

COMMUNITY DEVELOPMENT BLOCK GRANT

2019-2020



ACTION PLAN

Submitted
August 15, 2019
By Carmen A. Capezuto
Neighborhood Services Director

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 square mile community located in southern St. Lucie County. The City has grown rapidly from 331 permanent residents in 1970 to over 195,000 as of July 1, 2018.

Affordable housing remains 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 still need assistance to get into a home as market prices continue to increase. For this reason, efforts to provide affordable 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/rehabilitation. Special needs retrofits are also made available with our repair programs. Septic tank conversions to sewer service has become an increasing priority for the City. These conversions will address environmental issues based on microbial studies which will help minimize the impact to the St Lucie River and the ecosystem.

The City has received 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 Community Development Block Grant (CDBG) program. SHIP funding for 2018/2019 was \$305,233 with 10% allowed to be paid toward administration; 20% of the funding had to be spent on special needs households. For the 2019/2020 fiscal year SHIP funding is projected to be \$310,000.

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 which will be used for affordable housing activities by developing City owned vacant lots. Currently, \$1,379,586 remains in grant funding for the NSP1 and the NSP3 programs. This total includes program income received from payoffs. These funds are being

set aside to cover development of 6 City owned vacant lots into affordable single-family homes to be sold to low/moderate income clients.

CDBG funding for 2018/2019 was received in the amount of \$1,168,625 and was utilized in low-moderate income areas to:

- provide sidewalks
- crosswalk improvements
- ADA improvements at a local park
- needed storage at a neighborhood facility in a low/mod area
- business development training and financial assistance for business expansion
- provide citywide repair/rehabilitation assistance

Projected CDBG funding for 2019/2020 is \$1,118,415 and will be utilized in low/moderate income areas to:

- provide outdoor fitness stations in low/mod areas as well as the Opportunity Zone
- culvert replacement to improve drainage
- lift station improvements
- economic development
- provide citywide repair/rehabilitation assistance

Projected CDBG-CV CARES Act funding for 2019/2020 is \$643,773 which will be utilized in the following manner:

- *Provide funding for an Emergency Rental and Mortgage Assistance Program*
Alternates:
- *Provide economic support to area small businesses through a grant program*
- *Provide microenterprise assistance – for food delivery, cleaning & other services to support home health & quarantine*
- *Provide equipment, supplies & materials needed to carry out a public service*
- *Gather data and develop non-project specific infectious disease response plan*

Projected Neighborhood Stabilization Program Income transfer to CDBG for 2019/2020 is \$118,000 which be utilized in the following manner:

- *Emergency rental/mortgage assistance due to COVID-19 loss of income due to job loss or reduction of work hours*

- **Repair/Rehabilitation for low/moderate income residents**

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 2016-2020 Consolidated Plan, the City has established the following objectives:

Objective and Outcome One: Improve Public Facilities and Infrastructure

Provide a suitable living environment by improving accessibility to a number of community development facilities (such as ADA compliant sidewalks) and improve sustainability with the installation of sidewalks in low/moderate income areas to improve quality of life.

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 the use of grant funding.

Objective and Outcome Two: Increase access to Affordable Housing

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.

Objective and Outcome Three: Increase Economic Opportunity

Provide funding to support the expanded economic opportunity to low income residents within the City of Port St Lucie.

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 in low/moderate income areas. These activities include physical improvements such as water and sewer connections and sidewalks; they also include public facilities such as parks. High priorities are also given to helping low income home owners maintain their homes and assisting low to moderate 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 funded projects around crosswalk improvements, ADA improvements and additional sidewalks; these projects have been located in low income areas that needed these improvements to create a suitable living environment for the local residents.

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.

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 St. Lucie / Martin Lending Consortium. Neighborhood Services staff attends meetings of both groups.

A public meeting was held on July 8, 2019, to seek community input on housing and community development needs and to allocate 2019/2020 funding. The Draft Action Plan was advertised and made available for public review during a thirty-day comment period beginning on July 9 2019, through August 7, 2019.

The CDBG-CV Substantial amendment virtual public hearing was held on May 11, 2020 providing a minimum 5-day comment period beginning May 12, 2020 through May 18, 2020.

There were no public comments received regarding the CARES Act funding.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Consolidated 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. A summary of comments received as a result of the public hearing will be included in the CDBG Action Plan for the 2019/2020 fiscal year.

