



Executive Summary

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

1. Introduction

The City of Port St. Lucie is an approximately 120.4 square mile community located in southern St. Lucie County. The City has grown rapidly from 331 permanent residents in 1970 to over 178,091 as of June 2017.

The City, originally developed as a retirement community, has set its funding priorities based upon a need to stimulate economic development while improving the health and safety of its residents by rebuilding and improving some of the older inadequate or failing infrastructure. We have annexed commercial/industrial land to the West of our existing borders and plan to add new infrastructure as the land is developed. We have purchased and annexed land recently that will help us to maintain an adequate water supply for years in the future and to also provide for significant water quality improvements.

Affordable housing has also been an important focus for the City. The gap between the lowest monthly mortgage payments or rental amounts and the lower income citizen's ability to afford the home has narrowed for those who have been able to retain their jobs. But many of those households they still need assistance to get into a home. Others have lost the earnings from one or more jobs that were

contributing to household income. For this reason, efforts to provide housing will continue to be one of the City's priorities.

Current low-to-moderate-income homeowners also have maintenance and home repair issues as they often do not have the extra funds needed to keep their homes in good condition. The City has focused on those households for a number of years, providing funding for repair/rehab and hazard mitigation. Special needs retrofits are also made available with our repair programs.

The City has receives funding from the State Housing Initiatives Partnership (SHIP) affordable housing program to provide down payment and repair/rehab assistance for low income households. The housing assistance program is supplemented with funding from the CDBG program. Funding for 2016/2017 was \$1,107,300 with 10% allowed to be paid toward administration; 20% of the funding had to be spent on special needs households. For the 2017/2018 fiscal year funding is projected be \$774,424.

Federal funding received through the Neighborhood Stabilization Program (NSP1 and NSP3) since 2009, has been used to purchase and repair foreclosed properties in order to improve neighborhoods and assist low to middle income households to purchase the homes. The City still has NSP funds, but the number of foreclosed homes has decreased tremendously and it has been difficult to find homes in the affordable price range. Currently \$1,424,004 remains in grant funding for the NSP1 and NSP3 program plus program income received from payoffs. These funds are being set aside to cover redevelopment costs on seven vacant lots purchased with NSP funds.

Additional federal funding is received from the Community Development Block Grant (CDBG). Funding for 2016/2017 was received in the amount of \$1,045,863 which was utilized in low-moderate income areas to provide sidewalks, ADA improvements in area parks as well as citywide repair/rehabilitation assistance. Projected funding for 2017/2018 is \$1,011,694 which will be utilized to provide additional sidewalks and ADA improvements at Lyngate Park as well as citywide repair/rehabilitation.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

In accordance with the City's 2015-2020 Consolidated Plan, the City has established the following objectives:

Objective and Outcome One: Provide a suitable living environment by improving accessibility to a number of community development facilities (such as ADA compliant sidewalks) and improve

sustainability with upgrades to drainage areas to mitigate flooding. Community development goals which are in line with the goals of the Strategic Plan and intended to meet this objective are as follows:

1. Community self-investment in low/moderate income areas. Facilities/services to address public infrastructure needs. Facilities/services for seniors, children and persons with special needs. Expanded economic opportunities through use of grant funding.

Objective and Outcome Two: Provide decent housing by improving affordability through several housing programs, including CDBG, SHIP and NSP. These programs allow households to purchase homes and/or maintain their current primary residence through repair/rehab or hazard mitigation activities. Housing and homeless goals that are set out in the Strategic Plan and intended to meet this objective are as follows:

1. Housing revitalization for low-moderate income homeowners. High-quality affordable housing. Housing purchase and/or repair assistance. Services/housing for the homeless.

After consulting with our public/private partners, the City establishes specific priorities for allocating its funding each year. As indicated above, the City places its highest priorities on the physical revitalization of its older infrastructure in low-income neighborhoods and self-investment in low/moderate income areas. These activities include physical improvements such as roads, storm drainage, water and sewer, and sidewalks; they also include public facilities such as parks, recreation areas, senior centers, community centers and public safety facilities. High priorities are also given to helping low income homeowners maintain their homes and assisting low-income renters to achieve homeownership.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Port St. Lucie has used a large portion of its CDBG funding for infrastructure, a top priority for many years. The City has planned many of its CDBG projects to mitigate flooding and add sidewalks; these projects have been located in low income areas that needed these improvements to create a suitable living environment for the local residents. CDBG disaster funding has also provided major assistance in some of these same areas. Those drainage projects in the eastern area of the City have been completed and all CDBG disaster funding has been expended.

