Draft HOME-ARP Allocation Plan

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Participating Jurisdiction: CNSRT-St. Lucie County

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Contact for questions and public comments:

Community Services – Housing Division 714 Avenue C, 2nd Floor Fort Pierce, FL 34950 Jennifer Hance, Housing Division Manager





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Introduction

As a part of the American Rescue Plan Act of 2021 ("ARP"), the Department of Housing and Urban Development ("HUD") allocated \$4.925 billion in supplemental ARP funds through the HOME Investment Partnership Program ("HOME") to support communities throughout the country to address homelessness. This newly created funding source is called the HOME-ARP program. Eligible recipients included the 651 states and local participating jurisdictions ("PJs") that qualified for an annual HOME Program Allocation in FY 2021.

The St. Lucie County Consortium ("the County") was awarded \$3,480,403 in HOME-ARP funds to assist the following populations:

- Homeless
- At-risk of homelessness
- Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, human trafficking
- Other populations where providing supportive services or assistance would prevent the family's homelessness or would serve those at greater risk of homelessness
- Veterans and families that include a veteran that meets one of the preceding criteria

HOME-ARP funds can be used towards funding the following eligible activities to reduce homelessness and increase housing stability across the country:

- Production or Preservation of Affordable Housing
- Tenant-Based Rental Assistance (TBRA)
- Supportive Services, including services defined at 24 CFR 578.53(e), homeless
 prevention services, and housing counseling
- Purchase and Development of Non-Congregate Shelter

All PJs eligible to receive HOME-ARP funding are required to submit a HOME-ARP Allocation Plan to HUD for review. The HOME-ARP Allocation Plan provides a description of how the PJ intends to utilize its funding on proposed activities, and how it will address the needs of qualifying populations. In accordance with <u>Section V</u> of the Final Home-ARP Implementation Notice, PJs must:

- Consult with agencies and service providers whose clientele include the HOME-ARP qualifying populations to identify unmet needs and gaps in housing or service delivery systems
- Provide for and encourage citizen participation in the development of the HOME-ARP Allocation Plan

To complete a HOME-ARP Allocation Plan, a PJ must also:

• Conduct a needs assessment and gap analysis

- Describe proposed HOME-ARP activities
- Describe the PJs production housing goals
- Identify whether the PJ intends to give preferences to one or more qualifying
 populations or a subpopulation within one or more qualifying populations for any
 eligible activity or project
- Identify if the PJ intends to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, and state its HOME-ARP refinancing guidelines (if applicable)
- Implement a public comment period of at least 15 calendar days
- Hold at least one public hearing during the development of the HOME-ARP Allocation Plan and before submission

Upon the culmination of the County's consultation and public participation processes, along with the completion of its needs assessment and gap analysis, the County has prepared the following HOME-ARP Allocation Plan for review, consideration, and acceptance by HUD.

Consultation

Before developing its plan, a PJ must consult with the CoC(s) serving the jurisdiction's geographic area, homeless and domestic violence service providers, veterans' groups, public housing agencies (PHAs), public agencies that address the needs of the qualifying populations, and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities, at a minimum. State PJs are not required to consult with every PHA or CoC within the state's boundaries; however, local PJs must consult with all PHAs (including statewide or regional PHAs) and CoCs serving the jurisdiction.

Summary of the consultation process:

Through a competitive solicitation process, the County awarded Baker Tilly US, LLP ("Baker Tilly") a contract to complete HOME-ARP Allocation Plan consulting services on behalf of the County. The project scope included:

- Developing and facilitating a community engagement strategy across a broad range of community stakeholders, advocacy groups, residents, and City staff
- Conducting an analysis of existing conditions by completing a needs assessment and gap analysis
- Conducting community engagement and consultation among agencies, service providers, and the public
- Facilitating a public hearing among residents of the community
- Assessing housing needs and priorities given current market conditions and projected growth trends for qualifying populations
- Prioritizing identified needs for qualifying populations
- Identifying and describing proposed eligible HOME-ARP activities to be completed by the County
- Preparing the County's HOME-ARP Allocation Plan

Prior to beginning the consultation process, Baker Tilly facilitated meetings with the County to review the goals and objectives of conducting community and stakeholder outreach and engagement. During these meetings, it was determined that the Treasure Coast Homeless Services Council, Inc. Continuum of Care (CoC), in addition to local public housing authorities (PHAs), community-based organizations (i.e. providers of various supportive services, veteran-based groups, domestic violence service providers, public/private agencies that address qualifying populations, etc.) would be consulted with to facilitate conversations focusing on unmet needs, gaps in affordable housing options and service delivery systems for the County's most vulnerable citizens. Additionally, the County and Baker Tilly identified the engagement methods that would be used to engage agencies and residents which: included three virtual focus groups with agencies, one public hearing for residents, the distribution of an agency-focused Stakeholder Needs Assessment Survey, and the distribution of a Citizen Participation Survey in English, Spanish, and Haitian Creole geared towards County residents.

To prepare for the execution of the stakeholder focus groups, agencies were invited to register via Microsoft Forms to attend any of the three virtual focus groups being offered to provide their input. Focus groups were scheduled across a two-week timeframe for the following dates and times:

- Focus Group 1: Monday, July 25, 2022, 3:30 P.M. EDT 5:00 P.M. EDT
- Focus Group 2: Wednesday, July 27, 2022, 10:30 A.M. EDT 12:00 P.M. EDT
- Focus Group 3: Thursday, July 28, 2022, 10:30 A.M. EDT 12:00 P.M. EDT

A total of 61 agencies were invited to participate in the virtual focus group sessions; 18 individuals representing 14 agencies participated in at least one focus group. Additionally, a separate call was held with the Fort Pierce Housing Authority to discuss their current housing programs, housing stock, use of housing vouchers, status of their wait lists, and to learn more about identified needs that impact their client population. During the focus group and the call with Fort Pierce Housing Authority, a variety of questions were asked to address the following topics:

- Populations most in need of assistance
- Gain a better understanding of qualifying populations
- Barriers to finding affordable housing and accessing supportive services
- Access to public transportation
- Coordinated entry process
- Greatest unmet needs and gaps in services among qualifying populations
- Potential project ideas that may be eligible under the HOME-ARP program

Participants were provided the opportunity to respond to open-ended questions throughout each session, which led to increased dialogue among the groups. Upon completion of the final focus group, agencies were also invited to complete an online Stakeholder Needs Assessment Survey, created in Microsoft Forms, which would allow for agencies an additional opportunity to provide feedback, including those agencies that were unable to participate in a focus group. For additional reach, the County shared the Stakeholder Needs Assessment Survey with the CoC for distribution among their member agencies.

Summary of comments and recommendations received through the consultation process: Responses from the stakeholder agencies significantly identified the <u>development of more</u> <u>affordable rental housing</u> as the greatest priority, however many also commented that there was a need for <u>additional non-congregate emergency shelter</u> as well as <u>ongoing case</u> <u>management and supportive services</u> in connection with new housing programs. This included a range of services from mental health counseling, financial planning, legal, employment, education/training, food, medical, etc.

According to feedback from stakeholders, rental rates for market-rate housing has increased dramatically over a very short period of time. This has created a situation where many individuals who previously had stable rental housing are being priced out of their current units. In some cases, rental rates are increasing by as much as \$500-\$700 per month with very limited notice to current tenants. Additionally, the rental housing inventory is extremely limited which results in many tenants not having enough time to find alternative housing options when their rents increase. To address this issue, the development of more affordable rental housing units is needed to provide adequate inventory.

While it was not as highly prioritized as the development of more affordable rental housing units, stakeholders also expressed a need for additional non-congregate shelters or temporary housing units that can be utilized by individuals that have been priced out of their existing units while they search for housing alternatives.

Specific populations were discussed as well, primarily individuals on fixed incomes such as seniors, veterans, teenagers, and individuals experiencing domestic violence. In the case of teenagers and individuals experiencing domestic violence, there is a greater need for temporary housing in the form of non-congregate shelters and supportive services to provide support for these individuals while they transition into permanent housing. In the case of seniors and veterans, a leading cause of homelessness is individuals being priced out of existing housing due to the rapid increase in rental costs for market-rate housing. For this population specifically, there is a need for long-term affordable rental units.

Organizations consulted and summary of feedback

| Organizations consulted and summary of feedback | | | | | | |
|---|--|---------------------------|--|--|--|--|
| Agency/Organization Consulted | Type of Agency/Org | Method of Consultation | Feedback | | | |
| Boys and Girls Club of St. Lucie County | Children and Youth Service Provider | Focus Group | Need more housing options for youth- teenagers are "couch surfing" because they have nowhere else to go; more emergency housing is needed | | | |
| Children's Home Society of Florida | Children and Youth Service Provider and Homeless Service Provider | Focus Group | Need more affordable housing; need more life skills training | | | |
| Council on Aging of St. Lucie, Inc. | Seniors Organization | Focus Group | Need more affordable senior housing units | | | |
| | | | Need more affordable senior housing units; HCVs aren't sufficient to cover rental costs; more emergency housing is needed; wrap- around services are needed; programs to help veterans with substance | | | |
| Department of Veteran Affairs | Veteran Services Organization | Focus Group | abuse are needed | | | |

