ST. LUCIE COUNTY BOARD OF COUNTY COMMISSIONERS – HOUSING AND COMMUNITY SERVICES DIVISION

C/O

ST. LUCIE COUNTY HOME CONSORTIUM
FIRST YEAR ACTION PLAN
2012-2013

INDIAN RIVER, MARTIN AND ST. LUCIE COUNTY, FLORIDA
St. Lucie County HOME Consortium

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First Program Year Action Plan

The CPMP Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

The St. Lucie County HOME Consortium covers 1,632 square miles of land in Florida, with 265 persons per square mile. From 2000 to 2010, the population of the United States grew by nine (9.7%) percent. The State of Florida’s population increased by over seventeen (17.6%) percent. It is expected the St. Lucie County HOME Consortium population will increase by just under sixty-six percent (66%), from 432,373 to 653,305, between the years 2000 and 2025. The 2010 Census reported that 132,854 residents were over 65 years old (20.4%), and 113,706 were under 18 (21.9%). Over fifteen percent (15%) of the St. Lucie County HOME Consortium population is “foreign born,” and over nineteen (19%) speak a language other than English at home. More than 94,610 people over the age of five are disabled.

In 2010, there were 291,506 housing units in the region and 219,866 households (with an average of 2.43 persons per household).

Within unincorporated St. Lucie County, the low income concentration is mainly within the unincorporated areas such as Lakewood Park, Harmony Heights, Sunland Gardens, Indian River Estates, and River Park subdivisions. The low income concentration within Indian River and Martin Counties are also within the unincorporated areas. Within these areas as well is the highest percentage of minority populations.

The Consortium has set its funding priorities based upon a need to stimulate economic development while also improving the health and safety of its residents. As a result of the hurricanes that struck the area in 2004 and 2005 and Tropical Storm Fay in 2008, emphasis has been placed on drainage infrastructure to provide healthier and safer neighborhoods.

Affordable housing has been a very important focus for the Consortium. The cost of housing recorded phenomenal increases between 2003 and 2007 and there was little or no affordable housing available for low income families who wanted to purchase a
Between 2007 and 2008, housing costs had decreased and homes were affordable again but the economic crisis had already begun. Housing prices began to plummet and the increased amount of foreclosures brought them down even more. The gap between the lowest home prices or monthly rental amounts and the lower income citizen’s ability to afford the home has narrowed for those who have been able to retain their jobs. But many of those households have not been able to save for down payment and closing costs or first and last month’s rent; they still need assistance to get into a home. Others have lost the earnings from one or more jobs that were contributing to household income. These families have been forced into lower income brackets then they were in previous years. For this reason, efforts to provide housing for the workforce will be one of the Consortium’s priorities.

Current low-income homeowners also have maintenance issues because they often do not have the extra funds needed to keep their homes in good repair. The Consortium has focused on those households for a number of years, providing funding for repair/rehab, hazard mitigation and other such assistance.

The Consortium has received funding from the State Housing Initiatives Partnership (SHIP) affordable housing program, which has been used in concert with the federal funds. The original SHIP funding received in the amount of $103,834 and allocated for FY 12/13 to St. Lucie County will continue to be utilized. In addition, Residential Construction Mitigation Program (RCMP) funding received in the amount of $100,000 will be applied to wind mitigation rehabilitation items as needed, and qualify as matching funds for grant reporting purposes. St. Lucie County Board of County Commissioners, as a member of the Consortium, has received an allocation of funds for the Neighborhood Stabilization Program through the Department of Housing and Urban Development in the amount of $1,947,508. This funding has been allocated to purchase and repair foreclosed properties, in order to improve neighborhoods and assist low to moderate income households to purchase these homes. Twenty-five percent of the funds ($486,914.25) will be utilized to assist households at 50% of median income or less. Although these funds cannot be used as match, HOME can provide down payment assistance to a fully rehabilitated NSP completed project, ensuring safe, decent, affordable housing to HOME income qualified homeowners.

A copy of the Action Plan was sent to each Consortium member for their review and comment. A public hearing will be held on 8/7/2012 to seek community input on housing and community development needs and to allocate 2012/2013 funding. The Draft Plan was advertised and made available for public review during a thirty-day comment period beginning on 7/9/2012 through 8/7/2012.