As we have pointed out, a portion of the CDBG funding has been used to supplement the SHIP repair/rehabilitation program over the last few years in order to accomplish our goal of providing decent affordable housing. The NSP program has filled the gap for homeownership assistance.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City developed the Action Plan after consultation with its public and private partners, which include the Council of Social Agencies (COSA Connection) and the Martin/St. Lucie Lending Consortium. Neighborhood Services staff attends meetings of both groups.

A public meeting was held on July 24, 2017 to seek community input on housing and community development needs and to allocate 2017/2018 funding. The Draft Action Plan was advertised and made available for public review during a fourteen day comment period beginning on July 25, 2017 through August 11, 2017.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City follows its Citizen Participation Plan which calls for a solicitation of public comment in at least two public hearings each year. One public hearing is held for the purpose of reviewing the Action Plan and allocating CDBG funding. The other meeting is held in order to evaluate the program and present the Annual Report. There were no public comments received as a result of the public hearing as well as the advertised CDBG Action Plan for the 2017/2018 fiscal year.

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

No comments or views were not accepted. Not applicable.

7. Summary

The City of Port St. Lucie is on the rebound from the great recession. Managing growth is once again a primary focus for our City Council and staff. The City relies on its State and Federal funding partners to help fund new projects as well as maintain existing infrastructure and facilities. This funding is critical to the success of our thriving city.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	PORT ST. LUCIE	
CDBG Administrator	PORT ST. LUCIE	Neighborhood Services Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The City of Port St. Lucie Neighborhood Services Department is the lead agency responsible for administering programs covered by the Consolidated Plan. It oversees the development of the Plan and manages the housing and community development needs for the City. The City developed the Action Plan after consultation with its public and private partners.

Consolidated Plan Public Contact Information

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City developed the Action Plan after consultation with its public and private partners, which include the Council of Social Agencies (COSA Connection) and the Martin/St. Lucie Lending Consortium. COSA includes social agencies, health services, housing providers and other local (city and county) governmental agencies. The Lending Consortium includes local mortgage lenders, consumer credit counseling agencies and local governments. Neighborhood Services staff attends meetings of both groups.

Members of the Lending Consortium meet every two months to discuss home purchase activities associated with affordable housing. They review new housing assistance plans or revisions to existing plans, trying to improve the program for lower income home buyers. A copy of the proposed Action Plan will be sent to each member for their review.

Agencies belonging to the COSA Connection meet every month to discuss their programs and develop plans to address common needs. Monthly speakers aid members and/or share information about their organizations. The members were provided with information about the CDBG programs in Port St. Lucie.

A copy of the proposed Action Plan will be forwarded to Treasure Coast Homeless Services Council (TCHSC) for review and comment. This lead agency handles all homeless services, including prevention, chronic homelessness and transitional housing for the three-county area (St. Lucie, Martin and Indian River). They were also contacted to update the information in our Action Plan regarding homeless services. The plan was also forwarded to the Florida State Clearinghouse.

A public meeting was held on July 24, 2017 to seek community input on housing and community development needs and to allocate 2017/2018 funding. The Draft Plan was advertised and made available for public review during a fourteen-day comment period beginning on July 25, 2017 through August 11, 2017.

Responses to public comments, if applicable, are attached to the Action Plan. If applicable, a summary of comments not accepted and the reasons they were not accepted is also included.

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

The City works closely with local social service providers, lenders, builders, developers, and housing providers and other local governmental agencies on a regular basis as members of St. Lucie Council of Social Agencies (COSA Connection), which consists of public and private housing, health, and social service agencies, Treasure Coast Homeless Services Council, and Martin/St. Lucie Lending Consortium. Continuous feedback from these organizations is important and will continue to be a goal for next year's activities.

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

The City of Port St. Lucie does not receive direct funding to address homeless needs. HUD is providing program funding for homeless services in St. Lucie County through the Continuum of Care administered by the Treasure Coast Homeless Services Council. The City of Port St. Lucie maintains its membership on the Council and the priorities established in this Action Plan match those of the regional Continuum of Care. The City supports the Council's grant applications to HUD.

