

THE SUNRISE CITY
FORT PIERCE
Florida

2016-2017 ANNUAL ACTION PLAN

October 1, 2016 through September 30, 2017

CITY OF FORT PIERCE, FLORIDA

Honorable Linda Hudson, Mayor

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

U.S. Department of Housing and Urban Development

DRAFT

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2016-2017 ANNUAL ACTION PLAN

CITY OF FORT PIERCE, FLORIDA

Community Development Block Grant Program – Oct. 1, 2016 – Sept. 30, 2017

EXECUTIVE SUMMARY 91.220 (b)

The primary objective of the City's Community Development Block Grant program is the development of a viable urban community, including decent housing and a suitable living environment, for persons of very low to moderate income, and to stabilize and expand small businesses.

The City of Fort Pierce will achieve this primary objective through a program where not less than 70% of funds will support activities that benefit low- and moderate-income persons and prevent or eliminate slum or blight. All activities are eligible under the Code of Federal Regulations (CFR), Section 24 CFR 570.201-208 and will address national and local community development objectives as indicated below.

Objectives, Projected Outcomes, Budget Overview:

- 1. ECONOMIC DEVELOPMENT** - Provide a technical assistance and a marketing/advertising and development campaign to promote small businesses. **Total CDBG funds - \$45,000**
- 2. ECONOMIC DEVELOPMENT** - Provide quarterly small business educational workshops for existing small businesses and new business startups in the Lincoln Park neighborhood and along the Orange Avenue Corridor from Hwy. 1 west; provide grants to the attending businesses to purchase items to increase their business capacity and sustainability. **Total CDBG funds - \$45,000**
- 3. ECONOMIC DEVELOPMENT** - Provide annual Job Fair in lower income neighborhood to promote employment and job training opportunities. **Total CDBG funds - \$5,000**
- 4. PUBLIC SERVICES** - Allocate funds via grants to nonprofit organizations that serve low to moderate income citizens in the city; provide Summer Jam basketball program in Lincoln Park neighborhood; provide professional psychological counseling to homeless children. **Total CDBG funds - Total CDBG funds - \$70,000**
- 5. PUBLIC FACILITIES** - Purchase and install new playground equipment at a park located in a lower-income neighborhood. **Total CDBG funds - \$23,940**
- 6. PUBLIC FACILITIES** - Provide improvements to facilities open to the general public; Provide improvements to local shelters for the homeless. **Total CDBG funds - \$25,000**
- 7. OWNER-OCCUPIED HOUSING REHAB ASSISTANCE** - Provide a weatherization program for very low income-qualified citizens aimed at improving their home's ability to withstand the elements, including insulation and weather-stripping. **Total CDBG funds - \$20,000**
- 8. OWNER-OCCUPIED HOUSING REHAB ASSISTANCE** - Purchase paint, paint supplies and other materials needed for the World Changers organization and the City's Paint Our Town program to partner with local nonprofits to provide free labor to paint and provide minor repairs to homes of lower income citizens and subsequently reduce the deteriorated housing stock in the City's older neighborhoods; Promote World Changers and Paint Our Town offerings. **Total CDBG funds - \$20,000**
- 9. FAIR HOUSING WORKSHOPS** - Promote and present at least two (2) Fair Housing Workshops during program year. **Total CDBG funds - \$5,000 (from Administrative)**
- 10. COMMERCIAL FAÇADE** - Provide matching grants to commercial property owners for properties located in lower income deteriorated areas for façade improvements. **Total CDBG funds - \$50,000**
- 11. NEIGHBORHOOD REVITALIZATION** - Promote Local Art and Cultural Heritage with various projects designed to recognize, promote and celebrate Native and African American, Latino/Hispanic, Cuban and Haitian cultures throughout the city. Funds may be used as

“match” for state and federal grant opportunities and to maintain and/or create new art and cultural heritage projects. **Total CDBG funds - \$30,000**

12. NEIGHBORHOOD REVITALIZATION - Provide grants to two Community Based Development Organizations to assist low to moderate income business owners by promoting neighborhood and downtown revitalization, economic development, job creation, tourism and historic preservation and energy conservation. **Total CDBG funds - \$100,000**

13. GRANT ADMINISTRATION - Allocate funds to provide oversight, management, monitoring, fair housing compliance, and CDBG program coordination, budgeted at 20% of CDBG grant award, LESS \$5,000 for Fair Housing Workshops. **Total CDBG funds - \$91,985**

2016-2017 FUNDS: \$484,925 + Anticipated Program Income: \$6,000 + Roll-Over from 2015: \$40,000 = \$530,925

CITIZEN PARTICIPATION 91.200 and 91.220 (b)

Summary of the Citizen Participation Plan and Consultation Process

Pursuant to the Consolidated Plan regulations under 24 CFR Parts 91, 92, 570, 574, 576, and 968, and Section 91.105, the City of Fort Pierce has implemented its Citizen Participation Plan to include and incorporate provisions that affect the Community Development Block Grant (CDBG) Program.

This Plan represents a coordinated attempt to achieve maximum involvement of the City Commission, Communitywide Council, various community groups, supportive social service organizations and every citizen of the City of Fort Pierce with emphasis on participation by persons of extremely low, very low, low and moderate income residents.

The City strives to keep all interested parties informed about opportunities for involvement in each phase of the Consolidated Plan process, including providing opportunities to comment on all Consolidated Plan submissions to HUD, any substantial amendment of the Plan, and the annual performance report.

The intent of this Plan is to provide many opportunities for all citizens to participate in the planning and development of the City’s Consolidated Plan that has the following objective:

The development of a viable community including decent, safe, and sanitary housing and a suitable living environment for persons of very low, low and moderate income, and stabilizing and expanding small businesses.

The City updated its Citizen Participation Plan to include the process for creation and adoption of the Assessment of Fair Housing Report, per HUD’s Memorandum dated March 14, 2016, ‘Incorporating 24 CFR Part 5, Affirmatively Furthering Fair Housing into 24 CFR 91.10 Consolidated Program Year, 24 CFR 91.105 Citizen Participation Plan for Local Governments and 24 CFR 91.115 Citizen Participation Plan for States.’ The City provided a draft of the amended Citizen Participation Plan in English and Spanish with a 30-day citizen review and comment period, advertised in two local publications, on the public service access TV channel, in local community newsletters, in English and Spanish.

