



**2016-2017 Program Year
Consolidated Annual Performance
Evaluation Report (CAPER)**

**1st Program Year
2016-2020 5-Year Consolidated Plan**

**Respectfully Submitted by:
The City of Fort Pierce, Florida**

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

The City's primary objectives in our 2016-2020 Strategic Plan and for PY16-17 Action Plan are:

1. Provide decent, affordable rental and owner-occupied housing for low-to-moderate income persons throughout the City;
2. Provide Neighborhood Revitalization by upgrading public infrastructure and facilities in areas that are primarily inhabited by persons with low and moderate incomes;
3. Provide support for public services for low and moderate income citizens; and
4. Stabilize and expand small existing businesses.

Following is a breakout of the City's accomplishments toward carrying out our 2016-2020 Strategic Plan and our PY16-17 Action Plan objectives:

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Code Enforcement	Code Enforcement	General Fund	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	250	540	216.00%	250	540	216.00%
Economic Opportunity	Non-Housing Community Development	CDBG	Facade treatment/business building rehabilitation	Business	50	3	6.00%	10	3	30.00%
Economic Opportunity	Non-Housing Community Development	CDBG	Jobs created/retained	Jobs	50	117	234.00%	10	117	1,170.00%
Economic Opportunity	Non-Housing Community Development	CDBG	Businesses assisted	Businesses Assisted	300	183	61.00%	60	183	305.00%
Home Rehab / Home Purchase Assist / Fair Housing	Affordable Housing	CDBG General Fund SHIP	Homeowner Housing Rehabilitated	Household Housing Unit	365	43	11.78%	73	43	58.90%
Home Rehab / Home Purchase Assist / Fair Housing	Affordable Housing	CDBG General Fund SHIP	Direct Financial Assistance to Homebuyers	Households Assisted	30	12	40.00%	6	10	166.67%
Neighborhood Revitalization	Non-Housing Community Development	CDBG	Jobs created/retained	Jobs	100	55	55.00%	25	55	220.00%

Neighborhood Revitalization	Non-Housing Community Development	CDBG	Businesses assisted	Businesses Assisted	250	60	24.00%	50	60	120.00%
Public Facilities	Homeless Non-Housing Community Development	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10000	3516	35.16%	2000	3516	175.80%
Public Facilities	Homeless Non-Housing Community Development	CDBG	Homeless Person Overnight Shelter	Persons Assisted	300	52	17.33%	60	52	86.67%
Public Services	Homeless Non-Homeles Special Need Non-Housing Community Develop Public Supportive Services	CDBG	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	16500	5837	35.38%	3500	5837	166.77%
Public Services	Homeless Non-Homeles Special Need Non-Housing Community Development Public Supportive Services	CDBG	Homeless Person Overnight Shelter	Persons Assisted	0	0				

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City of Fort Pierce utilized CDBG funds to support programs, projects and organizations the promote revitalization and stabilization, economic viability and small business expansion an job creation that is primarily focused on lower income residents and neighborhoods. Addiitonally, the City continues to emphasize the development of a viable urban community and conform to the primary objectives of the department of Housing and Community Development Act of 1974, as amended.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG
White	65
Black or African American	2,705
Asian	20
American Indian or American Native	0
Native Hawaiian or Other Pacific Islander	0
Total	2,790
Hispanic	101
Not Hispanic	2,689

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The City captures racial and ethnic information on families assisted through our public service and small business grant award programs and through the SHIP housing rehab and down payment assistance programs.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	CDBG	530,925	492,206
HOME	HOME		
HOPWA	HOPWA		
ESG	ESG		
General Fund	General Fund	85,000	85,000
Other	Other	306,000	176,477

Table 3 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City limits Low/Mod	100	90	

Table 4 – Identify the geographic distribution and location of investments

Narrative

The geographic distribution and location of investments include areas within the City of Fort Pierce where no less than 51% of the population is extremely low, very low, low and moderate income, according to the US Census.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Code Enforcement - The City of Fort Pierce provided more than \$50,000 from the general fund to provide a Code Enforcement officer to staff a very low-income neighborhood in our City.

Commercial Façade Grants – The City expended \$15,000 for commercial façade grants, which leveraged over \$200,000 in commercial property improvements.

Minority Business Expo - The City received \$20,000 in funding to help cover the costs of this project through a Visit Florida grant award.

Highwaymen Heritage Trail Art Show and Festival - Numerous area businesses and organizations help offset the costs to provide this annual creative placemaking economic development event in a very low-income historic minority neighborhood to celebrate the "Original" and "2nd Generation" Highwaymen Artists.

