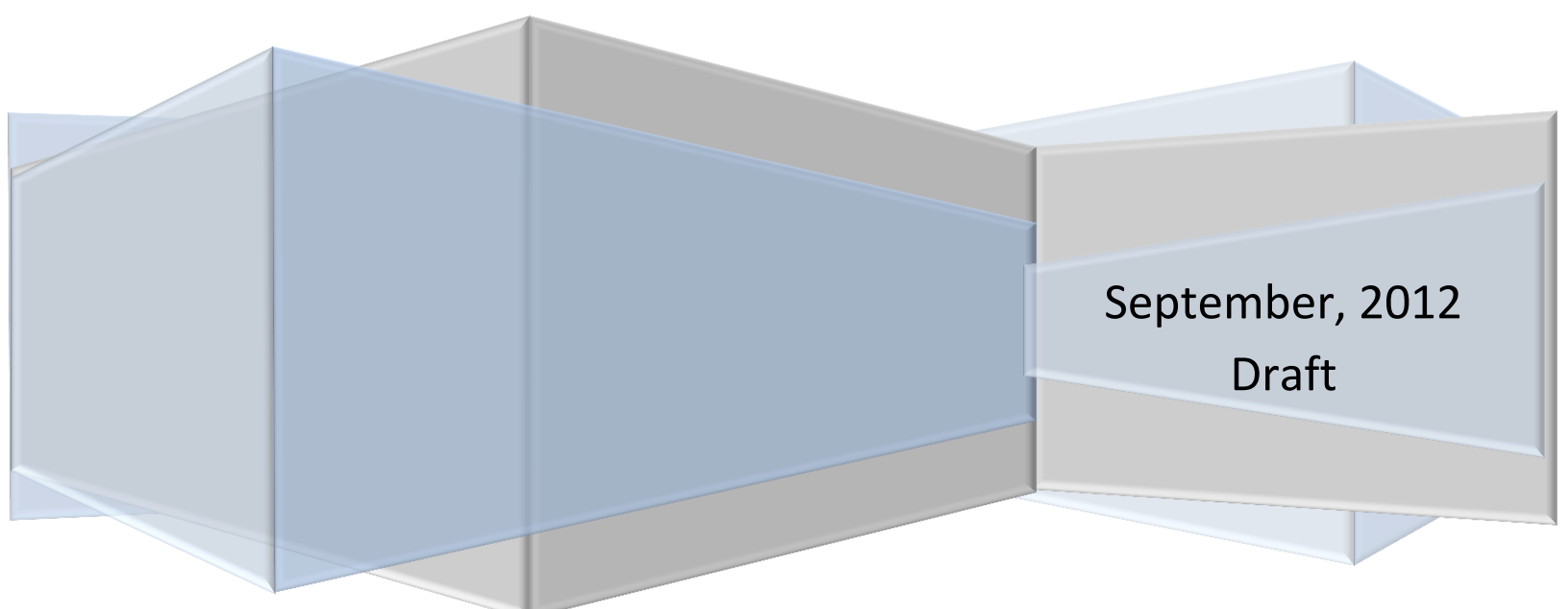


City of Hallandale Beach

Update of the 2007 Housing Study

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September, 2012
Draft

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Executive Summary

The City of Hallandale Beach, Florida, engaged Florida Atlantic University, School of Public Administration (Dr. Clifford McCue – Principal Investigator and Dr. Joyce Levine – Lead Consultant) to review and update the Housing Study conducted in 2007 by Rutgers University. The goal of this engagement was to prepare an update and expansion of the 2007 report, *Housing Conditions, Housing Demand, and a Workforce Housing Plan for the City of Hallandale Beach* to include:

- an update of all housing and demographic data to 2011 (or the most recent data available) and a re-analysis of those data;
- an assessment of the effects of the current housing and foreclosure crisis, as well as general economic conditions, on current and future housing needs;
- a review of developments in progress, planned developments, and potential future redevelopment on the City's housing stock; and
- to recommend future City and CRA actions to regulate and improve the City's housing situation.

This report fulfills the requirements of the agreement between the City of Hallandale Beach and Florida Atlantic University

FINDINGS:

Over the next two decades population growth in the City is projected to increase by approximately 5.2%. The implication of this rather minor growth rate is that the demand for new construction will come from replacement rather than growth. Unforeseen changes in demographics or major redevelopment might alter this forecast, but neither of these changes can be relied upon by city planners and decision-makers.

Because the local economy is heavily dependent on tourism and related services, a large proportion of the county's workers earn wages that are insufficient on their own to put median-priced and median-rent housing within their reach. This issue is even more prominent in Hallandale Beach, whose workers are more likely to be engaged in such lower-wage occupations. Lower wages in turn affect the affordability of housing, as well as – over time – its quality and appeal.

The income needed to purchase the median-price single-family home in the county is substantially lower than the income needed to pay the fair market rent. However, as determined by HUD, the income needed to buy encompasses only the cost of the mortgage and not the cost of property taxes and insurance, which tend to be high in this region. As a result, the income needed to afford the median home is probably much closer to the income needed to afford the fair market rent.

The number of households in Hallandale Beach that can be considered cost-burdened is substantial. Of particular concern is the significant number of households that qualify as extremely low-income, who have the greatest difficulty securing any housing, never mind housing that is decent and appropriate. At present, there is an unmet demand for nearly 2,000 units affordable to this population.

The number of rent-assisted housing units in Hallandale Beach and the adjoining communities is grossly insufficient to address the needs of very low-income households (those earning 50% or less of the area median income). Changes in the financing of low-to-moderate-income housing will continue to make addressing these unmet needs problematic.

CONCLUSIONS:

- Hallandale Beach will not capture its full share of growth in the county. Since county growth is expected to be significantly lower than it has in the past, the amount of growth that the City

captures is likely to be very small. The forecast developed by the Shimberg Center for Housing Studies (Section II, page 52) supports this conclusion.

- The number of current households described in Section II as severely cost-burdened is a small percentage of all owners, but it is very likely that 80% of these households are in need of some kind of assistance. Thus, the number of owners in need is just over 900, and the number of renters in severe need is just under 1,000.
- Demand for housing will not stress supply. Some housing that is or has been owner-occupied will shift into the rental market as demand for ownership wanes and demand for rentals rises. However, the households that occupy the converted housing are likely to have less income than those they replace. Rented properties generally suffer more wear-and-tear than ownership properties, with obvious implications for housing quality. As a result, the housing stock will continue to deteriorate in both quality and value and will attract and retain only poorer households.
- Hence, the City faces a major dilemma: It must simultaneously address housing affordability and housing quality. The dilemma is serious because enhancing affordability tends to depress quality, while enhancing quality tends to reduce affordability. In other words, the City must find and use housing strategies that minimize the conflict between these two objectives.

RECOMMENDATIONS:

The CRA and the City should continue to work together in all CRA activities in order to facilitate accomplishing the recommendations proposed herein. Based on an extensive analysis the following recommendations are provided:

Pilot and Demonstration Projects

A number of the recommendations offered here can be undertaken in pilot form or as demonstration projects. In particular, the “curb appeal” improvements, enhanced enforcement, and expanded maintenance of derelict properties can be pursued in limited fashion so that their impacts can be evaluated and program improvements made. Furthermore, use of pilot projects allows the CRA/City to drop initiatives that prove to be too costly or ineffective.

A good candidate for a demonstration project would be development of eco-friendly, highly energy-efficient multifamily housing. Numerous low-carbon, eco-friendly housing projects are being developed nationwide, and a number of these projects also focus on affordability. The homes being built in the Lower Ninth Ward of New Orleans by the Make It Right Foundation offer one such example, but there are others (see list of resources below). WHEDCO, a non-profit housing developer in the Bronx, has completed two multi-family projects along these lines.

One of the benefits of low-carbon, highly energy-efficient construction is that energy costs remain much lower over the life of the building. This will become more important as energy costs rise in the future. Such a project would put also Hallandale Beach “on the map” and help to mark it as an innovative city willing to try new things. This willingness will help to influence market-rate development in a positive manner.

Community Land Trust

The City and the CRA should consider creating a community land trust (CLT), using as a model the CLT operating in Delray Beach, Florida. A community land trust is a nonprofit, community-based organization whose mission focuses on providing permanently affordable housing opportunities while maintaining the overall quality of both the housing units and the neighborhoods in which they are located. In many cases, CLTs focus exclusively on creating homeownership opportunities; others are concerned with both

ownership and rental access. CLT residents benefit from stable, affordable monthly payments, security from eviction, and a chance to build family wealth through housing equity. A few are also involved in housing rehabilitation. Typical programs include property acquisition, affordable financing (as lender or underwriter), assistance to and education of potential homebuyers, developer outreach, and service provision to residents. In most instances they are incorporated as 501(c)(3) corporations that can access grants, loans, and other types of funding from a wide range of sources.

The same approach is possible for rental housing, using a model similar to that used by the US Department of Housing and Urban Development (HUD) in housing development. The CLT again provides the land under leasehold, reducing development costs. A reasonable rate of return and some gain in equity are allowed to make development attractive. For many investors, this type of arrangement is quite desirable, because of the guaranteed rate of return over the long term. Moreover, unlike federal housing development programs, the CLT would not have to be concerned with the lapse of the affordability provisions after the financing has expired (usually after twenty or thirty years) that has resulted in the loss of low-cost availability in federally-financed housing units.

One of the great advantages enjoyed by CLTs at this time is the very low cost of borrowing. With interest rates at historic lows, CLTs have been able to acquire property, finance housing units, and create additional subsidies at an increased pace. In a lagging economy that has increased the ranks of households that are housing-disadvantaged, this has been a significant boon.

Ongoing Programs

In the absence of a new community land trust – or while it is being established – the CRA can continue to engage in more traditional programs:

- low-cost mortgage financing and assistance to homebuyers, including financial education, homeownership training, and help with credit issues;
- ongoing infrastructure improvement in economically disadvantaged neighborhoods, using CDBG and similar funding;
- assistance to property owners for property improvement, such as general repairs and maintenance (new roof, painting, etc.); and
- cooperation with the City in addressing code enforcement and compliance problems.

Moreover, the CRA may wish to consider new approaches to these programs. For example, the power of enhanced curb appeal cannot be underestimated – ask any real estate agent. A stunning case in point is Sistrunk Boulevard in Fort Lauderdale (from Andrews Avenue west).

The same attention to appearance is needed in economically disadvantaged and other older neighborhoods. In addition to exterior renovation and repairs, attention should be devoted to improving fences, hurricane (and other) shutters, and entryways. Power-washing services should be made available. Driveway resurfacing may be important. Perhaps easiest of all is encouragement of no-maintenance landscaping through provision of free plants and instructions for (or even assistance in) planting.

One of the most helpful ways to move lower-income households into their own homes involves subsidizing or waiving down payments. These households experience great difficulty in saving enough money to use as the basis for a loan, so this type of assistance can be highly effective. An alternative to outright grants could be an equity interest equal to the percentage of the home price reflected in the down payment – for example, if the down payment equals 10% of the home price, the CRA would own 10% of the equity at the time of sale.

Another program expansion could extend CRA assistance to rehabilitation of vacant rental units. Although foreclosure has been at an all-time high and a considerable number of former owner households has been forced to look elsewhere for housing, the rental vacancy rate in Hallandale Beach seems unusually high (more than ten percent). This suggests that some rental units would benefit from a facelift and some updating. Achieving these ends through low-cost loans and other subsidies would improve the desirability of these units while keeping them affordable. The CRA should adopt a target of

Enhanced Code Enforcement and Property Maintenance

The CRA and the City should consider creating new code-enforcement tools that enable them to expedite property action while also making improvements to properties that are out of compliance with essential code provisions. Although programs of this nature cannot solve the problem of negligent absentee property owners, this carrot-and-stick approach can help to encourage responsible owners to upgrade their buildings. In this approach, fines may be increased and imposed far more quickly, then forgiven if the property owner makes a good-faith effort toward correcting the violations. Low-cost loans and other subsidies can make property improvement far more attractive.

Consideration should also be given to CRA (or City) maintenance of foreclosed and abandoned properties. One derelict home can generate negative impressions of a block face and lead to vandalism, crime, negativity, and deterioration of nearby homes. Cutting the grass, trimming other vegetation, picking up trash, and even boarding up broken windows and doors can make a huge difference in perceptions of the neighborhood and help to deter crime. An ordinance may be needed to authorize the city/CRA to step in if property neglect is creating a budding neighborhood problem (for example, allowing for windows to be replaced or, if that is not feasible, at least boarded up).

Property Acquisition and Housing Development

Given the many housing units in foreclosure, undergoing short sales, or simply abandoned, the CRA should take a more aggressive stance toward property acquisition. At present, many units are available for less than they are worth. Now is a good time to acquire housing units at a cost dramatically lower than it has been or will be in the future. Moreover, rehabilitating the units and offering them through the CRA would benefit households in need of affordable housing. Such properties would also be ideal candidates for inclusion in a community land trust, should one be created. The CRA should adopt a target of 200 housing units for acquisition and resale.

The CRA might also pursue buying out problem property owners as a last resort in dealing with neighborhood housing problems. Declaring the properties to be public nuisances would eliminate the possibility of a successful legal argument that the use of eminent domain is denying the owner the rightful enjoyment of his/her property. Use of this approach should be considered a long-term endeavor, as such proceedings can sometimes (but do not always) take years to resolve. Nonetheless, it would give the CRA another weapon in stabilizing neighborhoods with large stocks of affordable housing.

In addition, the CRA should consider developing multifamily housing. Some property is already available for this purpose and, given the condition of the housing market and the number of housing units that may well have outlived their useful economic lives, more can be acquired. The Florida Housing Finance Corporation can assist in this endeavor, and various state and federal tax credits and other funding support are available as well. Again, a community land trust would be an important asset in pursuit of this objective.

A last housing-development initiative that might make good sense is creation of a micro-apartment building. Micro-apartments are units with 600 square feet or less that are located close to public transportation, retail uses providing daily necessities (e.g., food, pharmacy), and (preferably) some public open space. These units are designed for people who do not have cars and cannot afford much rent. They are very popular with young adults in places like Chicago and Seattle, and they represent a step up from single-room occupancy.

Economic Opportunity

One key to helping households afford suitable housing units is enhancing their opportunities for gainful employment and their ability to take advantage of those opportunities. The focus of local efforts to achieve these objectives should be threefold: on industries that are growing, on those with labor shortages and that can be entered with a modest amount of targeted training, and on services that provide benefit to

local residents, especially child and elder care and low-level nursing/personal attendance. Assistance is available from the Florida Agency for Workforce Innovation (WorkForceOne), including training dollars for the unemployed and unskilled.

Hallandale Beach is near several hospitals in Hollywood and Aventura, and public transportation is available to hospitals further west in Pembroke Pines. Warehouse operations can be found throughout the I-95 corridor. The skilled trades (plumbers, electricians, etc.) pay good wages and have become overlooked as career opportunities. There is also a shortage of auto mechanics. By targeting specific industries and types of jobs, and by partnering with Broward College and carefully selected private technical/training providers, the CRA has the potential to make a real difference in the lives of some of its residents.

In sum, the Hallandale Beach CRA can take a variety of approaches to addressing its housing quality/affordability dilemma. Although the CRA cannot solve the entire affordable housing problem alone, it can make a significant difference in the housing outcomes of its lower-income residents.

Recommended targets for the different approaches are as follows:

Standard home repairs (scattered sites)	200 units
Street-appearance improvements (by block face)	200 units
Purchase of foreclosed and abandoned homes	50 units
New standard multifamily development	250 units*
New eco-friendly multifamily demonstration project(s)	175 units**
Rental rehabilitation	200 units
Micro-apartments	75 units
TOTAL	1,200 units

Section I: Information from the U.S. Census

Section I of the Assessment describes population, socioeconomic, and housing trends and conditions in Hallandale Beach, primarily over the period 2000-2010. The goal is twofold: to place the City and its housing situation in the local context; and to provide thorough descriptions of recent local conditions as a prelude to projecting the community's future prospects and concerns.

This section of the report highlights much of the information that is crucial to the subsequent analysis and findings (Sections II). The section is divided into four segments: Demographic Characteristics, Socioeconomic Characteristics, and Housing Characteristics. Within each segment, three types of information are presented. First, recent trends in the City are compared to trends in Broward County and neighboring communities (Aventura [in Miami-Dade County], Hollywood, Pembroke Park, and West Park) – in order to track the changes that have led to current conditions. Second, current conditions in Hallandale Beach are compared to those in the county and in the surrounding communities. Third, information regarding conditions internal to the City is presented using comparisons across the City's eight Census tracts. Appendices A and B provide more comprehensive and detailed cross-jurisdictional comparisons for each variable in the Census data set. Appendix A presents this information in the form of a descriptive matrix, while Appendix B presents additional charts depicting much of that information.

Data Limitations

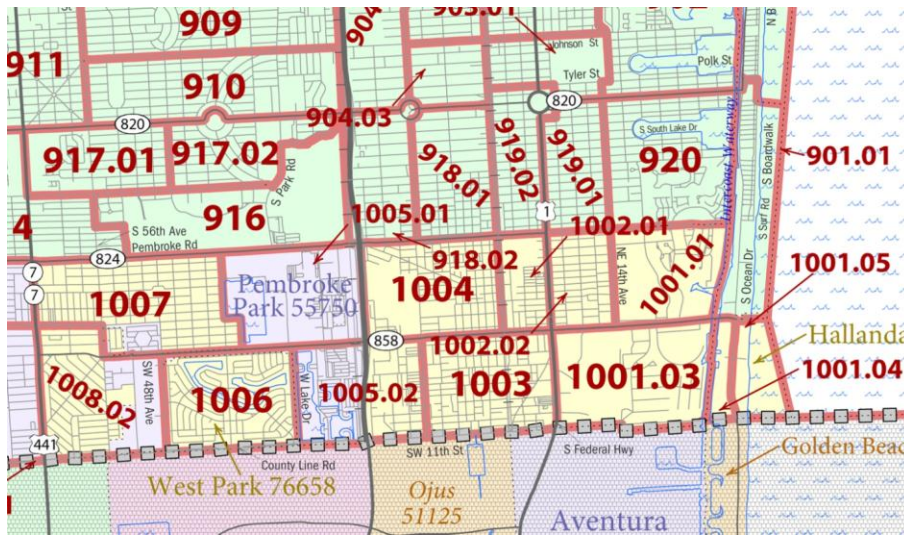
The Decennial Census was reduced in size prior to 2010 by elimination of the so-called “long form” that collected socioeconomic information (formerly known as the SF3 dataset). Hence, information about conditions in 2010 comes from the American Community Survey (ACS), which is developed using sampling techniques. Unlike the SF3 data, which came from about one in every six households, the ACS relies on statistical techniques using much smaller samples. Although generally sound, these techniques can generate large potential value ranges, depending on how variable the underlying data are. Moreover, at times the median does not provide a good point estimate. What is more, most of the 2010 data were developed as five-year estimates. The longer the period covered, the less precise the estimate.

For these reasons, the 2010 data should not be regarded as highly reliable, compared to 2000 data. In fact, in a few instances the 2010 estimates are actually suspect. These instances are noted in the text.

One further note: West Park was unincorporated in 2000, and the Census tracts that cover it do not correspond exactly to its boundaries. As a result, data for West Park in 1990 and 2000 are missing.

A map showing all Census tracts in the study area appears below.

Map 1. City of Hallandale Beach, Census Tracts



A. Demographic Characteristics

Trends

Population growth (Table IA-1)

The City of **Hallandale Beach** increased in population by 6,137 people, or 19.8 percent, from 1990 to 2010. During the same period, the population of Broward County increased by 39.2 percent, making **Hallandale Beach**'s growth rate barely half that of the county. In fact, all the municipalities grew more slowly than the county as a whole: Growth during the 2000s than during the 1990s, reflecting a decline in the availability of land for new development and, perhaps, a decline in the desirability of some of these communities.

Table IA-1: Total Population, 1990-2010

Place	1990	2000	2010	Change 1990-2000	Change 2000-2010	Change 1990-2010
Broward County	1,255,488	1,623,018	1,748,066	29.3%	7.7%	39.2%
Hallandale Beach	30,996	34,551	37,133	11.5%	8.3%	19.8%
Hollywood	121,697	139,357	140,768	14.5%	1.0%	15.7%
Pembroke Park	4,933	6,299	6,102	27.7%	(3.2%)	23.7%
West Park			14,156			
Aventura	15,375	25,267	35,762	64.3%	41.5%	132.6%

Sources: U.S. Census of Population and Housing (SF1), 2000 & 2010; 1990 data from Florida Housing Data Clearinghouse (<http://flhousingdata.shimberg.ufl.edu>) based on 1990 U.S. Census of Population and Housing (SF1)

Households (Table IA-2)

The City's household growth rate between 1990 and 2010 was less than one-fourth of the county's (7.2% vs. 30.0%). Of the 1,233 additional households, 983 were added in the 1990s and only 250 arrived in the 2000s. Household formation slowed considerably during the 2000s: the growth rate in the county slowed to less than 5 percent, while growth in **Hallandale Beach** dropped to a negligible 1.4%. Meanwhile, two communities lost households (Hollywood and Pembroke Park).

Table IA-2: Total Households, 1990-2010

<i>Place</i>	<i>1990</i>	<i>2000</i>	<i>2010</i>	<i>Change 1990-2000</i>	<i>Change 2000-2010</i>	<i>Change 1990-2010</i>
Broward County	527,860	654,445	686,047	24.0%	4.8%	30.0%
Hallandale Beach	17,068	18,051	18,301	5.8%	1.4%	7.2%
Hollywood		59,673	58,438		(2.1%)	
Pembroke Park		2,742	2,488		(9.3%)	
West Park			4,335			
Aventura		14,000	17,892		27.8%	

Sources: U.S. Census of Population and Housing (SF1), 2000 & 2010; 1990 data from Florida Housing Data Clearinghouse (<http://flhousingdata.shimberg.ufl.edu>) based on 1990 U.S. Census of Population and Housing (SF1)

Household Size (Tables IA-3(a) & (b))

In all cases except Pembroke Park, the number of households grew more slowly than did the population, increasing household sizes. Increases in household size may be caused by a surplus of births over deaths and population turnover from smaller households (e.g., empty-nesters) to larger ones (e.g., families with children). However, the decline here suggests other causes. Combined with the soaring cost of housing during the 2000s and the major economic downturn starting in 2007, some increases in household size probably resulted from adding persons – for example, returning adult children or roommates – who were closed out of the housing market for economic reasons and/or could help in meeting housing costs.

Increases in household size ranged from a low of 2.9% in Broward County to a high of 11.2% in Aventura. The increase in **Hallandale Beach** equaled 7.4%, roughly 2.5 times higher than the countywide average. Family household sizes increased by less, suggesting that roommates was a more significant factor than returning family members (Table IA-3(a)). This conclusion is bolstered by the substantial increases in the size of renter households (Table IA-3(b)), which were the largest of the four increases in all jurisdictions.

Table IA-3(a): Household Size – Average Household and Family Households

<i>Place</i>	<i>Average HH Size 2000</i>	<i>Average HH Size 2010</i>	<i>Change 2000-2010</i>	<i>Family HH Size 2000</i>	<i>Family HH Size 2010</i>	<i>Change 2000-2010</i>
Broward County	2.45	2.52	2.9%	3.07	3.14	2.3%
Hallandale Beach	1.88	2.02	7.4%	2.60	2.73	5.0%
Hollywood	2.31	2.39	3.5%	3.00	3.05	1.7%
Pembroke Park	2.29	2.42	3.5%	2.96	2.88	(2.7%)
West Park		3.26			3.65	
Aventura	1.79	1.99	11.2%	2.45	2.66	8.6%

Sources: U.S. Census of Population and Housing (SF1), 2000 & 2010

Table IA-3(b): Household Size – Owner Households and Renter Households

Place	Owner		Change 2000-2010	Renter		Change 2000-2010
	HH Size 2000	HH Size 2010		HH Size 2000	HH Size 2010	
Broward County	2.49	2.54	2.0%	2.35	2.48	5.5%
Hallandale Beach	1.80	1.89	5.0%	2.03	2.21	8.9%
Hollywood	2.43	2.47	1.6%	2.10	2.27	8.1%
Pembroke Park	2.06	2.01	(2.4%)	2.49	2.71	8.8%
West Park		3.24			3.30	
Aventura	1.78	1.95	9.6%	1.80	2.07	15.0%

Sources: U.S. Census of Population and Housing (SF3), 2000; American Community Survey, 2010

Household Types (Tables IA-4(a), (b), & (c))

Three specific types of households are prone to experiencing housing stress: those headed by senior (65 or older) householders, whose income often drops after retirement; families with children under age 18, who tend to need larger, more costly housing units; and – in particular – female-headed families with children under age 18, who often rely on a single income and do not always receive adequate, if any, child support.

The number of senior households dropped significantly during the 2000s in all jurisdictions except Aventura, suggesting that exiting households were not being fully replaced by other senior households (Table IA-4(a)). Even in Aventura, senior-headed households declined as a share of all households. This trend confirms socioeconomic analysis that has concluded that Broward County is no longer as attractive to retirees as it once was, in part due to the escalating housing costs (including property taxes) that characterized most of the decade.

Table IA-4(a): Household Types: Senior-Headed Households

Place	Senior-Headed		Senior-Headed		Change 2000-2010
	Households 2000	% of all Households	Households 2010	% of all Households	
Broward County	167,593	25.6%	161,040	23.5%	(3.9%)
Hallandale Beach	8,547	47.3%	6,515	35.6%	(23.8%)
Hollywood	15,579	26.1%	13,730	23.5%	(11.9%)
Pembroke Park	773	28.2%	594	23.9%	(23.2%)
West Park			875	20.2%	
Aventura	6,142	43.9%	6,544	36.6%	6.5%

Sources: U.S. Census of Population and Housing (SF1), 2000 & 2010

However, increases in the number of families with children were substantial (Table IA-4(b)A). These gains were particularly dramatic in **Hallandale Beach** (+50.1%) and Aventura (115.6%). It is worth

noting that **Hallandale Beach** lost 2,032 senior-headed households while gaining 1,133 families with children, indicating a generational turnover in the community.