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| | | | Need more |
|-------------------------------|---------------------------|-------------|--|
| | | | affordable rental housing stock (there is a shortage in units, specifically 1 bedroom units) |
| | | | Challenges getting landlords to participate in the HCV program and use housing subsidies, which results in less affordable rental housing stock |
| | | | Need for repair and maintenance of current units |
| | | | The rental market is too expensive |
| | | | Currently has emergency housing vouchers available for families, but not enough housing stock available for families to be placed |
| Fort Pierce Housing Authority | Public Agency | Phone Call | |
| | Disabilities Organization | | Need more programs focused on free/low-cost childcare and healthcare access; need more education and life skills |
| Graceway Village | (Public or Private) | Focus Group | training |

| [| | | | |
|---|---|-------------|---|--|
| Good Samaritan Ministries | Homeless Service Provider | Focus Group | Need more affordable housing and long-term services | |
| | | | | |
| LifeBuilders of the Treasure Coast, Inc. | Homeless Service Provider | Focus Group | Feedback was not provided by this agency | |
| Mustard Seed Ministries of Ft. Pierce | Homeless Service Provider, Children and Youth Service Provider, and Senior Service Provider | Focus Group | Need more emergency housing; need more housing for families | |
| Salvation Army | Homeless Service Provider | Focus Group | Need more affordable housing units and emergency housing/shelter | |
| Salvation Army | Homeless Service Provider, Domestic Violence Service | Focus Group | Funding is needed to provide people at-risk of homelessness money for expenses and support costs; Need more programming for financial | |
| Safespace | Provider Homeless Service | Focus Group | literacy | |
| Treasure Coast Food Bank | Provider, Children and Youth Service Provider, and Senior Service Provider | Focus Group | Housing for single men/women with children | |
| Treasure Coast Homeless Services Council, Inc. | Homeless Service Provider | Focus Group | Need more affordable housing; need more emergency shelter | |
| United Against Poverty | Children and Youth Service Provider and Senior Service Provider | Focus Group | Need affordable housing for seniors | |

Public Participation

PJs must provide for and encourage citizen participation in the development of the HOME-ARP Allocation Plan. Before submission of the plan, PJs must provide residents with reasonable notice and an opportunity to comment on the proposed HOME-ARP Allocation Plan of **no less**

than 15 calendar days. The PJ must follow its adopted requirements for "reasonable notice and an opportunity to comment" for plan amendments in its current citizen participation plan. In addition, PJs must hold **at least one public hearing** during the development of the HOME-ARP Allocation Plan and prior to submission.

For the purposes of HOME-ARP, PJs are required to make the following information available to the public:

- The amount of HOME-ARP the PJ will receive
- The range of activities the PJ may undertake

Summary of the public participation process:

The County recognizes the importance of collecting input and feedback from citizens residing within the community when designing programming that will ultimately impact residents the most. As such, the County conducted extensive outreach and engagement efforts to ensure broad public participation in the development and review of the HOME-ARP Allocation Plan.

To initiate its public participation process, the County created a 12-question Citizen Participation Survey designed to collect feedback from the perspective of residents within the community regarding key populations in need, unmet needs within the community, and to identify priority areas for new services and programs to reduce homelessness and increase the availability of affordable housing.

Public comment period and public hearing

The draft HOME-ARP Allocation Plan was made available for public comment Monday, October 31, 2022 – Monday, November 14, 2022. The County made the draft HOME-ARP Allocation Plan available to the public via the County's website and distributed the document among the CoC and its respective member agencies.

The County's public hearing to discuss the draft HOME-ARP Allocation Plan was held on Monday, November 7, 2022 from 6:00 P.M. EST – 7:30 P.M. EST. The public hearing was held virtually to allow anyone within the county to participate regardless of location and access to transportation. Concurrently, the County also held an in-person public hearing on Monday, November 7, 2022 from 6:00 P.M. EST – 7:30 P.M. EST for those that preferred meeting inperson to provide comments.

To market the County's public comment period and public hearing, the County published notices across the following platforms:

- The St. Lucie News Tribune (newspaper)
- The County's website and social media platforms (Facebook and Twitter)
- The County's email distribution list for CoC members, stakeholder organizations, and service providers

| • | Public comment period start & end date: | <u> 10/31/2022 – 11/15/2022</u> |
|---|---|---------------------------------|
| ٠ | Public hearing date: | 11/7/2022 |

Summary of efforts to broaden public participation:

The County began to execute its public participation efforts on Monday, August 15, 2022, by launching its Citizen Participation Survey across multiple platforms. Surveys were made available for two weeks, produced in English, Spanish, and Haitian Creole, and were available online and in-person as a hard copy at key locations throughout the community. Distribution of the surveys included:

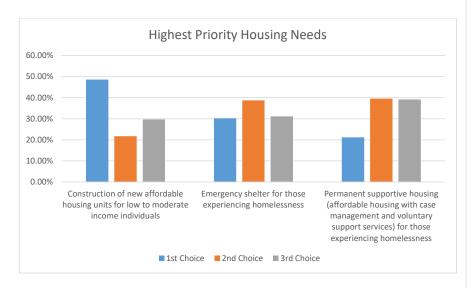
- Publishing on the County's housing website (www.slchousing.org)
- Posts on the County's social media platforms (<u>https://www.facebook.com/StLucieGOV/</u> and <u>https://www.instagram.com/stluciegov/?hl=en</u>)
- Email distribution to CoC members, stakeholder organizations, and service providers
- Meetings with case managers and stakeholder organizations

The County's Citizen Participation Survey received a total of 216 responses (215 - English, 1 - Spanish) from a broad section of the community.

Summary of comments and recommendations received through public participation process:

The County received a significant amount of feedback during the public participation process. Comments and recommendations were received both from members of the public as well as stakeholder organizations and service providers. The detailed comments and recommendations are summarized below. The overarching concern that was most prevalent in the feedback was the need for the development of more affordable rental housing units throughout the County. Due to increased population growth and rapid economic changes occurring in the area in recent years, the cost of housing has increased dramatically, displacing individuals from their current rental units without enough time to find alternative housing options. The primary cause of this, according to most feedback, is a lack of available affordable rental housing units which is creating pressure on the County's housing market. The need for emergency shelters or temporary housing and supportive services was also strongly supported.

- <u>Citizen Comments and Recommendations</u>
 - Of the 216 individuals that responded to the Citizen Participation Survey:
 - 48.6% identified <u>construction of new affordable housing units</u> as their top priority housing need
 - 30.2% of respondents identified emergency shelter as their top priority
 - 21.2% of respondents selected <u>permanent supportive housing</u> as their top priority



Similarly, when asked about the top three most important issues related to the lack of availability of quality housing:

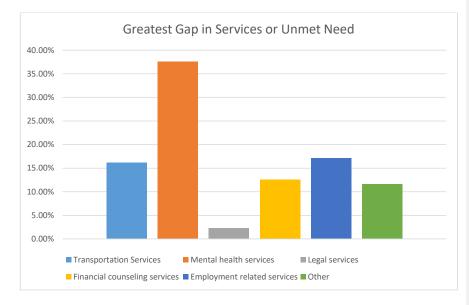
- 84.7% identified the lack of affordable rental housing
- 46.8% identified the types of housing available do not fit the needs/desires of the residents
- 46.3% identified barriers to accessing housing (criminal background, poor credit, etc.)



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When asked about the greatest gap in services or unmet needs, mental health services was the overwhelming priority, with employment related services, transportation services, and financial counseling also identified but not to the same degree.

- 37.6% identified mental health services
- 17.1% identified employment related services
- 16.2% identified transportation services
- 12.5% identified financial counseling services



The data collected from the Citizen Participation Survey indicates that the feedback from the public is overwhelming in support of <u>constructing new affordable rental housing units</u>. Additionally, there is a need for some type of temporary housing or emergency shelter and mental health services.

Additional long-form comments were received that covered a range of other topics related to homelessness, affordable housing, and supportive services. Many individuals suggested that tiny homes should be considered to create temporary or longer-term housing in a way that is fast enough to address the immediate needs of the community. There were numerous comments related to the need for additional wrap-around services related to housing, specifically mental health services. Many survey respondents identified that older individuals and larger families were in significant need for affordable housing; specifically with larger families, the size of available units was not adequate for the size of the family.

Acceptance of public comments or recommendations

The County has reviewed and accepted all comments and recommendations that were submitted via the Citizen Participation Survey, received during the public comment and public hearing processes. All comments and recommendations received were considered as part of the HOME-ARP Allocation Plan development process.

St. Lucie County Consortium Demographic Profile

St. Lucie County is the lead entity for the Consortium. The Lucie HOME Consortium was formed in June of 2006 in partnership with St. Lucie, Indian River, and Martin counties; it consists of 1,632 square miles of land and 344 persons per square mile. This area is affectionately known as "The Treasure Coast". It includes parts of two metropolitan statistical areas designated by the Office of Management and Budget and used for statistical purposes by the Census Bureau and other agencies: the Port St. Lucie Metropolitan Statistical Area (comprising St. Lucie and Martin counties) and the Sebastian–Vero Beach, Florida Metropolitan Statistical Area (comprising Indian River County).

St. Lucie County is the lead entity for the Consortium. It is expected the Consortium population will increase by just under sixty-six percent, from 562,135 to 801,300, between the years 2010 and 2030. The 2014 Census reported that 111,854 residents were over 65 years old (18.4%), and 113,706 were under 18 (21.9%). Over fifteen percent (15%) of the St. Lucie HOME Consortium populations is "foreign born," and over nineteen (19%) speak a language other than English at home.

The 5-year estimate of the 2020 American Community Survey (ACS) calculates 481,334 persons resided in the Port St. Lucie Metropolitan Statistical Area (MSA). Persons whose race was reported as White alone residing in the Port St. Lucie MSA constitutes 365,041 persons, or 75.8%, of the Port. St. Lucie population. White alone for Indian River County is estimated at 132,324, or 84.3%, of the county's total population. Black alone residing in the Port St. Lucie MSA is 74,253, or 15.4%, of the population. In Indian River County, Black alone is estimated at 13,056, constituting 8.3% of the total population for the county. Asian alone for Port St. Lucie MSA is estimated at 8,804, or 1.8%, of all persons residing in the county. It is estimated that 2,230 Asians live in Indian River making up 1.4% of the total population for the county. Persons reported as "Some Other" race were estimated at 11,946, or 2.5%, of the total population for Port St. Lucie MSA; in Indian River 2,677 persons reported as "Some Other" race constituted 1.7% of all persons. Two or More races for Port St. Lucie MSA reached an estimated 18,783, or 3.9%, of the total population for the MSA. The number of persons reporting as Two or More races for Indian River reached 6,149, or 3.9%, of the county's total population. Of Port St. Lucie's MSA 481,334 estimated persons, an estimated 84,057 reported being of Hispanic/Latino ethnicity, 17.5% of the total population. Of Indian River's estimated total population of 156,964, a total of 19,675 or 12.5% were of Hispanic/Latino ethnicity.

