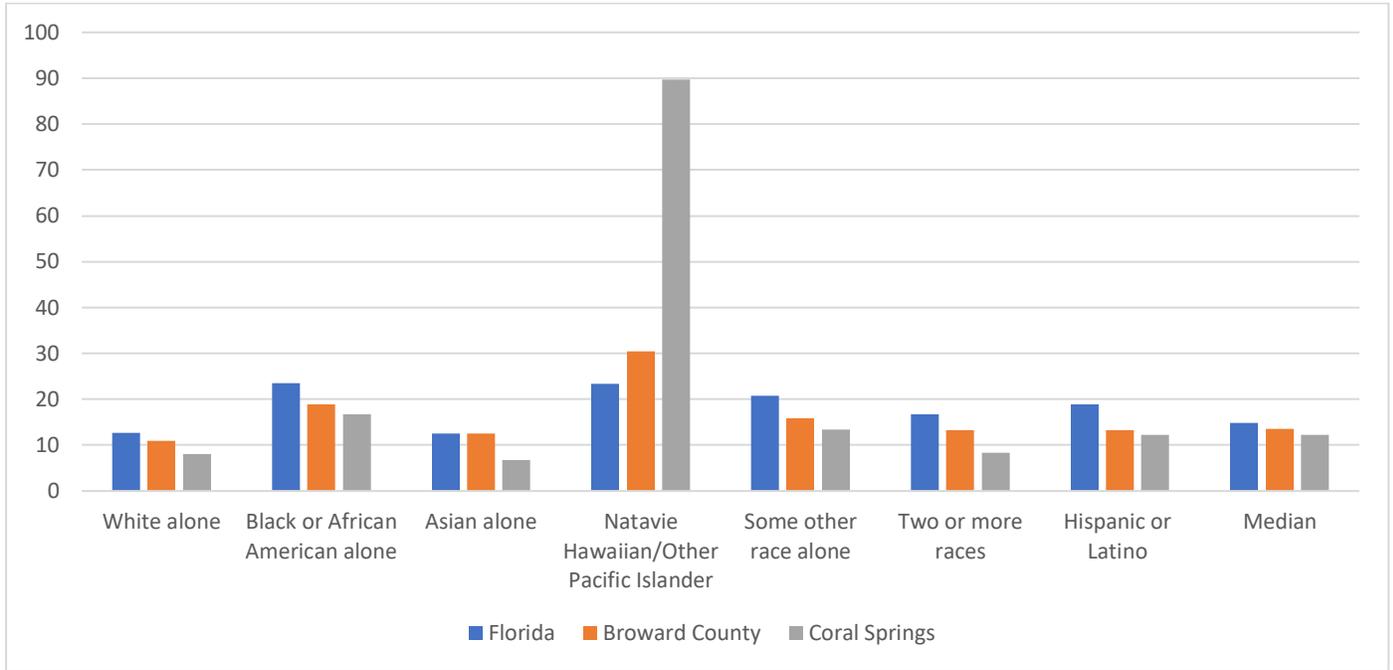
Data note 2: No data available for Native American/Alaska Natives, Hawaiian/Other Pacific Islanders and two or more races.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	6,420	35.8%	4,771	74%	2,615	15.8%
20.0 to 24.9%	2,762	15.4%	436	7%	2,099	12.7%
25 to 29.9%	2,313	12.9%	265	4%	2,140	13.0%
30 to 34.9%	1,530	8.5%	229	4%	1,928	11.7%
35% or more	4,892	27.3%	763	12%	7,739	46.8%
Total Cost Burdened	6,422	35.8%	992	15%	9,667	58.5%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

Table: Commuting Methods

	Florida	Broward County	Coral Springs
Total Workers (16 Years and Older)	9,140,393	931,338	66,532
Car, truck, or van	88.6%	88.9%	89.1%
Drove alone	79.4%	79.9%	79.8%
Carpooled	9.2%	8.9%	9.3%
Public transportation (excluding taxicab)	1.9%	2.6%	1.5%
Walked	1.4%	1.2%	1.5%
Bicycle	0.6%	0.6%	0.5%
Taxicab, motorcycle, or other means	1.6%	1.6%	1.4%
Worked at home	5.8%	5.0%	6.0%
Source: 2014-2018 ACS 5-Yr Estimates (S0801)			

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	58,770	62,522	6.4%
Less than 10 minutes	11.1%	9.2%	-17.1%
10 to 29 minutes	45.1%	52.8%	17.1%
30 to 59 minutes	37%	38.8%	4.9%
60 or more minutes	7.3%	8.4%	15.1%
Mean travel time to work (minutes)	26.6	28.5	7.1%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)			

Housing Profile

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	22,925	50.1%	21,874	48.9%
1-unit, attached structure	3,336	7.3%	3,593	8.0%
2 units	738	1.6%	883	2.0%
3 or 4 units	2,739	6.0%	3,139	7.0%
5-9 units	4,384	9.6%	3,974	8.9%
10-19 units	5,222	11.4%	5,269	11.8%
20 or more units	6,280	13.7%	5,724	12.8%
Mobile Home	108	0.2%	224	0.5%
Boat, RV, Van, Etc.	0	0.0%	40	0.1%
Total	45,732	100%	44,720	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	261	0.6%	482	1.1%
1 bedroom	3,981	8.7%	3,857	8.6%
2 bedrooms	11,743	25.7%	11,781	26.3%
3 bedrooms	14,060	30.7%	13,943	31.2%
4 bedrooms	12,738	27.9%	12,157	27.2%
5 or more bedrooms	2,949	6.4%	2,500	5.6%
Total	45,732	100%	44,720	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Year Unit Built

	Florida		Broward County		Coral Springs	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%	247	0.5%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%	4,871	10.9%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%	11,834	26.5%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%	14,229	31.8%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%	11,580	25.9%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%	1,514	3.4%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%	250	0.6%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%	81	0.2%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%	114	0.3%
Total	9,348,689	100%	821,088	100%	44,720	100%

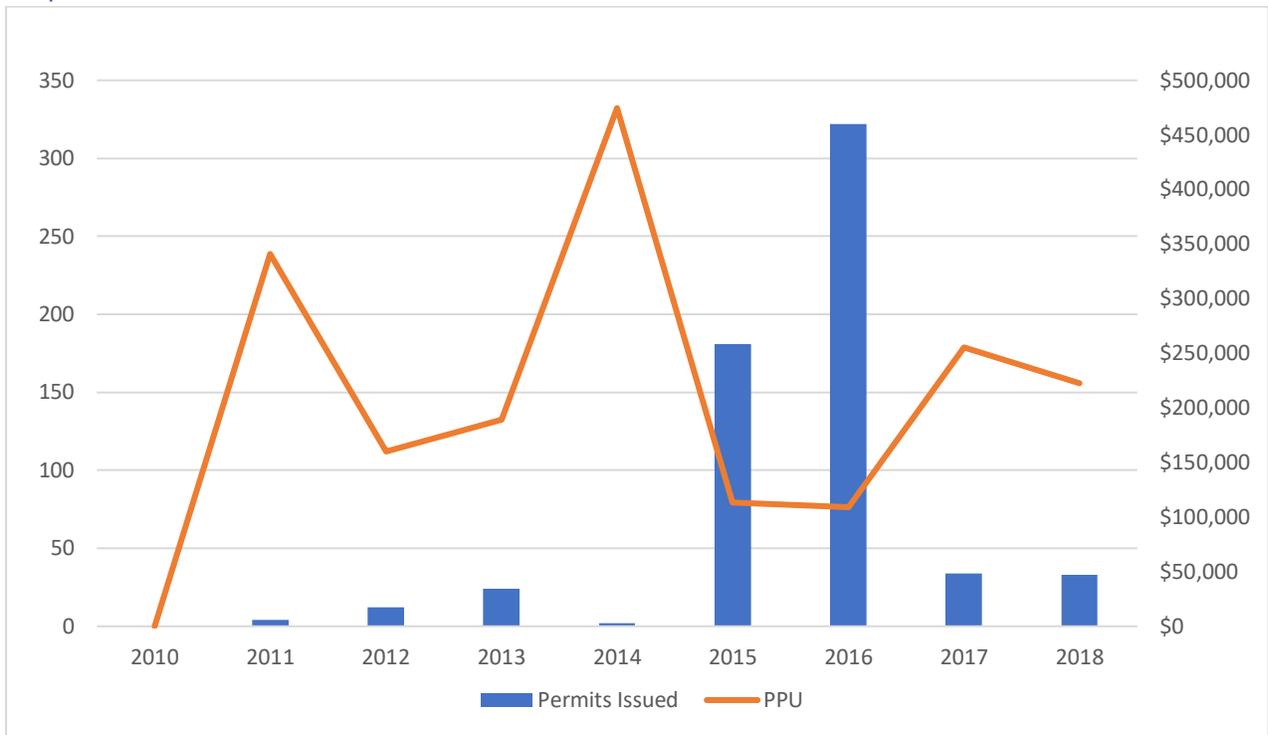
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Housing Occupancy in 2010 and 2018

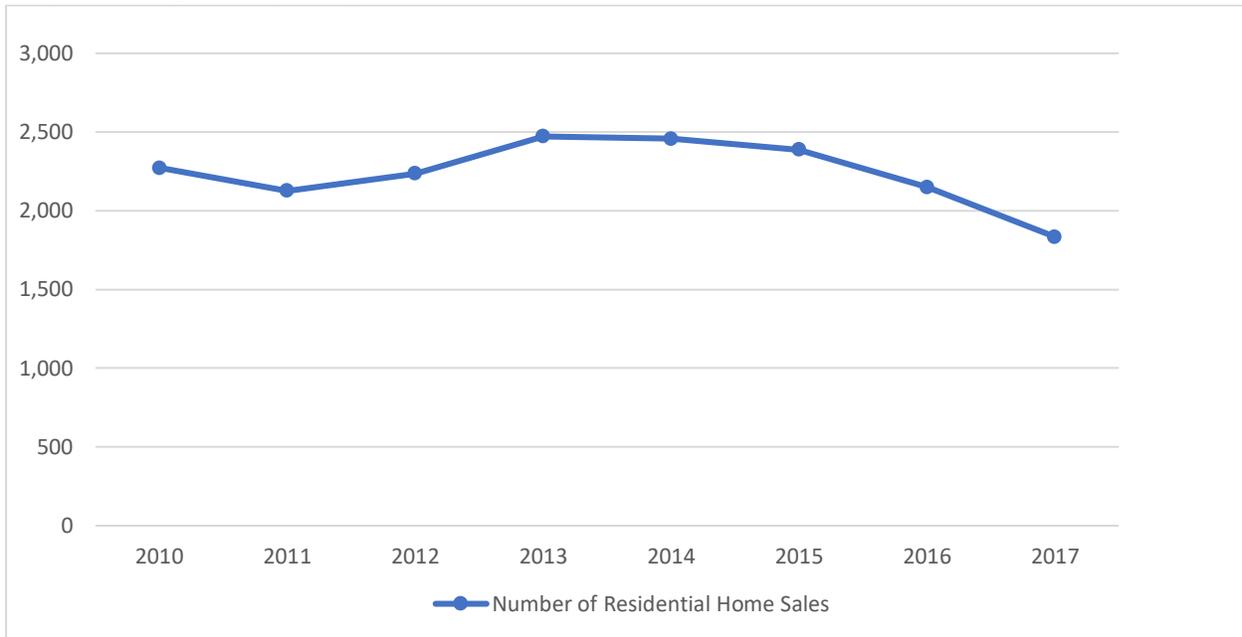
	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	26,129	--	27,294	
Occupied Housing Units	22,028	84.3%	23,526	86.2%
Owner Occupied Units	15,879	72.1%	15,206	64.6%
Renter Occupied Units	6,149	27.9%	8,320	35.4%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Price Per Unit and Construction Permits Issued



Graph: Housing Sales by Year from 2010-2017



Source: PolicyMap & Zillow

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$346,700	\$336,900	-2.8%
Median Contract Rent	\$1,133	\$1,318	16.3%

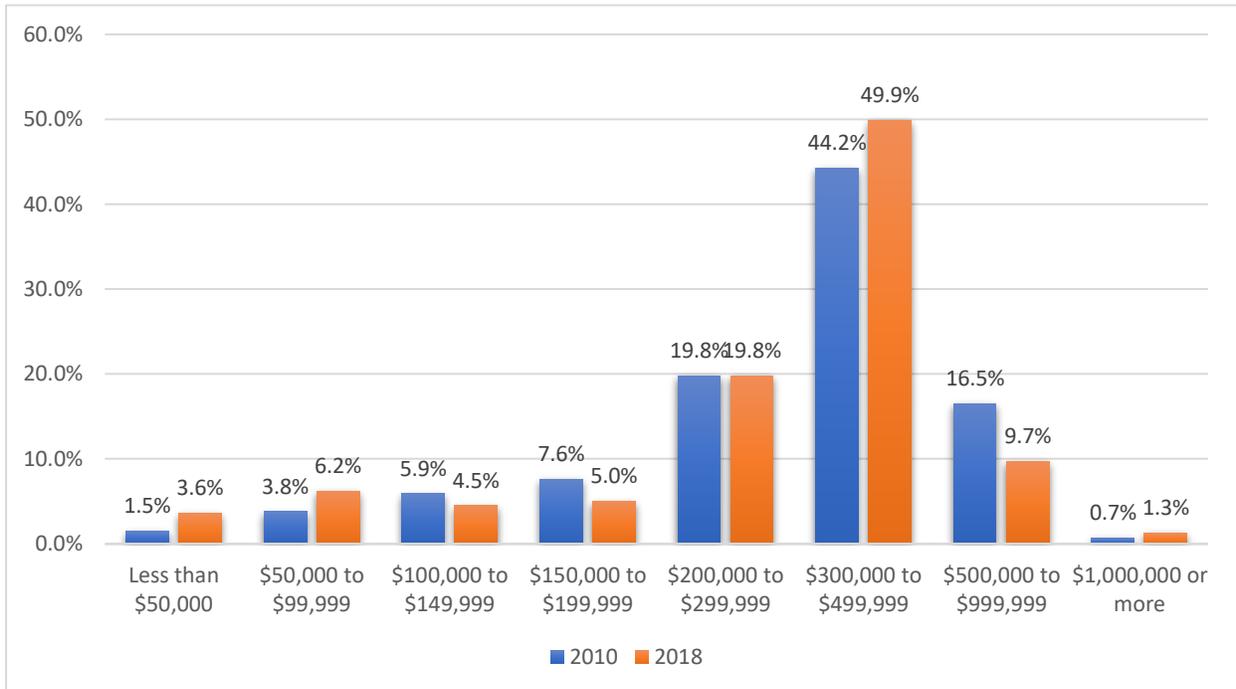
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	418	1.5%	876	3.6%
\$50,000 to \$99,999	1,068	3.8%	1,510	6.2%
\$100,000 to \$149,999	1,658	5.9%	1,103	4.5%
\$150,000 to \$199,999	2,143	7.6%	1,232	5.0%
\$200,000 to \$299,999	5,586	19.8%	4,858	19.8%
\$300,000 to \$499,999	12,471	44.2%	12,236	49.9%
\$500,000 to \$999,999	4,668	16.5%	2,374	9.7%
\$1,000,000 or more	209	0.7%	309	1.3%
Total Units	28,221	100%	24,498	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Median Home Value by Price Range



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	437	3.50%	349	2.1%
\$500 to \$999	1897	15.20%	1,461	8.7%
\$1,000 to \$1,499	6,457	51.9%	7,390	44.2%
\$1,500 or more	3,661	29.4%	7,520	45.0%
Total Units	12,436	100%	16,720	100%
No rent paid	318	(X)	342	(X)

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Note: Median Rent is calculated based solely on those renters actually paying rent.

Coconut Creek – Data Tables

Community Profile

Table: Age – 2010 to 2018

Age Cohort	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	5,298	5.8%	5,632	5.5%
5 to 9 years	5,851	6.5%	5,828	5.7%
10 to 14 years	6,674	7.4%	6,285	6.1%
15 to 19 years	7,274	8.0%	6,966	6.8%
20 to 24 years	6,268	6.9%	8,211	8.0%
25 to 34 years	11,251	12.4%	16,089	15.6%
35 to 44 years	13,700	15.1%	13,342	12.9%
45 to 54 years	14,575	16.1%	16,347	15.9%
55 to 59 years	5,883	6.5%	6,910	6.7%
60 to 64 years	4,622	5.1%	5,255	5.1%
65 to 74 years	4,986	5.5%	7,231	7.0%
75 to 84 years	3,075	3.4%	3,854	3.7%
85 years and over	1,191	1.3%	1,182	1.1%
Median Age	37.4	(X)	37.2	(X)

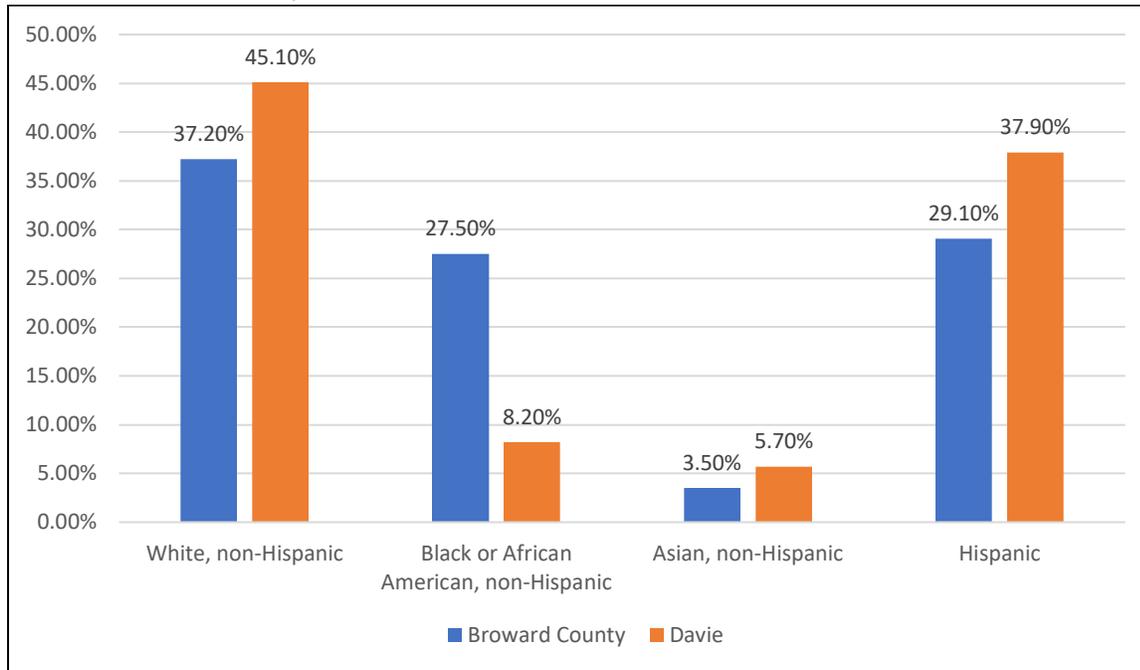
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Table: Race and Ethnicity

	Broward County		Davie	
	Number	Percentage	Number	Percentage
White alone	1,354,542	70.9%	46,494	45.1%
Black or African American alone	524,739	27.5%	8,465	8.2%
American Indian and Alaska Native alone	3,188	0.2%	182	0.2%
Asian alone	67,313	3.5%	5,872	5.7%
Native Hawaiian/Other Pac Islander alone	946	0.0%	350	0.3%
Some other race alone	10,121	0.5%	677	0.7%
Two or more races	37,797	2.0%	2,043	2.0%
Hispanic or Latino (of any race)	554,609	29.1%	39,049	37.9%

Data Note: Numbers should come from the cells in the “Hispanic or Latino and Race” section and not from the “Race” section. This will remove Hispanic residents from the other race groups and provide a more accurate picture of the jurisdiction’s demographics.

Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Table: Disability Characteristics

	Broward County		Davie	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	195,466	1,341,197	8,252	75,167
Employed	21.5%	67.7%	26.3%	69.1%
Not in Labor Force	74.8%	27.8%	69.8%	27.3%
Median Earnings	\$22,429	\$32,105	\$26,543	\$34,522
Below the Poverty Level	19.3%	11.2%	20.0%	11.5%

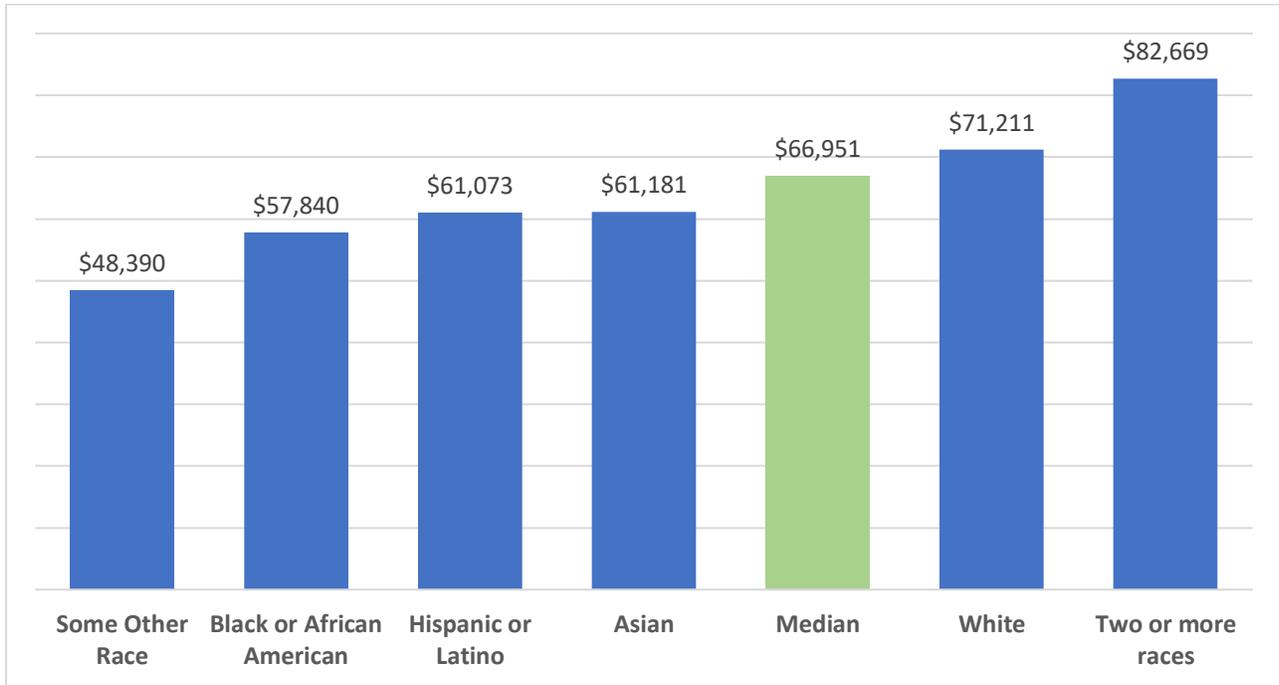
Source: 2014-2018 ACS 5-Yr Estimates (S1811)

Table: Comparison of Veterans and Non-Veterans

	Veterans	Non-Veterans
Population Over 18 Years Old	3768	77028
Median Income	\$44,521	\$30,840
Labor Force Participation Rate	80.9%	78.2%
Unemployment Rate	7.2%	5.2%
Below Poverty in the Past 12 Months	217	9695
With Any Disability	1027	7065

Source: 2014-2018 ACS 5-Yr Estimates (S2101)

Graph: Income and Race



Data Source: 2014-2018 American Community Survey 5-Yr Estimates (S1903)

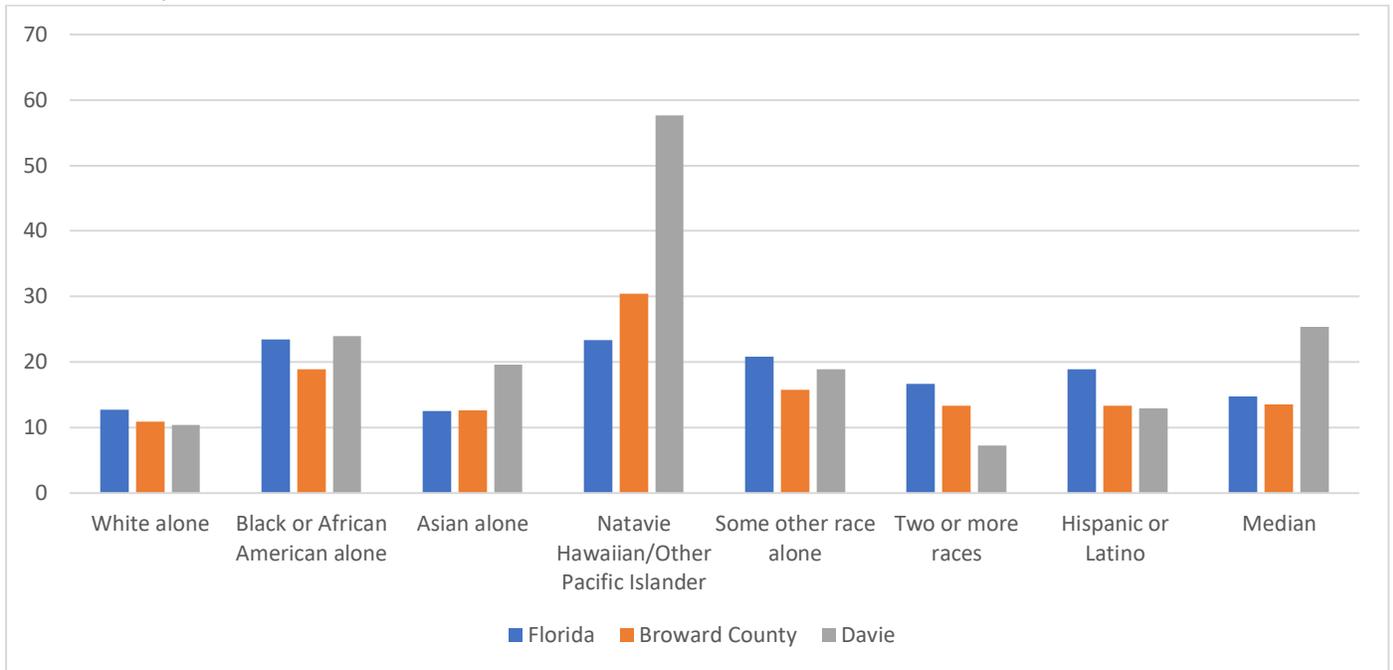
Note: Groups with a small sample size and large margin of error were removed from this visualization.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	5,379	34.90%	5,045	61.0%	1,178	11.6%
20.0 to 24.9%	2,571	16.70%	780	0	1,403	13.80%
25 to 29.9%	1,982	12.90%	508	6.10%	1,231	12.10%
30 to 34.9%	1,344	8.70%	345	4.20%	887	8.70%
35% or more	4,133	26.80%	1,584	19.20%	5,446	53.70%
Total Cost Burdened	5,477	35.50%	1,929	23.40%	6,333	62.40%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

Table: Commuting Methods

	Florida	Broward County	Davie
Total Workers (16 Years and Older)	9,140,393	931,338	52,755
Car, truck, or van	88.6%	88.9%	91.4%
Drove alone	79.4%	79.9%	82.3%
Carpooled	9.2%	8.9%	9.1%
Public transportation (excluding taxicab)	1.9%	2.6%	0.9%
Walked	1.4%	1.2%	1.1%
Bicycle	0.6%	0.6%	0.5%
Taxicab, motorcycle, or other means	1.6%	1.6%	1.0%
Worked at home	5.8%	5.0%	5.1%
Source: 2014-2018 ACS 5-Yr Estimates (S0801)			

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	42,606	50,081	17.5%
Less than 10 minutes	9.2%	8.0%	-13.0%
10 to 29 minutes	49.9%	58.3%	16.8%
30 to 59 minutes	34.5%	33.5%	-2.9%
60 or more minutes	6.4%	8.3%	29.7%
Mean travel time to work (minutes)	26	27.8	6.9%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)			

Housing Profile

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	15,951	43.6%	16,681	42.5%
1-unit, attached structure	3,243	8.9%	4,860	12.4%
2 units	598	1.6%	595	1.5%
3 or 4 units	1,523	4.2%	1,168	3.0%
5-9 units	1,282	3.5%	1,519	3.9%
10-19 units	2,199	6.0%	3,042	7.8%
20 or more units	5,849	16.0%	6,335	16.1%
Mobile Home	5,873	16.1%	5,039	12.8%
Boat, RV, Van, Etc.	55	0.2%	0	0.0%
Total	36,573	100%	39,239	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	315	0.9%	387	1.0%
1 bedroom	2,942	8.0%	3,835	9.8%
2 bedrooms	12,021	32.9%	12,717	32.4%
3 bedrooms	13,260	36.3%	13,698	34.9%
4 bedrooms	5,664	15.5%	6,436	16.4%
5 or more bedrooms	2,371	6.5%	2,166	5.5%
Total	36,573	100%	39,239	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Year Unit Built