Table IA-4(b): Household Types: Families with Children Under Age 18

Place	Families w/Children 2000		Families w/Children 2010		Change 2000-2010
		% of all Households		% of all Households	
Broward County	191,804	28.0%	218,509	31.9%	13.9%
Hallandale Beach	2,262	12.4%	3,395	18.6%	50.1%
Hollywood	14,847	25.4%	16,294	27.9%	9.7%
Pembroke Park	809	32.5%	902	36.3%	11.5%
West Park			1,875	43.3%	
Aventura	1,581	8.8%	3,408	19.0%	115.6%

Sources: U.S. Census of Population and Housing (SF1), 2000 & 2010

Increases in the number of female-headed families with children were even larger – again, especially in **Hallandale Beach** and Aventura (Table IA-4(c)). In part, these increases coincide with societal changes that have led to the de-stigmatization of single motherhood. However, they may also indicate that this area (with the exception of Aventura), given housing values lower than those in the county as a whole, may be attracting more such households.

Table IA-4(c): Household Types: Female-Headed Families with Children Under Age 18

Place	Female-Headed Families w/Children 2000		Female-Headed Families w/Children 2010		Change 2000-2010
		% of all Households		% of all Households	
Broward County	47,190	7.2%	65,560	9.6%	38.9%
Hallandale Beach	792	4.4%	6,515	7.1%	63.3%
Hollywood	3,894	6.5%	13,730	8.6%	29.1%
Pembroke Park	429	15.6%	594	19.9%	15.6%
West Park			875	18.1%	
Aventura	388	2.8%	812	4.5%	109.3%

Sources: U.S. Census of Population and Housing (SF1), 2000 & 2010

Race, Ethnicity and Place of Origin

In general, all jurisdictions became more racially diverse between 2000 and 2010, with declines in the percentage of the population that is white and increases in the percentages that are black and from other racial backgrounds. Percentages of the population that are Hispanic/Latino also increased across the board.

Table IA-5: Race and Ethnicity

Place	White %	White %	Black %	Black %	All Other	All Other	Hispanic/	Hispanic/
	2000	2010	2000	2010	Races* %	Races %	Latino%	Latino %
Broward County	70.6	63.1	20.5	26.7	8.9	10.2	16.7	25.1
Hallandale Beach	77.3	73.7	16.0	18.7	6.7	7.6	36.1	44.6
Hollywood	78.4	72.7	12.1	16.7	9.5	10.6	22.5	32.6
Pembroke Park	42.6	37.6	49.0	55.3	8.4	7.1	28.6	41.0
West Park		32.8		57.9		9.3		28.9
Aventura	93.8	90.4	1.7	3.9	4.5	5.7	36.8	46.4

* Includes multi-racial persons

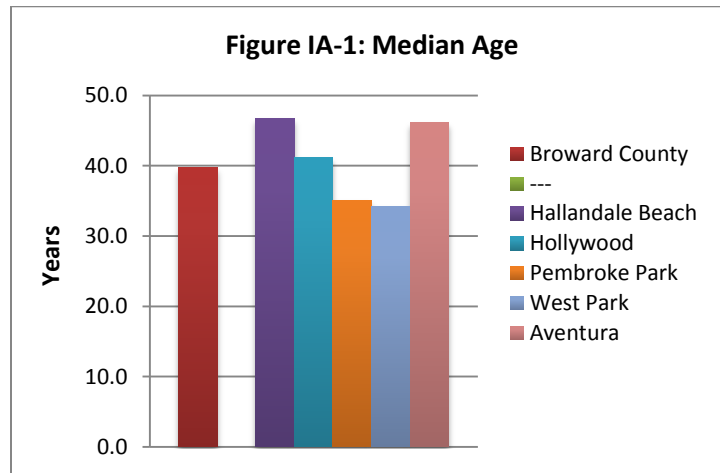
Sources: U.S. Census of Population and Housing (SF1), 2000 & 2010

As for place of origin, the percentage of the population born outside the U.S. increased in all jurisdictions. The increases in **Hallandale Beach**, Hollywood, Pembroke Park, and Aventura all exceeded the Broward County average of 8.5%.

Jurisdictional Comparisons

Median Age (Figure IA-1)

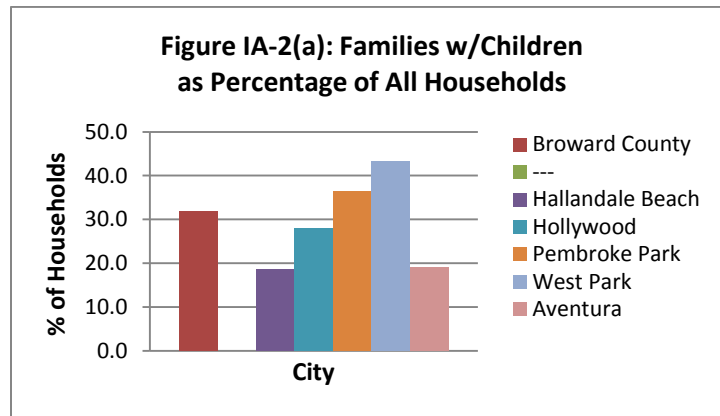
The median ages in the six jurisdictions vary considerably, from under 35 in West Park to over 45 in **Hallandale Beach** and Aventura. These variations correlate with the relatively larger size of the senior populations in these communities.



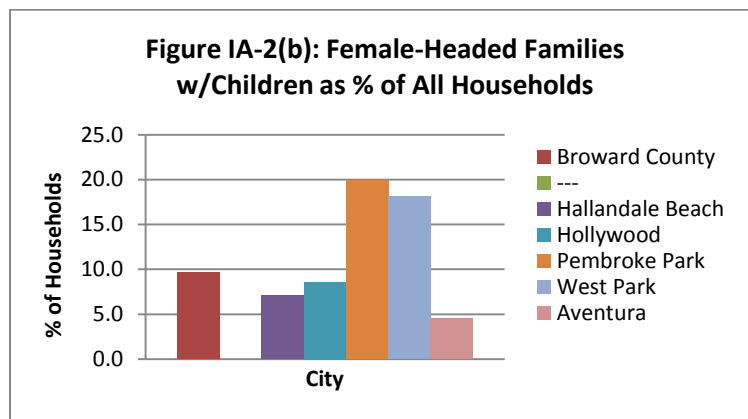
Household Types (Figures IA-2(a) & (b))

Not surprisingly, **Hallandale Beach** and Aventura lead in the percentage of households headed by senior adults. Meanwhile, both Pembroke Park and West Park have higher percentages of families with children under age 18 than does the county, while the percentages in **Hallandale Beach** and Aventura are considerably lower. Figure IA-2(a) is nearly a mirror image of Figure 1A-1, demonstrating the inverse

relationship between median age (higher age = higher proportion of older households without young children) and parenthood of young children (lower age = higher proportion of families with children).



The pattern of relative proportions of female-headed families with children is similar to that for all families with children (Figure IA-2(b)). It is worth pointing out, however, that **Hallandale Beach's** percentage of female-headed families with children is closer to the county percentage, suggesting that a higher proportion of families with children is comprised of single mothers with younger children.

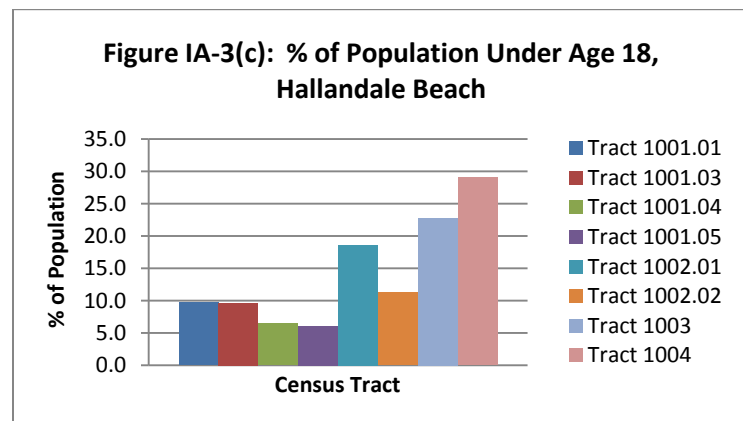
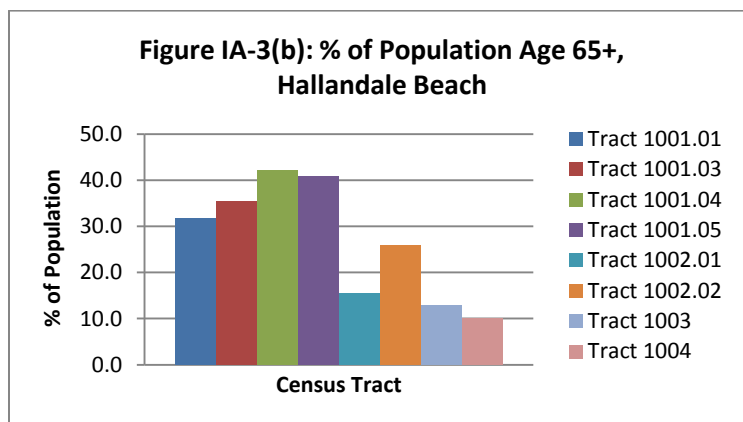
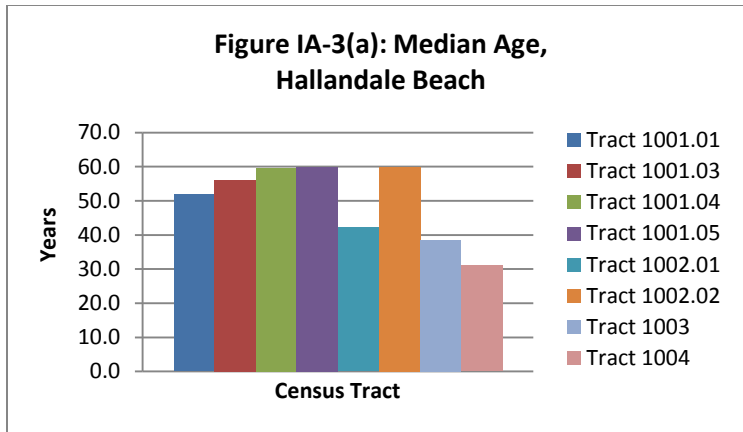


Characteristics of Hallandale Beach

Please refer to the Census tract map on page 4 for guidance in interpreting this information.

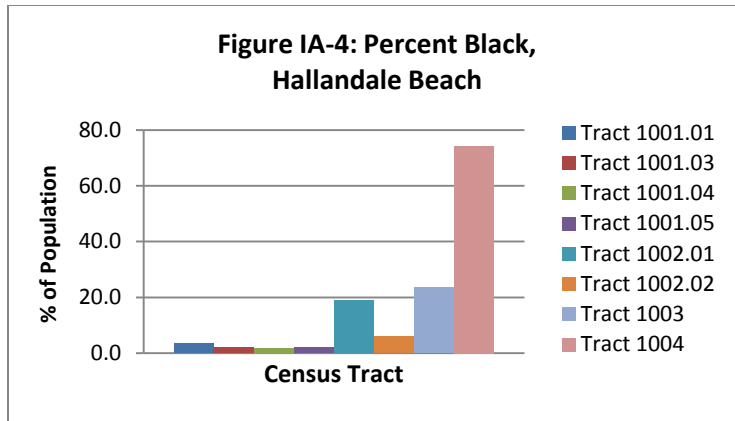
Median Age and Age Groups (Figures IA-3(a), (b), & (c))

The overall median age in Hallandale Beach is nearly 47, and the Census data explain why: In five of the eight tracts, the median age exceeds 50 and in three cases equals roughly 60 (Figure IA-3(a)). In four of the five tracts, the percentages of people age 65 and older is more than 30%, sometimes more than 40% (Figure IA-3(b)). These four tracts are all located in the eastern portion of the city. To the west, median ages are significantly lower, due to the presence of children under the age of 18 (Figure IA-3(c)).

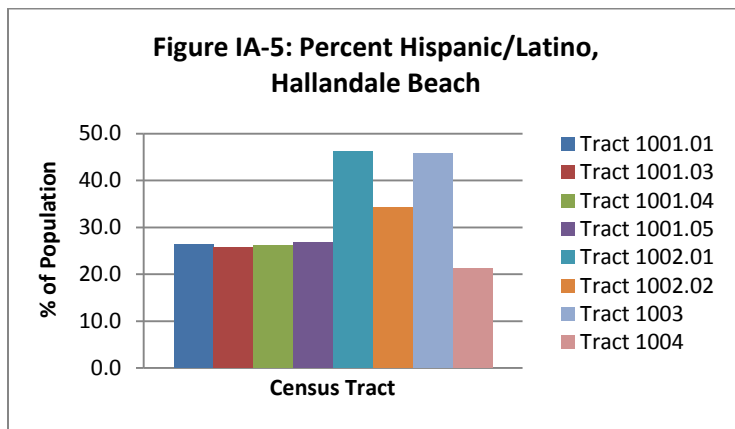


Race and Ethnicity (Figures IA-4 & IA-5)

Roughly one in four residents of Hallandale Beach is black, but the percentages within the Census tracts vary greatly, from lows below 5% in four tracts to a high of more than 75% (Figure IA-4).

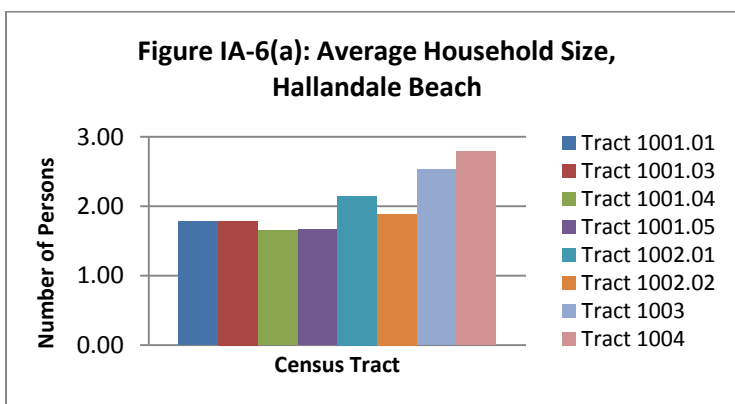


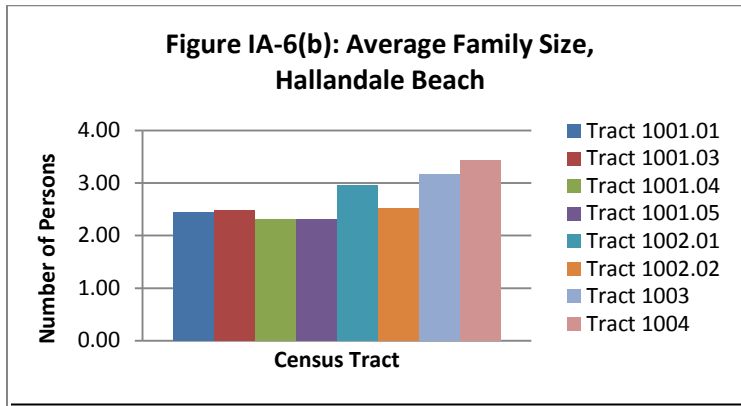
The percentages of the population claiming Hispanic heritage are more consistent across the tracts, although substantial variation still exists with a low of 21.3% in Tract 1004 (which has by far the highest proportion of blacks) to highs of about 45% in Tracts 1002.01 and 1003 (Figure IA-5).



Household Size (Figures IA-6(a) & (b))

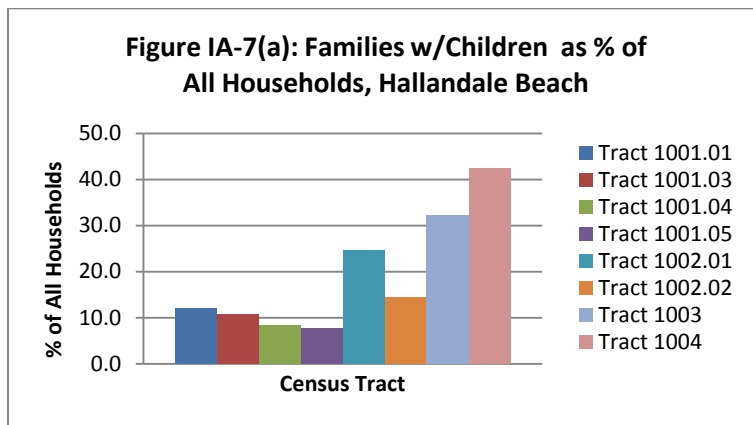
Average household sizes are quite low in the eastern portion of Hallandale Beach, but climb to the west (Figure IA-6(a)). This pattern is even more pronounced in the case of average family sizes, which are larger across the board (Figure IA-6(b)).



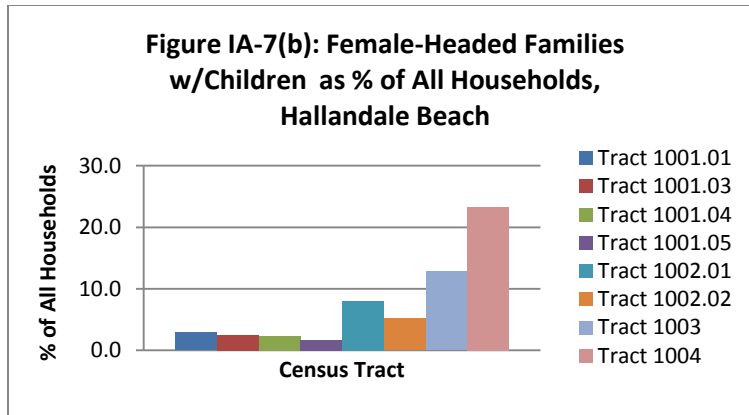


Household Types (Figures IA-7(a) & (b))

The percentage of households consisting of families with children varies greatly across Hallandale Beach (Figure IA-7(a)). Relatively few such households can be found in the eastern portion of the city, which correlates with the high median age and high proportions of older adults (Figures IA-3(a) and -3(b)). Families with children are more prevalent in the western portion of the city, with similar correlations to median age and higher proportions of children under age 18 (Figures IA-3(a) and -3(c)).



The pattern for female-headed families with children closely parallels the pattern for all families with children (Figure IA-7(b)).



B. Socioeconomic Characteristics

Trends

Educational Attainment (Table IB-1)

Educational attainment in Broward County reflects a national trend toward higher education levels. This trend is indicated by lower percentages of adults in the lowest educational category (less than high school) and higher percentages in the categories that include at least some college.

Table IB-1: Educational Attainment (Percentage-Point Changes, 2000-2010)

Place	<i>Less Than High School</i>	<i>High School or Equivalent</i>	<i>Some College/ Associate's</i>	<i>Bachelor's Degree</i>	<i>Graduate/ Professional Degree</i>
Broward County	- 5.1	+ 0.3	- 0.3	+ 3.4	+ 1.7
Hallandale Beach	- 8.8	+ 2.3	+ 1.7	+ 5.7	- 0.3
Hollywood	- 6.2	+ 1.7	- 1.0	+ 4.4	+ 1.2
Pembroke Park	-12.6	+ 5.0	- 1.0	+ 6.4	+ 2.1
West Park					
Aventura	- 3.7	- 0.6	- 4.4	+ 3.6	+ 5.2

Sources: U.S. Census of Population and Housing (SF3), 2000; American Community Survey, 2010

Employment (Table IB-2)

Labor-force participation increased in all jurisdictions between 2000 and 2010. This trend is strongly linked to the dramatic increases in unemployment during the same period, a result of the banking and economic crisis that peaked in 2008. It appears that more people entered the labor force, some of whom were not working in 2000, in search of jobs. The increase in labor-force participation is also linked to the stagnation of the population over age 65, while growth occurred among working-age adults.

Table IB-2: Labor-Force Participation and Unemployment

<i>Place</i>	<i>Labor-force Participation 2000</i>	<i>Labor-force Participation 2010</i>	<i>Unemployment Rate 2000</i>	<i>Unemployment Rate 2010</i>
Broward County	62.7%	67.4%	3.3%	8.9%
Hallandale Beach	47.2%	56.1%	3.4%	10.8%
Hollywood	61.4%	66.7%	3.4%	9.5%
Pembroke Park	56.1%	63.9%	4.8%	7.2%
West Park		66.8%		14.5%
Aventura	48.0%	53.3%	2.6%	6.9%

Sources: U.S. Census of Population and Housing (SF3), 2000; American Community Survey, 2010

Median Household and Per Capita Income (Table IB-3)

Median household income rose in all jurisdictions between 2000 and 2010. Although the median incomes varied widely in 2010 – from a low of about \$30,000 in Pembroke Park to a high of about \$56,000 in Aventura, the increases over the ten-year period were quite comparable (23.7-25.9%), except in Pembroke Pines, where the increase was larger.

As for per capita income, the trends were mixed. Growth in per capita income was nearly identical to growth in household income in the county as a whole and in Hollywood. However, in the other jurisdictions, growth in per capita income was substantially lower, especially in Pembroke Park (by a ratio of 1 to 7). Some of the reduced growth may be attributed to larger household sizes, which were noted earlier, but this factor is not sufficient to explain the entire difference. (It may be that the estimates calculated as part of the 2010 American Community Survey are flawed in some way. Another example: The relatively high per capita income in Aventura.)

Table IB-3: Median Household and Per Capita Income

<i>Place</i>	<i>Median HH Income 2000</i>	<i>Median HH Income 2010</i>	<i>Change 2000-2010</i>	<i>Per Capita Income 2000</i>	<i>Per Capita Income 2010</i>	<i>Change 2000-2010</i>
Broward County	\$41,691	\$51,694	24.0%	\$23,170	\$28,631	23.6%
Hallandale Beach	\$28,266	\$34,953	23.7%	\$22,464	\$24,770	10.3%
Hollywood	\$36,714	\$45,699	24.5%	\$22,097	\$27,315	23.6%
Pembroke Park	\$22,605	\$30,315	34.0%	\$14,369	\$15,047	4.7%
West Park		\$44,362			\$16,263	
Aventura	\$44,526	\$56,046	25.9%	\$41,092	\$47,462	15.5%

Sources: U.S. Census of Population and Housing (SF3), 2000; American Community Survey, 2010

Poverty (Tables IB-4(a) & -4(b))

With one exception (in Pembroke Park), poverty increased among all persons, on average, and with no exceptions among adults over the age of 65 (Table IB-4(a)). Thanks to improved support programs for children – for example, publicly funded health care – lower percentages of children lived in poverty in

2010 than in 2000. Hence, it is alarming to see that childhood poverty actually rose in **Hallandale Beach**, which is at odds with the experience elsewhere in the local area.

Table IB-4(a): Poverty Rates of Individuals

Place	All Persons		Children Under 18		Adults Over 65	
	2000	2010	2000	2010	2000	2010
Broward County	8.7%	12.3%	28.4%	16.2%	10.0%	12.2%
Hallandale Beach	16.8%	20.3%	26.4%	30.2%	13.0%	18.7%
Hollywood	13.2%	13.7%	18.1%	15.7%	11.8%	16.9%
Pembroke Park	24.0%	19.4%	27.2%	13.4%	25.5%	30.4%
West Park		16.7%		21.7%		26.9%
Aventura	9.1%	10.8%	8.5%	11.8%	8.5%	11.6%

Sources: U.S. Census of Population and Housing (SF3), 2000; American Community Survey, 2010

Poverty among families with children under 18 declined, reflecting the same factors that reduced poverty among children. However, in Aventura and especially in **Hallandale Beach**, poverty among female-headed families with children increased, bucking the general trend. (Note: In most instances, even a larger proportion of female-headed families with children under age 5 experiences poverty: The rate in **Hallandale Beach** exceeds 70%.)

Table IB-4(a): Poverty Rates of Families

Place	Families w/Children Under 18	Families w/Children Under 18	Female-Headed Families w/Children Under 18	Female-Headed Families w/Children Under 18
	2000	2010	2000	2010
Broward County	28.4%	12.8%	38.2%	27.1%
Hallandale Beach	36.4%	23.2%	32.5%	48.3%
Hollywood	30.6%	12.9%	40.7%	24.0%
Pembroke Park	30.6%	14.6%	38.8%	12.1%
West Park		16.9%		41.3%
Aventura	20.6%	11.7%	19.1%	22.6%

Sources: U.S. Census of Population and Housing (SF3), 2000; American Community Survey, 2010

Jurisdictional Comparisons

Educational Attainment

Although, as noted earlier, the percentage of adults aged 25 or older with less than a high-school education has declined since 2000, significant portions of the population remain at this lowest educational level. In all the communities except Aventura, the percentage of adults with this low-level education exceeds the countywide average. Because educational attainment is correlated strongly with earning potential, the relatively high percentages of adults with little education have implications for income in these communities.

High-school completion rates do not differ greatly among the jurisdictions, although they are somewhat lower than the countywide rate except in Aventura.

Meanwhile, in all jurisdictions except Aventura, the percentage of adults who have earned a Bachelor's degree or better is *lower* than the countywide average. Like the higher percentages of those who are poorly educated, the lower percentages of those with four-year college degrees or better affects local incomes and, hence, housing affordability.

Employment

In all five municipalities, labor-force participation is lower than in Broward County as a whole. This is not surprising in **Hallandale Beach** and Aventura, with their relatively high percentages of adults aged 65 and over. The other three communities come closer to matching the county in labor-force participation.

Unemployment rates vary widely by community: The rates in Pembroke Park and Aventura are significantly lower than in Broward County as a whole, while the rates in **Hallandale Beach** and Hollywood are somewhat higher. Highest of all is unemployment in West Park, which is nearly 60% above the county average.

Median and Mean Household Income and Per Capita Income

There are many ways of looking at income. First and foremost is household income, followed by per capita income. These are general measures of the prosperity of a community. The relative differences between median and mean income also give an indication of the range of economic means of households living in a community.

Median household incomes in all municipalities except Aventura are noticeably lower than the Broward County average (Figure IB-4). This is particularly true in **Hallandale Beach** and Pembroke Park, where median household incomes are only 67.6% and 58.6% of the county median, respectively. Such low income levels likely indicate a housing-affordability problem.

The profile of mean (average) household incomes shows a slightly different picture (Figure IB-5). Mean incomes are significantly higher in all jurisdictions, indicating that these communities are home to some proportion of affluent residents. The only exception is West Park, where median and mean household incomes are very similar, indicating that it is more homogeneous economically.