A public presentation and public hearing was held during a regularly-scheduled City Commission meeting on May 2, 2016, followed by an additional public hearing and the City Commission’s approval of Resolution #16-R21, approving the amendments to the Citizen Participation Plan on May 16, 2016. English and Spanish versions of the Citizen Participation Plan are available in hardcopy for review at Fort Pierce City Hall, through the U.S. Mail upon request and also on the City’s website.

Participating Agencies, Groups and Organizations

Prior to the City adopting the 2016-2017 Annual Action Plan, the following actions were taken:

- 1.** The Fort Pierce Community Needs Assessment Survey (CNAS) was made available to the public in two (2) formats, in English and Spanish.

The Fort Pierce Community Needs Assessment Survey (CNAS) and Assessment of Fair Housing Survey (Fair Housing Survey) were made available to the public in two (2) formats – for businesses/supportive service organizations and for citizens - in English and in Spanish. The surveys were distributed utilizing the computer-based tool, SurveyMonkey.com and in hardcopy. The first survey focused on individual citizens and was made available on the City’s website for a period of four (4) months.

A press release was published in a local daily news circulation to notify City residents, in English and in Spanish. Notifications in English and Spanish of the availability of the surveys were also included as an insert in the April, 2016 Fort Pierce Utilities Authority utility bill and it was published in the Hispanics in Action on the Treasure Coast online newsletter, and on the City’s TV station. Responses to the survey were calculated and analyzed upon receipt. Hard copies were distributed via U.S. mail, upon request. The surveys were distributed via email to an extensive and comprehensive list of locally-based businesses and community agencies for their input. Also, Fort Pierce City Hall and a number of the supportive service agencies distributed copies of the surveys to their individual clients for further input.

The Urban Redevelopment Department provided five (5) oral presentations on the creation of the 5-Year Consolidated Plan, the Annual Action Plan and the Assessment of Fair Housing Report. Presentations were provided at a Communitywide Council meeting, and at locations including the Lincoln Park Main Street offices, Percy Peek Gymnasium, Police Athletic League Headquarters and Fort Pierce City Hall. All of these presentations were advertised in publications of general distribution and on the City’s television station in English and in Spanish.

Three public presentations/public hearings were held during the development of the Plans and AFH Report during advertised Fort Pierce City Commission meetings.

The Consolidated and Action Plans and the AFH Report were made available for citizens, public agencies and other interested parties in English and Spanish. Summaries of the proposed Plans and Report were published in a local newspaper of general circulation, in the Lincoln Park Main Street Newsletter, in the Hispanics in Action on the Treasure Coast online newsletter, and on the City’s public access television station, in English and Spanish.

- 2.** A total of 315 completed surveys were received by the City from citizens and supportive service agencies and organizations.
- 3.** The City made available to citizens, public agencies, and other interested parties information that included the amount of assistance the City will receive (including grant funds and program income) and the range of activities to be undertaken, including the amount that will benefit persons of extremely low, very low and low income.
- 4.** A draft 2016-2017 Action Plan was made available for citizens, public agencies and other interested parties to examine through posting on the City’s website and by reproducing copies and making them available at the Fort Pierce City Hall. A draft summary of the proposed Plan was also displayed on the City’s local television station and in two newspapers of local circulation. The summary also listed the dates and times

for the two public hearings that were conducted at regularly-scheduled City Commission meetings as well as staff contact information. Copies of the proposed Plan were also available to citizens to review via U.S. mail, upon request. Please see attached copy of Plan Summary that was published in the two newspapers as a display advertisement.

5. A presentation of the draft PY2016-2017 Action Plan was provided to the Communitywide Council (CWC) (Advisory Council) at their regularly scheduled meeting on July 8, 2016.
6. Four (4) public hearings were held during the development of the Consolidated and Action Plans and the Assessment of Fair Housing report during regularly scheduled meetings of the Fort Pierce City Commission. The first hearing was held on March 21, 2016, following a presentation of the Plan by City Staff on the Consolidated Plan. The second public hearing was held during a regularly-scheduled City Commission meeting on April 4, 2016, following a presentation on the creation of the Assessment of Fair Housing report. The availability of the Community Needs Assessment and Fair Housing surveys were promoted during both of the presentations. Citizen comments relating to the Consolidated and Action Plans and the Assessment of Fair Housing Report made during the public hearings were transcribed and are included as attachments to this Plan.

A public comment and review period was advertised and held between June 30 and August 1, 2016. The third public hearing followed a public presentation during a regularly-scheduled City Commission meeting on July 5, 2016. The fourth and final public hearing on the Consolidated Plans and Assessment of Fair Housing Report was held August 1, 2016 at a regularly-scheduled City Commission meeting.

All meetings were thoroughly advertised, well in advance of the meetings, in English and Spanish in local newspapers, in community newsletters, and on the City's public access television channel. Citizens were encouraged to review the Plans and Report and make comments during the public comment period and during the public hearings.

7. Comments received through the Community Needs Assessment Surveys are included in this Plan, beginning at the bottom of this page.

The process used to develop Fort Pierce's Annual Action Plan complies with Part 24 Section 91- 200 of HUD Regulations which requires interaction among private citizens, various local, county and state agencies concerned with housing and social services, non-profit housing providers, for profit housing providers and other members of the local institutions involved in the delivery of housing.

