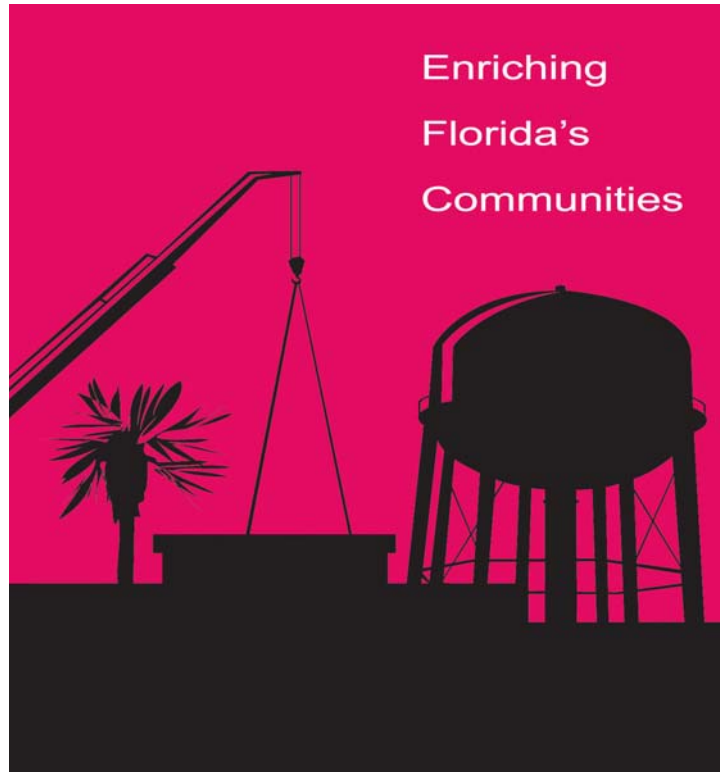


**State of Florida Consolidated Plan
Federal Fiscal Years 2011 - 2015**



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Executive Summary

The state of Florida is one of the most diverse in the nation with over 18.5 million people, 20% of which are foreign born, living in urban and rural areas from the panhandle to the Florida Keys. While each community has the same basic needs for housing, jobs and services, many have unique needs that are directly related to a particular segment of society. And, all need the infrastructure that serves as the foundation of a community.

In areas where fruits and vegetables are harvested at various times of the year, there is a need for public services and housing for the farmworkers who gather the crops. Neighborhoods with a large population of elderly and retired persons often have a need for assisted living facilities and long term care. Communities in which there are groups of persons who speak a language other than English must often structure service delivery in a way that ensures equal access. Serving the homeless, persons with AIDS or with disabilities presents challenging opportunities for meeting special needs.

Throughout the nation, government agencies, nonprofits, faith based organizations and citizen groups continue to strive to reduce poverty and to increase economic opportunities. Using funding from numerous sources, including federal and state agencies, Florida like other states attempts to target dollars to address the needs of low and moderate income (LMI) residents in three primary areas: decent housing, a suitable living environment and expanded economic opportunities.

Funding provided by the U.S. Department of Housing and Urban Development (HUD) makes a substantial difference in these areas. Millions of dollars come from HUD to the state and to city and county governments each year. These funds provide an array of services that directly impact daily life. This Consolidated Plan describes four programs, funded by HUD and administered by state agencies, that specifically target the needs of LMI persons.

Over the next five years, the State of Florida expects to receive approximately \$270 million for the Small Cities Community Development Block Grant (CDBG) Program, the Emergency Shelter Grants Program, the Home Investments Partnerships (HOME) Program and the Housing Opportunities for Persons with AIDS (HOPWA) Program.

The state agencies that administer these programs see first-hand how the federal dollars address urgent needs for which there often is no other source of funding. As a result, they are committed to maintaining the integrity of the programs and to funding the most needed projects. This plan explains the parameters within which each program is administered. It also provides information that is related to these programs and the clientele served by each. The document describes the "face of Florida" and how HUD funding is used in conjunction with other programs to meet the needs of citizens from the panhandle to the Florida Keys.

Introduction

Florida consists of 53,927 square miles of land, with much of it being coastal. The panhandle area of the state has retained rural characteristics while the southern part of the state is urban in nature. Florida's population is growing rapidly and, as the chart below reflects, is diverse in every sense of the word. Rapid growth and a diverse population creates an increased need for housing, community and economic development, and social services. The elderly, disabled, migrant and seasonal farmworkers, and foreign-born require special services that meet their special needs.

Florida's Growth

| | |
|-------------------------|-------------------|
| TOTAL POPULATION | 18,537,969 |
| Native Born | 15,053,828 |
| Born in United States | 14,485,325 |

| | |
|--|-----------|
| Foreign born | 3,484,141 |
| Born in Puerto Rico, U.S. Islands, born abroad to American parent(s) | 568,503 |

| | |
|---------------------------------|-------------------|
| Population in households | 18,105,807 |
|---------------------------------|-------------------|

| | |
|---------------------------|--|
| HOUSEHOLDS BY TYPE | |
|---------------------------|--|

| | |
|--|------------------|
| Total households | 6,987,647 |
| Family households (families) | 4,542,466 |
| Married-couple family | 3,335,399 |
| Male householder, no wife present, family | 309,759 |
| Female householder, no husband present, family | 897,308 |
| Nonfamily households | 2,445,181 |
| Householder living alone | 1,974,868 |
| 65 years and over | 792,131 |
| Households with one or more people under 18 years | 2,050,607 |
| Households with one or more people 65 years and over | 2,158,938 |
| Average household size | 2.59 |
| Average family size | 3.20 |

| | |
|--------------------------|--|
| SCHOOL ENROLLMENT | |
|--------------------------|--|

| | |
|---|------------------|
| Population 3 years and over enrolled in school | 4,423,764 |
| Nursery school, preschool | 279,512 |
| Kindergarten | 215,366 |
| Elementary school (grades 1-8) | 1,797,919 |
| High school (grades 9-12) | 914,424 |
| College or graduate school | 1,216,543 |

| | |
|-------------------------------|--|
| EDUCATIONAL ATTAINMENT | |
|-------------------------------|--|

| | |
|---|-------------------|
| Population 25 years and over | 12,800,944 |
| Less than 9th grade | 761,436 |
| 9th to 12th grade, no diploma | 1,122,565 |
| High school graduate (includes equivalency) | 3,863,394 |
| Some college, no degree | 2,736,290 |
| Associate's degree | 1,083,545 |
| Bachelor's degree | 2,081,848 |
| Graduate or professional degree | 1,151,866 |
| Percent high school graduate or higher | 85.3% |
| Percent bachelor's degree or higher | 25.3% |

| | |
|-------------------|--|
| DISABILITY | |
|-------------------|--|

| | |
|---|------------|
| Total Civilian Non-institutionalized Population | 18,192,784 |
| With a disability | 2,326,831 |
| Under 18 years | 4,050,661 |
| With a disability | 148,829 |
| 18 to 64 years | 11,023,718 |
| With a disability | 1,071,481 |
| 65 years and over | 3,118,405 |
| With a disability | 1,106,521 |

| U.S. CITIZENSHIP STATUS | |
|--------------------------------|------------------|
| Foreign-born population | 3,484,141 |
| Naturalized U.S. citizen | 1,688,819 |
| Not a U.S. citizen | 1,795,322 |

*Population and Housing Narrative Profile: 2005-2009
Data Set: 2005-2009 American Community Survey 5-Year Estimates*

The State's Most Vulnerable

The state considers persons with disabilities and other special needs, the elderly, children and the homeless as its most vulnerable population. Therefore, the Florida Legislature directs funding that will meet many of the needs of this group. However, without federal funds and federal programs, dire needs could not be met. And, even though the state meets many needs, there is simply not enough funding from any source to meet all identified needs.

Addressing Growth

State and local governmental leaders recognize the need for strategic planning and use various mechanisms to ensure that a meaningful process is used to set goals and objectives for effective and efficient use of resources. The Consolidated Plan can be tied to state and local comprehensive plans and state agency long-range program plans that outline performance measures. Demographics play a large role in setting objectives for state and local programs.

Florida's Growth Management Act requires counties and municipalities to adopt comprehensive plans that contain "elements" that address land use, housing, transportation, infrastructure, coastal management, conservation, recreation, open space, intergovernmental coordination, and capital improvements. The Division of Community Planning reviews local plans for compliance with the Act. Other agencies, including regional planning councils, water management districts, the Departments of Education, State, Transportation, Environmental Protection, Agriculture and Consumer Services and the Florida Fish and Wildlife Conservation Commission have a role in the process.

General Explanation of Florida's Consolidated Plan

The U. S. Department of Housing and Urban Development (HUD) requires that states receiving certain federal funds prepare a consolidated plan pursuant to 24 CFR 91 that provides the framework for a process to identify housing, homeless, community and economic development needs and resources for meeting those needs. The process provides an opportunity for federal and state agencies, as well as the public, to identify funding priorities.

State and local comprehensive plans establish a mechanism to assess community needs. State agencies have built on this concept by developing strategic plans to guide program administration. All plans are required to be consistent to ensure that resources are utilized effectively and efficiently. The process enables citizens and government leaders to identify the needs of local communities and incorporate them in the state's overall plan. Thus, comprehensive or consolidated planning is an integral part of the operation of government in Florida.

The Consolidated Plan is more than a needs-assessment; it is a document that describes goals and objectives relating to several federally funded programs administered by the state. The Consolidated Plan must meet federal guidelines in order for the state to receive HUD funding. Data and information comes from numerous sources, including the U.S. Census Bureau and the Shimberg Center for Affordable Housing located at the University of Florida in Gainesville. The consolidated planning process allows key agencies to exchange information and facilitates a unified approach to meeting needs. Through this effort, affected agencies and interested parties gain insight into the structure and activities of several

programs that address housing and community development.

This document was developed through a cooperative effort of the Florida Housing Finance Corporation (FHFC), the Florida Departments of Community Affairs (DCA), Children and Families (DCF), Elder Affairs (DOEA), and Health (DOH). Special interest groups and private citizens also participated in the process. Consolidating agency goals and objectives relating to housing, community and economic development and social services creates a focused approach and reduces duplication of efforts. The Plan covers a five-year period beginning July 1, 2011 and continuing through June 30, 2015. (An annual update or action plan is due to HUD annually by May 15.)

Among other things, the Plan includes the following:

- an explanation of Florida's consolidated plan, including agency and citizen participation
- a needs assessments, resources and plan for housing
- a needs assessment, resources and plan for community development
- fair housing efforts
- information on barriers to affordable housing
- Florida's anti-poverty strategies
- one-year action plan for the CDBG, ESG, HOPWA and HOME programs
- certifications that federal regulations will be followed

The Consolidated Plan is available for inspection at the offices of the agencies covered by the Plan. In addition, it can be downloaded from the Internet at:

<http://www.floridacommunitydevelopment.org/cdbg/ConsolidatedPlan.cfm>. Persons who do not have access to the Internet may obtain copies from the Division of Housing and Community Development, Department of Community Affairs, 2555 Shumard Oak Boulevard, Tallahassee, Florida 32399-2100 (telephone 850/487-3644).

Lead Agency and Interagency Work Group

The state of Florida actively encouraged interagency cooperation and citizen participation in the development of this Consolidated Plan. Florida faced a more complex effort than some states because its Consolidated Plan programs are administered by four separate agencies:

| | |
|---|--|
| Small Cities Community Development Block Grant (CDBG) | Department of Community Affairs |
| Emergency Shelter Grant (ESG) | Department of Children and Families |
| Home Investment Partnership Program (HOME) | Florida Housing Finance Corporation ¹ |
| Housing Opportunities for Persons With Aids (HOPWA) | Department of Health |

The Department of Community Affairs is the lead agency for overseeing the development of the plan. Preparation of the plan is a joint effort of the Florida Housing Finance Agency, the Department of Children and Families, the Department of Health and other public and private agencies responsible for administering programs or having an interest in the programs covered by the consolidated plan. The Department is responsible for ensuring that citizen participation requirements are met.

Managing the Process

The consolidated plan process envisions that housing and community development planning will be accomplished through a comprehensive framework that opens new opportunities for collaboration.

¹ The Florida Housing Finance Corporation (FHFC) was previously a state agency known as the Florida Housing Finance Agency. It is a legislatively created body that was privatized in January 1998 and administers the bulk of the state's housing programs.

Partnerships among government agencies and between government and private groups are developed in order to achieve its intended purpose. These partnerships establish a meaningful information-sharing network that benefits all of the programs covered by the plan.

The Department of Community Affairs, as the lead agency, is responsible for successfully managing the process. Representatives from the programs covered by the consolidated planning process make up the primary "work group" responsible for the preparation of the five-year plan, annual plan and performance report. Individuals with an interest in the issues or with applicable expertise are encouraged to participate in the entire process or to contribute to the work that addresses their specific area of interest.

Meetings of the work group are open to the public for the purpose of meeting citizen participation requirements. All work group meetings are considered public hearings, and the public is given an opportunity to attend, participate in the meeting, and comment on the issues discussed. Although the work group attempts to maintain consensus, the final product submitted to HUD must bear the approval and signature of an authorized official of the lead agency.

Consultation, Coordination, Collaboration and Partnership

In organizing to prepare the consolidated plan, the State of Florida establishes relationships with various agencies and organizations in order to maximize the benefits that arise from collective problem solving and coordinated activities. The lead agency facilitates cooperation and participation in the development of the plan and takes steps to ensure that other jurisdictions and organizations that have a responsibility for economic development, business, employment, and planning are included in the process. It also ensures that citizen organizations, or citizens participating in the process, have access to the decision-making process. The State of Florida recognizes that commitment of leadership aids in the effective implementation of the plan and increases commitment to the plan. Therefore, agency management staff are encouraged to participate in the development of the plan.

To assure that the Consolidated Plan is a comprehensive document, the State of Florida consults with appropriate public and private agencies that provide housing assistance, health and social services (including services to children, the elderly, homeless persons, persons with disabilities and HIV/AIDS) as well as providers of funding for housing and community development activities. Among those involved in the development of the Consolidated Plan, Annual Action Plan and Annual Performance Report are:

- all of the agencies that administer HUD funded programs in Florida and the local governments, advisory councils, boards or service providers that work with the HUD funded programs;²
- the Florida Commission on Human Relations;
- all generally recognized nonprofit housing and community development organizations;
- all agencies and programs that address housing and community development, economic development, employment, homelessness, poverty and special needs; and

- other agencies or programs that provide funding to local governments that in some way relates to the goals and objectives of the programs covered by the Consolidated Plan.

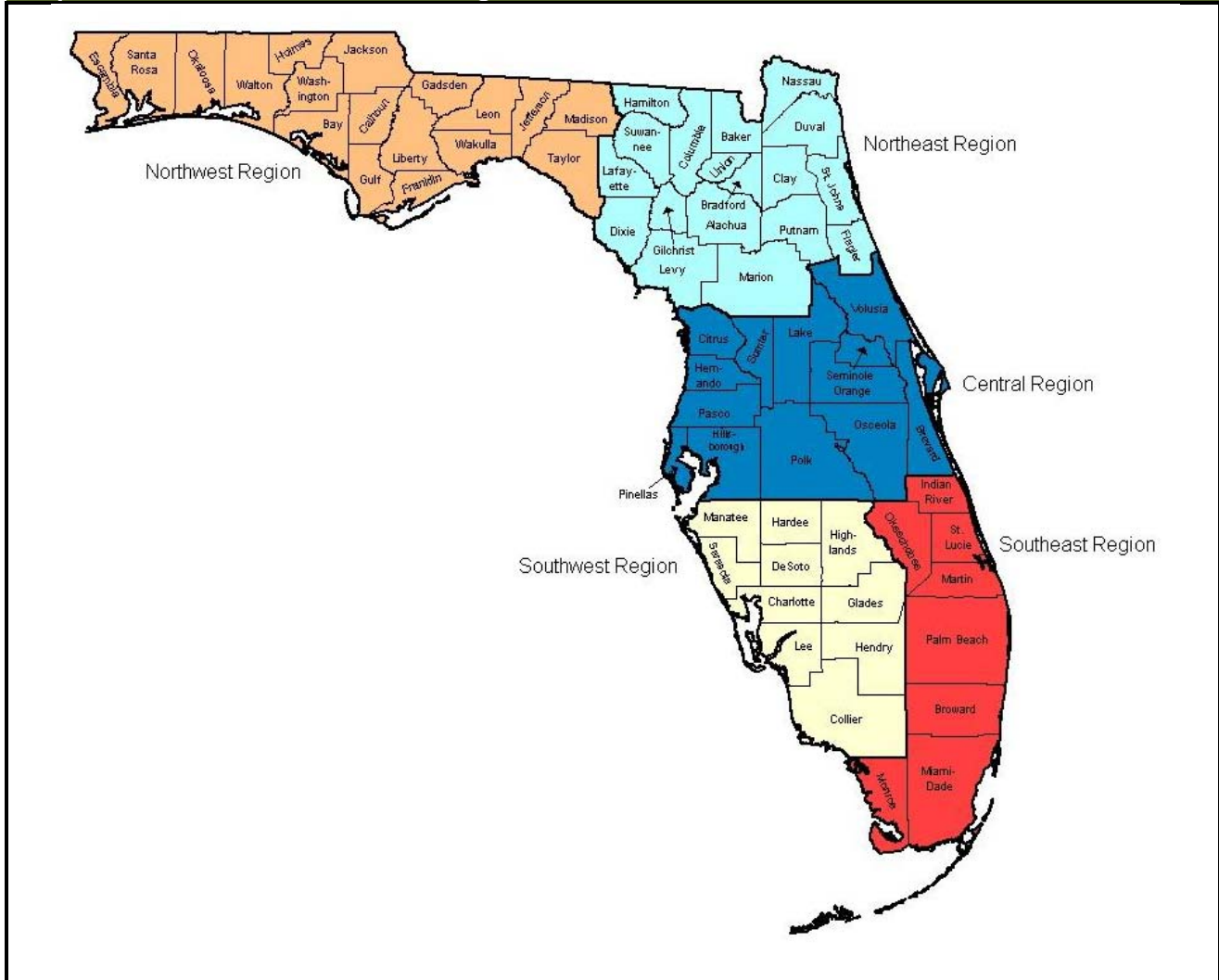
CITIZEN PARTICIPATION

Please refer to Appendix 2 for the Citizen Participation Plan.

² HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

HOUSING, HOMELESS, AND COMMUNITY DEVELOPMENT NEEDS

Map 1: Consolidated Plan Market Regions



Housing Needs Assessment

The housing needs assessment is based on American Community Survey (ACS) Public Use Microdata Sample (PUMS) data. Most data are from the 2009 ACS, but some is from the multi-year estimate ACS data; this is noted for each table. Data were compiled by the Shimberg Center for Housing Studies at the University of Florida. The Shimberg Center is a recognized provider of housing related information, including household characteristics, supply data, population projections, affordable housing need, special needs data, and the Housing Data Clearinghouse. In a few tables, where the data were statistically significant, data are shown by geographic region. Map 1 shows the five market regions: Northwest, Northeast, Central, Southwest, and Southeast Florida. Other data are presented for the entire state, because when broken down by region, the data were not statistically significant. This section discusses cost burden, overcrowding, and housing condition as types of housing need.

At the time of the 2009 ACS, there were 6,987,647 households in Florida. Of these, almost seven million households, 4,788,518, or 69%, were owners; and 2,199,123, or 31%, were renters.

Cost Burden

A household is considered cost burdened when it spends more than 30% of its income for housing. A household is considered severely cost burdened when housing costs are more than 50% of its income. Of those households with a cost burden, some choose, and are capable of affording, higher rents and mortgages, i.e., those with higher incomes have more flexibility and may be able to spend more than 30% of their income on housing, and still have enough left over for other expenses. However, households with lower incomes (generally those earning 80% or less of area median income [AMI]) are less capable of paying rent or mortgages above 30% of their income because they have less income remaining after housing costs for other basic needs.

In addition to housing cost burden, many low income families spend a large amount of their income on transportation costs. Many homebuyers cannot afford to buy a home in dense urban areas, where there are the most jobs, so they buy a house in the suburbs and commute. Not only are these homebuyers spending more money on gasoline, car payments, repairs and insurance, they are also contributing to traffic congestion and greenhouse gas emissions. With rising fuel costs, it is especially important to consider the burden of transportation cost on a household.

For purposes of the consolidated planning process, the following income categories were used, in relation to the AMI:

- Extremely low income: less than 30% of AMI;
- Low income: 30.01-50% AMI;
- Moderate income: 50.01-80% AMI; and
- Middle income: 80.01-120% AMI

| Table CB1: Florida Owner and Renter Cost Burden, Statewide, by Income Level, 2009 | | | | |
|--|--------------------|------------------|------------------|--------------------|
| Household Income | Cost Burden | Owner | Renter | Grand Total |
| 30% of AMI or Less | Less than 30% | 78,019 | 101,346 | 179,365 |
| | 30.01 to 50% | 37,312 | 29,446 | 66,758 |
| | Greater than 50% | 215,501 | 301,688 | 517,189 |
| | Total | 330,832 | 432,480 | 763,312 |
| % of Households with Cost Burden >30% | | 76% | 77% | 77% |
| 30.01 to 50% of AMI | Less than 30% | 124,233 | 50,247 | 174,480 |
| | 30.01 to 50% | 107,924 | 100,249 | 208,173 |
| | Greater than 50% | 192,800 | 216,502 | 409,302 |
| | Total | 424,957 | 366,998 | 791,955 |
| % of Households with Cost Burden >30% | | 71% | 86% | 78% |
| 50.01 to 80% of AMI | Less than 30% | 333,439 | 130,302 | 463,741 |
| | 30.01 to 50% | 184,688 | 255,355 | 440,043 |
| | Greater than 50% | 213,644 | 88,015 | 301,659 |
| | Total | 731,771 | 473,672 | 1,205,443 |
| % of Households with Cost Burden >30% | | 54% | 72% | 62% |
| 80.01 to 120% of AMI | Less than 30% | 534,565 | 288,005 | 822,570 |
| | 30.01 to 50% | 261,876 | 136,346 | 398,222 |
| | Greater than 50% | 126,681 | 14,370 | 141,051 |
| | Total | 923,122 | 438,721 | 1,361,843 |
| % of Households with Cost Burden >30% | | 42% | 34% | 40% |
| 120.01% of AMI or More | Less than 30% | 1,956,806 | 444,924 | 2,401,730 |
| | 30.01 to 50% | 350,915 | 38,451 | 389,366 |
| | Greater than 50% | 70,115 | 3,877 | 73,992 |
| | Total | 2,377,836 | 487,252 | 2,865,088 |
| % of Households with Cost Burden >30% | | 18% | 9% | 16% |
| Grand Total Number of Households | | 4,788,518 | 2,199,123 | 6,987,641 |
| % of Households with Cost Burden >30% | | 37% | 54% | 42% |
| Number of Households with Cost Burden >30% | | 1,761,456 | 1,184,299 | 2,945,755 |

Source: Shimberg Center for Housing Studies; 2009 American Community Survey

Table CB1 shows owner and rental households experiencing cost burden. The data show that the

majority of low income and extremely low income families have a housing cost burden. For those with extremely low incomes, 583,947 household, or 77%, are spending more than 30% of their income on housing. For low income households, 617,475, or 78%, are spending more than 30% of their income on housing. There are many severely cost burdened households in the lower income groups, but up through the middle income bracket, households are still experiencing a burden. Of households with incomes at 30% of AMI or less, 76% of owners and 77% of renters are cost burdened. The majority of those households are severely cost burdened.

| Household Income | Cost Burden | | | Grand Total |
|----------------------|---------------|--------------|------------------|-------------|
| | Less than 30% | 30.01 to 50% | Greater than 50% | |
| 30% of AMI or Less | 179,365 | 66,758 | 517,189 | 763,312 |
| 30.01 to 50% of AMI | 174,480 | 208,173 | 409,302 | 791,955 |
| 50.01 to 80% of AMI | 463,741 | 440,043 | 301,659 | 1,205,443 |
| 80.01 to 120% of AMI | 822,570 | 398,222 | 141,051 | 1,361,843 |
| Grand Total | 1,640,156 | 1,113,196 | 1,369,201 | 4,122,553 |

Source: Shimberg Center for Housing Studies; 2009 American Community Survey

Table CB2 shows cost burden for elderly households. A little more than half of extremely low and low income households are severely cost burdened—spending greater than 50% of their income on housing. Overall, there are 2,482,397 elderly households with a cost burden greater than 30%. That is 60% of all elderly households. Some of these households are retired persons living on a fixed income, with little flexibility in their household budgets.

| Household Income | Cost Burden | Household Size | | | | Grand Total |
|-----------------------------|------------------|----------------|-----------|---------------|------------------|-------------|
| | | 1 Person | 2 People | 3 or 4 People | 5 or More People | |
| 30% of AMI or Less | 30% or Less | 108,690 | 42,125 | 21,233 | 7,317 | 179,365 |
| | 30.01 to 50% | 41,399 | 12,713 | 9,001 | 3,645 | 66,758 |
| | Greater than 50% | 243,855 | 117,069 | 114,304 | 41,961 | 517,189 |
| 30% of AMI or Less Total | | 393,944 | 171,907 | 144,538 | 52,923 | 763,312 |
| 30.01 to 50% of AMI | 30% or Less | 93,278 | 51,358 | 21,277 | 8,567 | 174,480 |
| | 30.01 to 50% | 92,685 | 56,662 | 41,436 | 17,390 | 208,173 |
| | Greater than 50% | 164,376 | 107,294 | 101,806 | 35,826 | 409,302 |
| 30.01 to 50% of AMI Total | | 350,339 | 215,314 | 164,519 | 61,783 | 791,955 |
| 50.01 to 80% of AMI | 30% or Less | 167,045 | 177,141 | 86,760 | 32,795 | 463,741 |
| | 30.01 to 50% | 138,279 | 133,903 | 124,267 | 43,594 | 440,043 |
| | Greater than 50% | 93,390 | 95,066 | 89,190 | 24,013 | 301,659 |
| 50.01 to 80% of AMI Total | | 398,714 | 406,110 | 300,217 | 100,402 | 1,205,443 |
| 80.01 to 120% of AMI | 30% or Less | 219,267 | 338,523 | 196,953 | 67,827 | 822,570 |
| | 30.01 to 50% | 104,115 | 125,057 | 123,969 | 45,081 | 398,222 |
| | Greater than 50% | 36,419 | 47,987 | 44,484 | 12,161 | 141,051 |
| 80.01 to 120% of AMI Total | | 359,801 | 511,567 | 365,406 | 125,069 | 1,361,843 |
| More than 120% of AMI | 30% or Less | 374,992 | 1,085,945 | 760,040 | 180,753 | 2,401,730 |
| | 30.01 to 50% | 78,157 | 146,197 | 132,530 | 32,482 | 389,366 |
| | Greater than 50% | 19,214 | 27,723 | 19,396 | 7,659 | 73,992 |
| More than 120% of AMI Total | | 472,363 | 1,259,865 | 911,966 | 220,894 | 2,865,088 |
| Grand Total | | 1,975,161 | 2,564,763 | 1,886,646 | 561,071 | 6,987,641 |

Source: Shimberg Center for Housing Studies; 2009 American Community Survey

Table CB3 shows cost burden by household size. The majority of all households in Florida are one or two person households. Of the extremely low income households, more than half of them consist of a single person, many of which have a severe cost burden.

Some people with disabilities have a fixed income—their only income may be Supplemental Security Income or Social Security Disability. Table CB4 shows cost burden for households including at least one person with a disability. The amount of income varies, but many households receive barely enough to cover monthly expenses. For these people, housing takes up a significant portion of their income, leaving little left over for other necessities. The data show that for extremely low income households including at least one person with a disability, 66%, or 171,083 households, have a severe cost burden (greater than 50%).

| Table CB4: Cost Burden for Households Including At Least One Person with a Disability (age 5 or older), 2009 | | | | |
|--|----------------|----------------|------------------|----------------------|
| Household Income | Cost Burden | | | Total All Households |
| | Less than 30% | 30.01 to 50% | Greater than 50% | |
| 30% of AMI or Less | 56,629 | 30,900 | 171,083 | 258,612 |
| 30.01 to 50% of AMI | 76,256 | 72,058 | 124,361 | 272,675 |
| 50.01 to 80% of AMI | 163,797 | 108,360 | 74,221 | 346,378 |
| 80.01 to 120% of AMI | 220,205 | 79,180 | 29,280 | 328,665 |
| Grand Total | 516,887 | 290,498 | 398,945 | 1,206,330 |

Source: Shimberg Center for Housing Studies; 2009 American Community Survey

Housing Condition

Another indicator of housing need is substandard housing. A family may be able to afford their housing, but if the conditions are unsafe or unsanitary, the family still has a need for improved housing. Substandard housing is housing with a lack of complete plumbing and/or lack of complete kitchen and/or no fuel and/or over the age of 50. Table SH1 shows owners and renters with substandard housing, based on household size and income level. A greater proportion of renters than owners live in substandard housing; and those with lower incomes are more likely to live in substandard housing.

| Table SH1: Substandard Housing by Tenure and Household Size, 2009 | | | | | | | |
|---|---|----------------|------------------|--|----------------|------------------|------------------|
| | Owners w/ Substandard Housing by Household Size | | | Renters w/ Substandard Housing by Household Size | | | Grand Total |
| | 1-4 | 5+ | Total/AMI | 1-4 | 5+ | Total/AMI | |
| 30% of AMI or Less | 60,725 | 1,639 | 62,364 | 83,546 | 8,357 | 91,903 | 154,267 |
| % of Substandard | 10% | 3% | 10% | 25% | 25% | 25% | 15% |
| 30.01 to 50% of AMI | 68,101 | 4,509 | 72,610 | 63,304 | 6,611 | 69,915 | 142,525 |
| % of Substandard | 11% | 8% | 11% | 19% | 20% | 19% | 14% |
| 50.01 to 80% of AMI | 106,026 | 10,849 | 116,875 | 75,456 | 7,031 | 82,487 | 199,362 |
| % of Substandard | 18% | 20% | 18% | 22% | 21% | 22% | 20% |
| 80.01 to 120% of AMI | 108,846 | 12,893 | 121,739 | 58,228 | 7,225 | 65,453 | 187,192 |
| % of Substandard | 18% | 24% | 19% | 17% | 21% | 18% | 18% |
| Total Substandard** | 594,941 | 53,821 | 648,762 | 339,238 | 33,709 | 372,947 | 1,021,709 |
| Total Households | 4,424,424 | 364,094 | 4,788,518 | 2,002,146 | 196,977 | 2,199,123 | 6,987,641 |
| % Substandard of Total Households | 13% | 15% | 14% | 17% | 17% | 17% | 15% |

Source: Shimberg Center for Housing Studies; 2009 American Community Survey

* Table excludes housing that is only overcrowded but includes all units age 50 or older, regardless of other conditions.

In addition to the structural condition of a unit, overcrowding is a factor that indicates housing need. A housing unit is considered overcrowded when 1.01 persons or more occupy a room. Overcrowding may degrade the quality of living for a household. Table SH2 shows substandard units, substandard and overcrowded units, and the number of those substandard units that are 50 years old or older, which make up the majority of substandard units occupied by both renters and owners. Currently in Florida, overcrowding is much more prevalent in renter households, with almost twice the amount of that of owner households. There are 21,293 renter-occupied units that are both substandard and overcrowded, compared to 11,172 owner-occupied units.

| Income | Owner | | | Renter | | |
|---------------------------------------|-----------------|-----------------------------|---------------------------------|-----------------|-----------------------------|---------------------------------|
| | All Substandard | Substandard and Overcrowded | Substandard and Age 50 or Older | All Substandard | Substandard and Overcrowded | Substandard and Age 50 or Older |
| 30% of AMI or Less | 62,364 | - | 53,917 | 91,903 | 5,059 | 77,584 |
| 30.01 to 50% of AMI | 72,610 | - | 64,463 | 69,915 | 4,926 | 57,340 |
| 50.01 to 80% of AMI | 116,875 | 2,668 | 105,997 | 82,487 | 5,629 | 67,886 |
| 80.01 to 120% of AMI | 121,739 | 3,992 | 111,654 | 65,453 | 3,645 | 53,973 |
| Total Substandard Housing (≤120% AMI) | 373,588 | 6,660 | 336,031 | 309,758 | 19,259 | 256,783 |
| Grand Total of Substandard Housing* | 648,762 | 11,172 | 584,133 | 372,947 | 21,293 | 308,944 |

Source: Shimberg Center for Housing Studies; 2009 American Community Survey

* Includes all households that earn over 120% AMI

"-" denotes value that is not statistically significantly different from zero.

Disproportionate Need

According to 24 CFR 91.305, a disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. According to the 2005-2009 ACS 5-year estimate, of 7,067,539 households in Florida, 70% are owner occupied. As shown in Table DN1, the Hispanic and Black or African American categories both had disproportionately fewer homeowners than the overall state percentage of 70%, 20% and 27% fewer, respectively.³ This disproportion shows a need to monitor fair housing and lending practices, as well as loan marketing efforts, to ensure equal opportunity for homeownership.

| Race/Ethnicity | % Homeowners |
|---------------------------|--------------|
| White non Hispanic | 77% |
| Black or African American | 50% |
| Hispanic or Latino | 57% |
| All Households | 70% |

Source: 2005-2009 American Community Survey 5-Year Estimates

| Owner | Cost Burden | | | Grand Total | % with Cost Burden > 30% |
|---------------------------|------------------|------------------|------------------|------------------|--------------------------|
| | Less than 30% | 30.01-50% | than 50% | | |
| Black or African American | 228,150 | 110,075 | 115,234 | 453,459 | 50% |
| Other | 124,254 | 53,427 | 54,225 | 231,906 | 46% |
| White, Hispanic | 284,921 | 140,090 | 149,867 | 574,878 | 50% |
| White, Non-Hispanic | 2,389,737 | 639,123 | 499,415 | 3,528,275 | 32% |
| Owner Total | 3,027,062 | 942,715 | 818,741 | 4,788,518 | 37% |
| Renter | | | | | |
| Black or African American | 192,635 | 125,792 | 166,770 | 485,197 | 60% |
| Other | 73,688 | 43,483 | 43,343 | 160,514 | 54% |
| White, Hispanic | 171,866 | 121,386 | 138,747 | 431,999 | 60% |
| White, Non-Hispanic | 576,635 | 269,186 | 275,592 | 1,121,413 | 49% |
| Renter Total | 1,014,824 | 559,847 | 624,452 | 2,199,123 | 54% |
| Grand Total | 4,041,886 | 1,502,562 | 1,443,193 | 6,987,641 | 42% |

Source: Shimberg Center for Housing Studies; 2009 American Community Survey

Table DN2 shows that there is a disproportionate need for owners based on cost burden. Overall, 37% of owners have a cost burden greater than 30%; but 50% of Blacks of African Americans are cost burdened, and 50% of Hispanics are cost burdened, showing a disproportionate need for those groups.

³ It is likely that the homeownership rate in Florida is decreasing because of the high number of foreclosures.

For renters, there is not a disproportionate need for any race or ethnicity. However, even though one race or ethnicity is not 10% above all renter households, the overall number of cost burdened renter households is very high.

Housing Persons with HIV/AIDS

Florida ranks in the top ten states with reported HIV/AIDS cases in the nation. Florida's HIV prevalence, through 2009, was estimated to be 135,000, with 93,053 identified as persons living with HIV/AIDS (PLWHA's). Florida ranks third in the nation with cumulative AIDS cases (118,283) through 2009. More information about housing persons with HIV/AIDS can be found in the Special Needs section of this Plan. But, in summary, over the next year it is estimated that 2,300 household units will be assisted through the Housing Opportunities for Persons with AIDS (HOPWA) Program. Assistance is targeted and gives higher priority to persons with greater need (persons who are homeless or who have very-low family incomes). The Bureau of HIV/AIDS Patient Care Section is the operational unit within the DOH charged with the responsibility of procuring, managing and monitoring funds made available to provide primary medical care and supportive services, including housing assistance, to approximately 20,000 persons living with HIV disease.

Housing and Market Analysis

The current significant characteristics of the housing market in Florida are related to the national economic situation, and the effects have been more severe than in other states. The housing investment climate and easy access to credit fueled a steep, multi-year climb in housing prices that created housing affordability problems throughout the state. This period came to an end in 2008, leaving a large mismatch in incomes and housing prices especially in the high cost areas of the state, although prices have come down in many areas. Housing sales have slowed down as well, impacting the nation and the state's economy. Housing building permit activity has slowed, as has job growth across most sectors of Florida's economy.

Foreclosures in Florida

Mortgage defaults and foreclosures began to climb three years ago and remain high today. Florida is currently among states with the highest foreclosure rates in the nation. According to data from the Mortgage Bankers Association, in the fourth quarter of 2010, just over 14% of loans statewide were in foreclosure, and 19% of loans were seriously delinquent. According to RealtyTrac, in December of 2010, one of every 343 housing units received a foreclosure notice. In 2010, Florida registered the nation's third highest foreclosure rate, with 5.51% of housing units receiving at least one foreclosure filing during the year. The Cape Coral-Ft. Myers metropolitan statistical area (MSA) had the nation's second highest foreclosure rate, with one in 12 houses receiving a foreclosure filing in 2010. Nine of the top 20 year-end foreclosure rates nationwide were Florida MSAs.

There is a direct correlation between the unemployment rate and foreclosure rate. Several counties in Florida had unemployment rates over 10% during 2010. In December 2010, the overall state unemployment rate was 11.6%. The highest unemployment rates in Florida have been in the Palm Coast Metropolitan Statistical Area, located in Flagler County. Many who are unemployed, underemployed, or those families who now have only one income may no longer be able to afford their mortgages. The National Foreclosure Mitigation Counseling Program (NFMC) reported to Congress their finding that 82% (of those they counseled) of foreclosures have been on primary residences and the main reason for default is a change in income due to a job loss.

According to real estate professionals in Florida, some common themes affecting the housing market are:

- Oversupply of residential properties on the market for sale;
- A buyers market, but not enough qualified buyers;
- If prospects can afford to buy, they are apprehensive about buying;
- Banks requiring higher down payments and tightening credit requirements;
- Banks not financing housing renovations; and

- Residential properties may be on the market for rent, but they are not affordable for households with lower incomes.

Based on data from Realtor associations, the supply of residential properties decreased in many areas of the state throughout 2009, but as of December 2010, these areas still have an oversupply. A balanced market is considered five to six months of inventory. Several areas throughout the state still report well over 10 months of inventory; however this has come down since late 2008. One potential upside to the oversupply of housing is that the proportion of houses on the market that are affordable has increased. However, other problems cited by real estate professionals, such as not having enough qualified buyers, and limited access to credit, mean that an increase in the availability of affordable housing does not necessarily mean that enough people have access to it.

Vacant or Abandoned Buildings

Due to the nationwide foreclosure crisis, there are many vacant houses on the market. Data collected for the Neighborhood Stabilization Program 3 show 270,676 vacant houses throughout Florida. These houses may be suitable for new homeowners; however, as mentioned above, access to credit can be a barrier for potential homeowners to occupy these houses.

Housing Inventory

Based on 2006-2008 ACS Data, there are a total of 6,974,962 housing units in the state of Florida. Compared to data from 2000, the total number of single family units has increased, and the number of multifamily units and manufactured housing has decreased. The overall inventory has decreased by just over 300,000 units since 2000. Table HI1 shows a breakdown of housing units by county and region in 2006-2008 (some counties are grouped together for statistical significance.) Table HI2 shows a summary of the change between 2000 and the 2006-2008 estimates. In every region except for central Florida, the number of single family units has increased. Multifamily and manufactured units decreased in every region except for northwest Florida, where there was an increase in all types of housing.

Table HI1: Inventory of Housing Units in Florida, 2006-2008

| Counties | Single-Family | Multi-Family | Manufactured Housing | Grand Total |
|--|------------------|------------------|----------------------|------------------|
| Central | | | | |
| Brevard | 163,938 | 40,586 | 15,015 | 219,539 |
| Citrus and Sumter | 69,157 | 3,429 | 20,710 | 93,296 |
| Hernando | 53,824 | 2,294 | 12,094 | 68,212 |
| Lake | 81,703 | 12,527 | 25,036 | 119,266 |
| Orange | 257,680 | 114,575 | 16,268 | 388,523 |
| Osceola | 61,663 | 15,799 | 10,772 | 88,234 |
| Pasco | 124,482 | 14,486 | 31,800 | 170,768 |
| Pinellas | 238,519 | 122,553 | 33,876 | 394,948 |
| Polk | 140,202 | 31,778 | 49,739 | 221,719 |
| Seminole | 110,333 | 29,477 | 3,677 | 143,487 |
| Volusia | 141,852 | 31,913 | 18,230 | 191,995 |
| Central Total | 1,443,353 | 419,417 | 237,217 | 2,099,987 |
| Northeast | | | | |
| Alachua | 53,618 | 34,757 | 7,319 | 95,694 |
| Baker, Bradford, Columbia, & Union | 24,156 | 2,770 | 14,372 | 41,298 |
| Clay | 52,063 | 7,764 | 8,331 | 68,158 |
| Dixie, Gilchrist, Hamilton, Lafayette, Levy, & Suwannee | 21,979 | 2,456 | 21,114 | 45,549 |
| Duval & Nassau | 248,310 | 88,427 | 23,849 | 360,586 |
| Flagler & Putnam | 45,217 | 3,905 | 13,363 | 62,485 |
| Marion | 95,061 | 12,574 | 26,616 | 134,251 |
| St. Johns | 54,248 | 8,672 | 6,848 | 69,768 |
| Northeast Total | 594,652 | 161,325 | 121,812 | 877,789 |
| Southeast | | | | |
| Broward | 354,796 | 281,520 | 15,023 | 651,339 |
| Indian River & Okeechobee | 53,660 | 12,327 | 7,281 | 73,268 |
| Martin | 38,618 | 12,970 | 5,192 | 56,780 |
| Miami & Monroe | 478,293 | 345,840 | 15,983 | 840,116 |
| Palm Beach | 313,923 | 177,763 | 14,435 | 506,121 |
| St. Lucie | 77,646 | 14,121 | 7,065 | 98,832 |
| Southeast Total | 1,316,936 | 844,541 | 64,979 | 2,226,456 |
| Southwest | | | | |
| Charlotte | 58,290 | 10,870 | 6,742 | 75,902 |
| Collier | 64,801 | 41,903 | 6,226 | 112,930 |
| Desoto, Glades, Hardee, Hendry, & Highlands | 45,519 | 6,999 | 17,144 | 69,662 |
| Lee | 159,861 | 53,836 | 23,904 | 237,601 |
| Manatee | 83,264 | 28,347 | 17,263 | 128,874 |
| Sarasota | 116,931 | 34,408 | 11,391 | 162,730 |
| Southwest Total | 528,666 | 176,363 | 82,670 | 787,699 |
| Northwest | | | | |
| Bay | 42,267 | 12,875 | 10,661 | 65,803 |
| Calhoun, Franklin, Gulf, Jefferson, Liberty, Madison, Taylor, & Walkulla | 27,504 | 2,942 | 14,549 | 44,995 |
| Escambia | 83,936 | 22,680 | 7,996 | 114,612 |
| Gadsden & Leon | 78,118 | 35,627 | 11,703 | 125,448 |
| Hillsborough | 294,551 | 126,590 | 33,716 | 454,857 |
| Holmes, Jackson, Walton, & Washington | 33,603 | 3,769 | 15,237 | 52,609 |
| Okaloosa | 55,857 | 12,142 | 5,199 | 73,198 |
| Santa Rosa | 40,349 | 3,942 | 7,218 | 51,509 |
| Northwest Total | 656,185 | 220,567 | 106,279 | 983,031 |
| Grand Total | 4,539,792 | 1,822,213 | 612,957 | 6,974,962 |

Source: Shimberg Center for Housing Studies, 2006-2008 American Community Survey 3-Year Estimates

| Table HI2: Inventory of Housing units in Florida, by Region and Type | | | | |
|---|----------------------|--------------------|---------------------|------------------|
| <i>2000</i> | | | | |
| Region | <i>Single Family</i> | <i>Multifamily</i> | <i>Manufactured</i> | <i>Total</i> |
| Central | 1,598,336 | 620,570 | 356,409 | 2,575,315 |
| Northeast | 518,736 | 169,206 | 153,262 | 841,204 |
| Southeast | 1,291,390 | 1,034,409 | 105,706 | 2,431,505 |
| Southwest | 499,642 | 242,462 | 138,548 | 880,652 |
| Northwest | 365,391 | 113,501 | 95,379 | 574,271 |
| Statewide Total | 4,273,495 | 2,180,148 | 849,304 | 7,302,947 |
| <i>2006-2008 3-Year Estimates</i> | | | | |
| Region | <i>Single Family</i> | <i>Multifamily</i> | <i>Manufactured</i> | <i>Total</i> |
| Central | 1,443,353 | 419,417 | 237,217 | 2,099,987 |
| Northeast | 594,652 | 161,325 | 121,812 | 877,789 |
| Southeast | 1,316,936 | 844,541 | 64,979 | 2,226,456 |
| Southwest | 528,666 | 176,363 | 82,670 | 787,699 |
| Northwest | 656,185 | 220,567 | 106,279 | 983,031 |
| Statewide Total | 4,539,792 | 1,822,213 | 612,957 | 6,974,962 |

Source: Shimberg Center for Housing Studies; American Community Survey

Minority Concentration

An area is considered to have a minority concentration when more than one third of the population is a minority. Table MC1 shows the percentage in each county of the population that is Black or African American; American Indian and Alaskan Native; and Asian. Statewide, 15.4% of the population is Black or African American. There are three counties where the percentage of the population that is Black or African American exceeds one third: Gadsden, Hamilton, and Madison. These counties are highlighted in the table below. It is also worth noting that the five counties with the highest percentage of Blacks and African Americans are all right next to each other: Gadsden, Leon, Jefferson, Madison, and Hamilton counties.

Statewide, 0.3% of the population is American Indian and Alaskan native. There are no counties that would constitute having a concentration of this group; however, Glades and Lafayette Counties both have a proportion significantly higher than the other counties.

Statewide, 2.3% of the population is Asian. There are no counties that would constitute having a concentration of this group; however, Alachua and Orange counties have the highest percentage of Asians.

Table MC2 shows the percentage of each county's population who are of Hispanic or Latino origin. The overall state percentage is 21%. There are five counties in which over one third of the population is of Hispanic or Latino origin: DeSoto, Hardee, Hendry, Miami-Dade, and Osceola. These counties are highlighted in the table below. Miami-Dade County has the highest percentage of Hispanic or Latinos, at 61%.

Table MC1: Percentage of Minority Racial Groups by County, 2005-2009

| County | Percent Black or African American Alone | Percent American Indian and Alaskan Native | Percent Asian | County | Percent Black or African American Alone | Percent American Indian and Alaskan Native | Percent Asian |
|-----------------|---|--|---------------|------------------|---|--|---------------|
| Alachua | 19.3% | 0.2% | 4.5% | Lee | 7.4% | 0.3% | 1.4% |
| Baker | 12.8% | 0.0% | 0.5% | Leon | 31.1% | 0.3% | 2.5% |
| Bay | 11.3% | 0.6% | 2.2% | Levy | 9.6% | 0.3% | 0.2% |
| Bradford | 20.3% | 0.1% | 0.5% | Liberty | 10.9% | 0.5% | 0.0% |
| Brevard | 9.6% | 0.3% | 2.1% | Madison | 38.2% | 0.6% | 0.2% |
| Broward | 24.4% | 0.2% | 3.1% | Manatee | 8.4% | 0.2% | 1.7% |
| Calhoun | 18.1% | 0.2% | 0.2% | Marion | 11.5% | 0.4% | 1.4% |
| Charlotte | 5.0% | 0.3% | 1.0% | Martin | 5.9% | 0.3% | 1.2% |
| Citrus | 2.8% | 0.4% | 1.4% | Miami-Dade | 19.6% | 0.2% | 1.6% |
| Clay | 9.5% | 0.4% | 2.8% | Monroe | 5.7% | 0.2% | 1.2% |
| Collier | 5.9% | 0.3% | 1.0% | Nassau | 8.1% | 0.4% | 0.9% |
| Columbia | 17.0% | 0.7% | 0.8% | Okaloosa | 9.6% | 0.7% | 3.0% |
| DeSoto | 11.8% | 0.1% | 0.2% | Okeechobee | 7.9% | 1.3% | 0.8% |
| Dixie | 6.8% | 0.3% | 0.0% | Orange | 19.5% | 0.4% | 4.4% |
| Duval | 29.1% | 0.3% | 3.6% | Osceola | 10.2% | 0.2% | 2.9% |
| Escambia | 21.6% | 0.6% | 2.7% | Palm Beach | 15.8% | 0.3% | 2.2% |
| Flagler | 9.8% | 0.3% | 1.9% | Pasco | 3.9% | 0.4% | 1.9% |
| Franklin | 11.7% | 0.1% | 1.2% | Pinellas | 10.0% | 0.2% | 3.0% |
| Gadsden | 54.5% | 0.3% | 0.3% | Polk | 13.6% | 0.4% | 1.5% |
| Gilchrist | 4.8% | 0.3% | 0.4% | Putnam | 16.7% | 0.5% | 0.6% |
| Glades | 8.9% | 3.6% | 0.5% | Santa Rosa | 4.8% | 0.3% | 2.0% |
| Gulf | 18.9% | 0.5% | 0.1% | Sarasota | 4.5% | 0.3% | 1.7% |
| Hamilton | 35.2% | 0.5% | 0.3% | Seminole | 10.5% | 0.8% | 2.1% |
| Hardee | 8.1% | 0.9% | 2.7% | St. Johns | 6.1% | 0.2% | 1.3% |
| Hendry | 13.8% | 0.9% | 0.8% | St. Lucie | 16.9% | 0.3% | 3.6% |
| Hernando | 5.2% | 0.2% | 1.1% | Sumter | 12.4% | 0.6% | 0.6% |
| Highlands | 9.5% | 0.5% | 1.3% | Suwannee | 10.5% | 0.2% | 0.5% |
| Hillsborough | 16.1% | 0.3% | 3.1% | Taylor | 21.4% | 0.5% | 0.5% |
| Holmes | 5.4% | 0.7% | 0.4% | Union | 22.3% | 0.9% | 2.0% |
| Indian River | 8.3% | 0.3% | 1.1% | Volusia | 9.9% | 0.3% | 1.5% |
| Jackson | 26.2% | 0.6% | 0.5% | Wakulla | 12.6% | 0.8% | 0.7% |
| Jefferson | 33.0% | 0.2% | 1.5% | Walton | 6.5% | 1.2% | 0.7% |
| Lafayette | 5.8% | 3.0% | 0.6% | Washington | 13.5% | 1.6% | 0.5% |
| Lake | 8.7% | 0.4% | 1.6% | Statewide | 15.4% | 0.3% | 2.3% |

Note: Shaded counties are those with at least one third of the population that is a minority.

Source: American Community Survey 2005-2009 5-Year Estimates

| Table MC2: Percentage of Population of Hispanic or Latino Origin, by County | | | | | |
|---|----------------------|--------------|----------------------|------------------|----------------------|
| County | % Hispanic or Latino | County | % Hispanic or Latino | County | % Hispanic or Latino |
| Achua | 7.3% | Hardee | 41.4% | Okeechobee | 22.9% |
| Baker | 2.5% | Hendry | 47.0% | Orange | 24.4% |
| Bay | 3.6% | Hernando | 8.5% | Osceola | 40.6% |
| Bradford | 3.0% | Highlands | 16.2% | Palm Beach | 17.2% |
| Brevard | 6.8% | Hillsborough | 22.3% | Pasco | 9.8% |
| Broward | 23.1% | Holmes | 2.5% | Pinellas | 6.8% |
| Calhoun | 4.6% | Indian River | 9.6% | Polk | 15.1% |
| Charlotte | 4.8% | Jackson | 3.6% | Putnam | 8.3% |
| Citrus | 3.9% | Jefferson | 3.1% | St Johns | 4.5% |
| Clay | 6.8% | Lafayette | 6.4% | St Lucie | 14.5% |
| Collier | 25.2% | Lake | 10.0% | Santa Rosa | 3.9% |
| Columbia | 4.0% | Lee | 16.2% | Sarasota | 4.2% |
| DeSoto | 32.7% | Leon | 4.5% | Seminole | 15.2% |
| Dixie | 1.3% | Levy | 5.5% | Sumter | 8.0% |
| Duval | 6.1% | Liberty | 6.7% | Suwannee | 8.2% |
| Escambia | 3.6% | Madison | 4.7% | Taylor | 2.3% |
| Flagler | 7.7% | Manatee | 12.9% | Union | 4.3% |
| Franklin | 5.8% | Marion | 8.8% | Volusia | 10.0% |
| Gadsden | 8.7% | Martin | 10.1% | Waukulla | 3.0% |
| Gilchrist | 3.9% | Miami-Dade | 61.4% | Walton | 3.5% |
| Glades | 17.5% | Monroe | 18.5% | Washington | 3.1% |
| Gulf | 3.7% | Nassau | 2.6% | STATEWIDE | 20.6% |
| Hamilton | 8.9% | Okaloosa | 5.9% | | |

Note: Shaded counties are those with at least one third of the population of Hispanic or Latino origin.

Source: 2005-2009 American Community Survey 5-Year Estimates

Low Income Concentration

Table LI1 shows the places in Florida with one third or greater of the population below poverty level. Statewide, 13.2% of individuals are below the poverty level. Poverty thresholds depend on the size of the household and the age of the householder. For a two-person household, in which the householder is under age 65, the poverty threshold in 2009 was \$41,439; for a four-person household, it was \$21,954. It is not useful to show poverty concentration at the county level because of the income diversity within counties. The county with the highest percentage of people below the poverty level is Hendry County, at 26.4%. The ACS further breaks down location by Place, County Subdivision, and Consolidated City. The following are geographic areas where more than one third of the population is below the poverty rate. Areas are listed with the counties in which they are located to give a sense of their location. Out of 67 counties in Florida, 32 have areas with a low income concentration.

| Table LI1: Places in Florida With One Third or Greater of the Population Below Poverty Level | | | | | | |
|--|-------------------|---------------|-----------------------|-------------|------------------------------|-------------|
| County | Place | County | Place | County | Place | |
| Alachua | Gainesville | Lake | Lake Kathryn | Palm Beach | Belle Glade Camp | |
| Broward | Boulevard Gardens | | Pine Lakes | | Belle Glade | |
| | Franklin Park | Lee | Charleston Park | | Belle Glade-Pahokee | |
| | Washington Park | Leon | Tallahassee Central | | Fremd Village-Padgett Island | |
| Collier | Immokalee | | Tallahassee Northwest | Otter Creek | | |
| | Plantation Island | | Tallahassee Southwest | South Bay | | |
| Columbia | Five Points | Levy | Andrews | | Stacey Street | |
| DeSoto | Southeast Arcadia | | Chiefland | Pasco | Crystal Springs | |
| Franklin | Apalachicola | Liberty | Bristol | | Dade City North | |
| Gadsden | Chattahoochee | | Madison | | Lacoochee | |
| | Gretna | | Greenville | Pinellas | South Highpoint | |
| Hardee | Bowling Green | Lee | Madison | | Polk | Wahneta |
| | | Zolfo Springs | Martin | Indiantown | Putnam | Palatka |
| Hendry | Harlem | Miami-Dade | | Brownsville | | Pomona Park |
| Hernando | Spring Lake | | Florida City | Santa Rosa | Jay | |
| Highlands | Lake Placid | | Gladeview | | Taylor | Perry |
| Hillsborough | University | | Homestead Base | Volusia | De Land Southwest | |
| Indian River | Wabasso | | Islandia | | Pierson | |
| Jackson | Cottondale | | Naranja | Washington | Caryville | |
| | Greenwood | | Pinewood | | ChIPLEY | |
| | Jacob | | Paradise Heights | | Vernon | |
| | | | Orange | | | |

Source: 2005-2009 American Community Survey 5-Year Estimates

Priority Needs Summary, Table 2A

Priority Needs Summary, Table 2A, shows the priority of need given to each income group according to household type. Based upon the analysis of data, high priority has been given to households earning 80% or less of AMI. Homeowners and renters showed evidence of affordable housing need within all income ranges and household types.

| PART 1. PRIORITY HOUSING NEEDS | | Priority Level | |
|--------------------------------|---------------|--|---|
| | | Indicate High, Medium, Low, checkmark, Yes, No | |
| Renter | Small Related | 0-30% | ✓ |
| | | 31-50% | ✓ |
| | | 51-80% | ✓ |
| | Large Related | 0-30% | ✓ |
| | | 31-50% | ✓ |
| | | 51-80% | ✓ |
| | Elderly | 0-30% | ✓ |
| | | 31-50% | ✓ |
| | | 51-80% | ✓ |
| | All Other | 0-30% | ✓ |
| | | 31-50% | ✓ |
| | | 51-80% | ✓ |
| Owner | 0-30% | ✓ | |
| | 31-50% | ✓ | |
| | 51-80% | ✓ | |

| PART 2. PRIORITY SPECIAL NEEDS | Priority Level Indicate High, Medium, Low, checkmark, Yes, No |
|---|---|
| Elderly | ✓ |
| Frail Elderly | ✓ |
| Severe Mental Illness | ✓ |
| Developmentally Disabled | ✓ |
| Physically Disabled | ✓ |
| Persons w/ Alcohol/Other Drug Addictions | ✓ |
| Persons w/HIV/AIDS | ✓ |
| Victims of Domestic Violence | ✓ |
| Other | ✓ |
| PART 3. PRIORITY HOUSING ACTIVITIES | Priority Level Indicate High, Medium, Low, checkmark, Yes, No |
| CDBG | |
| Acquisition of existing rental units | |
| Production of new rental units | |
| Rehabilitation of existing rental units | |
| Rental assistance | |
| Acquisition of existing owner units | |
| Production of new owner units | |
| Rehabilitation of existing owner units | ✓ |
| Homeownership assistance | |
| HOME | |
| Acquisition of existing rental units | ✓ |
| Production of new rental units | ✓ |
| Rehabilitation of existing rental units | ✓ |
| Rental assistance | ✓ |
| Acquisition of existing owner units | ✓ |
| Production of new owner units | ✓ |
| Rehabilitation of existing owner units | ✓ |
| Homeownership assistance | ✓ |
| HOPWA | |
| Rental assistance | ✓ |
| Short term rent/mortgage utility payments | ✓ |
| Facility based housing development | |
| Facility based housing operations | |
| Supportive services | ✓ |
| Other – Long term housing assistance | ✓ |

THE STATE'S RESPONSE TO HOUSING

General Funding and Production Goal

The William E. Sadowski Affordable Housing Act of 1992 established a dedicated funding source for affordable housing. The Sadowski Act increased the documentary stamp tax paid on the transfer of all real estate in Florida. The money is split between the State Housing Trust Fund and the Local Government Housing Trust Fund. The State Housing Trust Fund receives approximately 30% of the monies, which are used for the State Apartment Incentive Loan (SAIL) Program, Predevelopment Loan Program, and the Homeownership Assistance Program, among others. The Local Government Housing Trust Fund receives approximately 70% of appropriated monies to be used mainly for the State Housing Initiatives Partnership (SHIP) Program. Because of state budget shortfalls in the past few years, most of the revenue from the State and Local Government Housing Trust Funds was swept into general revenue to address state deficits. This is likely to occur in upcoming years as well.

In addition to the State's financial resources, federal housing programs such the Home Investment Partnerships Program (HOME), Mortgage Revenue Bond, and the Low Income Housing Tax Credit (LIHTC) programs assist in the production and rehabilitation of single family homes and housing for very low income renters. A portion of these resources are targeted to preserve the aging stock of existing affordable rental housing.

The LIHTC program is an important source for rental units targeted to lower income families. Florida requires a higher standard than the minimum federal requirements for this program.⁴ To be competitive in the application process for Low Income Housing Tax Credits, developers must set aside 100% of the development's units at 60% AMI or less. Developers must also set aside a portion of units to be affordable to families with extremely low incomes.

The HOME program provides an important source of funding for both homeownership and rental programs. HOME funds are used to provide eligible homebuyers with purchase assistance. These sources of funding enable a low- to moderate income family to purchase a home with reasonable mortgage terms. On the rental side, HOME funds are used for construction and rehabilitation of multifamily housing. Occasionally, HOME funds have been used for Tenant Based Rental Assistance to provide rent subsidy and security deposits for very low to moderate income households. This strategy has been used in natural disasters to provide emergency relief.

The Florida Housing Finance Corporation continues to explore ways to address special needs populations such as elders, people with disabilities, and very low incomes when designing financing options. These borrowers often need financial assistance to qualify for housing and supportive services to achieve stability and independence. In addition, there is need for alternative forms of housing, such as supportive housing, manufactured housing, and accessible homes.

Florida has been one of the hardest hit states by the nationwide foreclosure crisis. Florida Housing Finance Corporation has received funding through the National Foreclosure Mitigation Counseling Program to help troubled homeowners with housing counseling agencies and legal assistance. Florida Housing has also received over \$1 billion through the Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets (HFA Hardest-Hit Fund). This funding is targeted toward homeowners who are at risk of foreclosure due to unemployment or underemployment. Florida Housing will continue to administer these programs to address the foreclosure crisis in upcoming years.

The combination of state and federal resources to leverage private sector financing has proven to be an effective method of providing affordable housing to low income families. Tables RH1 and RH2 show the estimated unit production and estimated funding levels for each program over the next five years.

The housing programs listed in Table RH1 may result in the rehabilitation or construction of new affordable units, as well as provide purchase assistance for homebuyers. For instance, the Department of

⁴ The minimum federal requirement for the LIHTC Program is for developers to set-aside either 20% of a development's units at 50% AMI or less, or 40% of the development's units at 60% AMI or less.

Community Affairs administers the Small Cities Community Development Block Grant Program which provides for housing rehabilitation for LMI households. The Department also administers the Weatherization Assistance Program that provides rehab related to weatherizing a home.

As shown in Table RH1, the combined number of units estimated to be constructed, rehabilitated, or those of which the homebuyer was given purchase assistance over the five-year period for state administered housing programs is 76,450 Units. Table RH2 lists the annual and five-year funding levels for the programs listed in Table RH1. The projected amounts are subject to legislative action and are estimates based on current funding. Level funding is assumed for all programs except tax credits and mortgage revenue bonds which increase based on population. In sum, the total value of funding for housing production, rehabilitation and purchase assistance for the listed programs over the next five program years is estimated at \$5,087,371,185.

| Table RH1: Estimate Five Year Unit Production, Rehabilitation or Purchase Assistance of Affordable Housing in Florida, 2011-2015 | | | | | | |
|--|-----------|-----------|-----------|-----------|-----------|--------------|
| Program Title | 2010-2011 | 2011-2012 | 2012-2013 | 2013-2014 | 2014-2015 | 5 Year Total |
| First Time Homebuyer Program | 4,283 | 4,283 | 4,283 | 4,283 | 4,283 | 21,415 |
| Homeownership Pool Program (HOME funds) | 40 | 60 | 100 | 150 | 200 | 550 |
| Homeownership Assistance Program/Down Payment Assistance | 3,436 | 3,436 | 3,436 | 3,436 | 3,436 | 17,180 |
| State Housing Initiatives Partnership* | 0 | 0 | 0 | 0 | 0 | 0 |
| Mortgage Revenue Bonds | 6,056 | 6,056 | 6,056 | 6,056 | 6,056 | 30,282 |
| Low Income Housing Tax Credit (9%) | 3,393 | 3,478 | 3,562 | 3,647 | 3,732 | 17,812 |
| State Apartment Incentive Loan* | 0 | 0 | 658 | 921 | 1,974 | 3,553 |
| HOME Rental | 475 | 463 | 438 | 400 | 375 | 2,150 |
| Community Development Block Grant | 72 | 72 | 72 | 72 | 72 | 360 |
| Weatherization Assistance | 350 | 350 | 350 | 350 | 350 | 1,750 |
| Subtotal | 18,105 | 18,197 | 18,955 | 19,316 | 20,478 | 95,051 |
| TOTAL (Minus duplicated units)** | 14,669 | 14,761 | 15,256 | 15,511 | 16,253 | 76,450 |
| *State Housing Initiative Partnership, Homeownership Assistance Program, and State Apartment Incentive Loan Program are funded by the state housing trust funds, which in recent years have been swept into general revenue to help close state deficits. This is likely to occur in upcoming years as well. Therefore the unit estimate for those program is 0 for some years. For the SHIP program, local governments have three years to expend funds, so once funding is reinstated, there will be a delay in the unit production. | | | | | | |
| **Multiple programs are sometimes used to finance the same units, so a duplication factor is built in to account for those units. The yearly totals exclude all down payment assistance units and 40% of SAIL units. | | | | | | |

| Table RH2: Estimated Five Year Funding Levels of Affordable Housing in Florida, 2011-2015 | | | | | | |
|--|---------------|---------------|-----------------|-----------------|-----------------|-----------------|
| Program Title | 2010-2011 | 2011-2012 | 2012-2013 | 2013-2014 | 2014-2015 | 5 Year Total |
| First Time Homebuyer Program | \$430,663,293 | \$430,663,293 | \$430,663,293 | \$430,663,293 | \$430,663,293 | \$2,153,316,465 |
| Homeownership Pool Program (HOME funds) | \$1,000,000 | \$1,500,000 | \$2,500,000 | \$4,000,000 | \$5,000,000 | \$14,000,000 |
| Homeownership Assistance Program/Down Payment Assistance | \$25,000,000 | \$25,000,000 | \$25,000,000 | \$25,000,000 | \$25,000,000 | \$125,000,000 |
| State Housing Initiatives Partnership* | \$0 | \$0 | \$50,000,000 | \$60,000,000 | \$75,000,000 | \$185,000,000 |
| Mortgage Revenue Bonds | \$430,000,000 | \$430,000,000 | \$430,000,000 | \$430,000,000 | \$430,000,000 | \$2,150,000,000 |
| Low Income Housing Tax Credit (9%) | \$40,000,000 | \$41,000,000 | \$42,000,000 | \$43,000,000 | \$44,000,000 | \$210,000,000 |
| State Apartment Incentive Loan* | \$0 | \$0 | \$25,000,000 | \$35,000,000 | \$75,000,000 | \$135,000,000 |
| HOME Rental | \$19,000,000 | \$18,500,000 | \$17,500,000 | \$16,000,000 | \$15,000,000 | \$86,000,000 |
| Community Development Block Grant | \$5,430,944 | \$5,430,944 | \$5,430,944 | \$5,430,944 | \$5,430,944 | \$27,154,720 |
| Weatherization Assistance | \$1,900,000 | \$1,900,000 | \$1,900,000 | \$1,900,000 | \$1,900,000 | \$1,900,000 |
| TOTAL | \$952,994,237 | \$953,994,237 | \$1,029,994,237 | \$1,050,994,237 | \$1,106,994,237 | \$5,087,371,185 |
| *State Housing Initiative Partnership, Homeownership Assistance Program, and State Apartment Incentive Loan Program are funded by the state housing trust funds, which in recent years have been swept into general revenue to help close state deficits. This is likely to occur in upcoming years as well, therefore the estimated funding level for those program is \$0 in some years. | | | | | | |
| Source for both tables: Florida Housing Finance Corporation and Florida Department of Community Affairs | | | | | | |

HOMELESS NEEDS

Our country's financial problems in the past four years have hit people living on the edge of homelessness particularly hard. Many people have become homeless because their housing - often the first house they have owned - has been foreclosed. Many individuals and families who paid their rent have been evicted because the property owner lost the house or apartment complex to foreclosure. In addition, employers have cut back on the number of employees or on employees' hours. Working people have been unable to locate affordable housing for themselves and their families because of cuts in federal housing programs and the lack of low-income housing in both rural and urban communities.

In addition, the nature of homelessness in Florida includes: individuals, families, people who struggle with substance abuse and mental illness, youth who have aged out of foster care, runaway youth — anyone, by state law, who lacks a fixed, regular and adequate nighttime residence, or whose primary residence is:

- Sharing the housing of another person due to loss of housing, economic hardship, or a similar reason;
- Living in a motel, hotel, travel trailer park, or campground due to lack of alternative, adequate accommodations;
- Living in an emergency or transitional shelter;
- A primary nighttime residence that is a public or private place not designed for or ordinarily used for human beings;
- Living in a car, park, public place, abandoned building, bus or train station, or similar setting;
- A migratory individual who qualifies as homeless because he or she is living in circumstances described above.

Based on the Department of Housing and Urban Development's definition, a person is considered homeless if they are living on the street, or are living in an emergency shelter or transitional housing. According to the point-in-time counts reported in Florida's 28 continuum of care plans, in 2010 there were 58,152 persons who were homeless.

The extent of homelessness in Florida has been on the rise over the last few years, driven by the state's unemployment nearing 12%, and the extent of housing foreclosures.

| <u>Year</u> | <u>Total Homeless Persons</u> |
|-------------|-------------------------------|
| 2007 | 49,916 |
| 2008 | 50,147 |
| 2009 | 55,599 |
| 2010 | 58,152 |

Source: Florida's 28 Continuum of Care Exhibit 1 Plans

This data is captured in local one-day, point-in-time counts of the persons living on the streets, or staying in emergency shelters or transitional housing. For 2009, all 28 continuums of care in Florida conducted the count. For 2010, just over half of the continuums did the street count.

The one-day count typically involves a combination of methods to identify persons who are homeless. The first source is the record of those individuals who were served on that specific day by local homeless service programs. This includes emergency shelters, feeding programs, temporary or transitional

housing, and other services such as health care, education or employment. This may be produced by the computerized local homeless management information system (HMIS).

The actual street count is also conducted using volunteers to poll homeless people on the street, in parks or other public places, in makeshift camps in the woods or in abandoned buildings. These street counts can be as simple as a head count, or can entail a short questionnaire intended to capture demographic information on the individual or family. Another method is the use of a sampling process, whereby the count is targeted to specific geographic areas based on defined probabilities of concentration of the homeless. The street count process is very labor intensive. For rural areas, the logistics are very difficult given the sheer size of the area to be covered. In 2010, no data was gathered by actual point-in-time counts in 13 of the state's smaller, more rural counties. Further, finding the homeless is not always easy and weather conditions on the day of the count can add to the difficulty. The most recent data on the extent of homelessness is reflected in Table 1A.

**Table 1A
Homeless and Special Needs Populations**

| Table 1A: Homeless and Special Needs Populations | | | | |
|---|------------------------------|--------------------------|--------------------------|-----------------------|
| Continuum of Care: Housing Gap Analysis Chart | | | | |
| | | Year Round Beds | | |
| | | Current Inventory | Under Development | Unmet Need/gap |
| Individuals | | | | |
| Example | Emergency Shelter | 100 | 40 | 26 |
| Beds | Emergency Shelter | 6,174 | 364 | 6,689 |
| | Transitional Housing | 11,520 | 688 | 7,097 |
| | Permanent Supportive Housing | 6,129 | 723 | 9,969 |
| | Total | 23,823 | 1,775 | 23,755 |
| Persons in Families with Children | | | | |
| | | Year Round Beds | | |
| Beds | Emergency Shelter | 3,273 | 86 | 4,052 |
| | Transitional Housing | 5,654 | 307 | 4,299 |
| | Permanent Supportive Housing | 4,138 | 1,080 | 6,037 |
| | Total | 13,065 | 1,473 | 14,388 |

| Continuum of Care: Homeless Population and Subpopulations Chart | | | | |
|--|------------------|---------------------|--------------------|--------------|
| Part 1: Homeless Population | Sheltered | | Unsheltered | Total |
| | Emergency | Transitional | | |
| Example | 75(A) | 125(A) | 105(N) | 305 |
| 1. Homeless Individuals - Persons | 5,954 | 7,112 | 22,265 | 35,331 |
| 2. Homeless Families with Children Households | 1,885 | 1,500 | 5,229 | 8,614 |
| 2a. Persons in Homeless Families with Children - Persons | 4,795 | 4,542 | 13,484 | 22,821 |
| Total (Lines 1 + 2a) Persons | 10,749 | 11,654 | 35,749 | 58,152 |
| Part 2: Homeless Subpopulations | Sheltered | | Unsheltered | Total |
| | | | | |
| 1. Chronically Homeless | | 3,820 | 5,347 | 9,167 |
| 2. Seriously Mentally Ill | | 4,796 | | |
| 3. Chronic Substance Abuse | | 5,651 | | |
| 4. Veterans | | 2,523 | | |

| | |
|---|-------|
| 5. Persons with HIV/AIDS | 768 |
| 6. Victims of Domestic Violence | 2,298 |
| 7. Youth | 781 |
| <i>Sources: Housing Gap Analysis: 2009 Housing Inventory Charts, Florida's 28 local continuum of care plans. Homeless Population and Subpopulation Chart: 2010 Point in Time Summary, Florida's 28 local continuum of care plans.</i> | |

The growing number of families losing their housing is not accurately reflected in Table 1A. For many families, especially those with minor children, they will try to remain invisible to avoid the risk of having the children placed into state care due to unstable living conditions. These families will share the housing of family members and friends. Such living arrangements can result in overcrowding conditions.

Florida's local continuums of care, and local homeless coalitions have started to capture better data on the extent of family homelessness, given the revised state definition adopted in 2009. Reflective of this growing family homelessness, the local school districts across our state have been reporting a rise in the number of homeless, school-aged children. In accordance with the McKinney-Vento Act Education for Homeless Children and Youth regulations, there were 49,104 children identified as homeless during the 2009-2010 school year.

| Homeless School Age Children in Florida | |
|---|-------------------|
| School Year | Homeless Children |
| 2006-07 | 30,878 |
| 2007-08 | 34,375 |
| 2008-09 | 41,286 |
| 2009-10 | 49,104 |

Source: Florida Dept of Education

Homeless Characteristics

In addition to the number of persons who are homeless, the annual one-day counts provide valuable information on the characteristics of the homeless population. This data comes from survey questions asked during the count, as well as from the local homeless management information systems (HMIS). Survey responses were not provided by everyone contacted during the count. Therefore, the total responses on each data element will be less than the total number of persons reported as homeless. The data reflected in each table will vary depending on the number of people responding to the survey.

Sex

Men are more likely to be homeless than women. For 2010, men make up 66% of the homeless population. In 2000, the U.S. Census reflected men made up 49% of Florida's total population.

| Source | Men | Women | Total |
|---------------|--------|--------|--------|
| 2010 Homeless | 23,683 | 12,235 | 35,918 |
| | 66% | 34% | 100% |
| 2009 Homeless | 68% | 32% | 100% |
| 2000 Census | 49.0% | 51.0% | 100% |

Age

The great majority of the homeless population is adults, aged 18-60. They make up 79% of the homeless. Children under 18 years of age were 16% of the homeless population, and the elderly over 60 years of age were 5% in 2010.

| Source | Children under 18 | Adults 18 to 60 | Elderly over 60 | Total |
|---------------|-------------------|-----------------|-----------------|--------|
| 2010 Homeless | 5,806 | 28,526 | 1,863 | 36,195 |
| | 16.0% | 79.0% | 5.0% | 100% |

| | | | | |
|---------------|-------|-------|-------|------|
| 2009 Homeless | 16.3% | 78.5% | 5.2% | 100% |
| 2000 Census | 25.3% | 52.5% | 22.2% | 100% |

Ethnicity

In 2010, the local homeless coalitions reported that 3,645 or 11.4% of the homeless people interviewed reported being either Hispanic or Latino. This is lower than the 2000 U.S. Census figure of 16.8% of Florida's total population being Hispanic or Latino.

