



Deerfield Beach Housing Authority Executive Director Annual Report

2014 - 2015

Dr. Nadine Jarmon



June 12, 2015

Board of Commissioners
533 South Dixie Highway, Ste. 201
Deerfield Beach, FL 33441

Re: Annual Executive Director Report

Dear Commissioners:

Following is an overview and summary of activities and accomplishments we've made at Deerfield Beach Housing Authority during the past twelve (12) months. We had a fantastic and productive 12 months, now on to 2016!

Major initiatives include:

- (1) The expansion of services through the Inter Local Agreement with the City of Deerfield Beach to administer the CDBG, HOME and SHIP funds;
- (2) Measurable progress towards the closing of our first Rental Assistance Demonstration (RAD) program – now slated to close in August 2015;
- (3) DBHA awarded 2nd RAD for the Palms Elderly site;
- (4) Establishment of an Employee Tuition Reimbursement policy;
- (5) \$50,000 for capital expenditures for the Townhomes; and
- (6) The addition of College Tours for some of our residents.

Please take a moment to review the summary of activities dating back to May 2014.

I look forward to your feedback and evaluation of my third year.

Respectfully Submitted,

Dr. Nadine Jarmon

Nadine Jarmon, PhD
Executive Director

Table of Contents

Cover Page	1
Letter from Executive Director	2
Table of Contents	3
Building on Past Successes	4
Destination Graduation	5
Key Alliances	6
HUD Compliance	7
Respective Departments	9
RAD	9
Public Housing	10
Housing Choice Voucher (Section 8)	13
Townhomes (Tax Credit)	16
Training	17
Organization Chart	20
Board of Commissioners	21
2016 Goals	22

Building on Past Successes

Shortly after my arrival in 2012, the Board of Commissioners was presented with a 90-Day Assessment of the Strengths, Weaknesses, Opportunities and Threats (SWOT) of the Agency as well as a detailed Action Plan. In December of that same year the below chart was presented as a progress report to that Assessment. In less than three years we have completed improvements to all of the substantive areas identified in the original report. Specifically, (1) outsourced financial and budget controls to an industry recognized Financial firm, (2) eliminated delays in financial reporting with more timely and accurate financial reports, (3) replaced and updated the technology infrastructure of the entire agency with more modern computers and security systems, (4) strengthened the relationship with many community partners including the City of Deerfield Beach, Broward Sheriff's Office and many other community organizations, and (4) have increased cross-training of employees so that the departure of any one employee does not render the agency vulnerable.

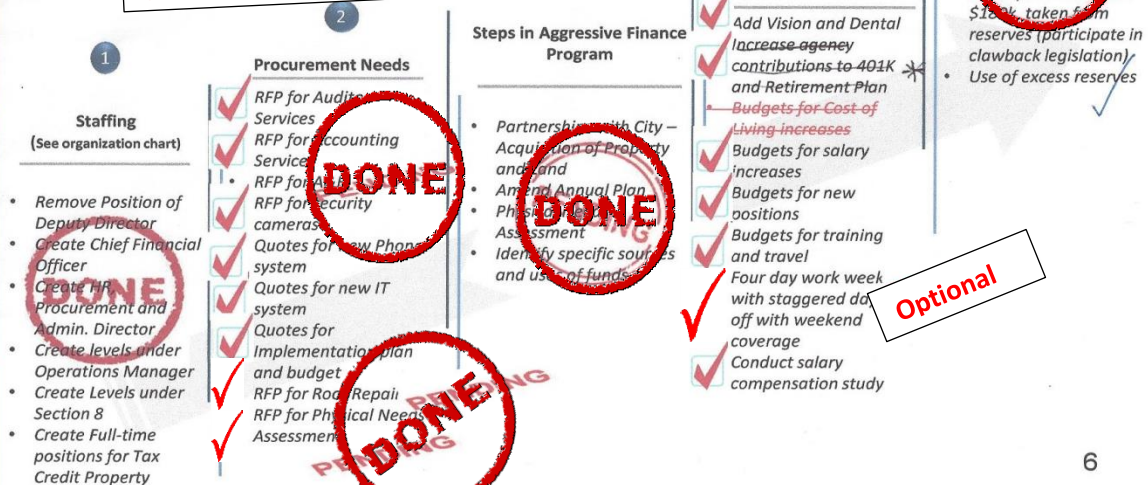
Executive Summary

Outline for Action Plan

Key Elements

Focus on critical components of the organization that require short- and long-term action in order to position the organization to achieve critical mission objectives and high performance status

Completed all through RAD



Destination Graduation

Now in its third year of existence, Destination Graduation continues to be the cornerstone of DBHA showing appreciation to our graduating seniors. Each year we serve more of our seniors with a total of 18 graduates being honored this year. The Destination Graduation helps to defray the cost of caps and gowns, yearbook and class rings for our graduates with a 2.0 GPA or higher. A special award is given to the student with the highest GPA. Much appreciation is given to our donors and sponsors. A special thanks to Toshiba for donating two laptops this year.