There were no other comments received from the public and no written comments were submitted. Responses to comments are attached to the Action Plan. If applicable, a summary of comments not accepted and the reasons they were not accepted is also included.

**General Questions**

1. **Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.**
The St. Lucie County HOME Consortium covers 1,632 square miles of land in Florida, and three contiguous counties, Indian River, Martin and St. Lucie.

Within unincorporated St. Lucie County, the low income concentration is mainly within the areas such as Lakewood Park, Harmony Heights, Sunland Gardens, Indian River Estates and River Park subdivisions. The low income concentration within Indian River and Martin Counties are also within the unincorporated areas. Within these areas as well is the highest percentage of minority populations.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

Funding will target the unincorporated areas of Indian River, Martin and St. Lucie Counties. Review of the three county current markets determined the priority of the St. Lucie County HOME Consortium to be safe, decent affordable housing for homeowners and the availability of housing for homebuyers.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

The Consortium agreed upon strategies in an attempt to meet some of the needs of the region and address some of the obstacles to providing and sustaining housing for low income residents. A combination of Federal HOME, local and private sector grants, and other resources will be used to implement this One Year Action Plan.

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Resources expected to be made available, including program income:

St. Lucie County HOME Consortium: $469,683.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

The St. Lucie County Board of County Commissioners was designated by HUD and approved by the Indian River and Martin County Board of County Commissioners as the Lead Agency. The St. Lucie County Housing Division is responsible for coordinating the consolidated planning and submission process, as well as the administration of the programs covered by the Plan.

The St. Lucie County Housing Division is located at 437 N 7th Street, Fort Pierce, Florida 34950. Staff can be reached at (772) 462-1777. The staff contact person is Diana Wesloski, Housing Manager.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

Upon completion of the draft, the One Year Action Plan was made available to the public through a 30 day comment period, and one public hearing was advertised and conducted.

The Consortium urged agencies and interested parties to submit written comments throughout the process or to contact the St. Lucie County Housing Division for information.

The intention of this Action Plan is to implement the priorities contained in the Consolidated Plan. One public meeting was conducted during the public comment period to ensure that this Action Plan met its intent.

A copy of the Action Plan was sent to each Consortium member for their review and comment. A public hearing was held on 8/7/2012 to seek community input on housing and community development needs and to allocate 2012/2013 funding. The Draft Plan was advertised and made available for public review during a thirty-day comment period beginning on 7/09/2012 through 08/06/2012.

☐ There were no other comments received from the public and no written comments were submitted. ☐ Responses to comments are attached to the Action Plan. If applicable, a summary of comments not accepted and the reasons they were not accepted is also included.

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

It is the mission of the St. Lucie County HOME Consortium to accomplish these initiatives via the coordination of many different programs, stakeholders and partnerships.

The Consortium works closely with its social service providers, lenders, builders, developers, and housing providers and other local governmental agencies; Treasure Coast Homeless Services Council; and Lending Consortiums. Continuous feedback from these organizations is important and will continue to be a goal for next year’s activities.

Citizen Participation

1. Provide a summary of the citizen participation process.

In order to provide citizens with information concerning the St. Lucie County HOME Consortium, the consortium will take the following actions:

a. Make available to the public, in a reasonable and timely manner, information concerning the amounts of funds available for various activities and the range of activities that may be undertaken;
b. Provide citizens with adequate notice of public hearings, which are to be held at times and locations convenient to potential or actual beneficiaries, and with accommodation for the handicapped. If a significant number of non-English speaking residents could reasonably be expected to attend a public hearing, an interpreter will be provided for the language expected to be represented;

c. Hold at least one Public Hearing to obtain the views of citizens on the needs of the community;

d. Conduct a public comment period to cover not less than 30 days;

e. Consider any comments and views expressed by citizens on the proposed One Year Action Plan and, if appropriate, modify the proposed plans; and

f. All grievances and complaints will receive a written answer within 15 working days where practicable. Verbal complaints that cannot be remedied immediately will be documented by the beneficiary (or a designated representative of the St. Lucie County HOME Consortium) and signed to be treated as all other written complaints.