	Florida		Broward County		Davie	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%	2,247	5.7%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%	5,537	14.1%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%	9,093	23.2%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%	10,296	26.2%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%	9,078	23.1%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%	2,043	5.2%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%	768	2.0%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%	72	0.2%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%	105	0.3%
Total	9,348,689	(x)	821,088	(x)	39,239	

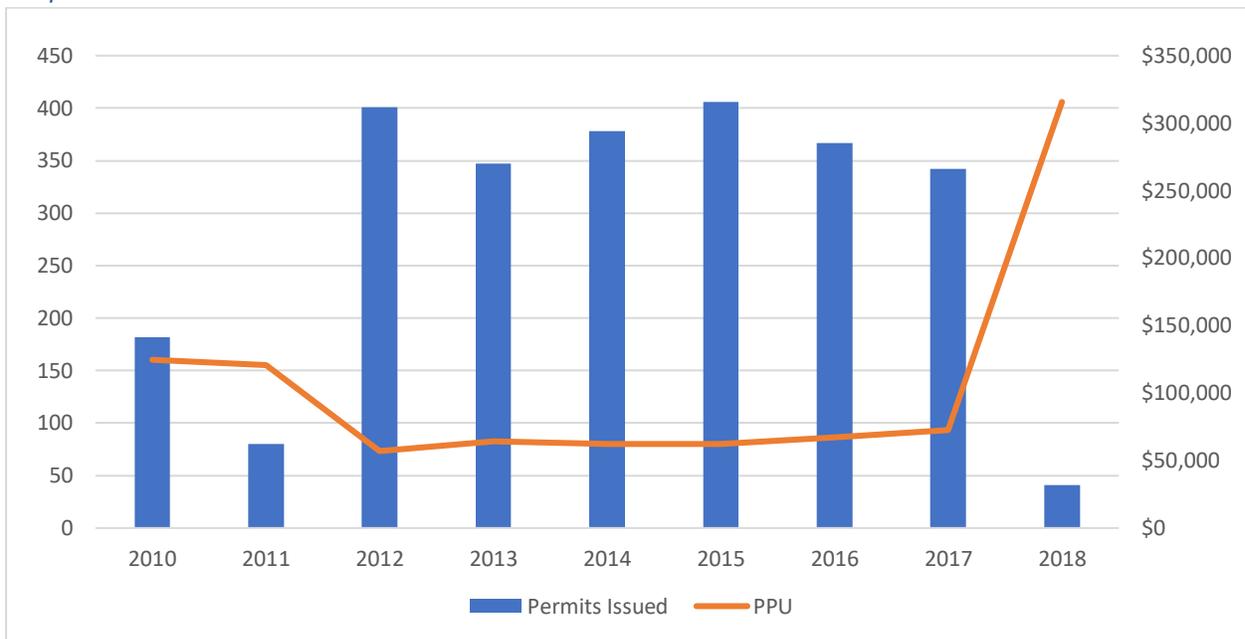
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Housing Occupancy in 2010 and 2018

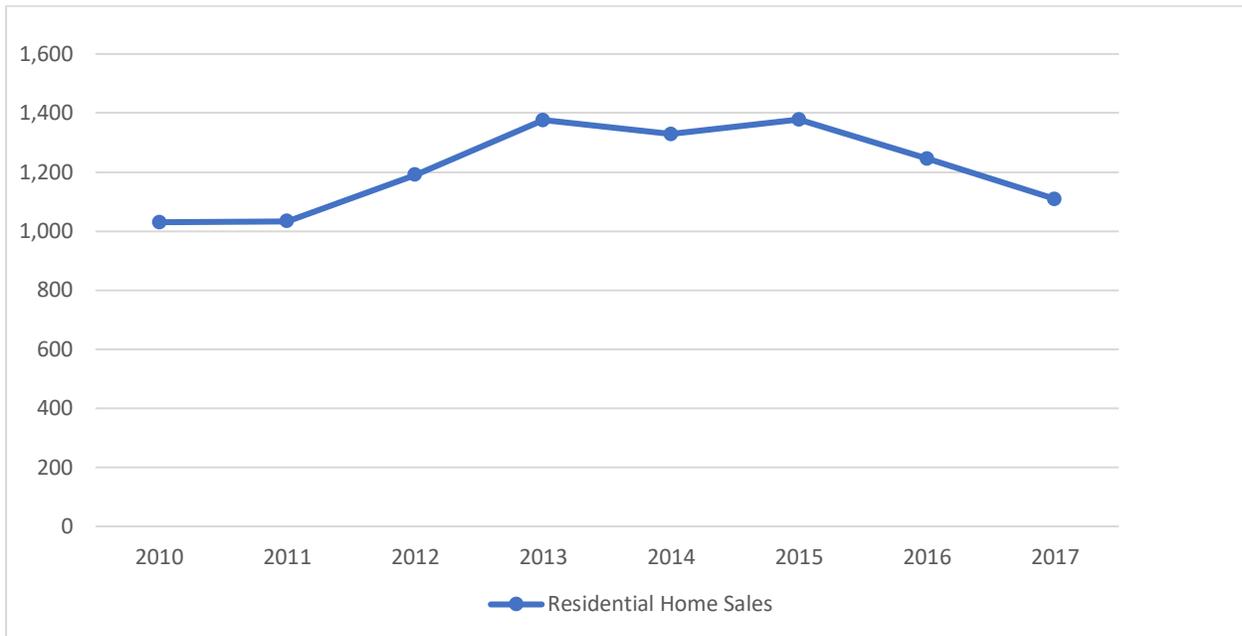
	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	36,573		39,239	
Occupied Housing Units	33,249	33,249	35,096	89.4%
Owner Occupied Units	25,183	75.7%	23,850	68.0%
Renter Occupied Units	8,066	24.3%	11,246	32.0%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Price Per Unit and Construction Permits Issued



Graph: Housing Sales by Year



Source: PolicyMap & Zillow

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$267,800	\$275,200	2.8%
Median Contract Rent	\$992	\$1,274	28.4%

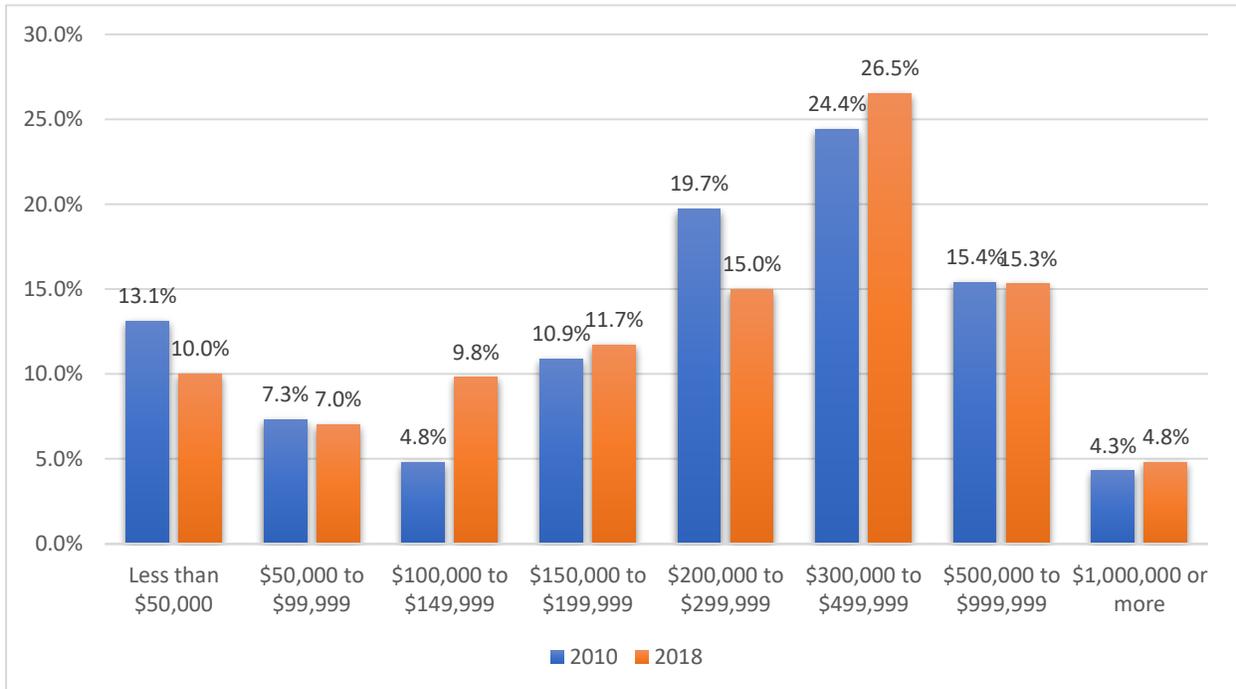
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	3,310	13.1%	2,384	10.0%
\$50,000 to \$99,999	1,845	7.3%	1,666	7.0%
\$100,000 to \$149,999	1,205	4.8%	2,329	9.8%
\$150,000 to \$199,999	2,745	10.9%	2,786	11.7%
\$200,000 to \$299,999	4,964	19.7%	3,571	15.0%
\$300,000 to \$499,999	6,133	24.4%	6,325	26.5%
\$500,000 to \$999,999	3,890	15.4%	3,652	15.3%
\$1,000,000 or more	1,091	4.3%	1,137	4.8%
Total Units	25,183	100%	23,850	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Median Home Value by Price Range



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	525	6.9%	501	4.6%
\$500 to \$999	2287	30.10%	1,434	13.3%
\$1,000 to \$1,499	3,345	44.0%	4,618	42.8%
\$1,500 or more	1,443	19.0%	4225	39.3%
Total Units	7,600	100%	10,778	100%
No rent paid	466	(X)	468	(X)

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Note: Median Rent is calculated based solely on those renters actually paying rent.

Deerfield – Data Tables

Community Profile

Table: Age – 2010 to 2018

Age Cohort	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	3,949	5.2%	4,091	5.1%
5 to 9 years	3,033	4.0%	4,186	5.2%
10 to 14 years	3,373	4.5%	4,234	5.3%
15 to 19 years	3,863	5.1%	3,731	4.7%
20 to 24 years	5,312	7.1%	5,267	6.6%
25 to 34 years	9,536	12.7%	10,423	13.1%
35 to 44 years	10,676	14.2%	10,384	13.0%
45 to 54 years	10,363	13.8%	9,607	12.0%
55 to 59 years	4,597	6.1%	5,640	7.1%
60 to 64 years	4,285	5.7%	5,083	6.4%
65 to 74 years	7,247	9.6%	8,357	10.5%
75 to 84 years	5,820	7.7%	5,527	6.9%
85 years and over	3,222	4.3%	3,324	4.2%
Median Age	43	(X)	42.6	(X)

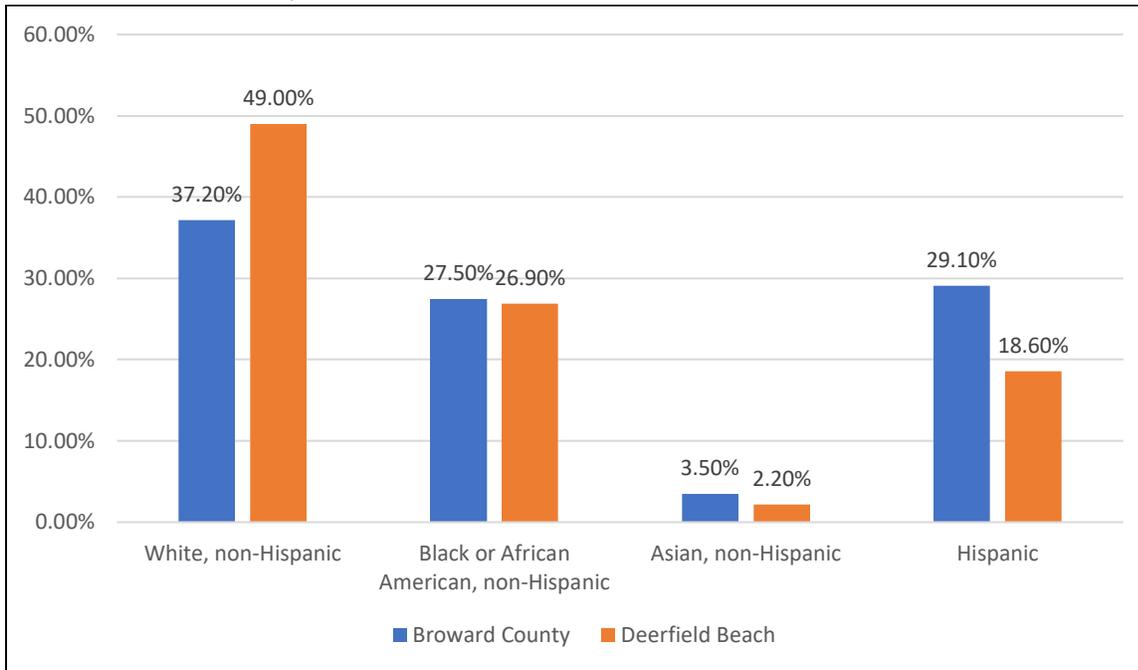
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Table: Race and Ethnicity

	Broward County		Deerfield Beach	
	Number	Percentage	Number	Percentage
White alone	1,354,542	70.9%	39,122	49.0%
Black or African American alone	524,739	27.5%	21,495	26.9%
American Indian and Alaska Native alone	3,188	0.2%	69	0.1%
Asian alone	67,313	3.5%	1,781	2.2%
Native Hawaiian/Other Pac Islander alone	946	0.0%	17	0.0%
Some other race alone	10,121	0.5%	792	1.0%
Two or more races	37,797	2.0%	1,713	2.1%
Hispanic or Latino (of any race)	554,609	29.1%	14,865	18.6%

Data Note: Numbers should come from the cells in the “Hispanic or Latino and Race” section and not from the “Race” section. This will remove Hispanic residents from the other race groups and provide a more accurate picture of the jurisdiction’s demographics.

Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Table: Disability Characteristics

	Broward County		Deerfield Beach	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	195,466	1,341,197	10,257	54,799
Employed	21.5%	67.7%	20.8%	66.9%
Not in Labor Force	74.8%	27.8%	76.7%	27.8%
Median Earnings	\$22,429	\$32,105	\$25,434	\$28,579
Below the Poverty Level	19.3%	11.2%	20.0%	11.5%

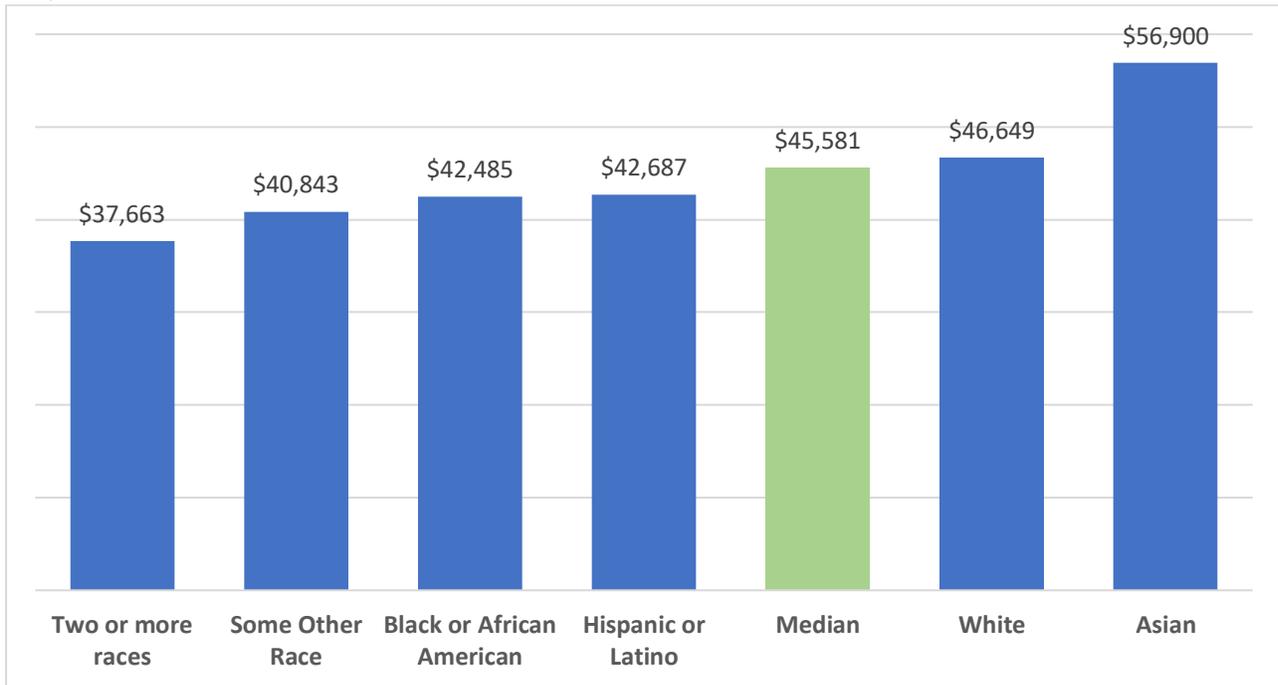
Source: 2014-2018 ACS 5-Yr Estimates (S1811)

Table: Comparison of Veterans and Non-Veterans

	Veterans	Non-Veterans
Population Over 18 Years Old	3,781	61,243
Median Income	\$30,470	\$25,759
Labor Force Participation Rate	77.3%	81.0%
Unemployment Rate	7.6%	7.6%
Below Poverty in the Past 12 Months	429	9,180
With Any Disability	1,476	8,756

Source: 2014-2018 ACS 5-Yr Estimates (S2101)

Graph: Income and Race



Data Source: 2014-2018 American Community Survey 5-Yr Estimates (S1903)

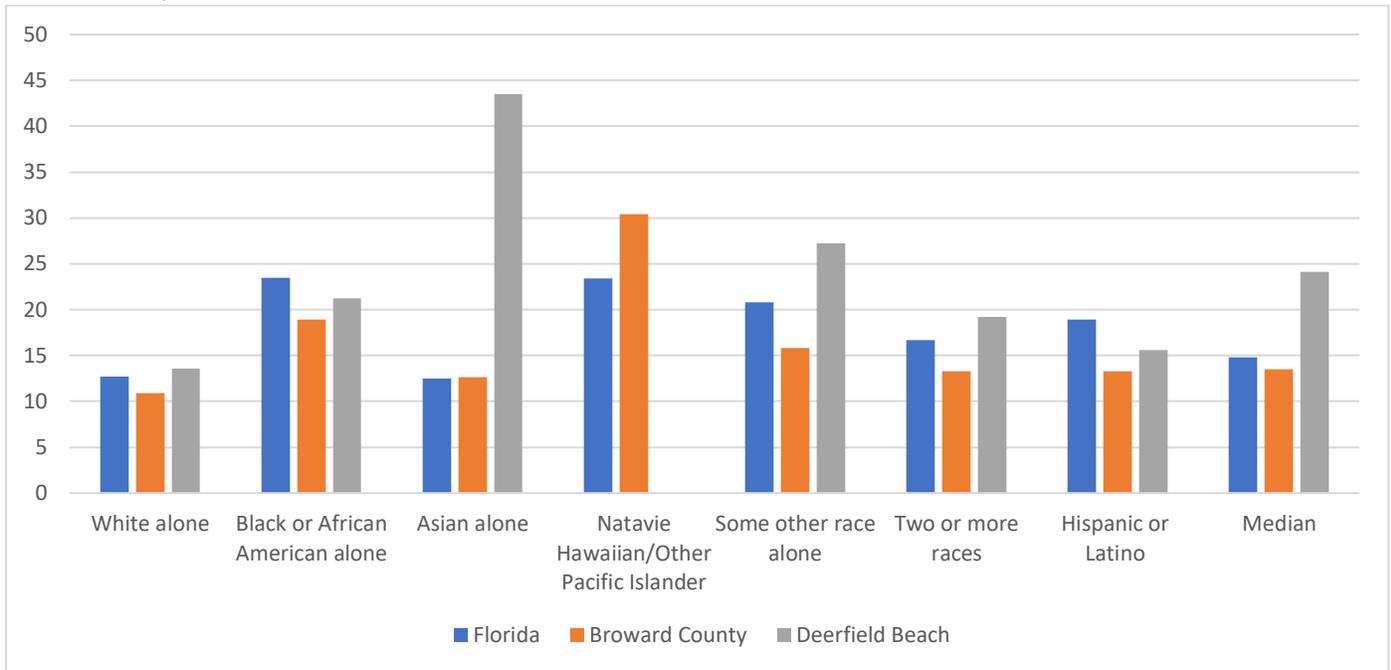
Note: Groups with a small sample size and large margin of error were removed from this visualization.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	2,724	29.20%	5,253	57.9%	1,902	15.6%
20.0 to 24.9%	1,147	12.30%	879	9.7%	1,585	13.00%
25 to 29.9%	1,030	11.00%	489	5.40%	1,322	10.80%
30 to 34.9%	1,104	11.80%	356	3.9%	932	7.60%
35% or more	3,336	35.70%	2,096	23.10%	6,449	52.90%
Total Cost Burdened	4,440	47.50%	2,452	27.00%	7,381	60.50%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

Table: Commuting Methods

	Florida	Broward County	Deerfield Beach
Total Workers (16 Years and Older)	9,140,393	931,338	38,209
Car, truck, or van	88.6%	88.9%	88.4%
Drove alone	79.4%	79.9%	78.8%
Carpooled	9.2%	8.9%	9.6%
Public transportation (excluding taxicab)	1.9%	2.6%	1.5%
Walked	1.4%	1.2%	1.3%
Bicycle	0.6%	0.6%	0.8%
Taxicab, motorcycle, or other means	1.6%	1.6%	3.8%
Worked at home	5.8%	5.0%	4.1%

Source: 2014-2018 ACS 5-Yr Estimates (S0801)

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	34,788	36,627	5.3%
Less than 10 minutes	11.0%	9.0%	-18.2%
10 to 29 minutes	52.4%	62.6%	19.5%
30 to 59 minutes	33%	31.9%	-3.3%
60 or more minutes	3.8%	5.5%	44.7%
Mean travel time to work (minutes)	23.3	24.6	5.6%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)

Housing Profile

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	10,829	25.8%	10,369	24.9%
1-unit, attached structure	2,826	6.7%	3,668	8.8%
2 units	600	1.4%	877	2.1%
3 or 4 units	2,323	5.5%	1,816	4.4%
5-9 units	2,716	6.5%	2,677	6.4%
10-19 units	4,834	11.5%	5,127	12.3%
20 or more units	15,790	37.6%	14,694	35.3%
Mobile Home	2,072	4.9%	2,343	5.6%
Boat, RV, Van, Etc.	11	0.0%	38	0.1%
Total	42,001	100%	41,609	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	984	2.3%	1,179	2.8%
1 bedroom	9,062	21.6%	8,582	20.6%
2 bedrooms	20,827	49.6%	20,973	50.4%
3 bedrooms	9,133	21.7%	8,576	20.6%
4 bedrooms	1,697	4.0%	1,968	4.7%
5 or more bedrooms	298	0.7%	331	0.8%
Total	42,001	100%	41,609	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Year Unit Built

	Florida		Broward County		Deerfield Beach	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%	428	1.0%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%	1,833	4.4%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%	4,308	10.4%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%	10,320	24.8%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%	16,334	39.3%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%	5,680	13.7%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%	2,067	5.0%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%	379	0.9%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%	260	0.6%
Total	9,348,689	100%	821,088	100%	41,609	100%

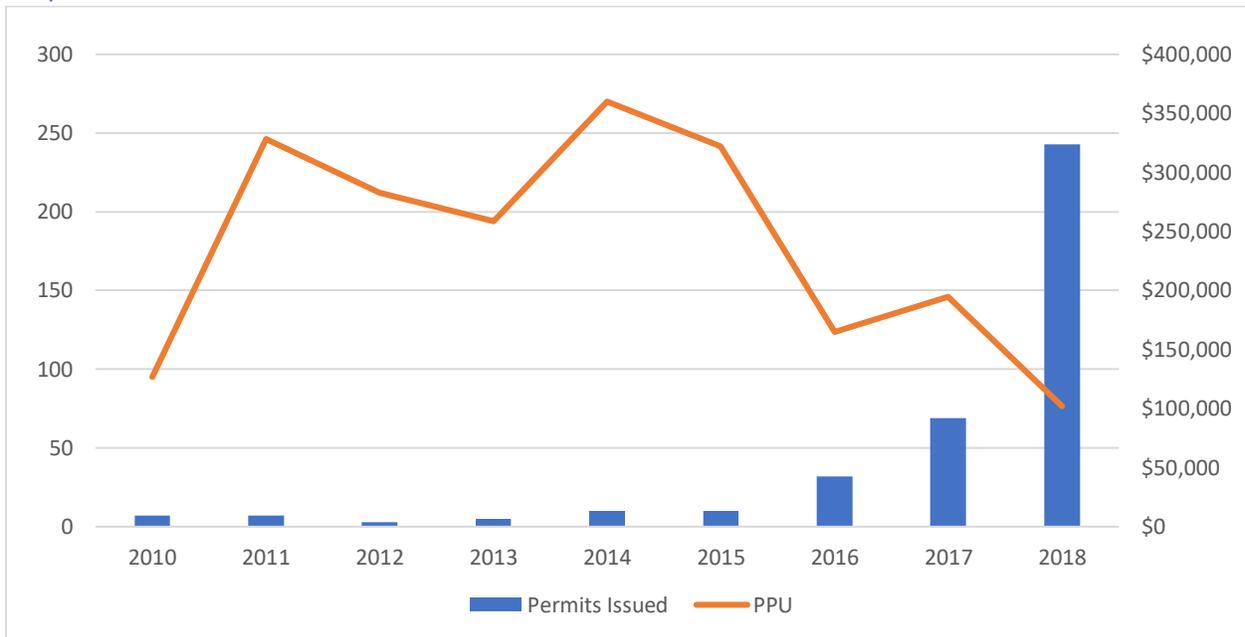
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Housing Occupancy in 2010 and 2018

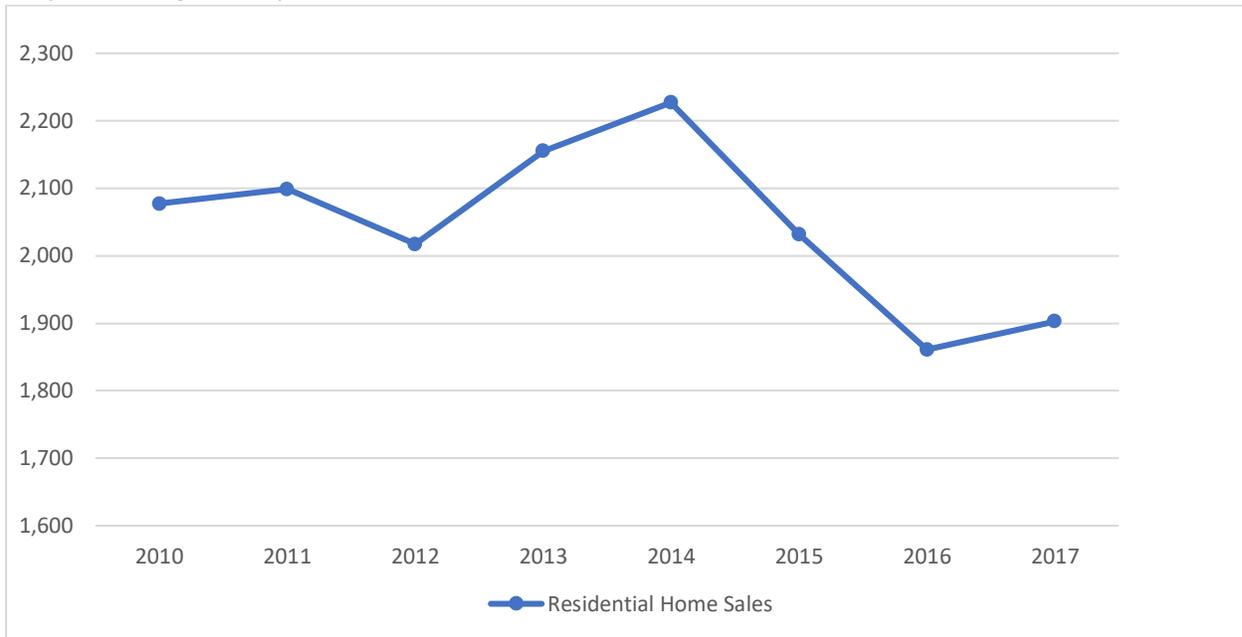
	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	42,001		41,609	
Occupied Housing Units	32,438	77.2%	31,863	76.6%
Owner Occupied Units	22,105	68.1%	18,887	59.3%
Renter Occupied Units	10,333	31.9%	12,976	40.7%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Price Per Unit and Construction Permits Issued



Graph: Housing Sales by Year



Source: PolicyMap & Zillow

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$178,600	\$153,600	-14.0%
Median Contract Rent	\$984	\$1,154	17.3%

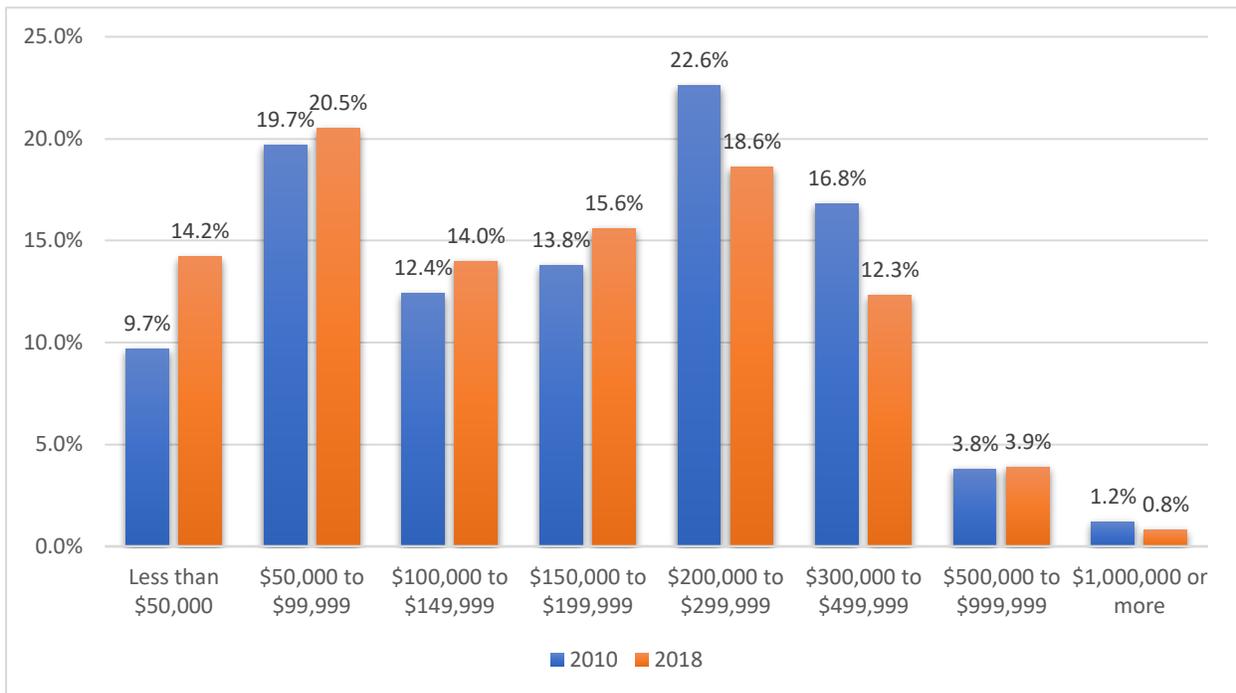
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	2,152	9.7%	18,887	14.2%
\$50,000 to \$99,999	4,346	19.7%	2,682	20.5%
\$100,000 to \$149,999	2,744	12.4%	3,877	14.0%
\$150,000 to \$199,999	3,048	13.8%	2,641	15.6%
\$200,000 to \$299,999	4,999	22.6%	2,940	18.6%
\$300,000 to \$499,999	3,715	16.8%	3,516	12.3%
\$500,000 to \$999,999	843	3.8%	2,328	3.9%
\$1,000,000 or more	258	1.2%	745	0.8%
Total Units	22,105	100%	18,887	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Median Home Value by Price Range



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	798	8.0%	627	5.0%
\$500 to \$999	2719	27.30%	2,156	17.2%
\$1,000 to \$1,499	4,567	45.9%	5,939	47.3%
\$1,500 or more	1,863	18.7%	3841	30.6%
Total Units	9,947	100%	12563	100%
No rent paid	386	(X)	413	(X)

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Note: Median Rent is calculated based solely on those renters actually paying rent.