Race

The percentage of the homeless population in 2010 who are Black/African American is well above the percentage in the general population in our state. The homeless population is 36.5% Black/African American, compared to the 2000 U.S. Census figure of 14.6% for the total state population.

| Population Category | 2010 Homeless | | 2000 Census |
|----------------------------------|---------------|---------|-------------|
| | Number | Percent | Percent |
| American Indian/Alaskan | 579 | 1.7% | 0.3% |
| Asian | 197 | 0.5% | 1.7% |
| Black/African American | 12,330 | 36.5% | 14.6% |
| Hawaiian/Pacific Islander | 167 | 0.5% | 0.1% |
| White | 19,200 | 57% | 78.0% |
| Other, including 2 or more races | 1,258 | 3.8% | 5.3% |
| Total | 33,731 | 100% | 100% |

Marital Status

The makeup of the homeless population captured in the street counts and in the homeless services records is predominantly single. In 2010, single persons made up 85.4% of the total homeless population counted. This is consistent with the fact that the breakup of the family unit is an identified cause of homelessness. Further, families reporting homelessness will likely increase now that the state's new definition of homelessness includes "sharing the housing of another person due to loss of housing, economic hardship, or a similar reason."

Veterans

Persons who served on active duty in the U.S. military and who are homeless represent 16% of the overall homeless population, a 1.3% drop from last year's figure due, in part, to the fact that the U.S. Department of Veterans Affairs offers a variety of grant programs to meet the housing and healthcare needs of homeless veterans.

| Homeless Veterans/Non-Veterans | | | | |
|--------------------------------|------------|---------|------------|---------|
| | 2010 Count | | 2009 Count | |
| | Number | Percent | Number | Percent |
| Veterans | 4,905 | 16% | 6,382 | 17.3% |
| Non-Veterans | 25,960 | 84% | 30,600 | 82.7% |
| Totals | 30,865 | 100% | 36,982 | 100% |

Disabling Conditions

The homeless population has a high incidence of disabling conditions. Over 36% of all homeless persons interviewed reported a disabling condition in 2010. The primary conditions reported were physical disabilities (40%), drug or alcohol addiction (27.1%) and mental illness (26%).

| Disabling Condition | 2010 Count | | 2009 Count | |
|---------------------|------------|---------|------------|---------|
| | Number | Percent | Number | Percent |
| Physical | 8,450 | 40% | 6,263 | 33.3% |
| Drugs/Alcohol | 5,755 | 27.1% | 5,928 | 31.5% |
| Mental Illness | 5,499 | 26% | 5,201 | 27.6% |
| HIV/AIDS | 544 | 2.6% | 621 | 3.3% |

| | | | | |
|---------------|--------|------|--------|------|
| Developmental | 919 | 4.3% | 808 | 4.3% |
| Total | 21,167 | 100% | 18,821 | 100% |

Causes of Homelessness

In the interviews and agency records, the individuals reported that employment and financial reasons are the primary causes of their episode of homelessness in 53.6% of the cases, an increase of 3.2% over last year's figure. This increase is related to the current recession in the United States. Medical/disability problems and housing issues are the other significant causes cited.

| Causes of Homelessness | 2010 Count | | 2009 Count | |
|------------------------------|------------|---------|------------|---------|
| | Number | Percent | Number | Percent |
| Employment/Financial | 15,352 | 53.6% | 18,496 | 50.4% |
| Medical/Disability problems | 4,607 | 16.1% | 5,748 | 15.6% |
| Housing Issues | 3,254 | 11.4% | 4,450 | 12.4% |
| Family problems | 3,217 | 11.2% | 4,394 | 12.0% |
| Forced to relocate from home | 1,820 | 6.4% | 2,696 | 7.3% |
| Recent immigration | 108 | .4% | 512 | 1.4% |
| Natural or other disasters | 255 | .9% | 326 | .9% |
| Total | 28,613 | 100% | 36,712 | 100% |

Episodes of Homelessness

In order to align services and resources effectively to the persons who become homeless, the interviews capture data on the frequency and length of the homeless episode. In 2010, over 43% of the persons who are homeless are experiencing homelessness for the first time ever. This figure presents a slight (6.8%) decrease over last year's figure. The percentages for 2007, 2008, and 2009 represented a trend in the increase of the first episode of homelessness, which again reflects our county's current recessionary times.

| Homeless Episodes | 2010 | | 2009 | 2008 | 2007 |
|-------------------------|--------|---------|---------|---------|---------|
| | Number | Percent | Percent | Percent | Percent |
| First Episode | 12,140 | 43.6% | 50.4% | 44.0% | 40.8% |
| Second or Third Episode | 8,559 | 30.7% | 27.8% | 29.9% | 32.7% |
| Fourth or More Episodes | 7,166 | 25.7% | 21.8% | 26.1% | 26.5% |
| Totals | 27,865 | 100% | 100% | 100% | 100% |

Short-term episodes of homelessness (less than 3 months) were present in 21.5% of the cases. Long-term episodes lasting a year or more account for almost 51.3% of the cases reported. Together, the persons who experience four or more episodes, or who remain homeless for longer than a year, constitute the hard to serve, chronic homeless population.

| Length of Episode | 2010 | | 2009 | 2008 |
|--------------------|--------|---------|---------|---------|
| | Number | Percent | Percent | Percent |
| Less than 3 months | 5,021 | 21.5% | 38.5% | 35.2% |
| 3 to 12 months | 6,337 | 27.2% | 22.2% | 24.8% |
| 1 year or more | 11,977 | 51.3% | 39.3% | 40.0% |
| Totals | 23,335 | 100% | 100% | 100% |

County Residency

Contrary to many perceptions, the majority of persons who are homeless in Florida have lived here for more than one year. Only a small segment of the homeless population has been in the state or the community less than a month. The individuals who are homeless in our communities are, for the most part, our neighbors who have lived here for a while. The problem is not due to the homeless coming to Florida from other places.

| Length of Time in County | 2010 | |
|--------------------------|--------|---------|
| | Number | Percent |
| Less than 1 month | 608 | 2.6% |
| 1 to 3 months | 1,542 | 6.6% |
| 3 to 12 months | 3,420 | 14.8% |
| Over one year | 17,665 | 76.0% |
| Totals | 23,235 | 100% |

Formerly in Foster Care

A final factor captured in the point-in-time survey is whether the homeless person has a history of having been in foster care. According to the 2010 point-in-time data, 8.8% of the people interviewed reported being a former foster child.

| Foster Care History | 2010 | | 2009 | |
|---------------------|--------|---------|--------|---------|
| | Number | Percent | Number | Percent |
| Yes | 2,444 | 8.8% | 2,420 | 9.0% |
| No | 25,266 | 91.2% | 24,344 | 91.0% |
| Total | 27,710 | 100% | 26,764 | 100% |

According to a 2009 survey of foster care youth and young adults age 18 to 22 - a joint project of the Independent Living Services Advisory Council, Community-Based Care Lead Agencies, and the Department of Children and Families - 218 out of 1,530 (14%) young adults said they had spent at least one night homeless since leaving foster care in the last 12 months. Eighteen out of 1,530 said they were currently homeless.

(Source: Dept. of Children and Families Independent Living Transitional Services Critical Checklist, 2009. Available at: <http://www.dcf.state.fl.us/progrms/indliving/index.shtml>)

The Chronically Homeless

Florida's long-term homeless adults with disabling conditions constitute 16.5% of the total homeless population, based on the 2010 point-in-time counts. The number of chronically homeless persons has varied from year to year since 2006, with a rise in 2010, but still below the high in 2006.

| Year | Number of Chronically Homeless Persons |
|------|--|
| 2006 | 11,204 |
| 2007 | 7,952 |
| 2008 | 8,774 |
| 2009 | 8,472 |
| 2010 | 9,167 |

Source: Florida's Continuum of Care Plans

Currently, 3,820 of the chronic subpopulation reside in shelters, while the majority, 58%, or 5,347 remain unsheltered in Florida. The unsheltered situation is down slightly from 2009, when 62% of chronically homeless were identified as unsheltered.

These numbers do not include those persons who were chronically homeless, but who have been housed in permanent housing as part of the federal goal to end chronic homelessness. Based on the 2008 and 2009 Exhibit 1 Continuum of Care Plans for Florida, our local partners have increased these permanent housing beds.

| | 2008 | 2009 |
|------------------------------------|-------|-------|
| Chronically Homeless Persons | 8,003 | 8,472 |
| Permanent Housing Beds for Chronic | 2,310 | 2,753 |
| Permanent Housing Bed Coverage | 28.9% | 32.5% |

Source: Chart 4B, 2009 Exhibit 1 Plans in Florida

Between February 2008 and January 2009, sixteen continuums of care reported the creation of new permanent housing beds for occupancy by the chronic homeless adults.

Florida's Council on Homelessness adopted a strategic plan in 2003 to address the chronic homeless conditions in our state. Central to the plan's goal of reducing the subpopulation of chronically homeless persons was the increase in the number of housing units linked with supportive services. The action plan called for the production of 6,000 supportive housing units from 2003 to 2012. Based on the local continuum of care plans, by 2009 over 7,000 supportive housing beds have been added in Florida.

| Year | Transitional | Permanent |
|----------|--------------|-----------|
| 2003 | 12,294 | 7,159 |
| 2009 | 14,622 | 12,070 |
| Increase | 2,328 | 4,911 |

Much of this success is due to federal funding priorities for housing projects to serve the chronic subpopulation. State action to fund transitional and permanent supportive housing with the Homeless Housing Assistance Grant programs has also contributed to this success. Furthermore, the Florida Housing Finance Corporation has also targeted its State Apartment incentive Loan program and other resources to produce housing for extremely low-income households with special needs. This includes those with disabling conditions.

While work remains to end homelessness among the chronic subpopulation, progress has been made and will continue. The extent of state program contributions to future reductions in the chronic numbers will be dependent upon the availability of revenues to the state and local government housing trust funds. Overall revenue collections for these housing trust funds are down, due to the recession and decline in Florida's housing market. In 2009 and 2010, funding has not been authorized by the state legislature for new affordable housing production programs.

Discharge Coordination Policy

The State of Florida has established discharge planning procedures and requirements across all of the state funded institutions. The State's Council on Homelessness has worked to educate and disseminate the discharge policies to all local continuums of care. Over the last three years, the Council has held committee calls with the continuums to develop discharge planning best practices, implementing state models at the local level.

Health Care

Since 2001, Florida has been implementing the discharge planning procedures spelled out in state law for hospitals, inpatient medical facilities, crisis stabilization units, residential treatment facilities, assisted living facilities, detoxification centers, mental health facilities and hospitals. The Department of Children and Families has adopted rules and policies for all mental health facilities and hospitals, and substance abuse treatment centers, either managed directly by the state, or operated under contract with the state.

The Agency for Health Care Administration regulates and oversees the private hospitals in the state, and their compliance with the Hospital Accreditation Standards related to discharge or transfer of patients. This includes the following Standards.

- Standard PC.15.10 - Continued care following discharge;
- Standard PC.15.20 - Discharge of Patient;
- Standard PC.15.30 - Information exchange on transfer of Patient to other service providers.

The Agency for Health Care Administration monitors hospital discharge policies and procedures, and investigates complaints filed relative to discharge problems.

Foster Care

In 2009, the Florida Legislature enacted into law requirements to address the housing needs of youth and young adults leaving the child welfare system. Specifically, state and local agencies providing affordable housing shall coordinate with the Department of Children and Families and its contract Community Based Care agencies to implement strategies to make affordable housing available to these young adults.

The Department of Children and Families continues to enhance the education and training of the youth in state care to better equip them for independent living. The use of the Road to Independence federal grants to assist the young adult transitioning out of foster care to cover housing costs and continued education is funded.

The Florida Housing Finance Corporation has developed policies and special funding opportunities to create affordable rental housing targeted specifically to youth aging out of foster care. Similarly, the Department of Children and Families has funded several transitional housing projects over the last four years, creating 84 units of housing for these young adults.

Corrections

Since 2001, the Department of Corrections has been mandated to develop a transition plan for every inmate, to help guide their reentry back in to the community upon release. Each inmate must attend a 100-hour training program to enhance their personal skills and development. The Department has also contracted with local housing providers including faith based entities, to provide transitional housing to ex-offenders on their release. Many of these beds are linked with substance abuse treatment.

For the last three years, the Department of Corrections has developed a priority focus on reentry as part of its goal to reduce recidivism. The Department's Reentry Advisory Council has developed recommendations to improve reentry outcomes for inmates on release. These include:

- Enhanced education, job training and placement programs for the inmate while in the corrections facility;
- More substance abuse treatment programs to reach more of the inmates with addiction issues;
- Ensure enrollment of inmates into Medicaid on release to ensure health care coverage;
- Strengthen families' ties while still in the correction facility to enhance reunification success on release;
- Provision of proper identification to all persons on release to enable them to obtain state identification under the REAL ID Act;
- Create more correction facilities targeted specifically as reentry centers to inmates pending release, and expand the capacity for work release slots.

Implementation of these recommendations are dependent upon state spending authority in future years.

Homeless Facilities

As reflected in Table 1A, the breakdown of the current housing beds for the homeless in 2009 is as follows:

| Type of Bed | Serve Individuals | | Serve Families with Children | | Total Beds |
|--------------------|-------------------|---------|------------------------------|---------|------------|
| | Number | Percent | Number | Percent | |
| Emergency Shelter | 6,174 | 65% | 3,273 | 35% | 9,447 |
| Transition Housing | 11,520 | 67% | 5,654 | 33% | 17,174 |
| Emergency Housing | 6,129 | 60% | 4,138 | 40% | 10,267 |

Source: Florida's 28 Continuum of Care Plans 2009

As can be seen, the majority of the existing beds in all facility types are targeted to serve individuals as opposed to persons in families with children. Similarly, the projected unmet need for beds reflects a demand for 23,755 beds for homeless individuals, and only 14,388 beds for persons in families. This reflects the historical demand upon the existing facility networks at the community level, and the makeup of the homeless populations found on the streets in the one day point-in-time counts.

According to state law, Florida's continuums of care are expected to develop a service plan that covers each of the following components of a continuum of care:

- Outreach, intake and assessment
- Emergency shelter
- Supportive services
- Permanent supportive housing
- Permanent housing
- Linkages and referrals among all components
- Services and resources to prevent homelessness

All of the continuum of care plans address these components, with varying degrees of current capacity. The continuums were asked by the Department of Children and Families in 2010 to evaluate their plans, to identify strengths and weaknesses.

Strongest Components

- Linkages and referrals among all components
- Supportive Services

Weakest Components

- Permanent housing, including permanent supportive housing
- Emergency shelters

In reviewing the outreach components of the local plans, there are many continuums that do not have street outreach teams to find and link the homeless to services. While the use of the 211 information and referral service is a common part of the outreach and referral system, for many persons encountering homelessness for the first time, they simply are not aware of, or know where to go for help

With the federal Homeless Prevention and Rapid Re-Housing Program created and funded in 2009, the resources for prevention aid in every continuum were drastically increased. The infusion of \$65 million into Florida for prevention aid for renters is having a significant impact and will continue to do so through 2011, when funding will run out. This grant has created local agency capacity for case management, as well as to expand the data captured on this at-risk population in each continuum of care.

This one-time program has been a great boost to the state's limited prevention aid programs. The state funded Emergency Financial Assistance for Housing program assists families with minor children with a one-time per year payment for overdue rent to help avoid eviction. This program is available statewide, and helps over 4,000 families each year.

In addition, the state uses the maximum allowable level of the federal Emergency Shelter Grant each year for prevention programs. These local emergency assistance programs help another 3,000 households each year, based on the commitment of 30% of the state's grant for prevention awards.

For Florida's less populated and more rural counties, the need is great for all components of the continuum. Without the basic emergency shelter, or outreach capacity, persons facing homelessness

must rely on their network of family and friends. When this network can no longer help the individual or family, they are forced to seek help in the nearest city with services and facilities. The ability to maintain their personal transportation significantly impacts their access to services. For many of these counties, there is no data on the extent of this issue.

For the chronic homeless population, the continuums of care report that in 2010 a total of 3,820 persons meeting the definition of being chronically homeless were sheltered in emergency shelter or safe haven beds. Another 5,347 remain unsheltered. Based on the 2009 inventory of shelter and safe haven beds in Florida, 39.5% of the available 9,669 beds are being occupied by the chronic population.

Florida's continuum of care plans report that there are 2,753 permanent housing beds available in 2009 to serve this chronically homeless population. Of the 9,969 permanent supportive housing beds available or under development in 2009, 27.6% of the beds are targeted to serve this population group.

Priority Homeless Needs

The state's strategy for developing a system to address homelessness remains the community designed homeless assistance continuum of care plan, and its implementation. Accordingly, the state's strategy is to partner with the local continuums and their service partners to carry out these local plans. The development of state run programs is not envisioned.

Based on the 28 continuum of care plans, Table 1C reflects the baseline measures for each of the five national objectives for the continuum of care program. The 10 year goals are reflected in the "Expected Unit" column. Finally, the "Actual Unit" column reports the 2009 accomplishments of the state's 28 continuums.

**Table 1C: Summary of Specific Homeless/Special Needs Objectives
(Table 1A/1B Continuation Sheet)**

| Objective Number | Specific Objective | Performance Measure | Expected Units | Actual Units |
|------------------|---|---------------------|----------------|--------------|
| | Homeless Objectives | 2008 Baseline | 10 Year Goal | 2009 |
| 1. | Create new permanent housing beds for chronically homeless individuals | 2,638 beds | 5,154 | 452 new beds |
| 2. | Increase percentage of homeless persons staying in permanent housing over 6 months to at least 77 percent. | 2008 Baseline | 10 Year Goal | 2009 |
| | | 69% | 83% | 75% |
| 3. | Increase percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent. | 2008 Baseline | 10 Year Goal | 2009 |
| | | 62% | 70% | 65% |
| 4. | Increase percentage of persons employed at program exit to at least 20 percent. | 2008 Baseline | 10 Year Goal | 2009 |
| | | 38% | 49% | 38% |
| 5. | Decrease the number of homeless households with children. | 2008 Baseline | | 2009/New |
| | | 6,040 | 3,517 | 7,934 |
| | Special Needs Objectives | | | |

Source: Homeless Objectives Florida's 28 local continuum of care plans, 2008 and 2009, Chart 3A, National Objectives

Based on the assessment of the existing service and facility network, and the objectives established for the continuums of care, the state has identified the following program priorities.

Emergency Shelter Grant (ESG)

The Department of Children and Families will continue to give priority consideration in the award of the grants to eligible applicants from communities that are not directly receiving the formula ESG awards from the Department of Housing and Urban Development. This will enable the state to build capacity in the homeless service network in the smaller rural communities.

Given the goal to reduce family homelessness, the Department will continue to give preference in its awards to facilities that serve families with children that can house them as an intact family unit. This preference will also be given in the award of prevention grants, where the local program targets aid to families.

The state will make maximum use of the ESG resources to fund local prevention programs. As the provisions of the HEARTH Act are implemented, the state will focus its prevention aid to continue the successful outcomes attained in the Homeless Prevention and Rapid Re-Housing Program.

Other State Homeless Programs

To the extent that funding is available from the Legislature in future budgets, the state will continue to invest its Challenge Grant to the programs and services identified in the local continuum of care plans. This state aid will be available to support the implementation of the homeless management information systems locally, as well as to serve as the match for federal continuum of care grants.

The Homeless Housing Assistance Grant will continue to help establish more supportive housing units for the homeless. Having helped create over 3,200 units of housing since 2001-02, the program can sustain a pipeline of over 300 units of transitional and permanent housing each year it is funded.

The Emergency Financial Assistance for Housing program, using funding from the Temporary Assistance for Needy Families and state revenue, will continue to make short term rent assistance to serve an estimated 4,000 families each year.

SPECIAL NEEDS POPULATIONS

FLORIDA'S ELDERLY AND FRAIL ELDERLY

Florida is the fourth most populous state, with over 18.8 million citizens counted in the 2010 Census. With an estimated 3.3 million persons age 65 and older, Florida ranks number one for the percentage of citizens who are seniors. Although the national percentage of the 65 and older population is increasing, it remains only 12.9 percent, while comparatively, Florida's 65 and older population is up to 17.6% and growing.

Relative Growth of Florida Population by Age Group, 1990-2020

Between 1990 and 2000, Florida's senior population increased by almost one million – a 29% increase. The Florida Legislature, Office of Economic and Demographic Research, projected the number of seniors age 85 and older in Florida increased from 335,629 in 2000 to 543,768 in 2010. This growth is significant for policy makers and planners as the oldest old are four times more likely to need long-term care.

Despite this recent trend of sharp increases in the number of the oldest old, in the near future this difference in growth rates among elderly age groups will be almost eliminated as baby boomers enter their early senior years. This age marks the transition to retirement, use of Medicare as a primary insurer, and eligibility for social services. This age cohort has already begun the entrance into senior status, and by 2020 when the baby boomers start turning 75, their need for long-term care services will likely

intensify demands on the state to meet those needs.

The growth of the older population has not occurred uniformly throughout the state. About half of the population growth among seniors comes from amenity-seeking retirees who move to Florida. In the past, the traditional destination counties have been in Southeast Florida. However, an increasing number of retirees have been moving into counties in Northeast, Northwest and Southwest Florida. The counties with the largest number of seniors are located in South and Central Florida. The top ten counties by size of elder population are Miami-Dade, Broward, Palm Beach, Pinellas, Hillsborough, Lee, Sarasota, Orange, Brevard and Volusia. These ten counties account for 55% of the elder population in the state.

Having a large number of seniors in the population at the county level does not necessarily mean having an older population. The percentage of elderly is relative to the size of the overall population and size of other age groups. For instance, counties such as Miami-Dade, Broward and Palm Beach also have sizable younger populations. On the other hand, some smaller counties have a much larger share of the population age 60 and older. Among counties with a population larger than 10,000, Florida has the three top counties in the nation with the largest share of seniors: Charlotte, Citrus and Sarasota. In each of these counties, the number of seniors is more than 40 percent. There are another 13 counties with elder population densities in excess of 30 percent. Among large counties, Miami-Dade has 19 percent, Broward 20% and Palm Beach 28%.

Income and Poverty

According to the Florida Legislature Office of Economic and Demographic Research, the median family income of Florida residents age 60 and older is \$26,796 and the average family income is \$41,223. However, for 11.2% of households over age 60, the estimated annual income fell below federal poverty level (\$14,570 for household of two people). Poverty is stratified by age and race in the senior population – minority seniors are three times more likely to be poor than non-minority seniors, and older seniors are more than twice as likely to be poor than recent retirees.⁵

The economic well-being of seniors is very dependent on social support programs such as Social Security, which provides an income safety net for a majority of seniors. About 50% of the cash income of Floridians age 65 and older comes from Social Security, and about 46% of seniors would be poor if not for this program. Another income support program for seniors is Supplemental Security Income (SSI). In-kind support programs are also very important for the overall well-being of seniors. The most important of such programs is Medicare and the array of supportive services under Title III of the Older Americans Act. Also included in state services are Medicaid and the Supplemental Nutritional Assistance Program (SNAP). Unfortunately, Medicaid waitlists are long, and seniors eligible for SNAP are more than double the number of seniors who receive it.⁶

| Table SN1: Finance Comparison Of Florida Population vs. Seniors (65 And Older) Income in the past 12 months (2009 inflation-adjusted dollars) | | |
|--|-------------------------|---------------------------|
| | <i>Total Population</i> | <i>65 years and older</i> |
| Households | 7,076,539 | 1,850,286 |
| % With earnings | 75.5% | 29.6% |
| Average earnings | \$65,934 | \$41,068 |
| % With Social Security income | 32.7% | 93.0% |
| Average Social Security income | \$15,418 | \$16,520 |
| % With Supplemental Security Income | 3.3% | 4.3% |
| Average Supplemental Security Income | \$7,868 | \$7,482 |
| % With cash public assistance income | 1.4% | 1.0% |
| Average cash public assistance income | \$2,990 | \$3,971 |

⁵ Florida Legislature, Office of Economic and Demographic Research

⁶ Florida Department of Elder Affairs, 2010 Florida County Profiles

| | | |
|---------------------------------|----------|----------|
| % With retirement income | 19.1% | 46.7% |
| Average retirement income | \$22,265 | \$21,880 |
| % With Food Stamp/SNAP benefits | 7.5% | 5.9% |

| Table SN2: Poverty Status In The Past 12 Months | | |
|---|-------------------|--------------------|
| | Total Population | 65 years and older |
| Population (available for poverty est.) | 17,811,892 | 2,986,916 |
| % Below 100% of poverty level | 13.2% | 10.1% |
| % 100 to 149% of poverty level | 9.7% | 11.0% |
| % At or above 150% of poverty level | 77.1% | 78.9% |

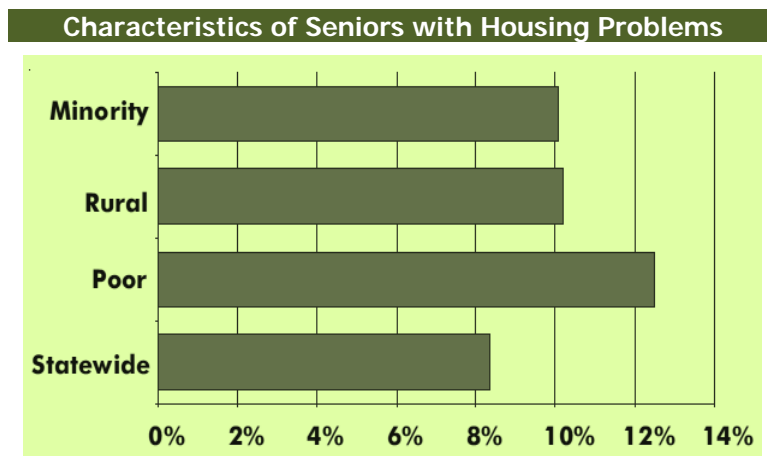
2005-2009 American Community Survey Five-year Estimate, S0103 FLORIDA Population 65 Years and Over

Ethnicity and Linguistic Isolation

According to the five-year estimates of the American Community Survey (2005-2009), minority populations constitute 10.1% of the total number of Floridians age 65 and older. Among minorities, Hispanics are most numerous, accounting for 13% of the senior population. African Americans account for 8.6% and other minorities about one percent.⁷ The non-English speaking senior population is concentrated in seven of Florida's 67 counties, with a single county (Miami-Dade) accounting for two out every three senior Hispanics. Other minorities are more evenly distributed, with African Americans the most prevalent minority in North Florida.⁸ 18.9% of Floridians aged 65 and older speak a language other than English at home, and 12.3% speak English less than very well.⁹

Housing

Seniors in Florida are much more likely to own their own home than the general population, and highly likely to remain in place from year to year. This is evidenced by the fact that 84.3% of persons age 65 and older own their own home, and 92.4% of seniors lived in the same residence that they did a year ago.¹⁰ In a statewide survey of elder households, less than ten% of respondents stated that they had a form of housing problem, such as lack of repairs, needed upkeep or crime. These seniors were disproportionately rural, minority and poor.¹¹ Among those reporting problems, major repairs and minor upkeep were the most common types cited. Environmental issues, such as lack of pest control, flooding, etc.; landlord conflicts; and other problems tend to be more common among seniors living in high poverty areas and in high concentrations of racial and ethnic minorities.¹²



Trends in housing for seniors are sensitive to national cost inflation, increases in property values and

⁷ Ibid.

⁸ Ibid.

⁹ 2005-2009 American Community Survey

¹⁰ Ibid.

¹¹ The State of Aging in Florida – A Monograph and Needs Assessment, Florida Department of Elder Affairs (2010)

¹² Ibid.

taxes, and the scarce availability of inventory in smaller, more affordable homes. As a result, nationwide, 22% of seniors reside in manufactured homes. These homes are comparably much more affordable than traditional builds, and as a result 20% of manufactured home residents are below the poverty line.¹³

Of the 6,919,000 manufactured housing units in the United States, 849,000 are in Florida, and two of the top five counties in the United States for number of manufactured housing units are in Florida: Polk County is number three, and Pinellas County is number five, each with more than 50,000 units.¹⁴

Table SN3 shows senior housing in Florida. Regardless of the type of home, Florida seniors are more likely to own their homes, rather than rent. Although homeownership over time is a good investment, it can consume much of the fixed monthly income of seniors. According to the Shimberg Center for Housing Studies, 27% of senior homeowners pay more than 30% of their monthly income for their mortgage. Although higher than national ownership averages of all age groups, it is relatively good compared with the 60% of senior renters who also spend more than 30% of their monthly income on housing costs.¹⁵ The majority of seniors who rent their homes are paying a high percentage of their income to do so.

| Table SN3: Senior Housing in Florida | | |
|--|--|----------------|
| | Owners | Renters |
| Housing units | 1,560,672 | 289,614 |
| Median housing cost | \$1,182(with mortgage) \$445 (without mortgage) | 784 |
| Monthly Costs as Percentage of Household Income Last 12 months | | |
| Less than 30 percent | 68.2% | 40.10% |
| 30% or more | 31.8% | 59.90% |

Source: 2005-2009 American Community Survey

When a segment of a population is "cost-burdened" by housing costs, it means it has proportionately less income available for food, medicine, transportation and other needs. For seniors on a fixed income, paying too much toward their home every month often leads to dangerous shortages in funds to take proper care of themselves. Although younger households make up the bulk of Florida's cost-burdened renters, senior renters are more likely to be or become cost-burdened in their later years. Fifty percent of renter households headed by 55-74 year olds and 65% of households headed by persons age 75 and older had low incomes. In all, 174,096 households headed by someone age 55 or older were cost-burdened in 2008, including 61,996 households with a householder age 75 or older. Statewide, households headed by persons age 55 and older make up 29% of cost-burdened renters; however, this figure varies regionally. At the highest, 38% of households in the Miami-Dade/Monroe region with this income and cost-burden level are headed by persons age 55 and older. At the lowest, 19% of the households in the Panhandle region are headed by persons 60 and older.¹⁶

Living Situation

Over half of all seniors in Florida (55 percent) live in a family setting. This includes living with their spouse, children, grandchildren and/or other relatives.¹⁷ Nearly 5% of Florida seniors live with their grandchildren, with 1% (over 30,000) responsible for caring for their grandchildren.¹⁸ Knowing the number of seniors caring for children or living with a spouse or relative is important in assessing the needs of older adults, for dependent children require additional considerations and support, while a

¹³ U.S. Census Bureau, American Housing Survey for the United States: 2007.

¹⁴ U.S. Census Bureau, Structural and Occupancy Characteristics of Housing – 2000 (November 2003)

¹⁵ 2005-2009 American Community Survey

¹⁶ 2010 Rental Market Study, Shimberg Center for Housing Studies

¹⁷ 2005-2009 American Community Survey

¹⁸ 2005-2009 American Community Survey

spouse or adult relative is a caregiver resource. Also, federal income-support programs favor households with minor dependent children and married couples by providing increased benefits.

Nearly half of the senior population (45 percent) lives alone or in congregate living settings. The Florida Department of Elder Affairs estimates that 1,042,357 Floridians age 60 and older live alone.¹⁹ Seniors who live alone are a major concern for service planners because individuals are more likely to rely upon nursing home care in the absence of a live-in relative. Although rural elders are less likely to live alone than their urban counterparts, there are an estimated 456,039 seniors living alone in rural and isolated areas, who face increased risk by doing so.

Gender and Marital Status

The current generation of senior women has a substantially longer lifespan than their male counterparts. While men are 49.1% of the population of Florida, they make up only 43.9% of those aged 65 and older. Since the likelihood of requiring long-term care is four times greater at age 85 than at age 60, most persons in need of long-term care are women who have outlived their male partners. Currently, about 43.5% of persons age 65 and older do not have a spouse, and the likelihood of not having a partner is much higher for seniors age 85 and older.²⁰

Caregiving

The long-term care setting preferred by most seniors is their own home. To make this happen, family members, neighbors, faith-based organizations and community volunteers are relied upon to provide the bulk of home and personal care services. It is estimated that there are 1,427,899 caregivers in Florida (about half being primary caregivers) currently providing \$11.2 billion worth of informal (not-for-pay) care for disabled Floridians. Nationally, this figure tops \$196 billion.²¹ By comparison, Florida's total public expenditures on long-term care were about \$2.5 billion in state fiscal year 2002-03. Therefore, in Florida, the value of informal services provided by caregivers constitutes approximately 81% of the total cost of all long-term care.²²

Results from a survey of caregivers conducted by the Florida Department of Elder Affairs suggest that the greatest negative effects of caregiving are on household finances, with 62% of caregivers reporting that caregiving creates a financial burden. The survey also suggests that about one-fourth of caregivers are very frail and at high risk of discontinuing their caregiving. This survey also reported that the most frequently requested service by caregivers was help in navigating the maze of social and medical agencies that administer services to seniors.²³

Dependency and Disability

Table SN4 shows the disability status of Florida's age 65 and older population. The large majority of senior Floridians enjoy the good health necessary to lead active, productive and independent lifestyles. However, there are an increasing number of adults who report one or more disabilities that ultimately threaten to limit the independence and well-being of the senior population. Survey data indicates that the impairment rate of Florida's senior population is 7% less than the national rate, contributing to a relatively low nursing home occupancy rate in comparison with other states.²⁴ Additional evidence comes from the 2000 Census, which reports that, even though Floridians have overall slightly higher physical disability rates, their disabilities are less likely to be of the type concomitant with the need for supportive care. The Census also reports that the prevalence of severe disability (two or more disabilities, including a self-care disability) among senior Floridians is 17% lower than the national average.

¹⁹ Florida Department of Elder Affairs, 2010 Florida County Profiles

²⁰ 2005-2009 American Community Survey

²¹ "End of Life Care Workgroup Report", Department of Elder Affairs, Dec. 31, 2000.

²² The State of Aging in Florida – A Monograph and Needs Assessment, Florida Department of Elder Affairs (2010)

²³ DOEA Planning and Evaluation Unit Cost/Benefit Analysis of HCE Programs, 2002.

²⁴ The State of Aging in Florida – A Monograph and Needs Assessment, Florida Department of Elder Affairs (2010)

| Table SN4: Disability Status, age 65 and older | |
|--|-----------|
| With at least one type of disability | 1,321,187 |
| Sensory | 538,704 |
| Physical | 1,121,328 |
| Mental | 412,050 |
| Self-Care | 338,272 |
| Go-Outside-Home | 786,985 |
| With two or more disabilities including self care limitation | 261,816 |
| With no disabilities | 2,018,693 |
| Probable Alzheimer's Cases | 523,463 |
| <i>Source: 2010 Florida County Profiles, Florida Department of Elder Affairs</i> | |

According to 2004 Department of Elder Affairs needs assessment findings, over 90% of Florida seniors surveyed said that they are able to do personal tasks either “always” or “most of the time.” Rural seniors are more likely to respond this way; poor and minority seniors are less likely to respond this way.

Rural Areas

Most people who live in rural areas do so by choice, but many aging rural residents are finding they need more than the areas they live in can offer. As noted in the sections above, disadvantages like poverty and disability are compounded by resource limitations in rural areas. The scarcity of housing options significantly inhibits housing choices for seniors in rural Florida.²⁵ Additionally, transportation needs are acute in rural areas, and lack of public options make isolation and access to preventative care major concerns for seniors who no longer drive. Affordable and available housing options for seniors are especially limited in rural areas. Formal long-term care availability in rural areas is limited because of a low target population density that makes the provision of services unattractive for providers. Rural long-term care consumers often face a lack of choice and service availability. Without these supports in place in the community, rural seniors are at risk for earlier nursing home placement.

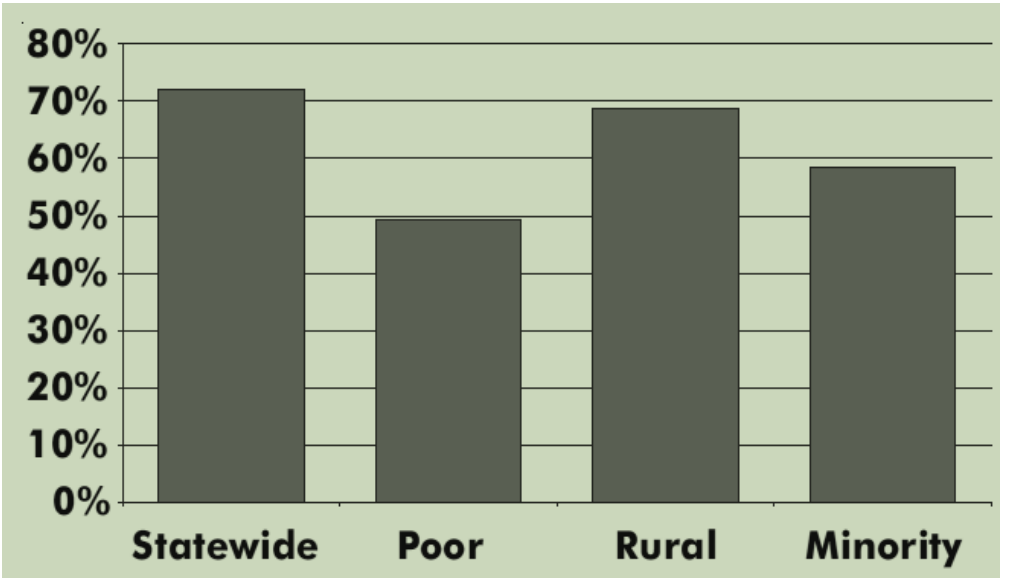
Transportation

According to the 2004 DOEA survey, most older Floridians are capable of driving. Over 70% of seniors surveyed said that nothing limits them from driving. Seniors living in high poverty areas are more likely to have limitations. However, about half of seniors living in high poverty areas are able to drive whenever they wish. Nonetheless, over one million senior Floridians are limited in their ability to drive. This situation represents a major challenge for transportation providers. Poor and minority seniors are the most disadvantaged, for they are more likely to be limited in their driving by health conditions and financial restrictions.²⁶

²⁵ The State of Aging in Florida – A Monograph and Needs Assessment, Florida Department of Elder Affairs (2010)

²⁶ Ibid.

Table SN5: Percent of Florida Seniors Who Have No Driving Limitations



Source: Assessing the Needs of Elder Floridians 2004, Florida Department of Elder Affairs.

Overall, seniors come to the Sunshine State for the warm weather and variety of options for active retirement. However, the high proportion of seniors relative to the population of the state promises to bring increased demands upon social welfare and infrastructure systems to support them as they age. With a state as diverse as Florida, developing a service network to provide for seniors in the more remote areas will be a serious challenge in the coming years.

PERSONS WITH DISABILITIES

Needs Assessment

Persons With Disabilities (Mental, Physical, Developmental, Persons with HIV/AIDS and their families, including those with co-occurring disorders such as alcohol or other drug addictions). There are more than two million persons with disabilities in Florida who are over the age of sixteen. Of those persons, 32% live in poverty.²⁷

HUD defines disability as:

Disabled Family means a family whose head, spouse, or sole member is a person with disabilities. It may include two or more persons with disabilities living together, or one or more persons with disabilities living with one or more live-in aids.

Person With Disabilities means a person who is determined, pursuant to HUD regulations, to have a physical, mental, or emotional impairment that:

- Is expected to be of long-continued and indefinite duration;
- Substantially impedes his or her ability to live independently; and
- Is of such a nature that the ability to live independently could be improved by more suitable housing conditions; or
- Has a developmental disability as defined in 42 U.S.C. 6001.

The HUD definition does not exclude persons who have the disease of acquired immunodeficiency

²⁷ 2009 American Community Survey, Table S1811

syndrome or related conditions. For purposes of qualifying for low-income housing, the HUD definition does not include a person whose disability is based solely on drug or alcohol dependence.

Table SN6 shows the disability characteristics of Floridians. There are variations in the severity of the impairments that affect persons who meet the definition of disability. Because specific data regarding the severity of disabilities is not available, it is difficult to make a determination about which individuals with disabilities are most in need of housing services. The level of household income relative to local housing costs remains the only equitable prioritizing function. The most recent data available on types of disability are from the 2007 American Community Survey.

| Table SN6: Florida Disability Characteristics | | | |
|--|-------------------|--------------------|------------------|
| | 5-15 years | 16-64 years | 65 years+ |
| With Any Disability | 5.8% | 11.6% | 38.4% |
| With a Sensory Disability | 0.9% | 2.5% | 15.3% |
| With a Physical Disability | 1.1% | 7.2% | 29.0% |
| With a Mental Disability | 4.8% | 4.3% | 11.6% |
| With a Self-Care Disability | 0.8% | 2.1% | 8.9% |
| With a Go-outside the Home Disability | n/a | 3.0% | 15.7% |
| With an employment disability | n/a | 6.6% | n/a |

Source: American Community Survey, 2007, Table S1801

Employment

Floridian's with disabilities have an unemployment rate of 18.8% compared to a national rate of 14.4%.²⁸ Table SN7 shows the employment status of Florida's persons with disabilities. Reviewing the following data it is obvious that the challenges persons with disabilities face in employment and income are directly related to educational attainment levels. One caveat to note of the problems with using education levels is that it is not applicable across disabilities. Example: a person with a developmental disability can be educated/trained to do a job involving repetitive actions very successfully, but would show up as Non-High School grad. On the other hand, persons with visual disabilities have some of the highest education levels due to programs available but they are underpaid/ underemployed.)

| Table SN7: Employment Status of Persons with Disabilities | | |
|--|-----------------|---------------------|
| Disabled persons | 2,201,873 | |
| Unemployed disabled persons | 408,613 | |
| | Disabled | Non-disabled |
| Type of Employer | | |
| Employee of Private Company | 66.1% | 68.3% |
| Self-employed in incorporated business | 5.7% | 6.0% |
| Employee of non-profit | 6.9% | 6.1% |
| Local government employee | 7.1% | 8.3% |
| State government employee | 3.3% | 3.1% |
| Federal government employee | 2.3% | 1.9% |
| Self-employed in own not incorporated business | 8.4% | 6.2% |
| Unpaid family worker | 0.1% | 0.1% |
| Occupation | | |
| Management, professional and related occupations | 26.8% | 33.2% |
| Service occupations | 23.4% | 20.1% |
| Sales and office occupations | 28.5% | 28.0% |
| Farming, fishing, and forestry occupations | 0.9% | 0.7% |

²⁸ Governor's Commission on Disabilities, 2010 Governor's Report

| | | |
|---|-------|-------|
| Construction, maintenance and repair | 7.9% | 9.2% |
| Production and transportation | 12.5% | 8.8% |
| Educational Attainment | | |
| Less than High School graduate | 25.5% | 14.3% |
| High School graduate, GED, or alternative | 34.7% | 30.1% |
| Some college or associate's degree | 25.2% | 30.0% |
| Bachelor's degree or higher | 14.5% | 25.6% |
| Earnings in Past 12 months | | |
| \$1 to \$4,999 | 32.6% | 19.7% |
| \$5,000 to \$14,999 | 11.9% | 10.0% |
| \$15,000 to \$24,999 | 17.3% | 19.0% |
| \$25,000 to \$34,999 | 13.0% | 15.1% |
| \$35,000 to \$49,999 | 12.0% | 15.8% |
| \$50,000 to \$74,999 | 8.2% | 11.2% |
| \$75,000 or more | 4.9% | 9.3% |
| Poverty Status in Past 12 months | | |
| Below 100% of poverty | 19.4% | 13.3% |
| 100 to 149% of poverty | 13.5% | 9.7% |
| At or above 150% of poverty | 67.2% | 76.9% |

Source: 2009 American Community Survey

Transportation

Without reliable and dependable mobility, the community-based service model for persons with disabilities cannot work as intended. For persons with disabilities, transportation that is cost-efficient, reliable, and accessible provides independence. In 2008, the Florida Commission for the Transportation Disadvantaged (CTD) served 697,159 people (unduplicated headcount) and provided over 50 million trips to Floridians who are transportation disadvantaged. This data indicates a reduction of 1.5 million trips in relation to the 2007 report. Moreover, availability of trips has been steadily declining because of the increased cost of trips due to insurance, fuel, maintenance, and labor expenses. The system has had no funding increase in 17 years, yet demand is increasing.²⁹ Census data illustrates the direct link between a person with a disability's ability to attain competitive employment and the access to dependable, affordable, and accessible transportation. Table SN8 shows disabled vs. non-disabled commutes to work.

| Table SN8: Disabled vs. Non-disabled Commutes to Work | | |
|--|-----------------|---------------------|
| | Disabled | Non-disabled |
| Car, truck or van - drove alone | 72.0% | 79.3% |
| Car, truck or van - carpooled | 13.4% | 10.4% |
| Public transportation | 2.7% | 1.9% |
| Walked | 2.6% | 1.5% |
| Taxi-cab, motorcycle, bicycle | 3.8% | 2.2% |
| Worked at home | 5.5% | 4.7% |

Source: 2009 American Community Survey S1811

Housing

The housing needs of Floridians with disabilities vary depending on the nature of the disability and the housing and personal income available to each person. According to data collected by federal and state agencies, the following factors help describe the housing need for persons with disabilities in Florida:

- The majority of low-income households with disabilities in the state require decent and safe affordable, accessible rental housing; however, long waiting lists for assisted rental housing units and/or rental assistance vouchers are prevalent statewide.
- Many individuals with disabilities would like to purchase their own home.
- Many people with newly acquired disabilities or injuries who currently own their home are in need of financial assistance to make modifications (such as ramps, widened doorways, etc.) to make their

²⁹ Ibid.

- homes accessible.
- In addition to housing that is both affordable and accessible, many require supportive services.

The cost of modifying a dwelling to provide accessibility for people with disabilities is a significant barrier to home ownership and independent living. Providing accessibility during initial construction costs far less than modifying a home after conventional construction. The cost to meet inclusive design standards during initial construction is estimated to be \$1,000 to \$4,000 compared to \$20,000 to \$50,000 for major structural renovations to modify the home at a later time. Features that are very inexpensive when included in new units can be much more expensive when added to existing units. A nondisabled individual can live in any home; however, a person with a disability cannot.³⁰

Special Factors

Housing needs of persons with disabilities are as complex as variances in the level of impairment. Florida has the means to increase housing opportunities for persons with disabilities through the effective use of federal and state funds. According to the Florida Housing Finance Corporation's "Gap Analysis", the demand for housing that is affordable to very low and extremely low income households far exceeds the supply, and the gap continues to grow each year. Access to service, such as Medicaid-funded Home and Community Based waiver services are chronically over-subscribed. Waiting lists are reported throughout the state, and persons are forced to reside in nursing homes or in substandard, unsafe conditions until their needs can be met in the community. Data from 2005 reveals 44,547 disabled households in substandard housing.³¹ Households that include persons with disabilities are characterized by low income and high housing cost burden whether they are homeowners or renters. Table SN9 shows disability and poverty data based on AMI.

| Table SN9: Disability and Poverty Data, 2005 | | | | | |
|---|--------|----------|----------|----------|----------------|
| Households with Low Income, Severe Cost Burden (50%+) and including at least one person with a disability | | | | | |
| Household Income (% of AMI) | | | | | |
| Type | 0-20% | 20.1-30% | 30.1-50% | 50.1-60% | Total |
| Owner | 49,391 | 38,273 | 62,067 | 19,586 | 169,317 |
| Renter | 60,443 | 47,046 | 46,458 | 5,564 | 159,511 |
| | | | | | 328,828 |

Source: U.S. Census data cross-tab by Shimberg Center

The HUD definition does not exclude persons who have the disease of acquired immunodeficiency syndrome or related conditions. For purposes of qualifying for low-income housing, the HUD definition does not include a person whose disability is based solely on drug or alcohol dependence.

There are variations in the severity of the impairments that affect persons who meet the definition of disability. Because specific data regarding the severity of disabilities is not available, it is difficult to make a determination about which individuals with disabilities are most in need of housing services. The level of household income relative to local housing costs remains the only equitable prioritizing function.

| Table SN10: Florida Employment Status by Disability Status | | |
|---|------------|-----------------------|
| Civilian Non-institutionalized Population 18 to 64 Years - 2009 | | |
| | Estimate | Margin of Error (+/-) |
| Total: | 11,023,718 | 9,784 |
| In the labor force: | 8,549,609 | 28,209 |
| Employed: | 7,534,635 | 31,947 |
| With a disability: | 342,941 | 10,264 |
| With a hearing difficulty | 95,037 | 4,653 |
| With a vision difficulty | 62,909 | 4,876 |

³⁰ Ibid.

³¹ U.S. Census data cross-tab by Shimberg Center

| | | |
|---------------------------------------|-----------|--------|
| With a cognitive difficulty | 96,525 | 6,206 |
| With an ambulatory difficulty | 138,926 | 6,153 |
| With a self-care difficulty | 31,834 | 3,448 |
| With an independent living difficulty | 52,573 | 4,648 |
| No disability | 7,191,694 | 33,182 |
| Unemployed: | 1,014,974 | 20,537 |
| With a disability: | 100,311 | 6,623 |
| Unemployment rate (with disability) | 22.6% | NA |
| With a hearing difficulty | 19,763 | 2,803 |

Table SN10: Florida Employment Status by Disability Status (cont'd)
Civilian Non-institutionalized Population 18 to 64 Years – 2009

| | | |
|--|-----------|--------|
| Unemployment rate (with hearing difficulty) | 17.2% | NA |
| With a vision difficulty | 19,188 | 2,816 |
| Unemployment rate (with vision difficulty) | 23.4% | NA |
| With a cognitive difficulty | 42,683 | 4,312 |
| Unemployment rate (with cognitive difficulty) | 30.7% | NA |
| With an ambulatory difficulty | 43,409 | 4,163 |
| Unemployment rate (with ambulatory difficulty) | 23.8% | NA |
| With a self-care difficulty | 9,209 | 1,790 |
| Unemployment rate (with self-care difficulty) | 22.4% | NA |
| With an independent living difficulty | 21,375 | 2,648 |
| Unemployment rate (with independent living difficulty) | 28.9% | NA |
| No disability | 914,663 | 19,570 |
| Unemployment rate (no disability) | 11.3% | NA |
| Not in labor force: | 2,474,109 | 26,133 |
| With a disability: | 628,229 | 13,889 |
| With a hearing difficulty | 87,676 | 5,029 |
| With a vision difficulty | 97,851 | 5,531 |
| With a cognitive difficulty | 298,098 | 10,806 |
| With an ambulatory difficulty | 388,514 | 11,638 |
| With a self-care difficulty | 152,031 | 7,566 |
| With an independent living difficulty | 296,446 | 10,940 |
| No disability | 1,845,880 | 22,828 |

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90% margin of error. The margin of error can be interpreted roughly as providing a 90% probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to non-sampling error (for a discussion of non-sampling variability, see Accuracy of the Data). The effect of non-sampling error is not represented in these tables.

The Census Bureau introduced a new set of disability questions in the 2008 ACS questionnaire. Accordingly, comparisons of disability data from 2008 or later with data from prior years are not recommended. For more information on these questions and their evaluation in the 2006 ACS Content Test, see the Evaluation Report Covering Disability. While the 2009 American Community Survey (ACS) data generally reflect the November 2008 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

VICTIMS OF DOMESTIC VIOLENCE

According to the Florida Department of Law Enforcement 116,547 crimes of domestic violence were reported to the police in 2009. According to reports by the Florida Coalition Against Domestic Violence (FCDAV) in fiscal year 2008-2009, Florida's domestic violence centers responded to 59,856 crisis calls, provided counseling services to 53,520 individuals, and provided emergency shelter to 14,667 individuals, primarily women and children. Table SN11 compares the race of sheltered individuals to the state population as a whole and generally indicates that people of color are more likely to be victims of domestic violence.

| TABLE SN 11: RACE OF INDIVIDUALS SERVED IN EMERGENCY SHELTERS IN FLORIDA FY 2009 AS COMPARED TO FLORIDA POPULATIONS AS A WHOLE (2006-2008 ACS) | | | | |
|--|------------------|----------|-------------------------|----------|
| | <i>Sheltered</i> | | <i>State Population</i> | |
| Caucasian | 6,036 | 41.199% | 13,948,307 | 64.394% |
| African American | 4455 | 30.407% | 2,779,331 | 12.831% |
| Hispanic | 3074 | 20.982% | 3,725,173 | 17.198% |
| Asian American | 105 | 0.717% | 495,635 | 2.288% |
| Native American | 67 | 0.457% | 53,215 | 0.246% |
| Middle Eastern | 62 | 0.423% | | |
| Haitian | 157 | 1.072% | | |
| Other | 695 | 4.744% | 659,282 | 3.044% |
| TOTAL | 14,651 | 100.000% | 21,660,943 | 100.000% |

Please note: Racial classifications are not consistent between the two data sources

There are currently 42 certified domestic violence centers in Florida. These centers provide crisis intervention and support services to adult victims of domestic violence and their children free of charge, 24 hours a day, 7-days a week. Services include emergency shelter, 24-hour crisis and information hotline, safety planning, counseling, case management, child assessments, information and referrals, education for community awareness, and training for law enforcement and other professionals. Many centers also provide legal and court advocacy, transportation, relocation assistance, life skills training, transitional housing, daycare, outreach services, rape crisis intervention, and prevention programs in local schools.

The Florida Department of Children and Families' Domestic Violence Program administers and manages over \$26 million in federal and state funds. FCADV manages all funds allocated by the Florida Legislature through a contract with the program office. Additionally, the office has oversight of a number of federal and state grant programs that fund domestic violence services through the criminal justice system as well as traditional direct service providers. The funds are managed through 44 individual contracts and other community and statewide programs for operating domestic violence centers; assisting victims transitioning from welfare to work; enhancing victim services; developing domestic violence units in law enforcement agencies and state attorneys' offices; improving court responses to domestic violence crimes; providing domestic violence education for law enforcement officers, prosecutors, judges and the general public; and many other activities.

PERSONS LIVING WITH HIV AND AIDS

The HIV/AIDS Epidemic in Florida

With a population of approximately 18.8 million in 2009, Florida is the fourth most populated state in the nation. It ranks in the top ten with reported HIV/AIDS cases in the nation. Florida's HIV prevalence, through 2009, was estimated to be 135,000, with 93,053 identified as persons living with HIV/AIDS (PLWHA's). Florida ranks third in the nation with cumulative AIDS cases (118,283) through 2009.

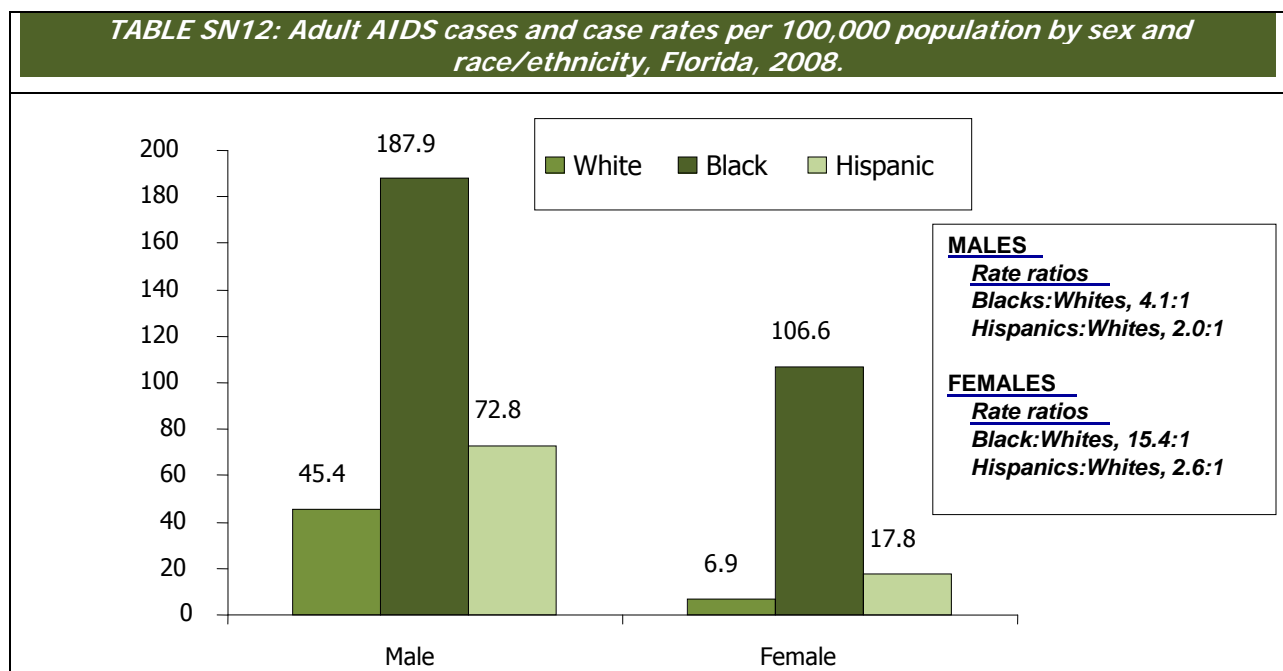
In 2009, Florida reported a higher percentage of AIDS cases identifying mode of transmission as heterosexual (35%) in comparison to the total United States * (22%). However, the state reported a

lower percentage of men having sex with men (MSM) and injection drug user (IDU) transmission than the United States. MSM/IDU cases accounted for (2%) of total reported cases in Florida and in the United States. A lower proportion of cases with no identified risk (NIR) were reported in Florida (26%) than in the United States as a whole (37%). Table SN12 shows Florida's adult AIDS cases and case rates per 100,000 population by sex and race/ethnicity.

Needs Assessment

Poor and minority communities are disproportionately affected by HIV/AIDS throughout the world. The story is no different in Florida. HIV/AIDS is the sixth leading cause of death for Floridians between the ages of 25-44 and the fourth leading cause of death among black men in this age group. It is the leading cause of death among black females between the ages of 25-44. In 2009, Florida reported a higher percentage of AIDS cases among blacks (53%) compared with the United States* (49%). Florida also reported a higher percentage of AIDS cases among women (33%) compared with the United States* (26%) This increase in incidence among women is reflected in the epidemic in children, nearly all of which acquire HIV infection perinatally. Florida ranks second among states in the number of pediatric AIDS cases (under age 13) with 1,540 cases reported through 2009. HIV also poses a substantial and growing threat to Florida's teenagers and young adults as well as the elderly. An increase in newly reported HIV cases has been reported in these groups.

Among the population of more than 105,000 prison inmates, about 3,500 have been found to have HIV/AIDS. Therefore, targeting the prison population with HIV counseling and testing, HIV education and prevention, linkages to care after release and follow-up in the community is an important part of the fight against the spread of HIV. According to the Department of Corrections, about 100 HIV-positive inmates leave Florida's prisons each month. The Pre-Release Planning Program provides five release planners to assist these men and women in preparing for release back to their communities by advocating services for them, including making appointments with county health departments for medical care and AIDS Drug Assistance Program services, and for case management services from local agencies. Inmates are released with 30 days of their medications and a copy of recent laboratory reports to facilitate a smooth transition to healthcare in the community to which they will return. Ex-offenders are offered follow-up services to help them maintain medical care for several weeks after release from prison.



* US Data are for 2008, as 2009 are not yet available.

The HIV epidemic is a public health crisis of unprecedented proportions that continues to grow at an alarming rate. The epidemic poses significant challenges to the goal of creating and maintaining high quality systems of care and support for persons living with HIV/AIDS. As the epidemic grows and as more people learn their health status, it is vital that we are able to link persons with health care and support services. The planning bodies involved in planning, advising and evaluating HIV/AIDS housing programs and services include:

- Fifteen regional Ryan White Part B HIV Care Consortia exist to support and make recommendations to facilitate the provision of coordinated, comprehensive health care and support services to people infected and affected by HIV/AIDS.
- Florida Community Planning Network, Patient Care Planning Group, is the statewide planning body.
- HOPWA advisory workgroup – membership includes statewide representation of rural and urban providers, consumers and Department of Health staff.

The Bureau of HIV/AIDS Patient Care Section is the operational unit within the DOH charged with the responsibility of procuring, managing and monitoring funds made available to provide primary medical care and supportive services, including housing assistance, to approximately 20,000 persons living with HIV disease. Persons who are in need of treatment and support services must meet eligibility requirements and reside in Florida.

The activities of the Patient Care Section are designed to provide and promote private, public and community-based care and support services to eligible persons living with HIV disease throughout Florida. A number of state and federally funded programs are available. Most of the services are provided by private, not-for-profit, community-based service organizations and facilities. The following programs provide services with both federal and state funding: The Ryan White Part B AIDS Drug Assistance Program (ADAP) and the AIDS Insurance Continuation Program (AICP); the HIV Care Consortia; County Health Department Patient Care Networks; Housing Opportunities for Persons With AIDS (HOPWA); and the Florida AIDS Health Fraud Task Force.

As the epidemic affects more persons in lower income and disadvantaged communities, a smaller portion will be financially self-sufficient, increasing the cost for care to state and local governments. This population most often experiences a loss of earnings due to disability which imposes a financial cost not only to the patient, but to society as well, when individuals can no longer perform productive work.

The Department of Health (DOH), as the Ryan White Part B and state HOPWA program grantee, has the following responsibilities:

- Ensuring enhancement of the health and well being of Floridians by ensuring access to HIV patient care and support services.
- Ensuring compliance with program requirements which include federal legislation and policies, OMB circulars and conditions of award.
- Fiscal administration of the federal and state programs for persons with HIV/AIDS
- Technical assistance regarding program and contract requirements to Florida's project sponsors and DOH field staff.
- Monitoring service providers.

Florida's HOPWA Program focuses on maintaining individuals in their own homes, or if already homeless, shifting persons to a more permanent living situation rather than on construction or renovating housing units. Participants are involved in developing an individualized plan for housing and supportive services. State HOPWA-funded services include case management, short-term rent, mortgage, and/or utility assistance, or if already homeless, emergency transitional housing services. By funding these services, the state is able to maximize the number of individuals that may receive assistance. Over the next year, it is estimated that 2,300 household units will be assisted through the HOPWA Program. Assistance is targeted and gives higher priority to persons with greater need (persons who are homeless or who have

very-low family incomes). For the purposes of caring for those infected with HIV/AIDS, the state includes Florida residents who are low-income (below 80% AMI) with documented HIV disease.

During the 2011 - 2015 program years, the Florida Department of Health, Bureau of HIV/AIDS Programs will continue to serve as the administrator of the State Formula HOPWA grant funds, as well as the Part B Base award and ADAP Earmark resources from the Ryan White HIV/AIDS Treatment and Modernization Act of 2006. Additionally, metropolitan areas will continue to receive direct allocations from the U.S. Department of Housing and Urban Development (HUD) and the Health Resources and Services Administration (HRSA) for the provision of similar services in those jurisdictions. The HIV/AIDS Program has a demonstrated history of providing, or ensuring the provision of, medical and supportive services for people with HIV, and is uniquely qualified to serve as the recipient of the State Formula HOPWA and Ryan White Part B Base and ADAP Earmark funds. The HIV/AIDS Program is also in a position to serve as a funding and reporting conduit between HUD and HRSA in order to increase program consistency and coordination between those two grant awards and federal entities.

FARMWORKERS AND MIGRANT FARMWORKERS

The second largest industry in Florida is agriculture. The labor force associated with this industry is vast – growers, food processors, transporters, and wholesalers. Integral to the success of the industry is the farmworker population responsible for harvesting a large share of the state’s numerous agricultural products. An estimated 114,846 farmworkers work in crop agriculture over the course of a year. Thirty-seven percent, or 42,413, are estimated to be migrant workers, and 63% or 74,433, are estimated to be seasonal workers. In general, a migrant worker will relocate his/her place of residence during the course of a growing season in order to follow the crops. A seasonal worker will remain in the same housing, though he/she may travel to different employers over a wide geographical area and work different crops during a season.

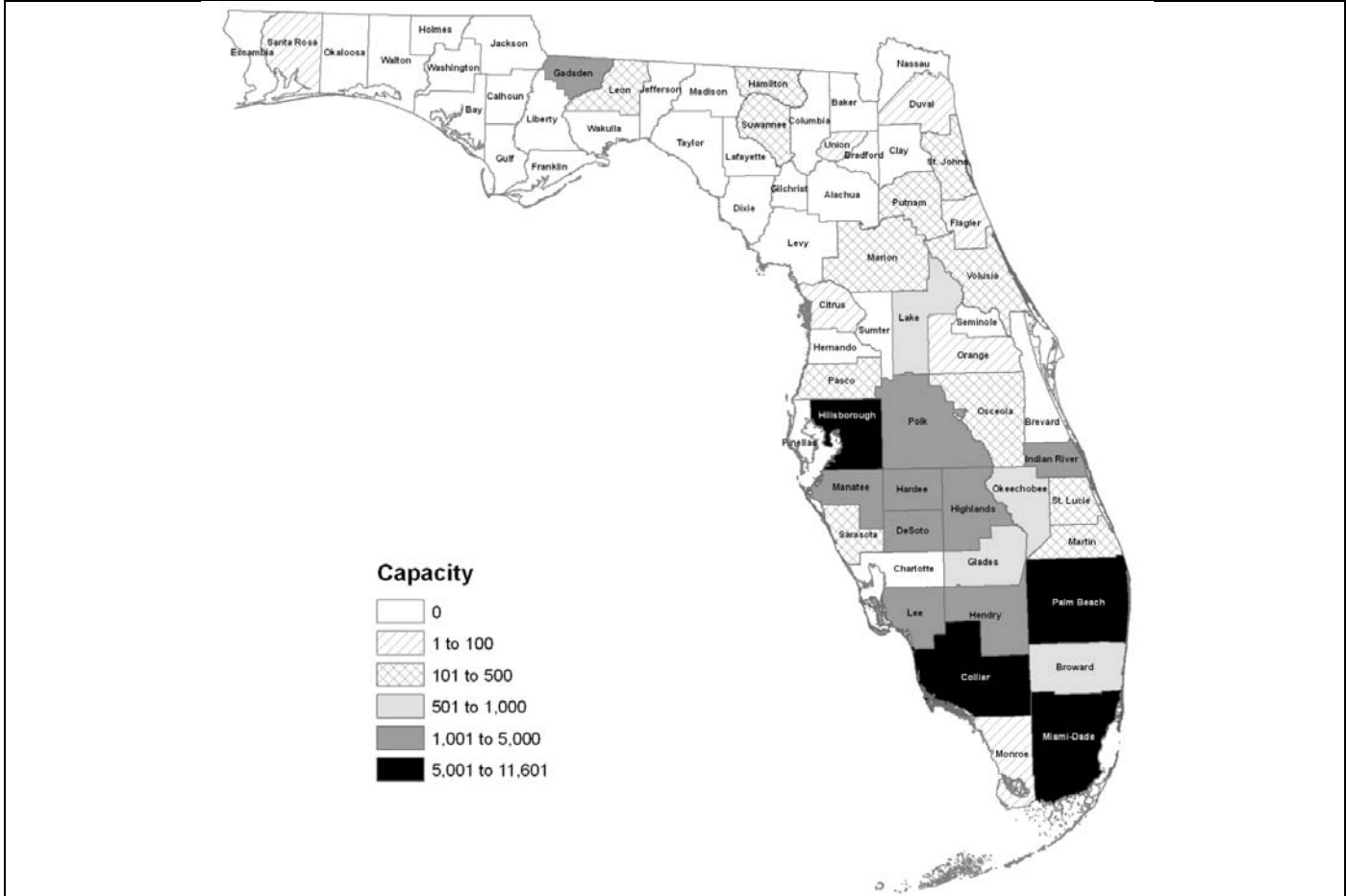
Farmworkers may be classified as accompanied or unaccompanied. Accompanied farmworkers are those living with a spouse, children, or parents, or minor farmworkers living with a sibling. An estimated 23% of migrant farmworkers and 57% of seasonal farmworkers are accompanied. In all, Florida has a total of 100,240 farmworkers households with 201,998 household members.³² While most farmworkers are Hispanic, a sizeable minority does not speak Spanish but a range of Indian dialects. Additionally, in some parts of Florida, 35% of farmworkers are from Haiti or other Caribbean islands. The annual income for a single farmworkers is approximately \$7,000, and for a farmworker family, \$10,000.³³ Table SN13 shows a map of Florida’s capacity for farmworkers by county, it also shows the household classifications.

³² The Need for Farmworker Housing in Florida, Shimberg Center for Housing Studies, 2010

³³ <http://www.hud.gov/local/fl/working/farmworker/commonquestions.cfm>

TABLE SN13: Farmworkers by County, 2008

Source: U.S. Bureau of Labor Statistics



| | Unaccompanied Worker Households | Accompanied Worker Households | Total Households | Unaccompanied Worker Household Members | Accompanied Worker Household Members | Total Household Members |
|-----------------|---------------------------------|-------------------------------|------------------|--|--------------------------------------|-------------------------|
| Migrant | 32,658 | 6,059 | 38,717 | 32,658 | 21,752 | 54,410 |
| Seasonal | 31,219 | 30,304 | 61,523 | 31,219 | 116,369 | 147,588 |
| Total | 63,877 | 36,363 | 100,240 | 63,877 | 138,121 | 201,998 |

Sources: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2008 and U.S. Department of Labor, National Agricultural Workers Survey, 2005-2008

Incomes and Affordable Rent Ranges for Farmworker Households

Unaccompanied migrant farmworkers fall most frequently into the lowest income groups, with 54% earning less than \$10,000 per year. Unaccompanied seasonal workers have somewhat higher incomes, with 78% earning \$10,000-25,000 per year and an additional 9% earning more than \$25,000 per year. Therefore, nearly 35% of all unaccompanied farmworkers need single-person units or beds with rents below \$333 per month, with an additional 32% in need of units with rents below \$500 per month. Accompanied farmworker households tend to have higher incomes than unaccompanied farmworkers. Among accompanied migrant workers, 7% earn less than \$10,000 per year, 57% earn \$10,000-25,000 per year, and 36% earn \$25,000 per year or more. Among accompanied seasonal worker households, 4% earn less than \$10,000 per year, 50% earn \$10,000-25,000 per year, and 46% earn \$25,000 per year or more.³⁴

³⁴ The Need for Farmworker Housing in Florida, Shimberg Center for Housing Studies, 2010

Many accompanied farmworker families also need housing units with rents well below the market rate, with 21% requiring units with rents of \$500 per month or less. However, 44% of accompanied farmworker families may be able to afford rents in the \$834 and above range.³⁵

The national farmworker population, including migrant farmworkers, is made up of several major "streams" of workers that migrate throughout the annual cycle and follow ripening crops. Florida is the home base for what is known as the Eastern Migrant Stream. Laborers in the Eastern Migrant Stream move northward through the season up through the mid-Atlantic and Atlantic seaboard states. Florida serves as the "home base" for much of farmworker population and many maintain residence in this state.

Farmworkers are defined in a variety of ways depending on agency and program requirements. For the Consolidated Plan, the definition employed by the National Agricultural Workers Survey (NAWS) of the United States Department of Labor (USDOL) is used. NAWS began surveying farmworker demographics and conditions in 1988. NAWS is conducted nationally and provides the only comparative source of farmworker statistics. For the purposes of NAWS and for this plan, "farmworker" means those who worked in crop agriculture over the previous twelve-month period. This definition includes almost all farmworkers in crop agriculture, including field packers and supervisors, and those simultaneously holding nonfarm jobs. It excludes secretaries, mechanics and beef, poultry, fish and livestock production.

Following the NAWS, "migrant farmworker," as a subpopulation of farmworker, means those who travel more than 75 miles to obtain a job in United States agriculture and/or leave an area once a crop has been harvested. More specific programmatic definitions require such features as "spends a night away from home." Providing a distinction between farmworkers and the subcategory of migrant farmworkers is important since housing demands differ between these populations and the provision of housing for migrant populations tends to be more problematic than for more "settled" farmworkers.

Needs Assessment

Statistics and Estimates

Estimates for farmworkers working in crop agriculture range from a low of 135,000 under the Florida Housing Finance Corporation needs assessments, to 286,725 by the U.S. Department of Health and Human Services (DHHS) estimates. State HUD offices have used the higher estimates in recent publications. Evidence suggests that in some parts of the state the actual farmworker population estimates, particularly the migrant population, are higher than DHHS estimates.

All estimates use the results of the NAWS survey in assigning relative weight (geographical distribution) and describing demographic characteristics of the farmworker population. Since need far exceeds capacity, the NAWS data is more important in policy development and implementation than exact estimates of total farmworker population. Consequently, the state will continue to use lower range estimates for the purposes of housing program design and needs assessment. Larsen estimates place the total number of farmworkers at 194,817 and the total farmworker household members at 286,725.

Supply Estimates for Farmworker Housing

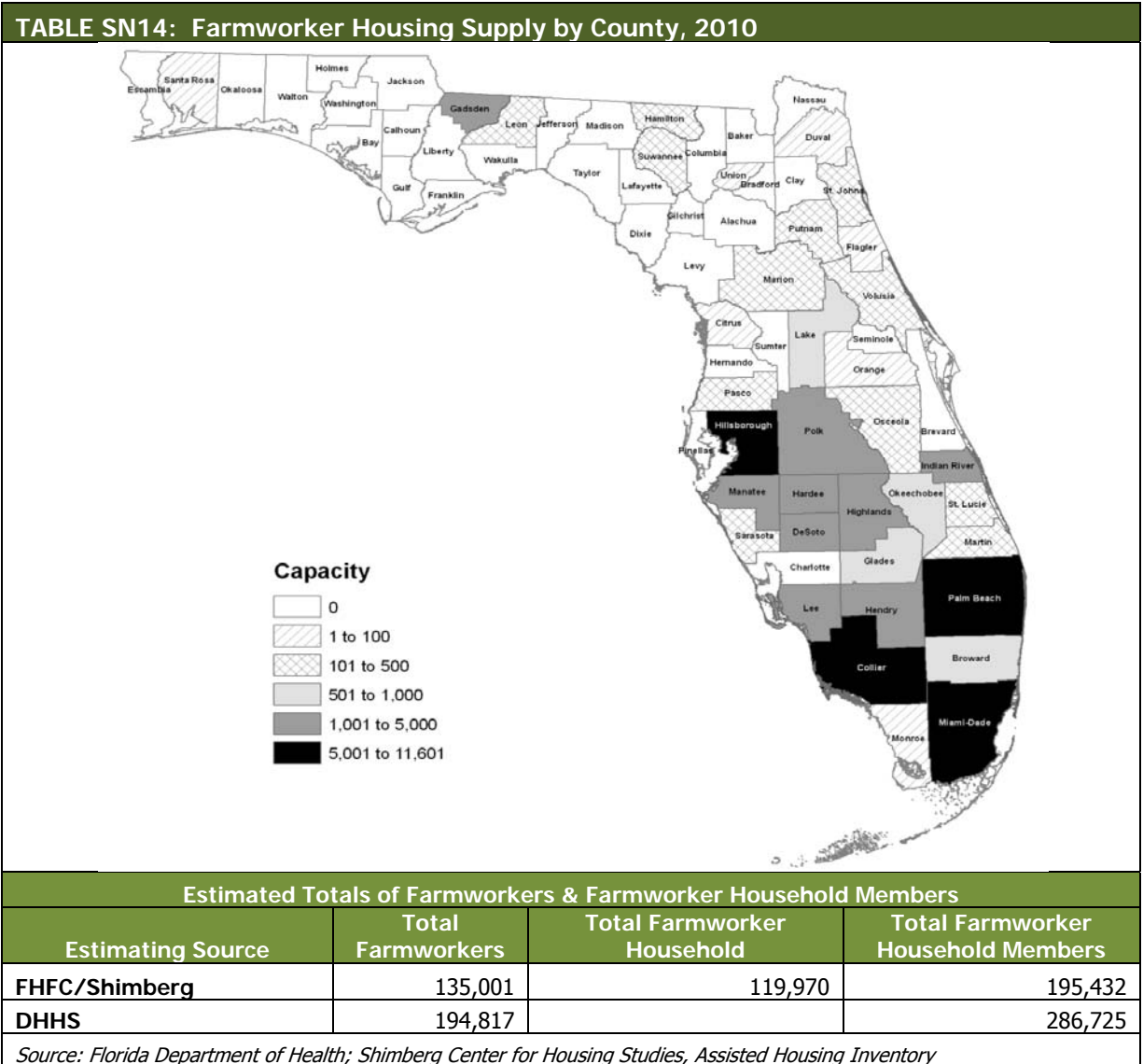
There are a variety of farmworker housing opportunities in Florida, from government-regulated, public-subsidized, to private. Three types of government-sanctioned or subsidized housing exist:

- Farmworker camps designed to accommodate unaccompanied workers. These camps are licensed by the Florida Department of Health. According to the total number of beds for farmworker camps, the capacity in 2009 was 33,409 beds. The facilities are privately owned and do not, typically, receive government farmworker housing subsidies or funding assistance.
- USDA Rural Development Section 514 and Section 516 housing for farmworker families. The total

³⁵ Ibid.

number in Florida is 7,567 units.