Development of Key Alliances

During the past year we have continued to improve upon our relationship with our community partners.



HUD Compliance

DBHA has maintained its High Performance status in Public Housing but dipped in its Housing Choice Voucher (HCV or Section 8). DBHA received a High Score of 93 out of 100 in the overall indicators for Public Housing and registered 79% out of 100% for the HCV program. Due to staff transition as well as a technical error in entering the 50058 the score for the HCV program lost 20 points. We fully anticipate recapturing all 20 points in the 2015/16 rating cycle and will return to a high performer in both programs.

During the previous year we have met most all of the HUD compliance obligations. We developed the table below in an effort to assist us with meeting all deadlines as well as being aware of the reporting requirements.

In addition to the HUD Compliance reporting, Dr. Jarmon prepares the following internal reports and activities on a monthly basis:

- Debt Service Payments for the Palms Townhomes
- Electronic Line of Credit (eLOCCS) draw downs
- Board report
- Executive Director Report
- Reconciliation of DBHA financial reports

A list of our HUD compliance requirements along with their submission time is shown below:

Report Name	Submission Time	Description
Energy and Performance Information Center (EPIC)	Quarterly	Collects information on energy certified new developments and energy efficient rehabilitations made with Capital Funds
Section 3 Summary Report (HUD Form 60002)	Annually	Collects information on Section hires and Section 3 companies
PHA Plan	Annually	Provides HUD with and overview of the agency's plans for the upcoming year
FSS	Annually	Notice of Funding availability for FSS program Coordinator.
Public Housing Utility Allowance Estimates	Annually	24 CFR Part 928 requires PHA to maintain a utility allowance schedule for all tenant paid utilities.
HCV Utility Allowance Estimates	Annually	24 CFR Part 928 requires PHA to maintain a utility allowance schedule for all tenant paid

		utilities.
Lead-Based Paint Activity Report (HUD Form 5285)	Annually	Lead-Based Paint Poisoning Prevention Act requires PHAs provide HUD annual updates on LBP activity at developments.
Measurement and Verification Monitoring Report	Annually	Guidelines for quantifying the savings deriving from energy efficient equipment, water conservation, renewable energy and cogeneration projects.
Unaudited Financial Data Schedule (FDS)	Annually	Requirements that PHAs submit financial information to HUD REAC via the FASS systems
PHAS Certification (HUD Form 50072)	Annually	Forms and certifications requiring execution and submission to HUD
Payment Standards	Annually	Fair market rents standards established by locale issued annually
Maintenance Wages Report	Semi-Annually	Report used to measure PHA maintenance wages against local maintenance wages
Voucher for Payment – ACC & Operating Statement	Monthly	PHA draws monthly payment from LOCCS
Enterprise Income Verification (EIV) program recertification	Semi-Annually	EIV is a system HUD uses to verify tenant income
Family Characteristics Report (HUD Form 50058) PIC	Monthly	Family characteristics report informs HUD of all aspects of resident data file
Capital Funds Report – LOCCS/VRS (Form 50075.1)	Monthly	A report that balances CFP obligations and expenditures against the total CFP award
Contract and Sub-contractor Activity Report (HUD Form 2516)	Annually	Provides HUD with an overview of the minority contractor and sub-contractor activity and payments

Rental Assistance Demonstration Program – (RAD)

Stanley Terrace Milestones

- Set to close August 2015
- The architectural design work on the rehabilitation project, conducted by Excel Engineering, Inc., has been completed.
- Construction bids received, compiled by the construction manager, Construction Management Associates (CMA), and distributed to the development team on Tuesday September 9, 2014.
- Seltzer Management, the firm responsible for preparing credit underwriting reports for our Tax Exempt Bond application and 4% Non-Competitive Housing Credit application, has been granted access to all due diligence materials.
- We requested formal approval from the Broward County Housing Finance Authority (BCHFA) Board of our tax exempt bond application in October 2014.
- Site inspections related to the due diligence requirements were conducted on September 9 (Novogradac); September 10 (Dominion Group) and a Radon Specialist on September 22, 2015
- The 4% Non-Competitive Housing Credit application was submitted on Thursday September 11, 2014.
- FHA Loan Application was submitted to HUD in January 2015
- DBHA received approval of its RAD Relocation Plan from the Miami HUD field office
- We have met all of our Milestone requirements for the first RAD
- DBHA initiated the Disposition Application through HUD's PIC as well as uploaded the relevant information to the RAD Resource network.