Lauderhill – Data Tables

Community Profile

Table: Age – 2010 to 2018

Age Cohort	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	5,699	8.50%	5,459	7.70%
5 to 9 years	4,888	7.30%	4,772	6.70%
10 to 14 years	4,406	6.60%	5,255	7.40%
15 to 19 years	4,820	7.20%	4,878	6.80%
20 to 24 years	4,247	6.30%	5,238	7.30%
25 to 34 years	9,800	14.60%	9,414	13.20%
35 to 44 years	9,435	14.10%	9,052	12.70%
45 to 54 years	9,192	13.70%	9,114	12.80%
55 to 59 years	3,381	5.00%	4,539	6.40%
60 to 64 years	2,981	4.40%	3,787	5.30%
65 to 74 years	4,065	6.10%	5,557	7.80%
75 to 84 years	2,668	4.00%	2,767	3.90%
85 years and over	1,545	2.30%	1,496	2.10%
Median Age	34.7	(X)	35.9	(X)

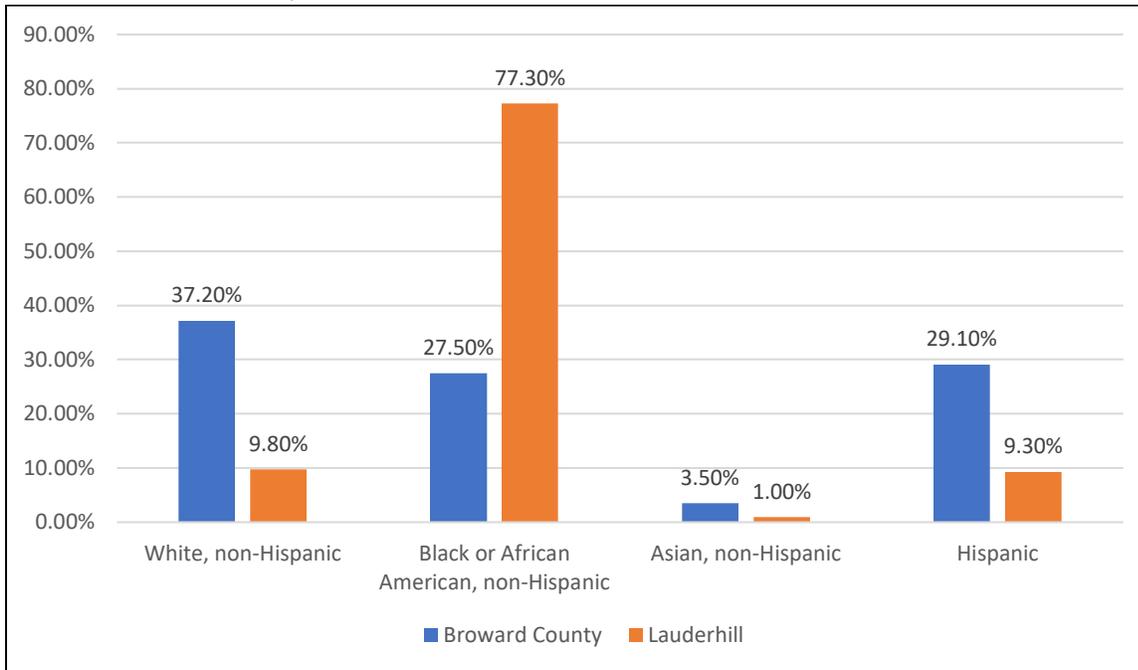
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Table: Race and Ethnicity

	Broward County		Lauderhill	
	Number	Percentage	Number	Percentage
White alone	1,354,542	70.9%	6,997	9.8%
Black or African American alone	524,739	27.5%	55,119	77.3%
American Indian and Alaska Native alone	3,188	0.2%	261	0.4%
Asian alone	67,313	3.5%	723	1.0%
Native Hawaiian/Other Pac Islander alone	946	0.0%	0	0.0%
Some other race alone	10,121	0.5%	469	0.7%
Two or more races	37,797	2.0%	1,134	1.6%
Hispanic or Latino (of any race)	554,609	29.1%	6,625	9.3%

Data Note: Numbers should come from the cells in the “Hispanic or Latino and Race” section and not from the “Race” section. This will remove Hispanic residents from the other race groups and provide a more accurate picture of the jurisdiction’s demographics.

Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Table: Disability Characteristics

	Broward County		Lauderhill	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	195,466	1,341,197	9,095	45,461
Employed	21.5%	67.7%	18.7%	66.3%
Not in Labor Force	74.8%	27.8%	77.0%	27.7%
Median Earnings	\$22,429	\$32,105	\$19,714	\$25,351
Below the Poverty Level	19.3%	11.2%	27.0%	17.6%

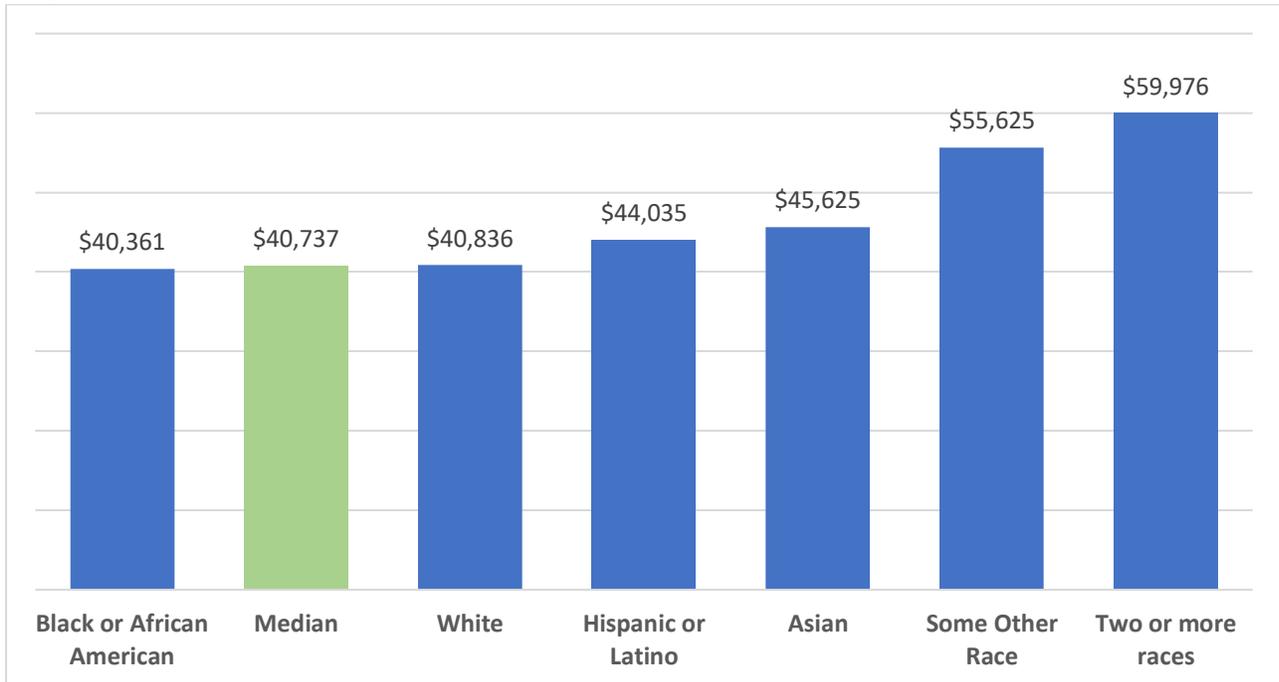
Source: 2014-2018 ACS 5-Yr Estimates (S1811)

Table: Comparison of Veterans and Non-Veterans

	Veterans	Non-Veterans
Population Over 18 Years Old	2,025	50,829
Median Income	\$35,036	\$21,807
Labor Force Participation Rate	76.8%	76.6%
Unemployment Rate	7.7%	8.8%
Below Poverty in the Past 12 Months	283	9,620
With Any Disability	674	8,305

Source: 2014-2018 ACS 5-Yr Estimates (S2101)

Graph: Income and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1903)

Data Source: 2014-2018 American Community Survey 5-Yr Estimates (S1903)

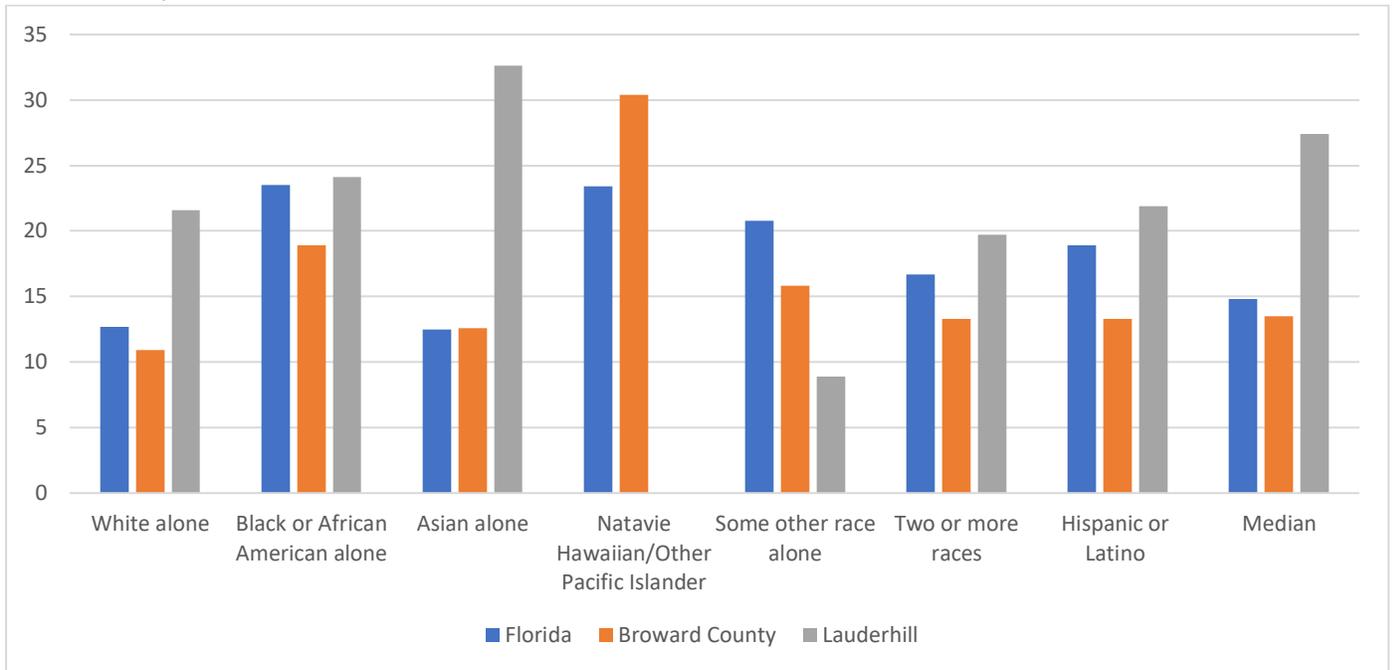
Note: Groups with a small sample size and large margin of error were removed from this visualization.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	2,137	27.90%	2,218	58.2%	982	8.9%
20.0 to 24.9%	1,298	16.90%	453	11.90%	1,007	9.10%
25 to 29.9%	618	8.10%	135	3.50%	1,250	11.30%
30 to 34.9%	603	7.90%	208	5.50%	846	7.70%
35% or more	3,013	39.30%	802	21.00%	6,942	63.00%
Total Cost Burdened	3,616	47.20%	1,010	26.50%	7,788	70.70%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

Table: Commuting Methods

	Florida	Broward County	Lauderhill
Total Workers (16 Years and Older)	9,140,393	931,338	30,718
Car, truck, or van	88.6%	88.9%	87.5%
Drove alone	79.4%	79.9%	78.3%
Carpooled	9.2%	8.9%	9.2%
Public transportation (excluding taxicab)	1.9%	2.6%	6.2%
Walked	1.4%	1.2%	1.1%
Bicycle	0.6%	0.6%	0.1%
Taxicab, motorcycle, or other means	1.6%	1.6%	1.9%
Worked at home	5.8%	5.0%	3.1%
Source: 2014-2018 ACS 5-Yr Estimates (S0801)			

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	28,778	29,764	3.4%
Less than 10 minutes	5.4%	3.8%	-29.6%
10 to 29 minutes	47.7%	51.7%	8.4%
30 to 59 minutes	37%	38.8%	4.9%
60 or more minutes	9.9%	9.6%	-3.0%
Mean travel time to work (minutes)	28.8	29.9	3.8%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)			

Housing Profile

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	9,111	30.7%	8,640	31.1%
1-unit, attached structure	1,798	6.1%	2,104	7.6%
2 units	565	1.9%	495	1.8%
3 or 4 units	1,851	6.2%	1,456	5.2%
5-9 units	1,585	5.3%	1,710	6.2%
10-19 units	1,951	6.6%	1,322	4.8%
20 or more units	12,785	43.1%	11,764	42.3%
Mobile Home	0	0.0%	260	0.9%
Boat, RV, Van, Etc.	0	0.0%	33	0.1%
Total	29,646	100%	27,784	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	425	1.4%	671	2.4%
1 bedroom	4,748	16.0%	4,371	15.7%
2 bedrooms	14,045	47.4%	12,716	45.8%
3 bedrooms	7,735	26.1%	7,530	27.1%
4 bedrooms	2,408	8.1%	2,199	7.9%
5 or more bedrooms	285	1.0%	297	1.1%
Total	29,646	100%	27,784	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Year Unit Built

	Florida		Broward County		Lauderhill	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%	110	0.4%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%	936	3.4%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%	1,580	5.7%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%	5,914	21.3%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%	12,545	45.2%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%	4,815	17.3%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%	1,562	5.6%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%	199	0.7%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%	123	0.4%
Total	9,348,689	100%	821,088	100%	27,784	100%

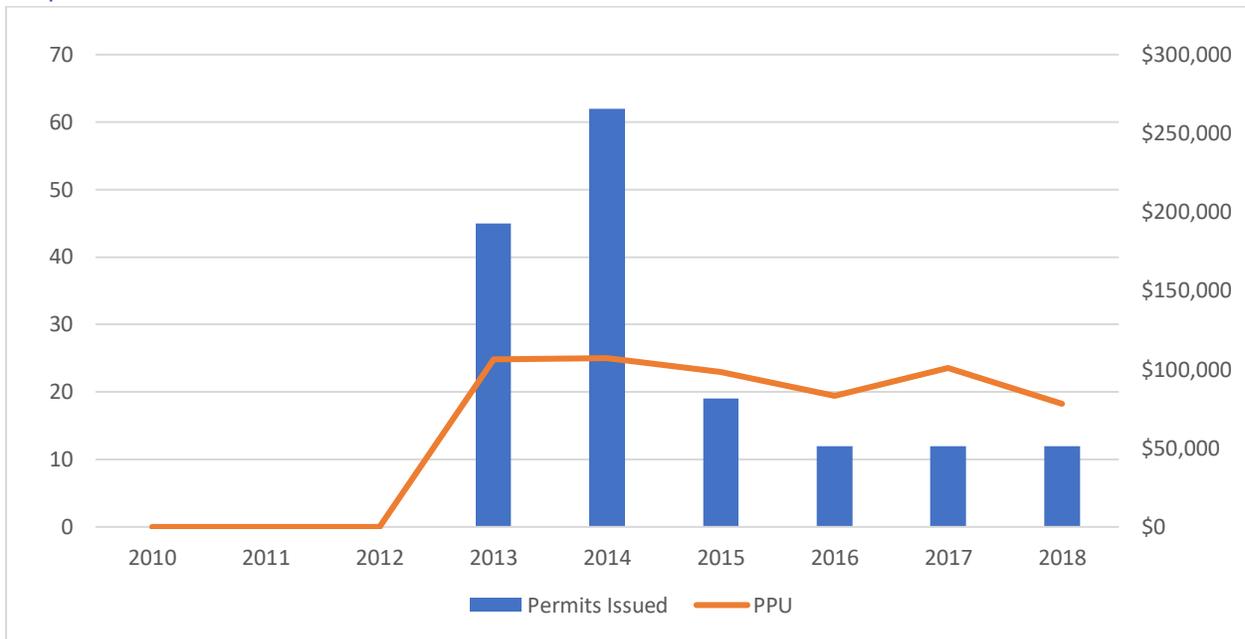
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Housing Occupancy in 2010 and 2018

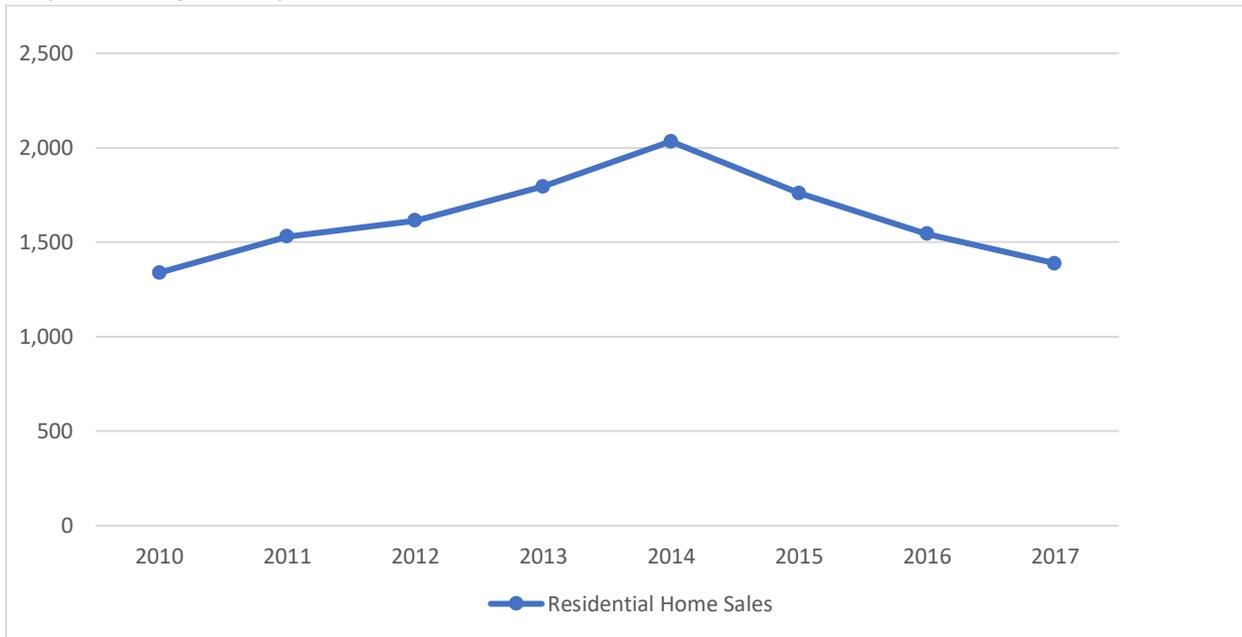
	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	29,646		27,784	
Occupied Housing Units	24,265	24,265	23,287	23,287
Owner Occupied Units	15,105	62.3%	11,714	50.3%
Renter Occupied Units	9,160	37.7%	11,573	49.7%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Price Per Unit and Construction Permits Issued



Graph: Housing Sales by Year



Source: PolicyMap & Zillow

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$162,100	\$124,400	-23.3%
Median Contract Rent	\$859	\$1,032	20.1%

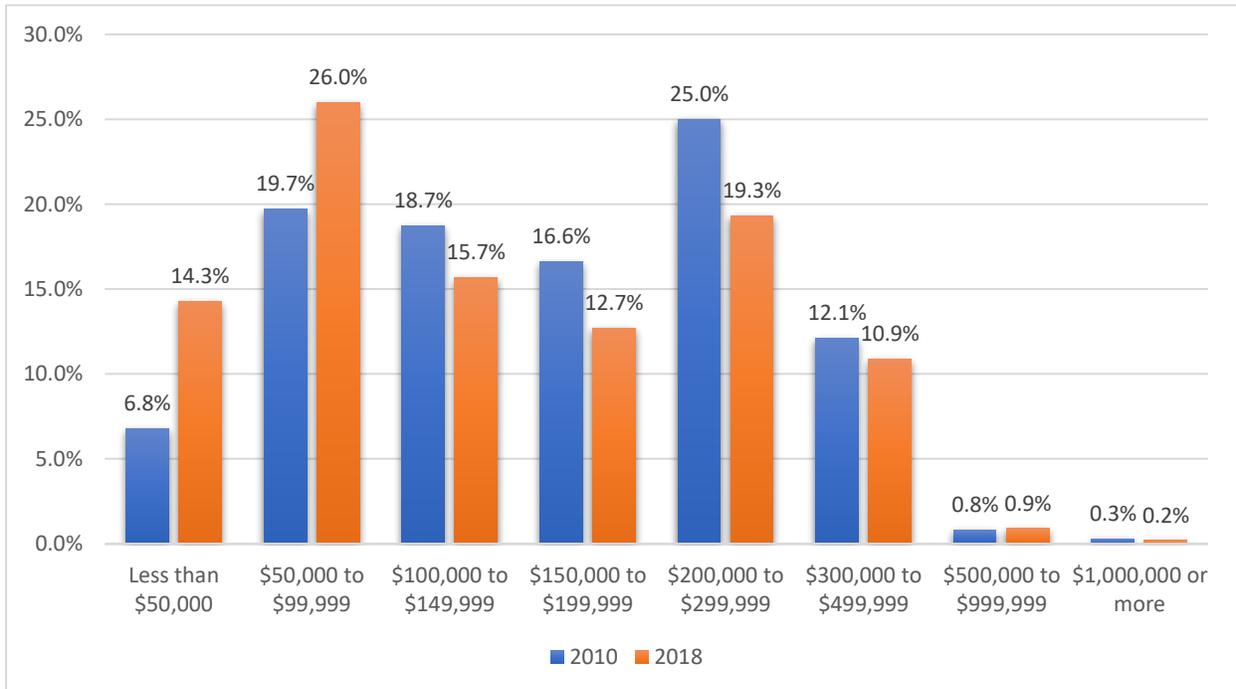
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	1,029	6.8%	1,670	14.3%
\$50,000 to \$99,999	2,970	19.7%	3,048	26.0%
\$100,000 to \$149,999	2,826	18.7%	1,844	15.7%
\$150,000 to \$199,999	2,507	16.6%	1,490	12.7%
\$200,000 to \$299,999	3,782	25.0%	2,258	19.3%
\$300,000 to \$499,999	1,821	12.1%	1,282	10.9%
\$500,000 to \$999,999	120	0.8%	101	0.9%
\$1,000,000 or more	50	0.3%	21	0.2%
Total Units	15,105	100%	11,714	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Median Home Value by Price Range



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	474	5.3%	446	3.9%
\$500 to \$999	4,185	47.5%	2,859	25.3%
\$1,000 to \$1,499	3,370	38.3%	5,545	49.1%
\$1,500 or more	774	8.8%	2,452	21.7%
Total Units	8,803	100%	11,302	100%
No rent paid	357	(X)	271	(X)

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Note: Median Rent is calculated based solely on those renters actually paying rent.