Annual Job Fair - The City partners with St. Lucie County, Career Source Resource Coast to help offset the costs associated with this annual event. St. Lucie County provides a portion of rent on a large facility and Career Source Research Coast provides manpower to help organize and oversee the event.

Weatherization Program - The City partnered with the Fort Pierce Utilities Authority (FPUA) to provide a weatherization program for 14 of our extremely low income and senior citizens. The City contributed \$35,000 from our general fund; \$20,000 from CDBG and FPUA contributed \$75,000.

World Changers / "Paint Our Town" – The City of Fort Pierce used CDBG funds to purchase supplies and materials for the World Changers, and Paint Our Town volunteers to paint and repair 26 homes belonging to some of our poorest citizens during PY16.

State Housing Initiatives Partnership (SHIP) Program - The City of Fort Pierce provided nine (9) owner-occupied home rehabilitations and downpayment and closing cost assistance for twelve (12) home purchases to income-qualified citizens. These two projects totalled \$176,477.47 in SHIP funds for program year 2016-2017.

1st Time Homebuyer Assistance - Local banks provide Consumer Credit Counseling Services and new homebuyer workshops. Six (6) workshops for new homebuyers were held during PY16. Approximately 40 Fort Pierce residents attended the workshops.

Fort Pierce HA - Section 8 Program - The FPHA managed an allocation of 844 vouchers, and 827 leases during PY16.

Habitat for Humanity - Habitat rehabilitated seven (7) homes for lower income citizens in Fort Pierce during PY16. The City provided down payment/closing cost assistance for 3 Habitat home purchases.

Allegany Franciscan Ministries – Allegany is helping cover the staffing costs for the City's new Lincoln Park Revitalization Coordinator, who is responsible promoting health, wellness, economic growth, small business development and investment in one of the poorest and oldest minority neighborhoods within the City.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	100	26
Number of Non-Homeless households to be provided affordable housing units	60	12
Number of Special-Needs households to be provided affordable housing units	20	0
Total	180	38

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	60	43
Number of households supported through Acquisition of Existing Units	0	0
Total	60	43

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Providing affordable housing units continues to be an ongoing issue within the City of Fort Pierce. A transitional housing program for homeless families is also an ongoing problem. Both of these added to the problems encountered in meeting goals listed in the 2016-2020 Consolidated Plan.

The Fort Pierce Housing Authority's plans to convert a HA complex into transitional housing for our homeless families was recently denied by the Department of Housing and Urban Development (HUD).

The City is currently working on short term solutions to address our transitional housing issue for our growing homeless population and solutions to address our lack of affordable decent housing. We have reached out to several nonprofits in the area and are meeting regularly to address this issue.

As stated earlier, the Treasure Coast Homeless Services Council, located in Indian River County in Vero Beach, Florida, is the CoC for St. Lucie, Indian River and Martin Counties. Most all of the grant funds for various homeless services stay in Indian River County. Our homeless numbers are climbing by leaps and bounds and the City of Fort Pierce is determined to find solutions to assist this growing population.

Discuss how these outcomes will impact future annual action plans.

Outcomes related to establishing a workable transitional housing program for our growing homeless population may impact future annual action plans. Affordable housing solutions will be accomplished via collaborations with investors and partnerships with developers. We do not currently see this as impacting future annual action plans.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	2,003	0
Low-income	0	0
Moderate-income	0	0
Total	2,003	0

Table 7 – Number of Households Served

Narrative Information

These numbers were collected through public service grant award reporting, the SHIP housing program, and the Weatherization program.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

1. The Treasure Coast Homeless Services Council, Inc. (TCHCS) serves as the official Continuum of Care for St. Lucie, Martin and Indian River Counties. It is the official qualified applicant for State and Federal homeless prevention and direct services funding on the Treasure Coast and the Lead Agency for the State Office on Homelessness. The City of Fort Pierce does not directly receive funding for homeless prevention.

The City sent a letter requesting assistance for our homeless population to the TCHCS in September, 2015 and later met with the executive director and requested assistance. We are hopeful that this meeting and future meetings will result in the TCHCS allowing the City of Fort Pierce to apply for grant funding through the Coalition to help address our growing homeless population. Currently, all funds received to benefit our homeless are utilized in Indian River County, primarily in the Vero Beach area.