The Palms Elderly Building

- Received notice of 2nd RAD for the Palms Elderly site on April 1, 2015

Public Housing

The Affordable Housing Program also known as Public Housing has stayed busy this year.

- Continue to perform as a high performer under HUD guidelines.
- Held several events for the residents, i.e.,
 - Holiday party's
 - Arts and Crafts for the kids
 - Cake & ice cream socials for the seniors
 - Field trip to Butterfly World for the seniors
 - Halloween and autumn social and etc.
 - 3rd Annual Back to School giveaway
- Preventative Maintenance at the Palms Apartments.
- FREE Tax Preparation onsite for low income households
- Multiple local vendor presentations
- Hurricane Preparedness Seminars
- Housekeeping Seminars

Facility Maintenance

- REAC physical assessment inspections at our Public Housing sites – **high pass!**
- Annual Fire Alarm Inspections conducted at the Palms and Stanley Terrace
- Annual Inspections conducted at Stanley Terrace and the Palms.
- Annual Water System recertification for Broward County.
- Fire Inspections at all sites by Fire and Rescue and City Fire.
- Palms Community Room floors have been stripped and waxed on 3/25/15.
- Cleaned the waterlines at all sites including the Business Skill Center.
- Landscaping maintenance

RAD

- Pending closing August 2015
- Weekly Conference Calls

What's Next?

- We look forward to the RAD conversion for Project Based Housing and Tax Credit
- New policies and procedures to be suitable for tenant based/tax credit property.
- We hope to form new partnerships to help our clients to be self-sufficient.

Resident Meetings and Activities





AUGUST 7, 2014

BACK TO SCHOOL (PART 2 OF 2)

THE OBSERVER 13

BACK TO SCHOOL

The evolution of the classroom

By Rachel Galvin
Not far from The Observer sits the Old School House, 323 NE 2 St. Once called Deerfield school, it is a look back at our educational past. Built in the 1920s, the school, designed by A.E. Lewis and built by Edgar S. Tubbs, had only two classrooms. Back then, students suffered through the South Florida heat since there were no air conditioners. Mother Nature provided the breeze through the school's large windows. If the temperatures dropped too low in the winter, school was cancelled. When the hand bell rang, it was time for school to begin and students sat ready to use their paper, pencils, inkwells and pens. A blackboard was mounted on the wall. Due to segregation, black children attended Braithwaite School down the street, named after black poet William Stanley Braithwaite. Today, the School House is still

used, in part, for meetings on occasion, like History at High Noon by the Deerfield Beach Historical Society. The other part of the school is set up like it would have been back in the '20s. Nearby is Deerfield Beach Elementary School, which was built in 1926 by Thomas McLaughlin. The school, which is still operational, is the second oldest operating public school in Broward County.
Today, chalk is more of a child's toy rather than an instrument of learning. The old days of cleaning erasers and the screeching of chalk on chalkboards are far behind us. Today, it is all expo boards, smart boards, power points and laptops. When the movie "Bill & Ted's Bogus Journey" showed a schoolroom filled with laptops back in 1989, it was hard to imagine, or at least seemed far into the future. But that future is here.
So what is next? The next to go could be the teachers. In Japan, they are already

working on robot teachers and here, in America, they are already implementing virtual learning. Kids are already attending virtual schools, letting kids work at their own pace online. Luckily, teachers are still teaching locally, putting their heart and soul into making sure their students excel to the best of their abilities, keeping them engaged the best way they know how.
Classrooms are being designed differently. They are already starting to get out of the rut of chairs lined up in a row in some places and, instead, creating workspaces so that each student feels more ready to be part of the discussion rather than a passive learner. They are implementing high tech in the classroom with laptops and iPads, Promethean and Smart Boards, and more. In this fast-paced world, it takes more to keep students paying attention and interested in the task at hand.
The curriculum has shifted through the years, even