According to the ACS 2020 5-year estimate, Port St. Lucie's population of persons over 18 years of age is estimated at 364,658. Of this estimate, 188,456, or 51.7%, are female; 176,202, or

48.3%, are males. In comparison to Port St. Lucie, the differential of females to males is higher in Indian River County. Of the estimated 124,830 persons over the age of 18, 66,140 or 53%, are females as compared to 58,690 males, or 47%.

Combining Port St. Lucie and Indian River County, 95,994 or 15%, of the total population is between 20 and 34 years of age; 141,418, or 22%, are between 35 to 54 years of age; 94,497, or 14.8%, are between 55 to 64 years of age; and 179,303, or 28.1%, are over the age of 65. This data shows the largest population group in the area are elderly adults.

Of an estimated 479,840 persons over age 25, combined for Port St. Lucie MSA and Indian River County, 83,479 have a bachelor's degree and 47,657 have a graduate or professional degree. Thus 27.3% of the working age population are college graduates.

The number one ranked industry for the Port St. Lucie MSA as of August 2022 is Trade Transportation and Utilities with 32,900 employees. The second ranked industry in terms of workers was Educational and Health Services with 29,400 workers. Next was Professional and Business Services with 24,800 workers, followed by Leisure and Hospitality with 21,500 workers.

Sebastian had a much smaller workforce according the BLS data provided. A total of 11,200 were employed in Educational and Health Services while the second ranked industry in terms of number of employees was Trade, Transportation and Utilities at 11,000. The BLS provided average weekly wages for St. Lucie, Martin, and Indian River counties respectively. For St. Lucie County, of 8,080 establishments employing 85,032 persons, the weekly industry wage was \$902. In Martin County, of 7,190 establishments employing 71,603 persons, the weekly industry wage was \$976. In Indian River County, of 5,655 establishments covering 55,083 employees, the weekly industry wage \$995.

The BLS has also calculated average hourly wages throughout the Port St. Lucie MSA. The mean hourly wage as of May 2021 was \$22.94 as compared to \$28.01 for the U.S. This was a differential of 18%. The BLS Economic Summary Report ranks Management as the occupation paying the highest hourly wage in the Port St. Lucie MSA. Management earned on average of \$47.79 an hour as compared to \$59.31 for the U.S. as a whole. Legal earned on average \$40.92 an hour as compared to \$54.38 for the U.S. Health Care Practitioners and Technical earned on average \$39.83 an hour as compared to \$43.80 for the U.S. Architecture and Engineering earned \$36.89 an hour on average as compared to \$44.10 for the U.S. The lowest average hourly wage was Food Preparation and serving related paying on average of \$13.51 an hour as compared to \$14.6 U.S.

Additional employment data is presented from the ACS 2020 5-year estimate. For Port St. Lucie MSA along with Indian River County, the ACS estimates that 88,118, or 33.2%, of the 264,961 civilian population over age 16 worked in Management, Business, Science, and Arts occupations. A total of 65,923, or 24.8%, of the civilian population over age 16 worked in Sales and Office occupations. An estimated 55,209 of the civilian population over age 16, or 20.8%, of

such persons worked in Service. A total of 28,745, or 10.8%, were employed in Natural Resources, Construction, and Maintenance occupations. And 26,966, or 10.1%, were in Production, Transportation, and Material Moving occupations.

Of an estimated 201,430 civilian workers over age 16 residing in the Port St. Lucie MSA, the ACS 2020 5-year estimate enumerated 160,591 employed persons drove to work alone. Thus, 79.5% employed persons drove themselves to work. In Indian River County, an estimated 47,416 of 59,079 civilian workers over age 16, or 80.3%, drove to work alone. In the Port St. Lucie MSA, 19,083, or 9.5%, of workers carpooled and only 637, or 0.3%, used public transportation. In Indian River County, 4,581, or 7.8%, of workers carpooled, and only 263, or 0.4%, used public transportation.

Unemployment data made available by the BLS indicated that in the month of August 2022, the unemployment rate for the Port St. Lucie Metropolitan area was 3.1%. Sebastian-Vero Beach MSA was 3.4%. Both MSA's had a slightly lower unemployment rate than the U.S. average of 3.8%.

According to the ACS 2020 5-year estimate, the Port St. Lucie MSA and Indian River County economy provided employment opportunities to an estimated 244,365 households. Of these households, 125,998, or 51.5%, were married couples.

Within the Port St. Lucie MSA, owner-occupied households are estimated at 140,534 and renter-occupied households are estimated at 42,863. As such, the percentage of owner-occupied housing units (76.6%) is much greater than the percentage of renter-occupied housing units (23.4%). It was estimated that 40,968 of units were vacant with the homeowner vacancy rate estimated as low as 1.9%; the rental vacancy rate is estimated at 9.6%. In Indian River County, owner-occupied households are estimated at 48,767 and renter occupied households are estimated at 12,192. Just as in Port St. Lucie MSA, owner-occupied housing units are much greater than renter occupied housing units with percentages of 80% and 20%, respectively. It was estimated that 20,266 of units were vacant with the homeowner vacancy rate estimated as low as 2.8% but with a high rental vacancy rate estimated at 23.4%.

In terms of the age of the housing stock in the Port St. Lucie MSA (including Indian River County), of a total of 305,550 housing units, an estimated 84,747 were built before 1979. Another 92,540 of the housing units in the area were built after 2000, which accounts for 30.2% of all units.

The ACS 2020 5-year estimate calculates 195,489, or 63.9%, of all housing units are single detached. Only a total of 14,529 or 4% of units are attached. A total of 18,937 of dwellings have 10-19 units or 6% and 21,060 or 6.8% of dwellings have 20 or more units. A total of 25,023 dwellings are mobile home units, comprising 8.1% of all dwelling types making mobile homes very common to the area.

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Data from the National Association of Realtors (NAR) has been researched to present a picture of the area's housing market. The Local Market Report for the first quarter of 2022 indicates the median purchase price for a single-family home in Martin County was \$444,000 with a monthly payment of \$1,860. In Indian River County, the median purchase was \$381,130 with a monthly payment of \$1,600. In St. Lucie County the median purchase price for the first quarter was \$353,910 with a monthly cost of \$1,480.00.

The National Association of Realtors' Affordability Index for Metropolitan Areas gives an idea of homeowners' capacity to purchase units made available in the housing stock. The affordability index measures whether a typical family could qualify for a mortgage loan on a typical home. A typical home is defined as the national median-priced, existing single-family home as calculated by NAR. The typical family is defined as one earning the median family income as reported by the U.S. Bureau of the Census. The prevailing mortgage interest rate is the effective rate on loans closed on existing homes from the Federal Housing Finance Board. To interpret the indices, a value of 100 means that a family with the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that families earning the median income have more than enough income to qualify for a mortgage loan on a median-priced home, assuming a 20 percent down payment. The affordability index for Port St. Lucie was 178.8 in 2020. This means the average number of families living in Port St. Lucie MSA earning the median family income have 178.8% of the income necessary to qualify for a conventional loan covering 80% of a median-priced existing single-family home. This index is up from 150.3 in 2017 (an increase of 28.5%). Thus, those who can afford housing in the Port St. Lucie MSA are doing so with less financial difficulty.

The affordability index for Sebastian-Vero Beach MSA was 166.3 in 2020. This means the average number of families living in Port St. Lucie MSA earning the median family income have 166.3% of the income necessary to qualify for a conventional loan covering 80% of a median-priced existing single-family home. This index is up from 156.8 in 2017 (an increase of 9.5%).

According to the NAR, the demographic profile of the typical homebuyer in Port St. Lucie for 2019 shows the typical homebuyer was White (84.9%), between the ages of 45 and 64 (47.8%), had moved within the state (35.5%), was married (49.8%), had some college (35.1%), and earned between 50K to 100K a year (41%).

Additional detailed housing data is made available by the <u>Harvard Joint Center for Housing</u> <u>Studies</u>. According to their April 2022 working paper, *Concentration in the Homebuilding Industry: Trends, Strategies, And Prospects,* the typical home price was \$396,084. The typical mortgage payment was \$2,048 with total monthly owner costs totaling \$2,184. The annual income needed to afford a house was \$108,914.

For the Sebastian-Vero Beach MSA which includes Indian River County, the typical home price was \$381,860. The typical mortgage payment was \$1,974 with total monthly owner costs totaling \$2,713. The annual income needed to afford a house was \$105,002.

The ratio of the median home price for existing home sales to the median household income calculated for 2021 was 5.3%. This represented an increase of 0.9% from 2000. In the Sebastian-Vero Beach MSA, the ratio of the median home price for existing home sales to the median household income was calculated at 5.4%. This represented an increase of 0.8 from price in Port St. Lucie (\$396,084), an income of \$108,914 is necessary. To afford the home in Indian River at a typical cost of \$381,860, an annual income of \$105,002 is necessary.

To assist families and households earning annual incomes below the median to afford housing, each year the federal government allocates funds towards affordable housing production. Under the <u>Cranston-Gonzalez National Affordable Housing Act</u>, Congress has defined affordable housing as an initial purchase price or after-rehabilitation value of homeownership units that do not exceed 95% of the area median purchase price for single family housing, as determined by HUD. The fiscal year 2022 unadjusted sales limit for existing homes for metropolitan Port St. Lucie is \$264,900. This limit increased to \$483,000 for a four-bedroom house and decreased to \$252,000 for a one-bedroom house. The unadjusted sales limit for newly constructed homes in metropolitan Port St. Lucie was \$264,000. This limit increased to \$483,000 for a four-bedroom house and decreased to \$435,000 for a one-bedroom house. In metropolitan Sebastian-Vero Beach the unadjusted sales limit for existing homes was \$238,500. This limit increased to \$435,000 for a one-bedroom house and decreased to \$435,000 for a one-bedroom house and decreased to \$252,000 for a one-bedroom house. The unadjusted sales limit for newly constructed homes. The unadjusted sales limit for newly constructed to \$435,000 for a one-bedroom house. The unadjusted sales limit for newly constructed homes in metropolitan Sebastian-Vero Beach the unadjusted sales limit for newly constructed homes in metropolitan Sebastian-Vero Beach was \$264,000. This limit increased to \$482,000 for a four-bedroom house and decreased to \$251,000 for a one-bedroom house.