Community Needs Assessment Surveys were emailed to the following community supportive service organizations that serve the Fort Pierce area:

- New Horizons of the Treasure Coast, Inc.
- Housing Authority of the City of Fort Pierce
- Main Street Fort Pierce
- Lincoln Park Main Street
- Treasure Coast Food Bank
- Treasure Coast Homeless Services Council
- Safespace, Inc.
- Council on Aging of St. Lucie, Inc.
- Mustard Seed Ministries
- Children's Services Council of St. Lucie County
- The ARC of St. Lucie County
- United Way of St. Lucie County
- Workforce Development Board of the Treasure Coast
- St. Lucie County Chamber of Commerce

- Lamplighter’s Youth Group
- Harvest Food and Outreach Center
- Boys and Girls Club of St. Lucie County
- Children’s Home Society
- Empowering Special Treasures
- Fort Pierce Police Athletic League (PAL)
- Jack’s Food Pantry
- Mouny Bethel Human Services Corporation
- Future Generations of St. Lucie County

Citizen and Supportive Service Organization Comments from Survey:

Will add after July 1, 2016

Explanation of Comments Not Accepted

All comments were accepted.

Public and City Commission Comments During Public Hearings

Please see Attachments section of this Plan for transcribed minutes taken from the two public hearings that were held during regular City Commission meetings on July 5 and August 1, 2016.

Additional Information Garnered from Survey

(will add after July 1, 2016)

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RESOURCES 91.220 (c) (2)

\$ 484,925	CDBG Entitlement for 2016-2017
\$ 6,000	Anticipated Program Income
\$ 40,000	Roll-Over from Previous Year
\$ 530,925	Total Projected Funds for 2016-2017

NOTE: The City will apply for grant funds through State, Federal and local sources, should opportunities become available during the next program year.

ANNUAL OBJECTIVES 91.220 (c) (3)

Strategic Plan - Goals and Specific Objectives

	Objective Category: Decent Housing		Objective Category: Suitable Living Environment		Objective Category: Expanded Economic Opportunities
	Assist homeless persons obtain affordable housing	X	Improve the safety and livability of neighborhoods	X	Create and retain jobs
	Assist persons at risk of becoming homeless	X	Eliminate blighting influences and deterioration of property and facilities	X	Establish, stabilize and expand small business (including micro-businesses)
X	Retain affordable housing stock	X	Increase access to quality public and private facilities	x	Provide public services concerned with employment
X	Increase the availability of affordable, decent, permanent housing to low- and moderate-income families, particularly to minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	X	Reduce the isolation of income groups within areas of spatial de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	x	Provide jobs to low-income persons living in areas affected by programs and activities covered by the plan
X	Increase the supply of supportive housing-including structural features and services to enable persons with special needs (including HIV/AIDS) to live in dignity and independence	X	Restore and preserve properties of special, historic, architectural, or aesthetic value		Increase availability of mortgage financing at reasonable rates using non-discriminatory lending practices
	Provide affordable housing that is accessible to job opportunities	X	Conserve energy resources and renewable energy sources		Access to capital and credit for development activities that promote the long-term economic stability and social viability of the community

DESCRIPTION OF 2016-2017 PROGRAM YEAR ACTIVITIES
91.220 (d) & (e) - 2016-2017

1. **ECONOMIC DEVELOPMENT - Regulatory Citation 24 CFR 570.201()**. Provide technical assistance and a marketing/ advertising and development campaign to promote small businesses. **Total CDBG funds - \$45,000**
2. **ECONOMIC DEVELOPMENT - Regulatory Citation 24 CFR 570.201()**. Provide quarterly workshops for small existing businesses and new business startups located in the Lincoln Park neighborhood and along the Orange Avenue Corridor from Hwy. 1 west; provide grants to the attending businesses to purchase items to increase their business capacity and sustainability. **Total CDBG funds - \$45,000**
3. **ECONOMIC DEVELOPMENT - Regulatory Citation Section 105(a)(2)**. Provide annual Job Fair in lower income neighborhood to promote employment and job training opportunities. **Total CDBG funds - \$5,000**
4. **PUBLIC SERVICES - Regulatory Citation 24 CFR 570.201(e)**. Allocate funds via grants to nonprofit organizations that serve low to moderate income citizens in the city; provide Summer Jam basketball program in Lincoln Park neighborhood; provide professional psychological counseling for homeless children. **Total CDBG funds - Total CDBG funds - \$70,000**
5. **PUBLIC FACILITIES - Regulatory Citation 24 CFR 570.201(c)**. Purchase and install new playground equipment at a park located in a lower-income neighborhood. **Total CDBG funds - \$23,940**
6. **PUBLIC FACILITIES - Regulatory Citation 24 CFR 570.201(c)**. Provide improvements to facilities open to the general public; Provide improvements to local shelters for the homeless. **Total CDBG funds - \$25,000**
7. **OWNER-OCCUPIED HOUSING REHAB ASSISTANCE - Regulatory Citations 24 CFR 570.202**. Provide a weatherization program for very low income-qualified citizens aimed at improving a home's ability to withstand the elements, including insulation and weather-stripping. **Total CDBG funds - \$20,000**
8. **OWNER-OCCUPIED HOUSING REHAB ASSISTANCE - Regulatory Citations 24 CFR 570.202**. Purchase paint, paint supplies and other materials needed for the World Changers organization and the City's Paint Our Town program to partner with local nonprofits to provide free labor to paint and provide minor repairs to homes of lower income citizens and subsequently reduce the deteriorated housing stock in the City's older neighborhoods; Promote World Changers and Paint Our Town offerings. **Total CDBG funds - \$20,000**
9. **FAIR HOUSING WORKSHOPS - Regulatory Citation 24 CFR 91.100**. Promote and present at least two (2) Fair Housing Workshops during program year. **Total CDBG funds - \$5,000 (from Program Admin)**
10. **COMMERCIAL FAÇADE - Regulatory Citation 24 CFR 570.202**. Provide matching grants to commercial property owners for properties located in lower income deteriorated areas for façade improvements. **Total CDBG funds - \$50,000**
11. **NEIGHBORHOOD REVITALIZATION - Regulatory Citation 24 CFR 570.201-206(203)**. Promote Local Art and Cultural Heritage with various projects designed to recognize, promote and celebrate Native and African American, Latino/Hispanic, Cuban and Haitian cultures throughout the city. Funds may be used as "match" for state and federal grant opportunities and to maintain and/or create new art and cultural heritage projects. **Total CDBG funds - \$30,000**

12. NEIGHBORHOOD REVITALIZATION - Regulatory Citation 24 CFR 570.204(c).

Provide grants to two Community Based Development Organizations to assist low to moderate income business owners by promoting neighborhood and downtown revitalization, economic development, job creation, tourism, historic preservation and energy conservation.