The City is a member of the Treasure Coast Homeless Services Council, which is the lead agency for the Regional Continuum of Care. The City participates in the Continuum and supports its efforts.

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

Not Applicable

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	FORT PIERCE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings with local lending consortium provide joint efforts to meet housing needs and fair housing goals, where possible.
2	Agency/Group/Organization	ST. LUCIE HABITAT FOR HUMANITY CHDO, INC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone calls, email and meetings. Working on pilot program to develop vacant lots with Non-Profit agencies.
3	Agency/Group/Organization	ST. LUCIE COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings with local lending consortium provide joint efforts to meet needs and fair housing goals, where possible.
4	Agency/Group/Organization	FLORIDA DEPT OF HEALTH ST LUCIE COUNTY
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	HOPWA Strategy

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>To provide rental assistance to increase housing stability which has a direct correlation to healthcare stability.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Treasure Coast Homeless Services Council	We support the goals of the organization in our Strategic Plan and keep updated with our attendance at monthly meetings.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The City has adopted a Citizen Participation Plan (which includes its Anti-Displacement Plan) that meets all HUD regulations. It is included in the Appendix of the Consolidated Plan. This plan requires a public hearing to solicit community needs; providing technical assistance when needed, advertising the availability of funds; and providing a fourteen-day public comment period prior to submission of the Action Plan as per 24 CFR 91.600 instituting a minimum 14 calendar day comment period thru August 11, 2017 only. This process provides an opportunity for citizens to take part in the planning process if they chose to do so.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community		NO COMMENTS WERE RECEIVED AS A RESULT OF THE PUBLIC HEARING.	NOT APPLICABLE	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City expects to receive the following Federal, State and Local Resources during 2017/2018 in order to address priority needs and specific

objectives identified in the Consolidated Plan:

a. Federal Program

- CDBG Entitlement and prior funds
- HOPWA Formula Grant (first year formula grantee)
- Neighborhood Stabilization Program (NSP1 and 3) - program income
- Homeless Programs - no direct funding to City

b. Non-federal (State) Programs

- State Housing Initiatives Partnership (SHIP) housing fundsc. Local Monies
- General Fund - City funds
- Private Lenders
- Non-profits

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,011,694	0	547,273	1,558,967	0	The City expects to receive \$1,011,694 for the 2017/2018 allocation. We also have \$547,273 remaining from previous year's allocations for a total of \$1,558,967. All of these funds are set aside for projects and/or administration. We have expended all of the original NSP1 allocation and have \$795,482 from prior years' program income. We expect \$101,287 in program income from payoffs received. We have also expended the original NSP3 allocation and have \$840,961 from prior years' program income. We expect \$61,537 in program income from sale of properties being repaired. Total amount available from NSP1 and NSP3 is expected to be \$1,799,087.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	658,585	0	0	658,585	0	2017/2018 is the first year for this formula grant. These funds will provide housing assistance to qualified applicants applying for assistance thru the Department of Health.

Table 5 - Expected Resources – Priority Table

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

In order to provide for maximum funding the City attempts to use federal program funds to leverage resources from non-federal programs as much as possible. CDBG funding, for example, has provided leverage for the City’s expenditures for infrastructure, etc. The HOPWA funding will be leveraged with the Ryan White CARE Act program funds. Other sources of leveraging include the following:

Private monies from banking institutions for mortgages to assist new or existing home buyers. General funds from the City to support administration of the housing programs. Funding from non-profit housing developers, such as Habitat for Humanity, to make the housing

burden lighter for low income households.

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

The City intends to leverage NSP funding to construct single family affordable housing units on 7 undeveloped lots within the next 24 months. Currently, we are working with non-profit developers to finalize the details and logistics.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

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

Table 6 – Goals Summary

Goal Descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

CDBG funding for 2017/2018 fiscal year in the amount of \$1,011,694 has been allocated to community development, housing and administrative activities. Administrative funding totals \$202,339; CDBG project funding for 2017/2018 totals \$809,355. Funding for community development and housing is allocated as follows:

Projects

#	Project Name

Table 7 - Project Information

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

Installation of new sidewalk from Oakridge to the Turnpike Access. The new sidewalk is located in census tract 382006/1 and will improve the safety and accessibility to the low/mod residents.