Margate – Data Tables

Community Profile

Table: Age – 2010 to 2018

Age Cohort	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	2,942	5.5%	2,865	5.0%
5 to 9 years	3,047	5.7%	2,545	4.4%
10 to 14 years	2,820	5.3%	2,851	5.0%
15 to 19 years	2,870	5.4%	2,435	4.2%
20 to 24 years	2,977	5.6%	2,939	5.1%
25 to 34 years	7,095	13.2%	7,469	13.0%
35 to 44 years	7,577	14.1%	7,066	12.3%
45 to 54 years	7,294	13.6%	7,971	13.9%
55 to 59 years	3,755	7.0%	4,378	7.6%
60 to 64 years	3,164	5.9%	4,103	7.1%
65 to 74 years	4,815	9.0%	7,102	12.4%
75 to 84 years	3,440	6.4%	3,960	6.9%
85 years and over	1,804	3.4%	1,743	3.0%
Median Age	41.9	(X)	45.8	(X)

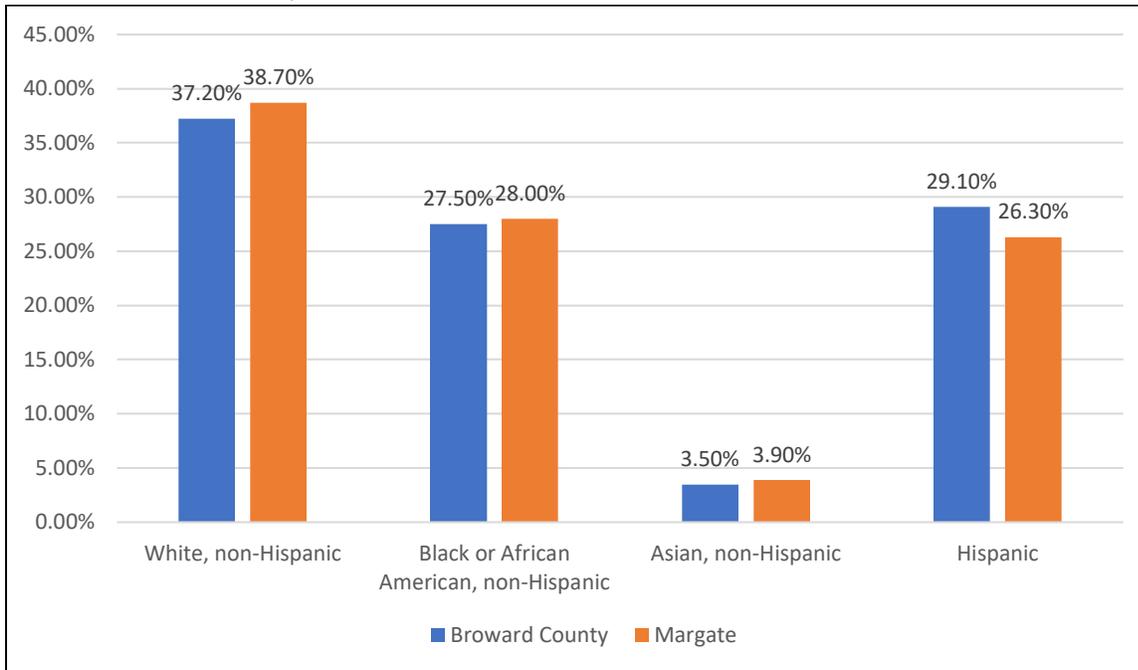
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Table: Race and Ethnicity

	Broward County		Margate	
	Number	Percentage	Number	Percentage
White alone	1,354,542	70.9%	22,200	38.7%
Black or African American alone	524,739	27.5%	16,069	28.0%
American Indian and Alaska Native alone	3,188	0.2%	36	0.1%
Asian alone	67,313	3.5%	2,240	3.9%
Native Hawaiian/Other Pac Islander alone	946	0.0%	0	0.0%
Some other race alone	10,121	0.5%	377	0.7%
Two or more races	37,797	2.0%	1,426	2.5%
Hispanic or Latino (of any race)	554,609	29.1%	15,079	26.3%

Data Note: Numbers should come from the cells in the “Hispanic or Latino and Race” section and not from the “Race” section. This will remove Hispanic residents from the other race groups and provide a more accurate picture of the jurisdiction’s demographics.

Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Table: Disability Characteristics

	Broward County		Margate	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	195,466	1,341,197	8,027	40,672
Employed	21.5%	67.7%	18.4%	70.3%
Not in Labor Force	74.8%	27.8%	79.1%	25.8%
Median Earnings	\$22,429	\$32,105	\$15,954	\$29,171
Below the Poverty Level	19.3%	11.2%	27.0%	17.6%

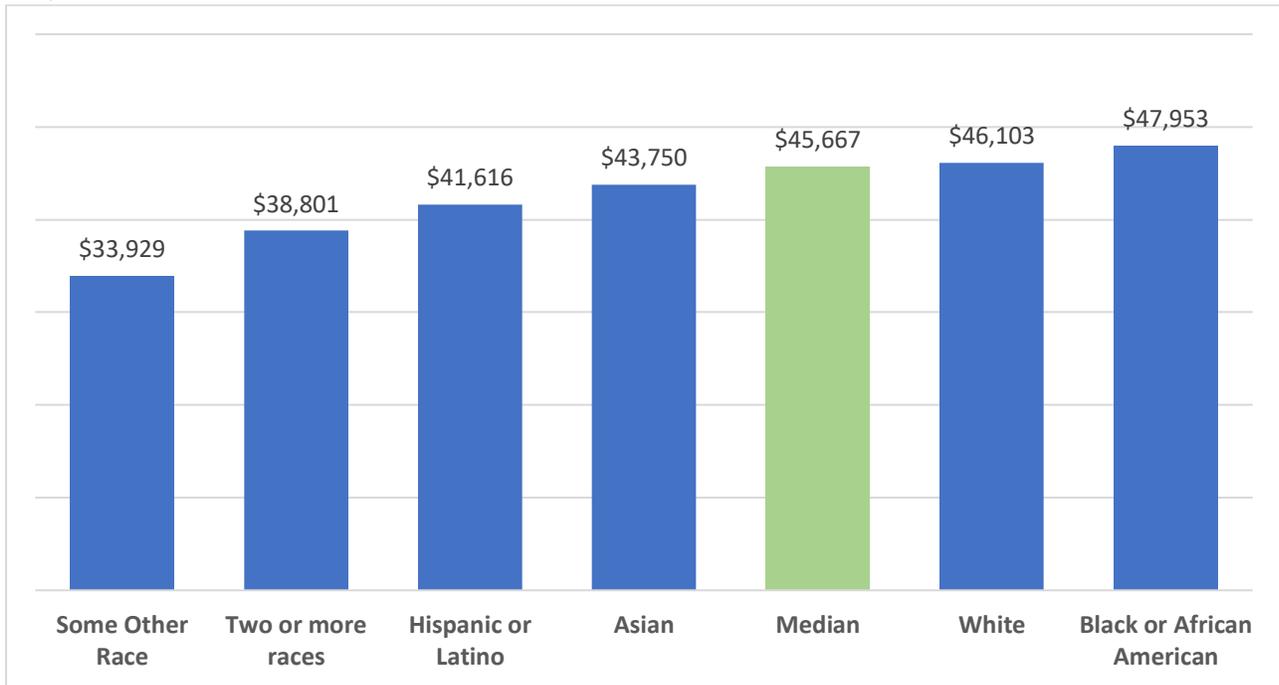
Source: 2014-2018 ACS 5-Yr Estimates (S1811)

Table: Comparison of Veterans and Non-Veterans

	Veterans	Non-Veterans
Population Over 18 Years Old	3,001	44,754
Median Income	\$30,517	\$25,700
Labor Force Participation Rate	86.2%	83.0%
Unemployment Rate	1.4%	5.6%
Below Poverty in the Past 12 Months	131	4,991
With Any Disability	877	7,138

Source: 2014-2018 ACS 5-Yr Estimates (S2101)

Graph: Income and Race



Data Source: 2014-2018 American Community Survey 5-Yr Estimates (S1903)

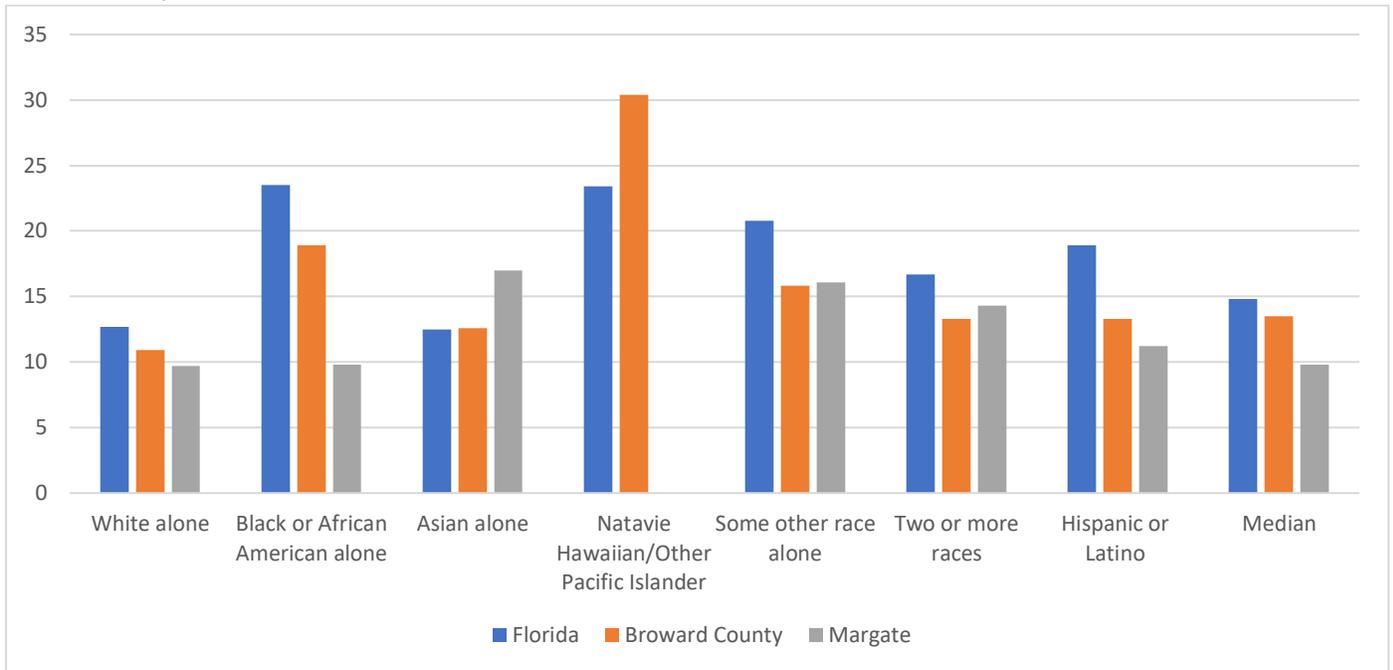
Note: Groups with a small sample size and large margin of error were removed from this visualization.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	3,009	31.10%	3,415	56.4%	773	12.7%
20.0 to 24.9%	1,529	15.80%	557	9.2%	818	13.40%
25 to 29.9%	1,257	13.00%	549	9.10%	368	6.00%
30 to 34.9%	783	8.10%	387	6.40%	646	10.60%
35% or more	3,108	32.10%	1,147	18.90%	3,489	57.30%
Total Cost Burdened	3,891	40.20%	1,534	25.30%	4,135	67.90%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

Table: Commuting Methods

	Florida	Broward County	Margate
Total Workers (16 Years and Older)	9,140,393	931,338	29,531
Car, truck, or van	88.6%	88.9%	92.2%
Drove alone	79.4%	79.9%	83.5%
Carpooled	9.2%	8.9%	8.7%
Public transportation (excluding taxicab)	1.9%	2.6%	1.8%
Walked	1.4%	1.2%	0.6%
Bicycle	0.6%	0.6%	0.4%
Taxicab, motorcycle, or other means	1.6%	1.6%	1.4%
Worked at home	5.8%	5.0%	3.6%
Source: 2014-2018 ACS 5-Yr Estimates (S0801)			

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	25,185	28,467	11.6%
Less than 10 minutes	7.5%	7.4%	-1.3%
10 to 29 minutes	45.8%	55.8%	21.8%
30 to 59 minutes	40.5%	38.5%	-4.9%
60 or more minutes	6.2%	5.7%	-8.0%
Mean travel time to work (minutes)	26.8	26.8	0%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)			

Housing Profile

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	10,846	41.9%	11,449	42.7%
1-unit, attached structure	1,744	6.7%	1,545	5.8%
2 units	240	0.9%	262	1.0%
3 or 4 units	701	2.7%	694	2.6%
5-9 units	1,595	6.2%	1,459	5.4%
10-19 units	3,688	14.3%	4,342	16.2%
20 or more units	6,026	23.3%	5,962	22.2%
Mobile Home	1,025	4.0%	1,033	3.9%
Boat, RV, Van, Etc.	0	0.0%	53	0.2%
Total	25,865	100%	26,799	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	122	0.5%	737	2.8%
1 bedroom	3,958	15.3%	3,318	12.4%
2 bedrooms	11,487	44.4%	12,636	47.2%
3 bedrooms	7,885	30.5%	7,968	29.7%
4 bedrooms	2,272	8.8%	2,022	7.5%
5 or more bedrooms	141	0.5%	118	0.4%
Total	25,865	100%	26,799	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Year Unit Built

	Florida		Broward County		Margate	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%	163	0.6%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%	1,160	4.3%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%	3,817	14.2%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%	5,400	20.2%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%	11,985	44.7%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%	2,965	11.1%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%	950	3.5%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%	212	0.8%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%	147	0.5%
Total	9,348,689	100%	821,088	100%	26,799	100%

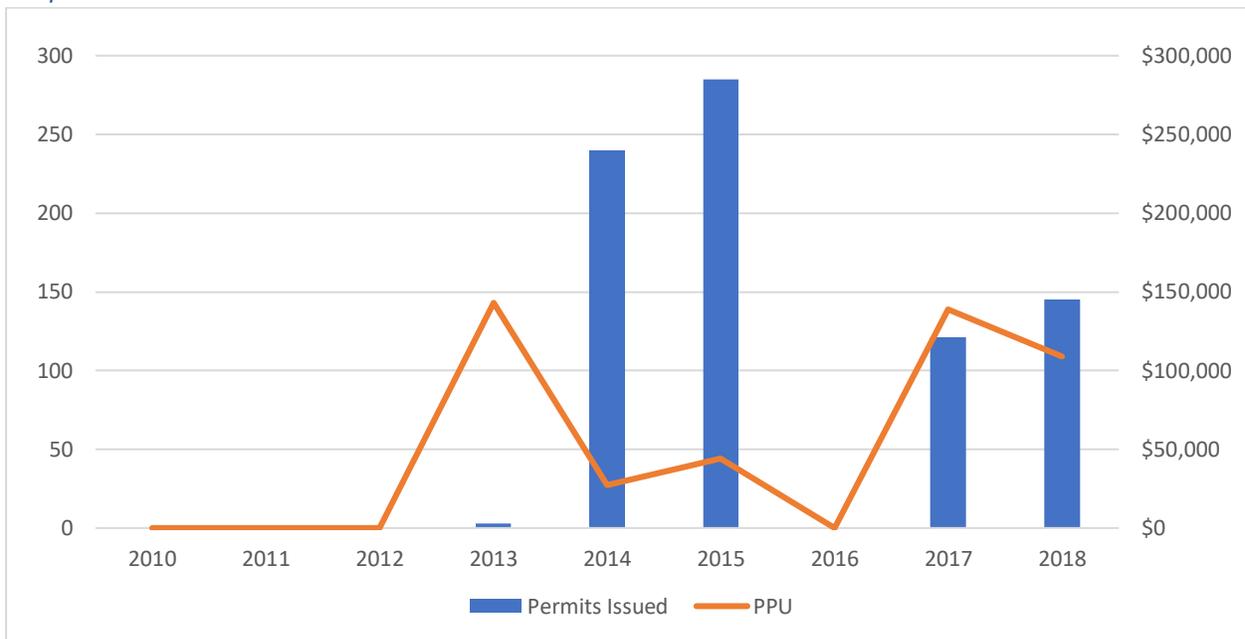
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Housing Occupancy in 2010 and 2018

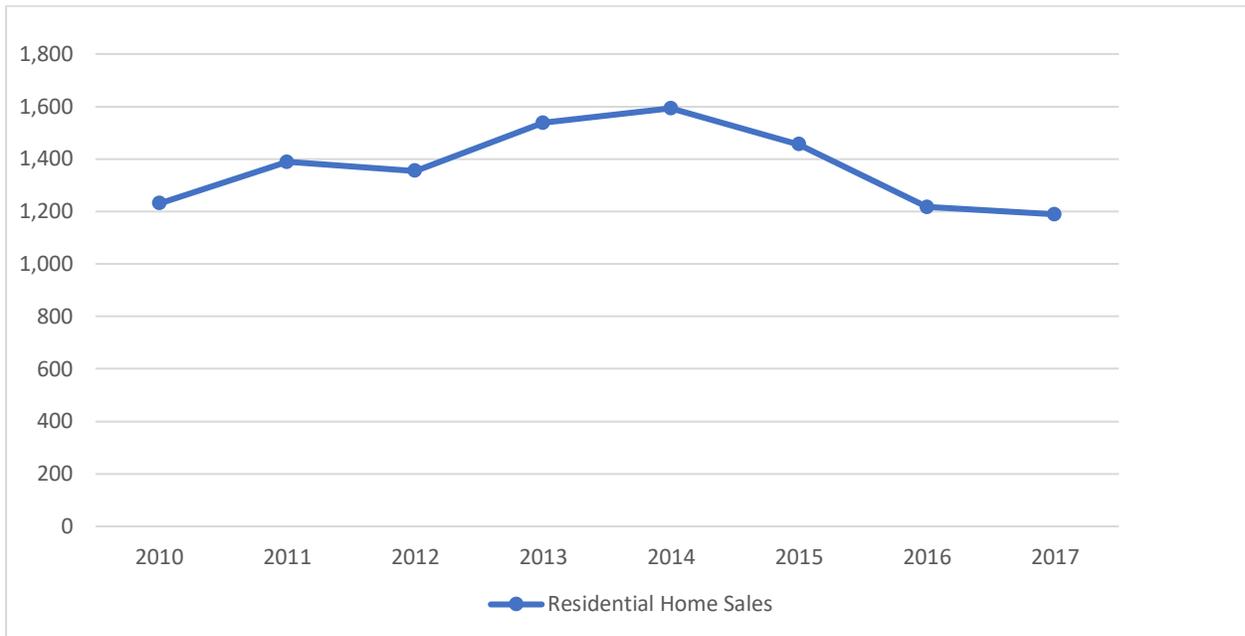
	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	25,865		26,799	
Occupied Housing Units	21,895	84.7%	22,330	83.3%
Owner Occupied Units	17,141	78.3%	15,966	71.5%
Renter Occupied Units	4,754	21.7%	6,364	28.5%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Price Per Unit and Construction Permits Issued



Graph: Housing Sales by Year



Source: PolicyMap & Zillow

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$169,100	\$172,900	2.2%
Median Contract Rent	\$1,072	\$1,167	8.9%

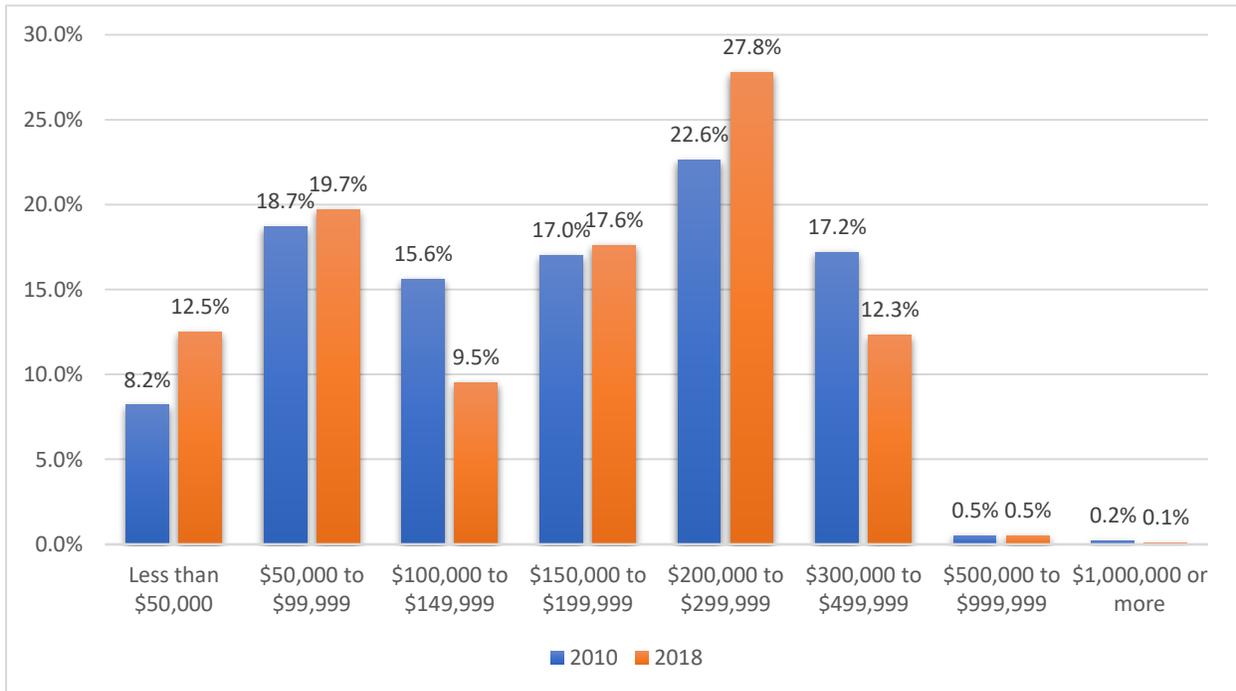
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	1,402	8.2%	1,993	12.5%
\$50,000 to \$99,999	3,203	18.7%	3,149	19.7%
\$100,000 to \$149,999	2,676	15.6%	1,524	9.5%
\$150,000 to \$199,999	2,909	17.0%	2,815	17.6%
\$200,000 to \$299,999	3,874	22.6%	4,434	27.8%
\$300,000 to \$499,999	2,948	17.2%	1,960	12.3%
\$500,000 to \$999,999	94	0.5%	72	0.5%
\$1,000,000 or more	35	0.2%	19	0.1%
Total Units	17,141	100%	15,966	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Median Home Value by Price Range



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	81	1.8%	196	3.2%
\$500 to \$999	994	22.0%	1,375	22.2%
\$1,000 to \$1,499	2,357	52.3%	2,624	42.3%
\$1,500 or more	1,074	23.8%	2005	32.4%
Total Units	4,506	100%	6,200	100%
No rent paid	248	(X)	164	(X)

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Note: Median Rent is calculated based solely on those renters actually paying rent.

Miramar – Data Tables

Community Profile

Table: Age – 2010 to 2018

Age Cohort	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	9,144	8.0%	8,965	6.5%
5 to 9 years	9,044	8.0%	8,989	6.5%
10 to 14 years	9,905	8.7%	9,494	6.9%
15 to 19 years	9,028	7.9%	9,206	6.7%
20 to 24 years	7,796	6.9%	9,770	7.1%
25 to 34 years	16,244	14.3%	19,697	14.3%
35 to 44 years	18,818	16.5%	21,831	15.8%
45 to 54 years	16,255	14.3%	21,156	15.3%
55 to 59 years	5,687	5.0%	8,554	6.2%
60 to 64 years	3,958	3.5%	6,586	4.8%
65 to 74 years	4,700	4.1%	8,451	6.1%
75 to 84 years	2,651	2.3%	4,204	3.0%
85 years and over	477	0.4%	1,265	0.9%
Median Age	32.6	(X)	36.2	(X)

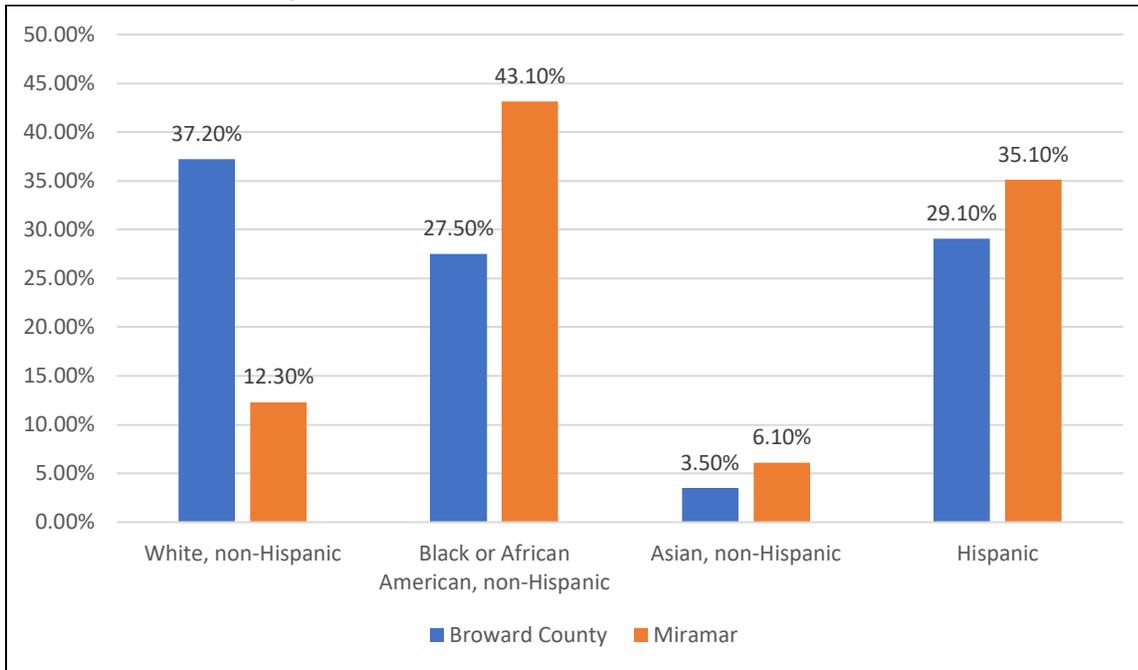
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Table: Race and Ethnicity

	Broward County		Miramar	
	Number	Percentage	Number	Percentage
White alone	1,354,542	70.9%	16,940	12.3%
Black or African American alone	524,739	27.5%	59,613	43.1%
American Indian and Alaska Native alone	3,188	0.2%	80	0.1%
Asian alone	67,313	3.5%	8,391	6.1%
Native Hawaiian/Other Pac Islander alone	946	0.0%	0	0.0%
Some other race alone	10,121	0.5%	807	0.6%
Two or more races	37,797	2.0%	3,904	2.8%
Hispanic or Latino (of any race)	554,609	29.1%	48,433	35.1%

Data Note: Numbers should come from the cells in the “Hispanic or Latino and Race” section and not from the “Race” section. This will remove Hispanic residents from the other race groups and provide a more accurate picture of the jurisdiction’s demographics.

Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Table: Disability Characteristics

	Broward County		Miramar	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	195,466	1,341,197	8,321	100,483
Employed	21.5%	67.7%	23.1%	68.3%
Not in Labor Force	74.8%	27.8%	72.7%	27.9%
Median Earnings	\$22,429	\$32,105	\$26,201	\$36,035
Below the Poverty Level	19.3%	11.2%	27.0%	17.6%

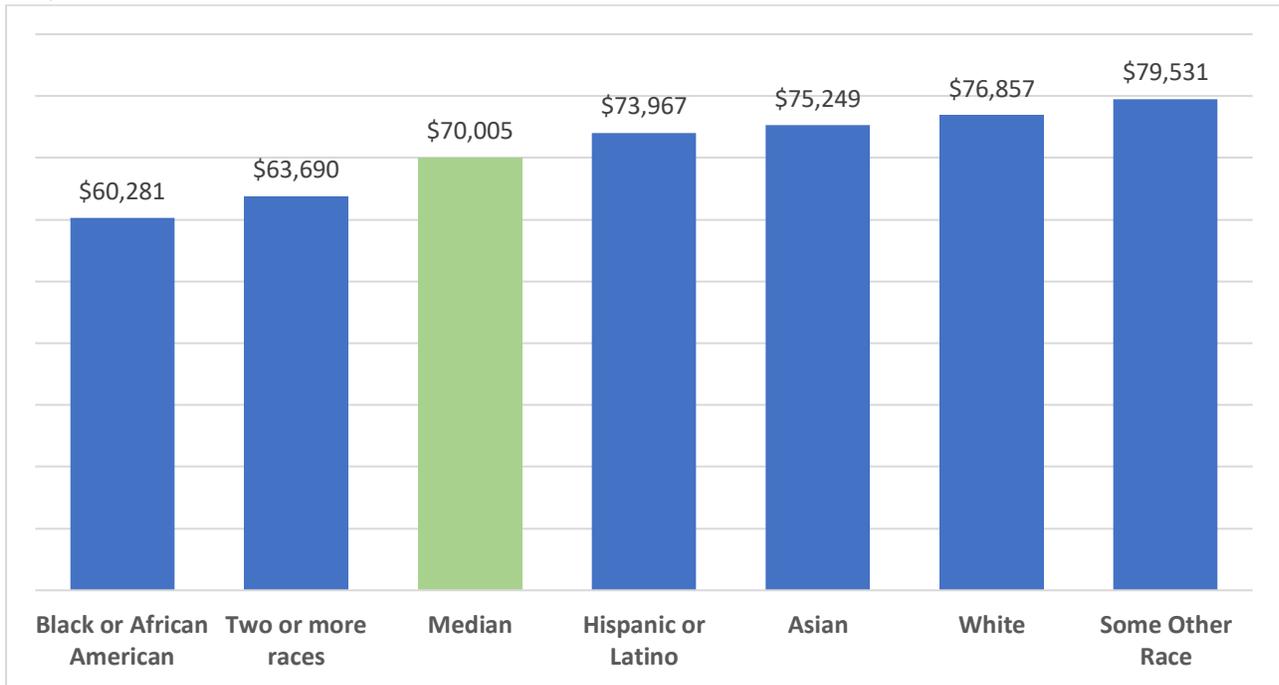
Source: 2014-2018 ACS 5-Yr Estimates (S1811)

Table: Comparison of Veterans and Non-Veterans

	Veterans	Non-Veterans
Population Over 18 Years Old	2,898	102,133
Median Income	\$45,794	\$31,585
Labor Force Participation Rate	94.5%	78.6%
Unemployment Rate	6.8%	5.3%
Below Poverty in the Past 12 Months	226	9,610
With Any Disability	497	7,663

Source: 2014-2018 ACS 5-Yr Estimates (S2101)

Graph: Income and Race



Data Source: 2014-2018 American Community Survey 5-Yr Estimates (S1903)

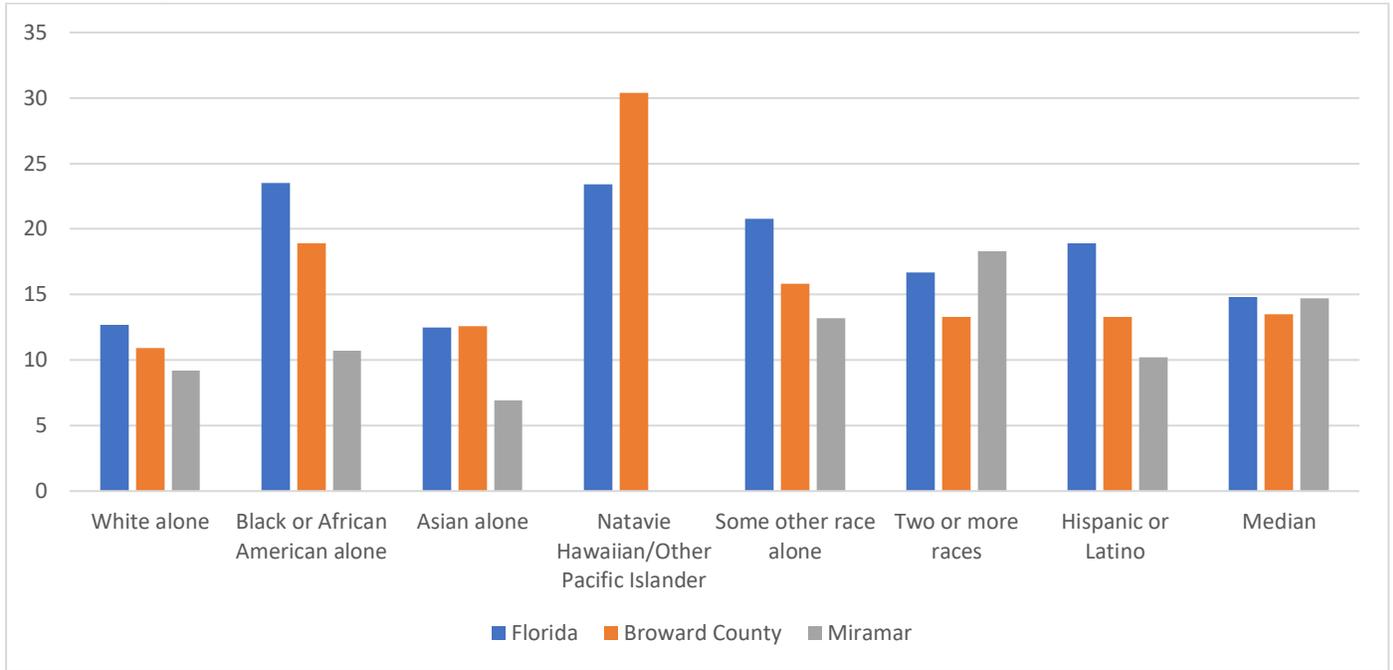
Note: Groups with a small sample size and large margin of error were removed from this visualization.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	5,775	29.40%	5,885	75.4%	1,576	13.8%
20.0 to 24.9%	2,966	15.10%	407	5.2%	1,453	12.70%
25 to 29.9%	2,589	13.20%	212	2.70%	1,227	10.70%
30 to 34.9%	1,673	8.50%	111	1.4%	1,803	15.80%
35% or more	6,671	33.90%	1,193	15.30%	5,359	46.90%
Total Cost Burdened	8,344	42.40%	1,304	16.70%	7,162	62.70%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

Table: Commuting Methods

	Florida	Broward County	Miramar
Total Workers (16 Years and Older)	9,140,393	931,338	69,616
Car, truck, or van	88.6%	88.9%	95.1%
Drove alone	79.4%	79.9%	88.5%
Carpooled	9.2%	8.9%	6.6%
Public transportation (excluding taxicab)	1.9%	2.6%	1.6%
Walked	1.4%	1.2%	0.1%
Bicycle	0.6%	0.6%	0.2%
Taxicab, motorcycle, or other means	1.6%	1.6%	0.9%
Worked at home	5.8%	5.0%	2.2%
Source: 2014-2018 ACS 5-Yr Estimates (S0801)			

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	52,244	68,084	30.3%
Less than 10 minutes	5.2%	4.4%	-15.4%
10 to 29 minutes	39.2%	49%	25%
30 to 59 minutes	47%	42.3%	-10%
60 or more minutes	9.0%	8.7%	-3.3%
Mean travel time to work (minutes)	30.9	29.9	-3.2%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)			

Housing Profile

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	24,233	63.5%	29,382	66.5%
1-unit, attached structure	5,097	13.4%	4,823	10.9%
2 units	608	1.6%	482	1.1%
3 or 4 units	762	2.0%	609	1.4%
5-9 units	923	2.4%	1,688	3.8%
10-19 units	2,152	5.6%	2,619	5.9%
20 or more units	3,708	9.7%	3,072	6.9%
Mobile Home	657	1.7%	1,530	3.5%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	25,865	100%	26,799	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	309	0.8%	496	1.1%
1 bedroom	2,067	5.4%	2,398	5.4%
2 bedrooms	8,439	22.1%	11,037	25.0%
3 bedrooms	15,522	40.7%	17,653	39.9%
4 bedrooms	8,395	22.0%	9,418	21.3%
5 or more bedrooms	3,408	8.9%	3,203	7.2%
Total	38,140	100%	44,205	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Year Unit Built

	Florida		Broward County		Miramar	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%	1667	3.8%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%	15,522	35.1%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%	11,270	25.5%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%	4,254	9.6%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%	3,804	8.6%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%	5,059	11.4%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%	2,446	5.5%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%	136	0.3%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%	47	0.1%
Total	9,348,689	100%	821,088	100%	44,205	100%

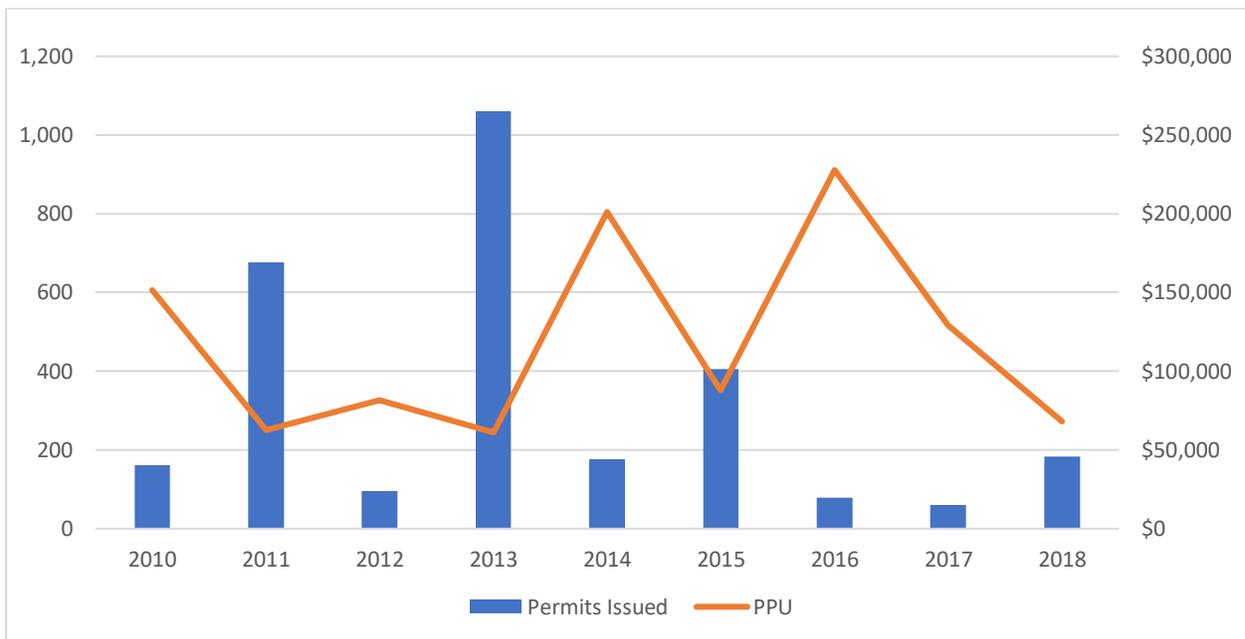
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Housing Occupancy in 2010 and 2018

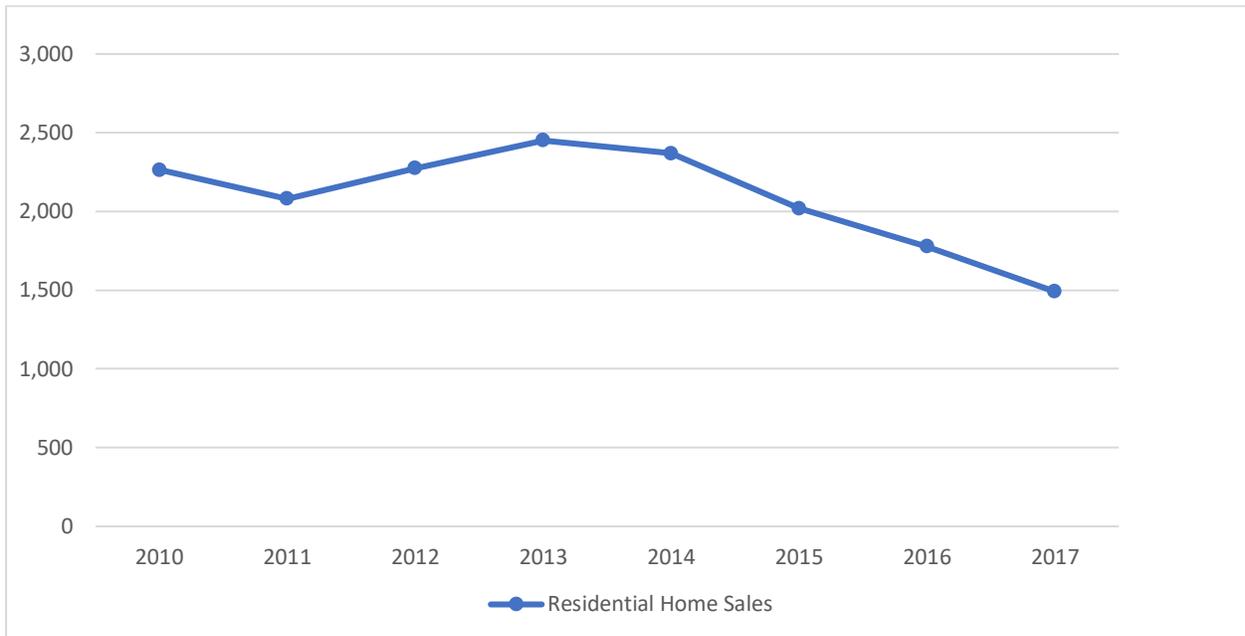
	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	38,140		44,205	
Occupied Housing Units	34,254	89.8%	39,759	89.9%
Owner Occupied Units	26,025	76.0%	27,695	69.7%
Renter Occupied Units	8,229	24.0%	12,064	30.3%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Price Per Unit and Construction Permits Issued



Graph: Housing Sales by Year



Source: PolicyMap & Zillow

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$297,000	\$279,900	-5.8%
Median Contract Rent	\$1,251	\$1,328	6.2%

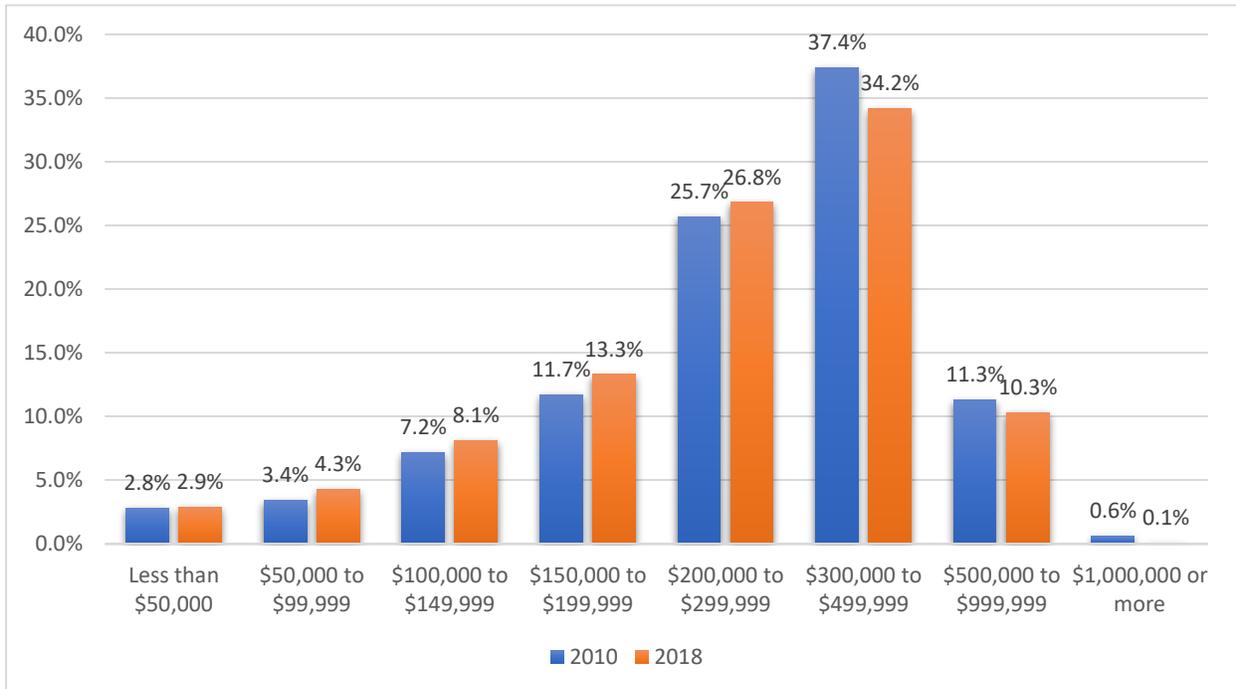
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	720	2.8%	813	2.9%
\$50,000 to \$99,999	883	3.4%	1,200	4.3%
\$100,000 to \$149,999	1,877	7.2%	2,238	8.1%
\$150,000 to \$199,999	3,055	11.7%	3,680	13.3%
\$200,000 to \$299,999	6,683	25.7%	7,423	26.8%
\$300,000 to \$499,999	9,731	37.4%	9,483	34.2%
\$500,000 to \$999,999	2,929	11.3%	2,844	10.3%
\$1,000,000 or more	147	0.6%	14	0.1%
Total Units	26,025	100%	27,695	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Median Home Value by Price Range



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	141	1.8%	43	0.4%
\$500 to \$999	1525	19.50%	1,619	13.7%
\$1,000 to \$1,499	2,663	34.1%	4,729	40.1%
\$1,500 or more	3,471	44.5%	5404	45.7%
Total Units	7,800	100%	11,795	100%
No rent paid	429	(X)	269	(X)

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Note: Median Rent is calculated based solely on those renters actually paying rent.

Pembroke Pines – Data Tables

Community Profile

Table: Age – 2010 to 2018

Age Cohort	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	8,277	5.4%	9,619	5.7%
5 to 9 years	9,999	6.6%	8,571	5.1%
10 to 14 years	11,291	7.4%	10,511	6.2%
15 to 19 years	10,353	6.8%	10,264	6.1%
20 to 24 years	8,232	5.4%	11,200	6.7%
25 to 34 years	18,960	12.4%	21,613	12.8%
35 to 44 years	24,438	16.0%	22,852	13.6%
45 to 54 years	22,916	15.0%	24,548	14.6%
55 to 59 years	8,436	5.5%	10,628	6.3%
60 to 64 years	6,810	4.5%	9,953	5.9%
65 to 74 years	10,368	6.8%	15,154	9.0%
75 to 84 years	8,257	5.4%	9,256	5.5%
85 years and over	4,029	2.6%	4,091	2.4%
Median Age	38.9	(X)	40.5	(X)

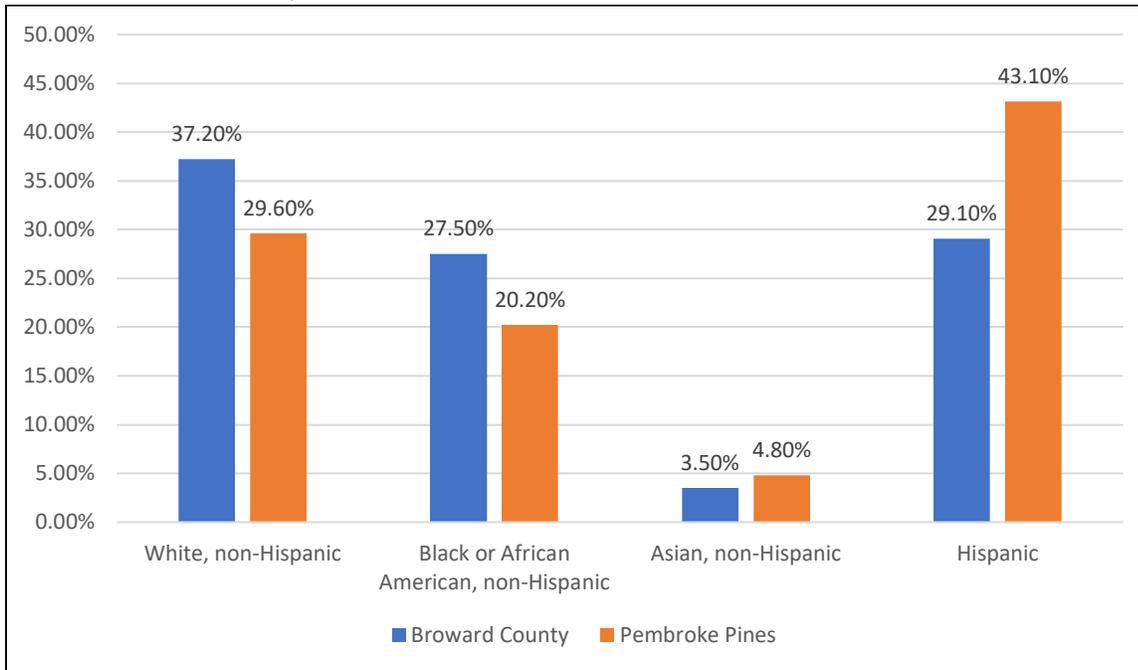
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Table: Race and Ethnicity

	Broward County		Pembroke Pines	
	Number	Percentage	Number	Percentage
White alone	1,354,542	70.9%	49,836	29.6%
Black or African American alone	524,739	27.5%	34,026	20.2%
American Indian and Alaska Native alone	3,188	0.2%	574	0.3%
Asian alone	67,313	3.5%	8,133	4.8%
Native Hawaiian/Other Pac Islander alone	946	0.0%	81	0.0%
Some other race alone	10,121	0.5%	974	0.6%
Two or more races	37,797	2.0%	2,079	1.2%
Hispanic or Latino (of any race)	554,609	29.1%	72,557	43.1%

Data Note: Numbers should come from the cells in the “Hispanic or Latino and Race” section and not from the “Race” section. This will remove Hispanic residents from the other race groups and provide a more accurate picture of the jurisdiction’s demographics.

Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Table: Disability Characteristics

	Broward County		Pembroke Pines	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	195,466	1,341,197	15,441	121,145
Employed	21.5%	67.7%	17.5%	66.5%
Not in Labor Force	74.8%	27.8%	78.2%	29.9%
Median Earnings	22,429	32,105	26,789	39,501
Below the Poverty Level	19.3%	11.2%	27.0%	17.6%

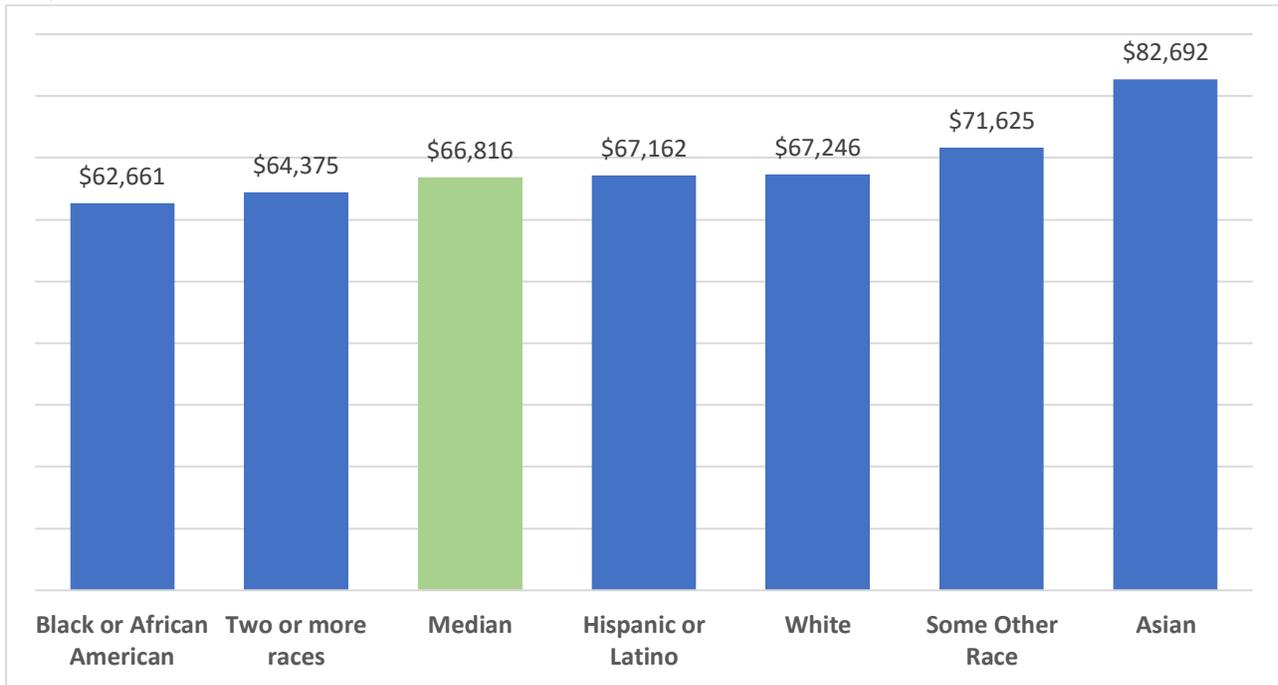
Source: 2014-2018 ACS 5-Yr Estimates (S1811)

Table: Comparison of Veterans and Non-Veterans

	Veterans	Non-Veterans
Population Over 18 Years Old	6,049	127,145
Median Income	\$51,595	\$31,826
Labor Force Participation Rate	83.4%	79.5%
Unemployment Rate	0.8%	5.7%
Below Poverty in the Past 12 Months	230	12,480
With Any Disability	1,420	13,792

Source: 2014-2018 ACS 5-Yr Estimates (S2101)

Graph: Income and Race



Source: 2014-2018 ACS 5-Yr Estimates (\$1903)

Data note 1: Hispanic or Latino (+/- 33,403), Asian (+/- 26,047) and “Some other race” (+/- 47,971) households made up a small number of households and have a high margin of error and should be viewed with caution.

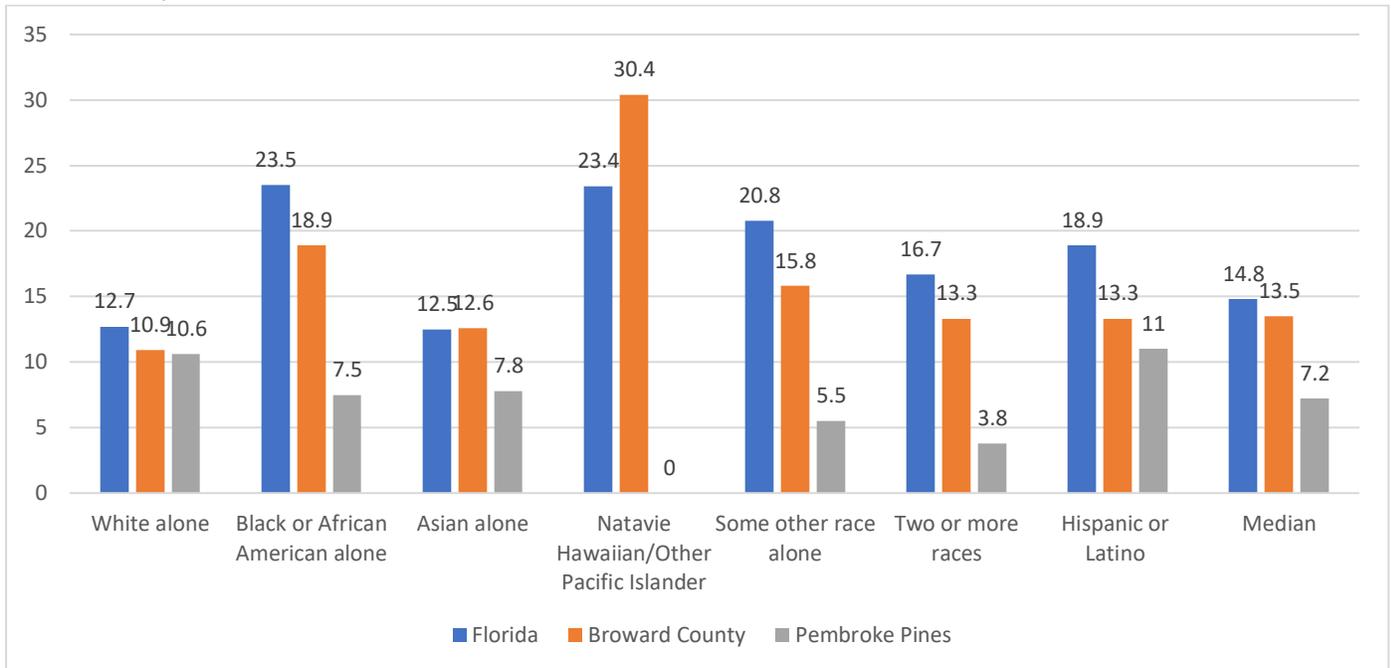
Data note 2: No data available for Native American/Alaska Natives, Hawaiian/Other Pacific Islanders and Two or more races.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	8,815	33.8%	8,116	58.1%	2,078	13.7%
20.0 to 24.9%	4,330	16.6%	920	6.6%	2,123	13.9%
25 to 29.9%	3,131	12.0%	993	7.10%	2,207	14.5%
30 to 34.9%	2,204	8.5%	667	4.8%	1,745	11.4%
35% or more	7,602	29.1%	3,247	23.3%	7,102	46.6%
Total Cost Burdened	9,806	37.6%	3,914	28.1%	8,847	58.0%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

Table: Commuting Methods

	Florida	Broward County	Pembroke Pines
Total Workers (16 Years and Older)	9,140,393	931,338	82,077
Car, truck, or van	88.6%	88.9%	92.8%
Drove alone	79.4%	79.9%	85.9%
Carpooled	9.2%	8.9%	6.9%
Public transportation (excluding taxicab)	1.9%	2.6%	1.1%
Walked	1.4%	1.2%	0.3%
Bicycle	0.6%	0.6%	0.1%
Taxicab, motorcycle, or other means	1.6%	1.6%	0.9%
Worked at home	5.8%	5.0%	4.7%

Source: 2014-2018 ACS 5-Yr Estimates (S0801)

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	69,364	78,198	12.7%
Less than 10 minutes	6.6%	4.6%	-30.3%
10 to 29 minutes	40.8%	45.2%	10.8%
30 to 59 minutes	44%	43.1%	-2.4%
60 or more minutes	9.1%	11.6%	-27.5%
Mean travel time to work (minutes)	30.1	31.6	-4.9%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)

Housing Profile

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	29,154	48.2%	31,064	48.7%
1-unit, attached structure	8,218	13.6%	9,382	14.7%
2 units	216	0.4%	436	0.7%
3 or 4 units	1,377	2.3%	1,694	2.7%
5-9 units	2,944	4.9%	2,993	4.7%
10-19 units	3,837	6.3%	3,615	5.7%
20 or more units	14,121	23.3%	13,454	21.1%
Mobile Home	621	1.0%	1,127	1.8%
Boat, RV, Van, Etc.	0	0.0%	6	0.0%
Total	60,488	100%	63,771	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	131	0.2%	975	1.5%
1 bedroom	6,574	10.9%	6,351	10.0%
2 bedrooms	19,369	32.0%	21,883	34.3%
3 bedrooms	21,659	35.8%	21,265	33.3%
4 bedrooms	10,612	17.5%	11,046	17.3%
5 or more bedrooms	2,143	3.5%	2,251	3.5%
Total	60,488	100%	63,771	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Year Unit Built