recently with the change this year from FCAT to Core. But the spark of curiosity that is at the base of education has remained the same.
Teachers, as you set up your classrooms this year, think collaborative; break away from tradition and experiment to see what will be the best fit for your students. Get them involved, allow them room to showcase their work and creativity. Encourage an environment of teamwork where every student's input has merit.
Students, give your teachers a break. They are only human. If you are having difficulty, talk with them; let them know what is going on. Make friends with the administrators. It is your education and your future. Take responsibility for your life. Pay attention, follow directions, turn things in on time and do your best. Have a great year, students and teachers!



Bounce Back to School

By Rachel Galvin
On August 2, the residents of Stanley Terrace apartments had a wonderful time at a special event called Bounce Back to School. Created by the Deerfield Beach Housing Authority (DBHA), this event for the third year brought hundreds of kids and their families to enjoy bounce houses, bubbles, jump rope, chalk and games while listening to the DJ play and eating hot dogs and hamburgers. There was even a "Soul Train" line, said Jasmine Privott, director of operations and public affairs for DBHA, who added that 150 bags were donated by several private and business sponsors, including Domani Motors, Wayne Barton, Office Depot, City Fire, Inc. Each book bag included



Showing off her Sack pack.

Housing Choice Voucher Program

- In 2014-2015 the HCV Department had a very full year. The long time Director of the department retired after 15 years with Deerfield Beach Housing Authority. Her replacement settled in along with hiring a new HCV specialist.
- We have had several of our HCV participants to graduate from college during this time. One participant graduated with a Masters in Science, and upon graduation, she voluntarily gave up her voucher with the statement “please help another family to become better”.
- During the holiday season, the HCV Department along with the FSS Department gave out food and toys to the participants. During this holiday season, a partial list of donors are as follows:
 - LET'S GROW TOGETHER – Thanksgiving gift cards and Dinner Bags
 - Spirit of Giving – Christmas
 - Giving Tree- Christmas
 - Nova Group – Cosmetics Bags
 - Connor Walton & Mark Traverso - Christmas



- The Deerfield Beach Housing Authority was chosen to be the recipient of a yearly charity holiday party hosted by Connor Walton and Mark Traverso at their residence in Boca Raton.



- The HCV Department increased its Security at our location on Dixie Highway.
- Workshops Held for Program Participants:
 - FSS Orientation
 - Affordable Homeownership Opportunities
 - How to Start Your Own Business
 - Financial Literacy
 - Money Management/Budget
 - Habitat Family Works
 - National FSS Study
 - H2H Homeownership
 - Spirit of Giving
 - HEART Alliance Briefing
 - Voucher Briefing
 - Broward Wealth Building Committee
- What's Next?
 - We will continue to determine eligibility for families who remain on the HCV waiting list. We are in the process of issuing 23 vouchers to families from the waiting list with an anticipation of issuing more as the year progresses.
 - We look forward to the RAD conversion for Project Based Housing and Tax Credit
 - We will continue to furnish training for staff to offer the most effective and efficient help to our participants and applicants.
 - We plan to expand opportunities for families by educating more and more property managers and property owners.
 - We are hoping to implement more opportunities to help our families by partnering with some of the universities and utilizing their internship programs.

Family Self-Sufficiency Program (FSS)

- In April, 2015, a FSS participant completed and graduated from the FSS program. Ms. Douglas became a proud new business owner here in Deerfield Beach. Ms. Douglas was presented with a check in the amount of \$3,505.08 upon her graduation from the FSS program.
- We had two FSS participants who purchased homes under the HCV 1st time buyer's homeownership program.
- We had one FSS participant who graduated from Barry University with a Masters degree.
- We reached the goal of 50 participants with the MDRC National FSS Demonstration Study. MDRC is a non-profit social policy research firm selected by HUD to evaluate the effectiveness of a variety of FSS programs across the county. We have received \$20,000.00 for this participation with another \$20,000.00 due over the next 2 years. Our FSS Department has weekly and monthly conference calls to relay information.
- In December, 2015 HUD announced that DBHA was a recipient of its FSS funding award. DBHA received \$46,437.00 for fiscal year 2015.



Tax Credit



Our Tax Credit Property, The Palms Townhomes, continue to be 100% occupied and to be in compliance with all tax credit property requirements. We received the first of three installments from the Reserve to do major capital repairs on the property. The first installment of \$50,000 was received in May, 2015. We will receive two additional allocations of \$25,000 each at the anniversary date of the first installment.

