

# COMMUNITY DEVELOPMENT BLOCK GRANT

**2018-2019**



## **ACTION PLAN**

**Submitted**  
**August 15, 2018**  
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**Neighborhood Services Director**

Annual Action Plan  
2018

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# 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 180,793 as of April 2017.

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/rehab and hazard mitigation. Special needs retrofits are also made available with our repair programs.

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 CDBG program. SHIP funding for 2017/2018 was \$774,424 with 10% allowed to be paid toward administration; 20% of the funding had to be spent on special needs households. For the 2018/2019 fiscal year SHIP funding is projected to be \$305,233.

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 or redeveloping vacant lots. 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 vacant lots within the nine (9) targeted census tracts.

Additional federal funding is received from the Community Development Block Grant (CDBG). Funding for 2017/2018 was received in the amount of \$1,011,694 which was utilized in low-moderate income areas to provide sidewalks, ADA improvements at Lyngate Park as well as citywide repair/rehabilitation assistance. Projected funding for 2018/2019 is \$1,168,625 which will be utilized to provide additional sidewalks improvements, security cameras at Veterans Park @ Rivergate, crosswalk improvements, park pavilion improvements, storage solution to provide additional recreational space, economic development, and 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: 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 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 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.

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 the 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 9, 2018, to seek community input on housing and community development needs and to allocate 2018/2019 funding. The Draft Action Plan was advertised and made available for public review during a thirty day comment period beginning on July 10, 2018, through August 9, 2018.

### **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 2018/2019 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 the administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	PORT ST. LUCIE	Neighborhood Services Department
CDBG Administrator	PORT ST. LUCIE	Neighborhood Services Department
HOPWA Administrator	STATE OF FLORIDA	Department of Health
HOME Administrator	ST LUCIE COUNTY	Community Services
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

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Port St Lucie, FL 34984  
772-871-5148

## **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 Connection) 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 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 9, 2018, to seek community input on housing and community development needs and to allocate 2018/2019 funding. The Action Plan was advertised and made available for public review during a thirty-day comment period beginning on July 10, 2018, through August 9, 2018. 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.

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 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**

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

**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)
1	Public Meeting	Non-targeted/ broad community		COMMENTS RECEIVED AS A RESULT OF THE PUBLIC HEARING AND WILL BE INCLUDED IN THE ACTION PLAN	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 2018/2019 in order to address priority needs and specific objectives identified in the Consolidated Plan:

a. Federal Program

- CDBG Entitlement
- 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 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	1,168,625	0	747,100	1,915,725	0	The City expects to receive \$1,168,625 for the 2018/2019 allocation. We also have \$747,100 remaining from previous year's allocations for a total of \$1,915,725. All of these funds are set aside for projects and/or administration. We have expended all of the original NSP1 allocations and have \$936,862 from prior years' program income. We have also expended the original NSP3 allocation and have \$920,199 from prior years' program income. The total amount available from NSP1 and NSP3 is expected to be \$1,857,061.

**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 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 undeveloped lots within the nine (9) designated census tracts within the next 24 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**

See Exhibit A – project list for a summary of this year’s CDBG goals.

#### **Goal Descriptions**

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

CDBG funding for 2018/2019 fiscal year in the amount of \$1,168,625 has been allocated to community development, housing, and administrative activities. Administrative funding totals \$233,725; CDBG project funding for 2018/2019 totals \$934,900. Funding for community development and housing is allocated as follows:

### Projects

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

Installation of new security cameras with fiber optic lines to improve security and safety at Veterans Park located in census tract 382010/2. The Hillmoor Drive Crosswalk Improvements are needed to increase driver awareness and provide pedestrian safety at a highly used pedestrian crossing between two medical facilities located in census tract 381802/2

Roof replacement and pillar restoration at Rotary Park and a storage shed purchase which will free up space to provide additional Police Athletic League programs. These park improvements and the PAL building additional storage services census tract 381802/2 which has the highest concentration of low/mod residents at 74.14% and a poverty rate of over 20%. Construction of sidewalk, curb ramps, crosswalks and sidewalk repairs along Floresta Drive located in census tract 381503/2.

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

#### CDBG ACTION PLAN 2018-2019

#### REQUESTS FOR FUNDING AND RECOMMENDATIONS

The Neighborhood Services Department solicited requests for eligible projects from city departments and analyzed those requests. Total amount available for projects is **\$934,900**, with \$233,725 reserved for Administration. The list of funding requests and recommendations are as follows:

ID	Recommended	Department	Activity	Location
1	\$100,545	Neighborhood Services	Rehab 2-3 low/mod income houses.	Houses to be rehabbed will be occupied by low/mod income residents and located citywide.
2	\$450,000	Parks & Recreation	Veterans Park at Rivergate (Boardwalk) – 70 security cameras with 4,800 feet of fiber optic lines to improve security and safety.	Veterans Park at Rivergate is located in low/mod income Census Tract 382010/2 and adjacent to low/mod Census Tracts 382009/2 and 382009/3.
3	\$65,000	Parks & Recreation	Rotary Park - Replace large pavilion roof and restore pillars.	Located in low/mod income Census Tract 381802/2.
4	\$15,000	Police Department	Storage shed at Police Athletic League (PAL) building to store equipment. Also construct a 40' by 6' sidewalk from the PAL building to the storage shed for easy access during inclement conditions.	The PAL Building is located at 2101 SE Tiffany Avenue and benefits children in the low/mod income residential neighborhood directly across the street in Census Tract 381802/2.
5	\$80,000	Public Works	Construct missing connections of sidewalk, curb ramps, crosswalks and sidewalk repairs along Floresta Drive between Airoso Blvd and Prima Vista Blvd.	Located in low/mod income Census Tract 381503/2.
6	\$99,355	Public Works	Safety upgrades and improvements to existing crosswalk on Hillmoor Drive between Tiffany and West Star Ave.	Located in low/mod income Census Tract 381802/2.
7	\$100,000	Public Works	Construct a turn lane on Village Green at Cam de Entrada. Due to the expectation of additional traffic being generated by the completion of Crosstown Parkway, a turn lane will allow for safe storage while	Located in low/mod income Census Tract 381603/2.