Improvement of playground equipment and surfacing at Lyngate Park for ADA accessibility. This park services low-mod residents in census tracts 382010/2 and 382009/2 and 3. The Lyngate Park playground improvements, will provide improved access for disabled individuals who wish to utilize the park.

Repair/rehab of owner-occupied residences will continue for low/mod households in all areas of the City.

Alternative projects are approved for completion if others come in under budget or are not able to be

completed in a timely manner. These projects will be located in low income areas or serve low/mod income households and include the following:

- additional funding for repair/rehab of owner-occupied low/mod housing;
- additional infrastructure improvements in low/mod income areas.

No obstacles are expected.

AP-38 Project Summary
Project Summary Information

AP-50 Geographic Distribution – 91.220(f)

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

Incorporated in 1961, the City of Port St. Lucie is a 120.4 square mile community located in southern St. Lucie County. Port St. Lucie is one of the fastest growing communities in Florida. In 1970 we had 331 permanent residents and we had over 178,091 as of June 2017.

Low Income Census Tracts: As of the 2000 Census, there were eleven census tract block groups within the City where over 45.2% of the residents (Port St. Lucie's Exception Criteria) had incomes below the region's low-income Median Family Income maximums. As of June 2014, there are sixteen census tract block groups where over 45.74% (New Exception Criteria) have incomes in the highest quartile of the City in terms of concentration of low/mod persons. The City does not reserve funding for any particular area, but these census tracts/block groups are the locations where the City intends to conduct CDBG activities on an area-wide basis when opportunities and funding are available.

Minorities: According to a 2016 demographic summary data contained in the City's Consolidated Plan, the minority population of Port St. Lucie has increased significantly from the 2010 Census. The 2016 demographic summary data shows a 13% increase in the Black/African population from 26,898 in 2010 to 30,436 in 2016. The Hispanic population increased 18%; from 30,250 in 2010 to 35,714 in 2016. The White population increased 2.5% from 2010 to 2016. There are no areas where more than 25% of the population was minority.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As indicated above there are sixteen census tract block groups within the City where over 45.74% of the residents (the City's Exception Criteria) have incomes below the region's median low- income; only nine of those block groups include more than 50% of residents whose incomes fall within that category. Those lower income areas are disbursed throughout the City. The City has allocated the majority of its Community Development Block Grant project resources in one or more of these HUD designated low/moderate income areas for infrastructure projects. The CDBG repair/rehab program, however, has expanded the focus for allocation of funds from low income neighborhoods only to include low income households. The NSP 1 program requires targeting of highest need areas based on current foreclosures

and foreclosure risk. This program has, therefore, targeted assistance to specific year 2010 census tracts of the city as follows: 3815.03, 3818.01, 3818.02, 3820.01, 3820.02, 3820.03, 3820.05, 3821.04, and 3821.05. NSP 3 originally had a smaller focus and the city restricted those funds to census tract 3820.05. The program has been expanded to include all of the NSP 1 census tracts due to a lack of sufficient foreclosures in the original targeted area.

Discussion

The City of Port St. Lucie intends to allocate investments to low/moderate income neighborhoods and low/moderate income households as much as possible. In most cases 100% of the funding goes to support these priorities.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing has also been a very important focus for the City. The gap between the monthly mortgage payments and rental amounts and the lower income citizen’s ability to afford the home has narrowed for those who have been able to retain their jobs. Many of those households have not been able to save for down payment and closing costs or first and last month’s rent; they still need assistance to get into a home. Others have lost the earnings from one or more jobs that were contributing to household income. For this reason, efforts to provide decent affordable housing will continue to be one of the City’s priorities.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	42
Special-Needs	100
Total	142

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	7
Rehab of Existing Units	32
Acquisition of Existing Units	3
Total	142

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City intends to repair homes for 2 households using 2017-2018 CDBG Repair/Rehab funding and 1 using prior year funding which is already encumbered. We also anticipate repairing 30 houses and providing down payment assistance for 3 low/moderate income households using the estimated allocation from State Housing Initiatives Partnership (SHIP) funding. We plan to redevelop 7 vacant lots over the next 24 months through a Non-Profit developer to produce affordable housing with NSP funds.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Port St. Lucie has no public housing units, and there are no plans for any public housing improvements. Section 8 Housing Choice Vouchers can be utilized in Port St. Lucie when they are available, however a waiting list has been established.