There are an estimated 63,677 beds for farmworkers and household members in these categories. In addition, the private sector provides units for farmworkers. Unfortunately, while most of the units can be considered as meeting certain basic standards, according to a national survey conducted by the Housing Assistance Council, farmworkers and their families face serious housing problems including cost, overcrowding, and poor housing condition. Table SN14 shows farmworker housing supply by county and total household members.



Need Estimates for Farmworker Housing

The total statewide gap between farmworker housing capacity and the number of farmworkers and their household members is 110,506. The total gap between the number of single worker beds needed and the number of unaccompanied farmworkers is 28,698 beds. Nine counties have an unmet need for single worker housing exceeding 1,000 beds: Gadsden, Hillsborough, Lake, Manatee, Miami-Dade, Orange, Polk, St. Lucie, and Volusia. The total gap between the number of multifamily units and the number of accompanied farmworker households is 27,790 units. The eight counties with unmet need for multifamily

farmworker units exceeding 1,000 units are Hendry, Hillsborough, Manatee, Miami-Dade, Orange, Palm Beach, Polk, and St. Lucie.³⁶

SPECIAL NEEDS – MENTAL HEALTH FACILITIES AND SERVICES

The Florida Department of Children and Families, Mental Health Program Office, serves as the administrator of the federal Community Mental Health Services Block Grant. Although not specifically designated for homeless, the Community Mental Health Services Block Grant and State General funds also provide housing and services to persons who are homeless with serious mental illness. Florida's system of care serves individuals and families at-risk for or challenged by mental illnesses and, when present, co-occurring substance use disorders. It is organized in three broad program areas:

- Adult Community Mental Health – This program includes a range of outpatient clinical and support services (typically provided through community mental health centers), and residential care such as crisis stabilization units, short-term residential treatment facilities, and residential treatment facilities. These services are designed to reduce the occurrence, severity, duration and disabling aspects of mental, emotional and behavioral disorders, and promote individuals' progress toward recovery and safe and productive community living.
- Children's Mental Health – This program provides an array of in-home and community based outpatient services, crisis services and residential care, including residential treatment centers, Therapeutic Foster Care and Therapeutic Group Homes provided through joint Medicaid and Mental Health Program contracts with vendors. The program also provides coordination and management of the Juvenile Incompetent to Proceed (JITP) program and an intensive behavioral health program for children enrolled in the State Children's Health Insurance Program (SCHIP)-Title XXI. These services are designed to build resilience and to prevent or reduce the occurrence, severity, duration and disabling aspects of children's mental and emotional disorders.
- Civil and Forensic State Mental Health Treatment Facilities – This program comprises the most restrictive and intensive level of care available to individuals age 18 and older who meet civil or forensic admission and commitment criteria, pursuant to Chapters 394 and 916, F.S. Available services include psychiatric assessment and treatment with psychotropic medication, health care services, individual and group therapy, individualized service planning, competency restoration training and assessment, vocational and educational services, addiction services, rehabilitation therapy and enrichment activities. These services are essential to the Department's mission to reduce psychiatric symptoms and help persons with mental illnesses acquire and use the skills and supports necessary to live successful and satisfying lives in their communities. Florida also provides services to individuals who meet criteria for involuntary civil commitment of sexually violent predators, pursuant to Chapter 394, Part V, F.S. Services provided include assessment and evaluation of referrals, recommendations for commitment or release, and treatment for persons detained or committed.

Community Mental Health Service Data

Table SN15 below provides data on services provided to adults served in community mental health programs during the first 10 months of FY 2007-08 (July 1, 2007 through April 30, 2008). It shows the total number of adults served and service units purchased with state general revenue, Medicaid, and/or local match per cost center.

³⁶ The Need for Farmworker Housing in Florida, Shimberg Center for Housing Studies, 2010

| TABLE SN15: Community Mental Health Service Data | | | | |
|---|------------------|----------------------|-----------------------|-------------------------|
| Cost Center | Unit Type | Service Units | Persons Served | Units Per Person |
| Crisis Stabilization | days | 192,109 | 29,710 | 6.47 |
| Day/Night | days | 49,963 | 1,090 | 45.84 |
| Inpatient | days | 23,337 | 2,581 | 9.04 |
| Residential Level 1 | days | 23,297 | 325 | 71.68 |
| Residential Level 2 | days | 80,455 | 955 | 84.25 |
| Residential Level 3 | days | 43,091 | 351 | 122.77 |
| Residential Level 4 | days | 143,088 | 841 | 170.14 |
| Room & Board w/Supervision, level 1 | days | 19,020 | 194 | 98.04 |
| Room & Board w/Supervision, level 2 | days | 86,120 | 636 | 135.41 |
| Room & Board w/Supervision, level 3 | days | 80,698 | 462 | 174.67 |
| Sheltered Employment | days | 776 | 12 | 64.67 |
| Short Term Residential Treatment | days | 52,104 | 2,044 | 25.49 |
| Supported Employment | hours | 37,623 | 1,568 | 23.99 |
| Supported Housing | hours | 41,193 | 2,009 | 20.50 |

Source: Florida Community Health Services Block Grant Program

Persons with serious mental illness in state operated psychiatric hospitals have housing considered as a part of overall treatment planning and in their pre-discharge plans. Coordination between hospital discharge planners and the local Community Mental Health Center, where the person's treatment will be continued on an outpatient basis, is mandated, including planning for housing needs. Private providers of housing and supportive services to clients will continue to seek federal funds under the HUD Section 811 Supportive Housing for the Disabled and will seek new federal funding opportunities, such as the Section 8 Mainstream Voucher program for Persons with Disabilities, and other new federal initiatives.

FLORIDA SUPPORTIVE HOUSING NEEDS ASSESSMENT

It is increasingly common for people who have disabilities or other special needs (e.g. elderly or persons with HIV/AIDS) to successfully live in homes of their own in the community. In addition to decent, safe, affordable and accessible housing, these individuals need access to supportive services. The availability of supportive housing for chronically homeless individuals, many who have special needs, is the key to ending chronic homelessness. This emphasis is based on evidence that suggests that targeting those defined as chronic homeless and moving them as quickly as possible to permanent housing reduces overall homeless rates. This policy shift will only be successful to the extent that adequate resources are allocated for supportive housing and services.

National supportive housing organizations use federal Supplemental Security Income (SSI) as the best indicator for the income of people in need of supportive housing. The publication, Priced Out In 2008, is an analysis of housing affordability across the nation for individuals receiving SSI benefits. The 2008 American Community Survey (ACS) data from the U.S. Census reported 209,000 households in Florida with one or more persons receiving SSI. In 2008, the SSI monthly payment in Florida was \$637, about 19.1% of the median one-person household income. The percentage of area median income (AMI) represented by SSI varied across Florida depending on location. Of the metropolitan statistical area (MSAs) in Florida, SSI as a percentage of median income was lowest in the Fort Lauderdale MSA, at 15.3 percent, and highest in the Ocala MSA, at 22.4 percent. The percentage was higher for all non-metropolitan areas combined—24.1 percent. At these SSI levels, people in need of supportive housing cannot afford even modestly priced homes without housing assistance. Table SN16 shows the Florida SSI benefit, the SSI benefit as a percentage of the AMI for the MSA, and how much of the benefit needed to rent a 1 bedroom and efficiency apartment at fair market rent. In many areas, over 100% of the SSI benefit is needed to rent.

| TABLE SN16: Florida Supportive Housing Needs Assessment | | | | |
|--|----------------------------|----------------------------|-----------------------------|--------------------------------|
| Metropolitan Statistical Area | SSI Monthly Payment | % SSI for 1 Bedroom | % SSI for Efficiency | SSI % for Median Income |
| Baker County | \$637 | 81.5% | 58.9% | 20.0% |
| Bradenton/Sarasota/Venice | \$637 | 138.1% | 126.2% | 18.3% |
| Cape Coral/Fort Myers | \$637 | 135.6% | 125.6% | 18.2% |
| Deltona/Daytona Beach/Ormond Beach | \$637 | 113.0% | 96.7% | 20.9% |
| Fort Lauderdale | \$637 | 171.4% | 153.4% | 15.3% |
| Fort Walton Beach/Crestview/Destin | \$637 | 113.8% | 97.2% | 17.3% |
| Gainesville | \$637 | 108.6% | 98.4% | 19.3% |
| Jacksonville | \$637 | 122.3% | 107.5% | 17.1% |
| Lakeland/Winter Haven | \$637 | 106.9% | 96.9% | 21.5% |
| Miami/Miami Beach/Kendall | \$637 | 149.6% | 132.2% | 18.1% |
| Naples/Marco Island | \$637 | 156.2% | 136.3% | 15.6% |
| Ocala | \$637 | 100.2% | 97.2% | 22.4% |
| Orlando/Kissimmee | \$637 | 135.5% | 124.5% | 18.5% |
| Palm Bay/Melbourne/Titusville | \$637 | 115.4% | 94.3% | 17.8% |
| Palm Coast | \$637 | 119.6% | 103.8% | 19.7% |
| Panama City/Lynn Haven | \$637 | 105.7% | 100.2% | 20.3% |
| Pensacola/Ferry Pass/Brent | \$637 | 106.8% | 98.1% | 19.5% |
| Port St. Lucie | \$637 | 113.5% | 113.2% | 18.2% |
| Punta Gorda | \$637 | 106.1% | 101.3% | 20.8% |
| Sebastian/Vero Beach | \$637 | 112.6% | 93.2% | 19.2% |
| Tallahassee | \$637 | 113.5% | 102.0% | 17.6% |
| Tampa/St. Petersburg/Clearwater | \$637 | 122.8% | 110.7% | 19.3% |
| Wakulla County | \$637 | 104.1% | 95.8% | 21.2% |
| West Palm Beach/Boca Raton | \$637 | 172.1% | 146.9% | 15.8% |
| Non-Metropolitan Areas | \$637 | 93.6% | 84.1% | 24.1% |
| Statewide | \$637 | 133.1% | 119.0% | 19.1% |
| <i>Source: Priced Out in 2008</i> | | | | |

The greatest unmet need for affordable housing in Florida is in the group of extremely low-income households (those with incomes at or below 30% of the area median income). In 2010, there were 7,573,464 households in Florida. Of these, 38% earn below 80% of the area median household income (AMI). A total of 800,114 households fall into the extremely low income category (at or below 30% of AMI). These comprise 11% of the total number of households in the state.

| TABLE SN17: Florida Households by Tenure and Household Income, 2010 | | | | |
|---|---------------|--------------|--------------|----------------|
| Households | Renter | Owner | Total | Percent |
| 120+% AMI | 505,153 | 2,561,624 | 3,066,777 | 40% |
| 80.01-120% AMI | 454,823 | 1,122,165 | 1,576,988 | 21% |
| 50.1-80% AMI | 486,298 | 838,173 | 1,324,471 | 17% |
| 30.1-50% AMI | 344,601 | 460,513 | 805,114 | 11% |
| 0-30% AMI | 437,397 | 362,717 | 800,114 | 11% |
| Total | 2,228,272 | 5,345,192 | 7,573,464 | 100% |
| <i>Source: Shimberg Center for Housing Studies, Affordable Housing Needs Assessment</i> | | | | |

The extremely low-income population with special needs is illustrated in the case of persons with disabilities. For example, there are a total of 258,612 extremely low-income households in Florida that have at least one person with disabilities; 171,083 of these households have a severe cost burden exceeding 50 percent.

Summary

Despite overwhelming evidence of the need for supportive housing, both among the chronic homeless population and the general population at large, quantitative data is difficult to find. In some cases, as in

the research funded by the state in partnership with other organizations, a national measure was used (the number of persons receiving SSI benefits) as a proxy for the income of people in need of supportive housing. The local homeless coalitions in Florida identified affordable housing as a critical need. Permanent supportive housing, emergency shelters, permanent housing, and transitional housing were also identified as needs. Data from the HUD's Worst Case reports and other recent research clearly demonstrates a serious need for supportive housing.

Population Requiring Supportive Housing

In 2010, the Florida Supportive Housing Coalition published a new report "Common Sense – Preventing & Reducing Homelessness, A Strategic Plan to Provide Supportive Housing Throughout Florida." The report details successes to date including:

- The Florida Housing Finance Corporation (FHFC) instituted several rule changes to facilitate the increased production of housing for the state's most vulnerable households.
- The FHFC and the Florida Department of Children and Families (DCF) are working together to link persons receiving services funded by supportive services providers to affordable housing units produced through FHFC's programs.

Strategies recommended by "Common Sense:"

- Require that developments funded through state programs must use universal design; Florida Housing has established required and optional visitability and universal design features for its multifamily and single family programs.
- Require increased enforcement of compliance with Fair Housing, Section 504 and ADA regulations and design standards.
- Identify best practices for amending tenant eligibility requirements for special needs populations, such as background and credit checks, and advocate for replication in housing developments funded through state programs.
- Identify state laws and regulations that act as barriers to accessing and/or developing supportive housing; advocate for removal of barriers.
- Define a mechanism to capture and quantify data as to the needs for supportive housing.
- Work with non-traditional partners to promote linking housing with services.
- Require special needs populations to be included in the tri-annual rental market study conducted by the FHFC.

Florida has made significant strides in addressing the service needs of its homeless population primarily because of the federal Projects for Assistance in Transition from Homelessness (PATH) grant program. When the PATH was first implemented in Florida, only eight areas of the state – those with, at the time, the highest concentration of homeless populations – participated in the PATH program. Today, however, there are 22 PATH projects in the state, with at least one project located in each of the Department's local service areas. This federal initiative is complemented by the Department's Office on Homelessness and the local, grassroots collaboration that takes place between the Department and the homeless coalitions throughout the state. Without this collaboration, Florida would not have an accurate estimate of the number of homeless people on any given night. Local partnerships ensure targeted efforts to access all available resources as well as participation in the numerous Continuum of Care plans developed throughout the state.

| SPECIAL NEEDS PROGRAMS MATRIX | | | | | | | |
|--|--|----------------------------------|----------------------------------|------------------------------|-----------------------------|-------------------------------------|--|
| Key # | Type and Program Name | Persons with Disabilities | Elderly and Frail Elderly | Farmworker Population | People with AIDS/HIV | Victims of Domestic Violence | Persons Experiencing Homelessness |
| <i>Housing and Utilities</i> | | | | | | | |
| 1 | Farm Labor Housing Loan and Grant Program | | | X | | | |
| 2 | Housing Opportunities for Persons with AIDS (HOPWA) | | | | X | | |
| 3 | Emergency Home Energy Assistance for the Elderly Program (EHEAP) | | x | | | | |
| 4 | Low Income Home Energy Assistance Program (LIHEAP) | x | x | | x | x | |
| 5 | State Apartment Incentive Loan (SAIL) | x | x | x | | x | x |
| 6 | HOME Investment Partnerships Program (HOME) | x | x | x | | x | x |
| 7 | Low Income Housing Tax Credits (LIHTC) | x | x | x | | x | x |
| 8 | Multifamily Mortgage Revenue Bonds (MMRB) | x | x | x | | x | x |
| 9 | State Housing Initiatives Partnership (SHIP) | x | x | x | x | x | x |
| 10 | Homeownership Pool Program (HOP) | x | x | x | | x | |
| 11 | First Time Homebuyer Program (FTHB) | x | x | x | | x | |
| 12 | Elderly Housing Community Loan (EHCL) | X | x | | | | |
| 13 | Community Development Block Grant (CDBG) | x | x | | x | x | |
| 14 | Link Up Florida and Lifeline Assistance Programs | x | x | | x | x | |
| 15 | Emergency Financial Assistance for Housing Program (EFAHP) | x | x | x | x | x | x |
| 16 | Weatherization Assistance Program (WAP) | x | x | x | x | x | |
| 17 | Community Services Block Grant (CSBG) | x | x | x | x | x | |
| 18 | Family Violence Prevention and Services Act Program (FVPSA) | | | | | x | |
| 19 | Emergency Solutions Grant (ESG) | | | | | | x |
| 20 | Homeless Prevention and Rapid Re-housing Program | | | | | | x |
| 21 | Homeless Housing Assistance Grant | | | | | | x |
| 22 | Challenge Grant | | | | | | x |
| 23 | Homeless Continuum of Care | | | | | | x |
| <i>Job Training and Education</i> | | | | | | | |
| 24 | Senior Community Service Employment Program (SCSEP) | | x | | | | |
| 25 | Vocational Rehabilitation (VR) | X | | | | | |
| 26 | Community Services Block Grant (CSBG) | x | x | x | | x | |
| 27 | Free Appropriate Public Education (FAPE) | x | | | | x | |
| 28 | Florida High School/High Tech | X | | | | | |

| | | | | | | | |
|-------------------------|--|----------------------------------|----------------------------------|------------------------------|-----------------------------|-------------------------------------|--|
| | Program (HS/HT) | | | | | | |
| 29 | National Farmworker Jobs Program (NFJP) | | | x | | | |
| 30 | Family Violence Prevention and Services Act (FVPSA) | | | | | x | |
| Health Care | | | | | | | |
| 31 | Medicare | x | x | | x | | |
| 32 | Medicaid | x | x | x | x | x | |
| 33 | Community Health Centers (CHC) | X | X | X | X | x | |
| 34 | AIDS Drug Assistance Program (ADAP) | | | | X | | |
| 35 | AIDS Insurance Continuation Program (AICP) | | | | X | | |
| 36 | Consumer Directed Care Plus (CDC+) | x | x | | x | | |
| 37 | Long Term Care Community Diversion Program (Diversion) | x | x | | x | | |
| 38 | Community Services Block Grant (CSBG) | x | x | x | x | x | |
| 39 | Medically Needy Program | x | | | | | |
| 40 | Home and Community Based Supportive Services (HCBS) | | x | | | | |
| 41 | Children's Medical Services (CMS) | x | | | | | |
| Economic Support | | | | | | | |
| 42 | Community Services Block Grant (CSBG) | x | x | x | x | x | |
| Key # | Type and Program Name | Persons with Disabilities | Elderly and Frail Elderly | Farmworker Population | People with AIDS/HIV | Victims of Domestic Violence | Persons Experiencing Homelessness |
| 43 | Supplemental Security Income (SSI) | x | x | | x | x | |
| 44 | Social Security Disability Insurance Program (SSDI) | x | | | x | x | |
| 45 | TANF Domestic Violence Diversion Program | | | | | x | |
| Nutrition | | | | | | | |
| 46 | Supplemental Nutrition Assistance Program (SNAP) | x | x | x | x | x | |
| 47 | SUNCAP | x | x | | x | x | |
| 48 | Adult Care Food Program (ACFP) | x | x | | x | | |
| 49 | Community Services Block Grant (CSBG) | x | x | x | x | x | |
| 50 | Food Assistance Program | x | x | x | x | x | |
| 51 | Elder Farmers Market Nutrition Program (Elder/FMNP) | | x | | | | |
| Transportation | | | | | | | |
| 52 | Elderly Individuals and Individuals with Disabilities (Section 5310) | x | x | | x | | |
| 53 | Job Access and Reverse Commute (JARC) Sec 5316 | x | x | x | x | x | |
| 54 | New Freedom (Section 5317) | | x | | x | | |
| 55 | Community Services Block Grant (CSBG) | x | x | x | x | x | |
| 56 | Home and Community Based Supportive Services | | x | | | | |

SPECIAL NEEDS PROGRAMS MATRIX KEY

HOUSING AND UTILITIES

1. Farm Labor Housing Loan and Grant Program

The U.S. Department of Agriculture, Office of Rural Development, provides capital financing for the development of housing for domestic farm laborers. Loans are made to farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farmworkers. Grants are made to farmworker associations, nonprofit organizations, Indian tribes, and public agencies. Funds may be used in urban areas for nearby farm labor. These loans and grants are provided to buy, build, improve, or repair housing for farm laborers, including persons whose income is derived from aquaculture and those engaged in on-farm processing. Funds can be used to purchase a site or leasehold interest in a site, construct housing, day care facilities, or community rooms, to pay fees to purchase durable household furnishings and to pay construction loan interest.

Web: http://www.rurdev.usda.gov/rhs/mfh/brief_mfh_flh.htm

Phone: (352) 338-3482

2. Housing Opportunities for Persons with AIDS Program (HOPWA)

With funding from the U.S. Department of Housing and Urban Development, the Florida Department of Health, HOPWA program, provides short-term interventions that help maintain stable living environments for eligible low-income households who are experiencing a financial crisis as a result of issues arising from their HIV/AIDS condition. The program seeks to foster long-term solutions to housing problems for clients receiving time-limited short-term housing assistance. The short-term assistance is a type of prevention that is intended to reduce the risk of homelessness, and, along with other HOPWA efforts improve access to health care and other needed support. The program's goal involves efforts to restore client self-sufficiency and future independence from the need for housing support.

Web: http://www.doh.state.fl.us/Disease_ctr/aids/care/hopwa.html

Phone: (850) 245-4300

3. Emergency Home Energy Assistance for the Elderly Program (EHEAP)

This program is funded by the U.S. Department of Health and Human Services, and administered by the Florida Department of Elder Affairs (DOEA) through a sub-contract agreement with the Florida Department of Community Affairs. The Emergency Home Energy Assistance for the Elderly Program assists low-income households with at least one person aged 60 or older when the households are experiencing a home energy emergency. A home energy emergency may result from a delinquent utility bill, disconnect notice or complete disconnect of utilities. Client households may be eligible for two benefits per calendar year: One in the heating season (October 1 – March 31) and one benefit in the cooling season (April 1 – September 30). As of 2010, the maximum benefit is currently \$600.00.

Web: <http://elderaffairs.state.fl.us/english/eheap.php>

Phone: 1-800-963-5337

4. Low Income Home Energy Assistance Program (LIHEAP)

The Low Income Home Energy Assistance Program (LIHEAP) is funded annually by the U.S. Department of Health and Human Services and is administered by the Florida Department of Community Affairs (DCA). The program serves to assist low-income households in meeting their immediate home energy needs and strives to keep families safe and healthy in their homes. The Florida Department of Community Affairs contracts with a network of local governments and non-profit agencies, including Community Action Agencies (CAA), throughout the state to manage the program.

Web: <http://www.floridacommunitydevelopment.org/CommunityAssistanceContactList.pdf>

Phone: (850) 488-7541

5. State Apartment Incentive Loan (SAIL)

Through the Florida Housing Finance Corporation, SAIL provides low-interest loans on a competitive basis to affordable rental housing developers each year. SAIL dollars are available to individuals, public

entities, not-for-profit or for-profit organizations that propose the construction or substantial rehabilitation of multifamily units affordable to very low-income individuals and families. Beginning with the 2011 application cycle, universal design features will be required for new construction projects³⁷. Special consideration is given to properties that target specific demographic groups such as the elderly, the homeless, farmworkers and commercial fishing workers.

Web: http://apps.floridahousing.org/StandAlone/FHFC_ECM/ContentPage.aspx?PAGE=0173

Phone: (850) 488-4197

6. HOME Investment Partnerships Program (HOME)

The U.S. Department of Housing and Urban Development allocates funds for HOME among eligible State and local governments to expand the supply of decent, safe, sanitary, and affordable housing, with primary attention to rental housing, for very low-income and low-income families. In Florida, the state's allocation is administered by the Florida Housing Finance Corporation. HOME provides non-amortizing, low-interest rate loans to developers of affordable housing who acquire, rehabilitate or construct housing for low-income families. Loans are offered through Florida Housing's annual Universal Cycle at the simple interest rate of 0% to non-profit applicants and 1.5% to for-profit applicants. Florida Housing's HOME program is designed for smaller developments.

Web: <http://www.floridahousing.org/Home/Developers/MultifamilyPrograms/HOME/default.htm>

Phone: (850) 488-4197

7. Low Income Housing Tax Credits (LIHTC)

Through the U.S. Department of Housing and Urban Development, the LIHTC Program is an indirect Federal subsidy used to finance the development of affordable rental housing for low-income households. In Florida, the LIHTC program is administered by the Florida Housing Finance Corporation. The competitive (9%) and non-competitive (4%) Low Income Housing Tax Credit program provides for-profit and non-profit organizations with equity based on a dollar-for-dollar reduction in federal tax liability for investors in exchange for the acquisition, rehabilitation and new construction of affordable rental housing. Special consideration is given to properties that target specific demographic groups, such as the elderly, the homeless and farmworkers. Consideration also is given to properties that target specific geographic areas, such as the Florida Keys, rural areas and urban infill areas. Beginning with the 2011 application cycle, which includes LIHTC, universal design features are required for new construction projects.

Web: <http://www.hud.gov/offices/cpd/affordablehousing/training/web/lihtc/>

Phone: (850) 488-4197

8. Multifamily Mortgage Revenue Bonds (MMRB)

The Multifamily Mortgage Revenue Bond (MMRB) program uses both taxable and tax-exempt bonds to provide below market rate loans to non-profit and for-profit developers who set aside a certain percentage of their apartment units for low-income families. Proceeds from the sale of these bonds are used to construct, or acquire and rehabilitate, multifamily rental properties. The MMRB program's application scoring and ranking criteria encourage increased set-asides for low-income households. Special consideration is given to properties that target specific geographic areas.

Web: http://apps.floridahousing.org/StandAlone/FHFC_ECM/ContentPage.aspx?PAGE=0172

Phone: (850) 488-4197

9. State Housing Initiatives Partnership (SHIP)

The State Housing Initiatives Partnership (SHIP) program provides funds to local governments on a population-based formula as an incentive to produce and preserve affordable housing for very low-, low-, and moderate-income families. These funds are derived from the collection of documentary stamp tax revenues, which are deposited into the Local Government Housing Trust Fund. SHIP funds are distributed on an entitlement basis to all 67 counties and 52 Community Development Block Grant (CDBG)

³⁷ SAIL was not funded in 2009 and 2010 due to state budget shortfalls, it is possible that this will also be the case in 2011.

entitlement cities in Florida. The minimum allocation per county is \$350,000. SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling. Each participating local government may use up to 10% of its SHIP funds for administrative expenses.

Web: <http://www.floridahousing.org/Home/HousingPartners/LocalGovernments/>

Phone: (850) 488-4197

10. Homeownership Pool Program (HOP)

The HOP program is a noncompetitive and on-going program where Developers reserve funds for eligible homebuyers to provide down payment assistance to the homebuyers on a first-come, first-served basis. The HOP Program is available to non-profit and for-profit organizations, Community Housing Development Organizations (CHDOs), counties and eligible municipalities that are recipients of SHIP funding and the United States Department of Agriculture - Rural Development (USDA-RD). HOP funds are primarily available for the construction of new homes; however, they may also be used for substantial rehabilitation by eligible members who are recipients of SHIP funding.

Web: <http://www.floridahousing.org/Home/Developers/HomeownershipPrograms/HOP/>

Phone: (850) 488-4197

11. First Time Homebuyer Program (FTHB)

Florida Housing's First Time Homebuyer (FTHB) program offers 30-year, fixed-rate first mortgage loans originated by trained and approved lenders throughout the State of Florida. The program is offered to all borrowers who meet income, purchase price and other program guidelines, and can otherwise qualify for a loan. Borrowers who qualify for this first mortgage program are automatically qualified for one of Florida Housing's down payment assistance programs.

Web: http://apps.floridahousing.org/StandAlone/FHFC_ECM/ContentPage.aspx?PAGE=0045

Phone: (850) 488-4197

12. Elderly Housing Community Loan (EHCL)

The EHCL program provides loans of up to \$750,000 to developers that are making substantial improvements to housing for the elderly. These funds are available for the purpose of preservation, sanitation or improvements required by federal, state or local regulation codes, or life safety or security related improvements. Eligible applicants are any person(s) or entity(ies), public or private, for-profit or nonprofit organizations that provide housing for the elderly.

Web: <http://www.floridahousing.org/Home/Developers/MultifamilyPrograms/EHCL/>

Phone: (850) 488-4197

13. Community Development Block Grant (CDBG)

The Community Development Block Grant Program is a federal program that provides funding for housing and community development. In 1974, Congress created the program by passing the Housing and Community Development Act, Title I. The national objectives of the program are to benefit low- and moderate-income persons, prevent or eliminate slum or blight and address urgent community development needs. The program, administered and funded by the U.S. Department of Housing and Urban Development, consists of two components; the Entitlement program, which provides funds directly to urban areas, and the Small Cities program which provides funds to states for distribution to rural areas.

The Department of Community Affairs (DCA) administers Florida's Small Cities Community Development Block Grant Program. This is a competitive grant program that awards funds to rural areas. Florida received approximately \$28 million annually. Funding must primarily benefit low or moderate income persons. Examples of such projects include: housing rehabilitation for low income households, improvements to water and sewer systems that serve low and moderate income neighborhoods, infrastructure for business development that will result in jobs for low and moderate income persons.

Web: <http://www.floridacommunitydevelopment.org/cdbg/>

Phone: (850) 487-3644

14. Link-Up Florida and Lifeline Assistance Programs

Through the Florida Department of Children and Families, the Link-Up and Lifeline Assistance Program Florida is designed to make telephone service affordable to low-income customers in the State of Florida. Link-Up Florida gives a 50% rebate in the telephone hook-up charge (up to \$30.00). Lifeline Assistance gives a \$13.50 credit per month on local phone bills. Over a year's time, that is a savings of \$162.00.

Web: <http://www.psc.state.fl.us/utilities/telecomm/lifeline/>

Phone: 1-800-342-3552

15. Emergency Financial Assistance for Housing Program (EFAHP)

Under the Florida Department of Children and Families, EFAHP pays up to \$400.00 one time per year for overdue rent or mortgage payments, or for a security deposit for a household that is homeless, being evicted, or whose housing has been damaged by fire, hurricane or other natural disaster.

Web: <http://www.dcf.state.fl.us/programs/homelessness/efahp2010.shtml>

Phone: (850) 922-4691

16. Weatherization Assistance Program (WAP)

The Weatherization Assistance Program (WAP) is funded annually by the U.S. Department of Energy and may also receive funding from the US Department of Health and Human Services. The program is administered by the Florida Department of Community Affairs and enables low-income families to permanently reduce their energy bills by making their homes more energy efficient. The Florida Department of Community Affairs offers funding to existing provider agencies consisting of community action agencies, local governments and non-profit agencies throughout the state to provide specific program services for low-income families of Florida. WAP provider agencies utilize the most advanced technologies and testing protocols available in the housing industry in addressing energy efficiency in residential dwellings.

Web: <http://www.floridacommunitydevelopment.org/CommunityAssistanceContactList.pdf>

Phone: (850) 488-7541

17. Community Services Block Grant (CSBG)

The Community Services Block Grant (CSBG) is funded annually by the U.S. Department of Health and Human Services and is administered by the Florida Department of Community Affairs. The funds are directed to programs that alleviate the causes and conditions of poverty and foster self-sufficiency within the community. The Florida Department of Community Affairs contracts with local governments and non-profit agencies throughout the state to manage the program. The program provides vital housing services, including budget counseling, emergency rent and mortgage assistance, and homeless prevention programs.

Web: <http://www.floridacommunitydevelopment.org/CommunityAssistanceContactList.pdf>

Phone: (850) 488-7541

18. Family Violence Prevention and Services Act (FVPSA)

The Family Violence and Prevention Services Act Program is administered from within the Family and Youth Services Bureau of the U.S. Department of Health and Human Services. The Florida Department of Children and Families administers Florida's funding. The FVPSA Program funds life saving emergency shelters, crisis lines, counseling, and victim assistance.

Web: <http://www.dcf.state.fl.us/programs/domesticviolence/grant/grantsandfunding.shtml>

Phone: (850) 921-2168

Domestic Violence Hotline: 1-800-500-1119

19. Emergency Solutions Grants (ESG)

With funding from the U.S. Department of Housing and Urban Development, Florida's Office on Homelessness administers this program. The purpose of the ESG Program is to help improve the quality and quantity of emergency shelters and transitional facilities for homeless persons, to help cover the

costs of operating emergency shelters, and to fund essential supportive services to homeless individuals so they may have access to safe and sanitary shelter and the services and assistance they need to improve their situations. In addition, the ESG Program is used to fund an array of innovative activities to prevent homelessness. Funds are available annually and are awarded by the Florida Department of Children and Families, Office on Homelessness, through a grant application process. Non-profit agencies and government entities are eligible to apply. As of 10/2/2008, the Emergency Shelter Grants (ESG) program was renamed as the Emergency Solutions Grants Program (ESG).

Web: <http://www.dcf.state.fl.us/programs/homelessness/esgrant.shtml>

Phone: (850) 922-9850

20. Homeless Prevention and Rapid Re-housing Program

The Department of Children and Families, Office on Homelessness, awards Homeless Prevention and Rapid Re-Housing Program grants to help homeless families move into rental housing, as well as current renters whose families are facing eviction because of past due rent or utilities. The funds are available through the balance of a \$21.5 million grant for the Homeless Prevention and Rapid Re-Housing Program awarded to DCF in June 2009, and is from the U.S. Department of Housing and Urban Development (HUD), under the American Recovery and Reinvestment Act of 2009. The grants are expected to fund services to more than 6,700 people facing homelessness in Florida. In 2009-2010, the Department funded 15 local grantees to serve a total of 47 counties with \$12.9 million in grants under this program. Housing assistance has been provided to 7,000 persons as of the end of March 2010.

Web: <http://www.dcf.state.fl.us/programs/homelessness/HPRG/index.shtml>

Phone: (850) 922-4691

21. Homeless Housing Assistance Grant

This state grant program can assist in the acquisition of housing, construction of new, or repair of existing rental housing for occupancy by homeless persons. The housing assisted may be either permanent housing or transitional with supportive services linked to the residents. The grant is funded at \$3,000,000 for fiscal year 2010-11. Individual project awards are limited to \$750,000.

Web: <http://www.dcf.state.fl.us/programs/homelessness/HHAggrant.shtml>

Phone: (850) 922-4691

22. Challenge Grant

The homeless assistance Challenge Grant assists in implementing the services contained within local homeless continuums of care plans. It details the community vision for how to coordinate efforts to prevent homelessness; provide outreach to those who become homeless to direct them to services; to provide emergency sheltering; ensure the availability of supportive services to address health, education, employment, and family needs; and to make permanent housing available. The level of state funding for FY 2010-2011 is \$2,031,354. The limit on the grant award to a lead agency shall be \$100,000. This maximum grant shall be provided to the top seven ranked applications. All 28 continuums of care shall receive a grant award to help carry out the services and programs in their local homeless plan.

Web: <http://www.dcf.state.fl.us/programs/homelessness/HACgrant.shtml>

Phone: (850) 922-9850

23. Homeless Continuum of Care

The Office on Homelessness of the Florida Department of Children and Families has designated local entities to serve as lead agencies for local planning efforts to create homeless assistance continuum of care systems. The Office has made these designations in consultation with the local homeless coalitions and the Florida offices of the U.S. Department of Housing and Urban Development (HUD). The continuum of care model creates a framework for a comprehensive array of emergency, transitional and permanent housing, and supportive services to address the varying needs of the persons who are homeless or at risk of becoming homeless.

Web: <http://www.dcf.state.fl.us/programs/homelessness/leadagencies.shtml>

Phone: (850) 922-4691

JOB TRAINING AND EDUCATION

24. Senior Community Service Employment Program (SCSEP)

The Senior Community Service Employment Program is a community service and work based training program for older workers. Authorized by the Older Americans Act through the U.S. Department of Labor, the program provides subsidized, service-based training for low-income persons 55 or older who are unemployed and have poor employment prospects. SCSEP's goal is to place 30% of its authorized positions into unsubsidized employment annually. The Florida Department of Elderly Affairs administers Florida's program.

Web: <http://elderaffairs.state.fl.us/english/senioremp.php#purpose>

Phone: (850) 414-2000

25. Vocational Rehabilitation (VR)

Vocational Rehabilitation is a federal-state program that works with people who have physical or mental disabilities to prepare for, gain or retain employment. The Florida Department of Education, Division of Vocational Rehabilitation provides the services that are required for eligible customers to achieve an employment goal, with priority placed on serving the customers with the most significant disabilities.

Web: <http://www.rehabworks.org/>

Phone: (850) 245-3399

26. Community Services Block Grant (CSBG)

The Community Services Block Grant (CSBG) is funded annually by the U.S. Department of Health and Human Services and is administered by the Florida Department of Community Affairs. The funds are directed to programs that alleviate the causes and conditions of poverty and foster self-sufficiency within the community. The Florida Department of Community Affairs contracts with local governments and non-profit agencies throughout the state to manage the program. The program provides job counseling, placement and training services, day care assistance, transportation vouchers and tuition assistance.

Web: <http://www.floridacommunitydevelopment.org/CommunityAssistanceContactList.pdf>

Phone: (850) 488-7541

27. Free Appropriate Public Education (FAPE)

The Free Appropriate Public Education Program provides education services designed to meet the individual education needs of students with disabilities as adequately as the needs of non-disabled students are met. Funding flows from the U.S. Department of Education to the Florida Department of Education.

Web: <http://www2.ed.gov/about/offices/list/ocr/docs/edlite-FAPE504.html>

Phone: (850) 245-0475

28. Florida High School/High Tech Program (HS/HT)

The High School/High Tech Program is designed to provide high school students with all types of disabilities the opportunity to explore jobs or postsecondary education leading to technology-related careers. HS/HT is an initiative of the U.S. Department of Labor, Office of Disability Employment Policy. In Florida, it is a program of The Able Trust, also known as the Florida Governor's Alliance for the Employment of Citizens with Disabilities.

Web: <http://www.abletrust.org/hshst/students/>

Phone: (850) 224-4493

29. National Farmworker Jobs Program (NFJP)

The U.S. Department of Labor provides training and other workforce development services through this program to assist eligible migrants and seasonal farm workers and their families to prepare for jobs that provide stable, year-round employment both within and outside agriculture. The program is administered in Florida by the Florida Department of Education.

Web: http://www.fldoe.org/workforce/migrant/migrant_farmprog.asp

Phone: (813) 744-6303

30. Family Violence Prevention and Services Act (FVPSA)

The Family Violence and Prevention Services Act Program is administered from within the Family and Youth Services Bureau of the U.S. Department of Health and Human Services. The Florida Department of Children and Families administers Florida's funding. A small percentage of funding goes to support the training and technical assistance efforts of the Florida Coalition Against Domestic Violence.

Web: <http://www.dcf.state.fl.us/programs/domesticviolence/grant/grantsandfunding.shtml>

Phone: (850) 921-2168

Domestic Violence Hotline: 1-800-500-1119

HEALTH CARE

31. Medicare

The Centers for Medicare & Medicaid Services (CMS) administers Medicare, the nation's largest health insurance program, which covers nearly 40 million Americans. Medicare is a federal Health Insurance Program for people age 65 or older, some disabled people under age 65, and people of all ages with End-Stage Renal Disease.

Web: <http://www.medicare.gov/>

Phone: 1-800-MEDICARE

32. Medicaid

Medicaid is jointly funded by the state and federal governments, and is managed by the states under the umbrella of the U.S. Department of Health and Human Services. Among the groups of people served by Medicaid are certain low-income U.S. citizens, resident aliens including low-income adults and their children, and people with certain disabilities. Medicaid services in Florida are administered by the Agency for Health Care Administration (AHCA). Medicaid eligibility in Florida is determined either by the Department of Children and Families or the Social Security Administration (for SSI recipients).

Web: <http://www.fdhc.state.fl.us/Medicaid/index.shtml>

Phone: (850) 412-4000

33. Community Health Centers (CHC)

Community Health Centers are non-profit organizations that deliver primary and supplemental health services to individuals. Community Health Centers are unique in that at least half of Board Members must be patients at the CHC. Access to care is improved by decreasing the cost of care with a sliding fee scale based on income. Community Health Centers that receive federal funding through the Health Resources and Services Administration of the U.S. Department of Health and Human Services are also called "Federally Qualified Health Centers (FQHC)". Florida's FQHC are community-based health care providers serving as the medical home to nearly 900,000 patients with over 3 million visits per year. There are 44 FQHCs operating in Florida and these organizations currently provide quality health care in more than 270 service locations.

- 70.7% of patients are at or below 200% of the Federal Poverty Level
- 52.8% of patients are uninsured
- 71,341 patients are migrant/seasonal farm workers
- 65,390 patients are homeless
- 248,184 patients (27.9% of all patients) receiving medical services at Florida FQHCs in 2008 were Medicaid recipients.

Web: <http://www.fachc.org/>

Phone: (850) 942-1822

34. AIDS Drug Assistance Program (ADAP)

The AIDS Drug Assistance Program is a state-administered program authorized under Part B (formerly Title II) of the Title XXVI of the Public Health Service Act as amended by the Ryan White HIV/AIDS Treatment Modernization Act of 2006 (Ryan White Program). ADAP provides U.S. Food and Drug Administration (FDA) approved medications to eligible low-income individuals with HIV disease who have

limited or no coverage from private insurance or Medicaid. Florida ADAP receives earmarked federal and state general revenue funding. On average, the annual cost to serve an ADAP client is \$10,000 to 11,000 per year.

Web: http://www.doh.state.fl.us/disease_ctrl/aids/care/adap.html

Phone: 1-800-352-2437

35. AIDS Insurance Continuation Program (AICP)

The AIDS Insurance Continuation Program is funded by Florida's Department of Health through a combination of federal and state monies. AICP is a statewide program for eligible persons who are diagnosed with AIDS or are HIV positive with symptoms and who, because of their illness, are unable to maintain their private health insurance coverage. The program makes direct payments (up to \$750/month) to each client's employer or insurance company for the continuation of medical, dental, mental health and optical coverage.

Web: http://www.doh.state.fl.us/disease_ctrl/aids/care/aicp.html

Phone: (305) 592-1452

36. Consumer Directed Care Plus (CDC+)

Consumer Directed Care Plus is a long-term care program alternative to the Medicaid Home and Community-Based Services (HCBS) Medicaid Waiver. "Consumer directed" means that the recipient/client directs his or her services and supports within an allocated monthly budget. Each person's monthly budget is based upon the monthly allocation from the care plan that is developed by the agency case manager/consultant. CDC+ is managed by the Florida Agency for Persons with Disabilities (APD).

Web: <http://apd.myflorida.com/cdcplus/>

Phone: 1-866-761-7043

37. Long Term Care Community Diversion Program (Diversion)

This program, managed by the Florida Department of Elder Affairs, is designed to provide home and community based services to older persons assessed as being frail, functionally impaired and at risk of nursing home placement. An array of Long-Term care services, Medicaid covered medical services and Medicare services are coordinated and delivered through Managed Care Organizations (MCOs) contracted with the Department of Elder Affairs. Diversion provides these alternatives at a cost less than Medicaid nursing home care.

Web: <http://elderaffairs.state.fl.us/faal/consumer/diversion.html>

Phone: (850) 414-2165

38. Community Services Block Grant (CSBG)

The Community Services Block Grant (CSBG) is funded annually by the U.S. Department of Health and Human Services and is administered by the Florida Department of Community Affairs. The funds are directed to programs that alleviate the causes and conditions of poverty and foster self-sufficiency within the community. The Florida Department of Community Affairs contracts with local governments and non-profit agencies throughout the state to manage the program. The program provides a variety of health care services such as emergency health, food, housing and day care assistance; nutrition programs including federal surplus food distribution, community gardening projects and food banks.

Web: <http://www.floridacommunitydevelopment.org/CommunityAssistanceContactList.pdf>

Phone: (850) 488-7541

39. Medically Needy Program

Individuals who are not eligible for "full" Medicaid because their income or assets are over the Medicaid program limits may qualify for the Medically Needy program. A certain amount of medical bills must be incurred each month before Medicaid is approved through this program. Medicaid services in Florida are administered by the Agency for Health Care Administration. The Florida Department of Children and Families determine eligibility.

Web: <http://www.dcf.state.fl.us/programs/access/medicaid.shtml#n>

Phone: 1-866-762-2237

40. Home and Community Based Supportive Services (HCBS)

Home and Community-Based Services Waivers programs are Medicaid programs that provide services in the home for persons who would otherwise require institutional care in a hospital, nursing facility, or intermediate care facility. HCBS is operated under the Florida Department of Elder Affairs (DOEA) for ages 60 or older, the Florida Department of Children and Families (DCF) for ages 18 to 59, and the Florida Agency for Health Care Administration (AHCA), Aging Out program.

Web: http://ahca.myflorida.com/medicaid/hcbs_waivers/index.shtml

Phone: (850) 412-4000

41. Children's Medical Services (CMS)

Children's Medical Services, administered through the Florida Department of Health, provides prevention, early intervention; primary, acute, and long-term care services for children whose serious or chronic physical or developmental conditions require preventive and maintenance care beyond that required by typically healthy children. Services are delivered through a network of private sector providers such as physicians, multidisciplinary health care providers, hospitals, medical schools and regional health clinics.

Web: <http://www.cms-kids.com/>

Phone: (850) 245-4200

ECONOMIC SUPPORT

42. Community Services Block Grant (CSBG)

The Community Services Block Grant (CSBG) is funded annually by the U.S. Department of Health and Human Services and is administered by the Florida Department of Community Affairs. The funds are directed to programs that alleviate the causes and conditions of poverty and foster self-sufficiency within the community. The Florida Department of Community Affairs contracts with local governments and non-profit agencies throughout the state to manage the program. The program provides a variety of antipoverty services such as emergency health, food, housing, day care, transportation assistance; financial management assistance; nutrition programs including federal surplus food distribution, community gardening projects, food banks, job counseling, placement and training services and homeless prevention programs.

Web: <http://www.floridacommunitydevelopment.org/CommunityAssistanceContactList.pdf>

Phone: (850) 488-7541

43. Supplemental Security Income (SSI)

Supplemental Security Income is a Federal income supplement program funded by general tax revenues (not Social Security taxes) and administered by the Social Security Administration. It is designed to help aged, blind, and disabled people, who have little or no income; and provides cash to meet basic needs for food, clothing, and shelter. As of January 2010, the maximum SSI payment is \$674 for an individual, \$1,011 for a couple.

Web: <http://www.ssa.gov/ssi/>

Phone: 1-800-772-1213

44. Social Security Disability Insurance (SSDI)

The Social Security Disability Insurance program pays monthly benefits to people who are unable to work due to a medical condition if they have worked and paid Social Security taxes long enough to qualify. The program is administered by the Social Security Administration and eligibility is determined by the Florida Department of Health, Division of Disability Determinations.

Web: <http://www.ssa.gov/disability/>

Phone: 1-800-772-1213

45. Temporary Assistance for Needy Families (TANF), Domestic Violence Diversion Program

Federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 provided states the option of developing a program to address issues of domestic violence for recipients of the

Temporary Assistance for Needy Families (TANF) program. The Florida Legislature created the Domestic Violence Diversion Program to provide support services to victims of domestic violence who are unable to participate temporarily in training or work requirements due to safety considerations or residual effects of violence. The U.S. Department of Health and Human Services provides funds to the Florida Department of Children and Families, Office of Domestic Violence to administer services. Florida's certified domestic violence centers play a pivotal role in providing safety and support to these TANF clients.

Web: <http://www.dcf.state.fl.us/programs/domesticviolence/grant/grantsandfunding.shtml>

Phone: (850) 921-2168

NUTRITION

46. Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program, formally known as the Food Stamps Program, brings Federal dollars into communities in the form of benefits which are redeemed by SNAP participants at local food stores. SNAP is managed by the Florida Department of Children and Families and helps low-income people purchase food such as fruits, vegetables and whole grains needed to maintain a healthy diet.

Web: <http://www.dcf.state.fl.us/programs/access/>

Phone: 1-866-762-2237

47. SUNCAP

The SUNCAP Program is a special Food Assistance Program for individuals who receive Supplemental Security Income (SSI), such as aged, blind and disabled persons. The program helps low-income households buy food needed for good health. The Florida Department of Children and Families manages SUNCAP.

Web: <http://www.dcf.state.fl.us/programs/access/foodstamps.shtml>

Phone: 1-866-762-2237

48. Adult Care Food Program (ACFP)

Under the Florida Department of Elder Affairs, ACFP is a federally funded nutrition program service available to all Floridians age 60 or older in each of Florida's 67 counties. ACFP supplies meals and provides nutrition education, counseling and risk screening to its recipients. The goal of this program is to support the provision of nutritious meals and/or snacks served to community-based adults attending adult day care centers. The nutritious meals will support and possibly improve their nutritional status, enabling them to prolong living in their own community. Centers eligible to participate in ACFP include private non-profit and certain for-profit centers, as well as some publicly funded centers. All centers must provide services to adults aged 60 or older, or to adults aged 18 or older with a functional disability. Centers must provide structured, comprehensive services for more than four hours per day but less than 24 hours per day. Adult day care and adult psychosocial centers, and some in-facility respite centers, are eligible to participate. ACFP will reimburse up to three meals per day, as long as one is a snack.

Web: <http://elderaffairs.state.fl.us/english/nutrition.php#acfp>

Phone: (850) 414-2122

49. Community Services Block Grant (CSBG)

The Community Services Block Grant (CSBG) is funded annually by the U.S. Department of Health and Human Services and is administered by the Florida Department of Community Affairs. The funds are directed to programs that alleviate the causes and conditions of poverty and foster self-sufficiency within the community. The Florida Department of Community Affairs contracts with local governments and non-profit agencies throughout the state to manage the program. The program provides a variety of antipoverty services such as nutrition programs including federal surplus food distribution, community gardening projects and food banks.

Web: <http://www.floridacommunitydevelopment.org/CommunityAssistanceContactList.pdf>

Phone: (850) 488-7541

50. Food Assistance Program

The Food Assistance Program, managed by the Florida Department of Children and Families, helps people with low-income purchase healthy food. Households can use food assistance benefits to buy breads, cereals, fruits, vegetables, meats, fish, poultry, dairy, and plants and seeds to grow food for their household to eat. The U.S. Department of Agriculture's (USDA) estimate of how much it costs to buy food to prepare nutritious, low-cost meals determines the amount of food assistance benefits an individual or family receives.

Web: <http://www.dcf.state.fl.us/programs/access/foodstamps.shtml>

Phone: 1-866-762-2237

51. Elder Farmers Market Nutrition Program (Elder/FMNP)

The Elder Farmers Market Nutrition Program provides elder participants with coupons that can be used to purchase locally grown, fresh Florida fruits and vegetables. Coupons are issued in \$4 amounts and can be used to purchase produce from participating farmers at authorized farmers' markets from April 1 to July 31. The Program is administered by the Florida Department of Agriculture and Consumer Services and benefits low-income elders who are age 60 and older.

Web: <http://elderaffairs.state.fl.us/english/nutrition.php#efmnp>

Phone: (850) 414-2004

TRANSPORTATION

52. Elderly Individuals and Individuals with Disabilities (Section 5310)

The Section 5310 Program was established by Congress to provide capital funding/equipment for agencies providing transportation for elderly persons and persons with disabilities where public transit services are unavailable, insufficient or inappropriate. The Florida Department of Transportation manages the Section 5310 program and, is responsible for notifying community transportation coordinators and private nonprofit organizations of the availability of the program; developing project selection criteria; determining applicant eligibility; selecting projects for funding; and ensuring adherence to federal and state program guidelines.

Web: <http://www.dot.state.fl.us/transit/Pages/grantsadministration.shtml>

Phone: (850) 414-4519

53. Job Access and Reverse Commute (JARC) (Section 5316)

This program's goals are to improve access to transportation services to employment and employment related activities for low-income individuals and welfare recipients and to transport residents of urbanized areas and non-urbanized areas to suburban employment opportunities. The Federal Transit Administration through the U.S. Department of Transportation administers program, which is managed by the Florida Department of Transportation.

Web: <http://www.dot.state.fl.us/transit/Pages/grantsadministration.shtml>

Phone: (850) 414-4519

54. New Freedom (Section 5317)

The goal of the New Freedom Program is to reduce barriers to transportation services and provide assistance in meeting the needs of persons with disabilities beyond the requirements of the Americans with Disabilities Act (ADA) of 1990 in areas where public transit services are unavailable, insufficient or inappropriate. The Federal Transit Administration (FTA) allocates funds for Section 5317 to the State of Florida for small urbanized areas (populations of 50,000-199,999) and rural areas (populations under 50,000).

Web: <http://www.dot.state.fl.us/transit/Pages/grantsadministration.shtml>

Phone: (850) 414-4519

55. Community Services Block Grant (CSBG)

The Community Services Block Grant (CSBG) is funded annually by the U.S. Department of Health and Human Services and is administered by the Florida Department of Community Affairs. The funds are

directed to programs that alleviate the causes and conditions of poverty and foster self-sufficiency within the community. The Florida Department of Community Affairs contracts with local governments and non-profit agencies throughout the state to manage the program. The program provides a variety of antipoverty services including transportation assistance, emergency car repair and transportation vouchers.

Web: <http://www.floridacommunitydevelopment.org/CommunityAssistanceContactList.pdf>

Phone: (850) 488-7541

56. Home and Community Based Supportive Services

Home and Community-Based Supportive Services programs are Medicaid programs that provide services in the home for persons who would otherwise require institutional care in a hospital, nursing facility, or intermediate care facility. Services include escort, adult day health care, attendant care, case aide, case management, chore, companionship, consumable medical supplies, counseling, emergency alert response, environmental modifications, family training and support, financial assessment, home-delivered meals, homemaker, personal care, pest control, rehabilitative engineering evaluation, respite, risk reduction, skilled nursing, specialized medical equipment and supplies, and therapies. In Florida the program is administered by the Florida Agency for Health Care Administration (AHCA).

Web: http://ahca.myflorida.com/medicaid/hcbs_waivers/index.shtml

Phone: 1-888-419-3456

THE STATE OF FLORIDA STRATEGIC PLAN

Overview of the State

North Florida

North Florida includes the urban areas of Tallahassee, Gainesville, Pensacola, Lake City and Panama City, as well as large rural areas. Government and university employment are predominant in Tallahassee, Gainesville and Pensacola. Agriculture, mining, beach-related tourism and forestry are also economic considerations. The area has several military bases that contribute to the economy. Twenty-two (22) counties and one (1) municipality are designated as Rural Areas of Critical Economic Concern (RACEC).

North Florida contains some of the most biologically diverse systems in the country. Apalachicola Bay and its river system constitute a rich estuary which supports a shellfish economy. Other river systems include the Blackwater, Chipola, Escambia, Choctawhatchee, Econfina, Ochlocknee, St. Marks and Suwannee Rivers. Florida has the largest concentration of springs in the world, many of which are located in north Florida.

Development in most of the area reflects a rural land use pattern. North Florida traditionally has not faced the development pressures that central and south Florida have, but this is changing. St. Joe Development Company has completed several major developments in recent years. An increasing challenge for the region is to balance development with the need for conservation of natural resources and community character.

This area has faced difficulties in recovering from the damage of the 2004, 2005 and 2008 Hurricanes/Storm Seasons. But, the biggest challenge facing the area is the fallout stemming from the Deepwater Horizon oil spill, which occurred in April of 2010. The oil spill caused ecological and economic damage to these North Florida coastal communities via harm to estuarine systems, commercial fishing, and to the world-famous beaches of the Emerald Coast (Pensacola, Destin and Ft. Walton Beach) and to a lesser extent St. George Island; which in turn wiped-out tourism to these areas, and diminished sales and rentals of waterfront property.

Central Florida

Central Florida is the state's economic engine. The region includes urban areas such as Tampa, St. Petersburg, Orlando and Daytona Beach and rural areas such as Levy and Marion Counties. Central Florida is attractive to business because of its strong economy and diverse labor force. The area attracts major tourism businesses, has large theme parks, nature and heritage attractions, international airports, ports, and a host of lodging facilities. It has military bases such as MacDill in Hillsborough County and Patrick Air Force Base in Brevard County. Space program facilities located at the Kennedy Space Center in Cape Canaveral also have a significant impact on the economy. Other economic activities include agriculture, phosphate mining, technology and service industries.

Central Florida contains significant natural resources (rivers, bays, aquatic preserves, marshes, forests and springs), but water is a major concern. Many of the counties are located within Priority Water Resource Caution Areas. Water quality is an issue where degradation of surface and groundwater has occurred.

Development trends of the past reflect merging boundaries of incorporated and unincorporated urban areas, development along major corridors, and increased connectivity of existing and new urban areas, new urban centers forming at the intersections of major corridors, and encroachment into environmentally sensitive lands. Local governments are trying to coordinate land use and transportation planning. There are international airport facilities and major ports in the region.

Central Florida has significant issues relating to affordable housing where people cannot afford to live near their employment. Other areas have a shortage of housing for migrant farm workers. One of the

major economic challenges facing the region is the termination of NASA's Space Shuttle program which has brought numerous tourists to the Space Coast region. A total of 13,500 people work at the Kennedy Space Center; when the Shuttle program is reorganized an estimated 9,000 jobs will be eliminated.

South Florida

Migration accounts for most of the growth in the region with significant international migration occurring from Latin America and the Caribbean. Hispanic residents will account for over 40% of the Miami-Dade/Broward counties population by 2015, while non-Hispanic whites will account for about one-third. As the population grows and Miami-Dade and Broward counties approach build out, the population center will shift north within the region. By 2020, the two regions are forecast to grow to nearly 7.5 million.

South Florida is a major tourist and trade region. The region is also an important agricultural producer primarily with sugar, tomatoes and ornamentals in South Florida and sugar, citrus and ornamentals in the Treasure Coast area. The Everglades also support agricultural production. Service, retail and wholesale sectors are significant in the region.

The region includes several major airports and ports that support trade and tourism. Miami International Airport ranks third in the nation and fifth in the world in total cargo, first in international freight and third in international passengers in the United States. In 2010, the Miami Customs District, which includes airports and seaports from Palm Beach County to Key West, set records for total trade (\$95.4 billion), exports (\$58.8 billion) and imports (\$36.6 billion). The Ports of Miami and Everglades ranked first and third in the state for dollar value of exports and imports and in container movements. Trade with Latin America and the Caribbean accounts for over 70% of all international trade in the region. More than 300 multinational companies have opened world, regional and Latin American sales, service, research, training and manufacturing facilities in Dade County.

The region includes internationally renowned natural resources which are protected by state and federal designations (the Everglades, sea grass beds, mangrove shorelines, rare upland habitats, the Florida Keys) and numerous endangered species. The Treasure Coast also has significant freshwater and estuarine resources.

Miami-Dade, Broward and Palm Beach Counties are highly urbanized with major downtown centers. These counties experienced rapid growth during the past decade with a corresponding urbanization pattern expanding west into environmentally sensitive lands and agricultural areas. Incorporations and annexations limit the ability of Miami-Dade and Palm Beach counties to control urbanization where needed and related negative impacts.

Broward County is essentially built out in terms of vacant land. Martin, St. Lucie and Indian River Counties are less urbanized. St. Lucie County is undergoing rapid development, particularly west of Port St. Lucie. Port St. Lucie serves as a bedroom community for Palm Beach and Martin Counties. Significant inter-county commuting occurs at a level that would allow a consolidated MSA designation from Miami-Dade north to St. Lucie.

Miami Dade County has the fourth largest school district in the nation, and Broward and Palm Beach are also large. School overcrowding is a challenge and obstacle to the infill redevelopment that is needed to achieve other objectives.

Due to the relatively low-density, suburban development pattern occurring in the developing western areas, housing opportunities are limited. Eastern core areas provide most of the affordable housing supply, but it is aging and will require investment to maintain an acceptable condition. Newer housing in the west is primarily single-family owned within bedroom communities.

Northeast and Southwest Florida

The main employment in Southwest Florida consists of services, construction, retail trade and

government and agriculture. The weather and natural resources (natural water bodies and wildlife preserves) attract tourists, resulting in an economy that is heavily influenced by tourism and retirees.

The main economic characteristics in Northeast Florida are forestry, military, services, tourism, manufacturing, agriculture and deepwater ports. Duval County is a major urban center with Jacksonville being the largest city geographically in the U.S. Flagler is the fastest growing county in the state. Northeast Florida's major feature is the Lower St. Johns River. The region also consists of 140 miles of coastline and five barrier islands with magnificent beaches.

Addressing Community Decline

The 2000 Census indicates that 12.5% of the people living in Florida are at or below the poverty level. Poverty, however, is not the sole indicator of neighborhoods in decline. Other indicators of distress include:

- a substantial number of housing units or other buildings that are substandard
- a large number of vacant housing units
- a low per capita income
- a falling rate of per capita income over time
- a very young or a very old population
- a high unemployment rate
- a low per capita taxable value of property in the area
- declining taxable property values

The underlying problem in poor communities is often an absence of economic activity. According to a study by the National Center for Neighborhood Enterprise, healthy communities generate roughly 250 new businesses a year for every 100,000 residents. Economic activity in the form of ownership, investment and employment stimulates and improves housing conditions. Declining, low-income communities do not present an investor with resources associated with fast-growth areas, such as available capital, infrastructure, appealing housing and commercial real estate, and support services. This situation is made worse by the flight of existing businesses to newer suburban areas. The lack of stable, growing, and new businesses affects joblessness since job growth is generated by new and expanding businesses.

In addition, many of Florida's children grow up in substandard housing in neighborhoods plagued by drugs and crime. The poor lack job skills, opportunities for quality education and employment in their neighborhoods. Meanwhile, skill and educational levels required for today's jobs and those of the next century are increasing.

A full range of revitalization strategies must maximize limited federal, state, local and private resources. Existing revitalization programs must target priorities that stimulate economic and housing activity and improve the housing conditions and neighborhoods' vitality.

Effective redevelopment strategies must address the absence of private capital. A structured incentive for public-private partnerships can be engineered by public programs to raise the confidence of private investors and entrepreneurs.

The capability of service delivery entities must be enhanced in order to ensure successful ventures. Sophisticated programs have little effect without the ability of local service delivery agencies to effectively carry them out. Across the nation, nonprofit organizations, such as community development corporations, have demonstrated the ability to juggle complex public-private financing with local regulations and funding source bureaucracy to successfully implement affordable housing projects. These skills need to be replicated.

Finally, the efforts of community-based, nonprofit organizations can be enhanced by program integration at the state and federal level. Coordination of existing program resources fosters the development of holistic models to address the needs of poor communities. Without proper housing, jobs, education,

healthcare, social services, transportation, and a healthy living environment, community economic development efforts may fail.

The need for affordable housing, education, job training, health care, childcare, and the fight against drug abuse and crime continues to challenge government administrators. Public resources must be strategically invested through partnerships dedicated to restoring vitality and halting the spread of community deterioration. The State of Florida is committed to consolidating its planning efforts so that resources can be better allocated to address the needs of rural and urban communities.

Identified Causes of Lack of Affordable Housing in Florida

Laws, ordinances, and regulations at all levels of government impact the development of affordable housing. These regulations affect the cost of housing at the stage of financing and continue through construction. Zoning and growth control influence housing supply and contribute to housing costs by reducing or prohibiting the number, size, or type of housing units built. This can result in housing and land prices rising and the use of vacant land being limited. Local governments generally use impact fees to extend public services to new residents.

Building codes, environmental regulations, and subdivision ordinances can be costly due to the standards that must be met in the design, review, and construction of housing. Building codes ensure safety and quality; however, resistance to new technology and products subjects developers to costs they could otherwise avoid. Environmental regulations protect limited natural resources, specifically the preservation of wetlands and endangered species. However, these regulations may add to the costs of a home. Finally, the administration of development regulations adds to the cost of housing by causing unnecessary delays and may add to the carrying costs of the land. That is, the developer may have to hold the land longer prior to construction and sale.

Non-Housing Community Development Plan

The framework for growth management, revitalization and community development begins with the State Comprehensive Plan. Florida's Growth Management Act (Chapter 163, Part II, Florida Statutes) requires counties and municipalities to adopt Local Comprehensive Plans that guide growth and development. The local comprehensive plan, and related capital improvements plan, are a part of community development planning. These plans, which must be consistent with the State Comprehensive Plan, set out the particular needs of communities and a plan for addressing them. The state is in the process of changing many growth management regulations.

Funding for the needs identified in local plans comes from a wide variety of federal and state programs. At the federal level, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture, the U.S. Department of Transportation, and the U.S. Department of Health and Human Services are among the most significant providers of funding for community development. At the state level, numerous agencies, including but not limited to, the departments of Community Affairs, Children and Families, Environmental Protection, Health, Elder Affairs, State, and Transportation all provide important resources for community needs. In addition, other governmental programs such as the Office of Trade, Tourism and Economic Development, and quasi-governmental agencies such as VISIT Florida, Enterprise Florida, and the Florida Housing Finance Corporation are key funding resources for important community programs.

Most state and local government administrators have identified funding sources that can be pooled to make a greater impact within a community. Although programs may be administered by separate agencies, they frequently work together to provide a higher level of funding for infrastructure and community development needs. For example, funds for water and sewer systems may be accessed from several federal and state programs. Regardless of the source, state and local leaders understand that every available resource must be utilized when addressing community development.

The Florida Small Cities Community Development Block Grant Program

HUD provides funding for community development activities through the Small Cities Community Development Block Grant (CDBG) Program and the Urban Entitlement Program. Metropolitan or urban areas receive funding directly from HUD under the Entitlement Program. The funding is based on a formula that takes into consideration the total population, the very low-, low- and moderate-income population, the number of persons below the poverty level and the number of crowded housing units. The state receives a similar allocation for small, rural communities that are not a part of an Entitlement. The level of funding is also formula based. While metropolitan areas that have been designated "Urban Entitlements" automatically receive funding, small or rural communities must compete for funding by submitting applications. The amount that a local government may apply for depends upon its number of very low-, low- and moderate-income residents.

Broad parameters for the state's method of CDBG fund distribution are specified in Sections 290.0401 - 290.049, Florida Statutes. The Department of Community Affairs, as the authorized agency responsible for administering the state's CDBG Program, follows its Citizens Participation Plan and seeks input from local government, nonprofit and state agency representatives, in formulating programmatic goals and objectives and in structuring administrative rules to provide for the effective distribution of Small Cities CDBG funds. The Department develops and publicizes, in accordance with state and federal law, program guidelines and administrative rules which govern administration of the program. The administrative rules and related application manuals further define the method of distribution of the CDBG funds and list relevant federal and state rules and regulations.

The communities served by this Consolidated Plan utilize the Florida Small Cities CDBG application process as a means of identifying priority needs. To assist local governments in planning for community development improvements, the Department breaks out CDBG funding into four main areas – Commercial Revitalization (CR), Economic Development (ED), Housing Rehabilitation (HR) and Neighborhood Revitalization (NR) [infrastructure]. Local governments, along with their citizens advisory boards, identify priority projects that can be funded with CDBG funds. Most local governments depend upon the CDBG funds for all infrastructure improvements.

For federal fiscal years 2011-2015, the State of Florida will receive approximately \$120 million in Small Cities CDBG funds. Because the state typically receives nearly twice as many applications as there are funds available, it uses a competitive scoring selection process. The selection process considers several factors: Project Impact, Community Wide Needs Score, Fair Housing and Equal Opportunity, and the Leverage of Other Funds. Although applications which leverage other funds (other governmental loans or grants, private or local general revenue) receive additional points on the application score, matching funds are not a requirement except for grants that will provide economic development loans. Grants that will be used as to assist businesses to locate or expand in a community require a 1:1 match of private dollars for every CDBG dollar awarded.

The Department's administrative rule outlines eligibility criteria for the Small Cities CDBG Program. Counties having a population under 200,000 and cities having a population of less than 50,000, if not participating in an Urban Entitlement Program, may apply for funding. The Department uses data provided by HUD and the most recent census to define eligible service areas and to document benefit LMI persons. Currently, about 250 cities and counties are eligible to participate in the program. To ensure that the funds are equitably distributed, provisions exist that require local governments to complete Housing Neighborhood and Commercial grants before they can apply for a new grant in one of these areas. Local governments can, however, apply for an Economic Development grant even if they have an open Housing, Neighborhood or Commercial grant. A local government cannot receive more than one ED grant per funding cycle.

A broad range of activities, as described by federal regulation, can be funded with Small Cities CDBG funds. The activities are described in the administrative rule, the application forms, and in related

manuals. Most of the projects are specific to the four main grant categories; however, several activities can be completed under one or more categories. The following is a list of eligible activities by category; however, overall the Department follows HUD's Guide to Eligible Activities to determine eligibility and national objective.

| FLORIDA SMALL CITIES COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM | | |
|---|-------------|----------------------------------|
| ELIGIBLE ACTIVITIES | | |
| ACTIVITY* | PROGRAM | CATEGORY** |
| Acquisition of real property | CR,ED,NR,HR | Acquisition |
| Acquisition: land, building, easement or right-of-way | CR,ED,NR,HR | Acquisition |
| Acquisition in 100 year flood plain | ED,NR,HR | Acquisition |
| Acquisition rehabilitation | CR,NR,HR | Acquisition |
| Acquisition (in support of) | CR,ED,NR,HR | Acquisition |
| Asbestos removal | CR,ED,NR,HR | Public Facilities & Improvements |
| CDBG operation & repair of foreclosed property | ED | Special Assistance |
| CDBG nonprofit organization capacity building | ED | Special Assistance |
| CDBG assistance to institutes of higher education | ED | Special Assistance |
| Child care centers | NR | Public Facilities & Improvements |
| Cleanup of contaminated sites | CR,ED,NR,HR | Clearance & Demolition |
| Clearance & demolition | CR,ED,NR,HR | Clearance & Demolition |
| Code enforcement | CR,ED,NR,HR | Code Enforcement |
| Code enforcement; housing rehab, demo, replacement; potable well & septic system installation, water & sewer hookups, utility hookups | HR | Residential Rehab |
| Commercial/industrial building acquisition; commercial rehab | CR,ED | Commercial Rehab |
| Commercial/industrial infrastructure development | CR,ED | Commercial Rehab |
| Commercial building rehabilitation or demolition | CR | Commercial Rehab |
| Commercial/industrial land acquisition/disposition | CR,ED | Commercial Rehab |
| Construction of housing | HR | Housing Construction |
| Demolition of vacant dilapidated structures | CR,ED,NR,HR | Clearance & Demolition |
| Direct assistance to for profit entities | ED | Ed Assistance |
| Disposition | CR,ED,NR,HR | Disposition |
| ED direct financial assistance to for profits | ED | Ed Assistance |
| ED technical assistance | ED | Ed Assistance |
| Employment training | ED | Public Services |
| Energy efficiency improvements | CR,ED,NR,HR | Residential Rehab |
| Engineering | CR,ED,HR,NR | Engineering |
| Fair housing activities | CR,ED,NR,HR | Admin, Planning & Mgt |
| Fire station, equipment | NR,ED | Public Facilities & Improvements |
| Fire hydrants, water lines, new-potable, water line replacement, water tank/well treatment plant | NR | Public Facilities & Improvements |
| Fire protection, fire hydrants, water facilities, lines, tank, treatment, well | ED | Public Facilities & Improvements |
| Flood & drainage | CR, NR | Public Facilities & Improvements |
| Flood & drainage, storm drains, catch basin, retention pond, curb & gutter | NR | Public Facilities & Improvements |
| Flood & drainage improvements | NR | Public Facilities & Improvements |
| General program administration | CR,ED,NR,HR | Admin, Planning & Mgt |
| Handicapped centers | NR | Public Facilities & Improvements |
| Hazard mitigation activities | HR,NR | Hazard Mitigation |
| Historic rehabilitation & preservation | CR, ED | Historic Preservation |
| Historic preservation | HR,NR | Historic Preservation |
| Housing rehabilitation – plumbing | HR | Residential Rehab |
| Indirect costs | CR,ED,NR,HR | Admin, Planning & Mgt |
| Interim assistance | ED | Interim Assistance |
| Landlord/tenant counseling | HR | Public Services |
| Lead based/lead hazard test/abatement | HR,CR | Residential Rehab |
| Micro-enterprise assistance | ED | Ed Assistance |
| Nonresidential historic preservation | HR | Historic Preservation |

| FLORIDA SMALL CITIES COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM | | |
|---|-------------|----------------------------------|
| ELIGIBLE ACTIVITIES | | |
| ACTIVITY* | PROGRAM | CATEGORY** |
| Other public facilities; open space parks, play grounds, parking facilities, relocation of utilities to underground, sidewalks & pedestrian malls | CR | Public Facilities & Improvements |
| Other public facilities; parking facilities, demolition, parking spaces; pedestrian malls & walkways; solid waste disposal; relocation of utilities to underground: electrical, natural gas | ED | Public Facilities & Improvements |
| Other commercial/industrial improvements | CR | Commercial Rehab |
| Other public facilities; parks, playgrounds, pedestrian malls/sidewalks, fire protection, site development, solid waste disposal, | NR | Public Facilities & Improvements |
| Parking facilities | NR,CR,ED | Public Facilities & Improvements |
| Parks, recreational facilities | NR | Public Facilities & Improvements |
| Perm relocation as part of hazard mitigation; permanent relocation; temporary relocation | HR | Relocation |
| Planning | CR,ED,HR,NR | Admin, Planning & Mgt |
| Public facilities & improvements (general) | NR | Public Facilities & Improvements |
| Public services (general) | NR | Public Services |
| Public information | CR,ED,NR,HR | Admin, Planning & Mgt |
| Public housing modernization | HR | Residential Rehab |
| Recreation/neighborhood center; senior center | NR | Public Facilities & Improvements |
| Rehab; public/private owned commercial/industrial | HR,CR | Residential Rehab |
| Rehab; multi unit residential | HR | Residential Rehab |
| Rehab; other publicly owned residential buildings | CR,ED | Residential Rehab |
| Rehab; single unit residential | HR | Residential Rehab |
| Rehabilitation of commercial buildings, facade, section 504 compliance, correction of code violation, building rehab by owner/tenant | ED,CR | Commercial Rehab |
| Rehabilitation administration | HR | Residential Rehab |
| Relocation | CR,ED,HR,NR | Relocation |
| Removal of housing architectural barriers | CR,ED,NR,HR | Barrier Removal |
| Removal of architectural barriers in public buildings curb cuts, restrooms, entrances | ED,CR,NR | Barrier Removal |
| Removal of architectural barriers in public buildings | CR,NR | Barrier Removal |
| Repayments of section 108 loan principal | HR | Special Assistance |
| Residential historic preservation | HR | Housing Rehab |
| Screening for lead based paint/lead hazards poison | CR,ED,NR,HR | Public Services |
| Senior centers | NR | Public Facilities & Improvements |
| Sewage treatment plant; sewer lines & components, sewer line replacement | NR | Public Facilities & Improvements |
| Sewer hookups, water hookups | NR | Residential Rehab |
| Sewer facilities, force sewer main, gravity sewer main, treatment, pump/lift stations | ED | Public Facilities & Improvements |
| Sewer facilities | CR | Public Facilities & Improvements |
| Sidewalks | CR,NR,ED | Public Facilities & Improvements |
| Solid waste disposal improvements | NR | Public Facilities & Improvements |
| Street improvements | CR,NR | Public Facilities & Improvements |
| Street improvements, resurfacing, street lights, curb & gutter | CR,NR | Public Facilities & Improvements |
| Street improvements, repaving | NR | Public Facilities & Improvements |
| Submissions or applications for federal programs | CR,ED,NR,HR | Admin, Planning & Mgt |
| Tree planting/landscaping | CR,NR | Public Facilities & Improvements |
| Utility hookups | HR | Housing Rehab |
| Water facilities | CR,NR | Public Facilities & Improvements |
| Water & sewer improvements | NR,HR | Public Facilities & Improvements |
| Youth centers | NR | Public Facilities & Improvements |

An applicant must demonstrate that all grant-funded activities will be carried out in distinct service areas. Activities funded under the housing category are exempt from this service area requirement, provided that each housing unit addressed with CDBG dollars is occupied by persons of low and moderate income.