ID	Recommended	Department	Activity	Location
			waiting to turn left crossing traffic to enter the Spanish Lakes neighborhood (a 55+ community).	
8	\$25,000	Finance	Economic Development – Small Business Small Business Micro-Enterprise Assistance Program. The purpose of the program is to enhance skills and activities, create jobs and assist in the expansion and growth of the existing business community in Port St Lucie.	This program will target home based and small businesses that are either located in low/mod income census tract, owned by a resident that qualifies as low/mod income or a business that creates or retains jobs for low/mod income residents.
	<b>\$934,900</b>	<b>TOTAL</b>		

In order to address the recurring timeliness issues associated with utilizing annual CDBG funding, staff recommends that the following projects be approved by Council as alternative projects for completion if the recommended projects do not move forward in a timely fashion or if a portion of the funding remains after a project is completed:

Additional funding for repair/rehabilitation of low to moderate income homes; and/or

Additional improvements to city parks located in low/mod income areas and listed above as unfunded but eligible projects above; and/or

Infrastructure improvements in low/mod income areas and listed above as unfunded but eligible projects.

ID	Requested	Department	Activity	Location
A	\$155,000	Parks & Recreation	Veterans Park at Rivergate – Large family pavilion metal roof replacement and restore pillars.	Veterans Park at Rivergate is located in low/mod income Census Tract 382010/2 and adjacent to low/mod Census Tracts 382009/2 and 382009/3.
B	\$470,000	Parks & Recreation	C-24 Canal Park – security camera system and fiber optic lines.	Located in low/mod Census Tract 382006/1.
C	\$800,000	Public Works	Construct sidewalk on Lakehurst Drive between Airoso Blvd and Bayshore Blvd.	Located in low/mod Census Tract 382008/2.
	<b>\$1,425,000</b>	<b>TOTAL</b>		

**NOTE:** All projects listed above were reviewed by staff to ensure that they are eligible for CDBG funding. Projects that are ineligible did not primarily benefit low/moderate individuals in residential areas.

## 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 180,793 as of 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 2017 ESRI demographic summary data, the minority population of Port St. Lucie has increased significantly from the 2010 Census. The 2017 demographic summary data shows a 16% increase in the Black/African population from 26,898 in 2010 to 31,324 in 2017. The Hispanic population increased 22%; from 30,250 in 2010 to 36,951 in 2017. The White population increased 6% from 2010 to 2017. There are no areas where more than 25% of the population was a minority.

### **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 the 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 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 are in the lower income brackets, 80% of median income or below. 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. For this reason, efforts to provide decent affordable housing will continue to be one of the City’s priorities.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	24
Non-Homeless	17
Special-Needs	5
<b>Total</b>	<b>46</b>

**Table 6 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	20
The Production of New Units	4
Rehab of Existing Units	22
Acquisition of Existing Units	0
<b>Total</b>	<b>46</b>

**Table 7 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The City intends to repair homes for 2 households using 2018-2019 CDBG Repair/Rehab funding and 1 using prior year funding which is already encumbered. We also anticipate repairing 14 houses and providing down payment assistance for 5 to 10 low/moderate income households using the estimated allocation from State Housing Initiatives Partnership (SHIP) funding. We plan to redevelop vacant lots over the next 24 months to produce affordable housing units with NSP funds. We are also planning to offer rental assistance with developer contributions intended to assist with affordable housing.

## **P-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 N/A**

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

### Continuum of Care Services Provided in 2017

The Homeless Management Information System (HMIS) tracks all services provided to each client throughout the Treasure Coast. The HMIS provides a greater understanding of all services provided to each client, reduces duplication of services, and provides referral across the Continuum of Care to the appropriate intervention.

These HMIS contributing agencies have recorded over \$3,433,400 in services to prevent and end homelessness on the Treasure Coast. These services were provided to a total of 13,802 unduplicated individuals. Below is a breakdown of information from the TCHS as it is shown in their Annual Report.

Type of Service Provided	Individuals Served	Value
Mental Health	398	\$156,402
Health	365	\$ 54,358
Housing Related (Rent/Utilities)	4,867	\$2,286,435
Shelter	312	\$ 38,322.59
Case Management	3,861	\$ 364,995
Employment Services	1,872	\$137,401
Other supportive services	6,987	\$ 377,203
<b>UNDUPLICATED TOTALS</b>	<b>13,802</b>	<b>\$3,433,400</b>



<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
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 the 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.
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 has now rebounded from 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. 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. 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. 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 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: 3; Amount: \$166,457 (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 \$305,233 in SHIP funding for 2018/2019, which includes 10% for administration. Units being funded will be counted as completed in 2018/2019; output Indicator:

Units 19; Amount: \$1,621,331

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, 857,061 to be available from program income for 2018/2019.

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 4: Amount: \$1, 857,061

### **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 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 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.

**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.