The Director of the TCHSC recently sent a letter to HUD listing that they provide \$310,908 for Permanent Supportive Housing in St. Lucie County. This is NOT Fort Pierce. This is to rent, from themselves, 10 single family homes and one duplex located in Lakewood Park, outside the City limits of Fort Pierce, in St. Lucie County completely rehabilitated by St. Lucie County through their Neighborhood Stabilization Program that were donated to the TCHSC. The TCHSC provides limited funding for housing for homeless veterans in St. Lucie County as well.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City is currently working with the Fort Pierce Housing Authority and several area nonprofits that currently provide services for our growing homeless population to create a transitional housing program.

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

1. **The Treasure Coast Homeless Services Council (TCHCS)**, the Continuum of Care for Indian River, St. Lucie and Martin Counties, provides a homeless services center in Vero Beach Florida, which provides approximately \$300,000 per year in direct assistance to homeless and near-homeless families and \$800,000 per year in rental housing payments on behalf of the disabled. TCHCS also provides approximately \$300,000 annually in direct funding to the homeless family shelter on the Treasure Coast, serving Indian River, St. Lucie and Martin Counties. Approximately thirty percent (30%) of the Homeless Family Center's clients were from the City of Fort Pierce during PY16.

Based on the "Certification of Consistency with the Consolidated Plan" form that the City of Fort Pierce recently received from the TCHCS, St. Lucie County receives \$289,776 in funding that is only used to cover the rent for chronically homeless individuals and families. No funding is provided to City of Fort Pierce agencies that provide services to the homeless. According to the TCHCS' Point in Time County for January, 2016, the City of Fort Pierce has experienced a 185% increase in homeless children since January, 2015.

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

1. The Treasure Coast Homeless Services Council, Inc. (TCHCS) serves as the official Continuum of Care for St. Lucie, Martin and Indian River Counties. It is the official qualified applicant for State and Federal homeless prevention and direct services funding on the Treasure Coast and the Lead Agency for the State Office on Homelessness. The City of Fort Pierce does not directly receive funding for homeless prevention.
2. The City of Fort Pierce is currently working with the Fort Pierce Housing Authority and local nonprofits and community organizations to increase services to our growing homeless population that will hopefully make easier the transition to permanent housing and independent living, shorten the period of time that individuals and families experience homelessness, improve access for homeless individuals and families to affordable housing units and prevent individuals and families who were recently homeless from becoming homeless again.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The delivery of public housing requires the coordination of a number of agencies, both public and private. These agencies will continue to work together to eliminate potential gaps within the delivery systems in Fort Pierce. A vital agency in this initiative is the Fort Pierce Housing Authority (FPHA).

For PY16 FPHA activities included:

- Up to \$10,000 in educational scholarships were available to outstanding students in FPHA's Public Housing, Section 8 Housing Choice Voucher Program, or its Affordable Housing Program to start or continue secondary education. Scholarships were available for Associate Degrees, Bachelor Degrees, Master's Degree or Vocational Training.
- Allocating 844 Section 8 vouchers and provided 827 Public Housing leases in PY15; and administers 18 units of non-subsidized rentals. Out of 844, 39% of the households-elderly and/or disabled; 11%-elderly (not disabled).
- Crime Reduction Initiatives – increase site lighting to numerous units and on site's parking/pedestrian area redesign.
- Administered a Family Self – Sufficiency Program for both its Section 8 Housing Choice Voucher and Public Housing Programs. This program is designed to mentor families and link them to services, training, education and childcare to help them eliminate the need for welfare.
- Provided 35 HUD-Veterans Affairs Supportive Housing (HUD-VASH) program vouchers in conjunction with the Section 8 Housing Choice Voucher program.
- Allocated Section 8 Housing Choice Vouchers to local area witnesses of violent crime who agree to testify in court. The use of these vouchers is to relocate witnesses and protect against potential retaliation.
- Provided 24 Section 8 Housing Vouchers for families displaced from Hurricane Irma.

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

The Fort Pierce Housing Authority provides the Family Self – Sufficiency Program for both its Section 8 Housing Choice Voucher and Public Housing Programs. This program is designed to mentor families and link them to services, training, education and childcare to help them eliminate the need for welfare.

Actions taken to provide assistance to troubled PHAs

The Fort Pierce Housing Authority (FPHA) is not designated as a 'troubled PHA.'

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The City has evaluated public policies, land use controls, tax policies, zoning ordinances, building codes, fees and charges, growth limitations to determine if there could be negative effects that serve as barriers to affordable housing. We have not determined that any of these are a factor in affordable housing development. We are currently considering ways to encourage affordable housing development within the City.