Total CDBG funds - \$100,000

13. GRANT ADMINISTRATION -

Allocate funds to provide oversight, management, monitoring, fair housing compliance, and CDBG program coordination, budgeted at 20% of CDBG grant award, LESS \$5,000 for Fair Housing workshops.

Total CDBG funds - \$91,985

2016-2017 FUNDS: \$484,925 + Anticipated Program Income: \$6,000 + Roll-Over from 2015: \$40,000 = \$530,925

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DESCRIPTION OF 2015-2016 PROGRAM YEAR ACTIVITIES

91.220(d) and (e)

(this information will be updated after July 31)

As of July 31, 2016, the City of Fort Pierce expended \$ [redacted] in Community Development Block Grant funds during program year 2015-2016 (program year began October 1, 2015). This funding was utilized in the pursuit of the City’s and the U.S. Department of Housing and Urban Development’s mutual goals of providing decent housing, creating a suitable living environment, and expanding economic opportunities.

The categories and the percentages amount of total CDBG dollars expended per category as of the end of July 2016 for the 2015-2016 program year are as follows:

Public Service Projects – As of the end of July, 2016, the City expended \$ [redacted] for fourteen (14) grant awards to public service agencies for LMI citizens in Fort Pierce. The subawardees for these grants have been selected and projects are currently underway. These projects will be complete before the end of this program year.

Home Rehabilitation – As of the end of July, 2016, the City expended \$ [redacted] for paint, paint supplies, food and other supplies needed for World Changers organization and the Paint Our Town program to paint and repair [redacted] homes of lower income citizens and reduce the deteriorated housing stock in the City’s older neighborhoods.

Commercial Façade Improvements – As of the end of July, 2016, the City expended \$ [redacted] for ___ commercial façade grant awards.

Code Enforcement – At of the end of July, 2016, the City expended \$ [redacted] for Code Enforcement services to improve living conditions in lower income neighborhoods. Salaries and fringe for two (2) Code Enforcement officers were paid with these funds and a goal of 200 homes was projected for these staff members to. To date, more than [redacted] homes have been inspected by these employees.

Community Based Development Organizations – As of the end of July, 2016, the City expended \$ [redacted] to support low to moderate income business owners through economic development, job creation, tourism and historic preservation and energy efficiency improvement efforts.

Micro Business – As of the end of July, 2016, the City expended \$ [redacted] for marketing/advertising initiatives to strengthen the capacity and sustainability of existing micro-enterprise businesses within the City of Fort Pierce.

Infrastructure Improvements – As of the end of July, 2016, The City expended \$ [redacted] on infrastructure improvements in LMI neighborhoods.

Spot Slum and Blight Removal – As of the end of July, 2016, \$ [redacted] in CDBG funds were used to demolish and remove spot slum and blight throughout our lower-income neighborhoods.

Promotion of Local Art and Cultural Heritage – As of the end of July, 2016, the City expended \$ [redacted] to recognize, promote and celebrate Native and African American Latino/Hispanic, Cuban and Haitian cultures throughout the City.

Program Administration – As of the end of July, 2016, the City expended \$ [redacted] for project oversight, management, monitoring, fair housing compliance, and coordination of the CDBG program, budgeted at 20% of CDBG grant award.

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The 2016-2017 program year will address the following outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006.

OUTCOME MEASURES 92.220(e)

Activities to be undertaken WITH CDBG FUNDS during the 2016-2017 program year are classified by the following objective groups and outcome measurements:

Decent Housing w/Purpose of New or Improved Accessibility (DH-1.1)

- Provide paint, paint supplies and other materials needed for World Changers organization and the Paint Our Town program to paint and repair 25 homes of lower income citizens and reduce the deteriorated housing stock in the City’s older neighborhoods.

Decent Housing w/Purpose of New or Improved Accessibility (DH-2.1)

- Partner with the Fort Pierce Utilities Authority and the City of Fort Pierce to provide a weatherization program aimed at improving 17 low income-qualified citizens’ homes ability to withstand the elements, including insulation and weather stripping.

Decent Housing w/Purpose of New or Improved Accessibility (DH-3.11)

- Provide two (2) Fair Housing workshops during program year.

Economic Development – Technical Assistance (EO-1.1)

- Support 30 local small businesses via technical assistance, marketing and advertising to increase their capacity and sustainability.

Economic Development – Direct Financial Assistance to For-Profits (EO-2.1)

- Provide quarterly workshops for 20 existing small business and 10 new business startups in designated areas; provide grants to the attending businesses to purchase items to increase their business’ capacity and sustainability.

Economic Development - Commercial Façade Improvements (EO-3.1)

- Provide matching grants to 10 commercial property owners in the Lincoln Park neighborhood and along the Orange Avenue Corridor from Hwy. 1 west for façade improvements that promote revitalization and economic development.

Economic Development – Job Fair (EO-4.1)

- Provide 1 annual job fair in lower income neighborhood to promote employment and job training opportunities.

Neighborhood Revitalization – Community-Based Develop. Organizations (NR-1.1)

- Provide grants for 2 CBDOs’ promotion of low to moderate income businesses through neighborhood revitalization, business development, cultural/heritage tourism, improved energy efficiency and historic preservation.

Neighborhood Revitalization - Promotion of Local Art and Cultural Heritage (NR-2.1)

- Recognize, promote and celebrate Native and African American, Latino/Hispanic, Cuban and Haitian cultures throughout the City which will enlarge the ‘creative placemaking’ initiative in 2 lower income neighborhoods.