The third measure of general prosperity is per capita income, which measures the proportion of all income available to the average resident. It is useful because it counterbalances household size and thus gives a somewhat truer picture of available local income. In the communities evaluated here, per capita incomes are lower than the county average in all but Aventura (Figure IB-6). As noted above in the discussion of median household income, lower per capita incomes point toward potential problems of housing affordability.

Low-to-Moderate-Income Households

Although the general measures of income described above are useful, housing affordability is income-dependent. Hence, it is also helpful to look at the percentages of households making less than defined dollar amounts as a first cut at determining potential demand for affordable housing.

In all five municipalities, the percentage of households with less than \$15,000 in annual income is higher than the Broward County average of 15.6%. This is true even in Aventura, indicating that the community's general affluence hides some significant poverty. The percentages in **Hallandale Beach** and West Park are significantly higher (25.3% and 33.0%, respectively). These households have great difficulty obtaining any housing that is decent, appropriate, and affordable. Using a slightly high 35% of income as the criterion for affordability, these households can afford to spend only \$435 per month *or less* on housing.

Another group of households prone to encountering housing-cost stress earns incomes between \$15,000 and \$35,000 per year. Although not as heavily affected as the previous group, these households may well have trouble finding housing that is both appropriate for household size and affordable. Depending on income, these households can afford to spend from \$435 to as much as \$1,000 per month. Although \$1,000/month seems quite generous, it is probably not sufficient to allow many chances for homeownership, given still-high property prices and relatively high taxes. (See Section IC.)

Poverty

The overall poverty rates are higher than the Broward County average of 12.3% in four of the five jurisdictions, as are the rates for just senior citizens. **Hallandale Beach** has the highest overall poverty rate, followed closely by Pembroke Park. Only in **Hallandale Beach** is poverty among seniors lower than the average for the entire population.

The data for poverty among families with children under age 18 are more mixed. Poverty among these families is above the countywide average in only three of the five jurisdictions. However, the percentage of families with children in poverty is far higher in **Hallandale Beach** than in the other communities or the county. The same is true of poverty among female-headed families with children.

Appendices A and B provide more detailed information comparing socioeconomic characteristics across the six jurisdictions.

Characteristics of Hallandale Beach

Please refer to the Census tract map on page 1 for guidance in interpreting this information.

Educational Attainment (Figures IB-9(a) & (b))

Educational attainment varies quite a bit across Hallandale Beach. The percentage of population with less than high-school equivalency averages about 12% across six of the eight Census tracts, but rises steeply in the other two, particularly Tract 1004, where nearly 40% of the adult population lacks high-school diplomas (Figure IB-9(a)). As described earlier, this low educational attainment has major implications for employability and earning potential.

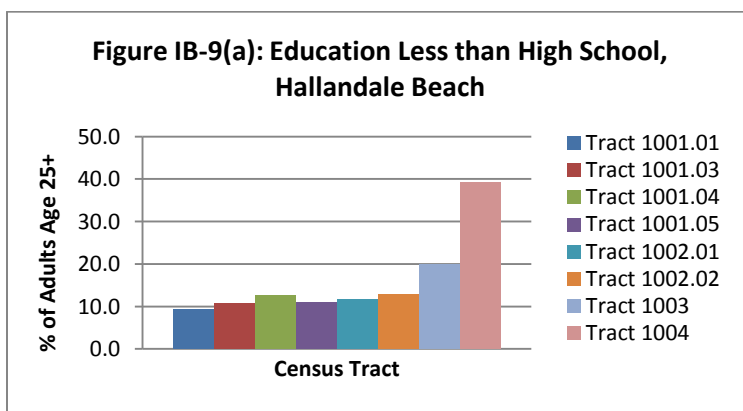
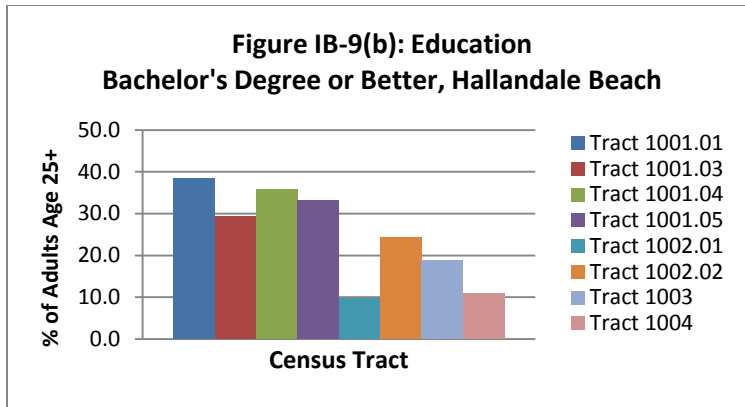
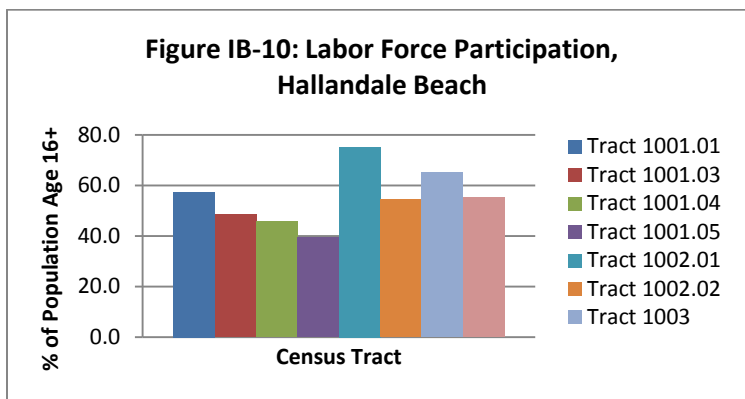


Figure IB-9(b), which shows the percentages of the adult population with bachelor’s degrees or better, does not quite mirror Figure IB-9(a), except in Tracts 1002.02, 1003, and 1004. This chart reveals areas with significantly higher and lower earning potential. As in so many of the graphic depictions of city data, there is a noticeable divide between the areas within the 1001 tracts and the other four.

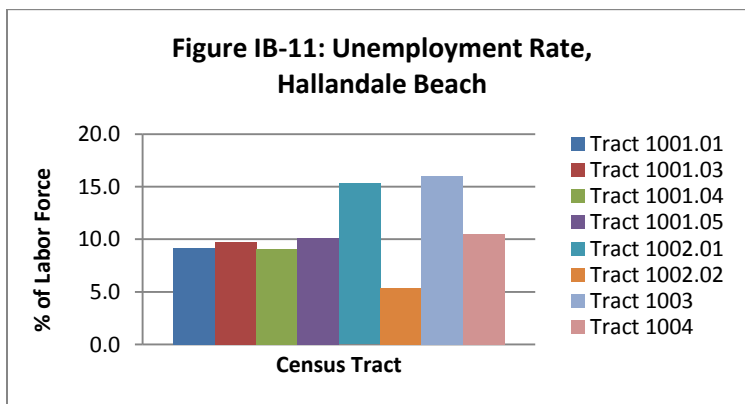


Labor-Force Participation (Figure IB-10)

Generally speaking, labor-force participation is lower where median age is higher (Figure IB-10). However, labor-force participation is comparable to these levels in Tract 1004, suggesting that more than age is at work there. In fact, a major factor in reducing participation in the labor force is low educational attainment, as reflected in Figure IB-9(a). The two tracts with the highest participation are also the tracts with the highest percentages of Hispanic/Latino residents (Figure IA-5).

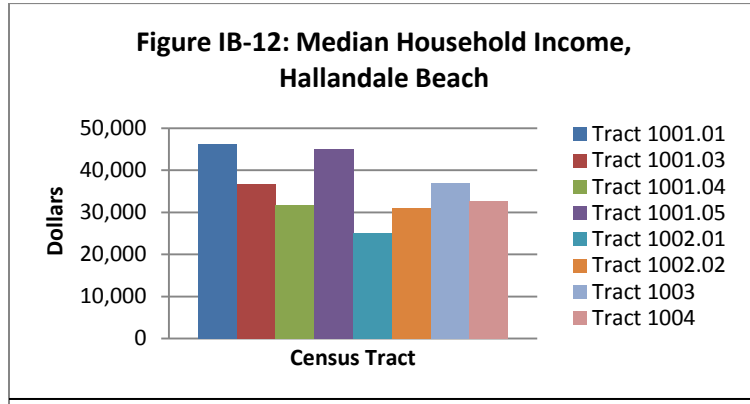


Unemployment rates range from about 5% in Tract 1002.02 to more than 15% in Tract 1004 (Figure IB-11), yielding an average rate of nearly 11%. In general, the unemployment rate is higher in tracts with higher labor-force participation, indicating that more people there are searching for jobs.

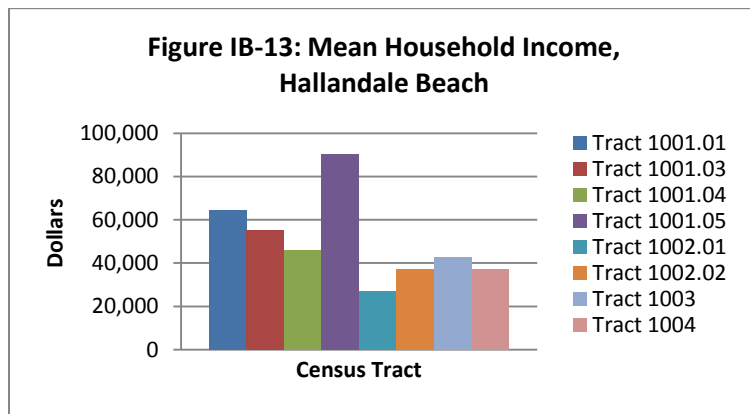


Median and Mean Household Income and Per Capita Income (Figures IB-12, -13, & -14)

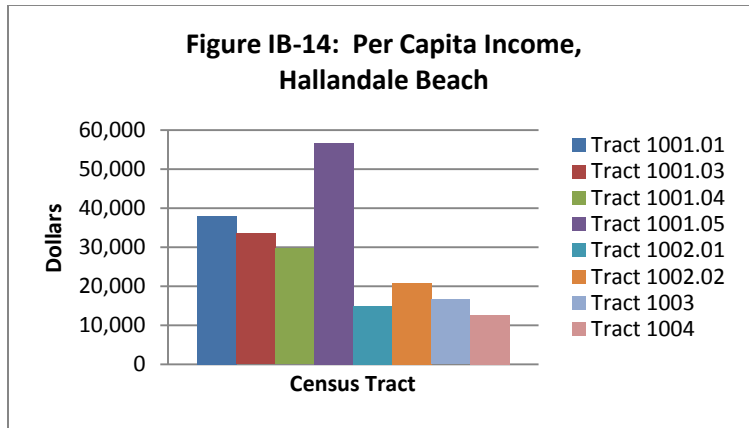
Median household income in Hallandale Beach varies between \$25,000 in Tract 1002.01 and about \$46,000 in Tract 1001.01 (Figure IB-12). Despite low educational levels and labor-force participation in Tract 1004, household income there is not the lowest in the city. Again, the pattern within the community is the same – in this case, generally higher incomes in the east and generally lower incomes in the west.



This pattern becomes more stark when mean, rather than median, household incomes are compared (Figure IB-13). Differences between median and mean incomes are caused by the presence of broader ranges of income, particularly at the higher end. This effect is pronounced in Tract 1001.05 and to a lesser extent elsewhere in the eastern half of Hallandale Beach. The strong similarity between median and mean incomes in the other four tracts indicates that income parity is the rule rather than the exception.

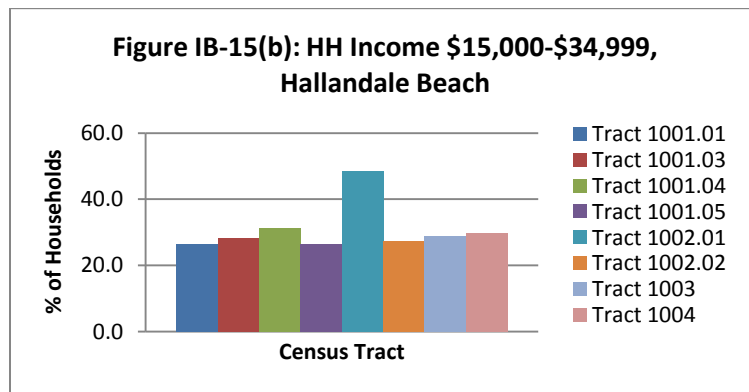
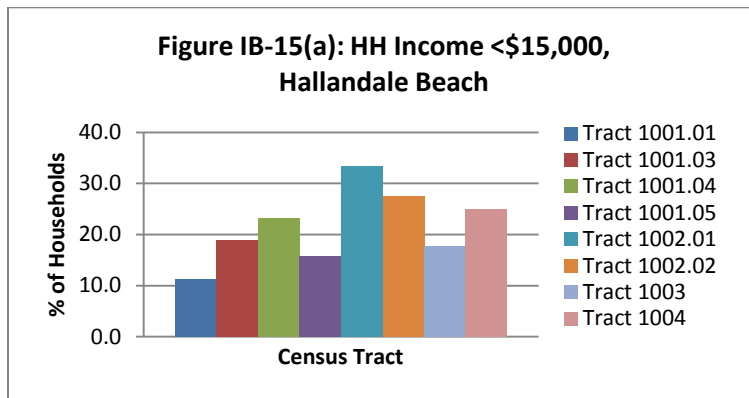


Information about per capita income reveals the relationship between household income and household size. As indicated in Figure IB-14, per capita income is highest in Tract 1001.05, which has a fairly small average household size, while much lower per capita incomes characterize the four western tracts. In these four tracts, very modest household incomes combine with larger household size to significantly lower the income available for each person in the community.



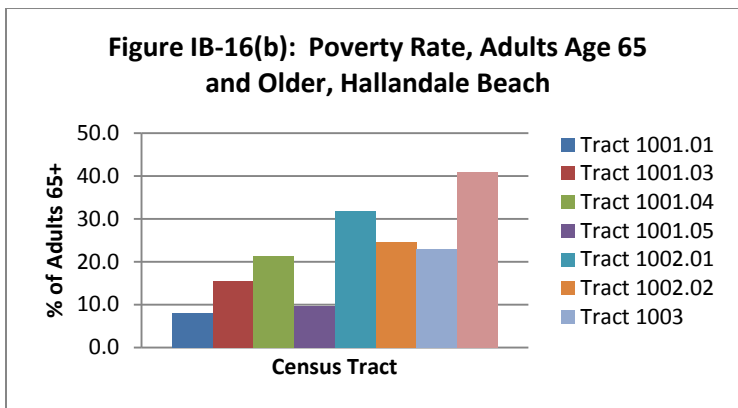
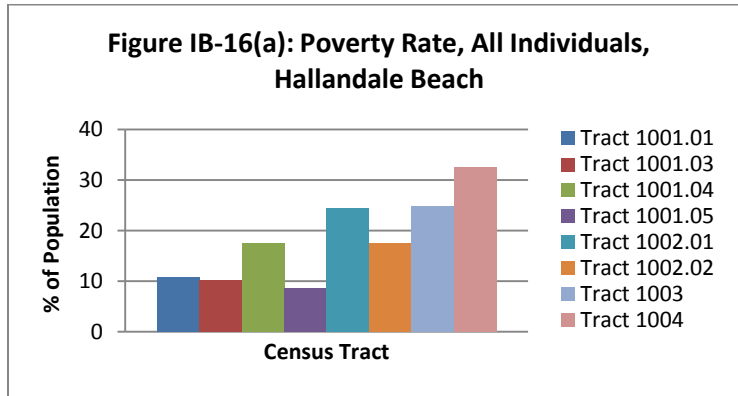
Low-to-Moderate-Income Households (Figures 15(a) & (b))

The pattern described above for incomes spread across all households or individuals is not readily apparent in the percentages of low- and moderate-income households located in the various Census tracts. As expected, the highest percentage of low-income households (household income below \$15,000) is found in Tract 1002.01, which also has the lowest household and per capita incomes (Figure IB-15(a)). However, the pattern is less clear for the other tracts. The pattern all but disappears in the case of more moderate incomes (Figure IB-15(b)), which are prevalent to nearly the same extent in seven of the eight tracts.

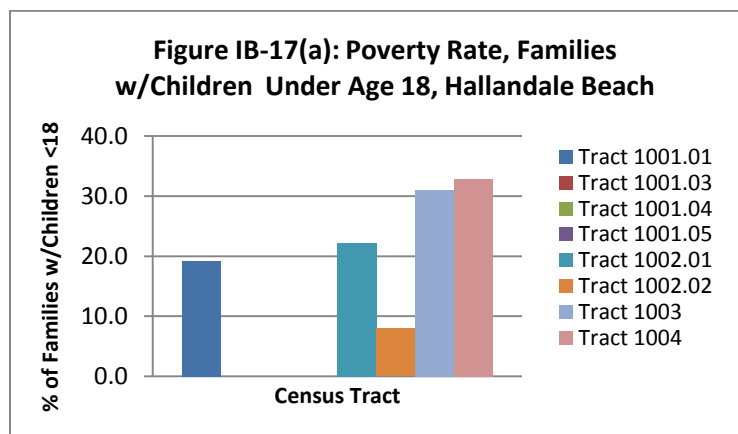


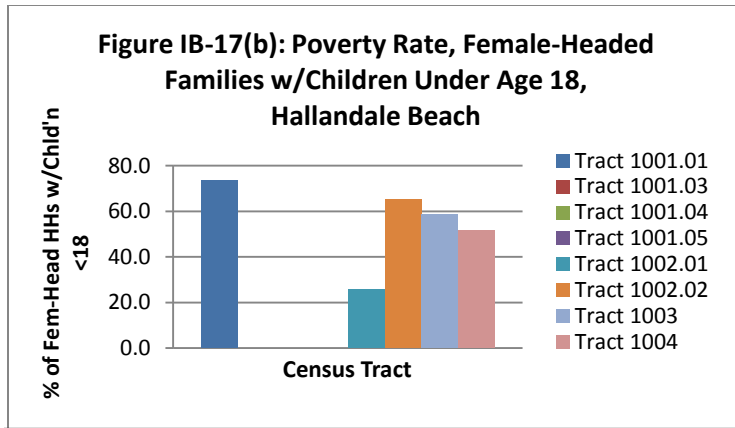
Poverty (Figures IB-16(a) & (b), IB-17(a) & (b), and IB-18)

The general pattern returns with respect to poverty. Poverty rates for individuals are in all cases higher in the west than in the east (Figure IB-16(a)). So are poverty rates among older adults (Figure IB-16(b)).

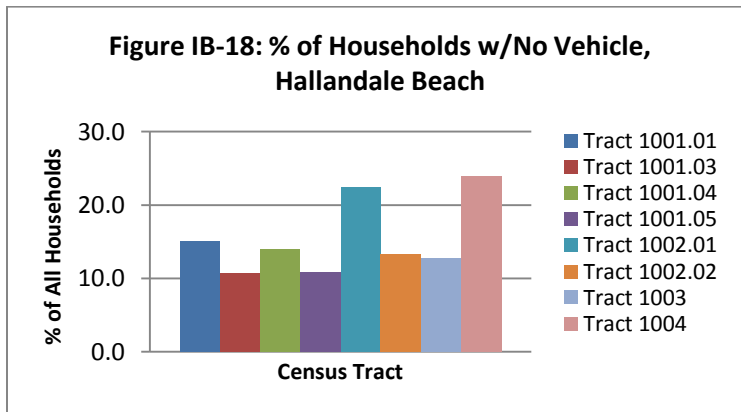


The pattern of poverty rates among families with children under age 18 is even more pronounced, except for the unexpectedly high family rate in Tract 1001.01 (Figure IB-18(a)). The poverty rate for female-headed families with dependent children is actually highest in 1001.01 (Figure IB-18(b)), which indicates that the generalized income data mask a significant affordability problem among certain households.





A different type of poverty measure is provided by information about the availability of vehicles to individual households. Although the Census regards this as a housing variable, it can also indicate relative deprivation in a car-oriented society. In high-density areas, or among elderly residents, the lack of an automobile may be practical and even desirable. Both these characteristics describe the high-rise corridors in the eastern tracts and show up in the data (Figure IB-18). However, in lower-density and mixed-age neighborhoods, the absence of a car indicates a vicious cycle: The lack of means to purchase and operate a vehicle, which in turn limits employment opportunities, which in its turn reduces the means necessary to acquire a vehicle. This cycle can have dire consequences to a household struggling to pay for housing. As a result, it is significant that more than 20% of households in two of the poorest Census tracts lack access to even one car.



C. Housing Characteristics

Trends

Housing Tenure (Table IC-1)

Census data indicate that owner occupancy declined in all jurisdictions between 2000 and 2010. However, the size of the declines conflicts with other research, particularly as reported in news analyses, that has noted that the 2000s saw a significant increase in homeownership, thanks to the lending practices that generated the decade’s housing bubble and subsequent housing-market collapse. Although it is true that some households entered foreclosure proceedings as early as 2008, the foreclosure crisis continues to play out in 2012, and the large number of foreclosures created a huge backlog in property dispositions. As a result, the eight percentage-point drop in ownership in Hallandale Beach prior to 2010 does not make sense, although some much smaller drop probably occurred.

The data for the vacancy rate among owner-occupancy properties corresponds very generally with the decline-in-ownership data, in that a decline in owner occupancy would lead to higher owner-occupancy vacancy rates. However, this fails in the cases of Pembroke Park and Aventura, where owner occupancy is reported to have declined but owner-occupancy vacancy *decreased*. Without the destruction of some housing (something not found in the data), these data points make no sense. Thus, it is difficult to know what sort of conclusions to draw from this information.

Another conundrum is presented by the combined trends in owner-occupancy and rental vacancy rates. Intuition would suggest that, if the owner-occupancy rate increases, it is because households are moving to rental housing instead. However, the renter-occupancy rate increased as well. Two factors may be at work here: More rental housing than ownership housing was built during the 2000s, creating a relative surplus of rental units; and/or doubling up, as indicated by increased household size, decreased the demand for all housing, resulting in generally rising vacancy rates.

Table IC-1. Housing Tenure and Vacancy Rates

Place	Owner	Owner	Owner	Owner	Renter	Renter
	Occupancy	Occupancy	Vacancy Rate	Vacancy Rate	Vacancy Rate	Vacancy Rate
	2000	2010	2000	2010	2000	2010
Broward County	69.5%	66.6%	2.6%	3.5%	6.5%	10.3%
Hallandale Beach	66.6%	58.2%	2.6%	4.6%	9.0%	8.6%
Hollywood	62.2%	59.6%	2.2%	2.9%	7.1%	11.2%
Pembroke Park	46.7%	41.6%	14.4%	11.3%	11.0%	9.6%
West Park		69.3%		0.0%		13.1%
Aventura	71.7%	65.7%	5.5%	4.6%	8.7%	10.0%

Sources: U.S. Census of Population and Housing (SF3), 2000; American Community Survey, 2010

Housing Value and Monthly Owner Cost (Table IC-2)

Housing values rose by huge percentages in all jurisdictions except Pembroke Park, where values actually fell by roughly 30%. This anomaly may be a function of the type of housing, which is more than 50% mobile homes. The value of these homes deteriorates far more rapidly than that of built-in-place housing, as they generally have shorter useful lives. However, a significant number of housing units in the town were built during the 2000s, casting this conclusion in doubt. In all other jurisdictions, housing values reflect the effect of the end of the housing bubble in 2007-08. Despite the crash, the 2010 values are still very high relative to 2000 values, although they have declined significantly more in the last two years.

Monthly owner costs did not rise as much as housing values did, reflecting the longevity of older, fixed-payment mortgages in the data pool. The increases shown may also be overestimates due to the nature of the costs being compared: In 2000, median monthly owner cost was derived from the costs of *all* owners, whether or not they held mortgages. Owners without mortgages have significantly lower monthly costs, so their presence would reduce the overall median. However, in 2010, *two* median monthly owner costs were calculated – one for owners with mortgages, one for those without. The 2010 median shown here is based only on mortgaged properties. Nonetheless, the data indicate that homeowners experienced large increases in their costs over the decade, in part due to increases in insurance rates and property taxes.

Table IC-2: Housing Value and Monthly Owner Cost

<i>Place</i>	<i>Median Housing Value 2000</i>	<i>Median Housing Value 2010</i>	<i>% Change 2000- 2010</i>	<i>Median Monthly Owner Cost* 2000</i>	<i>Median Monthly Owner Cost** 2010</i>	<i>% Change 2000-2010</i>
Broward County	\$128,600	\$247,500	92.5	\$1,246	\$1,927	54.7
Hallandale Beach	\$104,900	\$189,200	80.4	\$1,032	\$1,645	59.4
Hollywood	\$109,000	\$243,700	123.6	\$1,109	\$1,747	57.5
Pembroke Park	\$ 64,000	\$ 45,400	(29.9)	\$ 784	\$1,365	74.1
West Park		\$200,400			\$1,608	
Aventura	\$225,900	\$344,400	52.5	\$1,787	\$2,389	33.7

* All owners (both with and without mortgages)

** Owners with mortgages only

Sources: U.S. Census of Population and Housing (SF3), 2000; American Community Survey, 2010

Ownership Affordability (Table IC-3)

Homeownership became significantly less affordable overall between 2000 and 2010. Although owning a home in the absence of a mortgage was generally affordable to more households in 2010, the percentage of owners without a mortgage who spent more than 30% or 35% of their income on housing came to resemble and even exceed the percentages of owners both with and without mortgages in 2000. Again, because a mortgage increases monthly owner cost, in 2000 fewer owners of both types experienced housing-cost stress than was the case in 2010.

The 30%-of-income threshold has long been regarded as the standard for housing-cost stress. However, most of the households in this group actually spent more than 35% of their incomes on housing, indicating that even higher levels of distress had become widespread.