The St. Lucie Consortium receives federal housing funds as authorized by the <u>National</u> <u>Affordable Housing Act</u>, under the HOME Investment In Partnerships Program. Funds under the HOME program requires participating jurisdictions to submit a Comprehensive Housing Affordability Strategy (CHAS). The most recent strategy submitted by the St. Lucie Consortium provides the following data:

- In Indian River County, the average number of units per property for affordable rentals in Indian River County is 122.60. The largest federally assisted affordable rental community in the county is *Palms at Vero Beach* at 259 units; the smallest is the *ARC of Indian River County* at eight units. Four apartment properties provide housing for seniors containing 245 units. Of the 2,819 units, 585 units include some form of rental assistance (ex. Housing Choice Voucher Program, also known as "Section 8") to make rent more affordable for very low-income families.
- In Martin County, the average number of units per property for affordable rentals in Martin County is 85.10. The largest federally assisted affordable rental community in the county is *Indian Run* at 344 units; the smallest are the *Sierra Apartments* at 24 units. Two apartment properties provide housing for seniors containing 139 units. Of the 1,021 units, 481 units include some form of rental assistance (ex. Housing Choice Voucher Program, also known as "Section 8") to make rent more affordable for very low-income families.

 In St. Lucie County, the average number of units per property for affordable rentals in St. Lucie County is 167.70. The largest federally assisted affordable rental community in the county is *Sable Chase* at 340 units; the smallest is *Camellia Point* at one unit. One apartment property provides housing for seniors containing 49 units. Of the 2,348 units, several include some form of rental assistance (ex. Housing Choice Voucher Program, also known as "Section 8") to make rent more affordable for very low-income families.

Even though funds are allocated each year for affordable housing production, all residents will not be able to afford a mortgage. These households and families must find housing in the rental market.

The median rent for Port St. Lucie according to the ACS 2020 5-year estimate was \$1,194. A total of 13,009 households paid rents lesser than the median. An estimated 27,917 households paid rents greater than the median, constituting 68% of all renters. The median rent for Indian River County was \$994. A total of 5,763 households paid rents lesser than the median. An estimated 5,557 households paid rents greater than the median, constituting 49% of all renters.

HUD establishes affordable rents for units assisted with federal housing funds. For metropolitan Port St. Lucie, the fiscal year 2022 Fair Market Rent is \$980 for an efficiency unit; \$987 for a one-bedroom unit; \$1,275 for a two-bedroom unit; \$1,711 for a three-bedroom unit; \$1,962 for a four-bedroom unit; \$2,256 for a five-bedroom unit; and \$2,551 for a six-bedroom unit. Fair Market Rents established for Sebastian-Vero Beach are \$754 for an efficiency unit; \$941 for a one-bedroom unit; \$1,135 for a two-bedroom unit; \$1,480 for a three-bedroom unit; \$1,889 for a four-bedroom unit; \$2,172 for a five-bedroom unit; and \$2,456 for a six-bedroom unit.

Households with incomes not exceeding 80% of the median income for the area are the most vulnerable of all households to experience difficulty maintaining their housing. According to Comprehensive Housing Affordability Strategy (CHAS) data which is computed by HUD using data from 2014 to 2018 ACS 5-year estimate, an estimated 34,480 renter households within the St. Lucie County Consortium had incomes not exceeding 80% of median annual income.

Households are at even greater risk of becoming homeless when they have annual income not exceeding 30% of the median income and spend 50% or more of their monthly income towards housing costs. According to the St. Lucie County Consortium 2017-2021 Consolidated Plan, 3,576 renter households had incomes not exceeding 30% of the median income for the area while having to spend 50% or more of their monthly income towards housing.

Households whose annual income does not exceed 50% of the median income while also experiencing a specific housing challenge are also at greatest risk of housing instability. According to the CHAS data provided by HUD computed from the 2014 to 2018 ACS 5-year estimate, 9,335 renter households had an annual income not exceeding 50% of the median income. These renters also experienced a housing problem related to living in overcrowded housing or having to pay more than 30% of their income towards housing costs.

ACS 2020 5-year estimates provides data on other household types at risk for becoming homeless. In the Port St. Lucie MSA, there were an estimated 85,261 households receiving social security with an average annual income of only \$22,011. Another 51,618 of households received retirement income having an average annual income of \$31,657. A total of 9,552 of households received supplemental security income having an annual income of \$11,692 on average. It was also estimated that 5,536 of households received some form of public assistance in cash averaging \$2,589. Additionally, a total of 20,264 households qualified to receive food stamps.

In Indian River County there were an estimated 33,800 households receiving social security with an average annual income of only \$22,861. Another 35,702 of households received retirement income having an average annual income of \$35,702. A total of 3,462 of households received supplemental security income having an annual income of \$10,442 on average. It was also estimated that 1,070 of households received some form of public assistance in cash averaging \$2,944. Additionally, a total of 4,597 households qualified to receive food stamps.

Finally, of an estimated 121,810 family households within the Port St. Lucie MSA as computed by the ACS 2020 5-year estimate, 8.2% live below poverty. Of these family households, if the head of household has children under the age of 18, 16.7% live below poverty. Where a family lives below poverty and has a related child under the age of 5, 4.3% live below poverty. A total of 4.9% of families living below poverty are married couples. In Indian River County, of 37,647 family households, 5.8% live below poverty. Of these family households, if the head of household has children under the age of 18, 11.8% live below poverty. Where a family lives below poverty and has a related child under the age of 5, 0.9% live below poverty. A total of 3.7% of families living below poverty are married couples.

Needs Assessment and Gaps Analysis

PJs must evaluate the size and demographic composition of qualifying populations within its boundaries and assess the unmet needs of those populations. In addition, a PJ must identify any gaps within its current shelter and housing inventory as well as the service delivery system. A PJ should use current data, including point in time count, housing inventory count, or other data available through CoCs, and consultations with service providers to quantify the individuals and families in the qualifying populations and their need for additional housing, shelter, or services. The PJ may use the optional tables provided below and/or attach additional data tables to this template.

| | Homeless Needs | | | | | | | | | | | | | | | | | |
|------------------------------------|-------------------|---------------|--------------|---------------------|--------------|-----------------------------|----------------------|------|------------------|--------------|---------------|--------------|---------------|--|--|------|-------------|--|
| | Current Inventory | | | Homeless Population | | | Gap Analysis | | | | | | | | | | | |
| | Far | nily | Adult | s Only | Vets | Family | Adult | | | | | | | | | nily | Adults Only | |
| | # of Beds | # of Units | # of Beds | # of Units | # of Beds | HH (at least 1 child) | HH (w/o child) | Vets | Victims of DV | # of Beds | # of Units | # of Beds | # of Units | | | | | |
| Emergency Shelter | 66 | 17 | 10 | - | - | | | | | | | | | | | | | |
| Transitional Housing | 44 | 12 | 35 | - | - | | | | | | | | | | | | | |
| Permanent Supportive Housing | 123 | 37 | 251 | - | 158 | | | | | | | | | | | | | |
| Other Permanent Housing | 49 | 19 | 18 | - | - | | | | | | | | | | | | | |
| Sheltered Homeless | | | | | | 36 | 32 | - | 13 | | | | | | | | | |
| Unsheltered Homeless | | | | | | 45 | 525 | 59 | - | | | | | | | | | |
| Current Gap | | | | | | | | | | 100 | 25 | 450 | 50 | | | | | |

Homeless Needs Inventory and Gap Analysis Table

Data Sources: 1. St. Lucie County Continuum of Care 2022 Point in Time Count (PIT); 2. 2021 St. Lucie County Consortium Housing Inventory Report

Gap Analysis for Family Beds. Consultation with Agencies. There is no shelter currently in St. Lucie County.

Gap Analysis for Adult Beds. 314 beds in inventory and 524 unsheltered homeless Households on Point of Time Survey.

Housing Needs Inventory and Gap Analysis Table

| Housing Needs | | | | | | | |
|---|--------------------------|--------------------------|-----------------|--|--|--|--|
| | Current Inventory | ry Level of Need Gap Ana | | | | | |
| | # of Units | # of Households | # of Households | | | | |
| Total Rental Units | 33,014 | | | | | | |
| Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness) | 684 | | | | | | |
| Rental Units Affordable to HH at 50% AMI (Other Populations) | 2,867 | | | | | | |
| 0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness) | | 7,400 | | | | | |
| 30%-50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations) | | 6,345 | | | | | |
| Current Gaps | | | 10,185 | | | | |

Data Sources: 1. American Community Survey (ACS) 2020 5-year estimate; 2. Comprehensive Housing Affordability Strategy (CHAS) 2011-2015

Describe the size and demographic composition of qualifying populations within the PJ's boundaries:

Homeless as defined in 24 CFR 91.5

According to the 2022 Point-In-Time (PIT) Count conducted in January 2022 by the Treasure Coast Homeless Services Council, the lead CoC agency, the count tallied 638 homeless households. A total of 838 individuals comprised these households.

Of the total homeless, 68 households were sheltered and 570 households were unsheltered. The breakdown of sheltered households was 36 family households, of which 25 resided in emergency housing and 11 resided in transitional housing, and 32 adult-only households, of which 8 resided in emergency housing and 24 resided in transitional housing. The breakdown of unsheltered households was 45 family households and 525 adult only households.

Of the 838 homeless individuals, a total of 170 were children under the age of 18. A total of 102 children under the age or 18 were members of households counted as unsheltered. Youth ages 18-24 represented 49 individuals. A total of 619 homeless individuals were over the age of 25, of whom 559 were unsheltered.

The gender of homeless persons was 513 males, 322 females, with 3 reported as transgender.

The majority of homeless individuals in the Treasure Coast area were White. Of 838 homeless individuals, 597 were White. A total of 159 homeless individuals were Black. An additional 65 homeless individuals reported as multi-race. A total of 59 of all homeless individuals on the Point of Time Count were of Hispanic ethnicity.