	Florida		Broward County		Pembroke Pines	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%	1,666	2.7%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%	7,974	12.5%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%	25,772	40.4%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%	12,985	20.4%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%	10,247	16.1%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%	3,768	5.9%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%	1,078	1.7%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%	220	0.3%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%	61	0.1%
Total	9,348,689	100%	821,088	100%	63,771	100%

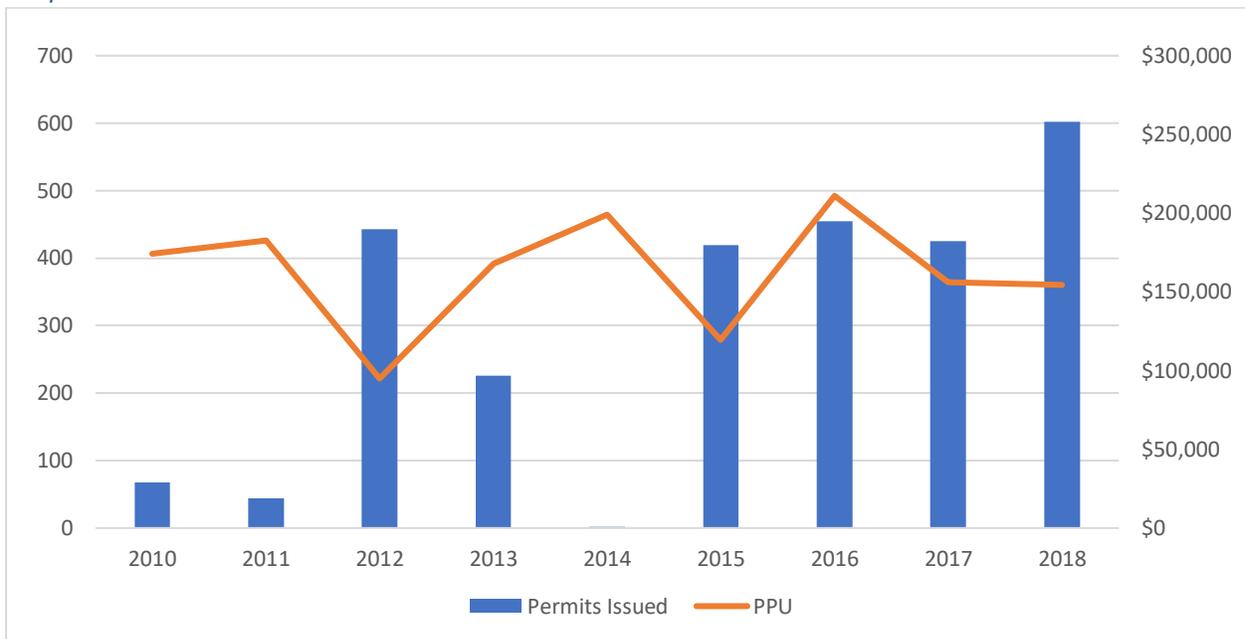
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Housing Occupancy in 2010 and 2018

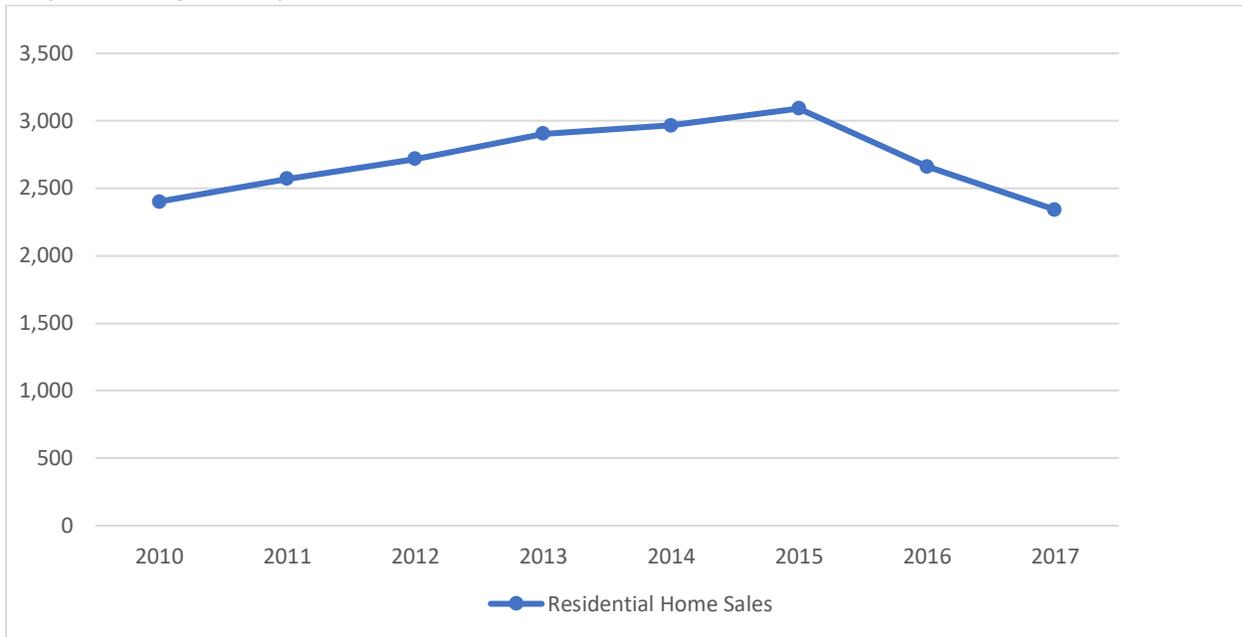
	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	60,488		63,771	
Occupied Housing Units	54,264	89.7%	56,788	89%
Owner Occupied Units	42,739	78.8%	40,742	71.7%
Renter Occupied Units	11,525	21.2%	16,046	28.3%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Price Per Unit and Construction Permits Issued



Graph: Housing Sales by Year



Source: PolicyMap & Zillow

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$277,600	\$264,700	-4.6%
Median Contract Rent	\$1,211	\$1,379	13.9%

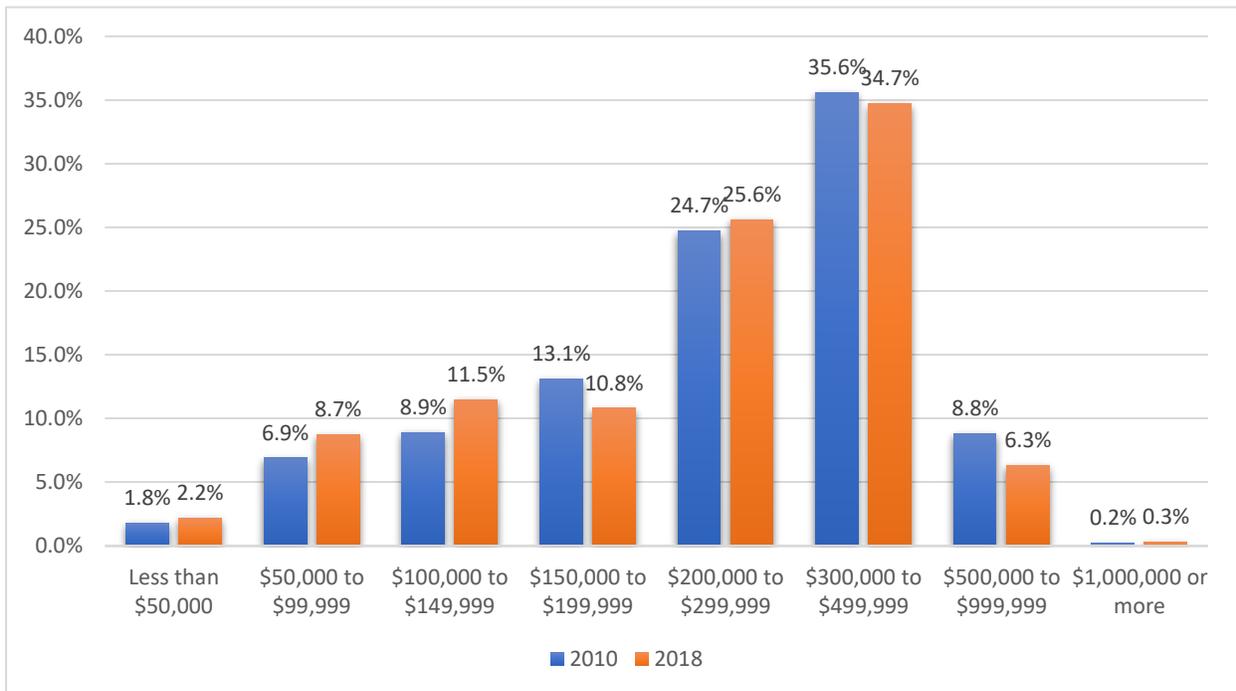
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	770	1.8%	895	2.2%
\$50,000 to \$99,999	2,929	6.9%	3,535	8.7%
\$100,000 to \$149,999	3,822	8.9%	4,677	11.5%
\$150,000 to \$199,999	5,603	13.1%	4,397	10.8%
\$200,000 to \$299,999	10,545	24.7%	10,414	25.6%
\$300,000 to \$499,999	15,230	35.6%	14,145	34.7%
\$500,000 to \$999,999	3,765	8.8%	2,561	6.3%
\$1,000,000 or more	75	0.2%	118	0.3%
Total Units	42,739	100%	40,742	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Median Home Value by Price Range



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	346	3.2%	467	3.0%
\$500 to \$999	1992	18.20%	1,284	8.1%
\$1,000 to \$1,499	4,902	44.7%	6,178	39.2%
\$1,500 or more	3,719	33.9%	7829	49.6%
Total Units	10,959	100%	15,758	100%
No rent paid	566	(X)	288	(X)

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Note: Median Rent is calculated based solely on those renters actually paying rent.

Plantation – Data Tables

Community Profile

Table: Age – 2010 to 2018

Age Cohort	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	5,366	6.3%	5,976	6.4%
5 to 9 years	4,462	5.2%	5,869	6.3%
10 to 14 years	5,136	6.0%	4,512	4.9%
15 to 19 years	5,796	6.8%	4,602	5.0%
20 to 24 years	4,509	5.3%	4,905	5.3%
25 to 34 years	13,275	15.6%	15,135	16.3%
35 to 44 years	12,012	14.1%	11,440	12.3%
45 to 54 years	12,445	14.6%	13,150	14.2%
55 to 59 years	5,795	6.8%	6,015	6.5%
60 to 64 years	5,025	5.9%	6,480	7.0%
65 to 74 years	5,379	6.3%	8,605	9.3%
75 to 84 years	3,721	4.4%	4,237	4.6%
85 years and over	2,175	2.6%	1,849	2.0%
Median Age	38.5	(X)	39.4	(X)

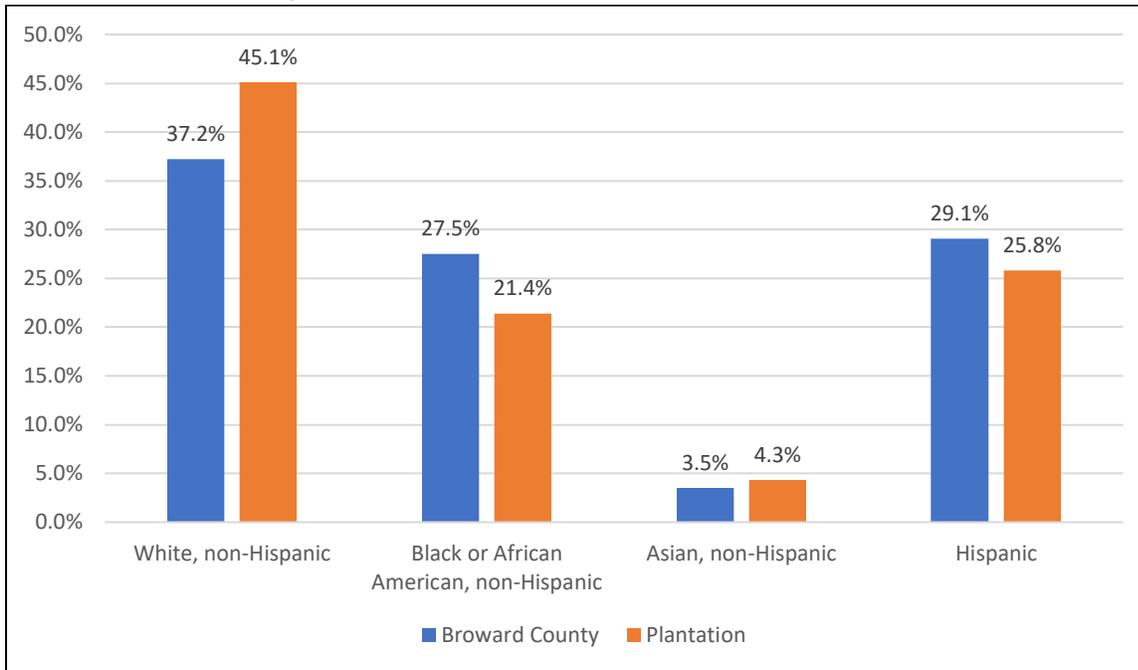
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Table: Race and Ethnicity

	Broward County		Plantation	
	Number	Percentage	Number	Percentage
White alone	1,354,542	70.9%	41,857	45.1%
Black or African American alone	524,739	27.5%	19,889	21.4%
American Indian and Alaska Native alone	3,188	0.2%	43	0.0%
Asian alone	67,313	3.5%	3,986	4.3%
Native Hawaiian/Other Pac Islander alone	946	0.0%	17	0.0%
Some other race alone	10,121	0.5%	369	0.4%
Two or more races	37,797	2.0%	2,722	2.9%
Hispanic or Latino (of any race)	554,609	29.1%	23,892	25.8%

Data Note: Numbers should come from the cells in the “Hispanic or Latino and Race” section and not from the “Race” section. This will remove Hispanic residents from the other race groups and provide a more accurate picture of the jurisdiction’s demographics.

Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Table: Disability Characteristics

	Broward County		Plantation	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	195,466	1,341,197	8,380	66,999
Employed	21.5%	67.7%	21.1%	69.4%
Not in Labor Force	74.8%	27.8%	76.6%	26.8%
Median Earnings	22,429	32,105	22,770	39,760
Below the Poverty Level	19.3%	11.2%	10.8%	8.3%

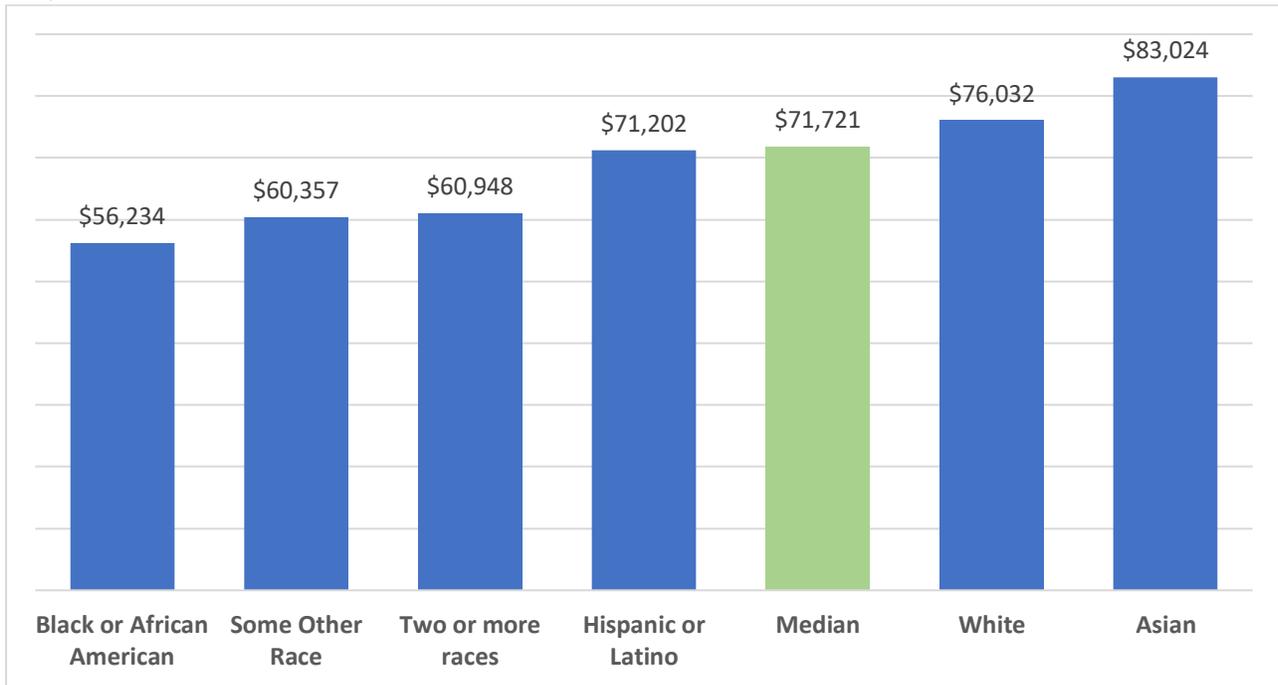
Source: 2014-2018 ACS 5-Yr Estimates (S1811)

Table: Comparison of Veterans and Non-Veterans

	Veterans	Non-Veterans
Population Over 18 Years Old	3,711	69,759
Median Income	\$41,137	\$34,870
Labor Force Participation Rate	78.8%	80.2%
Unemployment Rate	2.2%	5.6%
Below Poverty in the Past 12 Months	203	6,022
With Any Disability	996	7,282

Source: 2014-2018 ACS 5-Yr Estimates (S2101)

Graph: Income and Race



Source: 2014-2018 ACS 5-Yr Estimates (\$1903)

Data note 1: Hispanic or Latino (+/- 33,403), Asian (+/- 26,047) and “Some other race” (+/- 47,971) households made up a small number of households and have a high margin of error and should be viewed with caution.

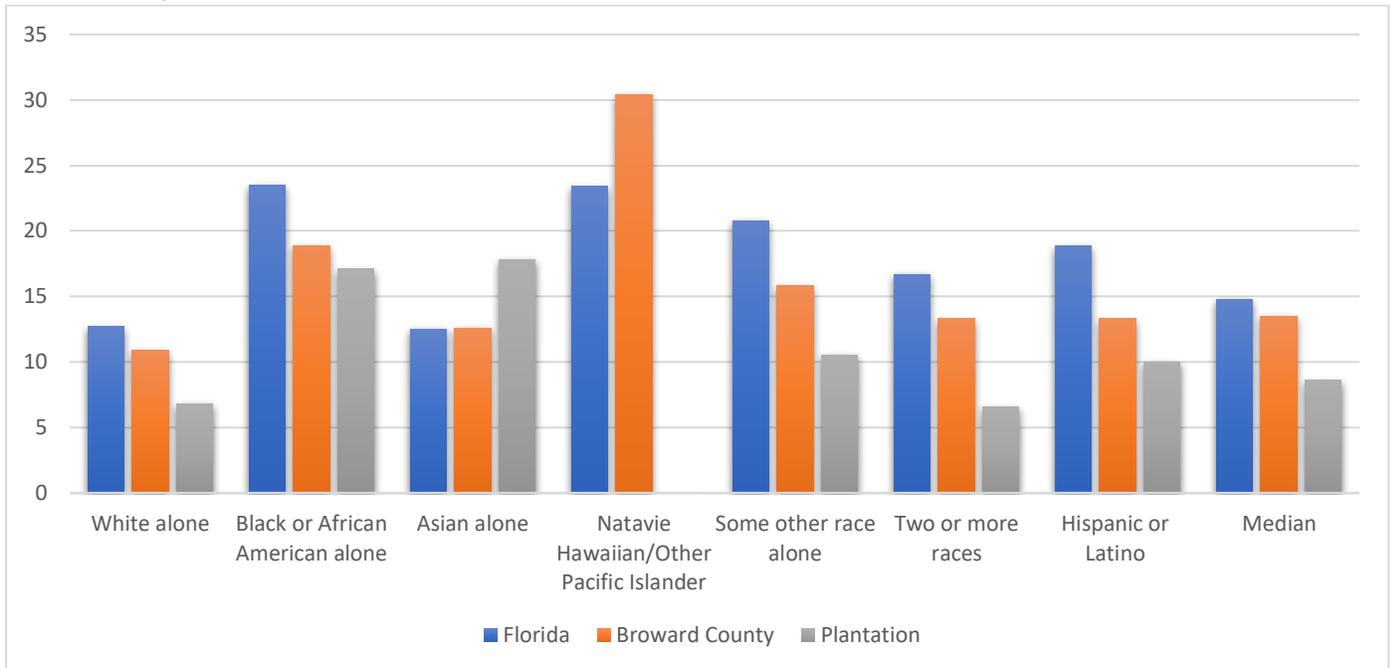
Data note 2: No data available for Native American/Alaska Natives, Hawaiian/Other Pacific Islanders and Two or more races.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	4,538	33.4%	4,692	67.2%	2,208	18.5%
20.0 to 24.9%	2,091	15.4%	639	9.1%	1,507	12.6%
25 to 29.9%	1,607	11.8%	503	7.2%	1,720	14.3%
30 to 34.9%	1,311	9.7%	255	3.7%	1,132	9.4%
35% or more	4,031	29.7%	896	12.8%	5,430	45.3%
Total Cost Burdened	5,342	39.4%	1,151	16.5%	6,562	54.7%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

Table: Commuting Methods

	Florida	Broward County	Plantation
Total Workers (16 Years and Older)	9,140,393	931,338	47,284
Car, truck, or van	88.6%	88.9%	90.4%
Drove alone	79.4%	79.9%	81.6%
Carpooled	9.2%	8.9%	8.8%
Public transportation (excluding taxicab)	1.9%	2.6%	1.4%
Walked	1.4%	1.2%	0.5%
Bicycle	0.6%	0.6%	0.1%
Taxicab, motorcycle, or other means	1.6%	1.6%	1.0%
Worked at home	5.8%	5.0%	6.5%

Source: 2014-2018 ACS 5-Yr Estimates (S0801)

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	42,454	44,195	4.1%
Less than 10 minutes	9.8%	8.2%	-16.3%
10 to 29 minutes	52.0%	59.5%	14.4%
30 to 59 minutes	32%	33.4%	4.4%
60 or more minutes	5.9%	7.0%	18.6%
Mean travel time to work (minutes)	25.2	27.2	7.9%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)

Housing Profile

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	18,785	50.0%	17,452	46.3%
1-unit, attached structure	3,380	9.0%	4,232	11.2%
2 units	448	1.2%	631	1.7%
3 or 4 units	1,807	4.8%	1,389	3.7%
5-9 units	2,487	6.6%	1,898	5.0%
10-19 units	2,812	7.5%	3,415	9.1%
20 or more units	7,310	19.5%	8,394	22.2%
Mobile Home	496	1.3%	226	0.6%
Boat, RV, Van, Etc.	48	0.1%	94	0.2%
Total	37,573	100%	37,731	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	301	0.8%	972	2.6%
1 bedroom	4,992	13.3%	4,881	12.9%
2 bedrooms	11,638	31.0%	12,188	32.3%
3 bedrooms	11,355	30.2%	11,321	30.0%
4 bedrooms	7,870	20.9%	6,961	18.4%
5 or more bedrooms	1,417	3.8%	1,408	3.7%
Total	37,573	100%	37,731	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Year Unit Built

	Florida		Broward County		Plantation	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%	969	2.6%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%	2,329	6.2%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%	7,727	20.5%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%	9,484	25.1%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%	10,576	28.0%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%	4,510	12.0%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%	1,850	4.9%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%	182	0.5%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%	104	0.3%
Total	9,348,689	100%	821,088	100%	37,731	100%

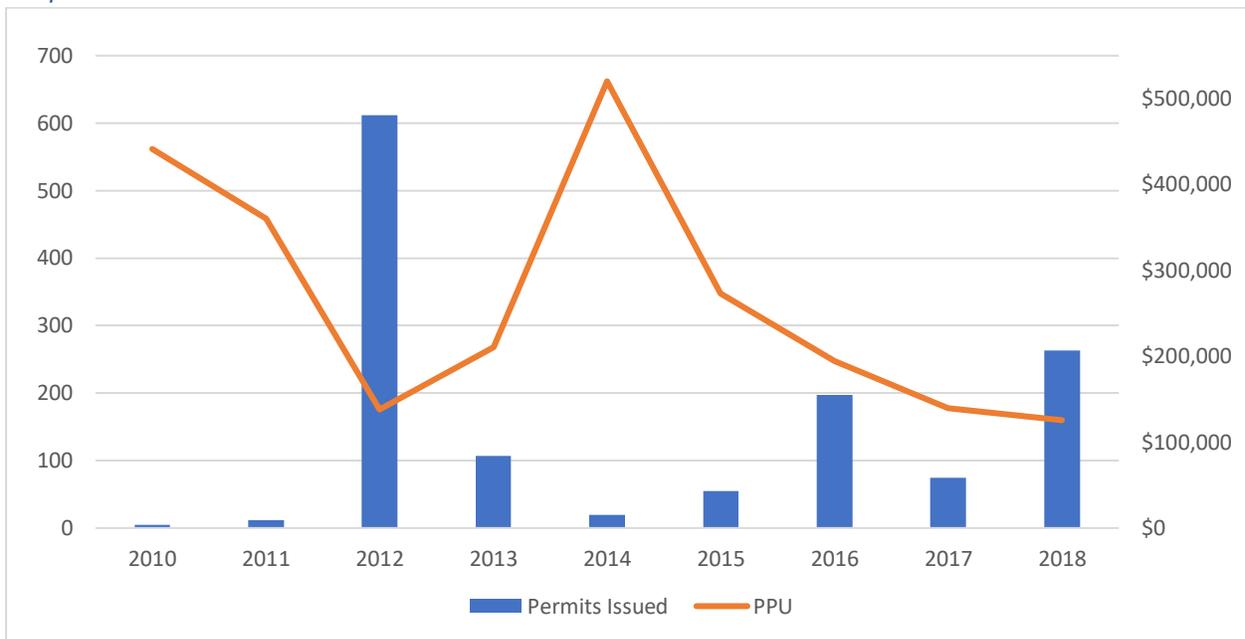
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Housing Occupancy in 2010 and 2018

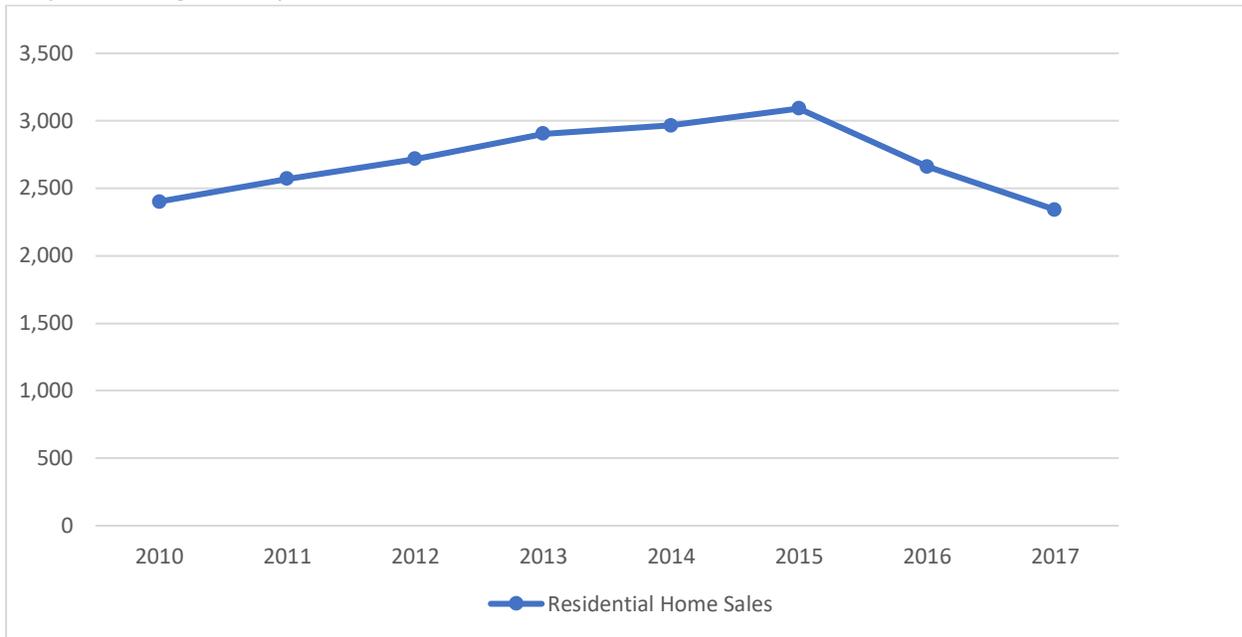
	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	37,573		37,731	
Occupied Housing Units	34,211	91%	33,610	89%
Owner Occupied Units	24,814	72.5%	20,916	62.2%
Renter Occupied Units	9,397	27.5%	12,694	37.8%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Price Per Unit and Construction Permits Issued



Graph: Housing Sales by Year



Source: PolicyMap & Zillow

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$307,000	\$308,800	0.59%
Median Contract Rent	\$1,155	\$1,444	25%

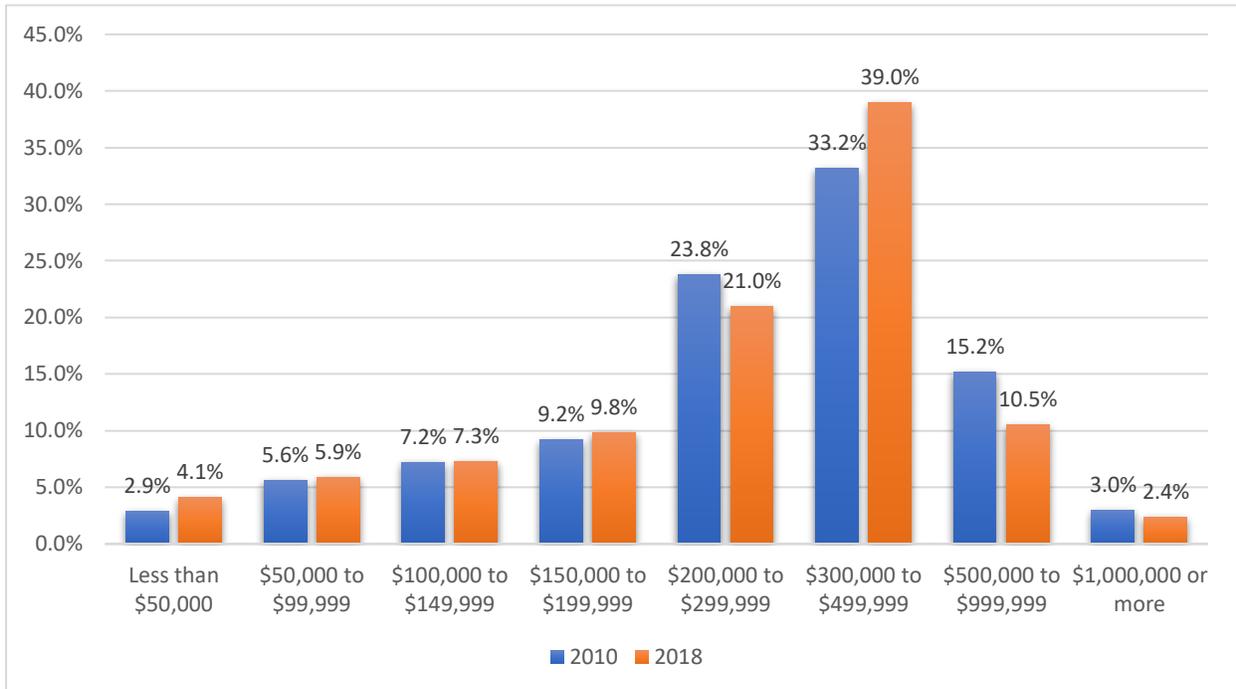
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	708	2.9%	859	4.1%
\$50,000 to \$99,999	1,378	5.6%	1,224	5.9%
\$100,000 to \$149,999	1,777	7.2%	1,533	7.3%
\$150,000 to \$199,999	2,281	9.2%	2,055	9.8%
\$200,000 to \$299,999	5,915	23.8%	4,382	21.0%
\$300,000 to \$499,999	8,250	33.2%	8,159	39.0%
\$500,000 to \$999,999	3,762	15.2%	2,193	10.5%
\$1,000,000 or more	743	3.0%	511	2.4%
Total Units	24,814	100%	20,916	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Median Home Value by Price Range



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	30	0.40%	64	0.5%
\$500 to \$999	1341	14.70%	892	7.3%
\$1,000 to \$1,499	5,191	56.8%	4,223	34.4%
\$1,500 or more	2,579	28.2%	7086	57.7%
Total Units	9,141	100%	12,265	100%
No rent paid	256	(X)	429	(X)

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Note: Median Rent is calculated based solely on those renters actually paying rent.