Local governments proposing housing activities outside their jurisdiction or neighborhood revitalization activities outside the service area must document a direct relationship to activities within the jurisdiction and/or service area. Also, all beneficiaries must reside within the jurisdiction for housing activities and within the service area for neighborhood revitalization activities. Activities funded under the Economic Development program category are exempt from this service area requirement provided that the majority of the jobs created and retained are persons from low-mod households.

Program Objectives

Title I of the federal Housing and Community Development Act of 1974, as amended, specifies that the primary objective of the CDBG program is the "...development of viable urban communities, by providing decent housing and suitable living environment and expanding economic opportunities, principally for persons of low and moderate income." Additional direction is provided through the HUD regulations that govern state programs in non-entitlement areas of the state. The regulations establish that the objective of the act is achieved through a program where funds are used to the maximum extent possible for activities that will (1) benefit low- and moderate-income families, (2) aid in the prevention or elimination of slums or blight, or (3) meet other urgent community development needs where existing conditions pose a serious and immediate threat to the health or welfare of the community, and where other financial resources are not available.

Community development funds distributed by the state must principally benefit persons of low and moderate income. This means that not less than 70% of CDBG funds must be used for activities that benefit LMI families. All purposes and procedures developed by the state for the distribution of CDBG funds must be in accordance with the objectives, requirements and regulations of the act.

State Objectives

Major objectives to be achieved through Florida's Small Cities CDBG Program are established in Section 290.0411, Florida Statutes, and by administrative rule (which includes the competitive application process). The state's objectives mirror the federal objective to create viable communities, through the provision of decent housing and suitable living environments while expanding economic opportunities, principally for persons of low and moderate income. The primary purpose of the state law is to provide for community development activities which maintain viable communities, revitalize existing communities, expand economic development, provide employment opportunities, improve housing conditions, expand housing opportunities, and provide direct benefit to LMI persons. Specifically, the purpose of the state law is to assist local governments in the completion of effective community development activities which arrest and reverse community decline and restore community vitality. The One-Year Action Plan provides details on the manner in which the state administers the Small Cities CDBG Program and the components of the competitive scoring process.

Unmet Needs

Although not all eligible local governments with community development needs are eligible to apply within a given fiscal year, the dollar value of the unfunded applications indicate that the need for grant funding for neighborhood revitalization, commercial revitalization, economic development and housing rehabilitation far exceeds the level of funding authorized each year.

| CDBG Unmet Needs | | | |
|---|---------------|----------------|---|
| Community Development Needs | Need Priority | Funding Needed | Anticipated Number of Projects to Be Funded 2011-15 |
| Public Facilities | | | |
| Senior Centers | Low | \$11,425,000 | |
| Youth Centers | Low | \$7,300,000 | |
| Community Centers/Neighborhood Facilities | Moderate | \$14,550,000 | 3 |

| | | | |
|--|----------------------|-----------------------|--|
| Child Care Centers | Low | \$1,450,000 | |
| Adult Day Care Centers | Low | \$2,200,000 | |
| Parks and/or Recreation Facilities | Moderate | \$28,550,000 | 5 |
| LMI Health Facilities (Medical and Nonmedical) ¹ | Low | \$63,000,000 | |
| Parking Facilities | Low | \$7,285,000 | |
| Homeless Facilities/Shelters | Low | \$5,740,000 | |
| Other Public Facilities (Police and Fire Stations, Jail, Emergency Shelters, Treatment Plant, City Halls ²) | Moderate | \$50,600,000 | 5 |
| Infrastructure Improvements | | | |
| Solid Waste Disposal Improvements | Moderate | \$50,900,000 | |
| Flood & Drainage Improvements/Stormwater | High | \$54,550,000 | 10 |
| Removal of Architectural Barriers | Low | \$1,550,000 | |
| Street Improvements/Road Paving | High | \$126,325,000 | 20 |
| Sidewalk Improvements ³ | Moderate | \$23,550,000 | |
| Sewer Line Improvements | High | \$59,978,000 | 20 |
| Sewage Treatment Plant ⁴ | Moderate | \$62,560,000 | 7 |
| Sewer/Water Hookups | High | \$15,050,000 | 5 |
| Water Line Improvements | High | \$43,234,500 | 20 |
| Community Development Needs | Need Priority | Funding Needed | Anticipated Number of Projects to Be Funded 2011-15 |
| Water Tank/Treatment/Wells | High | \$21,700,000 | 10 |
| Fire Hydrants/Protection ⁵ | Moderate | \$8,900,000 | |
| Economic Development | | | |
| Commercial-Industrial Rehabilitation | High | \$23,375,000 | 15 |
| Commercial-Industrial Infrastructure | Moderate | \$17,885,000 | 25 |
| Other Commercial-Industrial Improvements | Moderate | \$4,350,000 | |
| Job Creation ⁶ | High | \$12,150,000 | |
| Planning/Technical Assistance | | | |
| Engineering for Sewer/Water Projects | High | \$15,875,800 | 6 |
| Engineering for Sidewalk, Street, and Drainage Projects | High | \$9,885,000 | 4 |
| Technical Assistance | Moderate | \$2,940,000 | |
| Total Funding Need/Estimated Projects to be Funded | | \$746,858,300 | 155 |
| <i>Over 250 local governments and their consultants were e-mailed survey forms requesting information to be used in identifying future CDBG funding needs. Only 30 responses - about 12% of surveys e-mailed - were received. Those responses were used to develop this table.</i> | | | |
| <ol style="list-style-type: none"> 1. One community identified the need for a \$60,000,000 LMI hospital facility. 2. Some of the facilities that communities listed under "Other Public Facilities" are either not eligible for CDBG funds or are infrastructure projects covered in another part of the survey. 3. Sidewalk improvements are normally included in projects for street improvements or commercial-industrial rehabilitation. 4. One community identified the need for a \$40,000,000 wastewater treatment facility. 5. Fire hydrants normally funded as part of a water line improvement project. 6. Job creation is included in the proposed projects for Commercial-Industrial Infrastructure. | | | |
| <i>Note: The Florida Small Cities CDBG Program does not fund public assistance services.</i> | | | |

Future Changes

Beginning with the Housing and Economic Recovery Act of 2008, Congress began targeting funds to attempt to address the nation's economic and foreclosure crisis. In 2009, the American Recovery and Reinvestment Act was passed to facilitate job creation. In 2010, Congress passed a third bill providing funding for recovery. This act, the Wall Street Reform and Consumer Protection Act of 2010 (or the Dodd-Frank Act), also targeted economic concerns, including foreclosures. These important pieces of legislation and the funding associated with them signals a potential change in federal funding for housing and community development. With such large amounts of funds aimed at recovery, other federal programs such as CDBG may see a decline in funding.

The chart below represents funding provided to the State of Florida under the three economic stimulus bills:

| Congressional Act | Total Funding for Florida | Funding made available through the Department of Community Affairs CDBG Program | Purpose of Funding |
|-------------------|---------------------------|---|---|
| HERA | \$541 million | NSP – \$91 million | Neighborhood Stabilization (purchase, rehab, sale and rent foreclosed properties) |
| ARRA | | ARRA – \$7,530,194 | Create jobs |
| DFA | | NSP 3 – \$8,511,111 | Continue Neighborhood Stabilization (address foreclosed properties) |

Florida’s Governor Rick Scott took office in January 2011. Governor Scott’s agenda places a priority on job creation. In order to effectively attract business and create job opportunities, emphasis will include ensuring that infrastructure is available to meet business needs. As of the date that this plan was developed, the Governor had also made legislative proposals that include reorganization of several state agencies. This restructuring will allow the state to review community development needs in light of a streamlined state government and elimination of programs that no longer appear beneficial.

At the same time that the state of Florida undergoes restructuring and reduced budgets, the federal government has announced cuts in spending, including a reduction in CDBG funding. These federal changes will also impact community development priorities.

Additional HUD Funding

2005 Disaster Recovery Initiative

The Department of Defense Appropriations Act (Public Law 109–148, approved December 30, 2005) (Appropriations Act) appropriated \$11.5 billion in CDBG funds for expenses related to disaster relief, long-term recovery, and restoration of infrastructure directly related to the consequences of Hurricanes Wilma and Katrina. Florida received \$82,904,000. Currently, \$16,863,730 is budgeted for non-housing community development infrastructure activities.

2005 Disaster Recovery Initiative Supplement

The Department of Defense Appropriations Act (Public Law 109–234, effective June 15, 2006) provided \$5.2 billion in additional CDBG funds for expenses related to disaster relief, long-term recovery, and restoration of infrastructure directly related to the consequences of Hurricanes Wilma and Katrina. Florida received \$100,066,518. The Action Plan initially provided for a housing mitigation (hardening) program; however, under the leadership of Governor Charlie Crist, the Action Plan was amended to allow for other housing-related activities as well as some infrastructure repair or improvements. Currently, \$16,369,218 is budgeted for non-housing community development infrastructure activities.

2008 Disaster Recovery Initiative

Community Development Block Grant disaster relief funding was made available to Florida by the United States Department of Housing and Urban Development, under Title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et. seq.) for federally declared natural disasters that occurred during 2008. Congress allocated the funding to assist in recovery from federally declared natural disasters that occurred during 2008 (Tropical Storm Fay, Hurricanes Gustav and Ike). Florida originally received \$81,063,855 for affected communities. In late 2010, Florida was awarded an additional \$26,894,183 in Disaster Recovery Enhancement Funds (DREF). DREF is available for communities to perform buyouts or individual mitigation measures. Currently, \$91,106,377 is budgeted for non-housing community development infrastructure activities.

Neighborhood Stabilization Program 1

In October 2008, the State of Florida received \$91.14 million from HUD for the Neighborhood Stabilization Program (NSP). These funds were awarded under the Housing and Economic Recovery Act (HERA) of 2008. In passing the Act, Congress mandated that the NSP funding be used to address foreclosed and abandoned properties so as to improve the stability and sustainability of a community. Eligible activities include acquisition and rehabilitation of foreclosed or abandoned houses, sale and lease of the housing, and land banking of properties to be developed into affordable housing at a later date.

Neighborhood Stabilization Program 3

The Neighborhood Stabilization Program 3 (NSP3) is authorized under Section 1497 of the Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) of 2010. NSP3 funds in the amount of \$8,511,111 are available to the State of Florida from the U.S. Department of Housing and Urban Development (HUD). The Substantial Amendment to the State of Florida's current Action Plan defines a methodology for targeting funds to eight communities demonstrating the greatest need. Each Subgrantee must target funds to one or more areas of greatest need (census tracts having a high number of foreclosures or abandoned properties) within its jurisdiction. The communities will have the flexibility to define these areas at a later date with the State ensuring that its target area(s) are appropriately sized to make a material impact with a grant allocation of \$1,029,844 each.

Community Development Partners

Although the Florida Small Cities Community Development Block Grant (CDBG) Program is the largest source of funding for community development for small or rural communities, a number of other programs make an important contribution to community development. These programs are listed below:

Communities for a Lifetime - *Communities for a Lifetime*, administered by the Department of Elder Affairs, recognizes the diverse needs of all residents and the unique contributions individuals make to their communities. Participating communities use existing resources and state technical assistance to make improvements in areas such as housing, health care, transportation, accessibility, business partnerships, community education, volunteer opportunities and recreation. Forty-one of Florida's 67 counties have one or more participating communities. Participating communities implement a continuous process of self-assessment and improvement to help achieve the following goals:

- To create an inventory of services and opportunities that encourages independence and quality of life for older adults in your community. This inventory can be used to market the community to current residents as well as potential newcomers.
- To initiate partnerships within various sectors of the community (i.e. government, business, non-profit and education) in order to promote the development of senior friendly community amenities.

A *Community for a Lifetime* is a place that helps children grow and prosper while also providing seniors an opportunity to age-out in their own community. Caregivers for those of any age receive the support they need thereby meeting the needs of children and enabling elders to age in place with dignity, security, purpose. Other benefits include:

- Increased safety through improved coordination of transportation, community planning, universal home designs and neighborhood interaction;
- Improved physical and mental health of residents through better access to social interaction, increased activity levels and facilitation of other behaviors known to impact quality of life issues; and

- Effective community planning and design encouraging co-location of places where people live, work, learn, shop and play.

Historic Preservation/Certified Local Government (CLG) Program - The CLG program was enacted as part of the National Historic Preservation Act amendments of 1980. The program links three levels of government-federal, state and local-into a preservation partnership for the identification, evaluation and protection of historic properties. Designation as a certified local government makes historic preservation a public policy through passage of a historic preservation ordinance. The ordinance establishes a historic preservation board to develop and oversee the functions of its historic preservation program. Since its inception, Florida's Certified Local Government program has assisted in the survey, designation and preservation of thousands of historic and cultural resources and helped to increase public awareness of historic preservation. Participation in the program is also an important consideration in the local planning process since local governments are required to address historic preservation in comprehensive planning decisions. By identifying historic resources in a local comprehensive plan, proposed development projects will be reviewed for consistency with preservation goals and strategies.

Designated local governments are eligible to apply for special matching grants from the Bureau of Historic Preservation, Department of State, to assist their preservation programs. Funding is available for projects such as:

- Surveys to identify and evaluate significant historic properties;
- Nominations to the National Register of Historic Places;
- Preservation education materials such as booklets, brochures, slide or video programs; and
- Local historic preservation plans.

Florida Main Street – The Main Street program, administered by the Department of State, Division of Historical Resources, provides training and technical assistance to local organizations to support their efforts to revitalize traditional downtown and neighborhood commercial districts. From small towns to large cities, these areas are often a reflection of the community as whole. This symbolic heart of the community is a complex environment that is affected by a diversity of physical, economic, cultural, and political influences. In order to revitalize and sustain these districts, a community must address this broad range of influences. The Florida Main Street Program can assist in this process, and is structured around the “Main Street Approach™”, a strategy for revitalization developed by the National Trust for Historic Preservation.

The Main Street Approach™ was developed by the National Main Street Center of the National Trust for Historic Preservation, a partner of Florida Main Street. Currently, there are 46 active Florida Main Street communities. While concentrating on revitalization of the community’s historic commercial center, these local volunteer-based programs enhance the economic vitality, quality of life, and civic pride of the whole community while countering sprawl and encouraging greater citizen participation in the decisions that are shaping their future. The Main Street Approach™ is not a quick fix. It builds sustainable, positive change on incremental steps. Communities that establish and maintain a focus on the Main Street Approach™ can achieve:

- Greater economic stability and vitality
- Rehabilitation and re-use of existing building stock, protecting historic resources and encouraging infill development - thereby countering sprawl
- Reduced vacancy, increasing property values and property tax revenues
- Restoration of the district as a center of commerce, increasing sales tax revenues
- Greater quality of life and civic pride
- Enhancing the district as a center of civic and cultural activities
- Enhancing its place as a symbol of community identity and pride

Historic Preservation Tax Credits - Historic buildings are tangible links with the past that give a community a sense of identity, stability and orientation. The Federal government encourages the

preservation of historic buildings. One Federal tax incentive that supports the rehabilitation of historic and older buildings is the Federal Historic Preservation Tax Incentives program. It is one of the most successful and cost-effective community revitalization programs. The Preservation Tax Incentives reward private investment in rehabilitating historic properties such as offices, rental housing, and retail stores.

The tax incentives have spurred the rehabilitation of historic structures of every period, size, style and type. They have been instrumental in preserving the historic places that give cities, towns and rural areas their special character. The tax incentives for preservation attract new private investment to the historic cores of cities and towns. They also generate jobs, enhance property values, and augment revenues for State and local governments through increased property, business and income taxes. The Preservation Tax Incentives also help create moderate and low-income housing in historic buildings. Through this program, abandoned or under-used schools, warehouses, factories, churches, retail stores, apartments, hotels, houses, and offices have been restored to life in a manner that maintains their historic character.

Current tax incentives for preservation, established by the Tax Reform Act of 1986 (PL 99-514; Internal Revenue Code Section 47 [formerly Section 48(g)]) include (1) 20% tax credit for the *certified rehabilitation* of *certified historic structures* and (2) 10% tax credit for the rehabilitation of *non-historic, non-residential* buildings built before 1936. For both credits, the rehabilitation must be a *substantial* one and must involve a *depreciable* building.

Rural Economic Development Initiative (REDI) - Recognizing that many of Florida's rural local governments have significant economic concerns, the Legislature created the Rural Economic Development Initiative, known as "REDI," within the Office of Tourism, Trade, and Economic Development. The purpose of the REDI is to address "economic distress" which is defined as "conditions affecting the fiscal and economic viability of a rural community, including such factors as low per capita income, low per capita taxable values, high unemployment, high underemployment, low weekly earned wages compared to the state average, low housing values compared to the state average, high percentages of the population receiving public assistance, high poverty levels compared to the state average, and a lack of year-round stable employment opportunities." The program serves "rural communities" which are defined as:

1. A county with a population of 75,000 or less.
2. A county with a population of 100,000 or less that is contiguous to a county with a population of 75,000 or less.
3. A municipality within a county described above.
4. An unincorporated federal enterprise community or an incorporated rural city with a population of 25,000 or less and an employment base focused on traditional agricultural or resource-based industries, located in a county not defined as rural, which has at least three or more of the economic distress factors.

REDI is responsible for coordinating and focusing the efforts and resources of state and regional agencies on the problems which affect the fiscal, economic, and community viability of economically distressed rural communities, working with local governments, community-based organizations, and private organizations that have an interest in the growth and development of these communities to find ways to balance environmental and growth management issues with local needs. The program reviews and evaluates the impact of statutes and rules on rural communities and works to minimize adverse impact.

REDI is charged with facilitating access to state resources by providing referrals to appropriate state and regional agencies and statewide organizations. REDI may undertake outreach, capacity building, and other advocacy efforts to improve conditions in rural communities. These activities may include sponsorship of conferences and achievement awards.

A rural area of critical economic concern must be a rural community, or a region composed of such, that has been adversely affected by an extraordinary economic event or a natural disaster or that presents a unique economic development opportunity of regional impact that will create more than 1,000 jobs over

a 5-year period. The Governor has by executive order designated three rural areas of critical economic concern which will establish these areas as priority assignments for REDI as well as to allow the Governor, acting through REDI, to waive criteria, requirements, or similar provisions of any economic development incentive.

Long Term Mitigation - The Flood Mitigation Assistance (FMA) Program is authorized by Sections 1366 and 1367 (42 U.S.C.) of the National Flood Insurance Reform Act of 1994. It is a partnership designed to assist states, local and Indian Tribal governments in reducing or eliminating long-term risks of flood damage to repetitively flooded structures insured under the National Flood Insurance Program (NFIP).

The goals of the Flood Mitigation Assistance Program are to:

- Fund cost-effective and technically feasible measures that reduce or eliminate the long term risk of flood damage to buildings and manufactured homes insured under the NFIP;
- Encourage long-term, comprehensive mitigation planning that addresses repetitive flood losses;
- Reduce the number of repetitively or substantially damaged structures and the associated claims on the National Flood Insurance Fund;
- Complement other federal and state mitigation programs with similar long-term mitigation goals.

Although the mitigation program is federally funded, it is administered by the Division of Emergency Management (DEM). DEM has the responsibility for developing and maintaining a State Mitigation Plan, reviewing FMA grant applications, recommending cost effective applications to FEMA and awarding FMA planning and project grants to eligible applicants. FMA projects must be consistent with the goals of FEMA, to reduce risk of flood damage to structures insurable under the NFIP. The following are eligible funding activities:

- Acquisition of NFIP-insured repetitive loss properties.
- Elevation and retrofit of NFIP-insured repetitive loss properties.
- Relocation or demolition of NFIP-insured repetitive loss properties.
- Minor structural flood control projects.
- Modified elevation project.
- Elevation and/or dry flood proofing of NFIP insured non-residential structures.
- Beach nourishment activities.

Enterprise Florida – Enterprise Florida is the official economic development and international trade development organization for Florida. In addition to recruiting new industries and assisting expanding Florida business, EFI supports development of a work force that makes Florida employers and workers competitive in today's technology-intensive workplace. Enterprise Florida manages programs that target special needs communities, such as small and minority businesses as well as business opportunities for rural areas and programs to retain military bases and defense installations. Every effort is made to ensure that all regions of Florida benefit from the state's economic growth. Enterprise Florida programs are the key to building strong economic foundations which can support the high-quality, value-added industries essential for a globally competitive, leadership economy.

Enterprise Zones –

An Enterprise Zone is a specific geographic area targeted for economic revitalizing. Enterprise Zones encourage economic growth and investment in distressed areas by offering tax advantages and incentives to businesses locating within the zone boundaries.

Currently there are 57 state Enterprise Zones. Included within that total are:

- 3 Federal Enterprise Communities
- 2 Federal Empowerment Zones
- 28 Rural Enterprise Zones

- 29 Urban Enterprise Zones

The Florida Enterprise Zone Program offers various tax incentives to businesses located within the designated enterprise zones. In addition, local governments may also offer their own incentives. The following are all of the Florida incentives for businesses located in an Enterprise Zone.

Jobs Tax Credit (Sales Tax): Rural Enterprise Zones -Allows a business located within a Rural Enterprise Zone to take a sales and use tax credit for 30 or 45% of wages paid to new employees who live within a Rural County. To be eligible, a business must create at least one new job. The Sales Tax Credit cannot be used in conjunction with the Corporate Tax Jobs Credit.

Jobs Tax Credit (Sales Tax): Urban Enterprise Zones - Allows a business located within an Urban Enterprise Zone to take a sales and use tax credit for 20 or 30% of wages paid to new employees who reside within an enterprise zone. To be eligible, a business must create at least one new job. The Sales Tax Credit cannot be used in conjunction with the Corporate Tax Jobs Credit).

Jobs Tax Credit (Corporate Income Tax): Rural Enterprise Zones - Allows a business located within a Rural Enterprise Zone to take a corporate income tax credit for 30 or 45% of wages paid to new employees who reside within a Rural County. To be eligible, a business must create at least one new job. The Corporate Tax Credit cannot be used in conjunction with the Sales Tax Credit.

Jobs Tax Credit (Corporate Income Tax): Urban Enterprise Zones - Allows a business located within an Urban Enterprise Zone to take a corporate income tax credit for 20 or 30% of wages paid to new employees who reside within an enterprise zone. The Corporate Tax Credit cannot be used in conjunction with the Sales Tax Credit.

Business Equipment Sales Tax Refund: Rural and Urban Enterprise Zones - A refund is available for sales taxes paid on the purchase of certain business property, which is used exclusively in an Enterprise Zone for at least 3 years.

Building Materials Sales Tax Refund: Rural and Urban Enterprise Zones - A refund is available for sales taxes paid on the purchase of building materials used to rehabilitate real property located in an Enterprise Zone.

Property Tax Credit (Corporate Income Tax): Rural and Urban Enterprise Zones - New or expanded businesses located within an enterprise zone are allowed a credit against Florida corporate income tax equal to 96% of ad valorem taxes paid on the new or improved property.

Sales Tax Exemption for Electrical Energy: Rural and Urban Enterprise Zones - A 50% sales tax exemption is available to qualified businesses located within an Enterprise Zone on the purchase of electrical energy, if the municipality has reduced the municipal utility tax by at least 50%.

Community Contribution Tax Credit Program: Rural and Urban Enterprise Zones - Allows businesses a 50% credit on Florida corporate income tax, insurance premium tax, or sales tax refund for donations made to local community development projects. Businesses are not required to be located in an enterprise zone to be eligible for this credit.

Property Tax Exemption for Childcare Facilities: Rural and Urban Enterprise Zones - Provides an exemption from ad valorem property tax for licensed childcare facilities operating in areas designated as enterprise zones.

Section 3

The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent possible, provide job training, employment, and contract opportunities for low- or very-low income

residents in connection with projects and activities in their neighborhoods.

The barriers to hiring this low-income population group that lives within public housing are recipients’:

- need for job training or apprenticeship
- need for GED
- transportation to job site
- child care needs

The Florida Department of Community Affairs will attempt to raise awareness of this issue through sub-recipient training and language in sub-recipient agreements.

Florida Housing Finance Corporation (“Florida Housing”) Programs – Florida Housing has several multifamily and homeownership programs that are funded with state and federal dollars:

Multifamily Mortgage Revenue Bonds - The Multifamily Mortgage Revenue Bond program uses both taxable and tax-exempt bonds to provide below market rate loans to nonprofit and for-profit developers who set aside a certain percentage of their apartment units for low income families. Proceeds from the sale of these bonds are used to construct or acquire and rehabilitate multifamily rental properties. The Bond program’s application scoring and ranking criteria encourage increased set asides for low-income households. Special consideration is given to properties that target specific geographic areas.

A minimum of 20 percent of units must be set aside for households earning up to 50 percent of area median income (AMI) or a minimum of 40 percent set aside for households earning up to 60 percent of AMI. Due to competition for funds and a combination of funding sources, most funded properties set aside higher percentages of units for a range of AMIs up to 60 percent.

Florida Affordable Housing Guarantee - The Florida Affordable Housing Guarantee Program encourages affordable housing lending by issuing guarantees on financing for affordable housing. This program provides guarantees on taxable and tax-exempt bonds, and creates a security mechanism that allows lenders to sell affordable housing loans in the secondary market. It also encourages affordable housing lending activities that would not otherwise have taken place. *Note that in light of current adverse market conditions, Florida Housing has suspended the issuance of additional guarantees.*

HOME Investment Partnerships- The HOME program provides non-amortizing, low interest loans to developers of affordable housing who acquire, rehabilitate, or construct housing for low income families. Loans are offered through the annual Universal Cycle at the simple interest rate of zero percent to nonprofit applicants and 1.5 percent to for-profit applicants. A minimum of 20 percent of HOME-assisted units must be set aside for households earning up to 50 percent of area median income (AMI), with the balance of the HOME-assisted units for households earning up to 60 percent of AMI.

Low Income Housing Tax Credit - The competitive Housing Credit program provides for-profit and nonprofit organizations with a dollar-for-dollar reduction in federal tax liability in exchange for the acquisition and substantial rehabilitation, substantial rehabilitation or new construction of affordable rental housing units. Housing credits are sometimes reserved for properties that target specific demographic groups such as the elderly, homeless people, farmworkers and commercial fishing workers. Consideration is also given to properties that target specific geographic areas such as the Florida Keys, rural areas and urban infill areas. A minimum of 20 percent of the units must be set aside for households earning up to 50 percent of area median income (AMI), or a minimum of 40 percent of the units must be set aside for households earning up to 60 percent of AMI. Due to competition for funds, most funded properties set aside 100 percent of the units for a range of AMIs up to 60 percent.

Predevelopment Loan Program - The Predevelopment Loan Program (PLP) assists nonprofit and community based organizations, local governments, and public housing authorities with planning,

financing, and developing affordable housing. Eligible organizations may apply for a loan of up to \$750,000 for predevelopment activities such as rezoning, title searches, legal fees, impact fees, administrative costs, soil tests, engineering fees, appraisals, feasibility analyses, audit fees, earnest money deposits, insurance fees, commitment fees, administrative costs, marketing expenses, and acquisition expenses. Homeownership developments must be affordable to households with incomes up to 120 percent of area median income (AMI), and rental developments must have 20 percent of their units set aside for households earning up to 50 percent of AMI.

State Apartment Incentive Loan - The State Apartment Incentive Loan (SAIL) program provides zero or low-interest loans on a competitive basis to developers of affordable rental housing each year. This money often serves to bridge the gap between the development's primary financing and the total cost of the development. SAIL dollars are available to individuals, public entities, and nonprofit or for-profit organizations for the construction or substantial rehabilitation of multifamily units. Developments that target specific demographic groups such as the homeless people, farmworkers, and commercial fishing workers can receive a loan with a 0 percent interest rate. All other developments can receive a loan at a 1 percent interest rate. A minimum of 20 percent of units must be set aside for households earning up to 50 percent of area median income (AMI) or, when SAIL is used in conjunction with Low Income Housing Tax Credits, a minimum of 40 percent of the units must serve households earning no more than 60 percent of AMI. *Note that because of the State Housing Trust Fund being swept into General Revenue to help close state deficits, the SAIL program has not been fully funded in recent years. This is likely to occur in upcoming years as well.*

Elderly Housing Community Loan - A portion of State Apartment Incentive Loan funds is set aside to fund the Elderly Housing Community Loan (EHCL) program. This program provides up to \$750,000 in loans to make substantial improvements to existing affordable elderly rental housing. These funds are available for the purpose of making building preservation, sanitation repairs or improvements required by federal, state or local regulation codes, and for life safety or security related improvements.

State Housing Initiatives Partnership - The State Housing Initiatives Partnership (SHIP) program provides funds to local governments on a population-based formula as an incentive to produce and preserve affordable housing for very low, low, and moderate income families. These funds are derived from the collection of documentary stamp tax revenues, which are deposited into the Local Government Housing Trust Fund. SHIP funds are distributed on an entitlement basis to all 67 counties and 53 Community Development Block Grant entitlement cities in Florida. The minimum allocation per county, when funding is available, is \$350,000. SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, downpayment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling. Each participating local government may use up to ten percent of their SHIP funds for administrative expenses. At least 30 percent of the funds must be reserved for households earning up to 50 percent of area median income (AMI); an additional 30 percent must be reserved for households whose earnings do not exceed 80 percent of AMI, and the remaining funds may be reserved for households whose earnings do not exceed 120 percent of AMI. The exception is Monroe County where total funds must be reserved for households earning up to 140 percent of AMI. *Note that because of the Local Government Housing Trust Fund being swept into General Revenue to help close state deficits, the SHIP program has not been funded in recent years. This is likely to occur in upcoming years as well.*

First Time Homebuyer Program - Florida Housing issues bonds under the First Time Homebuyer Program and the proceeds from these bonds are used to originate 30-year mortgage loans. First-time homebuyers then benefit from lower mortgage interest rates due to the tax-exempt status of the bonds. Eligible borrowers have to meet certain criteria such as the first-time homebuyer requirement, as defined by the Internal Revenue Code, credit worthiness, and an appropriate income level, not exceeding program limits. Funds for downpayment assistance and closing costs are often provided in conjunction with the First Time Homebuyer Program through the Homeownership Assistance Program (HAP), the

HOME Investment Partnerships program and the Homeownership Assistance for Moderate Income (HAMI) program. This assistance is offered in the form of deep subsidy second mortgages to eligible homebuyers. The First Time Homebuyer Program serves households earning up to 140 percent of area median income (AMI).

Homeownership Pool Program - The Homeownership Pool ("HOP") Program, under rule 67-57, F.A.C., is designed to be a non-competitive and on-going program, with Developers reserving funds for eligible homebuyers to provide purchase assistance on a first-come, first-served basis. The HOP program is available to non-profit and for-profit organizations, Community Housing Development Organizations (CHDOs), counties and eligible municipalities that are recipients of SHIP funding and the United States Department of Agriculture - Rural Development (USDA-RD). Eligible homebuyers, whose adjusted income does not exceed 80% AMI, receive a zero percent deferred second mortgage loan for the lesser of 25% of the purchase price of the home or \$70,000 or the amount necessary to meet underwriting criteria (with the exception of Eligible Homebuyers with disabilities and Eligible Homebuyers at 50% AMI or below, which are limited to 35% of the purchase price or \$80,000). The second mortgage for loans to homebuyers will be a zero percent, non-amortizing loan with principal deferment until maturity. Principal payments on the second mortgage loans shall be deferred until the owner sells, transfers or disposes of the home or the owner ceases to occupy the home as a principal residence.

Greenways and Trails - The Office of Greenways & Trails works to establish a statewide system of greenways and trails for recreational and conservation purposes. Efforts are guided by a legislatively adopted plan titled "Connecting Florida's Communities." The program works directly with local communities, developers, private landowners and state and federal agencies to facilitate the establishment of the statewide system of greenways and trails.

Rural Development - The USDA Rural Development financial programs support essential public facilities and services such as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks and community-managed lending pools. USDA also offers technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services and provides technical assistance to help communities undertake community empowerment programs. Rural Development achieves its mission by helping rural individuals, communities and businesses obtain the financial and technical assistance needed to address their diverse and unique needs. Rural Development works to make sure that rural citizens can participate fully in the global economy.

Other Community Development Providers – Although there are other federal, state and private programs that provide funding for community development, the partners listed above are those that the work most closely with the programs covered.

Barriers to Affordable Housing

The development of affordable housing is a complex process with many interacting variables. There are many cost factors which are out of the control of local jurisdictions—factors such as changing interest rates and international economic and monetary events, most notably at present, the recent recession. In addition to affecting people's personal finances, the recession has affected the ability of state and federal programs to deliver affordable housing. Because of state budget shortfalls in the past few years, most of the revenue from the State and Local Government Housing Trust Funds was swept into general revenue to help close state deficits. This is likely to occur in upcoming years as well. Revenue from these trust funds goes toward affordable housing programs which are administered at both the state and local level.

The recession has also impacted the market for housing related investments. Investors' minimization of risk has created an investment environment of limited or no interest in Mortgage Revenue Bonds or Low Income Housing Tax Credits, leading to poor pricing on each. As a result, these two financing tools—critical for the development of multifamily affordable housing—have only limited use right now. This

should slowly change over the coming years to a more positive outlook as stability in the financial markets returns to more historic levels.

Development Regulations

Local governments in Florida are required to adopt Local Government Comprehensive Plans to guide future growth and development. The regulations contained in these plans are important for many reasons: they protect the quality of life of residents by ensuring that housing is appropriately zoned away from industrial areas and health hazards such as landfills; they preserve the natural environment around developed areas; and they contribute to the overall safety and welfare of the citizens. Some of these regulations affect the building process prior to, during and after construction. There are impact fees, code standards and review procedures that must be followed that may delay development or add costs. Other regulations may prevent or make it difficult to develop certain types of housing, limiting the provision of affordable housing in certain areas.

Land Use and Zoning Restrictions

Land use designations and zoning districts are two ways that local governments establish what can be built in a given area of their jurisdiction. Restrictions on housing density, housing type, and land use are means by which the development of affordable housing can be limited. A zoning district may have specific guidelines that are not conducive to multifamily affordable housing or increase the cost of development. For example, multifamily housing is not feasible in areas targeted for very low density (e.g. one dwelling unit per acre), and in some areas, multifamily housing may be prohibited altogether. These regulations may limit the supply and raise the cost of land available to build affordable housing. These issues could be addressed by increasing residential density and promoting different types of housing in a given area. The following are ways which regulations may limit development:

- Prohibition of accessory units,
- Prohibition/restrictions on manufactured housing,
- Prohibition of single room occupancy (SRO) units,
- Restrictions on housing type (limited or no multifamily),
- Building height restrictions,
- Large lot, large side yard or setback requirements,
- Parking requirements, and
- Minimum house sizes.

Development Cost

Much of the additional cost incurred by developers throughout the building process is passed along to the consumer. Costs are added to a housing unit in order to meet standards during design, construction, and review. Certain requirements are in place to ensure the safety and health of occupants, or to increase the energy efficiency of a building, and are worth the added cost. Analysis been done to calculate the life cycle cost of construction using green and energy efficient features, and while they may add cost up front, over the lifetime of the building, those costs are made through lower utility bills and replacement costs. Any requirements of a specific subdivision will also add to the construction cost. In addition, impact fees, concurrency fees, permit/building fees, and administrative fees also contribute to the cost of development.

Procedural Delay

The administration of development regulations often delays the development process. For example, a local or state government review process might take longer if each department's review is sequential rather than simultaneous. In areas where affordable housing is an urgent need, approvals of development orders or permits can slow the delivery process. There is also the possibility of adding to the cost of housing by adding to the carrying cost of the land.

Reducing Barriers to Affordable Housing

The SHIP Program

Florida has a dedicated funding source for affordable housing for all 67 counties and 48 cities in the state called the State Housing Initiatives Partnership (SHIP) Program. To qualify for SHIP participation, local governments must have reviewed local land development regulations and adopted housing incentives within a year of being approved to participate. Each local government is required to review ten categories of land development regulations and, at a minimum, adopt an expedited permitting process for affordable housing and a regulatory costing provision. The latter requirement stipulates that a local government must specify the estimated additional costs that any new regulation or ordinance will add to the cost of housing. Beginning with the 2003-2004 SHIP Annual Report, each local government using SHIP funds must submit a Certification for Implementation of Regulatory Reform Activities. The local government certifies that permits for affordable housing projects are expedited and there is a process for review of local regulations and plan provisions that increase the cost of housing prior to their adoption. Through this process, many local governments have gone beyond the minimum in reforming their land development regulations to promote affordable housing.

Federal Programs Having an Impact

Neighborhood Stabilization Program 1 (NSP1) grants awarded in the State of Florida provided \$541,364,779; NSP2 funded \$411,232,588; and NSP3 will award \$208,437,144, for a total of \$1,161,034,511. Twenty five (25)% of these funds for a total of \$290,258,628 must be spent on housing for persons at or below 50% of AMI. This is a huge infusion of new dollars to provide affordable housing in the State. See Appendix 8 for further information.

CDBG Disaster Recovery Program grant awards to the State of Florida were \$81,063,855 in FY2005 and \$82,904,000 in FY2008. DCA required a set-aside of 70% in FY2005 and 14% in Fy2008 of each grant award to local government sub-recipients for the provision of affordable housing. See Appendix 8 for further information.

American Recovery and Reinvestment Act (ARRA) funds provided a Weatherization grant of \$255,985,784 of which 100% of these funds will advance the cause of affordable housing throughout the State of Florida by our sub-recipients.

Requirements in State Administered Housing Programs

Florida Housing Finance Corporation administers a number of federal and state housing programs, including HOME, primarily through competitive processes that require developers to submit applications for scoring. Part of the scoring process has evolved to encourage local government support of the proposed housing by providing points for local contributions such as grants, fee waivers and deferrals, and loans.

Florida has a dedicated funding source for affordable housing for all 67 counties and 53 cities in the state called the State Housing Initiatives Partnership (SHIP) Program. To qualify for SHIP participation, local governments must have reviewed local land development regulations and adopted housing incentives within a year of being approved to participate. In addition, local SHIP advisory committees must triennially review the established policies and procedures, ordinances, land development regulations, and adopted local government comprehensive plan of the appointing local government and shall recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of a property to appreciate in value (Florida Statutes 420.9076). The advisory committee must prepare a report with recommendations on affordable housing incentives in the following areas:

- The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects;

- The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing;
- The allowance of flexibility in densities for affordable housing;
- The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons;
- The allowance of affordable accessory residential units in residential zoning districts;
- The reduction of parking and setback requirements for affordable housing;
- The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing;
- The modification of street requirements for affordable housing;
- The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing;
- The support of development near transportation hubs and major employment centers and mixed-use developments.

Local Government Incentives

Local governments can provide regulatory incentives to help affordable housing developers overcome some of the regulatory barriers. Waivers of fees and dedication requirements are tools being used by communities in Florida to aid in the provision of affordable housing. Density bonuses are another incentive. Section 420.625(1), Florida Statutes, states that "A local government may provide density bonus incentives pursuant to the provisions of this section to any landowner who voluntarily donates fee simple interest in real property to the local government for the purpose of assisting the local government in providing affordable housing. Donated real property must be determined by the local government to be appropriate for use as affordable housing and must be subject to deed restrictions to ensure that the property will be used for affordable housing."

Tax Policy

Florida property tax reform approved in 2008 provides a methodology for assessing property used to provide affordable rental housing based on its income from actual rents, rather than on fair market rents. The bill also added an ad valorem tax exemption for properties providing affordable housing to persons meeting certain income limits, which are owned by limited partnerships where the sole general partner is a nonprofit corporation qualified as a charitable entity under s. 503(c)(3) of the Internal Revenue Code.

Housing Preservation

State and local governments recognize the importance of preserving the state's affordable housing stock. The Small Cities CDBG Program uses a portion of its annual allocation for housing rehabilitation or replacement. These funds make a substantial impact on the preservation of affordable housing. When a housing unit cannot be brought up to the minimum building code, the program covers the costs associated with demolition and replacement housing.

The state's Weatherization Assistance Program (WAP) helps to preserve the affordable housing stock by weatherizing homes. Weatherization consists of improvements to housing units that might otherwise deteriorate and not be available as affordable housing. In 2009, the American Recovery and Reinvestment Act (ARRA) provided the Florida WAP with \$175,984,474 which will contribute greatly to the preservation of many units of housing to low-income Floridians.

There are also properties with expiring project-based rental assistance that are at risk of being lost to the affordable housing inventory. Florida has 274 properties with 33,264 assisted units that were built or initially funded at least 30 years ago. The age 15-29 year group is considerably larger, with 829 properties providing 64,648 assisted housing units. Florida Housing Finance Corporation will use 50% of its 2011 Low Income Housing Tax Credit (LIHTC) allocation for preservation of existing multifamily developments. This financing will go toward preserving multifamily properties that are at risk of being

lost to the affordable housing inventory.

Combating the NIMBY Syndrome

The state's Affordable Housing Study Commission has examined the prevalence of NIMBYism as it relates to affordable housing. The NIMBY syndrome was recognized as a barrier to the placement of affordable housing in communities where it is needed most – close to employment and services such as health, day care and public transportation. The Commission determined that Florida would have to take a two-pronged approach to combating NIMBYism: education and a legal remedy in state law. As part of the education strategy, the Commission produced a video and brochure showing what communities can and should expect from today's affordable housing. The video continues to be used by builders and local governments throughout the state as an education tool. In 2003, a manual was produced that explains affordable housing and offers local officials and affordable housing advocates tools for overcoming NIMBYism. Additionally, the Legislature has adopted a provision to the State Fair Housing Act (Section 760.26, Florida Statutes) that prohibits discrimination in land use decisions and in permitting of development based on the source of financing.

HEALTH AND SAFETY

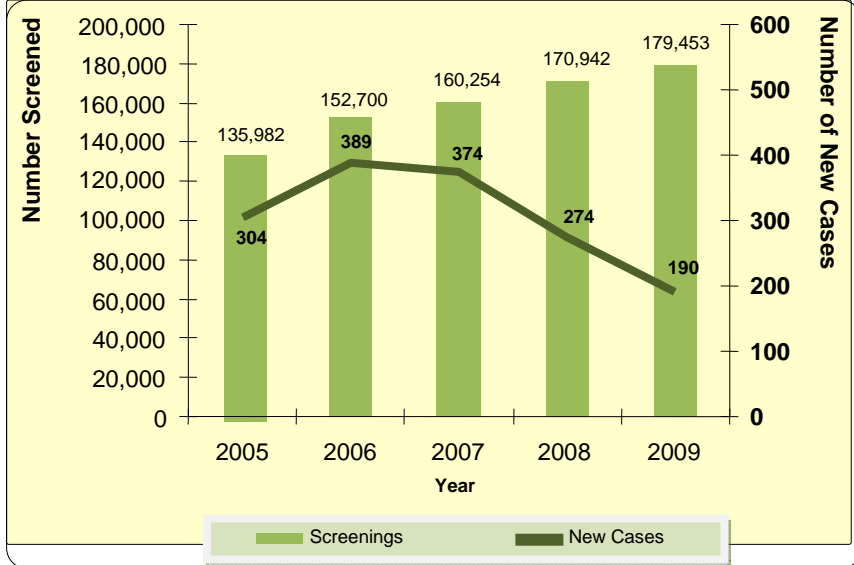
Lead-Based Paint Hazards - Needs Assessment

Lead poisoning is preventable. The most common cause of lead poisoning is exposure to contaminated dust and soil from lead-based paint. Eliminating childhood lead poisoning requires public education and awareness in addition to making high-risk housing lead-safe to prevent a child from being poisoned. Chipping, peeling or chalking of lead-based paint and dust caused by normal wear and tear, by disturbance of paint during severe weather events, or during renovation and repair activities that are conducted improperly can be extremely dangerous to young children.

The population of greatest concern for lead poisoning is children less than 72 months of age. Lead poisoning may cause developmental delay, lowered IQ, hyperactivity, and behavior problems. Children of this age are at greatest risk to these outcomes because their nervous systems are still developing. In extreme cases seizures, coma or death can result. The exposure risks are greater for low-income children because they are most likely to live in older housing where structural damage, or natural wear and tear are likely to cause lead hazards.

The number of reported new lead poisoning cases among children less than six years of age has declined since 2006 (a confirmed case is considered a "new case" if it was not previously reported). Table LBP1 shows the trend in reported screenings and reported new cases for five years. The number of reported lead poisoning cases in Florida declined by 39% from 304 in 2005 to 190 in 2009. Not all children in Florida are required to receive a blood lead test; therefore, it should be noted that the difference in the number of cases (114 cases) reported from 2005 to 2009 may not be due to an actual decline in lead poisoning cases among Florida children less than six years of age. Efforts are currently underway to determine the rate of screening among high-risk groups in Florida.

TABLE LBP1: Reported blood lead screenings and new cases of lead poisoning, Florida 05-09

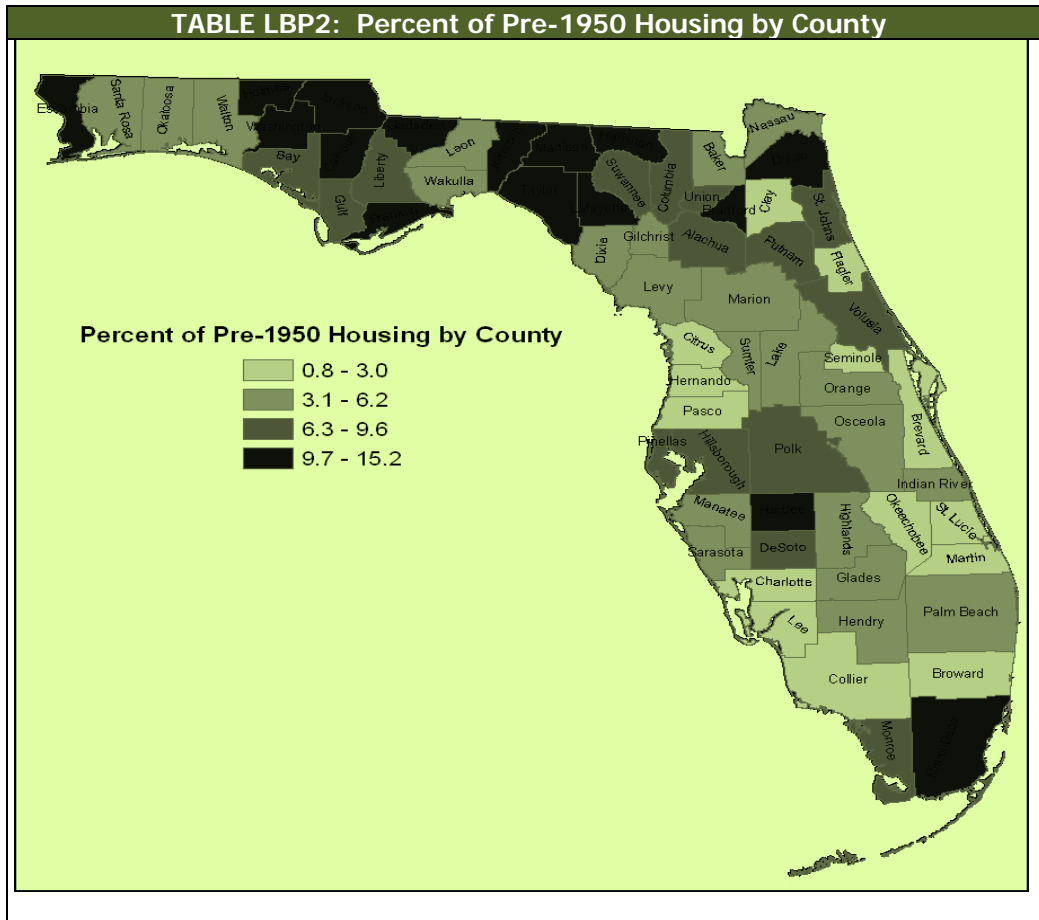


The Status of Lead-Based Paint Hazards in Florida

Extensive use of leaded paint prior to the 1978 ban has left many Florida homes with lead-based paint hazards. Homes built prior to 1950 pose the greatest risk to children since the amount of lead in paints from that time is generally greater, and the less stable structural condition of these aging homes often facilitates greater risk of exposure to lead-based paint hazards. Exposures generally occur by ingestion of paint chips and/or inhalation of dust particles from deteriorating lead-based paint surfaces in older buildings.

Although it is difficult to determine the actual number of housing units in Florida that contain lead-based paint, 2000 U.S. Census data for Florida indicates that there are approximately 433,564 units built before 1950 and more than 2,000,000 units built before 1970. Renter-occupied properties built prior to 1950 total to approximately 148,659 housing units. It is important to note that older rental properties frequently house low-income families with young children. As properties age paint deteriorates by chipping and flaking, and then producing lead-contaminated dust and soil that can be transferred to the hands and toys of young children resulting in lead poisoning. Intact lead paint is not a hazard, therefore, proper maintenance and monitoring of these properties is important to help reduce lead paint hazards.

As shown in Figure LBP2, there is a substantial variation in the percent of pre-1950 homes in Florida. The proportion of pre-1950 housing varies by county from a low of less than 6% to over 15%. Funding is provided through the Florida Childhood Lead Poisoning Prevention Program to counties with a high number of pre-1950 housing to facilitate targeted screening, case management and educational outreach to areas with the greatest number of high-risk children.



Federal Lead-Based Paint Requirements

The U.S. Department of Housing and Urban Development (HUD)

The Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X) aims to protect young children from lead-based paint hazards in housing that is financially assisted by the federal government or being sold by the government. HUD requires that individuals be properly trained in lead safe work practices, and steps must be taken to reduce lead paint hazards in jobs that exceed certain cost thresholds. The requirements apply to all housing built before 1978. All local government CDBG grant recipients, and ESG, HOPWA and HOME programs are required to comply with the federal regulation

The U.S. Environmental Protection Agency (EPA)

On April 22, 2010, the EPA's new rule: the Renovation, Repair and Painting (RRP) rule that governs the work of professional remodelers in residential properties built before 1978, took effect. The rule addresses remodeling and renovation projects that disturb more than six square feet inside and 20 square feet outside of potentially contaminated painted surfaces for all residential structures. Firms working in pre-1978 units must be EPA certified, and employees also need to be certified as a Certified Renovator. In response to the new requirements, DCA will require contractors to demonstrate that they are working in compliance with the EPA RRP rules and associated HUD requirements. DCA is currently working with the DOH to establish forms and monitoring procedures to ensure all federal rules are followed by entities receiving funding under the Consolidated Plan.

Healthy Housing Efforts in Florida

The DOH and DCA recognize the relationship between health and housing extends beyond just lead poisoning. Substandard housing and housing with specific hazards (e.g., poor indoor air quality, leaks,

accessibility limitations, pest infestations, carbon monoxide, mold, contaminated water, and structural problems) have economic impacts, and can pose a risk to the health of children and adults. In addition to lead poisoning, health problems can include asthma and other respiratory infections, injuries (e.g., burns), cancer (caused by hazards such as radon and certain chemical exposures), decreased intellectual capacity, poor birth outcomes (e.g., premature births and low birth weight), infectious diseases, and poisonings.

These housing hazards and health problems result in a high financial burden for the State of Florida. Social and economic consequences include housing instability, homelessness, and fewer economic opportunities. Others include:

- Decreased property values;
- Increased costs to the health care system and individuals;
- Increased juvenile justice and correctional service costs;
- Increased disability services and institutional costs;
- Increased special education costs in the school system;
- Increased system dependency costs (housing assistance, WIC, Food Stamps, family services, etc.);
- Lost economic productivity due to missed school or work days because of asthma, and decreased IQs caused by lead exposure.

The healthy homes concept is comprehensive in scope. It includes eliminating moisture intrusion, controlling asthma triggers, radon mitigation, use of integrated pest management instead of traditional spray methods, lead hazard interim controls, structural improvements to reduce injury hazards, installation of working smoke and carbon monoxide alarms, and assuring accessibility. Rather than creating a stand-alone program, a streamlined statewide approach will involve cross training of existing housing professionals and the use of existing funding streams (public and private) to carry out healthy housing improvements. Incorporating the following healthy housing principles into public and private sector housing and health practices, programs and delivery systems is a first step.

Many of the state's existing health and housing programs assist in achieving the goals of healthy housing. Jurisdictions may use a percentage of these funds to support minor repair programs, which can be used for the following:

- Correcting building code violations;
- Improving energy efficiency;
- Repairing roofs and replacing septic systems;
- Updating heating, plumbing, or electrical systems;
- Remodeling for accessibility for individuals with disabilities; and
- Removing hazardous substances, such as lead paint and asbestos.

The DOH will focus on the following activities to prevent and address health hazards in homes throughout Florida:

Facilitate quarterly meetings of the Florida Healthy Homes Collaborative to coordinate public and private efforts to reduce lead-based paint hazards and promote healthy housing.

- Maintain a collaborative comprised of representatives from state, federal and local housing agencies, community groups, and industries involved in lead poisoning and healthy housing issues.
- Conduct a healthy housing needs assessment.
- Assess state and local capacity for reducing lead hazards.
- Establish a strategic plan to address needs through capacity development and targeted interventions.

- Coordinate and provide direction to stakeholders involved in prevention efforts through bi-annual meetings.

Integrate lead hazard evaluation and reduction activities into existing housing programs, and incorporate checks to assure compliance with federal and state lead-safe work practice and lead poisoning prevention regulations.

- Educate and meet with government-assisted housing rehabilitation providers to discuss integrating activities to identify and reduce lead hazards into all housing rehabilitation activities.
- Provide the "Addressing Lead-Based Paint in Federally-Funded Housing" training to managers of federal, state and local housing monies in Florida.
- Create a universal home assessment tool that can be used by home visitors and housing professionals to assess key housing and health needs (weatherization can ask if there are children less than six in the home and if they are in need of a blood lead test, provide educational materials, etc.).
- Implement documentation and monitoring processes to assure compliance with federal policies, including Title X and the RRP rule.
- Ensure maintenance and renovation staff working on state and federally funded projects are properly trained and certificated on lead safe work practices as a condition of contract award, including RRP training and HUD interim controls training where appropriate.

Promote green and healthy housing by ensuring training and technical assistance on lead poisoning prevention and healthy housing strategies are provided to local governments and community-based, non-profit organizations working on housing issues.

- Ensure the local programs have access to the following trainings and technical assistance opportunities:
 - Essentials for Healthy Homes Practitioners training
 - Addressing Lead-Based Paint in Federally-Funded Housing training / materials.
 - EPA's Renovation, Repair, and Painting training.
 - HUD's Lead-Safe Work Practices training.
 - Partner with the Florida Housing Finance Corporation to provide training and promote green and healthy design through incentives and design standards.

ANTI-POVERTY STRATEGY

Inventory of Florida's Anti-Poverty Programs

Florida's anti-poverty strategies are carried out by programs administered by several state agencies. Agency rules and related regulations set out the goals and objectives of the programs. Florida has been hit hard by the economic crisis. Three of the nation's top ten metropolitan areas with the highest number of foreclosures are located in Florida: Cape Coral/Fort Myers (No. 2), Miami-Fort Lauderdale (7) and Orlando-Kissimmee (10). In 2009, 2.7 million people were living in poverty, 323,000 more than 2008. In 2010, 21% of Florida's children were living in poverty.

The primary agencies responsible for anti-poverty programs in the state are the Department of Children and Families (DCF) and the Agency for Workforce Innovation (AWI). DCF is the state agency responsible for the distribution of Food Stamps and Temporary Assistance to Needy Families (TANF), the most prominent and recognizable economic supports available. The state provides these services as a temporary means to fortify families on their road to self-sufficiency. The welfare-to-work effort is stewarded by AWI. AWI is responsible for implementing policy dealing with workforce development programs, welfare transition, unemployment compensation, workforce information services and labor market information. These programs comprise the State of Florida's strategy to address poverty. The Florida Legislature designates agencies responsible for implementation of these programs. Since these programs are implemented by different agencies, coordination can be challenging. Due to the current levels of state revenues and commensurate budget reductions, Florida is not currently exploring any new anti-poverty initiatives.

Anti-poverty activities fall within several categories including: safety net programs, financial literacy, education and training, benefit coordination, and investments in young children.

Safety Net Programs

Unemployment Insurance - This program provides temporary, partial wage replacement benefits to qualified workers who are unemployed through no fault of their own. The program is funded solely by employers who pay federal and state unemployment compensation taxes and is provided at no cost to the workers who receive the benefits. The minimum weekly benefit amount is \$32 and the maximum weekly benefit amount is \$275. In Florida unemployment insurance is administered by the Agency for Workforce Innovation.

Temporary Assistance to Needy Families (TANF) - The Welfare Transition program administered by DCF, emphasizes work, self-sufficiency, and personal responsibility structured to enable participants to move from welfare to economic self-sufficiency. To accomplish this, the Florida Legislature, using federal/state funds and statutory requirements, has developed a program structured to deliver services to meet the following goals:

- Provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives.
- Develop opportunities for families that provide for their needs, enhance their well being, and preserve the integrity of the family free of impediments to self-reliance.
- End the dependence of families on government assistance by emphasizing work, self-sufficiency, and personal responsibility while meeting the transitional needs of program participants who need short-term assistance toward achieving productive lives and gaining the responsibility that comes with self-sufficiency.
- Take full advantage of the flexibility provided under state and federal law that allows for providing job preparation and intervention programs to enable welfare recipients to move from welfare to work.
- Prevent and reduce the incidence of out-of-wedlock pregnancies.

- Encourage the formation and maintenance of two parent families.
- Provide oversight and policy direction to the program and to ensure cooperation and accountability among state agencies and service providers to deliver needed services.

Community Development Block Grant Program (CDBG) - The Department of Community Affairs administers Florida's Small Cities Community Development Block Grant Program. This is a competitive grant program that awards funds to rural areas. The national objectives of the program are to benefit low- and moderate-income persons, prevent or eliminate slum or blight and address urgent community development needs. The program is an excellent opportunity for communities to obtain funds for projects that the community cannot otherwise afford. Further, it provides a means to implement projects that local governments may not have staff to complete. Popular examples of community projects include:

- Rehabilitation and Preservation of Housing
- Water and Sewer Improvements
- Street Improvements
- Economic Development Activities
- Creating Jobs for Low and Moderate Income People
- Downtown Revitalization
- Parks and Recreation Projects
- Drainage Improvements

HOME Investment Partnerships Program (HOME) Communities often use HOME funds in partnership with local nonprofit groups to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. HOME funds are administered by the Florida Housing Finance Agency as well as entitlement communities.

Emergency Solutions Grant Program (ESG) The purpose of this program, administered by the Florida Department of Children and Families (DCF), is to help improve the quality and quantity of emergency shelters and transitional facilities for homeless persons, to help cover the costs of operating emergency shelters, and to fund essential supportive services to homeless individuals so they may have access to safe and sanitary shelter and the services and assistance they need to improve their situations. In addition, the ESG Program is used to fund an array of innovative activities to prevent homelessness. Funds are available annually and are awarded by the DCF through a grant application process. Non-profit agencies and government entities are eligible to apply.

Housing Opportunities for Persons With AIDS Program (HOPWA) - The Florida Department of Health administers the HOPWA Program to address the housing needs of persons living with HIV/AIDS. The DOH contracts with local community agencies and organizations as project sponsors. Florida's program deals with the short and long term housing needs of persons with HIV/AIDS by transitioning from or preventing homelessness.

Supplemental Nutrition Assistance Program (SNAP – formerly known as Food Stamps) - The SNAP Program helps ensure that eligible low-income families and individuals are able to obtain a nutritious diet. Benefits are intended to supplement other household income and may only be used to purchase food. This program is administered by the Florida Department of Children and Families.

Community Service Block Grant (CSBG) Program – This program is administered by the Department of Community Affairs. It is designed to provide a range of services to assist low-income people in attaining the skills, knowledge and motivation necessary to achieve self-sufficiency. Grants to local governments and non-profit agencies provide a variety of antipoverty services such as emergency health, food, housing, day care, transportation assistance; housing counseling; financial management assistance; nutrition programs including federal surplus food distribution, community gardening projects, food banks, job counseling, placement and training services, and homeless prevention programs.

Older Americans Act Programs - These programs, administered by the Department of Elder Affairs, provide community-based services to elders including adult day care, case management, chore, congregate meals, counseling, home delivered meals, housing improvement, homemaker, injury prevention, nutrition education, personal care, respite care, and transportation.

Elder Farmers Market Nutrition Program - This program provides coupons to low-income elders living in and around Alachua, Bay, Jackson, Leon, Sumter, Suwannee, and Union Counties. Coupons can be exchanged for locally grown, fresh produce at Farmer's Markets. The Florida Department of Agriculture and Consumer Services administer this program.

Weatherization Assistance Program – This program enables low-income families to permanently reduce their energy bills by making their homes more energy efficient. The program is administered by the Florida Department of Community Affairs.

Financial Literacy

The Florida Financial Literacy Council, authorized in 2006 by House Bill 825, was created to study the financial problems that affect consumers; particularly young persons, seniors, working adults and small business owners, which arise from a lack of basic knowledge of financial issues. The council also developed recommendations to aid the Florida Department of Financial Services in developing programs and resources aimed at increasing financial literacy among Floridians.

Florida Prosperity Partnership (FPP) The FPP evolved from a number of parallel efforts, primarily led by county governments, to create a statewide coalition dedicated to building financial assets for low-to-moderate income residents. Members of the FPP consist of more than 60 organizations who are dedicated to creating a unified, coordinated, and collaborative statewide effort to educate, train, and put money directly back into the hands of Florida citizens to increase the financial stability not only of individuals, but also the state as a whole. An issue of particular concern is making sure that everyone who qualifies for the Earned Income Tax Credit (EITC) receives it.

The Florida Jump\$tart Coalition for Personal Financial Literacy, Inc. (the "Florida Jump\$tart") seeks to improve the personal financial literacy of Floridians by focusing on the state's youth by promoting and teaching personal finance skills so that individuals can make informed, responsible financial decisions.

Education and Training

Florida Dislocated Workers Reemployment and Emergency Assistance Coordination (REACT) - Florida's dislocated worker unit, REACT — Reemployment and Emergency Assistance Coordination Team, is the state's focal point in dealing with the dislocation of Florida's workers. REACT is a team of state and local community representatives who plan and coordinate assistance for Florida's employers and workers affected by temporary and permanent business layoffs. REACT members are led by the state's 24 regional workforce boards. At the state level, REACT members serve as the Governor's Rapid Response Dislocated Worker Unit that oversees and supports transitional reemployment activities of locally led response teams. The team provides resources such as funding, technical assistance and expertise, labor market statistics, and job relocation information. Assistance is available to the regional workforce development boards, local government officials, employers and workers.

Food Stamp Employment and Training Program (FSET) - The Food Stamp Employment and Training program, referred to as the FSET Program, emphasizes work, self-sufficiency, and personal responsibility. The program strives to meet the needs of participants in gaining skills, training, work, and experience that will increase the program participants' ability to obtain total self-sufficiency. The state of Florida provides FSET services to able-bodied adults (ages 18 - 49) without children. The FSET program is funded annually through a grant provided to the state by the United States Department of Agriculture,

Food and Nutrition Service. DCF staff determines which food stamp recipients must register for work and participate in the FSET program. DCF refers all mandatory FSET participants to the Regional Workforce Board (RWB) providers for program participation. The Florida Legislature provided in the 2003-2004 General Appropriations Act to have direct FSET workforce services transferred from AWI state merit staff to the RWBs. The Boards contract with service providers to provide FSET services. AWI provides FSET guidance, training, program and financial reporting and monitoring.

Job Corps - The mission of the Job Corps program, administered by the U.S. Department of Labor, is to help economically disadvantaged young adults become responsible, employable and productive citizens by providing them with opportunities to develop the vocational, educational and social skills needed to succeed. Through a nationwide network of campuses, Job Corps offers a comprehensive array of career development services to at-risk young women and men, ages 16 to 24, to prepare them for successful careers. Job Corps employs a holistic career development training approach which integrates the teaching of academic, vocational, employability skills and social competencies through a combination of classroom, and practical learning experiences to prepare youth for stable, long-term, high-paying jobs.

Displaced Homemaker Program - The intent of this program is to provide necessary and appropriate employment counseling, job training and education, and job search assistance that will result in self sufficient employment for people displaced as homemakers. This program is administered by the Agency for Workforce Innovation.

Veteran's Workforce Program - The Agency for Workforce Innovation (AWI) Veterans' Program provides priority workforce services to veteran customers in the one-stop career centers around the state. These services include, but are not limited to, job referrals, job development, referrals to training and supportive services, case management, labor market information, resume assistance and employability workshops.

Benefit Coordination

Automated Community Connection to Economic Self-Sufficiency (ACCESS) -Recognized as a national model, this service delivery system offers eligible clients a self-directed path to economic services seven days a week, 24-hours a day through a web application and an integrated voice response system. This system makes it easier and faster for clients and potential clients to apply and access information about their accounts. DCF was recognized in 2009 for excellence in service to those facing economic crisis. The USDA awarded the state of Florida a \$7,179,612 bonus for achieving the best payment accuracy rate in the country for food assistance program benefits. Community partners, both governmental and non-profit, provide hundreds of access points for program clients.

The Department of Veterans Affairs and the Volunteers of America of Florida partnered to launch the Florida Veterans Mobile Service Center, a 43-foot mobile medical/dental clinic and veterans benefits office. In addition to a fully equipped dental clinic and medical exam room, the vehicle also has bathroom and shower facilities, a microwave, refrigerator and a wheelchair lift. Four cellular phone connections, two satellite links, two laptop computers and a color printer link the counselors with the state's VA medical centers and benefits office, allowing them to access the veterans' records and medical histories. Video-conferencing equipment allows VA physicians to interview patients directly from the mobile unit.

Investments in Young Children

Healthy Start – This state program established in 1991 provides for the universal risk screening of all Florida's pregnant women and newborn infants to identify those at risk of poor birth, health and developmental outcomes. At-risk families are provided with care coordination, childbirth education, parenting education and support, nutrition counseling, psychosocial counseling, tobacco education and cessation counseling, and breastfeeding education and support as appropriate. Due to Florida's investment in at-risk families, many health indicators for mothers and children have steadily improved:

- The percentage of 2-year-olds completing their immunizations rose from 63.2% in 1991 to 85.6% in 2008.
- The infant mortality rate declined from 8.9 per 1,000 live births in 1991 to 7.2 in 2008, with a decline in the black population from 16.3 in 1991 to 12.9 in 2008.
- Fewer teenagers are having babies with the rate of births to teens ages 15-17 dropping from 45.3 per 1,000 in 1991 to 20.4 per 1,000 in 2008.
- The percentage of women reporting tobacco use during pregnancy has declined since Healthy Start began, from 17% in 1991 to 6.8% in 2008.

Head Start - Head Start and its four components (Preschool Head Start, Migrant Head Start, American Indian Head Start and Early Head Start) are comprehensive child development programs, which serve children from birth to age 5, pregnant women, and their families. They are child-focused programs and have the overall goal of increasing the school readiness of young children in low-income families. Direct grantees in local communities receive Head Start Funds. The Florida Head Start State Collaboration Office (FHSSCO) is a federally funded office with the specific purpose of supporting and improving collaboration between Head Start and other providers of educational, medical, and social services in Florida. The office coordinates federal, state, and local policy to help ensure a unified early care and education system. Sponsored by the Florida Institute of Education at the University of North Florida, hosted by the Agency for Workforce Innovation Office of Early Learning and in partnership with the Florida Head Start Association, FHSSCO works to coordinate activities with the governor's office, key state agencies including the Departments of Education, Children and Families and Health, and other early childhood associations and advocacy groups.

Voluntary Pre-Kindergarten (VPK) - VPK began as a constitutional amendment passed by Florida voters in November 2002 and signed into law January 2, 2005. It is designed to prepare every four-year-old in Florida for kindergarten and build the foundation for their educational success. The VPK program gives each child an opportunity to perform better in school and throughout life with quality programs that include high literacy standards, accountability, appropriate curricula, substantial instruction periods, manageable class sizes, and qualified instructors. All eligible four-year-olds are entitled to participate in one of the VPK program options. VPK is administered by the Agency for Workforce Innovation.

Florida KidCare is a state-sponsored program enacted by the 1998 Florida Legislature to provide comprehensive health coverage for uninsured children. The program, which is administered by the Department of Health, insures children under the age of 18, even if one or both parents is working. The family income of children wishing to enroll in the KidCare program must fall within the guidelines that are based on family size. There may be a monthly premium depending on family size and household income. Most families pay \$15 or \$20 a month. Florida Kid Care provides the following services:

- Office visits
- Well child care
- Hospice care
- Hospital care
- Prescription drug benefits
- Lab work
- Organ transplants
- Speech/hearing therapy
- Durable medical equipment
- Hearing screening (primary care)
- Emergency services and ambulance service
- Dental benefits

The Florida KidCare state children's health insurance program provides health insurance through four partner agencies:

- **MediKids:** Provides health coverage to children ages 1 through 4.
- **Healthy Kids:** Provides health insurance to children ages 5 through 18.
- **Children's Medical Services Network:** Provides health coverage to children birth through 18 who have special health care needs.
- **Medicaid:** For children birth through 18. A child who has other health insurance may still qualify for Medicaid.

American Recovery and Reinvestment Act (ARRA)

Since the enactment of the Recovery Act in 2009, the U.S. Department of Health and Human Services has made \$4.9 billion in stimulus funds available to the State of Florida as of September 10, 2010 to provide fiscal relief for its most vulnerable citizens. This amount includes:

- \$3.9 billion for the increased Federal share (FMAP) of State Medicaid costs.
- \$196.7 million for Temporary Assistance for Needy Families (TANF).
- \$105.4 million for Child Care Development Funds to increase child care access and improve quality.
- \$98.3 million for Early Head Start and Head Start programs.
- \$93.6 million for community health care center construction, renovation, equipment and health professions training.
- \$29.2 million for Community Services Block Grants.
- \$7.2 million for meals and nutrition services for the elderly.
- \$5.8 million for immunization programs.
- \$258 million for the Weatherization Assistance Program.

ARRA had two immediate impacts on Florida's Unemployment Compensation services: additional weekly benefits and extended time to qualify for benefits.

- **Additional Weekly Benefits** - ARRA provided an additional \$25 per week in benefits to all of Florida's Unemployment Compensation recipients. This additional money will be paid on both regular state claims and Emergency Unemployment Compensation claims established by December 26, 2009.
- **Extended Time to Qualify for Benefits** - While ARRA does not extend the number of weeks that customers may be compensated for one claim, it does extend the time period in which eligibility for Emergency Unemployment Compensation (EUC) claims can be established.

Florida also received \$142.8 million in additional Workforce Investment Act (WIA) funding:

- \$19.4 million for the WIA Adult Program
- \$80.5 million for the WIA Dislocated Worker Program
- \$42.9 million for the WIA Youth Program
- \$22.1 million for the state's network of local one-stop career centers
- \$13.8 million for reemployment services for those receiving unemployment benefits

The Federal government requires the state agencies that implement the funds referenced above to track the number of jobs associated with service delivery also aiding job retention and creation with predominantly entry-level positions.

PUBLIC AND ASSISTED HOUSING

Because Florida is the third largest state in population, its need for public and assisted housing is substantially higher than most. Currently, the state's population is 18,537,969, with 2,465,550 of the population living in poverty and associated housing conditions. With only 35,840 public housing units, 30,969 in entitlement and 4,871 in non-entitlement areas, it is clear that public housing need is great. And, due to state and federal budget reductions, funding remains limited even though unemployment

and other factors negatively affecting self-sufficiency are increasing.

There are 110 active PHAs in Florida, 44 are located in non-entitlement areas. The programs provided by Public Housing Authorities (PHAs) depend upon funding availability and need. There are two general types of programs, as categorized by HUD: Public Housing Programs and Section 8 Programs. Currently, 13 PHAs offer Public Housing Programs, 14 PHAs offer Section 8 Programs and 17 PHAs offer both to their public housing residents.

| Florida's Public Housing Agencies and Number of Public Housing Units | | |
|---|---|-----------------------------|
| Non-Entitlement Area Public Housing Agencies | Programs Administered by PHA (Public Housing, Section 8 or Both) | Public Housing Units |
| Alachua County | Both | 275 |
| Apalachicola | Public Housing | 54 |
| Arcadia | Public Housing | 84 |
| Avon Park | Both | 129 |
| Baker County | Section 8 | 0 |
| Brooksville | Public Housing | 125 |
| Chipley | Public Housing | 88 |
| Citrus County | Section 8 | 0 |
| Columbia County | Public Housing | 80 |
| Crestview | Both | 273 |
| Defuniak Springs | Public Housing | 50 |
| Eustis | Public Housing | 60 |
| Flagler County | Both | 132 |
| Gilchrist County | Public Housing | 10 |
| Green Cove Springs | Section 8 | 0 |
| Haines City | Section 8 | 0 |
| Hendry County | Section 8 | 0 |
| Hernando County | Section 8 | 0 |
| Holmes County | Section 8 | 0 |
| Indian River County | Section 8 | 0 |
| Jefferson County | Section 8 | 0 |
| Key West | Both | 581 |
| Lake Wales | Both | 140 |
| Levy County | Both | 123 |
| Live Oak | Public Housing | 104 |
| Macclenny | Public Housing | 80 |
| Marianna | Both | 79 |
| Milton | Both | 88 |
| Monroe County | Both | 50 |
| Niceville | Public Housing | 111 |
| NW Florida Regional | Both | 370 |
| Osceola County | Section 8 | 0 |
| Pahokee | Both | 474 |
| Palatka | Both | 383 |
| Plant City | Both | 200 |
| Sanford | Both | 476 |
| Springfield | Both | 40 |
| Stuart | Both | 70 |
| Sumter County | Section 8 | 0 |
| Suwannee County | Public Housing | 20 |
| Union County | Public Housing | 122 |
| Wakulla County | Section 8 | 0 |
| Walton County | Section 8 | 0 |
| Washington County | Section 8 | 0 |

*Public Housing Unit information provided by Shimberg Center.
 **Programs offered by non-entitlement PHAs provided by USHUD Office of Public and Indian Housing, 2010.