Neighborhood Facilities – Playground Equipment (SL-1.1)

- Purchase and install new playground equipment at 1 park located in a lower-income neighborhood. **Total CDBG funds - \$23,940**

Neighborhood Facilities – Public Facilities (SL 2.1)

- Provide improvements to 2 facilities open to the general public; Provide improvements to 1 local shelter for the homeless. **Total CDBG funds - \$25,000**

Public Service Projects to Support LMI Citizens (Other – O-1.1)

- Provide grants to 10 local providers of supportive services for our lower income citizens; provide 3rd annual Summer Jam basketball camp in lower-income neighborhood; provide professional psychological counseling to homeless children. **Total CDBG funds - \$70,000**

GEOGRAPHIC DISTRIBUTION/ALLOCATION PRIORITIES 91.220 (d) and (f) CDBG TARGET AREA BOUNDARY

Target areas and boundary limits are established for infrastructure improvements/development and capital improvement programs that are located in areas of the City where no less than 51% of the population is very low and low income. CDBG housing activities will occur within the corporate limits of the City of Fort Pierce. Infrastructure and capital improvement projects will continue to be conducted only in areas that are more than 51% very low and low-income as determined by the Census Bureau.

The City of Fort Pierce will use at least 70% of its CDBG funds within the census block groups that have high concentrations of low-and moderate income (LMI) persons. These block groups represent the greatest need for housing rehabilitation, improvements to overall living environments, economic development, job creation and public service projects. The assignment of priority needs was made on the basis of input from housing and supportive service organizations, the community survey, staff, input at public hearings and City staff assessment of needs.

ANNUAL AFFORDABLE HOUSING GOALS 91.220 (g)

For program year 2016, the City of Fort Pierce will implement the following affordable housing goals to benefit extremely low, very low and low income residents, including homeless, non-homeless, and special-needs households to provide affordable housing by using funds made available for the specific activities including, home rehabilitations, weatherization and assistance with down payment and closing costs first time homebuyers.

Decent Housing Goal: Provide safe and affordable housing to extremely low, very low and low-income residents by providing rental assistance to families with annual household incomes of less than 80% of the Area Median Income (AMI).

Strategy: Use funds as available in State Housing Initiative Partnership (SHIP) to rehabilitate homes belonging to low and very low-income citizens. Partner with Habitat for Humanity and World Changers who will provide manpower and materials needed to renovate homes belonging to very low and low income homeowners in Fort Pierce. Continue collaborating with the Fort Pierce Utilities Authority and Indiantown to refer very low and low-income homeowners to these entities for weatherization assistance.

Decent Housing Goal: Increase the energy efficiency of homes owner-occupied by very low income-qualified citizens in Fort Pierce.

Strategy: Partner with the Fort Pierce Utilities Authority and the City of Fort Pierce to provide weatherization assistance to 17 very low income-qualified home owners.

Decent Housing Goal: Improve the exteriors of owner-occupied homes belonging to very low income citizens in Fort Pierce.

Strategy: Partner with the World Changers organization and the City's Paint Our Town program and provide paint, materials and supplies to paint and provide minor home repairs to 40 homes belonging to very low income citizens during the program year.

Affordable Housing Goal: Provide safe and affordable housing to extremely low, very low and low-income residents by providing homeownership opportunities to families with annual household incomes of less than 80% of the Area Median Income.

Strategy: Use State Housing Initiative Partnership (SHIP) funds, as available, to provide down payment and closing cost assistance to qualifying low and very low-income citizens.

PUBLIC HOUSING 91.220 (h)

The City of Fort Pierce does not currently administer public housing projects; however, the City does work in partnership with the Fort Pierce Housing Authority (FPHA) as funding is available to support public housing projects.

The City allocated a portion of its 2013-2014 program year's CDBG allocation to provide 'Local Government Support' in the amount of \$37,500, as required by the Florida Housing Finance Corporation (FHFC) to enable the FPHA to apply for housing tax credits to rehabilitate the former Fort Pierce Hospital into a combination of mid-rise three-story and duplex apartments for very low income seniors and disabled citizens. To date, the FPHA's application has not been funded; however, the City has continued to designate the \$37,500 in CDBG for this project.

The Fort Pierce City Commission approved this allocation to support the FPHA's efforts to provide safe, affordable housing to lower income senior and disabled citizens.

The FPHA recently reapplied for the tax credits for this project. We will continue to partner with the Housing Authority during the 2016-2017 program year to identify revenue sources to create more affordable housing opportunities for extremely low, very low and low-income residents.

The City of Fort Pierce will also continue to support the FPHA in any effort put forth to provide resources for public housing residents to become more involved in the management of their own lifestyle and participate in homeownership opportunities.

HOMELESS AND SPECIAL NEEDS 91.220 (i)

The Treasure Coast Homeless Services Council, Inc. (TCHSC) – provides a continuum of care for Indian River, St. Lucie, and Martin Counties. TCHSC receives Emergency Solutions Grant (ESG) funding from HUD through the Balance of State share for services to the homeless in St. Lucie County and Fort Pierce. There is not an Emergency Shelter or any homeless services funded, even in part, by the TCHSC within the City of Fort Pierce, even though the City of Fort Pierce's Point-in-Time Count (performed by the TCHSC) showed a 185% increase in homeless children over a 12 month period 2014-2015.

The City's Urban Redevelopment Manager contacted Ms. Lori Serino with HUD in August, 2015 who suggested the City send a letter to the director of the TCHSC requesting more information on the CoC's usage of homeless program funds and to suggest that programs that were currently funded through the CoC that were not performing might be re-evaluated so that the City of Fort Pierce could potentially receive some of these funds to help address our homeless issues. We did send a letter stating these requests, which resulted in a meeting with the executive director of the TCHSC (CoC), who told us that all of the monies awarded to the TCHSC CoC for homeless services would remain in Indian River County (the location of the TCHSC CoC) and we were invited to direct our homeless to Indian River County for assistance. This was and still is an unrealistic solution to providing resources for our growing homeless population.

The City of Fort Pierce is currently partnering with the Fort Pierce Housing Authority and local supportive service organizations to try to establish and maintain emergency shelter and transitional housing services, without the assistance of the TCHSC CoC. We are hopeful to create a positive solution; however, due to the limited availability of funding resources, positive results from our efforts remain to be seen.

The City will allocate a portion of our CDBG funds to provide professional psychological services to homeless children.