2. Provide a summary of citizen comments or views on the plan.

St. Lucie County HOME Consortium received no comments on the proposed Action Plan. (CHANGE AS NEEDED AFTER PUBLIC HEARING)

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

The Consortium, through its ongoing public participation/consultation process continually seeks to broaden this process by involving new non-profit organizations in its various programs.

To achieve this, the Consortium has expanded its public notice efforts by running more public notices on its public access channel and including information on its web site, and in cooperation within other County Divisions.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

There were no comments not accepted.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Each local government Housing Division’s are responsible for administering the State Housing Initiatives Partnership (SHIP) housing program, when funded, the Neighborhood Stabilization Program (NSP), the Community Development Block Grant (CDBG), and many other community and/or economic development grants. Also, the Counties meet on a regular basis at the Lending Consortiums meetings to coordinate low-income homeownership opportunities in the three County areas.

When it is time to prepare the Consolidated Plan, we ensure that all interested parties have a chance to provide input verbally or through written responses to
surveys.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

The St. Lucie County HOME Consortium has established the following standards and procedures in order to monitor activities authorized under federal programs, ensure long-term compliance with the provisions of those programs, and further the Consortium’s goals or objectives set forth in the Consolidated Plan. As a method for checking progress, the standards and procedures will serve to measure resources consumed, track the status of projects and timeliness of expenditures, measure and compare accomplishments with projections, and provide methods for change and/or improvement, where needed. These standards and procedures apply to all Community Housing Development Organizations (CHDO) projects to ensure compliance with program guidelines.

Monitoring of the housing program will be on-going. On-site inspections of homes funded under the program are made by Housing Program inspectors during the repair process and when work is completed. Payments are withheld if work is unsatisfactory and released when the job is brought up to standards. These standards and procedures apply to all CHDO projects to ensure compliance with program guidelines.

Preparing the Plan is an ongoing process. The Consortium will monitor the effectiveness of the Plan and submit reports to U.S. Department of HUD annually. The monitoring will include a review of Performance Measurements, which include objectives and outcomes in relation to the activities completed. In addition, these reports will evaluate the performance of the Plan by examining and commenting on the following:

**Contract Agreements**: The Consortium will enter binding contractual agreements with all other parties, including CHDO’s, participating in federal programs. Such agreements will insure compliance with program provisions between the Consortium and these parties. Additionally, these agreements will provide a basis for enforcing program requirements and for identifying remedies in the event of a breach of any of the provisions. Elements contained in these agreements will be 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.
Monitoring Standards: The Consortium anticipates working with sub recipients, sponsors or administrative agents in the coming year, so monitoring of those entities and/or their programs is planned. When funding is received, programs will be monitored through communication with these participants, and evaluations conducted. Such a process involves frequent telephone contacts, written communication, analysis of reports and audits, and periodic meetings. The primary goal of monitoring is to identify deficiencies and advocate corrections in order to improve, reinforce or augment participant performance in relation to the goals and objectives set forth in the Consolidated Plan. As part of this process, the Consortium watches for evidence of fraud, waste and mismanagement or for situations with potential for such abuse. The emphasis will be on prevention, detection and correction of problems.

The St. Lucie County HOME Consortium will monitor each program participant annually, or more frequently if circumstances should require, in order to review the activities included in their agreement. The purpose of this monitoring is to assess compliance with the requirements of the federal program. Such review will include desk audits and on-site examinations to determine compliance with all applicable requirements.

Monitoring activities shall be comprised of the following:

- Development of an annual monitoring strategy
- Selection of program areas to review
- Timing of monitoring visits
- Follow-up action
- Assessment of individual activities
- Assessment of progress for the program as a whole
- On-site procedures
- Evaluation and Conclusions

These standards and procedures apply to all CHDO projects to ensure compliance with program guidelines.

Recapture Requirements: All loans provided to households will be contractually subject to recapture as per the County's recapture requirements. These recapture provisions will be enforced by a note and second mortgage on the property. The assistance to very low and low income homeowners will be a loan. The funds that come from St. Lucie County will be in the form of a 0% interest for the total life of the loan that must be paid back to the County when the home is no longer owner occupied, sold, when a change in title occurs, or the homeowner chooses to refinance. These loans have the following terms:

- $1,000 - $15,000 - 5 year loan term;
- $15,001 - $25,000 - 10 year loan term; and
- $25,001 - $50,000 - 15 year loan term.