Table IC-3. Ownership Affordability

Place	% of All Owners Paying >30% of Income 2000	% of All Owners Paying >35% of Income 2000	% of Owners w/Mortgages Paying >30% of Income 2010	% of Owners w/Mortgages Paying >35% of Income 2010	% of Owners w/o Mortgages Paying >30% of Income 2010	% of Owners w/o Mortgages Paying >35% of Income 2010
	Broward County	31.1	23.4	45.6	35.7	29.1
Hallandale Beach	33.6	23.5	65.2	56.6	37.3	32.4
Hollywood	31.6	24.4	55.4	46.0	27.9	22.9
Pembroke Park	31.7	27.9	50.0	37.4	42.7	22.6
West Park			63.2	47.0	27.0	23.4
Aventura	32.6	24.5	62.4	52.9	42.6	34.9

Sources: U.S. Census of Population and Housing (SF3), 2000; American Community Survey, 2010

Rental Affordability (Table IC-4)

Median gross rents (contract rent plus utilities) increased slightly less than did median monthly owner costs. Nonetheless, the increases were substantial. Moreover, the percentages of rental households spending overly high proportions of their income on housing are staggering: More than 50% – indeed, in most cases more than 60% – of renter households technically cannot afford their housing (that is, they pay 30% or more of their incomes). Even worse, most of these households are actually spending 35% or more of their incomes on housing. This lack of affordability became considerably more pronounced in most jurisdictions between 2000 and 2010. The exception is again Pembroke Park, where declining property values no doubt helped to contain rent increases.

Table IC-4. Rental Affordability

Place	Median Rent 2000	Median Rent 2010	% Change 2000-2010	% of Renters Paying >30% of Income 2000	% of Renters Paying >35% of Income 2000	% of Renters Paying >30% of Income 2010	% of Renters Paying >35% of Income 2010
	Broward County	\$ 757	\$1,133	49.7	43.6	35.5	60.6
Hallandale Beach	\$ 657	\$ 991	50.8	44.5	37.7	64.7	58.8
Hollywood	\$ 685	\$ 963	40.6	43.6	35.9	61.1	50.9
Pembroke Park	\$ 719	\$ 987	37.3	59.5	52.1	60.4	56.0
West Park		\$1,057				64.4	63.2
Aventura	\$1,256	\$1,610	28.2	43.6	34.8	58.9	53.8

Sources: U.S. Census of Population and Housing (SF3), 2000; American Community Survey, 2010

Jurisdictional Comparisons

Housing Vacancy Rates

The ownership and rental vacancy rates shown in Table IC-1 (above) are generally in keeping with the guidelines for a healthy housing market – about 3% for ownership housing and 10% for rental housing. Only the ownership vacancy rate in Pembroke Park is excessive, and may have something to do with the nature of the housing in the community (more than half of which consists of mobile homes).

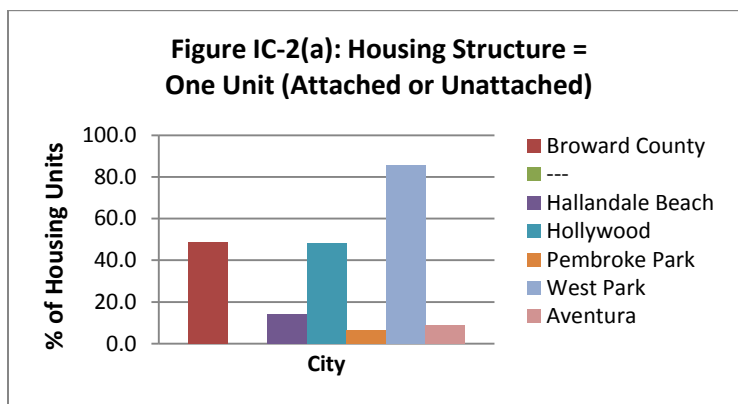
Owner Occupancy (Figure IC-1)

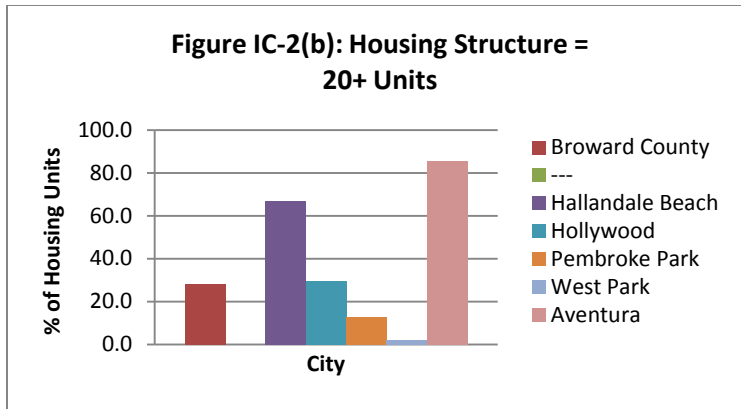
The percentages of owner-occupied housing in West Park and Aventura correspond closely to the countywide average. However, homeownership in **Hallandale Beach**, Hollywood, and especially Pembroke Park is less common.

Housing Structures (Figures IC-2(a) and (b))

Housing units are located in a variety of structural types. The most common type in the U.S. is the single-family detached unit, which – combined with single-family attached units (e.g., townhouses) comprise the majority of all housing units. This is somewhat less true in Broward County as a whole, where slightly less than 50% of the housing fits this description (Figure IC-2(a)). One-unit structures are quite uncommon in **Hallandale Beach** and Aventura, while in West Park they comprise more than 80% of the housing stock. Although most of the housing in Pembroke Park might be considered “single-family”, mobile homes are not enumerated this way, so the proportion of one-unit structures is quite low.

Conversely, the majority of housing in **Hallandale Beach** and Aventura is located in buildings with twenty or more units (Figure IC-2(b)). Most of this housing stands in close proximity to the beach at the far eastern edges of these communities.





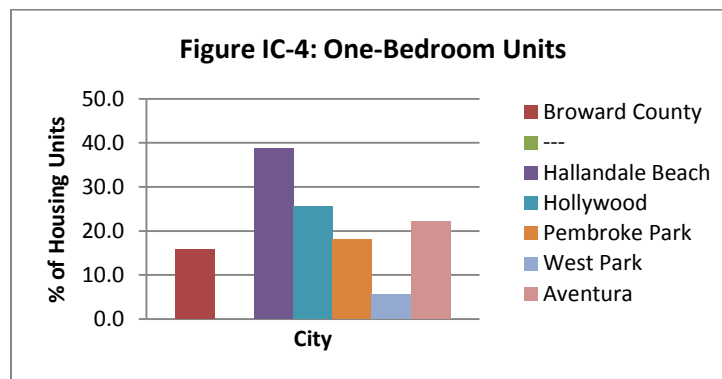
Age of Housing

The housing stock in **Hallandale Beach**, Hollywood, and West Park is older, on average, than housing in Broward County in general, while the housing in Pembroke Park and Aventura is generally not as old. **Hallandale Beach**, Hollywood, and West Park experienced very little new development during the 2000s, while Aventura continued to grow. As for Pembroke Park, again the predominant type of housing is a factor: Mobile homes lack the durability of built-in-place homes, and much of the housing built in the 2000s was replacement housing rather than a result of growth.

Peak housing growth countywide occurred during the 1980s, while peak housing growth in Hallandale Beach occurred during the 1970s. Hollywood and West Park are somewhat older yet, with peak construction having occurred in the 1950s and 1960s.

Size of Housing Unit (Number of Bedrooms) (Figure IC-4)

Although all six jurisdictions have some housing with zero bedrooms (studios and efficiencies), the percentages are very small. However, **Hallandale Beach** and Hollywood lead the way in the proportion of housing that contains only one bedroom (Figure IC-4(a)). In fact, four of the five municipalities have higher percentages of one-bedroom units than does the county. The percentage in **Hallandale Beach** approaches 40%, the highest among the five.

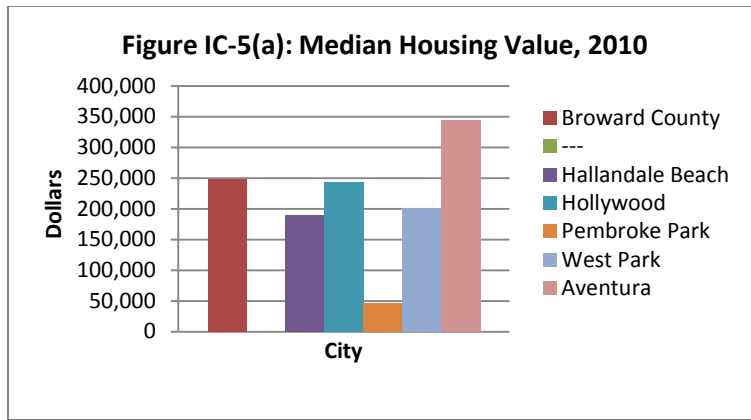


Two-bedroom units are most prevalent in **Hallandale Beach**, Pembroke Park, and Aventura, where the percentages of this housing type exceed the Broward County average of 40%. Although only about 55% of the county’s housing contains only one or two bedrooms, such housing comprises 85.6% of all housing in **Hallandale Beach**, 61.1% in Hollywood, 83.6% in Pembroke Park, and 74.4% in Aventura.

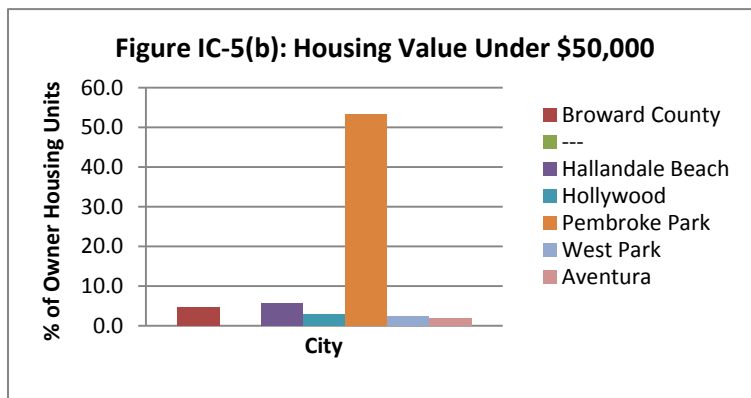
West Park has the highest percentage of larger family housing (three bedrooms or more), which is far less common in the other municipalities.

Housing Values (Figures IC-5(a), (b), (c), and (d))

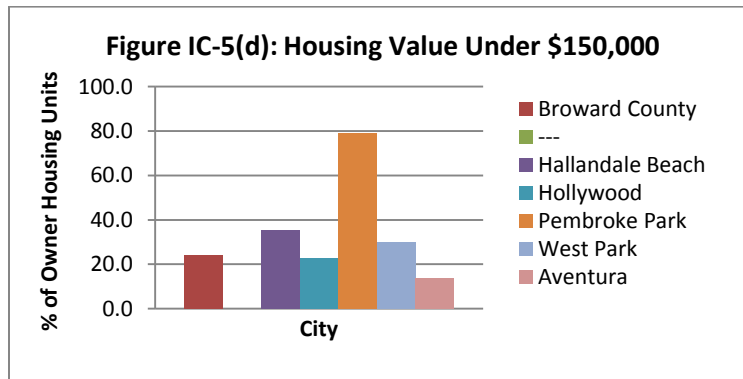
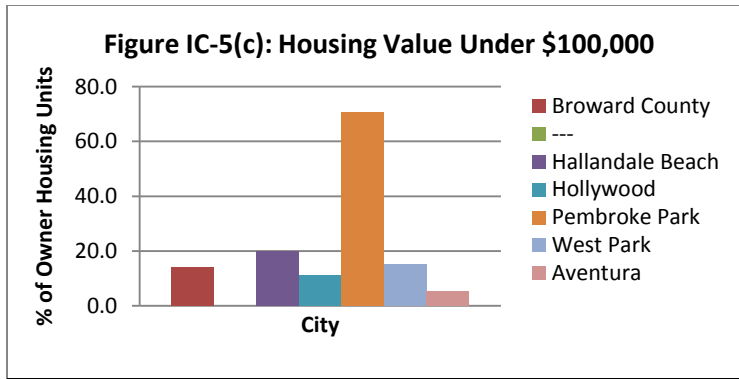
The values of housing units intended for ownership vary widely among the six jurisdictions (Figure IC-5(a)). The median value in Hollywood comes closest to matching the County median. The medians in **Hallandale Beach** and West Park are somewhat lower. Meanwhile, the median unit in Aventura would cost roughly \$100,000 more than the median units in Broward County and Hollywood, while the median unit in Pembroke Park would cost nearly \$200,000 less. In **Hallandale Beach** and West Park, housing is somewhat older than in the county as a whole, giving it less value, while housing in Aventura is generally newer. In Pembroke Park, the prevalence of mobile homes has driven down the median price.



The percentages of homes that fall into the lower value categories (under \$150,000) generally reflect the differences in median values shown above. Not surprisingly, Pembroke Park has by far the highest percentage of homes costing less than \$50,000 (Figure IC-5(b)). Such housing is very rare in the other jurisdictions. Thus, there are very few ownership opportunities for the poorest households, meaning they are generally pushed into the rental market.



If the value of housing units is increased up to \$100,000, more units become available, but – aside from the unusual situation in Pembroke Park – only in **Hallandale Beach** do housing units in this price range comprise as much as 20% of all ownership housing (Figure IC-5(c)). In Aventura, the percentage of units that fall into this price range is still nearly negligible. Even when the high end of the price range is raised to \$150,000, the percentages of housing units in five of the six jurisdictions remain relatively low (Figure IC-5(d)).



Owners with Mortgages or Loans

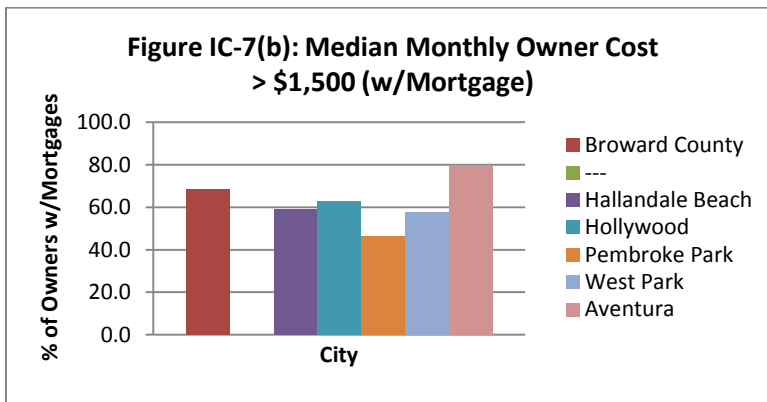
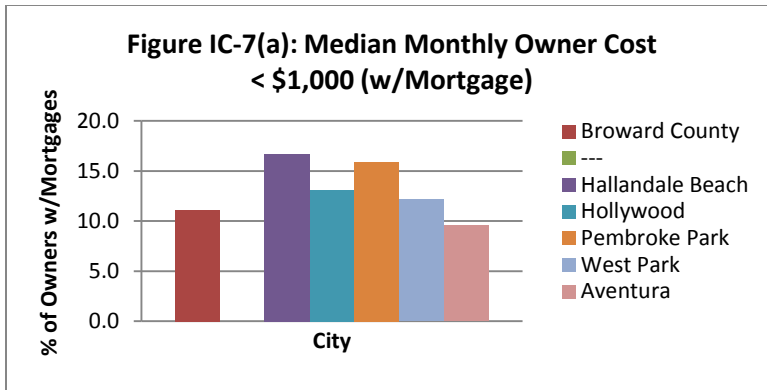
In Broward County as a whole, 73% of all homeowners used a mortgage or other loan to purchase their homes. The percentages in Hollywood and West Park are quite similar (71% and 77%, respectively). However, in **Hallandale Beach** and Aventura, less than 60% of owners owe on their homes. The lower percentage may result from the higher number of older homeowners, many of whom purchased their homes using the cash derived from selling previous homes or have paid off their loans. Again, Pembroke Park is the outlier, given the nature of its housing stock, particularly its relatively low cost, the difficulty of obtaining a home loan of less than \$50,000, and the higher payments required for a shorter-term loan.

Monthly Owner Cost (Figures IC-7(a) & (b))

Owners with home loans to pay off, with few exceptions, have higher monthly housing costs than do those without mortgages or loans. Median monthly costs for owners in the five municipalities vary from \$1,365 in Pembroke Park to nearly \$2,400 in Aventura. In the other three municipalities, median monthly costs fall below the Broward County median of \$1,927 but remain higher than \$1,500.

Given these medians, it is no surprise that low proportions of homeowners with loans pay less than \$1,000 per month for housing (Figure IC-7(a)). **Hallandale Beach**'s 16.7% is the highest among the six jurisdictions and probably reflects a higher percentage of older mortgages with lower payments due to the lower housing prices that prevailed when the loans were written.

Not only do the vast majority of homeowners with mortgages pay \$1,000 or more per month, very high percentages pay \$1,500 or more (Figure IC-7(b)). Although only Aventura (79.9%) exceeds the Broward County average of 68.7%, 59.0% and 62.7% of homeowners in **Hallandale Beach** and Hollywood, respectively, spend \$1,500 or more, as do 57.6% of homeowners in West Park. Only in Pembroke Park do less than 50% of homeowners pay these high costs.



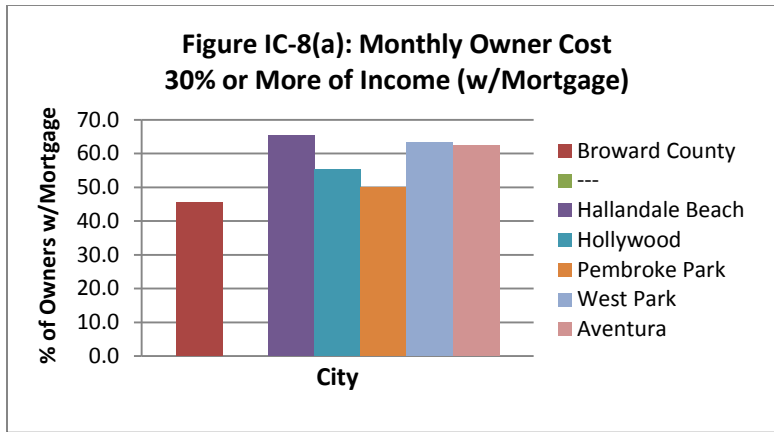
Median monthly costs are much lower for owners without mortgages, consisting as they do of only taxes and insurance. Nonetheless, relatively high local property taxes and above-average insurance rates make these costs surprisingly high in some instances.

Ownership Affordability (Figures IC-8(a) & (b))

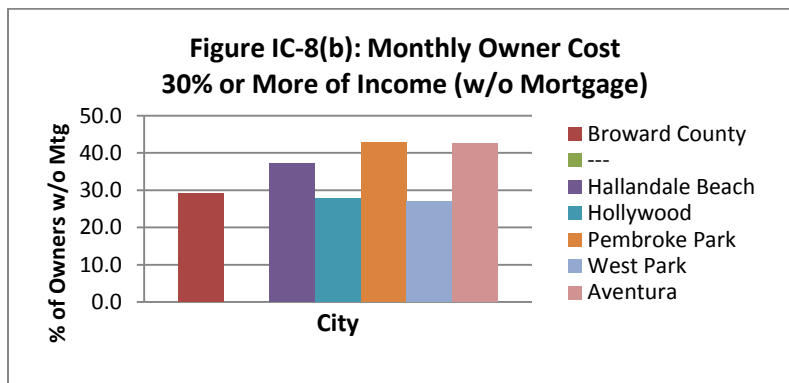
Homeownership in Broward County comes at a steep price, due to the price inflation that characterized the 2000s, at a time when incomes rose either very little or not at all (adjusted for inflation). As a result, a significant proportion (roughly 45%) of owner households paid more than 30% of their income toward housing (Figure IC-8(a)). As high as this percentage is, owner households in the five municipalities fared even worse. Pembroke Park had the lowest of the five percentages – 50% -- while in **Hallandale Beach** 65.2% of all owner households paid more than 30% of income.

And, although the percentages are somewhat lower, more than a third of all Broward owner households paid more than 35% of their incomes toward housing, while in **Hallandale Beach** 56.6% of these households paid more than 35%.

These figures are significantly higher than national averages and indicate a market in which homeowners with loans struggle to pay for their housing.

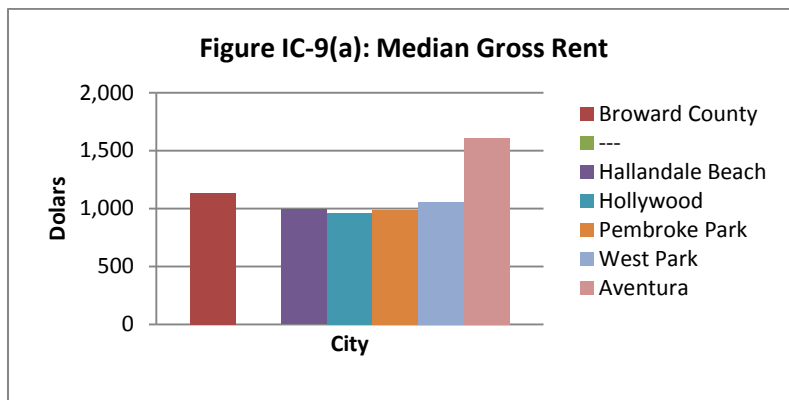


Even owner households without mortgages sometimes struggle with housing costs (Figure IC-8(b)). Nearly 30% of owner households without mortgages in Broward County, and significantly higher proportions of such households in **Hallandale Beach**, Pembroke Park, and Aventura, paid more than 30% of their incomes toward housing.

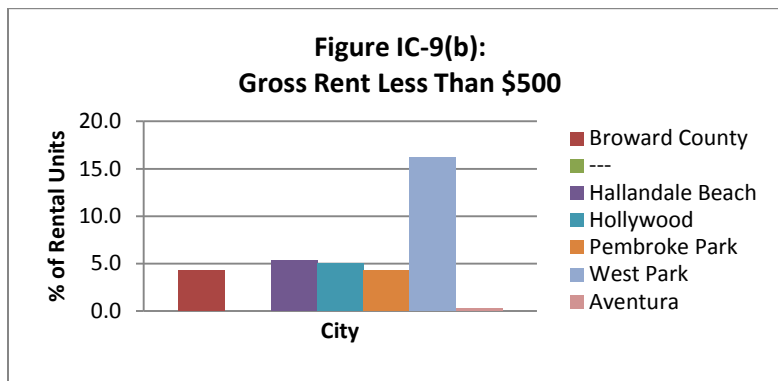


Monthly Rent Cost (Figures IC-9(a), (b), & (c))

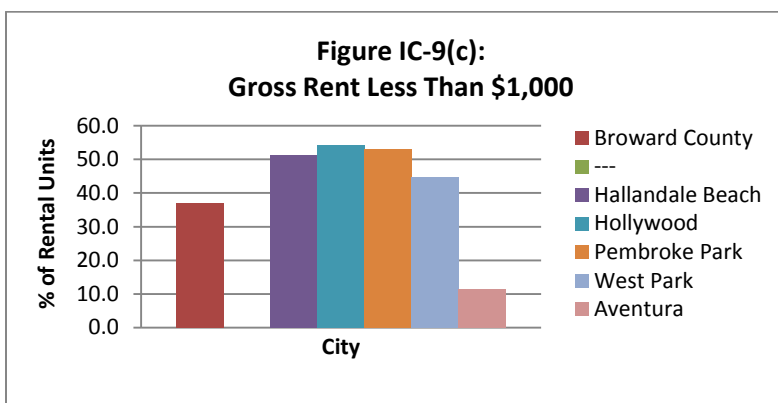
Rents are lower on average than mortgages. However, only in **Hallandale Beach**, Hollywood and Pembroke Park were median rents below \$1,000 in 2010, and then only slightly (\$991, \$963, and \$987 respectively) (Figure IC-9(a)).



Rents that are affordable to the lowest-income households are very rare, except in West Park (Figure IC-9(b)). However, given the predominance of single-family housing in West Park, these rents may apply to single rooms in other people’s homes, rather than stand-alone living units.



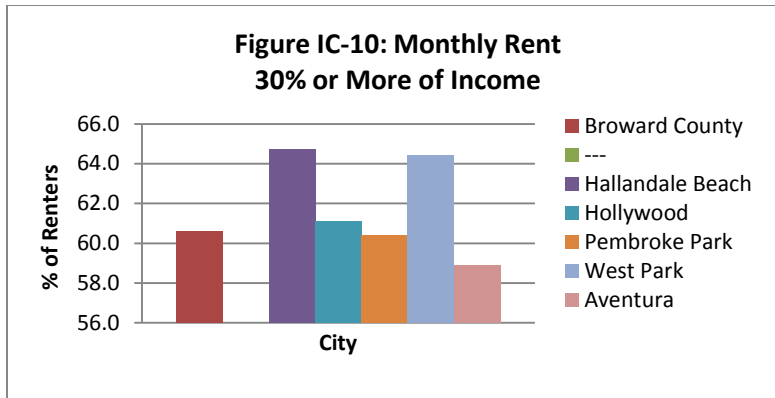
Meanwhile, rents that might be affordable to low-to-moderate-income households are more prevalent (Figure IC-9(c)). In fact, they comprise more than 50% of the housing in **Hallandale Beach**, Hollywood, and Pembroke Park.



Rent Affordability (Figure IC-10)

Despite the comparatively affordable rents in some of the five municipalities, renter households are apparently struggling to cover their housing costs (Figure IC-10(a)). More than 60% of all renter households in the county and four of the five municipalities pay at least 30% of their incomes each month, while over half of renter households pay 35% or more of their incomes (Figure IC-10(b)).

These are alarming numbers. Moreover, rents are now rising even more due to demand from former homeowners who have gone through foreclosure or downsizing. The picture for renter households is thus quite grim.

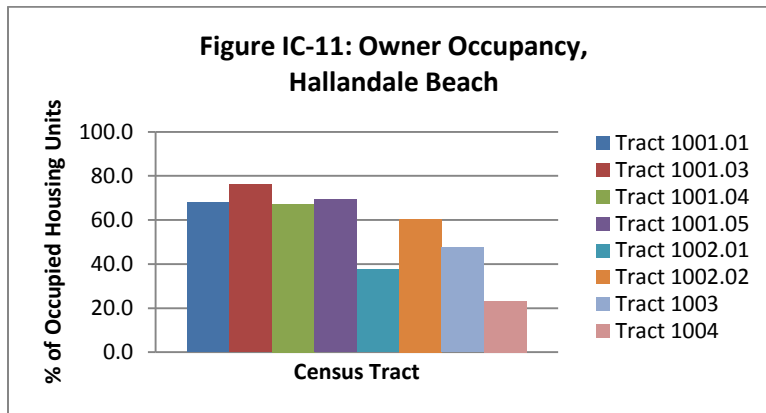


Characteristics of Hallandale Beach

Please refer to the Census tract map on page 1 for guidance in interpreting this information.