Sunrise – Data Tables

Community Profile

Table: Age – 2010 to 2018

Age Cohort	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	5,140	6.0%	5,648	6.1%
5 to 9 years	5,734	6.7%	5,520	5.9%
10 to 14 years	5,520	6.5%	5,524	5.9%
15 to 19 years	5,751	6.8%	5,712	6.1%
20 to 24 years	5,437	6.4%	5,792	6.2%
25 to 34 years	11,809	13.9%	13,892	14.9%
35 to 44 years	12,506	14.7%	12,335	13.2%
45 to 54 years	13,000	15.3%	11,475	12.3%
55 to 59 years	4,263	5.0%	6,382	6.8%
60 to 64 years	3,650	4.3%	5,585	6.0%
65 to 74 years	5,306	6.2%	8,401	9.0%
75 to 84 years	4,308	5.1%	4,507	4.8%
85 years and over	2,650	3.1%	2,426	2.6%
Median Age	37.7	(X)	38.3	(X)

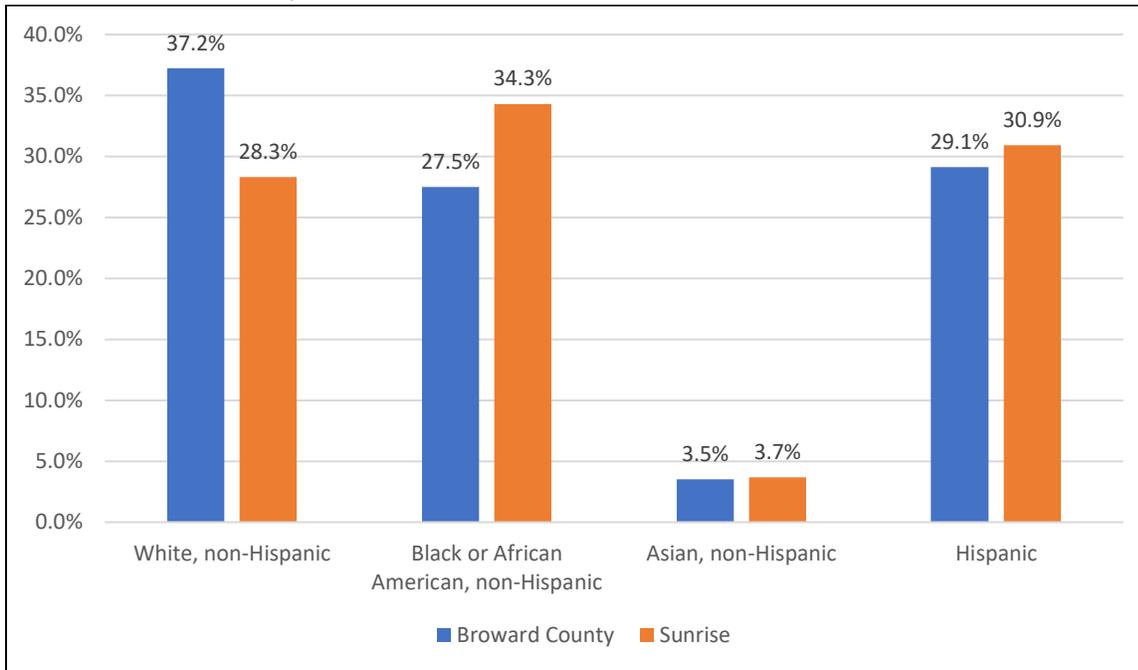
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Table: Race and Ethnicity

	Broward County		Sunrise	
	Number	Percentage	Number	Percentage
White alone	1,354,542	70.9%	26,365	28.3%
Black or African American alone	524,739	27.5%	31,931	34.3%
American Indian and Alaska Native alone	3,188	0.2%	108	0.1%
Asian alone	67,313	3.5%	3,419	3.7%
Native Hawaiian/Other Pac Islander alone	946	0.0%	17	0.0%
Some other race alone	10,121	0.5%	847	0.9%
Two or more races	37,797	2.0%	1,701	1.8%
Hispanic or Latino (of any race)	554,609	29.1%	28,811	30.9%

Data Note: Numbers should come from the cells in the “Hispanic or Latino and Race” section and not from the “Race” section. This will remove Hispanic residents from the other race groups and provide a more accurate picture of the jurisdiction’s demographics.

Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Table: Disability Characteristics

	Broward County		Sunrise	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	195,466	1,341,197	10,305	64,538
Employed	21.5%	67.7%	21.8%	68.0%
Not in Labor Force	74.8%	27.8%	75.7%	27.3%
Median Earnings	\$22,429	\$32,105	\$21,521	\$32,045
Below the Poverty Level	19.3%	11.2%	14.1%	10.9%

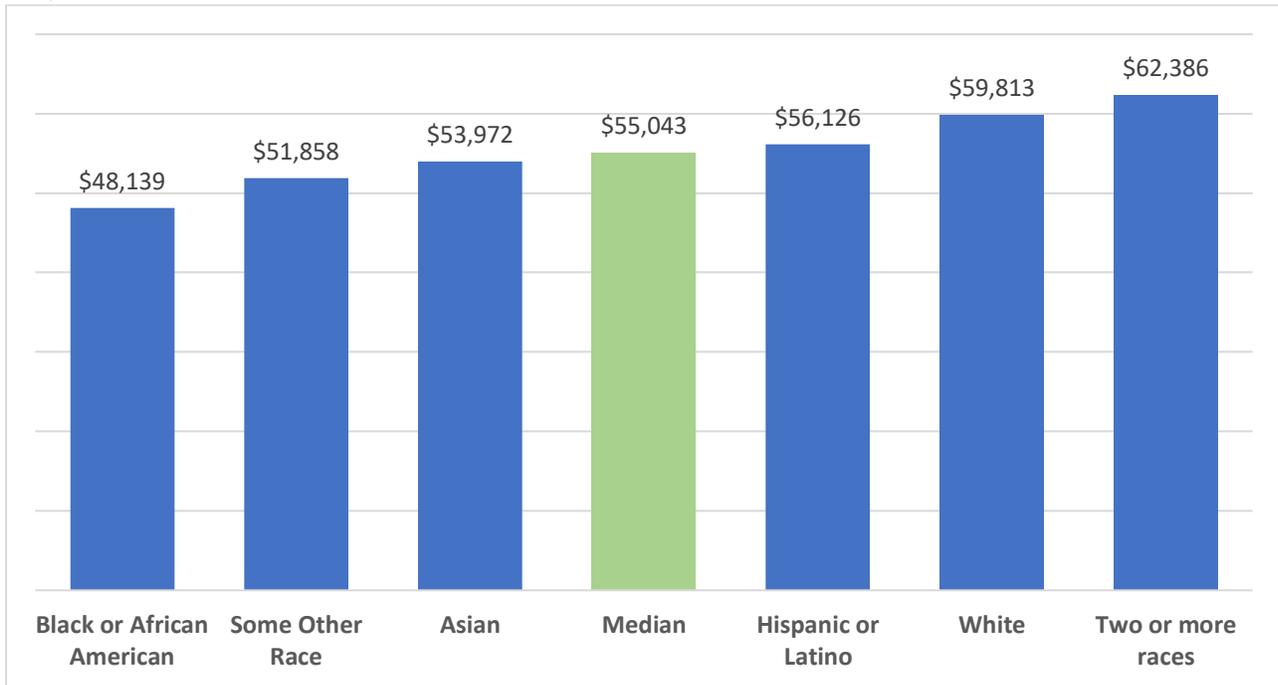
Source: 2014-2018 ACS 5-Yr Estimates (S1811)

Table: Comparison of Veterans and Non-Veterans

	Veterans	Non-Veterans
Population Over 18 Years Old	3,446	69,527
Median Income	\$33,384	\$27,046
Labor Force Participation Rate	89.1%	80.1%
Unemployment Rate	6.5%	6.8%
Below Poverty in the Past 12 Months	346	7,601
With Any Disability	962	9,288

Source: 2014-2018 ACS 5-Yr Estimates (S2101)

Graph: Income and Race



Source: 2014-2018 ACS 5-Yr Estimates (\$1903)

Data note 1: Hispanic or Latino (+/- 33,403), Asian (+/- 26,047) and “Some other race” (+/- 47,971) households made up a small number of households and have a high margin of error and should be viewed with caution.

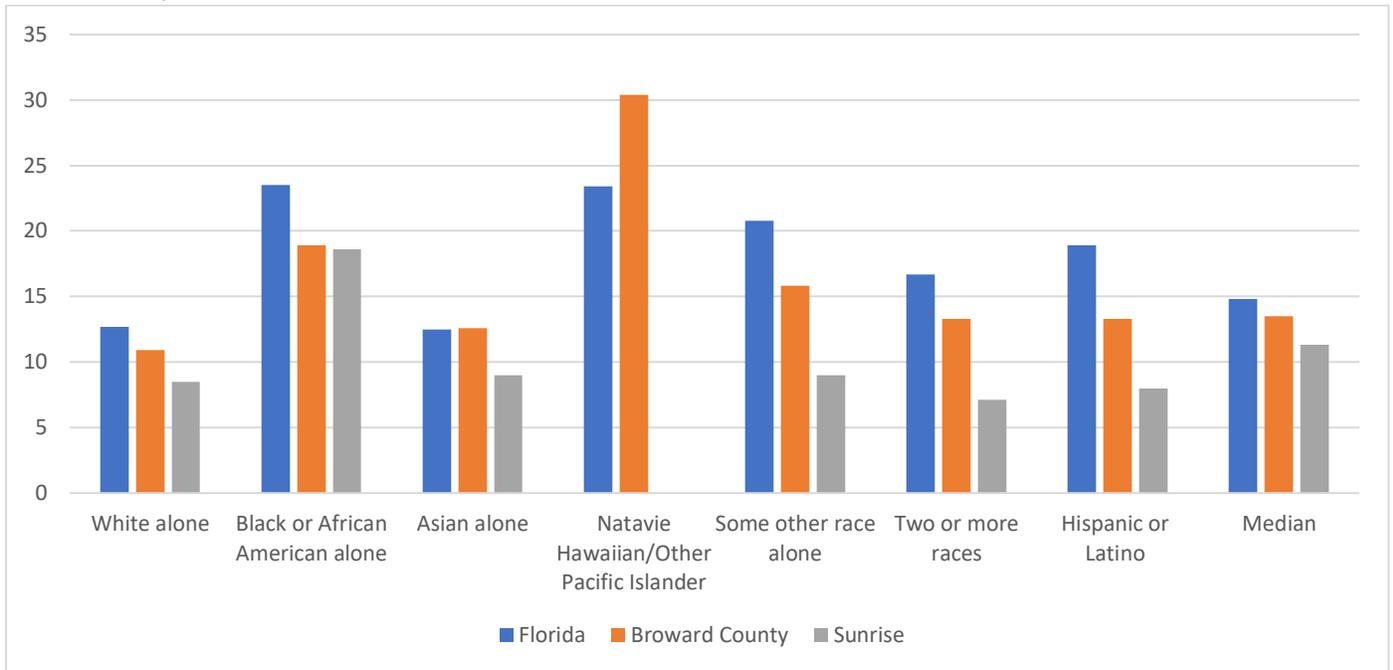
Data note 2: No data available for Native American/Alaska Natives, Hawaiian/Other Pacific Islanders and Two or more races.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	4,161	31.9%	4,472	57.4%	1,829	17.3%
20.0 to 24.9%	1,855	14.2%	718	9.2%	1,499	14.2%
25 to 29.9%	1,297	10.0%	616	7.9%	1,089	10.3%
30 to 34.9%	1,213	9.3%	470	6.0%	1,243	11.8%
35% or more	4,505	34.6%	1,517	19.5%	4,875	46.3%
Total Cost Burdened	5,718	43.9%	1,987	25.5%	6,118	58.1%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

The necessity of the following race and ethnicity will vary depending on the jurisdiction. It is only necessary to provide maps for groups that have a significant population in the jurisdiction.

Table: Commuting Methods

	Florida	Broward County	Sunrise
Total Workers (16 Years and Older)	9,140,393	931,338	45,473
Car, truck, or van	88.6%	88.9%	90.1%
Drove alone	79.4%	79.9%	81.9%
Carpooled	9.2%	8.9%	8.2%
Public transportation (excluding taxicab)	1.9%	2.6%	3.1%
Walked	1.4%	1.2%	0.9%
Bicycle	0.6%	0.6%	0.2%
Taxicab, motorcycle, or other means	1.6%	1.6%	1.1%
Worked at home	5.8%	5.0%	4.6%
Source: 2014-2018 ACS 5-Yr Estimates (S0801)			

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	40,763	43,394	6.5%
Less than 10 minutes	7.2%	5.4%	-25%
10 to 29 minutes	45.9%	56.2%	22.4%
30 to 59 minutes	39%	34.8%	-10.8%
60 or more minutes	7.7%	9.0%	16.9%
Mean travel time to work (minutes)	28	28.5	1.9%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)			

Housing Profile

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	14,619	40.0%	13,617	36.4%
1-unit, attached structure	4,671	12.8%	4,334	11.6%
2 units	412	1.1%	290	0.8%
3 or 4 units	1,021	2.8%	1,510	4.0%
5-9 units	2,195	6.0%	1,814	4.9%
10-19 units	2,105	5.8%	3,270	8.7%
20 or more units	11,397	31.2%	12,307	32.9%
Mobile Home	100	0.3%	242	0.6%
Boat, RV, Van, Etc.	0	0.0%	10	0.0%
Total	36,520	100%	37,394	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	429	1.2%	830	2.2%
1 bedroom	4,584	12.6%	5,029	13.4%
2 bedrooms	15,078	41.3%	15,793	42.2%
3 bedrooms	12,616	34.5%	12,537	33.5%
4 bedrooms	3,441	9.4%	2,865	7.7%
5 or more bedrooms	372	1.0%	340	0.9%
Total	36,520	100%	37,394	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Year Unit Built

	Florida		Broward County		Sunrise	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%	1,183	3.2%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%	2,878	7.7%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%	5,996	16.0%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%	11,435	30.6%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%	12,574	33.6%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%	2,460	6.6%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%	575	1.5%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%	238	0.6%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%	55	0.1%
Total	9,348,689	100%	821,088	100%	37,394	100%

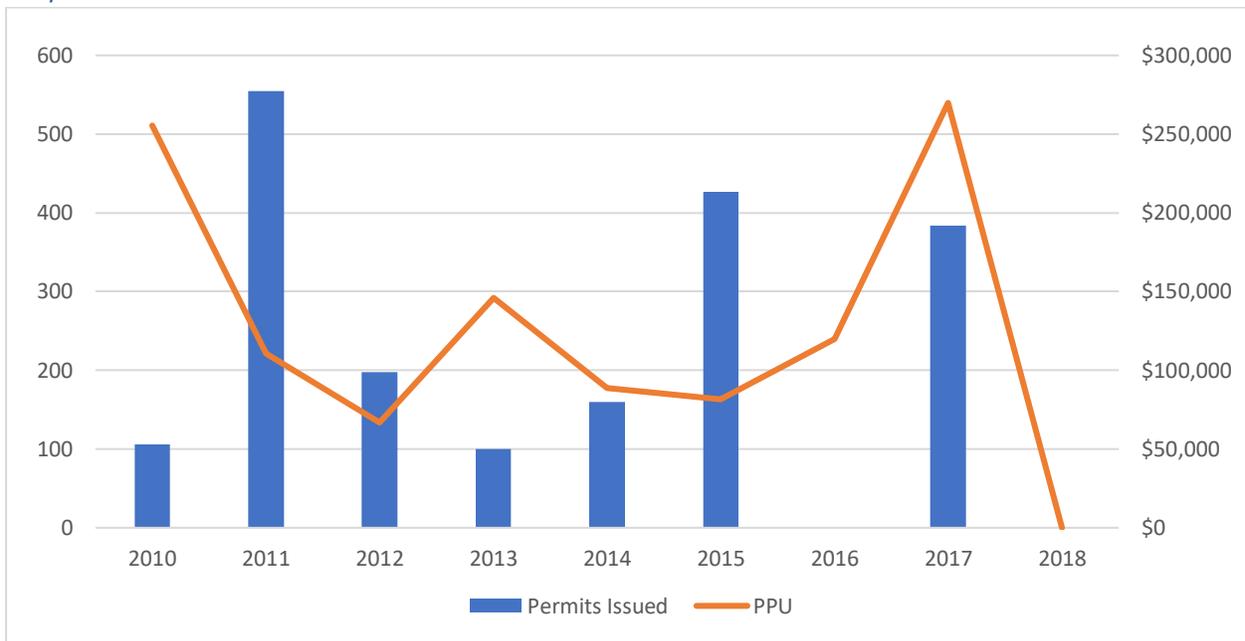
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Housing Occupancy in 2010 and 2018

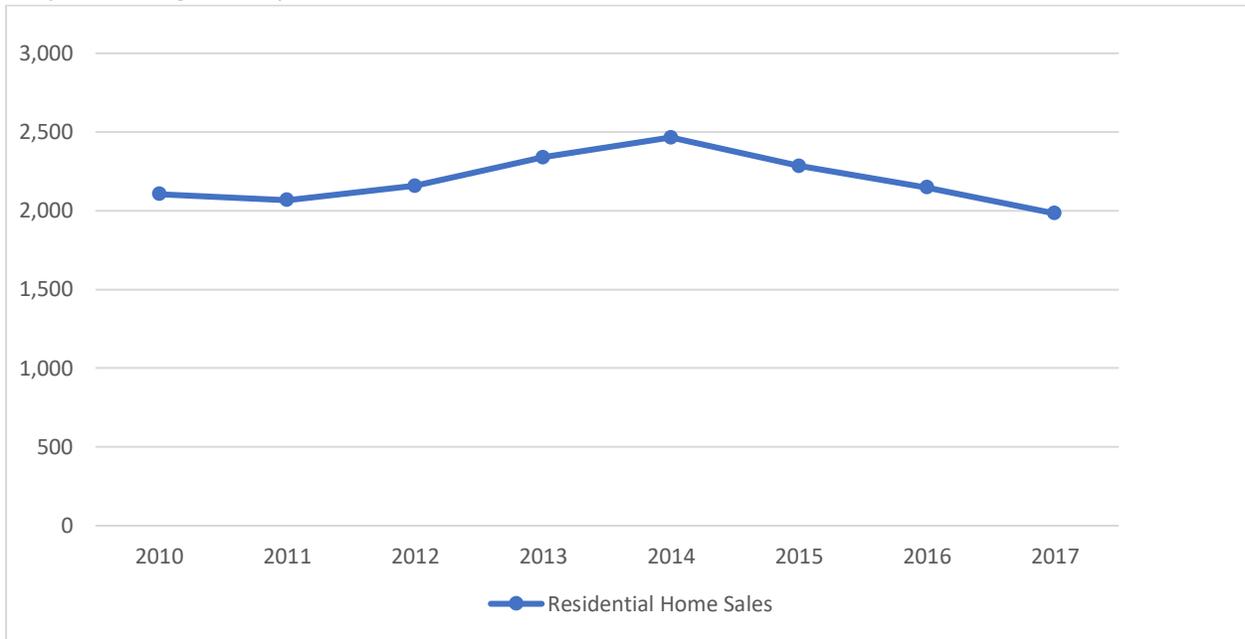
	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	36,520		37,394	
Occupied Housing Units	31,906	87.4%	31,909	85.3%
Owner Occupied Units	24,207	75.9%	20,947	65.6%
Renter Occupied Units	7,699	24.1%	10,962	34.4%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Price Per Unit and Construction Permits Issued



Graph: Housing Sales by Year



Source: PolicyMap & Zillow

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$199,900	\$179,200	-10.4%
Median Contract Rent	\$1,125	\$1,335	18.7%

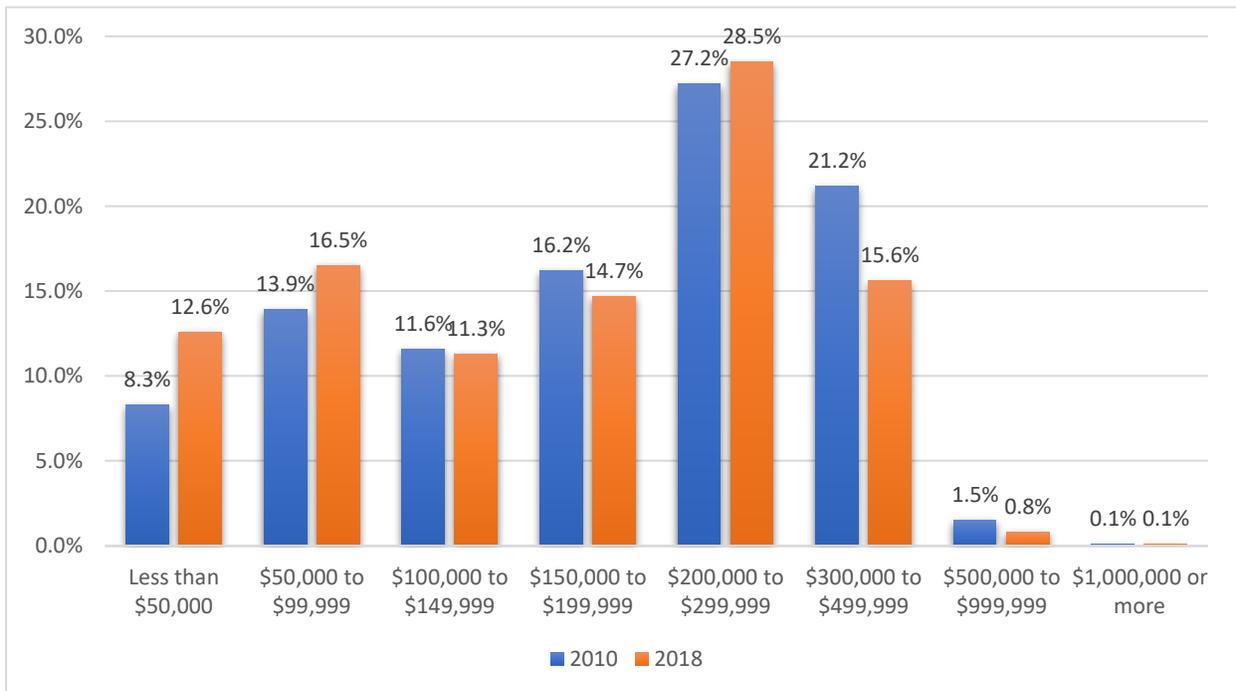
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	2,008	8.3%	2,637	12.6%
\$50,000 to \$99,999	3,375	13.9%	3,461	16.5%
\$100,000 to \$149,999	2,799	11.6%	2,373	11.3%
\$150,000 to \$199,999	3,928	16.2%	3,072	14.7%
\$200,000 to \$299,999	6,586	27.2%	5,968	28.5%
\$300,000 to \$499,999	5,134	21.2%	3,261	15.6%
\$500,000 to \$999,999	359	1.5%	163	0.8%
\$1,000,000 or more	18	0.1%	12	0.1%
Total Units	24,207	100%	20,947	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Median Home Value by Price Range



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	260	3.6%	461	4.3%
\$500 to \$999	1380	18.8%	711	6.6%
\$1,000 to \$1,499	3,742	51.0%	4,118	38.5%
\$1,500 or more	1,956	26.7%	5410	50.6%
Total Units	7,338	100%	10,700	100%
No rent paid	361	(X)	262	(X)

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Note: Median Rent is calculated based solely on those renters actually paying rent.

