

THE SUNRISE CITY
FORT PIERCE
Florida

2016-2020 5-Year Consolidated Plan
October 1, 2016 through September 30, 2020

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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1. Introduction

The City of Fort Pierce Consolidated Plan for Housing and Community Development is a planning requirement of the Department of Housing and Urban Development (HUD). Fort Pierce is located in St. Lucie County, Florida, and the City is part of the Fort Pierce-St. Lucie County Metropolitan Statistical Area (MSA), which includes Martin County. This Consolidated Plan is a five-year planning document, consisting of a five-year plan and annual updates. This document comprises the five-year Plan for fiscal years 2016 through 2020.

This Plan is intended for application and use of the following HUD program:

- Community Development Block Grant (CDBG) Program

The City is currently a CDBG Entitlement Community, which means it receives a direct allocation of CDBG funds annually from HUD as part of a national funding formula. The City is too small to be eligible for a direct funding share of the other three HUD programs - HOME, ESG, and HOPWA.

The Fort Pierce Consolidated Plan is designed to be a collaborative process, which results in a unified vision for community development actions over five years. The Plan offers the City the opportunity to shape various housing and community development programs into an effective, coordinated strategy using citizen participation, strategic planning and partnerships. It is intended to reduce duplication of efforts at the local level. This Plan lays out the overall mission, program goals, specific objectives, annual goals and benchmarks for measuring progress. In so doing, it helps the City and its citizens track results that help determine what works.

This planning process is rooted in the National Affordable Housing Act (NAHA). The Consolidated Plan regulations further specify the Plan requirements as well as certifications required of the City prior to submitting the Plan, which include:

- Title 24 Part 91.1 - 91.6, Title I of Cranston-Gonzalez National Affordability Housing Act, 42 U.S.C. 17202-12711
- Community Development Block Grants (CDBG): Title I of the Housing and Community Development Act of 1974, 42 U.S.C. 5304-5320
- The Fair Housing Act (42 U.S.C. 3601-3619)
- Title IV of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973
- Title II of the Americans With Disabilities Act
- Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 17001U)

Through compliance with these planning requirements, the City of Fort Pierce annually receives federal funds under the Community Development Block Grant Program, which may be used for activities related to housing, infrastructure, community facilities and economic development.

As the following analysis demonstrates, Fort Pierce has a high percentage of low-income families. Because Fort Pierce is one of the smaller local jurisdictions in Florida eligible for direct allocation CDBG funding, the City has chosen to primarily allocate its HUD investments throughout a citywide target area. Priorities for the allocation of funds are directed toward families at the lowest end of the economic scale with the greatest needs in a variety of areas.

Three major challenges have accosted the City of Fort Pierce within the past 10 years: the burst of the housing bubble in 2008, the identification of significant deficiencies in the City's Community Services Division, the department originally tasked with administering the CDBG program, and the disbandment of the Department of Urban Redevelopment in July, 2013, the City department tasked with administering the program following the dismissal of the Community Services Division.

In 2008, St. Lucie County held the 10th highest foreclosure rate in the nation, out of 229 metro areas. In Fort Pierce alone, more than 1,200 foreclosures or notices to proceed with foreclosures were filed in 2008, where HUD calculated that 18.6% of the homes were at risk for foreclosure during that same period.

In 2009, HUD notified the City that over 60% of their CDBG funding was unspent, an indicator of inefficiency at a

time of great need. Shortly thereafter, the City was granted over \$1.1 million in Neighborhood Stabilization Program (NSP) funds by HUD and the State of Florida to address home foreclosures. While this grant was a huge opportunity to address community problems, it came at a time that the City was experiencing a great need for internal reorganization. In February 2010, all but one of the staff of the Community Services Division was terminated, and other City staff was deployed to take over program implementation in the newly organized Department of Urban Redevelopment.

In June, 2013, the City, in response to substantial budget shortfalls, disbanded the Department of Urban Redevelopment and discharged the departmental director and four (4) employees. While this department was effective in expending the NSP funds, they were largely ineffective in expediting the disbursement of the City's CDBG funding. The City's Grants Administrator was then tasked with revamping and jump-starting the sluggish CDBG program.

This Plan has been created in conjunction with the City's Comprehensive Plan, adopted in 2011. The Goals of the City's Comprehensive Plan are listed below:

Goal 1 - *Regulate land uses to maintain and protect its traditional Florida small town character by embracing its rich heritage, diverse cultural and community assets, and natural resources.*

Goal 2 - *Provide a safe, convenient, effective, and energy efficient multimodal transportation system which is coordinated with the Future Land Use and provides mobility of people and goods.*

Goal 3 - *Provide high quality, healthy, effective, reliable, efficient, environmentally sound and necessary services for coordinated sanitary sewer, solid waste, drainage, potable water and natural ground water aquifer recharge to meet the current and future needs of the City residents and visitors.*

Goal 4 - *Conserve, manage, appropriately use and protect the natural resources of the City ensuring continued resource availability and environmental quality.*

Goal 5 - *Protect human life and limit public expenditure in areas subject to destruction by natural disasters and, where appropriate, restrict development activities that would damage or destroy coastal resources.*

Goal 6 - *Maintain and enhance the supply of decent, safe, energy efficient and affordable housing and maximize viable options and opportunities for present and future residents of the City of Fort Pierce.*

Goal 7 - *Provide park facilities, recreation programs, and open space resources that are safe, adequate, and accessible to all City residents and that contribute to the character and quality of life that defines Fort Pierce.*

Goal 8 - *Provide accessible, effective and frequent intergovernmental coordination opportunities to achieve consistency among all government agencies that implement plans and programs which affect the City of Fort Pierce.*

Goal 9: *Ensure adequate and timely public facilities and infrastructure capacity to accommodate existing and future residents and businesses maximizing the use and value of existing facilities, and effectively managing future growth consistent with the (LOS) standards established in the Comprehensive Plan.*

Goal 10: *Protect the public safety, health, and welfare of the City of Fort Pierce by providing sufficient public facilities concurrent with development to serve the existing and projected population.*

Goal 11: *Collaborate with the St. Lucie County School Board to plan for public school capacity to accommodate projected enrollment demand within the five-year, 10-year and 20-year planning periods.*

This 5-Year Consolidated Plan should also be viewed in conjunction with the plans and activities of the City's four main partner organizations that provide supportive services encompassing a much wider vision than would be possible through Fort Pierce's CDBG allocation. These organizations were consulted in preparation of the Plan. They are in four program categories:

Public Housing - The Fort Pierce Housing Authority (FPHA) – serving all of St. Lucie County. The Fort Pierce Housing Authority is eligible for funding through the Balance of State HOME funding administered by the Florida Housing Finance Corporation.

Community and Economic Development - The Fort Pierce Redevelopment Agency (FPRA) – serving the City by redeveloping the Fort Pierce Community Redevelopment Area (CRA) does not have an approved Neighborhood Redevelopment Plan from HUD. It was designated a State Enterprise Zone; however the State of Florida discontinued the Enterprise Zone program in 2015.

The City has formed a new strong partnership with Career Source Research Coast (CSRC) (formerly Workforce Solutions) which is proving to be very fruitful. We held our first annual Job Fair in our lower income Lincoln Park neighborhood in January, 2016. More than 50 employers participated. We are now growing the partnership with CSRC by developing a job training/educational program for youth and young adults.

Homelessness – 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.

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.

2. Managing the Process

A. Consultation

Lead Agency of the Consolidated Planning Process - In compliance with 24 CFR Part 91, the City of Fort Pierce is the lead agency in the development of this Consolidated Plan with the cooperation of the Fort Pierce Housing Authority, several St. Lucie County departments, and various non-profit agencies.

Devereux Kids of the Treasure Coast	Workforce Develop Board / CareerSource Resch Coast
New Horizons of the Treasure Coast, Inc.	St. Lucie County Helping Hand Neighbors Senior Center
Treasure Coast Food Bank	Safespace, Inc.
St. Lucie County Health Access Network	Treasure Coast Food Bank
Habitat for Humanity	St Lucie County Chamber of Commerce
Main Street Fort Pierce	Care Network of the Treasure Coast
Lincoln Park Main Street	Fort Pierce Police Department
World Changers	St. Lucie County Sheriff’s Office
Council on Aging of St Lucie, Inc.	In the Image of Christ Homeless Shelter
Fort Pierce Housing Authority	Mustard Seed Ministries
St. Lucie County Planning Department	Dukes Resource
St. Lucie County Community Services Dept.	Children’s Services Council of St. Lucie County
St. Lucie County Board of Realtors	Dukes Resource
The ARC of St. Lucie County	Save Our Children
Department of Children & Families of Florida	In the Image of Christ
United Way of St. Lucie County	Mustard Seed Ministries
	Meals on Wheels of the Treasure Coast

City staff also contributed assistance with the development of this Plan. Staff included representatives from the Urban Redevelopment, Building, Code Enforcement, Engineering, Finance and Planning Departments. Major data sources included the City's Comprehensive Plan, Adopted in 2011, its previous 5-Year Consolidated Plan, Annual Action Plans and the 2015 Consolidated Annual Performance Evaluation Report (CAPER), data from HUD, US Bureau of the Census American Factfinder, and the University of Florida Shimberg Center's Florida Housing Data Clearinghouse. Plans from other cities of similar size were reviewed along with all relevant federal regulations and planning directives from HUD.

Community Consultation for the Consolidated Plan and Assessment of Fair Housing Report - The process used to develop Fort Pierce's Consolidated Plan and the Assessment of Fair Housing Report complies with Part 24 Section 91- 200 of HUD Regulations which requires interaction among private citizens, various local, county and state businesses and agencies concerned with housing and social services, non-profit and for-profit housing providers and other members of local institutions involved in the delivery of housing. Interviews were conducted in-person, via telephone and through a web-based survey with organizations, agencies and individuals serving the Fort Pierce area, some of which included:

Fort Pierce Housing Authority	Harbor Community Bank
St. Lucie County Council on Aging	Save Our Children, Inc.
St. Lucie County Community Services Dept.	In the Image of Christ, Inc.
St. Lucie County Community Transit	Meals on Wheels of the Treasure Coast
TD Bank	St. Lucie County Lending Consortium
Harbor Federal Savings Bank	Martin County Lending Consortium
Chase Bank	Seacoast National Bank
BB&T Bank	PBC Credit Union
Bank of America	Centerstate Bank
Bank Atlantic	Grand Bank & Trust of Florida
Harbor Federal Savings Bank	First National Bank
PNC Bank	Riverside National Bank
Florida Community Bank	Fort Pierce Magnet School of the Arts
SunTrust Bank	Virginia College
Wells Fargo Bank	Multicultural Resource Center for Children & Families, Inc.
Riverside National Bank	Treasure Coast Food Bank, Inc.
Bank United	Children Services Council of St. Lucie County
Oculina Bank	The Salvation Army
First Peoples Bank	Mustard Seed Ministries
Southern Commerce Bank	Habitat for Humanity
Indian River State College	World Changers

The Community Needs Assessment and Fair Housing Surveys were also promoted through a utility bill insert with Fort Pierce Utilities Authority, in English and Spanish advertisements on the City's website, TV station, in newspaper advertisements, advertisements in the Lincoln Park newsletter and free Spanish newsletter, five (5) community presentations, and three (3) City Commission meetings with public hearings.

B. Citizen Participation

Formulation of the Citizen Participation Plan - 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 implemented its Citizen Participation Plan to include and incorporate provisions that affect the Community Development Block Grant Program. The Citizen Participation Plan was amended in April, 2016 in accordance with HUD's Memorandum, dated March 14, 2016 to Incorporate 24 CFR Part 5, Affirmatively Furthering Fair Housing into 24 CFR 91.10

Consolidated Program Year. Both English and Spanish versions of the Citizen Participation Plan are available for citizen review, via the City's website, through email or U.S. mail request, or in hardcopy at Fort Pierce City Hall.

This Consolidated Plan and its amendments represent a coordinated attempt to achieve maximum involvement of the City Commission, community groups and organizations and every citizen of the City of Fort Pierce, with emphasis on participation by extremely low, very low and low-income persons that are residents of lower income areas.

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

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 which objective is stated:

The development of a viable community characterized by decent, safe, and sanitary housing, a suitable living environment for persons of low and very low-income, (equal to less than) ≤ 80% of the Average Median Income (AMI), and stabilizing and expanding small businesses.

Prior to the City adopting the Consolidated Plan, the Annual Action Plan, or the Assessment of Fair Housing Report, the following actions were taken:

Citizen Participation Plan – 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.

Public Notice - The City published the Consolidated Plan, Annual Action Plan and the Assessment of Fair Housing Report in a manner that afforded citizens, businesses, public agencies, and other interested parties a reasonable opportunity to examine its contents and to submit comments, including:

Interested parties had thirty days to examine the draft Plan and draft Assessment of Fair Housing Report, prior to its submission to the City Commission for approval and proper resolution. Both the draft Plan and AI Report are available in English and Spanish.

Three (3) public hearings were provided during the development of the Consolidated Plan, Annual Action Plan and the Assessment of Fair Housing Report. The first public hearing was held following a presentation on the creation of the Plans and Report, during the beginning of the process, to garner public comment.

The City encouraged citizen input at any time during the planning and creation period for the Consolidated and Annual Plans and the Assessment of Fair Housing Report. Any citizen comments made were duly noted in under Number 8 – Citizen Comments in the Consolidated Plan and in Chapter 10 of the AI Report. Final results of the Community Needs Assessment Survey and Fair Housing Survey are also included in the Consolidated Plan and AI Report. Any citizen complaints presented verbally were answered at the time presented. Complaints received in writing were provided written responses within thirty working days from the date the complaint was received. All such comments, complaints, objections and responses have been summarized and attached to the Consolidated Plan and Assessment of Fair Housing Report in their respective Appendices.

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 three (3) 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 in Fort Pierce Utilities Authority utility bills and 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 (see list on pages 5 & 6). 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 AI Report during advertised Fort Pierce City Commission meetings.

The Plans and the AI Report was made available for citizens, public agencies and other interested parties in English and Spanish at the St. Lucie County Public Library in Fort Pierce and at Fort Pierce City Hall. 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 television station, in English and Spanish.

Amendments to the Consolidated Plan - Any necessary amendments to the Plan or reallocation of funds during the program year will be published in local newspapers of general circulation, in English and Spanish. Public comments will be encouraged, and when obtained, they will be collected and recorded.

Reasonable notice and an opportunity to comment on substantial amendments with regard to citizen participation will be provided by placing a notice in local newspapers of general circulation, and by providing public service announcements in English and Spanish. Citizens and other interested parties will have thirty days to submit comments on the substantial amendment before the amendment is implemented.

The City will consider any comments or views of citizens received in writing or orally at public hearings in preparing the substantial amendment of the Consolidated Plan. A summary of these comments or views shall be attached to the substantial amendment of the Consolidated Plan. All comments and/or views will be accepted.

The City shall not make any substantial amendments to the Consolidated Plan without first informing and consulting with interested parties as described in this Citizen Participation Plan.

Substantial Amendments to the Annual Action Plan for the covered programs may involve changes in the method of distribution of funds, changes in uses from one eligible activity to another, new activities, or alteration of the existing activities or budget. In such cases, the City shall conduct a public review process with a minimum of one public hearing prior to implementing a Substantial Amendment.

Access to Records - Citizens will be provided reasonable notice and an opportunity to comment on annual performance reports through an advertisement in local newspapers of general circulation in English and Spanish, stating that performance reports are ready for submission to HUD. Copies of annual performance reports are also available in the Department of Urban Redevelopment for citizens' comments prior to submission of the annual report to HUD.

The City shall consider any comments or views of citizens received in writing, or orally at public hearings in preparing the annual performance report. A summary of these comments or views shall be attached to the report.

Public access to program information and documents relevant to the Consolidated Plan and use of assistance under the programs covered by this part during the preceding five years is available during normal working hours

for citizen review upon reasonable and timely request. This includes all documents, prior applications, letters of approval, grant agreements, the proposed application, copies of regulations and issuances governing the program, contracting procedures, environmental policies and reviews, fair housing and equal opportunity requirements, relocation and displacement provisions. Copies of the Plan shall be made available at convenient locations in English and Spanish, for review by citizens affected by the programs, and arrangements shall be made to make this information accessible to those who are handicapped or need assistance in translation of this material.

Public Hearings - The City held three public hearings to obtain citizens' views and to respond to proposals and questions, at two different stages of the development of the PY2016-2020 Consolidated Plan, the 2016 Action Plan and the Assessment of Fair Housing Report.