The greatest count of homeless individuals by county were observed in St. Lucie County where 300 homeless individuals were counted. A total of 290 homeless individuals were observed in Indian River County and a total of 248 in Martin County.

At Risk of Homelessness as defined in 24 CFR 91.5

Persons and families at risk of homelessness is defined as having income of 30% or less of the median family income for the area. For a family of four in the Port St. Lucie metropolitan statistical area, 30% of median area income for 2022 according to HUD income limits is \$24,000. Additionally, a family at risk of homelessness must lack sufficient resources such as family and friends or other social networks which are immediately available to prevent them from moving into a shelter or other homeless facility. One of several other conditions must also be present, among them two moves within 60 days due to a lack of money or recently being discharged from a public institution.

Commented [CM1]: Updated by BT, for review by Jennifer

According to CHAS data computed from ACS 5-year estimates from 2014-2018, a total of 3,675 families in St. Lucie County who rented had incomes below 30% of the median along with 1 of 4 housing problems. In Indian River and Martin Counties, 1,530 families and 1,165 families who rented had incomes below 30% of the median, respectively. During the Treasure Coast Homeless Service Council PIT count survey for 2022, a total of 1,986 households were reported to be couch surfing. These households are also at risk of homelessness due to economic hardships.

Additional information on persons who are at risk of homelessness may be obtained from the number of households currently on a waiting list for public housing assistance.

In the St. Lucie service area, Stuart Housing Authority and Fort Pierce Housing Authority provides housing for low-income households. During our Consultation in September 2022, Stuart Housing Authority had 1,122 families on the waiting list for a housing unit and 21 applicants on the waiting list for the Housing Choice Voucher program which assists households with rents on the open rental housing market. The Housing Authority of Ft. Pierce had 4,164 families on the waiting list for a unit owned by the Housing Authority and had an additional 534 applicants on the waiting list for the Housing Choice Voucher program.

<u>Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice</u>

Data from the State of Florida Department of Law Enforcement updated as recent as May 2021 shows that in the counties of Indian River, Martin, and St. Lucie, the total number of persons for 2020 who were victims of Domestic Violence totaled 2,601. Incidents reported include:

- Aggravated Assault
- Aggravated Stalking
- Criminal Homicide
- Fondling
- Manslaughter
- Rape-Attempted
- Rape-Committed
- Simple Assault
- Stalking
- Threat/Intimidation

Of these offenses, Simple Assault was most common. Of 2,601 charges, 2,194 were Simple Assault Charges. The second most common offense was Aggravated Assault with 333 occurrences. There were only two charges of Stalking within the three counties. Of Simple Assault charges, the most frequent offense committed, a total of 505 were against a

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spouse while a total of 495 were against a cohabitant. A total of 122 Simple Assault charges were against persons categorized as "Other Family", while Parents were victims in 518 Simple Assault Offenses. Of all occurrences of Simple Assaults, 1,409 were in St. Lucie, well over half of the 2,194 Simple Assault charges.

The Treasure Coast service area is served by two Emergency Shelters providing housing for persons seeking protection from domestic violence and stalking. In Martin County, there are nine housing units offering 60 beds to victims of domestic violence and stalking. In April of 2022, an additional four units with 19 beds of emergency shelter were opened in Indian River County.

Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability, as defined by HUD in the Notice

Families who pay more than 50% of their monthly income towards rent having incomes below 30% of median income for the area are defined by ARP regulations as having the greatest risk of housing instability. The number of such households in St. Lucie County was 3,250; the number of such households in Indian River County was 1,345; and the number of such households in Martin County was 1,085. According to the estimates for the three counties comprising the Port St. Lucie metropolitan statistical area, an estimated 6,900 households are at greatest risk of housing instability.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing

There are three emergency shelters within the Port Lucie CoC. These shelters provide homeless families a total of 66 beds within 17 units. There are also 10 beds available to homeless adults and also 10 beds available to homeless youth. As such, there are 86 emergency shelter beds located throughout the CoC. However, there are no emergency shelters located within the entire County of St. Lucie.

The total number of transitional housing units available to homeless families living in the geographic are covered by the Port Lucie CoC is 12. These 12 units are located at five facilities and provide 44 beds. There are an additional 35 adult-beds located at among these five facilities. Thus, there are total number of 79 transitional beds available throughout the region.

The Port Lucie CoC also has 37 permanent supportive housing units providing 123 beds. There are also 251 adult-only permanent supportive housing beds, the largest number of beds available to persons who are homeless or at risk of homelessness.

There were also four service providers in Port Lucie CoC that provided rapid re-housing services. These providers funded 37 family beds within 12 family units. An additional 38 adults

received rapid re-housing services. As such, a total number of 75 beds were provided via rapid-rehousing services.

Other permanent housing was provided by the organization MISS Inc. This organization was able to assist with 49 beds located within 19 family units. MISS Inc. also had an addition of 18 beds in two different locations. Seven adult beds are located at Sammy's Landing and 11 adult beds are located at Butterfly Gardens.

Describe the unmet housing and service needs of qualifying populations, including but not limited to:

- Homeless as defined in 24 CFR 91.5
- At Risk of Homelessness as defined in 24 CFR 91.5
- Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice
- Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability as defined by HUD in the Notice

The most significant unmet housing need for homeless persons is that there are no emergency shelter facilities located within St. Lucie County.

Significantly rising housing costs is also squeezing out persons with incomes at 30% and below median income who are cost burdened as well as those persons at whose incomes are at 50% of the median but who also meet one of the definitions of at risk of homelessness. A most recurring circumstances are landlords are going up on rents upwards of \$300.00 per month upon the end of a current lease term.

There are also many persons living within the area who have severe disabilities who are currently living with elderly parents and these persons are at risk of becoming homeless or will be in need of supportive housing.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

The most glaring gap in the current delivery system is that St. Lucie County does not have an emergency shelter located within the jurisdiction. Heightening this problem is that the County's has experienced challenges identifying funding sources that can support the County's operating funds budget to maintain a housing facility for the homeless.

Under Section IV.4.2.ii.G of the HOME-ARP Notice, a PJ may provide additional characteristics associated with instability and increased risk of homelessness in their HOME-ARP allocation plan. These characteristics will further refine the definition of "other populations" that are

"At Greatest Risk of Housing Instability," as established in the HOME-ARP Notice. If including these characteristics, identify them here:

The County has determined that it will not include additional characteristics that further refine the definition of "other populations" within its HOME-ARP Allocation Plan.

Identify priority needs for qualifying populations:

Given skyrocketing housing costs and the current delivery systems, the greatest priority need for qualifying populations has been determined to be housing vouchers. Affordable rental housing is also a priority need to prevent families who are at risk of homelessness from becoming homeless.

Explain how the PJ determined the level of need and gaps in the PJ's shelter and housing inventory and service delivery systems based on the data presented in the plan:

The level of need and gaps in the shelter, housing inventory, and service delivery systems were determined by six primary sources:

- special tabulation of data provided by HUD,
- the Comprehensive Housing Affordability Strategy (CHAS) data, 2014-2018 5-year estimate
- the 2009-2013 American Community Service (ACS) estimates,
- the Treasure Coast Homeless Services Council 2022 Point-In-Time Homeless Count,
- the One St. Lucie Community Homelessness Task Force, and
- stakeholder consultations via three virtual focus groups conducted in July 2022 with task force members and homeless service provider agencies,
- Stakeholder Needs Assessment Survey, and
- Citizen Participation Survey.

The current inventory of beds and units from the PIT Count were heavily relied upon to analyze the current inventory. The utilization of focus groups and surveys across stakeholder agencies and citizens allowed for the County to collect additional input regarding current needs across the qualifying populations and gaps within the housing inventory and service delivery systems. From the various sources, information was obtained on general characteristics of the homeless population, market conditions influencing homelessness, and additional information on persons currently couch surfacing and relevant to veterans and seniors.

An additional source that was considered was the County's <u>FY 2017 - 2021 HOME Consortium</u> <u>Consolidated Plan</u>.

HOME-ARP Activities

Describe the method(s) that will be used for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors:

The St. Lucie Consortium consists of St. Lucie, Indian River, and Martin counties. St. Lucie County will be responsible for the solicitation process for all funds awarded under this ARP grant.

The County of St. Lucie anticipates entering into contract agreements with local affordable housing developers to produce housing units which will be available for rent to all qualifying populations. To solicit developers the County will utilize a Notice of Funding Availability (NOFA). In addition, the County anticipates a Request for Qualifications (RFQ) to solicit the services of a qualified organization capable of administering tenant based rental assistance vouchers funded thru funds made available from ARP.

The method of solicitation utilizes the County's Demand Star system. Demand Star serves as the County's purchasing website.

The solicitation process is initiated by placing a request for advertisement in a newspaper of general circulation within the area. The County also utilizes developers, affordable housing organizations, and service providers via press release and social media posts. Solicitation remains open for a 30-day period. An evaluation committee will score each proposal based upon a set of weighted criteria which are clearly identified and enumerated within the proposal. The application with the highest overall score is recommended to the Board.

The County will not undertake any project or activity which will prioritize one qualifying population over the other.

All funding awards will follow 2 CFR 200 procurement guidelines. Prior to accepting proposals for funding, the federal debarred contractor's list is referenced to determine applicants are in good standing.

Describe whether the PJ will administer eligible activities directly:

The County has elected to not administer eligible activities directly.

If any portion of the PJs HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP Allocation Plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

The County did not provide any funds to a subrecipient or contractor that would be responsible for the administration of its entire HOME-ARP grant. Through a competitive Request for Qualifications (RFQ) process, the County awarded Baker Tilly a contract to engage in consultation services with the overall goal of completing its HOME-ARP Allocation Plan for submission to HUD as an amendment to its Fiscal Year 2021 annual action plan for HUD review and acceptance. The services provided by Baker Tilly are exclusive of the County's administration of the HOME-ARP program.