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

Not applicable.

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

Not applicable.

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

The Housing Authority of Ft. Pierce is not designated by HUD as a troubled housing authority.

Discussion

The City of Port St. Lucie, as indicated above, does not have a housing authority or public housing. Our housing programs are available to all households that meet the qualifications and need assistance for repair or home purchase.

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

Introduction

The City of Port St. Lucie does not receive direct funding to address homeless needs. HUD is providing program funding for homeless services in St. Lucie County through the Continuum of Care administered by the Treasure Coast Homeless Services Council. The City of Port St. Lucie maintains its membership on the Council and the priorities established in this Action Plan match those of the regional Continuum of Care. The City supports the Council's grant applications to HUD.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The City of Port St. Lucie supports the goals of the regional Continuum of Care which include the following:

1. Provide rapid rehousing for homeless persons and families, including barrier free permanent supportive housing for severely mentally ill persons; secure state and federal funding to provide rental assistance to low and moderate income families to prevent homelessness, and provide affordable housing to Veterans returning from recent conflicts through cooperation with HUD VASH and Supportive Services for Veteran Families programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Currently, in the Continuum is in full operation of the new transformational living facility, Camp Haven which houses 20 single, unaccompanied homeless males. This program accepts homeless residents of Port St. Lucie. There is still a homeless family shelter and transitional housing program for families with children in Continuum which has 21 bedrooms. It also serves St. Lucie County residents. The Treasure Coast Homeless Services Council provides the funding for permanent supportive housing for low income families in fair market apartments in Port St. Lucie and maintains a 5 bedroom home for women with children and a 6 bedroom Veteran's home for homeless men. Both of these programs accept residents of St. Lucie County. The Council is a partner with MISS Inc. of the Treasure Coast which provides seven apartments for permanent supportive housing for low income women and children in the City of Port St. Lucie, and operates a single family home in Port St. Lucie for low income families with children. MISS also operates 19 units of transitional housing in Martin County which accepts women with children from

St. Lucie County. The city of Port St. Lucie Police Department is now working with the Salvation Army of St. Lucie County to develop an overnight jail diversion shelter for homeless men.

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

The Treasure Coast Homeless Services Council (TCHSC) is the lead agency for the Continuum of Care and handles all homeless services including prevention, rapid rehousing, permanent supportive housing for disabled homeless individuals and transitional housing for homeless families in the three-county area (St. Lucie, Martin and Indian River). It operates a tri-county homeless resource center which provides financial assistance, placement assistance, information and referral and housing counseling for residents of St. Lucie County. The Council utilizes the Rapid Re-housing Model in its Rental Assistance Programs. It uses the Housing First Model to provide housing and supportive services to the 265 severely disabled individuals and families housed by the program. Many of these persons are St. Lucie County residents under a HUD McKinney long term tenant based Rental Assistance program

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

TCHSC also administers Emergency Solutions Grant funds for the Treasure Coast to pay rental and utilities directly to landlords and utility providers to prevent individuals and families from becoming homeless through eviction or lack of utilities. It administers funding from various faith-based organizations and tracks assistance provided by other agencies, through the use of an automated data base which allows for unduplicated service delivery to people requesting assistance. TCHSC also provides support to Children's Home Society to assure that homeless youth receive adequate shelter. The Council is a HUD certified housing counseling agency which has a successful track record in working with banks and other lien holders to prevent foreclosure and to modify mortgages on behalf of persons

who are at or below 50% of area median income.