We recently received donations of books to start a reading corner to be located in the office.

Other accomplishments include:

- Submitted the Compliance and Bond Reports to Broward County Housing and Development
- Submitted investor compliance report to RBC as well as Quarterly and Annual Reports
- Submitted timely debt payments to Berkadia and Bank of New York the 15th of each month
- Submitted monthly and quarterly reports to Berkadia
- Submitted Program Report to the Florida Housing Finance Corporation including Annual TIC's (Tenant Income Certifications) and Annual Recertifications
- Submitted Annual Occupancy Report (AOC) to AmeriNational in April 2015

We currently are training other DBHA staff members in Tax Credit Compliance requirements by allowing staff to rotate coverage and hands-on training at the Townhomes.

Department Training

ADMINISTRATIVE OFFICE

Dr. Nadine Jarmon, Executive Director | Jennifer Ray, Executive Assistant | Martha Harris, Administrative Assistant

Notary Training	Customer Service Training
Procurement Overview Training	Tax Credit Training
Human Resources	Human Resource Management
Fair Housing Training	

HOUSING CHOICE VOUCHER PROGRAM

Jan Housh, HCV Manager | Betty Ferguson, FSS Manager | Jean St. Juste, Housing Inspector I
Delta Hofmeister, HCV Specialist | Tcherlie Macenat, HCV Compliance Officer

Lindsey Software training	Housing Specialist Training
Annual EIV Security Awareness Training	Cash Pro (Bank of America system used to submit ACH direct deposit payments)
Bank of America conversion to new ACH platform system	Positive Pay (Bank of America system used to detect fraudulent checks).
Bank of America conversion to new Positive Pay system	Accounts Payable (Lindsey software system)
FAHRO meeting in Orlando, Florida for discussion	Leadership Training
Annual EIV Security Awareness Training	Annual Fair Housing
HQS Training and Certification	PIH Training
Effective Communication Training	CDBG Training

AFFORDABLE HOUSING PROGRAM

Jasmine Privott, Director of Housing Operations | Xiomara Cotes, Palms Property Manager I
Fancy Laguerre, Receptionist | Miguel St. Ange, Maintenance Team Leader | Victor Somwaru, Maintenance Technician I Sanjai Elliot, Maintenance Technician I Solomon Trench, Janitorial/Maintenance Technician I Eric McKeever, Janitorial Aide

Annual EIV Training	RAD Relocation Webinar
Annual EIV Security Awareness Training	Cash Pro (Bank of America system used to submit ACH direct deposit payments)
Customer Service Training	Bank of America conversion to new ACH platform system
Lindsey Software Training	Bank of America conversion to new Positive Pay system
Annual Fair Housing Training	Hurricane Preparedness Workshop
Tax Credit Training	Understanding Reasonable Accommodations
NAHRO Summer Conference	
Becoming a Customer Service Superstar	