In accordance with Section V.C.2. of the Notice (page 4), PJs must indicate the amount of HOME-ARP funding that is planned for each eligible HOME-ARP activity type and demonstrate that any planned funding for nonprofit organization operating assistance, nonprofit capacity building, and administrative costs is within HOME-ARP limits.

| | Funding Amount | Percent of the Grant | Statutory Limit |
|--|-----------------|----------------------|--------------------|
| Supportive Services | \$ 0.00 | | |
| Acquisition and Development of Non- Congregate Shelters | \$ 0.00 | | |
| Tenant-Based Rental Assistance (TBRA) | \$ 1,500,000.00 | 43% | |
| Development of Affordable Rental Housing | \$ 1,458,342.55 | 42% | |
| Non-Profit Operating | \$ 0.00 | | 5% |
| Non-Profit Capacity Building | \$ 0.00 | | 5% |
| Administrative and Planning | \$ 522,060.45 | 15% | 15% |
| Total HOME-ARP Allocation | \$ 3,480,403.00 | | |

Use of Home-ARP Funding

Describe how the PJ will distribute HOME-ARP funds in accordance with its priority needs identified in its needs assessment and gap analysis:

As illustrated in the chart above, the County will address the needs of qualifying households by providing tenant based rental assistance. Additional funds will be distributed to projects where ARP funds may serve as gap financing to secure affordable rental units, including to households earning 50% to 31% below the median area income and who have one of the conditions of persons at risk of homelessness. As the data in the housing inventory needs chart shows, there is a significant gap of units available to households at 30% below and 50% to 30% of median area income.

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provide a rationale for the plan to fund eligible activities:

The characteristics of shelter in the St. Lucie Consortium are that facilities and services are more readily available in Indian River County and Martin County than in St. Lucie County. The

county of St. Lucie also lacks an emergency shelter however, operating funds for such a shelter to remain available in the long term have not been identified.

The housing market in the Port St. Lucie MSA is steadily increasing as the population of the area continues to increase. Thus, landlords are able to charge relatively high rents to households migrating into the counties of St. Lucie, Indian River, and Martin.

The costs of construction material due to rising inflation also results in a lower return on funds invested to construct affordable housing.

Resulting from these characteristics and housing conditions, the St. Lucie Consortium has determined tenant based rental assistance and affordable housing production, through making funds available to developers as gap financing is a very suitable course of action.

HOME-ARP Production Housing Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

Using the HOME income limits established for the St. Lucie County Consortium, with a household of 4 having annual income of \$48,000 a year, and a monthly income of \$4,000, such households should be able to afford monthly rents of \$1,200 per month. With an average rent of \$2,500 a month, it is calculated that housing subsidies in the amount of \$1,300 per month for households would make units affordable. With an allocation of \$1,500,000 towards tenant based rental assistance, it is estimated that 48 households will be provided affordable housing through housing vouchers.

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJs priority needs:

An addition to tenant based rental assistance, households will benefit from HOME-ARP funds what will be made available to developers as gap financing. The county currently has Low Income Housing Tax Credit (LIHTC) in the pipeline. The income targeting of these program funds are compatible to the income of qualifying households under the HOME-ARP program. Using information from most recent projects as a guide, it is anticipated an additional 20 households will be provided affordable rental housing via HOME-ARP funds.

Preferences

Identify whether the PJ intends to give preferences to one or more qualifying populations or a sub-population within one or more qualifying populations for any eligible activity or project:

The County plans to utilize ARP funds as GAP financing with LIHTC and other affordable housing funds. These programs give preference to persons at certain income levels. The income levels

established for these programs are compatible with the income levels established for qualifying populations of the ARP program. Thus, any income preferences associated with other funding sources ARP funds will leverage will not result in any unintended preferences among qualifying populations.

The County has determined that it will not give preferences to any qualifying populations or a sub-population within one or more qualifying populations for any eligible activity or project within its HOME-ARP Allocation Plan.

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJs needs assessment and gap analysis:

The County has determined that it will not give preferences to one or more qualifying populations or a sub-population within one or more qualifying populations for any eligible activity or project within its HOME-ARP Allocation Plan.

HOME-ARP Refinancing Guidelines

If the PJ intends to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, the PJ must state its HOME-ARP refinancing guidelines in accordance with 24 CFR 92.206(b). The guidelines must describe the conditions under with the PJ will refinance existing debt for a HOME-ARP rental project, including:

 Establish a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-AARP rental housing is the primary eligible activity.

The County has elected to not use its HOME-ARP funds to refinance existing debt secured by multifamily rental housing. Consequently, the creation of refinancing guidelines in accordance with <u>24 CFR 92.206(b)</u> is not applicable to the County's HOME-ARP Allocation Plan.

The County has elected to not use its HOME-ARP funds to refinance existing debt secured by multifamily rental housing. As such, establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-ARP rental housing is the primary eligible activity is not applicable at this time.

• Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and

that the feasibility of serving qualified populations for the minimum compliance period can be demonstrated.

The County has elected to not use its HOME-ARP funds to refinance existing debt secured by multifamily rental housing. As such, requiring a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving qualified populations for the minimum compliance period is not applicable at this time.

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

The County has elected to not use its HOME-ARP funds to refinance existing debt secured by multifamily rental housing. As such, stating whether the new investment is being made to maintain current affordable units and/or create additional affordable units is not applicable at this time.

• Specify the required compliance period, whether it is the minimum 15 years or longer.

The County has elected to not use its HOME-ARP funds to refinance existing debt secured by multifamily rental housing. As such, specifying a required compliance period is not applicable at this time.

• State that HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

The County has elected to not use its HOME-ARP funds to refinance existing debt secured by multifamily rental housing. As such, stating that HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG within the refinancing guidelines in accordance with <u>24 CFR 92.206(b)</u> is not applicable at this time.

• Other requirements in the PJs guidelines, if applicable:

The County has elected to not use its HOME-ARP funds to refinance existing debt secured by multifamily rental housing.

Appendix A

Public Notice: Public Hearing and Public Comment Period



Appendix B

Public Notice: Public Hearing and Public Comment Period

Treasure Coast Newspapers

PART OF THE USA TODAY NETWORK St Lucie News Tribune 1801 U.S. 1, Vero Beach, FL 32950 AFFIDAVIT OF PUBLICATION

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Community Services

ST LUCIE COUNTY HOUS ING 437 N 7TH ST

FORT PIERCE, FL 34950-2971 STATE OF WISCONSIN COUNTY OF BROWN

COUNTY OF BROWN Before the undersigned authority personally appeared, said legal clerk, who on oath says that he/she is a legal clerk of the S1 Lucie News Tribune, a daily newspaper published al Fort Pierce in S1 Lucie County, Florida that the attached copy of advertisement was published in the S1 Lucie News Tribune in the following issues below, Affant further says that he said S1 Lucie News Tribune is a newspaper published in Fort Pierce in said S1. Lucie County, Florida, and that said newspaper has heretofore been continuously published in said S4. Lucie County, Florida, daily and distributed in S1. Lucie County, Florida, trebate, commission or refund for the purpose of accuring this advertisement for publication in the said newspaper. The S1 Lucie News Tribune has been entered as Prindical Matter at the Post Offices in Fort Pierce, S1. Lucie County, Florida and has been for a period of one year next preceding the first publication of the attached copy of advertisement. Issue(s) dated before where the dates are noted or by publication on the newspaper's website, if authorized, nt 10/16/2021

17.2022

P 15.23

My commission expires

Publication Cost: \$205.20 Ad No: 0005446611 Customer No: 1313435 PO # Public Notice

of Affidavits 1

NANCY HEYRMAN Notary Public State of Wisconsin

1

Public Notice: Public Hearing and Public Comment Period (cont.)

The St. Lucie County HOME Consortium will hold a 15 cal-endar-day public comment period to receive invest Allocation cie Cou will hold a public commer receive input on i Plan ("the Plan E American Resc "re-ARP") funds the U.S. and DME S. De public gin on nt of H n Development. The public mment period will begin on tober 31, 2022. The last day submit comments will be vember 14, 2022. The Pian tines priorities for the use \$3,480,403,00 in federal support services. The pu of the public commen-d is to listen to above a list ther ideas vuld be for r

pose of the public comment period is to listen to residents views about housing needs, ab-ties that should be considered for funding, for more details on the HGME ARP program-ing allocated, how the funds are proposed to be used, and to view the draft Allocation Plan visit wow.Schousing.org. The St. Luck County HOME consortium will held a public to receive input on its Alloca-tion Plan for HOME ARP funds. Department of Houng and Urban Development. The Plan outlines priorities for the use of \$3,480,403.00 in federal und support services. The pur-pose of the public hearing is to listen to resident' views about housing needs, as well bat should be considered for funding. The public hearing can be at-

funding. The public hearing can be at-tended both virtually and in

tended both virtuality and m person: Virtuality: https://bit./yd3i.mvuu in Person: Havert L. Fenn Center, 2000 Virginia Avenue, Fort Pierce, FL 34582 The HOME American Rescue The HOME American Rescue Plant requires that funding be-lations for eligible activities which include rental housing; tenant based rental assi-tance: supportive services; and elters. in-s and family lence. congregate g populat omeless; per individual domestic or human to r population services or housing assis-te to prevent homelessness ouseholds at greatest risk ousing instability. ing of Th on Plan

be r er will be provided. Ary non-English speaking person wish-ing to attend the public hear-ing should contact. Mrs. Hance at least forty-eight hours (48) prior to the hearing and a lan-guage interpreter will be pro-vided. Ary person with a disa-bility, requiring accommodashould contact Mrs. Hance at least forty-eight (48) hours prior to the hearing. St. Lucie County does not dis-criminate against any person because of race, color, reli-gion, sex, disability, familial status, or national origin or against any other protected class. For more information or if you have any questions con-cerning the public hearing, contact Mrs. Hance at (772) 462-1777 or T.D.D. (772) 462-1428. Publish October 16, 2022 TCN 5446611

Appendix C

St. Lucie County HOME-ARP Community Resident Participation Survey

St. Lucie County is receiving federal funds from the HOME Investment Partnership American Rescue Plan (HOME-ARP) Program to fund a variety of projects and services aimed at reducing homelessness and increasing the availability of affordable housing. Your input will help determine the best uses of these funds.