Persons with HIV/AIDS – The Care Network of the Treasure Coast (CNTC) – serving people with HIV/AIDS in Indian River, St. Lucie, Martin and Okeechobee counties. CNTC receives funds through the Balance of State share of the Housing Opportunities for Persons with AIDS (HOPWA) program.

Several local public and private agencies provide transitional housing, food supplements, rent and utility subsidies, and counseling services to persons who suffer from homelessness. The City provided Public Service Agency (PSA) grant awards to three of these organizations, Harvest Outreach, Jack’s Food Pantry and Mount Bethel Human Services to increase their ability to provide food and other services to the homeless and extremely low income within the City of Fort Pierce. The City will continue to collaborate with local supportive service organizations and continuously apply for other funding opportunities to address the needs of our citizens. Additionally, the City disseminates information on available resources to residents, as needed.

BARRIERS TO AFFORDABLE HOUSING 91.220 (j)

During the 2016-2017 Program Year, the City of Fort Pierce will administer the State-funded State Housing Initiative Partnership (SHIP) housing program to help address barriers to affordable housing.

The City is collaborating with Habitat for Humanity and offering tracks of land in various areas in several neighborhoods for Habitat projects.

Please see #3, beginning on page 14 of this Plan under ‘Other Actions’ below for a listing of impediments, Goals, Contributing Factors, Fair Housing Issues and Metrics, Milestones and Timeframes for Achievement pertaining to Fair Housing issues in Fort Pierce.

OTHER ACTIONS 91.220 (k)

The City of Fort Pierce will maintain and continue its efforts to remove obstacles to meeting the needs of the underserved, foster and maintain affordable housing, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private agencies.

The City plans to take the following actions to address obstacles to meeting the needs of the underserved:

- 1. Provide Support for Low-Income Residents through Public Services:**
Provide funding through grant opportunities to local public supportive service organizations to assist in the provision of food, recreational and educational programs for underserved lower-income individuals and families.
- 2. Provide Economic Development Opportunities for Low and Moderate Income Persons:**
 - a. Collaborate with local college, Workforce Solutions, the Service Corps of Retired Executives (SCORE), and other community supportive service providers to promote information on the availability of:
 1. Job skills training
 2. Employment opportunities
 3. Financial management training
 - b. Provide grants to businesses in the Lincoln Park neighborhood and along the Orange Avenue Corridor, two of our most distressed areas. Grants will be awarded following owners attending at least 2 (two) of the SCORE workshops described in #2 above and can be used to purchase items to increase the business’ capacity and sustainability, including grease traps, signage, and other equipment.

- c. Fund the Lincoln Park Main Street Organization's promotion of businesses belonging to low to moderate income citizens through neighborhood revitalization, economic development, the creation of jobs, expansion of tourism and historic preservation.
- d. Continue providing an annual Job Fair in the Lincoln Park neighborhood; the first annual job fair included more than 50 employers with job openings.
- e. Continue providing marketing/advertising and technical assistance to small businesses in Fort Pierce.

3. Continue to implement the Fair Housing Plan

The City of Fort Pierce is submitting our 2016-2020 Assessment of Fair Housing Report with our 2016-2020 5-Year Consolidated Plan and 2016 Annual Action Plan. The newly completed Fair Housing Report lists the following objectives that the City will strive to complete during the next 5 years:

Impediment #1 – Housing/Lending Discrimination on the basis of Race, Color, National Origin, Religion, Familial Status, Disability				
Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Participant(s)
Work to Eliminate Housing/Lending Discrimination in Fort Pierce.	Priority #1 – Discrimination Based on Disability Priority #2 – Discrimination Based on Race Priority #3 – Sub-Prime, High-Cost Loans based on race/ethnicity Priority #4 – Discrimination against people in protected classes	Housing/Lending Discrimination on basis of race, color, national origin, religion, sex familial status and disability	1) During 2016-2020, provide at least two Fair Housing Workshops during each program year; feature information on types of discrimination, 'redlining', 'reverse redlining', sub-prime, high-cost loans, protected classes, how to file a fair housing complaint, etc.; 2) During 2016-2020, promote and provide at least four First Time Homebuyer Workshops during each program year; 3) During 2016-2020, provide Fair Housing Complaint Forms in English and Spanish – throughout each program year; 4) During 2016-2020, provide Fair Housing information to lending consortiums throughout area throughout each program years; 5) During 2016-2020, request the local newspapers print HUD-approved Fair Housing Notices, in English and Spanish in the real estate section once each quarter during program years; 6) During 2016-2020, provide HUD-approved Fair Housing commercials on the City's Public Access television channel, in English and Spanish throughout program years; 7) During 2016-2020, publish Fair Housing information in non-profit community newspapers throughout the program years, in English and Spanish; 8) During 2016-2020, provide Fair Housing brochures, posters, etc. at all City-sponsored events and at City Hall; and 9) During 2016-2020, forward all Fair Housing complaints that are received directly to HUD for investigation.	City of Fort Pierce Department of Urban Redevelopment
<p><u>Discussion:</u> Housing discrimination complaints based on disability ranked the highest in Fort Pierce. Race-based Fair Housing complaints ranked second. Sub-Prime high cost loans ranked third. Discrimination against people in protected classes by real estate and other housing professionals ranked fourth.</p>				