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

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.

7. Summary

Managing growth is still 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 growing 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 & CDBG-CV	Port St Lucie	Neighborhood Services
HOPWA	Port St Lucie	Neighborhood Services
HOME	St Lucie County	Community Services

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

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

1. Introduction

The City developed the Action Plan after consultation with its public and private partners, which include the Council of Social Agencies (COSA Connects) and the St. Lucie /Martin 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 quarterly 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.

Agencies belonging to the COSA Connects 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. A copy of the action plan is also forwarded to the Florida State Clearinghouse for review.

A public meeting was held on July 8, 2019, to seek community input on housing and community development needs and to allocate 2019/2020 funding. The Action Plan was advertised and made available for public review during a thirty-day comment period beginning on July 9, 2019, through August 7, 2019. A copy of the action plan is available Monday thru Friday in the Neighborhood Services department from 8:00 am to 5:00 pm and on the city's website.

A CDBG-CV public meeting was held on May 11, 2020 to seek public input and to allocate the 2019-2020 CDBG-CV funding received in response to the COVID-19 crisis. The meeting was advertised, and the Action Plan was made available on the City of Port St. Lucie's webpage for public review during a five-day comment period beginning May 12, 2020 through May 18, 2020.

The CDBG-CV Action Plan amendment comment period was re-advertised and re-opened to allow for submission of the 5-day comment period waiver. The amended action plan will be opened for the new comment period from June 8, 2020 through June 12, 2020. A copy of the Action Plan substantial amendment is available via the City of Port St. Lucie's webpage www.cityofpsl.com/cdbq in order to maintain social distancing standards.

Responses to public comments, if applicable, are attached to the Action Plan. If applicable, a summary of comments that are not accepted and the reasons they were not accepted is also included. **There were no public hearing comments received pertaining to the CDBG-CV funding and the planned activities.**

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 Connects), 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 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 Emergency Solutions Grant (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

ESG funding is received and managed by St. Lucie County.

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 a 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.

Identify any Agency Types not consulted and provide rationale for not consulting

Local agencies are consulted with through the City’s participation in the Council of Social Services Agencies (COSA). Members of COSA received an Action Plan survey soliciting feedback on Community needs for CDBG funding.

Responses to the survey, if applicable, are attached to the Action Plan. A summary of comments that are not accepted and the reasons they were not accepted is also included.

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 thirty-day public comment period prior to submission of the Action Plan as per 24 CFR 91.600. 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)

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 2019/2020 fiscal year in order to address priority needs and specific objectives identified in the Consolidated Plan:

- a. Federal Program
 - CDBG Entitlement
 - *CDBG-CV CARES Act Funding*
 - Neighborhood Stabilization Program (NSP1 and 3) - program income
 - HOPWA - funding to the State Department of Health

- b. Non-federal (State) Programs
 - State Housing Initiatives Partnership (SHIP) housing funds.
 - 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	1,118,415	0	883,703	2,002,118	0	The City expects to receive \$1,118,415 for the 2019/2020 allocation. We also have \$765,703 remaining from previous year's allocations and \$118,000 program income transfer from the Neighborhood Stabilization program for a total of \$2,002,118. All of these funds are set aside for projects and/or administration.

CDBG-CV	Public - Federal	Rental and Mortgage Assistance (Alt: Economic Development Public Services Public Improvements)	643,773	0	0	643,773	0	Through the CARES Act the City received \$643,773 in response to the COVID-19 crisis.
Other	Public - Federal	Acquisition Admin and Planning Housing	0	0	1,379,586	1,379,586	0	We have \$861,972 which includes grant funding from the original NSP1 allocations and prior years' program income. We have \$517,614 which includes grant funding from the original NSP3 allocation. The total amount available from NSP1 and NSP3 is expected to be \$1,379,586.

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. 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 the 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 publicly 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 undeveloped lots within the nine (9) designated census tracts within the next 12 months.