The City has not detected that we are causing a negative impact on the development of affordable housing. Compared to surrounding communities, the City's fees and policies are reasonable. Nevertheless, the City will continue to periodically reassess development and impact fees, regulations and program policies and procedures and if we ascertain that a revision to these would enhance affordable housing opportunities for lower income residents of the City, we will certainly execute policy revisions, as needed, and as quickly as possible.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City is working to address underserved needs, including support for the Fort Pierce Housing Authority's (FPHA) application for tax credits to rehabilitate a former hospital into apartments for lower-income senior and/or disabled citizens, slum and blight and infrastructure improvements in lower-income neighborhoods, and assistance with weatherization improvements for our lower-income citizens. The FPHA was denied funding in their first four (4) requests and are awaiting news of their fourth attempt at this funding request.

The City is also contacting investors and developers and has identified several parcels of land that could be used for affordable housing development. We continue to utilize our SHIP program, work with Habitat for Humanity, World Changers and through our Paint Our Town program to improve our existing housing stock.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

1. During PY16, the City continued to encourage residents and property owners to test for and reduce lead paint. Homes assisted with CDBG or SHIP funding that were built prior to 1978 are automatically tested for lead-based paint, and safe practices and abatement/reduction procedures are followed on projects where lead based paint is identified.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The 2008 housing market crash led to drastically decreased property values which has increased the amount of affordable housing opportunities for low and moderate income residents. Unfortunately, home prices have steadily increased throughout PY16. Investors have purchased hundreds of foreclosed homes within the City, leaving very few affordable homes available for first time homebuyers and lower income citizens to purchase. Properties financed through Fannie Mae and Freddie Mac coming out of foreclosure are offered to qualifying citizens for approximately 30 days before they are available to investors, which is very helpful.

The City is now offering Down Payment and Closing Cost Assistance up to \$15,000 for first time income-qualified citizens of Fort Pierce through the State Housing Initiatives Partnership (SHIP) program. To date, we have assisted 12 families in purchasing new homes.

The economic downturn resulted in soaring unemployment and Fort Pierce still has not recovered. Fort Pierce's unemployment rate in July, 2017 was 7.6%, compared to St. Lucie County's rate, which was at 3.8%, and the State of Florida, which was 4.1%. Unemployment and also "underemployment" remain on the forefront for the City of Fort Pierce, St. Lucie County, the State of Florida and the entire country.

The City is currently partnering with Career Source Research Coast and Indian River State College to provide free job training opportunities for citizens. We are hopeful this will result in more of our citizens having marketable skills which will lead to better paying jobs. We are also talking with regional developers development of affordable housing and manufacturing opportunities within the City.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City of Fort Pierce works with the City of Port St. Lucie and St. Lucie County to coordinate three Housing Assistance Programs (CDBG, SHIP, and Hardest Hit). Quarterly lending consortium meetings are held to keep the groups connected and focused on affordable housing issues.

The City has been successful in engaging the Fort Pierce Housing Authority (FPHA), local non-profits, financial institutions, and the private sector in the provision of low and moderate-income housing. No gaps have been identified in this institutional structure.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The delivery of public housing requires the coordination of a number of agencies, both public and private. These agencies will continue to work together to eliminate potential gaps within the delivery systems in Fort Pierce. A vital agency in this initiative is the Fort Pierce Housing Authority (FPHA). The City regularly provides staff to attend monthly FPHA meetings and various social service agency meetings to increase collaborative opportunities and enhance coordination in services.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Please see attached chart listing activities either currently underway or scheduled to be carried out during PY16 and PY17 to address the impediments identified in the 2016-2020 Assessment of Fair Housing Report for the City of Fort Pierce, Florida.