Tamarac – Data Tables

Community Profile

Table: Age – 2010 to 2018

Age Cohort	2010		2018	
	Number	Percent	Number	Percent
Under 5 years	3,149	5.3%	3,501	5.4%
5 to 9 years	2,314	3.9%	2,346	3.6%
10 to 14 years	2,770	4.6%	3,312	5.1%
15 to 19 years	2,889	4.8%	3,093	4.8%
20 to 24 years	2,283	3.8%	3,274	5.1%
25 to 34 years	7,849	13.1%	7,193	11.1%
35 to 44 years	7,171	12.0%	7,832	12.1%
45 to 54 years	7,068	11.8%	8,163	12.6%
55 to 59 years	3,461	5.8%	4,506	7.0%
60 to 64 years	4,289	7.2%	4,951	7.6%
65 to 74 years	5,914	9.9%	8,217	12.7%
75 to 84 years	6,482	10.8%	4,631	7.2%
85 years and over	4,157	7.0%	3,729	5.8%
Median Age	47.6	(X)	47.3	(X)

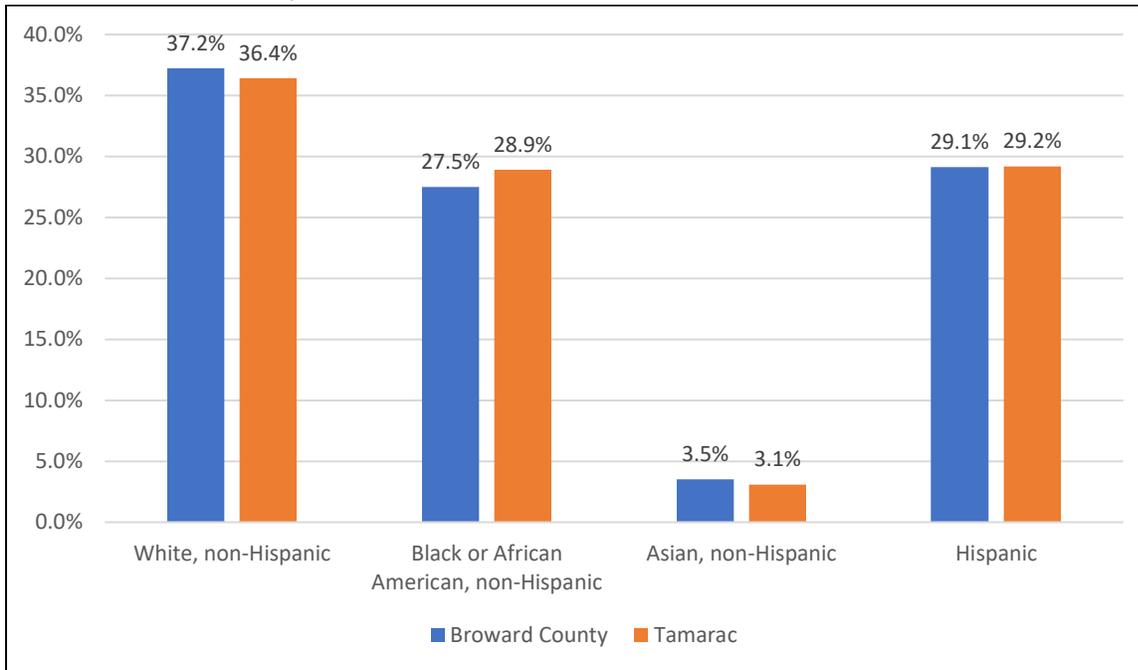
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP05)

Table: Race and Ethnicity

	Broward County		Tamarac	
	Number	Percentage	Number	Percentage
White alone	1,354,542	70.9%	23,577	36.4%
Black or African American alone	524,739	27.5%	18,684	28.9%
American Indian and Alaska Native alone	3,188	0.2%	26	0.0%
Asian alone	67,313	3.5%	2,028	3.1%
Native Hawaiian/Other Pac Islander alone	946	0.0%	13	0.0%
Some other race alone	10,121	0.5%	363	0.6%
Two or more races	37,797	2.0%	1,147	1.8%
Hispanic or Latino (of any race)	554,609	29.1%	18,910	29.2%

Data Note: Numbers should come from the cells in the “Hispanic or Latino and Race” section and not from the “Race” section. This will remove Hispanic residents from the other race groups and provide a more accurate picture of the jurisdiction’s demographics.

Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

Table: Disability Characteristics

	Broward County		Tamarac	
	With a Disability	Without a Disability	With a Disability	Without a Disability
Population Age 16 and Over	195,466	1,341,197	54,858	9,532
Employed	21.5%	67.7%	58.4%	19.6%
Not in Labor Force	74.8%	27.8%	38.4%	77.7%
Median Earnings	\$22,429	\$32,105	\$31,000	\$19,957
Below the Poverty Level	19.3%	11.2%	9.6%	15.7%

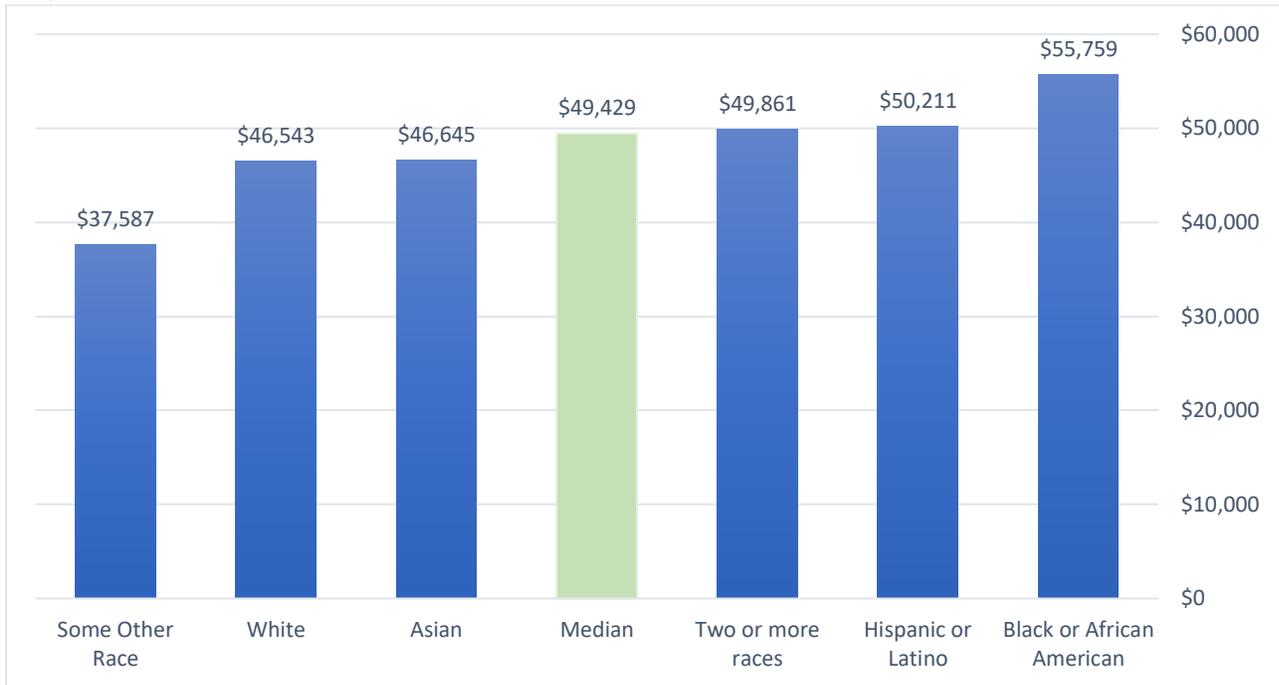
Source: 2014-2018 ACS 5-Yr Estimates (S1811)

Table: Comparison of Veterans and Non-Veterans

	Veterans	Non-Veterans
Population Over 18 Years Old	3,823	49,892
Median Income	\$34,290	\$26,761
Labor Force Participation Rate	80.5%	81.9%
Unemployment Rate	7.8%	5.0%
Below Poverty in the Past 12 Months	213	4,972
With Any Disability	1,205	8,199

Source: 2014-2018 ACS 5-Yr Estimates (S2101)

Graph: Income and Race



Source: 2014-2018 ACS 5-Yr Estimates (\$1903)

Data note 1: Hispanic or Latino (+/- 33,403), Asian (+/- 26,047) and “Some other race” (+/- 47,971) households made up a small number of households and have a high margin of error and should be viewed with caution.

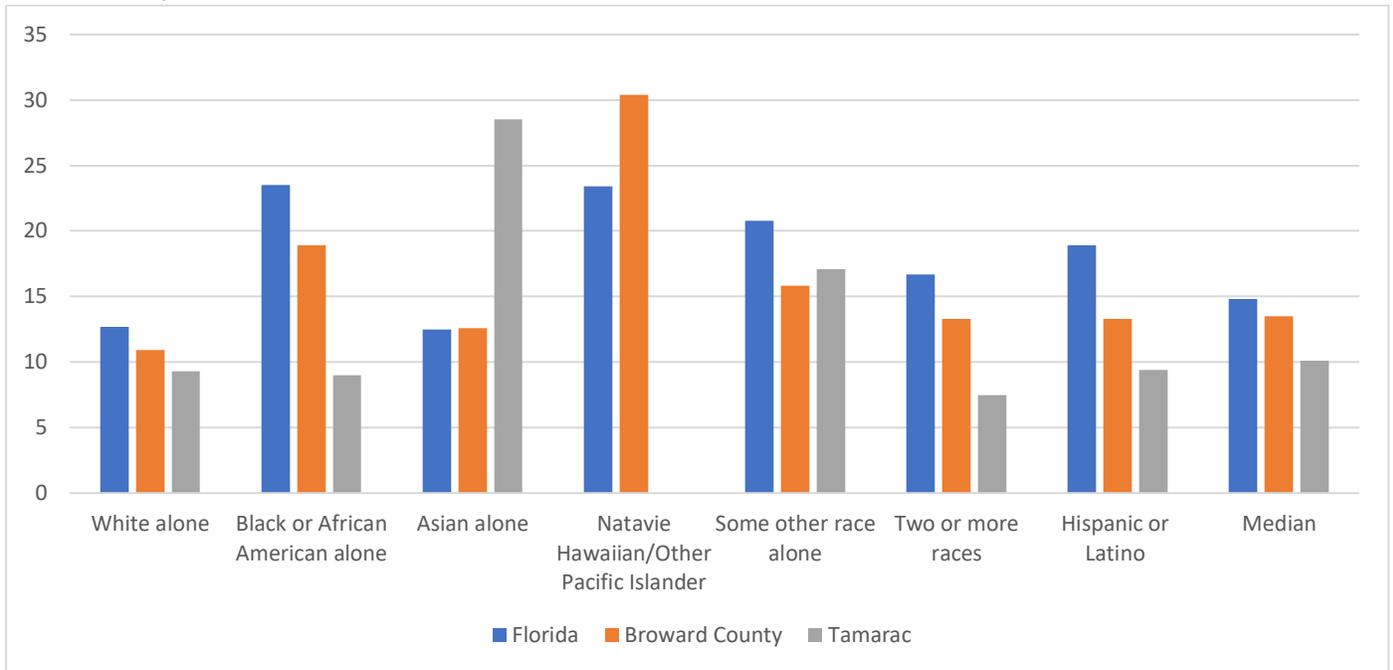
Data note 2: No data available for Native American/Alaska Natives, Hawaiian/Other Pacific Islanders and Two or more races.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	3,135	28.9%	4,462	55.9%	1,176	16.5%
20.0 to 24.9%	1,604	14.8%	699	8.8%	742	10.5%
25 to 29.9%	1,553	14.3%	500	6.3%	967	13.6%
30 to 34.9%	1,079	10.0%	558	7.0%	766	10.8%
35% or more	3,462	32.0%	1,766	22.1%	3,448	48.6%
Total Cost Burdened	4,541	42.0%	2,324	29.1%	4,214	59.4%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

The necessity of the following race and ethnicity will vary depending on the jurisdiction. It is only necessary to provide maps for groups that have a significant population in the jurisdiction.

Table: Commuting Methods

	Florida	Broward County	Tamarac
Total Workers (16 Years and Older)	9,140,393	931,338	31,449
Car, truck, or van	88.6%	88.9%	91.6%
Drove alone	79.4%	79.9%	83.2%
Carpooled	9.2%	8.9%	8.5%
Public transportation (excluding taxicab)	1.9%	2.6%	3.0%
Walked	1.4%	1.2%	0.5%
Bicycle	0.6%	0.6%	0.4%
Taxicab, motorcycle, or other means	1.6%	1.6%	0.9%
Worked at home	5.8%	5.0%	3.6%
Source: 2014-2018 ACS 5-Yr Estimates (S0801)			

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	25,378	30,315	19.5%
Less than 10 minutes	7.2%	6.0%	-16.7%
10 to 29 minutes	44.7%	51.5%	15.2%
30 to 59 minutes	42%	37.6%	-10.5%
60 or more minutes	6.6%	10.8%	63.6%
Mean travel time to work (minutes)	27.8	30	7.9%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0801)			

Housing Profile

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	11,725	36.4%	12,406	39.9%
1-unit, attached structure	4,883	15.2%	4,219	13.6%
2 units	298	0.9%	269	0.9%
3 or 4 units	717	2.2%	626	2.0%
5-9 units	1,836	5.7%	2,144	6.9%
10-19 units	1,874	5.8%	2,401	7.7%
20 or more units	10,836	33.7%	8,998	28.9%
Mobile Home	12	0.0%	21	0.1%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	32,181	100%	31,084	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	110	0.3%	366	1.2%
1 bedroom	3,586	11.1%	2,838	9.1%
2 bedrooms	21,120	65.6%	20,035	64.5%
3 bedrooms	6,072	18.9%	6,826	22.0%
4 bedrooms	1,161	3.6%	917	3.0%
5 or more bedrooms	132	0.4%	102	0.3%
Total	32,181	100%	31,084	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Year Unit Built

	Florida		Broward County		Tamarac	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2010 or Later	412,422	4.4%	20,597	2.5%	80	0.3%
Built 2000 to 2009	1,841,784	19.7%	87,192	10.6%	2,564	8.2%
Built 1990 to 1999	1,601,928	17.1%	133,067	16.2%	4,711	15.2%
Built 1980 to 1989	1,907,366	20.4%	151,729	18.5%	7,953	25.6%
Built 1970 to 1979	1,671,892	17.9%	218,272	26.6%	11,931	38.4%
Built 1960 to 1969	856,245	9.2%	121,051	14.7%	2,841	9.1%
Built 1950 to 1959	662,846	7.1%	73,811	9.0%	698	2.2%
Built 1940 to 1949	192,250	2.1%	9,284	1.1%	77	0.2%
Built 1939 or earlier	201,956	2.2%	6,085	0.7%	229	0.7%
Total	9,348,689	100%	821,088	100%	31,084	100%

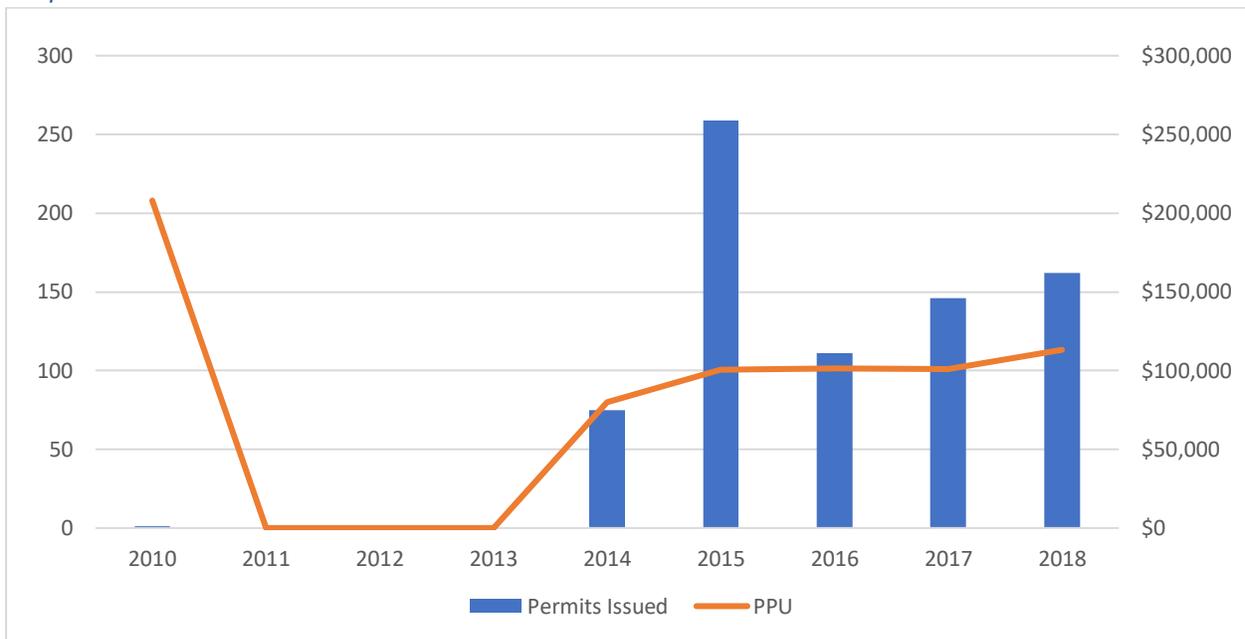
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Housing Occupancy in 2010 and 2018

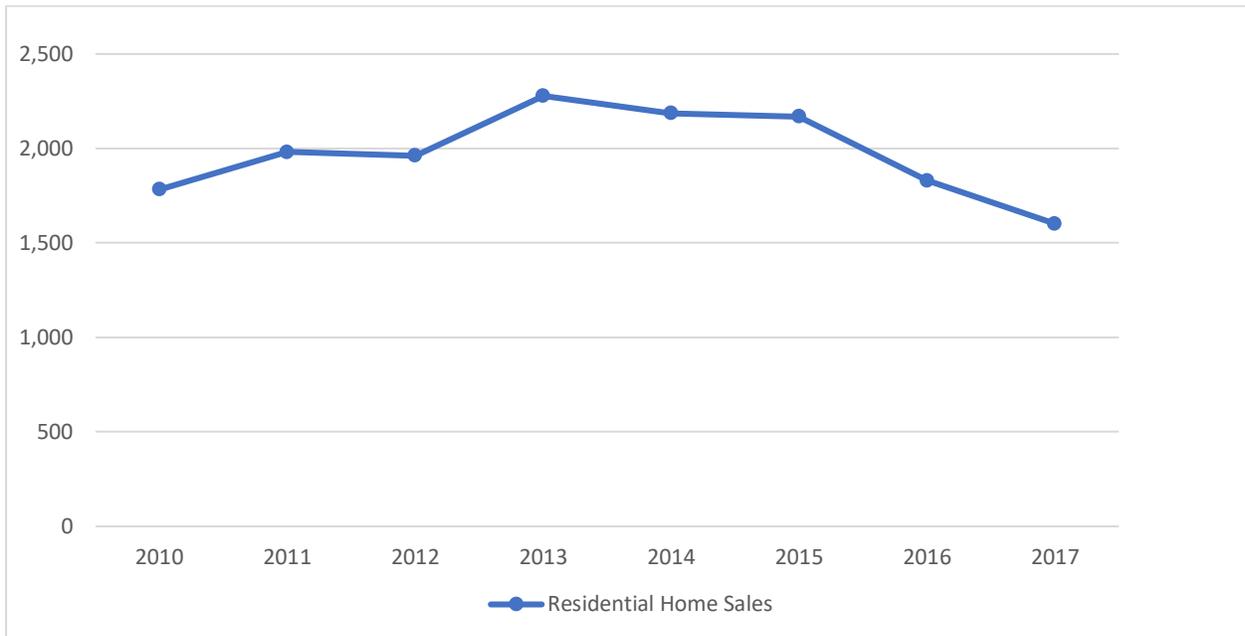
	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	32,181		31,084	
Occupied Housing Units	27,833	86.5%	26,787	86.2%
Owner Occupied Units	22,466	80.7%	19,223	71.8%
Renter Occupied Units	5,367	19.3%	7,564	28.2%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Price Per Unit and Construction Permits Issued



Graph: Housing Sales by Year



Source: PolicyMap & Zillow

Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	\$175,200	\$156,200	-10.8%
Median Contract Rent	\$1,036	\$1,214	17.2%

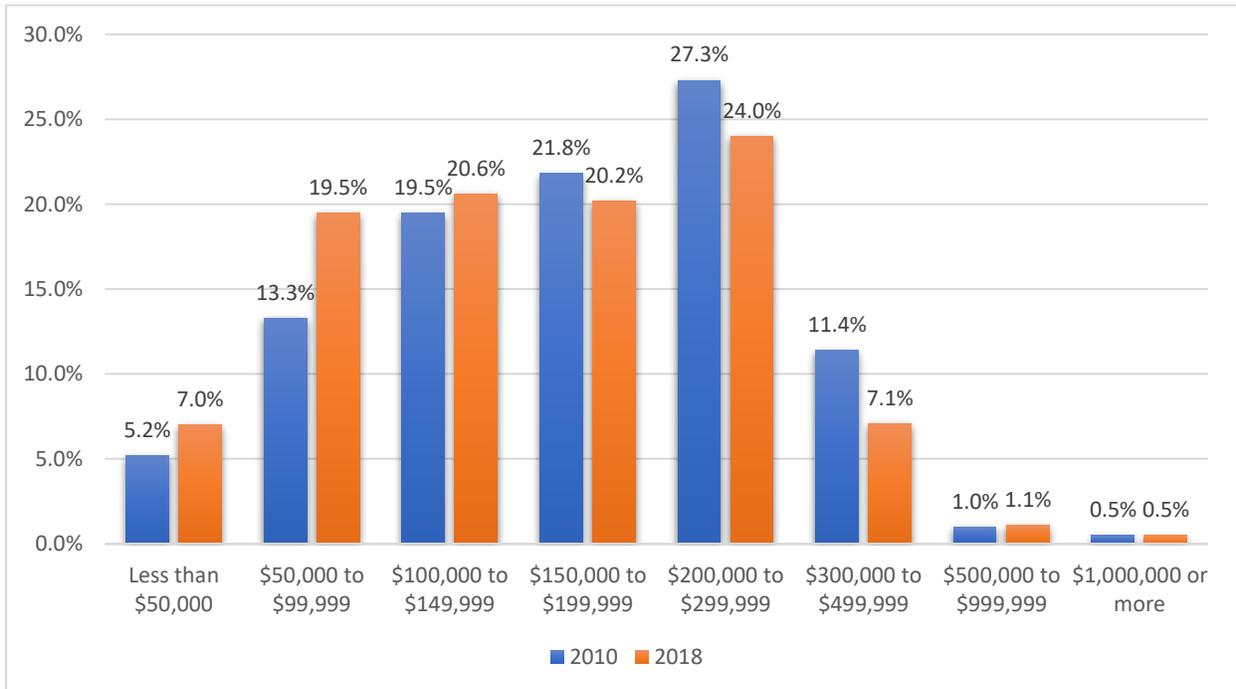
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Table: Home Value in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$50,000	1,173	5.2%	1,347	7.0%
\$50,000 to \$99,999	2,986	13.3%	3,744	19.5%
\$100,000 to \$149,999	4,372	19.5%	3,961	20.6%
\$150,000 to \$199,999	4,891	21.8%	3,886	20.2%
\$200,000 to \$299,999	6,136	27.3%	4,609	24.0%
\$300,000 to \$499,999	2,571	11.4%	1,367	7.1%
\$500,000 to \$999,999	226	1.0%	210	1.1%
\$1,000,000 or more	111	0.5%	99	0.5%
Total Units	22,466	100%	19,223	100%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Graph: Median Home Value by Price Range



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Table: Rent

	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$500	144	2.9%	59	0.8%
\$500 to \$999	1,293	26.1%	897	12.6%
\$1,000 to \$1,499	2,428	49.0%	3,822	53.5%
\$1,500 or more	1,092	22.0%	2,362	33.0%
Total Units	4,957	100%	7,140	100%
No rent paid	410	(X)	424	(X)

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Note: Median Rent is calculated based solely on those renters actually paying rent.

Broward County

Appendix B - Four-Factor Analysis for Limited English Proficiency Persons

HUD Entitlement Programs:

CDBG and HOME

Purpose: In compliance with Executive Order 13166, Broward County has developed the following Four-Factor Analysis and Language Action Plan (LAP) for Limited English Proficiency (LEP) persons living in the county.

History: Under Federal law Title VI of the Civil Rights Act of 1964, discrimination was made illegal in programs that received federal financial assistance. For LEP persons, in particular, it protects on the basis of race, color and national origin. In certain situations, failure to ensure that persons with limited English language skills can effectively participate in, or benefit from, federally assisted programs may violate Title VI’s prohibition against race/ethnicity and national origin discrimination.

Persons for whom English is not their primary language and have limited ability to speak/read/write or understand English as a result of their race/ethnicity and national origin, may be entitled to language assistance under Title VI to receive county services, benefits and/or participate in sponsored programs.

Four-Factor Analysis: There is no specific method for ensuring compliance but undertaking a four-factor analysis, adoption of a Language Access Plan (LAP) for vital materials and making necessary translation will be considered “strong evidence” of compliance.

Factor 1: Determine the number or proportion of LEP persons in the eligible service population. HUD provides the following guidance for what documents should be provided and when:

Size of Language Group	Recommended Provision of Written Language Assistance
1,000 or more LEP persons in eligible population	Translate vital documents
>5% of eligible population and more than 50 are LEP persons	Translate vital documents
>5% of eligible population and 50 or less are LEP persons	Translated written notice of right to receive free oral interpretation of documents
5% or less of eligible population and less than 1,000 are LEP persons	No written translation required

Factor 2: The frequency with which LEP persons come in contact with the program

Factor 3: The nature and importance of the program, activity or service

Factor 4: The resources available and costs to the recipient

Examples of language assistance includes but is not limited to oral interpretation, bilingual staff, telephone service lines interpreter, written translation services, notices to staff and recipients about the availability of LEP services and referrals to community liaisons. When the four-factor analysis is complete, the jurisdiction should produce a Language Access Plan and follow through with the plan.

Factor 1: Size of LEP Population

Overall, Broward County has a significant limited English proficiency population that would benefit from translation services. In 2018, an estimated 289,349 individuals spoke English less than “very well.” The most common primary language spoken by LEP residents is Spanish, not surprising given the large Hispanic population (more than 25 percent). Approximately 187,252 LEP residents speak Spanish, which is 65 percent of the LEP population. Additionally, 81,727 LEP residents primarily speak Indo-European languages, 14,288 speak Asian and Pacific Island Languages and 6,082 speak other languages.

Due to the importance of HUD programs and the universal availability of some programs, the entire jurisdiction was analyzed. Additional four-factor analyses should be conducted on a program basis with a more limited geographic range.

Language	Primary Language Spoken at Home		Limited English-Speaking Households		
	#	%	#	% of Total Households	% of Prim. Home Lang.
Population 5 years and over	1,797,580	--	289,349	16.1%	--
Spanish	467,357	26.0%	187,252	10.4%	40.1%
Other Indo-European	209,000	11.6%	81,727	4.6%	39.1%
Asian and Pacific Island	30,351	1.7%	14,288	0.1%	27.1%
Other	25,261	1.4%	6,082	<0.1%	24.1%

Source: 2014-2018 American Community Survey 5-Year Estimates (S1601)

Factor 2: Frequency of Contact

Housing services require ongoing communication and needs to be available throughout the year. Depending on the program specifics, procedures will vary as detailed in the LAP. Race and Ethnicity beneficiaries are reported in the county’s annual Consolidated Annual Performance Report to HUD. The following table shows the composition of households or individuals assisted in Broward County by entitlement program. Hispanic residents make up more than half of CDBG participants and nearly one-quarter of HOME program participants.

Racial and Ethnic Composition of Households/Individuals Assisted (2018 CAPER)

	CDBG		HOME	
	#	%	#	%
White	968	81.6%	78	31.2%
Black or African American	208	17.5%	170	68.0%
Asian	11	1.0%	2	0.8%
American Indian or American Native	0	0%	0	0.0%
Native Hawaiian or Other Pacific Islander	0	0%	0	0.0%
Total	1,187	--	250	--
Hispanic	602	50.7%	60	24.0%
Not Hispanic	585	49.3%	190	76.0%

Factor 3: Nature and Importance of the Program

Per the “Department of Housing and Urban Development Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons,” HUD programs play a critical role in the community and should rank high on the critical/non-critical continuum. The importance will vary depending on each program, but the housing department as a whole is critical.

Factor 4: Available Resources

Given the limited resources available, it is imperative that a cost/benefit analysis be performed when considering translation efforts for each program. It is difficult to gauge whether a community’s participation (or lack thereof) is due to failed outreach efforts or if they generally do not have a need. However, efforts can be made to show compliance with Title VI.

In general, all documents should be available in Spanish and it would be highly beneficial to have a staff member serve as a point of contact for the Spanish LEP community. The remainder LEP populations should be targeted on a project-by-project basis. The jurisdiction should also reach out to community leaders who may be able to provide translation services. Regardless, speakers of every language listed above should be made aware of their right to a free oral translation of documents upon request.

Conclusion:

To assist in showing strong evidence for compliance with Title VI’s prohibition against discrimination, Broward County shall produce a thorough Language Access Plan. This plan should provide guidance for the creation of translated documents on a program-by-program basis and for the division as a whole. Particular care should be taken to ensure documents are prepared

ahead of time for any disaster relief to minimize delays in service for households harmed by hurricanes or other disasters

Language Access Plan:

As a result of the Four-Factor Analysis, Broward County has determined persons with limited English proficiency who primarily speak Spanish are in need of language assistance. For this purpose, the county has identified the following types of language assistance be provided as needed throughout HUD entitlement programs CDBG and HOME:

- All public notices and published citizen participation advertisements will include a statement that services and program materials are available in Spanish upon request.
- All citizen participation notices will include a statement that translators will be available at public meetings upon prior request.
- If needed, a translator may be retained to provide oral translation at public meetings and hearings and also during the implementation of the project activities (as needed for housing and public services).

Additionally, individual projects shall take into account the LEP populations living in the project area to ensure assistance is provided for LEP residents speaking languages other than Spanish.

Adopted: _____

Chief Elected Official

Date