Owner Occupancy (Figure IC-11)

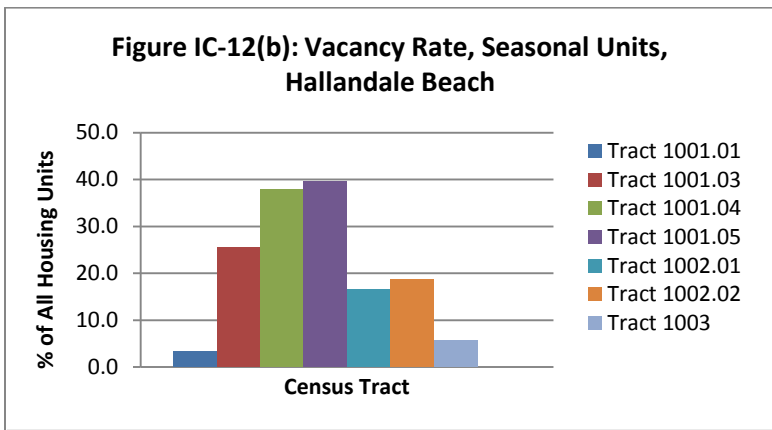
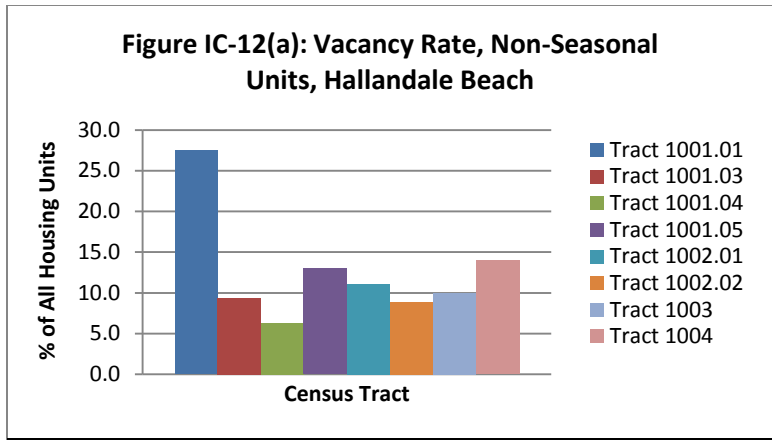
Owner occupancy in Hallandale Beach is fairly high in the four eastern Census tracts, although the rate trails the countywide average in three of the four. However, the owner-occupancy rate in the four western tracts is significantly lower, particularly in Tracts 1002.01 and 1004.



Housing Vacancy Rates (Figures IC-12(a), (b), (c), & (d))

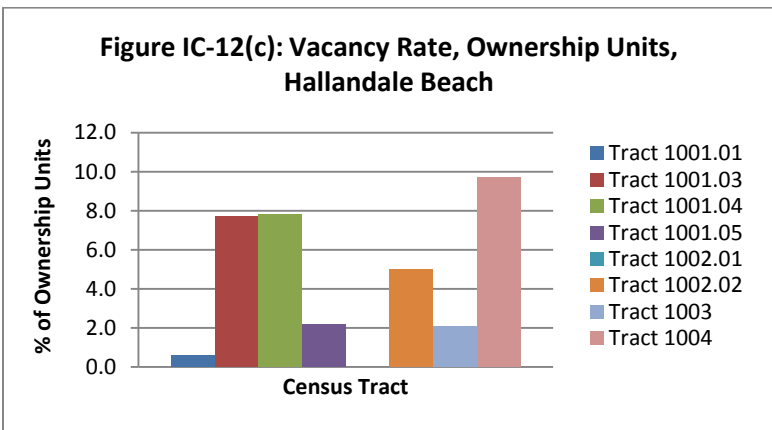
The non-seasonal housing vacancy rates in the city generally vary from six to fourteen percent, except in Tract 1001.01, where the vacancy rate is above 25% (Figure IC-12(a)). Given that healthy vacancy rates are 3-5% for owner-occupied housing and under 10% for rental housing, vacancies in several tracts are worrisome. The rate in Tract 1001.01 is especially troubling. Meanwhile, the vacancy rates for seasonal housing are much higher overall, except in Tracts 1001.01, 1003, and 1004 (Figure IC-12(b)).

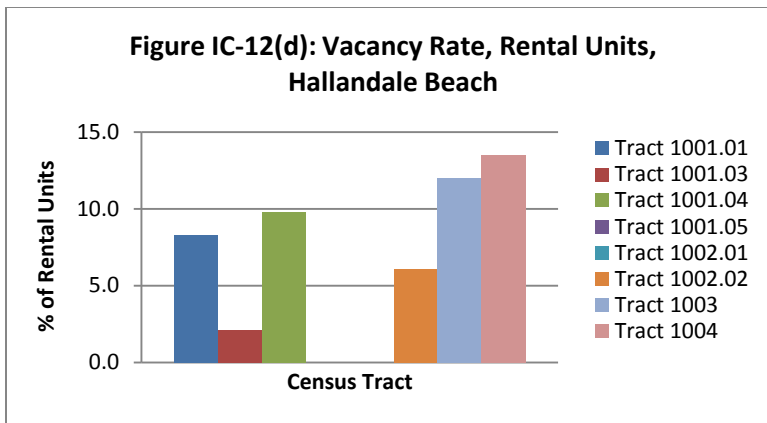
Because these data come from the American Community Survey, which estimates values based on sampling, there is reason to question the assignment of units to seasonal vs. non-seasonal use. This uncertainty would be, and is, especially noticeable in the four eastern Census tracts, where the proportion of housing for seasonal use is relatively high.



Vacancy rates for owner-occupancy units and those for rental units differ substantially (Figures IC-12(c) and IC-12(d)). Although the two rates are somewhat similar in three tracts (1000.4, 1002.02, and 1004), rates in the other tracts, vacancies in the others vary widely. The vacancy rates in Tracts 1001.03 and 1003 even reverse the expected low-owner and higher-rental pattern. No owner-occupancy vacancies at all are reported in Tract 1002.01 and no rental vacancies are reported in Tracts 1001.05 and 1002.01.

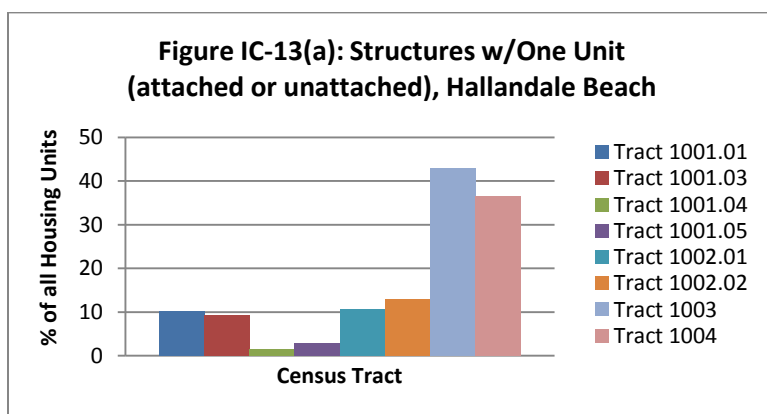
The absence of reported vacancies in these three instances again raises a question about the robustness of the data.



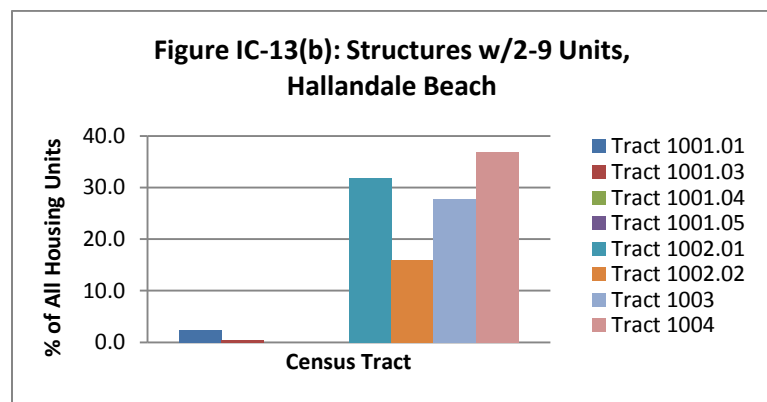


Housing Structures (Figures IC-13(a), (b), (c), & (d))

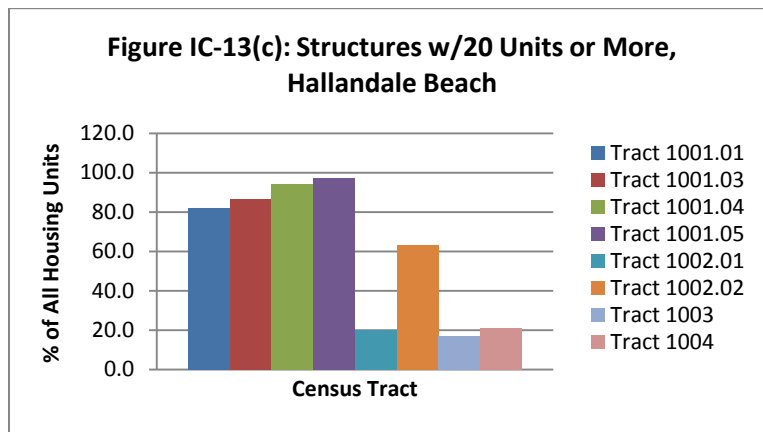
In six of the eight Census tracts, the proportion of the housing located in single-unit structures is very low, particularly in comparison to the countywide average of 48.7% (Figure IC-13(a)). Single-family homes are far more common in Tracts 1003 and 1004, but even there the proportions fall under the county average.



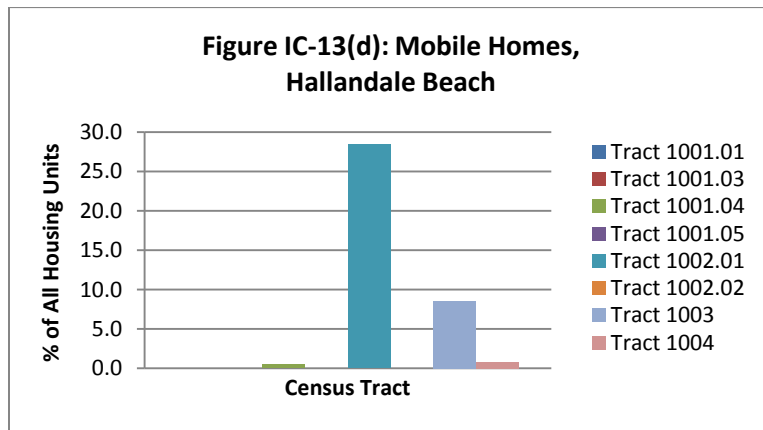
Small multi-unit buildings of 2-9 units are nearly non-existent in the four eastern tracts, but comprise a significant portion of the housing in the four western tracts (Figure IC-13(b)). The percentages of units found in structures of 10-19 units are very small and are not presented here.



The proportions of housing found in structures of twenty units or more nearly mirrors those of housing in small multi-unit buildings (Figure IC-13(c)). More than 80% of all housing units in the four eastern tracts are located in large buildings.



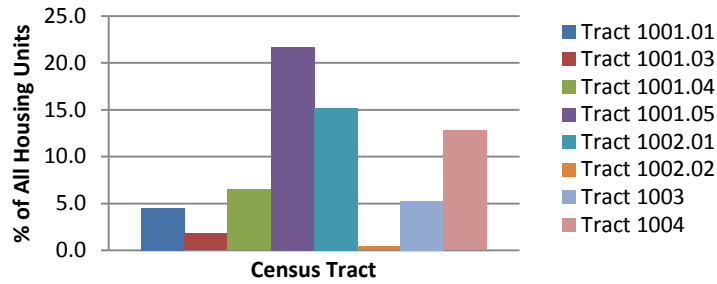
Mobile homes are found in only four tracts, and are common only in one (1002.01).



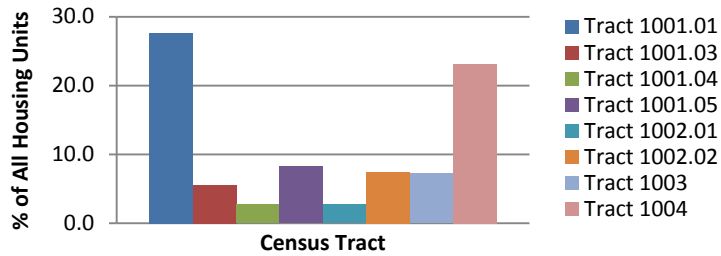
Age of Housing (Figures IC-14(a), (b), (c), & (d))

The percentages of housing built during the 1980s, 1990s, and 2000s range from very low (e.g., Tracts 1001.03, 1001.04, 1002.02) to substantial (Tract 1001.05 during the 2000s and Tracts 1001.01 and 1004 between 1980 and 1999) (Figures IC-14(a) and (b)). The boom in housing construction in Hallandale Beach occurred during the 1960s and 1970s, particularly the 1970s (Figure IC-14(c)). In addition, significant amounts of housing were constructed prior to 1960 in four of the eight tracts (Figure IC-14(d)).

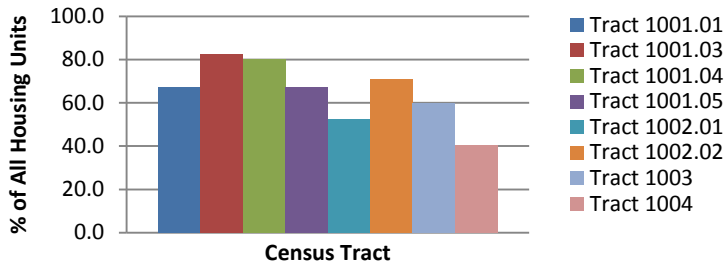
**Figure IC-14(a): Housing Built During the 2000s,
Hallandale Beach**

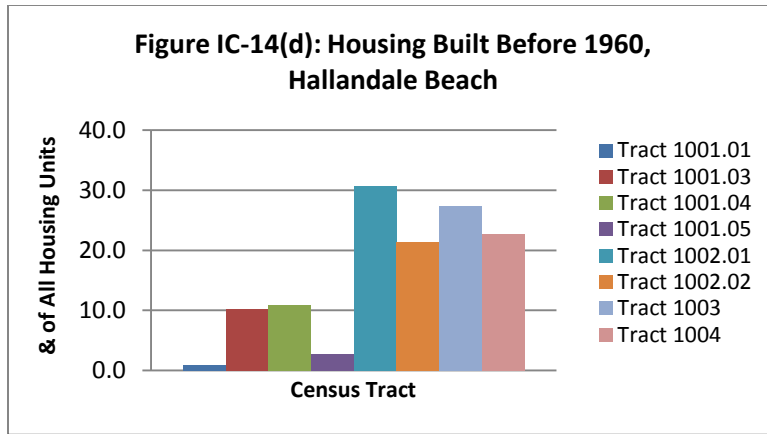


**Figure IC-14(b): Housing Built 1980-1999,
Hallandale Beach**



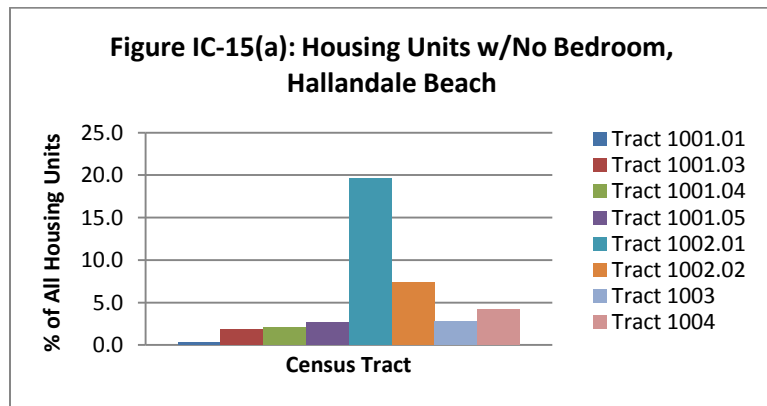
**Figure IC-14(c): Housing Built 1960-1979,
Hallandale Beach**



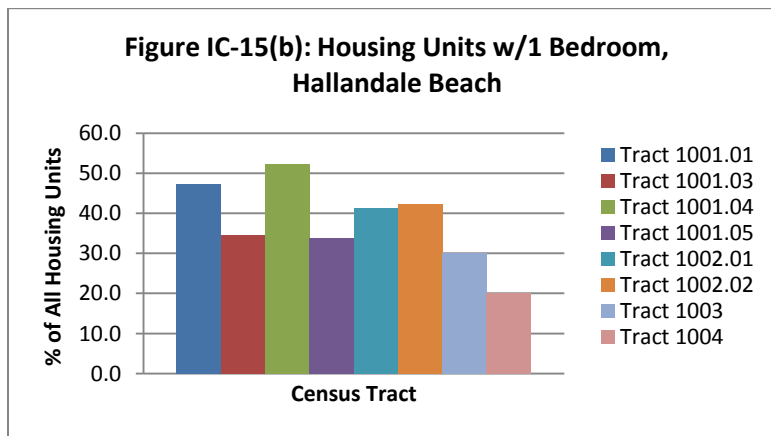


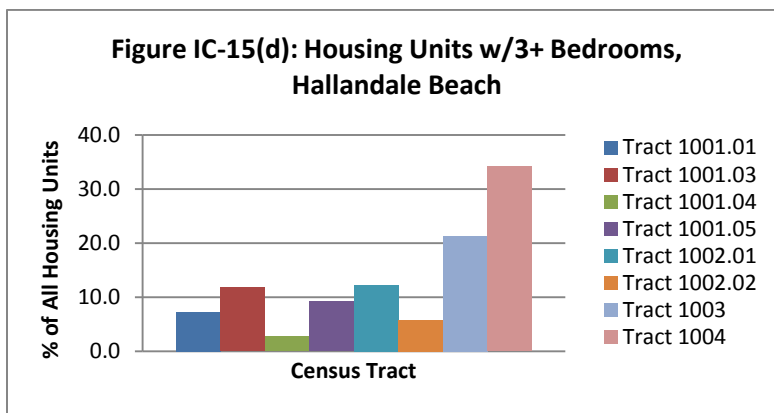
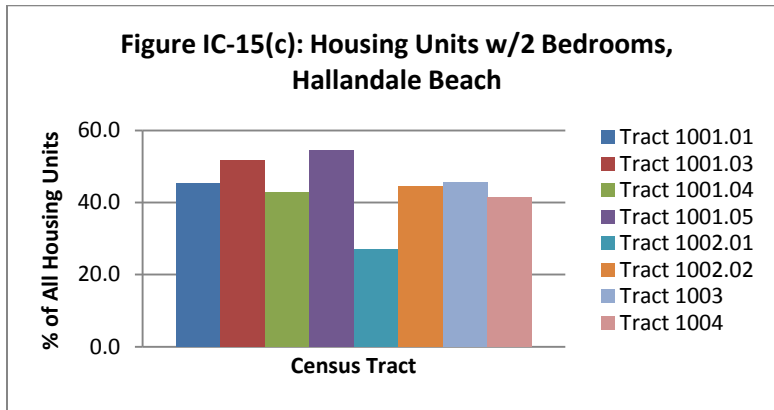
Size of Housing Unit (Number of Bedrooms (Figures IC-15(a), (b), (c), & (d))

In six of the eight tracts, the percentages of housing units with no bedroom at all (studios and efficiencies) fall below 5% (Figure IC-15(a)). However, this percentage exceeds seven percent in Tract 1002.02, and soars to nearly 20% in Tract 1002.01. These units serve single individuals and generally provide them with very affordable housing. However, they cannot accommodate larger households at all.



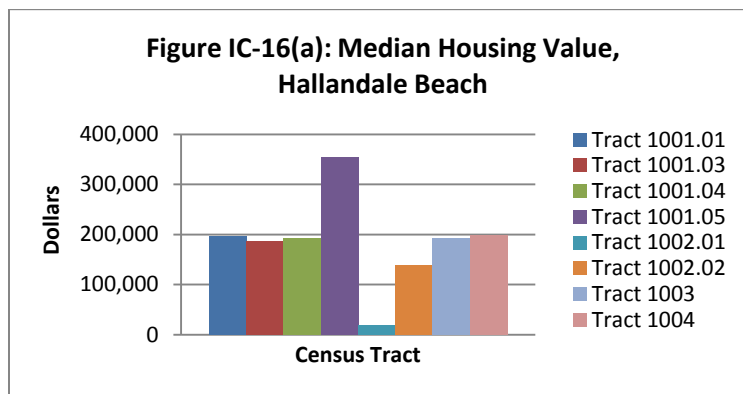
The majority of housing units in Hallandale Beach contain one bedroom or two bedrooms (Figures IC-15(b) and (c)). Units with three or more bedrooms suitable for large households are scarce except in Tracts 1003 and 1004 (Figure IC-15(d)).



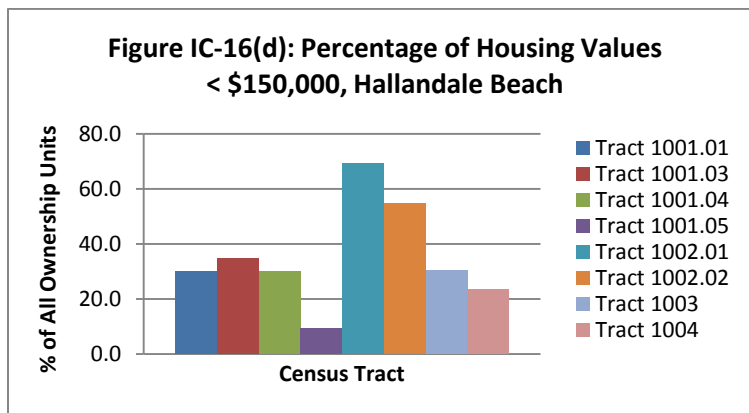
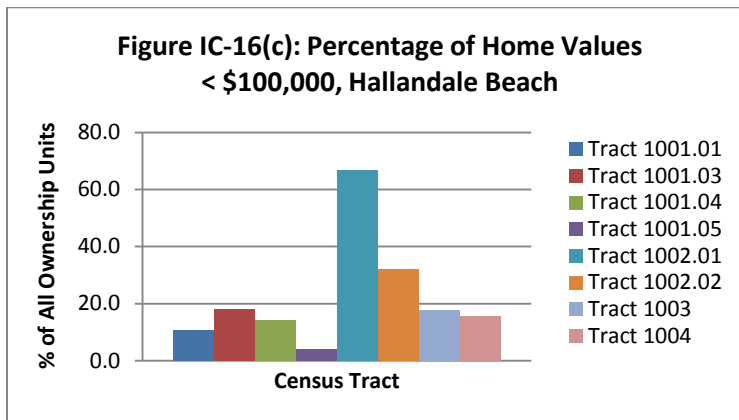
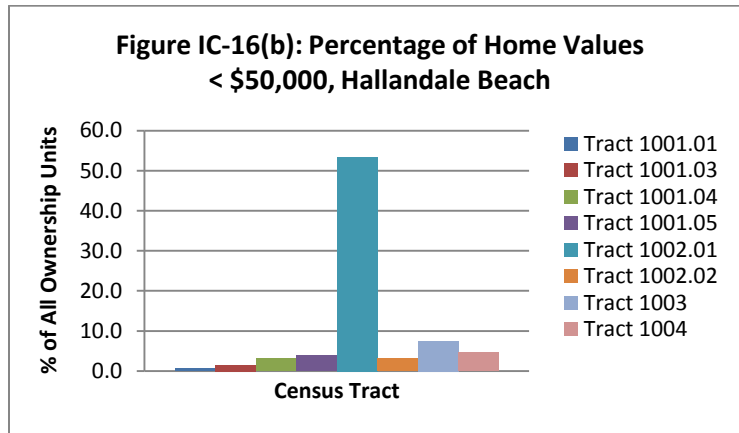


Housing Values (Figures IC-16(a), (b), (c), & (d))

Median housing values in the eight Census tracts cluster at or just below \$200,000 (Figure IC-16(a)). Even though these values are quite uniform, they derive from different housing mixes: Far more units in Tracts 1003 and 1004 are single-family homes, and more contain three or more bedrooms. Meantime, the median value is more than \$100,000 higher in Tract 1001.05, significantly lower in Tract 1002.02, and approaching zero in Tract 1002.01. The value of \$18,200 in Tract 1002.01 is suspiciously low, even for a tract with roughly 30% mobile homes.

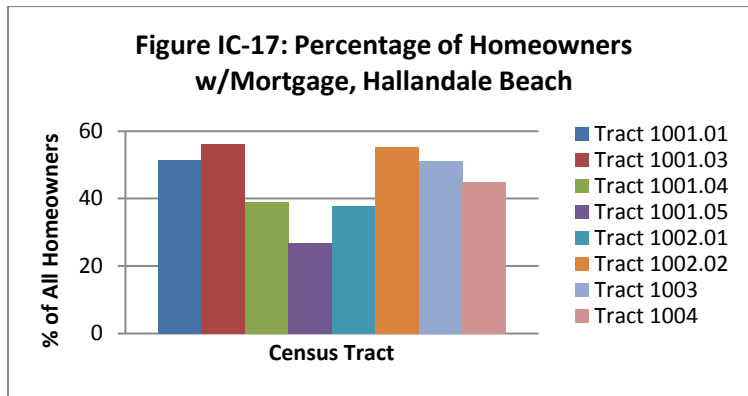


Percentages of housing units valued at less than \$50,000 are very low, except in Tract 1002.01 with its exceptionally low median unit value (Figure IC-16(b)). These data indicate that few ownership opportunities are available for households at the lowest income levels. Moreover, the least expensive units also tend to be the smallest, meaning that family households are largely shut out of this market. When the price ceiling is raised to \$100,000, more units become available, but the proportions of housing under this ceiling remain low to modest. Nonetheless, the percentages do indicate that some reasonably affordable ownership opportunities can be found in Hallandale Beach. Finally, a ceiling of \$150,000 encompasses a significant portion of the housing in all tracts except 1001.05.