Discussion

NSP funding will continue to be used within the nine designated census tracts to stabilize and improve these targeted areas as well as provide additional opportunities to create affordable housing.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information - CDBG

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehabilitation of Owner-Occupied Housing Units	2019	2020	Affordable Housing		INCREASE ACCESS TO AFFORDABLE HOUSING	CDBG: \$539,732	Homeowner connection to sewer lines and repair/rehabilitation: 12 Household Housing Units
2	Public Facilities	2019	2020	Non-Housing Community Development		PROVIDE FOR INFRASTRUCTURE IMPROVEMENTS IMPROVE PUBLIC FACILITIES	CDBG: \$930,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4825 Persons Assisted
3	Economic Development	2019	2020	Economic Development		Economic Opportunity	CDBG: \$25,000	Businesses assisted: 10 Businesses Assisted
4	Emergency Rental / Mortgage Payment Assistance	2019	2020	Urgent need		Provide Emergency Rental / Mortgage Assistance	CDBG / NSP PI: \$118,000	39 Households assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Rehabilitation of Owner-Occupied Housing Units
	Goal Description	Rehabilitation of 2 owner occupied homes and sewer connections grants to 10 income eligible residents within the city limits of Port St Lucie.
2	Goal Name	Public Facilities
	Goal Description	Infrastructure and public facilities improvements will be carried out as follows: installation of fitness stations within low/mod areas and Opportunity Zones; lift station improvements in a low/mod area in a microbial area “hot spot”; replace failing culverts, in lows mod areas, to mitigate flooding and potential roadway collapse.
3	Goal Name	Economic Development
	Goal Description	Small business micro-enterprise assistance program. Enhance skills and activities, create jobs and assist in the expansion and growth of the existing business community in Port St Lucie.
4	Goal Name	Urgent Need
	Goal Description	Provide emergency rent / mortgage payments to 39 households utilizing NSP program income transferred to CDBG.

Goals Summary Information – CDBG-CV / CARES Act

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	<i>Emergency Rental and Mortgage Assistance Grant Program</i>	2019	2020	Non-Housing Community Development			CDBG-CV: \$643,773	Households served.
Alternates	<i>Small Business Emergency Grant Program; Gather data and develop non-project specific emergency infectious disease response plans; provide equipment, supplies, and materials necessary to carry-out a public service.</i>	2019	2020	Economic Development; Non-Housing Community Development			\$0	Businesses served, employees paid, business closure prevention and community program support.

Goal Descriptions

1	Goal Name	<i>Emergency Rental and Mortgage Assistance Grant Program</i>
	Goal Description	Create and fund an Emergency Rental and Mortgage Assistance Grant Program for households directly impacted by the COVID-19 emergency.
2	Goal Name	<i>Alternates: Small Business Emergency Grant Program; Gather data and develop non-project specific emergency infectious disease response plans; provide equipment, supplies, and materials necessary to carry-out a public service.</i>
	Goal Description	Create and fund a Small Business Emergency Grant Program for businesses directly impacted by the COVID-19 emergency; gather data and develop non-project specific emergency infectious disease response plans; provide equipment, supplies, and materials necessary to carry-out a public service.

Projects

AP-35 Projects – 91.220(d)

Introduction

CDBG funding for 2019/2020 fiscal year in the amount of \$1,118,415 has been allocated to community development, housing, and administrative activities. Administrative funding totals \$223,683; CDBG project funding for 2018/2019 totals \$894,732. Additional CDBG funding for ongoing projects in the amount of \$765,703 (\$165,703 administration, \$350,000 repair/rehabilitation, \$250,000 infrastructure project) is also included in the project totals. NSP program income in the amount of \$118,000 was transferred to CDBG and will be utilized for emergency rental / mortgage payments due to COVID-19 and/or for additional repair-rehabilitation funding. Community development and housing funding is allocated as follows:

Projects

#	Project Name
1	Repair/Rehabilitation
2	Low/mod Area Improvements
3	Economic Development
4	Urgent Need

Table 5 - Project Information

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

Installation of fitness stations in low/mod neighborhoods and in a targeted Opportunity Zone. Lift station improvements to prevent increasing environmental concerns in drainage basin.

Infrastructure improvements of failing culverts to prevent flooding and potential collapsing of the roadway in census tract 3821.13/1.

Repair/rehab of owner-occupied residences will continue for low/mod households in all areas of the City as well as grants for connection to water service and sewer collection lines. Due to the COVID-19 crisis, NSP program income transferred to CDBG will be utilized for emergency

rental/mortgage assistance.

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.