**City of Fort Pierce, Florida
Fair Housing Activities for PY16 and PY17**

Impediment #4 – Fair and Equal Lending Disparities

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible	2017-2018 Program Year Activities
Promote Fair and Equal Lending Disparities	Priority #1 – Potential homebuyers are being turned down for lack of collateral, debt-to-income ratio and incomplete applications.	Disparities on loan approvals and denials by race and by Hispanic/non-Hispanic ethnicity. African Americans and Hispanics tend to have higher loan application failure rates.	<ol style="list-style-type: none"> 1) During 2016-2020, work with all members of St. Lucie County and Martin County Lending Consortiums to increase awareness of prevalent denial issues; 2) During 2016-2020, continue to provide referrals to credit counseling agencies to improve credit ratings, and debt-to-income ratios, for homeownership potential; 3) During 2016-2020, continue to provide promotional information for First-Time Homebuyer Workshops through public access venues; 4) During 2016-2020, promote and hold at least two (2) Fair Housing / Homeowner educational events each year. 5) During 2016-2020, promote and provide at least four First Time Homebuyer Workshops during each program year. 6) During 2016-2020, promote financial literacy educational events within the City of Fort Pierce; and 7) During 2016-2020, provide down payment and closing cost assistance to first-time homebuyers through the State Housing Initiatives Partnership (SHIP) program. 	City of Fort Pierce Grants Administration Division	<ol style="list-style-type: none"> 1) Fair Housing brochures provided to Lending Consortium members. Brochures include information on how to file a Fair Housing complaint. 2) Providing referrals to credit counseling agencies to improve credit ratings for potential new home buyers. 3) Promoting First Time Homebuyer Workshops that will be provided October 14, December 2, 2017 and in February and April of 2018 in various locations throughout St. Lucie, Martin, and Indian River Counties. 4) Two (2) Fair Housing Workshops will be provided by Lincoln Park Main Street and two (2) will be provided by Mustard Seed Ministries during 2nd and 4th quarters of 2017-2018 PY. Both of these organizations are located within very low income minority areas in the City. 5) Currently providing 1st Time Homebuyer program – down payment and closing cost assistance.

Impediment #5 – Housing Market Segregation

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible	2017-2018 Program Year Activities
Eliminate Segregated Neighborhoods in Fort Pierce	<p>Priority #1 – Lack of amenities in lower-income minority neighborhoods.</p> <p>Priority #2 – Lack of public and private investment in lower-income minority neighborhoods</p> <p>Priority #3 – Housing and Mortgage Market Discrimination</p>	Housing Market Segregation	<ol style="list-style-type: none"> 1) During 2016-2020, continue 'creative placemaking initiative'- self-guided cultural history trails, events we promote across the U.S., commercial façade grants, beautification projects, art shows, festivals, etc., in segregated neighborhoods; 2) During 2016-2020, provide land and incentives for investment development of grocery, retail, and other businesses in segregated neighborhoods; 3) During 2016-2020, continue collaborations with investors, developers and St. Lucie County to develop artist live/work areas in segregated historic neighborhoods; 4) During 2016-2020, work with the local Board of Realtors and Lending Consortium to promote Fair Housing. 5) Work with local Affordable Housing Advisory Committee to promote ways to enhance local land development regulations to augment fair housing. 	City of Fort Pierce Grants Administration Division	<ol style="list-style-type: none"> 1) Continuing 'Creative Placemaking Initiative' in lower-income historic neighborhoods; also commercial façade grant opportunities, beautification projects. Received grant and hired staff to focus on needs of underserved community. 2) Currently working on proposal including land and other incentives to promote development of grocery, retail and other businesses in segregated neighborhood. 3) Completed Arts and Culture Master Plan that identifies artist live/work community in segregated historic neighborhood 4) Providing Fair Housing brochures to Lending Consortium. 5) Collaborating with Planning and Building Departments to identify ways to enhance local land development regulations to augment fair housing.

City of Fort Pierce, Florida
Fair Housing Activities for PY16 and PY17

Impediment #4 – Fair and Equal Lending Disparities

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible	2017-2018 Program Year Activities
Promote Fair and Equal Lending Disparities	Priority #1 – Potential homebuyers are being turned down for lack of collateral, debt-to-income ratio and incomplete applications.	Disparities on loan approvals and denials by race and by Hispanic/non-Hispanic ethnicity. African Americans and Hispanics tend to have higher loan application failure rates.	<ol style="list-style-type: none"> 1) During 2016-2020, work with all members of St. Lucie County and Martin County Lending Consortiums to increase awareness of prevalent denial issues; 2) During 2016-2020, continue to provide referrals to credit counseling agencies to improve credit ratings, and debt-to-income ratios, for homeownership potential; 3) During 2016-2020, continue to provide promotional information for First-Time Homebuyer Workshops through public access venues; 4) During 2016-2020, promote and hold at least two (2) Fair Housing / Homeowner educational events each year. 5) During 2016-2020, promote and provide at least four First Time Homebuyer Workshops during each program year. 6) During 2016-2020, promote financial literacy educational events within the City of Fort Pierce; and 7) During 2016-2020, provide down payment and closing cost assistance to first-time homebuyers through the State Housing Initiatives Partnership (SHIP) program. 	City of Fort Pierce Grants Administration Division	<ol style="list-style-type: none"> 1) Fair Housing brochures provided to Lending Consortium members. Brochures include information on how to file a Fair Housing complaint. 2) Providing referrals to credit counseling agencies to improve credit ratings for potential new home buyers. 3) Promoting First Time Homebuyer Workshops that will be provided October 14, December 2, 2017 and in February and April of 2018 in various locations throughout St. Lucie, Martin, and Indian River Counties. 4) Two (2) Fair Housing Workshops will be provided by Lincoln Park Main Street and two (2) will be provided by Mustard Seed Ministries during 2nd and 4th quarters of 2017-2018 PY. Both of these organizations are located within very low income minority areas in the City. 5) Currently providing 1st Time Homebuyer program – down payment and closing cost assistance.