The public hearings were held at convenient times and locations to permit broad participation, especially by low and moderate-income persons, residents of lower income blighted neighborhoods, and handicapped citizens. The hearings addressed housing and community development needs, development of proposed activities, and review of program performance. Advertisements of public presentations, public hearings and citizen comment periods included contact information to arrange for accessibility by handicapped citizens, for the hearing and sight impaired, and a translator was also available, upon request.

To obtain the views of citizens on housing and community development needs, and priority non-housing community development needs, A public presentation announcing the availability of the Community Needs Assessment and Fair Housing surveys, in English and Spanish, was presented, along with an overview of the creation of the AFH Report and 5-Year Consolidated Plan on March 21 and April 4, 2016 at regularly-scheduled City Commission meetings. Advertisements in English and Spanish, announcing the availability of Community Needs Assessment and Fair Housing Surveys were publicized in the Hometown News newspaper on April 8, 2016, in Hispanics for Action on the Treasure Coast newsletter, on May 12, 2016, in the Lincoln Park Main Street newsletter in April, 2016, and on the City's public access television station from April 8 through July 11, 2016.

Community presentations on the 5-Year Consolidated Plan and AFH creation were advertised, in English and Spanish and held January 13 at a regularly-scheduled Communitywide Council (CWC) meeting, on January 2 at the Percy Peek Gymnasium in the Lincoln Park neighborhood, on January 26 at Fort Pierce City Hall on June 16 at the offices of Community Based Development Organization Lincoln Park Main Street, on June 23 at Fort Pierce City Hall and on July 13 at a regularly-scheduled Communitywide Council meeting at Fort Pierce City Hall. Each presentation was followed by distribution of English and Spanish versions of the Community Needs Assessment and Fair Housing surveys. Volunteers often picked up extra copies of the English and Spanish surveys following the meetings and distributed them door-to-door throughout our historic neighborhoods. Hardcopies of the English and Spanish Community Needs Assessment and Fair Housing surveys were distributed through the Police Athletic League Community Center, Lincoln Park Main Street and via numerous supportive service agencies throughout the City. A large display was set up in the foyer at Fort Pierce City Hall encouraging people to complete the surveys, which were available on the front counter.

Availability of the Community Needs Assessment and Fair Housing surveys were also promoted through a newspaper article in the St. Lucie News Tribune on April 12, 2015. Notifications in English and Spanish of the availability of the surveys were also included as an electric bill insert through the Fort Pierce Utilities Authority in the April, 2016 utility bills and in the Hometown Newspaper, in English and Spanish.

The Fort Pierce Community Needs Assessment Survey (CNAS) and the 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 via U.S. Mail upon request and through the various other venues described above.

Urban Redevelopment staff conducted one-on-one interviews related to community needs and fair housing issues in Fort Pierce with numerous realtors, housing agencies, St. Lucie County Community Services, and other supportive service organizations between April 15 and July 1, 2016.

Three (3) public hearings were provided during the development of the AFH Report. The first public hearing was held following a presentation on the creation of the Report on April 4, 2016, during the beginning of the process, to

garner public comment and to promote the availability of the English and Spanish Community Needs Assessment and Fair Housing surveys. The other two (2) public hearings were held July 5 and August 1, 2016, during regularly-scheduled City Commission meetings.

Interested parties had more than thirty days to examine the draft AFH and 5-Year Consolidated Plan, in English and in Spanish, prior to its submission to the City Commission for approval and proper resolution.

The City encouraged citizen input at any time during the planning and creation period for the AFH Report. Any citizen comments made were duly noted in this report under Citizen Comments. Final results of the Fair Housing Survey are also included in the Consolidated Plan and AFH Report, in the Appendices section.

Any citizen complaints presented verbally were answered at the time presented. Any complaints received in writing were answered within thirty working days from the date the complaint was received. All such comments, complaints, objections and responses have been summarized and attached to the Consolidated Plan and Assessment of Fair Housing Report in their respective Appendices.

The process used to develop Fort Pierce's 5-Year Consolidated Plan and Assessment of Fair Housing Report complies with Part 24 Section 91- 200 of HUD Regulations which requires interaction among private citizens, various local, county and state businesses and agencies concerned with housing and social services, non-profit and for-profit housing providers and other members of local institutions involved in the delivery of housing.

The Consolidated and Annual Action Plans, the Citizen Participation Plan and the Assessment of Fair Housing Report were all available in English and Spanish. Residents were encouraged to contact City staff to request assistance, as needed with additional translations of the Plans and Report.

Meetings - Communitywide Council (Advisory Council) - The City is desirous of encouraging the participation of its citizens, especially low-income residents, in developing and implementing a Community Development program. Citizens are involved in an advisory role in recommending policy issues and strategies to help determine both short and long term community development goals and objectives.

The Communitywide Council consists of seven regular voting and up to four alternate members appointed by the City Commission. The regular voting members consist of four persons of low or moderate income neighborhoods from the CDBG target area and are residents of federally assisted housing, representatives of community organizations or otherwise eligible for participation in the CDBG program and three members are from the community at large. The alternate members consist of two persons from each group and have no voting powers, except to fill the seat of an absent regular voting member and vote in their stead, as required, and as defined in City of Fort Pierce Resolution No. 10-54. All members are appointed to serve a two-year term. Members may serve no more than two consecutive terms.

Meetings of the Communitywide Council are held on the second Wednesday of the month beginning at 6:30 p.m. or at a time designated by the Council, in the second floor conference room at City Hall. Meetings are held monthly. Community presentations on January 13, 2016 and July 8, 2016 of the Consolidated Plan, Annual Action Plan and Assessment of Fair Housing Report and promotion of the available surveys were presented during Communitywide Council meetings on January 13, 2016.

Availability to the Public - The Consolidated Plan, Annual Action Plan and Assessment of Fair Housing Report were made available to the public upon reasonable and timely request. Printed copies, in English and Spanish, were made available for citizens to examine at Fort Pierce City Hall, on the City's website and, upon request through email and U.S. mail. Availability of the Plans and Report were advertised in newspapers of general circulation, on the City's website and in the Fort Pierce Utilities Authority utility statement.

Response to Complaints and Grievances - If the City receives a written complaint regarding any aspect of the Consolidated Plan process, a written response will be provided within fifteen (15) working days, where practical. Contact information for Urban Redevelopment Department staff was identified at public meetings, public hearings, with an address, telephone number and email address provided for individuals to submit comments. This contact information was also provided in all printed materials related to the Consolidated Plan, Annual Action Plan and Assessment of Fair Housing Report.

Use of Citizen Participation Plan – 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, in English and Spanish, on the City's website and television station, followed by a public presentation and public hearing on May 2, 2016. The City of Fort Pierce has followed the guidelines set forth in its Citizen Participation Plan.

Jurisdiction's Responsibility - The requirement for citizen participation did not restrict the responsibility or authority of the City for the development and execution of its Consolidated Plan, Annual Action Plan or the Assessment of Fair Housing Report.

3. Housing and Homeless Needs Inventory

A. Housing Needs

Housing is a basic human need, and a resource for attaining many other human goals. Housing is central to most people's desire to build their net worth, enjoy a settled, safe and serene life, and capitalize on the value of a home for other major purchases and investments. It is both a means and evidence of self-accomplishment. It is this critical role of housing for both individual and community well-being that accounts for the commitment of governments at all levels to the provision of safe, decent and affordable households in communities across America. An analysis of the City's housing market provides practical insight into its housing needs.

Information provided by the American Community Survey (ACS) Five-Year Estimates 2010-2014 for Fort Pierce reflected a total of 21,711 housing units, which is a decrease from the previous Five-Year Consolidated Plan which reported 22,003 housing units. This data reflects a relatively sluggish growth to an overall current population of 42,125 or approximately 2 persons per household, compared to St. Lucie County's total population of 298,563 persons, 277,789 total housing units or 1.08 persons per household.

The 2010-2014 ACS Five-Year Estimates report a total of 16,283 occupied housing units in the City of Fort Pierce. In order to determine an accurate estimate of households by annual income, it must be known that the median income for households is \$25,976 (combination of all types), the median family household (up to 4 persons) is \$31,220, the median income for married-couple families (up to 6 persons) is \$44,833, and the median income for non-family households (up to 2 persons) is \$19,400. This information helps to determine the overall percentage of each type of income level of extremely low, very low, low and moderate-income households within the City. The 2010-2014 ACS data reflects that an overall 35.9% of the people living in Fort Pierce live in poverty, or 15,653 people. Of this, 27% or 4,226 people represent the extremely low-income bracket, 34.7% or 5,432 households represent the very low-income bracket, 14.8% or 2,317 people represent the low-income bracket, and 23.4% or 3,678 persons represent the low to moderate income bracket. The Housing Market Analysis portion of this plan represents 7,375 housing units as owner-occupied versus 9,015 housing units as renter-occupied.

The table below reflects the income level percentages for all types of households in Fort Pierce, comparing 2009 data to 2014 data, published by the U.S. Census American Community Survey. This data represents both owner-occupied and renter-occupied housing units.

	Households (2009)	Households (2014)	Families (2009)	Families (2014)
Total	15,207	16,283	9,515	9,743
Less than \$10,000	13.2%	18.3%	10.9%	15.7%
\$10,000 to \$14,999	8.7%	10.5%	6.2%	7.2%
\$15,000 to \$24,999	18.2%	19.6%	17.2%	18.8%
\$25,000 to \$34,999	13.7%	14.1%	13.2%	13.4%
\$35,000 to \$49,999	18%	13.9%	18.3%	15.3%
\$50,000 and above	28.4%	10.8%	34.1%	12.8%
Median Income \$\$	31,598	25,976	36,584	30,637

Source: American Community Survey 5-Year Estimates 2010-2014, Income in the Past 12 Months, Fort Pierce

In comparison to the 2009 income and ownership for the low-income population characteristics, the following statistics remain similar in pattern:

- Just under one in ten very low-income persons owned their own home;
- More than one out of three renters were very low-income;
- Very low-income renters constituted the largest group of renters by income;
- Low-income owners were just under one in eight owners;
- Low-income renters were just over one in five in the City; and
- Moderate-income owners were one in five and one and five were also renters.

The trend of renter-occupied units in Fort Pierce has remained the most prominent housing statistic since 1990.

Housing Problems - Cost-burden, severe cost-burden, substandard housing conditions, and overcrowding (especially large families) are key indicators of the economic health and sustainability of a community and its neighborhoods. Overall, in 2014, renter occupied households reported having more housing problems than owner occupied households in Fort Pierce.

Housing Cost Burden - In 2014, the American Community Survey reported that renter occupied households suffered a much higher cost burden than owner occupied households with approximately 5,154 households paying 35% or more of their monthly income toward housing costs. More specifically, very low-income households represented 4,036 of the 5,154 households reflected in the highest bracket of cost burden.

Among all types of households combined within the City, more than 7,290 households, or approximately 45% of all households in Fort Pierce pay more than 35% of income toward monthly housing costs. By comparison, 29% of households in Florida are cost burdened.

In regards to elderly households, 4,201 or approximately 25% of households are headed by a person 65 years or older. In comparison, elderly persons head 28.3% of households statewide. Elderly households are 42.3% owner occupied.

Overcrowding and Poverty - The 2010-2014 ACS 5-Year Estimates data shows that 31.8% or 6,904 households, out of a total 16,283 occupied housing units in Fort Pierce are living at or below poverty. The data available does not provide overcrowding statistics by income level, but it does reflect that approximately 13% or 2,106 households are living in overcrowded conditions.

Substandard Housing - The City of Fort Pierce uses three main categories to define housing conditions within the City. These categories include: 1) substandard housing suitable for rehabilitation, 2) housing not suitable for rehabilitation, and 3) standard housing in need of minor home repair. While the City has homes that are in substandard condition due to lack of maintenance/code enforcement, less than 1% are lacking kitchen or plumbing facilities.

The very low-income or below poverty communities within the City generally face substandard conditions such as lack of telephone service available; however, private local non-profit agencies are available to assist residents living in these conditions. The City has also been able to assist in securing abandoned, unsafe structures using Federal funding.

The City is currently in the process of selling 14 first mortgages that it provided using Hurricane Housing Recovery (HHR) funds several years ago. Once this sale is complete, more than \$700,000 will be available in the State Housing Initiatives Partnership (SHIP) program, in addition to the City's annual SHIP entitlement, which has recently averaged around \$200,000 annually. All of these funds will be used to provide home rehabilitations and first time homebuyer assistance. The City completed fourteen (14) home rehabs in 2015 and has a current Waiting List of 19 citizens on the Waiting List will be contacted within the few weeks to update their applications as we prepare to begin their home rehabs. The City expects to complete 40 home rehabilitations using SHIP funds within the next three (3) years, which we believe will significantly impact our substandard housing issue, as it pertains to owner-occupied homes.

Racial or Ethnic Disproportion Needs - Approximately 40.9% of the total population in Fort Pierce is African American or one or more races, more specifically persons of Haitian decent. Although data sources, such as the U.S. Census Bureau's American Community Survey (ACS), do not provide specific statistics regarding the

housing conditions by race, the African American/Haitian communities generally represent a large percentage of families that occupy substandard housing, overcrowding or live below the poverty level. This demographic is better represented under the non-homeless special needs population category of this Plan, specifically farm workers and their families.

B. Homeless Needs

According to the Treasure Coast Homeless Services Council January 2015 Point-in-Time Survey, there is an estimated 1,096 persons in St. Lucie County who meet the federal definition of *homeless*. The U.S. Department of Housing and Urban Development defines the term *homeless* as someone who meets the following criteria:

- An individual who lacks a fixed, regular, and adequate nighttime residence; and
- An individual who has a primary nighttime residence that is –
 - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - An institution that provides a temporary residence for individuals intended to be institutionalized; or
 - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

The following chart reflects **Homelessness Facts for St. Lucie County, Florida**.

2014 Homelessness Totals	2015 Homelessness Totals
Homeless Adults: 799	Homeless Adults: 764
Homeless Children: 177	Homeless Children: 332
Total Homeless: 976	Total Homeless: 1096
Reason For Homelessness	
Disability: 20	Disability: 57
Unemployment: 144	Unemployment: 129

Source: Treasure Coast Homeless Services Council, Inc. January 2015 Point-in-Time Survey

Racial/ethnicity data is not collected at the Point-in-Time Survey or at other junctures.

C. Non-Homeless Special Needs

Persons with Disabilities - The 2010-2014 Five-Year Estimates of the American Community Survey (ACS) from the U.S. Census Bureau identified 13.47% of the population of the City of Fort Pierce with a disability. Of children eighteen and under, 1.8% had a disability. Persons aged 18-64 had a 13% disability rate and seniors aged 65 and older had a 35.7% disability rate. For comparisons to Florida’s population, see the following table:

Persons with Disabilities (non-institutionalized)		
Age	Fort Pierce	Florida
17 and under	1.8%	3.9%
18-64 years	13%	9.9%
65 years and older	35.7%	34%
Total # with disability	5803	2,429,834

Elderly and Frail Elderly - For purposes of the Plan, an elderly person is defined as being at least 65 years of age. As previously mentioned, the elderly are frequently hit hardest by inflation, shortage of health care facilities and the special burdens imposed by infirmity and isolation. For many elderly, their savings and fixed income cannot withstand the strain of rising costs of living. We also live in an era of an increasingly aging population, with Florida leading the Country in the high average age of our population. Over 13.9% of persons over age 65 in Fort Pierce live alone.¹

¹ 2009-2013 American Community Survey; U.S. Census Bureau

The frail elderly are defined “as individuals, over 65 years of age, dependent on others for activities of daily living, and often in institutional care.” In plain terms, the frail elderly need assistance in order to perform routine activities such as eating, bathing and household maintenance. In order to estimate the number of elderly that are frail and are low-income, we have to rely on national studies. At a minimum, we know that nationally:

- About 50% of all elderly 85 years and over have one or more limitations to activities of daily living; that is they are frail elderly.
- For persons aged 80-84, 31% are frail elderly.
- For persons aged 75-79, 20% are frail elderly.
- For persons aged 70-74, 11% are frail elderly.
- For persons aged 65-69, 9% are frail elderly.

Very low-income frail elderly are typically in great need of public sector assistance in order to maintain an acceptable living condition. There are approximately 1,168 very low-income elderly in Fort Pierce. Their supportive housing needs include health care, home maintenance, transportation, shopping and, sometimes, food preparation. Two agencies serving the City are the Council on Aging of St. Lucie, Inc. (COASL) and St. Lucie County Helping Hand Neighbors Center, which provide meals, education services, homemaking, personal care, recreation, and transportation assistance to elderly and disabled citizens. COASL provides services to over 25,000 seniors in St. Lucie County annually.