Owners with Mortgages or Loans (Figure IC-17)

Most of the percentages of homeowners with mortgages or other loans cluster around 45-50%, while in two tracts, the percentage fall only slightly below 40%. Ironically, the tract with the highest median home value – 1001.05 – has the lowest percentage of owners with outstanding mortgages or loans, not what would be expected.

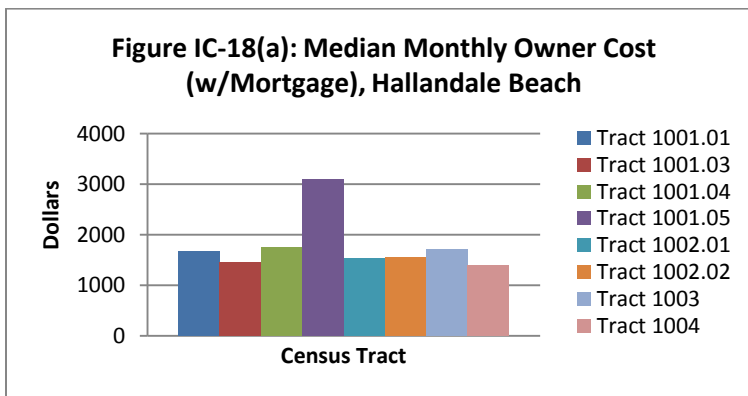


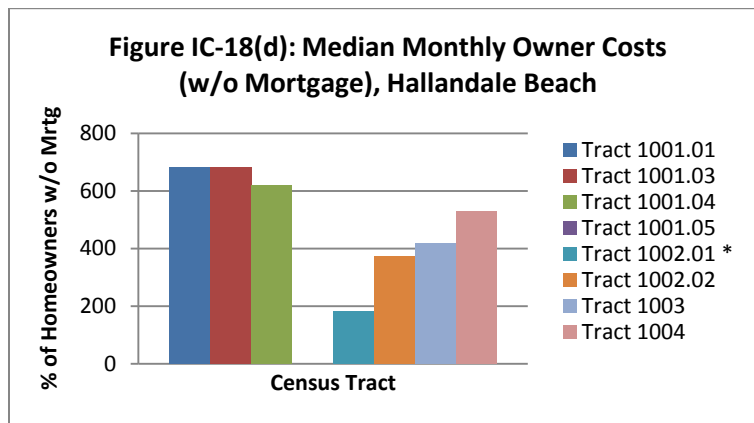
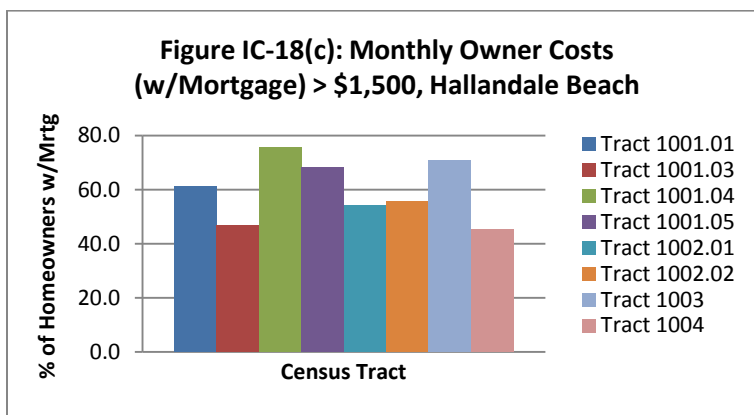
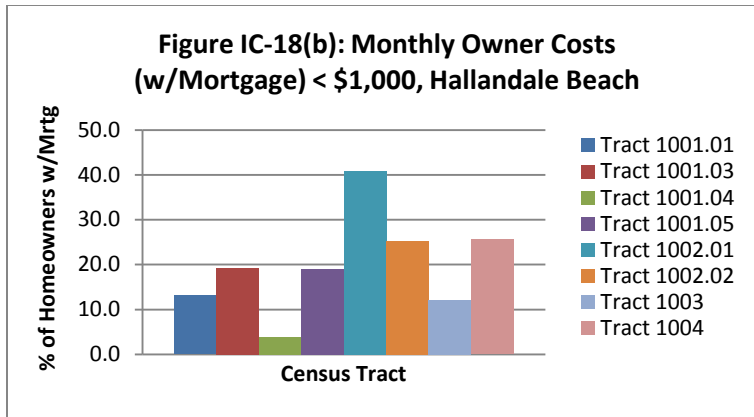
Monthly Owner Costs (Figures IC-18(a), (b), (c), & (d))

Median monthly owner costs for owners with mortgages center on \$1,500, the exception being (again) Tract 1001.05 (Figure IC-18(a)). Relatively few homeowners pay less than \$1,000 per month (Figure IC-18(b)), which means that few low-to-moderate-income households may be counted among this group of owners unless they are paying more than 35% of their incomes for housing. Meanwhile, in most tracts, a majority of owners with mortgages pay more than \$1,500 per month (Figure IC-18(c)).

As expected, median monthly costs for owners without mortgages or other loans are much lower and do not exceed \$700 in any Census tract.

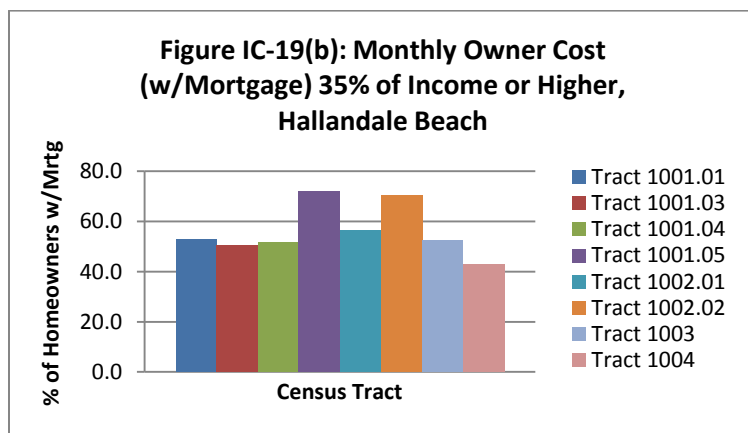
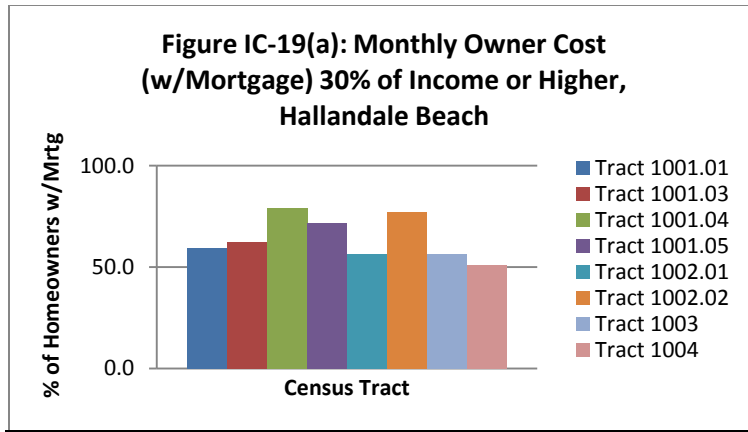
Again, though, the data are problematic with respect to Tract 1001.05, where homeowners without mortgages are reported as having no housing costs at all. Of course this is impossible.



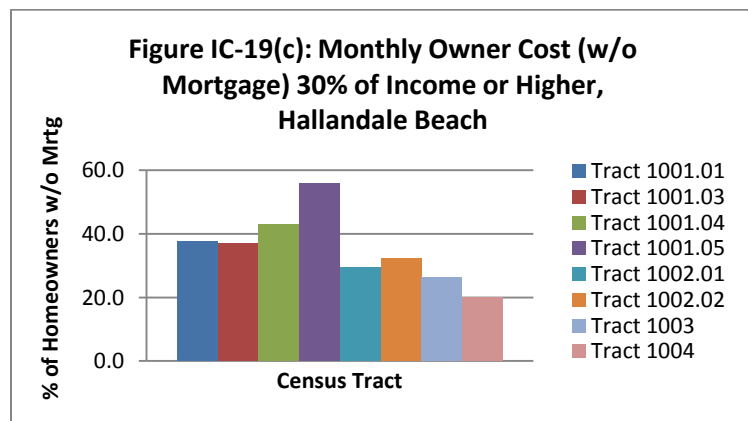


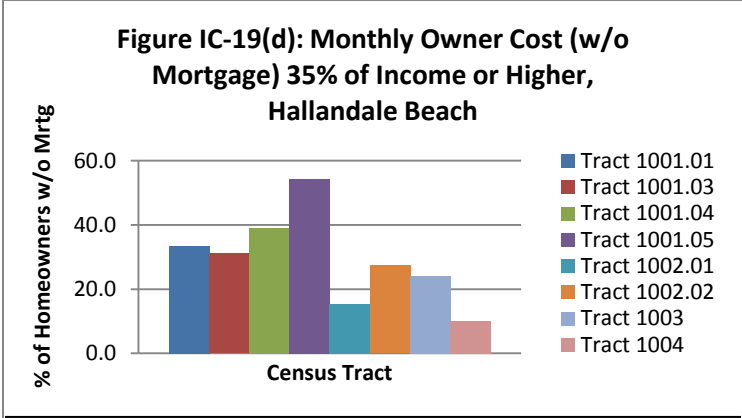
Ownership Affordability (Figures IC-19(a), (b), (c), & (d))

In all Census tracts, monthly housing costs exceed 30% of income for more than 50% of all homeowners with mortgages (Figure IC-19(a)). Even when the less restrictive standard of 35% of income is used, these percentages do not drop much and fall below 50% only in Tract 1004 (Figure IC-19(b)). In short, most homeowners with mortgages struggle to pay for their housing, despite housing values in Hallandale Beach that are below the countywide average and lower than in some adjoining communities.



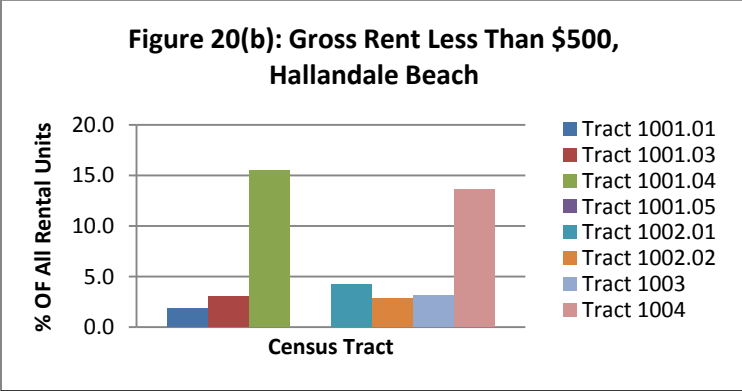
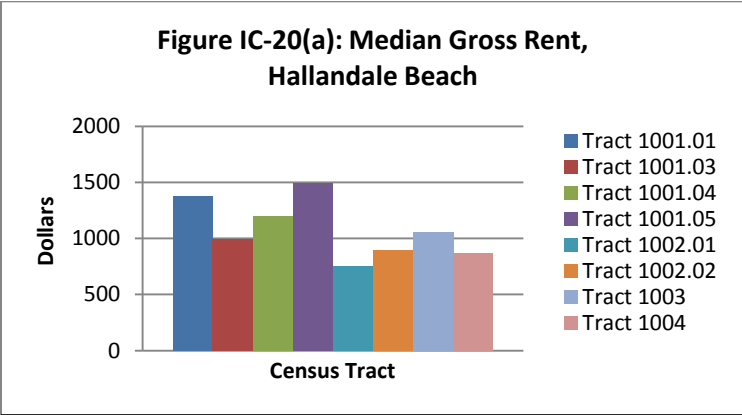
The situation is somewhat better for owners without loans, but surprisingly high percentages of these owners pay more than 30% of their incomes for housing (Figure IC-19(c)). This is especially true in Tract 1001.05, but the percentages of owners approach or surpass 40% in three other tracts. However, judging by the rather more significant declines in percentages between the 30% and 35% standards among owners without mortgages, more of them fall into the 30-35% category than do owners with mortgages.

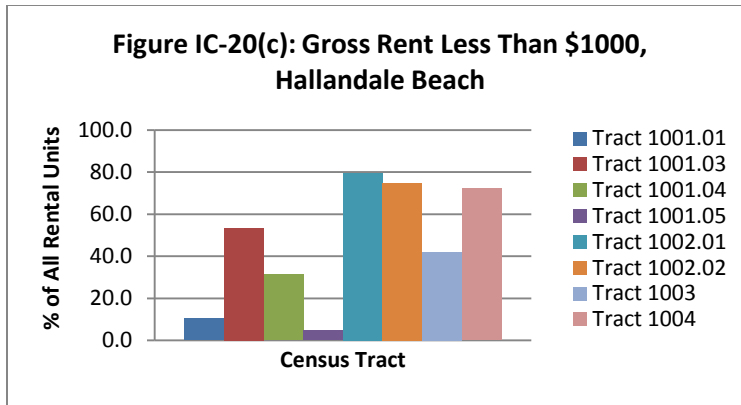




Gross Rent (Figures IC-20(a), (b), & (c))

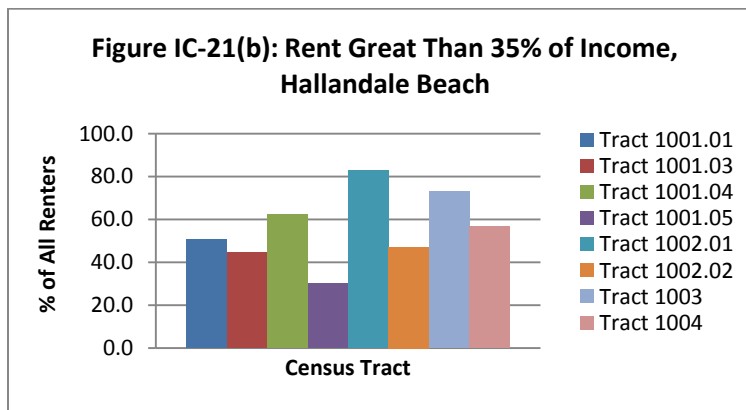
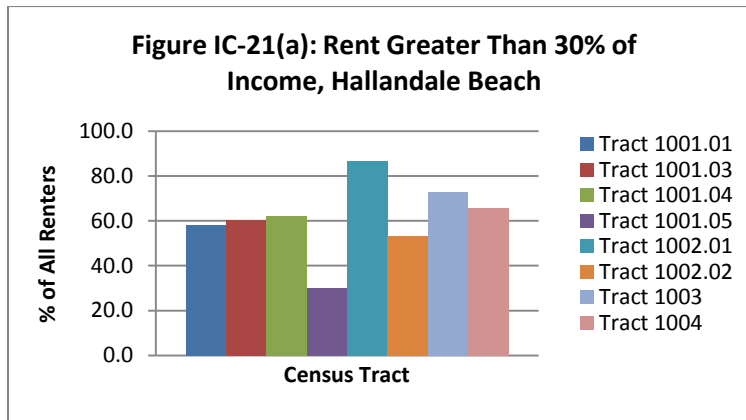
Median monthly rents across the eight Census tracts range from about \$750 in Tract 1002.01 to twice that, nearly \$1,500, in Tract 1001.05 (Figure IC-20(a)). This means that, even in the tract with the lowest rents, most housing exceeds a cost that is affordable to the lowest-income residents. This information is corroborated by the very small percentages of rental units costing less than \$500 per month (Figure IC-20(b)). However, when the rental ceiling is raised to \$1,000, which reflects the upper range of affordability for moderate-income households, substantial numbers of units become available (Figure IC-20(c)).





Rental Affordability (Figures IC-21(a) & (b))

The profile of rental affordability resembles that of ownership affordability, in that a majority of renters pay more than 50% of income toward housing (Figure IC-21(a)). Also, as was the case for ownership, raising the ceiling to 35% of income does not greatly improve the picture.



D. Summary and Conclusions

Demographic Indicators

Hallandale's population is older than the populations of the county and surrounding communities, as reflected in the high median age and large percentage of adults age 65 and older. However, as in other communities, the population of seniors is declining as a percentage of all residents. Moreover, median age varies considerably from Census tract to Census tract. Residents of the four western tracts are younger on average and have higher concentrations of families with children. Ethnic diversity continues to grow, particularly with respect to Hispanics, whose non-senior cohorts tend to have larger families than non-Hispanic whites.

The decline in the attractiveness of Hallandale Beach to adults ages 65 and over, coupled with an increase in the number of families with children, has potentially significant housing-supply ramifications. Seniors have tended to live in one- and two-bedroom units, which are too small for many families with children. Moreover, a very high percentage of these units are located in high-rise buildings, which many households view as inappropriate for young children. This suggests that Hallandale Beach may be facing a housing mismatch between the existing stock and changing demand, particularly at a time when household sizes are increasing, reversing a decades-long trend toward smaller households.

Socioeconomic Indicators

The population of Hallandale Beach has become better-educated over the last ten years, following the general county, state, and national trend. However, concerns remain: The percentage of the adult population with less than a high-school education exceeds the county average, and the percentage of that population with a Bachelor's degree or better lies below the county average. In other words, the average educational attainment of Hallandale Beach residents reflects fewer overall years of education. This gap in educational attainment has serious ramifications for earning potential, which in turn affects housing demand and affordability.

Meanwhile, recent economic forces have changed the profile of the working population. More people ages 16 and above have entered the labor force, while unemployment has soared. Although the county unemployment rate has drifted downward somewhat since the American Community Survey of 2010 (the data presented earlier), unemployment remains uncomfortably high. Moreover, unemployment was higher in Hallandale Beach than in surrounding communities or in the county as a whole, and a higher percentage of the working-age population entered the workforce between 2000 and 2010, suggesting that economic pressures were pushing people into or back to work (in the case of retirees). Within Hallandale Beach, labor-force participation and unemployment vary considerably, with lower participation in tracts with older populations and higher unemployment in tracts with more African-Americans.

Similarly, measures of income vary widely across Hallandale Beach. However, only two Census tracts have median incomes above the county median, and the remaining tracts have median incomes that are considerably lower. This correlates strongly with the data about educational attainment, noted above. This pattern applies to mean and per capita incomes, and the city's per capita income fell further behind the countywide average between 2000 and 2010.

These indicators suggest that the city has a higher percentage of households with low-to-moderate incomes than does the county, and the data support this conclusion. In fact, fully 44% of all households can afford no more than \$1,000 per month in housing expenses, and many can afford considerably less. Poverty rates, for the most part, are also substantially higher in Hallandale Beach than in the county as a whole. In particular, while poverty among all families with children under age 18 declined from 2000 to 2010, poverty among female-headed families with children under age 18 increased significantly. Moreover, although reduced vehicle ownership rates are common among senior citizens, the highest percentages of households with no vehicle available to them can be found not in the oldest Census tracts but in younger ones, particularly Tract 1004, which has the lowest median age among the eight.

All the measures of income described above point to a major housing challenge for Hallandale Beach: housing affordability. In some ways, the city's older housing stock helps to compensate for the lower incomes of its residents. However, as noted earlier, there is a growing mismatch between the types of units available and the households needing them. Limited incomes only exacerbate this mismatch.

Housing Indicators

The ownership rate in Hallandale Beach is lower than the county average, but it varies widely within the city, from a low of 23.3% to a high of 76.3%. It's worth noting that homeownership is lowest in the Census tracts with the highest percentage of single-family housing (Tracts 1003 and 1004), given that single-family housing in general is far more likely to be occupied by owners than by renters. This anomaly raises questions about the quality of this segment of the housing stock. According to the 2010 estimates, homeownership declined between 2000 and 2010, but it is difficult to know what to make of this information. Certainly all indications have been that ownership rose noticeably following 2000, thanks in part to the laxity of lending standards and the concomitant housing bubble, but it may well have declined after the bubble burst. How much it has actually declined is subject to question; however, it is unlikely that ownership levels in 2010 were significantly lower than they were in 2000, as the 2010 ACS reports.

Vacancy rates suggest more problems with the ACS data. In some instances, the classification of units as "seasonal" seems suspect – for example, in the City of Pembroke Park and in Hallandale Beach Census Tract 1001.01. Without this classification system, however, vacancy rates become meaningless, given the seasonal nature of much of the area's population (particularly in communities along and close to the ocean). Nonetheless, the data suggest that vacancy rates in both ownership and rental housing increased slightly between 2000 and 2010, in line with observed increases in household size.

Hallandale has an uncommon housing stock in that two-thirds of all housing units are located in structures with twenty or more units, far above the countywide average. Naturally, the Census tracts located near the ocean have much higher percentages of large structures than those further inland. The high-rise stock has traditionally catered to childless households, particularly retirees, and so areas dominated by these structures lack the services and amenities appropriate to families with children. If the retiree population continues to decline, marketing these units to buyers in other demographic groups may prove difficult, unless the units are purchased with the intent to rent them.

In addition, the majority of the larger structures (in fact, of two-thirds of all housing units in Hallandale Beach) were built during the 1960s and 1970s, meaning that they are at least 32 years old and a few are approaching the age of fifty. In general, as housing ages, it declines in desirability due to changes in lifestyle and housing needs. The decline in the senior population does not bode well for the high-rise housing stock, which may experience substantial declines in value that may then attract demographics not as well-suited to the high-rise way of life. This is particularly true given that the vast majority of these units contain only one or two bedrooms, making them appropriate only for singles, roommates, childless couples, empty-nesters, and perhaps young couples with one small child. For the most part, they lack suitability for larger families and other types of households.

To some extent, the age of the housing stock is already being reflected in housing values, which increased less than the countywide average between 2000 and 2010. This is not to say that housing is more affordable to the resident population: Nearly two-thirds of homeowners with mortgages and renters, and more than one-third of homeowners without mortgages, spend more than 30% of their incomes on housing. The median monthly owner cost for a mortgaged home is well over \$1,000 in all tracts, meaning that the vast majority of ownership housing cannot be afforded by households making up to \$35,000 per year. Median rents in the eight tracts vary by a factor of two (from a low of \$753 to a high of \$1497), but these figures make it clear that many households must strain their budgets – and/or underconsume housing in terms of either quality or size – to obtain housing.

Again, the data point directly to housing affordability as a critical concern in Hallandale Beach. Further analysis of this issue appears in the next section of the report.

Section II: Housing, Income, and Affordability

This section of the Housing Needs Assessment begins with a brief analysis of housing and income trends nationwide, in Florida, and in Broward County to provide some context for the housing situation in Hallandale Beach.

This analysis is followed by information from the University of Florida’s Shimberg Center for Housing Studies and the Broward County Appraiser’s Office that helps to develop a more complete and nuanced picture of housing in Hallandale Beach. First, population projections for both Broward County and Hallandale Beach are discussed. Second, HUD’s Fair Market Rent, Area Median Income (AMI), and computation of qualifying incomes are discussed, and area sales prices and rents are specified. Third, we relate wages to housing affordability using occupational comparisons. Fourth, information about housing cost burden is presented. Where possible, Broward County and Hallandale Beach are compared and contrasted. And last, we describe the nature and availability of rent-assisted housing in Hallandale Beach, Hollywood, and Pembroke Park.

A. Housing and Income Trends

Foreclosures, Vacancy Rates, and Demand for Rental Housing

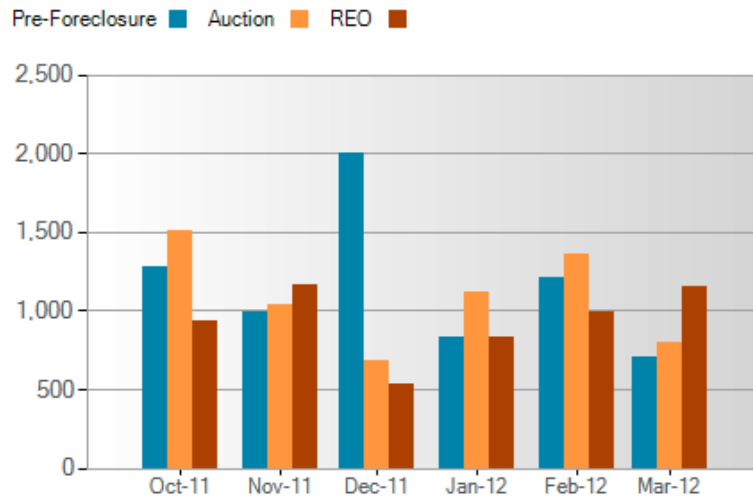
Foreclosure proceedings have been initiated against thousands of South Florida homeowners whose mortgage payments fell into delinquency. According to the Florida Housing Data Clearing House at the University of Florida’s Shimberg Center for Housing Studies, the Miami-Fort Lauderdale Metropolitan Statistical Area (MSA) ranks number one in both the state and in the nation in the percentage of mortgaged homes in foreclosure.

Table IIA-1: Monthly Foreclosure Rates, Miami-Dade/Broward Metropolitan Statistical Area, 2011

	March 2010 [1]	June 2010 [2]	September 2010 [3]	December 2010 [4]	March 2011 [5]	June 2011 [6]	September 2011 [7]	December 2011 [8]	State Rank in Foreclosure Rate, December 2011	National Rank in Foreclosure Rate, December 2011
Miami-Fort Lauderdale-Pompano Beach	17.80 %	17.84 %	17.51%	18.24%	18.19 %	18.52 %	18.89%	18.92%	1	1

In Broward County, many homes remain in various stages of the foreclosure process. The problem is more acute among households with subprime mortgages: 20-40% of all sub-prime mortgages were in serious delinquency in 2009, versus 13-15% of prime loans. Figure IIA-1 looks more closely at foreclosures by separating out units in pre-foreclosures, at auction or owned by lending institutions after failure to sell (in REO status). Although a trend line fitted to these data would indicate a slow decline in overall activity, Figure IIA-1 suggests that foreclosures will continue to be problematic for many additional months.