Tax Credit

Rene Prince, Property Manager

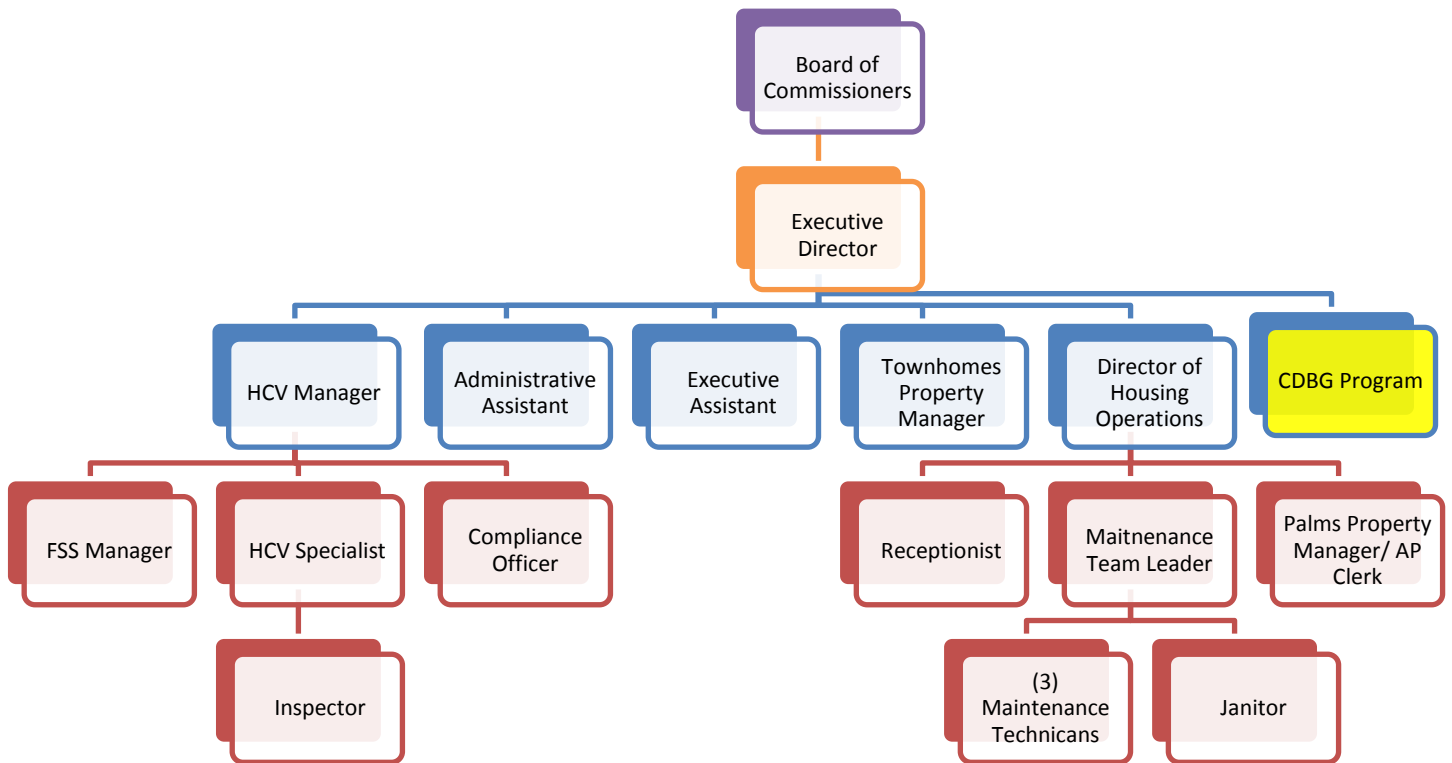
Software Training	Tax Credit Training
-------------------	---------------------

BOARD OF COMMISSIONER

Anthony Pelt, Chairman | Dr. Jamie Marlowe, Vice Chairman | Dr. David Reynolds, Commissioner | Marta Rivera, Commissioner | Naomi Gayle, Commissioner | Annette Woods, Commissioner I
Tony Gaudagnino, Commissioner

NAHRO's Passion for Success – Baltimore, MD	NAHRO	Can I Live Resident Conference – Pawle's, SC
Summer Convention – Tampa, FL		Resident Council Legislative Conference – National Harbor, MD

Deerfield Beach Housing Authority Organizational Chart



Organization structure includes:

- Replaced HCV Director Ruchelle Hobbs with HCV Manager Jan Housh
- Replaced Townhomes Property Manager with Stanley Coordinator Rene Prince
- Removed Stanley Housing Coordinator



2015 - 2016 Board of Commissioners



Goals for 2016

With the significant strides we've made during the past year we understand that there is continues to be much more work to be done.

Further, we understand the overall agency goals and objectives must be comprehensively developed with the Board and staff. An agency strategic planning session is being planned in the near future and will be fully developed prior to the commencement of our next fiscal year beginning October 2015. Plans are to hold the session in August or September 2015.

In the meantime, we have identified a few recommended goals to undertake during the next year. Following is a list of items that we plan to focus on for the upcoming year:

- Continuance with staff training
- RAD Closing for Stanley Terrace as well as the Palms Elderly
- Amend Human Resources Manual
- Revamp Executive Office with use of funds from Developer Fee
- Seek training and CEU (continued education units) for Executive Director
- Select a new insurance carrier for the agency
- If awarded, renegotiate Contract with the City in administering the CDBG, HOME, and SHIP funds
- If awarded, find dedicated office space for administration of grant programs
- Regain high performer status for Section 8 Program

By continuing to educate the community, city officials and residents, we will position ourselves to revolutionize the way we administer low- and moderate income housing in the city of Deerfield Beach.

Board Members - Thank you for your time and efforts to help us achieve our goals.