Impediment #5 – Housing Market Segregation

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible	2017-2018 Program Year Activities
Eliminate Segregated Neighborhoods in Fort Pierce	<p>Priority #1 – Lack of amenities in lower-income minority neighborhoods.</p> <p>Priority #2 – Lack of public and private investment in lower-income minority neighborhoods</p> <p>Priority #3 – Housing and Mortgage Market Discrimination</p>	Housing Market Segregation	<ol style="list-style-type: none"> 1) During 2016-2020, continue 'creative placemaking initiative'- self-guided cultural history trails, events we promote across the U.S., commercial façade grants, beautification projects, art shows, festivals, etc., in segregated neighborhoods; 2) During 2016-2020, provide land and incentives for investment development of grocery, retail, and other businesses in segregated neighborhoods; 3) During 2016-2020, continue collaborations with investors, developers and St. Lucie County to develop artist live/work areas in segregated historic neighborhoods; 4) During 2016-2020, work with the local Board of Realtors and Lending Consortium to promote Fair Housing. 5) Work with local Affordable Housing Advisory Committee to promote ways to enhance local land development regulations to augment fair housing. 	City of Fort Pierce Grants Administration Division	<ol style="list-style-type: none"> 1) Continuing 'Creative Placemaking Initiative' in lower-income historic neighborhoods; also commercial façade grant opportunities, beautification projects. Received grant and hired staff to focus on needs of underserved community. 2) Currently working on proposal including land and other incentives to promote development of grocery, retail and other businesses in segregated neighborhood. 3) Completed Arts and Culture Master Plan that identifies artist live/work community in segregated historic neighborhood 4) Providing Fair Housing brochures to Lending Consortium. 5) Collaborating with Planning and Building Departments to identify ways to enhance local land development regulations to augment fair housing.

City of Fort Pierce, Florida
Fair Housing Activities for PY16 and PY17

Impediment #4 – Fair and Equal Lending Disparities

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible	2017-2018 Program Year Activities
Promote Fair and Equal Lending Disparities	Priority #1 – Potential homebuyers are being turned down for lack of collateral, debt-to-income ratio and incomplete applications.	Disparities on loan approvals and denials by race and by Hispanic/non-Hispanic ethnicity. African Americans and Hispanics tend to have higher loan application failure rates.	<ol style="list-style-type: none"> 1) During 2016-2020, work with all members of St. Lucie County and Martin County Lending Consortiums to increase awareness of prevalent denial issues; 2) During 2016-2020, continue to provide referrals to credit counseling agencies to improve credit ratings, and debt-to-income ratios, for homeownership potential; 3) During 2016-2020, continue to provide promotional information for First-Time Homebuyer Workshops through public access venues; 4) During 2016-2020, promote and hold at least two (2) Fair Housing / Homeowner educational events each year. 5) During 2016-2020, promote and provide at least four First Time Homebuyer Workshops during each program year. 6) During 2016-2020, promote financial literacy educational events within the City of Fort Pierce; and 7) During 2016-2020, provide down payment and closing cost assistance to first-time homebuyers through the State Housing Initiatives Partnership (SHIP) program. 	City of Fort Pierce Grants Administration Division	<ol style="list-style-type: none"> 1) Fair Housing brochures provided to Lending Consortium members. Brochures include information on how to file a Fair Housing complaint. 2) Providing referrals to credit counseling agencies to improve credit ratings for potential new home buyers. 3) Promoting First Time Homebuyer Workshops that will be provided October 14, December 2, 2017 and in February and April of 2018 in various locations throughout St. Lucie, Martin, and Indian River Counties. 4) Two (2) Fair Housing Workshops will be provided by Lincoln Park Main Street and two (2) will be provided by Mustard Seed Ministries during 2nd and 4th quarters of 2017-2018 PY. Both of these organizations are located within very low income minority areas in the City. 5) Currently providing 1st Time Homebuyer program – down payment and closing cost assistance.