Discussion

The Treasure Coast Homeless Services Council, Inc. (TCHSC) continues to provide services as HUD FL-509 the official Continuum of Care for the Treasure Coast (St. Lucie, Martin and Indian River counties). It maintains its qualification as eligible to coordinate homeless prevention and rapid rehousing activities on behalf of the tri-county area. The Council maintains qualified Lead Agency status to qualify as applicant for State and Federal homeless prevention funding, rapid re-housing funding, coordinated assessment, program development and direct services provision on the Treasure Coast. The Council maintains its designation as the Lead Agency by the State Office on Homelessness on behalf of the three-county area. The Council operates a Homeless Resource Center for the Treasure Coast, which provides approximately \$350,000 per year in direct financial assistance to homeless and near-homeless families. It also owns and operates 18 units of fair market rental housing in Indian River County and 11 units of fair market housing in St. Lucie County. These units are made available to individuals and families who are at or below 50% of the area median income. Rents are capped at 30% of the family's income. The Council is a grant recipient of Supportive Services for Veterans Families in the amount of \$251,980.00. This grant provides case management and housing assistance to eligible Veterans in St. Lucie County. It provides direct financial assistance to Veterans and their families to prevent homelessness and provides direct outreach and case management services for Veterans to prevent and end homelessness.

City of Port St. Lucie residents received more than \$134,101 in rental and utility assistance paid directly to landlords or to utility companies. The Council coordinates all grant funding applications for homeless prevention and rapid rehousing through the State Office on Homelessness and HUD. TCHSC received \$286,056 in 2016 from HUD McKinney Vento under the Homeless Continuum of Care Competitions to provide supportive housing for disabled persons in fair market housing in the community. St. Lucie County received \$620,000 in grant funding to assist disabled homeless households in their own apartments. This includes residents from the City of Port St. Lucie. The Council also manages an extensive, secure client management database for more than 65 agencies which allows agencies to collaborate on services, avoid duplication and track clients across programs. Funding through the State Office on Homelessness is in the form of competitive applications for balance of State Federal funding, usually Emergency Solutions Grants funds which are used to prevent evictions, make utility payments

and re-house homeless families with children across the entire Treasure Coast.

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	0
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	0

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City completed its most recent Analysis of Impediments in March 2017.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Analysis found no evidence of public policies that impede fair housing choice in the City of Port St. Lucie. The City continues to implement its state required regulatory reduction program, including providing incentives for affordable housing, providing development review priority, reviewing proposed ordinances for their impact on the cost of housing and maintaining an inventory of property available for affordable housing.

Discussion:

In addition to the above, the City continues to implement the following actions in order to provide a more proactive approach to address potential barriers to affordable housing as follows:

1. Continues to enforce its fair housing ordinance
2. Proclaims one month of each year fair housing month and displays fair housing posters in all appropriate public buildings. Works with other public and private organizations to improve educational activities such as training seminars, symposiums and housing events that expand the understanding of legislation associated with Fair Housing. Information regarding housing and services for persons with disabilities will be included.
3. Continues to print and distribute (in English/Spanish) fair housing brochures in the City's facilities and distribute fair housing pamphlets to social service agencies and libraries.
4. Collaborates with community and professional organizations to promote a fair housing educational program.

AP-85 Other Actions – 91.220(k)

Introduction:

Housing Needs: There are several major obstacles that prevent the City from addressing its most pressing housing needs. The first and most daunting obstacle to meeting the City's identified needs is lack of sufficient monetary resources. Cutbacks in federal, state and local funding levels affect programs that help the City's low-income residents. While the economic crisis is over, housing costs are on the rise making affordable housing harder to obtain and budget deficits are still common nationwide; Port St. Lucie was particularly hard hit but is now on an economic rebound from the great recession.

The gap between the cost of housing and the buyers' ability to make mortgage or rent payments. Housing costs have decreased over the last few years, but they have been creeping back up and are still not attainable for all members of the area's workforce. The city has few multi-family rental units and the market has relied on single family homes for rentals throughout the years. That increases the average cost of rentals tremendously. Job loss and/or a decrease in hours worked by one or more members of the household have also caused a gap between the cost of housing and affordability. Many single parents with children cannot afford to buy or rent, as their wages do not cover monthly housing costs for even the smallest unit.

The aging of the City's housing stock continues to be an increasing need for repair/rehabilitation assistance for our low/moderate income residents. Households are not able to spend enough money on maintenance, causing housing values and neighborhoods to be affected. Neighborhood Stabilization Program funding has helped to improve the housing stock, but there is much more to be done.