Severely Mentally Ill - The National Institute for Mental Health estimates that 20% of Americans 18 or older – about one in five adults – suffer from a diagnosable mental disorder in a given year. In addition, 4 of the 10 leading causes of disability in the United States are mental disorders – major depression, schizophrenia, bipolar disorder, and autism/Asperger’s Syndrome. Many people suffer from more than one mental disorder at a given time. The National Institute for Mental Health defines serious mental illness as: “Adults with a serious mental illness are persons: (1) age 18 and over, (2) who currently or at any time during the past year, (3) have a diagnosable mental, behavioral, or emotional disorder of sufficient duration to meet diagnostic criteria specified within the Diagnostic and Statistical Manual of Mental Disorders, (4) that has resulted in functional impairment which substantially interferes with or limits one or major life activities. All these disorders have episodic, recurrent, or persistent features; however, they vary in terms of severity and disabling effects.” The exact number of people in this community with mental illness is unknown. Using the figure of just one percent of the population, this would account for 431 severely mentally ill within the City. This population is vulnerable to job loss and homelessness. New Horizons of the Treasure Coast has a 90 bed residential facility serving children and adults in Fort Pierce, and also provides outpatient services. The national and regional trend to remove the severely mentally ill from institutions and allow them to assimilate into the community can accelerate homelessness and create other community problems. Treasure Coast Homeless Services Council is taking the lead in addressing the need for homeless prevention and housing for this in-need population.

Developmentally Disabled - The developmentally disabled are persons with severe, chronic mental and/or physical impairments, which are likely to continue indefinitely and cause serious problems in language, learning, mobility and capacity for independent living. Developmentally disabled individuals frequently need assisted living/working conditions, life skills training and transportation. There are no estimates of developmentally disabled persons within Fort Pierce. Nationally, it is estimated that one to three percent of the population meet this definition. This figure is published by the Association for Retarded Citizens, a national organization for retarded and disabled citizens. The City continues to seek resources – social services and housing -- that will meet this need. Taking the middle range of just over 2% of the population, Fort Pierce has 830 developmentally disabled residents.

Physically Disabled - The physically disabled have one or more physical impairments, which impede their ability to function independently. This does not necessarily mean that the physically disabled are unproductive members of our community. However, these citizens want to live as independently as possible. The American Community Survey (ACS) does not differentiate between types of disabilities, and there are no local estimates of the number of physically disabled residents. Supportive housing efforts by the City of Fort Pierce have identified those low-income, physically disabled residents:

- Often need modifications to their current housing in order to live more independently (ramps, expanded doorways, accessible kitchens and bathrooms);
- Need socially stimulating living environments with opportunities for leisure-time activities; and
- Cannot always afford decent, accessible housing.

Persons with Alcohol/Other Drug Addictions - Alcohol and other drug addictions are defined as excessive and impairing use of alcohol or other drugs, including addiction. There is a correlation between alcohol and other drug addiction and housing problems. For example, about one-third or more of clients in publicly funded residential programs are homeless most of the year. Even for individuals that are not homeless, addictions can lead to unemployment, loss of wages (due to absenteeism), poor property maintenance and other problems. New Horizons of the Treasure Coast offers counseling, job training and one-on-one guidance to individuals under treatment or returning from treatment for drug and alcohol addictions. According to the National Alcoholism Center, at least 15% of Floridians are in danger of being alcoholics. Applying this figure to the 41,590 persons in Fort Pierce, at least 6,239 persons may be addicted to alcohol without considering numbers affected by street or prescription drugs.

While drug abuse is nothing new, addictions to prescription drugs such as Oxycodone have reached epidemic proportions. Many people begin taking pain medications with legal prescriptions for diagnosed conditions, but become addicted and begin using at greater and greater quantities. Seventy percent of detoxification admissions at New Horizons of the Treasure Coast are for prescription drug withdrawal.

Heroin is quickly becoming the 'drug of choice' in Florida. The drug was detected in 447 fatalities throughout the state in 2014, according to a report released Florida's medical examiners. That's an all-time high, and more than doubles the 199 people who had heroin in their bodies when they died in 2013.

The deadly surge parallels that of another drug — fentanyl — which was detected in 538 deaths across the State in 2014. That was an 84 percent jump from the 292 fatalities in 2013.

A powerful opioid medication, fentanyl is commonly mixed with heroin to enhance its effects — and is blamed for making heroin even deadlier.

The data reflect a nationwide resurgence in heroin use, which experts attribute to efforts to combat prescription drug abuse. According to Khary Rigg, a professor of mental health law and policy at the University of Florida, "For many people, painkillers have been a gateway into heroin use."

Persons with AIDS and Related Diseases - Nationally, HIV/AIDS is more likely to be found in men (80%) and in the black population (44%) compared to white (31%), Hispanic (21%) and others (4%). At the end of 2011, the Center for Disease Control (CDC) said an estimated 1.2 million persons in the United States were living with HIV/AIDS. Florida ranks second (2nd) in the nation for number of HIV/AIDS cases among adults and second in pediatric HIV/AIDS cases. The CDC estimates that approximately 33,000 persons become infected with HIV each year. Anyone actually diagnosed with AIDS, AIDS related complex or HIV-positive is considered a member of this special needs population.

The most recent Florida Department of Health, Division of Disease Control's Surveillance Report identified 337 HIV/AIDS cases in St. Lucie County as of 2014. St. Lucie County ranks number seven in Florida in Aids cases 2012-2014.

According to the Sun Sentinel's story by reporter Dan Sweeney on July 24, 2015, the number of reported HIV cases in Florida jumped 23 percent between 2014-2015, the biggest increase in a continuing upward trend that began in 2012 after several years of decreases. And, the proportion of Floridians infected with the disease is at its highest in seven years. Experts say the reasons include a decreased fear of dying from AIDS, subpar attempts at safe-sex education and disease prevention, and increased use of injected drugs such as heroin.

The Care Network of the Treasure Coast (CNTC) is the Ryan White Part B, Community Advisory Planning Body for Indian River, St. Lucie, Martin and Okeechobee counties. The CNTC is committed to improving the health and quality of life for people living with HIV/AIDS throughout the Treasure Coast. They are committed to working

together to build and strengthen relationships with consumers, providers, and community partners. The CNTC, formerly known as the AIDS Consortium of the Treasure Coast, was established in the mid-90's to serve as the advisory planning body for the Ryan White Part B funds in Area 15. The Ryan White Part B funds are awarded by the federal government to each state to provide access to medical care and social services for people living with HIV/AIDS. The State of Florida Department of Health in turn awards the funds to a lead agency within each Area. The St. Lucie County Health Department (SLCHD) currently serves as the Lead Agency for Area 15. The Lead Agency serves as the fiscal and administrative agency for the Ryan White Part B funds.

Farmworkers/Fishing Workers – Florida has a total of 13,291 farms with 107,192 farm workers. Florida has a total of 1,014 migrant worker farms with 43,842 migrant workers. St Lucie County has a total of 150 farms with 1,033 workers. St Lucie County has 404 migrant workers on contract labor farms.² Migrant workers are defined as a person traveling more than 75 miles to find farm work. Seasonal workers also perform labor in crop agriculture but do not make this migration. In addition to the migrant/season distinction, farmworkers may be accompanied or unaccompanied. Accompanied farmworkers are those living with a spouse, children, or parents or minor farmworkers living with a sibling. Unaccompanied farmworkers are those who do not live with immediate family.

Unaccompanied Migrant/Seasonal Workers	Accompanied Migrant/Seasonal Workers	Total Migrant/Seasonal Workers
461	264	724

FL Dept. of Health Permitted Camps and State and Federally-Assisted Farmworker Housing - 2014			
Rural Development & FL Housing Multifamily Housing		FL Dept. of Health Permitted Camps	Total Capacity
Units	Capacity		
104	416	60	476

Florida Dept. of Health; Shimborg Center for Housing Studies, Assisted Housing Inventory

Unaccompanied migrant farmworkers fall most frequently into the lowest income groups, earning less than \$10,000 per year.³ However, it is important to note that many farmworkers meet their housing needs through the private market or through subsidized housing not specifically reserved for farmworkers.

Data for fishing workers is too small to be analyzed at the County level but housing affordability challenges can be assumed to be the same as that of farmworkers.

Large Families - HUD defines large families as being a family unit comprised of five or more persons. The housing needs of large families within this community are problematic on two counts. First, there is a limited supply of rental units with 3 or more bedrooms in the City. Hence, large families are often forced to live in overcrowded conditions.

Secondly, the large family finds it increasingly difficult to locate affordable housing to accommodate its needs. Homeownership is prohibitively expensive for many families, as income has not kept pace with the cost of housing. The strong need for increased family housing is evident when viewed against the numbers of families qualifying for assisted housing programs. The 2014 American Community Survey found 2,086 large family households among the City's total households (9.5% of all households). Often, large families have several dependent children and thus need a location close to day care centers and schools. Large families are more likely to have low and moderate-incomes and pay more than 35% of their incomes for housing. Overcrowding is also an indicator of the need for more affordable housing for these families. A total of 4.7 percent of all renter households and 3.3 percent of all owner households contain 1.01 or more persons per room. The federal definition of overcrowding is more than 1 person per room per dwelling unit.

Children and Youth - In 2014, there were 10,553 children and youth under 18 in the City of Fort Pierce. The City of Fort Pierce has labeled children and youth who are troubled or threatened with homelessness as a special

² AGcensus. USDA, Census of Agriculture, 2014

³ Shimborg Center for Housing Studies, 2015

needs population. The City realizes that young people must receive adequate guidance and care in order to develop into productive members of society. The City also believes that youth must be provided with alternatives to drugs and violence. Most social service needs of the City are coordinated and provided by St. Lucie County and the Children’s Services Council of St. Lucie County, as well as direct state and federal funding through a myriad of programs. However, the City allocates a portion of its Community Development Block Grant funds for Public Service Grants, which are provided to non-profit organizations that provide funding to services for at-risk children, adults and families.

The City of Fort Pierce and many community partners are proud sponsors of Project SafePlace locations. Project SafePlace is a nationally acclaimed prevention and outreach program located in over 600 communities across the country. The program is designed to assist youth that are at-risk, in crisis, or have run away from home. Signage at locations, such as fast food restaurants provides a network of sites where young people can go if they need help quickly. When a young person requests help at a SafePlace, the site contacts the Children’s Home Society’s Wave C.R.E.S.T facility in Fort Pierce. Wave C.R.E.S.T., a facility for youth aged 12-17, provides temporary shelter and counseling.

Victims of Domestic Violence - Domestic violence is a pattern of controlling behaviors – violence or threats of violence – that one person uses to establish power over an intimate partner in order to control that partner’s actions and activities. Physical assault is widespread among adults in the United States. An estimated 4 million women and 3 million men are physically assaulted annually in the United States.⁴ More than 3 million children witness domestic violence in their homes every year. Children who live in homes where there is domestic violence also suffer abuse or neglect (30 to 60%). Safespace, Inc. provides temporary shelter for children and their parents of the Treasure Coast who are victims of family violence.

D. Lead-Based Paint

Incidence of Lead-Based Paint - The Plan requires Fort Pierce, to the extent feasible, to assess the number of incidents of lead-based paint in housing units. In this assessment, the City must also estimate the number of units with lead-based paint that are occupied by low, very low and extremely low-income households. Occurrence of lead-based paint does not necessarily mean a hazard or risk. The properties more at risk are ones deteriorating, particularly with plumbing problems or rehabilitated units where unsafe renovations occurred. Lead-based paint in these instances can cause lead poisoning, which can result in IQ reductions, reading and learning disabilities, decreased attention span and hyperactivity. Lead paint was banned from residential paint beginning in 1978. Sources of lead paint hazards can be lead dust (often generated during inappropriate lead-based paint elimination efforts) and the deterioration and peeling of lead paint (even where the lead paint has been covered with oil-based or water-based paint).

Age of Housing as Indication of Lead Based Paint – Knowing the age of the housing unit is one of the key ways to estimate the number of units with lead-based paint. However, estimating the number of units that may have lead-based paint is extremely difficult since not all housing units built before 1979 contain lead paint. The following table shows the ages of housing units in the City of Fort Pierce by housing type.

	2010 or later	2000 - 2009	1980 - 1999	1960 - 1979	1940 - 1959	1939 or earlier	Total
Owner Occupied	40	955	1,881	2,858	1,288	246	7,268
Renter Occupied	46	1,271	2,389	3,624	1,451	234	9,015
Total Occupied Housing Units	52	2,226	4,270	6,482	2,739	480	16,283

Source: 2010-2014 American Community Survey, Table S2504

⁴ 2000 Safe Horizon, originally Victim Service Agency, 2014

According to 2010-2014 American Community Survey data, 9,749 housing units, or approximately 59.8% of the City's current stock, were constructed before 1980.

Most of the very low and moderate-income families occupy older housing. These figures are utilized below in determining the extent of possible lead-based paint hazards in Fort Pierce.

As stated previously, not all housing built before 1979 contain lead paint. Some houses were never painted with lead paint; others have had the lead paint removed properly. Although no accurate analysis as to the extent of lead paint is available, the federal government requires that the City estimate the prevalence of lead-based paint in the community. Based on HUD's formulas regarding the prevalence of lead paint, the City could have lead paint occurrences in as many as 6,177 residences. Geographic locations of these housing units are not available.

Estimates of Housing Units with Lead-Based Paint Hazards

	Total # of Houses	% Estimated with Lead-Based Paint	Estimated with Lead-Based paint
1939 or earlier Housing	480	90%	432
1940-1959 Housing	2,739	80%	2,191
1960-1979 Housing	6,482	62%	4,018
TOTAL	9,701		6,641

Source: 2010--2014 American Community Survey, Table S2504, Florida Housing Clearinghouse

Lead Hazard Reduction Activities - As shown in the previous table, 6,641 housing units in Fort Pierce mostly occupied by very low, low and moderate-income households may contain lead-based paint. With regard to lead-based paint hazards, the Fort Pierce Housing Authority has completed comprehensive testing of all 827 public housing units under its jurisdiction.

All housing rehabilitated with CDBG funds will meet the compliance found at 24 CFR 25 and will provide notification for the owner occupants of properties assisted with rehabilitation of the potential presence and hazards of lead-based paint. Notification will continue to be achieved through the distribution of the EPA/HUD/CPSC lead-based paint hazard information pamphlet. A written notice to occupants informing them of the results of lead hazard evaluation or presumption and a notice of lead hazard reduction activity will be posted within 15 days after lead hazard reduction activities have been completed. All property owners (both subsidized and market rate) must disclose available information about the presence of lead-based paint and provide prospective buyers/occupants with any existing documentation on known lead-based paint hazards in the dwelling unit.

On homes constructed prior to 1978, painted surfaces that will be disturbed during rehabilitation shall be assumed to contain lead-based paint, and the abatement by standard treatments will be implemented. For units that are assisted at less than \$5,000, the surfaces that are disturbed will be rehabilitated in a safe manner, using safe work practices. Those housing units constructed prior to 1978 and receiving up to \$20,000 in rehabilitation will be assumed to have lead-based paint. Lead hazard reduction activities will be conducted and may include paint stabilization, interim controls, standard treatments, or abatement, depending on the requirements for the activity type. Safe work practices shall be used when performing lead hazard reduction or rehabilitation work that disturbs painted surfaces known or assumed to contain lead-based paint. Clearance activities will be conducted to confirm that no lead-based paint hazards remain when work is complete.

4. Housing Market Analysis

A. General Characteristics

This section of the Consolidated Plan will address the general characteristics of the City's current housing market including supply, demand, condition, cost of housing, housing stock available to serve persons with disabilities and housing to serve person with HIV/AIDS and their families.

Fort Pierce Housing Stock (Supply) - During the last Five-Year Consolidated Plan, there was an estimated 22,003 housing units in the City of Fort Pierce. Data collected during the 2010-2014 American Community Survey (ACS) Five-Year Estimates, reflects a decrease to 21,711 overall housing units. The chart below represents the types of housing units established and supply of each type of unit.

Fort Pierce Housing Units in Structure, 2010 - 2014	
Type of Housing Unit	Number of Housing Units
Single-Family	9,598
Multi-Family	11,361
Mobile Homes	739
Boat, RV, Van, etc.	13
Total Housing Units	21,711

Source: American Community Survey 2010-2014, City of Fort Pierce

The age of the housing stock is an important factor to determine when analyzing housing need strategies. Older housing stock generally means a greater need for rehabilitation. Housing units built prior to 1950 represent 7% (1,541 units) of the overall housing stock in Fort Pierce.