Impediment #5 – Housing Market Segregation

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible	2017-2018 Program Year Activities
Eliminate Segregated Neighborhoods in Fort Pierce	<p>Priority #1 – Lack of amenities in lower-income minority neighborhoods.</p> <p>Priority #2 – Lack of public and private investment in lower-income minority neighborhoods</p> <p>Priority #3 – Housing and Mortgage Market Discrimination</p>	Housing Market Segregation	<ol style="list-style-type: none"> 1) During 2016-2020, continue 'creative placemaking initiative'- self-guided cultural history trails, events we promote across the U.S., commercial façade grants, beautification projects, art shows, festivals, etc., in segregated neighborhoods; 2) During 2016-2020, provide land and incentives for investment development of grocery, retail, and other businesses in segregated neighborhoods; 3) During 2016-2020, continue collaborations with investors, developers and St. Lucie County to develop artist live/work areas in segregated historic neighborhoods; 4) During 2016-2020, work with the local Board of Realtors and Lending Consortium to promote Fair Housing. 5) Work with local Affordable Housing Advisory Committee to promote ways to enhance local land development regulations to augment fair housing. 	City of Fort Pierce Grants Administration Division	<ol style="list-style-type: none"> 1) Continuing 'Creative Placemaking Initiative' in lower-income historic neighborhoods; also commercial façade grant opportunities, beautification projects. Received grant and hired staff to focus on needs of underserved community. 2) Currently working on proposal including land and other incentives to promote development of grocery, retail and other businesses in segregated neighborhood. 3) Completed Arts and Culture Master Plan that identifies artist live/work community in segregated historic neighborhood 4) Providing Fair Housing brochures to Lending Consortium. 5) Collaborating with Planning and Building Departments to identify ways to enhance local land development regulations to augment fair housing.

**City of Fort Pierce, Florida
Fair Housing Activities for PY16 and PY17**

Impediment #4 – Fair and Equal Lending Disparities

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible	2017-2018 Program Year Activities
Promote Fair and Equal Lending Disparities	Priority #1 – Potential homebuyers are being turned down for lack of collateral, debt-to-income ratio and incomplete applications.	Disparities on loan approvals and denials by race and by Hispanic/non-Hispanic ethnicity. African Americans and Hispanics tend to have higher loan application failure rates.	<ol style="list-style-type: none"> 1) During 2016-2020, work with all members of St. Lucie County and Martin County Lending Consortiums to increase awareness of prevalent denial issues; 2) During 2016-2020, continue to provide referrals to credit counseling agencies to improve credit ratings, and debt-to-income ratios, for homeownership potential; 3) During 2016-2020, continue to provide promotional information for First-Time Homebuyer Workshops through public access venues; 4) During 2016-2020, promote and hold at least two (2) Fair Housing / Homeowner educational events each year. 5) During 2016-2020, promote and provide at least four First Time Homebuyer Workshops during each program year. 6) During 2016-2020, promote financial literacy educational events within the City of Fort Pierce; and 7) During 2016-2020, provide down payment and closing cost assistance to first-time homebuyers through the State Housing Initiatives Partnership (SHIP) program. 	City of Fort Pierce Grants Administration Division	<ol style="list-style-type: none"> 1) Fair Housing brochures provided to Lending Consortium members. Brochures include information on how to file a Fair Housing complaint. 2) Providing referrals to credit counseling agencies to improve credit ratings for potential new home buyers. 3) Promoting First Time Homebuyer Workshops that will be provided October 14, December 2, 2017 and in February and April of 2018 in various locations throughout St. Lucie, Martin, and Indian River Counties. 4) Two (2) Fair Housing Workshops will be provided by Lincoln Park Main Street and two (2) will be provided by Mustard Seed Ministries during 2nd and 4th quarters of 2017-2018 PY. Both of these organizations are located within very low income minority areas in the City. 5) Currently providing 1st Time Homebuyer program – down payment and closing cost assistance.