Another major obstacle to addressing housing needs involves the City's elderly population, which is aging in place. This group remains of great concern in the short-term as well as the long-term. Many of these individuals have been able to pay off their mortgages over the years, but some can't afford the high cost of insurance and/or taxes and they don't have extra funds to pay for repairs when they are needed. We continue to receive calls for referrals to assisted living and/or affordable rentals for elderly who need to relocate.

Non-Housing Needs:

As with housing the greatest obstacle to meeting non-housing needs is the lack of monetary resources. Also of concern is the way the City was developed by General Development Corporation, with a lack of infrastructure and very little area for commercial development. This deficiency has caused a large percentage of the City's workforce to travel outside of St. Lucie County for adequate job opportunities. The City has pursued voluntary annexations to encourage commercial growth and provide increased job opportunities, but the process essentially stopped due to the economic downturn. Developers are once more looking at the Port St. Lucie, however, for growth opportunities. The City is continuously looking for additional resources, especially federal and state economic opportunity grant funding, to increase

commercial development in the City.

Actions planned to address obstacles to meeting underserved needs

The City is continuously looking for additional resources, especially federal and state economic opportunity grant funding, to increase funding for underserved needs in the City.

Actions planned to foster and maintain affordable housing

In order to address the lack of sufficient funding, the City establishes priorities at the beginning of the fiscal year and reassesses those priorities throughout the year. Funds allocated for one activity are sometimes shifted to another activity when overwhelming needs become apparent. The City also attempts to leverage federal funding with state, local and private resources where possible.

In order to address the affordability gap, the City continuously reviews its housing plan to find new ways for the very-low and low-income families to purchase homes. As housing prices continue to increase, we may have to provide additional funds to cover down payment and closing costs.

The repair/rehab programs (SHIP/CDBG and NSP) have been planned to address the aging of the housing stock through the following housing programs:

1. CDBG YEARLY ENTITLEMENT FUNDING - Housing (Administered by HUD – Federal): Allocations for housing activities will be utilized as follows:

Description: Repair/rehab of existing homes for low to moderate income homeowners; output indicator includes units already being rehabbed with prior year funding; output Indicator Units: 2; Amount: \$142,000 (includes funds from prior years.)

2. STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM YEARLY ENTITLEMENT ALLOCATION (Administered by Florida Housing Finance Corporation - State):

The City is estimated to receive \$774,424 in SHIP funding for 2017/2018, which includes 10% for administration. Units being funded will be counted as completed in 2017/2018; output Indicator: Units

33; Amount: \$693,982

3. NEIGHBORHOOD STABILIZATION PROGRAM [NSP 1 and NSP 3] (Administered by HUD – Federal)

HUD allocated \$13,523,132 in NSP 1 funding to the City of Port St. Lucie for purchasing, rehabbing and reselling foreclosed homes to eligible low to middle income households; \$1,352,313 of those funds is available for program administration. HUD allocated an additional \$3,515,509 in NSP 3 funding with \$351,550 reserved for project administration. We have expended the original allocations for both NSP1 and NSP3 and expect a total of \$1,799,087 to be available from program income for 2017/2018.

When houses are sold to eligible homebuyers a portion of the funding will come back to the program and will be used to reconstruct, or purchase, rehab and sell to other eligible households.

NSP project funding is expected to be utilized to produce the following in the coming year; output Indicator: Units 7: Amount: \$1,799,087

4. HOPWA (Housing Opportunities for People With AIDS)

HUD allocated \$658,585 under a formula grant for the EMSA that includes; St Lucie and Martin Counties; providing rental housing assistance to qualified applicants living with HIV/AIDS. \$65,859 will be reserved for project administration.

Please note that only 3% (or approximately \$20,000) of the program management funds will benefit the City of Port St. Lucie as the remaining 7% is necessary for our project sponsor, Florida Department of Health, St. Lucie County who directly administers these projects for our Eligible Municipal Statistical Area. The City of Port St. Lucie's primary roles will be in the monitoring and reporting of the housing assistance activities being provided by the FL Department of Health.

Actions planned to reduce lead-based paint hazards

The City realizes that lead-based paint can be a serious health threat. We have not, in the past encountered homes that were built prior to 1978, and lead paint hazards have not been identified. Some of the homes being purchased under the NSP program, however, were built prior to 1978 and must undergo testing and, in some cases, lead based paint abatement. The City has no conventional public housing units, and with the housing stock throughout the City being quite new, potential risks of lead-based paint hazards have been significantly reduced.