For multiple choice questions, please circle to identify your answer.

1. What is the zip code where you live?

- 2. What is your housing situation?
 - a. Own your home
 - b. Rent
 - c. Live with others who own or rent
 - d. Live in a shelter or transitional living center
 - e. Live in assisted living or other group quarters
 - f. Live on the street, in a car, or in a homeless encampment
 - g. Other:
- 3. What is your age?
 - a. Under 25
 - b. 25-34
 - c. 35-44
 - d. 45-54
 - e. 55-64
 - f. 65+
- 4. What is your total household income?
 - a. Less than \$40,000
 - b. \$40,000 \$59,999
 - c. \$60,000 \$79,999
 - d. \$80,000 \$99,999
 - e. \$100,000 +
- 5. What is your household size?
 - a. 1
 - b. 2
 - c. 3
 - d. 4
 - e. 5+
- 6. Race (Optional Information)

- a. Black/African American
- b. American Indian/Alaskan Native
- c. Asian American
- d. Hawaiian/Pacific Islander
- e. Multi-Racial
- f. White
- g. Other_
- 7. Ethnicity (Optional Information)
 - a. Hispanic
 - b. Non-Hispanic
- 8. In your opinion, please rank the following housing needs in your community with 1 being the highest priority and 3 being the lowest priority.
 - a. Construction of new affordable housing units for low to moderate income individuals _
 - b. Emergency shelter for those experiencing homelessness____
 - c. Permanent supportive housing (affordable housing with case management and voluntary support services) for those experiencing homelessness _____
- 9. In your opinion, please identify by circling the top three most important issue concerning the lack of availability of quality housing in St. Lucie County.
 - a. Housing stock not keeping pace with population growth
 - b. Lack of affordable rental housing
 - c. Lack of affordable homeownership
 - d. Lack of emergency shelter
 - e. Types of housing available do not fit the needs/desires of the residents (apartments v. single family, size of unit, etc.)
 - f. Barriers to accessing housing (criminal background, poor credit, etc.)
 - g. Not applicable/lack of available quality housing is not an issue
 - h. Other and/or specify more detail for answers above:
- 10. What have you observed to be the greatest gap in services or unmet need in this community for individuals at risk of or currently experiencing homelessness (transportation services, mental health services, etc.)?
 - a. Transportation services (either public or personal vehicles)
 - b. Mental health services
 - c. Legal services
 - d. Financial counselling services
 - e. Employment related services
 - f. Other and/or specify more detail for answers above:

11. Have you observed significant unmet housing or service needs for specific populations (veterans, persons with disabilities, persons experiencing homeless or at-risk of homelessness, victims of domestic violence, human trafficking, etc.)? If so, please describe.

12. Please provide any other information or feedback that would help the St. Lucie County identify projects and services for this new federal funding.

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Appendix D

Encuesta Sobre la Participación de Residentes de la Comunidad en HOME-ARP del Condado de St. Lucie

El Condado de St. Lucie recibe fondos federales del Programa de Sociedad de Inversión en el Hogar Plan de Rescate Americano (HOME-ARP) para financiar diversos proyectos y servicios que tienen por objeto reducir la cantidad de personas sin hogar y aumentar la disponibilidad de viviendas accesibles. Sus comentarios nos ayudarán a determinar la mejor manera de utilizar dichos fondos.

1. ¿Cuál es el código postal en el que vive?

- 2. ¿Cuál es su situación de vivienda?
 - a. Propietario de su vivienda
 - b. Alquila
 - c. Vive con otras personas que son propietarias o alquilan
 - d. Vive en un refugio o centro de vivienda de transición
 - e. Vive en un centro de vivienda asistida u otras residencias grupales
 - f. Vive en la calle, en un vehículo o en un campamento de personas sin hogar
 - g. Otra:
- 3. ¿Cuál es su edad?
 - a. Menos de 25
 - b. 25-34
 - c. 35-44
 - d. 45-54
 - e. 55-64
 - f. 65+
- 4. ¿Cuáles son los ingresos totales de su hogar?
 - a. Menos de \$40,000
 - b. \$40,000 \$59,999
 - c. \$60,000 \$79,999
 - d. \$80,000 \$99,999
 - e. \$100,000 +
- 5. ¿Cuál es el tamaño de su hogar?
 - a. 1
 - b. 2
 - c. 3
 - d. 4
 - e. 5+
- 6. Raza (información opcional)
 - a. Negro/afroamericano
 - b. Indio americano/nativo de Alaska

- c. Asiático americano
- d. Hawaiano/islas del Pacífico
- e. Multirracial
- f. Blanco
- g. Otra_
- 7. Etnicidad (información opcional)
 - a. Hispánico
 - b. No hispánico
- En su opinión, clasifique las siguientes necesidades de vivienda en su comunidad comenzando con la prioridad más alta. (Utilice la flecha para subir/bajar en el costado derecho de cada opción para cambiar el orden de clasificación. Las flechas aparecerán cuando mantenga el mouse sobre la opción).
 - a. Construcción de nuevas unidades de viviendas accesibles para personas de ingresos bajos a moderados_____
 - b. Refugio de emergencia para personas sin hogar_
 - c. Viviendas de apoyo permanentes (viviendas accesibles con gestión de casos y servicios de apoyo voluntarios) para personas sin hogar_____
- 9. En su opinión, identifique los tres problemas más importantes en lo que se refiere a la falta de disponibilidad de viviendas de calidad en el Condado de St. Lucie.
 - a. El inventario de viviendas no crece al mismo ritmo que la población
 - b. Falta de viviendas de alquiler accesibles
 - c. Falta de refugios de emergencia
 - d. Los tipos de viviendas disponibles no son adecuados para las necesidades/deseos de los residentes (apartamentos en lugar de viviendas unifamiliares, tamaño de unidades, etc.)
 - e. Los obstáculos para acceder a viviendas (antecedentes penales, crédito deficiente, etc.)
 - f. No corresponde/la falta de viviendas de calidad disponibles no es un problema
 - g. Otro:

10. ¿Qué notó que constituye la mayor brecha de servicios o necesidad insatisfecha en esta comunidad para las personas en riesgo de quedarse sin hogar o sin hogar actualmente?

- a. Servicios de transporte (vehículos públicos o personales)
- b. Servicios de salud mental
- c. Servicios legales
- d. Servicios de asesoramiento financiero
- e. Servicios relacionados con el empleo
- f. Otro:

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11. ¿Notó necesidades insatisfechas significativas de vivienda o servicios de poblaciones específicas (veteranos, personas con discapacidades, personas sin hogar o en riesgo de quedarse sin hogar, víctimas de violencia doméstica, trata de personas, etc.)? De ser así, descríbalo.

12. Incluya toda otra información o comentario que ayudaría al Condado de St. Lucie a identificar proyectos o servicios para estos nuevos fondos federales.

Appendix E

Ankèt sou Patisipasyon Rezidan nan Kominote HOME-ARP nan Konte St. Lucie

Konte St. Lucie an ap resevwa finansman federal nan men pwogram relans ekonomik HOME Investment Partnership American Rescue Plan (HOME-ARP) lan pou finanse divès kalite pwojè avèk sèvis ki fèt pou redwi kantite moun kap viv nan lari epi pou ogmante disponibilite lojman abòdab. Patisipasyon ou pral ede detemine pi bon fason pou itilize finansman sa a.

- 1. Kisa ki zip kòd kote ou viv lan?
- 2. Ki sityasyon lojman pa ou?
 - a. Posede kay ou
 - b. Lwe kay
 - c. Viv avèk lòt moun ki lwe oubyen posede kay lan
 - d. Viv nan yon abri oubyen nan yon sant pwovizwa kote moun viv
 - e. Viv nan yon lojman kote moun viv avèk asistans oubyen lòt kote moun viv an gwoup
 - f. Viv nan lari, nan yon machin, oubyen nan yon kan pou moun ki pa gen kay
 - g. Lòt kote: _____
- 3. Ki laj ou?
 - a. Mwens pase 25 an
 - b. 25-34
 - c. 35-44
 - d. 45-54
 - e. 55-64
 - f. 65+
- 4. Ki montan total revni nan kay ou?
 - a. Mwens pase \$40,000
 - b. \$40,000 \$59,999
 - c. \$60,000 \$79,999
 - d. \$80,000 \$99,999
 - e. \$100,000 +

5. Ki kantite moun ki viv nan fwaye ou?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5+

6. Ras (enfòmasyon fakiltatif)

- a. Nwa/Afwo Ameriken
- b. Amerendyen/Natif Alaska
- c. Ameriken Azyatik
- d. Awayen/Soti nan Zile Pasifik
- e. Milti Rasyal
- f. Blan
- g. Other_
- 7. Etni
 - a. Ispanik
 - b. Pa Ispanik
- 8. Nan opinyon pa ou, silvouplè klase bezwen ki make anba yo pou kestyon lojman nan kominote ou. Kòmanse avèk pi gwo priyorite yo. (Sèvi avèk flèch ki monte/desann lan akote chak opsyon pou chanje lòd klasman an. Flèch yo pral parèt lè ou mete kisè an sou opsyon an)
 - a. Konstriksyon nouvo lojman abòdab pou moun ki genyen revni ki ba oubyen modere____
 - b. Abri ka dijans pou moun ki nan sityasyon kote yo pa gen kay___
 - c. Lojman sipèvize pèmanan (lojman abòdab avèk jestyon ka epi sèvis sipò volontè) pou moun ki nan sityasyon kote yo pa gen kay_____
- 9. Nan opinyon pa ou, silvouplè idantifye twa (3) pi gwo pwoblèm ki genyen akoz de bonjan lojman abòdab ki pa sifizan nan Konte St. Lucie an.
 - a. Kantite lojman an pa ogmante ase rapid pou fason popilasyon an ap ogmante
 - b. Absans lojman lokasyon ki abòdab
 - c. Absans abri pou ka dijans
 - d. Kalite lojman ki disponib yo pa asòti avèk sa rezidan yo bezwen/vle (apatman oubyen kay inifamilyal, gwosè kay yo, ets.)
 - e. Obstak ki anpeche moun jwenn lojman (kazye jidisyè, pa gen kredi, ets.)
 - f. Non aplikab/absans bonjan lojman se pa yon pwoblèm
 - g. Lòt kote:
- 10. Dapre sa ou obsève, kisa ki pi gwo mankman nan sèvis yo oubyen bezwen ki pa satisfè nan kominote an pou moun ki anba risk pou yo pa gen kay oubyen ki aktyèlman pa gen kay?
 - a. Sèvis transpò (swa transpò an komen oubyen machin pèsonèl)
 - b. Sèvis sante mantal
 - c. Sèvis nan lajistis
 - d. Sèvis konsèy finansye
 - e. Sèvis ki gen pou wè avèk anplwa
 - f. Lòt kote:

11. Èske ou obsève bezwen enpòtan ki pa satisfè pou popilasyon byen presi (veteran, moun ki genyen andikap, moun ki nan sityasyon kote yo pa gen kay oubyen ki anba risk pou yo pa gen kay, viktim vyolans konjigal, trafik moun, ets.)? Si genyen, dekri yo silvouplè.