Public Housing Conditions in the State of Florida

Public housing needs are determined by the number of persons living in poverty. Substandard housing conditions also relate to the number of units needed. Substandard housing conditions are not specifically defined by state law, but factors to consider are identified by the U.S. Census Bureau. To provide consistency in data for statewide public housing needs, substandard housing data is collected from annual surveys, reports and PHA plan amendments. The following chart reflects the 2000 Census substandard housing data based on household income.

| Household Income | Total Households | Public Housing Households in Substandard Units |
|--|------------------|--|
| 0-30% AMI | 678,967 | 91,057 |
| 30.1%-50% AMI | 680,881 | 83,150 |
| 50.1%-80% AMI | 1,119,513 | 122,436 |
| Headed by Person Age 62+ Income<80% AMI | 969,555 | Not available |
| Include Person(s) with Disabilities Age 15+ Income<80% AMI | 1,093,215 | 137,877 |

**Substandard Public Housing Statistics Provided by Florida Housing Data Clearinghouse through the University of Florida – Shimberg Center.
 **Statistics include housing units in both entitlement and non-entitlement areas in the State of Florida. Data collected in studies conducted is a compilation of all Public Housing Agencies in the State of Florida.
 ***Data based on U.S. Census 2000; 2010 census data not available.*

Substandard housing characteristics are determined by incomplete or below standard facilities (i.e., unit does not meet building code or housing quality standards), age of unit and overcrowding due to household size. The following chart describes the current public housing substandard units within the State of Florida.

| SUBSTANDARD PUBLIC HOUSING CHARACTERISTICS IN FLORIDA, 2000 | | | | | | | |
|---|-----------------------------|----------------------|-----------------------------|-----------------------------|--------------------|-----------------------------|--------------------|
| Persons Per Room | | Housing Heating Fuel | | Kitchen Facilities | | Plumbing Facilities | |
| 1.01 or More Persons per room | Share of Occupied Units (%) | No Fuel used | Share of Occupied Units (%) | Lacking Complete Facilities | Share of Units (%) | Lacking Complete Facilities | Share of Units (%) |
| 410,840 | 6.5 | 111,755 | 1.8 | 35,010 | 0.5 | 30,134 | 0.4 |

**Substandard Public Housing Condition Characteristics provided by Florida Housing Data Clearinghouse through the University of Florida – Shimberg Center.
 **Data based on U.S. Census 2000; 2010 census data not available.*

Restoration and Revitalization Needs for Public Housing

According to the 2000 U.S. Census, Florida's public housing agencies were faced with high numbers of substandard units. An estimated 296,643 public renter households were considered substandard. Renter households have incomes that are extremely-low, low or moderate when compared to the Area Median Income (AMI), which includes all renter households with incomes that are less than or equal to 80% of AMI. Data on elderly renter households in substandard units is not available, but an impact level for each category was determined based on the 2010 Section 504 Needs Assessment conducted by the National Council on Disability.

The table below provides an assessment of the affordability, supply, quality, accessibility size and location of rental housing needs and the impact level of each need. The assessment for "Affordability" indicates the impact of rent burden (rent compromising more than 30% of income) or severe rent burden (rent compromising more than 50% of income). The assessment of "Supply" indicates the impact of the shortage of units available for occupancy. The assessment of "Quality" indicates the prevalence of units in substandard physical condition. The assessment of "Accessibility" indicates the availability of units that are accessible for persons with mobility impairments. The assessment for "Size" takes into account any mismatch between the units available and family sizes. And finally, the assessment for "Location"

indicates the extent to which the supply of units available limits housing choices for families to particular locations, notably areas of poverty and minority population concentration.

| HOUSING NEEDS OF FAMILIES BY FAMILY TYPE AND IMPACT | | | | | | | |
|---|---------------------|---------------|--------|---------|---------------|--------|----------|
| Family Type | Overall Substandard | Affordability | Supply | Quality | Accessibility | Size | Location |
| Income <=30% of AMI | 91,057 | Severe | Severe | Severe | Severe | Severe | Severe |
| Income > 30% but <=50% of AMI | 83,150 | High | Severe | High | High | High | Moderate |
| Income > 50% but <=80% of AMI | 122,436 | Low | Low | Low | Moderate | Low | Moderate |
| Families with Disabilities | 137,877 | High | Severe | High | Severe | High | High |
| Elderly (not available; impact level based on section 504 needs requirements) | Not available | Moderate | Low | Low | Moderate | Low | Moderate |

Public Housing and Tenant-based Waiting List Characteristics

Waiting list characteristics include the following:

- Nearly all PHAs indicate that they have waiting lists for their public housing and Section 8 programs. Waiting lists tended to be shorter than the Section 8 vouchers.
- Typical wait times range from six months to two years. However, Section 8 wait times may exceed two years.
- Most public housing waiting lists are accepting new applicants, but most Section 8 waiting lists are closed.
- The majority of applicants on waiting lists for public housing and Section 8 vouchers have household incomes below 30% of the area median.
- Most applicants for public housing and Section 8 vouchers are family households, with a smaller number of elderly and disabled individuals applying for assistance.
- Nearly three-quarters of applicants for public housing units request one- or two-bedroom units.
- Vacancy rates in public housing generally are low, with nearly three-quarters of PHAs reporting no vacancies or vacancy rates of 5% or lower. Evictions and turnover time between tenants are the most common reasons cited for vacancies.
- Most PHAs report that their Section 8 vouchers are not fully utilized, but just over half of PHAs reported utilization rates between 90 and 99 percent. PHAs cite applicant inability to pay security deposits as the most common reason for underutilization of Section 8 vouchers.

| PUBLIC HOUSING UNITS AND SECTION 8 VOUCHERS ADMINISTERED BY RESPONDING PUBLIC HOUSING AGENCIES AS OF 2001 | | |
|---|-----------------------------|---------------------------|
| <i>Public Housing Agency</i> | <i>Public Housing Units</i> | <i>Section 8 Vouchers</i> |
| Alachua County | 316 | 397 |
| Apalachicola | 54 | 0 |
| Arcadia | 130 | 0 |
| Avon Park | 129 | 25 |
| Baker County | 0 | 147 |
| Brooksville | 126 | 0 |
| Citrus County | 0 | 101 |
| Columbia County | 80 | 0 |
| Crestview | 273 | 200-300 |
| Defuniak Springs | 50 | 0 |
| Eustis | 60 | 0 |

| | | |
|---------------------|-----|-----|
| Flagler County | 131 | 188 |
| Green Cove Springs | 0 | 148 |
| Haines City | 0 | 92 |
| Hendry County | 0 | 43 |
| Hernando County | 0 | 285 |
| Holmes County | 0 | 196 |
| Indian River County | 200 | 341 |
| Jefferson County | 0 | 122 |
| Levy County | 124 | 142 |
| Live Oak | 104 | 0 |
| Macclenny | 80 | 0 |
| Marianna | 80 | 110 |
| Milton | 89 | 292 |
| Niceville | 111 | 0 |
| Pahokee | 515 | 30 |
| Palatka | 483 | 286 |
| Plant City | 200 | 172 |
| Springfield | 40 | 287 |
| Sumter County | 0 | 132 |
| Suwannee County | 20 | 0 |
| Union County | 122 | 0 |
| Walton County | 0 | 384 |

*Data only includes data collected for non-entitlement public housing waiting lists.

| PUBLIC HOUSING AGENCIES BY NUMBER OF APPLICANTS ON WAITING LISTS FOR | | | | |
|--|--|------------------------------------|---------------------------|------------------------------------|
| <i>0-49 Applicants</i> | <i>50-99 Applicants</i> | <i>100-249 Applicants</i> | <i>250-499 Applicants</i> | <i>500-1000 or more Applicants</i> |
| Citrus County Eustis Marianna Union County Defuniak Springs Springfield Suwannee County Arcadia Live Oak Columbia County Brooksville Avon Park Levy County | Crestview Flagler County Macclenny Milton | Pahokee Palatka Apalachicola | Plant City | None |

*Data only includes data collected for non-entitlement public housing waiting lists.

| PHAs BY NUMBER OF APPLICANTS ON WAITING LISTS FOR SECTION 8 VOUCHERS AS OF 2001 | | | | | |
|--|---|---|---------------------------|---------------------------|---------------------------------|
| <i>0-49 Applicants</i> | <i>50-99 Applicants</i> | <i>100-249 Applicants</i> | <i>250-499 Applicants</i> | <i>500-999 Applicants</i> | <i>1,000 or more Applicants</i> |
| Pahokee Citrus County Jefferson County Levy County | Baker County Sumter County Marianna Flagler County | Crestview Plant City Haines City Milton Avon Park Green Cove Springs Palatka Walton County | Springfield | Hernando County | Alachua County |

*Data only includes data collected for non-entitlement public housing waiting lists.

Section 504 Needs Assessment Results

In 2010, the National Council on Disability conducted a Section 504 Needs Assessment on PHAs in the

United States, which included current accessibility conditions and status of compliance with Section 504 accessibility requirements. Section 504 of the 1973 Rehabilitation Act requires a portion of public housing units to be accessible – 5% for mobility impairments and 2% of hearing and visual disabilities – in order to be in compliance.

Reports in 2008 completed by the Department of Housing and Urban Development show that 5,211 families containing elderly persons (with mobility impairments) occupied public housing units, 6,059 families containing persons with disabilities occupied public housing units, and 4,975 families containing persons both elderly (with mobility impairments) and with disabilities occupied public housing units.

| Disability Status of Households in Public Housing and Using Housing Choice Vouchers, 2008 | | | | | |
|--|------------------------|-------------|--------------------------------|------------------------|-------------|
| <i>Public Housing</i> | | | <i>Housing Choice Vouchers</i> | | |
| <i>Elderly</i> | <i>Disabled Family</i> | <i>Both</i> | <i>Elderly</i> | <i>Disabled Family</i> | <i>Both</i> |
| 5,211 | 6,059 | 4,975 | 7,277 | 17,932 | 8,952 |

*Data provided by HUD Resident Characteristics Report, Tenants in Public Housing between January 1 and December 31, 2008.

The following chart reflects information from a report conducted by HUD regarding the Multi-family Housing Inventory Survey of Units Accessible to Elderly Persons and Disabled in 2008.

| HUD Multi-family Housing Inventory Survey of Units Accessible to the Elderly and Disabled, 2008 | | | | |
|--|-----------------------------|--------------------------------|---------------------------------|---|
| <i>Total Units</i> | <i>Total Assisted Units</i> | <i>Total Units for Elderly</i> | <i>Total Units for Disabled</i> | <i>Total Units w/ Accessible Features</i> |
| 53,929 | 43,899 | 23,115 | 3,157 | 5,920 |

*Data provided by HUD Resident Characteristics Report, Tenants in Public Housing between Jan 1 and Dec 31, 2008.

PHAs in Florida commonly utilize the Section 515 program in order to meet the needs of families containing elderly and persons with disabilities to meet Section 504 requirements. It was determined by the National Council on Disability in 2010, that only one PHA, Miami-Dade Housing Authority, was deemed not in compliance due to lack of accessible public housing stock.

Number and Targeting of Units Currently Assisted by Local, State, and Federally Funded Programs and Assessment of Anticipated Loss of Currently Assisted Units

According to data collected in 2004 by the University of Florida and reported in the Assisted Housing Inventory of federally, state and locally funded assisted rental housing programs, there were 2,629 Multi-Family Assisted Housing properties in the State of Florida. There were 270,801 units within the properties and 251,363 were occupied.

The Assisted Housing Inventory addressed several types of assisted housing programs including Rental Assistance/HUD (Low Income Housing Tax Credit (LIHTC) Program, Section 515 Rural Rental Housing Loans Program, Section 202 Supportive Housing for Elderly Program, HOME Program, Florida Housing Bond Programs (Single- and Multi-Family Mortgage Revenue Bonds and Single-Family Lease-Ownership Revenue Bonds) and Local Bond Programs (Privately funded through agency partnerships with the PHA).

| Type of Funding and Percentage of Usage for Rental Assisted Housing Program | |
|--|----------------------------|
| <i>Type of Rental Assisted Program</i> | <i>Percentage of Usage</i> |
| Federally Funded (includes HUD/Rental Assistance, Section 515 Program, Section 202 Program, Low Income Housing Tax Credit Program, etc.) | 51% |
| State Funded (HOME, State Bond Program, etc.) | 30% |
| Locally Funded (Local Bond Program, etc.) | 19% |

| Type and Target Percentage of Household Population in Rental Assisted Housing Programs | |
|---|--|
| <i>Type of Household Population</i> | <i>Target Percentage of Household Population</i> |
| Family (single- and/or multi-family) | 63% |

| | |
|---------------------------|-----|
| Elderly | 21% |
| Persons with Disabilities | 10% |

| Number of Units Designated to Assisted Housing by Target Income Levels | | | |
|--|----------------|----------------|----------|
| <=30% AMI | 31% to 50% AMI | 51% to 80% AMI | >80% AMI |
| 6,135 | 16,244 | 132,419 | 7,768 |

*Data collected from the 2004 Assisted Housing Inventory Report conducted by the Shimberg Center.

**Data includes both entitlement and non-entitlement community data.

The 2004 Assisted Housing Inventory Report Preservation Section indicated that by 2015 there is an anticipated loss of approximately 1,457 rental assisted housing units in non-entitlement communities due to expiration funding contracts and/or funding programs. Of the 1,457 rental assisted housing units anticipated to be lost by 2015, 1,318 rental assisted housing units funded through HUD Rental Assistance, 161 rental assisted housing units funded through the Section 515 program, and 269 rental assisted housing units funded through the Section 202 program will be lost due to program expirations. Some of these anticipated losses are duplicated due to blended funding provided from one or more of the programs mentioned.

| Number of Anticipated Loss of Public and Assisted Housing Units between 2010-2015 | | | | |
|---|-------------------------------|--|-----------------------------|--------------------------|
| Type of Program | Total Number of Housing Units | Number of Units Anticipated to be Lost | Reason for Anticipated Loss | Expected Year(s) of Loss |
| HUD Rental Assistance | 1,696 | 1,318 | Program Expiration | 2010-2015 |
| Section 515 | 273 | 161 | Program Expiration | 2011-2012 |
| Section 202 | 269 | 269 | Program Expiration | 2011-2014 |

**Data only includes Rental Assisted Housing statistics from non-entitlement communities.

PUBLIC HOUSING STRATEGY

Strategies to Serve the Needs of Extremely Low-Income, Low-Income, and Moderate-Income Public Housing Families

PHAs are required to submit a Public Housing Plan, which is used as a comprehensive guide to describe the PHA's policies, programs, operations and strategies for meeting the housing needs of the families served within the jurisdiction. There are two parts to the PHA plan: a 5-Year Plan and an Annual Plan. Both are submitted to the Department of Housing and Urban Development for approval. PHAs located within non-entitlement areas must submit their plans to the Florida Department of Community Affairs to determine consistency with the State of Florida's Consolidated Plan. Strategies demonstrated within each plan are based on the programs offered by the PHA.

The two most common types of programs are Public Housing and Section 8. Public Housing programs are generally funded from several sources such as federal, state and local agencies, whereas Section 8 programs are federally funded through the Department of Housing and Urban Development. Public Housing programs include, but are not limited to, funding sources such as state and local bonds, rent subsidy programs, and self-sufficiency programs. Section 8 programs include rent subsidy programs and voucher programs for both rent and homeownership. Section 8 Voucher Programs are most commonly utilized because they allow the public housing resident the freedom to choose a rental unit that may or may not be operated by the PHA.

A common problem encountered by PHAs is lack of housing stock and/or a housing stock that consists of substandard units. The Section 8 Voucher Program, when available, can lessen the burden on both public housing residents and PHAs by expanding access to more suitable housing stock and shorten wait times

to access assistance. Another strategy commonly used throughout Florida is the Section 8 Housing Choice Voucher Program. This program promotes homeownership by providing public housing residents with the tools, education and skills to decrease the dependency of welfare assistance and encourage public housing residents to become more independent and self-sufficient. This program has proven beneficial for PHAs because it allows public housing residents to strive toward their ultimate goal of becoming self-sufficient and shortens wait list times for families beginning public housing programs.

Strategies to Address Revitalization and Restoration Needs for PHAs

Since Public Housing Agencies (PHAs) are not 100% federally funded, the PHA must obtain other sources of funding from federal, state and local agencies. Based on statistics gathered regarding current public housing unit/property conditions, restoration and revitalization needs are assessed by each PHA, using tools such as 504 Needs Assessments, and demonstrated in the 5-Year PHA Plan and updated each year in the Annual Plan. Restoration and revitalization needs are generally determined by categories such as affordability, supply, quality, accessibility, size and location. The impact level on the types of families occupying these units is evaluated to determine the needs of the population of renter households.

Data collected within the Public and Assisted Housing Market Analysis reflects a severe impact in all categories for renter households by annual income. Renter households with annual incomes $\leq 30\%$ of AMI, reflect a high to severe impact in all categories. Renter households with an annual income of $>30\%$ but $\leq 50\%$ of AMI, reflect a low to moderate impact in all categories. Renter households with annual income of $>50\%$ but $\leq 80\%$ of AMI, reflect a low to moderate impact in all categories. Elderly renter households reflect a high to severe impact in all categories. Families with disabilities renter households reflect a severe impact in all categories.

Strategies for Improving the Living Environments of Extremely Low-Income, Low-Income, and Moderate-Income Families Residing In Public Housing

A common goal of all PHAs in the State of Florida is to improve the living environment of extremely low-income, low-income, and moderate-income families residing in public housing. Improvements to living conditions can involve many aspects including health and safety, access to education and job training, and self-sufficiency and counseling programs to improve the well being of the tenants and families residing in public housing. PHAs generally determine the need for improvements based on population size, condition of public housing projects, access to public transit and marketplaces, and location of public facilities, such as churches, schools, and recreational parks. There are a variety of programs available to PHAs in the State of Florida to support these needs. The following chart describes some of the programs that improve living conditions:

| Program | Type of Program | Funding Source | Benefit of Program |
|--|------------------|--|--|
| Family Self-Sufficiency Program | Self-Sufficiency | Department of Housing and Urban Development | Promotes self-sufficiency by establishing an escrow account where any extra income, after all monthly necessities have been budgeted, can be placed to build toward things such as homeownership, private transportation, or continuing education. |
| Community Capacity | Resident Program | General Revenue or Capital Improvement Funds | Promotes safety and well being of public housing renter households by forming committees of public housing residents to determine the capital improvement needs of the community. |
| Computer Activities and Giveaway Program | Self-Sufficiency | General Revenue or Capital Improvement Funds | Promotes self-sufficiency by providing educational opportunities to strengthen technological skills for both adults and children. |
| Community Service | Resident Program | No funding required. HUD monitored | Requires public housing residents that are unemployed or not currently enrolled in school to become more involved in the community by |

| | | | |
|--|--|--|---|
| | | | completing 96 hours of community service per month. |
|--|--|--|---|

By implementing these programs, PHAs will assist public housing residents by promoting responsibility in gaining control of their futures, thus not only improving the living environment, but also encouraging independence.

Strategies to Encourage Self-Sufficiency and Homeownership to Public Housing Residents

Self-sufficiency programs offered throughout the state provide public housing residents with the tools and training to achieve success in every day life skills such as money management, job skills, and continuing education. However, funding is not always available to the smaller jurisdictions to promote large scale improvements such as homeownership. In light of this barrier, federal funding sources have been created to assist PHAs in developing strategies to promote financial management and move towards homeownership. Programs such as the Section 8 Homeownership Voucher Program, the Clinical Assessment Program, and the Homeownership Supportive Services Program (HSS), have not only created outlets for PHAs to encourage financial management and homeownership, but also encourages partnerships with local agencies to promote job networking and long-term self-sufficiency counseling.

The Section 8 Homeownership Voucher Program is funded by HUD and focuses on residents that are currently benefiting from the Section 8 Rental Voucher Program and extending the benefits toward homeownership by subsidizing homeownership expenses instead of rent subsidy. This program was authorized by Section 8 (y) of the U.S. Housing Act of 1937, as amended Quality Housing and Work Responsibility Act of 1998. The PHA within the resident’s jurisdiction manages this program and homeownership assistance payment will be made directly to the lender monthly.

The Clinical Assessment Program – ROSS and the Homeownership Supportive Services Program are funded by HUD and focus on coordination between PHAs and local partnerships to promote job networking and self-sufficiency counseling, including financial management, to separate the resident from welfare assistance.

The implementation of these programs through PHAs will not only benefit the public housing resident in achieving separation from welfare assistance, but also create vacancies for families currently on public housing waiting list, thus shortening the long wait times for assistance.

Strategies to Improve Operations in PHAs Designated as “Troubled” by HUD

There are currently nine public housing agencies designated as “troubled” by the Department of Housing and Urban Development (HUD). Six of these PHAs are located in entitlement areas and three are in non-entitlement areas. These “troubled” PHAs undergo enhanced monitoring and oversight by HUD’s Office of Public and Indian Housing until the designation is removed. In 2009, all nine “troubled” PHAs received allocations ranging from \$137,280.00 to 1,010,897.00 through the American Recovery and Reinvestment Act of 2009. These allocations were appropriated to PHAs to carry out capital and management activities, including modernization and development of public housing (as authorized by Section 9 of the U.S. Housing Act of 1937).

| Florida Public Housing Agencies Designated as “Troubled” and Status of Improvements | | |
|---|------------------------------------|---|
| <i>Name of PHA</i> | <i>Entitlement/Non-Entitlement</i> | <i>Allocation Amount</i> |
| Brooksville Housing Authority | Non-Entitlement | \$247,090.00 |
| Housing Authority of the City of Cocoa | Entitlement | \$895,973.00 |
| Crestview Housing Authority | Non-Entitlement | \$542,167.00 |
| Melbourne Housing Authority | Entitlement | \$474,592.00 (initial) \$1,279,066 (addtl) |
| Riviera Beach Housing | Entitlement | \$177,045.00 |

| Authority | | |
|--|-----------------|----------------|
| Housing Authority of the City of Sanford | Non-Entitlement | \$1,010,897.00 |
| Housing Authority of the City of Stuart | Entitlement | \$137,280.00 |
| Venice Housing Authority | Entitlement | \$99,008.00 |
| Winter Haven Housing Authority | Entitlement | \$457,196.00 |

The strategy of utilizing ARRA funding has proven to be successful for all nine PHAs designated as "troubled." With the enhanced monitoring and opportunity for staffing capacity increases, management and operation improvements can be achieved faster and short- and long-term goals can be created in order to maintain successful practices and have the "troubled" designation removed.

The state agencies that administer the HUD-funded programs covered under this consolidated plan strongly support the work of Florida's public housing agencies. Due to the housing rehabilitation, homeownership opportunities, housing financial assistance and emergency shelter programs provided by the CDBG, HOME, HOPWA and ESG programs, respectively, affordable housing is maintained and housing assistance is provided to many persons. Although it is insufficient, it does address public housing need thereby allowing public housing agencies to focus their resources on other rental assistance and self-sufficiency programs. In a few non-entitlement areas, local governments use public housing agencies to administer CDBG funding and other federal and state housing assistance. This has worked extremely well and the state supports this "cross-cutting" effort. The public housing effort benefits when agencies and programs work together to address critical needs.

FAIR HOUSING CHOICE

Federal Laws

Federal laws are designed to ensure that members of protected groups are treated fairly by addressing discrimination, providing equal opportunity, and taking affirmative action to correct past discriminations. They protect individuals from discrimination on the basis of race, color, religion, gender, national origin, disability, and/or family status. The following federal laws form the basis for equal rights, equal opportunity and fair housing choice.

Civil Rights Act of 1866 - The Civil Rights Act of 1866 is a federal law declaring that everyone born in the U.S. and not subject to any foreign power is a citizen, without regard to race, color, or previous condition of slavery or involuntary servitude, as a citizen, can make and enforce contracts, sue and be sued, give evidence in court, and inherit, purchase, lease, sell, hold, and convey real and personal property.

Fair Housing Act - Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.

- With regard to the sale or rental of housing, the following actions are prohibited: refusing to rent or sell housing; refusing to negotiate for housing; making housing unavailable; denying a dwelling; setting different terms, conditions or privileges for sale or rental of a dwelling; providing different housing services or facilities; falsely denying that housing is available for inspection, sale, or rental; persuading owners to sell or rent (block busting); and denying anyone access to or membership in a facility of service (such a multiple listing service).
- With regard to mortgage lending, the following actions are prohibited: refusing to make a mortgage loan; refusing to provide information regarding loans; imposing different terms or conditions on a loan, such as different interest rates, points, or fees; discriminating in appraising property; refusing to purchase a loan; and setting different terms or conditions for purchasing a loan.
- Disabled persons are further authorized to make reasonable modifications to a dwelling under certain circumstances and conditions, and to be reasonably accommodated in rules, policies and practices.

Title VI of the Civil Rights Act of 1964 - Prohibits discrimination on the basis of race, color, or national origin in those programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973 - Prohibits discrimination based on disability in any program or activity receiving federal financial assistance. A disabled individual is any person who has a physical or mental disability that substantially limits one or more major life activities. HUD effects compliance with Section 504 through two primary means: initiation of compliance reviews of recipient programs and activities and investigating complaints file by individuals with disabilities who allege discriminatory behavior in violation of 504 by a recipient.

Section 109 of Title I of the Housing and Community Development Act of 1974 - Prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development Block Grant Program.

The following are examples of prohibited actions: denying any individual any facility, service, or benefit provided by the program; providing any facility, service or benefit that is different, or provided in a different form, from that provided to others; subjecting an individual to segregated or different treatment in any facility or process of receipt of any service or benefit; restricting an individual's access to, or

enjoyment of, any privilege enjoyed by others in connection with a facility, service or benefit; treating an individual differently from others in determining satisfaction of admission, enrollment, eligibility, and other such requirements; denying a person the opportunity to participate as a member of planning or advisory boards.

Title II of the Americans with Disabilities Act of 1990 - Prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. The remedies, procedures, and rights in Section 505 of the Rehabilitation Act of 1973 apply to the enforcement of this act. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968 - Requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by disabled persons. HUD has prescribed standards for the design, construction, and alteration of buildings that are residential structures subject to this law to ensure whenever possible that disabled persons will have ready access to, and use of, these buildings.

Age Discrimination Act of 1975 - Prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972 - Prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Equal Credit Opportunity Act - Prohibits creditors from discriminating against any applicant, with respect to any aspect of a credit transaction, on the basis of race, color, religion, national origin, sex or marital status, or age (provided the applicant has the capacity to contract). Nor may the creditor discriminate because all or part of the applicant's income derives from any public assistance program or because the applicant has in good faith exercised any right under this law. A statement of reasons for adverse action must be provided to an applicant.

Community Reinvestment Act of 1977 - Requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically as a way to encourage depository institutions to help meet the credit needs of the communities in which they operate, including LMI neighborhoods, and that they are consistent with safe and sound banking operations. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions. For nonminority-owned and non-women-owned financial institutions, the evaluation may consider as a factor: capital investment, loan participation, and other ventures undertaken by the institution in cooperation with minority- and women-owned financial institutions and low-income credit unions. CRA examinations are conducted by the federal agencies that are responsible for supervising depository institutions. The Consumer Compliance Task Force of the Federal Financial Institutions Examination Council (FFIEC) promotes consistency in the implementation of the CRA regulation by periodically publishing Interagency Questions and Answers, Interagency Interpretive Letters, Examination Procedures, and by facilitating uniform data reporting.

Home Mortgage Disclosure Act - Enacted by Congress in 1975 and implemented by the Federal Reserve Board, this act assists:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed; and
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. Using the loan data submitted by these financial

institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate tables for each metropolitan statistical area (MSA) or metropolitan division (MD) (where appropriate), and individual institution disclosure reports and determines if lending institutions are meeting the housing credit needs of their communities, to help public officials target community development investment, and to help regulators enforce fair lending laws.

Executive Orders (EO)

EO 11063, prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

EO 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

EO 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, chaired by the Secretary of HUD.

EO 12898, requires that each federal agency conduct its programs, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

EO 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation in federally assisted and federally conducted programs and activities.

EO 13217 requires federal agencies to evaluate policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

STATE LAWS

Numerous provisions of state law address equal opportunity and fair housing choice. Some provisions deal directly with housing discrimination, while others specify policies and requirements pertaining to housing segregation and the expansion of housing opportunities for the disadvantaged. The laws described below represent the state's framework for addressing fair housing. Provisions of the law that address housing affordability are discussed in the section dealing with affordable housing. The creation of affordable housing increases housing choice for persons protected by fair housing laws.

Fair Housing Act, Chapter 760, Florida Statutes - Florida's Fair Housing Act declares it illegal to discriminate on the basis of race, color, religion, sex, national origin, disability, or familial status (families with children under 18, pregnant women, and people securing custody of children under 18) in the sale, rental, financing, appraisal, insuring, real estate brokerage service, or advertising of housing. Steering and blockbusting are also illegal. The law requires that the design and construction of new multi-family housing be accessible and that certain modifications or accommodations to persons with mental or physical disabilities be made. Facilities claiming an exemption due to familial status must show that the housing is specifically designed and operated to assist elderly persons and is intended for, and solely occupied by, persons 62 years of age or older, or is intended for occupancy by persons 55 years of age or older and meets specified requirements. It is also against the law to harass, coerce, intimidate, or interfere with anyone exercising or assisting someone else who is exercising rights provided under the Fair Housing Act.

Florida law parallels the Federal Fair Housing Act except that, unlike the Federal Fair Housing Act, Florida law requires that all administrative remedies be exhausted before a complaint can be filed in State court.

State Comprehensive Plan - Chapter 187, Florida Statutes, contains language pertaining to discrimination and related issues. Section 187.201, Florida Statutes, includes the following language:

- Eliminate public policies that result in housing discrimination, and develop policies that encourage housing opportunities for all of Florida's citizens.
- Develop a system of intergovernmental negotiation for sitting locally unpopular public and private land uses.
- Provide for nondiscriminatory employment opportunities.

State and Regional Planning Plan Act - Subsection 186.009(1)(h), Florida Statutes, requires the growth management portion of the state comprehensive plan to "Set forth policies to establish state and regional solutions to the need for affordable housing." Subsection 186.507(1) requires strategic regional policy plans to contain "regional goals and policies that shall address affordable housing..."

State Housing Strategy Act - Part 1 of Chapter 420, Florida Statutes, is the State Housing Strategy Act. Subsection 420.003(3) lists policies under five paragraphs: housing need, public-private partnerships, preservation of housing stock, public housing, and housing production or rehabilitation programs. One policy under housing need mentions non-discriminatory practices and reads as follows: "All housing initiatives and programs shall be non-discriminatory."

Affordable Housing Study Commission - Section 420.609, Florida Statutes, creates the Affordable Housing Study Commission. Among other things, the Commission is charged with conducting studies pertaining to housing issues. The Commission has examined many issues related to fair housing, including NIMBYism and predatory lending.

Housing Finance Corporation Act - Part V of Chapter 420, Florida Statutes, also prohibits discrimination. It states that "...It is an unlawful practice for a sponsor, while bonds are outstanding for the purpose of funding or financing the sponsor's project, to discriminate against any person or family because of race, color, religion, sex, national origin, or marital status. "

Additionally, Section 420.5287, which creates the State Apartment Incentive Loan Program, states that: "The discrimination provisions of s. 420.516 shall apply to all loans." And, Section 420.526, which creates the Predevelopment Loan Program, specifies that the "Terms and conditions of housing predevelopment loan agreements...shall include...Provisions to ensure that any land acquired through assistance under [this program] for housing for the target population shall not be disposed of or alienated in a manner that violates Title VII of the 1968 Civil Rights Act, which specifically prohibits discrimination based on race, sex, color, religion, or national origin or that violates other applicable federal or state laws."

Homeless Assistance Continuum of Care - Section 420.624, Florida Statutes, provides for a continuum of care for homeless persons and subsection (8) specifies that "Continuum of care plans must promote participation by all interested individuals and organizations and may not exclude individuals and organizations on the basis of race, color, national origin, sex, disability, familial status, or religion..."

State Housing Initiatives Partnership (SHIP) Program - Section 420.9075, Florida Statutes, deals with local housing assistance plans and partnerships and provides that "it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or disability in the award application process for eligible housing."

Local Government Comprehensive Plan and Land Development Regulations Act - Part II of Chapter 163, Florida Statutes, establishes Florida's comprehensive planning system and requires local governments to adopt a housing element that consists of standards, plans, and principles to be followed, including:

- The provision of adequate sites for future housing, including housing for low-income, very low income, and moderate-income families.

- The creation or preservation of affordable housing to avoid the concentration of affordable housing units only in specific areas of the jurisdiction.
- Promote the development of housing for low-income and very-low-income households or specialized housing to assist elderly and disabled persons to remain at home or in independent living arrangements.
- The boundary of the certification area...[which] is required to include sufficient land to accommodate projected population growth, housing demand, including choice in housing types and affordability.
- Criteria to evaluate the effectiveness of the certification process in achieving the community development goals for the certification area, including: ...Measuring the balance between the location of jobs and housing.

Florida Civil Rights Act of 1992 - The act prohibits discrimination in areas of public lodging, public food service establishments and private clubs. This act also includes a procedure for filing complaints of employment discrimination as well as for making compensatory and punitive damages available. The Florida Commission of Human Relations is the state's enforcement agency. It handles complaints filed by those who believe they may have been discriminated against.

ACTIVITIES ADDRESSING FAIR HOUSING

Federal Activities

HUD's Office of Fair Housing and Equal Opportunity (FHEO) administers federal laws and national policies that ensure that all Americans have equal access to the housing of their choice. Particular activities carried out by the Office include implementing and enforcing the Fair Housing Act and other Civil Rights Law listed in this section. The Director for Fair Housing and Equal Opportunity Programs is located in the Miami Field Office with staff in the Orlando, Jacksonville, and Tampa Offices. The Division is responsible for enforcement of the Fair Housing Act, Section 504 Program requirements (persons with disabilities), and other Equal Opportunity requirements and also provides grant funding to Fair Housing Assistance Program (FHAP) and Fair Housing Initiative Program (FHIP) grantees.

Fair Housing Initiatives Program

HUD's Fair Housing Initiatives Program (FHIP) provides funding to public and private organizations that develop programs designed to prevent or eliminate discriminatory housing practices. Grantees provide assistance to individuals who believe they have been victims of housing discrimination, identify government agencies that can help, and conduct preliminary investigation of claims, including sending "testers" to properties suspected of practicing housing discrimination. Testers are minorities and whites with the same financial qualifications that evaluate whether housing providers treat equally qualified people differently based on illegal criteria. In federal fiscal year 2010, the program will provide grant funding to 5 Fair Housing Initiative Program (FHIP) grantees within Florida. In addition to funding organizations to provide direct assistance to individuals who feel they have been discriminated against while attempting to purchase or rent housing, the FHIP provides funding for four initiatives that promote fair housing laws and equal housing opportunity awareness.

1. The Fair Housing Organizations Initiative (FHOI) provides funding that builds the capacity and effectiveness of non-profit fair housing organizations providing funds to undertake more effective fair housing enforcement and education initiatives. FHOI also strengthens the fair housing movement nationally by encouraging the creation and growth of organizations that focus on the rights and needs of the underserved, particularly persons with disabilities. Applicants must be qualified fair housing enforcement organizations with at least two years of experience in complaint intake, complaint investigation, testing for fair housing violations, and meritorious claims in the three years prior to the filing of their application. Grants may be used to support the basic operation and activities of new and existing non-profit fair housing organizations.

2. The Private Enforcement Initiative (PEI) offers a comprehensive range of assistance to the nationwide network of fair housing groups. This initiative funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices. Fair housing enforcement organizations that meet certain requirements related to the length and quality of previous fair housing enforcement experience may apply for FHIP-PEI funding. PEI funds such activities as conducting complaint-based and targeted testing and other investigations of housing discrimination, linking fair-housing organizations in regional enforcement activities, and establishing effective means of meeting legal expenses in support of fair housing litigation. It also funds a broad range of educational activities that can be national, regional, local, or community-based. Activities include developing education materials, analyzing local impediments to housing choice, providing housing counseling and classes, convening meetings that bring together the housing industry with fair housing groups, developing technical materials on accessibility, and public information campaigns. National projects that demonstrate cooperation with the real estate industry or focus on resolving community tensions that arise as people expand their housing choices may be eligible to receive preference points.
3. The Education and Outreach Initiative (EOI) offers a comprehensive range of support for fair housing activities, providing funding to State and local government agencies and non-profit organizations for initiatives that explain to the general public and housing providers what equal opportunity in housing means and what housing providers need to do to comply with the Fair Housing Act. State or local governments, qualified fair housing enforcement organizations (those with at least 2 years of experience), other fair housing organizations, and other public or private nonprofit organizations representing groups of persons protected by the Fair Housing Act may apply for FHIP-EOI funding.
4. The Administrative Enforcement Initiative (AEI) helps State and local governments who administer laws that include rights and remedies similar to those in the Fair Housing Act implement specialized projects that broaden an agency's range of enforcement and compliance activities. No funds are available currently for this program.

Fair Housing Assistance Program

HUD's Fair Housing Assistance Program was designed to build a coordinated intergovernmental effort to further fair housing. It strengthens nationwide fair housing efforts by helping individual state and local governments administer laws that are consistent with the Federal Fair Housing Act.

The right to equal opportunity in housing is ensured not only by the Fair Housing Act, but also by State and local laws. HUD provides FHAP grants annually on a noncompetitive basis to substantially equivalent State and local fair housing enforcement agencies. At the beginning of an agency's participation in the FHAP, HUD provides funds for capacity building. Following the period of capacity building, it provides the agency with funds for complaint processing, administrative costs, special enforcement efforts, training and other projects designed to enhance administration and enforcement of fair housing law.

In federal fiscal year 2010, this program will provide grant funding to eight Fair Housing Assistance Program (FHAP) grantees within Florida. Funding for the Florida Commission on Human Relations is made through the HUD's Region IV Office in Atlanta. FHAP agencies investigate cases in which no federal funds are involved. If federal funds are involved in a complaint, HUD assumes responsibility for the case, although Florida FHAP agencies usually perform the initial intake and then refer the case to HUD. When no federal funds are involved in a complaint, the Florida Commission of Human Relations has jurisdiction over complaints in counties in the state not covered by a local FHAP agency.

To be eligible for assistance through the FHAP, an agency must demonstrate that its fair housing law is substantially equivalent to the Fair Housing Act. FHAP-funded activities help protect families and individuals who believe they have been victims of discrimination on the basis of race, color, religion, sex, national origin, disability, or familial status (families with children under 18, pregnant women and people

securing custody of children under 18) in the sale, rental, or financing of housing. The FHAP supports a variety of fair housing administrative and enforcement activities, including complaint processing, training, implementation of data and information systems, technical assistance, and other special projects.

FLORIDA'S PROGRAMS

Florida Commission on Human Relations

In Florida, the Commission on Human Relations is the agency charged with the enforcement of state and federal fair housing laws as well as laws relating to equal opportunity and civil rights. The Commission was established in 1969 upon the enactment of the Florida Human Rights Act for the express purpose of enforcing Florida's anti-discrimination laws. The Commission's statutory responsibilities are set forth in Chapter 760, Florida Statutes. The Commission acts as the state's leader in fair housing.

The Florida Human Rights Act expanded the authority of the Commission from policy-making and community organizing to enforcer of anti-discrimination law. The Act authorized the Commission to investigate and seek resolution of discrimination complaints through administrative and legal means. In 1983, the Legislature adopted the Florida Fair Housing Act and amended it in 1989 and 2000. The protected groups in the fair housing law include race, color, religion, sex, national origin, disability or familial status (families with children under 18, pregnant women and people securing custody of children under 18). The 1989 amendment of the Act brought the state fair housing laws into conformance with the Federal Fair Housing Act. In 1992, the Legislature made changes that brought anti-discrimination laws to a new level by making it illegal to discriminate in the areas of lodging, food service establishments and private clubs. Often cited as the Florida Civil Rights Act of 1992, the law provides for punitive and compensatory damages, as well as attorney fees.

The Commission's Enforcement Division is responsible for processing and handling complaints, inquiries, and cases. Cases include referrals from HUD and the Equal Employment Opportunity Commission. The Housing Investigations Unit investigates complaints under the authority established by the Florida Fair Housing Act and the Title VIII of the Federal Fair Housing Act.

Fair Housing Act Equivalency

The 1989 amendment to Part II of Chapter 760, Florida Statutes, the Fair Housing Act, made it possible for Florida to be certified as a "substantially equivalent" jurisdiction. Substantial equivalency certification takes place when a State or local agency applies for certification HUD determines that the agency enforces a law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the federal Fair Housing Act. Substantial equivalency certification presents numerous advantages to State and local governments, parties to housing discrimination complaints and the general public. Advantages include funding, local complaint processing and opportunities for partnerships that affirmatively further fair housing.

Substantially equivalent agencies are eligible to participate in the Fair Housing Assistance Program (FHAP). FHAP permits HUD to use the services of substantially equivalent State and local agencies in the enforcement of fair housing laws and to reimburse these agencies for services that assist HUD in carrying out the federal Fair Housing Act. FHAP funds are available to agencies with substantial equivalency interim certification and certification.

Substantial equivalency certification results in housing discrimination cases having the benefit of state or local complaint processing. The process assures that the substantive and procedural strength of the federal Fair Housing Act will not be compromised. Generally, when HUD receives a complaint that alleges violations of a state or local fair housing law administered by a certified agency, it will refer the complaint to the agency for investigation, conciliation and enforcement activities. Fair housing professionals based in the locality where the alleged discrimination occurred benefits all parties in a housing discrimination

complaint. These individuals often have greater familiarity with local housing stock and trends. In addition, closer proximity to the site of the alleged discrimination may lead to greater efficiency in case processing.

While certification results in a shift in fair housing enforcement power from the federal government to the state or locality, the substantive and procedural strength of the federal Fair Housing Act is not compromised. Prior to certification, an agency must demonstrate to HUD that it enforces a law that is substantially equivalent to the federal Fair Housing Act. Certified agencies are eligible for funding that can be used to partner with private fair housing organizations. By drawing on the strengths of private and public fair housing organizations, such partnerships can effectively combat housing discrimination.

Substantial equivalency certification is authorized by Section 810(f) and Section 817 of the federal Fair Housing Act. The regulations governing substantial equivalency are located at 24 CFR Part 115. Section 810(f) of the federal Fair Housing Act limits the receipt of substantial equivalency certification to public agencies. Therefore, private organizations are not eligible. Any State or local government agency with the authority to administer a fair housing law may obtain substantial equivalency certification. Local governments interested in obtaining this certification may wish to review information posted to the HUD website at <http://www.hud.gov/offices/fheo/partners/FHAP/equivalency.cfm> to learn more about the process.

If federal funds are involved in a complaint, HUD assumes responsibility for the case. When no federal funds are involved in a complaint, the Florida Commission of Human Relations has jurisdiction to handle complaints in those counties in the state not covered by a local FHAP agency.

As of July 1, 2009, Part II of Chapter 760, Florida Statutes was amended (760.26), to "Prohibit discrimination in land use decisions and in permitting of development." It reads: "It is unlawful to discriminate in land use decisions or in the permitting of development based on race, color, national origin, sex, disability, familial status, religion, or, except as otherwise provided by law, the source of financing of a development or proposed development."

Services

The Florida Commission on Human Relations offers a range of services to individuals, employers and communities to promote fair treatment, equal access, and an inclusive society.

- *Mediation* - In cases of alleged employment discrimination, FCHR offers mediation services prior to the investigative process. Mediation provides for an exchange of concerns from both the complaining party and the employer to work toward a possible resolution of the dispute that is acceptable to both parties. This process is voluntary, confidential, and free of charge. HUD and EEOC funding is provided for this service.
- *Employment Investigation* - If a complaining party and the employer are unable to reach agreement through mediation, the FCHR will investigate the complaint. The employment investigator will determine whether or not there is cause to believe the complaining party was discriminated against based on race, sex, color, religion, national origin, age, disability, marital status or retaliation. EEOC funding is provided for this service.
- *Housing Investigation* - The FCHR, as an agency substantially equivalent to HUD, conducts investigations of alleged housing discrimination. Under the Fair Housing Act, no person shall be subjected to discrimination because of race, color, religion, sex, national origin, disability or familial status (families with children under 18, pregnant women and people securing custody of children under 18) in the sale, rental or advertising of dwellings, in the provision of brokerage services, or in the availability of residential real estate-related transactions. Investigators also provide technical assistance and guidance to the parties involved in the complaints, their legal representatives, and the

general public. Conciliation attempts continue throughout the investigative process. HUD funding is provided for this service.

- *Other Investigations* - The FCHR also conducts investigations of claims of retaliation filed under the Florida Whistle-Blower Act, and complaints of accessibility of certain public accommodations (food and lodging establishments, certain private clubs and places of exhibition or entertainment such as stadiums, sports arenas, and theatres).
- *Community Relations Service* - The goal of the unit is to prevent and resolve community conflict and tension arising from actions, policies and practices initiated by public or private agencies perceived to be discriminatory. It acts as a catalyst and serves communities as a facilitator by creating effective partnerships between government and community to assist in the conciliation of such conflict.
- *Training* - The FCHR provides training to agencies, businesses and community groups to educate them on the Florida Civil Rights Act. The Commission believes that if businesses know the law, it will assist in the reduction of cases filed and provide a cost savings to potential parties and the State of Florida. Training can be tailored to the specific needs of the organization. Workshops include: harassment in the workplace; diversity and cultural competence; dispute resolution; violence prevention; current trends in employment and housing.

Enforcement

The FCHR docketed 323 fair housing investigations during the 2009 – 2010 fiscal year. The tables below show the characteristics of those housing discrimination complaints.

During the 2009-2010 fiscal year, the basis for housing discrimination complaints handled by the FCHR fell into the following categories (with each category's percentage share of the total specified):

| TABLES FH1: Housing Cases by Alleged Bases in FY 2009 – 2010 | | |
|---|----------|----------|
| Basis Category | # | % |
| Disability | 198 | 42.9% |
| Race | 98 | 21.2% |
| National Origin | 59 | 12.8% |
| Sex | 41 | 8.9% |
| Familial Status | 33 | 7.1% |
| Retaliation | 19 | 4.1% |
| Religion | 9 | 1.9% |
| Color | 5 | 1.1% |
| Total alleged bases* | 462 | 100.0% |

During the 2009-2010 fiscal year, the alleged issues handled by the FCHR fell into the following categories (with each category's percentage share of the total specified):

| TABLES FH2: Housing Cases by Alleged Issues in FY 2009 – 2010 | | |
|--|----------|----------|
| Issue Category | # | % |
| Discriminatory terms, conditions | 212 | 40.8% |
| Failure to make a reasonable accommodation | 104 | 20.0% |
| Discriminatory refusal to rent | 45 | 8.7% |
| Discriminatory acts under Section 818 | 43 | 8.3% |
| Discriminatory financing | 18 | 3.5% |
| Discriminatory advertising | 18 | 3.5% |
| Discriminatory refusal to sell | 10 | 1.9% |
| False representation of availability | 10 | 1.9% |
| Otherwise deny or make housing available | 10 | 1.9% |

| | | |
|--|-----|--------|
| Failure to permit a reasonable modification | 9 | 1.7% |
| Failure to meet senior housing exemption | 7 | 1.3% |
| Non-compliance with design & construction | 6 | 1.2% |
| Failure to provide an accessible entrance or route | 5 | 1.0% |
| Discrimination in making of a sale | 4 | 0.8% |
| Harassment | 3 | 0.6% |
| Discrimination in services & facilities | 3 | 0.6% |
| Refusing to provide municipal services or property | 2 | 0.4% |
| Using ordinances to discriminate in zoning or land use | 2 | 0.4% |
| Redlining Mortgages | 1 | 0.2% |
| Other discriminatory acts | 1 | 0.2% |
| Failure to provide usable kitchen | 1 | 0.2% |
| Discriminatory refusal to negotiate | 1 | 0.2% |
| Discriminatory brokerage service | 1 | 0.2% |
| Discrimination in selling | 1 | 0.2% |
| Discrimination in purchasing | 1 | 0.2% |
| Discrimination in appraising | 1 | 0.2% |
| Total alleged bases* | 519 | 100.0% |

**Complainants can allege multiple issues in a single case*

| TABLES FH3: Case Bases Filed By Respondent's County | | | | | | | | | | |
|---|------|-------|-----|----------|-----------------|-----------------|------------|-------------|-------------|-------------|
| County* | Race | Color | Sex | Religion | National Origin | Familial Status | Disability | Retaliation | Total Bases | Total Cases |
| Alachua | 3 | 1 | 1 | | 1 | 1 | 3 | 2 | 12 | 5 |
| Baker | | | | | | | 1 | | 1 | 1 |
| Bay | 2 | | | | | | 5 | | 7 | 6 |
| Brevard | 4 | | 5 | | 1 | | 4 | | 14 | 10 |
| Broward | 4 | | | | 1 | 1 | 6 | | 12 | 11 |
| Charlotte | | | | | | | 2 | | 2 | 2 |
| Citrus | | | | | | | 1 | | 1 | 1 |
| Clay | | | | | | | 4 | | 4 | 4 |
| Collier | 4 | | | 2 | 1 | 1 | 10 | | 18 | 14 |
| Columbia | 1 | | 1 | | | | 2 | | 4 | 2 |
| Duval | 3 | | 2 | | 1 | | 2 | | 8 | 4 |
| Escambia | 5 | | 1 | | | | 5 | | 11 | 7 |
| Flagler | 1 | | | | | | 1 | | 2 | 2 |
| Hernando | 1 | | | | | | | | 1 | 1 |
| Hillsborough | 1 | | 1 | | 1 | 1 | 3 | | 7 | 4 |
| Jackson | 3 | 1 | | | 2 | | 1 | | 7 | 3 |
| Lake | 3 | | | | | | 1 | | 4 | 4 |
| Lee | | | | | | | 1 | | 1 | |
| Leon | 4 | 1 | 3 | | 1 | 1 | 2 | | 12 | 7 |
| Levy | 1 | | | | | | | | 1 | 1 |
| Manatee | 1 | | 1 | | 1 | | 4 | 2 | 9 | 8 |
| Marion | 2 | | 3 | | 2 | | 4 | | 11 | 6 |
| Martin | 1 | | | 2 | 1 | | 6 | | 10 | 7 |
| Miami-Dade | 15 | | 9 | 4 | 16 | 10 | 41 | 6 | 101 | 64 |
| Monroe | | | | | 1 | | 1 | | 2 | 1 |
| Okaloosa | 1 | | 1 | | | 1 | 2 | | 5 | 3 |
| Okeechobee | | | | | | 2 | | | 2 | 2 |
| Orange | 13 | 1 | 4 | 1 | 7 | 2 | 17 | 3 | 48 | 36 |

| | | | | | | | | | | |
|------------|----|---|----|---|----|----|-----|----|-----|-----|
| Osceola | | | | | 1 | | 3 | | 4 | 4 |
| Pasco | | | | | 2 | | 8 | 1 | 11 | 6 |
| Pinellas | 3 | 1 | 3 | | | | 2 | | 9 | 4 |
| Polk | 3 | | 1 | | 3 | 4 | 7 | 1 | 19 | 15 |
| Santa Rosa | 1 | | 1 | | 2 | | 1 | | 5 | 3 |
| Sarasota | | | | | 1 | 1 | 15 | 1 | 18 | 14 |
| Seminole | 5 | | | | | 1 | 12 | | 18 | 13 |
| St. Johns | | | | | 1 | | 2 | | 3 | 2 |
| St. Lucie | 1 | | 1 | | | 2 | 1 | | 5 | 3 |
| Sumter | | | | | | | 2 | | 2 | 1 |
| Volusia | 2 | | | | | 1 | 7 | 2 | 12 | 9 |
| Wakulla | | | | | | | 1 | | 1 | 1 |
| Walton | | | | | | 1 | | | 1 | 1 |
| Totals ** | 88 | 5 | 38 | 9 | 47 | 30 | 190 | 18 | 425 | 292 |

**Counties where no complaints were filed with FCHR include: Bradford, Calhoun, Desoto, Dixie, Franklin, Gadsden, Gilchrist, Glades, Gulf Hamilton, Hardee, Hendry, Highlands, Holmes, Indian River, Jefferson, Lafayette, Liberty, Madison, Nassau, Palm Beach, Putnam, Suwannee, Taylor, Union and Washington*

*** Although age is a basis for discrimination, no cases were filed under that basis.*

| County | # Cases | # Bases |
|----------------|---------|---------|
| Dade | 64 | 101 |
| Orange | 36 | 48 |
| Polk | 15 | 19 |
| Sarasota (tie) | 14 | 18 |
| Collier (tie) | 14 | 18 |
| Seminole | 13 | 18 |
| Broward | 11 | 12 |
| Brevard | 10 | 14 |
| Volusia | 9 | 12 |
| Manatee | 8 | 9 |

**Counties from which the most Housing cases were received during FY 2009-2010.*

| Closure Type | # | % |
|--------------------------|------------|---------------|
| No Cause Finding | 202 | 62.5% |
| Reasonable Cause Finding | 25 | 7.7% |
| Conciliation Settlement | 15 | 4.6% |
| Withdrawal w/Benefits | 22 | 6.8% |
| Administrative Closure | 59 | 18.3% |
| Total Cases | 323 | 100.0% |

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

The CDBG Program provides local governments with a variety of information that relates to fair housing and equal opportunity, including examples of ordinances and resolutions, and a fair housing plan. Forms used by the local government document contractual obligations awarded to minority and women owned business, racial composition of the community and beneficiary data by ethnicity. These forms are made available on the program's web page and in printed manuals. In addition, CDBG Program staff provides training both at the application and implementation workshops that relate to civil rights, equal opportunity, and fair housing. From time to time, technical assistance workshops are conducted to provide more in-depth training for staff and local officials.

Equal Opportunity and Fair Housing are regulatory components of the Florida Small Cities CDBG application and grant administration processes. CDBG has implemented more stringent contract conditions relating to civil rights, fair housing and Section 3. By signing the assurances in the CDBG application and the contract award agreement, the local government agrees to:

- Comply with civil rights laws and conduct the CDBG program in a manner that will not cause discriminatory effects.
- Take affirmative action, where discrimination has been found in the past, to overcome its effects.
- Ensure equal opportunity in employment and contracting opportunities connected with the CDBG program.
- Maximize choice within the community's total housing supply; lessen racial, ethnic, and economic concentrations of housing; and administer the CDBG program in a manner that affirmatively furthers fair housing.
- Develop/maintain records of efforts undertaken to ensure fair housing and conduct one activity quarterly to further fair housing.
- Facilitate desegregation and racially inclusive patterns of occupancy and use of public facilities.
- Report on beneficiaries of housing programs as assistance is made available so that there is sufficient time to address a pattern of discrimination.

Applicants for CDBG funds are required to submit information on the community's practices relating to equal employment opportunity and fair housing for consideration in the application scoring process. Up to 60 points may be awarded based upon the applicant's minority employment record in comparison to its minority population. Up to 25 points are awarded based on the minority-and women-based enterprise involvement in the applicant's recently closed CDBG subgrant. A maximum of 15 points is awarded for outstanding performance in housing if the applicant has a local fair housing ordinance covering all protected classes and has carried out educational programs for the general public, local elected officials, and professionals within the community that are involved in housing activities (i.e., realtors, bankers, etc.).

The CDBG Program also requires that records be kept relating to the local government's activities and the grant. These records must contain the following fair housing and equal opportunity-related information:

- Documentation of any official actions the recipient has taken which demonstrate its support for fair housing must also be included, such as the development of a fair housing analysis as described in 24 CFR Section 570.506 (g) (1).
- Documentation of actions the recipient has taken with its housing and community development and other resources to remedy or ameliorate any conditions limiting fair housing choice in the recipient's community.
- Data indicating the race and ethnicity of households (and gender of single heads of households) displaced as a result of CDBG funded activities. The address and census tract of the housing units to which each displaced household must also be included. Recipients are not required to attain or maintain any particular statistical measure by race, ethnicity, or gender.
- Civil rights profile data reflecting the extent to which each racial and ethnic group and single-headed household (by gender) have applied for, participated in, or benefited from, any program or activity funded in whole or part with CDBG funds. Recipients are not required to attain or maintain any particular statistical measure by race, ethnicity, or gender.
- Civil rights profile data on employment in each of the recipient's operating units funded (in whole or part) with CDBG funds. Documentation of actions taken to assure equal employment opportunities to all persons regardless of race, color, national origin, sex, or disability in operating units funded (in

whole or part) with CDBG funds must also be included.

- Documentation of actions taken to meet the requirements of 24 CFR 570.607(b). This section implements Section 3 of the Housing Development Act of 1968 as amended (12 U.S.C. 1701U) relative to the hiring and training of LMI persons and the use of local businesses.
- Data indicating the racial/ethnic character of each business entity receiving a contract or subcontract of \$25,000 or more that is paid with CDBG funds. Information should reflect which entities are woman-owned business enterprises (WBE) as defined in Executive Order 12138. Records must also indicate the amount of the contract or subcontract and documentation of affirmative steps taken by the recipient to assure that minority businesses and WBEs had equal opportunity to obtain or compete for contracts and/or subcontracts.
- Documentation of the affirmative action measures taken to overcome prior discrimination. This is applicable where the courts or HUD have found that the recipient has previously discriminated against persons on the grounds of race, color, national origin, or sex in the administration of a program or activity funded (in whole or part) with CDBG funds.
- Documentation of the annual fair housing activity that is undertaken according to the CDBG contract.
- Financial records that comply with the applicable requirements listed in 24 CFR Section 570.502.

Fair Housing Guidance

In developing a fair housing program, CDBG applicants are required to determine the needs of the community. One way this can be done is by preparing an Analysis of Impediments (AI) to Fair Housing. Such analysis should identify restrictions that impede fair housing and investigate patterns of discrimination (lending practices, rental activity, real estate sales, etc.). Since most of the Small Cities CDBG participants lack the resources to prepare an AI, the State of Florida conducts a statewide survey and prepares an Analysis of Impediments to Fair Housing based on the survey responses. The following issues should also be reviewed in an Analysis of Impediments:

- Local planning/zoning and land use.
- Lending practices of financial institutions serving the community.
- Real estate sales and rental practices within the community.
- Areas of minority population concentrations.
- Quality of services provided to areas with high concentrations of minority persons

Fair housing actions that should be taken by CDBG applicants depend on the type and extent of area fair housing needs, but applicants are encouraged to do the following:

- Adopt a local fair housing ordinance that is equivalent to the Federal Fair Housing Law.
- Revise formal and informal policies and practices of the local housing authority.
- Modify local planning/zoning and land use laws to permit construction of multi-family housing and less expensive single-family housing.
- Develop a public information and education program to promote fair housing and a fair housing assistance program for minorities and women.
- Meet with community financial institutions to encourage broad lending practices.
- Work with developers and residents to ensure that new assisted housing is located outside areas of minority or low-income concentrations.

Recipients of CDBG grants are required to document all activities that further fair housing, and at least one activity must be conducted each quarter to affirmatively further fair housing within the community.

Equal Employment Opportunity (EEO) Requirements

The CDBG Program encourages local governments to set a high community standard for providing equal employment opportunities. The following actions are suggested:

- Prepare accurate job descriptions for basing all employment selection and testing criteria.
- Notify the local employment or workforce office of all CDBG-related position openings and requesting assistance in the recruitment process.
- Distribute recruitment literature to women, minority groups, disabled, and older workers, and where appropriate, translating the materials into native languages.
- Identify minority, women, and disabled staff to assist with applicant interviews and providing training in proper interviewing techniques.
- Encourage employees to refer qualified minority-group and women candidates for job openings, training, promotions, and transfers.
- Evaluating local recruitment, hiring, and other personnel policies and materials to ensure that they do not contain or perpetuate discriminatory intent, practices, or procedures.
- Reviewing job turnover to determine vacancy patterns and to plan appropriate recruiting efforts.
- Establishing entry-level professional positions to provide career opportunities for employees, particularly for minorities and women.
- When working with the private sector to fill job openings that result from economic development activities, establishing procedures that facilitate nondiscrimination and increased opportunities for women, minorities, disabled, and lower-income residents.

Section 3 Employment Requirements

Section 3 of the Housing and Urban Development Act of 1968 requires CDBG recipients to the maximum extent feasible to ensure that area Section 3 residents and businesses receive priority for employment and contracts generated by CDBG projects. CDBG applicants must consider the following actions:

- Developing lists of public housing authorities that have an established Section 3 program and roster of workers with defined skill sets.
- Providing 10% of all covered construction contracts to Section 3 business concerns
- Providing 3% of all covered non-construction contracts to Section 3 business concerns
- Ensuring that 30% of new hires are Section 3 Residents

Minority Business Enterprise (MBE)

Executive Order 12432 provides guidelines for selected federal agencies to promote and increase the utilization of Minority Business Enterprises. This order was established with the goal of increasing contract opportunities available to minority owned firms and making the federal government accountable for promoting and utilizing minority owned firms. CDBG applicants must consider the following actions:

- Develop lists of minority-owned, women-owned, and local businesses in construction trades, business services, and professional services.
- Contact minority-owned, women-owned, and contractor associations to obtain information on skill and resource capabilities.

- Establish an action plan and goals for the use of minority-owned, women-owned, and local businesses, including opportunities for subcontracting in procurement and construction contracting related activities.
- Establish goals and taking steps to provide opportunities for minority equity investments in funded projects.
- Notify minority-owned and women-owned firms of contract opportunities, including the date Request for Proposal or bid packages will be available or when Statements of Interest and Qualifications are due.

Recordkeeping

Local governments are required to maintain records documenting compliance with fair housing, equal opportunity and civil rights requirements. Documentation must be kept and maintained for six years concerning the following:

- Employment in each local government's operating unit that performs CDBG funded projects.
- The local government's affirmative actions to further fair housing.
- For direct benefit activities, records relating to persons who have participated in any CDBG funded program.
- For area-wide activities, information on the area and the services provided and the race and ethnic character of the service area.
- Race, ethnic character, age, disability, gender of heads of households, and number of elderly benefiting from the project.
- Race and ethnic character of households and disability of persons displaced as a result of CDBG activities.
- Actions undertaken to meet Section 3 requirements and the written Section 3 Plan.
- Information on the racial/ethnic character of each business that receives a contract or subcontract of \$10,000 or more paid with CDBG funds, including identification of women-owned businesses.
- The affirmative actions the local government has taken to overcome the effects of prior discrimination in administering a CDBG funded program.

Monitoring CDBG

Following a grant award to a local government, the Department is required to review recipient performance relating to civil rights requirements. The areas of the review include:

- Current employment and personnel policy.
- Civil rights profile.
- Job advertisements.
- Employment discrimination complaints.
- Employment data that indicates that persons are not being denied benefits or treated differently because of their race, color, sex, national origin, or disability.
- Documentation of steps taken to further fair housing during the year, including fair housing activities.
- Housing discrimination complaints and documentation describing the process used to handle such

complaints.

- Board minutes indicating when the local fair housing ordinance was adopted.
- The title of the civil rights compliance officer.

If a deficiency is noted, the Department of Community Affairs works with the local government to ensure adequate compliance with all laws, rules and regulations. Aside from CDBG requirements and scoring issues, local officials also have a responsibility for ensuring that fair housing and equal opportunity requirements are followed.

Local Government Comprehensive Planning and Land Development Regulation Act

In order to be found in compliance by the Department of Community Affairs, the Housing Element of a local comprehensive plan must contain the following items that are directly or indirectly related to fair housing choice:

- An affordable housing needs assessment showing the number and location of dwelling units that are substandard.
- An inventory of renter-occupied housing developments currently using federal, state or local subsidies.
- A housing analysis that specifies the portion of the housing need which can be projected to be met by the private sector within current market conditions.
- The means for accomplishing the provision of housing with supporting infrastructure for all current and anticipated future residents of the jurisdiction with particular emphasis on the creation or preservation of affordable housing to minimize the need for additional local services and avoid the concentration of affordable housing units only in specific areas of the jurisdiction.
- One or more policies that address implementation activities for the establishment of principles and criteria guiding the location of housing for very-low-income, low-income and moderate-income households.

In providing technical assistance to local governments in plan development and implementation related to housing, the Department encourages local governments to consult a publication produced by the Florida Housing Coalition and financed by the Florida Housing Finance Corporation, entitled *Creating Inclusive Communities*. This document contains a chapter on the connection between affordable housing and fair housing and other valuable information such as potential housing resources.

All local governments are required to submit EARs to report on the implementation of the local plan. As part of the Department's technical assistance effort leading up to a local government's preparation of its EAR, it conducts workshops at which experts on major issues provide guidance on how to assess progress made toward achieving the policies and goals in local plans and determine what changes are needed to improve their plans and land development regulations. The topic of fair housing is addressed in these training sessions by the affordable housing presenter. In addition, the Department provides local governments with affordable housing needs assessment data for their jurisdictions developed by the Shimberg Center for Affordable Housing at the University of Florida and financed by the Florida Housing Finance Corporation.

HOME PROGRAM - FLORIDA HOUSING FINANCE CORPORATION

The Florida Housing Finance Corporation (FHFC) supports the development of affordable rental housing in areas where it is most needed; however, the FHFC also wants to prevent a concentration of affordable housing in only rural or urban areas and to increase its availability to income-qualified households. In

order to encourage distribution of developments in both urban and rural areas, additional points are awarded if a development is built a certain distance away from another development that was funded within the last three years. Points are also awarded if a proposed development's location is within a HOPE IV area, or Urban Infill area, to include both rural and urban locations. The option of additional points provides an incentive for developers to build housing in a variety of locations that may not otherwise have been selected. The result is the availability of quality affordable housing in a variety of areas where people choose to live and near the services they need.

On the homeownership side, the FHFC has begun to address the financial obstacles of people with disabilities in their attempt to purchase a home. Due to the financial and accessibility needs that prevent many in this population from owning a home, the FHFC has responded by creating a mortgage product that provides a reduced interest rate and can be tied to Fannie Mae's HomeChoice mortgage product for people with disabilities. In addition, eligible homeowners who meet the maximum annual income requirements may be able to receive a zero percent interest, second mortgage loan to help pay for down payment and closing costs, which further reduces monthly payments.

The FHFC also includes information about its First Time Homebuyer program in Spanish on its website and brochures. Specifically, in South Florida there have been marketing efforts directed at Latino and Haitian households in the region.

In addition to the efforts made through housing programs to promote fair housing, Florida Housing partially funds the Shimberg Center for Affordable Housing to develop and maintain the Affordable Housing Needs Assessment (AHNA). AHNA provides housing data to state and local governments for use in the development of the Housing Element of local comprehensive plans. The Affordable Housing Needs Assessment model is being enhanced by the incorporation of race/ethnicity into the household projection component of the model. The inclusion of race/ethnicity in the model will enable users to examine a number of important household characteristics relevant to affordability and housing need through the lens of race/ethnicity, and it will also improve the accuracy of the overall projections.

No application for any housing project or subdivision insured or subsidized under HUD's housing programs can be funded without an approved Affirmative Fair Housing Marketing Plan (AFHMP). This ensures that Federal agencies are taking necessary steps to eliminate discriminatory practices involving federally insured and assisted housing. The requirement for an AFHMP applies to projects funded through the HOME Investment Partnership Program, both multifamily rental and single-family home ownership programs, and the HUD/HFA Risk Sharing program for credit enhancement on projects funded with mortgage revenue bonds.

Pursuant to HUD regulations, 24 CFR 92.351, the FHFC has adopted affirmative marketing guidelines and enforces the guidelines by requiring the HOME Program Agreement and the Firm Commitment Letter to include the development's affirmative marketing strategies. Prior to funding, the marketing strategy is carefully analyzed and a market study or feasibility report is required if adequate information is not found in the development's appraisal.

The FHFC's affirmative marketing guidelines require policies and procedures to be included in an AFHMP for the following elements:

- Informing the public, owners and potential tenants
- The advertising of vacant units
- Owner's outreach efforts
- Record keeping
- Assessment of the affirmative marketing efforts of owners
- Additional state or federal requirements as enumerated in HUD Handbook 8025.1 REV-2

Housing Opportunities for Persons with AIDS (HOPWA) Program -

The Department of Health (DOH) maintains a procedure that establishes "Methods of Administration" to ensure non discrimination and equal opportunity in service delivery in accordance with state and federal laws. The policies prescribed in the procedure apply to all DOH sponsored programs and activities. These programs are responsible for providing quality services that are fair, equally effective and accessible; they are also required to provide clients with appropriate aids and benefits.

The DOH has submitted written assurance to the Department of Health and Human Services that it will comply with the federal regulations implementing Title VI. The DOH secures written assurance from each of its service providers also required to comply with this federal regulation. Contracted services providers with 15 or more employees are required to designate Title VI coordinators to coordinate their efforts to comply with Title VI and provide reasonable assurances that all services are equally effective and equally accessible services in a nondiscriminatory manner.

The DOH entities or contracted service providers, providing services to clients, will submit compliance reports annually and as otherwise requested, to the designated DOH official. This will enable the DOH to carry out its obligation under compliance reporting requirements. Even in the absence of prior discrimination, departmental entities and contracted service providers may take affirmative action to overcome the effects of conditions limiting participation by individuals of a particular race, color, or national origin.

The DOH provides notification of its compliance responsibilities to participants, potential participants, applicants, employees, providers and subcontractors. The DOH's established procedures for notification and monitoring notification requirements are followed. To provide reasonable assurance of compliance with civil rights laws, each service provider, departmental program, and institution will be reviewed annually by the designated manager for compliance. The review will include review of available information such as: facility brochures, pamphlets or questionnaires; completed civil rights compliance checklist; auxiliary aids and limited English proficiency plans; infectious disease control procedures; affirmative action plans; civil rights complaints and complaint procedures; special incident reports; management reviews; program monitoring reports; self-evaluations; and accessibility studies. The DOH assures that all employees, agents, agencies, contractors, subcontractors, sub grantees or others with whom it arranges to provide services or benefits to participants or employees in connection with any of the DOH's programs and activities are not discriminating against those participants or employees in violation of applicable civil rights statutes, regulations, guidelines and standards. Each contract must include suitable language that assures compliance with civil rights laws.

No person shall on the basis of age, color, disability, national origin, race, religion or sex be excluded from participation in, be denied benefits of, or be subjected to unlawful discrimination under any program or activity receiving or benefiting from federal financial assistance and administered by the DOH. All housing benefits and services are available to applicants and participants in an equally effective manner. Eligibility requirements for housing services are also applied to clients and applicants on this basis.

Equal opportunity, civil rights and fair housing discrimination complaints are delegated in accordance with established procedure to ensure compliance with federal and state laws. Housing providers have access to fair housing education and training activities through a variety of methods and partners. Education and training are targeted to populations likely to experience discrimination including the housing industry, housing providers and the general public. Housing Applicants and participants are informed of the protection against housing discrimination by poster, verbally and or in writing. Notification materials advise applicants and clients of non discrimination on the basis of disability. The DOH's policy, including protocol and procedures to ensure non discrimination and equal opportunity in service delivery, is available in print and on the web.

Emergency Shelter Grant (ESG)

- All Emergency Shelter Grant recipients must publicize the fact that they will make their facilities and services available to all persons on a nondiscriminatory basis.
- All Emergency Shelter Grant recipients shall disseminate information on the existence and location of accessible services and facilities for persons with disabilities, and if the recipient's facility is not fully accessible to direct persons to the accessible facility options nearby.
- In awarding the state's Emergency Shelter Grant awards, the Department of Children and Families will give priority consideration to facilities that are physically designed to shelter families together as an intact household unit, and require the family members to be separated into men's and women's housing.
- Faith based organizations receiving Emergency Shelter Grant awards shall operate in a manner so as to avoid and preclude restricting access to shelter or services subject to or mandated participation in religious activities; or to operate the facility in a manner that discriminates based on one's religious affiliation.

Private Sector Responsibilities

Under the broad term "private sector", there are many aspects of the housing market that affect whether fair housing objectives are being met. The following are examples of some of the most important responsibilities:

- Banking and insurance policies and practices pertaining to the financing, sale, purchase, rehabilitation, and rental of housing that may affect the achievement of fair housing choice;
- The sale and rental of housing and real estate practices such as blockbusting, deed restrictions, trust or lease provisions, conversions of apartments to all-adult occupancy, inaccessible design, or management firm "occupancy quotas;"
- Availability of financial assistance to modify privately owned housing to make it accessible to persons with disabilities and their families and dissemination of information about such programs; and
- The discriminatory provision of housing brokerage services.

While government policies and procedures that regulate, monitor, or otherwise impact rental, sales, and property insurance practices can play a significant role in promoting fair housing choice, the private sector also has a duty to take affirmative actions to engage in housing market practices that do not restrict or prevent fair housing choice.

AN ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE

Introduction

Florida is in a time of transition. We continue to live through the worst economic era in decades, yet we have hope that with new legislation reforming our financial markets and a new focus on equality in our federal programs our neighborhoods will stabilize and we may see a more fair and accessible housing market.

Due to recent successes by fair housing advocates, epitomized by the successful resolution of the fair housing litigation against Westchester County, New York and by the federal government's dedication to promoting integrated communities (as well as the foreclosure crisis and its many civil rights implications), fair housing issues are now in the forefront of public policy and the media more often than in many years.

The US Department of Housing and Urban Development (HUD) and the US Department of Justice (DOJ) both showed a commitment to positive policy changes in 2009, especially with HUD's steps toward affirmatively furthering fair housing and integration and with DOJ's dedication to fair lending. Yet, as stated in HUD's 2009 "The State of Fair Housing" report, fair housing groups and HUD still see significant increases in complaints.

In 2010, the Department of Community Affairs distributed a fair housing³⁸ survey to city and county governments and made it available to public and private nonprofit fair housing agencies by posting it to its website. Ninety-four (94) surveys were returned. There was adequate representation among the respondents regarding county, city, and community-based/public and private nonprofit organizations. Approximately 64.4% of the respondents represented local government agencies, 3.2% represented community-based/public and private nonprofit organizations and 21.1% represented private citizens.

The survey asked respondents to provide the following information pertaining to their community:

- An indication of the significance or relevance of previously identified impediments to fair housing.
- An identification of any additional impediments that exist in their community.
- A description of local activities being conducted that affirmatively further fair housing and who is involved.
- An assessment of how effective they think these activities and any local fair housing ordinance have been.
- Whether the local government had received any fair housing and equal opportunity complaints in the past year.

The impediments to fair housing listed below do not precisely follow the order of importance designated by survey respondents. Overall, the order reflects the findings of the analysis with regard to the relative significance of the impediments to fair housing.

The analysis relies on information and findings from the surveys discussed above, interviews with state agency programs staff, past studies and surveys – both state and national, and other information found in the section entitled Summary of Applicable Laws, Major Programmatic Activities Affecting Fair Housing, and County-by-County Profiles, respectively.

IMPEDIMENT 1: DISCRIMINATION IN HOUSING SALES AND RENTAL

Analysis

The most recent fair housing survey of public and private community-based fair housing agencies and city and county government agencies, as well as other available data, surveys and analyses of impediments indicate that the housing sales and rental markets continue to be faced with opportunities to mitigate discrimination. However, respondents pointed to a lack of affordable housing and the geographic distribution of affordable housing creating a greater impact, while the majority of the respondents identified discrimination in housing sales and rentals as an impediment to fair housing choice.

Documentation from the Florida Commission on Human Relations and other Fair Housing Assistance Programs (FHAPs) in Florida further support these conclusions, as does the most recent national Housing Discrimination Study sponsored by HUD.

HUD's 2009 "The State of Fair Housing" report states that African Americans and Latinos have the lowest homeownership rates in the United States—less than 50%, as compared to 76% for whites. Home equity is the largest pool of wealth for most American families, so disparities in homeownership are a major component of persistent racial inequality. These discrepancies are due in large measure to the significant

³⁸ A copy of the survey can be found in Appendix 13.

problem of mortgage lending discrimination, with private lenders denying mortgages to potential African American and Latino homebuyers at disproportionate rates. Some studies indicate that large differences in mortgage rejection rates based on race occur because loan officers were far more likely to overlook flaws in the credit scores of white applicants or to arrange creative financing for them than they were in the case of black applicants.