Fort Pierce Housing Stock by Year Structure Built, 2010 - 2014		
Total Housing Units	21,711	
		Percentage of Overall Stock
Built 2010 or later	68	.3%
Built 2000 to 2009	3,272	15.1%
Built 1990 to 1999	2,204	10.2%
Built 1980 to 1989	3,939	18.1%
Built 1970 to 1979	4,535	20.9%
Built 1960 to 1969	3,368	15.5%
Built 1950 to 1959	2,668	12.3%
Built 1940 to 1949	695	3.2%
Built 1939 or earlier	962	4.4%

Source: American Community Survey 2010-2014, City of Fort Pierce

Even though age is a significant factor in determining housing rehabilitation needs, other factors, such as lead-based paint and asbestos are generally found in housing units built prior to 1979. Housing units built prior to 1979 represent 56.3% (12,228 units) of the overall housing stock in Fort Pierce. Housing units built after 1980 represent 46.4% (9,483 units) of the overall housing stock. However, within the time period of this five-year Plan, housing stock built during this time frame will experience normal wear and unforeseen weather occurrences, which will increase its need for rehabilitation. The chart below represents the age ranges of the housing stock within Fort Pierce.

Fort Pierce Housing Stock (Demand and Conditions) - This section combines the aspects of demand and housing conditions in Fort Pierce. With an ever-increasing population, demand for suitable housing stock remains a barrier to affordable housing in Fort Pierce.

Housing stock demand also depends on factors such as, estimated number of households living in substandard units. Substandard housing is defined as persons/families living in overcrowded or substandard housing arrangements and/or a house or apartment that does not have a safe working kitchen, bathroom, plumbing or electrical service, or an adequate source of heat. The following chart describes the current number of substandard housing units and the characteristics that are used to determine the condition throughout the City.

Substandard Housing Data, Fort Pierce 2010-2014			
Substandard Characteristics			
Lack of complete plumbing facilities	Lack of complete kitchen facilities	No telephone service available	Overcrowding
74	129	1,041	545
*Please note that this data may not provide an accurate total of substandard housing due to duplication of data			

Source: American Community Survey, 2010-2014, Fort Pierce

Fort Pierce Housing Stock (Cost of Housing) - Fort Pierce housing stock contains a mixture of housing types including condominiums on Hutchinson Island, historic Indian River Drive residences, public and assisted housing, and a large array of working class single-family homes. Housing costs are determined in several ways, including City of Fort Pierce, Florida

the monthly housing costs for homeowners and renters. The first section below demonstrates the cost burdens of homeowners, specifically the overall housing market prices and the monthly owner costs of homes with and without mortgages.

Housing market values in Fort Pierce generally range from less than fifty thousand dollars to more than one million dollars, depending on the geographic and cultural aspects on the community and surrounding areas. The chart below reflects housing values for all owner-occupied housing units located throughout the City and surrounding areas.

Housing Market Values, Owner-Occupied Units, Fort Pierce 2010-2014		
Total Owner-Occupied Units	7,375	
Less than \$50,000	1,863	25.3%
\$50,000 to \$99,999	2,189	31.6%
\$100,000 to \$149,999	715	9.7%
\$150,000 to \$199,999	729	9.9%
\$200,000 to \$299,999	1,065	14.4%
\$300,000 to \$499,999	420	5.7%
\$500,000 to \$999,999	190	2.6%
\$1,000,000 or more	63	0.9%

Source: American Community Survey, 2010-2014, Fort Pierce

Although housing market values determine the overall cost of the primary mortgage of a home, monthly housing costs (not including utilities; but including maintenance, taxes, assoc. fees, etc.) must be factored into a homeowner’s cost burden to properly demonstrate the current needs and trends of the housing market in Fort Pierce. In order to demonstrate a reasonable analysis of cost burden, this Plan separates Selected Monthly Owner Costs (SMOC) into two categories: Selected Monthly Owner Costs (SMOC) Housing Units with a mortgage and Selected Monthly Owner Costs (SMOC) Housing Units without a mortgage. According to the ACS Five Year Estimates for 2010-2014, there are a total of 7,375 owner-occupied housing units within the City of Fort Pierce. Of the total 7,375 housing units, there are 3,600 housing units with a mortgage and 3,775 housing units without a mortgage. The following two charts represent the estimated Selected Monthly Owner Costs (SMOC) ranges for both categories.

Selected Monthly Owner Costs (SMOC) in Fort Pierce, 2010-2014		
Housing Units with a Mortgage (3,600 units)		
Cost Range (per month)	Number of Units in Range	Percentage of Overall Units
Less than \$300	0	0.0%
\$300 to \$499	83	2.3%
\$500 to \$699	231	6.4%
\$700 to \$999	705	19.6%
\$1,000 to \$1,499	1,437	39.9%
\$1,500 to \$1,999	609	16.9%
\$2,000 or more	535	14.9%

Selected Monthly Owner Costs (SMOC) in Fort Pierce, 2010-2014		
Housing Units without a Mortgage (3,775)		
Cost Range (per month)	Number of Units in Range	Percentage of Overall Units
Less than \$100	126	3.3%
\$100 to \$199	426	11.3%
\$200 to \$299	481	12.7%
\$300 to \$399	623	16.5%
\$400 or more	2,119	56.1%

Source: American Community Survey 5-Year Estimates 2010-2014, Fort Pierce

When trying to capture an entire community’s housing costs, it is important to evaluate not only homeowner costs, but also those of rental housing occupants. Data calculated by the ACS Five-Year Estimates from 2010 to 2014

reflects a total of 9,015 renter-occupied units in the City of Fort Pierce. Below is a chart that represents the cost range, number and percentage of monthly gross rents for persons who occupy rental-housing units.

Monthly Gross Rents for Renter-Occupied Housing in Fort Pierce, 2010-2014		
Cost Range (per month)	Number of Units in Range	Percentage of Overall Units
Less than \$200	221	2.6%
\$200 to \$299	302	3.6%
\$300 to \$499	745	8.8%
\$500 to \$749	2,554	29.7%
\$750 to \$999	2,676	22.3%
\$1,000 to \$1,499	1,831	21.7%
\$1,500 or more	234	2.8%
No rent paid	452	(x)

Source: American Community Survey 5-Year Estimates 2010-2014, Fort Pierce

The overall data collected in the Cost of Housing section for this Five-Year Consolidated Plan will be combined with data collected from the **Fort Pierce Community Needs Assessment Surveys** (Community and Organizational Input) and the **Fair Housing Survey** (Assessment of Fair Housing Report) to formulate the strategies and goals to eliminate the barriers to affordable housing and to determine the greatest housing needs throughout the City of Fort Pierce and surrounding areas of St. Lucie County.

Fort Pierce Housing Stock (Housing Stock Available to Serve Persons with Disabilities) - According to the Selected Social Characteristics section of the 2010-2014 American Community Survey Five-Year Estimates, 12,119 people in the City of Fort Pierce are non-institutionalized civilians, five years of age or older, with a disability. Furthermore, housing statistics related to the availability of housing stock to serve persons with disabilities are unavailable. The Treasure Coast Homeless Services Council January, 2015 Point-in-Time Survey reported St. Lucie County has 109 adult persons who fit HUD’s definition of both disabled and homeless.

Community-Based Organizations (CBOs), such as the Housing Authority of the City of Fort Pierce, offer supportive housing programs for persons with disabilities based on type of disability, age of beneficiary, and type of support needed. However, housing stock characteristics and availability data can only be determined for vacant housing units.

The Housing Authority of the City of Fort Pierce offers a Section 8 Housing Choice Voucher Program specifically designed for non-elderly disabled residents; however, reports do not show how many units are designated.

Fort Pierce Housing Stock (Housing Stock Available to Serve Person with HIV/AIDS and their Families) – Florida has been heavily impacted by the HIV/AIDS epidemic. The state of Florida now ranks #3 in the United States with new HIV infection cases diagnosed in 2013. New HIV cases in Florida jumped 23% from 2014-2015 (total of 131,774 cumulative cases in 2013). Of those persons living with HIV disease in Florida, 48% are black, 29% are white and 21% are Hispanic. Men represent 71% of the cases. Persons over the age of 50 years represent 40% of the cases.

In 2006, the Treasure Coast Health Council published a report entitled *Breaking the Silence in St. Lucie County: A Strategic Approach to Reducing the Burden of HIV/AIDS*, which estimated that 79.5% of HIV/AIDS cases reported were in the City of Fort Pierce. The next chart reflects the number of cases reported by zip code in 2006. Among these cases, persons reported with HIV or AIDS is highest in the Black/African American/Haitian community.

Total Number of HIV/AIDS Cases Reported in 2006, Fort Pierce	
Number of Cases Reported	Zip Code
738	34950
113	34947
76	34946
62	34982
27	34951
17	34945
Total Number of Cases Reported: 1,033	
Total Percentage Compared to St. Lucie County: 79.5%	

Source: *Breaking the Silence in St. Lucie County: A Strategic Approach to Reducing the Burden of HIV/AIDS, 2006.*

There is no current information that breaks out the number of HIV/AIDS cases for Fort Pierce. The old chart (shown above) was left in this Plan as a reference to the data provided for St. Lucie County. New information (below) was taken from the Florida Department of Health, Bureau of Communicable Diseases, HIV/AIDS and Hepatitis Program, Surveillance Section, July 2014.

AIDS Data for St. Lucie County

Indicators	
AIDS Cases 2012-2014	134
Case Rates (rate per 100,000 population) 2012	40.6
AIDS Case Rank 2012	8
AIDS Percent Change (2010 to 2012)	7%
Morbidity: Reported AIDS cases Jan-Dec 2012	114
Morbidity: AIDS Case Rank	8

www.floridacharts.com/charts/NonVitalHIVAIDSViewer.aspx?cid=0471

The tables below provide information by the Department of Health about the gender, race/ethnicity, and age at first diagnosis for AIDS cases in St Lucie County 2010 – 2012.

AIDS Data for St Lucie County

	2010	2011	2012
Number of Cases	77	107	114
Female	34	45	63
Male	43	62	51
Hispanic, All Races	7	6	6
Asian	0	0	1
Black	54	71	85
White	14	29	22
Multi-Race	2	1	0

Age at AIDS Diagnosis

	2010	2011	2012
0-12	0	0	0
13-19	2	1	3
20-24	7	5	7
25-29	3	6	11
30-39	22	24	25
40-44	11	17	18
45-49	11	14	16
50-59	15	28	21
60-64	3	7	5
65-69	1	2	4
70+	2	3	4

St. Lucie County ranks 30th among Florida's 67 counties in HIV deaths. As of 2014, there were 1,479 individuals presumed living with HIV or AIDS in St. Lucie County.⁵

⁵ <http://www.countyhealthrankings.org/app/florida/2014/measure/outcomes/61/data>

The tables below provide information on HIV data for St. Lucie County.

HIV Data for St. Lucie County

Indicators	
HIV Infection Cases 2012**	78
Case Rates 2012*	27.8
HIV Case Rank 2012	12
HIV Percent Change (2010 to 2012)	+4%
Morbidity: Reported HIV Infection Cases 2012	78
Morbidity: 2012 HIV Case Ranks	12

*Rate per 100,000 population

**HIV data includes those cases that have converted to AIDS. These HIV cases cannot be added with AIDS cases to get combined totals since the categories are not mutually exclusive.

HIV Infection Data for Gender, Race/Ethnicity

	2010	2011	2012
Number of Cases	88	75	78
Female	41	23	35
Male	47	52	43
Hispanic, All Races	10	2	10
Asian	0	0	1
Black	50	52	51
White	26	20	15
Multi-Race	2	1	1

Age at HIV Diagnosis

	2010	2011	2012
0-4	0	0	1
5-12	0	1	0
13-19	6	2	5
20-24	9	5	7
25-29	8	2	8
30-39	22	18	18
40-44	12	11	6
45-49	13	11	12
50-59	9	17	16
60-64	4	4	1
65-69	2	1	1
70+	3	3	3

Vacancy Rates and Determination for Suitability of Rehabilitation - This section of the Consolidated Plan will illustrate the vacant and abandoned housing rate statistics and the condition characteristics of buildings deemed suitable for rehabilitation.

Fort Pierce Housing Stock (Vacancy Rates) - In March 2011, the 2010 Decennial Census reported that 13% of homes in the United States were considered vacant. This statistic has increased by 12.1% since 2007. An analysis of the City's housing vacancy and abandonment rate can assist City/County staff and local organizations in creating strategies and goals as to where funding is best suited when it comes to determining a community's greatest housing needs. The Department of Housing and Urban Development (HUD) defines the term *vacant* as a

property that has been unoccupied for at least ninety days; whereas, the term *abandoned* is defined as a property for which mortgage or tax foreclosure proceedings have been initiated, no mortgage or tax payments have been made by the property owner for at least ninety days, and that has been vacant for at least ninety days. The ACS Five-Year Estimates for 2010 to 2014 estimate that a total of 1,064 housing units are considered *vacant* or *abandoned*, but does not specify the exact estimates of each type.

B. Public and Assisted Housing

Public Housing Needs - In cooperation with the Housing Authority of the City of Fort Pierce, an analysis of current and projected Public Housing needs was completed using different tools and sources such as, the *American Community Survey 2014*, the *Fort Pierce Community Needs Assessment Survey*, the *Fort Pierce Community Needs Assessment Survey for Organizational Input*, the *Fair Housing Survey*, and *The University of Florida Shimberg Center for Housing Studies 2014 Assisted Housing Inventory*.

Public and Assisted Housing Units Available and Physical Conditions Analysis - According to the *2014 Assisted Housing Inventory*, there are approximately seventeen Public and Assisted Housing Developments in the City of Fort Pierce. Within the seventeen (17) developments, there are approximately 2,824 assisted housing units funded by several federal, state and local housing programs. Physical conditions of the units are generally determined by the approximate age of the unit and the potential for overcrowding. After analyzing the data available, it was determined that seven of the developments were built prior to the year 2000, five developments were built after the year 2000, and five of the developments did not report an approximate age. With an average of 2.56 persons per unit, compared to the approximate 2,824 public and assisted housing units available, it can be determined that overcrowding is not an immediate burden.

Restoration and Revitalization Needs for Public Housing Projects - Due to the overwhelming demand for more public housing developments and units, the Housing Authority is constantly working to achieve new sources of funding for the revitalization and restoration of larger, more energy efficient units for public housing developments. The economic benefits of offering more energy efficient units would be a positive aspect for both the Housing Authority and public housing residents.

In 2009, the U.S. Department of Housing and Urban Development announced an allocation of \$300 million in Recovery Act Grants for the creation on green public housing. Included in the Act was \$3 billion allocation to over 3,100 public housing authorities for the improvement of public housing to create safer, more livable environments for lower income residents. The Housing Authority of the City of Fort Pierce was awarded \$1,981,625 within the formulated distribution. Eligible activities were created to substantially increase energy efficiency and environmental performance of public housing properties with the installation of water-conserving appliances, fixtures and efficient irrigation, and energy efficient Energy Star standards for new construction. The Housing Authority of the City of Fort Pierce continues to apply for tax credits which are needed to construct three phases of a new public housing development in Fort Pierce, which should house up to 213 Fort Pierce citizens when completed.

Public Housing and Tenant-Based Waiting List Characteristics - The Fort Pierce Housing Authority reported that there were 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 Housing Authority of the City of Fort Pierce (HACFP) Section 8 Housing Choice Voucher waiting list is currently closed. It was last open for three days in May 2015. There is no notice of when this waiting list will reopen. There are currently 8,841 people on the Fort Pierce Housing Authority's Section 8 Waiting List.

Breakout of people on PHA Waiting List: Public Housing: 255 Elderly; 674 Disabled; 825 Non-Elderly or Disabled. Section 8: 254 Elderly; 1,308 Disabled; 7,252 Non-Elderly or Disabled.

Number of near-elderly, elderly, handicapped/disabled, homeless, very low income (50%), extremely low income (30%) - Public Housing: 715 Extremely Low; 97 Very Low; 2 Low - Section 8: 594 Ext Low; 142 Very Low; 86 Low.