12. Silvouplè bay nenpòt lòt enfòmasyon oubyen reyaksyon ki ta kapab ede Konte St. Lucie idantifye pwojè epi sèvis pou nouvo finansman federal sa a.

Appendix F

St. Lucie County HOME-ARP Stakeholder Survey

St. Lucie County is receiving federal funds from the HOME Investment Partnership American Rescue Plan (HOME-ARP) Program to fund a variety of projects and services aimed at reducing homelessness and increasing the availability of affordable housing. Your input will help determine the best uses of these funds. All responses will be anonymous, and no personal names or job titles are included.

1. What type of organization do you work for?

Homeless service provider

Domestic violence service providers

- Veterans' groups
- Public housing agencies (PHAs)

Public agencies that address the needs of the qualifying populations

Public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities

Other

2. What is the name of your organization?

3. What income levels does your organization serve?

- Extremely low income limit (30% of median)
 Very low income limit (50% of median)
 Low income limit (80% of median)
 - N/A. My organization serves all income levels.
 - Other
- 4. Based on your experience working with various unserved and/or underserved populations in St. Lucie County, please rank the issues you believe are the highest priority at this time, starting with the highest priority. (Use the up/down arrow on the right side of each option to change the ranking order. The arrows will appear when you hover over the option)

Housing stock not keeping pace with population growth

Lack of affordable rental housing

Lack of affordable homeownership

Types of housing available do not fit the needs/desires of the residents (apartments v. single family, size of unit, etc.)

Barriers to accessing housing (criminal background, poor credit, etc.)

5. Please rank the following eligible uses of HOME – ARP funds in terms of priority, starting with the highest priority.

| Development of more affordable housing |
|--|
| Rental Assistance |
| Supportive Services |
| Acquisition and development of non-congregate shelters |
| Nonprofit operating assistance |
| Nonprofit capacity building assistance |

- 6. What have you observed to be the greatest gap or unmet need in this community for individuals at risk of or currently experiencing homelessness?
- 7. Have you observed significant unmet housing or supportive service needs for specific populations? If so, please describe.

- 8. For permanent supportive housing service providers, what supportive services are you unable to provide or are providing at a limited capacity due to lack of funding or programmatic constraints?
- 9. Which neighborhood/section of the community is most in need of more affordable housing?
- 10. What services do you believe residents need to prevent them from becoming homeless?
- 11. Please provide any other information or feedback that would help St. Lucie County identify projects and services for this new federal funding?

| Application for Federal Assistance SF-424 | | | | | | | | | |
|--|-------------------------------|--|--|--|--|--|--|--|--|
| * 1. Type of Submission: Preapplication Application Changed/Corrected Application | * 2. Type of Application: | * If Revision, select appropriate letter(s): * Other (Specify): | | | | | | | |
| * 3. Date Received: | 4. Applicant Identifier: | | | | | | | | |
| | | | | | | | | | |
| 5a. Federal Entity Identifier: | | 5b. Federal Award Identifier: | | | | | | | |
| 865-80205 | | 072215403 | | | | | | | |
| State Use Only: | | | | | | | | | |
| 6. Date Received by State: 7. State Application Identifier: | | | | | | | | | |
| 8. APPLICANT INFORMATION: | | | | | | | | | |
| *a.Legal Name: St. Lucie Count | y HOME Consortium | | | | | | | | |
| * b. Employer/Taxpayer Identification Nu | mber (EIN/TIN): | * c. UEI: | | | | | | | |
| 59-6000835 | | PMD2SW573H34 | | | | | | | |
| d. Address: | | | | | | | | | |
| * Street1: 2300 Virginia | Avenue | | | | | | | | |
| Street2: | | | | | | | | | |
| * City: Fort Pierce | City: Fort Pierce | | | | | | | | |
| County/Parish: | | | | | | | | | |
| * State: FL: Florida | | | | | | | | | |
| Province: | | | | | | | | | |
| | * Country: USA: UNITED STATES | | | | | | | | |
| | | | | | | | | | |
| e. Organizational Unit: Department Name: | | Division Name: | | | | | | | |
| Community Services | | Housing | | | | | | | |
| f. Name and contact information of p | erson to be contacted on I | | | | | | | | |
| Prefix: Mrs. | * First Nan | | | | | | | | |
| Middle Name: | | Jenit 161 | | | | | | | |
| * Last Name: Hance | | | | | | | | | |
| Suffix: | | | | | | | | | |
| Title: Housing Manager | | | | | | | | | |
| Organizational Affiliation: | | | | | | | | | |
| St. Lucie County Board of County Commissioners | | | | | | | | | |
| * Telephone Number: 772-462-2376 Fax Number: 772-462-2855 | | | | | | | | | |
| *Email: hancej@stlucieco.org | | | | | | | | | |

| Application for Federal Assistance SF-424 |
|---|
| * 9. Type of Applicant 1: Select Applicant Type: |
| B: County Government |
| Type of Applicant 2: Select Applicant Type: |
| E: Regional Organization |
| Type of Applicant 3: Select Applicant Type: |
| |
| * Other (specify): |
| |
| * 10. Name of Federal Agency: |
| U.S Department of Housing and Urban Development |
| 11. Catalog of Federal Domestic Assistance Number: |
| 14.239 |
| CFDA Title: |
| HOME INVESTMENT PARTNERSHIP PROGRRAM - AMERICAN RESCUE PLAN |
| * 12. Funding Opportunity Number: |
| N/A |
| * Title: |
| N/A |
| |
| |
| 13. Competition Identification Number: |
| N/A |
| |
| N/A |
| |
| |
| 14. Areas Affected by Project (Cities, Counties, States, etc.): |
| Add Attachment Delete Attachment View Attachment |
| * 15. Descriptive Title of Applicant's Project: |
| HOME - American Rescue Plan funds will be used towards funding eligible activities - Tenant-Based |
| Rental Assistance (TBRA)and Development of Affordable Rental Housing. |
| |
| Attach supporting documents as specified in agency instructions. |
| Add Attachments Delete Attachments View Attachments |

| 16. Congress | ional Districts Of: | | | | | | | |
|--|--|--|---|--|---|--|--|-----------|
| * a. Applicant | 18 | | | | * b. Program/Projec | 18 | | |
| Attach an addi | lional list of Program/Proj | ect Congressional Distr | icts if neede | ed. | | | | |
| | | | Add At | ttachment | Delete Attachmen | View | Attachment | |
| 17. Proposed | Project: | | | | | | 1.11 | |
| * a. Start Date: | 09/20/2021 | | | | * b. End Dat | : 09/30/2 | 2030 | |
| 18. Estimated | Funding (\$): | | | | | | | |
| * a. Federal | | 3,480,403.00 | 5 | | | | | |
| * b. Applicant | | | 1 | | | | | |
| * c. State | | | 1 | | | | | |
| * d. Local | | | i | | | | | |
| * e. Other | | | 1 | | | | | |
| * f. Program Ir | ncome | | | | | | | |
| * g. TOTAL | | 3,480,403.00 | þ | | | | | |
| 19 le Anelle | ation Subject to Revie | w By State Under Ev | ocutive Or | dor 12272 D | 20002 | | | |
| * 20. Is the Aj | m is not covered by E.C | | lf "Yes," p | rovide explan | ation in attachment. | | | |
| * 20. Is the Ap | | Any Federal Debt?(| | | | | Attachment | |
| * 20. Is the Ap | pplicant Delinquent On | Any Federal Debt?(ach | Add Al | ttachment | Delete Attachmen | View . | Attachment | nts |
| * 20. Is the Ap Yes If "Yes", prov 21. *By signin herein are tr comply with a subject me to with a subject me to subject me to subject me to subject me to the specific instruction | pplicant Delinquent On No ide explanation and atta ng this application, I c ue, complete and acc any resulting terms if I o criminal, civil, or adm E certifications and assurantions. | Any Federal Debt? (ach ertify (1) to the stater urate to the best of accept an award. I ar inistrative penalties. | Add Al ments cont my knowle n aware the (U.S. Code | ttachment tained in the l edge. I also p at any false, fi a, Title 18, Sec | Delete Attachmen ist of certifications* provide the required ctitious, or fraudule tion 1001) | View / * and (2) that assurance nt statemen | at the statemen s** and agree ts or claims m | to nay |
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CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

0289 Signature of Authorized Official

3 Date

County Administrator

Title

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

COL Signature of Authorized Official

3127123 Date

County Administrator

Title

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

- Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
- 2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
- 3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
- 4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
- 5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
- 6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
- 7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.

- Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
- 9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
- 10. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (i) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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- 11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
- Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
- Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C, §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
- 14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
- 15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of

Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

- Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
- Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).
- Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
- Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
- 20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

| SIGNATURE OF AUTHORIZED GERTIFYING OFFICIAL | TITLE | |
|---|----------------------|--|
| Rearge fort | County Administrator | |
| APPLICANT ORGANIZATION | DATE SUBMITTED | |
| St. Lucie County HOME Consoltium | 3/28/2003 | |

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