1. LEAD-BASED PAINT ACTIVITIES [91.215 (g)]

The County's Public Health department has established a lead screening process to screen school

children less than 7 years old for and treat high levels of exposure to lead. All high elevated levels are reported to EPI and investigated by an EPI nurse.

All housing units proposed for rehabilitation under the City's program are screened by the year built to determine possible LBP hazard before funds are utilized. If a hazard is suspected, the owner of the home being rehabbed is given the EPA Fact Sheet - *Identifying Lead Hazards in Your Home* and the EPA publication - *Protect Your Family From Lead In Your Home*. If the repair will disturb any surface containing lead, abatement procedures must be utilized before the repair can go forward. In every program where federal funds are expended on a housing unit, the City incorporates the current procedures for hazard reduction or LBP abatement guidelines as defined in 24 CFR Part 35.

Actions planned to reduce the number of poverty-level families

During the coming year the City will address increased income and job opportunity for low-income households through its community development and housing programs as follows:

- Community Development Block Grants (CDBG): CDBG funding will be used this year to make improvements in a city park; other projects will improve infrastructure in several neighborhoods. Contractors will be encouraged to hire from the neighborhood, if possible, to support low income residents. The funds will also be used for repair/rehab of low to moderate income housing. This funding will include and hurricane protection. This enables homeowners to improve the condition of their homes and increase property values in the neighborhoods while protecting their property.
- Neighborhood Stabilization Program (NSP 1 and 3): The City will continue to use its NSP monies to redevelop seven vacant lots and sell them to households with incomes up to 120% of median. 25% of the funding must be used for those at 50% of median income and below. This funding will continue to assist in removing blighting influences from the neighborhoods and help low, moderate and middle income households purchase quality, affordable homes as long as it is available.

Low-income households, particularly existing homeowners, are rated as a high priority in the City's Plan.

Actions planned to develop institutional structure

The Neighborhood Services Department is responsible for administering the State Housing Initiatives Partnership (SHIP) housing program, the Neighborhood Stabilization Program (NSP1 and 3), the Community Development Block Grant (CDBG), and many other community and/or economic development grants received by the City of Port St. Lucie. In order to coordinate assessments of needs

and provision of services within the City, a Grant Committee meets with the City Manager and/or Assistants to discuss issues and assessments of needs at the City Department level. Also, the City meets on a regular basis with Community Services staff from the County and City of Fort Pierce at the Lender Consortium meetings to coordinate low-income homeownership opportunities in St. Lucie County. The Department also maintains active memberships in social service groups and boards as follows:

A staff member of the neighborhood services department attends meetings of the Treasure Coast Homeless Services Council, Inc. this group facilitates the Continuum of Care Plan by coordination and cooperation with agencies and organizations providing services to the homeless.

Neighborhood Services is also represented on the St. Lucie Council of Social Agencies (COSA Connection), a group of social agencies whose members join together to discuss ways to better serve the needs of their clients

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

The City works closely with local social service providers, lenders, builders, developers, and housing providers and other local governmental agencies on a regular basis as members of St. Lucie Council of Social Agencies (COSA Connection), which consists of public and private housing, health, and social service agencies; Treasure Coast Homeless Services Council; and Martin/St. Lucie Lending Consortium. Continuous feedback from these organizations is important and will continue to be a goal for next year's activities.

Discussion:

The City of Port St. Lucie plans its activities based on funding available to address the needs that are set out in our Consolidated Plan. As additional resources become available, we reassess our needs and determine if those needs still exist in the priority in which they were established. We may change priorities based on current needs and the degree to which past needs have been satisfied.

Program Specific Requirements

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

Introduction:

The City has not received program income from CDBG sources in the past, but funding from the repair/rehab program may be returned when the properties are sold or when refinances require that the deferred loan be paid off. We have begun to receive payoffs as families decide to relocate to other areas.

Payoffs received in excess of \$25,000 must be reported as program income in the Integrated Disbursements Information System (IDIS)

All activities planned will benefit low/moderate income clients either directly thru the Repair/Rehabilitation program or with infrastructure activities in low/mod areas as shown in our Consolidated Plan for years 2015 thru 2020.