Results from the Section 504 Needs Assessment on Public Housing Projects

The following information was gathered from the Fort Pierce Housing Authority in April, 2016:

1. Describe the needs of public housing tenants and applicants on the waiting list for accessible units:
There are currently 463 disabled families living in Public Housing. Of those families, 35 occupy all ADA units. To our knowledge, there are no additional ADA needs currently nor is any pending. There are currently 674 disabled families on the Public Housing Waiting List; the pre-application data utilized to populate the Waiting List is basic and does not specifically address ADA needs. Nor do we have a preference that would indicate the need. (Possible Need - HDA accessibility, ADA bathrooms, etc.)
2. Most immediate needs of residents of Public Housing and Housing Choice voucher holders:
As stated above, there are currently 463 disabled families living in Public Housing. Of those families, 35 occupy all ADA units. To our knowledge, there are no additional ADA needs currently nor is any pending. There are currently 674 disabled families on the Public Housing Waiting List; the pre-application data utilized to populate the Waiting List is basic and does not specifically address ADA needs.
3. **Number of people on Section 8 Waiting List:** 8,997
4. Breakout of people on Waiting List: **Public Housing:** 255 Elderly; 674 Disabled; 825 Non-Elderly or Disabled. **Section 8:** 254 Elderly; 1308 Disabled; 7,252 Non-Elderly or Disabled.
5. **Number of near-elderly, elderly, handicapped/disabled, homeless, very low income (50%), extremely low income (30%) - Public Housing:** 715 Extremely Low; 97 Very Low; 2 Low - **Section 8:** 594 Ext Low; 142 Very Low; 86 Low

Number and Targeting of Units Assisted with Local, State and Federal Funds - Since Public Housing Authorities are not 100% federally funded, they also rely on a variety of funding sources through the state and local government to develop and maintain public housing. Some of these sources include, but are not limited to, local bonds, state bonds, HUD Rental Assistance, Section 8 Programs, the HOME Program, and Housing Tax Credits. The chart below is a breakdown of the public housing developments within the City and the federal, state and local sources that fund them.

Number of Public Housing Developments and Sources of Funding			
Name of Development	Assisted Units	Type of Household	Source of Funding
Avenue H	12	Elder; Family	HUD Rental Assistance
Bethany Court	60	Family	HUD Rental Assistance/FHFC
Buell Brown	95	Elder; Family	FHFC
Jenkins Pointe Apartments – Phase 1	14	Family	Local Bonds
Jenkins Pointe Apartments – Phase II	43	Family	Local Bonds
Jenkins Pointe Apartments, -Phase III	14	Family	Local Bonds
Juanita Avenue	20	Family	HUD Rental Assistance
Live Oak Villas	104	Family	FHFC
Live Oak Villas II	80	Family	FHFC
Madison Cay	132	Family	FHFC
Orangewood Village	60	Family	HUD Rental Assistance
Parkland Homes	70	Family	FHFC
Peacock Run Apartments	264	Family	HUD Rental Assistance
Pine Creek Village	107	Family	FHFC/HUD Rental Assistance
Sabal Chase Apartments	340	Family	FHFC/HUD Rental Assistance
Sands at St. Lucie	320	Family	FHFC
South 27 th Street Circle	52	Family	FHFC
Eldorado Terrace	70	Family	HUD/Public Housing
Garden Terrace	259	Elderly; Family	HUD Public Housing
Lawnwood Terrace	84	Elderly; Family	HUD Public Housing
Park Terrace	284	Elderly; Family	HUD Public Housing/FHFC
Wildwood Terrace	60	Elderly; Family	HUD Public Housing
Scattered Sites	280	Elderly; Family	HUD Public Housing
Total Number of Assisted Housing Units:	2,824		

Source: University of Florida Shimberg Center Assisted Housing Inventory, 2015

Anticipated Loss of Assisted Housing Inventory - The City of Fort Pierce, in partnership with the Housing Authority of the City of Fort Pierce, determines anticipated loss of assisted housing stock by factors such as expiration of Section 8 contracts, cost burden related to dilapidation of units due to age and environmental factors, and budget funding cuts or funding source suspension. As it stands, the Housing Authority receives an annual allocation of an undisclosed amount to continue benefiting low, very low, and extremely low-income families currently receiving housing assistance through the Section 8 Housing Choice Voucher Program. Homes provided to beneficiaries through this program are not directly provided through the Housing Authority; therefore calculating the data for a loss of potential housing stock is not immediately available.

In regards to public housing developments, the oldest functioning development was built in 1940 and is maintained and operated by the Housing Authority and HUD Public Housing.

Funding source suspension or decreases in funding amounts have proven to be a barrier to the Housing Authority assisting new applicants, but anticipated loss of assisted housing inventory is not expected to be a barrier within the next five years.

C. Homeless Facilities and Services

As of 2015, the Florida Department of Corrections Local Community Resource Directory, Circuit 19, Shelter Listings, and Homeless Shelter Directory reflects that there are approximately twenty-three facilities/service centers that assist homeless persons and their families, as well as people “at-risk” of homelessness. Types of facilities/services provided include transitional/half-way housing, food assistance/other donations, counseling/drug recovery, and emergency shelter. There are eight transitional/half-way housing facilities in Fort Pierce. Three facilities house only women, four of the facilities only house men, and one facility houses both men and women. One shelter operates only during cold months, closed during the summer. One shelter is for Domestic Violence only. There are eleven donation-based food and clothing assistance service centers in Fort Pierce. There are four counseling/drug recovery based facilities in Fort Pierce (please note that the counseling/drug recovery based facilities also include transitional housing services). There are eleven donation service centers in Fort Pierce that provide necessities such as food (groceries and hot meals), clothing, rent subsidy, electricity payments, and transportation allowances. There are two emergency shelters in Fort Pierce. The chart below provides more in-depth information regarding the types of facilities/service centers available to assist homeless persons and their families, as well as people “at risk” of homelessness.

Information for Homeless Programs/Facilities in Fort Pierce		
Name Facility/Service Center	Type Facility/Service Center	Type of Assistance Provided
Angel House of Comfort	Transitional/Half-Way Housing	Religious based housing for expecting mothers and mothers with children.
Restoration House	Transitional/Half-Way Housing and Counseling/Drug Recovery	Housing/substance abuse treatment/females only.
Plant a Seed Ministry, Celebrate Recovery (3 locations in Ft Pierce)	Transitional/Half-Way Housing and Counseling/Drug Recovery	Housing and a 12-Step Program Services to men and women depending upon location.
Love Regeneration Center	Transitional/Half-Way Housing and Counseling/Drug Recovery	Temporary housing and drug/ alcohol counseling for men only.
Safe Harbor, Inc.	Transitional/Half-Way Housing	Religious based housing for men only.
Safe Space, Inc.	Disaster/Emergency Shelter	Religious based housing for domestic violence only
New Horizons of the Treasure Coast	Transitional/Half-Way Housing and Counseling/Drug Recovery	Substance abuse treatment & housing for both men and women. (30 beds)
In the Image of Christ	Homeless Shelter	Homeless Shelter- men, women and children
A Better Way in Christ Ministry	Homeless Shelter	Religious based shelter for men only
ADAP Fort Pierce Office	Domestic Violence Shelter	Anger Mgmt/Family Counseling/Referral Service
Northside Christian Fellowship	Emergency Shelter	Religious based emergency services available to church members only
Harvest Outreach Center	Food Assistance/Other Donations	Food subsidy to at-risk of homelessness

Name Facility/Service Center	Type Facility/Service Center	Type of Assistance Provided
Common Grounds Feeding Center	Food Assistance/Other Donations	Groceries, clothing & hot meals; 3 days/week
Faith Temple Comm Develop Cntr	Food Pantry	Groceries given last Thursday of the month
Christ Family Church	Food Bank	Contact church for availability
Treasure Coast Food Bank	Food Assistance/Other Donations	Groceries for homeless & persons at-risk of homelessness.
Salvation Army	Food Assistance/Other Donations	Groceries and clothing for homeless and persons at-risk of homelessness
Mustard Seed Ministries	Food Assistance/Other Donations	Grocery, clothing, rent subsidy, electrical payments, and transportation allowances.
Matthew's Café at Grace Way Village	Soup Kitchen	Hot Meals on Sunday Nights
Church of God Prince of Peace	Food Pantry	Groceries given 1 st & 3 rd Wed of the month
Apostle Faith Church of Deliverance	Food Pantry	Groceries given 3 rd Wed of the month
Hartman Rd Church of Christ	Food Pantry	Groceries given 2 nd & 4 th Wed of the month

Source: Florida Department of Corrections Local Community Resource Directory, Circuit 19, 2015; Shelterlistings.org; HomelessShelterDirectory.org

In their 2015 Continuum of Care, the Treasure Coast Homeless Services Council, Inc. reported an 86%+ bed coverage percentage for each type of supportive housing available in Fort Pierce/St. Lucie County. No further increase measures were recorded because the Homeless Management Information System (HMIS) requirements state that follow-up strategies are only required when a 0-64% bed coverage rate is reflected.

Homeless Services and Supportive Housing Programs in Fort Pierce are generally specified to a particular type of homeless persons such as jail releases, recovering drug addicts and alcoholics, etc. There are currently no emergency shelters available for subpopulations such as chronically homeless. However, the Treasure Coast Homeless Services Council 2015 Annual Report states that they provided 47 permanent housing beds for St. Lucie County's chronically homeless. We expect that they are referring to 14 homes, purchased then completely rehabilitated using Neighborhood Stabilization Funds (NSF) by St. Lucie County that were donated to the TCHSC which they are now renting from themselves. All of these homes are located outside the City limits of Fort Pierce.

As stated earlier in this Plan: the Manager of the newly-restructured Urban Redevelopment Department contacted Ms. Lori Serino with HUD in August, 2015 to talk about the mounting homeless population in Fort Pierce. Ms. Serino recommended that 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). No answers to the questions we had earlier sent in our letter were answered and we were told 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 establish, rehabilitate and maintain emergency shelter and transitional housing services, without the assistance of the TCHSC CoC. According to the Treasure Coast Homeless Services Council (TCHSC), CoC's Point in Time Count, the City of Fort Pierce experienced a 185% increase in homeless children from 2014-2015. Meetings with local supportive service agencies confirm that none of the agencies receive funding or programming assistance from the TCHSC. They also validate the City of Fort Pierce's dire need of supportive counseling services for our homeless children.

Recently, a mother of 5 children, 6 years of age and younger was terminated from her job at Wal-Mart when her manager discovered that her 6-year old son was in her car in the Wal-Mart parking lot baby-sitting his 4 siblings while the mother tried to work. They were homeless, living in their car. Also, recently, a 10-year old girl, found wandering the streets of Fort Pierce, stated that she and her mother were both homeless and were 'fending for themselves.'

We are hopeful to create a positive solution; however, due to the limited availability of funding and programming resources, positive results from our efforts remain to be seen.

D. Special Needs Facilities and Services

There are several types of supportive housing for persons with special needs ranging from drug and alcohol treatment, assisted living for chronically mental ill, developmentally disabled, and elderly assisted living available to the citizens of Fort Pierce and surrounding areas of St. Lucie County. The *Florida Assisted Living Directory* lists at least seventeen (17) facilities that offer services ranging from supportive housing, personal care, retirement living, and intensive inpatient care for the chronically mental ill. A national directory called *Hopelinks* lists eight (8) drug treatment service providers which all only provide outpatient services. Each facility offers different outpatient treatment such as drug and alcohol detoxification, ongoing counseling during and after treatment, and more.

E. Barriers to Affordable Housing

The policies of the City of Fort Pierce and/or St. Lucie County Government may have a negative impact (barrier) to the expansion and creation of affordable housing for very low, low, and moderate-income persons in our community, are as follows:

Tax policy affecting land and other property - Real property tax values are down nearly 25% over the last five years throughout Florida, including Fort Pierce, having a temporary positive impact on cost burden for affordable units. Along with lower values comes a lower local property tax bill thereby reducing the cost burden for the potential homeowner.

Land use control and zoning ordinances - No discernible land use controls or zoning ordinances currently negatively impact affordable housing.

Building codes - A difficult and lengthy permitting process, which is common to nearly every local government, existed in the City of Fort Pierce. The Affordable Housing Advisory Committee was created to review and recommend changes to simplify the procedures. The expedited permit process for affordable housing units was the result of those efforts. For example, affordable housing unit building permits are now color coded for priority and must be acted upon by the Building Department within 3 business days. A periodic and ongoing review of building codes is unending.

Excessive requirements that add to unnecessary costs to the building permit process have a negative impact on the affordable housing market. Once again, the Affordable Housing Advisory Committee was called upon to conduct a review and to make recommendations to eliminate excessive requirements that add costs. Their charge was to review current building codes and land development regulations with an eye towards the elimination of unnecessary costs that could negatively impact affordable housing construction. This Committee continues today and has full authority to make on-going recommendations for change directly to the City Manager and the City Commission.

Fees and charges - While impact fees are a necessary ingredient to the funding of local government's physical and infrastructure needs, they add significant costs to the creation of new affordable housing units. Persons creating new affordable housing units within the City of Fort Pierce are subject to the following City and County Impact Fees.

City of Fort Pierce:

- Parks and Recreation Impact Fee
- Government Buildings Impact Fee
- Solid Waste Impact Fee
- Stormwater Impact Fee
- Transportation Impact Fee

St. Lucie County:

- Road Impact Fee
- School Impact Fee
- Parks Impact Fee
- Library Impact Fee
- Public Building Impact Fee
- Fire/EMS Impact Fee
- Law Enforcement Impact Fee

Growth limits - No discernible growth limits currently negatively impact affordable housing.

Policies that affect the return on residential investments - No apparent public policy currently affects the return on residential investments.

5. STRATEGIC PLAN

A. General Priority Needs Analysis and Strategies

The following priorities will be addressed, *based on funding availability*. These priorities are based on both the ongoing and ever-changing needs of the residents of the City of Fort Pierce, and are designed to provide decent housing, a suitable living environment and create jobs by stabilizing and expanding small businesses.

- Provide salaries for code enforcement officers tasked with addressing code violations in lower-income neighborhoods to ensure the living environment is maintained and improved;
- Partner with the Fort Pierce Utilities Authority, the Indiantown Nonprofit Housing agency and the Centro Campesino organization to leverage CDBG funds to provide weatherization assistance to some of our most needy citizens to help lower their utility bills;
- Partner with St. Lucie County Roundtable and the Restoring the Village Youth Initiative to leverage CDBG funds and provide financial and technical assistance for resourceful crime prevention programs;
- Partner with area agencies and businesses to leverage CDBG funds and provide a pathway and resource for first time offenders to apply to have their records expunged or sealed;
- Partner with the City's Public Works and Code Enforcement Departments to leverage CDBG funds to preserve and enhance the quality of life in older neighborhoods by providing high quality public amenities such as parks and infrastructure, and secure, demolish and/or remove derelict structures to eliminate blight, reduce the number of deteriorated housing and commercial structures, and create an environment conducive to attracting public and private investment;
- Partner with the Keep Fort Pierce Beautiful organization, the Fort Pierce Utilities Authority, Lincoln Park Main Street, area businesses and nonprofit organizations to leverage CDBG funds to enhance and sustain the creation and/or operation of community gardens, neighborhood centers and public facilities that bring people of diverse backgrounds together, serve as community focal points and/or provide residents with skills or opportunities that will lead to a stronger neighborhood;
- Partner with area commercial property owners/renters to leverage CDBG funds and provide funding to rehabilitate commercial façades in depressed, lower income areas to stimulate reinvestment;
- Allocate State Housing Initiative Partnership (SHIP) funds to rehabilitate homes belonging to lower-income citizens, including new roofs, a/c and heat units, siding, and storm shutters, paint, etc.;
- Allocate State Housing Initiative Partnership (SHIP) funds to provide down payment and closing cost assistance for income-qualified citizens to increase their opportunity to purchase a home in Fort Pierce;
- Partner with the St. Lucie and Martin County Lending Consortiums to provide first time homebuyer workshops to improve home purchase opportunities for low and moderate income households;
- Partner with St. Lucie and Martin County Lending Consortiums, Lincoln Park Main Street and local banks and mortgage companies and leverage CDBG funds to advance fairness and accessibility for all housing consumers by providing Fair Housing workshops and presentations, disseminating Fair Housing information, publishing Fair Housing information in local newsletters, newspapers, the City's website and TV station, and by playing an active role in Fair Housing discussions, complaints, etc.;
- Financially support local community-based development organizations that promote neighborhood revitalization, energy conservation, economic development, heritage tourism and historic preservation;
- Partner with Allegany Franciscan Ministries and numerous local public service agencies and leverage CDBG funds to provide youth and adult services including medical and food assistance, mentoring, obesity prevention, character development, educational and physical activities and/or crime prevention;
- Partner with the Service Corps of Retired Executives (SCORE) and the St. Lucie County Tourism Development Council and Visit Florida and leverage CDBG funding to provide funding for small business educational workshops, grants and marketing/advertising to increase capacity and sustainability;
- Promote restoration to historic structures within the City;

- Partner with St. Lucie County Tourism Development Council and leverage CDBG funds in a 'Creative Placemaking Initiative' to recognize, promote and celebrate our Native and African American, Latino/Hispanic, Cuban and Haitian cultural heritage throughout the City, designed to instill civic pride and promote economic development in our lower income historic neighborhoods;
- Partner with Career Source Research Coast and Indian River State College and leverage CDBG funds to provide funding for job skills training and job placement services for unemployed and underemployed youth and adults;
- Partner with the World Changers Organization, area churches, nonprofits, businesses and agencies and leverage CDBG funds to continue the Paint Our Town Program where the City provides paint, paint supplies and minor rehabilitation materials and the agencies/organizations provide free labor to improve the exteriors of homes belonging to our lower-income citizens;
- Partner with the Fort Pierce Housing Authority and area businesses and agencies and leverage CDBG funds to help prevent homelessness, update homeless shelters, create a transitional housing program to assist the homeless as they work to regain independence, and address chronic homelessness;
- Partner with Hibiscus Children's Center and other area agencies and organizations and leverage CDBG funds for professional counseling services for our ever-increasing population of homeless children; and
- Partner with the Fort Pierce Utilities Authority (FPUA), leverage CDBG funding and work to identify additional funding mechanisms to help income-qualified homeowners convert septic sewer systems to FPUA system.