Loans are deferred and will have a specific period and term for repayment, as stipulated in the second mortgage, (this includes Purchase-Rehab construction amounts). Repayments will be re-invested in the HOME program.
Lead-based Paint
1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Lead paint hazard reduction will be integrated into all housing policies and programs in the St. Lucie County HOME Consortium. The Consortium will execute measures to evaluate and reduce lead paint hazards:

- Any units built prior to 1978 and are rehabilitated using HOME funds, will be required to conduct a lead-based paint inspection, risk assessment (if needed) and abatement plan (if needed) and abide by HUD lead-based paint regulations (as amended).
- Individuals taking part in the Down Payment Assistance Program will receive a copy of the Protect Your Family from Lead in Your Home and Renovate Right brochures.

Specific Housing Objectives
*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

The St. Lucie County HOME Consortium’s goal is to provide safe, decent, affordable housing to homeowners and to eliminate substandard housing within the three county regions.

Homeownership
Assist five (5) very-low and low income households purchase homes with down payment/closing cost assistance. (up to $25,000 each)

Resources
HOME Program funds $125,000.00

Homeowner Rehabilitation
Assist six (6) very-low and low income households with rehabilitation to correct code/life safety issues in the home (up to $50,000 each).

Resources
HOME Program funds $272,262.25

CHDO Set Aside
In addition to the two above mentioned strategies, the St. Lucie County HOME Consortium will be setting aside 15% of the total allocation for CHDO eligible
activities. CHDO eligible activities include utilizing a CHDO as a developer, owner and/or sponsor.

Resources
HOME Program Funds $70,452.45

Recapture Provisions
Funds distributed toward down payment and rehabilitation assistance will be secured by a deferred payment loan (DPL) as a lien on the property. The term of the DPL will be determined by the amount of assistance provided according to the following terms:

$1000 - $15,000 - 5 year loan term
$15,001 - $25,000 - 10 year loan term
$25,001 - $50,000 - 15 year loan term (Rehabilitation Projects)

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

The combination of State and Federal resources to leverage private sector financing will prove to be an effective method of providing affordable housing.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

The St. Lucie County HOME Consortium will market the homeownership program to public housing residents and provide consistent information about homebuyer and money skills training which is provided in each county at no cost.

2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

None of the three housing authorities has been designated by HUD as troubled.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

During 2012–2013, St. Lucie County staff will continue to work on several initiatives that will remove barriers to affordable housing.

The Consortium continues to implement the following actions:

a. Proclaims one month each year as Fair Housing Month;
b. Advertises Fair Housing Information;
c. Distributes Fair Housing brochures at training events and on the web page;
d. Provides Complaint forms at libraries and County Administrative buildings;
e. Provide referral and resources for Credit Counseling for homeownership;
f. Provides fair housing training as part of the homeownership workshops;
g. Utilizes fair housing logo on brochures, etc.;
h. Provides predatory lending information in the lobby;
i. Provide Free HUD certified Homebuyer workshops to the public.

The Consortium will continue to implement its state required regulatory reduction program, including providing incentives for affordable housing, providing development review priority, reviewing proposed ordinances for their impact on the cost of housing.

**HOME/ American Dream Down payment Initiative (ADDI)**

1. **Describe other forms of investment not described in § 92.205(b).**

   No other form of investment other than that described in Section 92.205(b) is planned.

2. **If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.**

   The St. Lucie County HOME Consortium, in compliance with Federal Regulations, has established recapture provisions for the Down Payment Assistance program. The guidelines governing the local programs have been designed in conformance with Federal law.

   Currently, the Consortium requires that program participants repay the full HOME investment out of the net proceeds of the sale. The amount recaptured will be reduced by the amount of HOME principal payments, if any, made by the homeowner to the Consortium during the loan period.

   To enforce this provision, the Consortium will place a mortgage and deed restrictions on the property that details these requirements. These requirements are included in the "Truth-In-Lending" statement.