Figure IIA-1: Foreclosure Activity by Month - Broward County



Some 57,500 foreclosures occurred in Broward County from January 2008 through April 2012. According to the 2010 Census, the county was home to 686,047 households. Using the data from the 2010 American Community Survey as a guide, 66.6% of these households owned their homes – roughly 457,000 households. Of these, 73.0% had mortgages or loans, meaning that about 333,500 households might be subject to foreclosure. Thus, the 57,500 foreclosures comprise roughly 17.3% of all owner-occupied housing units with mortgages, or about one in six.

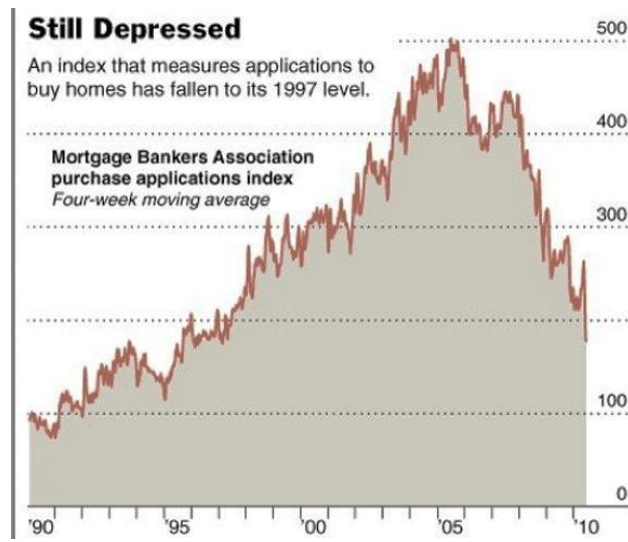
The picture is grimmer in Hallandale Beach. At 58.2% owner occupation, 10,600 households in the city owned their homes in 2012. Because 51.7% of these households had mortgages, roughly 5,500 might face foreclosure. According to the Broward County Property Tax Appraisers office, 1,467 foreclosures actually occurred, affecting more than 26% of all mortgaged owners. This percentage is a full nine percentage points higher than the county’s.

Looking specifically at Hallandale Beach’s neighbors Hollywood and West Park, the same computations yield ratios of number of foreclosures to number of owner households with mortgages of 19.2% and 20.6%, respectively. Pembroke Park’s ratio is far higher (40%), but involved a much smaller percentage of households (only 28% had mortgages in 2010).

Admittedly, this is a crude comparison, given the looseness of the 2010 ACS estimates and the fact that foreclosures in 2008 and 2009 might well have affected those estimates. However, they do indicate that foreclosures in Hallandale Beach have been more of a problem among owners with loans than has been the case in many other communities. However, the community *as a whole* has been less affected by foreclosures, given that owners with loans make up a much smaller percentage of all owners. This situation is related to the relatively high proportion of owner households headed by senior adults, households that are less likely to owe money on their homes.

Given the number of owner households losing their homes and pushed into the rental market (or elsewhere), the pace of home sales has also declined sharply. According to the Mortgage Bankers Association, the number of applications to buy homes in 2010 - 2011 fell to 1997 levels nationwide (Figure IIA-2).

Figure IIA-2: Applications for Home Purchases (Nationwide), 1990 – 2010



Concurrently, the national homeownership rate dipped below 67 percent in 2010, down from 69 percent in 2004. Given that the foreclosure wave is still cresting and would-be buyers are waiting for prices to firm, homeownership could continue to decline in 2012 and perhaps beyond. The farther the homeownership rate falls, the longer it will take to work through the excess inventory of homes either for sale or being held off the market.

According to the 2010 ACS, and as predicted by the number of foreclosure evictions, the ownership vacancy rate was higher than in 2000. Formerly occupied ownership housing often has remained vacant for many months both during and after the conclusion of foreclosure proceedings, as suggested by Figure IIA-2. Also as predicted, the rental vacancy rate decreased somewhat. However, the increase in ownership vacancy exceeded the decrease in rental vacancy (in both percentages and absolute numbers). Two deductions may be made from these data: First, some former owner households did, in fact, double up with others. And second, some former owners left the community altogether, reducing demand for the available housing.

A normal rate of household growth would hasten absorption of the excess housing units. But even though the “echo boomers” (those born since 1986)—the largest generation ever to reach their 20s—are entering their peak household formation years, nationally household growth fell during 2010 as more young adults delayed setting out on their own. At the same time, growth in foreign-born households came nearly to a standstill. These factors indicate that the need for more homes will remain quite low in the foreseeable future. As shown in Section I, household sizes in Broward County and in Hallandale Beach increased between 2000 and 2010, indicating a slowing of household formation.

Effects of Economic Structure, Wage Stagnation, Unemployment, and Underemployment

Employment in South Florida has relied disproportionately on construction and housing, industries that are highly sensitive to changes in the economy. Meanwhile, retail trade and tourism are major industries, but they, too, are highly cyclical, rising and falling with consumer wealth and access to credit. All of these sources of employment were hit especially hard by the recent financial collapse. As a result, South Florida tends to lose more jobs in a downturn and has fewer options for replacing them than many other regions, so it faces a steeper road to recovery.

Florida will continue to create jobs, of course. In fact, projections indicate that the number of jobs statewide will grow by 20 percent from 2010 to 2020, compared to 17 percent for the nation as a whole.

The issue is what kinds of jobs will be created: All signs suggest that they will be lower-skilled, lower-pay positions than many that were lost to the recession, given the employment profile detailed above.

The industry third in size statewide is healthcare services, which is expected to employ close to 1.7 million people in 2020. Growth in this industry will be spurred by the aging population and the southern migration of senior citizens from regions to the north. Many of the jobs in this industry are well-paying and offer a bright spot for wages in South Florida.

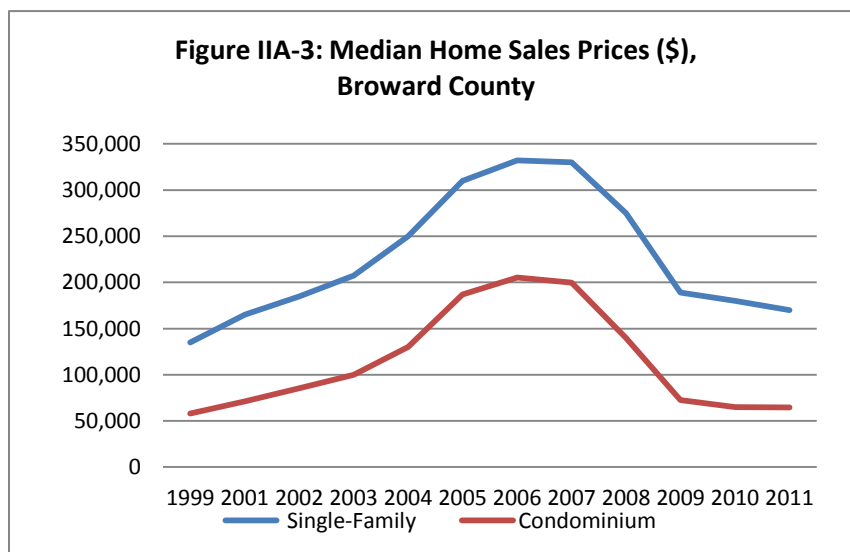
The occupational profile of Hallandale Beach suggests that lower wages and wage stagnation are ongoing problems, even relative to the county (Table IIA-2). Although the proportion of employment in retail trade is nearly identical to the county average, employment in the education/healthcare/social services industrial group is considerably less significant, while employment in the arts/entertainment/hospitality group is considerably more significant. Although wages vary substantially within the education group, overall wages there are quite a bit higher than in the arts/hospitality group. Moreover, several Census tracts within Hallandale Beach are overrepresented in certain industrial categories – construction, retail trade, arts/ entertainment/hospitality, and other services, in particular – with generally low wages and greater vulnerability to economic downturns. Meanwhile, several tracts are underrepresented in industrial categories that tend to have higher wages – finance/insurance/real estate, information, and education/healthcare/social services – and that are less vulnerable to economic shocks.

Lower wages in general have been compounded by wage stagnation, both nationally and locally. The increase in the average wage of American workers rose a paltry three cents per hour between 2010 and 2012, or about \$30 per year. The stagnation is particularly noticeable in lower-wage occupations, for which the fixed federal minimum wage acts as a guide.

The absence of wage gains has been coupled with reductions in hours worked. Although this phenomenon is difficult to measure directly, economists have estimated that nearly as many workers are underemployed as unemployed. Again, this problem is more noticeable in lower-wage occupations, particularly in retail and construction. Underemployment further eats into the ability of households to afford housing of all types.

Declines in Property Values and Effects on Housing Affordability

Housing prices have taken a roller-coaster ride in recent years. The housing bubble drove prices up by more than 100% between 1999 and 2006 (Figure IIA-3). Its collapse put prices into a freefall back to their 1999 levels.



Among the 25 metropolitan areas analyzed by real estate analysts at Zillow.Com, the Miami-Fort Lauderdale MSA witnessed the largest decline (53.3 percent) in home values (Table IIA-3).

Table IIA-3: Changes in Home Values 2006-2010, by MSA

Largest 25 Metropolitan Statistical Areas Covered by Zillow	Zillow Home Value Index				Negative Equity*
	Q3 2010	QoQ Change	YoY Change	Change from Peak	
United States	\$179,900	-1.2%	-4.3%	-25.0%	23.2%
New York, NY	\$362,000	-0.8%	-3.3%	-20.7%	13.0%
Los Angeles, CA	\$417,000	-0.8%	2.3%	-31.1%	17.4%
Chicago, IL	\$189,600	-2.6%	-6.6%	-30.1%	32.9%
Dallas, TX	\$131,300	-2.1%	-1.8%	-8.4%	n/a
Philadelphia, PA	\$203,400	-1.7%	-3.1%	-13.5%	14.2%
Miami-Fort Lauderdale, FL	\$143,300	-4.2%	-15.2%	-53.3%	42.0%
Washington, DC	\$316,500	-2.6%	-3.1%	-27.3%	23.6%
Atlanta, GA	\$134,200	-5.3%	-13.2%	-26.0%	37.6%
Detroit, MI	\$81,300	-2.8%	-10.8%	-48.3%	30.0%
Boston, MA	\$328,600	0.1%	1.6%	-17.5%	9.5%
San Francisco, CA	\$512,700	-1.5%	1.5%	-27.4%	20.2%
Phoenix, AZ	\$131,400	-4.1%	-12.8%	-53.1%	68.4%
Riverside, CA	\$193,300	0.0%	0.9%	-52.0%	48.1%
Seattle, WA	\$273,500	-4.3%	-10.6%	-28.2%	27.7%
Minneapolis-St. Paul, MN	\$177,200	-3.5%	-7.8%	-28.2%	36.8%
San Diego, CA	\$370,600	-0.7%	4.2%	-31.1%	19.6%
St. Louis, MO	\$138,100	-2.4%	-3.4%	-12.3%	22.2%
Tampa, FL	\$115,700	-1.9%	-9.1%	-46.3%	46.8%
Baltimore, MD	\$231,800	-2.7%	-8.6%	-22.2%	20.8%
Denver, CO	\$206,100	-2.6%	-2.7%	-11.4%	34.6%
Pittsburgh, PA	\$110,300	2.6%	1.6%	-1.4%	6.3%
Portland, OR	\$223,500	-2.6%	-9.1%	-24.3%	25.2%
Cleveland, OH	\$118,500	-1.0%	-2.4%	-17.7%	33.0%
Sacramento, CA	\$227,500	-2.1%	-3.2%	-44.9%	39.6%
Orlando, FL	\$123,400	-1.9%	-11.9%	-52.1%	64.2%

*Negative equity refers to the % of single-family homes with mortgages.

As a result of declines in property values, a high percentage of homeowners in the region are now experiencing negative equity – that is, their mortgages are higher than the sales value of their homes. Some 42% percent of single-family homeowners with mortgages have reached negative equity. This means that a huge number of households are not only more vulnerable to foreclosure but are essentially trapped in their current homes and prevented from selling and buying other homes.

The only good news in these dismal statistics is that housing has become more affordable to more people. Even that good news must be qualified, however. Although housing prices are down, the pool of people available to purchase those homes has shrunk considerably, thanks to foreclosures and greatly tightened lending standards. The proportion of households with high credit ratings and resources for a required down payment is far lower today than it was five years ago. Moreover, many of the most affordable properties are still tied up in foreclosure proceedings or are being held out of the market by sellers waiting for prices to start rising again. Thus, falling housing prices have not proved to be as much of a benefit to potential buyers as might be assumed at first glance.

B. Population Projections (Shimberg Center for Housing Studies)

Both Broward County generally and Hallandale Beach specifically are largely built out. Moreover, gone is the dramatic South Florida growth that characterized earlier decades. By the 2000s, population growth had slowed, and the end of the housing bubble nearly brought it to a standstill. By 2010-2011, the growth rates in the county and the city both equaled 0.3%. As a result, the city added only about 115 city residents.

Growth in the area will continue, albeit at very modest rates that decline over time (Table IIB-1). The growth rate in Broward County will not exceed 2.6% per five years, while the rate in Hallandale Beach will not go over 1.8% per five years. Overall, the population of the county will grow by 9.6% between 2010 and 2030. However, the city population will grow by fewer than 2,000 people, or about 5.2%, during that period. By the 2025-2030 period, the city will be adding only 28 households per year on average.

Table IIB-1: Population Projections, 2010-2030

Year	Broward County		Hallandale Beach		
	Persons	Growth Rate	Persons	Growth Rate	HHS/Year*
2010	1,748,066		37,113		
2011	1,753,152	0.3%	37,228	0.3%	57
2015	1,788,200	2.0%**	37,878	1.7%**	81
2020	1,834,496	2.6%	38,369	1.8%	49
2025	1,877,694	2.4%	38,752	1.0%	39
2030	1,916,194	2.0%	39,031	0.7%	28

* Based on current average household size of 2.02 persons

** For comparative purposes, growth over the 2010-2015 period will total 2.3% in the county and 2.1% in the city.

Source: Florida Housing Data Clearinghouse (<http://flhousingdata.shimberg.ufl.edu>)

As a result, future demand for housing in Hallandale Beach will lag behind demand in the county as a whole, and will all but come to a halt by 2030.

Of course, all projections are based on assumptions about future conditions, including regional and local appeal, employment prospects, in- and out-migration, land availability, development types, pace of redevelopment, and housing density. Significant change in any one of these factors – for example, redevelopment of a major portion of Hallandale Beach, about which there has already been some informal discussion – might affect these projections to a considerable extent.

C. Measures of Housing Affordability (Shimberg Center for Housing Studies)

Three housing measures promulgated by the US Department of Housing and Urban Development (HUD) are useful in assessing housing cost burden: fair market rent (FMR), area median income (AMI), and the housing-to-income affordability ratio.

HUD establishes annually what it calls the Fair Market Rent (FMR) structure for each urban region. The purpose of the FMR is to establish a benchmark against which housing accessibility may be measured and rent subsidies are calculated. FMRs are calculated for rental units based on how many bedrooms they contain. These values lie close to the median rents for each size unit and strive to capture the rent cost of an apartment (or house) in good condition with standard amenities. Thus, they are higher than the actual

rents for units that are stripped-down or dilapidated, and lower than the actual rents for units with additional or upscale amenities and custom construction.

HUD calculates the Area Median Income (AMI) for each different household size using detailed information from the American Community Survey (which is not generally available on the Census Bureau's public website). AMIs for smaller households are lower, and for larger households are higher.

Thirty percent of income has been used for many years as the standard for housing affordability: Households paying less than 30% are considered to be living in housing that is affordable to them, while households paying more than 30% are described as "housing-burdened". Qualifying incomes for the median home sales price and the median FMR can be found by calculating (or using FMR) monthly payments, multiplying by twelve to annualize the amount, and then dividing by 0.3, or 30%.

Fair Market Rent (FMR) (County)

Fair market rents (rent per month) in Broward County in 2011 were as follows: For a unit with no bedroom, \$883; one bedroom, \$988; two bedrooms, \$1,187; three bedrooms, \$1,642; and four or more bedrooms, \$2,084.

Area Median Income (AMI) and Qualifying Incomes (County)

In 2012, the AMI for a family of four in Broward County is \$62,600.

In 2012, the income necessary to afford the FMR for a two-bedroom rental home was a surprisingly high \$51,400. Meanwhile, the income necessary to afford a typical mortgage on the median single-family home value of \$169,900 was only \$39,063. However, the latter figure should be approached with caution. The cost covered by the 30% standard is the mortgage *by itself*. As every homeowner knows – especially in this region – property taxes and insurance costs can add a hefty premium, as can fees charged by homeowner associations. These costs are generally already included in the price of a rental. Hence, the incomes needed to the median (single-family) home sales price and the FMR affordable are probably more comparable than the HUD calculations suggest.

D. Wages and Housing Costs (Shimberg Center for Housing Studies; American Community Survey 2010)

Wage rates determine income, and income determines the ability of individuals – and the households in which they live – to afford suitable housing. Thus, workers in different occupations vary in their ability to secure such housing. Hence, the profile of workers in a community can lend some insight into potential housing affordability problems.

In general, workers in service industries and occupations – for example, teaching aides, fitness instructors, laundry and hospitality workers, retail salespersons, and food service workers – make fairly low incomes, while those in manufacturing, the professions, and business earn higher incomes. This conclusion is borne out in data comparing wages and housing costs in Broward County (Table IID-1). The table shows the proportion of income that typical workers in different occupations would have to spend to procure the median-priced single-family home, as well as the maximum home value they can afford at 30% of their incomes. It also shows the proportion of income needed to pay the fair market rent for a rental two-bedroom unit and the maximum rent they can afford.

Table IID-1: Housing Cost Indices and Affordability by Occupation, 2011

<i>Occupation</i>	<u>Ownership</u>		<u>Rental</u>	
	<i>Median-Wage Worker*</i>	<i>Maximum Home Price</i>	<i>Median-Wage Worker**</i>	<i>Maximum Rent</i>
Waiters	0.46	\$ 78,551	0.35	\$ 452
Maids/Housekeeping Cleaners	0.48	\$ 81,595	0.36	\$ 469
Laundry Workers	0.51	\$ 87,424	0.39	\$ 503
Taxi Drivers/Chauffeurs	0.52	\$ 87,771	0.39	\$ 505
Landscaping/Groundskeepers	0.53	\$ 89,250	0.40	\$ 513
Security Guards	0.53	\$ 90,729	0.41	\$ 522
Retail Salespersons	0.56	\$ 95,600	0.43	\$ 550
Restaurant Cooks	0.61	\$102,994	0.46	\$ 582
Construction Laborers	0.62	\$105,865	0.47	\$ 609
Bank Tellers	0.64	\$108,649	0.49	\$ 625
Pharmacy Technicians	0.72	\$122,393	0.55	\$ 704
Painters	0.78	\$133,093	0.60	\$ 765
Auto Technicians/Mechanics	0.91	\$155,188	0.69	\$ 892
Plumbers/Pipefitters	1.17	\$198,585	0.89	\$1,142
Insurance Sales Agents	1.20	\$203,379	0.91	\$1,169
Lodging Managers	1.40	\$237,827	1.06	\$1,367
Accountants/Auditors	1.46	\$248,613	1.11	\$1,429
Firefighters	1.58	\$267,664	1.20	\$1,539
Lawyers	2.51	\$426,070	1.91	\$2,449
Company Managers	2.92	\$496,166	2.22	\$2,852

* *Index of 1.00 signifies wage needed to afford median home price, or \$39,063*

** *Index of 1.00 signifies wage needed to afford FMR for two-bedroom unit, or \$51,400*

Source: Florida Housing Data Clearinghouse (<http://flhousingdata.shimberg.ufl.edu>)

As this table makes clear, many of the occupations that are common to the county's tourism-driven and property-service economy cannot support a family of four nor pay for median-priced housing. And it's important to remember that the indices reflect the wages of the *median* wage-earner in that occupation. Half of the workers in those occupations make even less than shown here. Moreover, the indices reflect full-time employment (35-40 hours per week), and part-time and seasonal work are common in this economy. This information corroborates the analysis of employment trends in Section IIA (pages 49-50).

E. Housing Cost Burden of Households (Shimberg Center for Housing Studies)

With respect to cost burden, owner households in Hallandale Beach are, on average, somewhat better off than are all households in the county (Table IIE-1).

Nonetheless, nearly thirty percent of all households in the city (5,773) are housing-burdened, spending more than 30% of their incomes for housing. Even worse, more than half of these households (3,016) are severely cost-burdened, as they spend more than 50% of their incomes for their housing. The proportion of owner households that is cost-burdened is significantly lower than the proportion of renter households, 24.8% vs. 37.7%. These figures tend to support HUD's calculations of qualifying incomes, discussed above.

The profile of households headed by adults aged 65 and over is very similar to that of all households, indicating that they are not significantly different in terms of cost burden despite the high incidence of fixed incomes. However, the percentage that pays 50% or more of income toward housing is higher, indicating a slight increase in cost vulnerability among households in this group.

Table IIE-1: Households by Cost Burden, 2009

Percentage of Income Paid for Housing – Percentage of Households (Number of Households)

	<i>Broward County</i>			<i>Hallandale Beach</i>		
	<i>0-30%</i>	<i>30-50%</i>	<i>50% +</i>	<i>0-30%</i>	<i>30-50%</i>	<i>50% +</i>
All Households	67.0%	18.5%	14.5%	70.5% (13,773)	14.1% (2,757)	15.4% (3,016)
Owners Only	70.8%	17.2%	12.0%	75.2% (9,322)	12.3% (1,524)	12.5% (1,548)
Renters Only	58.4%	21.5%	20.1%	62.2% (4,451)	17.2% (1,233)	20.5% (1,468)
Seniors Only	66.5%	16.5%	17.0%	69.5% (5,593)	13.3% (1,072)	17.2% (1,380)

Source: Florida Housing Data Clearinghouse (<http://flhousingdata.shimberg.ufl.edu>)

When households are sorted using income as a percentage of AMI, a pattern emerges that is not at all surprising: Households with lower incomes tend to spend a higher percentage of their incomes on housing, while households with higher incomes tend to spend a lower percentage (Table IIE-2). For example, countywide, more than 60% of households in the lowest income category pay more than 50% of their incomes toward housing, whereas only about two percent of households in the highest income category spend this much on housing.

Using this measure of cost burden, households in Hallandale Beach that earn more than 30% of the AMI are in better shape than households aggregated countywide. Much higher percentages of these households pay no more than 30% of their incomes toward housing, and almost uniformly lower percentages pay either 30-50% of income or more than 50% of income. Nonetheless, the number of households affected is not insignificant. As noted earlier, nearly 5,800 households in Hallandale Beach are cost-burdened, despite indications that home prices and rents in the city are somewhat lower than county medians.

Table IIE-2: Income as a Percent of AMI by Cost Burden, 2009

<i>HH Income as % of AMI</i>	<i>Broward County</i>			<i>Hallandale Beach</i>		
	<i>0-30%</i>	<i>30-50%</i>	<i>50% +</i>	<i>0-30%</i>	<i>30-50%</i>	<i>50% +</i>
30.00% or less	29.1%	10.8%	60.2%	30.0% (888)	9.7% (289)	60.3% (1,790)
30.01-50.00%	27.1%	36.5%	36.4%	36.1% (952)	38.2% (1,010)	25.7% (680)
50.01-80.00%	49.6%	36.9%	13.5%	66.0% (2,298)	24.6% (856)	9.4% (328)
80.01% or more	86.2%	11.8%	2.1%	92.1% (9,635)	5.8% (602)	2.1% (218)

Source: Florida Housing Data Clearinghouse (<http://flhousingdata.shimberg.ufl.edu>)

Households with extremely low incomes – those earning 30% or less of the AMI – represent the worst case of cost burden, and they comprise a substantial percentage of all households in the county – 11.8%. The most extreme group earns only 15% or less of the AMI, or less than \$9,390 per year for a family of four. Such households can afford to spend only \$235/month for housing. Meanwhile, a family of four earning between 15% and 30% of the AMI makes no more than \$18,780 per year and can afford no more than \$470/month. Given that the fair market rent for a two-bedroom unit is \$1,285 (2012), these households must severely under consume housing or require substantial subsidies to afford a place to live.

Among owner households, 3.0% earn only 15% or less of the AMI, while another 6.2% earn between 15% and 30% (a total of 9.2%). Higher percentages of renters are affected: 5.8% fall into the lowest income category, and 12.6% fall into the somewhat higher one (for a total of 18.4%).

Although numbers are not available specifically for Hallandale Beach, the strong similarity between the county and city percentages shown in Table IID-2 (above) for households earning less than 30% of the AMI indicates that the profile of extremely low-income households in the city is not substantially different from that of the county. As a result, it is possible to estimate the number of households that fall into the lowest income categories.

Among the 12,394 total owner households, an estimated 372 households earn 15% or less of the AMI, while another 768 earn 15-30% of the AMI. Among the 7,152 renter households, 415 would be expected to earn 15% or less of the AMI, and 572 would be expected to earn 15-30% of the AMI. This means that an estimated 2,100 households severely cost-burdened and simply cannot afford decent, appropriate housing unless by lucky chance (e.g., inheriting a home that is fully paid for, finding someone willing to share a home at little or no cost, or obtaining a subsidized housing unit).

In other words, this is the group of households with the most extreme housing needs.

F. Rent-Assisted Housing in the Hallandale Beach Area (Shimberg Center for Housing Studies)

Hallandale Beach is home to three rent-assisted properties: Hurley Hall, designed for the elderly and disabled; Chaves Lake, which houses families; and Harbour Cove, whose residents are a mix of family and elderly households. A total of 570 units are located in these three properties (Table IIF-1).

Table IIF-1: Rent-Assisted Housing in Hallandale Beach

<i>Property</i>	<i>Total Units</i>	<i>1 BR Units</i>	<i>2 BR Units</i>	<i>3 BR Units</i>	<i>Average Annual HH Income</i>	<i>Extremely Low-Income*</i>	<i>Very Low-Income*</i>
Hurley Hall	120*				\$ 9,900	93%	7%
Chaves Lake	238		164	72	\$31,427	8%	48%
Harbour Cove	212	64	102	46	\$33,000	4%	46%

* 0 – 30.00% of AMI

** 30.01 – 50.00% of AMI

*** No tally of units by number of bedrooms is available; however, the property provides units with no bedroom and with one bedroom.