Impediment #2 – Shortage of Affordable / Decent Housing Opportunities

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Participant(s)
<p>Increase the number of affordable housing units within the City of Fort Pierce.</p>	<p>Priority #1 – Severe shortage of affordable/ decent housing in segregated and non-segregated areas.</p>	<p>Lack of Affordable, Decent Housing for Lower-income Citizens in non-segregated areas.</p>	<ol style="list-style-type: none"> 1) During 2016-2017 program year, introduce a resolution for City of Fort Pierce Commission for Inclusionary Housing, an affordable housing tool that links the production of affordable housing to the production of market-rate housing; requiring new residential developments to include a certain percentage of affordable housing units; 2) During 2016-2020 continue providing weatherization program funding through CDBG and partnerships with Fort Pierce Utilities Authority and the Centro Campesino to lower income citizens to improve home capacity to protect against the elements and reduce utility bills for lower-income residents; 3) During 2016-2020, continue using State Housing Initiatives Partnership (SHIP) funds to rehabilitate owner-occupied homes belonging to lower-income citizens; 4) During 2016-2020, provide SHIP funds for down-payment and closing cost assistance for lower-income citizens; 5) During 2016-2020, promote information at lending consortium meetings on affordable housing needs within the City of Fort Pierce; 6) During 2016-2020, provide CDBG funds as 'cash match' for Fort Pierce Housing Authority to apply for tax credits to rehabilitate an old abandoned hospital into a living facility for lower-income senior citizens; 7) During 2016-2020, continue to identify regional partners with similar affordable housing interests and potentially provide a fair housing center to provide ongoing education and enforcement programs; 8) During 2016-2020, continue funding Code Enforcement services to assess, and enforce current codes for landlord maintenance of property; and 9) During 2016-2020, continue to explore ways to increase the amount of affordable housing throughout the City, including examining ways to increase the amount of housing stock that is barrier free and ADA compliant. 	<p>City of Fort Pierce Department of Urban Redevelopment</p>

Discussion: The Fort Pierce Housing Authority reports that there are approximately 8,997 applicants on the Section 8 Housing Choice Voucher Waiting List and approximately 1,593 applicants on the Public Housing Units Waiting List. The FPHA Housing Choice Voucher Waiting List is currently closed. It was last open for three days in May, 2015.

Impediment #3 – Lack of Knowledge, Awareness of, or Education on Fair Housing Protections

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Participant(s)
<p>Increase knowledge and awareness of fair housing protections and path to homeownership</p>	<p>Priority #1 – Homeowners lack the understanding of the path to homeownership and are unaware of fair housing protections</p>	<p>The Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing, because of race, color, national origin, religion, sex, disability and the presence of children.</p>	<ol style="list-style-type: none"> 1) During 2016-2020, provide at least two Fair Housing Workshops during each program year; feature information on types of discrimination, 'redlining', 'reverse redlining', sub-prime, high-cost loans, protected classes, how to file a fair housing complaint, etc.; 2) During 2016-2020, promote and provide at least four First Time Homebuyer Workshops during each program year; 3) During 2016-2020, provide Fair Housing Complaint Forms in English and Spanish – throughout each program year; 4) During 2016-2020, provide Fair Housing information to lending consortiums throughout area throughout each program years; 5) During 2016-2020, request the local newspapers print HUD-approved Fair Housing Notices, in English and Spanish in the real estate section once each quarter during program years; 6) During 2016-2020, provide HUD-approved Fair Housing commercials on the City's Public Access television channel, in English and Spanish throughout program years; 7) During 2016-2020, publish Fair Housing information in non-profit community newspapers throughout the program years, in English and Spanish; 8) During 2016-2020, provide Fair Housing brochures, posters, etc. at all City-sponsored events and at City Hall; 9) During 2016-2020, we will continue updating the fair housing webpage on the City of Fort Pierce website; 10) During 2016-2020, the Fort Pierce City Commission will proclaim April of each year Fair Housing month; display Fair Housing posters throughout City Hall; and 11) During 2016-2020, forward all Fair Housing complaints that are received directly to HUD for investigation. 	<p>City of Fort Pierce Department of Urban Redevelopment</p>

Discussion: This impediment was found to be the most common one within the City of Fort Pierce. Many potential homeowners lack the understanding of the path to homeownership, and a majority of loan denials are due to avoidable issues, such as incomplete loan applications, unverifiable information and collateral.

Impediment #4 – Fair and Equal Lending Disparities

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Participant(s)
Promote Fair and Equal Lending Disparities	Priority #1 – Potential homebuyers are being turned down for lack of collateral, debt-to-income ratio and incomplete applications.	Disparities on loan approvals and denials by race and by Hispanic/ non-Hispanic ethnicity. African Americans and Hispanics tend to have higher loan application failure rates.	<ol style="list-style-type: none"> 1) During 2016-2020, work with all members of St. Lucie County and Martin County Lending Consortiums to increase awareness of prevalent denial issues; 2) During 2016-2020, continue to provide referrals to credit counseling agencies to improve credit ratings, and debt-to-income ratios, for homeownership potential; 3) During 2016-2020, continue to provide promotional information for First-Time Homebuyer Workshops through public access venues; 4) During 2016-2020, promote and hold at least two (2) Fair Housing / Homeowner educational events each year. 5) During 2016-2020, promote financial literacy educational events within the City of Fort Pierce; and 6) During 2016-2020, provide down payment and closing cost assistance to first-time homebuyers through the State Housing Initiatives Partnership (SHIP) program. 	City of Fort Pierce Department of Urban Redevelopment

Discussion: The most prevalent reasons for loan application denials in the City of Fort Pierce are the loan applicant’s collateral, debt-to-income ratio, and incomplete applications.

Impediment #5 – Housing Market Segregation

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Participant(s)
Eliminate Segregated Neighborhoods in Fort Pierce	<p>Priority #1 – Lack of amenities in lower-income minority neighborhoods.</p> <p>Priority #2 – Lack of public and private investment in lower-income minority neighborhoods</p> <p>Priority #2 –</p> <p>Priority #3 – Housing and Mortgage Market Discrimination</p>	Disparities on loan approvals and denials by race and by Hispanic/ non-Hispanic ethnicity. African Americans and Hispanics tend to have higher loan application failure rates.	<ol style="list-style-type: none"> 1) During 2016-2020, continue ‘creative placemaking initiative’- self-guided cultural history trails, events we promote across the U.S., commercial façade grants, beautification projects, art shows, festivals, etc., in segregated neighborhoods; 2) During 2016-2020, provide land and incentives for investment development of grocery, retail, and other businesses in segregated neighborhoods; 3) During 2016-2020, continue collaborations with investors, developers and St. Lucie County to develop artist live/work areas in segregated historic neighborhoods; 4) During 2016-2020, work with the local Board of Realtors and Lending Consortium to promote Fair Housing. 5) Work with local Affordable Housing Advisory Committee to promote ways to enhance local land development regulations to augment fair housing. 	City of Fort Pierce Department of Urban Redevelopment

Discussion: As in many cities across the United States, historical geographical segregation areas still exist in Fort Pierce. Activities geared toward creating open and inclusive neighborhoods will continue to be a high priority for the City of Fort Pierce.