According to the most recent estimates from the United States Census Bureau 2005-2009 American Community Survey, Latinos constitute 14.8% of the United States population, while the non-Latino population is 66.4% white, 13.4% African American, 4.9% Asian, 1.5% American Indian or Alaska Native, and 0.34% Native Hawaiian and other Pacific Islander. However, the average white person in metropolitan America lives in a neighborhood that is 80% white and only 7% black. In stark contrast, a typical black individual lives in a neighborhood that is only 33% white and as much as 51% black, making African Americans the most residentially segregated group in the United States. For African Americans and Latinos, relatively high incomes are no protection against segregation, as disparities between neighborhoods for blacks and Latinos with incomes above \$60,000 are almost as large as the overall disparities, and they increased more substantially in the 1990s.

Segregation has a plurality of causes, including private discrimination, historical and current government policies, income differentials, and preference. Although housing discrimination against African Americans and residential desegregation declined slightly between 1980 and 2000, racial steering continues at high levels, and racial isolation within America's cities and schools increased during that same period based on racial dissimilarity scores.³⁹

While fair housing laws have been relatively effective in reducing obvious and overt discriminatory practices in housing sales and rentals, discrimination and discriminatory attitudes still exist in more subtle forms. Real estate and rental property brokers still utilize steering and block busting techniques and continue to misrepresent circumstances and conditions in order to discourage certain persons (i.e., because of race, color, national origin, sex, Disability, familial status, or religion) from residing in particular areas of a community. Even though they represent a small portion of fair housing complaints filed, advertising, statements, or notices that directly or indirectly indicate an intent to make a limitation, specification, or to discriminate with respect to members of one of the protected categories still occur, as do threats or intimidation designed to limit the benefits of renting or buying housing or to interfere in any way with the use and enjoyment of housing.

Discriminatory mortgage lending practices further compound fair housing problems. Equal access to lending is one of the most significant impediments to housing choice for members of protected classes. A new analysis of 2004 to 2009 data collected under the Home Mortgage Disclosure Act has determined there was a significant decrease in home mortgages to African Americans and Latinos since the onset of the housing downturn.

According to a report issued by ComplianceTech, an Arlington, Virginia-based provider of technology and mortgage data analysis, African Americans and Latinos borrowed 62% less to buy or refinance homes in 2009 than they borrowed in 2004. In comparison, mortgages to non-Latino whites declined only 17%, while Asian Americans obtained nearly an equal amount in mortgages. The study also found that African Americans and Latinos have significantly less access to prime loans than whites: Between 2004 and 2009, the number of prime loans to African Americans and Latinos decreased 76%, while white borrowers only saw a 31% decrease, and Asian Americans experienced a 28% decline.

Another area of discrimination related to housing sales and rental involves the availability and affordability of property insurance. The absence of easy access to affordable homeowners' insurance with favorable terms is a major issue for poor minority families attempting to purchase their first home and for all home owners in minority neighborhoods, hindering housing and community development efforts.

³⁹ "Residential Segregation and Housing Discrimination in the United States", 2008.

Furthermore, disparities in the homeowner's insurance available to people of color contribute to more declinations of coverage among homebuyers of color and limit opportunities for integration. Neighborhoods composed predominantly of people of color are often excluded from the best homeowner's insurance coverage. As the U.S. 7th Circuit Court of Appeals explained in NAACP v. American Family Mutual Insurance decision, procuring insurance is critical to the home purchasing process: "No insurance, no loan; no loan, no house; lack of insurance thus makes housing unavailable." Examples of insurance discrimination include providing inattentive service to customers of color, offering policies with different terms to members of different racial groups, requiring inspections only in non-white neighborhoods, and requiring credit checks only from people of color. Unfortunately, the unavailability of data on insurance redlining makes it difficult to determine the scope and nature of discriminatory insurance practices that might exist and begin to address this potential problem.

Actions To Be Undertaken:

1. Partner with the Florida Commission on Human Relations to follow up on claims of discrimination. Have FCHR contact information posted on the CDBG website and all collateral materials printed by CDBG.
2. Create a civil rights webpage with links to Federal and State regulations, etc.
3. Encourage subgrantees to target marketing resources to promote fair housing awareness in underserved communities. Examples include targeted TV stations, radio and print media.
4. Local HOME and CDBG grantees will publish a public notice in the local newspaper and post a copy of this notice at the municipal hall (or county administration building) stating the name of their Fair Housing Officer and the availability of local fair housing counseling services.

IMPEDIMENT 2: LACK OF EXISTING/AVAILABLE AFFORDABLE HOUSING STOCK AND THE GEOGRAPHIC DISTRIBUTION OF AFFORDABLE HOUSING STOCK

Analysis

According to the survey mentioned earlier, a lack of affordable housing and the geographic distribution of available affordable housing, including historical and concentrated citing of public assistance/subsidized housing, contribute significantly to Florida's fair housing problem. Survey respondents identified this as a major impediment.

Two factors determine affordability – the price of housing and the ability of people to pay that price. The generally accepted standard for housing affordability holds that a household should spend no more than 28 to 33% of its income for housing, including mortgage or rent, insurance, utilities, and taxes. Affordable housing originally sought to assure a supply of housing for two lower income groups: 1) "very low income" households, with incomes 50% or less than the median income (see income examples below); and 2) "low income" households, with incomes between 51% and 80 % of the median income. Given the trends of housing price increases relative to income gains over the past two decades, however, a third group, "moderate income" households, with incomes between 81% and 150% of the median income is also sometimes included in efforts to address the affordability problem.

The issue of affordable housing affects three general groups of households:

- Those whose incomes are fixed or low, such as Social Security recipients or single parents;
- Those who cannot afford to live where they work (hence the phrase, workforce housing) such as bank tellers, firefighters, nurses, police officers, sales clerks, teachers and other service providers;
- Those who seek to buy their first home, often young people just starting fulltime in the workforce.

One in eight families (14 million households) spends more than 50% of income on housing. Almost 1.4 million units in multifamily buildings with two to four units were either converted or demolished during the 1990s. In the next four years, another 1 million government-subsidized units will be up for renewal; those owners may well opt out, especially if they will make more money by converting their buildings. Many communities have two-year-plus waiting lists for Section 8 rental vouchers. For others, the list is closed to new applications.

In 2007, the Florida Alliance of Community Development Corporations (FLACDC) released a study of its members, estimating there are 250 CDCs in Florida. The report used the term CDC in its broadest sense by including nonprofit affordable housing developers, CHDOs and Community Development Financial Institutions. This study represents the most recent effort to quantify the size, number and production of nonprofit developers in Florida.

Key findings from this survey include:

- 54% of the CDCs responding to the survey serve very low-income households;
- 79% of the CDCs responding to the survey serve low-income households;
- 43 of the CDCs produced more than 3,600 units of housing in 2005, of which 83% were multifamily; and
- 70% of the responding CDCs identified the provision of operating funds as their primary concern.

Because minority groups and other protected groups are disproportionately represented among low-income households, the lack of affordable housing in and of itself, regardless of location, is viewed as an impediment to fair housing. Yet, interviews with private lenders and fair housing professionals stress that there are also major concerns regarding the lack of geographic dispersion of affordable housing opportunities and the lack of affirmative marketing of affordable housing opportunities outside areas of low-income and minority concentrations. Specifically, the location of affordable housing for very low and low-income persons is often concentrated in existing low-income areas. This is aggravated by the high cost of land outside of these areas. Also, public perceptions and attitudes toward affordable housing developments and special housing facilities (group homes and public housing) often center on perceived negative impacts on property values and existing quality of life and create division within a community (the NIMBY Syndrome). Together, all of these issues hinder the ability to stimulate equitable housing choice and diminish the likelihood of effectively integrating communities.

The results of the fair housing survey are further supported by an analysis of racial and economic segregation in Florida. The data show that while most of Florida's urban areas are becoming less segregated, the extent of remaining segregation is still great. Florida's segregation patterns are not unlike those in the rest of the nation. A 2004 study published by the Urban Institute, entitled *Race and Residence: Prospects for Stable Neighborhood Integration*, found that more neighborhoods in metropolitan America are becoming less segregated along black-white lines than they were a decade ago.

Yet despite the progress, many neighborhoods remain either exclusively white or exclusively black, and achieving and sustaining widespread stable racial integration remains a challenge.

There is a continuing tendency for citing public assistance, Section 8, and very-low and low income housing opportunities in areas of high minority and low-income concentrations. The NIMBY issue, and more specifically, negative public perceptions toward these types of housing assistance opportunities, has exacerbated the problem of equitably dispersing all housing types throughout communities.

Actions To Be Undertaken:

1. Recommend implementation of a strong Affirmatively Furthering Fair Housing policy to include proactive monitoring and enforcement efforts.

2. Each agency will follow-up on claims of discrimination and work with the FCHR to ensure that the programs covered by the Consolidated Plan effectively address fair housing requirements. Have FCHR contact information posted on the webpages and collateral materials printed by CDBG.
3. The Emergency Shelter Grant program will undertake these actions:
 - a. Recipients must publicize the fact that they will make their facilities and services available to all persons on a nondiscriminatory basis.
 - b. All Emergency Shelter Grant recipients shall disseminate information on the existence and location of accessible services and facilities for persons with disabilities, and if the recipient's facility is not fully accessible to direct persons to the accessible facility options nearby.
 - c. In awarding the state's Emergency Shelter Grant awards, the Department of Children and Families will give priority consideration to facilities that are physically designed to shelter families together as an intact household unit, and require the family members to be separated into men's and women's housing.
 - d. Faith based organizations receiving Emergency Shelter Grant awards shall operate in a manner so as to avoid and preclude restricting access to shelter or services subject to or mandated participation in religious activities; or to operate the facility in a manner that discriminates based on one's religious affiliation.

Actions listed under Impediment 1 also apply.

IMPEDIMENT 3: LACK OF PUBLIC EDUCATION AND AWARENESS REGARDING RIGHTS AND RESPONSIBILITIES UNDER FEDERAL, STATE, AND LOCAL FAIR HOUSING LAWS

Analysis

As with the department's previous fair housing survey, respondents to the recent survey said that lack of public education and awareness regarding rights and responsibilities under federal, state, and local fair housing laws remains an impediment to fair housing choice. Despite a great deal of creative effort by fair housing groups and many in the housing industry, fair housing remains too low in the public's consciousness. Public education must include the basics—what the law requires, what the interpretations of the law are, what consumers need to know, and best practices for industry on how to be in compliance with the law and affirmatively further fair housing. We must bring to the public principles of housing equity, freedom of choice, and the value to the whole community of diverse and stable neighborhoods with jobs, transportation, health care and quality schools.

Public awareness of fair housing law is important because fair housing enforcement has relied heavily on action taken by individuals who believe they have suffered discrimination and file a fair housing complaint. How will these individuals know to file a complaint if they don't know their rights? How will industry know how to comply with the Act unless we work to educate them?

With regard to awareness of rights and responsibilities, the findings are confirmed by a 2001 survey of a random sample of the American public funded by HUD, administered by the University of Michigan's Survey Research Center, and designed and analyzed by the Urban Institute. The survey assessed, among other things, public awareness of fair housing law. The premise is the more one knows about any law, the more one is able to comply with it or benefit from the rights it affords. Whether such knowledge translates into enhanced compliance or benefit may depend on factors beyond awareness, but having basic information is assumed to be a prerequisite.

The findings of the national survey show that there is widespread knowledge of and support for most fair housing protections and prohibitions; however, the public understands some areas of the law more than

others. According to the study, one-half of the general public can correctly identify as unlawful six or more of eight scenarios involving illegal conduct. There is extensive—although not universal—knowledge of some core fair housing law protections and prohibitions dealing with race, religion, and ethnicity, and slightly less knowledge about advertising preferences. More than 70% of the public knows that it is contrary to federal law for owners working through real estate agents to limit the sale of their homes to white buyers only, for landlords to exclude renters based on their religion, and for lenders to require higher down payments from applicants based on ethnicity. Somewhat fewer people, but still two-thirds of the public, correctly believe it to be unlawful to advertise a religious preference when attempting to rent an apartment.

Although still a majority, fewer people know about discriminatory real estate search practices and illegal rental conduct involving persons with disabilities, such as: it is illegal for landlords to refuse to rent to persons with mental illness who are not a danger to others; it is illegal to deny a renter's reasonable request for accommodation by the construction of a wheelchair ramp; and it is unlawful for real estate agents to limit a home search to geographical areas based on their racial composition. There is minimal awareness (38 percent) that it is generally illegal to treat families with children any differently from households without children—including limiting families with children to a particular building.

The public is well informed about a mortgage lender's legal right to reject an applicant strictly on the basis of income and employment history, but is uninformed about a landlord's legal right, under federal law, to reject a rental applicant because of housekeeping habits. While there are some demographic and geographic differences in knowledge of the law, these differences are either relatively modest (income and age) or statistically insignificant (gender, owner / renter, race/ethnic origin; geographic region). Interestingly, people between the ages of 35 and 44 are somewhat more likely to have a high level of knowledge compared to older and younger persons.

It is clear that although the state is proactive in providing public education, many public and private providers of housing services or funds are not fully aware of how programs can affirmatively further fair housing goals. Conversely, many recipients of services and program funds, including local governments and non-profits responsible for implementing housing programs, are either not aware of the existence of housing assistance programs or lack knowledge of how particular programs can be used to further fair housing.

Specific examples of fair housing education and information needs among these entities include: a comprehensive awareness of all housing assistance programs available at the federal, state and local government levels; a clear understanding about the intent, application, and inherent responsibilities of federal, state, and local government fair housing laws; and the need to affirmatively market housing opportunities, specifically to groups that would otherwise normally not be targeted (affordable housing developments outside areas of low income or high minority concentration).

There also remains a need for greater awareness and a better working knowledge among financial lenders, realtors, and insurance agencies regarding fair housing rights, responsibilities, and potential liabilities. In addition, persons protected under fair housing laws are not always aware of their rights, what actions constitute a violation of their rights, or the agencies to contact regarding complaints.

Examples of fair housing education and information needs of these individuals include: better understanding of the rights protected by federal, state, and local fair housing laws; the names of agencies responsible for receiving complaints, the process or options for pursuing legal action against violators; the ability to identify discriminatory practices when seeking housing opportunities (steering); more information on housing opportunities outside areas characterized by high concentrations of low income and minority groups); and information regarding the process for buying a home.

Actions To Be Undertaken:

1. Utilize the Florida Commission on Human Relations to be the Fair Housing instructor in workshops and housing conferences.
2. Sponsor a minimum of two fair housing statewide trainings for state-funded jurisdictions and nonprofit organizations to disseminate knowledge on fair housing compliance and federal laws.
3. Create a civil rights webpage with links to Federal and State regulations, etc.
4. Create a Fair Housing tagline for all CDBG emails.
5. Encourage subgrantees to target marketing resources to promote awareness in underserved communities. Examples include targeted TV stations, radio and print media.
6. Require subgrantees to conduct at least one fair housing activity on a quarterly basis, and file a report stating the activity and the amount of persons served through that activity.

Actions listed under Impediment 1 also apply.

IMPEDIMENT 4: LACK OF DEDICATED FAIR HOUSING FUNDING AND RESOURCES

Analysis

A lack of dedicated fair housing funding and resources contribute significantly to Florida's fair housing problem. The state has a number of housing assistance programs (CDBG, HOME, SHIP, etc.) that permit the use of funds for fair housing activities; however, few communities target resources toward meaningful fair housing activities that cover enforcement, education and outreach.

At the local level, there is rarely a connection between local planners, local government housing staff, housing developers and financial institutions in the preparation of an overall housing strategy for a community. Yet, because they implement the policies of the local comprehensive plan, including the Housing Element, housing providers and financial institutions should be involved in the planning and evaluation process.

Lending institutions and insurance companies doing business with state and local governments should be reinvesting in the communities they serve. They should be serving the interests and addressing the needs of the local government's residential and business communities, including very low-, low- and moderate-income households. This should include implementing CRA programs, promoting small business loan opportunities, facilitating economic development, providing home loan opportunities, educating consumers and homeowners, supporting charitable or nonprofit organizations that foster growth and community, and entering into partnerships with the government to accomplish these ends.

Actions To Be Undertaken:

1. Hold an annual Affirmatively Furthering Fair Housing Conference for interested parties. In conjunction with this meeting, hold a summit for increased cooperation and coordination amongst FHIPS and FHAPs.
2. Utilize the Florida Commission on Human Relations to be the Fair Housing instructor in workshops and housing conferences.
3. Sponsor a minimum of one fair housing statewide training for state-funded jurisdictions and nonprofit organizations to disseminate knowledge on fair housing compliance and federal laws.

Actions listed under Impediment 1 also apply.

IMPEDIMENT 5: LACK OF ADEQUATE AND EFFECTIVE LOCAL FAIR HOUSING ORDINANCES AND ENFORCEMENT MECHANISMS

Analysis

A lack of adequate and effective local fair housing ordinances and enforcement mechanisms also contributes to Florida's fair housing problem. While most local governments have local fair housing laws in place and conduct educational activities, there remains a need for more meaningful activities and enforcement at the local level. And, the state or local agencies that actively enforce fair housing laws in Florida have limited funding.

Local land use decisions must consider the impact of zoning. The Fair Housing Act has long prohibited zoning rules that have the effect of discriminating on the basis of race without a legitimate nondiscriminatory justification. However, court challenges to exclusionary zoning practices are restricted because individuals have standing to challenge the practices only if there is a substantial probability they could live in the municipality if not for the challenged practice. Inclusionary zoning has been an important tool for creating more affordable housing opportunities in many jurisdictions. The opposite of exclusionary zoning, inclusionary zoning ordinances go beyond voluntary incentives and require that a small percentage of units (typically 10 percent) in every market rate housing development be kept affordable to moderate-income families.

Most enforcement results from formal complaints rather than proactive measures (i.e., testing), yet reliance on formal complaints is not completely effective for several reasons. First and foremost is a lack of awareness and education on what constitutes a violation of fair housing laws among the public, particularly those who are most likely to be victims (those with protected class status). Additionally, many victims are reluctant to pursue a fair housing complaint or are intimidated by the rigors of a legal process.

Actions To Be Undertaken:

1. Require each housing grant or subsidy award recipient to provide clients with the HUD fair housing brochure. Require each CDBG/HOME community to design or obtain written material on fair housing rights and housing discrimination and make it available in high traffic places (e.g., post office, civic center). Require all DCA and FHFC funded multifamily properties to display brochures and other promotional materials in a prominent location on the properties. Provide FCHR contact information as the handler of discrimination claims.
2. HOME grantee to publish a public notice in the local newspaper and post a copy of this notice at the municipal hall (or county administration building) stating the name of their Fair Housing Officer and the availability of local fair housing counseling services.

IMPEDIMENT 6: SUDDEN AND SIGNIFICANT INFLUX OF FOREIGN SPEAKING POPULATIONS IN AREAS OF THE STATE THAT HAVE NOT EXPERIENCED THIS PREVIOUSLY.

Analysis

A sudden and significant influx of foreign speaking populations in areas of the state that have not experienced this previously contributes to Florida's fair housing problem. While Florida is no stranger to foreign speaking populations, the influx of people who do not speak English is starting to affect communities in the state that have never experienced it before. This includes small towns and rural communities, and is not limited to Latino speaking populations. More frequently, people from the former Soviet Republics and other non-Latino areas of the world are making their home in Florida. Their arrival is presenting a unique challenge of overcoming language and cultural barriers to communicate fair housing

rights and processes to these new groups.

Actions To Be Undertaken:

1. Where appropriate, serve non-English speaking populations with translated materials and translators at public hearings.

IMPEDIMENT 7: UNINTENTIONAL EFFECTS OF LOCAL LAND USE REGULATIONS/PUBLIC POLICIES AND/OR THE RESULTS OF IMPLEMENTING ANTIQUATED LAND USE REGULATIONS

Analysis

Unintentional effects of local land use regulations/public policies and/or the results of implementing antiquated land use regulations contribute significantly to Florida's fair housing problem. The implementation of local land use regulations and policies intended to achieve public benefits (density restrictions, impact fees, etc.) can have unintentional, adverse effects upon fair housing choice. For example, local regulations and public policies can increase the cost of housing construction and, therefore, limit the amount of available affordable housing units for low income persons, many of whom are likely to be minorities. In addition, some communities have antiquated local land use regulations. These regulations restrict the types of housing uses in certain areas, which in turn may result in concentrations of low-income and minority populations and restrict where special housing facilities (group homes) are located.

In rural areas, as small towns expand their borders, they frequently exclude long-standing communities of color at the towns' fringes. Such exclusion creates minority enclaves with inferior or no access to basic public services such as water, sewer, or police protection that are enjoyed by white residents. In more egregious cases, even when towns exercise regulatory power over these enclaves, residents frequently are not town citizens and cannot vote in municipal elections. In a similar effort to exclude immigrants, many municipalities have recently enacted or considered enacting zoning ordinances that prohibit members of extended families from living together.

- Zoning regulations that require large lots, large minimum housing sizes, or large side yards.
- Zoning regulations that restrict the amount of land on which multifamily housing can be built.
- Subdivision regulations that require very wide or high-quality streets in low-traffic areas.
- Building codes that require use of certain materials or methods that are more costly than other materials or methods which are just as technically sound; building codes that require older structures being renovated to replace all their existing basic systems with costly and technically up-to-date versions of those systems, even though slight repairs to the existing systems would be technically adequate and safe; building codes that prohibit owners of large, single-family homes from creating accessory housing units out of excess space in their homes and renting those units at low rents to low- or moderate-income households.
- Historic preservation regulations that restrict the ability of developers to use inexpensive construction methods, require costly preservation of existing structures or facades, or require costly investigations of possible prior use of sites before construction can begin.
- Permitting and processing procedures that take very long periods of time, such as fulfillment of duplicate requirements from different agencies for the same information, multiple review processes, and constant revisions in plans to satisfy various officials or citizens.
- Environmental regulations that require developers to prepare lengthy and costly studies of the possible impacts of their proposed projects on various aspects of the environment before final approval to proceed with those projects can be received.
- State or local ordinances or constitutional provisions that prohibit local governments from raising taxes or increasing spending enough to provide the infrastructures necessary to accommodate the population growth occurring in the areas concerned. These laws compel such governments to raise

the costs of such infrastructures by imposing direct fees on each new development, thereby raising the costs of the houses therein.

- Impact fees, proffers, exactions, mitigation fees, or development fees imposed on new housing developments by local governments to pay for the infrastructures that serve those new developments or other parts of their communities.
- Local regulations or customs that prohibit the erection of manufactured housing units (sometimes called "mobile homes") in most single-family districts.
- Building codes, parking regulations, or other ordinances that prohibit owners of large, single-family homes from creating accessory housing units out of some of the excess space in their homes and renting those units at low rents to low- or moderate-income households looking for affordable shelter.
- Building codes that require older structures being renovated to replace all their existing basic systems with costly and technically up-to-date versions of those systems, even though slight repairs to the existing systems would be technically adequate and safe.

The ways in which the above regulations unnecessarily raise housing costs can be classified as follows:

- Direct restrictions on housing supply – such as zoning limits on multifamily units; numerical caps on the number of units that can be built each year; and allocation of large, developable land areas for agricultural use only.
- Direct cost increases – such as requiring expensive components or methods that perform no better than less costly ingredients, and adding sizable fees to pay for reserves for endangered species.
- Delay-causing requirements – such as excessively lengthy permit and review processes.

Some regulatory barriers fall into more than one of these categories.

Action To Be Undertaken –

1. Governor Rick Scott, along with members of the Legislature and various agency heads, has proposed changes in the state budget and regulatory framework that will address growth management and land use planning (and related issues). The results of these changes will not be immediately visible, but will form the basis for further changes to regulate barriers that affect discrimination.

IMPEDIMENT 8: LACK OF A VISIBLE, CLEARLY DEFINED STATE PUBLIC POLICY REGARDING FAIR HOUSING AND FAIR HOUSING CHOICE IN FLORIDA

Analysis

A lack of a visible, clearly defined state public policy regarding fair housing and fair housing choice negatively impacts fair housing choice in Florida. Section 760.21, Florida Statutes, presents the state policy on fair housing: "It is the policy of this state to provide, within constitutional limitations, for fair housing throughout the state." However, there is no definition for fair housing; and, there is no listing for "fair housing" under the state statutes index.

Part 1 of Chapter 420, Florida Statutes, is the State Housing Strategy Act. Subsection 420.003(3) lists policies under five subheadings: housing need, public-private partnerships, preservation of housing stock, public housing, and housing production or rehabilitation programs. One policy mentions nondiscriminatory practices, but there is no mention of fair housing.

420.0003(3) Policies. –

(a) Housing need. –

3. All housing initiatives and programs shall be non-discriminatory.

The Florida Commission on Human Relations has oversight responsibilities in the area of fair housing and the Florida Housing Finance Corporation is charged with examining affordable housing issues in Florida. Florida has a solid fair housing policy foundation, but terminology throughout the state framework stresses non-discrimination and affordable housing. It is less explicit in addressing fair housing choice. Also, while Florida does have a broad array of fair housing legislation, research indicates that statutory changes to clarify the state's policy regarding fair housing and fair housing choice, as well as training and educational activities, would be beneficial to both government and the private sector.

Action To Be Undertaken –

1. Recommend implementation of a strong Affirmatively Furthering Fair Housing policy to include proactive monitoring and enforcement efforts.

ANNUAL ACTION PLAN

Executive Summary

The One-Year Action Plan or Annual Action Plan is a document submitted to the U. S. Department of Housing and Urban Development (HUD) annually which describes the method used by the State of Florida to distribute HUD funds. It also contains information on priorities to be addressed and program objectives. The Plan covers one state fiscal and one allocation of federal funding.

The Annual Action Plan for Federal Fiscal Year 2011 outlines application and administrative requirements of the Florida Small Cities Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), HOME Investment Partnerships (HOME), and Housing Opportunities for Persons with AIDS (HOPWA) programs. The Plan covers a one-year period from July 1, 2011 to June 30, 2012.

During the 2011 fiscal year, the Small Cities CDBG Program will receive \$24,840,363 for housing rehabilitation, neighborhood and commercial area improvements, and economic development activities. The ESG Program will receive \$ 4,158,550 to provide services to homeless persons, and the HOPWA Program will receive \$5,567,890 to help families with housing expenses so that they are not displaced due to illness. The HOME Program will receive \$20,220,004 to make home ownership a reality for many Floridians and to provide rental housing.⁴⁰

The 2011 Annual Action Plan was developed simultaneously with the Consolidated Plan. The State followed its citizen participation plan during the development of the Plan. A notice was published in the Florida Administrative Weekly (FAW) announcing two meetings open to the public. The notice was also posted to the Department's website and emailed to eligible applicants and interested parties. A public hearing on the draft was held on April 5, 2011 at the Department of Community Affairs and a public hearing conference call was held on April 7, 2011. A comment period was provided so that interested parties could comment on the proposed Action Plan. The comment period began on March 11, 2011 and ended on April 11, 2011.

Each of the four programs covered by the Action Plan are funded by HUD, but are administered by separate state agencies. Therefore, each agency prepared the portion of the Plan that relates to the program it administers. The narratives include performance measures and other program-specific information.

The focus of Florida's housing and community development goals are:

- affordable housing, including addressing the needs of persons with HIV/AIDS and the homeless
- building or improving infrastructure and public facilities within local communities
- creating economic opportunities that create or retain jobs

Each year, these programs provide housing opportunities by building new, affordable housing for low and moderate income (LMI) residents and rehabilitating deteriorating housing units. Housing assistance is also provided to persons with HIV/AIDS, and shelters for homeless persons are provided funding to continue services and to build or expand the facilities. The CDBG program also revitalizes neighborhoods by improving or building new infrastructure (such as water and sewer systems) and public facilities. Performance can also be measured by the number of requests, or applications, for assistance that are received by the programs. The State receives more requests for assistance than can be provided.

The State reports on its performance in HUD's online reporting system as well as in a written

⁴⁰ At the time this draft was prepared, the amount of HUD funding for 2011 was not known. Also, Congress is considering major cuts to many federal programs, and it is unknown at this time how the Small Cities CDBG, HOME, HOPWA and ESG programs will be affected.

performance report. The performance report clearly indicates effective administration of the programs. In addition, each program tracks accomplishments and beneficiaries in state agency reporting systems.

Sources of Funds

As previously mentioned, funding for the Florida Small Cities CDBG, ESG, HOME, and HOPWA programs is provided by the U.S. Department of Housing and Urban Development (HUD). For Federal Fiscal Year 2011, the State will receive a total of \$54,786,807.

| | |
|---|--------------|
| Florida Small Cities Community Development Block Grant (CDBG) | \$24,840,363 |
| Emergency Shelter Grant (ESG) | \$4,158,550 |
| HOME Investment Partnerships (HOME) | \$20,220,004 |
| Housing Opportunities for Persons with AIDS (HOPWA) | \$5,567,890 |

For additional information, you may contact the following offices:

- Department of Community Affairs - (Florida Small Cities CDBG Program) 850/487-3644
- Department of Children and Families - (ESG Program) 850/922-9850
- Florida Housing Finance Corporation - (HOME Program) 850/488-4197
- Department of Health - (HOPWA Program) 850/413-0736

FLORIDA SMALL CITIES COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

The Florida Small Cities CDBG Program is administered in accordance with Sections 290.0401-290.049, Florida Statutes; Rule 9B-43, Florida Administrative Code; and 24 CFR 570, Subpart I. These laws and regulations state the objectives of the program and the activities that are eligible for funding. They also provide administrative guidance relating to the application for, and administration of, CDBG projects. Additional statutes, rules and regulations also affect how activities are carried out under the program.

Rule and Application Revision

The Department revised Rule 9B-43, Florida Administrative Code, in 2010. No revisions have been made since that time.⁴¹

Categories of Funding and National Objective

The CDBG Program is composed of four major components: Commercial Revitalization (CR), Economic Development (ED), Housing (H), and Neighborhood Revitalization (NR). Local governments can apply for a Planning and Design Specifications grant for architectural and engineering plans and specifications associated with Commercial or Neighborhood Revitalization projects. Construction funding will be made as soon as funds are available and biddable plans and specifications are completed. Funds may be made available from the next funding cycle or from deobligated funds or program income. (Deobligated funds are funds left over from grants that close out at amounts lower than the original funding.)

Local governments applying for CDBG funds must consider national and state goals and objectives when developing applications for funding. Applications may reflect more than one activity, but each activity must meet at least one of the following three national objectives:

- benefit low- and moderate-income persons
- aid in the prevention or elimination of slums or blight

⁴¹ When this draft was prepared, the Department was considering amending Chapter 290, Florida Statutes, to raise the limit on the amount of economic development funding that can be provided.

- address community development needs having a particular urgency, because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available

Communities are encouraged to submit applications for activities for which no other funds are available and to leverage other funds if possible. Local governments that participate in the Small Cities CDBG Program are also encouraged to attend application and implementation workshops. Staff makes every effort to ensure that local governments have all the information they need to prepare a grant application that meets the required criteria. The CDBG 2011 application cycle will open on July 1, 2011 and close on August 15, 2011. Staff provides ongoing technical assistance during the administration of grants and conduct workshops on CDBG issues as needed. In addition, eligible applicants and grant recipients are provided with materials that assist with the application and grant administration process.

Although not specifically identified in this Action Plan, the Florida Small Cities CDBG Program is administered in accordance with federal and state rules and regulations that pertain to accounting, audits, building codes, conflicts of interests, the environment, fair housing, civil rights, labor standards, procurement, lead-based paint, etc. Information on each of these topics is made available via the Department’s website, HUD’s website, and in written materials provided to subgrantees.

Sources of Funds

The Florida Small Cities CDBG Program relies on HUD funds to carry out the activities in the cities and counties it serves. Although no match is required, local governments are encouraged to use funding from other sources (i.e., local general revenue, other federal and state loan and grant funds, and private commitments) to make a greater impact in the community. The Department does not know the extent of the other funds committed to a project until applications from eligible jurisdictions are received and approved for funding. The competitive scoring process favors applications that make use of other funds.

Fund Distribution, Allocation, Priorities and Specific Objectives

The following chart reflects the planned distribution of Federal Fiscal Year 2011 CDBG funds.

| | |
|---|------------------------|
| 2011 Allocation | \$24,840,363 |
| State Administration (unmatched) | \$100,000.00 |
| 2% State Administration (matched with GR) | \$496,807.26 |
| 5% Emergency Set-Aside | \$1,242,018.15 |
| 1% Training/TA | \$248,403.63 |
| TOTAL PASS THROUGH | \$22,628,932.15 |
| NR (40%) | \$9,251,572.86 |
| HR (24%) | \$5,430,943.72 |
| ED (30%) | \$6,788,679.64 |
| CR (6%) | \$1,357,735.93 |

These percentages place an emphasis, or priority, on the types of projects that will be funded.⁴² Should eligible requests for funds be insufficient to fully utilize all funds allocated to a category, the balance of the funds in that category may be reallocated to the category receiving the greatest number of applications or to economic development activities. Grant category funding levels may also be increased and/or decreased by reallocated funds. (Please see the section on CDBG Program Income and Deobligated Funds.)

⁴² As of the date this draft was prepared, the Department had not finalized percentages to be allocated for the program areas.

Annual Objectives and Outcome Measures

Performance objectives for the communities served by the Florida Small Cities CDBG Program are entered into HUD's IDIS system when awards are made, and final accomplishments and beneficiaries are reported when the project is completed. The composite objectives of subgrantees comprise the state's overall objectives.

The Florida Small Cities CDBG Program will address three primary objectives with its Federal Fiscal Year 2011 allocation:

1. Creating economic opportunities
2. Creating a suitable living environment
3. Providing decent housing

These objectives will result in three major outcomes:

1. Improving availability or accessibility of units or services
2. Improving affordability, not just of housing but also of other services
3. Improving sustainability by promoting viable communities

The Department has developed a matrix that can be used as a guide to associate performance measures and outcomes to eligible activities. Until applications are scored and funded, the Department cannot adequately outline performance objectives since community needs are evidenced by the applications submitted for funding. *(Therefore, the Department does not submit Table 3A and Table 3B, mentioned in the submission requirements.)*

All activities funded with federal fiscal year 2011 CDBG funds will meet one of the following performance objectives:

Commercial Revitalization (including Planning and Design Specifications Grants)

Performance Measure: Creating economic opportunities

Outcome: Improving sustainability by promoting viable communities

Commercial revitalization projects target declining commercial areas, particularly those with slum and blight. The anticipated outcome is that existing businesses will remain in the commercial area and new business will be attracted to the area. This results in economic viability that positively impacts the community. Outcome measures may include improvements to building facades, parking, sidewalks, streets, etc.

Economic Development

Performance Measure: Creating economic opportunities

Outcome: Improving availability or accessibility of units or services

Economic development projects must create or retain jobs for low and moderate income persons. The activities also stimulate the economy since businesses are retained or brought into a community as a result of the activities. Outcome measures may include construction or expansion to infrastructure to allow a business to locate or expand in a community.

Housing

Performance Measure: Providing decent housing

Outcome: Improving sustainability by promoting viable communities

Outcome measures include housing units rehabilitated or replaced as well as households permanently or temporarily relocated.

Neighborhood Revitalization (including Planning and Design Specifications Grants)

Performance Measure: Creating a suitable living environment

Outcome(s): Improving availability or accessibility of units or services
Improving sustainability by promoting viable communities

Neighborhood revitalization projects make improvements to declining residential areas or provide new or improved infrastructure and public facilities. Outcome measures may include construction or improvements to infrastructure (water and sewer systems, flood and drainage systems, street paving, neighborhood centers, parks, etc.)

Emergency Set-Aside

Performance Measure: Creating a suitable living environment

Outcome: Improving sustainability by promoting viable communities

Emergency set-aside funds are used to address situations within communities that have resulted in the Governor declaring a state of emergency. The funds are typically used for recovery from weather events that cause significant devastation. Outcome measures may include construction or improvements and may address housing, infrastructure, public facilities, businesses, or commercial areas.

Administration, Planning and Technical Assistance

The state, as well as its subgrantees, cannot expend more than 20% of the aggregate amount of the annual grant for planning, management and administrative costs. The Department will use one percent of its 2011 funding for training and technical assistance. In many cases, planning activities that support CDBG activities enable a local government to more efficiently and effectively administer grant funds.

Grant Ceilings

Florida sets grant ceilings that correspond to the low and moderate-income population of the community. Population groupings are based on HUD modified census figures summarizing low and moderate-income population.

| LMI Population | Grant Ceiling |
|-----------------------|----------------------|
| 1-499 | \$600,000 |
| 500-1,249 | \$650,000 |
| 1,250-3,999 | \$700,000 |
| 4,000-10,499 | \$750,000 |
| 10,500 and above | \$750,000 |

Fiscal Year 2011 Funding Cycle

Notices relating to the application funding cycle will be published in the Florida Administrative Weekly (FAW), emailed to eligible local governments and interested parties, and posted to the Department's website. It is anticipated that the 2011 funding cycle for Commercial Revitalization, Housing, and Neighborhood Revitalization will tentatively open July 1, 2011 and close August 15, 2011. Applications will be competitively scored, and site visits will be made to each community within the fundable range. Awards should be finalized by December 2, 2011.

The initial application due date for 2011 Economic Development (ED) applications will be in October 2011. Notice of the ED application cycle will be advertised in the funding cycle notice for the above-mentioned grant categories (Commercial Revitalization, Housing, and Neighborhood Revitalization). The ED process will be covered at the application workshop.

Eligible Communities (Geographic Distribution)

The Florida Small Cities CDBG Program serves small and rural communities throughout the state.

Funding is competitive and there are no "targeted" areas. The following communities are eligible to apply for 2011 funding: Please see Appendix 8.

National Objective and Overall Benefit

Because the Small Cities CDBG Program is a competitive program potentially serving 249 local governments, no specific area can be targeted for funding. However, overall, 70% of the funds provide benefit low and moderate income persons. Also, the Department requires that the low and moderate income (LMI) population of each service area be 51% or more. The competitive scoring process places an emphasis on serving the most vulnerable residents and ensures that funds target diverse neighborhoods that are primarily low and moderate income.

GRANT CATEGORIES

Commercial Revitalization

The objective of the Commercial Revitalization category is to revitalize commercial areas that are showing signs of decline by addressing problems cause deterioration or decline. Activities that achieve this objective include, but are not limited to:

- acquisition of substandard or blighted structures or real property in order to properly clear, develop or redevelop slum and blighted areas
- installation or reconstruction of streets, utilities, parks, playgrounds, public spaces, public parking facilities, pedestrian malls, and other necessary public improvements
- selling, leasing or otherwise making available land in commercial areas for public use
- correction of architectural barriers to handicap access
- carrying out plans for a program of voluntary or compulsory repair and rehabilitation of building facades or other exterior improvements and repair of code violations

All activities in this category must assist the local government in achieving the objectives of its community redevelopment plan. A proposal under the Commercial Revitalization category may involve a single type of activity, such as rehabilitation of commercial facades, or several activities designed to address various aspects of the local government's community redevelopment plan.

Economic Development

There are several objectives associated with the Economic Development (ED) category:

1. promote investment of private capital
2. retain local economic enterprises
3. expand local tax bases
4. provide long-term jobs with growth potential, primarily for very low-, low- and moderate-income persons

Activities that achieve this objective include:

- acquisition of real property
- acquisition, construction or rehabilitation of commercial and industrial buildings and structures
- purchase of capitalized machinery and equipment with a useful life of at least five years
- energy conservation improvement designed to encourage the efficient use of energy resources
- public, commercial or industrial real property or infrastructure improvements, including railroad spurs or similar extensions, tied to a specific project in a public or private easement
- activities to remove barriers which restrict access for elderly or handicapped to publicly owned or privately owned buildings, facilities, and improvements; and

- activities designed to provide job training and placement and/or other employment support services on behalf of the participating party as outlined in 24 CFR 570.482(d)(2)

An ED project may involve a single activity, such as the installation or construction of public infrastructure or the provision of a loan to a private for-profit business for construction or expansion, or several activities, all of which facilitate the expansion of employment opportunities, primarily for very low-, low- and moderate-income persons.

Eligible local governments may apply up to three times in any annual funding cycle for a grant under the ED category. However, local governments with an open contract whose activities are on time may receive no more than one additional ED grant in each fiscal year. Contract performance is considered "on time" for open subgrants that have received an agreement period extension of less than twelve months. Performance is on schedule when expenditures and activity work plans stated in an award agreement have been met or surpassed.

Housing

The objective of the Housing component of the CDBG Program is to improve housing conditions and expand housing opportunities for very low-, low- and moderate-income persons. Activities that achieve this objective include:

- rehabilitation of housing or publicly owned or acquired properties
- demolition of dilapidated housing and the relocation of residents to replacement housing
- code enforcement
- weatherization and energy-efficiency improvements
- installation of wells or septic tanks where water or sewer service is unavailable
- mitigation of future natural disaster hazards in housing

In the Housing category, complementary activities are water hookup and sewer hookup activities to provide service to units being rehabilitated or providing rehabilitation to the kitchen and/or bathroom plumbing of houses so that they can receive the benefits of water and/or sewer hook-ups.

Housing rehabilitation meets affordable housing needs by keeping housing units that are owned or occupied by LMI persons in place within the community. Substandard conditions can be addressed using CDBG Housing funds. Communities that do not have the capacity to undertake large scale affordable housing projects are able to maintain the stock of affordable housing by using CDBG and state housing funds for rehab and replacement.

Neighborhood Revitalization

The objective of the Neighborhood Revitalization (NR) category is to revitalize declining neighborhoods and improve infrastructure by addressing the problems that influence neighborhood vitality. A Neighborhood Revitalization project may involve a single activity, such as street paving, or several different kinds of activities, designed to meet a particular community's needs. Activities, which achieve this objective include:

- improvements to deteriorating infrastructure (roads, water, sewer, drainage facilities, etc.)
- construction or rehabilitation of handicapped facilities and the removal of architectural barriers
- provision of roads and drainage facilities
- land assembly or site preparation for new housing construction
- mitigation of future natural disaster hazards
- construction or rehabilitation of neighborhood facilities which provide health, social, recreational or other community services for residents of service area neighborhoods

Addressing water and sewer needs continues to be a high priority for local governments in Florida. Without CDBG funding, local governments could not make needed improvements and expansions to existing systems.

In the NR category, complementary activities for a housing unit is limited to rehabilitation of units to construct bathrooms where no bathrooms exist or to make plumbing repairs to meet local code prior to being hooked up to a sewer or water system. Because of the need for public facilities and infrastructure improvements, the Department places a priority on Neighborhood Revitalization projects.

Planning and Design Specifications Grants

Planning and Design Specifications grants provide funds for engineering plans and design specifications for Commercial Revitalization and Neighborhood Revitalization projects. The maximum award is \$70,000. The requested amount of funding must be consistent with the design portion of the RUS fee schedule and any additional engineering costs. If engineering design costs exceed \$70,000, the local government must use other funds for the amount that exceeds the \$70,000 cap and cannot be reimbursed from the construction grant that is awarded upon completion of the plans and designs. The Department will not fund Planning and Design Specification grants in fiscal year 2011.

Up to six percent of the grant can be used for administrative costs. The applicant must certify that a national objective will be met once the project (for which the plans were designed) has been completed. Threshold requirements are:

1. Planning and Design Specifications grants must be completed within two years. No extensions of the end date are granted.
2. Planning and Design Specifications grants are offered to applicants that request a planning grant in order of application score, including applicants below the fundable range, until the available funding has been depleted.
3. Applicants receiving a Planning and Design Specifications Grant will receive funding for construction (not to exceed the maximum for which they are eligible based on LMI population) if complete and biddable plans and specifications are submitted within the two-year Planning and Design Specifications grant period.
4. Construction funding will be made from the first federal allocation cycle following the Department's approval of biddable plans and specifications or from deobligated funds or program income.
5. Based on the availability of funding, preference is given to NR projects.

Emergency Set-aside Funding

Applications for Emergency Set-aside funds are accepted from eligible applicants in accordance with the following criteria:

1. The maximum amount of emergency set-aside funds available from each federal fiscal year's allocation is five percent of the total allocation and is available from April 1 of the year for which they are allocated through the third quarter (March 31) of the next state fiscal year.
2. Any funds in the set-aside for which a notice of intent to submit an emergency application has not been received prior to March 31 will be reallocated in accordance with Section 290.044 (4), Florida Statutes. Any funds not allocated under the emergency set-aside will be used to fully fund applications which were partially funded due to inadequate funds in the most recently completed Neighborhood Revitalization category funding cycle, and then any remaining funds will be distributed

to the next unfunded applications. All awards are contingent upon state approved budget authority.

3. Applications will only be accepted from, and awards made to, eligible local governments, as defined in Section 290.042 (5), Florida Statutes, which have been declared by executive order of the Governor to be in a state of emergency as provided under Section 252.36, Florida Statutes, and any subsequent emergency rule criteria prepared by the Department.
4. The funds must meet serious, urgent community needs of LMI residents. Sufficient documentation must exist to show that the need for the activities is directly related to a specific disaster event covered by an executive order. The amount of funds requested must be limited to the amount necessary to address the emergency need.
5. Applicants under this category must demonstrate that no other federal, state or local funds are available to address the emergency.
6. All other provisions of Rule 9B-43 apply to the Emergency Assistance Set-aside unless otherwise stated.

GRANT SELECTION CRITERIA

The state's priorities for the Florida Small Cities CDBG Program are communicated to potential applicants by program categories established by state law, through the percentage of funds allocated for each category, and through the establishment of funding priorities outlined in the program's administrative rule, application manual, and Consolidated Plan.

The rule ensures that applications from communities that are not in compliance with federal or state laws are not funded. Upon receipt of an application, an initial review is conducted to determine if threshold criteria have been met. This review is used as a screening method to ensure compliance with minimum application requirements. Seven specific criteria established by Section 290.0475, Florida Statutes, establish the basis upon which the Department of Community Affairs may reject an application without regard to scoring.

1. The application is not received by the specified deadline date.
2. The proposed project activities fail to meet one of the three national objectives.
3. The proposed activities are not eligible.
4. The proposed activities are not in compliance with the adopted local comprehensive plan, as approved by the Department.
5. The applicant has an open Housing, Neighborhood or Commercial Revitalization Community Development Block Grant.
6. The local government is not in compliance with citizen participation requirements.
7. Information provided in the application that affects eligibility or scoring is misrepresented.

The Department does not award a grant until it has determined, based upon a site visit, that the project and/or activities are eligible, in accordance with the description contained in the application, and that any open Economic Development grant is on time. If, based upon a site visit, the Department determines that any information in the application that affects scoring has been misrepresented, the application is rejected.

Method of Distribution

Major scoring components of the competitive evaluation process are community-wide needs, project impact, including benefit to very low-, low- and moderate-income persons, and outstanding performance in equal opportunity in employment and housing.

Community Need

The overall need for assistance by an eligible community is assessed using three factors: the number of low and moderate income persons, the number of persons below poverty, and the number of year-round housing units with 1.01 or more persons per room. These factors are measured by whole numbers and make up what is referred to as the community-wide needs (CWN) score. Communities are compared within appropriate LMI population groups, with the most distressed jurisdiction(s) in each group being assigned the highest score for each factor. Accordingly, each jurisdiction having a score that falls below the highest ranked jurisdiction is assigned a proportion of the total points available for each factor.

The CWN score is reduced by five points for every \$100,000, or portion thereof, of CDBG funding awarded to local governments. This adjustment provides an update to the score and allows communities which have not received funding to stand a better chance of obtaining a grant. The CWN score is provided to all eligible communities and is incorporated in the scoring process.

Penalty Points

Penalty points are deducted from an applicant's score if the applicant has not met administrative requirements of previously awarded grants. These include penalties for termination "for cause" of a previous grant and failure to meet levels of performance identified in the original application. Rule 9B-43, Florida Administrative Code, outlines the penalty point process.

Project Impact and Other Scoring Factors

Project impact criteria are tailored to the objective established for each program category. Regardless of the type of activity the community is proposing, the impact that the project will have on the community is considered in the evaluation process. This project impact is evaluated within each of the program categories using measures specifically appropriate to the category of funding. Applications also receive points for efforts made in the areas of equal opportunity and fair housing, leverage of other funds, impact on low and moderate, and very low income beneficiaries, etc.

Eligible applicants are required to submit information on the community's practices relating to equal employment opportunity and fair housing for consideration in the scoring process. Maximum points are awarded when the minority employment percentage meets or exceeds the percentage of minority population in the county. Points are also awarded for outstanding performance in housing if the applicant has a local fair housing law covering all protected classes, has carried out educational programs for the general public, local elected officials, and professionals within the community that are involved in housing activities (i.e., realtors, bankers, etc.).

Matching Funds

The Florida Small Cities CDBG Program does not require local governments to provide matching funds. However, the competitive scoring criteria favor applications that leverage other funds. Local government general revenue, as well as other loan and grant funds, may be counted as leveraged funds.

Submission Requirements

Information presented in an application must be sufficient for the Department to determine the eligibility

of the project and activities, the quality of the proposed project, and the ability of the local government to meet basic requirements. The applicant must describe the need for the project; the anticipated impact of the project on that need; and a budget. The capacity of a community to adequately manage the grant will be reviewed if the jurisdiction has not previously participated in the program.

In addition to submitting two copies of the application to the Department, copies are sent to the Florida State Clearinghouse. The Clearinghouse sends out the application to agencies with permitting or environmental regulatory authority for review. Comments are returned to the Clearinghouse where they are summarized in a Clearinghouse Review Letter that is provided to the applicant and to the Department.

The Department encourages local governments to use this “letter” in the environmental assessment that must be completed before funds are released since it typically notes potential historic preservation issues, whether or not work will take place in a floodplain or wetland, any special permits that are needed, etc. The Clearinghouse posts information about the projects to its website at: <http://appprod.dep.state.fl.us/clearinghouse/>. This allows federal and state agencies that have an interest in federally funded projects to access information about the projects.

Summary

The Florida Small Cities CDBG application manual describes factors used to score applications. The following charts summarize the scoring factors used in the selection process and the maximum number of points that a local government can receive for each factor.

| Scoring Factor | Maximum Points |
|--|----------------|
| All Categories | |
| Community Wide Needs | 250 |
| Special Designation | 20 |
| Grant History Score | 100 |
| Outstanding Performance in EEO- M/WBE | 25 |
| Outstanding Performance in EEO – Local Government Employment | 60 |
| Outstanding Performance in Fair Housing | 15 |

| | |
|---|-----|
| Commercial Revitalization | |
| Leverage | 25 |
| CDBG Funds & Activity Goal Score | 75 |
| Commercial Reinvestment Need Score | 50 |
| Other Community Development Scores | 85 |
| Readiness to Proceed Score | 100 |
| Commercial Revitalization Grant History Score | 50 |
| LMI Benefit Score | 145 |

| | |
|---|-----|
| Economic Development | |
| Leverage | 125 |
| Average Cost Per Beneficiary Score | 175 |
| Full-Time Equivalent LMI Jobs | 175 |
| Economic Development Element of Local Comp Plan | 30 |
| Unemployment Level Score | 25 |
| Investment Ratio | 0 |

| | |
|-----------------------------------|-----|
| Housing | |
| Leverage | 25 |
| CDBG Funds & Activity Goal Score | 75 |
| LMI and VLI Impact Score | 235 |
| Average Cost Per LMI Housing Unit | 120 |
| Green Rehabilitation Standards | 75 |

| Neighborhood Revitalization | |
|---|------|
| Leverage | 25 |
| CDBG Funds & Activity Goal Score | 50 |
| VLI Beneficiary Impact Score | 30 |
| LMI Beneficiary Impact Score | 135 |
| Average Cost Per Unduplicated LMI Beneficiary Score | 40 |
| Average Cost Per unduplicated LMI Household Score | 100 |
| Readiness to Proceed Score | 100 |
| Health & Safety Score | 50 |
| Total Common Score for all Categories | 1000 |

Local Government Citizen Participation Requirements

Section 290.046, Florida Statutes, and federal regulations, set out the requirements local governments must follow to obtain citizen input. Local governments submitting a CDBG application must comply with citizen participation requirements (as provided in the Housing and Community Development Act of 1974, as amended). To ensure compliance, these provisions are incorporated in grant applications, the scoring system and award agreements. Prior to the submission of an application for funding, local governments must:

- Establish a Citizen's Advisory Task Force to provide input throughout the project process.
- Publicize information concerning the amount of funds available to the local government and the range of activities that may be undertaken.
- Hold at least one public hearing to obtain citizens' views on the neighborhood revitalization, housing needs or commercial revitalization and economic development needs of the community.
- Publish a notice concerning the proposed application advising citizens of its location and notifying them that it is available for inspection and comment.
- Publicly commit to use any grant funds received to the maximum feasible extent to benefit persons of very low-, low- and moderate-income.
- Publicly commit to minimize displacement of persons as a result of activities assisted with CDBG funds.
- Publicly state its plans to assist displaced persons should displacement occur.
- Hold at least one public hearing on the proposed application prior to its submission to the state.
- If appropriate, modify the proposed application to respond to citizens' comments.

Minority Business Enterprise (MBE) and Section 3 Employment

The CDBG Program is administered in accordance with federal and state rules and regulations pertaining to equal opportunity. The Department reports to HUD twice a year on contracts that local governments have executed with minority business enterprises and women-owned businesses. The report also indicates which of the contractual obligations were to Section 3 businesses. Materials are provided to local governments that outline the Contractual Obligations and MBE process. In addition, presentations are made at grant implementation workshops. Unfortunately, many of the small, rural local governments served by the Florida Small Cities CDBG Program report that they often cannot contract with minority or women owned businesses because there are no businesses within the immediate area that can perform

the particular job that is being requested.

Beginning in 2008, local governments were required to submit an annual Section 3 report. This information is summarized and submitted to HUD with the Annual Performance Report. MBE and Section 3 compliance is also a monitoring issue.

Program Income and Deobligated Funds (Recaptured Funding)

Federal regulations specify how program income must be handled. In addition, the Department has established guidelines for subgrantees: "Program income generated after closeout shall be returned to the Department. Program income generated prior to close out of a grant shall be returned to the Department unless:

- (a) The program income is used to fund additional units of CDBG activities referenced in the grant agreement under which the program income was generated; and
- (b) The recipient amends the grant agreement to encompass expenditure of that program income prior to administrative closeout; and
- (c) The funds are to be expended pursuant to the provisions of 24 C.F.R. Part 570, as effective on March 28, 2002, Sections 290.046-.049, Florida Statutes, and this rule."

Grants may close out or be terminated with less than the full amount of the grant award having been expended. When this occurs, the Department has some amount of "deobligated" or "reallocated" funds available (funds that were awarded to local governments, but were not used by the recipient prior to the closeout of the grant).

The Department may utilize program income and deobligated funds in the following manner:

- (a) At any time necessary for a Section 108 Loan repayment under 24 CFR 570.432;
- (b) To fully fund partially funded grants from the most recent competitive application cycle, including funding the construction phase of a project for which a Planning and Design Specifications grant was awarded;
- (c) To fund grants in categories that received a large number of requests that could not be funded during the applicable cycle in which the requests were received;
- (d) Combined with emergency set-aside funds to address emergency needs;
- (e) Re-allocated during the next annual allocation.

State Program Monitoring

Each year, the Florida Auditor General and HUD monitor the state's administration of the programs covered in the Consolidated Plan, including the Florida Small Cities CDBG Program. In addition, from time to time, agency internal auditors perform audits of the programs. Each of these audits assesses the state's performance in administering the program in accordance with state and federal rules and regulations. When audit findings are noted, the programs take immediate steps to resolve the deficiency or prevent recurrence of the finding. Program management staff and job responsibilities facilitate internal monitoring to ensure that federal rules and regulations are being carried out. Checklists and grant manuals help staff ensure that appropriate procedures are being followed.

Regional Monitoring

Staff with ongoing monitoring responsibilities has been assigned regional areas. This structure provides

an opportunity for staff to become familiar with the special circumstances and urgent needs of communities within a region. Staff may work with the regional planning councils and local officials to develop strategies for meeting long-term needs and responding to urgent needs. This approach to monitoring strengthens the technical assistance aspect of the program.

Subgrantee Monitoring

The Department monitors subgrantee compliance with federal and state rules and regulations. This monitoring begins at the time of project site visit before an award is made. Once applications are scored and ranked, site visits are made to potential recipients. At that time, staff confirms that required policies or procedures are in place. Audits from the previous two years are also reviewed to ensure that there are no unresolved audit findings that impact the administration of a project funded with CDBG dollars. Staff then verifies the data provided in the application for funds.

When an award is made, special conditions are included in the contract. These are preliminary administrative requirements with which the subgrantee must comply (i.e., items relating to procurement, environmental review, plans and specifications, etc.). Grant managers are responsible for ensuring that special conditions are satisfied within the given length of time. All contracts are monitored at least twice; a desk monitoring is completed when approximately 25% of the funds are drawn and an on-site visit is made immediately prior to closeout. Economic Development grants may be monitored three or more times, depending upon the need for technical assistance and upon the monitor's assessment of the subgrantee's administration of the project. Grantees that experience difficulties are monitored on-site as often as is necessary to ensure compliance with federal and state regulations.

Monitoring checklists that address federal and state rules and regulations are used during the monitoring process. These checklists ensure that all phases of grant administration are reviewed during the course of the grant. Following a monitoring visit, a monitoring report is mailed to the subgrantee that lists any deficiencies in the administration of the grant and the actions that the subgrantee needs to take to resolve the findings. If no findings are noted, but areas of potential concern are discovered, the Department advises the subgrantee of these concerns so that the local government can take steps to ensure that they do not become findings.

In addition to this monitoring, the Department's Office of the Inspector General reviews the annual audit of the subgrantee to ensure that no audit findings that impact the subgrantee's administration of the program exist. If the Department discovers that the local government's auditor has identified areas that need to be addressed, the local government is notified of the findings and the actions that should be taken to resolve the issue.

Finally, the Department uses a comprehensive closeout document that in some ways serves as a final desktop monitoring of the project. Contracts are not closed until all funds have been appropriately accounted for and all requirements satisfied.

All monitoring is conducted in accordance with HUD guidelines as well as applicable federal and state rules and regulations. Grantees that appear to be experiencing administrative problems may be monitored more frequently than those whose activities are taking place in a timely manner without any difficulties in management or reporting to the Department.

Training and Technical Assistance

Training priorities are identified by the CDBG Program and the eligible cities and counties it serves. Training needs may also be uncovered during the course of federal and state audits or monitoring.

The Department considers every telephone call, email or written request from a local government an opportunity to provide technical assistance. Technical assistance is also provided during site visits and

monitoring. In addition, all public hearings on CDBG issues (i.e., hearings held in connection with rule changes, etc.) provide a forum for training and educating local governments and others interested in the program.

CDBG staff makes numerous visits to local governments and other state agencies to provide information on the Small Cities CDBG Program, the Section 108 Loan Guarantee Program, funding for infrastructure and housing. Technical assistance activities currently planned for 2011 include: CDBG Small Cities Application and Implementation Workshop and COSCDA CDBG Boot Camp Training. Other activities are being given consideration.

Advocacy and Training

The Department uses a limited amount of training and technical assistance funding to develop brochures and training materials that will be provided to local governments, other agencies, and the public during workshops and other events. Funds are also used to prepare training manuals for workshops.

Building Economic Development Capacity

The Department participates in economic development initiatives that affect those communities that are eligible for CDBG funding. Representatives from the Department regularly meet with staff from the Governor's Office of Trade, Tourism and Economic Development, the Florida Redevelopment Association and the Florida Economic Development Council.

SECTION 108 LOAN GUARANTEE PROGRAM

The Section 108 Loan Guarantee Program is authorized under Section 108 of the Housing and Community Development Act of 1974 (42 USC 5308) as part of the Community Development Block Grant Program. In 1997, the Florida Legislature passed changes to the Florida Small Cities CDBG Program which now allows up to \$160,000,000 in Section 108 Loans to be guaranteed by the state's CDBG allocation for loans made to small cities and counties on behalf of their needs for economic and community development.

The Section 108 Loan Guarantee Program offers local governments a source of financing for economic development, large-scale public facility projects, and public infrastructure. The U.S. Department of Housing and Urban Development (HUD) sells bonds on the private market and uses the proceeds to fund Section 108 loans through the state to local governments. The local government may loan the funds to third parties to undertake eligible CDBG activities (typically economic development) or use the funds for other eligible CDBG activities which must be repaid. CDBG future allocations are used as secondary security for the HUD loan to the local government (the loan guarantee).

Section 108 Loans are for activities that:

- Principally benefit very low-, low- and moderate-income people
- Assist in the elimination or prevention of slum and blight conditions
- Meet other community development needs that have a particular urgency and are of very recent origin

Examples of eligible activities:

Real property acquisition as part of an otherwise eligible activity
Rehabilitation of publicly or privately owned real property
Housing rehabilitation or replacement eligible under the CDBG program and related relocation

Demolition, clearance, and site improvements for eligible CDBG activities
Section 108 loan closing costs and issuance costs of related public offerings
Public infrastructure
Eligible economic development activities

Section 108 Funding Availability

According to state and federal law, the maximum amount of loan guarantee commitment that any eligible local government may receive may be limited to \$7,000,000 pursuant to 24 CFR 570.705, and the maximum amount of loan guarantee commitments statewide may not exceed an amount equal to five times the amount of the most recent grant received by the Department under the Florida Small Cities CDBG Program (approximately \$165,000,000 in loan guarantees at the current allocation level). This level of funding allows the local government to participate in larger projects, avoid referendums for infrastructure financing, compete with larger local governments for business relocations, and provide smaller businesses the ability to access funds at approximately corporate AAA bond rates.

The Section 108 Loan guarantee process (for a loan to a third party):

1. The business or other third party approaches the local government with a proposal.
2. The local government sets up a "screening meeting" at DCA for review and comment on the eligibility and likely fundability by HUD of the proposal.
3. The local government packages the loan, has the loan underwriting analysis completed, pledges local government collateral based on the results of the underwriting process, signs the certifications, and sends the completed application to DCA.
4. DCA staff reviews the package for accuracy and eligibility, and then forwards the loan proposal to HUD when it is complete.
5. As part of this process, the state pledges future CDBG allocations as secondary collateral to secure the loan.
6. HUD approves the loan package or negotiates with the state, local government, and borrowers to overcome loan package deficiencies.
7. The sale of the bonds is closed (or interim financing is provided) by HUD's fiscal agent concurrently with the closing of the Section 108 loan to the local government, who then immediately closes its loan with the borrower.
8. The funds are released by HUD's fiscal agent to the local government's custodial agent (a local bank), who then releases the funds to the borrower based on the terms of the loan agreement.
9. The borrower makes monthly payments to the local government's custodial agent, who semi-annually remits to the HUD fiscal agent, who annually pays the bondholders.
10. The local government and DCA periodically monitor the ongoing project and deposits with the custodial agent to ensure that the borrower meets all CDBG requirements relating to labor standards, environmental assessments, acquisition and relocation, financial management, and national objective.

The process is straightforward when the local government is borrowing proceeds for activities such as public infrastructure or other public facilities. The local government must pledge a local revenue stream that is adequate to fund repayment of the Section 108 loan.

Loan Underwriting Requirements

The Department requires that underwriting analysis be conducted in accordance with 24 C.F.R. 570.482 (e) (2) and Appendix A of 24 C.F.R. Part 570. The Department may, as necessary, require additional underwriting standards, criteria or review.

Summary

Department staff continues to provide training and technical assistance relating to the Section 108 Loan Program and to promote it through the use of printed information and information posted to its website.

HOME Investment Partnerships Program (HOME) AND AMERICAN DREAM DOWNPAYMENT INITIATIVE (ADDI)

Distribution of HOME Funds, Selection Procedures, Community Housing Development Organizations and Match

General

Florida Housing Finance Corporation ("Florida Housing") was designated to administer the HOME Investment Partnerships Program (HOME) on behalf of the state of Florida. As a participating jurisdiction (PJ), Florida Housing administers the state's HOME program. The HOME program encourages public, private and nonprofit partnerships, and strengthens the abilities of the state as well as municipalities and community housing development organizations to design and implement innovative strategies for achieving adequate supplies of affordable housing throughout the state of Florida.

This program description sets forth guidelines and procedures by which Florida Housing administers the HOME program and distributes HOME funds in accordance with 24 CFR Part 92 and Rules 67-48, 67-50 and 67-57, Florida Administrative Code (F.A.C.). HOME funds allocated by Florida Housing provide the necessary financial support to assist various activities aimed at creating long-term affordable, safe, decent, and sanitary housing for very low and low-income persons and households. Florida Housing works with both the public and private sector throughout the state to help meet the needs of affordable housing in rural areas.

Florida Housing administers these programs either through a competitive application process or a reservation system. It monitors all HOME activities to ensure compliance with program guidelines and certifies that proposed program activities are consistent with the State Consolidated Plan approved by the U.S. Department of Housing and Urban Development. The state's HOME program activities will be directed in the areas of acquisition, rehabilitation and new construction of rental and homeownership housing. Additionally, HOME funds may be used for Tenant Based Rental Assistance to provide rent subsidy and security deposit assistance for very low-to moderate income households. Preference for Tenant Based Rental Assistance will be given to families that have been displaced as a result of a natural disaster. In addition, from time to time, Florida Housing may carry out demonstration projects to evaluate the use of HOME funds for new endeavors.

Finally, HOME funds may be used anywhere within the state to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds if refinancing is necessary to permit or continue affordability under CFR 24, Section 92.252, provided the following conditions are met:

1. The Development must demonstrate that rehabilitation is the primary eligible activity. This requirement is met if the rehabilitation accounts for at least 51 percent of the total refinancing cost.
2. Review of management practices demonstrates that disinvestments in the property have not occurred, that the long term needs of the project can be met and the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
3. The refinance must provide that the new investment is being made to maintain current affordable units, create additional affordable units, or both.
4. The minimum affordability period will be 15 years or longer.
5. The existing debt to be refinanced shall not be a multifamily loan made or insured by any federal program, including CDBG.

With the exception of demonstration projects, Florida Housing will administer the HOME program funds, under three separate state rule chapters, directly to eligible participants for qualified rental and homeownership projects. HOME program funds are allocated as follows:

- _ Administrative Costs
- _ Community Housing Development Organization (CHDO) Rental and Other Rental Developments
- _ Community Housing Development Organization (CHDO) Homeownership and Other Homeownership Developments
- _ Remaining funds not used for CHDO or Administration costs are available for eligible HOME activities

As a participating jurisdiction, Florida Housing has been allocated approximately \$20,220,004 in HOME funds. There is not an allocation of American Dream Downpayment Initiative (ADDI) funds for 2011. The allocation for 2011 will be released by HUD in July 2011. The allocation and set-aside process is anticipated as follows:

- _ Florida Housing will utilize up to ten percent of the 2010 HOME allocation or approximately \$2,022,001 for administrative costs pursuant to 24 CFR Part 92.207.
- _ A minimum of 15 percent of the 2010 HOME allocation, or approximately \$3,033,001, will be reserved for developments that are sponsored by qualified CHDO applicants. Florida Housing has historically exceeded the 15% CHDO requirement between rental and homeownership activities. In the event insufficient applications meeting threshold are received to allocate this amount to rental developments, the remaining unallocated funds (including CHDO reservation amount) may be shifted to homeownership activities. The same applies to homeownership developments, so the remaining unallocated funds may be shifted to rental activities. In the event that more than 15% of the multifamily portion of the allocation is requested by applications meeting threshold submitted by qualifying CHDOs, up to 25% of the multifamily allocation will be used to fund CHDOs prior to funding non-CHDOs.
- _ Remaining allocated funds will be awarded via a competitive application process or a reservation system based on the appropriate rule chapters, or through one or more demonstration projects.
- _ Additionally, Florida Housing periodically experiences development fallouts which may cause funds that have been initially committed to be de-obligated and returned for future program use. Furthermore, loans are consistently repaid and returned to the program fund for other eligible HOME activities. It is anticipated that Florida Housing will utilize approximately \$2,000,000 in program income and approximately \$ 2,037,516 in de-obligations either through the competitive application process for homeownership and rental activities, disaster recovery or down payment assistance alternatives for the 2011-2012 fiscal year. To mitigate factors related to development fallouts, Florida Housing may pair the developer with a technical assistance provider to facilitate and expedite the application and construction process. This increased education and technical assistance should prevent some development delays and fallout.

Prior to funding, the state will certify CHDO compliance and eligibility. CHDOs will be certified only in cases where they are actually awarded funds from the state. While both the rental and homeownership applications do not provide additional points for organizing as a CHDO, CHDO applicants with competitive applications are given preferential status when awarding funds to the extent necessary to meet set aside (not less than 15% and in accordance with the applicable rule and application) for developments by qualified CHDOs. In order to be certified, CHDOs must meet or demonstrate the following minimum requirements:

- Organized under state or local law;
- Certify that the structure of their organization and their Board meet the requirements of 24 CFR Part 92;
- Possess appropriate legal status: 501(c)(3), 501(c)(4), or Section 905 of the Internal Revenue Code of 1986;
- Maintain legal accountability to low-income community/neighborhood residents;
- Display staff capacity and standards of financial accountability;
- Demonstrate a minimum of one year of experience serving the community; and,
- Propose projects that the organization will own, develop or sponsor.

For 2011, approximately \$18,198,003 (\$20,220,004 – 10% Admin set aside) will be split between rental and homeownership activities based on the demand of the respective programs. It is anticipated that approximately \$13,230 will be used for Tenant Based Rental Assistance.

Selection Procedures and Loan Terms for the Statewide Competitive Application of HOME Funds

Florida Housing's HOME Rental Program

HOME loan recipients for Rental developments are selected through a statewide, competitive application process. Eligible housing providers [non-profits, for-profit developers, local governments, public housing authorities and Community Housing Development Organizations (CHDOs)] are encouraged to apply for HOME funding. Three primary criteria applicants must demonstrate are: (1) ability to proceed with construction or rehabilitation; (2) experience in developing affordable housing; and, (3) ability to leverage HOME funds.

The HOME Rental program offers first or subordinate mortgage, low-interest rate loans to eligible housing providers for the acquisition/rehabilitation, rehabilitation, new construction, conversion of non-residential units to residential units, and reconstruction of multifamily housing. The HOME loan may be the primary source of financing or may bridge the gap between the development's primary financing and the total development costs. At least 15 percent but as much as 25 percent of the annual allocation is set-aside for CHDO developments with the remaining funds being allocated to both CHDO and other developments depending on the ranking.

Applicants may request up to 60 percent of the HUD established maximum subsidy limits based on the number of bedrooms per unit and the county in which they are located. Applicants may request refinancing of a first mortgage when borrowing HOME funds to rehabilitate units if refinancing is necessary to permit or continue affordability and all other requirements as described in HUD Rule 92.206(b) are met. For-profit applicants selected for funding receive a one and a half (1.5%) percent interest rate loan and non-profits receive a zero percent interest rate loan. For applicants who are owned by both for-profit and not for-profit entities, the interest rate will be determined based upon the relative percentage of ownership of the general partner. If a HOME development is least partially financed with a MMRB Loan, the annual interest rate for the HOME Loan shall be determined by Florida Housing's Board of Directors and payment of the loan will be determined annually based on the development's cash flow. The minimum term of the HOME loan is 15 years for rehabilitation and 20 years for new construction.

Applications received by the published application cycle closing date are reviewed, scored and ranked by Florida Housing staff. Based on the outcome of the competitive scoring, the applications are ranked in accordance with the application ranking and scoring criteria. Florida Housing provides an appeal process at which time the applicants may contest their score and/or the scores of competing developers. Upon completion of the appeal process, applicants within funding range are notified of their ranking by way of a preliminary commitment letter. The applicant then advances through the credit underwriting process and if the loan is approved by Florida Housing's Board of Directors, proceeds to closing.

Tenant Based Rental Assistance

Florida Housing has awarded \$21,630,000 for temporary rental assistance for emergency housing in response to the destruction of the 2004 and 2005 hurricanes. The HOME Tenant-Based Rental Assistance (TBRA) funds were granted to 22 qualifying Public Housing Authorities (PHA) that currently administers the HUD Section 8 Housing Choice Voucher Program. Funding began in 2005 and about \$18,272,000 has already been disbursed to approximately 1,985 qualifying families including 78 families that were displaced as a result of Hurricane Katrina. TBRA will provide decent, safe and sanitary housing to eligible families with preference given to those that have been displaced by the hurricanes.

The maximum amount of funding for each PHA is \$500,000, although they may request additional funding once the initial \$500,000 is committed or expended. The backup showing the need for the funds must be provided. Additionally, each PHA will receive an administrative fee of 10% of the funds drawn. Each PHA will also receive an initial \$5,000 advance for operating expenses. The funds may be used to pay for security deposits, utility deposits and the tenants' initial month's pro-rated rent subsidy

Eligible households include those who have incomes at or below 80 percent of area median income, adjusted for family size, as established by HUD. For each fiscal year, at least 90 percent of the eligible households assisted through HOME TBRA must be at or below 60 percent of area median income. Rental assistance is limited to an initial twelve month period, but in no event will assistance be extended beyond an additional one year.

Florida Housing's HOME Homeownership Programs

Homeownership Pool Program

Florida Housing Finance Corporation's Homeownership Pool ("HOP") Program, under rule 67-57, F.A.C., is designed to be a non-competitive and on-going program, with Developers reserving funds for eligible homebuyers to provide purchase assistance on a first-come, first-served basis.

The HOP program is available to non-profit and for-profit organizations, Community Housing Development Organizations (CHDOs), counties and eligible municipalities that are recipients of SHIP funding and the United States Department of Agriculture - Rural Development (USDA-RD).

Traditionally, American Dream Downpayment Initiative ("ADDI") funds are used in conjunction with the HOP program for eligible first time homebuyers, but in 2010 no ADDI funds were allocated. ADDI funds, if allocated, and HOME funds, both administered through the HOP program, are used to financially support families of low to moderate incomes with down payment and closing costs assistance up to the amounts stipulated in the HUD regulations. These zero percent, deferred principal loans require repayment if the homebuyer ceases to occupy the property as their primary residence during the affordability period, sells or transfer ownership or rents the property. Repayments are re-invested in the HOME program

Homebuyers:

Eligible homebuyers, whose adjusted income does not exceed 80% AMI, receive a zero percent deferred second mortgage loan for the lesser of 25% of the purchase price of the home or \$70,000 or the amount necessary to meet underwriting criteria (with the exception of Eligible Homebuyers with disabilities and Eligible Homebuyers at 50% AMI or below, which are limited to 35% of the purchase price or \$80,000). The second mortgage for loans to homebuyers will be a zero percent, non-amortizing loan with principal deferment until maturity. Principal payments on the second mortgage loans shall be deferred until the owner sells, transfers or disposes of the home or the owner ceases to occupy the home as a principal residence.

All families receiving ADDI and HOP funding are required to undergo homebuyer education and counseling as a precursor to receiving a second mortgage loan.

How It Works:

- An eligible organization becomes a “Member” of the Loan Pool by completing a HOP Membership Application.
- Members can reserve financing for qualified homebuyers, on a loan-by-loan basis, by submitting a HOP Reservation, Environmental Checklist and a copy of the foundation inspection once the home is under construction.
- As homes near completion, a Borrower Analysis for each contracted Eligible Homebuyer is required.

Florida Housing will provide funds in the amount necessary to reduce the purchase price to an affordable amount and closing costs assistance at homebuyer closing.