Source: Florida Housing Data Clearinghouse (<http://flhousingdata.shimberg.ufl.edu>)

Although these properties are crucial in meeting some of Hallandale Beach’s low-income housing needs, they do not provide nearly enough units to meet demand. Of the units listed above, only 140 units house extremely low-income households, and most of those are available only to the elderly or disabled. However, as noted in the previous segment (page 51), nearly 1,000 renter households qualify as extremely low-income. Another 1,100+ owner households also qualify at this income level, some of whom might give up their homes if a more affordable alternative were available. The somewhat larger population of households earning 30-50% of the AMI is also underserved by these properties, although their opportunities in the unsubsidized rental market are somewhat greater. Nonetheless, it is the extremely low-income households with the most urgent need.

Looking beyond Hallandale Beach to include subsidized housing in Hollywood and Pembroke Park does little to improve the picture, given the demand from very low-income households in those communities (Table IIF-2).

Although it is the smallest of the three communities, Pembroke Park provides a substantial amount of assisted housing. However, very little of it serves extremely low-income households. The picture is very different in Hollywood, where nearly half of the subsidized units serve this population. However, roughly half of the units contain no bedroom or one bedroom and are not suitable for families. Moreover, the number of households in Hollywood is more than three times that in Hallandale Beach but the community provides only 242 additional units, or roughly 42% more. As a result, it is fair to conclude that Hollywood serves even less of its needy population than does Hallandale Beach.

Table IIF-2: Rent-Assisted Housing in Hollywood and Pembroke Park

	Total Units	1 BR Units [◊]	2 BR Units [◊]	3 BR Units [◊] [^]	Average Annual HH Income ^{^^}	Extremely Low-Income*	Very Low-Income*
Hollywood	812	355 ^{◊◊}	212	137		48.3%	31.4%
Pembroke Park	620	95	347	178	~ \$32,000	4.5%	52.6%

* 0 – 30.00% of AMI

** 30.01 – 50.00% of AMI

[◊] Excludes an unknown number of units (total less than 168) at Cambridge Square (all family)

^{◊◊} Includes an unknown number of units with no bedroom (less than 124) at Federation Plaza (all elderly)

[^] Includes 16 units with four bedrooms at Crystal Lakes

^{^^} No income estimated for Hollywood due to very wide range (\$9,400 to \$29,500)

Source: Florida Housing Data Clearinghouse (<http://flhousingdata.shimberg.ufl.edu>)

It is worth noting that housing developments financed through the US Department of Housing and Urban Development offer deeper subsidies than those financed through the Florida Housing Investment Fund and/or tax credits. However, HUD has turned away from providing housing solely for the very poor to developing mixed-income housing communities, with a concomitant drop in the number of units available to very low-income households. As a result, state and tax-driven financing will be the norm in the future, making it more difficult for communities to meet the needs of their poorest residents.

G. Summary and Conclusions

The information presented in this section of the Housing Needs Assessment paints a clear picture of housing need in Hallandale Beach. Five major points are made:

- 1) The population of the city will increase very slowly in the next two decades, meaning that most demand for new construction will come from replacement rather than growth. Unforeseen changes in demographics or major redevelopment might alter this forecast, but neither of these changes can be relied upon by city planners and decision-makers.
- 2) At a glance, the income needed to purchase the median-price single-family home in the county is substantially lower than the income needed to pay the fair market rent. However, as determined by HUD, the income needed to buy encompasses only the cost of the mortgage and not the cost of property taxes and insurance, which tend to be high in this region. As a result, the income needed to afford the median home is probably much closer to the income needed to afford the fair market rent.
- 3) Because the local economy is heavily dependent on tourism and related services, a large proportion of the county’s workers earn wages that are insufficient on their own to put median-priced and median-rent housing within their reach. This issue is even more prominent in Hallandale Beach, whose workers are more likely to be engaged in such lower-wage occupations. Lower wages in turn affect the affordability of housing, as well as – over time – its quality and appeal.
- 4) The number of households in Hallandale Beach that can be considered cost-burdened is substantial. Of particular concern is the significant number of households that qualify as extremely low-income, who have the greatest difficulty securing any housing, never mind housing

that is decent and appropriate. At present, there is an unmet demand for nearly 2,000 units affordable to this population.

- 5) The number of rent-assisted housing units in Hallandale Beach and the adjoining communities is grossly insufficient to address the needs of very low-income households (those earning 50% or less of the area median income). Changes in the financing of low-to-moderate-income housing will continue to make addressing these unmet needs problematic.

Section III: Conclusions and Recommendations

A. Conclusions

The characteristics of Hallandale Beach's households and housing stock, coupled with two general demographic trends, define the City's housing challenges for the next decade and perhaps beyond:

- The number of female-headed households in Hallandale Beach has grown and shows no sign of declining. This trend has been noted nationwide and is borne out by the statistics shown in Section I. Although women have weathered the recent recession and slack job market somewhat better than men have, they also tend to earn lower incomes than men. Reduced spending power means less income to devote to housing, in terms of both ability to pay rent and ability to save enough money for a down payment on ownership. As a result, this trend will increase demand for affordable rentals.
- The so-called Millennials (those now largely in their twenties) are not doing as well economically as previous cohorts. Jobs are difficult to come by and wages are lower than in the past. Many college graduates are underemployed, while those with less education suffer from higher unemployment. This trend is corroborated by the increase in the number of twenty-something's returning to their parents' homes. Although this will reduce pressure on the rental market in the near term, eventually this generational cohort will move out on its own. However, with reduced economic prospects, the possibility of homeownership will be out of reach for many. Thus, in the longer term, demand for rental housing will increase.
- Hallandale Beach is two communities – east and west (divided roughly by Federal Highway). Incomes in the eastern half of the community are likely to remain stable overall (although some very modest decline may occur), while incomes in the western half are in slow decline and will probably continue to decline, as declining housing quality fails to attract those with rising or already-higher incomes. It's important to note that, although incomes have seemed relatively flat over the ten-year gap between Censuses, the actual trend may have been one of increase between 2000 and 2007, followed by a decrease as the Great Recession took hold. In other words, incomes have probably been in decline for some time, and may continue to decline further, given very slow economic growth and the paucity of well-paying jobs, particularly in this region.
- The economic recession of the past six years has impacted housing in the City. Foreclosure rates in Hallandale are above the national average, the state average, and slightly above the county average. As a result, the number of housing units vacant or in various stages of foreclosure has added to the already growing housing problem. Owners who once owned their property are now forced to seek rental properties, live with family or friends, or simply move to other affordable areas. Economic projects by the Federal Reserve Bank suggest that the economic recovery may take longer than expected. In the near-term, this will continue to increase the housing vacancy rates in the City.
- The number of senior-headed households in Hallandale Beach has declined, suggesting that the City is no longer the retirement mecca it once was. Hundreds of housing units originally intended for two-person households will be available to other households. Vacancies among these units may increase. Alternately, the appropriateness of this housing for some other household types may cause something of a mismatch in the short term. How long this mismatch persists is an open question.

- The City's housing stock is above-average in age relative to most of Broward County. In Hallandale Beach, the boom years occurred during the 1960s and early 1970s, with only modest housing development since. Even in Hollywood, which has a similar percentage of housing built before 1970, substantial new development has occurred. Older housing is more likely to be obsolete or obsolescent and, hence, lower in value. Although this enhances its affordability, it also means that it is declining in quality, perhaps substantially.
- With Hallandale Beach completely built out, only redevelopment can introduce new housing units designed for today's lifestyle(s). Yet redevelopment is likely to be most attractive in the easternmost portion of the City, thanks to higher incomes and the desirability of living close to the beach. However, redevelopment is most needed more to the west, where – due to current conditions – it is less likely to be attractive to private developers.

Our conclusions are thus fourfold:

- **Hallandale Beach will not capture its full share of growth in the county.** Since county growth is expected to be significantly lower than it has in the past, the amount of growth that the City captures is likely to be very small. The forecast developed by the Shimberg Center for Housing Studies (Section II, page 52) supports this conclusion.
- **The number of current households described in Section II (page 55) as severely cost-burdened is roughly A small percentage of the owners may be subtracted from this number, but it is very likely that 80% of them are in need of some kind of assistance. Thus, the number of owners in need is just over 900, and the number of renters in severe need is just under 1,000.**
- **Demand for housing will not stress supply.** Some housing that is or has been owner-occupied will shift into the rental market as demand for ownership wanes and demand for rentals rises. However, the households that occupy the converted housing are likely to have less income than those they replace. Rented properties generally suffer more wear-and-tear than ownership properties, with obvious implications for housing quality. **As a result, the housing stock will continue to deteriorate in both quality and value and will attract and retain only poorer households.**
- Hence, **the City faces a major dilemma: It must simultaneously address housing affordability and housing quality.** The dilemma is serious because enhancing affordability tends to depress quality, while enhancing quality tends to reduce affordability. In other words, **the City must find and use housing strategies that minimize the conflict between these two objectives.**

B. Recommendations

Our recommendations combine cutting-edge initiatives and housing development with more traditional housing and neighborhood investment tools, such as housing rehabilitation, neighborhood improvements, code enforcement, and property acquisition. We urge the City and the CRA to develop a joint housing strategy that assigns roles and tasks to the organization best suited to carry them out. Well-planned cooperation will produce the best short- and long-term results and create a sustainable program for dealing with housing affordability and quality well into the future.

We make six recommendations for this cooperative effort.

1. Pilot and Demonstration Projects

A number of the recommendations offered here can be undertaken in pilot form or as demonstration projects. In particular, the “curb appeal” improvements, enhanced enforcement, and expanded maintenance of derelict properties can be pursued in limited fashion so that their impacts can be evaluated and program improvements made. Furthermore, use of pilot projects allows the CRA/City to drop initiatives that prove to be too costly or ineffective.

A good candidate for a demonstration project would be development of eco-friendly, highly energy-efficient multifamily housing. Numerous low-carbon, eco-friendly housing projects are being developed nationwide, and a number of these projects also focus on affordability. The homes being built in the Lower Ninth Ward of New Orleans by the Make It Right Foundation offer one such example, but there are others (see list of resources below). WHEDCO, a non-profit housing developer in the Bronx, has completed two multi-family projects along these lines.

One of the benefits of low-carbon, highly energy-efficient construction is that energy costs remain much lower over the life of the building. This will become more important as energy costs rise in the future. Such a project would put also Hallandale Beach “on the map” and help to mark it as an innovative city willing to try new things. This willingness can help to influence market-rate development in a positive manner.

Resources

DuPage (County) Habitat for Humanity, Wheaton, IL
www.dupagehabitat.org
Sarah Brachle Wagner, Executive Director
630-510-3737

WHEDCO, New York (Bronx), NY
www.whedco.org/greenhomes
718-839-1100

Enterprise Community Partners
www.enterprisecommunity.com

US Environmental Protection Agency, National Green Building Funding
www.epa.gov/greenbuilding/tools/funding.htm

2. Community Land Trust

Our principal recommendation: Create a community land trust (CLT), using as a model the CLT operating in Delray Beach, Florida.

A community land trust is a nonprofit, community-based organization whose mission focuses on providing permanently affordable housing opportunities while maintaining the overall quality of both the housing units and the neighborhoods in which they are located. In many cases, CLTs focus exclusively on creating homeownership opportunities; others are concerned with both ownership and rental access. CLT residents benefit from stable, affordable monthly payments, security from eviction, and a chance to build family wealth through housing equity. A few are also involved in housing rehabilitation. Typical programs include property acquisition, affordable financing (as lender or underwriter), assistance to and education of potential homebuyers, developer outreach, and service provision to residents. In most instances they are incorporated as 501(c)(3) corporations that can access grants, loans, and other types of funding from a wide range of sources.

A land trust operates by acquiring property and then issuing long-term leases at nominal rates for the housing that occupies it. This represents one way in which housing affordability is dramatically increased, because land cost is typically 30-35% of total property cost. Moreover, land ownership allows the CLT to set the terms of property use via covenants and lease provisions. For example, the CLT can recapture some of the equity gain while still permitting leaseholders to accumulate wealth. Alternately, it can cap resale price (or limit profit) using a variety of formulas, thus ensuring that the unit will remain affordable as it changes hands without further action by the CLT.

The same approach is possible for rental housing, using a model similar to that used by the US Department of Housing and Urban Development (HUD) in housing development. The CLT again provides the land under leasehold, reducing development costs. A reasonable rate of return and some gain in equity are allowed to make development attractive. For many investors, this type of arrangement is quite desirable, because of the guaranteed rate of return over the long term. Moreover, unlike federal housing development programs, the CLT would not have to be concerned with the lapse of the affordability provisions after the financing has expired (usually after twenty or thirty years) that has resulted in the loss of low-cost availability in federally-financed housing units.

One of the great advantages enjoyed by CLTs at this time is the very low cost of borrowing. With interest rates at historic lows, CLTs have been able to acquire property, finance housing units, and create additional subsidies at an increased pace. In a lagging economy that has increased the ranks of households that are housing-disadvantaged, this has been a significant boon.

Delray Beach

The Delray Beach CLT is unusual in that it was undertaken at the level of an individual city rather than at a county or multi-county level. (The city also has its own housing authority.) As stated in its “Core Values and Goals,” it focuses on both affordability and quality by linking the two to combating neighborhood deterioration and promoting economic opportunity for low-income residents. Its activities thus include efforts to assist residents in improving the safety and well-being of their community. In addition, it intends to address the development, rehabilitation, and maintenance of decent housing. Also a factor in its activities is attention to the ecologically sound use of land and other natural resources.

The DBCLT is a joint project of the City of Delray Beach and the Delray Beach CRA. Both entities donate land to support provision of permanent affordable housing, and both have provided additional subsidies to DBCLT homeowners. The DBCLT is governed by a twelve-member board of directors consisting of four current leaseholders, four community residents, and four other public and private community stakeholders, including a bank officer and a representative of the Fair Housing Center of the Greater Palm Beaches. It has also created a general membership that is available to “anyone that wishes to support the DBCLT in its mission” (www.delraylandtrust.org).

Resources

Delray Beach Community Land Trust, Delray Beach, FL (2005)

www.delraylandtrust.org

Evelyn Dobson, Executive Director

561-243-7505

Rondo Community Land Trust, St. Paul, MN 55104 (1993)

www.rondoclt.org

Greg Finzell, Executive Director

651-221-9884

Community Housing Trust of Sarasota County, Sarasota, FL 34232 (2005)

www.mycht.org

Tanya Lukowiak, Executive Director (Tanya@mycht.org)

941-379-5252

Florida Housing Coalition (Florida Community Land Trust Institute) , Tallahassee, FL

www.flhousing.org

850-878-4219

National Community Land Trust Network, Portland, OR 97242 (2005)

www.cltnetwork.org

Jessica Grant, Administrative Director

503-493-1000

3. Ongoing Programs

In the absence of a new community land trust – or while it is being established – the CRA can continue to engage in more traditional programs:

- low-cost mortgage financing and assistance to homebuyers, including financial education, homeownership training, and help with credit issues;
- ongoing infrastructure improvement in economically disadvantaged neighborhoods, using CDBG and similar funding;
- assistance to property owners for property improvement, such as general repairs and maintenance (new roof, painting, etc.); and
- cooperation with the City in addressing code enforcement and compliance problems.

Program Enhancements

The CRA may wish to consider new approaches to these programs. For example, the power of enhanced curb appeal cannot be underestimated – ask any real estate agent. A stunning case in point is Sistrunk Boulevard in Fort Lauderdale (from Andrews Avenue west). Sistrunk had endured decades of neglect and was characterized by uneven, patched pavement, crumbling sidewalks, inadequate and outdated lighting, dirty and in some instances improvised building facades, and an absence of landscaping. Businesses suffered because the street was perceived as dirty and unsafe. A complete overhaul by the City of Fort Lauderdale has created an attractive commercial street of new facades, new trees, and new pavement. With the overhaul has come renewed interest in the street and new businesses. The transformation could not have been more dramatic.

The same attention to appearance is needed in economically disadvantaged and other older neighborhoods. In addition to exterior renovation and repairs, attention should be devoted to improving fences, hurricane (and other) shutters, and entryways. Power-washing services should be made available. Driveway resurfacing may be important. Perhaps easiest of all is encouragement of no-maintenance

landscaping through provision of free plants and instructions for (or even assistance in) planting. Native plants (e.g., lantana, palmetto, gumbo limbo, and a variety of attractive ground covers) and Florida-hardy non-natives (oleander, bougainvillea, crepe myrtle, and palms) can take the place of high-maintenance lawn and quickly beautify modest older properties. Subsidies for these improvements would be well worth their cost.

One of the most helpful ways to move lower-income households into their own homes involves subsidizing or waiving down payments. These households experience great difficulty in saving enough money to use as the basis for a loan, so this type of assistance can be highly effective. An alternative to outright grants could be an equity interest equal to the percentage of the home price reflected in the down payment – for example, if the down payment equals 10% of the home price, the CRA would own 10% of the equity at the time of sale.

Another program expansion could extend CRA assistance to rehabilitation of vacant rental units. Although foreclosure has been at an all-time high and a considerable number of former owner households has been forced to look elsewhere for housing, the rental vacancy rate in Hallandale Beach seems unusually high (more than ten percent). This suggests that some rental units would benefit from a facelift and some updating. Achieving these ends through low-cost loans and other subsidies would improve the desirability of these units while keeping them affordable. The CRA should adopt a target of

4. Enhanced Code Enforcement and Property Maintenance

Some communities have created new code-enforcement tools that enable them to expedite property action while also making improvements to properties out of compliance with essential code provisions. Although programs of this nature cannot solve the problem of negligent absentee property owners, this carrot-and-stick approach can help to encourage responsible owners to upgrade their buildings. In this approach, fines may be increased and imposed far more quickly, then forgiven if the property owner makes a good-faith effort toward correcting the violations. Low-cost loans and other subsidies can make property improvement far more attractive.

Consideration should also be given to CRA (and/or City) maintenance of foreclosed and abandoned properties. One derelict home can generate negative impressions of a block face and lead to vandalism, crime, negativity, and deterioration of nearby homes. Cutting the grass, trimming other vegetation, picking up trash, and even boarding up broken windows and doors can make a huge difference in perceptions of the neighborhood and help to deter crime. An ordinance may be needed to authorize the City/CRA to step in if property neglect is creating a budding neighborhood problem (for example, allowing for windows to be replaced or, if that is not feasible, at least boarded up).

5. Property Acquisition and Housing Development

Given the many housing units in foreclosure, undergoing short sales, or simply abandoned, the CRA should take a more aggressive stance toward property acquisition. At present, many units are available for less than they are worth. Now is a good time to acquire housing units at a cost dramatically lower than it has been or will be in the future. Moreover, rehabilitating the units and offering them through the CRA would benefit households in need of affordable housing. Such properties would also be ideal candidates for inclusion in a community land trust, should one be created. The CRA should adopt a target of 200 housing units for acquisition and resale.

The CRA might also pursue buying out problem property owners as a last resort in dealing with neighborhood housing problems. Declaring the properties to be public nuisances would eliminate the possibility of a successful legal argument that the use of eminent domain is denying the owner the rightful enjoyment of his/her property. Use of this approach should be considered a long-term endeavor, as such proceedings can sometimes take years to resolve. Nonetheless, it would give the CRA another weapon in stabilizing neighborhoods with large stocks of affordable housing.

In addition, the CRA should consider developing multifamily housing. Some property is already available for this purpose and, given the condition of the housing market and the number of housing units that may well have outlived their useful economic lives, more can be acquired. The Florida Housing Finance Corporation can assist in this endeavor, and various state and federal tax credits and other funding support are available as well. Again, a community land trust would be an important asset in pursuit of this objective.

A last housing-development initiative that might make good sense is creation of a micro-apartment building. Micro-apartments are units with 600 square feet or less that are located close to public transportation, retail uses providing daily necessities (e.g., food, pharmacy), and (preferably) some public open space. These units are designed for people who do not have cars and cannot afford much rent. They are very popular with young adults in places like Chicago and Seattle, and they represent a step up from single-room occupancy.

5. Economic Opportunity

One key to helping households afford suitable housing units is enhancing their opportunities for gainful employment and their ability to take advantage of those opportunities. The focus of local efforts to achieve these objectives should be threefold: on industries that are growing, on those with labor shortages and that can be entered with a modest amount of targeted training, and on services that provide benefit to local residents, especially child and elder care and low-level nursing/personal attendance. Assistance is available from the Florida Agency for Workforce Innovation (WorkForceOne), including training dollars for the unemployed and unskilled.

Hallandale Beach is near several hospitals in Hollywood and Aventura, and public transportation is available to hospitals further west in Pembroke Pines. Warehouse operations can be found throughout the I-95 corridor. The skilled trades (plumbers, electricians, etc.) pay good wages and have become overlooked as career opportunities. There is also a shortage of auto mechanics. By targeting specific industries and types of jobs, and by partnering with Broward College and carefully selected private technical/training providers, the CRA has the potential to make a real difference in the lives of some of its residents.

In sum, the Hallandale Beach CRA can take a variety of approaches to addressing its housing quality/affordability dilemma. **Although the CRA cannot solve the entire affordable housing problem alone, it can make a significant difference in the housing outcomes of its lower-income residents.**

Recommended targets for the different approaches are as follows:

Standard home repairs (scattered sites)	200 units
Street-appearance improvements (by block face)	200 units
Purchase of foreclosed and abandoned homes	50 units
New standard multifamily development	250 units*
New eco-friendly multifamily demonstration project(s)	175 units**
Rental rehabilitation	200 units
Micro-apartments	75 units
TOTAL	1,200 units

Appendix A: Jurisdictional Comparison Charts, 2010 data (all)

Reference: Sections IA, IB, and IC

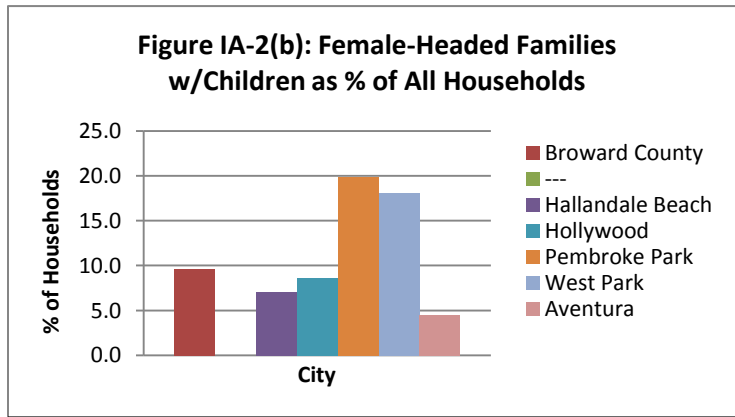
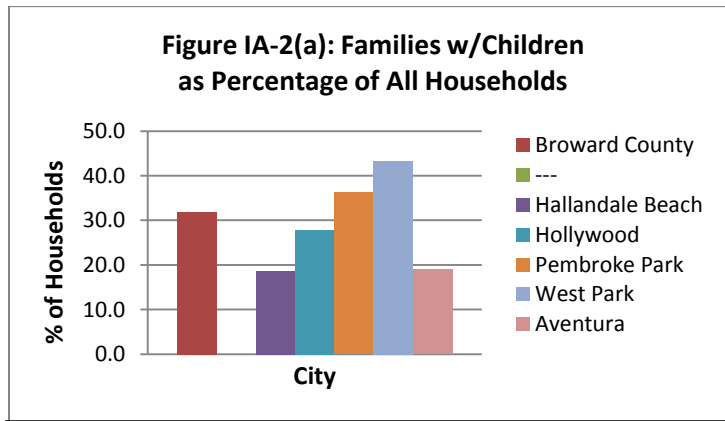
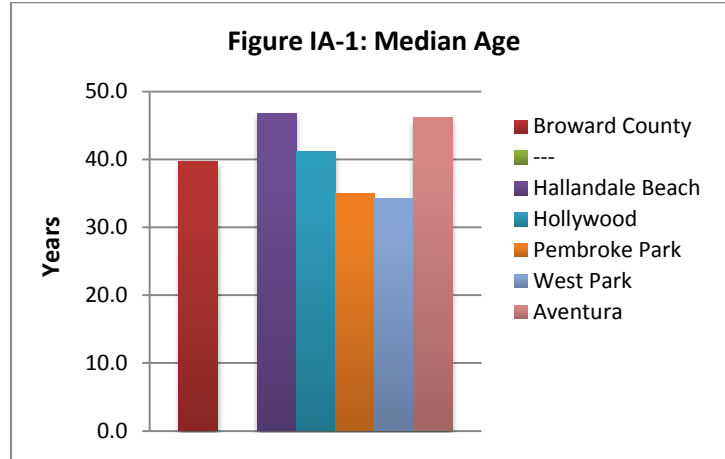


Figure IA-2(c): Senior-Headed Households as Percentage of All Households

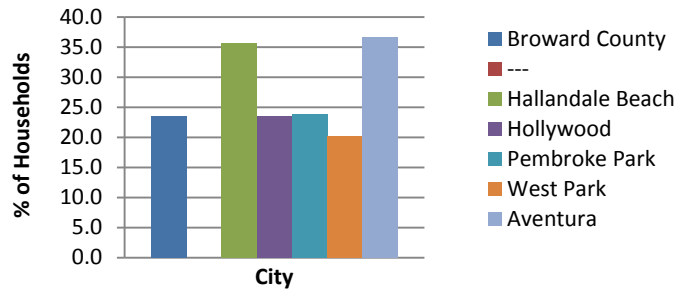


Figure IB-1(a): Adults With Less Than High School Education

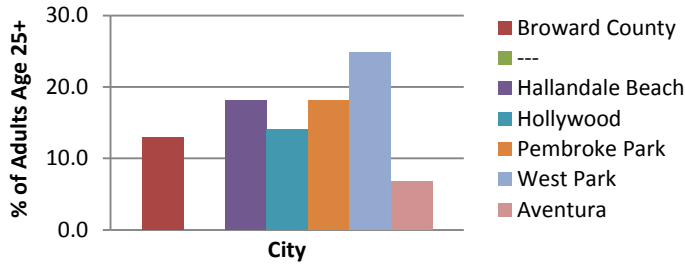


Figure IB-(b): Adults with High School Diploma or Equivalent