Priority 1: Housing Needs - Very Low and Low income (0-80% MFI) Homeowners, all Household Sizes

Analysis: As of 2015, the American Community Survey estimated 17,313 housing units in the City of Fort Pierce. This includes 16,249 occupied units and 1,064 vacant units. The rental property vacancy rate represents 35% of the total vacant units. There are approximately 7,234 owner-occupied units and approximately 9,015 renter occupied units, with almost 50.2% of renter occupied units receiving some sort of housing financial assistance. The average size of the housing units throughout the City and surrounding areas of St. Lucie County is 2.5 bedrooms with an average household occupancy rate of 2.5 people.

- **Strategy:** Rehabilitate up to 40 dilapidated homes in the next five (5) years that belong to our lower-income citizens.

The programs and resources to be utilized over the five-year period include:

CDBG

- Paint Our Town Home Rehab Program (World Changers & Local Volunteers)

State of Florida

- SHIP
- Other funding opportunities, as available

Local

- Habitat for Humanity

- **Strategy:** Provide financial and technical assistance for 15 lower-income citizens to purchase homes in Fort Pierce within the next five (5) years.

The programs and resources to be utilized over the five-year period include:

State of Florida

- SHIP Program - Down payment and Closing Cost Assistance

Local

- Four (4) First Time Homebuyers' Workshops per Year
- Meetings with Lending Consortium members
- Two (2) Fair Housing Workshops per Year

Priority 2: Homeless Services for Individuals and Families, Including All Subpopulations

Analysis: Supportive Service Organizations in Fort Pierce receive no monetary or program support from the Treasure Coast Homeless Services Council, which serves as the Continuum of Care for Martin, St. Lucie and Indian River Counties. Following our request for assistance, TCHSC recommended that our homeless population receive assistance in Indian River County, which is where the TCHSC offices are located; however, transporting our homeless population to Indian River County is impractical, and according to two of our homeless shelter providers, TCHSC has a waiting list for even emergency housing services.

- **Strategy:** Provide funding for rehabilitation improvements for up to three existing Fort Pierce homeless shelters over the next five (5) years to improve their overall accommodation capabilities and services.

The programs and resources to be utilized over the five-year period include:

CDBG

- Public Facility Improvements

Other / Local

- Establish partnerships with businesses/organizations and identify other funding opportunities, as available, to assist with creating a successful transitional housing program and additional homeless shelter construction.

Analysis: The City of Fort Pierce experienced a 185% increase in homeless children during 2014-2015. First-hand accounts from homeless service providers in the City attest to the horrific trauma experienced by homeless children and youth.

- **Strategy:** Provide funding for professional child psychology services for homeless children and youth.

The programs and resources to be utilized over the five-year period include:

CDBG

- Public Services

Other / Local

- Partnerships, grants, and other funding services.

Priority 3: Non-Homeless with Special Needs – All Categories

Analysis: Persons with special needs are generally grouped according to the following general descriptions and includes elderly, frail elderly, handicapped—physical and mental, persons with AIDS, and farm workers. Their numbers are hard to establish because of the differences in needs and service providers. According to the American Community Survey 2010-2014 5-Year Estimates, approximately 13.47% of the total population is categorized in one of the major categories of special needs. The largest special needs population is the elderly and frail elderly with approximately 1,168 persons needing or receiving supporting housing assistance. The next largest is the physically or mentally handicapped population with approximately 5,803 meeting the definition of a disability. Other categories such as persons with AIDS and farm workers are ranked the second priority due to having the lowest estimates with approximately 724 farm workers and approximately 192 AIDS/HIV persons. Income data for these groups is very difficult to obtain and thus no breakdown is available.

- **Strategy:** The primary activity for addressing the shortcomings of this priority is the provision of funding assistance to existing supportive service providers. Acquisition, rental assistance, rehabilitation and construction of new facilities are a secondary activity and will be addressed, as funding is available. Organizations such as the Housing Authority of the City of Fort Pierce offer a variety of programs that are annually funded for particular categories of special needs persons.

The programs and resources to be utilized over the five-year period include:

Federal

- Section 8
- Section 811
- Supportive Housing Programs

Other/Local

- Private Lenders/Foundation

Geographical Location Chosen for Priority Concentration - The Lincoln Park Neighborhood, one of Fort Pierce's oldest communities was chosen for priority consideration. Lincoln Park is located near the City center and has a predominately low-income, minority and ethnic population. With the decline of the economy, this neighborhood especially suffers with dilapidated housing, high crime rates, and an all-around unsuitable living environment. Ongoing revitalization of Lincoln Park will remain a priority for the City of Fort Pierce. Activities include, but will not be limited to: demolition and removal of spot slum and blight, home rehabilitations, neighborhood infrastructure improvements, crime prevention, code enforcement, services for elderly, youth, and the disabled, economic assistance for small businesses, job training, job fairs, preservation of historic structures, and the creation and enhancement of neighborhood centers, community gardens, cultural arts and history initiatives and other activities designed to bring people of diverse backgrounds together, instill civic pride, strengthen relationships and establish neighborhood focal points.

Obstacles for Meeting Underserved Needs - The primary obstacle to meeting underserved needs is a lack of financial resources. Without ongoing funding sources, expansion in affordable housing stock and supportive services are difficult to accomplish. Strategy development is challenging when the ever-changing economy prevents consistency in allocations that are depended upon by a community and its residents.

Specific Objectives

Strategic Plan Goals and Objectives

X	Objective Category: Decent Housing	X	Objective Category: Suitable Living Environment	X	Objective Category: Expanded Economic Opportunities
X	Assist homeless persons obtain affordable housing.	X	Improve the safety and livability of neighborhoods.	X	Promote job creation and retention.
X	Assist homeless children with psychological counseling services.	X	Eliminate blighting influences and deterioration of property and facilities.	X	Stabilize and expand small existing businesses.
X	Provide owner-occupied home rehabs for income-qualified lower income citizens.	X	Increase access to quality public and private facilities.	X	Assist public services concerned with job training and employment.
X	Provide down payment and closing cost assistance to income-qualified first-time homebuyers	X	Promote the revitalization of deteriorating neighborhoods.	X	Provide opportunities for the creation of new small businesses in lower-income neighborhoods.
X	Provide owner-occupied home weatherization assistance to lower-income home owners	X	Restore and preserve properties of special, historic, architectural, or aesthetic value.	X	Provide commercial façade rehabilitation assistance in lower income areas.

B. Housing Strategy

Priority Housing Needs (Please refer to Table 2A)

The priority housing needs of the City are those of very low and low income persons and the elderly, frail elderly and physically disabled.

Specific Objectives/Home Rehabilitation (Please refer to Table 1C)

Objective DH 1.1 – Home Rehabilitation: The City will allocate State Housing Initiatives Partnership (SHIP) funds to rehabilitate up to 40 homes (during 5-year Consolidated Plan period) belonging to very low income, low income-qualified and the elderly, frail elderly and physically disabled. No CDBG funds will be used for this objective.

Objective DH 2.1 – Home Rehabilitation: The City will partner with the World Changers organization and local nonprofits under our Paint Our Town Program and allocate CDBG funds to cover the cost of materials and supplies for these organizations who will provide volunteers to paint and provide minor rehabilitations to up to 80 homes (during 5-year Consolidated Plan period) belonging to very low and low income persons residing in low income neighborhoods and the elderly, frail elderly and physically disabled.

Objective DH 3.1 – Home Rehabilitation: The City will partner with the Fort Pierce Utilities Authority and allocate CDBG funds that will be used to provide weatherization assistance for 150 homes (during 5-year Consolidated Plan period) belonging to very low income, low income and the elderly, frail elderly and physically disabled.

Objective SL 1.1 – Down Payment and Closing Cost Assistance: The City will allocate State Housing Initiatives Partnership (SHIP) funds to provide down payment and closing cost assistance for low to moderate income-qualified citizens. No CDBG funds will be used for this objective.

C. Public Housing Strategy

The Housing Authority of the City of Fort Pierce submits an annual PHA Plan, which serves as its method of reporting the current public and assisted housing needs, goals and objectives for each fiscal year. The Housing Authority also submits a 5-Year PHA Plan that projects a vision of future needs, goals and objectives, which include:

- Current number of persons being served by public and assisted housing programs;
- Current number of applicants on public housing or Section 8 waiting list;
- Current status of waiting lists (open or closed);
- Current waiting list characteristics (waiting periods, funding availability, types of persons on waiting lists);
- Conditions of public housing developments; and
- Description of non-housing related programs available (self-sufficiency, credit counseling, etc.)

Serving the Needs of Extremely Low, Very Low and Low-income Residents - The Housing Authority of the City of Fort Pierce offers a variety of programs, including public housing assistance and Section 8 Housing Choice Vouchers to serve the extremely low, very low and low-income resident populations throughout the City and surrounding areas of St. Lucie County. According to the 2014 Shimberg report, there are currently seventeen multi-family public housing developments in the City.

The Housing Authority's Section 8 Housing Choice Voucher Program is designed to offer rent subsidies to allow families to pay a reasonable share of their income toward rent while the program, within specific limits, provides the difference. This program is funded through the U.S. Department of Housing and Urban Development and administered by Housing Authorities. Currently the waiting list for this program is closed. The waiting list will remain closed until vouchers become available and current applicants are removed from the list. The Housing Authority hopes to receive a new appropriation in Housing Assistance Payment (HAP) funding during the next HUD allocation cycle.

Addressing Revitalization and Restoration Needs for Public Housing - Housing Authorities throughout the nation share one common burden among them: PHAs are never 100% federally funded. Housing Authorities have to rely on multiple funding sources, such as state and local bonds and private agency funding, in order to serve the needs of extremely low, very low and low-income clients. Federal funding sources, such as CDBG, HOME Investment Partnerships Program and SHIP are made available to the City of Fort Pierce, but do not generally benefit public and assisted housing projects.

Management and operation of public housing developments is consistently maintained and monitored by the Housing Authority, and is audited annually by a HUD Field Officer to ensure that all federal regulations and requirements are in compliance. A property manager for each development has been assigned by the Housing Authority and is considered an employee.

Strategy for Improving Living Environment of Public Housing Residents - When creating strategies and objectives for improving the living environment of public housing residents, it is important to know the community, the people who reside there and the resources available in that community. In some cases, public and assisted housing programs extend further than just providing a safe and sanitary living environment. As a form of incentive, public housing residents are encouraged to take pride in their community and participate in neighborhood projects such as park cleanings, gardening, landscaping and more. Residents that are unemployed must complete a certain number of hours of community service in order to stay in compliance with the Housing Authority standards. By promoting a community-based environment, residents will take pride in their neighborhood and take the next step to self-sufficiency.

Public Housing Activities to Encourage Management and Homeownership - A common goal of all Housing Authorities, not only in Florida but also throughout the nation, is to promote public housing residents to become more self-sufficient and take the proper steps to leave public housing and become a homeowner. The Housing Authority of the City of Fort Pierce utilizes the HUD Family Self-Sufficiency Program (FSS) in order to assist public housing residents and Section 8 Voucher holders take the first step toward homeownership. The HUD FSS Program is a five-year program that assists families in becoming more self-sufficient by attaining established goals. The program is made available to current public housing residents and Section 8 Housing Voucher holders. An escrow account is established in order to enable the resident to pay for things such as college tuition, a new car and/or a down payment on a new home. This program has been a proven success among all of its beneficiaries, and will remain as a high priority strategy for promoting management and homeownership.

HUD “Troubled” Designations - In 2011, the Department of Housing and Urban Development announced substandard performers are not designated as “troubled.” To be a “Troubled” PHA a score of <60 on inspections must be obtained. The Housing Authority of the City of Fort Pierce is NOT designated as “troubled.” Each property development has a full capacity staff and is assigned a Housing Authority employee as the property manager. The Housing Authority takes pride in excelling in operational functions. Monitoring strategies currently in place will remain standard procedure, however, the Housing Authority will continue looking for ways to improve and grow for its clients and the City of Fort Pierce.

D. Homeless Strategy

Homelessness Prevention/Institutional Structure - Given our small scope of funding, and the lack of assistance from the Treasure Coast Homeless Services Council (TCHSC) which serves as the Continuum of Care for Martin, St. Lucie and Indian River Counties, the City of Fort Pierce is partnering with the Fort Pierce Housing Authority and area supportive service organizations to develop a transitional housing facility and to promote area agencies/organizations that provide assistance for homeless prevention, such as utility and rent assistance, groceries, etc.

Priority Homeless Needs - Discharge/Coordination Policy - The Treasure Coast Homeless Services Council (TCHSC) operates a Tri-County Pre-Release Discharge Planning Process in the region’s three jails. The Tri-County Pre-Release Discharge Planning Process is a cooperative program that is staffed and funded by the public defender’s office and the sheriff’s departments of all three counties. The program targets inmates who are homeless or who may become homeless and provides them with a Life Skills Re-Entry Program to reduce recidivism, increase their levels of community skills, and secure stable housing and employment in the community upon release. Intake Specialists in each of the jails establish Individual Re-Entry Plans, including a housing and job development component. An Intake Specialist is responsible for securing emergency funds and other resources for the inmates and to find appropriate housing prior to release. This Pre-Release Discharge Planning Process is overseen by the Treasure Coast Homeless Services Council Continuum of Care (CoC) Law Enforcement Committee for Discharge Planning.

Chronic Homelessness - The Mental Health Jail Diversion Program targets mentally ill homeless people, usually those who are chronically homeless. The Diversion Project is designed to avoid arrests for minor misdemeanors, including conducting life-sustaining activities. This project creates a team consisting of two officers per shift in three major jurisdictions that use unmarked cars and plain clothes to intervene and transport clients to treatment rather than jail. The project trains road officers and correctional officers to avoid arrest and incarceration of homeless mentally ill persons. Officers are trained by New Horizons of the Treasure Coast to use appropriate interventions, including the Baker/Marchman Act, de-escalation of behaviors and making referral to New Horizons of the Treasure Coast for voluntary treatment. Individuals for whom this diversion is not successful are assessed within seventy-two hours in the jail and charges may be dropped or prosecution deferred by participating judges who make court ordered referrals to treatment. There is currently not a publicly-funded institution or system of care in the three-county Continuum of Care area.

Specific Objectives/Homeless - Since none of the City of Fort Pierce’s supportive service agencies receive funding or program assistance through the Continuum of Care provided through the Treasure Coast Homeless Services Council, we only have limited funds to expend directly on homelessness issues. These limited funds will

be allocated to improve existing local facilities that accommodate our growing homeless population. We will also obligate a portion of our public service funds to help address the psychological needs of our rising population of homeless children (this objective is listed under the Public Services section of this Plan). We will also allocate a small amount of funding to help address rehabilitation needs of our meager homeless housing facilities.

Specific Objectives/Homeless (Please refer to Table 1C)

Objective DH 1.1 – Neighborhood Facilities: As funding is available, the City will allocate funding to assist with rehabilitation of existing facilities that accommodate our growing homeless population. Rehabilitation activities will include, but not be limited to: construction of additional showers/bathrooms, enlarging kitchens, sleeping and counseling spaces.