   Households receiving assistance under the Down Payment Assistance Program must be first-time homeowners. The total household income must not exceed 80% of the median income for the area and is adjusted by family size. Properties eligible to be purchased must not exceed the maximum legal limit established by HUD. All funds recaptured under this provision will be used to assist other first-time homebuyers.

3. **If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt.** At a minimum these guidelines must:
a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.

b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.

c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.

d. Specify the required period of affordability, whether it is the minimum 15 years or longer.

e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.

f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG. Refinancing is not anticipated.

4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
   a. Describe the planned use of the ADDI funds.
   b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
   c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

The St. Lucie County HOME Consortium will not receive any ADDI funds for this Action Plan period.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.
1. Sources of Funds — Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

2. Homelessness — In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

3. Chronic homelessness — The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

4. Homelessness Prevention — The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

5. Discharge Coordination Policy — Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

The Treasure Coast Homeless Services Council, Inc. (TCHSC) 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 Council operates a Homeless Resource Center for Indian River, St. Lucie and Martin Counties, 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. The Council 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.

The Council coordinates all grant funding applications through the State Office on Homelessness and HUD. TCHSC receives at least $950,000 per year from McKinney Vento under the Homeless Continuum of Care Competition. For 2010, they received $985,804 for Transitional Housing Supportive Services (SHP), Homeless Management Information Systems (HMIS) and Shelter Plus Care (S+C), which is subsidized housing for disabled individuals and families in St. Lucie, Martin and Indian River Counties. The Council also secured $2,101,264 in Neighborhood Stabilization funds to provide affordable rental housing to families who are at or below 50% of area median income and $2,105,537 in Homeless Prevention and Rapid Rehousing Funding. Since 1999, the Council has obtained over $20 million dollars in federal funding to meet the needs of the homeless on the Treasure Coast.
TCHSC also operates a mortgage modification program which has successfully assisted 45 families to date in preventing foreclosure. Homelessness due to eviction is common for low wage earners in St. Lucie County. Out of the more than 1,000 individuals who seek assistance annually, from the Homeless Resource Center, more than 45% are from St. Lucie County. 70% of the requests for financial assistance are due to pending evictions for nonpayment of rent. The second biggest request for services from St. Lucie County residents is for utility payments, which have risen sharply due to changes in billing practices, fuel charges and required deposits for connections.

HUD is providing program funding for homeless services within the Consortium through the Continuum of Care administered by the Treasure Coast Homeless Services Council.

The continuum of services of TCHSC includes preventing homelessness, addressing the causes of homeless through referral and case management and increasing employment and housing opportunities. TCHSC is consortium of approximately eighty agencies, providers and interested citizens who develop a strategic plan and pool resources to accomplish the plan. The largest direct service provider consortium member in St. Lucie County is New Horizons of the Treasure Coast. It serves the seriously mentally ill population. TCHSC provides a coordination function through the operation of a Homeless Resource Center which accepts referrals from all member agencies and coordinates services for the applicant in one place. Assessment and information sharing is facilitated among participating member agencies using Client Track, a confidential client management information system.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

N/A

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.  

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. **Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.**

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.*

**Antipoverty Strategy**

1. **Describe the actions that will take place during the next year to reduce the number of poverty level families.**

N/A

**Non-homeless Special Needs Housing**

**Non-homeless Special Needs (91.220 (c) and (e))**

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.*

1. **Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.**

The St. Lucie County HOME Consortium's goal is to provide safe, decent, affordable housing to homeowners and to eliminate substandard housing with the three county regions. The St. Lucie County HOME Consortium expects to fulfill its goal through offering ten percent of rehabilitation assisted units to the non-homeless special needs very-low and low income clients in the fifth year.

2. **Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.**

The combination of state and federal resources to leverage private sector financing will prove to be an effective method of providing affordable housing.

**Housing Opportunities for People with AIDS**

*Please also refer to the HOPWA Table in the Needs.xls workbook.*

1. **Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.**

2. **Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.**
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.

4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.

6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.

7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.

8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.

9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

**Specific HOPWA Objectives**

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

N/A

**Other Narrative**

Include any Action Plan information that was not covered by a narrative in any other section.