Program Parameters:

- Funds may be reserved for a maximum of 180 days with no more than 10 homebuyer reservations in the system at one time per HOP Member.
- Members shall be limited to 60 units closed per year.
- Set-Asides: It is anticipated that HOP funds will be set aside as follows:
 - 15% Community Housing Development Organizations (CHDOs)
 - 15% Self-Help Housing
 - 50% Non-Participating Jurisdictions (Non PJs)
 - 20% Participating Jurisdictions (PJs)

Any unreserved funds remaining at the time a new Notice of Funding Availability is made for this program will be reallocated for use with the new funding amount.

Additional Homeownership Program Considerations

Florida Housing would like to reserve the right to revise the terms of the programs set forth herein and in the program rules to address market changes, special needs populations and certain natural disasters. Market changes such as increasing interest rates and increasing construction costs and sales prices may necessitate additional assistance to maintain affordability of the homes. Oftentimes, incomes alone are not sufficient to support the increased sales prices. Florida Housing routinely explores ways to address special needs populations such as those with disabilities. These potential borrowers often need more assistance to qualify for a home due to limited incomes and the need for supportive services. Addressing the needs associated with the events above may require program parameters different than what is identified above. Assistance may be provided in the form of low interest rate loans, deferred interests loans or grants.

Needs of Public Housing

Florida Housing works closely with Public Housing Authorities in many of our programs. Florida Housing has awarded over \$21 million in HOME Tenant-Based Rental Assistance (TBRA) funds to 22 qualifying Public Housing Authorities (PHA) that currently administers the HUD Section 8 Housing Choice Voucher Program for emergency housing in response to the destruction of the 2004 and 2005 hurricanes.

Also, HOME loan recipients for Rental developments are selected through a statewide, competitive application process. Eligible housing providers [non-profits, for-profit developers, local governments, public housing authorities and Community Housing Development Organizations (CHDOs)] are encouraged to apply for HOME funding. Additionally if the Applicant in our competitive application process is a Public Housing Authority, and the Public Housing Authority owns 100 percent of the ownership interest in the development, the loan funded to the Public Housing Authority will receive a 0 percent interest rate.

Florida Housing believes that its close ties with the housing authorities create the requisite knowledge by the housing authorities of Florida Housing's homeownership programs for the authorities to help eligible families with our programs. The ADDI funds, when received, have been rolled into our HOP program, as we have found many families at the 80% and below require more than \$10,000 to achieve homeownership. Additionally, many of our homeownership programs, including HOME Again and the HOP program allow funds to be used for the purchase of new manufactured homes, as they are viable options for affordable housing.

Florida Housing continues to strengthen our relationship with Public Housing Authorities through our program design and the inclusion of Public Housing Authorities as eligible recipients of both Federal and State funding. Florida Housing has worked closely with many housing authorities through our various programs in the past and will continue to strengthen our relationship in the future.

Match

The creation of public-private partnerships is essential to the goal of providing affordable housing to Florida's citizens. The HOME program encourages creative and streamlined partnerships tailored to meet Florida's housing needs while complying with applicable federal guidelines. Florida Housing uses other available sources of match to meet this HUD requirement.

State funds may be provided by the William E. Sadowski Affordable Housing Act, a state of Florida law enacted in 1992. This landmark housing legislation established a dedicated revenue source for affordable housing. In 1992, the Sadowski Act increased the documentary stamp tax on deeds from 60 cents per \$100 to 70 cents per \$100 of real estate transferred. In 1995, an additional 10 cents of the original 60 cents was reallocated to fund affordable housing. Of the 70 cents collected, approximately 3.1 cents goes to state housing programs and 7.3 cents goes to local governments for affordable housing.

The State of Florida is confident that it will effectively meet and exceed the match requirements of the HOME program through the issuance of Multifamily Mortgage Revenue Bonds, the availability of the State Apartment Incentive Loan (SAIL) program, and revenue under the Sadowski Act.

HOME Homebuyer Recapture

Funds loaned to an eligible borrower in conjunction with the Homeownership Loan Program competitive cycle and the Homeownership Pool Program will conform to the following guidelines:

- A. At the time of purchase, the initial buyer must satisfy the two following criteria:
 1. Must be a low-income family (have an income of 80% or less of the median income for the area); and
 2. Must occupy the acquired property as the principal residence.
- B. HOME-assisted units shall comply with the purchase price limitation requirements established by HUD in Part 92.254 of the HOME Rule. Eligible homebuyers can receive a 0% interest rate, deferred payment, second mortgage loan. Repayment of the loan is due should (1) the borrower sell, transfer or dispose of the assisted unit (either by sale

transfer, bankruptcy or foreclosure, etc.); (2) the borrower no longer occupies the unit as a principal residence during the affordability period; or (3) the borrower dies, or if the borrower is married, the borrower's surviving spouse dies.

Florida Housing has elected to utilize option (ii) under 24 CFR 92.254(a)(5)(ii), as its method of recapturing HOME funds under any Homebuyer Program the State administers.

A. The following methods of recapture would be acceptable to Florida Housing and will be identified in the down payment assistance note prior to closing:

1. Recapture the entire amount of the net proceeds (i.e., the sales price minus loan repayment, other than HOME funds, and closing costs) not to exceed the amount of the HOME investment, except that the HOME investment amount may be reduced or prorated based on the time the homeowner has owned and occupied the unit measured against the required affordability period.

2. If the net proceeds (i.e., the sales price minus loan repayment, other than HOME funds, and closing costs) are not sufficient to recapture the full (or a reduced amount as provided for in 24 CFR 92.254(a)(5)(ii)(A)(5)) HOME investment and enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment, the participating jurisdiction's recapture provisions may share the net proceeds. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\text{(HOME investment / (HOME investment + homeowner investment)) X Net Proceeds = HOME amount to be recaptured}$$
$$\text{(Homeowner investment / (HOME investment + homeowner investment)) X Net Proceeds = Amount to Homeowner}$$

3. Alternatively, Florida Housing may also allow the homebuyer to recover all the homebuyer's investment (down payment and capital improvements) first before recapturing the HOME investment.

B. The HOME investment that is subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This is also the amount upon which the affordability period is based. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property. The recaptured funds must be used to carry out HOME-eligible activities. If HOME funds were used for development subsidy and therefore not subject to recapture, the resale provisions at 24CFR 92.254(a)(5)(i) apply.

C. Upon the recapture of the HOME funds used in a single family homebuyer project with more than one unit, the affordability period on the rental units may be terminated at the discretion of Florida Housing.

In certain instances, Florida Housing may choose to utilize the resale provision at 24 CFR 92.254(a)(5)(i) and will identify this provision in the down payment assistance note prior to closing. Resale requirements must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low or very low income family, 80% AMI and below, and will use the property as its principal residence. The resale requirement must also ensure that the price at resale

provides the original HOME-assisted owner a fair return on investment. The purchase price at resale will be the lesser of the formula price calculation below or the value of the improvements determined by an Appraisal. The formula price may be calculated as the amount of initial equity provided by the HOME-assisted owner at original acquisition plus any documented capital improvements made to the home by the HOME-assisted owner and a share in the amount of increased market value of the home based on the following table:

| <u>Years HOME-assisted owner in House</u> | <u>Amount of Increase in Market Value</u> |
|---|---|
| Year 1 – 3 | 5% |
| Year 4 – 6 | 15% |
| Year 7 – 10 | 25% |
| Year 10+ | 50% |

Variations in the calculation of the resale price may be considered based on local conditions and will be identified in the down payment assistance note prior to closing.

Except as provided in paragraph 24 CFR 92.254(a)(5)(i)(B), deed restrictions, covenants running with the land, or other similar mechanisms must be used as the mechanism to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA-insured mortgage to HUD. The participating jurisdiction may use purchase options, rights of first refusal or other preemptive rights, to purchase the housing before foreclosure in an effort to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

Demonstration Projects

From time to time, as Florida Housing determines there is a new or changing need for rental or homeownership housing assistance that cannot be handled adequately through existing programs, Florida Housing may decide to develop one or more demonstration projects. The purpose of these projects will be to evaluate the feasibility of using HOME funds for the purposes designated in the demonstration projects.

Any proposed demonstration will be approved by Florida Housing’s Board of Directors. Funds will be dispersed through a Request for Proposal process that outlines criteria to be used in evaluating and selecting proposals for funding. Examples of projects that may be considered for funding in this manner include, but are not limited to: tenant based rental assistance, home modification, affordable assisted living facilities and independent senior housing in targeted rural areas, housing targeted to people with disabilities, manufactured housing, farmworkers, homeless persons, those at risk of homelessness, victims of domestic violence, persons with disabilities, frail elderly, and preservation of existing affordable housing developments.

Current Demonstration Projects utilizing HOME funds include:

- RFP 2005-05 for the Development of Migrant Farmworker Housing
- RFP 2009-06 for HOME funds in conjunction with Multifamily Mortgage Revenue Bonds (MMRB)

Lease-Purchase Activities

Florida Housing does not currently use HOME funds for lease-purchase activities. In light of current

economic situation in the housing market, Florida Housing may consider using HOME funds for lease-purchase activities through a Demonstration Project.

Monitoring

All HOME rental developments receive on-site Management Review and Physical Inspection on an ongoing basis. Written reports are compiled and distributed as described in the following information. The compliance monitoring Agents under contract with Florida Housing are professionals who are diligent in their duties and perform as an extension of Florida Housing's Asset Management section. In addition, the Florida Housing Quality Assurance and Asset Management departments conduct reviews of each firm under contract for compliance monitoring with Florida Housing. The Florida Housing Staff maintains daily telephone contact and conducts roundtable discussions with the monitoring agents on an ongoing basis. Procedures and responsibilities are described below.

Management Company Approval: The owner/developer must submit information regarding selection of a management company, and the developer's selection of the management company must be approved by Florida Housing prior to the company assuming development management responsibilities. This is in addition to the review of the management company information by the underwriter.

The steps for obtaining management company approval are as follows:

- A. Florida Housing Asset Management Staff review of company information including key management personnel, management plan, management experience procedures and Florida Brokers license.
- B. Florida Housing Asset Management Staff review of company management plan, company forms such as applications for apartment residence, income verification forms, lease, etc.
- C. Key management company representative attendance at a Florida Housing Compliance Workshop.
- D. A meeting between Florida Housing Asset Management Staff and a management company representative after the Compliance Workshop or via conference call.
- E. Florida Housing documentation of approval to the owner and management company.

Compliance Monitoring Agent: The compliance monitoring agent can be Florida Housing or an agent under contract with Florida Housing. The agent:

- A. Conducts Pre-Occupancy Conferences.
- B. Collects and reviews Program Reports and Income Certification from each development monitored.
- C. Conducts Management Review and Physical Inspections and necessary Follow-up Reviews.
- D. Copies Florida Housing on all correspondence, including Management Reviews, and keeps Florida Housing advised regarding developments monitored.
- E. Performs additional Miscellaneous Duties of the Monitoring Agent:
 - 1. Daily availability to on-site staff to answer any questions concerning compliance.

2. Keeping Florida Housing advised of regularly scheduled activity, of problems and of changes.
3. Any change in ownership and/or management company may require additional reviews.
4. Training to instruct owners/management personnel on compliance requirements shall be conducted as deemed necessary by Florida Housing.
5. Participation in conducting regional training workshops for owners and management personnel to assure compliance with federal regulations, State laws and Florida Housing rules and policies concerning tenant income restrictions. Workshops are conducted approximately four times annually.

Compliance Monitoring

- I. Pre-Occupancy Conference/Training. Prior to the leasing of any Development units, the compliance monitor shall conduct a pre-occupancy conference/training with the developer or management company personnel to provide complete instructions on items A. through Q. below. Upon completion of the conference/training, the compliance monitor shall provide written confirmation to Florida Housing that the items specified below have been addressed:
 - A. Federal requirements including, but not limited to, the minimum number of set aside units, certification and recertification of tenants, and next available unit documentation.
 - B. State laws including, but not limited to, additional set aside units and any program requirements as may be required by Section 420, Part V, Fla. Stat., as may be amended from time to time.
 - C. Florida Housing rules concerning tenant income restrictions
 - D. Resident Programs/Public Purpose Requirement/Public Policy Criteria.
 - E. Requirements of the loan closing documents or application, as applicable.
 - F. Affirmative Fair Housing Marketing requirements, as may be amended from time to time.
 - G. Tenant applications - specific information necessary for continued program compliance.
 - H. Income limits.
 - I. Rent Limits as may be amended from time to time.
 - J. Income verifications.
 - K. Utility allowances.
 - L. Annual income and assets.
 - M. Tenant Income Certifications.
 - N. Leases.
 - O. Program Reports.

- P. Management units, and
- Q. Developer’s responsibilities including, but not limited to:
 1. Notifying the compliance monitor of any change in management personnel; and,
 2. Notifying Florida Housing of any change in ownership of the management company.

II. Program Reports.

The initial HOME Program Report is prepared as of the last day of the calendar month during which the loan closing occurs, if the development is occupied; or the rental of the initial unit in the development occurs, whichever is later. Subsequent HOME Program Reports shall be prepared as of the last day of each calendar month and are due to Florida Housing only no later than the 15th of each month throughout the regulatory period. Annually, for each year of the regulatory period, on a date established by the Corporation, the monitoring agent shall collect a copy of the Program Report accompanied by copies of ten percent (10%) of the executed Tenant Income Certifications that were effective during the reporting year. Additional reports and information shall be collected by the monitoring agent at such other times as Florida Housing or the monitoring agent may, in their discretion, request.

III. Management Review

The purpose of the Management Review is to evaluate management of the development, to conduct an onsite inspection of the premises, and to provide any information needed by the Developer in order to fulfill the compliance requirements. Follow-up reviews may be required, based on the quantity and nature of the issues found by the compliance monitor and/or failure to meet Uniform Physical Condition Standards during a management review.

A. Management Reviews will be conducted as follows:

1. Developments which have units occupied at the time of loan closing, the compliance monitor shall conduct the initial review on or before the 120th day after loan closing, and subsequent reviews will be conducted throughout the period of affordability as listed in the Subsequent Review Schedule below.
2. Developments with no units occupied at the time of loan closing, the compliance monitor shall conduct the initial review on or before the 120th day after the leasing of any HOME-assisted unit, and subsequent reviews will be conducted throughout the period of affordability as listed in the Subsequent Review Schedule below.
3. Subsequent Review Schedule

| Total Units in Development | Frequency of Reviews |
|----------------------------|---------------------------------------|
| 1-4 | Within 3 years of the previous review |
| 5-25 | Within 2 years of the previous review |
| 26+ | Within 1 year of the previous review |

4. A follow up review may be required, based on the quantity and nature of the issues found by the Servicer and/or failure to meet Uniform Physical Condition Standards during a management review. The compliance monitor may schedule a follow-up review, onsite or as a desk review, on or before the 90th

day after the response due date. The compliance monitor shall re-examine previously reviewed files containing discrepancies and previous physical inspection issues, if any, to ensure the Developer or Management Company corrected noted discrepancies and issues. The compliance monitor shall also review additional files and/or inspect additional units shall be reviewed to determine whether acceptable procedures are being followed.

B. Management Review procedures include the following:

1. Physical inspection of units. The compliance monitor shall randomly select inspect a development's units to determine if those units meet the HUD Uniform Physical Condition Standards and/or local and state codes. The compliance monitor shall notify Management to provide notice pursuant to Section 83.53, Fla. Stat., to tenants for unit inspections.
 - a. Physical inspection includes: Inspection of the buildings including unit features including but not limited to green, energy and visitability features, development amenities, and the grounds (including landscaping) to evaluate overall appearance and compliance with LURA requirements and indicate findings on the Management Review and Physical Inspection Summary.
 - b. Quantity of units to be inspected: Fifteen percent (15%) of the HOME-assisted units with a minimum of one (1) unit per building, plus a minimum of two (2) other units randomly selected. When calculation of the percentage of units to inspect results in a fraction of a unit, that unit shall be considered to be included in the units that shall be inspected. Units selected shall be dispersed throughout the Development with no more than one unit selected per building, until one unit has been selected from each building, before selecting a second unit in any building.
2. Tenant Files and Records. The compliance monitor shall:
 - a. Randomly select for examination a minimum of fifteen percent (15%) of the tenant files (of the set-aside units in the Development) with a minimum of one (1) unit per building. The compliance monitor shall review the sequence of the certification procedure to ensure that no person or family occupies a Development unit prior to being properly certified. Within each of the tenant's files reviewed, the compliance monitor shall inspect and verify the following:
 1. Application(s) - check for completeness and inclusion of total income from all sources, including assets.
 2. Verification(s) of income - examine for completeness, timeliness and compare to the application and the initial and/or current Tenant Income Certification for agreement.
 3. Lease (initial and current) - examine to ensure that all occupants of the unit are listed, the lease is fully executed, the terms of the lease meet LURA and/or EUA requirements, and confirm that the

current rent for the unit does not exceed applicable rent limits, if any.

4. Tenant Income Certification (initial and/or current) - check for completeness and confirm the amount of income documented in the tenant file.
- b. The compliance monitor shall have the option of a desk audit. If a desk audit is performed, all costs of secure shipment of the tenant files shall be borne by the compliance monitor and the physical inspection of the property shall be conducted within 60 days of completion of the Desk Top Audit.
 - c. For Developments receiving HOME funds whose tenants may be displaced as a result of the construction or rehabilitation of the Development also, at a minimum, review for compliance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, 42 U.S.C. § 4601 et seq. and Federal implementing regulations at 49 CFR Part 24; and the requirements of section 104(d) of Title I of the Housing and Community Development Act of 1974, as amended:
 1. The Development's Anti-Displacement Policy;
 2. Evidence that the Developer provided advisory services to the tenants including notices; information booklets, explanation of assistance, referrals to social services, counseling and advice under the Fair Housing Act; and,
 3. Payments to eligible tenants for the cost of temporary relocation, reimbursement of moving and related expenses; and the cost of replacement housing assistance for forty two (42) months if tenant's income is eighty percent (80%) AMI or sixty (60) months if tenant's income is less than eighty percent (80%) AMI) are reasonable and included.
3. The administrative procedures of the developer/management company. Review the following administrative procedures at a minimum and indicate findings on the Management Review and Physical Inspection Summary:
 - a. Tenant selection and orientation
 - b. Maintenance program
 - c. Security program
 - d. Organization and supervision
 - e. Training
 - f. Advertising and Affirmative Fair Marketing
 - g. Tenant programs and services

2. Have certification signed regarding debarment, suspension, ineligibility and voluntary exclusion.
- B. The Servicer of the HOME Loan, or its designee, shall be required to perform functions including, but not limited to, the following:
1. Verify the general contractor's eligibility for contract award.
 2. Forward information regarding Federal labor standards to the identified general contractor and all subcontractors.
 3. Conduct a pre-construction conference to review the Federal labor standards. At a minimum, the developer and the general contractor shall attend. A Florida Housing representative may be in attendance.
 4. Prepare and issue pre-construction conference minutes to Florida Housing and all attendees.
 5. Re-verify wage rates of anticipated worker classifications using Davis-Bacon Act forms.
 6. Verify authenticity of any apprenticeship programs and proper registration of identified apprentices.
 7. Verify authenticity of any training programs and proper registration of identified trainees.
 8. Conduct interviews of employees of the developer, general contractor or subcontractors using form HUD-11. This will include site interviews once a month, and mail interviews (postage paid return envelope provided) once a month.
 9. Review the certified weekly payrolls from the developer, general contractor and all sub-contractors to monitor compliance as follows:
 - a. The payroll report is complete.
 - b. Classifications and wage rates are equal to or exceed the rates required by HUD.
 - c. Overtime hours and wages are properly calculated.
 - d. Fringe benefits have been paid in cash to an approved third party plan, fund, or program.
 - e. The ratio of apprentices to journeymen does not exceed the ratio stipulated under the approved program.
 - f. The ratio of trainees to journeymen does not exceed the ratio stipulated under the approved program.
 10. Recommend withholding draw request disbursements to developers if certified payrolls have not been forwarded when due or if outstanding discrepancies have not been resolved.

11. Each month, prepare and forward a Federal Labor Standards Report to Florida Housing including the following:
 - a. Summaries of payroll reviews including all discrepancies and status of the resolution, including details of any restitution payments.
 - b. Dates of all monthly site and mail interviews, and summary of issues resulting from the interviews.
 - c. Any further information required for Florida Housing Finance Corporation to complete the HUD Semi-Annual Labor Standards Enforcement Report (SL/9804(1)).

Affirmative Marketing Program

The Florida Housing Finance Corporation, as a state participating jurisdiction, certifies that, in accordance with Section 281 of the National Affordable Housing Act and 24 CFR Part 92.352, Department of Housing and Urban Development's Rules, prescribed procedures are acceptable to the Secretary and are established to oversee its affirmative marketing program.

The affirmative marketing steps shall consist of actions to provide information and otherwise attract eligible persons in the housing market area to the availability of housing without regard to race, color, national origin, sex, religion, familial status, or disability.

The state will require an affirmative marketing policy in conjunction with the states commitment for HOME funds. The affirmative marketing policy shall consist of the following elements:

- A. Informing the Public, Owners and Potential Tenants about Federal Fair Housing Laws: Recipients shall utilize acceptable methods for communicating affirmative marketing requirements which may include, but are not limited to, providing a copy of this policy to be used in all media releases, using the Equal Housing Opportunity logo and slogan in all media releases, and explaining the general policy to the media, property owners, and tenants involved with the HOME program.
- B. Requirements and Practices Recipients Must Adhere to When Advertising Vacant Units: When advertising for a HOME property, recipients may use commercial media (newspaper or television) or local community contacts, but should utilize the Equal Housing Opportunity logo or slogan and always use caution when documenting affordable housing (income and rent restrictions).
- C. Recipients' Outreach Requirements: Recipients shall solicit applications from persons in the housing market area who are not likely to apply. Persons not likely to apply are defined as those who are not the race/ethnicity of the residents of the neighborhood in which the unit is located. Examples of procedures to be adopted by all recipients may include, for example, selecting of community organizations, churches, employment centers, fair housing groups, public housing authorities, or housing counseling agencies that provide services to, or have as members or persons in the group or groups least likely to apply to advertise the availability of housing.
- D. Record Keeping and Corrective Action (If Necessary): Recipients shall be required to maintain records that describe efforts taken to affirmatively market units. The state will review such records annually and if found unacceptable will provide the proper technical assistance to ensure appropriate affirmative marketing steps are being followed pursuant to 24 CFR 92.351. In addition, an agreement that shall be binding for specific period of time (during the affordability period of the units) shall be executed which will require compliance with 24 CFR 92.351.

Minority and Women Business Outreach

The state will carry out activities and procedures in accordance with 24 CFR 92.350(b) under the Minority and Women's Business Enterprises (MBE/WBE) Outreach Program to further the objectives of Executive Orders 11625, 1232, and 12138.

Under the MBE/WBE Outreach Program, the state will make efforts to encourage recipients defined as state recipients, subrecipients, prime contractors and owners of HOME-assisted housing, to use minority and women-owned business enterprises that recipients may contact will include, but are not limited to the following: real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, and accountants. In addition, the state gives priority to outside environmental review and credit underwriting consultants who are associated with minority firms.

Section 3

The state will carry out activities and procedures in accordance with 24 CFR Part 135 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons. State recipients, sub recipients and prime contractors will be encouraged to make efforts to reach section 3 residents and business concerns through employment, training opportunities, and contracting.

HOME Program Goal, Activities, and Outcomes

GOAL: TO INCREASE AND PRESERVE THE SUSTAINABILITY AND AVAILABILITY OF SAFE, DECENT AND AFFORDABLE HOUSING FOR VERY LOW AND LOW INCOME PERSONS AND FAMILIES

ACTIVITY 1: Rental Housing Rehabilitation – To provide funding through the HOME program for the rehabilitation of housing for low income families Expected Outcome: Enhance suitable living environment through improved sustainability

ACTIVITY 2: Rental Housing Development – To provide funding through the HOME program for the construction of housing for low income families Expected Outcome: Create decent housing with improved affordability

ACTIVITY 3: Tenant Based Rental Assistance – To provide decent, safe and sanitary housing to eligible families with preference given to those that have been displaced as a result of a natural disaster Expected Outcome: Enhance suitable living environment through improved accessibility

ACTIVITY 4: Owner Occupied Housing Rehabilitation – To assist current homeowners with repair or reconstruction with preference given to those impacted by a natural disaster Expected Outcome: Enhance suitable living environment through improved sustainability

ACTIVITY 5: Direct Homebuyer Assistance – To assist homebuyers with financing of a home purchase of new construction. Also, to facilitate the provision of safe, decent, sanitary, and affordable housing stock throughout the state of Florida. Expected Outcome: Create decent housing with improved affordability and availability.

Housing Opportunities for Persons with AIDS (HOPWA)

Executive Summary

The Florida Department of Health administers the state Housing Opportunities for Persons with AIDS (HOPWA) program. The Bureau of HIV/AIDS, Patient Care Resources Section is the designated office within the department, which has the lead responsibility for management of the program. The Department of Health contracts with local community agencies and organizations as project sponsors. The project sponsors provide HOPWA services in ten Ryan White Part B consortium geographical areas throughout the state. These areas receive state HOPWA funds at the local level for services in 48 of Florida's 67 counties.

This federally funded state program serves those areas of the state that do not directly qualify for HOPWA funding as an eligible metropolitan statistical area (EMSA). There are currently ten EMSAs in Florida. The Department of Health may administer grant funds designated by the Department of Housing and Urban Development (HUD) to a new EMSA under an annual re-designation agreement. These funds are managed at the local level as stated above.

The goals of Florida's housing initiative are: (1) to prevent the condition of homelessness from occurring to an individual or family with HIV disease, or if already homeless, to transition the individual or family back into stable housing as soon as possible, and (2) to create a strategy for long-term housing stability for persons with HIV/AIDS. Florida's program provides resources for meeting the emergency short-term and long-term housing needs of persons with HIV/AIDS and their families. State HOPWA funds are used in tandem with other HUD programs and other federal, state and local housing and community development resources. The program places emphasis on the connection between housing assistance and appropriate supportive services available through the HOPWA and other funding sources such as Ryan White Part B and state general revenue. Therefore, support services that contribute to stable housing will be readily available to HOPWA clients.

Florida's HOPWA program establishes the Ryan White HIV/AIDS Treatment Extension Act of 2009, Part B state and local planning bodies with the responsibility for providing recommendations to the department relating to HOPWA enrollment requirements. This includes requirements which may be more restrictive than those outlined in the federal regulations and state guidelines. Since the Department of Health, as the state HOPWA grantee, is ultimately responsible and accountable to HUD for the state program activities, the department reviews the recommendations within the parameters of the state and federal requirements before implementation.

Florida allocates new funds annually based on the cumulative number of reported living HIV/AIDS cases in the ten geographical areas through January 31 of the calendar year. A minimum of 97% of state HOPWA funds is allocated statewide through contracts with ten project sponsors under a one-year contract (July 1 to June 30) to carry out eligible program services and activities. These contracts are managed at the local level.

State HOPWA program staff participates on advisory groups and coalitions including the Florida Community Agencies Providing Resources for Ex-Offenders Network and the Florida Supportive Housing Coalition. The Network's mission is to assist community-based agencies interested in serving HIV positive ex-offenders leaving local jails and Department of Corrections prison facilities and returning to their communities. The coalition brings together necessary resources and advocates with housing and service providers to promote supportive housing opportunities in Florida that foster stability, independence, and self-sufficiency for people with special needs.

Resources and Objectives

Federal and Other Resources

The high cost of health care contributes to the large number of individuals who are homeless or are on the verge of becoming homeless. Therefore, in addition to \$5,567,890 HOPWA funds expected for the upcoming program year, other funds available for care and support services for Florida's HIV/AIDS population include: State of Florida general revenue and Ryan White Part B. The total amount of funding expected from these two sources is \$202,138,863. The state program project sponsors will leverage other public and private resources to address needs identified in client housing service plans and to reduce the cost of services whenever possible.

Annual objectives

The state program will provide financial resources to assist clients in stabilizing their living situations and increasing their chances of maintaining and achieving self-sufficiency, ultimately preventing homelessness. The estimated number of clients/households to be assisted is 2,527.

Activities

Distribution of Funds

Florida distributes funds annually based on the cumulative number of reported living HIV and AIDS cases in ten geographical service areas through January 31 of the calendar year. The allocation is based on each area's proportionate share of the cumulative number of living HIV and AIDS cases, utilization rates, and available funds. The allocation methodology is reviewed periodically and the Department of Health takes recommendations into account prior to making final annual allocation decisions. Metropolitan Statistical Areas (MSAs) of the state that qualify for direct HOPWA funding from HUD may be eligible to receive state HOPWA program funds only when funds exist beyond the amount required to meet 100% of the need of the state program service area. Florida will consider the allowance of a percentage of the state HOPWA funds to be used by the MSAs to address identified unmet need in those areas.

A minimum of 97% of the state HOPWA grant award will be allocated statewide to ten project sponsors under a one-year contract, July 1 to June 30, to carry out eligible services and activities for the state program. The state is preparing to contract for fiscal year 2011-2012 HOPWA services and activities to begin July 1, 2011. Funds will be allocated in accordance with the methodology described. Approximately \$5,400,853 (97%) of the federal fiscal year 2011 grant award will be used to benefit eligible persons whose income does not exceed 80% of the median family income for the area served. The remaining 3% of the grant award will be used to cover grantee administrative costs. City HOPWA (EMSA) funds re-designated to the state HOPWA program will be administered by the department in the same manner and for the same activities as the state HOPWA program.

In addition to federal fiscal year 2011 grant award funds, unspent funds from prior fiscal years will be used to address priority needs during the program year. Approximately \$4,958,582 will be contracted for the provision of state program services and activities.

If the state program grant amount is more or less than the estimated amount of grant funds to be received, the difference will be added to or subtracted from appropriate budget categories.

Activities and Services (Priorities)

Housing services will be provided to income eligible individuals with documented HIV disease and their families. Currently, an eligible person for enrollment in the state program is a person who meets the following minimum requirements: enrollment through a case manager; documented HIV positive status;

documented income that does not exceed 80% of the median income for the area; and verifiable documentation of need. The following state HOPWA program eligible activities are planned to help households achieve stable housing:

| | Activities | Number of Household Planned to Serve (HOPWA Funds) | Number of Household Planned to Serve (Non-HOPWA) |
|----|--|---|---|
| 1. | Short-Term Rent, Mortgage and Utility Payments ----- <ul style="list-style-type: none"> To prevent homelessness of the tenant or mortgagor of a dwelling | 2,192 | 155 |
| 2. | Short-Term Supported Housing Facility Assistance ----- <ul style="list-style-type: none"> To provide temporary shelter to eligible individuals | 100 | 16 |
| 3. | Supportive Services <ul style="list-style-type: none"> Housing Case Management ----- <i>(provided by project sponsors also delivering HOPWA housing assistance)</i> Housing Case Management----- <i>(provided by project sponsors serving households who have other housing arrangements)</i> Other Services, allowable under 574.300 (b)(7) --- <i>(provided by project sponsors also delivering HOPWA housing assistance)</i> Other Services, allowable under 574.300 (b)(7) --- <i>(provided by project sponsors serving households who have other housing arrangements)</i> | 2,527 53 142 0 | 50 90 60 330 |
| 4. | Housing Placement Assistance Activities <ul style="list-style-type: none"> Housing Information Services ----- Permanent Housing Placement Services ----- | 872 321 | 137 38 |
| 5. | Resource Identification <ul style="list-style-type: none"> To establish, coordinate and develop housing assistance resources for eligible persons and to enable referrals to other needed services | N/A | N/A |
| 6. | Tenant-Based Rental Assistance (TBRA)* <i>(long-term housing)</i> | 47 | 45 |
| 7. | Grantee and Project Sponsors' Administrative Services | N/A | N/A |

*Tenant-Based Rental Assistance was approved as a part of the housing continuum to provide a permanent housing option for the Monroe County service area, effective July 1, 2008. This project will continue in fiscal year 2011, consistent with 24 CFR Part 574.300(5) and the Division of Disease Control, Bureau of HIV/AIDS, Patient Care Program's Tenant-Based Rental Assistance Guidelines, July 1, 2008 and subsequent revisions.

The state HOPWA contract for fiscal year 2011-2012 includes TBRA as an allowable activity for use in all state HOPWA program service areas. Upon completion of revised policies and procedures for

implementation of the long-term housing option, TBRA may be added during the program year to other service areas through the contract amendment process.

The types of state HOPWA program benefits include but are not limited to: rent or mortgage payments, utility payments, security deposits, credit checks, utility hookup and processing costs, supportive services such as case management, counseling to help develop a housing service plan, support to enable access to care and treatment and help to complete public housing applications and referrals to other needed services.

Activities under the HOPWA program will be carried out in a manner that addresses the program's intent to devise long-term strategies for meeting the housing needs of persons with HIV disease and their families. The state program will allow resource identification activities to establish, coordinate and develop housing assistance resources for eligible persons. This includes conducting preliminary research and making expenditures necessary to determine the feasibility of specific housing-related initiatives.

By focusing on short-term and long-term rental assistance rather than construction or housing rehabilitation, persons will not be displaced. The Department of Health may approve the use of state HOPWA funds for non-traditional supportive services such as pharmaceuticals and other health care services described in 24 CFR 574.300(b)(7). Clients will also be afforded access to supportive services funded under Ryan White Part B and state general revenue programs including but not limited to medical care, transportation, insurance, dental and counseling services.

Project sponsors may use up to 7% of the total contract amount to cover administrative costs. Costs for Resource Identification activities are limited to no more than 5% of the total direct care budget. Up to 35% of the total amount budgeted for direct care services may be used for allowable supportive services under 24 CFR, Part 574.300(b)(7), including case management services, however, excluding permanent housing placement services, which can be a separate budget line item. The cost for short-term and long-term rent is based on the fair market rent value for the area, while payments for mortgage and utilities may be at the specified amount. Local areas are permitted to apply caps or limitations on the amount of assistance that will be provided in the area. These caps or limits will be applied in a uniform, consistent and non-discriminatory manner. Costs for short-term supported housing facilities shall not exceed costs applied to the unassisted market. All services provided by HOPWA will comply with requirements pursuant to 24 CFR, Part 574.310.

Time limitations for short-term housing in many areas of the state are sometimes too brief to enable clients to achieve financial independence and establish permanent living arrangements. In order to ensure that homelessness does not occur when clients are confronted with time constraints, wait lists for public housing and high costs of local permanent housing, the Department of Health will seek HUD's approval to waive the current time limitations for short-term housing. Waivers will be requested on a case-by-case basis in accordance with 24 CFR, Part 574.330. Project sponsors will be required to provide documentation of individual circumstances that justify requests for waiver of time limitations.

The bureau's Patient Care Resources section has utilized several mechanisms that have undergone continuous improvement over the years to determine the needs of persons living with HIV disease. The bureau requires all 14 geographical areas of the state to provide service delivery and demographic usage data in order to assess statewide utilization of services and to evaluate program effectiveness. This information is utilized to develop a Statewide Coordinated Statement of Need that addresses the core services every client is intended to receive. Local planning bodies are required to conduct a comprehensive needs assessment of their communities every three years and provide an annual update. The planning bodies are required to review HIV/AIDS epidemiological data, demographic information from clients served and from communities, conduct focus groups and surveys, develop resource inventory, review provider capacity needs and provider capacity profiles, assess service gaps and conduct client satisfaction surveys. This needs assessment process is coordinated with other funding streams. To maximize the efficient expenditure of scarce resources, the state will provide a continuum of care by

planning for a variety of services and will continue to utilize the planning bodies to provide the Department of Health with needs assessment outcomes, planning and prioritization recommendations for the state HOPWA program.

The bureau communicates to the planning bodies and project sponsors through local contract manager and HIV/AIDS program coordinator positions that are located in the respective geographical areas (mostly state county health departments). These local positions have direct communications with the state HOPWA program coordinator in the bureau, headquartered in Tallahassee.

Established in 1994, the Florida HIV/AIDS Comprehensive Planning Network (FCPN) (formerly Florida Community Planning Group) exemplifies the coordinated and integrated approach to HIV/AIDS in the state of Florida. Acknowledging the complexity and challenges involved in mounting an effective response to a growing problem, FCPN channels the energies of its members through a process that ensures the broadest representation and client input. It is comprised of representatives from each of the 14 geographical areas of the state. The FCPN brings together a diverse group of individuals and entities infected and affected by HIV/AIDS into an integrated process of community planning. This Planning Network has been highly successful in creating a forum for discussion and follow-up action and instrumental in initiating a comprehensive strategic planning process. The lack of stable, available and affordable housing continues to be stated in the top five barriers to care that generally apply to the majority of clients served by the 14 geographical areas identified through the community planning process.

The following chart reflects a regional breakout of the statewide and local planning bodies including the total reported HIV and AIDS cases in the state program service area. It also includes, the ten state program local planning bodies, counties served within each service area and the reported number of living HIV and AIDS cases, excluding the Department of Corrections, based on the Florida Department of Health, 2009 HIV/AIDS Surveillance Data Report:

HIV/AIDS Florida Community Planning

| | |
|--|---|
| <p>Statewide</p> <p><u>Florida Comprehensive Planning Network (FCPN)</u></p> <p>Meet up to three times a year and provide guidance to local planning bodies.</p> | <p><u>Cases:</u> 17,605</p> <p><u>Service Area:</u> Florida</p> |
|--|---|

HIV/AIDS Local Planning Bodies

| | |
|---|---|
| <p>Area 1 – Pensacola</p> <p><u>Northwest Florida AIDS Consortium</u></p> | <p><u>Cases:</u> 1,498</p> <p><u>Service Area:</u> Escambia, Okaloosa, Santa Rosa & Walton Counties</p> |
| <p>Area 2A – Panama City</p> <p><u>Central Panhandle AIDS Network</u></p> | <p><u>Cases:</u> 504</p> <p><u>Service Area:</u> Bay, Calhoun, Gulf, Holmes,</p> |

| | |
|--|---|
| | Jackson & Washington Counties |
| Area 2B – Tallahassee <u>Red Ribbon Alliance of the Big Bend Area</u> | <u>Cases:</u> 1,273 <u>Service Area:</u> Leon, Franklin, Gadsden, Jefferson, Madison, Taylor, Liberty & Wakulla Counties |
| Area 3/13 – Gainesville <u>North Central Florida CARE Consortium</u> | <u>Cases:</u> 2,713 <u>Service Area:</u> Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee & Union Counties |
| Area 6/14 – Tampa <u>West Central Florida Ryan White Care Council</u> | <u>Cases:</u> 2,638 <u>Service Area*:</u> Manatee, Polk, Highlands & Hardee Counties |
| Area 7 – Orlando <u>Central Florida AIDS Partnership</u> | <u>Cases:</u> 1,176 <u>Service Area*:</u> Brevard County |
| Area 8 – Ft. Myers <u>Regional HIV/AIDS Council</u> | <u>Cases:</u> 3,607 <u>Service Area*:</u> Sarasota, Charlotte, Collier, DeSoto, Glades, Hendry & Lee Counties |
| Area 11B – Key West <u>Florida Keys HIV/AIDS Community Planning Partnership</u> | <u>Cases:</u> 680 <u>Service Area:</u> Monroe County |
| Area 12 – Daytona Beach <u>Partnership for Comprehensive HIV/AIDS Planning</u> | <u>Cases:</u> 1,415 <u>Service Area:</u> Volusia & Flagler Counties |
| Area 15 – Ft. Pierce <u>Care Network of the Treasure Coast</u> | <u>Cases:</u> 2,101 <u>Service Area:</u> St. Lucie, Martin, Indian River & Okeechobee Counties |

*Polk, Brevard, Lee and Sarasota/Bradenton-Manatee Counties are HOPWA EMSAs administered through the state HOPWA program. Cases for these counties are included within their respective service areas.

Performance Outcomes

The department will follow the reporting system established by HUD for the HOPWA program and report program outcomes according to the following outcome measures:

Increase the percentage of eligible clients/households able to establish and better maintain suitable stable housing.

Improve accessibility to health care and other support services for eligible clients/households.

Reduce the risk of homelessness among individuals and families living with HIV/AIDS.

Geographic Distribution

Geographic areas of the state in which assistance will be directed during the program year

The Department of Health contracts with ten project sponsors to administer the state HOPWA program in a designated geographical area, the majority of which are mainly rural. Ten of Florida's 14 Ryan White Part B consortia/planning bodies provide recommendations for needs assessments, planning and prioritization for the state HOPWA funds. The four (4) consortium/planning body areas not listed are EMSAs that receive funding directly from HUD. The state program provides funds for HOPWA services in 48 of Florida's 67 counties. The EMSAs, including those administered by the state, provide services for remaining 19 counties. The following service areas will be funded by the 2011-2012 state HOPWA grant program:

| PROJECT SPONSORS | SERVICE AREAS |
|--|--|
| Area 1 <u>Lutheran Services Florida, Inc. Northwest</u> Address: <u>4610 W. Fairfield Drive</u> City: <u>Pensacola, FL 32506</u> Telephone: <u>(850) 453-2772</u> | <u>Service Area:</u> Escambia, Okaloosa, Santa Rosa & Walton Counties |
| Area 2A <u>BASIC NWFL, Inc.</u> Address: <u>432 Magnolia Avenue, P.O. Box 805</u> City: <u>Panama City, FL 32402</u> Telephone: <u>(850) 785-1088</u> | <u>Service Area:</u> Bay, Calhoun, Gulf, Holmes, Jackson & Washington Counties |
| Area 2B <u>Big Bend Cares, Inc.</u> Address: <u>2201 S. Monroe Street</u> City: <u>Tallahassee, FL 32301</u> Telephone: <u>(850) 656-2437, X 240</u> | <u>Service Area:</u> Leon, Franklin, Gadsden, Jefferson, Madison, Taylor, Liberty & Wakulla Counties |
| Area 3/13 <u>Well Florida Council, Inc.</u> Address: <u>1785 N.W. 80th Boulevard</u> City: <u>Gainesville, FL 32606</u> Telephone: <u>(352) 313-6500</u> | <u>Service Area:</u> Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee & Union Counties |
| Area 6 Area 6/14 <u>Hillsborough County Health and Social Services</u> Address: <u>601 E. Kennedy Blvd.</u> City: <u>Tampa, FL 33602</u> Telephone: <u>(813) 272-6935</u> | <u>Service Area:</u> Manatee & Polk Counties |
| <u>Highlands County Health Department</u> Address: <u>7205 S. George Boulevard</u> City: <u>Sebring, FL 33875</u> Telephone: <u>(863) 328-7254</u> | <u>Service Area:</u> Highlands and Hardee Counties |
| Area 7 <u>United Way of Brevard County, Inc.</u> | <u>Service Area:</u> Brevard County |

| | |
|---|--|
| Address: <u>937 Dixon Boulevard</u> City: <u>Cocoa, FL 32922</u> Telephone: <u>(321) 631-2740</u> | |
| Area 8 <u>Health Planning Council of Southwest Florida, Inc.</u> Address: <u>8961 Daniel Center Drive, Suite 401</u> City: <u>Ft. Myers, FL 33912</u> Telephone: <u>(239) 433-6700</u> | <u>Service Area:</u> Sarasota, Charlotte, Collier, DeSoto, Glades, Hendry & Lee Counties |
| Area 11B <u>A. H. of Monroe County, Inc.</u> Address: <u>1434 Kennedy Drive, P.O. Box 4374</u> City: <u>Key West, Fl 33040</u> Telephone: <u>(305) 296-6196</u> | <u>Service Area:</u> Monroe County |
| Area 12 <u>Health Planning Council of Northeast Florida, Inc.</u> Address: <u>644 Cesery Boulevard, Suite 210</u> City: <u>Jacksonville, FL 32211</u> Telephone: <u>(904) 723-2162</u> | <u>Service Area:</u> Volusia & Flagler Counties |
| Area 15 <u>Treasure Coast Health Council, Inc.</u> Address: <u>4152 West Blue Heron Boulevard, Suite 229</u> City: <u>Riviera Beach, FL 33404</u> Telephone: <u>(561) 844-4220 X25</u> | <u>Service Area:</u> St. Lucie, Martin Indian River & Okeechobee Counties |

Homeless and Other Special Needs Activities

Plans during the program year to address transitional housing needs of homeless individuals and families or to prevent low-income individuals and families from becoming homeless, to help persons make the transition to permanent housing and independent living

Refer to the foregoing section on "Activities and Services (Priorities)" for activities and plans to prevent individuals and families from becoming homeless.

Other Actions

Plans during the program year to address underserved needs, foster and maintain affordable housing and enhance coordination between the public and private housing and social services agencies

The Department of Health will remain active and involved in board activities of the Florida Supportive Housing Coalition. The coalition and the department are committed to creating long-term housing solutions for people with special needs, including persons living with HIV disease in Florida. The board promotes the development of partnerships to create effective approaches to ending homelessness and solving the housing crisis in Florida. A statewide workgroup of members that include the Coalition board, members of multiple statewide partner coalitions and representatives from various state agencies, including the Department of Health, will continue to convene. The workgroup will review goals and report accomplishments of the five-year strategic plan developed to provide supportive housing, preventing and reducing homelessness throughout Florida.

Eligibility requirements are established by Chapter 64D-4 Florida Administrative Code to improve the management of HIV/AIDS patient care programs statewide. The programs include: HOPWA, the AIDS Drug Assistance Program, the AIDS Insurance Continuation Program, the Part B Consortia Patient Care Programs and other state patient care programs administered by the Bureau of HIV/AIDS. All of these programs are intended for low-income persons with HIV disease. The state HOPWA program's current income requirements of 80% of the median income will remain unchanged, except in a very few counties in which 80% of the median income for the area is more than 400% of the Federal Poverty Level. To

address specific program income requirements for HOPWA, language is included in the eligibility procedures manual to read "80% of the median income or 400% of the Federal Poverty Level, whichever is less." The standardized eligibility requirements are within HUD regulations that allow the state program to be more restrictive, not more lenient.

State HOPWA Program Guidelines are used to ensure uniformity and consistency statewide to all of Florida's project sponsors. The standardization of HOPWA policies and procedures will improve service delivery, provide for fair and equitable access to services, and alleviate problems of inconsistency associated with local program guidelines. With the department's prior approval, project sponsors may outline program requirements that are more restrictive at the local level than the state guidelines.

The HOPWA advisory workgroup will convene periodically to address local needs and work to improve Florida's HOPWA program. An action plan will be used to ensure a step-by-step process to achieve objectives of the workgroup. Telephone conferences and site meetings will be held.

Local Community Resources - Project sponsors will be encouraged to develop relationships with local community based organizations, shelters, homeless coalitions and other charitable organizations to facilitate information and referrals to clients in order to meet the additional needs not available through the state HOPWA program. Project sponsors will also be encouraged to utilize public and community resources to address the critical housing needs of HOPWA clients, prevent homelessness, and to reduce the cost of services whenever possible to enhance client integration into the community. Project sponsors will assign a representative to participate in the local Continuum of Care homeless planning process. Information gathered through the annual report and the HIV/AIDS planning process about needs and barriers of persons living with HIV/AIDS will be disseminated to the local continuum of care coordinators.

In accordance with the request of Florida's Ryan White grantees, the HOPWA program will participate at the Florida Ryan White Program annual meeting generally held in the spring of each year.

Program-Specific Requirements

Goals for the number of households to be provided housing assistance and the method used to select project sponsors

The goal of the state program is to increase housing stability and improve the quality of life for clients and their families. Refer to the foregoing section on "Activities and Services (Priorities)" for the plan on number of households to be assisted during the program year.

Project sponsors are selected in compliance with the State of Florida's procurement statutes and regulations. Funding for housing assistance is made available through contracts with project sponsors, most of whom are Ryan White Part B agencies, in ten geographical areas of the state.

Monitoring - The Department of Health has a comprehensive contract management process that ensures contracting methods are administratively efficient and clear to contract managers. Department contract managers, at the local level, are responsible for enforcing the contract terms and conditions including monitoring service providers for compliance with performance standards, Florida Statutes, federal regulations and departmental policy. The department's process encourages optimal project sponsor performance. Project sponsors are required to have an on-site monitoring at least once annually. A written report is submitted to project sponsors clearly identifying strengths, weaknesses and areas of concern. Adverse findings are addressed with corrective action plans or other appropriate measures. Corrective action requirements are specific with timeframes and suggested methods for correction. The Department of Health staff provides follow-up site visits and technical assistance. Non-compliance with required corrective action may result in delayed or no reimbursements for project sponsor services or

termination, if non-compliance issues remain beyond the corrective action timeline indicated. The Department of Health currently utilizes a standardized monitoring tool for programmatic monitoring of HOPWA project sponsors.

The department is redeveloping the quality management program to assess and build capacity within Ryan White-funded agencies statewide. The program will provide valid and reliable outcome data that can support policies, decision-making and priority setting and also, improve quality in meeting the service and housing needs of people infected with HIV/AIDS. Comments and recommendations on the department's performance in meeting its stated goals and objectives as well as measuring strengths and weaknesses in the delivery of HIV/AIDS patient care services and housing services will continue to be solicited through consumer satisfaction surveys. Recommendations and observations will provide insightful and important information specifically relating to client services, case management, full participation/full access, minority issues and client rights. Recommendations resulting from quality management activities will be incorporated into the strategic plan; this will guide future activities to ultimately standardize programs to have a built-in mechanism for quality management.

Certifications

Signed certifications for the state HOPWA program will be transmitted under separate cover.

Emergency Shelter Grants (ESG) Program

Homelessness is a national issue, which affects thousands of Americans each year. Critical to addressing this serious issue is an understanding that homelessness is not caused simply by a lack of shelter, but rather involves a complex set of circumstances and requires a comprehensive approach to its prevention and elimination. The Emergency Shelter Grants Program or ESG is one such program that addresses the needs of those who are homeless or at risk of homelessness. As part of McKinney-Vento Homeless Assistance Act, the Emergency Shelter Grants Program is a formula based grant program, providing grants to both local governments and to the states to assist in providing safe shelters for the homeless and assistance to those about to become homeless. This action plan will address how the State of Florida will utilize the ESG funds to address the needs of its citizens who are homeless or at risk of becoming homeless.

Statewide in Florida, the Emergency Shelter Grant program total for the 2011 allocation is \$9,703,982 based on preliminary awards amounts released by HUD. Direct formula grants will be provided to 21 units of local government, allocating \$5,545,432 to Florida's largest cities and urban counties. The state of Florida formula allocation of \$4,158,550 is based on the preliminary allocation given the population and housing conditions that exist in the balance of cities and counties that do not receive direct formula grants. ESG funds allocated to the state are administered through the state's Department of Children and Families, and are awarded competitively.

Florida Cities and Counties Receiving Formula ESG Awards in 2011. (Amounts based on 2011 Preliminary Formula Allocations.)

| <u>Community</u> | <u>Allocation</u> |
|--------------------------------|---------------------|
| Ft. Lauderdale | \$ 125,780 |
| Hialeah | \$ 256,009 |
| Miami | \$ 503,851 |
| Orlando | \$ 137,621 |
| St. Petersburg | \$ 134,826 |
| Tallahassee | \$ 117,701 |
| Tampa | \$ 228,567 |
| Broward County | \$ 223,829 |
| Collier County | \$ 131,453 |
| Jacksonville-Duval County | \$ 412,128 |
| Escambia County | \$ 127,268 |
| Hillsborough County | \$ 364,913 |
| Lee County | \$ 131,472 |
| Miami-Dade County | \$ 1,102,162 |
| Orange County | \$ 374,816 |
| Palm Beach County | \$ 413,806 |
| Pasco County | \$ 160,078 |
| Pinellas County | \$ 181,347 |
| Polk county | \$ 180,799 |
| Seminole county | \$ 119,318 |
| Volusia County | <u>\$ 118,228</u> |
| Total | \$ 5,545,432 |
| State of Florida Allocation | \$ 4,158,550 |
| <u>Breakdown of Grant Use</u> | |
| • Emergency shelter facilities | \$ 2,765,436 |
| • Prevention programs (30%) | \$ 1,185,187 |
| • Administration (5%) | \$ 207,927 |

If the State's grant amount is more or less than this estimated amount, the Department will prorate each funding category up or down by the same percentage specified for each activity category.

Other Homeless Resources

Along with the Emergency Shelter Grants program, several other federal homeless assistance programs are available from the U. S. Department of Housing and Urban Development. Other programs include the Supportive Housing Program that creates transitional and permanent supportive housing, where services are linked to housing dedicated to the homeless. Another program, the Shelter Plus Care program, makes rental assistance available to house the homeless, when the rental assistance is matched with linked supportive services funded by other sources. The Section 8 Single Room Occupancy program also helps fund housing for the homeless. These three grants are made available in a competitive grant process on a national level. In 2009, grantees across Florida were awarded \$73,836,167 through the Continuum of Care competition, to renew existing housing projects and fund new projects. For 2010, \$71,389,061 in funding has been awarded to renew 321 housing projects across the state.

The American Recovery and Reinvestment Act of 2009 provided \$65,297,986 to Florida for the Homelessness Prevention and Rapid Re-Housing Program (HPRP). These funds were awarded to Florida based on the Emergency Shelter Grant formula allocation. The State of Florida formula allocation was \$21,507,109. These state grant funds were awarded first to counties that did not receive direct formula grants from HUD. These funds are available for use through September, 2012. By December 2010, the state's grantees had expended two-thirds of the grant. As a result, 6,050 households consisting of 17,580 people were helped to remain in their rental housing, avoiding eviction and homelessness. In addition, the grant helped 3,490 people who were homeless to move back into permanent housing.

Other homeless resources exist in other federal agencies. The McKinney-Vento Act and other federal laws include funding authorizations for these programs:

- Homeless Veterans Reintegration
- Health Care for the Homeless
- Projects for Assistance in Transition from Homelessness
- Education for Homeless Children
- Emergency Food and Shelter
- Runaway and Homeless Youth Centers
- Homeless Veterans Grant and Per Diem Program
- Homeless Children Nutrition Program

At the state level, Florida has also committed funding targeted to serve the homeless. In the current, 2010-2011 state fiscal year, the following programs were funded:

| | |
|--|--------------------|
| <u>Emergency Financial Assistance for Housing</u> | \$1,800,000 |
| Provides one-time emergency payments to families at risk of eviction and homelessness to cover rent or mortgage payments to retain their housing | |
| <u>Local Homeless Coalition Grants</u> | \$ 345,729 |
| Assists 28 local coalitions to plan for and coordinate homeless services | |
| <u>Challenge Grant</u> | \$2,031,384 |
| Funds projects and activities contained in local homeless assistance continuum of care plans. | |
| <u>Homeless Housing Assistance Grant</u> | \$3,000,000 |
| Assists in building or repairing transitional and permanent housing reserved for homeless occupancy for ten years. | |
| TOTAL | \$7,177,113 |

Funding for FY11-12 for state programs will not be known until the Legislature enacts the budget in early May 2011.

Beyond these targeted homeless assistance programs at the federal and state level there are various other programs targeted to help the poor and indigent, and those needing affordable housing. The key to any successful strategy to overcome the root causes of homelessness (poverty and the lack of affordable housing) rests in finding creative solutions that use the full array of governmental assistance in concert with private resources to enable each person who is homeless to overcome their problems and become self-sufficient.

Continuum of Care Model

At both the federal level and at the state level in Florida, a key strategy to guide funding commitments is the development of a homeless assistance plan at the community level. This plan is to coordinate various services for the homeless, and to require collaboration among a wide range of community organizations to address the entire range of needs of the homeless. This continuum of care plan should include local strategies to address:

- Prevention of Homelessness
- Outreach, Assessment and Referral to Services
- Emergency Sheltering
- Transitional and Permanent Housing
- Supportive Services

Florida has enacted into state law this continuum of care planning model. All communities across the state are encouraged to develop service plans for the homeless, and several of the state homeless grants are linked to the plan. State funding commitments are to be made consistent with and to implement these plans. In 2010, there are 28 local continuums of care in Florida, covering 64 of our 67 counties. Consistent with state law, allocation of the ESG funds by the state seeks to link the ESG program to local continuum of care plans.

HUD has used the continuum of care model for several years to guide the competitive grants awarded in the Supportive Housing Program, Shelter Plus Care, and the Section 8 Single Room Occupancy (SRO) programs. While the existing federal regulations governing the Emergency Shelter Grant program do not address the continuum of care plan specifically, communities are encouraged to include the Emergency Shelter Grant resources in their continuum of care plans.

Homelessness in Florida - The Need

According to information reported in the 2010 Exhibit 1 Continuum of Care Plans from the network of local homeless coalitions in Florida, 57,551 people were literally homeless on any given day in late January. Compared to other states using 2009 data, Florida had the third highest number of people who are homeless, behind California and New York. For every 1,000 people in our state, 3.14 are homeless using the 2010 one-day count numbers.

Based on the estimated count of homeless in Florida, single adult males remain the largest single population group, but the numbers of families and children who are homeless is becoming more and more significant. Current reports suggest that households with dependent children make up 38 percent of the homeless population. It is clear that the number of homeless in the State of Florida (as well as the nation) continues to grow. With the growing number of homeless, providing services that help prevent individuals and families from ever entering into homelessness remains a great need in Florida. Likewise, the growing number of homeless necessitates a need for more shelter beds for those who are already homeless and targeted services to address individuals who have been chronically homeless.

Florida reported an inventory of 34,074 emergency shelter, transitional and permanent housing beds. This is a 3% increase over the number of beds reported in 2009. This inventory only supports approximately 59% percent of the homeless population on any given night. Given the fact that a growing number of homeless are families, there is a need for shelters that house families together, such that spouses or parents and children do not have to be separated when they come into shelter. Additionally, there is a need for access to affordable housing in order to transition individuals out of shelters and into permanent homes. There were reported a total of 12,070 permanent housing beds targeted to house the homeless.

Emergency Shelter Grant - Program Purpose

The purpose of the Federal Emergency Shelter Grants Program is:

- increase the number and the quality of emergency shelters and transitional facilities for homeless persons,
- to help cover the costs of operating emergency shelters,
- to provide essential supportive services to homeless individuals so that they have access not only to safe and sanitary shelter, but also to the services and other types of assistance they may need to improve their situations, and
- to help prevent homelessness.

Eligible Applicants

Eligible applicants for the state ESG funding are limited to the following:

1. Units of local government: Any city or county in Florida that is a general-purpose political subdivision of the state.
2. Private nonprofit organizations: Any tax-exempt secular or religious organization described in section 501(c) of the Internal Revenue Code may apply, if the local government where the project is located certifies that it approves the project. Faith-based organizations are eligible for funding and will be assessed on their merits and how well they perform eligible activities. (*See 24 CFR Parts 92, 570,572,574,576,582,583, and 585*).

Applicants statewide may apply for the State of Florida allocation, including those from formula communities that receive an ESG award directly from HUD. However, priority funding consideration for 2011 will be given to eligible applicants from non-formula communities upon which the state's grant amount is based.

Eligible Activities: Shelter Facility Applicants

Federal Emergency Shelter Grant Program funds may be used for the following:

The quality and quantity of emergency shelters and transitional housing may be increased with ESG funds through conversion, major rehabilitation or renovation of existing buildings, other than minor or routine repairs. Faith-based organizations may not use the funds to improve sanctuaries, chapels, and other rooms that the organization uses as its principal place of worship.

Conversion is defined as a change in the use of a building to an emergency shelter for the homeless where the cost of such conversion and any rehabilitation costs exceed 75 percent of the building's value after conversion. Buildings converted with ESG funds must be maintained as homeless shelters for not

less than ten years.

Major rehabilitation is defined as costs in excess of 75 percent of the value of the building before such alterations were initiated. Buildings undergoing major rehabilitation through the use of ESG funds must be maintained as homeless shelters for not less than ten years.

Renovation is defined as structural repairs, improvements and alterations to a building that involve costs of 75 percent or less of the value of the structure before renovation. Buildings renovated with ESG funds must be maintained as homeless shelters for not less than three years.

Shelter Operating Expenses – ESG funds can cover a broad array of emergency shelter and transitional housing operating costs. Shelter operating expenses may include payment for shelter maintenance, operation, rent, repairs, security, fuel, equipment, insurance, utilities, food and furnishings. Not more than 10 percent of the grant amount may be used for costs of staff.

Florida law prohibits the purchase or continuous lease of vehicles. (*Ref. Section 287.14 Florida Statutes.*)

Essential Support Services – ESG funds can be used to provide essential services to address the needs of homeless persons living on the street, in emergency shelter or in transitional housing. Essential services can address the immediate needs of the homeless, and can help enable homeless persons to become more independent and to secure permanent housing.

Essential support services may include, but are not limited to, assistance in obtaining permanent housing, medical and psychological counseling and supervision, nutritional counseling, substance abuse treatment and counseling, assistance in obtaining other federal, state and local assistance, other services such as childcare, transportation, job placement and job training, and staff salaries necessary to provide these services.

Expenditures for essential support services are limited to 30 percent of the total grant award and are subject to provisions in 24 CFR 576.21 and 42 U.S.C. 11374. ESG funds may not be used to support inherently religious activities such as worship, religious instruction, or proselytization. However, a faith-based organization may still engage in such activities so long as they are voluntary for program participants and occur separately in time or location from the activities directly funded through the ESG.

Eligible Activities: Prevention Assistance Applicants

Homeless Prevention Activities – ESG funds can be used to help prevent individuals and families from becoming homeless.

Short-term financial assistance

The ESG award can be used to help a household with the following assistance to prevent eviction, utility service cutoff, or foreclosure.

- Past due rent or utility bills;
- Security deposits or first month's rent to enable the household to secure permanent housing;
- Payments to prevent foreclosure.

Tenant - Landlord Mediation Services

This may include alternative dispute resolution programs. Generally, such activities involve pre-judicial efforts to resolve the dispute.

Legal Services

The grant may provide representation of indigent tenants in eviction proceedings.

Eligible Populations

Emergency Shelter Facilities

All shelters assisted must serve persons who are homeless.

For purposes of the ESG, homeless means an individual who lacks a fixed, regular, and adequate nighttime residence; or an individual who has a primary nighttime residence that is a supervised publicly or privately operated shelter designed to provide temporary living accommodations; or an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, regular sleeping accommodations for human beings. The term homeless does not include any individual imprisoned or otherwise detained pursuant to an act of Congress or a state law or in the custody of the state pursuant to a state or federal law.

Prevention Assistance - Eligible Households

To be eligible for short-term financial assistance under the grant, a household must meet the following circumstances:

- The financial assistance is necessary to prevent eviction or termination of utility services.
- The household's inability to pay the rent, mortgage or utility bill is due to a sudden loss of income:
- There is a reasonable prospect that the household will be able to resume payments within a reasonable period of time, and
- The ESG grant assistance will not supplant funding from other fund sources

Grant recipients shall document these facts in the applicant's case file.

Administration of Funds

The Florida Department of Children and Families administers Florida's Emergency Shelter Grant Program and all resulting grant agreements. The Department reserves the right to award or terminate grants when it would be in the best interests of the state.

Match

Recipients of Emergency Shelter Grants are required by federal rules to match federal ESG funds with an equal amount of funds from other sources. A grantee may use In-kind match that is not being used to match other grants or funds.

A grantee may comply with the matching requirement by 1) providing matching funds itself, or 2) through match funds or voluntary efforts provided by any recipient or project sponsor. The match used must be available during the grant period. Non-recurring match used as match for a previous ESG grant may not be used to match a subsequent grant award.

Ineligible Activities or Uses of the Grant

Federal funds may not be expended for the purchase or construction of a homeless shelter.

Administrative or indirect costs are not allowable grant expenditures, except where a local unit of government is making application for an eligible facility.

Additional Federal Requirements

Receipt of ESG funds requires that the state make facilities and services available to all on a nondiscriminatory basis. The grantee must establish procedures that will ensure that facilities funded by the ESG are available to persons of any race, color, religion, sex, age, familial status or national origin. Some shelter facilities cannot be made handicap accessible. Those facilities must have procedures in place to refer handicapped individuals to nearby facilities that are accessible.

Nonprofit applicants must have their proposals approved by the chief executive officer or the governing body of the local governmental jurisdiction in which they reside. Proposals must also be consistent with local or state consolidated plans required by the United States Department of Housing and Urban Development.

Participation in the homeless management information system (HMIS) is a requirement for receipt of ESG funds. HMIS requirements are outlined in the U.S. Department of Housing and Urban Development rule notice filed July 30, 2004, as amended in March 2010. Accordingly, only applicants who commit to participate in the HMIS will be considered for ESG funding in 2011. Section 605 of the Violence Against Women Act of 2005 amended the McKinney-Vento Homeless Assistance Act to prohibit victim services providers from entering personally-identifying information into an HMIS database. This law applies to providers receiving Violence Against Women Act and/or Family Violence Prevention and Services Act funding. Domestic violence services providers are not required to participate in HMIS, but shall provide aggregate service data on persons served and outcomes achieved. [See HUD Notice issued March 16, 2007, published in the Federal Register.]

There are additional federal and state assurances and certifications that applicants must comply with, including all ordinances, codes and statutes relating to buildings, health, fire, safety, sanitation, zoning and the environment.

Faith-Based Activities

Limitations on Primarily Religious Organizations

To maintain the constitutional provision of separation of church and state, there are conditions that apply to ESG awards to organizations that are primarily religious in nature

1. The organization will provide grant services in a way that is free from religious influences.
2. The organization will not discriminate against any employee or applicant for employment on the basis of religion.
3. The organization will not limit services provided to, or give preference to any person seeking service based on religion.
4. The organization will not provide religious instruction, counseling, religious services, worship, engage in religious proselytizing, or exert other religious influence in providing shelter or other eligible ESG activities.

Florida's Method of Fund Distribution

Out of the total \$4,158,550 in ESG allocated to the State of Florida in 2011, the state will make available

\$3,950,623 (95 percent of the total) for grant awards to local applicants. The remaining **\$207,927** (5 percent) will be used by the state and/or local governments for program administration. Seventy percent of the \$3,950,623, or **\$2,765,436**, will be set aside for emergency shelter facilities grants. In addition, \$ 72,200 awarded in 2010 but declined by the local grantee will be allocated with the 2011 facilities allocation. If the State's grant amount is more or less than the estimated grant award amount, the Department will prorate each funding category up or down by the same percentage specified for each activity category. Thirty percent, **\$1,185,187** will be set aside for prevention grants.

The maximum amount to be awarded in 2011 for facility or prevention services is \$100,000. Applicants may apply submit only one proposal. It may be for either a facility grant award or a prevention grant award, **but not both**.

Departmental priorities for awarding the 2010 Federal Emergency Shelter Grants

Applicants statewide may apply for 2011 ESG funds including those from formula communities that receive an ESG award directly from HUD. [See list of formula communities on page 1.] However, priority-funding consideration for 2011 will be given to eligible applicants from non-formula communities upon which the state's grant amount is based.

For both the Facilities and Prevention grants, priority will be given to eligible applicants from non-formula communities upon which the state's grant amount is based. Applications from non-formula areas and applications from formula areas will be scored separately. Funding will be first given out to applicants from non-formula areas based on scoring rank. If funding remains, awards will be given out to applicants from formula areas based on scoring rank.

Emergency Shelter Facilities Awards

The Department will publish a notice of grant solicitation using the State of Florida Vendor Bid System. This solicitation will detail the content of the grant application from all eligible applicants. The solicitation will announce the dates for submission of proposals.

The Department will provide a completeness review of all applications, to identify any missing or incomplete information, and providing the applicant with time to provide this information prior to the evaluation of the application.

Awards will be made by the Department based on the determination of which proposals are in the best interest of the Department. Applications will be scored and ranked using the following state preference criteria. The resultant ranking shall serve as a recommendation for consideration in making the grant award decision.

Scoring Criteria

- I. Applicant's facility serves a community that does not receive a direct formula award of an Emergency Shelter Grant from the Department of Housing and Urban Development.
 - A. Does the shelter facility serve a city or county area that has only one or no homeless emergency shelter?
 - B. Does the shelter serve a county designated by HUD as a "rural county"?
 - C. Does the shelter facility have the capacity and living space designed to be able to temporarily house a family with children together as an intact household [parents(s) plus child(ren) stay together; and not separated by age, or gender]?

- D. Will the Department's grant award enable the creation of new shelter bed capacity? If so, how many new beds would be available, and what would be the percentage increase in service capacity?
- E. Has the applicant documented its success in transitioning the people sheltered to leave the facility and return to permanent housing, thereby ending one's episode of being homeless, as reported in a federally accepted information system?
- F. Is the applicant's shelter facility serving as an active partner to assist the people sheltered to apply for and secure the Department's ACCESS benefits:
 - TANF Cash Assistance
 - Food Assistance
 - Medicaid health insurance coverage
- G. What is unmet need for emergency shelter beds in the community, based on continuum of care plan's estimated need for additional emergency shelter beds?
- H. If the applicant received an award of ESG funds for the shelter facility in the 2009 grant competition, did the applicant spend the grant dollars fully, and successfully perform in accordance with grant agreement and performance measures?

Homeless Prevention Awards

The Department will publish a notice of grant solicitation using the State of Florida's Vendor Bid System. This solicitation will detail the required content of the application, anticipated dates for submission and award action. Like the Facilities solicitation, the Department will provide a completeness review on all applications. Also, the awards will be based on the Department's determination of which proposals are in the best interest of the state.

To assist the Department in making this determination, the applications will be scored and ranked based on the following preference criteria.

Scoring Criteria

- I. Does the applicant's homeless prevention assistance serve a community that does not receive a direct formula award of an Emergency Shelter Grant from the Department of Housing and Urban Development?
 - a. Has the applicant administered a grant under the Emergency Shelter Grant, or a grant under the Homeless Prevention and Rapid Re-Housing Program in the past five years?
 - b. Does the agency have in-house case management staff capacity to determine applicant need and eligibility?
 - c. Can the applicant document the success of their emergency assistance program in enabling the households who were helped to remain in permanent, safe housing, as evidenced in the local homeless management

information system?

- d. Does the applicant have formal written arrangements to link the households seeking assistance to community entities providing financial counseling services, and employment training/placement services?
- e. Is the applicant a formal partner with Department's ACCESS program to assist the household in applying for benefits under the following?

- TANF Cash Assistance
- Food Assistance
- Medicaid Health Insurance

- f. What percentage of grant award requested would be used to provide short-term financial assistance for rent, utilities, mortgage or security deposits?
- g. Based on the applicant's services offered in the year ending June 30, 2010, how many applicants seeking assistance were you not able to serve with your available resources?

Grant Award

The grant awards shall be made to the applicants whose proposals are determined, in writing by the Secretary or his designee, to be most advantageous to the State. The Secretary, or designee, will award grants based on the criteria set forth in this plan, taking into consideration the following:

- a. the recommended ranking by the Department's evaluators, and
- b. the recommendation of the Department's grant manager relative to applicants who may be deemed ineligible in accordance with federal regulations or the application solicitation criteria.

The Secretary reserves the right to make grant awards at an amount less than the applicant's request, or the maximum award amount stated in the plan, in order to maximize the number of grant awards to be offered to the pool of eligible applicants. In making reduced award offers, the reductions shall be based on a written methodology that treats each applicant equitably.

The grant awards shall be noticed on the state's Vendor Bid System. The notice shall include notice of the applicants' right to appeal the award decision

Outcome Measures

The HUD outcome measures will be reported at the completion of the grant period as follows:

For those grantees receiving funding for emergency shelter facilities, the state will measure outcome performance in the following manner:

Outcome/Objective: Federal

Suitable Living Environment, with Purpose of New or Improved Availability or Accessibility (Code SL-1)

Performance Indicators

Estimated Number
2011 Awards

- | | |
|--|------------|
| 1. Number of existing shelter beds assisted. | 1,400 beds |
| 2. Number of new shelter beds to be created. | 100 beds |
| 3. Number of homeless persons given overnight shelter. | 8,790 |

For homeless prevention recipients under the Department's awards, these federal measures of performance shall apply.

Outcome/Objective: Federal

Decent Housing with Purpose of New or Improved Affordability. (Code DH-2)

| <u>Performance Indicators</u> | <u>Estimated Number 2011 Awards</u> |
|---|---|
| 1. Number of households receiving emergency financial assistance to prevent homelessness. | 2,894 households |
| 2. Number of households that receive legal assistance to prevent homelessness | 0 households |

Reporting Requirements

Grantees will report semi-annually using the Department's status report form. These reports will also include reporting on the match requirement. Semi-annual reports will be filed with the Department of Children and Families circuit contract manager and the Headquarters within 15 days of the end of the reporting period. A final report will be filed with the Department of Children and Families region contract manager and Headquarters within 15 days of the end of the grant period. Included with the final report will be an HMIS report of individuals and/or households served during the grant period.

Program Management and Direction

In order to improve management and direction for the Federal Emergency Shelter Grants program, the Department of Children and Families has adopted a number of initiatives specifically intended to enhance program direction, accountability and performance outcomes. The most important of these are:

Grant Management Assistance - The Department provides direction and technical assistance in the development of Emergency Shelter Grant contracts for use by circuit contract managers that are responsible for the local oversight of Emergency Shelter Grant recipients. The purpose of this initiative is to help ensure that contracts ultimately implemented by the circuits satisfactorily address all federal and Departmental regulatory requirements that are to be adhered to by Emergency Shelter grantees.

Grant Monitoring – The Department uses contract manager positions located in the Department's circuits to manage contracts with grantees of ESG funds. It is the contract manager's responsibility to manage all aspects of each contract, including, but not limited to: review of and processing requests for payments, ensuring there is adequate back-up documentation for expenditures, ensuring expenditures are allowable under the ESG grant, ensuring expenditures meet ESG category requirements, determining whether reported match is allowable and sufficient and has not been used elsewhere as match, and maintaining the contract file, including all payment information and required quarterly reports. (Reference DCF Operating Procedure # 75-2.)

The Department's Contract Oversight Unit performs contract monitoring. In addition, grant staff responsible for the management and oversight of the Emergency Shelter Grants Program periodically will conduct on-site monitoring. This dual approach to monitoring facilitates improved grantee compliance

with Emergency Shelter Grant regulations and Departmental performance standards.

Expenditure Controls – The Department’s Office of Financial Management prepares quarterly expenditure reports for review by the grant manager. In addition, grant staff reviews expenditure data on the Department’s Information Delivery System (IDS). Based on these reports, contract managers are contacted when contract expenditures indicate that grant recipients may not expend all of their contracted funds. Grant recipients who do not spend all of their allocations within federally imposed time constraints may be ranked lower on future applications and award decisions.

Recapture of Funds – Funds for projects that fail to proceed or fall significantly behind in their project implementation schedule will be recaptured and used to fund other projects that were determined eligible for funding during the grant application review.

APPENDIX 1

Glossary of Terms

AFFORDABLE HOUSING - Housing in which the resident is paying no more than 30 percent of his gross income for housing costs, including utilities.

BASIC CONSTRUCTION NEED (BCN) - Based on a projection of household growth over a given planning period, the BCN estimates the total number of new housing units needed to accommodate the growth in a given area, taking into account maintenance of adequate vacancy rates, market removals and tenure costs,

CERTIFICATION - A written assertion, based on supporting evidence, that must be kept available for inspection by HUD, the Inspector General of HUD and the public.

COMMUNITY-BASED ORGANIZATION (CBO) - A private nonprofit corporation organized under Chapter 317, *Florida Statutes*, to assist in the provision of housing or related services.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) - A federal program whose funds are administered by state and local governments and may be used in various ways to support the development and rehabilitation of affordable housing. CDBG-funded activities must meet one of three objectives: to benefit low- and moderate- income persons, to eliminate slums or blight or to meet urgent community, development needs.

COMMUNITY DEVELOPMENT CORPORATION (CDC) - An entity organized to address long-term community revitalization by building affordable housing, assisting or starting small businesses, and creating jobs. The loss of federal resources for community development in the 1980s placed pressure on states to rely on CDCs to deliver state resources. CDCs build partnerships among government, the community and the private sector to attract and leverage the investments needed in their communities.

COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO) - In the HOME program, a CHDO is a private, non-profit 501(C)(3), tax-exempt organization that provides affordable housing to low- and moderate-income people. In order to meet its obligation under the law, a participating jurisdiction (PJ) must spend at least 15 percent of its HOME allocation on housing developed, sponsored or owned by an organization that fits the definition of a CHDO. There are several requirements an organization must meet to be considered a CHDO, including significant representation by low-income residents on its board of directors, a formal process for low-income HOME beneficiaries to advise the CHDO and an experienced staff or a plan for staff training.

CONSOLIDATED PLAN (OR "THE PLAN") - The document that is submitted to HUD that serves as the planning document (Comprehensive Housing Affordability Strategy and Community Development Plan) of the jurisdiction and application for funding under any of the Community Planning and Development formula grant programs. This includes CDBG, ESG, HOME and HOPWA.

CONSORTIUM - Any organization of geographically contiguous units of general local government that are acting as a single unit of general local government for purposes of the HOME program (see 24 CFR part 92).

COST BURDEN - The extent to which gross housing costs, including utility cost, exceed 30 percent of gross income based on data available from the U.S. Census Bureau.

ELDERLY HOUSEHOLD - For the Department of Housing and Urban Development (HUD) rental programs, a one- or two-person household in which the head of the household or spouse is at least 62

years of age.

ELDERLY PERSON - A person who is at least 62 years of age.

EMERGENCY SHELTER - Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general, or for specific populations of the homeless.

EMERGENCY SHELTER GRANT (ESG) - Under the Emergency Shelter Grant (ESG) program, HUD grants funds to states, metropolitan cities, urban counties and territories. The grants are based on the formula used under the CDBG program and provide for safe and sanitary shelter, supportive services and other assistance to homeless people. Eligible ESG activities include renovation, major rehabilitation and conversion of buildings to be used as emergency shelters for homeless people. Funds may also be used to cover essential social services for homeless people and efforts to prevent homelessness.

EXTREMELY LOW-INCOME FAMILY - Household whose income is between 0 and 30 percent of the median income for the area as determined by HUD with adjustments for smaller and larger families. HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

FAIR HOUSING ACT - A housing act which makes it illegal to refuse to rent, sell, negotiate, or offer different terms and conditions, or otherwise deny housing because of race, color, religion, sex, national origin, disability or familial status,.

FLORIDA HOUSING FINANCE CORPORATION (FHFC) - The FHFC was created to finance affordable housing for very low-, low-, moderate- and middle- income persons, and to stimulate the home-building industry. It is the state's leading housing production agency.

HOMELESS FAMILY WITH CHILDREN - A family composed of the following types of homeless persons: at least one parent or guardian and one child under the age of 18, a pregnant woman or a person in the process of securing legal custody of a person under the age of 18 who meets the definition of a homeless person

HOMELESS PERSON - A youth (17 years or younger) not accompanied by an adult (18 years or older) or an adult without children who is not imprisoned or otherwise detained pursuant to an act of Congress or a state law, including:

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

HOMELESS SUBPOPULATIONS - Include, but are not limited to the following categories of homeless persons: severely mentally ill only, alcohol/drug addicted only, severely mentally ill and alcohol/drug addicted, individuals fleeing domestic violence, youth, and persons with HIV/AIDS.

HOME INVESTMENT PARTNERSHIP PROGRAM (HOME) - HOME was enacted in 1990 as part of the Cranston-Gonzales National Affordable Housing Act. HOME funds are allocated to states and local governments on a needs-based formula and require participating jurisdictions to match HOME dollars

depending on the type of housing activity. The FHFC administers the state's HOME program and participating jurisdictions throughout Florida receive HOME funds to operate local programs. HOME funds may be utilized to provide low-interest loans to developers for the acquisition and/or rehabilitation of low-income rental and homeowner units, and new construction of low-income rental housing units.

HOMEOWNERSHIP AND OPPORTUNITIES FOR PEOPLE EVERYWHERE (HOPE) - The HOPE programs were adopted as part of the National Affordable Housing Act of 1990. There are three key programs: HOPE I provides home ownership for low-income families living in multi-family public or Indian housing and contiguous single-family public housing properties; HOPE II provides for homeownership in multi-family properties owned or held by Federal Housing Administration (FHA), Veteran's Administration (VA), or state and local governments; HOPE III provides for home ownership for single-family properties owned or held by FHA, VA, Rural Economic and Community Development (formerly FmHA) or state and local governments, as well as scattered-site PHA single-family properties.

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA) - A program that grants funds to state and local governments to design long-term, comprehensive strategies to meet the housing needs of low-income people with AIDS. Participating jurisdictions have the flexibility to create a range of housing programs for people with AIDS, individually tailored to meet local needs.

HOUSING PROBLEMS - Include households characterized by physical defects or overcrowding, or which have a cost burden greater than 30 percent.

JURISDICTION - A state or unit of general local government.

LARGE FAMILY - Family of five or more persons.

LEAD-BASED PAINT HAZARD - Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil or lead-contaminated paint that has deteriorated or is present in accessible surfaces, friction surfaces or impact surfaces that would result in adverse human health effects as established by the appropriate federal agency.

LOW-INCOME FAMILIES - Families whose incomes do not exceed 50 percent of the median income for an area as determined by HUD with adjustments for smaller and larger families. HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

LOW-INCOME HOUSING TAX CREDIT PROGRAM (LIHTC) - A program administered by the Florida Housing Finance Corporation which encourages private developers to build and maintain affordable housing in a mixed-income setting through the use of federal income tax credits. The program offers a dollar-for-dollar reduction in exchange for the acquisition and substantial rehabilitation or construction of rental housing projects that set aside at least 20 percent of their units for very low-income households.

MODERATE-INCOME FAMILY - Families whose incomes do not exceed 80 percent of the median income for the area as determined by HUD with adjustments for smaller and larger families. HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of the prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

MIDDLE INCOME FAMILY - Families whose incomes are between 80 percent and 95 percent of the median income for the area as determined by HUD with adjustments for smaller and larger families. HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that levels of construction costs or fair market rents, or unusually high or low family incomes. (This corresponds to the term "moderate-income family" under the CHAS Statute, 42 U.S.C.

12705.)

NATIONAL AFFORDABLE HOUSING ACT (NAHA) - In October, 1990, Congress approved the National Affordable Housing Act, the most comprehensive housing legislation since 1974. The legislation evolved from a process that began in September 1987 when Congress created the National Housing Task Force. The Task Force was charged with the responsibility to conduct a thorough study of the nation's housing needs and put life back into the federal housing policy. Key elements of NAHA are the HOPE and HOME programs.

OVERCROWDING - A housing unit containing more than one person per room.

PARTICIPATING JURISDICTION (PI) - Participating jurisdictions are states, units of local government and consortia that are designated by HUD to directly administer the HOME program. There are urban PJs throughout Florida in addition to the state PJ and the Florida Housing Finance Corporation.

PERSON WITH A DISABILITY - A person who meets at least one of the following criteria: (1) Has a physical, mental or emotional impairment that: - Is expected to be of prolonged and indefinite duration; - Substantially impedes his or her ability to live independently; - Is of such a nature that the ability to live inlay could be improved by more suitable housing conditions; or such variations are necessary because of prevailing (2) Has a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or (3) Is a surviving member of any family that had been living in an assisted unit with a deceased member of the family who had a disability at the time of his or her death.

PLAN CONSISTENCY DETERMINATIONS - A jurisdiction's certification that an application is consistent with its consolidated plan means the jurisdiction's plan shows need, the proposed activities are consistent with the jurisdiction's *strategic plan*, and the location of the proposed activities is consistent with the geographic areas specified in the plan. The consistency certification by a jurisdiction is to the jurisdiction's *strategic plan*, not its *action plan*. The Plan completed in 2000-2004 is the State of Florida Consolidated Plan (its "strategic plan"). The plan done in 2001 is the *annual action plan*.

POVERTY LEVEL FAMILY - Family with an income below the poverty line, as defined by the Office of Management and Budget and revised annually.

PREDEVELOPMENT LOAN PROGRAM (PLP)- A program administered by the Florida Housing Finance Corporation that provides loans and/or grants to local governments, housing authorities and non-profit organizations engaged in the sponsorship of housing for very low- and low-income households, and farmworker households. The PLP provides loans for: site acquisition and development; consultant, architectural, engineering and surveying fees; and other expenses incurred in preparing land for the construction of very low- and low-income housing.

PUBLIC HOUSING AUTHORITIES (PHA) - Local housing entities that develop, own and operate public housing projects. HUD furnishes technical assistance in planning, developing and arranging the projects, and gives financial assistance by funding the development and modernization costs, and by making annual contributions for operating subsidy.

SEVERE COST BURDEN - The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data available from the U.S. Census Bureau.

SINGLE FAMILY MORTGAGE REVENUE BOND PROGRAM - A program administered by the Florida Housing Finance Corporation that uses the proceeds from tax-exempt and taxable mortgage revenue bonds to provide first-time low- and moderate-income homebuyers with below-market interest rate mortgage loans.

SINGLE ROOM OCCUPANCY (SRO) - Term that describes hotels that provide housing for elderly, the disabled, the working poor and others who, without SROs, might otherwise be homeless. An SRO room typically has a sink, closet and sleeping space. Bathroom, shower and kitchen spaces are generally shared with others.

TRANSITIONAL HOUSING - A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to in living facilities within 24 months or a longer period approved by HUD. For purposes of the HOME program, there is no HUD-approved time period for moving to in living facilities.

UNIT OF GENERAL LOCAL GOVERNMENT - A city, town, township, county, parish, village or other general purpose political subdivision of a state, or a consortium of such political subdivisions recognized by HUD in accordance with the HOME program (part 92) or the CDBG program (part 570).

APPENDIX 2

CITIZEN PARTICIPATION PLAN

Citizen Participation

Florida's Citizen Participation Plan encourages involvement of citizens as well as representatives of agencies and organizations that share an interest in the issues or serve the clientele for which HUD funding is intended. The Plan requires that public meetings be held, that a public comment period be provided on certain documents, and that timely response be made to comments or complaints. It requires participation with other agencies, nonprofits, citizen groups and interested parties.

All state agencies utilize the Florida Administrative Weekly (FAW), a publication of the Department of State, to provide public notice of meetings, hearings, funding announcements, and reports. This publication reaches state agencies, local governments, nonprofit organizations, and major lobbying groups. It facilitates citizen participation by providing concise information that can be transmitted to interested parties. Further, state agencies now have web sites where information is posted on funding cycles, application deadlines, public hearings and meetings, etc.

Although the State of Florida's administration of HUD funds differs significantly from the manner in which local jurisdictions administer entitlement funds, it encourages the participation of residents of public and assisted housing developments and recipients of tenant-based assistance in the process of developing and implementing the consolidated plan, along with other low-income residents of targeted revitalization areas in which the developments are located. The State of Florida makes an effort to provide information to all housing agencies about consolidated plan activities.

The following agencies and organizations are among those who actively participated in the development of the 2011-2015 plan:

- o Florida Commission on Human Relations
- o Florida Department of Children and Families, Office on Homelessness
- o Florida Department of Community Affairs
- o Florida Department of Department of Health, Lead Based Paint Program
- o Florida Department of Department of Health, Bureau of HIV/AIDS
- o Florida Housing Finance Corporation
- o Governor's Commission on Disabilities
- o Tallahassee Housing Authority
- o University of Florida, Shimberg Center for Affordable Housing

Public Hearings and Other Actions

The Department utilized a series of workgroup meetings that were open to the public in the development of the 2011-2015 plan. The initial meeting addressed plan requirements and the need for public participation. At the second meeting, committees were formed and were assigned sections of the plan to research and review. Upon completion of the draft, two public hearings were conducted. The following reflects the meeting schedule used for the process:

| | |
|----------|----------------------------------|
| 08/31/10 | Work Group Meeting (Tallahassee) |
| 10/05/10 | Work Group Meeting (Tallahassee) |
| 11/02/10 | Work Group Meeting (Tallahassee) |
| 12/01/10 | Work Group Meeting (Tallahassee) |
| 02/02/11 | Workgroup Meeting (Tallahassee) |
| 04/05/11 | Public Hearing (Tallahassee) |

In an effort to achieve maximum participation, announcements were published in the FAW, posted to the Department's web site, and emailed to interested parties (including state and local government agencies, nonprofit organizations, homeless coalitions, social service agencies, etc.).⁴³ The announcements indicated that persons requiring special accommodations (because of a disability, physical impairment or language barrier) should contact the Department prior to meetings. Rooms used for the meetings were accessible to the disabled, and no special arrangements were requested. The Department urged agencies and interested parties to submit written comments.

Action Steps

Before the State of Florida submits the final State Consolidated Plan or the Annual Action Plan to HUD, it shall make available to citizens, units of local governments, public and private agencies, and other interested parties, the following information:

- Amount of assistance in the CDBG, HOME, ESG and HOPWA programs that the State of Florida expects to receive;
- Range of activities that may be undertaken in the covered programs;
- Estimate of the amount of assistance that will benefit persons of very low- and low-income;
- Plans to minimize displacement of persons and assistance available to those persons who may be displaced.

Notice of Hearings and Access to Meetings

Notice of actions subject to the citizen participation requirements shall be given to all interested parties by means any of the following:

- Notice published in the Florida Administrative Weekly.
- Notice posted to the agency's website.
- Notice emailed directly to all persons, agencies, or parties expressing interest in the following programs: Small Cities CDBG, HOME Investment Partnerships, Emergency Shelter Grant and other McKinney Act programs, and Housing Opportunities for Persons With AIDS.

A minimum notice of 15 days will be provided prior to work group meetings and/or public hearings where actions subject to the citizen participation requirement will be recommended or taken. Public hearings may be referred to as Work Group Meetings.

All public notices will contain the name and telephone number of a person to contact if special accommodation is needed due to a disability or language barrier. The notice may require a five-day advance notice for special accommodations. The Department will ensure that any non-English speaking person can participate in the consolidated planning process and comment on documents produced. This may include the presence of translators at meetings and the translation of summary documents.

The notice will also contain the name and telephone number of a person to contact for additional information about the topic that is being addressed. All notices shall provide the name and address of an individual who will receive comments if the public is being offered an opportunity to make comments. If appropriate, a deadline date will be indicated.

⁴³ Workgroup meetings were held in Tallahassee since the majority of the committee members' offices are located in Tallahassee. No suggestions for workgroup meetings in other areas of the state were requested.

Public Hearings, Publishing the Plan, and Comments

At a minimum, the state shall conduct public hearings to solicit public comment on the following:

All required elements of the Consolidated Plan:

- The State of Florida shall hold at least one public hearing or work group meeting (open to the public) during the preparation of the State Consolidated Plan.
- An additional hearing shall be conducted after a draft has been completed to receive final comments.
- A draft will be posted to the web site and kept so that the public has electronic access. In addition, summary plan information or copies of the plan will be made available upon request.
- The State of Florida shall provide all interested persons, agencies, or organizations, a minimum of 15-days to comment on the draft Plan, any amendment to the Plan or performance report once that document has been formally noticed as available for review and comment. This 15-day review period shall be run prior to the submission of the document to HUD.
- All written comments shall be acknowledged in writing within 15 days. A summary of written comments and the State of Florida's responses will be incorporated into the plan. The summary of citizen comments will include an explanation as to whether or not the comments were accepted and why.
- The Department will ensure that any non-English speaking person, or disabled person, can participate in the consolidated planning process and comment on documents produced. This may include the presence of translators at meetings and the translation of summary documents.

Any amendment to the Consolidated Plan:

- Amendments are submitted concurrently with the Annual Action Plan where possible and are noticed, with hearings held, in the same manner as those prescribed for the Annual Action Plan.

All elements of the Annual Action Plan and Annual Performance Report:

- The State shall hold at least one public hearing or work group meeting (open to the public) during the preparation of the Annual Action Plan to receive comments from interested parties.
- A draft of the Annual Action Plan shall be posted to the agency website and made available to the public upon request.
- The public shall be given 15 days in which to comment on the Annual Action Plan prior to its submission to HUD.
- A draft of the Annual Performance Report shall be posted to the agency website and made available to the public upon request. A notice will be posted that states that the public shall be given 15 days in which to comment on the Annual Performance Report prior to its submission to HUD.
- All written comments will be acknowledged in writing within 15 days. A summary of written comments and the State's response will be incorporated provided. The summary

will include a written explanation of comments not accepted and the reasons why the comments were not accepted.

- The Department will ensure that any disabled or non-English speaking person, or disabled, can participate in the consolidated planning process and comment on documents produced. This may include the presence of translators at meetings and the translation of summary documents.

Substantial Amendments

Prior to the submission of any substantial change in the proposed use of funds, the public will have reasonable notice of, and opportunity to comment on, the proposed amendment. The following actions constitute a substantial amendment to the Plan, subject to citizen participation requirements:

- Any modification to the method of distribution of funding in any of the programs covered by the Plan; or
- Any change to the strategies, priority needs and objectives in the State Consolidated Plan.

Individual Program Citizen Participation

The Citizen Participation Plan governing the State's Consolidated Plan shall be considered as additional citizen participation requirements applicable to the individual programs and shall not be considered as requirements in lieu of or in place of any other applicable requirement. For example, where state agency rule-making is required to implement a program, the minimum requirements for public notice and public hearings for agency rule-making pursuant the Florida Administrative Procedures Act (Chapter 120, Florida Statutes), shall not be modified in any way. Similarly, where the Florida Statutes require certain citizen participation activities, those shall not be eliminated or altered in any way. However, this Citizen Participation Plan for the Consolidated Plan, required by federal regulations, shall not contain nor restate those program-specific requirements for citizen participation.

Access to Information

Florida's "Government in the Sunshine" and "Open Records" laws apply to all programs administered by state agencies. These laws ensure that records are available for public inspection upon request and that citizens are informed about governmental activities. All records and information on the use of funds in the CDBG, HOME, ESG, and HOPWA programs administered by the State shall be available for public inspection during normal working hours. Requests for extensive data or records access may be scheduled by the appropriate state agency at a reasonable time. Records shall be maintained for a period of six-years for the programs covered by the State Consolidated Plan. They should be maintained within the programs' official offices for a two-year period and then sent for the remainder of the five-year period to the State of Florida's records management center.

Florida law also requires that services be made accessible to handicapped persons. All state agencies that receive HUD funds comply with federal and state regulations relating to the accessibility of information and require that subgrantees and other service providers take steps to remove barriers to accessibility that may exist within their administrative offices or buildings that are addressed with federal or state funds.

Citizens, public agencies, and other interested parties, including those most affected, are provided information upon request. All files relating to the preparation of the documents covered by the consolidated planning process are available for public inspection. The files document the process used to develop the document. Files are available for public inspection during regular business hours. The HUD funded programs provide copies of the proposed and adopted Annual Action Plan, Consolidated Plan, and

Annual Performance Report, along with any supporting documentation, to the public in a timely manner and at reasonable or no cost.

Complaints

The State shall record and respond in writing to all citizen complaints within 15 days of receipt. This response will be provided to complaints regarding the proposed State Consolidated Plan, the final State Consolidated Plan, amendments to the State Consolidated Plan, the Annual Action Plan and the Annual Performance Report. The State shall establish a file of all citizen complaints, along with the written response, on the proposed State Consolidated Plan, the final State Consolidated Plan, the Annual Action Plan, and the Annual Performance Report. The file shall be available to the public upon request.

The State shall refer any complaints regarding program implementation at the local level to the appropriate state sub-recipient or agency responsible for the delivery of the services, and shall require that entity to respond in writing to the complainant within 15 working days with a copy of the written response provided to the State. If the State does not feel that the response is adequate, it will determine the most appropriate action to take. All responses whether provided by the state or sub-recipient must be responsive to the issue.

APPENDIX 3

MONITORING COMPLIANCE WITH THE STATE'S CONSOLIDATED PLAN

Although the Department of Community Affairs has assumed the responsibility for the coordination and development of the state's Consolidated Plan, each affected agency is responsible for ensuring that their respective programs are administered in accordance with the Plan. The administrators of the programs (Small Cities CDBG, ESG, HOME and HOPWA) have the primary responsibility for ensuring that components of the Consolidated Plan and Annual Action Plan that relate to the program they oversee accurately describes the manner in which the program is administered. Administrators must ensure that the programs are in compliance with applicable federal and state rules and regulations.

Federal and state laws, and the administrative rules adopted to carry out these laws, are very specific with respect to how the programs are to be implemented. These laws, rules and regulations are incorporated into the Consolidated Plan (specifically, the Annual Action Plan which describes the use of funds). Therefore, as long as administrators comply with applicable federal and state laws and administrative rules, it can to some extent be assumed that the programs are in compliance with the Consolidated Plan.

The administrators and the staff of the four programs maintain contact throughout the year and meet as necessary to ensure that issues relating to the Plan are appropriately addressed. Each agency has its own inspector general that from time-to-time monitors the programs within the agency. In addition, the state Auditor General's office and HUD regularly monitor the programs. All of the affected agencies rely on both state and federal monitoring as a means of noting problem areas.

The Department of Community Affairs frequently certifies that applications for funding projects administered by the Florida Housing Finance Corporation are consistent with the state's Consolidated Plan. Public housing authorities also submit copies of their plans to the Department for certification of consistency with the state's Consolidated Plan. Projects that further the goals of fair housing and equal opportunity, affordable housing, reducing hazards such as lead based paint, assisting the special needs population, improving infrastructure, creating jobs, and revitalizing downtown areas are typically consistent with the goals and objectives outlined in the state's Consolidated Plan.

APPENDIX 4

MONITORING OF THE SMALL CITIES CDBG PROGRAM

CDBG PROGRAM MONITORING

State Program Administration Monitoring

The Florida Auditor General and HUD regularly monitor the state's administration of the programs covered in the Consolidated Plan (the ESG, HOME, HOPWA and Small Cities CDBG program). In addition, each agency's inspector general audits its respective program. Each of these audits assesses the state's performance in administering the program in accordance with state and federal laws, rules and regulations. When audit findings are noted, the programs administrators take immediate steps to resolve the deficiencies. Program managers also ensure that federal and state laws, rules and regulations are being carried out by monitoring subgrant activities. Monitoring checklists help staff determine if appropriate procedures are being followed.

CDBG Grants Management and Subgrantee Monitoring

The Small Cities CDBG program uses a regional approach that divides the state into six areas for managing the program and monitoring subgrant recipients. The grant managers are assigned to regions so that they can become familiar with the area's needs, provide better technical assistance, and resolve local subgrant-related issues. The boundaries for these regions are revised, as needed, to ensure that one grant manager does not have a workload that is substantially larger than the other staff members.

The Department of Community Affairs has developed a standardized system for monitoring subgrant recipient compliance with federal and state laws, rules and regulations. This monitoring actually begins at the time of the project site visit before an award is made. As soon as applications for funding are scored and ranked, site visits are made to the potential recipients. At this time, the staff confirms that all policies and procedures that need to be adopted to meet application criteria or departmental rules are in place. Audits from the previous two years are reviewed to ensure that there are no unresolved audit findings that impact the administration of a project funded with CDBG dollars. The CDBG grant manager then verifies the data provided in the application for funds.

When a subgrant agreement is awarded, program and special conditions are included in the contract. Some of the conditions are preliminary administrative requirements (i.e., items relating to procurement, environmental review, and plans and specifications) that the subgrant recipient must comply with before starting construction. The CDBG grant manager is responsible for ensuring that the program and special conditions are satisfied within a specified length of time. The grant manager conducts an initial subgrant monitoring at his/her desk to review the procurement process for administrative and engineering services, if applicable. Each procurement funded by the CDBG Program must comply with 24 CFR 85.36 and § 287.055, Florida Statutes.

At least two on-site monitoring visits are conducted for each subgrant agreement. The first on-site monitoring visit is normally made when approximately 25% of the funds have been expended. A second on-site visit is conducted when construction is about 80% complete. An exception to the two-visit policy is when a subgrantee has two active subgrants and a monitoring visit on the second subgrant would normally be conducted within three months of an on-site visit for the first subgrant. If all of the contacts for the second subgrant are the same, the grant manager can perform a desk monitoring for program administration, civil rights, and financial activities of the second subgrant using information gathered during the monitoring visit for the first subgrant. (If state travel becomes more restricted, some monitoring visits may have to be conducted by conference call or internet connection.

The grant manager conducts additional on-site monitoring visits as needed. Subgrant recipients that are experiencing difficulties are monitored as often as is necessary to ensure compliance with federal and state laws, rules and regulations. These visits may include extensive technical assistance to help the

subgrantee build administrative capacity.

The Small Cities CDBG Program currently has 21 checklists that have been developed to assist grant managers in monitoring subgrants. The grant managers determine which of these monitoring checklists are needed for each on-site or desk/telephone monitoring. These checklists ensure that all phases of contract administration that apply to the respective subgrant are appropriately reviewed during the subgrant period.

Following a monitoring visit, the grant manager prepares a monitoring report that is reviewed by the Small Cities CDBG planning manager. After the planning manager has approved the report, a cover letter is signed by the community program manager and a copy of the report is mailed to the subgrant recipient. The report lists any deficiencies in the implementation or administration of the subgrant that were discovered during the monitoring visit and the actions that the subgrantee must take to resolve the findings. If no findings are noted, but areas of potential concern are discovered, the Department advises the subgrant recipient of these concerns so that it can take the necessary steps to ensure that the concerns do not become findings.

All monitoring is conducted in accordance with HUD guidelines, as well as applicable federal and state rules and regulations. Subgrant recipients that experience administrative problems, are behind schedule, or fail to submit timely reports and Requests for Funds are monitored more frequently than those whose activities are completed in accordance with their work plans.

The Department reviews the annual audit report of the subgrant recipient to ensure that no audit findings exist that impact the subgrantee's administration of the program. If the Department discovers that the subgrantee's auditor has identified areas that need to be addressed, the local government is notified of the findings and the actions that should be taken to resolve the issue. The grant manager reviews the Department's technical audit memo with the Recipient during monitoring visits and completes the applicable monitoring form. Finally, the Small Cities CDBG Program uses a closeout checklist that serves as a final desktop review of the project. Contracts are not closed until all requirements have been fulfilled and funds appropriately accounted for.

APPENDIX 5

STATE CONSOLIDATED PLAN WORKGROUP

The Consolidated Plan Workgroup consisted of the names on this list. Every person on the list was contacted for all meetings, general mailouts and drafts. We would like to thank these people who had direct input into the Consolidated Plan narrative:

Vince Larkins, Fair Housing Center of the Greater Palm Beaches
Bryan Vaughan, Governor's Commission on Disabilities
Barbara Cain, Governor's Commission on Disabilities
Regina Owens, Florida Commission on Human Relations
Hope Eady, Florida Department of Elder Affairs
Claudette Cromartie, Tallahassee Housing Authority
Tom Pierce, DCF Office on Homelessness ESG
Amy Claiborne, DCF Office on Homelessness ESG
MaryAnn Hoffman, DCF Office on Homelessness ESG
Julie Dudley, DOH - Childhood Lead Poisoning Prevention Program
Laura Gestaut, DOH- Childhood Lead Poisoning Prevention Program
Elizabeth O'Neill, FHFC
Theresa Rush, DOH-HOPWA
Craig Reynolds, DOH-HOPWA
Jacquelyn Dupree, DCA - CDBG
Judy Peacock, DCA - CDBG
Stacie Roldan Toci, DCA - CDBG
Roger Doherty, DCA - CDBG
Sean Lewis, DCA - CDBG
Tammy Anderson, DCA - CDBG
Lauren Finney, DCA - CDBG
Patrick Howard, DCA - CDBG
Debbie Dedman, DCA - CDBG
Audrine Finnerty, DCA - CSBG
Julie Evans, DCA – Division of Community Planning

CONSOLIDATED PLAN WORKGROUP

| NAME | ORGANIZATION | NAME | ORGANIZATION |
|------------------------|--|---------------------------|---|
| Cynthia R. Lorenzo | Agency for Workforce Innovation | George Sheldon | Florida Department of Children and Families (ESG) |
| Peter de Haan | Agency for Workforce Innovation | E. Douglas Beach | Florida Department of Elder Affairs |
| Gail Monahan | Alachua County Housing Authority | Hope Eady | Florida Department of Elder Affairs |
| Angela Pate | Alachua/Bradford FloridaWorks | Patrick Forand | Florida Department of Health |
| Selena Noblit | Apalachicola Housing Authority | Stephanie Kopelousos | Florida Department of Transportation (FDOT) |
| Charles D. Blume | Apalahcee RPC | Gladys Schneider | Florida Housing Coalition |
| Joseph Rogers | Area Housing Commission | Stan Fitterman | Florida Housing Coalition |
| Easton Burchard | Area Housing Commission of Clewiston, LaBelle & Henry County | Bill O'Dell | Florida Housing Data Clearinghouse (Shimberg) |
| Larry Shoeman | Avon Park Housing Authority | Anne Ray | Florida Housing Data Clearinghouse (Shimberg) |
| Judith Aigen | Boca Raton Housing Authority | Caleb Stewart | Florida Housing Data Clearinghouse (Shimberg) |
| Lisa Rice | Brevard Workforce | Steve Auger | Florida Housing Finance Corp (HOME) |
| Tommy Brooks | Brooksville Housing Authority | Nancy Muller | Florida Housing Finance Corp (HOME) |
| Kevin Cregan | Broward County Housing Authority | Heather Boyd | Florida Housing Finance Corp (HOME) |
| Mason C. Jackson | Broward Workforce Development Board | Nicole Gibson | Florida Housing Finance Corp (HOME) |
| Patricia M. Steed | Central Florida RPC | Carolyn Hayse | Florida Housing Finance Corp (HOME) |
| Dorothy Sasser | ChIPLEY Housing Authority | Elizabeth (Libby) O'Neill | Florida Housing Finance Corp (HOME) |
| Richard Williams | Chipola Regional Workforce Planning Board | Kevin Tatreau | Florida Housing Finance Corp (HOME) |
| Alexandra MacLennan | Clearwater Housing Authority | Jenny Anderson | Florida League of Cities |
| Esmeralda Serrata | Collier County Housing Authority | Gail Cordial | Florida Low Income Housing Coalition |
| Susan Christophel | Columbia County Hosing Authority | Ronald L. Book, P.A. | Florida Regional Councils Association |
| Sam Brunson | Crestview Housing Authority | Sally Patrenos | Florida Transportation Commission |
| Rita Brown | Dania Beach Housing Authority | Tam English | Fort Lauderdale Housing Authority |
| Pete Gamble | Daytona Beach Housing Authority | Marcus Goodson | Fort Myers Housing Authority |
| Julie Evans | DCA - Division of Community Planning | Gail Sansbury | Fort Walton Beach Housing Authority |
| Hilda Frazier | DCA - (CSBG) | John E. Cherry | Gainesville Housing Authority |
| Audrine Finnerty | DCA - (CSBG) | | |
| Norm Gempel | DCA - (Weatherization) | Robert Williams | Gilchrist County Housing Authority |
| Pamela Davis | Deerfield Beach Housing Authority | Bryan Vaughan | Governor's Council on Disabilities |
| Pamela Brewster | Defuniak Springs Housing Authority | Dianne Formman | Gretna Housing Authority |
| Linda A. McDonnell | Deland Housing Authority | Kimberly L. Bodine | Gulf Coast Workforce Development Board |
| Dorothy Ellington | Delray Beach Housing Authority | Clifford Ables, III | Hardee County Housing Authority |
| Gwen Steverson | Dept of Juvenile Justice - (at risk youth) | Roger Hood | Heartland Workforce |
| Traci Leavine | Dept. Children and Families (Public Assistance/ Special Needs) | Flora Darby | Health Planning Council of NE Florida |
| Nicole Stookey | Dept. Children and Families | Donald Singer | Hernando County Housing Authority |
| Monica Hayes, MSW, MAT | DOH - Office of Minority Health | Jose Martinez | Hialeah Housing Authority |

| | | | |
|---------------------------|--|---------------------|---|
| Julie K. Dudley | DOH- Childhood Lead Poisoning Prevention Program | Willie Downs | Highlands County Housing Authority |
| Laura Gestaut | DOH- Childhood Lead Poisoning Prevention Program | Tim Schwartz | Hollywood Housing Authority |
| Darrell Irions | Dunedin Housing Authority | Catrina Carroll | Holmes County Housing Authority |
| Philip Laurien | East Central Florida RPC | Theresa Rush | HOPWA |
| Tom Pierce | ESG | Craig Reynolds | HOPWA |
| Amy Claiborne | ESG | Sharon Anderson | HOPWA |
| Mary Hoffman | ESG | K Klubertanz | HOPWA (Contacts) - WellFlorida Council |
| Vince Larkins | Fair Housing Center of the Greater Palm Beaches | Catherine Reddick | Housing Authority of Bartow |
| Bruce Ferguson | First Coast Workforce Development, Inc | Michael L. Bean | Housing Authority of Brevard County |
| Michael Boyd | Flagler County Housing Authority | Paul E. Mills | Housing Authority of Springfield |
| Christopher L. Holley | Florida Association of Counties | Patricia Weber | Housing Authority of Tarpon Springs |
| Gail G. Matillo, MPA, COS | Florida Association of Homes and Services for the Aging | Christine Engels | Housing Authority of The City of Arcadia |
| Carol Westmoreland | Florida Association of Housing and Redevelopment Officials | Alan Sullivan | Housing Authority of The City of Belle Glade |
| Danille Carroll | Office of the Attorney General of Florida | Wenston DeSue, Sr. | Housing Authority of the City of Bradenton |
| Rayme Nuckles | Florida Coalition for the Homeless (FCH) | Michael L. Bean | Housing Authority of The City of Cocoa |
| Anice Prosser | Florida Commission on Human Relations | Horace Jones, III | Housing Authority of the City of Eustis |
| Regina Owens | Florida Commission on Human Relations | Patricia Woody | Housing Authority of The City of Fernandina Beach |
| Emory M. Counts | Florida Community Development Association | David Nisivoucia | Housing Authority of The City of Fort Pierce |
| NAME | ORGANIZATION | NAME | ORGANIZATION |
| John Chastain | Florida Crown Workforce Board, Inc. | Roderick Beasley | South Florida Workforce Board |
| Sylvia Sellers | Housing Authority of The City of Mulberry | Ken Heatherington | Southwest Florida RPC |
| Kathleen Jones | Housing Authority of The City of New Smyrna Beach | Joseph Paterno | Southwest Florida Workforce Development Board |
| Vivian Bryant | Housing Authority of The City of Orlando | Darrell Irions | St. Petersburg Housing Authority |
| Ralph Adderly | Housing Authority of the City of Pompano Beach | Mary Helen Kress | Suncoast Workforce Board, Inc. |
| William O. Russell, III | Housing Authority of The City of Sarasota | Robert Williams | Suwannee County Housing Authority |
| Maria Burger | Housing Authority of The City of Stuart | Claudette Cromartie | Tallahassee Housing Authority |
| Jerome Ryans | Housing Authority of The City of Tampa | Manny L. Pumariega | Tampa Bay RPC |
| Robert J. Lambert | Housing Authority of The City of Titusville | Edward Peachey | Tampa Bay WorkForce Alliance, Inc. |
| Brian O'Conner | Indian River County Housing Authority | Michael J. Busha | Treasure Coast RPC |
| Ronnie Ferguson | Jacksonville Housing Authority | | |
| J. Manuel Castillo, Sr. | Key West Housing Authority | Edmund Carrera | Housing Authority of The City of Homestead |
| Albert Kirkland, Jr. | Lake Wales Housing Authority | Herbert Hernandez | Housing Authority of The City of |

| | | | |
|-------------------------|--|--------------------|---|
| | | | Lakeland |
| Kennie Hobbs, Jr. | Lauderhill Housing Authority | LaTanya McBride | Union County Housing Authority |
| Connie Sheppard | Lee County Housing Authority | George B. Barr | Venice Housing Authority |
| Robert Williams | Levy County Housing Authority | Terry Joseph | West Florida RPC |
| Scott Stephens | Live Oak Housing Authority | Laurel Robinson | West Palm Beach Housing Authority |
| David Manning | Macclenny Housing Authority | Lynda Hinckley | Wiinter Park Housing Authority |
| Robert Rogers, Jr. | Manatee County Housing Authority | Lisa Landers | Winter Haven Housing Authority |
| Bonnie Horne | Marianna Housing Authority | Michael Moehlman | Withlacoochee RPC |
| Michael L. Bean | Melbourne Housing Authority | Kathryn Schmidt | Workforce Alliance, Inc. |
| Miguell Campillo | Miami Beach Housing Authority | Gary J. Earl | Workforce Central Florida |
| Phyllis Broxson | Milton Housing Authority | Rusty Skinner | Workforce Connection |
| J. Manuel Castillo, Sr. | Monroe County Housing Authority | Rick Fraser | Workforce Development Board Center for Business Excellence |
| Melissa Alford | Niceville Housing Authority | Mary Lou Reed | Workforce Development Board of Okaloosa and Walton Counties |
| Scott R. Koons | North Central Florida RPC | Susan Nelms | Workforce Escarosa, Inc. |
| Sheryl Rehberg | North Florida Workforce Development Board | Kimberly Moore | Workforce Plus |
| Samuel Goren | North Lauderdale Housing Authority | Gwenda Thompson | Workforce Solutions |
| Brian D. Teeple | Northest Florida RPC | Edward Peachey | WorkNet Pinellas |
| Marilyn Phillips | Northwest Florida Regioal Housing Authority | Stacie Roldan Toci | DCA - CDBG |
| Gwendolyn Dawson | Ocala Housing Authority | Judy Peacock | DCA - CDBG |
| Suzie Orman | Ormond Beach Housing Authority | Roger Doherty | DCA - CDBG |
| Julia Hale | Pahokee Housing Authority, Inc. | Sean Lewis | DCA - CDBG |
| John Nelson, Jr. | Palatka Housing Authority | Tammy Anderson | DCA - CDBG |
| John E. Flannigan | Palm Beach County Housing Authority | Lauren Finney | DCA - CDBG |
| William J. Woods | Panama City Housing Authority | Patrick Howard | DCA - CDBG |
| Karen Turner | Pasco County Housing Authority | Jacquelyn Dupree | DCA - CDBG |
| Jerome Salatino | Pasco-Hernando Jobs & Education Partnership Regional Board, Inc. | Debbie Boyette | DCA - CDBG |
| Debra Johnson | Pinellas County Housing Authority | Susan Fleming | DCA - CDBG |
| Leon Russell | Pinellas County Office of Human Rights | Ted Court | DCA - CDBG |
| Sylvia Sellers | Plant City Housing Authority | Steve Fellerman | DCA - CDBG |
| Stacy Campbell-Domineck | Polk County Workforce Development Board | Stefan Kulakowski | DCA - CDBG |
| Jean Farino | Punta Gorda Housing Authority | Debbie Dedman | DCA - CDBG |
| La'Tracia Hayes | Riviera Beach Housing Authority | | |
| Angel Tua | Sanford Housing Authority | | |
| Shannon Young | Seminole County Housing Authority | | |
| Carolyn A. Dekle | South Florida RPC | | |

APPENDIX 6

MAPS AND CHARTS

M2512. Percent of Occupied Housing Units That are Owner-Occupied
Universe: Occupied housing units
Data Set: 2005-2009 American Community Survey 5-Year Estimates
Survey: 2005-2009 American Community Survey 5-Year Estimates
Florida by County

NOTE: For information on confidentiality protection, sampling error, nonsampling error, and definitions, see Survey Methodology.

Data Classes

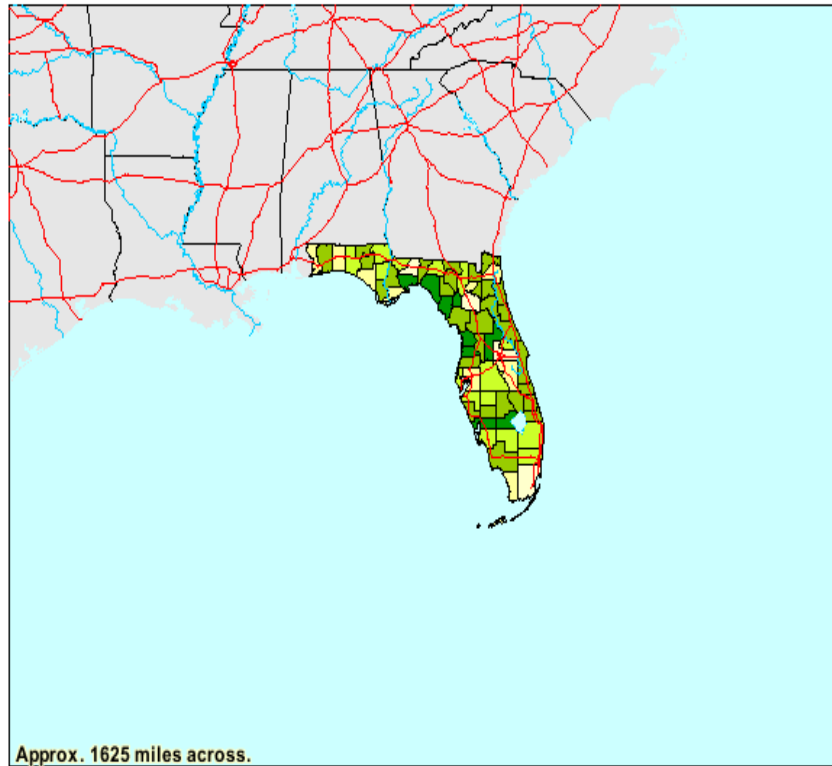
Percent

| |
|-------------|
| 53.4 - 60.1 |
| 63.0 - 68.8 |
| 70.0 - 74.8 |
| 75.3 - 79.9 |
| 81.0 - 85.2 |

Features

- Major Road
- Street
- Stream/Waterbody
- Stream/Waterbody

Items in graytext
are not visible
at this zoom level



Source: U.S. Census Bureau, 2005-2009 American Community Survey

M2503. Percent of Housing Units That Were Built in 1939 or Earlier
 Universe: Total housing units
 Data Set: 2005-2009 American Community Survey 5-Year Estimates
 Survey: 2005-2009 American Community Survey 5-Year Estimates
 Florida by County

NOTE: For information on confidentiality protection, sampling error, nonsampling error, and definitions, see Survey Methodology.

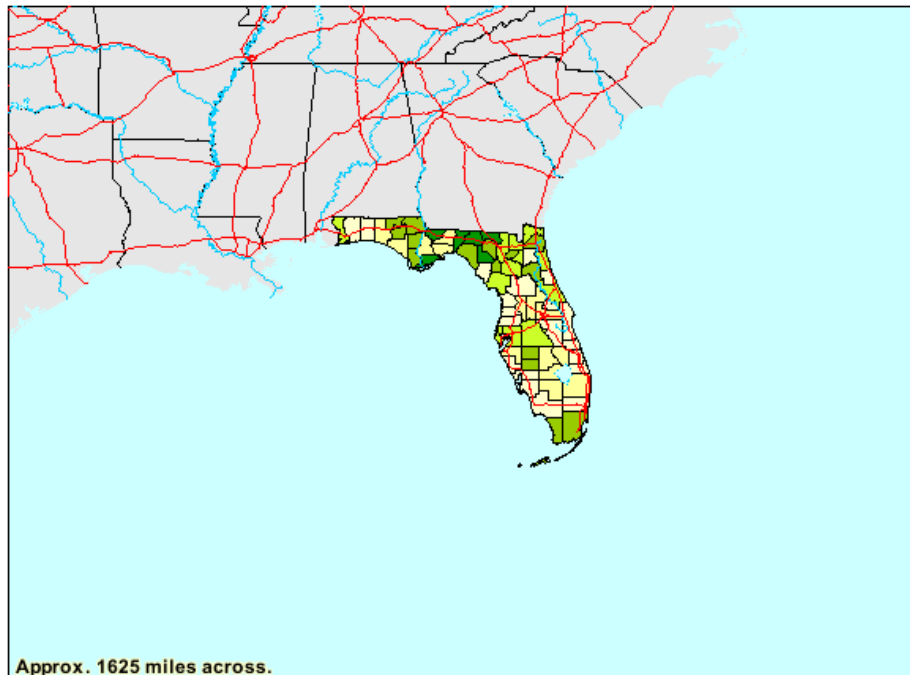
Data Classes

- Percent
- 0.3 - 1.4
 - 1.6 - 2.6
 - 2.8 - 4.0
 - 4.1 - 5.6
 - 6.7 - 9.2

Features

- Major Road
- Street
- Stream/Waterbody
- Stream/Waterbody

Items in gray text
 are not visible
 at this zoom level



Approx. 1625 miles across.

Source: U.S. Census Bureau, 2005-2009 American Community Survey

M1901. Median Household Income (In 2009 Inflation-Adjusted Dollars)
Universe: Households
Data Set: 2005-2009 American Community Survey 5-Year Estimates
Survey: 2005-2009 American Community Survey 5-Year Estimates
Florida by County

NOTE: For information on confidentiality protection, sampling error, nonsampling error, and definitions, see Survey Methodology.

Data Classes

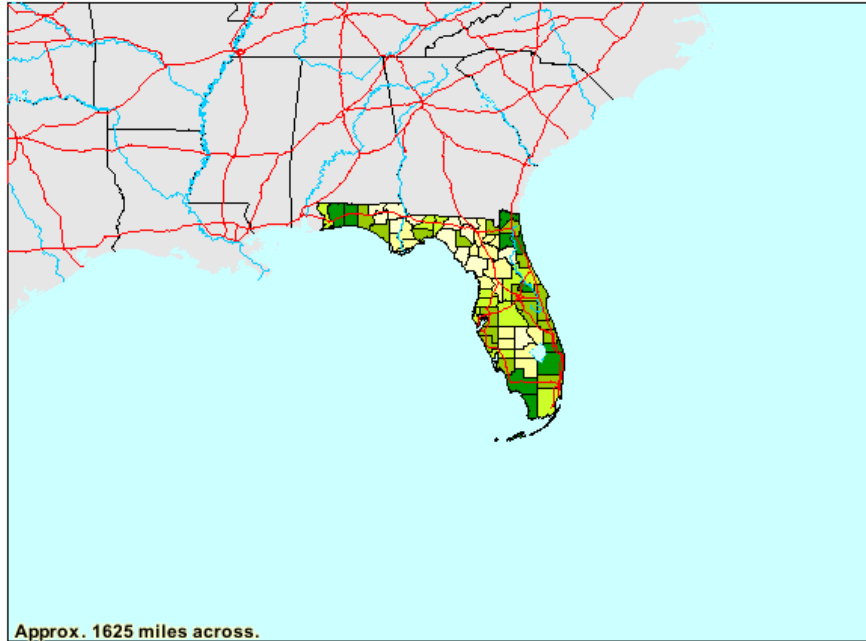
Dollars

| |
|---------------|
| 29642 - 36682 |
| 37226 - 41048 |
| 42457 - 44838 |
| 46159 - 52353 |
| 52734 - 63630 |

Features

- Major Road
- Street
- Stream/Waterbody
- Stream/Waterbody

Items in gray text
are not visible
at this zoom level



Source: U.S. Census Bureau, 2005-2009 American Community Survey

M2512. Percent of Occupied Housing Units That are Owner-Occupied
Universe: Occupied housing units
Data Set: 2005-2009 American Community Survey 5-Year Estimates
Survey: 2005-2009 American Community Survey 5-Year Estimates
Florida by County

NOTE: For information on confidentiality protection, sampling error, nonsampling error, and definitions, see Survey Methodology.

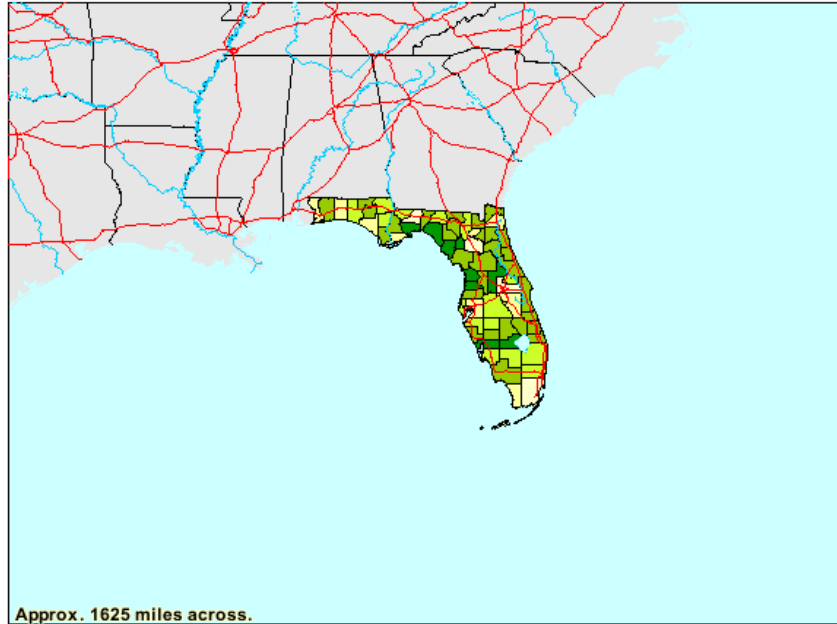
Data Classes

- Percent
- 53.4 - 60.1
 - 63.0 - 68.8
 - 70.0 - 74.8
 - 75.3 - 79.9
 - 81.0 - 85.2

Features

- Major Road
- Street
- Stream/Waterbody
- Stream/Waterbody

Items in graytext
are not visible
at this zoom level



Source: U.S. Census Bureau, 2005-2009 American Community Survey

APPENDIX 7

MEASURING POVERTY REDUCTION

MEASURING POVERTY REDUCTION

The following is a set of indicators by which the Florida poverty reduction initiatives might be examined. They are adopted from the Results-Oriented Management and Accountability (ROMA) initiative, utilizing applicable National Indicators of Community Action Performance.

Indicator 1.1 – Employment

The number and percentage of low-income participants in community action employment initiatives who get a job or become self-employed as measured by one or more of the following:

- Unemployed and obtained a job.
- Employed and obtained an increase in employment income.
- Achieved “living wage” employment and benefits.

Indicator 1.2 – Employment Supports

The number of low-income participants for whom barriers to initial or continuous employment are reduced or eliminated through assistance from community action as measured by one or more of the following:

- Obtained pre-employment skills/competencies required for employment and received training program certificate or diploma.
- Completed GED and received certificate or diploma.
- Completed post-secondary education program and obtained certificate or diploma.
- Enrolled children in “before” or “after” school programs, in order to acquire or maintain employment.
- Obtained care for child or other dependant in order to acquire or maintain employment.
- Obtained access to reliable transportation and/or driver’s license in order to acquire or maintain employment.
- Obtained health care services for themselves or a family member in support of employment stability.
- Obtained safe and affordable housing in support of employment stability.

Indicator 1.3 – Economic Asset Enhancement and Utilization

The number and percentage of low-income households that achieve an increase in financial assets and/or financial skills as a result of community action assistance, and the aggregated amount of those assets and resources for all participants achieving the outcome, as measured by one or more of the following:

- Number and percent of participants in tax preparation programs who identify any type of Federal or State tax credit and the aggregated dollar amount of credits
- Number and percentage obtained court-ordered child support payments and the expected annual aggregated dollar amount of payments.
- Number and percentage enrolled in telephone lifeline and/or energy discounts with the assistance of the agency and the expected aggregated dollar amount of savings.
- Number and percent demonstrating ability to complete and maintain a budget for over 90 days.
- Number and percent opening an Individual Development Account (IDA) or other savings account and increased savings, and the aggregated amount of savings.
- Of participants in a community action asset development program (IDA and others):
 - Number and percent capitalizing a small business due to accumulated savings.

- Number and percent pursuing post-secondary education due to savings.
- Number and percent purchasing a home due to accumulated savings.

Indicator 2.1 Community Improvement and Revitalization

Increase in, or preservation of opportunities and community resources or services for low-income people in the community as a result of community action projects/ initiatives or advocacy with other public and private agencies, as measured by one or more of the following:

- Accessible “living wage” jobs created or retained in the community
- Safe and affordable housing units created in the community
- Safe and affordable housing units in the community preserved or improved through construction, weatherization or rehabilitation achieved by community action activity or advocacy
- Accessible and affordable health care services/facilities for low-income people created or maintained
- Accessible safe and affordable childcare or child development placement opportunities for low income families created or maintained.
- Accessible “before” school and “after” school program placement opportunities for low-income families created or maintained
- Accessible new, preserved, or expanded transportation resources available to low-income people, including public or private transportation
- Accessible preserved or increased educational and training placement opportunities for low income people in the community, including vocational, literacy, and life skill training, GED, and post-secondary education.

Indicator 2.2 -- Community Quality of Life and Assets

The quality of life and assets in low-income neighborhoods are improved by community action initiative or advocacy, as measured by one or more of the following:

- Increases in community assets as a result of a change in law, regulation or policy, which results in improvements in quality of life and assets;
- Increase in the availability or preservation of community facilities;
- Increase in the availability or preservation of community services to improve public health and safety;
- Increase in the availability or preservation of commercial services within low-income neighborhoods; and
- Increase or preservation of neighborhood quality-of-life resources.

Indicator 3.2 – Community Empowerment through Maximum Feasible Participation

The number of low-income people mobilized as a direct result of community action initiative to engage in activities that support and promote their own well-being and that of their community as measured by one or more of the following:

- Number of low-income people participating in formal community organizations, government, boards or councils that provide input to decision-making and policy setting through community action efforts.
- Number of low-income people acquiring businesses in their community as a result of community action assistance.
- Number of low-income people purchasing their own homes in their community as a result of community action assistance.
- Number of low-income people engaged in non-governance community activities or groups created or supported by community action.

Indicator 4.1 – Expanding Opportunities through Community-Wide Partnerships

The number of organizations, both public and private, community action actively works with to expand resources and opportunities in order to achieve family and community outcomes.

Indicator 5.1 – Broadening the Resource Base

The number of dollars mobilized by community action, including amounts and percentages from:

- Community Services Block Grant (CSBG)
- Non-CSBG Federal Programs
- State Programs
- Local Public Funding
- Private Sources (including foundations and individual contributors, goods and services donated)
- Value of volunteer time

Indicator 6.1 – In Living

The number of vulnerable individuals receiving services from community action that maintain an in living situation as a result of those services:

- Senior Citizens; and
- Individuals with Disabilities

Indicator 6.2 – Emergency Assistance

The number of low-income individuals or families served by community action that sought emergency assistance and the percentage of those households for which assistance was provided, including such services as:

- Food
- Emergency Payments to Vendors, including Fuel and Energy Bills
- Temporary Shelter
- Emergency Medical Care
- Protection from Violence
- Legal Assistance
- Transportation
- Disaster Relief

Indicator 6.3 – Child and Family Development

The number and percentage of all infants, children, youth, parents, and other adults participating in developmental or enrichment programs that achieve program goals, as measured by one or more of the following:

A. Infants and Children

- Infants and children obtain age appropriate immunizations, medical and dental care.
- Infant and child health and physical development are improved as a result of adequate nutrition.
- Children participate in pre-school activities to develop school readiness skills.
- Children who participate in pre-school activities are developmentally ready to enter Kindergarten or 1st Grade.

B. Youth

- Youth improve physical health and development.
- Youth improve social/emotional development.

- Youth avoid risk-taking behavior for a defined period of time.
- Youth have reduced involvement with criminal justice system.
- Youth increase academic, athletic or social skills for school success by participating in before or after school programs.

C. Parents and Other Adults

- Parents and other adults learn and exhibit improved parenting skills.
- Parents and other adults learn and exhibit improved family functioning skills.

APPENDIX 8

ADDITIONAL CDBG FUNDING: DISASTER RECOVERY AND NEIGHBORHOOD STABILIZATION

2005 Disaster Recovery Initiative

The Department of Defense Appropriations Act (Public Law 109–148, approved December 30, 2005) (Appropriations Act) appropriated \$11.5 billion in CDBG funds for expenses related to disaster relief, long-term recovery, and restoration of infrastructure directly related to the consequences of Hurricanes Wilma and Katrina. Florida received \$82,904,000.

The following local governments received a disaster recovery award from the 2005 allocation:

| County | Award |
|-------------------|-----------------|
| Broward County | \$22,163,887.00 |
| Collier County | \$2,339,882.00 |
| Glades County | \$1,364,931.00 |
| Hendry County | \$6,767,785.00 |
| Key West | \$7,531,497.00 |
| Lee County | \$1,364,931.00 |
| Martin County | \$1,689,915.00 |
| Miami-Dade County | \$16,119,191.00 |
| Okeechobee County | \$1,535,548.00 |
| Palm Beach County | \$19,035,920.00 |
| St. Lucie County | \$1,332,433.00 |

As of June 30, 2010, all funds had been obligated and initial administrative activities were underway. The Department reports to HUD on a quarterly basis using the Disaster Recovery Grant Reporting System (DRGR).

2005 Disaster Recovery Initiative Supplement

The Department of Defense Appropriations Act (Public Law 109–234, effective June 15, 2006) provided \$5.2 billion in additional CDBG funds for expenses related to disaster relief, long-term recovery, and restoration of infrastructure directly related to the consequences of Hurricanes Wilma and Katrina. Florida received \$100,066,518.00. As with the previous funding, the Department's emergency rule and action plan governing the disaster recovery funds were implemented in a manner that allowed the areas hit hardest by the storms to receive the funding. The Action Plan requires that the majority of the funds be expended for housing recovery activities.

As of June 30, 2010, the following local governments and public housing authorities had been awarded funding:

| County | Award |
|----------------------------|------------------------|
| Brevard | \$677,198.25 |
| Broward | \$21,438,390.26 |
| City of Key West | \$11,262,772.00 |
| Collier | \$2,814,698.15 |
| Glades | \$128,947.37 |
| Hendry | \$418,572.93 |
| Indian River | \$176,869.25 |
| Lee | \$367,103.84 |
| Martin | \$1,178,279.79 |
| Miami-Dade | \$24,993,610.00 |
| Okeechobee | \$238,615.61 |
| Palm Beach | \$19,568,569.00 |
| St. Lucie | \$4,501,561.79 |
| Total County Awards | \$87,765,188.24 |

| Public Housing Authorities | Award |
|-------------------------------------|------------------------|
| Boca Raton Housing Authority | \$329,659.88 |
| Broward County Housing Authority | \$718,834.00 |
| Deerfield Beach Housing Authority | \$646,956.05 |
| Fort Myers Housing Authority | \$750,000.00 |
| Fort Lauderdale Housing Authority | \$750,000.00 |
| Fort Pierce Housing Authority | \$750,000.00 |
| Hialeah Housing Authority | \$693,253.32 |
| Hollywood Housing Authority | \$397,795.75 |
| Key West Housing Authority | \$750,000.00 |
| Lakeland Housing Authority | \$669,398.00 |
| Miami Beach Housing Authority | \$750,000.00 |
| Pahokee Housing Authority | \$750,000.00 |
| Palm Beach County Housing Authority | \$749,958.00 |
| Sarasota Housing Authority | \$195,040.00 |
| Titusville Housing Authority | \$651,105.00 |
| West Palm Beach Housing Authority | \$748,000.00 |
| Total PHA Awards | \$10,300,000.00 |

2008 Disaster Recovery Initiative

Community Development Block Grant disaster relief funding was made available to Florida by the United States Department of Housing and Urban Development, under Title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et. seq.) for federally declared natural disasters that occurred during 2008. Congress allocated the funding to assist in recovery from federally declared natural disasters that occurred during 2008 (Tropical Storm Fay, Hurricanes Gustav and Ike). Florida received \$81,063,855 for affected communities.

As of June 30, 2010, the following local governments had been awarded funding:

| Local Government | Award |
|-------------------------|-----------------|
| Alachua County | \$475,822.00 |
| Baker County | \$395,781.00 |
| Bay County | \$1,247,047.00 |
| Brevard County | \$6,546,571.00 |
| Broward County | \$764,301.00 |
| Calhoun County | \$500,395.00 |
| Clay County | \$201,136.00 |
| Collier County | \$9,963,208.00 |
| Escambia County | \$7,067,397.00 |
| Flagler County | \$870,469.00 |
| Franklin County | \$299,946.00 |
| Gadsden County | \$241,866.00 |
| Glades County | \$200,924.00 |
| Gulf County | \$2,536,175.00 |
| Hardee County | \$633,220.00 |
| Hendry County | \$272,474.00 |
| Highlands County | \$207,223.00 |
| Jacksonville | \$4,276,399.00 |
| Jefferson County | \$197,111.00 |
| Kissimmee | \$242,305.00 |
| Lake County | \$290,487.00 |
| Leon County | \$10,179,232.00 |
| Miami-Dade County | \$504,969.00 |
| Monroe County | \$2,488,963.00 |
| Nassau County | \$670,133.55 |
| Okaloosa County | \$674,346.00 |
| Okeechobee County | \$470,595.00 |
| Palm Beach County | \$6,533,405.00 |

| | |
|---------------------|-------------------------|
| Putnam County | \$1,199,185.00 |
| Santa Rosa County | \$579,896.00 |
| Sarasota County | \$2,353,794.00 |
| Seminole County | \$432,350.00 |
| St. Johns County | \$1,300,328.00 |
| St. Lucie County | \$8,058,428.00 |
| Stuart | \$677,990.00 |
| Volusia County | \$4,172,917.00 |
| Wakulla County | \$459,251.00 |
| Total Awards | \$78,186,039.55* |

*The award process is now underway for an additional allocation of Disaster Recovery Enhancement Funds (DREF) in the amount of \$26,616,675.

Neighborhood Stabilization Program 1

In October 2008, the State of Florida received \$91.14 million from HUD for the Neighborhood Stabilization Program (NSP). These funds were awarded under the Housing and Economic Recovery Act of 2008. In passing the Act, Congress mandated that the NSP funding be used to address foreclosed and abandoned properties. Eligible activities include acquisition and rehabilitation of foreclosed or abandoned houses, sale and lease of the housing, and land banking of properties to be developed into affordable housing at a later date.

| Grantee | Award |
|---------------------|------------------------|
| Alachua County | \$2,929,238.00 |
| Bay County | \$2,523,747.00 |
| Bradenton | \$2,576,267.00 |
| Charlotte County | \$4,287,057.00 |
| Citrus County | \$2,994,625.00 |
| Clay County | \$3,638,523.00 |
| Davie | \$2,316,292.00 |
| Daytona Beach | \$2,557,634.00 |
| Delray Beach | \$1,905,005.00 |
| Fort Pierce | \$2,085,396.00 |
| Hernando County | \$5,644,384.00 |
| Indian River County | \$4,680,825.00 |
| Martin County | \$3,537,463.00 |
| Melbourne | \$1,920,191.00 |
| Miami Beach | \$9,305,268.00 |
| Ocala | \$805,508.00 |
| Okaloosa County | \$3,258,435.00 |
| Osceola County | \$14,091,818.00 |
| Palm Coast | \$2,664,903.00 |
| Santa Rosa County | \$2,365,403.00 |
| St. Johns County | \$2,489,443.00 |
| St. Lucie County | \$3,984,601.00 |
| Tallahassee | \$3,365,670.00 |
| Titusville | \$2,113,781.00 |
| State Admin/TA | \$3,100,000.00 |
| Total Award | \$91,141,477.00 |

Neighborhood Stabilization Program 3

The Neighborhood Stabilization Program 3 (NSP3) is authorized under Section 1497 of the Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) of 2010. NSP3 funds in the amount of \$8,511,111 are available to the State of Florida from the U.S. Department of Housing and Urban Development (HUD). The Florida Department of Community Affairs (DCA) will administer the Neighborhood Stabilization funds for the state. The counties receiving NSP 3 funds are: Highlands, Clay, Putnam, Flagler, Suwannee, Columbia, Bay and Levy. Each county will receive a grant of \$1,029,844. The award process is now underway.

APPENDIX 9

COMMENTS ON THE PLAN

Suggestions made by workgroup members or interested parties during workgroup meetings were incorporated into the body of the plan as it was being drafted. However, there were no comments received during the public hearings.

APPENDIX 10
FFY 2011 Small Cities CDBG Eligible Communities

The Florida Small Cities CDBG Program serves small and rural communities throughout the state. Funding is competitive, and there are no "targeted" areas. The following communities are eligible to apply to participate in the Small Cities CDBG Program in 2011 funding:

| | | |
|------------------|------------------|----------------------|
| Alachua | Chiefland | Glades County |
| Alachua County | Chipley | Glen St. Mary |
| Alford | Cinco Bayou | Golf |
| Altha | Citrus County | Graceville |
| Apalachicola | Clay County | Grand Ridge |
| Apopka | Clermont | Grant-Valkaria |
| Arcadia | Clewiston | Green Cove Springs |
| Archer | Coleman | Greensboro |
| Avon Park | Columbia County | Greenville |
| Baker County | Cottondale | Greenwood |
| Baldwin | Crescent City | Gretna |
| Bascom | Crestview | Groveland |
| Bay County | Cross City | Gulf Breeze |
| Bay Lake | Crystal River | Gulf County |
| Bell | Cutler Bay | Haines City |
| Belle Isle | Dade City | Hamilton County |
| Belleair Shores | Davenport | Hampton |
| Belleview | DeFuniak Springs | Hardee County |
| Beverly Beach | DeSoto County | Hastings |
| Blountstown | Destin | Havana |
| Bonifay | Dixie County | Hawthorne |
| Bowling Green | Dunnellon | Hendry County |
| Bradford County | Eagle Lake | Hernando County |
| Branford | Eatonville | High Springs |
| Bristol | Ebro | Highland Beach |
| Bronson | Edgewood | Highland Park |
| Brooker | Esto | Highlands County |
| Brooksville | Eustis | Hilliard |
| Bunnell | Everglades | Holmes County |
| Bushnell | Fanning Springs | Horseshoe Beach |
| Calhoun County | Fellsmere | Indian River County |
| Callahan | Fernandina Beach | Indian River Shores |
| Callaway | Flagler Beach | Inglis |
| Campbellton | Flagler County | Interlachen |
| Cape Canaveral | Florida City | Inverness |
| Carrabelle | Fort Meade | Islamorada |
| Caryville | Fort White | Jackson County |
| Cedar Grove | Franklin County | Jacob |
| Cedar Key | Freeport | Jasper |
| Center Hill | Frostproof | Jay |
| Century | Fruitland Park | Jefferson County |
| Charlotte County | Gadsden County | Jennings |
| Chattahoochee | Gilchrist County | Jupiter Inlet Colony |

Jupiter Island
Key Colony Beach
Key West
Keystone Heights
LaBelle
LaCrosse
Lafayette County
Lake Buena Vista
Lake Butler
Lake Clarke Shores
Lake City
Lake Hamilton
Lake Placid
Lake Wales
Laurel Hill
Lawtey
Layton
Lee
Leesburg
Leon County
Levy County
Liberty County
Live Oak
Lynn Haven
Macclenny
Madison
Madison County
Malone
Marathon
Marianna
Marineland
Martin County
Mary Esther
Mascotte
Mayo
McIntosh
Melbourne Beach
Mexico Beach
Micanopy
Midway
Milton
Monroe County
Monticello
Moore Haven
Mount Dora
Nassau County
Newberry
Niceville
Noma
Oak Hill

Oakland
Ocean Breeze Park
Ocean Ridge
Okaloosa County
Okeechobee
Okeechobee County
Orange Park
Orchid
Otter Creek
Palatka
Palm Beach
Palm Coast
Palmetto
Panama City Beach
Parker
Paxton
Penney Farms
Perry
Polk City
Pomona Park
Ponce de Leon
Ponce Inlet
Port St. Joe
Putnam County
Quincy
Raiford
Reddick
Santa Rosa County
Sebring
Sewall's Point
Shalimar
Sneads
Sopchoppy
Springfield
St. Augustine
St. Augustine Beach
St. Johns County
St. Lucie
St. Lucie County
St. Marks
Starke
Stuart
Sumter County
Suwannee County
Taylor County
Trenton
Umatilla
Union County
Valparaiso
Vernon

Vero Beach
Wakulla County
Waldo
Walton County
Washington County
Wauchula
Wausau
Webster
Weeki Wachee
Welaka
Westville
Wewahitchka
White Springs
Wildwood
Williston
Windermere
Worthington Springs
Yankeetown
Zephyrhills
Zolfo Springs

APPENDIX 11
SURVEY OF IMPEDIMENTS TO AFFIRMATIVELY FURTHERING FAIR HOUSING

Please assist the Department of Community Affairs in assessing the impediments, or barriers, to fair housing and equal opportunity by completing this survey. The results will be reported in the State of Florida Consolidated Plan to be submitted to the U.S. Department of Housing and Urban Development in 2010. Responses to this survey must be submitted no later than March 31, 2010.

Please check the most appropriate box:

- Local Government Elected Official OR Staff
- State Government Elected Official OR Staff
- Private-Sector Housing Industry (Realtor, Lender, Appraiser, etc.)
- Private-Sector Industry (Other than housing)
- Citizen
- Other-please describe: _____

Please indicate the City and County in which you live: _____

The following are summaries of the impediments identified in the state's previous Analysis of Impediments to Fair Housing. These impediments may result in housing discrimination. Please indicate whether or not these issues impact fair housing and equal opportunity in the community in which you live.

| Impediments or Barriers to Fair Housing and Equal Opportunity in Housing | Significant (Major Concern) | Insignificant (Minor Concern) | Do Not Apply | Unsure |
|---|-----------------------------|-------------------------------|--------------|--------|
| 1. Discrimination in housing sales and rental | | | | |
| 2. Lack of existing/available affordable housing stock and the geographic distribution of affordable housing stock | | | | |
| 3. Lack of public education and awareness regarding rights and responsibilities under federal, state, and local fair housing laws | | | | |
| 4. Lack of dedicated fair housing funding and resources | | | | |
| 5. Lack of adequate and effective local fair housing ordinances and enforcement mechanisms | | | | |
| 6. Sudden and significant influx of foreign speaking populations in areas of the state which have not experienced this previously. | | | | |
| 7. Unintentional effects of local land use regulations/public policies and/or the results of implementing antiquated land use regulations | | | | |

Describe other barriers to fair housing that you believe exist in your community. For example, if your community has experienced an influx of residents that speak a foreign language, then a language barrier could be an impediment.

| | Significant (Major Concern) | Insignificant (Minor Concern) |
|----|-----------------------------|-------------------------------|
| 1. | | |
| 2. | | |
| 3. | | |

If you represent a local government, describe the fair housing activities that your community conducts in order to affirmatively further fair housing. Who is involved in conducting the activities? (i.e., local government staff, lending institutions, realtors, etc.)

If you represent a local government OR are a housing provider, how effective do you believe local fair housing ordinances and activities are?

If you represent a local government, has your local government received any complaints relating to Fair Housing and Equal Opportunity within the past year? If so, describe.

**APPENDIX 12
SMALL CITIES CDBG COMMUNITY DEVELOPMENT NEEDS SURVEY**

Please help the Florida Department of Community Affairs (DCA) determine the Small Cities Community Development Block Grant Program priority community development needs for the State of Florida Consolidated Plan. Complete the survey and e-mail it back to DCA at CDBG@dca.state.fl.us no later than December 31, 2010. Your assistance in providing this information and your participation in the State Consolidated Planning Process are greatly appreciated.

Name of Local Government: _____

Name and Title of Person Completing Form: _____

Address: _____

City: _____, FL Zip Code: _____ - _____

Telephone Number: (_____) _____ - _____ Email: _____

Greatest Program Area Need

What is the greatest need in your community? (Select one.)

- Neighborhood Revitalization
- Commercial Revitalization
- Economic Development
- Housing Rehabilitation

Specific Community Development Needs

Public Facilities

| Community Development Needs | Indicate Priority | | | Estimated Dollars to Address | Is the need and priority identified in the local comprehensive plan (or evaluation and appraisal report)? | Is it included as a scheduled improvement in the capital improvements element of the local plan? |
|--|----------------------------|----------------------------|----------------------------|------------------------------|---|--|
| | H (High) | M (Medium) | L (Low) | | | |
| Senior Centers | <input type="checkbox"/> H | <input type="checkbox"/> M | <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Youth Centers | <input type="checkbox"/> H | <input type="checkbox"/> M | <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Community Centers/Neighborhood Facilities | <input type="checkbox"/> H | <input type="checkbox"/> M | <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Child Care Centers | <input type="checkbox"/> H | <input type="checkbox"/> M | <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Adult Day Care Centers | <input type="checkbox"/> H | <input type="checkbox"/> M | <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Parks and/or Recreation Facilities | <input type="checkbox"/> H | <input type="checkbox"/> M | <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| LMI Health Facilities (Medical and Nonmedical) | <input type="checkbox"/> H | <input type="checkbox"/> M | <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Parking Facilities | <input type="checkbox"/> H | <input type="checkbox"/> M | <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

| | | | | |
|------------------------------------|--|----|--|--|
| Homeless Facilities/Shelters | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Other Public Facilities (Describe) | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Infrastructure Improvements

| Community Development Needs | Indicate Priority H (High) M (Medium) L (Low) | Estimated Dollars to Address | Is the need and priority identified in the local comprehensive plan (or evaluation and appraisal report)? | Is it included as a scheduled improvement in the capital improvements element of the local plan? |
|--|--|-------------------------------------|---|--|
| Solid Waste Disposal Improvements | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Flood & Drainage Improvements/Stormwater | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Removal of Architectural Barriers | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Street Improvements/Road Paving | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Sidewalk Improvements | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Sewer Line Improvements | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Sewage Treatment Plant | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Sewer/Water Hookups | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Water Line Improvements | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Water Tank/Treatment/Wells | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Fire Hydrants/Protection | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Economic Development

| | | | | |
|--|--|----|--|--|
| Commercial-Industrial Rehabilitation | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Commercial-Industrial Infrastructure | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Other Commercial-Industrial Improvements | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Job Creation | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Other Community Development Needs – Housing Rehabilitation

| | | | | |
|-----------------------------------|--|----|--|--|
| Bringing LMI Homes Up to Code | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Temporary Relocation | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Energy Efficiency Improvements | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Lead-Based Paint/Asbestos Removal | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Accessibility Improvements | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Other Community Development Needs – Planning/Assistance

| | | | | |
|---|--|----|--|--|
| Engineering for Sewer/Water Projects | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Engineering for Sidewalk, Street, and Drainage Projects | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Technical Assistance | <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Total Estimated Dollars Needed | | \$ | | |
| | | | | |
| 1. Does your local comprehensive plan include an Economic Development element or goals, objectives, and policies related to economic development activities? | | | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA | |
| 2. Does your local government have a plan for, or an organization dedicated to, attracting new businesses and new jobs to the area? | | | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA | |
| 3. Has growth (or the lack of it) created an urgent need for expansion or improvements to your local infrastructure (i.e., water and sewer facilities, streets, etc.)? If so, please identify needed improvements. | | | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA | |
| 4. Has growth (or the lack of it) created an urgent need for additional units of affordable housing? If so, what is the need? | | | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA | |
| 5. Has growth (or the lack of it) increased the need for rehabilitation of substandard housing in your community? If so, what is the need? | | | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA | |
| 6. Has growth (or the lack of it) negatively impacted the unemployment rate in your community? | | | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA | |
| 7. Is there a need for land acquisition for public recreation and open space within your jurisdiction? | | | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA | |
| 8. What do you see as your community's greatest need(s) that has resulted from an increase (or decrease) in the local population? | | | | |
| 9. Other than funding, what assistance from state agencies would be beneficial to your local government (i.e., training, technical assistance, visioning, etc.)? Please be specific about training or technical assistance needs. | | | | |
| 10. Does your comprehensive plan adequately address the community development needs identified in this survey? If not, why? | | | | |

CERTIFICATIONS