E. Non-Homeless Special Needs

Priority Non-Homeless Needs (Please refer to Table 1B) - These populations are not homeless, but may require supportive housing. Housing units for this population may be in the form of group homes, single room occupancy facilities, and other nontraditional types of housing. Supportive housing needs include apartment style housing for homeless families, accessible housing for people with disabilities, affordable permanent housing for veterans, housing for victims of domestic violence, living in care units for persons with HIV/AIDS, farmworkers and for the frail elderly. Elderly, frail elderly and disabled persons in need of accommodations in their homes are the specific target of the City of Fort Pierce's 211 Network Information and Referral Service.

The City of Fort Pierce has also defined youth as a special needs population. Priority needs for youth are professional counseling services for homeless children and youth, mentoring, obesity prevention and character development activities.

Specific Special Needs Objectives (Please refer to Table 1C)

Objective O 1.1 – Public Service Grants – As funding is available, grants will be provided to supportive service agencies that provide professional counseling services for homeless children and youth, promote youth development in the areas of mentoring, obesity prevention and character development activities and/or resourceful crime prevention programs and services for senior citizens.

F. Community Development

The City of Fort Pierce has numerous needs with respect to Public Facilities, Public Improvements, Public Services and Economic Development. We estimate that our total need over the next five years expressed in dollars is more than \$100,000,000.

Specific Community Development Needs (Please refer to Table 2C)

SUITABLE LIVING ENVIRONMENT

Objective SL 1.1 - Clearance, demolition and removal of buildings – housing and commercial – As funding is available, the City will allocate CDBG funds to demolish and remove derelict structures to address conditions of physical decay so as to eliminate or prevent neighborhood slum and blight.

Objective SL 2.1 - Infrastructure Improvements – As funding is available, the City will allocate CDBG funds, coupled with public works funding to improve/repair the infrastructure in lower-income neighborhoods, including, but not limited to: parkways, trees, lighting, traffic calming, parking, street and alley lighting, signage, street paving and improvements, sidewalks, curbs and gutters.

Objective SL 3.1 – Code Enforcement – In concert with the City's efforts to improve and maintain its housing stock through the housing rehabilitation program, the City realizes a dire need to ensure that the surrounding environment is maintained and improved. There are few tools to meet this need beyond effective and continual code enforcement staffing. Through code enforcement activities, property maintenance and safety will be promoted and enforced. Without such enforcement, nuisances will turn into blight, which will be exacerbated by the housing market collapse and the tidal wave of foreclosures and abandoned properties that engulf the City. As funding is available, the City will yearly cover salaries and fringe benefits for up to three (3) Code Enforcement officers who address code violations in our lower-income neighborhoods.

Objective SL 4.1 – Fair Housing Information and Promotion: The City will partner with local banks, mortgage companies and Lincoln Park Main Street (CBDO) and will allocate CDBG funding to cover the costs of advertising, information dissemination, etc. and hold at least two (2) well-publicized Fair Housing workshops each year as well as promote Fair Housing on the City’s TV station, website, area neighborhood newsletters, and throughout City Hall.

Objective SL 5.1 – Weatherization Assistance – As funding is available, the City will partner with the Fort Pierce Utilities Authority (FPUA), the Indiantown Nonprofit Housing agency and the Centro Campesino organization and allocate funding from the City’s General Fund and also CDBG funds to provide a weatherization program aimed at improving the homes of our very low and low income-qualified citizens by increasing the homes’ ability to withstand the elements, including insulation, weather stripping, efficient water heaters, new exterior doors, programmable thermostats, new water heaters, refrigerators, etc.

Objective SL 6.1 – Lead Based Paint Education and Remediation – As funding is available, the City will allocate CDBG funds to disseminate information on Lead Based Paint Hazards. The City will utilize State Housing Initiatives Partnership (SHIP) funds to abate lead based paint in homes during rehabilitations of homes belonging to low income-qualified citizens through the SHIP program and, when lead-based paint is determined to exist in homes belonging to our very low and low income citizens.

Objective SL 7.1 – Septic Sewer Conversion to Public Sewer – As funding is available, the City will allocate CDBG funds to assist low income-qualified citizens convert from septic sewer systems to the public sewer system, when septic system is determined to be failing.

Specific Economic Opportunity Needs (Please refer to Table 2C)

Objective EO 1.1 – Micro Enterprise Support for small existing businesses – As funding is available, the City will allocate CDBG funds to promote and grow existing businesses and to provide business operational training and small grants designed to increase the small business’ capacity and sustainability.

Objective EO 2.1 – Job Training and Employment Opportunities – As funding is available, the City will allocate CDBG funds and partner with Career Source Resource Coast (formerly Workforce Solutions), Indian River State College and area nonprofits to present annual job fairs, job training programs, tuition and child care assistance, job placement assistance, and resources for first-time offenders to have their criminal records expunged for very low and low income citizens.

Objective EO 3.1 – Commercial Façade Improvements – As funding is available, the City will allocate CDBG funds as part of a matching grant, to rehabilitate facades located in commercially zoned derelict areas. Individual areas will be targeted each program year, as funding is available.

Specific Neighborhood Revitalization Needs (Please refer to Table 2C)

Objective NR 1.1 – Community-Based Development Organizations – As funding is available; the City will allocate CDBG funds to help financially support two Community Based Development Organizations as they promote neighborhood revitalization, economic development, heritage tourism and historic preservation.

Objective NR 2.1 – Projects to Stimulate Economic Investment Through Local Art and Cultural Heritage – As funding is available, the City will allocate CDBG funding to recognize, promote and celebrate its 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, design long-range plans to qualify for grant funding and to maintain existing and create new art and cultural heritage projects.

Objective NR 3.1 - Improvement of Community Focal Points – Gardens, Neighborhood Centers, Public Facilities, Parks, Recreation Facilities - As funding is available, the City will allocate CDBG funds to enhance and sustain the creation and/or operation of community gardens and to repair and rehabilitate neighborhood centers, public facilities, parks and recreation facilities that bring people of diverse backgrounds together, serve as community focal points and continue our ‘Creative Placemaking’ initiative. Funding will also be allocated, as available; to improve existing homeless shelters, including updating showers/bathrooms, kitchen facilities, sleeping quarters, etc.

Category	Determining Factors
Improvement of Community Focal Points	Citizen input, Staff knowledge
Libraries, Parks, Public Facilities	Staff knowledge, Citizen Input, CIP
Infrastructure Improvements	Capital Improvement Plan
Secure, Demolish, Clearance of Derelict Buildings	Staff knowledge, Citizen Input
Home Rehabilitation Assistance	Staff knowledge; Citizen Input
Home Down Payment and Closing Cost Assistance	Staff knowledge; Citizen Input
Fair Housing Education	Staff knowledge; Citizen Input
Lead Based Paint Education and Abatement	Staff knowledge; Citizen Input
Septic Sewer System Conversion to Public Sewer	Communitywide Council recommendation
Homeless Services	Staff and Supportive Service Organization Input Homeless Statistics
Senior Services	Staff, Service Organization and Citizen input
Youth Services	Continuation of programs
Employment Opportunities/Job Training	Citizen Input; Unemployment, Underemployment Statistics
Neighborhood Facilities	Staff knowledge and Citizen input
Small Business Assistance	Staff knowledge, Citizen input
Code Enforcement	Staff knowledge
Non-Residential Historic Preservation	Staff knowledge, Citizen input
Weatherization Assistance/Energy Conservation	Staff knowledge, FPUA, Citizen input
Community Based Development Organizations	Staff knowledge, Business & Citizen input
Cultural Heritage Promotion	Citizen input, Staff knowledge
Crime Prevention	Citizen input, Staff knowledge, Crime statistics
Commercial Façade Improvements	Citizen input, staff knowledge

Identify Obstacles to Meeting Underserved Needs - The principal reason for not achieving 100% of the goals for all of these objectives is obvious: the lack of adequate funding. The staff expertise and capacity is available, the political will is present, and the citizen desire and interest is clear; however, the financial ability to follow through is absent.

Due to the current recession, the City of Fort Pierce, like most other communities, has received a significant reduction in their local tax base, which is generated primarily from local property taxes. Property values are down nearly 30% and therefore local tax dollars are down a corresponding amount.

The State of Florida is also feeling the blow and is one of the hardest hit states in the nation pertaining to the loss of property values and for the number of home foreclosures. Both of these issues significantly impact the State's budget and its ability to make grants available to local governments.

Cutbacks and budget reductions in Washington recently imposed by the U.S. Congress, along with the across-the-board CDBG cuts add to our lack of ability to address more of our underserved needs.

We will continue to be creative in our attempts to reach these objectives and serve as excellent stewards of the limited resources we have to maximize our impact.

Community Development Objectives, All Categories (Please refer to Table 2C) - Please see Table 2C entitled, "Summary of Specific Objectives (Community Development)". The purpose of this Table is to summarize the specific needs in each of the categories of Public Facilities, Public Improvements, Public Service, and Economic Development Objectives, for the City of Fort Pierce, over the next five years. Additionally, these Worksheets are divided into sections including: Availability/Accessibility, Affordability, and Sustainability of Decent Housing; Availability/Accessibility, Affordability, and Sustainability of Suitable Living Environment; Availability/Accessibility, Affordability, and Sustainability of Economic Opportunity, Neighborhood Revitalization; and Others.

Approved Neighborhood Revitalization Strategy Areas - The City of Fort Pierce uses its CDBG grant funds to address revitalization efforts city-wide and does not currently have a HUD-approved Neighborhood Revitalization Strategy Area, therefore this question is not applicable.

Strategy to Remove Barriers to Affordable Housing - The City-wide policies listed previously have not proven to have any significant negative impact on the continued development of affordable housing. Compared to nearby communities, Fort Pierce's fees and policies are reasonable.

The City acknowledges that much still must be done to increase affordable housing opportunities. As a result, the City will continue to reevaluate all development fees, impact fees, regulations and programs policies and procedures to determine whether any further revisions may be appropriate to enhance affordable housing for low and moderate-income residents of the City.

Housing Barriers - Over the next five years, the City will continue to address the negative effects that any policies or programs might have on the housing delivery systems in the City. The City has implemented the following policies in its Comprehensive Plan to address the issue:

- The provision of density bonuses as an incentive in moderate and high-density residential land uses for development of affordable housing.
- The establishment of guidelines for zero lot line and cluster home developments in redevelopment areas for affordable housing.
- The development of local government partnerships with the private sector to improve the efficiency and expand the capacity of the housing delivery system.
- The review of existing ordinances, codes, regulations, and the permitting process for the purpose of amending, adding, or changing requirements in order to increase private and public sector and community based organization participation in meeting the housing codes.
- The provision of a fast-track processing and other incentives for proposed housing developments intended for persons with special needs, including low to moderate-income households, the elderly, handicapped, large families, and farm worker families.
- The provision of assistance to providers of affordable housing. The City shall streamline its development review process to ensure detailed information is provided and materials are submitted at time of initial application.
- The examination of innovative ways to use SHIP funds to assist low to moderate-income households in paying for impact, permit fees, down payment and closing costs.
- The review of current land development regulations to ensure that code requirements are not excessive in providing affordable housing.

The items listed above incentives are included in the City's Comprehensive Plan. The Department of Urban Redevelopment will continue to review regulatory barriers which may affect the cost of housing and will use the comprehensive planning process to make recommendations to the City's Building, Planning and Engineering Departments to present to the City Commission for future changes which will reduce the cost of housing, including such issues as reducing lot line requirements and targeting measures to re-house families affected by demolition in neighborhoods hardest hit by the hurricanes.

Expedited Permit Processing - The Planning and Building Departments have implemented an expedited permit process for affordable housing projects. To date no problems have been reported by contractors, applicants, or City personnel.

As stated earlier, the City of Fort Pierce has a streamlined and expedited permit process in place for all projects. The City encourages pre-construction meetings with the builder/developer and staff representing the Planning Department. The purpose of these meetings is to save the builder the expense of having plans redrawn to meet City requirements and cause possible delays in the permitting process.

The City's processing times on all residential and multi-family building permit applications reaches 21 calendar days, expedited permit processing goes into effect. Affordable housing permits would be hand-carried through the permitting process with the goal of each reviewing department performing their review the same day received.

Establishment of a Process to Consider Actions That Have a Significant Impact on the Cost of Housing - The City's Communitywide Council also serves as its Affordable Housing Advisory Committee (AHAC). The AHAC is tasked with periodically reviewing the City's current building codes and land development regulations. The

objective of the committee is to recommend the elimination of excessive requirements that add to the cost of housing, that are not essential. The Committee may make non-binding recommendations to the Urban Redevelopment Manager, the Fort Pierce City Manager, and the City Commission.

G. Lead-based Paint

Though no accurate geographic information about the incidence of lead-based paint (LBP) exists in the City of Fort Pierce on a house by house basis, the City realizes that lead-based paint poses a serious health hazard and must be addressed. The City will encourage residents and property owners to test for and abate lead paint.

All housing proposed for rehabilitation under the City's CDBG and SHIP programs is 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*. During the feasibility inspection, if the inspector identifies a potential lead-based paint problem, he notifies the owner and may test the suspect area with a swab or take a sample to be processed through the County Health Department. If the repair will disturb any surface containing lead, abatement procedures will be utilized before the repair can go forward. If lead paint is detected, abatement costs are included in the rehabilitation. In every program where federal funds are expended on a housing unit, the City incorporates the current procedures for hazard reduction or lead-based paint abatement guidelines as defined in 24 CFR Part 35.

When rehabilitating homes, the City provides homeowners a copy of the U.S. Department of Housing and Urban Development letter that informs homeowners what to do if they encounter lead-based paint in their home, and informs that no paint used during the rehabilitation contains lead. If funds expended exceed \$5,000 and old paint surfaces are disturbed, the City will take the position that the home contains lead-based paint if it was built prior to 1978 and will conduct abatement measures.

The St. Lucie County 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 the Epidemiology Division and investigated by an Epidemiology nurse.

Funding through the State Housing Initiatives Partnership (SHIP) program will be used to remediate lead-based paint issues, as needed.

The City is allocating CDBG funding to provide an ongoing educational campaign designed to inform the public on the hazards of lead-based paint and on resources that are available to address this dangerous issue.

H. Anti-Poverty Strategy

The "Where to Turn" - 211 Network - The City of Fort Pierce is too small to be the lead agency for major social welfare programs such as family self-sufficiency, Head Start, Weatherization Assistance Program, Community Services Block Grants or workforce development initiatives. In order to insure that residents of the City of Fort Pierce are referred to partner agencies for services, the City partners with counties on the Treasure Coast to sponsor the "Where to Turn" - 211 Network. The 211 Network provides computer and telephone information and referral for all social service needs. The network provides persons needing assistance a single point of contact for finding solutions to their problems. The 211 Network links all social service providers into a multi-county network providing solutions to individual and family needs. The 211 Network receives on average 1,500 calls per month from residents of St. Lucie County.

The 211 Network provides information and referral to persons experiencing the following problems or concerns:

- Abuse/Neglect/Crime
- Basic Needs such as clothing, food, household goods, housing, shelter, utilities
- Day Care/Child Care
- Counseling/Support Groups
- Credit Counseling
- Disability Services

- Education
- Employment
- Foreclosure Concerns
- Financial Assistance
- Health and Medical, including prescription assistance
- Legal
- Mental health Issues including substance abuse and suicide
- Transportation
- Veterans Services

St. Lucie County Housing and Community Services Department - Beyond the 211 Network, the St. Lucie County Housing and Community Services Department serves as the lead agency for the three-county Treasure Coast Community Action Agency assisting low-income citizens with Community Services Block Grant (CSBG) funding. CSBG is focused on necessary support associated with successful employment or completion of education that can lead to self-sufficiency. All applicants for CSBG assistance must attend an Effective Budgeting workshop. Additional services provided are: transit coordination for special needs individuals, veteran's services, coordination of volunteers and donations during a declared disaster and assistance with the Special Needs Shelter, assistance for indigent cremations, administration of a program that manages the State-mandated share of County Medicaid, hospital and nursing home funding, as well as, the Health Care Responsibility Act. The County also administers funds donated for utility payments through Florida Power and Light's Care to Share program and provides computer access for individuals seeking to complete applications for benefits such as food stamps, unemployment, Medicaid and nursing home assistance and to search for employment.

Economic Development and Anti-Poverty - Fort Pierce's Anti-Poverty Strategy is focused on the most vulnerable group in the City - primarily the very low-income renter and home owner households with incomes between 0 and 30 percent of the median household income. The lowest income households are generally those threatened with homelessness. In all, this segment of the population has the highest incidence of poverty. These households will see the immediate benefit from a concentrated effort to increase economic opportunities for households in Fort Pierce.