The City also received \$643,773 in CDBG-CV funding in response to the Coronavirus. The CDBG-CV funding will be utilized as follows:

- *Provide funding for an Emergency Rental and Mortgage Assistance Program*
Alternates:
- *Provide economic support to area small businesses through a grant program*
- *Provide microenterprise assistance – for food delivery, cleaning & other services to support home health & quarantine*
- *Provide equipment, supplies & materials needed to carry out a public service*
- *Gather data and develop non-project specific infectious disease response plan*

AP-38 Project Summary

Project Summary Information

1	Project Name	Repair/Rehabilitation
	Target Area	
	Goals Supported	Rehabilitation of Owner-Occupied Housing Units
	Needs Addressed	INCREASE ACCESS TO AFFORDABLE HOUSING
	Funding	CDBG: \$539,732
	Description	Rehabilitation of owner-occupied homes and sewer connection grants to income eligible residents within the city limits of Port St Lucie.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Rehabilitation of 2 owner occupied homes and sewer connections grants to 10 income eligible residents citywide.
	Location Description	Port St Lucie city limits.
	Planned Activities	Repair/rehabilitation improvements to income eligible homeowners.
2	Project Name	Low/mod Area Improvements
	Target Area	
	Goals Supported	Public Facilities
	Needs Addressed	PROVIDE FOR INFRASTRUCTURE IMPROVEMENTS IMPROVE PUBLIC FACILITIES

	Funding	CDBG: \$955,000
	Description	Install fitness stations in low/mod neighborhoods; culvert improvements to mitigate flooding; lift station improvements to prevent increasing environmental concerns in drainage basin.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	4825 persons within four census tracts will benefit from these proposed activities.
	Location Description	Census tracts: 3818.02/1, 3820.09/3, 3816.03/2, 3821.13/1
	Planned Activities	Install fitness stations in low/mod neighborhoods; culvert improvements to mitigate flooding; lift station improvements to prevent increasing environmental concerns in drainage basin.
3	Project Name	Economic Development
	Target Area	
	Goals Supported	Economic Development
	Needs Addressed	Economic Opportunity
	Funding	CDBG: \$25,000
	Description	Small Business Micro-Enterprise Assistance program. Assist in expansion and growth, create jobs, enhance skills & activities of existing businesses in Port St. Lucie.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Funding has been set aside to assist 10 businesses.

	Location Description	Preference will be given to businesses located in low/mod areas, applicants that are low/mod residents or to businesses that will hire low/mod residents as a result of micro-enterprise assistance.
	Planned Activities	Small Business Micro-Enterprise Assistance program. Assist in expansion and growth, create jobs, enhance skills & activities of existing businesses in Port St. Lucie.
4	Project Name	Emergency rental/mortgage payment assistance
	Target Area	
	Goals Supported	Urgent Need
	Needs Addressed	Urgent Need
	Funding	NSP Program Income \$118,000
	Description	Emergency rental/mortgage assistance program
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	39 households will benefit from this program

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 community that occupies 120 square miles located in southern St. Lucie County. The City of Port St. Lucie is one of the fastest growing communities in Florida. In 1970 we had 331 permanent residents and as of 2018 we are the 3rd largest city in South Florida and the 8th largest city in Florida with over 195,000 residents.

Low Income Census Tracts: As of the 2015 ACS data, there were fifteen census tract block groups within the City where over 46.81% of the residents (Port St. Lucie's Exception Criteria) had 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 the 2018 US Census estimated demographic summary data, the minority population of Port St. Lucie has increased compared to the 2010 US Census. The 2018 demographic summary data shows an 11.6% increase in the Black/African American population from 26,524 in 2010 to 34,949 in 2018. The Hispanic population increased 8.3%; from 29,845 in 2010 to 40,025 in 2018. The Asian population increased 42.9% from 3,280 in 2010 to 4,686 in 2018. There are no areas where more than 25% of the population was a minority.

Geographic Distribution

Target Area	Percentage of Funds

Table 6 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As indicated above there are fifteen census tract block groups within the City where over 46.81% of the residents (the City's Exception Criteria) have incomes below the region's median low- income; ten 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 and NSP 3 programs required targeting of the highest need areas based on foreclosures and foreclosure risk. This program will target assistance to the census tracts that fall within the 46.81% exception criteria based on 2015 ACS estimate of the city as follows: 3815.02/2, 3815.03/2, 3816.03/2, 3818.02/1 & 2, 3818.03/2, 3820.02/3 & 5, 3820.03/2, 3820.06/1, 3820.09/2 & 3, 3821.11/4, and 3821.13/1 & 4.