Impediment #5 – Housing Market Segregation

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible	2017-2018 Program Year Activities
Eliminate Segregated Neighborhoods in Fort Pierce	<p>Priority #1 – Lack of amenities in lower-income minority neighborhoods.</p> <p>Priority #2 – Lack of public and private investment in lower-income minority neighborhoods</p> <p>Priority #3 – Housing and Mortgage Market Discrimination</p>	Housing Market Segregation	<ol style="list-style-type: none"> 1) During 2016-2020, continue 'creative placemaking initiative'- self-guided cultural history trails, events we promote across the U.S., commercial façade grants, beautification projects, art shows, festivals, etc., in segregated neighborhoods; 2) During 2016-2020, provide land and incentives for investment development of grocery, retail, and other businesses in segregated neighborhoods; 3) During 2016-2020, continue collaborations with investors, developers and St. Lucie County to develop artist live/work areas in segregated historic neighborhoods; 4) During 2016-2020, work with the local Board of Realtors and Lending Consortium to promote Fair Housing. 5) Work with local Affordable Housing Advisory Committee to promote ways to enhance local land development regulations to augment fair housing. 	City of Fort Pierce Grants Administration Division	<ol style="list-style-type: none"> 1) Continuing 'Creative Placemaking Initiative' in lower-income historic neighborhoods; also commercial façade grant opportunities, beautification projects. Received grant and hired staff to focus on needs of underserved community. 2) Currently working on proposal including land and other incentives to promote development of grocery, retail and other businesses in segregated neighborhood. 3) Completed Arts and Culture Master Plan that identifies artist live/work community in segregated historic neighborhood 4) Providing Fair Housing brochures to Lending Consortium. 5) Collaborating with Planning and Building Departments to identify ways to enhance local land development regulations to augment fair housing.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

a) Program Performance. The primary means of assessing program performance is through the development of the Consolidated Annual Performance and Evaluation Report (CAPER) at the end of each program year. The information that is provided in this report allows the City and HUD to review the overall program's performance. The performance measurement system clearly demonstrates whether the City has met the annual goals and objectives and is on target to meet its projected goals and objectives.

The final layer of program performance is provided through an annual audit by external independent auditors. Information obtained from these audits is evaluated and incorporated, as appropriate, as revisions to the City's policies and procedures.

- **Contract Agreements.** The City enters into binding contractual agreements with parties participating in federal programs. Such agreements are useful tools for insuring compliance with program provisions by the City and these parties. Additionally, these agreements provide a basis for enforcing program requirements and for identifying remedies in the event of a breach of the provisions by these parties. Elements contained in these agreements are inclusive of, but not limited to: type of activity, specific "boiler plate" provisions, other terms and conditions, special program requirements, budget, scope of services, reporting requirements, and other special provisions.
- **Onsite Monitoring Visits** - The Grants Administration Staff provides onsite monitoring visits to 'spot check' grant recipients' project/program/business and record keeping. Onsite monitoring reports are filed in individual project files.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City follows our Citizen Participation Plan's directives on providing reasonable notice and opportunities for citizens to comment on performance reports. This Consolidated Annual Performance Report's availability and announcement for a Public Hearing was advertised in a local free paper on November 30, 2017, and on the City's website for 15 days. A public hearing, following a presentation of the 2016 Consolidated Annual Performance Report was held at a regularly-scheduled Fort Pierce City Commission meeting on December 18, 2017.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Creating an environment conducive to economic growth is a complex process, requiring planning, community leadership and involvement, and innovative thinking. Jobs alone will not necessarily generate sustainable economic opportunity. What worked twenty years ago will not necessarily create a solid economic base today, particularly in smaller urban settings.

The City of Fort Pierce recognizes that our tourism industry is an integral and important part of the future economic development and employment growth within the area. Support for the continued competitiveness of our local tourism industry and the creation of an environment where businesses can succeed, in all commercial areas of the City, are central to our objectives.

Many factors contribute to whether or not a community can generate and sustain economic opportunity, including community quality of life, the appearance and vitality downtown areas, business centers and surrounding residential neighborhoods and commercial corridors, infrastructure availability and capacity, the presence of essential services such as health and public safety, education and skill level of the workforce, ability of the community to provide for current and future workforce needs, adequate and easily-accessible transportation that provides access to markets and linking employers, customers and employees, and so forth.

At the same time, the existence and obstacles to development, such as abandoned and dilapidated buildings that dominate decaying town centers can impede economic growth if they are not identified and eliminated.

The City's strategy is reflected in its 2016-2020 Consolidated and annual Action Plans and involves addressing code violations, improving infrastructure and helping to rebuild a sense of 'community' in our lower-income neighborhoods and commercial corridors, revitalizing and invigorating commercial areas, stabilizing and improving the sustainability of local businesses, addressing brownfields and environmental and expanding overall essential business and residential services.

The City will continue to pursue other forms of public and private assistance that will directly result in new or retained jobs, particularly for low and moderate income residents and for projects and activities that enrich communities, revitalize neighborhoods and holistically address elements that impact the City's attractiveness to business and industry, its ability to grow local businesses and industry and its overall ability to support economic activity and growth.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

CR-45 - CDBG 91.520(c)

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