It is important to recognize that the Anti-Poverty Strategy is not a housing plan; it is an economic development plan that increases the incomes and job opportunities for low-income households. Economic changes in St. Lucie County over the past decade have led to growth in the number of service sector jobs, which are usually low paying. Nonetheless, a secure and affordable residence allows household members to pursue jobs, education and training without having to worry about the threat of homelessness. Thus, implementation of anti-poverty efforts is a cooperative effort between St. Lucie County and Fort Pierce agencies, the Fort Pierce Housing Authority and the City of Fort Pierce's Department of Urban Redevelopment, administrator of the City's CDBG program funds.

Key Players - The economic and housing programs that will be instrumental in the Anti-Poverty Strategy include:

- Community Development Block Grants (CDBG): CDBG funds may be used for economic development initiatives that create jobs for low and moderate-income persons, create and strengthen small, community-based businesses and assist businesses that provide services needed by low and moderate-income residents.
- State Housing Initiatives Partnership (SHIP): SHIP funds will be used to provide owner-occupied home rehabilitations for our very low and lower income citizens and also first time homebuyer assistance for our lower income citizens. Decent, affordable housing for all of our citizens is a priority for the City of Fort Pierce.
- Fort Pierce Housing Authority: Very low-income households, particularly renters, are a priority. Persons who are represented in this category will receive assistance from the Fort Pierce Housing Authority with subsidized rent.

I. Institutional Structure

The City of Fort Pierce works with the City of Port St. Lucie and St. Lucie County to coordinate our Housing Assistance Programs. Lending consortium meetings are held throughout the year and help keep everyone connected and focused on affordable housing issues. No gaps have been identified in the institutional structure.

The grants to Public Service Agencies were largely successful during the 2014-2015 year. Of the twelve agencies originally selected, eleven successfully completed their objectives and 4,500 low to moderate-income persons received benefits. One agency voluntarily withdrew their program after the selection process, but prior to entering into a sub-recipient agreement. Another agency failed to submit adequate documentation and did not receive funding.

Funds were used to assist with providing food, senior care, adult education, and child-centered education and summer recreation programs for youth.

The City completed fourteen (14) owner-occupied home rehabilitations during 2015 using State Housing Initiatives Partnership (SHIP) funds. The homes all belonged to our very low income, the frail elderly and/or handicapped citizens.

The City provided small business workshops and grants up to \$3,000 to businesses that attended at least 2 of the workshops, which were taught quarterly by the Service Corps of Retired Executives (SCORE) organization. More than 30 small businesses located in our minority neighborhoods have participated to date.

The City partnered with Career Source Research Coast (formerly Workforce Solutions) and held its first annual Job Fair in January, 2016. More than 50 employers participated. The event lasted from 10am-2pm. We expect our 2nd annual event to be even larger.

The City completed our Highwaymen Heritage Trail, a self-guided trail to commemorate the “Original Highwaymen” – 26 African American artists from Fort Pierce, who, during the 1950s-60s peddled their Florida landscape paintings up and down U.S. Hwy. 1 because Jim Crowe era South limited their entry into businesses, galleries, etc. Many of the artists still live in and around Fort Pierce and continue to paint today. The Trail ribbon cutting was followed by the 1st Annual Art Show and Family Friendly Festival. This is part of a ‘Creative Placemaking’ initiative designed to instill civic pride and promote economic development and the creation of jobs in our Lincoln Park neighborhood.

For the new departmental staff, this Plan represents an opportunity to utilize lessons learned and channel them into new Strategic Goals and Objectives for the next five years. Overall, the City will effectively use its CDBG dollars to sustain and increase the capacity of small businesses, and benefit low to moderate-income persons by strategically leveraging CDBG program funds with other public and private funding sources.

We are currently collaborating with Indian River State College, Career Source Research Coast, Allegany Franciscan Ministries, Hibiscus Children’s Center, World Changers, the Fort Pierce Utilities Authority, Habitat for Humanity, the Solar Energy Loan Fund, the Fort Pierce Housing Authority and others to leverage the City’s CDBG funds to create greater opportunities and resources for our citizens.

J. Coordination

Local bank members of the St. Lucie County Lending Consortium contribute to the provision of affordable housing by helping to defray the cost of the homeownership workshops. The local banks pay a fee to be a member of the consortium, which in turn is used to procure the services of Consumer Credit Counseling Services (now known as CreditAbility) to provide the training. Participating in the affordable housing program also aids in promoting the local banks in their compliance under the federal Community Reinvestment Act.

K. Monitoring

As previously stated, the City underwent a major reorganization of staff due to concerns with program compliance during the previous program year. The new department overseeing the CDBG program is very focused on CDBG program compliance issues.

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 (if applicable), procurement procedures, and other areas relevant to the project are reviewed. The information to be reviewed is outlined in checklists that have been developed for each type of activity. These checklists were created using HUD's Monitoring Handbook, regulations, and other statutory requirements or each funding source.

The City understands the importance of performing a periodic self-evaluation with respect to the goals and objectives outlined in the Consolidated Plan as well as the activities included in each Action Plan. The purpose of this review is to ensure long-term compliance with program and comprehensive planning requirements.

The core component of the City's structure for Program Monitoring is the Integrated Disbursement and Information System (IDIS). In this system, all CDBG funded projects can be reviewed in report format to track the timely expenditure of funds as well as overall program performance. The IDIS System enables both HUD and the City to track statistical information to ensure that timeline and drawdown requirements are being met.

L. Housing Opportunities for People with AIDS (HOPWA)

The City of Fort Pierce is not a recipient of HOPWA funds. This section is not applicable.

6. Other Narratives and Attachments

A. Additional Strategic Plan Information not Covered by other Sections

We believe that our responses throughout the Strategic Plan and the entire Consolidation Plan are complete and very specific to allow HUD to determine the efficacy and viability of our Program. Therefore, no additional information is necessary at this time.

B. Section 108 Loan

The City was awarded a Section 108 Loan Guarantee on July 13, 2009 in the amount of \$3,395,000. The purpose of the Loan Guarantee was to provide construction financing to a local developer for the Coral Square Shopping Center Redevelopment Project. The funds were loaned to the developer at a rate of LIBOR + .45% (.25% above the City's borrowing costs). The funds were utilized for the renovation of an existing closed and abandoned shopping center in a CDBG target area.

The City received an \$800,000 BEDI (Brownfield Economic Development Initiative) grant, \$400,000 of which has remained with the City as security for a corresponding Section 108 loan. The remaining \$400,000 was offered to the developer of the project as a 1% interest loan on a 5-year term. The \$400,000 BEDI grant was critical for the developer to continue the environmental cleanup of his site, which has cost (to date) approximately \$1,100,000.

The reconstruction project is complete and the leasing process is ongoing toward full occupancy. Projections equal more than 120 low to moderate income residents of Fort Pierce are employed at this location.

C. Regional Connections

The City works in cooperation with its neighboring local governments including the City of Port St. Lucie and St. Lucie County. We work in concert with the area regional planning council, the Treasure Coast Regional Planning Council, on many of our planning tasks such as brownfield redevelopment projects. On a number of occasions, the City has partnered with the Housing Authority of the City of Fort Pierce on programs including the Neighborhood Stabilization Program for the advancement of affordable housing opportunities.

While we openly cooperate with these and other local entities, our Consolidated Plan does not connect to, incorporate, or reference their individual Consolidated Plans.

7. Fair Housing

The City of Fort Pierce is submitting our newly-created Assessment of Fair Housing Report with this 5-Year Consolidated Plan. This report contains an Assessment of Fair Housing Report (AFH) which identifies, explains, and analyzes the fair housing environment in the City of Fort Pierce, Florida, which is located in St. Lucie County, Florida. Excerpts from the St. Lucie County HOME Consortium Analysis of Impediments to Fair Housing Choice, published March, 2014 were used throughout this report.

To date, the following top five (5) impediments to Fair Housing Choice in Fort Pierce have been identified, via numerous community meetings, presentations, community surveys in English and Spanish, public hearings, one-on-one conversations with citizens, agencies, organizations and businesses:

1. Housing/Lending Discrimination on the basis of race, color, national origin, religion, sex, familial status and disability
2. Shortage of affordable housing opportunities
3. Lack of knowledge, awareness of, or education on fair housing protections
4. Fair and equal lending disparities
5. Housing market segregation

The AI contains an Action Plan to address and correct these issues. The following actions have been established to correct the impediments identified in the recently developed AI Report:

2016 Impediments to Fair Housing Choice

Impediment #1 – Housing/Lending Discrimination on the basis of Race, Color, National Origin, Religion, Sex, Familial Status and Disability

Housing complaints based on discrimination against disability ranked the highest, with racially-based complaints ranking second. Disability is the largest alleged discriminating factor in fair housing complaints.

The data gathered on the lending patterns in the City of Fort Pierce supports this finding, with the data also indicating regular disparities on loan approvals and denials by race and by Hispanic/non-Hispanic ethnicity.

Recommended Actions to Address Impediment #1:

The City of Fort Pierce will take the following actions to raise public awareness on this issue.

1. Forward all Fair Housing complaints that are received directly to HUD for investigation.
2. Continue to promote and provide First Time Homebuyer Workshops in partnership with the Martin and St. Lucie County Home Buyer Consortiums.
3. Make referrals for credit counseling when needed to help improve credit ratings for homeownership potential.
4. Allocate CDBG funding to offset the costs associated with at least two (2) yearly Fair Housing Workshops and the dissemination of Fair Housing promotional materials on TV, website, mail-outs, and posters, at meetings, symposiums, and housing events, in English and Spanish.
5. Continue running HUD-approved Fair Housing commercials on the City's Public Access channels, in English and Spanish.
6. Request the local newspapers print HUD-approved Fair Housing Notices, in English and Spanish in the real estate section. The City is served by Scripps Treasure Coast newspaper and *Hometown News*.
7. Provide HUD's Fair Housing Complaint Forms (in English and Spanish) at public buildings and local libraries.
8. Provide Fair Housing information to all Lending Consortiums within the area.

9. Promote partnerships to strengthen Fair Housing educational opportunities with individual members of the St. Lucie and Martin County Lending Consortiums.
10. Provide Fair Housing education on and address reports of “Redlining” and “Reverse Redlining” - Redlining is the practice of denying or increasing the cost of services such as banking, insurance, access to jobs, access to health care, or even supermarkets to residents in certain, often racially determined, areas. "Reverse redlining" is a term often used to describe situations where a lender or insurer particularly targets minority consumers, not to deny loans or insurance to them, but rather to charge them more than would be charged to a similarly situated majority consumer.
11. Promote ways for citizens to report lending discrimination complaints with HUD by contacting the National Discrimination Hotline on 1-800-669-9777 (voice), 800-927-9275; completing a complaint form on the HUD website at www.hud.gov/fairhousing; and/or allowing us to provide assistance to send a letter to our local HUD office.

Impediment #2 – Shortage of Affordable / Decent Housing Opportunities

The Fort Pierce Housing Authority reported that there were 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 most recent 2016 data reports that there are now 827 public housing units in the City of Fort Pierce.

The Housing Authority of the City of Fort Pierce (FPHA) Section 8 Housing Choice Voucher Waiting List is currently closed. It was last open for three days in May, 2015. There is no notice of when the Waiting List will reopen.

Recommended Actions to Address Impediment #2:

1. During 2016-2020, introduce a resolution for the City of Fort Pierce for inclusionary housing. Inclusionary housing is an affordable housing tool that links the production of affordable housing to the production of market-rate housing. Inclusionary housing policies produce affordable housing by requiring new residential developments to include a certain percentage of affordable housing units. The resolution could also give local governments the ability to establish a construction excise tax on developments to increase funding for affordable housing development.
2. During 2016-2020, continue to use CDBG funds, as available, to reduce the cost of housing for low-income households. Examples of this includes partnering with the Fort Pierce Utilities Authority, Indiantown Nonprofit Housing Agency and the Centro Campesino organization and using CDBG funds and funding from the City of Fort Pierce’s General Fund to provide weatherization assistance for homeowners to decrease their utility bills.
3. During 2016-2020, continue allocating State Housing Initiatives Partnership (SHIP) funds to rehabilitate owner-occupied homes.
4. Continue allocating State Housing Initiatives Partnership (SHIP) funds to provide down payment and closing cost assistance for lower-income citizens wanting to purchase a home.
5. During 2016-2020, continue to provide education and outreach to realtors, developers, banks and non-profit organizations that provide or develop affordable housing.
6. During 2016-2020, work with lenders to provide lender fair housing training by the City or in conjunction with existing programs.
7. During 2016-2020, continue allocating CDBG funding, as available, to act as a ‘cash match’ for the Fort Pierce Housing Authority’s application for tax credits to rehabilitate an old abandoned hospital into a living facility for lower income senior citizens. The Housing Authority has applied for the tax credits four (4) times. The City allocated the CDBG funds several years ago and will continue to support the Housing Authority through this endeavor.
8. During 2016-2020, continue to seek ways to assist developers and all of those involved in affordable housing in locating land, grants, and loans and by providing technical assistance to encourage the development of affordable housing and compliance with fair housing laws. All executed agreements with affordable housing providers will include the requirements of equal

opportunity and fair housing laws.

9. During 2016-2020, the City should continue to pursue fair housing enforcement over the long term by identifying regional partners with similar interests, develop support for fair housing services available to multiple regions and jurisdictions at a shared cost, and help establish a private fair housing center to carry out education and enforcement programs designed to further fair housing throughout the Fort Pierce area.
10. During 2016-2020, the City should continue to assess and improve, where necessary the enforcement of current codes for landlord maintenance of property. This could include exploring ways to improve the rental maintenance by landlords and property owners through code/legislation updates or incentive programs such as increased fines for habitual violators or economic incentives for landlords to better maintain their properties and increase the number of green buildings.
11. During 2016-2020, the City should 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, especially of rental single-family housing units in older neighborhoods built before the Americans with Disability Act was enacted. The City should consider approaching landlords and property managers to discuss possible solutions to this issue.

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

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.

Recommended Actions to Address Impediment #3:

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.

Impediment #4 – Fair and Equal Lending Disparities

The data gathered on the lending patterns in the City of Fort Pierce supports this finding, with the data indicating regular disparities on loan approvals and denials by race and by Hispanic/non-Hispanic ethnicity. As the data indicates, African Americans and Hispanics tend to have higher loan application failure rates when HMDA lending data is analyzed by race and ethnicity.

Recommended Actions to Address Impediment #4:

The most prevalent reason for loan application denials in the City of Fort Pierce are the loan applicant's collateral. The second leading reason for loan denials is the debt-to-income ratio, and the third reason is incomplete applications.

The City will take the following actions to increase public awareness and promote homebuyer education on these issues:

1. During 2016-2020, work with all members of St. Lucie County and Martin County Lending Consortia 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/or 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.
6. During 2016-2020, provide down payment and closing cost assistance to first-time homebuyers through the State Housing Initiatives Partnership (SHIP) program.

Impediment #5 – Housing Market Segregation

As in many locations in Florida, historical geographical segregation areas still exist within the City of Fort Pierce. Continued activities that are geared toward creating neighborhoods that are more open and inclusive have been and will continue to be established through Fair Housing training in the community to housing related industries.

Recommended Actions to Address Impediment #5:

The City of Fort Pierce will take the following actions to raise public awareness:

1. During 2016-2020, continue activities that are geared toward creating neighborhoods that are more open and inclusive, including our 'creative placemaking initiative', that includes self-guided cultural history trails and events that are advertised across the United States, commercial façade improvement grants, beautification projects, art shows and family-friendly festivals, etc., in our lower-income minority historic neighborhoods;
2. During 2016-2020, continue collaborations with investors and the Allegany Franciscan Ministries organization and provide land and incentives for the construction new grocery, retail, and banking businesses in our lower-income segregated neighborhoods;
3. During 2016-2020, continue collaborations with investors, developers and St. Lucie County to develop artist live/work areas in our lower-income minority historic neighborhoods;
4. During 2016-2020, work with the local Board of Realtors and Lending Consortium promoting Fair Housing education and continued education on lending practices.
5. During 2016-2020, work with local Affordable Housing Advisory Committee (AHAC) to promote ways to enhance local land development regulations to augment fair housing. Presently, the City of Fort Pierce has adopted the following items:
 - a. Expedited Permit Reviews – All affordable housing developments receive priority review and processing.
 - b. Listing of vacant City-owned property available for development as affordable housing.
 - c. Review of proposed regulations (prior to adoption) for their impact on affordable housing.

8. Public Comments