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	77
Special-Needs	0
Total	77

Table 7 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	39
The Production of New Units	6
Rehab of Existing Units	32
Acquisition of Existing Units	0
Total	77

Table 8 - One Year Goals for Affordable Housing by Support Type

Discussion

The City intends to repair homes for 2 households using 2019-2020 CDBG Repair/Rehab funding and 10 low / mod income households will benefit from grants for the connection of sewer connection lines. We also anticipate repairing 20 houses using the estimated allocation from State Housing Initiatives Partnership (SHIP) funding. We plan to redevelop 6 City owned vacant lots over the next 12 months to produce affordable housing units with NSP funds. The City will also provide emergency rental / mortgage assistance to 39 households utilizing NSP program income transferred to CDBG.

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/rehabilitation or home purchase.

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

Introduction

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

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.

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

The Resource Center was able to provide 60 households with emergency shelter during the year. This provided some short-term stability for families with children while housing was secured. Funding for this service was through Community Church and John's Island Community Services.

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

Permanent supportive housing is the best solution to end chronic homelessness. Permanent supportive housing pairs a long-term housing subsidy with case management and supportive services. This approach has been shown to not only help people experiencing chronic homelessness to achieve long-term housing stability, but also improve their health and well-being. A cost-effective solution, permanent supportive housing has also been shown to lower public costs associated with the use of crisis services such as shelters, hospitals, jails, and prisons.

The best way to combat homelessness is to provide short term intervention so that families do not become homeless, to begin with. The Resource Center provided a total of 107 households with funding to remain in their own homes or to relocate to a more affordable solution. Funding for this service was through FEMA, Community Church, Challenge Grant and ESG.

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.

The Treasure Coast Homeless Services Council, Inc. (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 an applicant for State and Federal homeless prevention funding, rapid re-housing funding, coordinated assessment, program development and direct services provision on the Treasure Coast.

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

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:

- Continues to enforce its fair housing ordinance
- 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.
- 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.
- 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 affordable housing needs. The first and most daunting obstacle to meeting the City's identified needs is the lack of sufficient monetary resources to fund programs. 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 a factor for the City as Port St. Lucie was particularly hard hit during the great recession.

The gap between the cost of housing and the buyers' ability to make mortgage or rent payments has been on the rise. Even though the median income and median housing cost gap is narrowing, affordable housing costs 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. 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 all low-income residents who are in need of affordable housing.

Non-Housing Needs:

The greatest obstacle to meeting non-housing needs is the lack of monetary resources. Although the City was developed by General Development Corporation, with a lack of infrastructure and very little area for commercial development we continue to develop strategies for remedying those problems. These deficiencies have caused a large percentage of the City's workforce to travel outside of St. Lucie County for adequate job opportunities.

Economic development and infrastructure improvements continues to be a priority of the City which has resulted in developers looking at the Port St. Lucie once more, for growth opportunities. The City is continuously looking for additional resources, especially federal and state economic opportunity grant funding, to increase commercial development and contribute towards infrastructure improvements.

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.

The City has also contracted with a consulting firm to research and apply for additional grant opportunities.

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 priorities change. 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: 12; Amount: \$539,732 (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 \$310,000 in SHIP funding for 2019/2020, which includes 10% for administration. Units being funded will be counted as completed in 2019/2020; output Indicator:

Units 20; Amount: \$1,031,382

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 NSP1 and NSP3 funding total of \$1, 379,586 to be available from program income for 2019/2020.

When NSP homes 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 6: Amount: \$1,379,586

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 purchased under the NSP program, that were built prior to 1978, were tested and the, lead based paint was abated as needed. 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 city parks; 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 also include 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 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 Connects), 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 Connects), which consists of public and private housing, health, and social service agencies; Treasure Coast Homeless Services Council; and St. Lucie / Martin 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 is paid off. We have begun to receive payoffs as families decide to relocate to other areas.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	75,922.11
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	75,922.11

Other CDBG Requirements

1. The amount of urgent need activities	118,000
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Discussion:

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 2016 thru 2020.