4. Remove Barriers to Affordable Housing

There are many factors that affect the cost and production or maintenance of housing affordable to extremely low-, low-, and moderate-income families (at or below 80% of AMI (Average Median Income)). An analysis of these factors has aided the City in developing programs that reduce the adverse effects of these constraints on the supply and cost of housing.

Most of the City of Fort Pierce's policies were enacted to protect and further public welfare. For instance, building codes and subdivision standards are required by law for the protection and general welfare of the community. Development impact fees are recovered from the developer to assure that the public costs of new developments are paid by that development. While recognizing the changing need of public policies, the City will review them periodically to determine whether they have become excessive or represent an unnecessary constraint on the development or maintenance of affordable housing.

Please see #3, beginning on page 14 of this Plan under 'Other Actions' below for a listing of impediments, Goals, Contributing Factors, Fair Housing Issues and Metrics, Milestones and Timeframes for Achievement pertaining to Fair Housing issues in Fort Pierce.

5. Foster and Maintain Affordable Housing

Policies for producing and preserving Affordable Housing include:

- a. Expend State Housing Initiative Partnership (SHIP) funds to provide repairs to homes belonging to low and moderate income citizens;
- b. Partner with Habitat for Humanity to leverage manpower and materials needed to repair homes belonging to low and moderate income citizens;
- c. Partner with the World Changers organization and continue implementing the City's Paint Our Town program to provide home repairs, paint and yard cleanup activities for low and moderate income citizens; and
- d. Collaborate with private developers and the Housing Authority to promote affordable housing construction and opportunities for rental assistance.
- e. Introduce a resolution for City of Fort Pierce Commission for Inclusionary Housing, an affordable housing tool that links the production of affordable housing to the production of market-rate housing; requiring new residential developments to include a certain percentage of affordable housing units.

6. Continue to Enhance Institutional Structure

The City will continue to collaborate internally and with local non-profit supportive service agencies and organizations to carry out the activities covered by the Consolidated and Action Plans.

The City is actively collaborating with the Fort Pierce Housing Authority and numerous local support service organizations to assess the extent of homelessness, evaluate existing services, and help establish workable solutions for the homeless in the Fort Pierce area. The City will also continue to collaborate to assess the strengths and gaps between public and assisted housing providers, and among public and private health, mental health and other service agencies.

RESOURCES (91.220 (c) (1))

The following federal resources are anticipated to be received during the 2016-2017 program year:

- CDBG entitlement funding for 2016-2017 is \$474,148.
- Anticipated program income for program year 2016-2017 is \$6,000.

- Roll-over funds from PY 2015 - \$40,000

The following non-federal resources are anticipated to be received during the 2016-2017 program year:

- State Housing Initiative Partnership (SHIP) funds in the amount of approximately \$200,000 which will be used to rehabilitate homes belonging to income- and SHIP-program-qualified Fort Pierce citizens.
- The City will make application to various Federal, State and local funding sources to provide additional support for community supportive services, economic development activities, housing rehabilitation and home foreclosure assistance, as available.
- The City will continue to apply for grants from Alleghany Franciscan Ministries to complement our 2016-2017 CDBG allocations for Public Services, Commercial Façade Grants, and Economic Development Activities.

MONITORING

The City will continuously monitor to ensure programs are being carried out in accordance with all U.S. Department of Housing and Urban Development statutory and regulatory requirements and with the City Consolidated Plan and annual Action Plan.

Monitoring will cover programs administered by the City with funds received from HUD. In addition, the monitoring will include a review of information being submitted to HUD to ensure that information and data submitted are correct and complete. An annual report will be prepared on the monitoring results, and submitted to the CDBG Communitywide Council (CWC) for review.

The City will also conduct onsite monitoring of all sub-recipients, as needed, to ensure compliance with all applicable statutory and regulatory requirements. The City monitors expenditures on a monthly basis to ensure the timeliness expense of CDBG entitlement funds.

The City of Fort Pierce is committed to using federal funds appropriately and in such a manner that maximizes the public benefit to low- and moderate-income residents. The City currently utilizes a variety of administrative mechanisms to ensure the success of their endeavors through project monitoring and program monitoring.

The City completed an on-site monitoring (May, 2015, Daytona Beach, Florida) visit of our policies and procedures. Following the monitoring visit, we received a letter from our HUD representative stating that there were no findings.

Project Monitoring

The goal of project monitoring is to ensure that HUD-funded projects and activities are implemented in a timely manner in accordance with Federal regulations and other statutory or regulatory requirements. As a means to achieve this goal, the City's project monitoring effort focuses on identifying deficiencies, promoting corrections, and providing technical assistance in order to improve the performance of the City and all its partners. This process involves effective communication and cooperative, problem-solving relationships between the City and its contractors/sub recipients/project sponsors.

Project monitoring activities are comprised of desk reviews and/or on-site visits during which management procedures, goal establishment and achievement, record keeping, organizational financial status, construction and labor standards, procurement procedures, and many other areas are reviewed.

Desk Review

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HOME 91.220 (I) (1)

Not Applicable

HOPWA 91.220 (I) (3)

Not Applicable

OTHER NARRATIVES AND ATTACHMENTS

Not Applicable

APPENDIX A

CITY OF FORT PIERCE BOUNDARY MAP

The target area and boundary limit was established for infrastructure improvement/development and capital improvement programs that are located in areas of the city where no less than 51 percent of population is low to moderate income. CDBG housing activities occurred within the corporate limits of the City of Fort Pierce. Infrastructure and capital improvement projects continued to be conducted only in areas that are more than 51% low to moderate income as determined by Census Bureau. A map of the census tracts in the City of Fort Pierce is provided below:

